



Final Report

Final Evaluation of Amader Adhikar Project

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Submitted to **Shuahilan**

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Executive Summary

The Project

The *Amader Adhikar* project represent a 3-year follow-up initiative of a 5-year project titled "Building capacity of a local NGO to protect and promote livelihood options in resource poor communities" implemented by Shushilan with support from Concern Worldwide and DFID in two upazilas of Satkhira District, Kaliganj and Shyamnagar. The project represents a journey from capacity building to rights based approach by a local NGO working for the well-being and empowerment of the extreme poor people living in a resource poor and remote area of the country.

The project area is among the most vulnerable to climate change in Bangladesh. Apart from the anticipated climate change related problems like increased salinity, water logging and scarcity of drinking water, the areas is characterized by many socio-economic problems including high prevalence of divorce, polygamy and early marriages, poor access to services, poor access to common resources like *khas land*, and environmental degradation. As a result, the livelihood of the poor in general and the extreme poor in particular was threatened. The first 5-year project (2002-2007) of Shushilan has tried to address these problems and improve the livelihood security of the extreme poor people living in the area.

The Amader Adhikar project was implemented in 17 unions of Kaliganj and Shyamnagar upazila of Satkhira district with a purpose of strengthening the livelihood security of 5,000 poor and extreme poor households living in Kaliganj and Shyamnagar upazila under Satkhira district through increasing the capacity of Shushilan on micro finance management and federation management.

The Evaluation

The objective of the evaluation is to assess the effectiveness and efficiency of the project in terms of upholding rights of the programme participants and assess the result and impact of different project activities on human development and the livelihood security of the target groups.

The evaluation adopted an integrated methodological approach. The integration had two aspects: integration of the impacts of the two projects and integration of qualitative and qualitative methods of research. Along with a questionnaire survey on 305 participating households, a number of consultations, FGDs, case studies and interviews were conducted for the evaluation.

The Respondents

The findings indicate a significant improvement in access to land resources by the households compared to the baseline situation 8 years back. Although the extent of landlessness cannot be compared due to absence of complete data in the baseline, the proportion of households availing more than one acre of land is indeed significant.

The proportion of adult population with income generating opportunities is large and shows significant increase compared to the baseline situation eight years back. Of the total adult population, more than half are engaged in some income generating activities. The proportion is much higher among men (more than 75 percent) than among women (more than 12 percent), but for both the proportion increased noticeably.

While a considerable improvement has been observed over the eight years covered by the two projects, still a significant proportion of the households live below the poverty line, especially the lower poverty line. However, the proportion of non poor (64%) is really encouraging, indicating the fact that a vast majority of the project participants could uplift themselves from the condition of poverty and extreme poverty.

The Achievements

Shushilan has branded the people's organizations that they started to form during their five-year capacity building project with the name 'Shuvosakal' (meaning 'good morning). While most of these organizations, commonly known as 'Federations' were formed towards the end of the first five-year project, the follow-up project (Amader Adhikar) emphasized on strengthening these organizations so that they can emerge as sustainable people's organization capable of contributing effectively to the establishment of poor people's rights. Currently, as targeted in the project, there is one Shuvosakal Federation in each of the unions and one in each of the two upazilas.

The Federations carry out a wide range of activities for establishing the rights of the poor people associated with the Federations either through direct membership or membership of the groups running under each Federation. Various trainings were also given to the Federation members.

The *Amader Adhikar* project brought about significant quantitative and qualitative changes in the operation of micro finance program of Shushilan in the project area. The benefit of these changes was not limited within the project participants; rather it spread over the entire micro-finance program of the organization.

The *Amader Adhikar* project contributed significantly toward increasing the poor people's access to the services and resources available from different providers, e.g. local government, local administration, different departments of the government etc. This increased access to services and resources was achieved through a two-pronged strategy. On one hand, people were made aware about the available services and resources; and on the other hand, Federations were strengthened in such a way so that it can advocate for increased access of people to the services and resources.

A wide range of documentation was initiated in the Amader Adhikar project. Substantial documentations are visible at different levels of the project components.

Discussions at the FGD made it clearly evident that the group members and the Federation members have basic understanding about the mainstreaming issues including equality, DRR and HIV/AIDS. However, the level of awareness about the services and about the mainstreaming issues varied between the group members and the Federation members.

The sustainability of the positive outcomes achieved by the project depends largely on the sustainability of the Federations as these have been designed as sustainable people's organizations for ensuring the rights of the poor people. There are a number of factors that currently work positively toward achieving sustainability of these organizations. Ownership of the Federation members has been developed to a good extent and that ensures the sustainability to some extent. Apart from ownership, the interests of the members are also important to note. In particular, the leaders are enjoying the enhanced social position they now have and this encourages other members to try to become leaders as well. However, there are some elements of risks involved here.

The *Amader Adhikar* project represents the final stage of a successful partnership between Concern Worldwide and Shushilan. This marks the end of an 8-year partnership which contributed significantly to both the organizations. The partnership also represents a paradigm shift from a capacity building approach to the rights based approach to development of the poor people.

It is clearly evident and greatly acknowledged this partnership has been a great contributor to Shushilan's development over the last 8 years. During the course of this partnership, Shushilan has turned from a small local organization to a very strong regional organization and has recently been moving towards becoming a national organization.

Since stepping into the partnership approach, this has been one of the more successful partnerships for Concern Worldwide Bangladesh. Concern has got an opportunity to reflect its journey from capacity building to the rights based approach

through the 8-year partnership. This partnership in fact has become one of the better examples for Concern through which it could demonstrate how to move from one level of support to another level – to gradually reduce the level of support and successfully phase out at the final stage.

Lessons Learned and Recommendations

The *Amader Adhikar* project derived some very important message for not only the organizations involved with it, but also for anyone working for the development and empowerment of the extreme poor people of Bangladesh. The following are some lessons that the evaluators thought important coming out of this partnership.

- The partnership clearly demonstrated that it is important to build the capacity of local organizations for bringing about sustainable changes in the livelihood of people living in any locality. Direct delivery by an external agent (organization) may not work as effectively as it does through local organizations. The local organizations may not always have the capacity at the outset, but it is always possible to develop their capacity.
- The successful implementation of the Amader Adhikar project as a follow-up
 of the capacity building project also demonstrate the importance of
 sustainable people's organizations for establishing rights of the poor people.
 It does not always require a lot of supports to organize people for working
 together for their rights.
- Establishing sustainable people's organizations is challenging and both
 Shushilan and Concern responded to that challenge successfully. The mutual
 dependence and long-standing relationship apparently worked as the key
 factors in addressing this challenge.
- As the project is coming towards the end, it also reflects that it is not always
 difficult to phase out from an intervention that runs for a long time if there is a
 clear exit strategy. The Amader Adhikar project had a clear and unambiguous
 strategy for phasing out right from the day one. As a result, this phase out is
 being accepted by everyone related including the partner and the participants,
 as a reality, and everyone is getting ready for it.

