

Stromme Foundation Bangladesh

Mid-Term Evaluation Report of the Master Plan:

Empowering People

"Ekhon ami aatto-bisshasi, paayer niche mati shokto.

Nijhe goretolbar ekta poth khuje payechhi...

Alor poth payechhi"...

(I'm now self-confident, my feet on solid ground, a new life found.. a road to light)

-The Song of Shonglap and Prottoy Adolescents

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The Evaluator was highly impressed to take note of all love and support people expressed to SF and Partner NGOs. Through their active participation in all the participatory processes, the stakeholders of the MP contributed to make the whole process of assessment a learning one.

The Evaluator noted many good aspects, achievements and above all, unlimited potentials of the beneficiaries met, esp. the Women members, Adolescent girls/ boys, Children and the Adivasi and Minority Communities who are ready to take difficult challenges in promotion of their own rights and development by them. This document is gratefully dedicated to them all, who are struggling everyday for their rights and create positive changes, including synergy effects by themselves.

A last but not the least, special word of thanks to Sonjit Leo Gomes, Education Specialist of SFDO, who very efficiently coordinated the whole process of evaluation, provided all required support and documents and accompanied more than half the period of field visits.

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Acronyms

ASA	: Association of Social Advancement
BRAC	: Bangladesh Rural Advancement Committee
CAMPE	: Campaign for Popular Education
CEO	: Chief Executive Officer
CMC	: Center Management Committee
CODEC	: Community Development Center
DRR	: Disaster Risks Reduction
ECD	: Early Childhood Development
FGD	: Focus Group Discussion
GOB	: Government of Bangladesh
M&E	: Monitoring and Evaluation
MF	: Micro Finance
MP	: Master Plan
MRA	: Micro-Finance Regulatory Authority
MTE	: Mid-Term Evaluation
NAB	: NGO- Affairs Bureau (Govt.)
NFPE	: Non-Formal Primary Education
NGOs	: Non-Governmental Organizations
PO	: Peoples Organization
POPI	: Participatory Organization of Peoples Initiative
QE	: Quality Education
RBDA	: Rights Based Development Approach
SF	: Stromme Foundation
SFB	: Stromme Foundation Bangladesh
SFDO	: Stromme Foundation Dhaka Office
SMC	: School Management Committee
SST	: Shonglap Support Team
SUS	: Satkhira Unnayan Sangstha
UZ	: Upazila (sub-district)
VDCs	: Village Development Committees

Executive Summary

1. Introduction

The Master Plan program of SF Bangladesh has been developed in consultation with local partners and based on the experience and the lessons learned in the past focusing on - Community Empowerment for Democratization, provision of holistic Pro-Poor Financial and Non-Financial services to Women, strengthening Basic Education of Children both formal & non-formal and empowering Adolescents on their Rights. However, integrations of all these objectives/projects were not properly planned with all implementing partner NGOs, except with RDRS.

2. Methodology:

The Evaluator reviewed secondary data through desk work at SFDO and partner field offices. The review included- MP Proposal, Progress and Monitoring Reports, Monitoring tools used, Training Modules and Resource materials used for training of partner CEOs and Staffs, Financial and Audit Reports, SF Strategic Plan & Log-frame, Policies and Guidelines, MP internal assessment documents, Field Visits Reports of SFDO Team and documents made on the changes during implementation with justifications, etc.

A total of following **4,537 participants** attended/participated in the MTE process at various levels and made their contributions:

- A Household Survey of 3,705 Beneficiaries conducted;
- 10 FGDs with 175 participants of Shonglap and Prottoy;
- 8 FGDs with 128 women beneficiary members;
- 7 FGDs with 123 CMC/SMC, parents and community leaders (for non-beneficiaries views);
- 10 Learning-sharing sessions with 187 partner NGOs field functionaries;
- 4 FGDs with 50 leaders of POs;
- 5 FGDs with 85 participants of animators/teachers;
- 4 discussions with 16 Govt. Officials;
- Visited families and took interviews of 27 households and key informants;
- Informal and formal discussions and meetings took place with the SFDO team members and partners field functionaries;
- 2 workshops with 60 personnel of partner NGOs (CEOs and PCs) and SFDO Team;
- A pre-evaluation briefing and a presentation session of draft field findings with SFDO team members.

3. Field Observations and Findings:

3.1 Overall Findings:

- a. Overall achievements of targets of 2009-2011 are impressive, 80% and more for Micro Finance and Peoples Organizations and hopefully other objectives' achievements will fulfill their targets in the remaining 2012-2013 period. However, the integration of all 4 components in one family found essential for creating synergy effects of interventions. A single component creates some changes, but not significant.

- b. Hence, the remaining period of the present MP during 2012-2013 and in the next phase primary focus of the MP has to be on “Integration of MP interventions for Integrated Family Development” and “Peoples Empowerment”.
- c. That an overall targets and achieves of the MP in basic education and empowering adolescents in last 3 years are not up to the mark; justifications assigned are delayed receipt of NGO-Bureau approvals and delaying receipt of funds by the partner NGOs.
- d. Present collaborations of CODEC and VARD as lead-NGOs with several local NGOs in particular geographical areas are working well; but these collaborations can go beyond to create new Synergy Effects on Regional Issues for Rights of the Poor and Marginalized Peoples. That synergy effects are not visible as yet. It is hoped that the partners are open for such collaboration. CODEC considers that the collaboration with 12 local NGOs is a “Coastal-Belt Movement” for greater and sustainable changes. Similarly, the Haor-Belt in the north with VARD as the lead NGO with 5 other local NGOs also can consider them as the “Haor-Belt Movement”.
- e. Partner-NGOs and their program functionaries are quite happy with the services provided by the SFDO Team and are easily available on their needs. The Evaluator is convinced that the SFDO Team is quite thin in compare to their role and responsibilities. However, considering the emerging needs of services by the Partner NGOs and beneficiaries, the SFDO will require to strengthen its Team as suggested.

3.2 Basic Education of Children:

- a. Achievements and effectiveness of Children’s basic education are magnificent; but partner-NGOs need strong advocacy work with government registered schools and Thana/District Education Offices to change their systems and immediate actions for placing teachers in vacancies. ECD centers visited by the Evaluator were able to create joyful learning environment through games, cultural events and preparing children for starting the primary in grade-I. Dropouts reduced significantly.
- b. QE interventions are primarily done through Government Registered Primary Schools for improving standard/quality of education through some specific measures which were absent in the past viz. regular SMS/CMC meetings, regularity of teachers in taking classes following syllabus, mothers’ monthly gathering, family visits by SMC/CMC members and teachers, annual sports & cultural events, reducing dropout rates, 100% passing of students, improving school’s quality-grade from C to B and A and students get talent-pool results etc. Most of the schools visited were able to demonstrate quality improvements up to the expectations. Stakeholders of schools and primarily parents are happy with the improvements. Joyful learning approach and ways of improving quality education will have long lasting impacts in educational institutions at the primary level, will continue and inspire teaching staffs of schools.
- c. NGOs interested to work on the mission of improving quality of education in government primary schools should work with Rights Based Approach on policy dialogue with government and place citizen’s rights for quality education by children. This dialogue has to be at the local and national levels for government policy formulation and their

implementations. It will require strong advocacy works, meaning that citizens place their demands to the government through various means and mechanisms. In the present case, that community people and parents come together with their rights for quality education to the government for necessary changes in their service delivery. This demand has to be peoples demand to the government and not vice versa- government demands to NGOs for more teachers and facilities.

- d. There is increased awareness among parents about the need of education of their children which will continue and sustain. There is also an increased awareness regarding the need of mainstreaming of children for continuing education.
- e. The linkages developed with educational institutions by parents and community people will be useful for community people for other younger children's education.

3.3 Women's Micro-Finance (Financial and Non-Financial Service):

- a. MF financial and non-financial support to women played significant role in changing economic, social and educational improvements of families of Women MF members. However, learning business planning by families is essential for successful utilization of loaned money. Women members still need MF's non-financial capacity improvement support for critical learning about business planning and cost-effectiveness of their economic initiatives.
- b. Most families are economically better than 7-10 years ago; now-a-days they are able to have regular meals. They have access to temporary savings with the groups in case of various needs; and thus don't need to go to the money lenders with exorbitant interest.
- c. Women, in FGDs, claimed that their husbands have positive views about their involvements with groups and financial activities as those are ultimately helping their own families. It also created opportunities for women mobility outside of their families, some are coming up with good leadership skills to give leadership in their groups and in own communities. Non-financial services of MF are helping capacity improvements of MF operations and skills of women members.
- d. HH Survey reported that 88% women participated in family decisions and 12% did not. Those who participated in family decisions- 33% on education of children, 21% marriage of sons and daughters, 11% family food, 11% land-property and health issues of family members.
- e. Women members present in the FGDs and their husbands separately involved with more than 2 NGOs out of 7 or more working in their areas. Women members take this positively as an opportunity of freedom of choice of services according to their own needs and requirements. This freedom of choice is important for human development. However, the women members still need more options with regard to their choices to include- fortnightly installments of loans instead of weekly; for dry fish monthly installments; loan for cows with quarterly installments; small businesses monthly installment and for crops seasonal installments.

- f. Improvements of houses of the MF families create long-lasting impacts in family lives. Having sufficient living space is important for children and others alike.
- g. Releasing mortgage lands of families, taking mortgage of lands and buying small plots of lands for families through MF loans create new opportunities in agriculture by the families and those have long-term impacts in rural families.

3.4 Empowering Adolescents:

- a. Adolescent school dropouts understand that they have “fallen” or stepped down from education and building life-careers because of various circumstances and need to stand again to create opportunities for change in their lives. Most of them understand Shonglap and Prottoy opportunity is one of the last chances to stand again. Thus, their dream and expectations are high. Shonglap girls do not want to join MF women groups like their mothers to repeat the same circle.
- b. Songlap girls and Prottoy boys excelled in their conceptual and practicing of life skills and awareness-raising; however, could not do well in using their new “**learning for earning**” due to lack of PNGOs’ financial support and not enough attention on the emerging needs of the Adolescents. They will be able to bring big changes in their own lives, their families and their own communities in the days to come, provided their aspirations of doing things “**more developed and better than mothers**” are addressed by the present and future MPs effectively.
- c. Back to school: It has become a new inspiration among a good number of girls and boys (0-34%) who have started going back to schools in the mainstream education. To the Evaluator this should be considered as one of the most important achievements of the MP and all partner NGOs.
- d. Adolescent girls and boys have accepted 9 months learning very positively. They learned 10 to 12 issues in nine months which are very relevant and useful for themselves, their families and neighbors. Almost 100% girls and boys in the FGDs liked the issues as essential and relevant to their lives.
- e. A small variety of professional skills provided through 40-90 days training. However, almost every one suggests the need to increase days of these professional skills up to 6 months. In Kurigram Sadar 14 adolescent girls, all school dropouts at III-VI grades of adjacent villages took tailoring training, 2 are presently working to earn monthly TK1,000 to 2,000/ using sewing machines; the rest 12 girls have no sewing machines to start working. All of them and others from different areas suggest provide them a sewing machine each as part of training tool to start earning immediately. Provide similar support of working tools for other trainings as well.
- f. SST and Parents form special type of People’s Organization: Shonglap Support Teams and parents still meet to support their adolescents. The participants, in Songlap and Prottoy, are forming informal forums/POs with 2-3 adjacent groups which is a good idea. These informal POs can do advocacy works for obtaining governmental support and financial resources of skills training and loan facilities from various organizations both government and commercial.

- g. **Follow up:** It appeared to the Evaluator that follow up is going on without proper planning and necessary resources allocations. It should address main emerging needs and aspirations of the participants of Songlap girls and Prottoy boys. They need good community gathering places to be used by various purposes of local communities. RDRS was able to provide permanent **common community center facilities** to women groups, adolescent forums, space to NFPE learners through partial support by local communities and partly by other on-going projects of RDRS. This common space of gathering is very much essential for women, adolescents and children alike, which are seriously lacking in the rural and slum areas. The next MP should give a special attention on the common gathering facility, which creates a positive environment for all categories of beneficiaries.

3.5 Peoples Organizations (*Shaktishali Jana Sangathans*):

- a. Formation of POs is a process of community empowerment for democratization. They are civil society organizations. A strong civil society is fundamental to ensure that the poor and marginalized have their own channels for expressing their interests. This is one of the key focus of the MP.
- b. RDRS organized 7 Adivasi POs with 200 Village Development Committees (VDCs) covering very scattered areas with 2 field-personnel. Four of the POs are already registered with the Social Services Dept. of Upazila/District offices and the rest are also in the process. They are aware of their rights as Adivasis. RDRS also organized non-Adivasi federations with other projects. RDRS has clear organizational mandate for POs. All VDCs and POs are functional; but needs more staff-support to strengthen their outcomes level performance.
- c. Other Partner-NGOs' POs are still in the infant stage with MF women groups and need continuation of nurturing in the line of 10-point criteria mentioned in the report. VARD and Coast Trust also have experience in POs with their other projects. VARD have two POs which are now independent and their strategy for all other POs are same; while the Coast Trusts POs are "controlled by MF"; lacking real empowerment of the POs.
- d. BURO in the north, SUS and CODEC in the south have taken the responsibility to organize hardcore poor women MF groups which are appreciable and their initial formation of POs with these women MF groups have just been formed in 2011. They are in good formative stage and can be strong POs focusing their rights and rights based activities.

4. Recommendations:

4.1 During 2012-2013 Period

Overall:

1. Consider the period of 2012-2013 as the "Period for Preparation of the Next Phase"; so that the Next phase can begin well-planned and well-prepared.

Women' MF:

2. Gives more attention and focus on Integrated Family Development through its financial & non-financial services, including "Integrated Family Development Plan" by women members;
3. Partner-NGOs introduce Insurance system on loans for animal rearing, crops, etc.
4. Provide more IGA training to MF women members for improving their income-sources.
5. MTE suggests that each MF women group generates a small "Emergency/Welfare Fund" at each group level to be managed by the group.

Empowering Adolescents:

6. Continue inspiring Shonglap girls and Prottoy boys to back to school in the mainstream education as their first choice, if possible.
7. Partner NGOs provide special loans to Adolescents for addressing their needs of financial support for IGAs to create family-based mini-scale employment and income-earning opportunities.
8. Shonglap and Prottoy to have joint meetings occasionally on the issue of addressing women rights in their local communities.
9. Shonglap Support Teams and parents to form informal Forums/POs for supporting adolescents. This will create opportunity for the MP to broaden the concept of POs than the present understanding.
10. Invite local Police Officer In-charge in training sessions of Shonglap/ Prottoy to get support of law enforcing agencies in violence against women/ girls.

Basic Education of Children:

11. Integrate ECD pre-schools with government primary schools for their continuity and long-term sustainability, which is very much in line with government national education policy.
12. Form a new type of POs with the members of CMC/SMC, parents and local communities of ECD and QE to take up the responsibility of pre-schools and quality education. They will primarily work as local pressure groups for Quality Education of their Children.
13. POs/Forums with quality primary education objective should follow Rights-Based Development Approach (RBDA) with specific advocacy agenda so that community people and parents come together with their rights of quality education and demand from the government necessary improvements in their service delivery. This demand has to be peoples demand to the government and not vice versa- government demands to NGOs for support. SFB will have to encourage partner NGOs towards achieving such objective.

Peoples Organization:

14. Each PO develops its own constitution and a strategic plan of 5 years through following a participatory process with the support of its partner NGOs.
15. Train up leaders of POs on techniques of availing government services, resources, Safety-Net Program benefits, influencing government policies, regulations and programs, memberships in UPs and their Standing Committees, etc.
16. Provide RDRS staff-strengths for addressing POs' needs of capacity-building effectively.

Partner NGOs:

17. Partner NGOs incorporate in their organizational policy and strategy (in byelaws/ constitution and Strategic Plans) their commitments towards strong people's organization, including appropriately address all 10 specific recommendations on POs.
18. Partner NGOs provide special loans to Adolescents for addressing their needs of financial support for IGAs for family based mini-scale employment and income-earning purposes.
19. CODEC and VARD collaboration with Local NGOs can go beyond to produce "regional synergy effects" as "Coastal-Belt" and "Haor-Belt" movements.
20. RDRS to have Adivasi senior staff at the program level and Adivasi women staff at the field level for gaining more ownership by Adivasis.
21. Partner NGOs/Local NGOs need more support to develop professional and facilitation of POs.

SFDO:

22. Partner NGOs and SFDO jointly take up all points as a recommendation-package for support of Partner NGOs Capacity Development (details under point 3.2.a-o). Also incorporate all points in the Yearly Training Plan of the SFDO for Partner Capacity Improvement.
23. Have a Coordinator responsible (from among existing ones) and a 4-member Sub-Team (the proposed Coordinator and 3 other members- MF-Manager, ES and Coordinator-Basic Ed, PO-Adolescents) for *Aalokita Paribar Gothan* for synergy effects.
24. Make SFDO Team more gender-balance; the present team is not. Both number and senior positions matter for creating such gender- balance.
25. Recruit a new Team member with SFDO for independent Monitoring of MP Program performances and work as a team with ES who is responsible for MP implementation follow-up and will also directly report to the Country Coordinator.
26. Recruiting a new person with MF for promotion of Employment, Marketing and Entrepreneurship of women and adolescents is essential.

4.2 Inputs to design the Next Phase 5-Year Plan

Overall:

1. The next phase of the MP appropriately addresses the Specific 5 Recommendations for Integrated Family Development (*Aalokita Paribar Gothan*) for achieving desired needs and requirements by the partner beneficiaries and proper synergy effects by the MP. Incorporate HealthCare and DRR-Preparedness as two new components/objectives (included in 5 specific recommendations) and also place proper importance in Integrated Family Development Plan as an emphasis.

Women' MF:

2. Create new products of loans to address financial needs of women group members. Some of such new needs include- seasonal loans, education loan, mini-farms of poultry/cow, adopting new technology, area-wise products as per local needs viz. coping support in disaster-prone areas, promote emergency/welfare fund by groups/POs.
3. Focus voluntarism for reducing interest rate on MF loans. Encourage women members to come to NGO collection centers on fortnightly/monthly basis for paying their savings & installments with say 5-7% less interest rate than the present one.
4. Provide skilled personnel to Partner-NGOs for "Employment-Generation & Marketing" purposes of Adolescents and Women members.

Empowering Adolescents:

5. Extend 3 months skills training to 6 months and 3 days short training of poultry/ cow rearing to 15 days.
6. Provide each trainee a sewing machine after completion of training as part of training tool to start earning immediately. Similar training tools need to be considered for other professional skill trainings as well.
7. Shonglap girls and Prottoy boys expressed strongly their views to increase the range of life-skills training by adding technical trainings viz. small machine mechanics, electrical, electronics, welding, auto-mobile repairing, auto-mobile driving, computer learning, etc. There are such technical training providing institutions are available locally; but financial support is required for the Adolescents of Shonglap and Prottoy.
8. Support to set up community centers with mini-library and computer learning facilities.

