

Impact Assessment of Financial Services for the Poorest (FSP) Project



BEES Bangladesh Extension Education Services

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Impact Assessment of Financial Services for the Poorest (FSP) Project



Bangladesh Extension Education Services

Foreword

In 1975, BEES entered into the development field. The vital aim was to contribute in alleviation of poverty and empower the poor of rural and urban areas. BEES has been keeping contribution to fulfill its commitments to the poor, and neglected peoples particularly the women and children, who are the most vulnerable groups in our society. BEES is more aware about the women to empower and enable them with self-reliance to achieve sustainable improvement of their livelihoods.

The organization has been working on several components including micro-finance, micro-enterprise development, education, health, agriculture & social forestry, livestock & poultry etc. for improvement of livelihood status of the targeted populations. BEES has been providing credit facilities along with necessary technical supports to the vulnerable group emphasizing the poorest women for their socio-economic empowerment.

In our country, about 15% to 20% populations are under the poverty line known as Hard Core Poor. They are too neglected to get the micro credit facility from almost all of the sources, but they have earnest needs to get this facility to survive well. BEES realized that it should support the Hard Core Poor People of the country. This opportunity came when PKSf launched the financial services for the poorest (FSP) Pilot Project especially addressing the Hard Core Poor with financial assistance from world Bank. BEES was selected as one of the partner organizations of PKSf to provide the service. Over the 4 years of operating the activities, it is the proper time to study the impact about the project. In this point of view, BEES commenced to conduct an impact study of FSP to find out the successes and failures of the project to set a better strategy for the upcoming similar type of projects.

For conducting the study, REM cell of BEES developed a questionnaire considering the indicators of baseline instructed by PKSf. Some secondary information on different indicators excluding the baseline has also been incorporated from PKSf Annual Report 2006 to make the report more predictable. Qualitative or quantitative figures may vary in some extent in compare to compiled information on all areas of hard core poor as it's based on a small area under only one organization.

The major responsibility was given to the REM Cell of BEES for conducting the survey. The personnel of REM cell carried out the study taking the assistance of staffs, MIS cell and Nayapara unit office, who were inseparably related with the activities from the beginning to till date.

I extend my gratitude towards the members of REM cell of BEES, and special thanks to staff, Nayapara unit office apart from them this study was not possible to conduct.

Saiful Islam Robin
Executive Director
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Executive Summary

BEES started its Financial Services for the Poorest (FSP) project activities since July 2002 in Madhobpur upazilla of Hobigonj district. Poorest women, as defined in the set guidelines, are the beneficiaries of this project. The project has been working for last four years to improve their livelihoods through micro-credit services as well as providing technical assistance. This study is intended to serve as a source of information on the project accomplishments due to project interventions to help the project management and the policymakers. Total number of beneficiaries of FSP project, up to August 2006, were 4,177 consisting of 197 groups.

The study utilized random samples, in all cases. In order to assess the project impact eloquently, both quantitative and qualitative data were collected from different sources. The survey included individual beneficiary/group member, beneficiary group, dropout beneficiary, Field Organizer, Area Manager/Unit Manager and local elites as data source. Some information was also been collected from PKSF annual report 2006 as secondary data.

As of August 2006, a total of Tk. 30,332,500 was distributed among 3,649 members based on their IGA needs. By end of 4 years of the project, Tk. 8,449,876 and Tk. 59,263 were found to be outstanding and over due respectively. During this time BEES recovered Tk. 21,882,624 out of total collectable Tk. 21,941,887. The project, by end of its planned period, reached to a satisfactory recovery rate of 99.72%.

The project has lost 889 group members, in total, over the last four years of its implementation. Of the dropout members, 58% left the project voluntarily. Some of them (16%) were eliminated for violating project rules and regulations, 11% beneficiaries referred to the insufficiency of time span for repaying loan. Some beneficiaries accused male family members, especially their husbands for inhibiting them in doing project activities.

The project provided trainings to its beneficiaries on different IGAs, viz., goat, cow and poultry rearing, tailoring, chanachur production and candle making. Although a good number of beneficiaries received trainings on chanachur and candle production, they did not use their knowledge as expected. In contrast, trainings on poultry and livestock rearing are quite successful because all or most of the beneficiaries used their knowledge in respective fields. Tailoring/sewing is also a beneficial training for them. In addition, BEES also conducted several sessions on social, environmental and health related issues that affect the livelihoods of the rural poor.