Recommendations

For ensuring the sustainability of the project outcomes and using the lessons learned from it, the following measures can be considered.

 While the project support by Concern ends, it is vitally important that Shushilan still maintains its presence in the area. The supports can be limited, but the presence is important for continuing providing some guidance

- to the Federations which have emerged as sustainable people's organizations.
- It is important to facilitate development of long term plan for the Federations in addition to the current practice of annual plan. Since the project support will not more be there, the Federations should have 3-5 years plans developed with the help of Shushilan.
- The staff of the micro-credit program of Shushilan, which will be running anyway in the area, should be given some responsibilities to guide the Federations.
- While continuing support to the Federations, Shushilan should also consider how it can utilize this experience of local level advocacies to advocacy at a broader level, i.e. national level. It is obvious that Shushilan as an organization has expanded notably and it is high time that the organization contributes to the national level with its advocacy.
- The success story of Concern-Shushilan partnership should be well documented and disseminated to the wider development community home and abroad.
- Since it has been one of the best and most effective partnership experiences for Concern in Bangladesh, it should consider how to best utilize these lessons and the long standing relationship with Shushilan. Concern should seriously consider strategic partnership with Shushilan through which collaborations of different types may arise between the two organizations.
- The experience and lessons learned from this project should be utilized by developing joint projects in the future.

1. Introduction

This report presents the findings of the final evaluation of the *Amader Adhikar* project implemented by Shushilan with support from Concern Worldwide in two upazilas of Satkhira District.

1.1 Project Background

The *Amader Adhikar* project represent a 3-year follow-up initiative of a 5-year project titled "Building capacity of a local NGO to protect and promote livelihood options in resource poor communities" implemented by Shushilan with support from Concern Worldwide and DFID in two upazilas of Satkhira District, Kaliganj and Shyamnagar. The project represents a journey from capacity building to rights based approach by a local NGO working for the well-being and empowerment of the extreme poor people living in a resource poor and remote area of the country. The capacities of the poor people built in the forms of improving their livelihood security and organizing them, was supposed to be further enhanced through this movement towards empowering them through enabling them establish their fundamental rights.

The project area is among the most vulnerable to climate change in Bangladesh. Apart from the anticipated climate change related problems like increased salinity, water logging and scarcity of drinking water, the areas is characterized by many socio-economic problems including high prevalence of divorce, polygamy and early marriages, poor access to services, poor access to common resources like *khas land*, and environmental degradation. As a result, the livelihood of the poor in general and the extreme poor in particular was threatened. The first 5-year project (2002-2007) of Shushilan has tried to address these problems and improve the livelihood security of the extreme poor people living in the area.

The goal of this 5-year project was to increase the livelihood security among landless and functionally landless households with particular focus on vulnerable women, in thirteen unions of Satkhira district, Bangladesh. The project had two purposes: (1) To protect and diversify the livelihoods of poor and vulnerable women and men in ecological sensitive areas, and (2) To build capacity of a local NGO to address the protection and diversification of livelihoods of poor and vulnerable women and men in the target area.

While the project was successful in terms of achieving the above purposes, a few recommendations emerged from the evaluation of the project. In light of those recommendations, the follow-up project *Amader Adhikar* was undertaken to sustain and take further the good results achieved in the previous project. Thus the *Amader Adhikar* project designed to strengthen the livelihood rights of the poor and extreme

poor people living in the Kaliganj and Shyamnagar Upazila under Satkhira district. This project was implemented in 17 unions of Kaliganj and Shyamnagar upazila of Satkhira district. The Goal, purpose and outputs of the project were as follows:

Goal: To contribute towards strengthening the livelihoods rights of the poor and extreme poor families living in the southwest coastal areas of Bangladesh.

Purposes: To strengthen the livelihood security of 5,000 poor and extreme poor households living in Kaliganj and Shyamnagar upazila under Satkhira district through increasing the capacity of Shushilan on micro finance management and federation management.

Output 1: People's organisations (*Shuvosakal* – Federation) are strengthened and able to lobby for rights of the poor and extreme poor peoples

Output 2: Micro finance programme is separated, strengthened and viable; revised strategic plan is in place and practiced which impacted to the livelihood improvements of targeted poor and extreme poor people.

Output 3: Access to the available services and resource are increased by the extreme and poor people.

Output 4: Project lessons are documented and disseminated among the different stakeholders.

2. Objective and Methodology of the Evaluation

2.1 Objective

The objective of the evaluation is to assess the effectiveness and efficiency of the project in terms of upholding rights of the programme participants and assess the result and impact of different project activities on human development and the livelihood security of the target groups.

More specifically, the evaluation aimed at achieving the following:

- To know how far the goal, purpose and outputs have been achieved as outlined in the project proposal.
- To know about the empowerment process (e.g. control over own life and livelihoods) and the impact on the lives of the programme participants and/or groups (women, children, other diverse groups) and sustainability of the impact.

- To identify the future direction for federations to ensure its sustainability both social and financial.
- To know what value adds were achieved by the Concern Worldwide partnership approach with Shushilan.
- To assess the progress in analysis and appropriateness in addressing the mainstreaming issues i.e. Equality, HIV and AIDS, DRR etc. both in programming and organisational culture of Concern and partners.
- To reflect on the rights-based approach (RBA) and recommend how the learning from the current project can be used for further programming shift.

2.2 Methodology

2.2.1 Methodological Approach

The evaluation adopted an integrated methodological approach. The integration had two aspects: integration of the impacts of the two projects and integration of qualitative and qualitative methods of research.

While the evaluation was carried out only on *Amader Adhikar*, i.e. the follow-up project, the methodology was designed in such a way so that the results and impact of this project are not considered in isolation from the first 5-year project. In evaluating any follow-up project, it is vitally important that the previous project is also considered so that the whole context is not missed. In particular, for project like *Amader Adhikar*, which was mainly a 'soft' project, it is extremely important to like the 'soft' interventions with the 'hard' interventions undertaken in the previous project. Thus the evaluation, in fact, turned out to become an evaluation of the 8-year interventions of Shushilan in the same locality.