Basic Education of Children:

9. Continue all 3 elements/components of Basic Education of children with no or less opportunity for education, the main purpose of which is mainstreaming of both children and education institutions.

Peoples Organization:

10. POs appropriately address all 10-points specific recommendations on POs capacity strengthening.
11. Provide staff-strengths to Partner-NGOs for addressing POs' needs of capacity-building effectively.
12. POs receive directly 40-60% of their Annual Activity Plan Budget from the Partner NGOs and by that time POs gain more financial sustainability.
13. Transform Shonglap Support Teams (SST) and parents forums into informal POs/Forums to do advocacy works for obtaining governmental support and financial resources for the Adolescents' professional skills training, technical assistance and loan facilities.
14. Support for having common community center facilities for creating a positive environment for gathering of women groups, adolescents and children and community peoples in various occasions.

Partner NGOs:

15. Partner NGOs and SFDO jointly take up all points as a recommendation-package for support of Partner NGOs Capacity Development (details under point 3.2.a-o). Also incorporate all points in the Yearly Training Plan of the SFDO for Partner NGOs Capacity Improvement.
16. Partner-NGOs directly channel a part of POs' annual Activity Plan Budget (40-60%) during the next 5-year period and by that time POs gain more financial sustainability.
17. Partner-NGOs introduce Insurance system on loans for animal rearing, crops, etc.
18. Continue providing trainings to POs leaders and on organizational management, sustainability, financial management.
19. Partner NGOs MP Program staffs need in-service training for improving their professional skills on Monitoring & Evaluation, facilitation of POs.
20. Provide skilled personnel to Partner-NGOs for "Employment-Generation & Marketing" purposes of Adolescents and Women members.

5 Conclusions

Relevance:

MP components- MF, Shonglap-Prottoy, Basic Primary Education and Institution-Building for Democratization are quite relevant and appropriate to address the needs of poor and marginalized Women, Adolescents and Children. The Evaluator was quite delighted to see the results of MP interventions. However, the integration of all components in one family and community is essential for creating synergy effects of interventions. In addition, the beneficiaries also expressed their needs of some other important requirements like- i) primary healthcare for the poor and marginalized households and ii) support for addressing Disaster Risks Reduction (DRR) and Climate Change effects to be address appropriately as some parts of the country are continually vulnerable viz. the Coastal-Belt, the Haor-Region and the socio-economic vulnerability of Adivasis and minorities requiring special care and attention.

Effectiveness:

In general, the beneficiaries received benefits of the MP more than the targets set for the first 3 years (2009-2011) period, even though the number of beneficiaries could not be reached as per the MP for which financial limitations and not getting NGO-Affairs Bureau approvals timely were the main barriers. MF financial and non-financial support to women played significant role in changing economic, social and educational improvements of families of Women MF members. Songlap girls and Prottoy boys excelled in their conceptual and practicing of life skills and awareness-raising; however, could not do well in using their new “**learning for earning**” due to lack of PNGOs’ financial support and not enough attention. The aware and motivated adolescents will be able to bring big changes in their own lives, their families and their own communities in the days to come, provided their aspirations of doing things “**more developed and better than mothers**” are addressed by the present and future MPs effectively. The Evaluator has a very big personal wish of “best of luck” to each of them. Effectiveness and achievements of Children’s basic education are magnificent; but partner-NGOs need strong advocacy work with government registered schools and Thana/District Education Offices to change their systems and behavior and not vice versa. The POs are to follow 10 Commandments properly.

Impacts:

Individual impacts of all components of the MP are to some extent visible and will continue. However, creating widespread synergy effects will require good planning for the next phase MP and a lot of efforts by all stakeholders.

Sustainability:

Individual beneficiaries will be able to continue the benefits of the MP by themselves and on their own interests, but sustainability of the institutions supported by the MP will require necessary improvements of organizational processes, procedures systems, good practices and behavior for their continuity. All forms of groups, POs, forums, associations and centers will have to improve themselves. MP has to support create congenial environment for such improvements.

Efficiency:

SFDO support to PNGOs to improve staffs capacity, tools and techniques of better performance by the field functionaries of the partners are appreciable. Partners themselves also appreciate SFDO non-financial services as well. The SFDO Team is quite thin in compare to their role and responsibilities. However, the Team needs slight strengthening as already noted under section point-4.2.

1 Introduction

1.1 Background: The Master Plan

The MP of SF Bangladesh program has been developed in consultation with local partners and based on the experience and the lessons learned in the past focusing on the following intervention lines:

1. Community empowerment for democratization
2. Provision of holistic pro-poor financial and non financial services
3. Strengthening basic education, formal and non formal
4. Empowering adolescents on their rights.

The MP is governed by an extensive Logical Framework Analysis (LFA) with several indicators to assess changes in the lives of the target people.

Overall Development Goal-

By end of 2013, 180,000 HHs in 44 working districts of Bangladesh are satisfying their livelihood needs in a sustainable manner.

Objectives-

By the end of 2013,

1. Access to pro-poor financial and non-financial services for 180,000 HHs increased and sustained
2. Increased access to quality primary education for 111,962 vulnerable children of age group 5-12 years
3. 100,000 Adolescents girls and 5,000 boys empowered
4. 41 vitalized/vibrant People's Organization (PO) advocate for rights

1.2 Terms of Reference:

Purpose and Evaluation Objective

The overall purpose of this evaluation is mainly ***learning and improvement***. SF BGD anticipates that the outcomes of this mid-term evaluation will provide relevant information to the ongoing scope of work of the partners; explore why the interventions implemented by the program succeeded or not; and provide guidance for subsequent implementation of the program during the next two years. The evaluation will also assess whether or not the project plans were fulfilled and resources were used in a responsible way.

Thus, the specific objectives of the MTE will be as follows:

- i. Assessing the effectiveness and efficiency of program implementation, including assessing the organizational arrangement, partnerships, risk management, M&E and project implementation
- ii. Determining the relevance of the program in relation to the existing needs of the stakeholders and environment
- iii. Assessing the outcome and impact of the MP in relation to the indicators specified in the log-frame
- iv. Assessing the long term sustainability of program interventions
- v. Assessing the program strategy and to what extent the program intervention are integrated and producing a synergetic results
- vi. Recording the exemplary success stories for replication elsewhere and failures for lessons learn.
- vii. Identifying lessons learned on the strategic approaches and best practices and providing possible recommendations on how to improve the management of the project until its completion and for the preparation of next Master Plan starting from 2014.

Progress towards results should be based on a comparison of indicators before and after (so far) the project intervention. Similarly, the Mid-term Evaluation will also cover the partnership strategy; their capacity and changes in program management as per SF's partner selection criteria due to various capacity building initiatives by them as well as SF as compared to the "before" situation.

Scope of the mid-term review

SF intends to conduct this mid-term evaluation considering Master Plan as an holistic program. Hence, the evaluator will look all partner projects as one program which contributes to the SF's overall MP. However, SF expects the analysis to be reported both in general and partner-wise for the learning and improvement purposes.

Within this framework, specific issues and questions to be addressed will include, but not be limited to the following:

- To what extent were the program objectives achieved at outcome level? Are there any unintended results of the program?
- Has the program approach been a cost-efficient way to implement development assistance?
- How the cross cutting issues like gender, environment and peace building/culture have been incorporated and benefited in changing the poor people's lives?
- To what extent is the program strategy relevant to the need identified? Especially related to the target group and the poverty level in the given context?
- Are the benefits from the program, especially at community level likely to continue after the finalization of the program? Why and why not?
- How effective are the approaches and structures such as Partner NGOs in delivering the desired results? How can they be improved?
- How have partnerships been enhanced as a result of the program? Has the project resulted in organizations being better positioned and equipped to eradicate poverty and any challenges faced in the partnership with SF?
- Is there an effective process, built into the management structure for self-monitoring and assessment, reporting and reflection?

1.3 Methodology:

a) The Evaluator reviewed secondary data through desk work at SF and partner field offices. They will include- Project Proposal; Project Progress and Monitoring Reports; Monitoring tools used; Training Modules and Resource materials used for training of partner CEOs and staffs; Project Financial and Audit Reports; SF Strategic Plan, Policies and Guidelines; Project internal assessment documents and documents made on the changes during implementation with justifications, etc. (**Annex- 8.3**)

b) A sample Household Survey of 3,705 Beneficiaries conducted through a Questionnaire (**Annex-8.4**): This captured changes based on outcome level indicators of the log-frame. Questionnaire developed in consultation with SF team. Partner NGOs staff collected data and the consultant analyzed them and incorporated in the evaluation report.

c) FGDs with beneficiaries focusing topical outlines for discussion (**Annex-8.5**): In each working district of the partner NGO visited by the Evaluator 2 FGDs conducted with 12-225 participants in each FGD.

The Evaluator met Shonglap and Prottoy adolescents in FGDs with 4 different approaches- i) all 25 participants in one FGD, ii) a half of the participants in one FGD iii) 10-12 participants from 2 or more adjacent Shonglaps in one FGD and iv) 10-12 participants from one Shonglap & one Prottoy in a joint FGD. The approaches worked very well. The same process was followed for MF women groups.

d) FGDs with parents and community leaders (**Annex-8.6**): To have non-beneficiaries views, esp. from the community leaders. In each working district of the partner NGO visited by the Evaluator one FGD with community leaders and parents conducted with 12-20 participants in each FGD.

e) **Interviews**: The Evaluator took selected in-depth interviews of the key informants (**Annex-8.7**).

f) **Learning sharing by partner NGO field staffs** (**Annex-8.8**): In each working district of the partner NGO visited by the Evaluator a discussion held with NGO field staffs for gathering their learning and experiences.

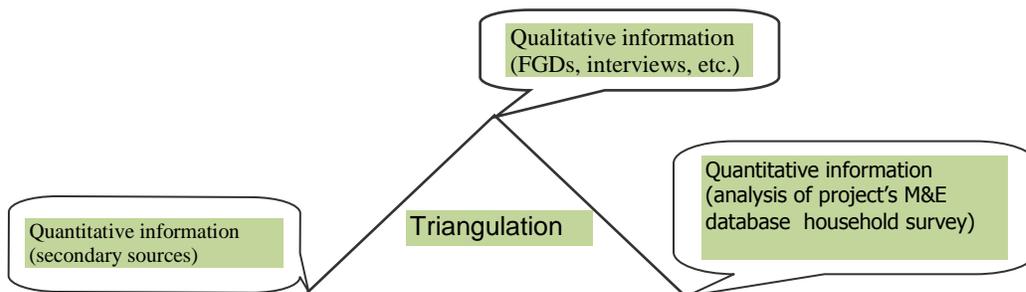
g) **Visited families**, observed field activities, spot-checked records and documents, etc.

h) **Informal and formal discussions** and meetings took place with the SF Team and partners field offices. During each of the field visit one or two persons from SFDO accompanied the Evaluator which was important opportunity for learning experiences from the SFDO team.

i) A full-day workshop was organized on 23/02/2012 for partner NGO CEOs, program heads on MTE for sharing their experiences of partnership, strengths/weaknesses of program management, effectiveness and changes required in the program with justifications, etc (**Annex-8.8**).

j) A half-day briefing discussion took place on the MP on 19/02/2012 with SF team for sharing its learning and experiences and changes required in the MP with justifications.

k) Triangulation: Analysis and interpretation of the data will be done both quantitatively and qualitatively. There will be both statistical analysis of quantitative data and descriptive analysis of secondary data. An important issue will be to triangulate the quantitative and qualitative information to authenticate and validate the information on different aspects of the study:



Collected data was triangulated by the Evaluator for both qualitative and quantitative information while preparing the MTE report.

l) Presentation of the field finding was conducted in SFDO on April 04th 2012 as per schedule; however, the draft report was not possible to present in due time by the Evaluator for various reasons including- very late received of field data, some of which also requires necessary corrections back by PNGO partners and a pre-schedule visit in abroad by the Evaluator. The SFDO, however, considered to allow some more time for the report.

1.4 Limitations:

Field visits of MTE were organized in the best possible ways and good support provided by the partner NGOs, local NGOs and most importantly the SFDO team members. However, too much time was spent on the way, which hampered schedule meetings. In some occasions, partner beneficiaries had to wait for long time. As per plan, it was tried to limit FGDs between 10-12 participants; but many participated voluntarily on their own. Thus, unplanned time needed to allow the unintended participants time to express their views. Several of the field-based local NGOs staff joint meets with beneficiaries but were not allowed to speak; although in many occasions they tried.

2 Progress during 2009-2011

2.1 MP- Design and Relevance: Findings and Recommendations

2.1.1 Integration of 4+ Objectives as a Master Plan

The purpose of a “Master Plan” is integration of several objectives (projects) into a program for their effective implementation/coordination, monitoring and better outcomes; hoping the same is to be true for the program under the present MTE. As a matter of fact, the present program under evaluation has four different objectives viz. Basic Education, Empowering Adolescents, MF (Financial & Non-financial) support to Women and Community Empowerment (Peoples Organizations) for democratization. The program, however, has one overall thrust/slogan of “Empowering People.” In fact, this should have been the name of the MP-Program. It is every essential to have a name of the MP to bring its core focus to all its stakeholders alike. Presently, this core focus of the MP to some extent is missing. Each NGO partner is happy with its own project boundary, not much aware and concern about the broader goals of the MP.

When we place focus on a “Master Plan”, it basically refers to how the program objectives and plan are presented. It’s well noted that all 4 objectives (+ Health and DRR) are placed in an integral way to produce some greater results than the objectives themselves, which is term as “Synergy Effects” in the MP. The MTE process identified two broader thrusts of the MP viz. integral family development and formation of strong Peoples Organizations & building their alliances for further empowerment. The MTE also identified Bangla names of these two broader thrusts viz. i) *Aalokita Paribar Gothan* (integral family development) and ii) *Shaktishali Jana Sangthan* (strong Peoples Organizations).

SFDO provided the following data Table-1 below, as requested by the Evaluator for understanding of integration of the objectives through MP interventions partner NGO-wise. It presents the level of integration of objectives in the program design by partner NGOs; which is presented in percentage for easy comprehension. It appears from the table that only 9% interventions of RDRS have integration of all 4 objectives at the implementation level for creating synergy effects. Again with 3 and 2 components RDRS has the highest percentages 16% and 49%, respectively.

Table-1 presents the present status of integration of components by Partner NGO-wise in percentages:

SL. No.	Name PNGOs	With 4 components	With 3 components	With 2 components	With 1 component
1	BURO	0%	1%	25%	74%
2	COAST Trust	0%	2%	3%	95%
3	CODEC	0%	3%	8%	89%
5	POPI	0%	7%	9%	84%
6	RDRS	9%	16%	49%	26%
7	SUS	0%	0%	5%	95%
8	VARD	0%	0%	13%	87%

As noted above, presently all other partners are intervening in the MP mostly with one component and insignificantly with 2 and 3 components. It is clear from the last 3 years experiences of implementation of the MP and the MTE process that scattered implementation of different objectives (projects) produce partial effects; which are not able to produce synergy effects sufficiently. This also means that all families under the MP need to be covered with all 4 components in a planned manner in the next 5 years plan. Thus, the period of 2012-2013 may be considered as the period of preparation for expected synergy effects in the next phase.

2.1.2 Overall Achievements under MP up to December 2011:

A summary of overall implementation achievements is presented in Table-2 below with Targets and Achievements in percentage. It is clear from the Table-2 below that achievements of some objectives- viz. Financial & Non-Financial and POs are quite high and will be able to complete the remaining targets within its remaining time frame of 2012-2013 period. However, the other two objectives viz. Basic Education and Empowering Adolescents are far behind their targets.

Table-2: presents Targets and Achievements of objectives with differences in percentage:

Intervention area	Target (MP)	Achievement	Achievement in %
Financial and Non-Financial	180,000	146,181	81.2
Basic Education	111,962	55,547	49.6
Empowering Adolescents:			
-Shonglap	100,000	50,314	50.3
-Prottoy	5,000	400	8.0
POs	41	40	97.6

Justifications given for lagging behind the targets include the following:

- ① Education had fund crisis;
- ① Shonglap started in October 2009 due to late approval of NGO-Affairs Bureau (Govt);
- ① Though SF has targeted 100,000 beneficiaries in empowering adolescents; present emphasize is on follow up and accordingly budget revised.
- ① MP had overhead and administrative costs increased.

The Evaluator, however, observed that the MP should have been more realistic in terms of targets and resources in place.

2.1.3 Basic Education of Children:

ECD:

According to the new National Education Policy 2010 the government planned to gradually introduce a one year pre-primary learning in Govt. Primary Schools and then to have two years pre-primary learning in the long-run. SFB support of the ECD with Registered Schools is very much in line with the Govt. new education policy. It creates opportunities of pre-primary learning for all children, irrespective of economic conditions. It can't give priority to the poor effectively; which SF may re-think. In Adivasi areas EDC is most effective, where Adivasi teacher-animators create learning opportunities for children in their own language. RDRS works in the northern part of the country, POPI in the middle and SUS in the south. Both RDRS and POPI focus on the Adivasi Children and SUS on Rishi Community Children for primary education. ECD component is very much appreciated by the concerned community people and there are encouraging collaboration by the community people and esp. by the parents.

CMC, parents and teachers ensure that all school-age children of the adjacent para/paras attend to school. Teacher/animators of the pre-primary are trained and able to ensure joyful learning environment in all centers visited and also appreciated by CMC and parents. Teachers of the Primary Schools present in discussions in which ECD graduates took admission for continuing study, highly appreciated the level of learning of ECD children. Thus, the ECD graduates have an easy access to join primary schools of the mainstream education. In Joljholi, Thakurgaon, Muslim children after studying in Moktab and Adivasi pre-school-age children are continuing ECD together; CMC, parents and teachers claim that all school-age children attend school and there is no dropout. All children after graduation join registered primary schools in grade I and are doing well.

The ECD initiative will sustain if government eventually takes over or local communities take responsibility. For some of the ECDs local communities already started to contribute when asked. Teacher-animators are also interested to take initiatives as a means of continuing their own service opportunity.

Recommendation-1: Form a new type of POs with the members of CMC/SMC, parents and local communities of ECD and QE to take up the responsibility of pre-schools and quality education. This form of POs will be less formal with the focal responsibility of continuing education opportunities for benefit of children. CMCs/SMCs and parents groups interacted for the MTE are eager to take this responsibility with community participation and financial contributions.

NFPE:

School dropouts and school-age children not attending schools start with Non-Formal Primary Education with the objective to join the mainstream after completion of NFPE in 3 years.

Normally BRAC approach is followed. A good number of teachers (young women) previously with BRAC-NFPE joined SFB-Partners NFPE in the same location, as new school-age children were available. It appeared that one time initiate of the BRAC approach is not able to address education need of dropouts appropriately.

CAMPE Survey identified nationally 45% children dropout before completion of primary education, while government survey claims 32%. This is a gigantic problem to the nation. ECD and QE are long-term response to address the problem; as an immediate measure there is no alternative to the NFPE approach for dropouts.