The beneficiaries invested their loans both in on-farm and off-farm activities. Most of the beneficiaries used their loans for small trade, followed by poultry and livestock rearing, and buying rickshaw or sewing machineries for the sake of good earnings. Some beneficiaries spent loans, in part, for repairing their houses or machineries; quite a few borrowers invested their capital in agricultural sector. Some of them invested their capital in more than one sectors. It is identified that borrowers are more interested to invest their money in off-farm sectors because they find these income sources relatively profitable and free from seasonality effects.

Today, 95% FSP beneficiaries believe that the project has lifted them to a higher position in their societies – their real avenues of wandering, because, as they proclaimed, their husbands and equally other family members value their opinions on family matters. More than 78% beneficiaries realize that they are having more importance from their neighbors than they were in the past. They are being invited to different social festivals. Neighbors seek suggestions on several issues, and borrow money from them in crisis. Besides, almost one-third of the beneficiaries have enhanced their leadership capacity through working with FSP. They can lead the group members and conduct sessions/ meetings competently. The major achievement, in this regard, is that they are now, in most cases, leading their families.

School enrollment of beneficiary children has been increased significantly because of project intervention. However, the study team explored that this increase is not only for micro-credit, rather awareness rising played an important role.

Of the beneficiaries, 83% voted in recent Union Parishad (UP) election for the candidates of their own choice – signifies enhanced awareness. Two beneficiaries secured important positions in Temple Management Committee and Village Development Committee in their community, and another one was found who tried for the UP membership through election. Before project interventions, in most cases, husbands or other capable male members of beneficiary households were the sole decision-makers for family expenditures, be it small or large, while female members contributed significantly to their families. Same practices were found in the aspects of children's education and marriage. Family planning is a discerning matter where decisions should come from both husbands and wives collectively, beneficiary women, until joining the project, were not recognized that much by their counterparts. The gender paradox is, however, getting better, and day by day, acquiring an amicable ambiance in societies.

The beneficiaries increased their household income significantly during the project period. Almost 100% households have been able to increase their income due to FSP activities. Before intervention, 50% households earned less than Tk.1300 monthly. But after intervention, when the survey conducted, only one household was found to have

an amount of income less than Tk.1,300. In conjunction with income, expenditure of beneficiary households has also increased to some extent. The rates of increment in income and expenditure, however, are not comparable. Income has grown higher. It is found that beneficiary households currently spend more on food items and expenditure on non-food items, such as, clothing, education, social festival, etc. has reduced slightly. This indicates that they control their total expenses for saving more money. No beneficiary was found without savings during the survey but before intervention of FSP activities it was found that 40% beneficiaries had no savings. Weekly savings status has also been increased considerably.

Several examples demonstrate the multiple aspects of project beneficiaries developing in a phased process, starting with economic enhancement, leading to empowerment at the individual level, and then moving on to collective action at the community level. However, these initiatives will not be able to bring about social transformation in the aggregate unless issues of control and ownership of the production process, linkages with a broader market and greater decision-making at the political level are tackled. Initiatives at the community level can be a useful tool to empower women, forging gender equality from the grass-roots to the national level. However, these initiatives have to incorporate strategies and measures that empower the poor women, and enable them to participate in the development and transformation of society if poverty is to be truly alleviated.

Background of the Study

With roughly 147 million people squeezed into an area of 147,570 sq. km., Bangladesh is among the most densely crowded of the world's countries. With a per capita income of less than \$470 annually, it is also one of the poorest countries. With population growth of around 2% annually, per capital incomes have risen by 2.5% per year. Also employment has been unable to keep up with increase in the labor force. Poverty continuous to be widespread, with approximately 36% of the population estimated to be below the poverty line.

Despite the recent macro economic achievements, poverty is still pervasive and endemic in Bangladesh. According to the Household Expenditure Survey (HES) of Bangladesh Bureau of Statistics (BBS), using the most commonplace definition, about half of the population could be considered poor, while a quarter of the population could be considered extreme poor. Among them, the bottom 10 percent of the population are steeped in severe deprivation so much that they require substantial transfers to keep them from starvation and to reach a level that is considered micro-credit worthy.

The status of human development as reflected through the Human Development Index (HDI) has improved from 0.350 in 1980 to 0.615 in 2006. Bangladesh has moved from a low human development category to a medium human development category and is ranked 137 among 177 nations. It is true that the macro economic situation is getting better but still 36 percent people are living on less than a dollar per day.