Given the nature of interventions, it was deemed that both quantitative and qualitative approaches of research will be required to touch upon all the relevant issues. Accordingly, the study methodology was a combination of the two approaches. It is noteworthy that the two methodological approaches were not applied in isolation, or as separate methods, but in an integrated method so that one approach supplements the other.

2.2.2 Sampling for Data Collection

Different sampling approaches were followed to pick up the respondents for the different types of investigation.

For questionnaire survey, the unit of response was the household. Given the limited time and resources, it was decided that about 7.5% households would be selected for questionnaire survey. Thus the number of households to be sampled stood at

300. To select the respondent households, groups were taken as Primary Sampling Unit (PSU). Accordingly, 16 groups were selected randomly from a list of about 200 groups to get the required number of households. At the end, a total of 305 households were surveyed with the questionnaire.

Selection of other types of units of response for qualitative investigation were selected purposively to cover all the major variations in terms of location, duration of involvement with the project, type of people involved etc.

2.2.3 Methods Used for Data Collection

To ensure integration of the quantitative and qualitative methods of data collection, different tools were used for different types of respondents. Matrix 2-1 presents the range of data collection tools used for different groups of respondents.

Matrix 2-1: Overview of Field Investigation

Investigation Level	Respondents	Methods of Data Collection
Household	HH served by the	Questionnaire survey (305)
	project	Case Study (7; Male 1, Female 6)
		Interviews (6)
Community	Primary groups	FGD (10)
	Community leaders	Interview (4)
Union	Federations	Consultation (4)
	Union Parishad	Consultation (2)
	Local leaders	Interview/discussion (4)
	Federation leaders	Case Study (3)
Upazila	Federation	Consultation (1)
	Officials	Discussion/interview (6)
Project/organization	Organization/project	Discussion (1)
	staff	Interviews (2)

Note: Figures in the parentheses indicate numbers.

2.2.4 Study Area

The project was implemented in 17 unions of the 2 upazilas. The evaluation covered more than half of the unions – 8 unions from the 2 upazilas.

Matrix 2-2: Unions Covered by the Evaluation

Kaliganj Upazila	Shyamnagar Upazila
Moutala	Burigoalini
Tarail	Shyamnagar
Kushalia	Munshiganj
Dhalbaria	
Bishnapur	

2.3 Limitations

This evaluation has a number of limitations. The major limitations relates to the absence of a baseline for the 3-year *Amader Adhikar* project, separate from the baseline of the first 5-year project conducted in 2002. In absence of such a baseline it becomes extremely difficult to compare the progress of the indicators included in the logical framework of the *Amader Adhikar* project. It is true that the first baseline provides us with some benchmark data on the overall situation of the target population. But the indicators are quite different in nature compared to the ones in the project under evaluation. In some cases, the findings of the final evaluation of the first 5-year project were considered as baseline. However, a systematic comparison of progress could not be done.

Amader Adhikar project is focused on rights based approach and mainly includes soft interventions, e.g. organization building and capacity building. These interventions were undertaken as a follow-up of 5-year interventions on livelihood security. However, the Amader Adhikar project included some fresh participants who did not receive the services of that first 5 years. This created some difficulties in assessing these two sets of target populations with the same approach.

3. Livelihood Profile of the Respondents

This section provides an overall picture of the households covered by the evaluation in general and the questionnaire survey in particular. While the *Amader Adhikar* project has focused mainly on organizing the poor people and establishing their rights, it is important to know that status of the livelihood of these people and thus assessing, to whatever extent it is possible, the changes in their lives. It should be noted however that the changes in the livelihood status of most of these households have occurred over the course of 8 years, i.e. the two consecutive projects of Shushilan with support from Concern Worldwide. While these do not fall strictly within the scope of the evaluation, these are important in terms of having a context of the people that the project worked for.

A total of 305 households were surveyed from the 8 unions of the two *upazila*s. Table 3.1 shows the distribution of the households by *upazila* and sex of the household heads. Of the 305 households surveyed 251 were selected from Kaliganj upazila and 54 from Shyamnagar upazila.

Table 3.1: Distribution of surveyed Households by Upazila and Sex of Heads

Type of HH by	Upazila			
Sex of Head	Kaliganj	Shymnagar	Total	
Male Headed	237	51	288	
Female Headed	14	3	17	
Total	251	54	305	

3.1 Access to Land

Out of the 305 households, only 7 are totally landless (i.e. having no homestead or cultivable land). Almost half of the households have more than one acre of land that include all types of land available to the households. It is important to note here that the amount of land considered here is not limited to ownership only, but expands to any land available to the household for use (Table 3-2).

Table 3-2 indicates a significant improvement in access to land resources by the households compared to the baseline situation 8 years back. Although the extent of landlessness cannot be compared due to absence of complete data in the baseline, the proportion of households availing more than one acre of land is indeed significant.

Table 3-2: Distribution of Households by Land Available for Use (% of HHs)

Amount of Land Available	Kaliganj	Shyamnagar	Overall
No land	2.8	0.0	203
Up to 50 decimal	57.4	22.2	51.1
51 - 100 decimal	13.1	14.8	13.4
More than 100 decimal	26.7	63.0	33.1
Total No. of HHs	251	54	305

3.2 Income Generating Opportunities

The proportion of adult population with income generating opportunities is large and shows significant increase compared to the baseline situation eight years back. Of the total adult population, more than half are engaged in some income generating activities. The proportion is much higher among men (more than 75 percent) than among women (more than 12 percent), but for both the proportion increased noticeably.

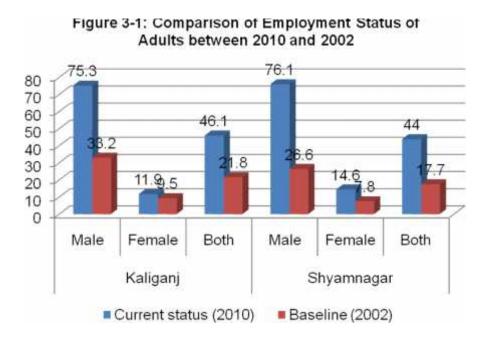


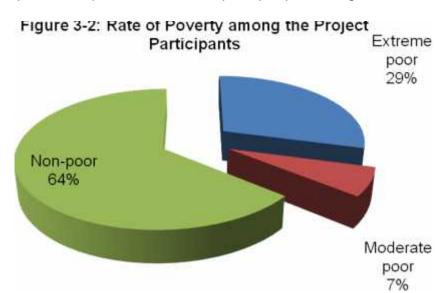
Table 3.3: Employment Status of Adults (% individuals aged 15 years or above)