The Evaluator visited 3 NFPE centers of SUS, CODEC and RDRS. All centers are run with 30 learners- both boys and girls. Teachers/Animators are training in BRAC approach. Selection of learners is quite alright. Parents and local leaders appreciate this initiative of back to school by the dropouts or school-age children.

NFPE teachers have the tendency to continue NFPE centers in the same place as long as possible and every justification is placed to their benefit.

There is no need to consider sustainability issue of NFPE as it is a short-term measure.

Recommendation:- 2: There are needs to continue NFPE for some more years for the sake of the children with no or less opportunity for education other-wise.

Quality Education (QE):

Quality Education is primarily conducted in the Government Registered Primary Schools for improving standard/quality of education by taking some specific measures which were absent in the past viz. to place a short-term teacher, regular SMS/CMC meetings, regularity of teachers in taking classes following school syllabus, mothers monthly gathering, family visits by SMC/CMC members and teachers, annual sports & cultural events, reducing dropout rates, 100% passing of students, improving school's quality-grade from C to B or A and students to get talent-pool results etc. All such steps are the influencing factors for improving quality and educational environment of the registered government schools.

The Evaluator Visited Uttar Kahatipara Govt. Primary School in Ramu Upazila. It had 4 teachers and 2 new were provided by the Coast Trust (one for ECD and other for QE). In last 3 years the school was able to reduce its dropout rates from 18% to 12% and then 7%; which are appreciable. In two years financial contribution of the MP was TK 89,300/, of which more than 50% was spent for honorarium of two animator-teachers. The school is planning to continue services of the two animator-teachers through Govt. and community support; but up to the MTE nothing as such was arranged.

SFB Partner SUS is presently working with 55 schools of which 39 are Registered Govt. Primary Schools and 17 Govt. Primary Schools. Normally the former ones have less number of teachers (each 4 or less) than the later ones, which have 5-6 teachers.

Thus, the MP provided one support-teacher to registered schools each for improving education quality. However, it is observed that in registered primary schools at grade I-III levels get much less attention than grades IV-V due to the fact that government wants to see 100% students graduate in Government primary schools' final examination after completion of primary level. This is essential for registered schools to maintain their status to get government financial benefits. Thus, schools invest their highest effort at grade IV-V levels. For the same justification, MP supported teachers are also used for coaching/ tuition of grade IV-V levels.

Justifications assigned for providing support-teachers in Satkhira Sadar Upazila and Fakirhat Upazila under Bagherhat district with registered schools by SUS and CODEC respectively:

- ① One registered school with 4 teachers, of which one is on temporary deputation. A coaching-teacher was provided by CODEC for quality improvement;
- ① Another school 3 teachers are on the list and 1 went for retirement; thus a replacement was provided by CODEC for QE;
- ① Again in another school, only 1 teacher is presently regular on the list and 3 other teachers went on retirement and no replacement is given as yet. SUS provided one QE teacher;
- ① SUS took 17 Government Primary Schools under QE and provided teachers to all these government schools on various justifications;
- ① In a focus group discussion with 9 (2 women) Government Education Officials of District and Upazila levels, highly appreciated NGO contributions in government institutions and “placed demands” to SUS for providing more teachers to government primary schools in view of improving quality of education at the primary level.
- ① The Evaluator is with the opinion that SUS seriously lacks critical understanding on the need and nature of its support for improving quality in government primary schools. Providing teachers to schools will not solve the problem; rather create unnecessary problems for SUS and SF when government “demands” can’t be catered to.
- ① The Evaluator is with the view that NGOs interested to work on the mission of improving education quality in government primary schools should work with Rights Based Approach on policy dialogue with government and place citizen’s rights of quality education for their children. This dialogue has to be at the local and national levels for government policy changes and their proper implementations. It will require strong advocacy works asking proper service-delivery by the Govt. Bodies at the local and national levels; in the above cases immediate placement/replacement of teachers where needed. This demand has to be peoples demand to the government and not vice versa- government demands to NGOs asking more teachers. NGOs’ relationship with government bodies should have a clear cut objective on behalf of the people. In the case of SUS and CODEC in Satkhira and Bagherhat districts, NGO’s “good relations” with government can’t be encouraged which is at the cost of sacrifice of benefits of the poor.

Recommendation- 3: POs/Forums with quality primary education objective should follow Rights-Based Development Approach (RBDA) with specific advocacy agenda so that community people and parents come together with their rights of quality education and demand from the government necessary improvements in their service delivery. This demand has to be peoples demand to the government and not vice versa- government demands to NGOs for support. SFB will have to encourage partner NGOs towards achieving such objective.

2.1.4 Empowering Adolescents:

SF-MP primarily addresses dropout adolescents' needs and aspiration through Shonglap and Prottoy is one of the highly appreciated and essential aspects of the MP program. Adivasi school-going adolescents are also provided this opportunity as the most marginalized community, which is very much appreciated by Adivasis themselves and non-Adivasis as well. Adolescents understand that they have "fallen" or stepped down from education and building their life-careers because of various circumstances and thus, need to stand again to create opportunities in changing their lives. Most of them understand Shonglap and Prottoy opportunity is one of the last chances to stand again. Hence, their dreams and expectations are high. Shonglap girls do not want to join MF women groups like their mothers to repeat the same circle; they want to do something "**more developed and better than mothers**". This is the main message by the adolescent girls and boys alike. Let's understand how to support them for creating a congenial and supportive environment for them as expected noted below:

a) Back to school: It has become a new inspiration among a good number of girls and boys to start going back to school to join the mainstream education. To the Evaluator this should be considered as one of the most important achievements of the SFB-MP and all partner NGOs involved. The highest of such achievement the Evaluator came across is in Coaxbazar Sadar area in one FGD with 14 Shonglap members from 3 different groups. The girls reported by head-count that from among 75 members of 3 groups 26 girls (34.7%) started back to school after joining Songlaps. SUS recorded 22.8% Adolescents go back to schools after joining Shonglap/Prottoy groups. The lowest is in Kurigram, found not a single girl back to school. In most areas visited, majority dropouts are between grades V-VIII; but in Kurigram between III-V. It was very sad also to observe in Kurigram areas that all other sisters and brothers of the Shonglap girls were also dropouts from schools. This is primarily due to poverty and the need of earning by these children for their families.

b) 9-month theoretical learning (training) and practicing some key learning in their families and communities: Adolescent girls and boys have accepted 9 months learning very positively. They learned 10 to 12 issues in nine months which are very relevant and useful for themselves, their families and neighbors. Almost 100% girls and boys liked the issues as essential and relevant in lives. They also practiced them in their families and motivated neighbors about those issues.

c) 3-month skills training: A small variety of professional skills (tailoring, packaging, Karchupi, beautician, repairing of mobiles) provided through 40-90 days training. However, almost every one suggests the need to increase days of these professional skills up to 6 months. In Kurigram Sadar 14 adolescent girls, all school dropouts at 3-6 grades of adjacent villages took tailoring training, 2 are presently working to earn monthly TK1,000 to 2,000/ using sewing machines; the rest 12 girls have no sewing machines to start working. All of them and others from different areas suggest provide them a sewing machine each as part of training tool to start earning immediately. Provide similar support of working tools for other trainings as well.

In most areas, Shonglap girls and Prottoy boys suggested to increase the range of training subjects by adding technical trainings viz. small machine mechanics, electrical, electronics, welding, auto-mobile repairing, driving, computer servicing, etc.

d) 3 days poultry-raising and cow-fattening skills training: These trainings are useful for doing things at their family levels. However, Shonglap and Prottoy girls and boys think that such short skills trainings are not sufficient for doing things in mini-scale farming, say raising 100 poultry birds or 5 cows at family level. Trainee suggests these skill trainings to be for 15 days to be useful. The outcomes expected are to add home based income sources. The present training was not able to help raise mini-scale additional poultry birds, goats or cows in families. Most trainees are with the opinion that mini-scale farming can be a way to add meaningful income source for their families.

e) Follow up: It means that Shonglap and Prottoy girls and boys continue their learning circles by themselves through weekly or fortnightly regular gathering; which most of them are continuing. Several animators are still active voluntarily as they come from the same locality. RDRS was able to provide permanent common community center facilities to women groups, adolescent forums, space to NFPE learners through partial support by local communities and partly by other on-going projects of RDRS. This common space of gathering is very much essential for women, adolescents and children alike, which are seriously lacking in the rural and slum situation. The next MP should give a special attention on this common gathering facility, which creates a positive environment for all categories of beneficiaries. Adolescent forums suggested of having mini library for continuing their learning circles, some sports and cultural facilities, including some computers for their learning purposes. The Evaluator is very much convinced on the needs of common community gathering place, learning circles and cultural support and computer facilities for learning purposes.

f) SST and Parents form special type of Peoples Organization: Shonglap Support Teams and parents still meet after completion of trainings to support their adolescents. It is suggested to form informal POs with them for supporting adolescents. These informal POs can do advocacy works for obtaining governmental support and financial resources of skills training and loan facilities from various organizations- government, NGOs and private sectors.

g) Role of Animators: Trainings provided to the animators is a real investment for local communities. Most of the animators are still active voluntarily as they come from the same

locality. They should be considered as new human resources for their own communities and to be used by the local communities for their development.

Recommendation- 4: To continue inspiring Shonglap girls and Prottoy boys to back to school in the mainstream education as their first choice and also provide partial financial support in special cases of families inability of paying various fees and other essential requirements.

Recommendation- 5: Provide each trainee a sewing machine after completion of 3-6 months training as part of training tool to start earning immediately. Similar training tools need to be considered for other professional skill trainings as well.

Recommendation- 6: Extend 3 months skills training to 6 months and 3 days short training of poultry-raising and cow-fattening to 15 days.

Recommendation- 7: Shonglap girls and Prottoy boys suggested to increase the range of training subjects by adding technical trainings viz. small machine mechanics, electrical, electronics, welding, auto-mobile repairing, driving, computer learning, etc.

Recommendation-8: Shonglap Support Teams and parents still meet to support their adolescents. It is suggested to form informal POs with them for supporting adolescents. This will create opportunity for the MP to broaden the concept and horizon of POs wider than the present understanding.

Recommendation-9: POs for adolescents can do advocacy works for obtaining governmental support and financial resources for their professional skills training, technical assistance and loan facilities.

Recommendation-10: The next MP needs to support **common community center facilities** for creating a positive environment of gathering of community peoples, women groups, adolescents and children in various occasions. The Evaluator is very much convinced on the needs of common community gathering place, cultural support and computer facilities for learning purposes; a few adjacent groups, POs, forums may have one such facility.

2.1.5 Women's Micro Finance (Financial and Non-financial):

a) Out of the 8 direct NGO partners of SFB-MP, VARD already gave up with microfinance from its bitter experiences of loan collections in the haor areas, where crop failures due to natural calamities is a regular phenomenon. However, VARD's beneficiaries of various on-going and former projects are continuing savings and credit activities with other NGOs.

b) All partner NGOs with MF follow **organization-managed MF** combined with Micro-Finance Regulatory Authority (MRA) regulations, which allow charging of 27% highest ceiling of interest rate.

c) SFB-MP intends to integrate all components of the MP in the service delivery through its implementing Partner-NGOs in which MF plays a key role through its financial and non-financial services. However, from the beginning it started different objectives (projects) without proper planning for integration. The purpose of integration of various objective is to achieve some higher goals than the objectives/projects themselves, also known as “synergy effects”.

d) The Evaluator, through an extensive field visit, tried to understand major contributions of MF among the beneficiaries and the best possible ways to address the financial and non-financial needs of the SFB beneficiary-members, who are primarily poor and marginalized women and adolescent girls. The following are some of the major field findings by the Evaluator:

d.1) The lowest ceiling loans are mostly taken by the Adivasi women group members. In Dinajpur area RDRS organized Adivasi women group members in Kaharul Upazila, started their first loan with Tk 1,000/ per member. In a FGD discussion with 22 members present of a 30-member group explained that initially they had no idea how to use this loan money and if they take big amounts and can't pay back their lands/homesteads may be taken away as happened in the past. After 5 years, one of the group members has taken the highest amount of TK 25,000/ for purchase of 33 decimal of low land for agriculture purpose. It appeared from this with FGD that they slowly gained confidence on utilization of loans money for their economic uplift. All of the members present and those absent took loans for several installments and all of them are regular in payment. They are also aware about the amount of individual savings and holding own pass books. They invest their money on rearing cows, goats, lambs, pigs, agriculture, repair of house, land leasing, education of children, etc. Six members re-built their house with CI sheet/tin roofs. Five members invested their loans on lands- 3 for releasing own mortgage lands, 2 for taking mortgage of others lands and one purchased 33 decimal of land. One member almost entirely used loan money for education of children considering it the most important investment. Members mentioned that their children are regular in schools and they also can get medical services as are able to pay. One of the problem they face with loan money is goats and lambs frequently die which are big loses for them. One Shonglap girl invested TK 3,000/ of loan money on 2 lambs and both died; which is a huge lose for the family. Thus, their suggestion to RDRS was to have Insurance system on animal rearing. The group members very frankly admitted that they are economically better than 7-10 years ago; now-a-days they are able to have regular meals. They have access to temporary savings with the group in case of various needs; and thus don't need to go to the money lenders. They also enjoy integral development of all components of the MP- women's MF, Shonglap, ECD in the middle of their village and also the people's organization. Perhaps this is the “**Synergy Effects**” which SF-MP dreams about. It is possible to establish, right now and here. One can surely see, feel, be touched and learn about such development synergy effects and positive changes from experiences of these very ordinary Adivasi women group members.

d.2) The Evaluator participated in one FGD with 13 members from 6 different women groups in the Coxbazar coast, organized by the Partner-NGO Coast Trust. It was quite clear that all selected and successful members of the said groups gathered in the FGD. Most of the families were involved with dry fish + other works of small business- selling of green coconut, road-side restaurant, grocery, tailoring shop, one member renting out 24 rickshaw vans, etc. Most of these families also invested loan money in cow and goat rearing, each of these families have 1 to 6 cows. It appeared to the Evaluator that they were able to create 2 to 4 small income sources; but mostly with 3, including the main income of the husband.

Case Study and Family Visit-1: S. Akter (45)

S. Akter is a chairperson of a group, has taken 4 loans from Coast Trust of TK 12,000/; 20,000/; 25,000/; and 50,000/. First 3 loans were invested to have 6 cows, 10 goats and 5 lambs and the last loan is invested in dry fish business with husband, who also invested another TK 300,000/ from ASA (a nation-wide MF-NGO) and also chairperson of dry-fish association organized by ASA. Women members present in the FGD themselves and their husbands separately are involved with more than 2 NGOs out of the 7 working in the area- Coast Trust, CODEC, ASA, BRAC, Matshajibi (their own association) Grameen Bank and Islami Foundation. The members in FGD suggested the category of loans to be appropriately address their needs include- none are in favor of weekly loans; all in favor of fortnightly installments; loans for cows in quarterly installment; dry fish monthly installment and small businesses monthly installment. S. Akter's three children are grown up in school and college. The family is now economically much better than a few years ago through the support of different NGOs. Presently, families have the opportunity to make choice of their own and select the services they find useful for them. This freedom of choice is essential in human development. S. Akter and other women who participated in the MTE discussion have all the potentialities of greater women leadership and participation in own community development works provided a congenial support and environment are created. Economic well-being is personal/family centered, while community well-beings are based on leadership and creating such environment of development of all.

Two case studies (case study-1 above and case study-2 below) through family visits helped the MTE understand the role of MF program in partner beneficiary households. It is quite clear from the experiences of the said 3 families and most others interacted for the present evaluation that MF support were essential to help these households to increase and create new assets by the households. These are very clear cut evidences of Outcomes of the MF support. In addition, the impacts those outcomes were able to create are- better lives and livelihoods opportunities and social confidence created among Adivasi and minority households; which are generally lacking.

Case Study and Family Visit-2: M. Kujur and K. Ekka

Both are MF members of Chondipur Purba Para Adivsi Women Group formed in 2001 with 18 members under Sadar Upazila of Thakurgaon districts. M. Kujur took 4 loans from MP Program- first TK5,000/, then 7,000/, 25,000/ and again 25,000/ and used them for taking lease of 16 decimal of agricultural land, 2nd loan for cultivation, 3rd loan for purchase of another 16 decimal agricultural land and the 4th loan paid to purchase the previous leased land. Husband works as a low paid night guard. M. Kujur's son is preparing to enter to college.

K. Ekka family has two schooling going boys and one girl. Husband is low paid staff of local BRDB. She also took 4 loans from the MP Program- first TK4,000/ used for education of children, 2nd loan 25,000/ for release of own mortgage land of 35 decimals; 3rd loan 6,000/ for agriculture purpose and the last loan of TK8,000/ again for agriculture purpose.

Both members agreed that they are much well of than 5-7 years ago and quite happy with their present lives and livelihood conditions. In needs they are able to get financial support without any difficulty. The women groups are strong and are related with Adivasi POs. They consider RDRS as their strong safety and security. Their social relationship with the majority community is much better than before. In the past they had lot of problems with their lands, which are greatly reduced through the interventions of RDRS.