Micro-credit - the provision of small loans and other financial services to the poor entrepreneurs, who are otherwise excluded from conventional banking services, is a development strategy with significant potential for poverty alleviation and economic empowerment. With more than thirty years of experience behind it, the micro-credit organizations have spawned a range of innovative models for providing quality savings and loan services to the poor in both urban and the most isolated rural settings. Over time, exemplary programs in Bangladesh have proven that the poor, including the poorest, are reliable borrowers and a safe credit risk. These programs have enabled great numbers of impoverished people, and women in particular, to establish small enterprises, accumulate savings, and secure necessities. BEES identified a number of people of the poorest category by strictly following a set of preset guidelines, and worked for the past four years to improve their livelihoods through micro-credit services along with technical assistance pertinent to their context for the best use of loans.

Introduction

BEES started its activities in Madhobpur upazilla under Hobigonj district through Financial Services for the Poorest (FSP) project since July 2002. Palli Karma Shahayak Foundation (PKSF) extended its assistance through providing financial supports to BEES to run the project. Followings are the major components of this project:

1. Micro-credit
2. Develop skills through training
3. Maintain disaster fund to face upcoming disaster
4. Supervision and Monitoring

PKSF selected 20 organizations to utilize a certain amount of fund for the target beneficiaries. BEES, one of them, has been working with the poorest through providing financial support as well as technical assistance to them.

Objectives of the Study

This study is intended to serve as a source of information on the project activities, especially on the microfinance services for the policymakers and the research community. In general, the objectives of the study are to:

- i) Assess the impacts on the livelihoods of the target beneficiaries due to microfinance services;
- ii) Document the learnings throughout the implementation of the project.

BEES believes that these learnings will help the project planners to a great extent to design similar types of projects more efficiently.

Sample Design

The total number of beneficiaries of FSP project up to August 2006 were 4,177 consisting of 197 groups. From this population a random sample of 173 beneficiaries was selected based on average income of the beneficiary households as obtained from monitoring data. The following statistical formula (Business Statistics – Basic Concepts and Methodology, Fourth Edition, W. W. Daniel, J. C. Terrell, Georgia State University) was used calculate the sample size considering admissible internal variation in the population parameter.

$$n = \frac{Nz^2\sigma^2}{d^2(N-1) + z^2\sigma^2}$$

where:

n = sample size to be determined

N = population size (here, 4177)

z = standard normal variate, value of which is 1.96 at 95% confidence

σ = population standard deviation

and d indicates how close to the true mean we want our estimate to be. Based on the previous experience, it was assumed that the estimate to be within a range of ± 50 from the true mean.

The sampling units being scattered over 5 unions of Madhobpur upazila under Hobigonj district, PPS sampling was deployed to determine the union-specific sub-samples. Sub-samples of sizes 78, 51, 32, 11 and 1 were drawn from Nayapara, Shahjahanpur, Jogodishpur, Satiyan and Baghshura unions respectively.

In order to assess the project impact eloquently, both quantitative and qualitative data were collected for the study from different sources. Other samples, as drawn from different sources, were: Beneficiary group - 10, Dropout member - 45 and Local elite - 10. Minimum-5%-coverage was ensured for selecting samples from beneficiary groups and dropout members. Besides, 10 elites from respective communities were apprehended to have their impressions about the project. Randomness was the basis for selection of samples, in all cases, to make them representative and to get the most of parent populations.

Questionnaires

Structured questionnaires were used to facilitate the data collection process. The questionnaires prepared for this survey along with the method of data collections are shown in the following table:

Sl #	Respondent	Method of data collection
1	Beneficiary (individual)	In-depth interview
2	Beneficiary (Group)	FGD
3	Field Organizer (Group)	FGD
4	Area Manager/Unit Manager	In-depth interview
5	Elite person of the project area	In-depth interview
6	Dropout member	In-depth interview

In-depth interviews were conducted for individual respondents while focus group discussions (FGD) took place for collecting data from group of respondents. The main objectives of FGD were to collect background information of the quantitative ones as well as to grasp the project impact critically.

Training and Field Work

Ten graduate level students were selected from the project area for data collection. Respective personnel of REM cell oriented them with the questionnaires and method of data collection by arranging a one-day orientation session. The trained persons went to the field to pretest the questionnaires, guided by REM personnel, before conducting the actual survey. After necessary amendments all questionnaires were finalized. Data collectors took 5 working days for completing the survey. Side by side, REM personnel supervised and monitored the data collection process to ensure data quality.

Data Processing and Analysis

All questionnaires for the stipulated survey were periodically returned to Dhaka for data processing. The processing of survey data began shortly after the fieldwork commenced. The processing operation consisted of office editing, coding of open-ended questions, data entry, and editing inconsistencies found by the computer programs. The concurrent processing of the data was an advantage since REM personnel were able to advise data collectors of the problems detected during data entry. In particular, tables were generated to check various data quality parameters. Data were directly entered in SPSS table. However, both SPSS for Windows and Microsoft Excel were used for analysis purpose.