Employment Status	Kaligainj		Shyamnagar			
	Male	Female	Overall	Male	Female	Overall
Employed	75.3	11.9	46.1	76.1	14.6	44.0
Not employed	24.7	88.1	539	23.9	85.4	56.0
Total No. of Persons	454	388	842	88	96	184

3.3 Poverty

While it is important to empower the poor and extreme poor people through

empowerment and rights, it is equally important that these people graduate out of poverty. The evaluation has attempted an estimation of poverty among the households participating in



the *Amader Adhikar* project. The estimates reveal that while a considerable improvement has been observed over the eight years covered by the two projects, still a significant proportion of the households live below the poverty line, especially the lower poverty line. However, the proportion of non poor (64%) is really encouraging, indicating the fact that a vast majority of the project participants could uplift themselves from the condition of poverty and extreme poverty. These figures clearly represent a better picture than the national poverty situation. While the national rates for poverty is 40 and that of extreme poverty is 25.1, the rates for rural areas of Khulna Division are 46.5 and 32.7 respectively.

80
60
40
29.2_{25.1}
32.7
35.8 40
46.5

Extreme poor All poor Non-poor

Project Participants National Khulna (Rural)

Figure 3-3: Poverty Rates of Project Participants
Compared to Regional and National Rates

The rates of poverty and extreme poverty are higher in Shyamnagar than in Kaliganj (Table 3.4), which do not comply with the statistics of employment and land availability in the two *upazilas* (in both cases, Shyamnagar presents a better situation). However, the higher incidence of poverty in Shyamnagar is easily explained by the impact of the natural disasters, particularly the Sidr, which affected Shyamnagar more severely than Kaliganj.

Table 3.4: Distribution of Surveyed Households by Poverty Categories

(% of households)

Poverty Category	Kaliganj	Shyamnagar	Overall
Extreme poor	27.5	37.0	29.2
Moderate poor	7.2	3.7	6.6
Non-poor	65.3	59.3	64.3

4. Progress towards Goal, Objectives and Outputs

This section presents and analyzes the major findings of the evaluation in light of the logical framework of the project. The presentation follows a sequence of the four

outputs of the project and then reflects on the impact of the project in light of the objective and goal of the project. After presenting the output-wise findings, the section briefly highlights the impact of the project, i.e. to what extent the project has been able to achieve its objective. The findings also touch upon the issues of partnership and sustainability.

4.1 Federations as Sustainable People's Organization

Shushilan has branded the people's organizations that they started to form during their five-year capacity building project with the name 'Shuvosakal' (meaning 'good morning). While most of these organizations, commonly known as 'Federations' were formed towards the end of the first five-year project, the follow-up project (*Amader Adhikar*) emphasized on strengthening these organizations so that they can emerge as sustainable people's organization capable of contributing effectively to the establishment of poor people's rights. Currently, as targeted in the project, there is one Shuvosakal Federation in each of the unions and one in each of the two upazilas.

As part of the evaluation, consultations were carried out with four union level Federations and one upazila level Federation. Overall it was evident that the target of developing these as sustainable people's organizations was achieved to a great extent despite the fact that there are still some areas of improvement. The union level Federations already established themselves as strong people's organizations with strong leadership, well laid out rules and regulations, fair level of documentation, and high level of awareness acquired through the series of training provided under the two consecutive projects. The upazila Federations, as expected, are functioning as the umbrella organizations for the union level Federations.

4.1.1 Formation and Structure of the Federation

It was evident from the consultations that all the Federations are following a similar structure and path of development. Organizing the poor people started from with organizing them in groups. This started right from the beginning of the first five year project, i.e. from 2002. Usually groups are formed at the village level and Federations at the union level. All the groups in a union do not automatically get incorporated in the Federation formed in that union. The groups have to qualify in terms of satisfying a number of criteria reflecting their performance, e.g. savings mobilization, regularity meetings and other activities. The groups have to pass a screening test to be selected for the Federation membership. Once a group is selected as member, the president of the group becomes the representative of the group in the Federation. Thus all the presidents of the primary groups are the general members of the Federation. The members of the Federation elect an

Executive Committee to run the organization for three years. The Executive Committee usually has seven members.

Just as the groups need to qualify for the membership of Federation, their membership can be cancelled in case they fail to maintain the requirements even after becoming members of the Federations. This screening mechanism and the vertical linkage between the groups and the Federation offer sufficient scopes for development of organization be it a group or a Federation.

4.1.2 Activities of the Federations

The activities of the Federations reflect their substantial engagement in the process of local development. The range of activities is wide and includes different types.

Matrix 4-1: Activities of the Federations

Type of Activities	Detail
Conflict resolution	Conducting salish on social issues like child marriage, women violence, dowry, minor conflicts withinin the communities and/or families.
Advocacy	 Advocating with Unioin parishad, Upazila and Civil Society on different issues of rights and entitlements of the poor people. Holding regular advocacy meetings with officials of various departments including livestock, fisheries, agriculture, women affair, social welfare, police, UP etc. all departmental officials inform us about their services and procedures to get.
Activities with Union Parishad	 Working with union parishad (UP) to establish extreme poor people's rights and their entitlements from the UP. Fighting for ensuring that the poor people get the services like VGD, VGF, Old Age Allowance, Widow Allowance, Shishu card etc. Informing ward members if there is any irregularities in making list for any service and trying to help them correct the list.
Awareness building	 Organizing rallies on various social issues including those related to human rights. Observing some national and international days like victory day, international human rights day to enhance awareness on different issues in the communities. Creating awareness on issues like AIDS/HIV, DDR, Family planning, UP services, Human rights etc.
Khas land	Identifying <i>khas</i> land and lobbying with the relevant officials to arrange distribution of <i>khas</i> land among landless poor.

4.1.3 Building Capacity of the Federations

One of the major emphases of the *Amader Adhikar* project was to build the capacity of the *Shuvosakal* Federations. Accordingly, the project carried out a number of trainings for selected members of all the Federations. Following is a list of the trainings that most of the Federations received. It should be noted that these trainings were given only to selected members of all the Federations and in many cases some group members, not to all or most of the members. The idea was to infuse the capacity among all the members of the Federation horizontally and among the members of the primary groups vertically.