There is one important exemplary experience in the village. A total of 45 families (including the 18 of the women group) got an experimental project of Cow-Rearing from the Local Govt. of Upazila, a Govt. Project called "Special Affaires Division Fund" for the Plain Land Adivsis, allocated through Govt. Upazila Administration. They got 32 young calves and a big cow shed as a common property for 45 families. RDRS is following up to improve their management capacity of the project. All 45 families and the other people in the locality understand that only through collective interventions poor and marginalized communities can gain both power and resources.

d.3) Out of the 7 partner-NGOs dealing with MF, perhaps BURU has been successful to develop 7 different types of loan products for members to have choices of loans according to their needs and requirements. They include-

- ① General Loan: IGA between TK 5,000- 9,000/
- ① Agricultural “ :
- ① Emergency “ : In addition to above, for 3 months, TK 3,000/
- ① Micro Enterprise: TK 30,000/ to 500,000/
- ① Water-Sanitation: TK 5,000- 9,000/
- ① Disaster Loan: (with 18% interest)
- ① Hard Core Poor (through SF support and interest rate 25%).

d.4) There is one very important point here to draw the attention of the stakeholders that several MF PNGOs and local NGOs are going for big amounts of loans for enterprise development. There is no doubt that support for enterprise development is also an important part of financial services; but perhaps a highest ceil would be a good idea and beyond that the members will go to formal financial institutions- banks and other credit institutions. The important point here is that those are doing well in financial terms also learn competing with similar other organizations. In such case the highest ceiling could be between TK 200,000/- 250,000/. Besides, certain project of NGOs may be turned as MF Foundation for dealing with 'big' loans/big business.

e) It appeared to the Evaluator that women group members were able to use MF financial support directly for the benefit of their families. Women, in FGDs, claimed that their husbands have positive views about their involvements with groups and financial activities as those are ultimately helping their own families. It also created opportunities for women mobility outside of their families, some are coming up with good leadership skills to give leadership in their groups and in own communities. Non-financial services of MF are helping capacity improvements of MF operations and skills of women members.

f) There are demands to create new products of loans to address various financial needs of members: The MF-Manager of SFDO accompanied the Evaluator for a few days in the field visits in Khulna region, which was an opportunity for the Evaluator to interact on several key issues relating to MF, its outcomes and future directions. The Evaluator was extremely encouraged to learn that SFB-MF is continually searching for new opportunities to address financial and non-financial needs of member-beneficiaries. Some of such new needs include-seasonal loans, education loan, mini-farms of poultry/cow, adopting new technology, area-wise products as per local needs viz. coping support in disaster-prone areas, promote emergency/welfare fund by groups/POs, etc. The SFDO-MF-Manager has a very clear broader perspective of MF and beneficiaries' on-going needs of support through meaningful flexible mechanisms; which are very appreciable. His idea of Community Managed Micro Finance seems to be a new dimension to SFB's overall MF service delivery by partner NGOs/Local NGOs to the MP beneficiaries. This will be a new approach as “of the beneficiaries for the beneficiaries, with the beneficiaries”.

g) One key issue is the high interest rate of MF loans: MF NGOs are continuously blamed for high interest rate on their loans. MRA (Govt. MF Regulatory Authority) had to impose a

ceiling of not exceeding 27% interest. NGOs made strong objections, but Govt. remained determined. In the past, in disguise with flat rate of interest, it was around 40%. Now, the question remains- is it possible for the poor beneficiary women members to have own income after paying 27% interest to NGOs? There is no positive answer to this question. But realistically it is possible to reduce such a high rate of interest, if we really want to do something about it. The main reason for such a high interest rate is that presently loan service-delivery is taken to the door-step of beneficiary members through the efforts of NGO-workers; which is NOT at all required. NGOs started with Voluntary spirit of works, but with MF they don't bother about such voluntary spirit of the poor and marginalized people. It is possible to encourage women members to come to NGO collection centers on fortnightly/monthly basis for paying their savings & installments with say 5-7% less interest rate than the present one. Members will be more than happy to take own voluntary responsibility. Thus, it is essential to **focus on voluntarism** for reducing interest rate on MF loans.

h) From several FGDs with women groups a new felt-need was mentioned by the members that they need to have a small group fund at their disposal for meeting emergency and urgent requirements of the members, including for welfare activities by the group. Sometimes, it's even not possible to get such support from the neighbors. Thus, suggested for generation of such Emergency/Welfare fund at the group level by group's own management.

Recommendation-11: MF focuses on integrated family development through its financial and non-financial services, incorporating other components of the MP.

Recommendation-12: Partner-NGOs introduce **Insurance system** on animal rearing through MF loans.

Recommendation-13: Create new products of loans to address the financial needs of women group members. Some of such new needs include- seasonal loans, education loan, mini-farms of poultry/cow, adopting new technology, area-wise products as per local needs viz. coping support in disaster-prone areas, promote emergency/welfare fund by groups/POs.

Recommendation-14: **Focus voluntarism** for reducing present interest rate on MF loans. Encourage women members to come to NGO collection centers on fortnightly/monthly basis for paying their savings & installments with say 5-7% less interest rate than the present one.

Recommendation-15: MTE suggests that each MF women group generates a small "Emergency/Welfare Fund" at each group level to be managed by the group.

2.1.6 People's Organization (PO):

Formation of POs is a process of community empowerment for democratization. They are civil society organizations. A strong civil society is fundamental to ensure that the poor and marginalized have their own channels for expressing their interests. Individually poor people are very vulnerable, powerless, victims of oppressions and deprived of their rights. Through their collective efforts poor people are able to overcome their dehumanizing environment and create

more humane one and establish their rights. Thus, people's organizations are essential means for creating new structural arrangements in favor of poor and marginalized people through forming civil society organizations or POs.

Partner- NGOs, which are not deeply convinced in strengthen of the poor and marginalized people and determine to promote them at any cost, better not go for it only for funding purposes. The only measuring indicator the Evaluator would use in this case is that the Partner- NGOs will allow POs to excel in strength and power than the Partner- NGOs themselves. On this indicator Adivasi POs organized by RDRS are a half way ahead to achieve the goal and the rest are at the very infant stage.

MP targeted formation of 41 POs; of which 40 have already been formed as on 2011. Generally, it is very difficult for NGOs with MF to form POs with MF groups. They would like to "control" things of POs like they control MF. Formation of POs is basically an educational process based on pedagogy of the oppressed. The MP expects POs to be "vitalized/vibrant" force of the poor and marginalized people; which will require some period of their capacity improvement through an "Action-Reflection" process. As most of the POs are formed very recently, they will require develop their organizational byelaws/constitutions and practice agreed objectives and policies by themselves. It is also recommended that each PO develops its long-term organizational strategic plan and year-wise activity plan following participatory approach. All these matters will require time, say the period of 2012-2013; which may be considered as POs "Preparatory Period for the Next Phase".

BURO in the north and SUS in the south under SFB-MP have taken the responsibility to organize hardcore poor women MF groups which are appreciable and their initial formation of POs with these women MF groups have just been formed in 2011. They are in good formative stage and can be strong POs by the end of the next 5-year period focusing their rights and responsibilities simultaneously; at the same time acquire their required skills, capacities and sustainability.

Case Study & PO visit- 3: Adivasi Samaj Unnayan Sangathan, Bholli, Thakurgaon Sadar

RDRS already supported form 7 Adivasi POs with 200 Village Development Committees (VDCs) covering very scattered areas 4 of which are registered with Govt. Social Services Dept. of Upazila/ District offices and the rest 3 are also in the process. The Evaluator visited Bholli community center office and 9 committee leaders, out of 11, including 2 women members. It was formed in 2006 and now has 21 VDCs with 683 Adivasi households. The PO sits monthly, has a yearly action plan and a good contact and experience with local Govt. Office. It was able to take TK 1.5 m from the Fishery Dept. for re-excavation of a big Adivasi common property water body for fish culture. A part of the money was also used for paying stipend to Adivasi students. The PO also developed contacts with Adivasi women groups, Shonglap/Prottoy groups and other federations formed by other projects of RDRS. Leaders have good understanding on the needs and potentials of POs.

The evaluation process and various exercises with leaders of POs identified the following 10-Point Specific Recommendations for POs and their Partner NGOs/Local NGOs to be addressed appropriately for creation of a congenial environment for promotion of POs; which are mostly

lacking presently as noted below. Partner NGOs and SFDO Team will have to give a huge emphasis for implementation of all 10 recommendations by the Partner NGOs and the POs themselves for promotion of capacity and skills of the POs as organizations.

Chart-1:
***10-Point Specific Recommendations for POs and
their Partner NGOs/Local NGOs***

01. Incorporate in Partner NGOs' organizational policy and strategy (in byelaws/constitution and Strategic Plans) their commitments towards strong people's organization.
02. Achieve own organizational identity and legal entity.
03. Work for and on behalf of the poor and marginalized peoples, focusing children and women.
04. Participate in all phases of their development, gaining ownership.
05. Work to establish their rights through advocacy, link up with government facilities & services and influence government policies, regulations and programs on their interests.
06. Work for democracy, good governance and accountability.
07. Active in tapping internal and external resources for the benefits of its members.
08. Address natural calamities appropriately.
09. Work for integral development of member-families and maintain relationship with partner-NGO, build networks and alliances with other POs and networks.
10. Each PO, with necessary support and consultation of Partner-NGO, decide about its own organizational Vision/Mission/Values/Structures/Policies, develop Byelaws/Constitution and long-term Strategic Plan with yearly action plans to be effective.

2.1.7 Integrated Family Development (*Aalokita Paribar Gothan*):

Even though there was no specific activity assigned for obtaining integrated family development; the MP set 3 indicators for measuring "integrated family development" as "synergy effects" of all objectives; which have already been discussed above, under point 2.1.1.

It is clear from Table-1 under point 2.1.1 that Integrated Family Development was not properly planned in the MP design for synergy effects. It was taken granted that it will produce results automatically. However, results of individual objectives up to the MTE are significant and encouraging as presented in sections- 2.1 to 2.8. It may be noted that specific findings on Integrated Family Development are presented in the next section under "2.2 Effectiveness of Interventions" by using MP indicators.

However, in the present section the MTE process had investigated appropriateness of the MP and also identified the issues which should be addressed for creating such appropriateness of

the MP. As already noted above, all the 4 objectives of the MP are greatly appropriate and essential for development of families and their communities. In FGDs members expressed their interests for an overall or Integrated Family Development, which basically requires some important considerations as noted below:

- i) Integration of all 4 present components/objectives, including cross-cutting issues (marked blue in chart-3 below) of the MP so that each family can get the benefits of all components as per its needs to the extent possible. This integration is presently lacking to a great extent. Thus, the next MP has to do this integration of components/objectives in the program design for the next phase plan.
- ii) Inclusion of new components/objectives (marked black in chart-3 below) in the MP to be more appropriate as per needs and requirements by the partner beneficiaries. The MTE process identify through FGDs, interviews and observations that they also need support for **HealthCare** and **Disaster Risks Reduction Preparedness (DRR Preparedness)**. Both components are quite essential and important in the context of Bangladesh. HealthCare needs are essential for the poor is universally recognized and the DRR Preparedness issue is essential in the context of Bangladesh as a disaster-prone zone, which is more crucial for the coastal-belt, haor-region and the conditions of Adivasis and minorities are socially disaster issue that require preferential options in addressing their problems. Thus, SFB-MP Program's beneficiaries and selection of geographical areas are highly appropriate and appreciable. The following Chart-2 presents Specific 5-Recommendation for Integrated Family Development:

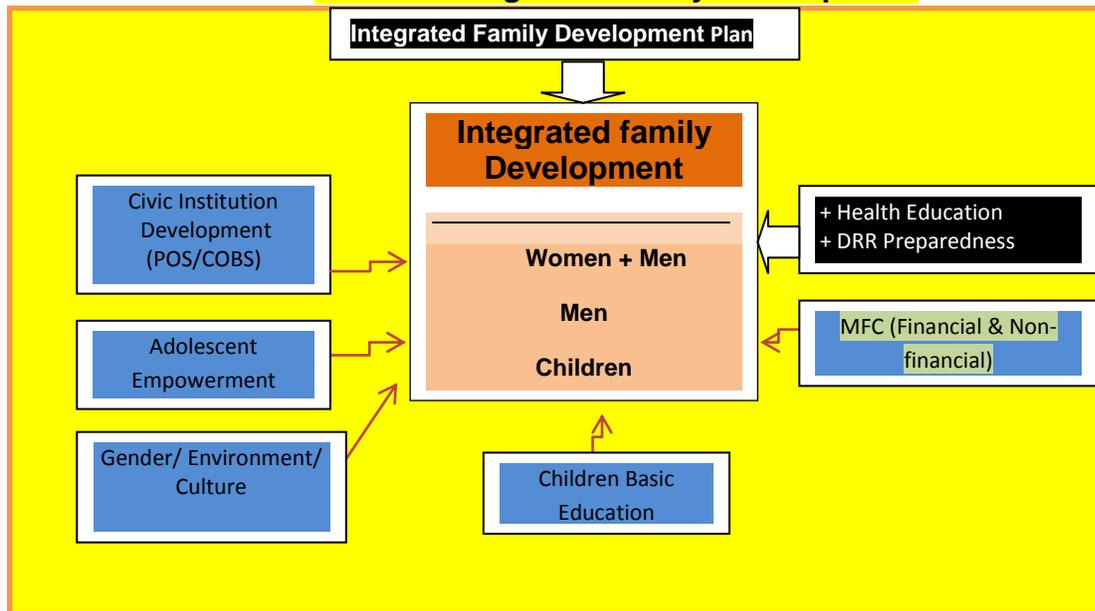
Chart-2:
Specific Recommendations for Integrated Family Development (Alokita Paribar Gothan):

1. Poor and marginalized partner families fulfill their basic human needs (food, healthcare, clothes, shelter, education and in Bangladesh context gain capacity of DRR Preparedness) sustainably;
2. Pro-actively play a role to and have acceptance in their community;
3. Are aware and capacitated to achieve rights and rights based activities;
4. Practice participatory decision-making;
5. Become enlighten families (*Alokita Paribar*), to be members of a strong local community and people's organization (Jana Sangathan) of the partner NGO in the area.

- iii) **Family Development Plan required** (marked black in chart-3 below): The following graphic presentation is a summary of the said Integrated Family Development, which place emphasis on having their **Families Development Plan** incorporating the components of the MP as per their needs and requirement and at the same time using their families own resources and potentials. It may also be noted that for integrated family development issue-based involvement of "**Men**" are also required that they are motivated to do their role and parts properly. This planning means that the MP encourages that all family members interact together for "planning development" and future of their families together. The MTE does not see the need of more financial involvement and recruitment of more staffs for such planning discussions. It should be an issue for discussions and up to the families to

use their own skills and capacities and gain learning from own group members through discussions.

Chart-3: Integrated Family Development



(All blue colors are on-going interventions and blacks are proposed; all to focus to orange deep for synergy effects)

Recommendation-16: The next phase of the MP appropriately addresses the Specific 5 Recommendations for Integrated Family Development (*Aalokita Paribar Gothan*) for achieving desired needs and requirements by the partner beneficiaries and proper synergy effects by the MP. Incorporate HealthCare and DRR-Preparedness as two new components/objectives (included in 5 specific recommendations) and also place proper importance in Integrated Family Development Plan as an emphasis.

2.1.8 Views of Community Leaders and Local Govt. Officials, as Non-Beneficiaries:

Community Leaders:

The Evaluator met with one FGD per partner NGO with Community Leaders, along with parents and school/SST committees. Community leaders included social leaders, elected people's representatives at the local Union Parishods (chairpersons, members), local religious leaders, teachers of higher education institutions, etc. They are all non-beneficiaries of the MP. However, as local community people they are more or less aware of activities of the MP, know well about

the partner NGOs and also SFB. Almost 100% of the community leaders participated in FGDs are positive about Children Basic Education, Adolescents learning esp. earning skills, financial support for IGAs. There was no objection about women mobility and leadership. The Evaluator got the impression that involvement of the local community leaders was a strong positive motivational aspect of the MP, which should be continued.

Local Govt. Officials:

The Evaluator had 4 different discussion sessions in 3 Upazilas with the Local Govt. Bodies at various levels. One was with Upazila Nirbahi Officer (UNO) of Birgonj Upazila and two other Officials. The UNO was extremely positive about the activities of the Partner NGO and previously got some ideas about SFB-MP. The UNO claimed that its one of local Govt. responsibilities to visit NGO activities and keep contact with them as NGOs have direct contacts with the people, esp. the poor. However, the head of the sub-district is highly supportive of children education and activities with the school dropouts and adolescents who are also school dropouts. These two groups are the future citizens and whatever positive investment is made for them are important and essential.

The Evaluator had another discussion with Birgonj Upazila Education Resource Team who are mainly responsible for improving quality primary education. The Team does research on primary schools and facilitates teachers' trainings for improving quality in primary schools. The leader of the team is quite aware about the quality component of the MP and at the field level visited registered schools where the component is being implemented. He highly appreciated MP interventions of Basic Education of Children, also appreciated interventions of NFPE with dropout children and Adolescents learning, who are also dropouts.

The third session was a discussion with 9 (2 women) Government Education Officials of District and Upazila levels, who highly appreciated NGO contributions in government institutions and "placed demands" to the partner NGOs for providing more teachers to government primary schools in view of improving quality of education at the primary level. This has already been discussed in details above.

The 4th session was with the Officer-in-Charge of Bhagherhat Upazila. It was unexpectedly an important session. Rural communities usually don't have much linkage with the Thana Police office. The officer was in UN mission abroad for 3 years. Thus, has a strong positive and supportive to have linkages with ordinary people and improve their services to the people. He is quite aware about NGOs activities and appreciated Shonlap and Prottoy interventions. Also expressed his interests to share with young people about the role and responsibilities of Police and how best they can get services from the local police station. The proposal of the officer will be important to address violence against women and girls.

Recommendation- 17: Invite local Police Officer In-charge in training sessions of Shonglap/ Prottoy to get support of law enforcing agencies in violence against women/ girls.

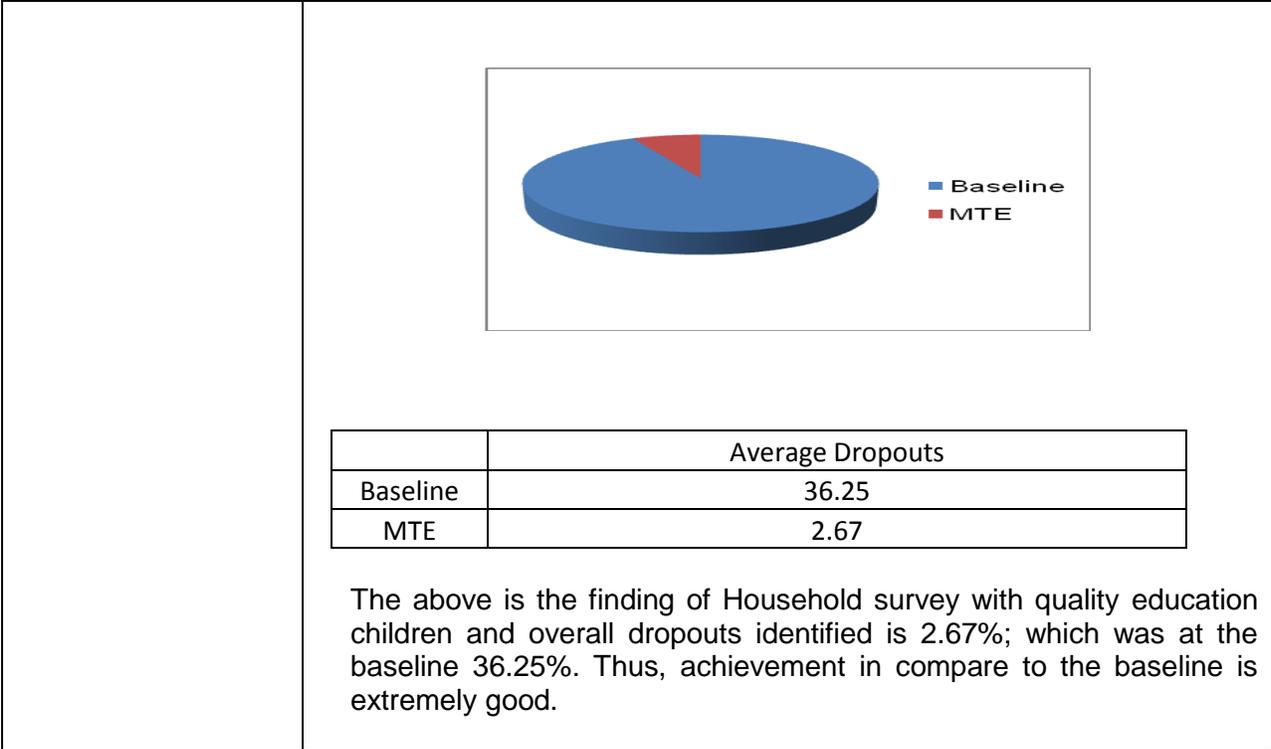
2.2 Effectiveness at the Outcome level: Findings and Recommendations