Selection of Target Beneficiaries

Although target beneficiaries consist of the poorest domain, some preset guidelines were strictly followed during the selection process. Any person possessing the following criteria was selected from the project area as a member of the beneficiary group.

- i. Landless or owner of maximum 0.3 decimal of land
- ii. Jobless or having earning of less than 1US\$ or depends on temporary work
- iii. Helpless person who have no place to pass the night yet
- iv. Divorce or separated female headed family
- v. Unskilled and aged person who are more than 50 years of old
- vi. Parents of child laborer
- vii. Ex-prostitute
- viii. Domestic worker or beggar
- ix. Seasonal laborer or day laborer
- x. Unskilled or inexperienced people
- xi. Nominees of late beneficiaries who are capable
- xii. Not a departed member of other organization(s)

The research team verified whether the selection of beneficiaries was according to the set guidelines of the project implementation. It was observed that all beneficiaries interviewed belonged to some categories as specified in the guidelines. Even some of them represent more than one category. In those cases, the team considered the dominant one. Analysis shows that 40% project beneficiaries come from day laborer domain, followed by adibashi/aborigine 28%, abandoned from husband 8%, parents of child laborer 7%, divorced women 7%, widow 6% and maidservant 4%. No beggars were found during survey.

Loan Disbursement and Recovery

On behalf of the project, chief of working group presents the loan proposal in presence of all the association members. According to the proposal:

- i. The respective member can receive the loan to operate IGAs as specified in the project guideline from 4 to 7 weeks after involvement with the association.
- ii. The loan money will be recovered in 45 installments, and if a borrower wants to pay the installment in advance, can be paid a maximum of five installments together.

Although the loan amount ranges from Tk. 500 to Tk. 5,000, a member is entitled to borrow at best Tk. 2,500 for the first time.

Up to August 2006, a total of Tk. 30,332,500 was distributed among 3,649 members based on their IGA needs. By end of 4 years of the project, Tk. 8,449,876 and Tk. 59,263 were found to be outstanding and over due respectively. During this time BEES recovered Tk. 21,882,624 out of total collectable Tk. 21,941,887. That is, the project, by end of its planned period, reached to a satisfactory recovery rate of 99.72%. Month-wise loan disbursement is shown in the following table.

Table 1: Month-wise Disbursement and Recovery of Loan

Month	2003			2004			2005			2006		
	N	AD (Tk.)	RR (%)	N	AD (Tk.)	RR (%)	N	AD (Tk.)	RR (%)	N	AD (Tk.)	RR (%)
January				200	229,000	96	113	305,500	97	310	1,265,000	99
February				28	83,000	97	187	470,000	98	396	1,702,000	99
March				150	360,500	99	464	1,367,000	98	273	1,222,000	99
April	20	37,000	80	126	320,000	99	220	811,500	97	443	1,983,000	99
May	191	316,500	93	184	520,000	98	235	623,500	99	280	1,457,000	100
June	182	269,000	95	175	469,000	100	264	1,000,500	100	249	1,246,000	100
July	184	100,000	96	295	706,500	97	326	1,208,500	99	75	1,517,000	98
August	65	98,500	99	324	776,500	98	268	863,000	100	185	1,500,000	99
September	342	503,500	95	123	337,500	98	342	1,066,000	100			
October	22	34,500	93	126	288,500	98	345	1,263,000	99			
November	29	72,500	100	7	16,000	99	332	1,245,000	99			
December	93	142,000	98	573	1,298,000	97	367	1,239,000	99			

N = Number of borrowers; AD = Amount Disbursed; RR = Recovery Rate

Although the recovery rate was satisfactory, the field staff identified some constraints in recovering loan according to the schedule:

- i) In scarcity, especially in rainy days, people hardly find any source of earning. This time, paying installments becomes very difficult for the members.
- ii) When a family member gets ill, respective beneficiary cannot give full amount of installment.
- iii) Due to migration or some other reasons, if a member leaves the area, responsible field staff can collect at best 2 to 3 installments from the group members; and recovery of the rest amount becomes uncertain.
- iv) BEES maintains only one type of savings for its group members. Whenever a member withdraws her savings, FOs cannot recover the overdue amount of money when respective member discontinues paying the installments.
- v) The field staff usually conducts sessions with the members on some open places because BEES has not got fixed training venue in the community. Hence, it is very difficult to do this during rainy days or harsh sunny days.
- vi) If a borrower expires before loan recovery, her family members, in most cases, beg for waive of the rest amount of loan money. Therefore, it is too hard to collect the over dues in such cases.
- vii) Some members fail to select the appropriate sectors for their investments. Besides, some of them, misguided by their husbands, select non-profitable sectors.