- 1. Livelihood skills trainings including vegetable gardening, poultry, fisheries, homestead tree plantation etc.
- 2. Awareness training on social issues like child marriage, dowry, violence on women, and gender.
- 3. Trainings on health issues like family planning, HIV/AIDS, first aid,
- 4. Trainings on human rights and leadership
- 5. Advocacy workshop on local government services
- 6. Advocacy workshop on local administrative service UNO, police, social welfare, women affairs
- 7. Trainings on Disaster risk reduction
- 8. Trainings on savings.

Some of these trainings were carried out under the previous project and some under the Amader Adhikar project. But while considering the outcomes of these trainings, it is important to consider all these together.

4.1.4 Services Received by the Members

The Federation and the associated groups are formed mainly for transforming the lives of the members. It is evident that substantial services and benefits are received

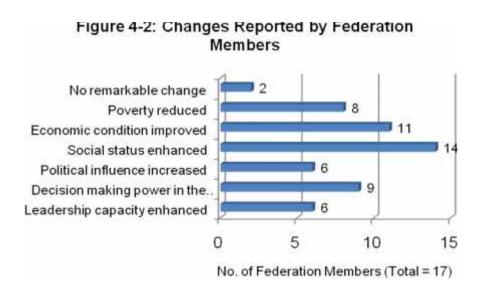
by the members as part of the groups and/or the Federations.

As evident from Figure 3-1, more than three fourth of the members received microcredit services as group members.



The proportions of members receiving different types of trainings are also quite large. These are reflections of the types of services that people received as a result of their involvement with the primary groups and hence with the Federations.

To what extent does it really matters to be a member of the Federation? The evaluation tried to assess the types of changes that occurred in its members resulting for their involvement with the Federations. Out of the 306 respondents, only 17 were direct members of the Federations. This was expected as only the President of each Primary Group becomes a member of the Federation. Out of the 17 Federation members, only 2 reported that there was no remarkable change in their life. All other reported remarkable positive changes.



4.1.5 Strengths of the Federations

The following are some of the strengths of the Federations as reflected from the consultations with them.

- There were numerous anecdotal evidences reflecting the fact that the Federations as organizations are capable of claiming rights from the local authorities. Building on the many success stories of the union level Federations, the upazila level Shuvosakal Federations also emerged as an important organization at that level. The strengths of these Federations and how they accepted in the locality were reflected from the discussions with the local civil society and community leaders.
- The leadership quality is clearly visible among the current Federation leaders.
 They indeed are emerging as the leaders of the poor people in the respective
 unions. All the leaders met by the evaluation team are well versed in their
 speeches, apparently possess good understanding about their role in the
 communities, well accepted by the members of the Federation, and have
 noticeable influence on the local UPs.

 As evident from the meeting records and discussion with the members, the Federation meetings are quire regular and the attendance is usually almost cent percent. These reflect the level of activeness of the Federations and the members.

4.1.6 The Missing Links

Despite all the positives of the Federations operating as effective organizations of the poor people in the project area, there are some missing links which do not necessarily undermine the achievements of the Federations, but certain show some scopes for further improvement.

- Although each Federation created their own fund, the amount of that fund is still not that significant that can be used for any large investment or income generating ventures.
- It is true that the awareness and capacity building initiative did wonders to the Federation members. However, the trickle down effects it had on the group members are rather limited. The level of awareness of the group members on some issues indicate that the trainings given to the Federation members did not reach the group members to a great extent.
- While the structure from groups to the upazila level federation can potentially be a very effective mechanism to establish poor people's rights, the vertical links among these three tiers are not clearly visible as is visible the strengths of each tier as a separate entity.

4.2 Strengthening the Micro Finance Program

The *Amader Adhikar* project brought about significant quantitative and qualitative changes in the operation of micro finance program of Shushilan in the project area. The benefit of these changes was not limited within the project participants; rather it spread over the entire micro-finance program of the organization. The following are some major changes observed.

- The micro-finance program with the revised approaches and strategies
 facilitated development of savings tendency among the project participants.
 This was clearly evident from the discussions with the group members. The
 total savings amount more than doubled during the project period.
- The micro finance was liable for economic transformation of numerous group members.
- The micro finance component of Shushilan's interventions clearly emerged as an independent program under during the *Amader Adhkar* project. The inputs provided for the micro finance program, especially the dedicated human resources and technical guidance from Concern really facilitated this process.

- The supports under the Amader Adhikar project significantly facilitated development of improved policies and systems for the micro finance program.
 It is now operating under a well laid out guideline.
- As a result of the strengthening of the micro finance program, the portfolio of the program expanded substantially. The total amount of revolving loan fund in the area has increased from 88 *lac*s in 2006 to more than 2 crores in 2010. The rate of repayment currently is 96.8%.
- Amader Adhikar project could facilitate initiation of linkage of Shulshilan's micro finance program with PKSF. However, the target was to establish linkages with at least two such agencies. Although that has not happened, it can be expected given the present level of maturity of the Shushilan's micro credit program that further linkages will be developed.

Table 4.1: Sources of Credit for the Group Members

Sources of Credit	% of Households
Shushilan	90.3
BRAC	4.2
Ahsania Mission	1.7
Grameen Bank	6.8
BRDB	4.2
ASA	0.4
Agrani Bank	0.8
Moneylender	0.8
Others	6.8
Total number of HH receiving credit	274

4.3 Access to Services and Resources

Overall, the *Amader Adhikar* project contributed significantly toward increasing the poor people's access to the services and resources available from different providers, e.g. local government, local administration, different departments of the government etc. This increased access to services and resources was achieved through a two-pronged strategy. On one hand, people were made aware about the available services and resources; and on the other hand, Federations were strengthened in such a way so that it can advocate for increased access of people to the services and resources. The following are the broad trends of the improvements that occurred during the project.

 Reciprocity of awareness between the service recipients and the service providers was evident from the data collected from both sides. While the Federation members are aware about the services and resources they should get, the service providers also became more aware than earlier. The service providers interviewed by the evaluation team acknowledged that the advocacy

- and lobbying by the Federations made them more aware about the services that they are supposed to provide.
- About 88 percent of survey respondents manifested awareness about the services available at the UP; and more importantly, more than two thirds of the respondents received at least some sort of services from the UP. About the government services, almost 9 out of 10 survey respondents manifested some sort of knowledge, and 7 out of 10 some sort of government services during the last 3 years. A number of stories were shared with the evaluation team that describe how the groups, often with the help of the Federation (of leaders of the Federation) claimed their entitlements from the local service providers.
- Officials of the different government departments working in the area (union and *upazila* level) including the ones with agriculture, livestock, social welfare, women affairs and even law enforcing agencies, confirmed that the level of service provision to the members of the groups and the Federations increase substantially as a result of initiatives takes by Federations. The officials mentioned about the different programs arranged by the Federations that they attended and how that helped in increasing cooperation between the service providers and the service recipients. Most officials think that people now are quite aware of the services available for them although there are scopes for improving on technical understanding related to successfully using some services (e.g. agriculture, livestock etc.).