2.2.1 Basic Education of Children:

There are altogether 9 indicators set for measuring basic education components (ECD, NFPE and QE) of children of the MP, of which 3 indicators are common for all 3 components, 3 are ECD-specific, 2 NFPE-specific and the remaining 1 is QE-specific. The following table presents indicators with the observations of the Evaluator:

Indicators	Observations
<p>Common Indicators:</p> <p>① 80% literacy rate achieved in MP working areas</p> <p>① 80% children belonging to excluded tribal & minority communities</p> <p>① 70% children continue education in mainstream schools.</p>	<ul style="list-style-type: none"> - The common indicators are the outcome results of achievements of all three specific components- ECD, NFPE and QE. - Overall 80% literacy rate expected in all working areas of the MP was an achievable target and this has been well achieved. Through extensive interactions during field visits the Evaluator is quite happy to state that this achievement is around 90%. - The MP placed specific attention on the children of Adivasis in greater Dinajpur and Mymensingh and minority Rishi community children in greater Khulna regions which are appreciable. This target has also been achieved. - According to the field findings and observations more than 70% targeted children continue education in mainstream schools. - The Evaluator is very delighted to observe that the education needs of poor households are appropriately addressed by 3 components and achievements of the basic education are much higher than the targets of indicators set in the MP.
<p>ECD specific indicators:</p> <p>① 80% schools have joyful learning environment</p> <p>① 90% (5+age) enroll in elementary</p>	<ul style="list-style-type: none"> - All individual center/school visited, are following SFB and Partner NGOs guidelines, took steps for creating joyful learning environment. School-beginners enjoy such environment. Thus, almost all schools have similar joyful learning environment. Among the joyful learning events children expressed their choices as following in the HH Survey as- 45.4% like most games and cultural events, 35.5% education materials, 12.8% school fields, 3.6% round-seating systems and 1.4% now don't fear to come to school. - The Evaluator enquired in all working areas visited if pre-school age children (5 years of age) are left outside of the ECD schools. The community leaders present in discussions and parents alike

<p>① 80% children completed Maktab admitted in class-I</p>	<p>appreciated that ECD created opportunity for all pre-school age children to attend school and prepare them to attend primary schools; with some exceptions where families migrated elsewhere temporarily for work or other purposes. In RDRS working areas 10 pre-schools 6 children dropped out (2.4%) in 2011.</p> <ul style="list-style-type: none"> - In Kurigram BURO organized 40 centers following BRAC approach. In 2010, out of 125 learners 114 joined the mainstream education; but 11 did not continue, i.e. 8.8% dropout in the preschool. This means, on the whole, both enrollment (almost 100%) and mainstreaming is over 90%.; which are more the set indicators' targets. -Maktab is the place where children come to learn Quran. The place is used for Pre-school/ECD run by Imam having teaching knowledge of Pre-school. Children from surrounding attend in the center and after completion one year admit in the mainstream school.
<p>NFPE specific indicators:</p> <p>① 90% children not going to school are enrolled to NFPE program</p> <p>① 80% admitted in primary education after completion of NFPE</p>	<ul style="list-style-type: none"> - It is observed by the Evaluator that all children enrolled in NFPE are school-age and some are school dropout children with the objective to join the mainstream after completion of NFPE in 3 years. Thus, the enrollment of this special category of children is more than the MP set target. - Admissions in primary education from the NFPE education component are more than the targeted indicator. This is about 90%.
<p>QE specific indicators:</p> <p>① Dropout rate decreased from 32% to 15%</p>	<ul style="list-style-type: none"> - Taking into consideration of different types of infrastructural limitations from the side of schools, each individual school following SF and Partner NGOs guidelines, took steps for creating joyful learning, sports & cultural events, mothers gatherings, family visits by teachers & CMC/SMC members, etc. - BURO Ulipur Upazilz reported that in 2011 they ran 10 centers and average drop out is 2.4%; which is very encouraging. - Dropouts in each registered schools reduced every year and displayed in school notice-board. All registered schools visited have less than 15% dropouts; which is quite encouraging achievement. - Coast Trust run ECD and QE in last 2 years the schools were able to reduce dropout rates from 18% to 12% and then 7%; which are appreciable. Others have almost similar achievement.



2.2.2 Empowering Adolescents:

The objective of empowering adolescents set 7 measuring indicators in the MP as presented in the table below. The Evaluator met Shonglap and Prottoy adolescents in FGDs with 4 different approaches- i) all 25 participants in one FGD, ii) a half of the participants in one FGD iii) 10-12 participants from 2 or more adjacent Shonglaps in one FGD and iv) 10-12 participants from one Shonglap & one Prottoy in a joint FGD. The approaches worked very well. It was wonderful experiences to talk to the adolescent girls and boys in different FGD settings, majority of which were with the Shonglap girl as the MP interventions were a vast majority with girls. Evaluator’s overall impression about MP’s interventions with the adolescents and their achievements are excellent and very impressive; it was able to address adolescents’ issues and needs quite effectively; however, long-term needs of adolescents did not get much attention. Adolescents themselves and community people appreciated SF-MP interventions very much due to the fact that this adolescent-group of population are usually kept outside of social and developmental efforts, esp. the school dropout ones. Specific observations against indicators are noted below:

Indicators	observations
60% participants aware of 10 learning issues & life skills	According to HH Survey conceptual learning of Adolescents is 89.4% and were able to explain different issues and their needs of knowing. One of the reasons for such impressive learning included- discussions were participatory and issues are about them and their lives. They were also able to explain easily “social sensitive issues” like sex and

	<p>reproductive matters and their purposes of discussions; which even adults are not comfortable to discuss in front of other people. However, the Adolescents prioritized 3-specific categories of learning as most important for them viz. healthcare issues, adolescents related issues and professional skills trainin.</p> <p>In the FGDs the Evaluator met <u>3 girls with physical disability</u>. They were cordially welcomed by other participants and they too enjoyed being with other girls. They were also able to explain what they are learning and why they are learning all those issues.</p>
<p>50% practice learning issues in daily lives</p>	<p>The above is also true for practices of learning by the adolescents. As a whole, more than 75% children are able to practice what they learned in participating Shonglap and Prottoy groups. The Evaluator checked all issues in FGDs how they practice those issues at home and also influence their family members and neighbors to practice them. The Evaluator also visited several families to talk to family members and their neighbors. This was also checked in FGDs with SST & parents together. The Evaluator was very impressed on the practice of learning by the adolescents. It is almost like “a silent social movement for change”. Social development works should use this group of population for positive social changes that require “a silent movement of change”.</p>
<p>50% adolescents involved in family decision-making process</p>	<p>The Evaluator is with the opinion that achievements of participation in family decision-making process by adolescent are also much high than the set target, will be around 75%. Shonglap and Prottoy, girls and boys were able to explain their experiences in family decision-making processes with examples. There is a great positive change among parents as well. Most parents took them positively. Parents and SST members in their FGDs also confirmed this achievement and they highly appreciated this initiative and achievements.</p>
<p>30% engage in personal/ group IGAs</p>	<p>Achievements in engagement in personal/group IGAs in <u>NOT</u> much encouraging. Very few were able to show some positive outcomes. Examples will clarify the real situation:</p> <ul style="list-style-type: none"> - 26 girls completed 3 different skills trainings in Kurigram Sadar Upazila viz. 14 girls took tailoring training, 10 girls handicraft (Karchopi) and 2 block-batik. All of these girls are school dropouts at 3-6 grades of adjacent villages. Of the 14 trained in tailoring only 2 are presently working to earn monthly TK1,000 to 2,000/ using sewing machines with loans from BURO; the rest 12 girls have no sewing machines to start working. All of them and others with skills training strongly suggest provide them a sewing machine each as part of training tool to start earning immediately. BURO seems not addressing the needs of these girls appropriately. - POPI trained 12 Adivasi and Muslim girls in Haluaghat Upazila in

	<p>tailoring, of which 2 have machines and working and 8 applied for loans for sewing machines and don't know when they will receive them; thus not working presently.</p> <ul style="list-style-type: none"> - In Jana Seba of CODEC partner NGO 144 shonglap girls took trainings on tailoring, karchopi and hair-dressing; of which only 20 girls (14%) are presently working. Thus, the overall situation is more or less the same with all NGO partners. - For <u>short-term skills (3 days) training situation is even worse</u>. There is no initiative from the side of the partner NGOs on how to use this short trainings more meaningfully for income earning by the trainees. These trainings are useful for doing things at their family levels. However, they are not sufficient for doing things in mini-scale farming, say raising 100 poultry birds or rearing of 5 cows/goats at family level. Trainees suggest these skill trainings to be for 15 days to be useful. The outcomes expected are to add home based income sources. The present training was not able to help raise mini-scale additional poultry birds, goats or cows in families. Trainees think that mini-scale farming can be a way to add meaningful income source for their families through taking loans from NGO partners. However, as the first step, to arrange special support for those who are not able arrange necessary resource-support as part of training viz. 10 hens & 10 ducks each to some trainees, 2 goats each to some trainees, vegetable seeds of various items to all trainees, raising cows by taking individual loans, etc. - All the above mean that there are tremendous potential and possibilities with the Adolescents which were not sufficiently explored and supported. Thus, overall achievement will be less than a half the indicator's target.
6% save at least TK300- 500 per month	Very few started savings, although everyone has interest for it. Having their own income will create opportunities for such personal savings. Many of the Adolescents even did not want to mention that they are not able to save.
10% participants control own income	It appeared to the Evaluator that the very small number of Adolescents, only those who started earning, are allowed by their parents to spend a part of their own earning for their personal expenses; otherwise they are dependent on their parents for such personal expenses. Several of the girls and boys admitted that they contribute a part of their earning for family expenses.
50% Prottoy boys address to protect women rights	The Evaluator found this is being done in RDRS working areas esp. with Adivasi girls and boys as they occasionally organize joint meetings of girls and boys together. Those Adivasi boys and other Prottoy adolescents admitted that SF program helped them change their attitudes towards girls. In the past, they themselves initiated eve-teasing

	to girls and now they easily can take side of the girls for protection. In other areas, this experience is much less, even though the boys have positive attitude more than what they had before joining Prottoy. Thus, the Evaluator suggests to have occasional joint meeting of Shonglap and Prottoy on this issue of addressing to project women rights.
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Recommendations- 18: MP provides skilled personnel to Partner-NGOs for “Employment-Generation & Marketing” capacity improvements of Adolescents and Women members with MF loans.

Recommendations- 19: Provide special loans to Adolescents for addressing their needs of financial support for IGAs for family-based mini-scale employment and income-earning purposes.

Recommendations- 20: Shonglap and Prottoy to have joint meeting occasionally on the issue of addressing to project women rights in their local communities.

2.2.3 Women’s Micro Finance (Financial and Non-financial):

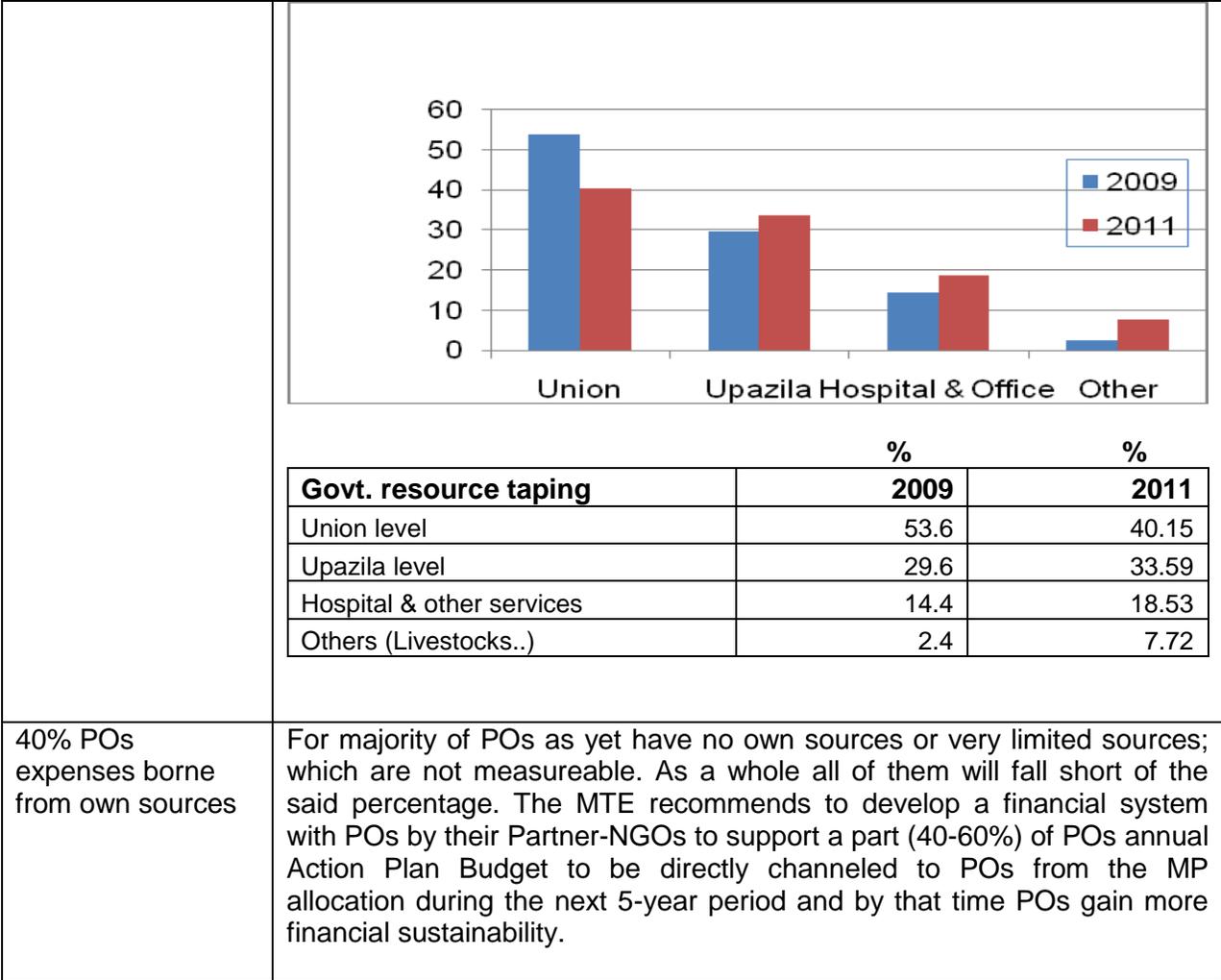
Six indicators have been set for measurement of outcome results of the MP. In fact, none of these indicators directly address the outcome results of the MP’s financial interventions. Taking number of IGAs, having different sources of income, amount of savings, local NGOs practicing MF guideline etc are all output level results. All the said indicators individually or collectively to produce required income for the households which is the real Outcome of all these financial interventions. Even there was no need of taking so many indicators for outcome results. Two to three indicators were sufficient for measuring expected results.

Indicators	Observations
85% participants took IGAs	<p>The Evaluator with field observation is convinced that this achievement is more than the target, i.e. around 85-90%.</p> <p>Women members’ participation in IGAs is strongly related with their choices to meet their needs and requirements effectively. Women members present in the FGDs and their husbands separately involved with more than 2 NGOs out of 7 or more working in their areas. Women members take this positively as an opportunity of freedom of choice of services according to their own needs and requirements. This freedom of choice is important for human development. However, the women members still need more options with regard to their choices to include- fortnightly installments of loans instead of weekly; for dry fish monthly installments; loan for cows with quarterly installments; small businesses monthly installment and for crops seasonal installments.</p>
50% created 2	50% + beneficiaries were able to have 2-3 income sources for their family

sources of income	income.																								
25% households income increased	<p>According to the HHs Survey this increase of income was for 63.42% households as noted in the graph and chart below: But in the FGDs MF women members mentioned that their incomes are not yet sustainable. There are too many risk factors (natural calamities for crops, death/stealing of livestock, high interest rate, lack of emergency loans, no regular work by male members, etc) around MF loans which should be address for their sustainability.</p> <div data-bbox="480 562 1430 1083" data-label="Figure"> <table border="1"> <caption>Income Increase Data</caption> <thead> <tr> <th>Income Increase Category</th> <th>Number of Households (Approximate)</th> </tr> </thead> <tbody> <tr> <td>< 0%</td> <td>25</td> </tr> <tr> <td>0% to 24%</td> <td>10</td> </tr> <tr> <td>25% to 50%</td> <td>8</td> </tr> <tr> <td>51% to 75%</td> <td>6</td> </tr> <tr> <td>76% to 100%</td> <td>4</td> </tr> <tr> <td>101% to 150%</td> <td>6</td> </tr> <tr> <td>>150%</td> <td>4</td> </tr> <tr> <td>No answer</td> <td>35</td> </tr> </tbody> </table> </div> <div data-bbox="743 1152 1390 1314" data-label="Table"> <table border="1"> <tbody> <tr> <td>increase 25% and above</td> <td>63.42</td> </tr> <tr> <td>increase Under 25%</td> <td>10.81</td> </tr> <tr> <td>Decrease</td> <td>25.77</td> </tr> </tbody> </table> </div>	Income Increase Category	Number of Households (Approximate)	< 0%	25	0% to 24%	10	25% to 50%	8	51% to 75%	6	76% to 100%	4	101% to 150%	6	>150%	4	No answer	35	increase 25% and above	63.42	increase Under 25%	10.81	Decrease	25.77
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80% savings increased by 10% participants	There is definitely steady increase of savings of group members; but as their voluntary savings are withdraw able, share amounts are not that significant. However, this is not only for 10% members, rather around 50% of the members were able to increase their savings.																								
5% IGAs trained with market	This service has not developed addressing the marketing needs of women MF group members; thus what has been developed is not measurable.																								
80% local NGOs practice MF policies and guidelines	By now all local NGOs practice MF MRA regulations, policies and guidelines.																								

2.2.4 Peoples Organizations:

Indicators	Observations
50% POs functional	<p>RDRS organized 7 Adivasi POs with 200 Village Development Committees (VDCs) covering very scattered areas with 2 field-personnel. Four of the POs are already registered with the Social Services Dept. of Upazila/District offices and the rest are also in the process. They are aware of their rights as Adivasis. RDRS also organized non-Adivasi federations with other projects. RDRS has clear organizational mandate for POs. All VDCs and POs are functional; but needs more staff-support to strengthen their outcomes level performance.</p> <p>Other Partner-NGOs (except VARD and Coast Trust with other donor funded projects), POs are still in the infant stage with MF women groups and need continuation of nurturing in the line of 10-point Specific Recommendations are already noted above.</p>
50% raise voice in social issues	POs encountered during the MTE process are able to raise their voices in social issues effectively. NGO partners have many interesting case studies and placed in various publications. They are also aware about their rights based interventions. This percentage will be between 50-70%.
50% POs achieved results on at least one advocated issue	Around 50% POs already gained experiences of such achievement of results with government programs and issues of their rights. This % is a realistic figure.
40% tapped resources from Government/NGOs	<p>Taping government/NGOs resources is one of the very important aspects of POs roles and responsibilities. Adivasi POs are increasing becoming active in their contacts and relationships with local and national government bodies. HH Survey provided following information about women leaders of groups and POs :</p> <ul style="list-style-type: none"> - In 2009, 53.6% members tapped resources from UP levels; which were slightly less in 2011; but at the UZ level it was increased by 4% from 2009 to 2011. But actual contacts to Govt. Offices are more. - Utilizing Govt. services like hospital/clinics has increased from 14.4% to 18.5% in 2009 to 2011. - Other services include livestock, water and sanitation, etc which also increased from 2.4% to 7.7% in 2009 to 2011. <p>Thus, taping Govt. resource and services are very encouraging; which is much higher than the indicator's 40% target. The following graph and chart presents the HHs findings in details:</p>



	%	%
Govt. resource tapping	2009	2011
Union level	53.6	40.15
Upazila level	29.6	33.59
Hospital & other services	14.4	18.53
Others (Livestocks..)	2.4	7.72

40% POs expenses borne from own sources

For majority of POs as yet have no own sources or very limited sources; which are not measureable. As a whole all of them will fall short of the said percentage. The MTE recommends to develop a financial system with POs by their Partner-NGOs to support a part (40-60%) of POs annual Action Plan Budget to be directly channeled to POs from the MP allocation during the next 5-year period and by that time POs gain more financial sustainability.

Recommendation-21: Provide staff-strengths to Partner-NGOs for addressing POs needs of capacity-building effectively. RDRS definitely needs this support immediately.

Recommendation-22: RDRS needs to have Adivasi senior staff at the program level and Adivasi women staff at the field level with Adivasi women group members to have more ownership of RDRS program and Adivasi POs by the Adivasi communities.

Recommendation-23: POs primarily focus in their role and responsibilities rights based activities and advocacy works with government- in influencing government policies, regulations and programs in their interests.

Recommendation-24: Partner-NGOs directly channel to POs to support a part of POs annual Action Plan Budget (40-60%) from the MP allocation during the next 5-year period and by that time POs gain more financial sustainability.

Recommendation-25: Partner NGOs incorporate in their organizational policy and strategy (in byelaws/constitution and Strategic Plans) their mandates/commitments towards strong people's organization, including appropriately address all 10 specific recommendations on POs.

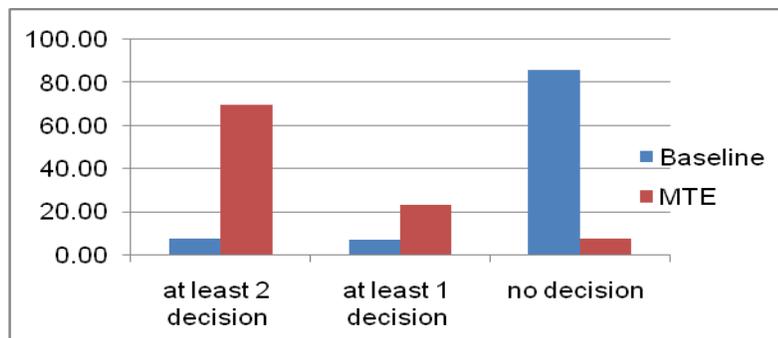
2.2.5 Integrated Family Development (with synergy effects):

Indicators	Observations and HH survey findings																				
Access to food increased	<p>Two types of data have been gathered through Household survey for MTE are noted below on-</p> <p>i) number of items taken for breakfast, lunch and dinner and</p> <p>ii) list food items consumed according to families' ability.</p> <table border="1" data-bbox="522 604 1421 850"> <thead> <tr> <th colspan="4" data-bbox="522 604 1421 676">i) On number of food items taken in 3 meals:</th> </tr> <tr> <th data-bbox="522 676 641 709">Items</th> <th data-bbox="641 676 917 709">Breakfast (%)</th> <th data-bbox="917 676 1169 709">Lunch (%)</th> <th data-bbox="1169 676 1421 709">Dinner (%)</th> </tr> </thead> <tbody> <tr> <td data-bbox="522 709 641 743">1</td> <td data-bbox="641 709 917 743">62.5</td> <td data-bbox="917 709 1169 743">53.3</td> <td data-bbox="1169 709 1421 743">53.3</td> </tr> <tr> <td data-bbox="522 743 641 777">2</td> <td data-bbox="641 743 917 777">37.5</td> <td data-bbox="917 743 1169 777">6.0</td> <td data-bbox="1169 743 1421 777">8.7</td> </tr> <tr> <td data-bbox="522 777 641 810">3</td> <td data-bbox="641 777 917 810">0</td> <td data-bbox="917 777 1169 810">40.7</td> <td data-bbox="1169 777 1421 810">38.0</td> </tr> </tbody> </table> <p>ii) List of food items consumed according to families' ability- rice, bread, tea, vegetable, dal, fish, egg, milk and meat.</p> <p>The above household survey data show that the families have improve their economic conditions to some extent that they are now able to have 3 meals, which is better than before. Families visited and in FGDs women clearly admitted this important change in family economic condition. However, They still can't go for meat, fish, egg and milk in their regular list; which are still considered as luxury items. Thus, the survey provides a true picture of the poor of marginalized households.</p>	i) On number of food items taken in 3 meals:				Items	Breakfast (%)	Lunch (%)	Dinner (%)	1	62.5	53.3	53.3	2	37.5	6.0	8.7	3	0	40.7	38.0
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50% women participate in family decision-making

According to the HH Survey report, the graph and the statistical chart presented below provide us with the following important information with regard to participation of women member in family decision making:

- 86.07% members did not participate in family decision making and it reduced to 7.37% up to the MTE; which is very positive change among the women member.
- Those who participated in family decision-making 22.84% participated at least one important issue up to the MTE; which was 6.56% at the baseline.
- Again, those who participated in family decision-making 69.79% participated in at least 2 important family issues up to the time of MTE; which was 7.37% at the baseline.
- Those who participated in family decisions- 33% on education of children, 21% marriage of sons and daughters, 11% family food, 11% land-property and health issue of family members.



Baseline	%	MTE	%
at least 2 decision	100	at least 2 decision	947 69.79
at least 1 decision	89	at least 1 decision	310 22.84
no decision	1168	no decision	100 7.37
	1357		1357

20% women participate in community decision-making

It came out of the HH Survey that 81% women participated in Community level decision-making on various issues and 19% did not participate at all. The issues they participated include- 26% on sanitation issue, 24% on drinking water, 17% on health, 8% on voting related, 4.5% on dowry issue etc.

2.3 Impacts Trend

2.3.1 Basic Education of Children:

The following are some significant trends of impact of basic education for children:

- There is increased awareness among parents about the need of education of their children which will continue and sustain.
- There is increased awareness regarding mainstreaming of education of children for continuing education.
- The linkages developed with educational institutions by parents and community people will be useful for community people for other younger children's education.
- Joyful learning approach and ways of improving quality education will have long lasting impacts in educational institutions at the primary level, will continue and inspire teaching staffs of schools.
- Some impacts on reduced rate of dropouts of children at the primary schools will continue in the educational institutions under the MP.
- The forums of CMC/SMC and parents will work as a new type of POs to work as pressure groups for quality education as rights of children. However, the forums will take time to gain own learning as pressure groups for education.

2.3.2 Empowering Adolescents:

- Adolescents understand that they have "fallen" or stepped down from education and opportunities of building life-careers because of various circumstances and need to stand again to create new opportunities for change in their lives. Most of them understand Shonglap and Prottoy opportunity is one of the last chances to stand again. Thus, their dream and expectations are high. The MP has a huge positive impact in their personal lives; which will remain alive in them.
- Conceptual learning of 10-12 issues and live skills created great impacts in the lives of the adolescent girls and boys and these learning will continue throughout their lives.
- Practices of those learning have created positive changes in lives of these adolescents and they will continue for own benefits.
- New learning and practices created direct impacts in their families and families of immediate neighbors for some positive changes on health and social practices.

- However, skills learning could not bring expected impacts in the lives of these adolescent girls and boys due to lack of proper planning and support by the MP.
- Shonglap girls do not want to join MF women groups like their mothers to repeat the same circle; they want to do something “**more developed & better than mothers**”. This is the main message by the adolescent girls and boys alike. Thus, there lie unlimited scopes for works with these adolescent girls and boys, if stakeholders of the MP are ready to do so.

2.3.3 Women’s Micro Finance (Financial and Non-financial):

- MF has strong positive impacts in families’ economic, social lives and educational improvements. Education of children is very highlighted by women group members of the MP.
- Synergy effects are more in the families where all components of the MP are integrated more in the families and local communities. Producing such synergies needs good planning of implementation of the MP.
- **Business plans by families** are essential for success of utilization of loaned money properly through business planning. Women members still need MF’s non-financial capacity improvement support for critical learning about business planning.
- Improvements of houses of the MF families create long-lasting impacts in family lives. Having sufficient living space is important for children and others alike.
- Releasing mortgage lands of families, taking mortgage of lands and buying lands for families through MF loans create new opportunities in agriculture by the families and those have long-terms impacts in rural families.

2.3.4 Peoples Organizations:

Impacts of POs are visible with RDRS’s Adivasi Community Based POs. They are quite on tract and doing well. All 10-Point Criteria are visible to some extent in Adivasi POs organized by RDRS. POs of other PNGOs are still in infant stage.

2.3.5 Integrated Family Development:

Synergy effects are visible in RDRS interventions of the MP, which are quite appreciable impacts at the Integrated Family Development level. Other PNGOs could not have synergy effects sufficiently due to lack of proper integration of all objectives/ components of the MP in their program design. Next MP should pay due attention of the integration aspect through careful planning.

2.4 Prospects and Potentials for Sustainability

2.4.1 Basic Education of Children:

There are following indications of prospects and potentialities of sustainability on basic education of children of the MP; but they still need more time for long-term continuity. Direct government support and sponsorship are essential in the field of basic education of children.

- Increased awareness among parents about the need of education of their children will continue and sustain.
- Need of mainstreaming of education of children will continue and sustain.
- Joyful learning approach and ways of improving quality education in primary educational institutions will continue and sustain.
- ECD pre-schools should be integrated with government primary schools as pre-schools for their long-term sustainability according to government national education policy. However, the SF-MP and partner-NGOs need strong advocacy work along with parents and local CMCs/SMCs for introduction of joyful learning approach at the pre-primary level and improving quality primary education by all primary schools.

2.4.2 Empowering Adolescents:

Conceptual learning of 10-12 issues and life skills created life-long sustaining changes in the lives of the adolescent girls and boys and these learning will sustain.

Practices of those learning have created positive changes in lives of these adolescents and they will sustain in their lives.

These trained adolescent girls and boys were able to bring changes in their own families which will also sustain for long time.

However, they still need to continue their efforts to gain IGA support for utilizing their skills training for personal income-earning activities and collective community-based forums/associations (POs) for greater goals and empowerment.

2.4.3 Women's Micro Finance:

MF's impacts in families' economic, social and educational will sustain at the family level. The non-financial capacity improvements of families are essential for such sustainability.

Improvements of houses of the MF families through MF will sustain benefiting families for improved living environment.

Gaining lands by families through releasing mortgage, taking mortgage and buying lands for families through MF loans have long-terms impacts and sustainability in rural families.

2.4.4 Peoples Organization:

It will still take lot of time for POs to be *Shaktishali Jana Sangathon* (POs); thus, efforts should continue till the next 5-year phase. However, POs will have to expand is horizon to include school-based pressure groups as new types of POs as well.

2.4.5 Integrated Family Development:

Focus to achieve five “Specific Recommendations/objectives of the “*Alokita Paribar Gothan*” as identified through the MTE process will help create such integrated family development.

Synergy effects in the families are created through proper planning of integrated families, creation of synergies needs good planning of implementation of the

2.5 Integration of Cross-Cutting Issues: Gender Equality, Environmental Sustainability and Cultural Freedom

The GEC Manual of SF is an excellent tool for promotion of Gender Equality, Environmental Sustainability and Cultural Freedom. A good rationale is also presented in the Manual. As a matter of fact, the tool is a practical guide for usages by organizations or projects. However, the Evaluator in the process of MTE tried to understand the practical/operational modalities of the tool and the following is a general observation. Cross-Cutting Issues basically need a 4-step process for an effective integration into projects/ organizations for positive outcomes:

- a) A conceptual understanding, clarity of the issues and their importance/urgency;
- b) Being sensitive to and about them and
- c) Agree on one or two key elements on actions (practice);
- d) Have continuous reminder-mechanism and monitoring on what happened and what should happen.

The Evaluator observed that all three Cross-Cutting Issues are still at the level of “Conceptual” or at the level of first step. It seemed that the manual is still with the education people of the MP and discussion are basically with and among them and they are trying to disseminate the concepts in meetings and through documents (which is in English). Make the document in simple Bangla so that field staff can also use them, discuss in various trainings and group

meetings. In FGDs with the beneficiaries and field staffs levels SFDO Team members had to raise environmental and gender issues for discussion.

The conceptual importance has to lead to make people sensitive and give importance to issues, which is considered as the second stage on the cross-cutting issues. On gender issue, joint discussion/ learning process for women group members with their spouses and Shonglap and Prottoy occasional joint discussions will be useful.

The third step is more basic and the most difficulties observed. To the Evaluator the third step on Gender Equality for an example, at the organizational level one should talk about both- number and position of women. In most cases, organizations give importance, like the most NGOs, on number of women staffs; but will hardly give position, which is related to authority and power. The MTE mentioned that SFDO itself needs to give importance on both- number and position for real gender balance in the organization. The third step, in fact, provides evidence of the first to steps and the process at the organizational level.

The 4th step is needed as a routine reminder for improvements.

There is in general greater awareness with regard to environmental sustainability which needs routine improvements. But the Cultural Freedom needs careful promotions and support for positive changes. Cultural minority population should be recognized, respected and give necessary support for development. RDRS, POPI and SUS are giving due importance and support to the Adivasis and minority communities in the working areas. However, there still scope of improvements as noted in the report.

3.0 Partner NGOs, Staffs Capacity Development

3.1 Partnership has Scopes for improvements:

MTE interactions with the partner NGOs (two workshops) and FGDs with field functionaries of all Partners in the organizations/ field offices provided the following insights, including views on Staffs Capacity Development as noted under points 3.1 and 3.2 below:

- a) **Local NGOs are not CBOs:** Be it small or big, NGOs are not CBOs. POs are CBOs. Formally, organizations become NGOs through their registration with the NG-AB for importing foreign donations. NGOs are formed to provide services to others. POs are CBOs to serve their own objectives and interests. Thus, SF-MP should consider so called “CBO-NGOs” as “local NGOs”; in the present case under study CBO-NGOs are trying to take the role of POs and undermining the strong role of POs. CODEC and VARD understanding is in the same direction; but not yet conflicting with POs. Corrective step should be taken at the earliest.

b) CODEC and VARD collaboration with Local NGOs; can go beyond to form regional Networks for “synergy effects” on Regional Issues of Rights: Present collaborations of CODEC and VARD with several local NGOs are excellent ideas with a lead-NGO in particular geographical area; but these collaborations can go beyond to create new Synergy Effects on Regional Issues for Rights of the Poor and Marginalized Peoples. It is hoped that the partners are open for such collaboration. CODEC consider that the collaboration with 12 local NGOs is a “Coastal-Belt Movement” for greater and sustainable changes. Similarly, the Haor-Belt in the north with VARD as the lead NGO and 5 other local NGOs also can consider them as the “Haor-Belt Movement”. But for What and Why?

- Such regional networks can work together on regional-issues, which are beyond the capacity of an individual organization;
- Can work together on rights based issues as pressure group on regional policy matters with local and national government bodies.
- Can work together for taking lease of larger water-bodies from the government for traditional fishers and poor households around the water bodies.

c) Direct Budget-Support to POs on the basis of their Yearly Activity Plan by local NGOs: Local Partner NGOs will keep provision in their yearly plan to provide direct budget support to individual POs on the basis of their yearly budget of action-plan. It is suggested to provide such direct budget support to POs to the extent of 40-60% in the next 5-year period with the object of POs to achieve their organizations’ financial sustainability.

d) All Partner NGOs to promote Rights Based Development Approach (RBDA) and strong advocacy works in collaboration with POs: These are essential for genuinely supporting the causes of the poor and marginalized people and communities. If partner NGOs themselves accept and focus on Rights Based Development Approach and do strong advocacy works; then their POs will learn and be encouraged to follow similar approach and examples. Although the MP intends for RBDA, sufficient emphasis are lacking at the level of PNGOs and local NGOs. There are great needs of promotion of RBDA and also good governance.

It is important to note here that there are two approaches of working with human rights- i) to take a right-issue, create awareness on the issue and forget what happens thereafter, and ii) take human right as a development approach, which is commonly known as “**Rights-Based Development Approach and Good Governance (RBDA-G)**”. It follows a development process-

- i) develop conceptual clarity about the RBDA-G,
- ii) mainstream the approach in the organization and expand it in all its projects/programs and policies,
- iii) take right-issues and prepare projects on issues and implement them, and
- iv) start Advocacy works with other like-minded organizations and net-works for influencing nation policies on the Right-Issues the organization is working with, viz. Child Rights, Land Rights of Adivasis, etc.

Human Rights and Good Governance in general and in organizations in particular, including to raise voice against crime, corruption and misconduct, local governance issues etc. Partner NGOs see the newness of the approach in challenging and shaping their inner potentials as their organizations' strengths for social change and reforms.

Good Governance: There is a need of more conceptual clarity of Good Governance. International Agencies like- UNO, EU, World Bank and many others agreed to give importance to the elements of – a) People's Participation, b) Transparency, c) Accountability and d) to some extent Rule of Law in the context of Bangladesh. However, the elements of good governance also include – e) Consensus in national Interest (achieving broad agreement of different aspirations in the best interest of the people by finding win-win situation), f) Strategic Vision, g) Equity of all Men and Women to improve their well-being and h) Effectiveness and Efficiency. Good Governance, in a holistic way, incorporates all these elements which are relevant and appropriated to a great extent in the context of Bangladesh.