Becoming an Advocate of Rights

Jahanars Begum is 35. She works as a day labourer. So does her husband. But she is the president of a group.

She was married at an age of 12 only. Her husband would torture her as he did not give birth in the first two years of her marriage. Then she became mother three years after the marriage. Her husband had affairs with another girl. He did not listen to her at all. She had not role in the family decision making process.

A Shushilan staff member visited her house twice to make her a group member. She informed her about savings. Jahanar's husband said 'no' at the beginning. He said these were bogus and she could lose her money. Later on, he allowed her joining the group.

The husband continued not listening to her in any household affairs for at least one year after joining the group. Then he started realizing after a lot of discussions. Now he discussed with Jahanara about most of the decisions. Thus peace came to her family after joining the group.

Starting from an ordinary member of the group, Jahanara gradually became a capable leader of the group. She received a lot of trainings after joining the group. These changed her life. He gave her daughter in marriage after the age of 18. There were demands for

dowry, but she refused. She also ensured that there is no pressure on her daughter for dowry after the marriage. She made it clear what she could do if that happened.

Jahanara's group conducts different mediations and resolves conflicts between husband and wife. If any husband divorces a wife, they fight for her *denmohar* and, if required, file complaints to the appropriate authorities.

Jahanara claims that they have become aware of their rights. They send names for distributing cards of safety nets or different allowances to the Member of the UP. For aquaculture, they go to the fisheries office at the Upazila. They go to the livestock office and hospital for treating diseases of the domestic cattle. She claims that the group members have become aware of their rights and they are playing vital role in family decisions.

Jahanara's economic condition also enhanced greatly. She has leased in 10 *bigha*s of land and taken a loan of 20,000 taka.

The leadership training helped Jahanara a lot. She claims, "Now I can talk confidently at any place. We try to solve any problem within the group. If we fail, we go to the Federation."

4.4 Documentation and Lessons Learned

A wide range of documentation was initiated in the Amader Adhikar project. Substantial documentations are visible at different levels of the project components.

- The Federations were found to keep the records of all their meetings and activities in a simple but systematic manner. Any information they provide could usually be validated by the documents they kept.
- The local civil society knows substantially about the activities of the Federations. The claim that they are regularly fed by the Federation members about the activities. The social interactions and exchange of information between these two groups appeared to be quite strong and regular.
- At the project level as well, the documentations are well maintained starting
 from the list of groups to the meeting proceedings of the Federations. Well
 maintained MIS records and proceedings of all types of meetings are
 reflections of good documentation practices in the project.
- Substantial media coverage on the activities and successes of the Federations was achieved locally.
- However, no significant initiative to document the lessons learned was
 initiated. Although the evaluation of the first 5-year project tried to reflect on
 the lessons learned, it is important that the lessons learned over the 8 years in
 general and these 3 years in particular is utilized through proper
 documentation and dissemination.

4.5 Understanding the Mainstreaming Issues

Discussions at the FGD made it clearly evident that the group members and the Federation members have basic understanding about the mainstreaming issues including equality, DRR and HIV/AIDS. However, the level of awareness about the services and about the mainstreaming issues varied between the group members and the Federation members. The former manifested significantly less awareness compared to the latter.

Matrix 4-2: Project Participants' Understanding on the Mainstreaming Issues

Issue	Reflections on the Level of Understanding
Disaster Risk Reduction	Most of the project participants (the group members) do have
(DRR)	basic understanding on DRR. They can say what people need to
	do before disaster to get prepared for facing it and how to
	manage during disaster. In most of the group discussions, they
	supported their claim of knowledge by sharing some stories of
	what they did to prepare for and manage the disasters, especially
	during the recent Aila. Most of the groups (at least some
	members) have received trainings on DRR.
HIV/AIDS	The groups appeared to be quite well exposed to the knowledge about HIV/AIDS. They received the knowledge mainly from the trainings arranged on HIV/AIDS. The group members know what is AIDS and how it is caused. They have basic understanding about the preventive measures.
Gender (Equality)	In most cases, trainings on gender issues were done with a
	number of other (but related) issues like child marriage, dowry,
	violence on women etc. As a result, understanding on gender
	issues remain limited mostly within these issues and do not really
	reach up to covering the broader issues of equality. However,
	most of the members know about the inequalities that prevail
	between men and women and the ways to address the
	inequalities. Thus, although the technical understanding of
	gender equality is missing, the practical understanding is there
	and some reflections of that understanding are reportedly there in
A division ov	the lives of the project participants.
Advocacy	The members of the Federations and Groups did not receive any training on advocacy as such. Instead, it was a learning-by-doing
	approach of capacity building. Therefore, the project participants
	are involved in a fair bit of advocacies although the technical
	understanding on it is missing. The Federations conduct regular
	advocacy meetings involving all the important stakeholders and
	the group members often get involved (usually with help of their
	Federation leaders) in advocacy for claiming their rights. The
	service providers also confirm that they attended different
	advocacy meetings arranged by the Federations.

The Story of Hasina Khatun

Hasina Khatun (27) is a day labourer. She has been a member of Chitra Mohila Dal for about 4 years.

Hasina was married at an age of 12/13. Her husband was addicted to alcohol and drug, which she could know only after marriage. The husband would torture her physically. Two years after the marriage, she got separated from her husband. He was pregnant at that time. Her parents and the neighbours told her to abort the child, but she refused. Now her boy goes to school.

When she became a member of the group four years ago, she did not do anything. She was living with her father. Still she's there, but a lot has changed. Four years ago, she with her child struggled a lot at the father's family as her father's financial condition was not sound, and she had a number of brothers and all were very young. This was the situation when he joined the group. They started with 9 members.

After joining the group, she worked for planting trees along the road and maintaining those for three years. For this work, she would get a monthly salary of 900 taka. She would contribute this amount to her parents for running the family.

She started saving with the group from the beginning. She drew 700 taka from the savings and bought a goat. Now she has 8 goats from that one. These goats are now her valuable assets. Moreover, I took loans from Shushilan and gave those to my brothers. They have improved their economic condition using those loans. The condition of the whole family is now much better.