3.2 Staffs Capacity Development:

SFDO is effectively supporting staffs capacity improvements of partner NGOs through their annual plan of partner NGOs capacity improvement; which is very much appreciated by the partner NGOs and should be continued. The Evaluator has following observations on SF's Yearly Training Plan and the needs to bring some of the emerging issues into focus during 2012-2013 and in the next phase:

- a. More discussions on conceptual development on “*Aalokita Paribar Gothan*” to be focused for creating synergy effects; Projects/Program plan should include all five “Specific Recommendations” for their materialization.
- b. Increase Partner NGOs strengths of financial support to provide more IGA training to MF women and adolescents members in improving their income-sources;
- c. Arrange support for common Community Centers Facilities and Resource/learning centers (libraries and computer facilities) for Adolescents;
- d. Strong Peoples Organizations to be focused and be supported for having individual PO's Organizational Strategic Plan with Yearly Activity Plans;
- e. Adolescents to form “new type of Forums/POs” for creating their new opportunities;
- f. SMC/CMC and Parents form another new type of POs/Forums for Quality Education of Children as their rights.
- g. Focus Rights Based Development Approach and Advocacy Works;
- h. Women groups/Adolescent group /POs/Forums in the following 3 important aspects-

① Learn Techniques of availing government- services, resources, Safety-Net

Program benefits;

- ① Influence government- policies, regulations and programs for their benefits.
- ① Compete for memberships in UPs and 13 Standing Committees, etc.

- i. Partner NGOs (CODEC and VARD) form “Coastal-Belt” and “Haor-Belt” Regional Networks and Collaboration for creation of synergy effects;
- j. Staffs Capacity to make “Business Plan” by individual members, Groups and POs of women MF and Adolescents of Shonglap and Prottoy.
- k. POs to develop their capacity of Financial Management for handling their financial matters;
- l. Organize joint meetings of Shonglap girls and Prottoy boys for planning strategies for support against violence of girls/women; like the Adivasi Shonglap and Prottoy organize joint meetings by RDRS for such actions;
- m. In the next phase focus more on occupational skills training linking with employment opportunities and marketing facilities for Shonglap and Prottoy girls and boys, respectively;
- n. Address more appropriately financial needs of Shonglap and Prottoy girls and boys respectively through identifying new products and mechanisms. At the same time, keep interest rates as low as possible through encouraging voluntary participation of the adolescents in the financial and non-financial interventions.
- o. Provide trainings on groups/POs management, sustainability and financial management and M & E trainings to all staffs of MP Program staffs of Partner NGOs.

Recommendation-26: Partner NGOs and SFDO jointly take up all points under 3.2-(a-o) as a recommendation-package for support of Partner Capacity Development. Also incorporate all points in the Yearly Training Plan of the SFDO for Partner Capacity Improvement.

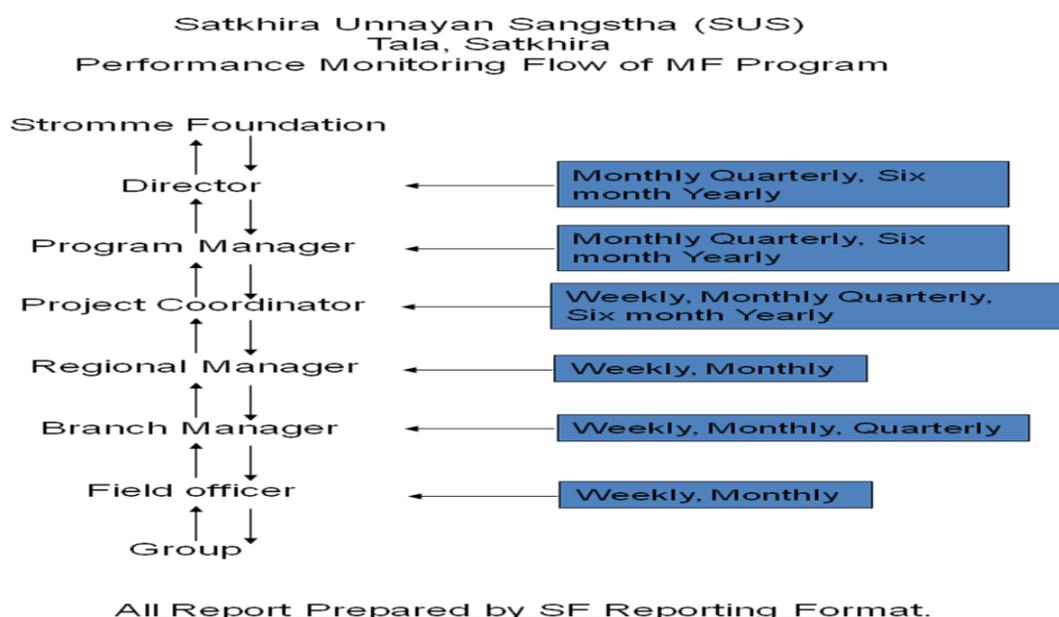
4.0. Efficiency: Findings and Recommendations

4.1. Monitoring and Evaluation Systems:

SFB is continually helping to develop partners’ capacity and skills in MP implementation through providing training/seminars, regular meetings, exchange visits, follow up and developing various tools and techniques; which are highly appreciated by partner NGOs. Monitoring and self-

assessment of performances are encouraged which are all useful. The MTE process identified the following mechanisms for this important task of the MP:

- a) **A mechanism from center (SFDO) to field for implementation and back to the center for reporting (progress reports) and monitoring (for performance improvements):** The Evaluator made exercises with partner NGOs field functionaries on the mechanism how they reach to the beneficiary and their feedback systems. A summary of a said exercise with SUS is presented below:



It is clear from the above flow chart on monitoring and reporting mechanisms that SFB and the partner NGOs already are in good practice of monitoring and reporting formats and tools agreed upon jointly. The Evaluators have gone through them for evaluation purposes. A lot of time and effort have been employed on them for developing and using for meeting MP requirements. There are two observations and suggestion for the future:

- Some of the partners already mentioned that they have to spend a huge time and effort at the field level from partner NGO office to the groups and again from groups to the office back and then to SFDO. That there is no doubt on the need of monitoring and reporting; but how to make them simple, smart and less time consuming, may be a thousand dollar question? Internal exercises may be useful to find some easy-way out.
- The Evaluator wanted to have some exercises for developing a simple tool in Bangla for “**self-monitoring by beneficiary**” themselves. UNDP did some exercises with its CHT Program and the present Evaluator was one of the team members for such mission. It

needs a separate process and exercises. As beneficiaries are the key assessors of their own situation, the same data can be use for reporting to NGOs and donors for their requirements.

The Evaluator interacted with POPI on the issue of monitoring person they were allowed to recruit. POPI is not yet clear about the need of a Monitoring person; hence, a separate person for monitoring not yet recruited. The Evaluator also found that POPI MP staffs are not still clear about Outcome Results of the MP.

- b) **PQACT**: Formation of a quality assurance core team for the MT was an excellent idea. It involves both partner NGOs and SFDO. It basically coordinates among the projects/objectives and develops tools and guiding norms for assuring quality of performance at all levels. The team, up to the MTE, had its 6th meeting. The Evaluator went through some of the minutes of the meetings for understanding the issues and tools used for quality purposes. The PQACT should be credited for the collective leadership role in helping create better results of the MP.
- c) There is one point that has to be clear to SF Bangladesh that the field visit reports by implementing support personnel are different that of reports by a monitoring officer as an independent non-implementing person. Monitoring reports are directly submitted to the Chief Executive Officer, who then directly writes to the CEOs of the implementing PNGOs for actions on improvements required.

Recommendation- 27: PQACT organizes internal exercises for developing simple tools for monitoring and reporting through its collective effort.

4.2. SFDO Team: Needs strengthening and re-structuring:

The Evaluator got the impression that SFDO is interested to keep a thin team with efficiency and conscious of administrative costs. During the whole process of MTE the Evaluator tried to understand the role and responsibilities of the Team and expectation of services required by the partners NGO down to the beneficiaries.

During the long period of field visits alternatively one or two persons of the SFDO accompanied the Evaluator, starting from the Country Coordinator to all other team members. They shared their experience and learning, sometimes helped facilitation of discussions and were confronted with questions from field functionaries and beneficiaries. All those helped the Evaluator to understand things critically.

The focus of team's support to the partner NGOs is to help their conceptual development, capacity improvement and introduce proper tools, strategies, and systems. Self-Assessment of "Results Based Project Standards Checklist" is a good way to keep things on track. The Team also facilitates pre-planned training courses, conducts self-assessment meetings esp. for quality

assurance of the MP performances on regular basis. Regular visits of SF Team members to partner-NGOs and their working fields of projects/Program is very useful and appreciated.

Partner-NGOs and their program functionaries are quite happy with the services provided by the SFDO Team and are easily available on their needs.

At the end of the Evaluation process, the Evaluator is convinced that the SFDO Team is quite thin in compare to their role and responsibilities. However, considering the emerging needs of services by the Partner NGOs and beneficiaries, the SFDO will require some Strategic Interventions for- i) preparatory purposes during the remaining 2012-2013 period and ii) implementation of the next five years MP. The Evaluator suggests the following improvements/changes for strengthening services and capacity of the present SFDO Team towards their required strategic role and responsibilities ahead:

- a. Aalokita Paribar Gothan to have a Coordinator responsible (from among existing ones) and a 4-member Sub-Team (the proposed Coordinator and 3 other members- MF-Manager, ES and Coordinator-Basic Ed, PO-Adolescents) to oversee the required integration for synergy effects.
- b. Promote strong ADVOCACY and Rights-Based interventions in POs by ES. The same Sub-Team may be an useful mechanism to contribute for creating synergy effects with ES as Coordinator on POs' issues.
- c. SFDO to have an Adivasi Team-member (preferably a woman to help understand and see that the issues of Adivasis and minorities (Rishis in the south) are appropriately addressed by the SF-MP. (However, this may not be a new recruit; perhaps possible to assigned to the point-d below)
- d. A new Team member for independent Monitoring of MP Program performances and work as a team with ES who is responsible for MP implementation follow-up and will also directly report to the Country Coordinator. (c and d may be combined with one person).
- e. A new person with MF for promotion of Employment, Marketing and Entrepreneurship of women and adolescents is essential. Perhaps this person is more required by PNGs. The next phase MP has to address this need appropriately.
- f. MF promotes new products for addressing various financial and non-financial needs of women and adolescents viz. seasonal loan, education loan, mini-farms of poultry/cow, adopting new technology, area-wise products as per local needs (viz. coping support in disaster-prone areas), promote emergency/welfare fund by groups/POs, etc.
- g. SFDO needs to be more gender-balanced; the present team is not. SF-MP is women-adolescent girls focused program; but not SFDO. Both number and senior positions matter for creating a gender-balance environment in any organization.

Recommendation-28: Make SFDO Team more gender-balance; the present team is not. Both number and senior positions matter for creating a gender-balance environment in any organization.

Recommendation-29: Recruit a new Team member with SDFO for independent Monitoring of MP Program performances and work as a team with ES who is responsible for MP implementation follow-up and will also directly report to the Country Coordinator.

Recommendation-30: Recruit a new person with MF for promotion of Employment, Marketing and Entrepreneurship of women and adolescents is essential. Perhaps this person is more required by PNGs. The next phase MP has to address this need appropriately.

5.0. Exemplary Success Stories for Replications and Failures/Emerging Issues for Lessons Learn Needs to be addressed

5.1. Exemplary Success Stories for Replications:

- a. **Synergy effects have evidence:** Adivasi Groups in greater Dinajpur organized by RDRS with 4 components/objectives were able to create synergy effects of their initiatives and the SFB-MP. Group members very frankly admitted that they are economically better than 7-10 years ago; now-a-days they are able to have regular meals. They have access to financial requirements; thus, don't need to go to the money lenders. They also enjoy integral development of all components of the MP- women's MF, Shonglap, ECD in the middle of their village and also the people's organization. Perhaps this is the "**Synergy Effects**" which SF-MP dreams about.
- b. **Members get freedom to make choice of service delivery:** In the coastal belt 7 MF NGOs cover more or less the same people; which create opportunities for women group members and their families to make choice of service delivery organizations. This freedom of choice is important for human development. However, the women members still need more options with regard to their choices to include- fortnightly installments of loans, instead of weekly; dry fish monthly installments; loan for cows with quarterly installments; small businesses monthly installment and for crop seasonal. Most MF families are now economically much better than a few years ago through the support of different NGOs.
- c. **Women members are able to transform trends of injustices to healthy social relations:** M. Kujur's and K. Ekka in spite of being Adivasi women were able to redeem their own agricultural lands from the money lenders and are able to take lease or buy lands for their families. They were able to change their lives more human and respectful.

Their social relationships with the majority community are much better and healthier than before. In the past they had lot of problems with their lands, which are greatly reduced.

- d. **Adolescents have the power of a silent social movement for change:** The learning and practice of such learning by the adolescents is change their lives positively. It is almost like “a silent social movement for change”. Social development works should use this group of population for positive social changes that require “a silent movement of change”
- e. **Influencing Factors for joyful learning environment and improving quality educational:** regular SMS/CMC meetings, regularity of teachers in taking classes following school syllabus, mothers monthly gathering, family visits by SMC/CMC members and teachers, annual sports & cultural events, reducing dropout rates, 100% passing of students, improving school’s quality-grade from C to B or A and students to get talent-pool results etc. All such steps are the influencing factors for improving quality and educational environment of the registered government schools.
- f. **Adolescents discovered inner strengths and power in them:** 89.4% of school dropout adolescents were able to explain different issues and their needs of knowing. One of the reasons for such impressive learning included- discussions were participatory and issues are about them and their lives. They were also able to explain easily “social sensitive issues” like sex and reproductive matters and their purposes of discussions; which even adults are not comfortable to discuss in front of other people. However, the Adolescents prioritized 3-specific categories of learning as most important for them viz. healthcare issues, adolescents related issues and professional skills training.
- g. **Back to school:** It has become a new inspiration among a good number of girls and boys to start going back to schools to join the mainstream education. To the Evaluator this should be considered as one of the most important achievements of the SFB-MP and all partner NGOs involved. The highest of such achievement the Evaluator came across is in Coxbazar Sadar area in one FGD with 14 Shonglap members from 3 different groups. The girls reported by head-count that from among 75 members of 3 groups 26 girls (34.7%) started back to schools after joining Songlaps.
- h. Shonglap girls do not want to join MF women groups like their mothers to repeat the same circle; they want to do something “**more developed and better than mothers**”. This is the main message by the adolescent girls and boys alike. Hence, their dreams and expectations are high.

5.2. Failures/Emerging Issues for Lessons Learned and needs to be addressed:

- a. **Integrated Family Development (*Aalokita Paribar Gothan*):** Integrations of all components at the family level are essential for creating synergy effects of the MP. This was not properly done in the present MP, which is a weak side of the Program designed. The Next Master Plan requires a good planning and preparations for creating such synergy effects.

- b. **Strong Peoples Organizations: Net-works & Alliance Building:**
Strong POs and their networks and alliances are essential through advocacy works and rights based activities by POs and their groups.
- c. **Local NGOs need strong Regional Collaboration on Regional Issues and Rights of the Poor and Marginalized Communities:** This is an emerging need of new type of Regional Collaborations among local NGOs on Regional Issues of Rights of the Poor and Marginalized Communities. SF-MP can encourage the present partnership of local NGOs as more organized body for achieving synergy effects of the MP at the regional levels, viz. “Coastal-Belt” and “Haor-Belt” collaborations.
- d. **Inclusion of Health Care Service as an essential component by the poor in the next MP Program:** Primary health care services are very essential component by the poor and marginalize families. During the MTE field visits women members and adolescents suggested to add with SF-MP’s on-going components the health care support and service. Coast Trust already introduced some limited service in remote rural areas through health workers who had to take training from *Gono Sathaya Kendro*. An organized in primary healthcare service collaboration with POs may be promoted by the MP during the next phase.
- e. **Disaster Risks Reduction (DRR) Preparedness and Climate Change Adaptation can’t be avoided in Bangladesh:** SF-MP should incorporate in its on-going interventions the DRR Preparedness and Climate Change issues for due knowledge and preparation by the beneficiary people so that they are able to minimize the effects of disasters and climate changes.
- f. **Strengthen RBDA and strong Advocacy as cross-cutting with all objectives of the MP:** RBDA and strong Advocacy works are important cross-cutting issue required by all beneficiaries of all four components of the MP. However, in practice not sufficient importance was placed; which should be strengthened steadily.

6.0 Major Recommendations

Program Objective	Consider during 2012-2013	Inputs to design the Next Phase 5-Year Plan
Overall	1. Consider the period of 2012-2013 as the “Period for Preparation of the Next Phase”; so that the Next phase can be started well-planned and well-prepared.	1. The next phase of the MP appropriately addresses the <u>Specific 5 Recommendations</u> for Integrated Family Development (<i>Aalokita Paribar Gothan</i>) for achieving desired needs and requirements by the partner beneficiaries and proper synergy effects by the MP. Incorporate HealthCare and DRR-Preparedness as two new components/objectives (included in 5 specific recommendations) and also place proper importance in Integrated Family Development Plan as an emphasis.
	2. Gives more attention and focus on	2. Create new products of loans to address financial needs of women group members. Some of such new

<p>Women' MF</p>	<p>Integrated Family Development through its financial & non-financial services, including "Integrated Family Development Plan" by women members;</p> <p>3. Partner-NGOs introduce Insurance system on loans for animal rearing;</p> <p>4. Provide more IGA training to MF women members for improving their income-sources;</p> <p>5. MTE suggests that each MF women group generates a small "Emergency/Welfare Fund" at each group level to be managed by the group.</p>	<p>needs include- seasonal loans, education loan, mini-farms of poultry/cow, adopting new technology, area-wise products as per local needs viz. coping support in disaster-prone areas, promote emergency/welfare fund by groups/POs.</p> <p>3.Focus voluntarism for reducing interest rate on MF loans. Encourage women members to come to NGO collection centers on fortnightly/monthly basis for paying their savings & installments with say 5-7% less interest rate than the present one.</p> <p>4.Provide skilled personnel to Partner-NGOs for "Employment-Generation & Marketing" purposes of Adolescents and Women members.</p>
<p>Empowering Adolescents</p>	<p>6.Continue inspiring Shonglap girls and Prottoy boys to back to school in the mainstream education as their first choice, if possible.</p> <p>7.Partner NGOs provide special loans to Adolescents for addressing their needs of financial support for IGAs to create family-based mini-scale employment and income-earning opportunities.</p> <p>8. Shonglap and Prottoy to have joint meetings occasionally on the issue of addressing women rights in their local communities.</p> <p>9. Shonglap Support Teams and parents to form informal Forums/POs for supporting adolescents. This will create opportunity for the MP to broaden the concept of POs than the present understanding.</p> <p>10. Invite local Police Officer In-charge in training sessions of Shonglap/ Prottoy to get support of law enforcing agencies in violence against women/ girls.</p>	<p>5.Extend 3 months skills training to 6 months and 3 days short training of poultry/ cow rearing to 15 days.</p> <p>6.Provide each trainee a sewing machine after completion of training as part of training tool to start earning immediately. Similar training tools need to be considered for other professional skill trainings as well.</p> <p>7. Increase the range of training subjects by adding technical trainings viz. small machine mechanics, electrical, electronics, welding, auto-mobile repairing, driving, computer learning, etc.</p> <p>8.Support to set up community centers with mini-library and computer learning facilities.</p>
	<p>11. Integrate ECD pre-schools with government primary schools for their</p>	<p>9. Continue all 3 components of Basic Education of children with no or less opportunity for education</p>