Hasina got some trainings after joining the group. Apart from the training on goat rearing, he received a number of awareness trainings. For example, she got training on the ills of child marriage, which supplemented to her own experience. He claims that her group now prevents child marriage and has successfully done so in a number of cases. She also claims that the extent of violence against women reduced significantly. Women have become aware of their rights. They can now play a role in the decision making process of the family.

Hasina claims that she herself has gained a lot of confidence. When she was working for tree plantation and maintenance by the road, a married man wanted to marry her and disturbed her for quite a few days. She ended up beating that man in front of people. She was not afraid as she knew that she could even face the police with her group members.

Hasina says, "Staying with the group my saving is augmenting. My economic condition is changing. I want to set up a cloth store in future. I wish to take loan from Shushilan to set up the store. Now I'm more aware. I know about my rights."

4.6 Impact on the Lives of the Target Groups

The target groups of the *Amader Adhikar* project can be divided into a number of categories. Apart from the Federation members and group members who are directly served by the project interventions, the members of the groups not included in the Federations are also targeted by the project as those groups always try to be included in the Federations. The above sections discussed the different types of impact that have been created among the target groups due to the project

interventions, this section tries to briefly present the different aspects of the impact at a glance.

Matrix 4-3: Findings of Final Evaluation Compared to Earlier Findings

Matrix 4-3. Findings of Final Evaluation Compared to Earlier Findings			
Baseline Study (2002)*	Evaluation of the 5-year Project (2007)*	Final Evaluation of AA (2010)	
Incidence of early marriage among females is astronomical high, ranging from 78% to 84.6%. The highest frequency is between ages 12-14.	Early marriage among girls remains a chronic social problem. But awareness about its adverse affects is high among parents and other stakeholders. Poverty and illiteracy are considered the main reasons behind the prevalence.	High level of awareness has started to transfer into practices. Prevalence of early marriages has declined significantly and there are anecdotes of preventing child marriages by Federation members.	
Only one-third of the household population has agriculture as the main occupation. The largest source of income is skill-based occupation.	Families have diversified sources of income. Family income has increased due to microcredit and training.	Diversification of sources of income has continued. In particular, the increased volume of micro-credit has generated new IGAs.	
Food security: Coverage through own production is negligible in both places, rendering households vulnerable to external shocks and also to whims of market. Excess food is little and the crisis months are from August to October. The situation for female-headed households is worse.	Since most of the participants are landless the supply of food from own farm can coverage limited number of months. But nonfarm income has increased to provide food security.	Access to land has increased significantly resulting in greater availability of food. Much of the access to land has been gained through rights based advocacy. Non-farm income continues to contribute to food security.	
Use of pesticides in rice production is widespread (80% of households in Kaligonj and 94.1% in Shyamnagar). The use of compost fertilizer is limited, only 17.9% in Kaligonj and 22.1% in Shyamnagar.	Use of pesticides remains universal. But application of compost fertilizer has increased significantly.	Awareness on ecological agriculture has increased further, which has resulted in greater practices of such farming.	
Awareness about social rights is limited; few have access to public Khas land.	Awareness about social rights among members is high. The overall situation about the access to khas land remains same though some families got land during the project period.	Rights are no more limited only within awareness. Numerous examples of successfully claiming rights by the target groups reflect that rights are practiced.	
Women decision-making role is less prominent regarding matters of family, compared to personal affairs decision-making; in communities women have even lesser role.	Families reported high women participation in decision making in personal and family affairs but very limited participation in social and common issues.	Participation of women in social leadership has enhanced notably, especially through Federations. Most of the Federation leaders are women.	

*Source: Alamgir *et al*, Report on the Final Evaluation of Shushilan-Concern Partnership Project (SCPP), 2007.

Halima Begum – A Tortured Housewife Turning into a Confident Woman

Halima, the daughter of Jabed Gazi of Gobantoli village got married to the neighbour Ataur Gazi, the son of Hetaton Gazi. It didn't take long for Halima to return to her parents due to intolerable torture by her husband. Now she is running a case against her husband at the Satkhira court. She's got confidence and logistics supports behind her from her group, her Federation and Shushilan.

Halima describes that before being involved with Shushilan through the group, they did not know anything about their rights. They did not understand those things. They never thought of going to the UP members of chairman for demanding their rights. They did not know anything about violence against women. They were confined only within their household affairs. They were not aware of the health issues. So they suffered from different health problems.

Now they have become aware of many things after getting trainings from Shushilan. They can exchange their views with others. Halima has received trainings on aquaculture, vegetable gardening, primary healthcare and maternal and child healthcare. Halima claims, "We can talk about our rights at any mediation. I alone can go to Satkhira."

The Shushilan project has changed Halima's life in many ways. After receiving training from Shushilan, she started vegetable gardening and goat rearing. He also started aquaculture. Now she has two goats and five hens after selling a few. She received maternal card during her pregnancy and then from the UP she received allowance for distressed woman. She also got involved in other IGAs including sewing of *kantha*. Moreover, she gets supports for the healthcare of her child in the forms of medicine and hospital treatment as required.

The UP chairman and members now count the group members, claims Halima. If they go to the office of the UNO and to the police station, the authorities listen to their problems and try to solve. When any card (social protection service) comes to the UP, the group is informed. The group tries to convince the member for giving it to deserving persons. If that does not work, they go to the chairman and thus claim their rights. If someone else receives the card, the group assesses whether that person deserves it or not. If s/he does not deserve then complaints are made to the UNO office.

Overall, they have become more aware and confident in claiming rights. They have become aware of health issues. They have known about different news ways of earning. Above all, they have developed the mentality of working for others.

Halima does not want to go back to her husband. She cannot forget the torture that she got from that man. She does not want to get married again. He wishes to live with her child. She wants to run his life with the awareness and trainings she received from Shushilan. She dreams of establishing her daughter in the society.

4.7 Progress towards Achievement of Purpose and Goal of the Project

Achievement of outputs almost automatically ensures positive advancement toward achievement of purpose and goal of a project given that the assumptions hold. As discussed above, the outputs of the *Amader Adhikar* project have been achieved to a great extent and thus the progress toward the purpose has been guite

encouraging. However, the achievement of sustainable access to livelihood means has been disturbed to some extent by the frequent occurrence of natural disasters in the area (Sidr and Aila in particular). Still, the overall achievement is noteworthy.

- Shushilan's micro-credit operation has now been established as an independent and well-functioning program with much increased portfolio and enhanced performance.
- The Shuvosakal Federations have now emerged as strong people's
 organizations fighting for the rights of its members with some noticeable
 success and acceptance from the wider society. Although there remain
 some concerns about the sustainability of the Federations, these
 organizations have become effective forums to protect the rights of the
 poor people of the project area.
- Access of the project target group to the social safety nets program has
 definitely increased. More importantly, this increase has occurred through
 a rights based approach rather than a service delivery approach, which
 implies that the sustainability is inbuilt in this process. The increased
 services are not likely to disappear after the end of the project. The
 awareness of the providers of the social safety nets has bee quite
 remarkable in response to the advocacies done by the Federations.

4.8 Sustainability

The sustainability of the positive outcomes achieved by the project depends largely on the sustainability of the Federations as these have been designed as sustainable people's organizations for ensuring the rights of the poor people. There are a number of factors that currently work positively toward achieving sustainability of these organizations. Ownership of the Federation members has been developed to a good extent and that ensures the sustainability to some extent. Apart from ownership, the interests of the members are also important to note. In particular, the leaders are enjoying the enhanced social position they now have and this encourages other members to try to become leaders as well. However, there are some elements of risks involved here. First, in absence of cordial initiatives by the current leaders, the power can get concentrated and in such case, the Federations may not be able to serve all its members equally. Second, the political ambition of the leaders can involve some potential risks in terms of involving in the local politics and getting victims of the existing power structure.

The size of fund of the Federations has been reported as a concern by the member and leaders. While some plans have been made to enhance the fund and reduce the operational expenditures, how far this measures can achieve in terms of strengthening the fund beyond the project period remains a question mark. Some of the Federation members think that lack of physical assets of the Federations, e.g.

office spaces, is a weakness of these organizations as they need to depend on others for some of their activities, e.g. meetings. However, there are opposite views as well. It has been observed that the Federations are successfully using the office spaces of the Union Parishad (UP) and the UP also are glad to allow them do so. Thus the lack of physical establishment may not be a major concern in terms of sustainability.

5. Reflections on Concern-Shushilan Partnership

The *Amader Adhikar* project represents the final stage of a successful partnership between Concern Worldwide and Shushilan. This marks the end of an 8-year partnership which contributed significantly to both the organizations. The partnership also represents a paradigm shift from a capacity building approach to the rights based approach to development of the poor people.

Shushilan's Perspectives

It is clearly evident and greatly acknowledged this partnership has been a great contributor to Shushilan's development over the last 8 years. During the course of this partnership, Shushilan has turned from a small local organization to a very strong regional organization and has recently been moving towards becoming a national organization. The Shushilan leadership thinks that Concern has a major role to play in this shift of Shushilan.

- The first 5-year project was aimed to building capacity of Shushilan so that it could serve the poor people in the ecologically vulnerable southwest region of the country. The capacity building project had 10 outputs, out of which 4 were focused on building the capacity of the organization and the other 6 were interventions for the poor people. Those 6 interventions have now become 6 independent projects and the 4 capacity building outputs contributed tremendously to developing the organizational capacity of Shushilan.
- Concern's support to building the capacity of the micro credit operation of Shushilan and facilitating micro credit to become an independent program indeed contributed to making Shushilan's micro credit very sound and efficient with increase in the volume of operation and enhancement of recovery and other performance indicators. Shushilan is now being considered as potential partners by big players of micro credit including PKSF.
- One of Concern's significant contributions has been the development of staff capacity of Shushilan.
- Concern also facilitated important linkages for Shushilan to national and international organizations and donors like DFID and others.

Concern's Perspectives

Since stepping into the partnership approach, this has been one of the more successful partnerships for Concern Worldwide Bangladesh. Concern has got an opportunity to reflect its journey from capacity building to the rights based approach through the 8-year partnership. This partnership in fact has become one of the better examples for Concern through which it could demonstrate how to move from one level of support to another level – to gradually reduce the level of support and successfully phase out at the final stage.

6. Lessons Learned and Recommendations

The *Amader Adhikar* project derived some very important message for not only the organizations involved with it, but also for anyone working for the development and empowerment of the extreme poor people of Bangladesh. Of course, lessons are learned differently by different people and organizations. The following are some lessons that the evaluators thought important coming out of this partnership. Note that these lessons are not in isolation from *Amader Adhikar* project, but relates to the entire Concer-Shushilan partnership in the project area.

- The partnership clearly demonstrated that it is important to build the capacity
 of local organizations for bringing about sustainable changes in the livelihood
 of people living in any locality. Direct delivery by an external agent
 (organization) may not work as effectively as it does through local
 organizations. The local organizations may not always have the capacity at
 the outset, but it is always possible to develop their capacity.
- The successful implementation of the Amader Adhikar project as a follow-up
 of the capacity building project also demonstrate the importance of
 sustainable people's organizations for establishing rights of the poor people.
 It does not always require a lot of supports to organize people for working
 together for their rights.
- Establishing sustainable people's organizations is challenging and both
 Shushilan and Concern responded to that challenge successfully. The mutual
 dependence and long-standing relationship apparently worked as the key
 factors in addressing this challenge.
- As the project is coming towards the end, it also reflects that it is not always
 difficult to phase out from an intervention that runs for a long time if there is a
 clear exit strategy. The Amader Adhikar project had a clear and unambiguous
 strategy for phasing out right from the day one. As a result, this phase out is
 being accepted by everyone related including the partner and the participants,
 as a reality, and everyone is getting ready for it.

Recommendations

For ensuring the sustainability of the project outcomes and using the lessons learned from it, the following measures can be considered.

- While the project support by Concern ends, it is vitally important that Shushilan still maintains its presence in the area. The supports can be limited, but the presence is important for continuing providing some guidance to the Federations which have emerged as sustainable people's organizations.
- It is important to facilitate development of long term plan for the Federations in addition to the current practice of annual plan. Since the project support will not more be there, the Federations should have 3-5 years plans developed with the help of Shushilan.
- The staff of the micro-credit program of Shushilan, which will be running anyway in the area, should be given some responsibilities to guide the Federations.
- While continuing support to the Federations, Shushilan should also consider how it can utilize this experience of local level advocacies to advocacy at a broader level, i.e. national level. It is obvious that Shushilan as an organization has expanded notably and it is high time that the organization contributes to the national level with its advocacy.
- The success story of Concern-Shushilan partnership should be well documented and disseminated to the wider development community home and abroad.
- Since it has been one of the best and most effective partnership experiences for Concern in Bangladesh, it should consider how to best utilize these lessons and the long standing relationship with Shushilan. Concern should seriously consider strategic partnership with Shushilan through which collaborations of different types may arise between the two organizations.
- The experience and lessons learned from this project should be utilized by developing joint projects in the future.