<p>Basic Education of Children</p>	<p>continuity and long-term sustainability, which is very much in line with government national education policy.</p> <p>12. Form <u>a new type of POs</u> with the members of CMC/SMC, parents and local communities of ECD and QE to take up the responsibility of pre-schools and quality education. They will primarily work as local pressure groups for Quality Education of their Children.</p> <p>13. POs/Forums with quality primary education objective should follow Rights-Based Development Approach (RBDA) with specific advocacy agenda so that community people and parents come together with their rights of quality education and demand from the government necessary improvements in their service delivery. This demand has to be peoples demand to the government and not vice versa-government demands to NGOs for support. SFB will have to encourage partner NGOs towards achieving such objective.</p> <p>POs with education objective should have strong advocacy and Rights-Based Development Approach (RBDA), so that community people and parents come together to demand to government.</p>	<p>other-wise. However, there is no sustainability issue related to NFPE.</p>
<p>Peoples Organization</p>	<p>14. Each PO develops its own <u>constitution</u> and <u>a strategic plan</u> of 5 years through following a participatory process with the support of its partner NGOs.</p> <p>15. Train up leaders of POs on techniques of availing government services, resources, Safety-Net Program benefits, influencing government policies, regulations and programs, memberships in UPs and their Standing Committees, etc.</p> <p>16. Provide RDRS staff-strengths for addressing POs' needs of capacity-building effectively.</p>	<p>10. POs appropriately address all 10-points specific recommendations of POs capacity strengthening;</p> <p>11. Provide staff-strengths to Partner-NGOs for addressing POs' needs of capacity-building effectively.</p> <p>12. POs receive directly 40-60% of their Annual Action Plan Budget from the Partner NGOs and by that time POs gain more financial sustainability.</p> <p>13. Transform Shonglap Support Teams and parents informal POs/Forums to do advocacy works for obtaining governmental support and financial resources for the Adolescents' professional skills training, technical assistance and loan facilities.</p> <p>14. Support for having common community center facilities for creating a positive environment for</p>

		gathering of women groups, adolescents and children and community peoples in various occasions.
Partner NGOs	<p>17. Partner NGOs incorporate in their organizational policy and strategy (in byelaws/constitution and Strategic Plans) their commitments towards strong people's organization, including appropriately address all 10 specific recommendations on POs.</p> <p>18. Partner NGOs provide special loans to Adolescents for addressing their needs of financial support for IGAs for family based mini-scale employment and income-earning purposes.</p> <p>19. CODEC and VARD collaboration with Local NGOs can go beyond to produce "regional synergy effects" as "Coastal-Belt" and "Haor-Belt" movements.</p> <p>20. RDRS to have Adivasi senior staff at the program level and Adivasi women staff at the field level for gaining more ownership by Adivasis;</p> <p>21. Partner NGOs/Local NGOs need more support to develop professional and facilitation of POs;</p>	<p>15. Partner NGOs and SFDO jointly take up all points as a recommendation-package for support of Partner Capacity Development (details under point 3.2.a-o). Also incorporate all points in the Yearly Training Plan of the SFDO for Partner NGOs Capacity Improvement.</p> <p>16. Partner-NGOs directly channel a part of POs' annual Action Plan Budget (40-60%) during the next 5-year period and by that time POs gain more financial sustainability.</p> <p>17. Partner-NGOs introduce Insurance system on loans for animal rearing.</p> <p>18. Continue providing trainings to POs leaders and on organizational management, sustainability, financial management.</p> <p>19. Partner NGOs MP Program staffs need in-service training for improving their professional skills on Monitoring & Evaluation, facilitation of POs.</p> <p>20. Provide skilled personnel to Partner-NGOs for "Employment-Generation & Marketing" purposes of Adolescents and Women members.</p>
SFDO	<p>22. Partner NGOs and SFDO jointly take up all points as a recommendation-package for support of Partners Capacity Development (details under point 3.2-(a-o). Also incorporate all points in the Yearly Training Plan of the SFDO for Partner Capacity Improvement.</p> <p>23. Have a Coordinator responsible (from among existing ones) and a 4-member Sub-Team (the proposed Coordinator and 3 other members-MF-Manager, ES and Coordinator-Basic Ed, PO-Adolescents) for <i>Aalokita Paribar Gothan</i> for synergy effects.</p> <p>24. Make SFDO Team more gender-</p>	

	<p>balance; the present team is not. Both number and senior positions matter for creating such gender- balance;</p> <p>25. Recruit a new Team member with SDFO for independent Monitoring of MP Program performances and work as a team with ES who is responsible for MP implementation follow-up and will also directly report to the Country Coordinator.</p> <p>26. Recruit a new person with MF for promotion of Employment, Marketing and Entrepreneurship of women and adolescents is essential.</p> <p>27. PQACT organizes internal exercises for developing simple tools for monitoring and reporting through its collective effort.</p>	
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(Note: There are repetition of some recommendations for placing them to appropriate places).

7.0 Conclusions

Relevance:

MP components- MF, Shonglap-Prottoy, Basic Primary Education and Institution-Building for Democratization are quite relevant and appropriate to address the needs of poor and marginalized Women, Adolescents and Children. The Evaluator was quite delighted to see the results of MP interventions. However, the integration of all components in one family and community is essential for creating synergy effects of interventions. In addition, the beneficiaries also expressed their needs of some other important requirements like- i) primary healthcare for the poor and marginalized households and ii) support for addressing Disaster Risks Reduction (DRR) and Climate Change effects to be address appropriately as some parts of the country are continually vulnerable viz. the Coastal-Belt, the Haor-Region and the socio-economic vulnerability of Adivasis and minorities requiring special care and attention.

Effectiveness:

In general, the beneficiaries received benefits of the MP more than the targets set for the first 3 years (2009-2011) period, even though the number of beneficiaries could not be reached as per the MP for which financial limitations and not getting NGO-Affairs Bureau approvals timely were the main barriers. MF financial and non-financial support to women played significant role in changing economic, social and educational improvements of families of Women MF members. Songlap girls and Prottoy boys excelled in their conceptual and practicing of life skills and awareness-raising; however, could not do well in using their new “**learning for earning**” due to lack of PNGOs’ financial support and not enough attention. The aware and motivated adolescents will be able to bring big changes in their own lives, their families and their own communities in the days to come, provided their aspirations of doing things “**more developed and better than mothers**” are addressed by the present and future MPs effectively. The Evaluator has a very big personal wish of “best of luck” to each of them. Effectiveness and achievements of Children’s basic education are magnificent; but partner-NGOs need strong advocacy work with government registered schools and Thana/District Education Offices to change their systems and behavior and not vice versa. The POs are to follow 10 Commandments properly.

Impacts:

Individual impacts of all components of the MP are to some extent visible and will continue. However, creating widespread synergy effects will require good planning for the next phase MP and a lot of efforts by all stakeholders.

Sustainability:

Individual beneficiaries will be able to continue the benefits of the MP by themselves and on their own interests, but sustainability of the institutions supported by the MP will require necessary improvements of organizational processes, procedures systems, good practices and behavior for their continuity. All forms of groups, POs, forums, associations and centers will have to improve themselves. MP has to support create congenial environment for such improvements.

Efficiency:

SFDO support to PNGOs to improve staffs capacity, tools and techniques of better performance by the field functionaries of the partners are appreciable. Partners themselves also appreciate SFDO non-financial services as well. The SFDO Team is quite thin in compare to their role and responsibilities. However, the Team needs slight strengthening as already noted under section point-4.2, pages.

8.0 Partner NGOs Specific Brief Report: Critical Observations on Achievements and performances

8.1 CODEC:

CODEC is well set up in the coastal belt with its main office based in Chittagong. Its field offices are with required modest facilities, including field-based training. Field functionaries, in general, are trained. Field level managers of the MP projects are responsive and articulated. CODEC's partnership with 12 local NGOs is quite professional. This helps them to develop their organizational skills and capacity to perform independently, which should be considered as success of partnership of CODEC. It is important for SFB to critically understand the experiences of the present partnership of MP with CODEC (and VARD as well) with local partner NGOs; which require performance of more "shared responsibility" by the local NGO partners through supporting their "Management Capacity Improvement and Monitoring support." The present Capacity Improvement support system among SFDO, CODEC/VARD and Local partners are working very well through various trainings (Yearly Capacity Improvement Training Plan) and coordination viz. PQACT. All these are appreciated by the NGO partners and the same should continue during 2012-2013 period and also in the next phase.

However, CODEC's NGO/CBO partners suggested the following with regard to the yearly training plan for inclusion and improving their capacity. Similar expectations were also expressed by VARD local partner NGOs and other NGO partners.

- Increase fund and provide more IGA training to MF women members for improving their income-sources;
- Linkages with other financial sources- Govt. and other NGOs;
- Resource centers (mini-libraries) for Adolescents;
- Expand conceptual understanding of POs- both formal and informal i.e. with present formal POs and also include informal POs of SST & Parents for supporting Adolescents, informal forums of Adolescents and CMC/SMC & Parents forums for Education to work as pressure groups for Quality Education (on the basis of 10-point criteria);
- Integrate various components/objectives for Integrated Family Development (on the basis of 5-point criteria);
- Support for Long-Term Organizational Strategic Plans of all POs and Annual Development Plans of POs for allocation of part of the budget by Partner NGOs;
- Develop Financial Management Capacity of POs for direct fund allocation to POs by Partner NGOs;
- Organize joint meetings of Shonglap girls and Prottoy boys for planning strategies for support against violence of girls/women; like the Adivasi Shonglap and Prottoy organize joint meetings by RDRS for such actions;
- In the next phase focus more on occupational skills training linking with employment opportunities and marketing facilities for Shonglap and Prottoy girls and boys, respectively;
- Address more appropriately financial needs of Shonglap and Prottoy girls and boys respectively through identifying new products and mechanisms. At the same time, keep

interest rates as low as possible through encouraging voluntary participation of the adolescents in the financial and non-financial interventions.

- Provide trainings on groups/POs management, sustainability and financial management and M & E trainings to all staffs of MP Program staffs of Partner NGOs.

The following is an important issue in which CODEC and other NGO Partners drew the attention of the MTE that they are facing lot of questions about the SF-MP interventions to their boards and also to the Government at the local and national level (NGO- Affairs Bureau) that their exist a huge gap between the financial support on the Government approval amount and the actual implemented amount. According to the table below, CODEC roughly received one fourth of committed financial support of the MP in the first 3 years for 12 local partner NGOs and CBOs. As such CODEC had to face questions and queries from its stakeholders of the organization.

CODEC Strengthening Local NGOs and CBOs Project- Chittagong

Year	Approved as per Letter of Intent of NGO-AB	Yearly Approved	Actual Fund Received	Remarks
2009	30,212,316	23,152,330	16,553,612	54.8%
2010	36,510,797	21,642,199	8,030,393	22%
2011	46,264,990	23,079,450	15,031,607	32.5%
2012	51,705,879	19,413,242	-	NFPE and QE started in Dec 2012 mainly training and program to be started in Jan 2013
2013	49,865,999			

CODEC IGAs for the Underprivileged Communities-Bagerhat

Year	Approved as per Letter of Intent	Yearly Approved	Actual Fund Received	Remarks
2009	76,733,431	14,268,677	9,900,000	12.9%
2010	72,534,237	15,634,257	10,119,000	14.0%
2011	31,410,596	16,041,848	12,528,337	39.9%
2012	30,942,650	18,484,140	-	
2013	27,455,759			

Present collaborations of CODEC with 12 local NGOs as a lead-NGO in a particular geographical area are working well; but these collaborations can go beyond to create new Synergy Effects on Regional Issues for Rights of the Poor and Marginalized Peoples of the coastal belt. That synergy effects are not visible as yet. It is hoped that the partners are open for such collaboration. CODEC considers that the collaboration with 12 local NGOs is a “Coastal-Belt Movement” for greater and sustainable changes. The coastal belt as a whole is a high-risk area with regular natural calamities and people’s lives and livelihoods are also greatly vulnerable. Thus, selection of the coastal-belt districts for its MP areas is highly appreciated by program stakeholders and Govt. Officials interacted.

8.2 COAST Trust:

Coast (Trust) took over Action-Aid Programs in the coastal districts of Cox's Bazar, Bhola and Patuakhali, as Action-Aid closed its direct operations in the area. In the SF-MP Coast targeted to cover 26,171 households; of which planned to cover 19,100 HHs during 2009-2011 period and actual achievement is 16,153 (i.e. 84.6%). As Coast Trust is mainly working in a part of the coastal belt, it could have set up its main office in the coastal region like CODEC and a small liaison office in Dhaka. SF needs to critically understand that it makes a big difference when an organization is being present among the people it serves. Coast approach is NOT effective to the needs and expectations of their field functionaries. Being present among the people makes a big difference, which is somewhat lacking in the case of Coast Trust. Written field visit reports of SFDO teams made many important observations and suggestions for improving program performances, which were not adequately addressed and followed up. The MTE suggests that before starting the SFB MP of the next phase should thoroughly review its partnership and should not continue the way things are going on presently.

Coast Trust POs are too much control by micro-finance field functionaries, who lack understanding of facilitation support for strengthening POs. In such a "controlling environment by money-power, POs will hardly be "vitalized/vibrant" as expected by the SFB-MP. During the All money matters of POs are known only by the MF-Manager, even the constitution of the POs is locked in his locker. The Evaluator asked for copies twice and he committed, but never gave a copy for study purposes. But later, the Evaluator received by mail copies of annual reports in English with articles on POs which are perhaps prepared for English readers. The Regional head of the local Office is a helpless gentleman, perhaps without necessary support from the top management of the organization; is unable to work for empowering POs.

8.3 VARD:

VARD is based in Sylhet division in the North, covering Sylhet, Moulavibazar, Sunamgong districts. It became partner of SF before the MP. In fact, VARD organized 65 Songlap groups in 2008 with 5 local CBOs/NGOs. With the MP it organized another 50 Songlaps in 2009 with 3 NGOs, 80 in 2010 with 5 NGOs and 100 in 2011 with the same NGOs.

Interestingly, VARD fully came out of MF interventions with bitter experiences due to recurring crops failure in the haor areas for several years. The Evaluator discussed the concept of Community-Managed Savings and Credit; which very well goes with the Vision-Mission-Values of VARD. In fact, they already have some experience of fully independent POs with other donor supported projects. This is an alternative viable concept, which may also be tried by some partners through improving community capacity-building for sustainable development. Cooperative Credit Unions in Bangladesh have proved its success in both rural and urban communities. VARD already have proven experiences with "Aalokita Lok-kendra, Jagonathgonj" and "Gram Unnayan Somaj Kallan Shongothan" in Sunamgonj Sadar.

Present collaborations of CODEC and VARD as lead-NGOs with several local NGOs in particular geographical areas are working well; but these collaborations can go beyond to create new Synergy Effects on Regional Issues for Rights of the Poor and Marginalized Peoples. That

synergy effects are not visible as yet. It is hoped that the partners are open for such collaboration. CODEC considers that the collaboration with local NGOs creates opportunities of a “Coastal-Belt Movement” for greater and sustainable changes. Similarly, VARD can take the lead for a Haor-Belt movement in the north with 5 other local NGOs.

8.4 BURO:

Buro's Hardcore Poor project includes all 4 components- Financial service, Pre-Primary, Adolescent Empowerment and Peoples Organizations. Buro organized 40 pre-schools with 1020 students, 60 Shonglaps with 1675 Adolescents 7 POs as per plan were organized. The Evaluator visited all 4 category of components/objectives and following are the observations:

- Shonglap groups in Kurigram areas are all school dropouts at grades 3-5 levels. It was really shocking that all brothers and sisters of Shonglap girls are also school dropouts. The Evaluator inquired from each and every participant. The girls those who took skills training mostly were not able to utilize their training due to lack of working tools viz. sewing machines and lack of required financial support. SFB and Buro has to short it out as early as possible. Appearances of the Adolescent girls suggest that all of them are from very deserving households.
- Almost similar condition with the pre-school children. All of them are from very deserving families. Learning aspect found very good. Dropout is about 2.4%.
- MF Women for the FGD came from several groups and it gave opportunity to get views from several groups at one session. For the hardcore poor women interest rate is 25%. BURO has develop 7 category of Loan Products; which creates more opportunities and availability of loans by the members.
- BURO has its own gender policy, but only ¼ th of its staffs are women.

8.5 RDRS:

On the whole, MP achievements of RDRS are remarkable and should be congratulated. The followings are significant aspects of such achievements:

- a. Demonstration of the “**Synergy Effects**” of the MP with the Advasi peoples;
- b. Establishing permanent **common community center facilities** for women groups, adolescent forums, space to NFPE learners through partial support by local communities and partly by other on-going projects of RDRS. This common space of gathering is very much essential for women, adolescents and children alike, which are seriously lacking in the rural communities.
- c. POs with Adivasis are quite ahead in the process of empowerment.

- d. However, RDRS needs to include in its staffs strengths Adivasi staffs both in numbers and in positions, as needed in gender balancing.

8.6 SUS:

- a. MF Women group members are quite strong and empowered. They are highly potentials for strong peoples organizations.
- b. SUS took 17 Government Primary Schools under QE and provided teachers to all these government schools on various justifications; which can' be supported.
- c. In a focus group discussion with 9 (2 women) Government Education Officials of District and Upazila levels, highly appreciated NGO contributions in government institutions and "placed demands" to SUS for providing more teachers to government primary schools in view of improving quality of education at the primary level. The Evaluator is with the opinion that SUS seriously lacks critical understanding on the need and nature of its support for improving quality in government primary schools. Proving teachers to schools will not solve the problem; rather create unnecessary problems for SUS and SF when government "demands" can't be catered to.
- d. The Evaluator is with the view that NGOs interested to work on the mission of improving education quality in government primary schools should work with Rights Based Approach on policy dialogue with government and place citizen's rights of quality education for their children. This dialogue has to be at the local and national levels for government policy changes and their proper implementations. It will require strong advocacy works asking proper service-delivery by the Govt. Bodies at the local and national levels; in the above cases immediate placement/replacement of teachers where needed. This demand has to be peoples demand to the government and not vice versa- government demands to NGOs asking more teachers. NGOs' relationship with government bodies should have a clear cut objective on behalf of the people. In the case of SUS and CODEC in Satkhira and Bagherhat districts, NGO's "good relations" with government can't be encouraged which is at the cost of sacrifice of benefits of the poor.

8.7 POPI:

POPI is working with participatory approach with Adivasis and Bangali communities in Mymensingh belt; which helps to build up cultural linkages and exchanges. Thus, POPI is directly addresses and important aspect of the cross-cutting issue of cultural freedom, supporting practice of multi-culture which enriches world cultures. POPI also recruited several Adivasis- both men and women in the project, which is appreciable.

The Evaluator interacted with POPI on the issue of monitoring person they were allowed to recruit. POPI is not yet clear about the need of a Monitoring person; hence, a separate person for monitoring not yet recruited. The Evaluator also found that POPI MP staffs are not still clear about Outcome Results of the MP.