About 99.72% loan was recovered from the beneficiary level in time. In most cases, concerned Field Organizers, Unit Managers or Area Manager applied some techniques to recover the loan. These were as follows:

- i) Explore the real contexts of the group members through proper investigation;
- ii) Distribute loan by rightly assessing loan repaying capacity of the members;
- iii) Strictly maintain the regularity in collection of weekly savings and installments through the working group meetings;
- iv) Discuss different development activities in the weekly meetings, and encourage to pay installments and deposit savings in accordance with instructions;
- v) Make group leaders and other committee members accountable to pay installments of others who fail to pay any installment in time;
- vi) FOs or if necessary UM/AMs, to see the defaulter members and their family members, try to realize their problems and motivate them for paying installments regularly; and
- vii) Meet the group members in the market day when recovery of installments from their sales is more convenient.

Utilization of Micro-credit

The list of borrowers' economic activities is very substantial. This list includes home-based as well as outside home-based activities. The study revealed that the beneficiaries invested their loans both in on-farm and off-farm activities. However, these activities have been categorized in the following major heads:

- a) Small trade (viz., bamboo business, banana business, chatai business, clothes business, decoration business, dry fish business, fish business, grocery business, lakri business, medicine business, paddy/rice business, saloon business, sand/soil business, hari-patil making, sweet business, tea shop business, wood business, working of beth, vegetables business)
- b) Poultry and livestock rearing
- c) Land purchase
- d) Buying rickshaw or other machineries, like sewing machine, shallow/treadle pump, tractor, etc.
- e) Agricultural activities
- f) Repair and maintenance

The study covered the investment information of first four loans. Following table shows the sector-specific investments of loans:

Table 2: Sector-specific Investment of Loan

Investment sector	1st loan		2nd loan		3rd loan		4th loan	
	#	%	#	%	#	%	#	%
Small trade	97	56	96	57	68	60	30	59
Poultry/livestock rearing	58	34	51	31	29	25	17	33
Land purchase	-	-	4	2	6	5	1	2
Buying rickshaw/machineries	8	5	10	6	4	4	2	4
Agriculture (i.e., cultivation)	9	5	6	4	4	4	-	-
Repair and maintenance	1	1	-	-	3	3	1	2
Total	173	100	167	100	114	100	51	100

A number of beneficiaries invested their capital in more than one sectors. It is, however, clear that most of them used their loans for small trade, followed by poultry and livestock rearing, and buying rickshaw or sewing machineries for the sake of good earnings. Some beneficiaries spent loan money, in part, for repairing their houses or machineries. Quite a few borrowers invested their capital in agricultural sector.

Clearly, the borrowers'-taking micro-credit have generally remained tied to the traditional economic activities, many of which do not have much prospect of expanding into sustainable growth because of either market saturation (most of the products and services are directed to local markets) and/or limited scope of productivity improvement. However, it is identified that borrowers are more interested to invest their money in off-farm activities because they find these income sources relatively profitable and free from seasonality effects.

Savings Behavior

When surveyed, it was found that one-fourth of disbursed loan remained with the beneficiary level. Investigators tried to find out the real causes of such outstanding. It was identified that the beneficiaries invested the entire amount to get more profit instead of paying scheduled installments.

Table 3: Savings and Withdrawal (Tk.)

Total savings	Amount of savings withdrawn	Present savings balance	Weekly savings			
			At startup		Current	
			Minimum	Maximum	Minimum	Minimum
2,514,433	348,042	2,166,391	2	10	5	25

Before intervention of FSP activities it was found from the PKSF annual report 2006 that 40% household had no savings. But during the study no beneficiary was found without savings which indicates that savings behavior of the beneficiaries has changed significantly. Present status of weekly savings has increased considerably. At the beginning, borrowers saved a maximum of Tk.10 per week. This amount now increased to Tk.25. The viewpoints worked for such enhancement in savings they pointed out the following:

Viewpoint	% spoke out
Future security for the family	68
Own benefit	12
Children's wellbeing	5
Daughter's marriage	2
To get bulk amount of money at a time	4
To get more amount of loan by means of good savings	1

Some borrowers (5%), however, were found to be withdrawn their savings partially (30% - 90%) when interviewed. They did it for the following reasons:

- i) Medical treatment;
- ii) Funeral;
- iii) Festival or other family events; and
- iv) To maintain the regularity of repaying installment.

Training for Beneficiaries

Beneficiaries received FSP provided trainings on different IGAs, viz., goat, cow and poultry rearing, tailoring, chanachur production and candle making. Following table shows the percent distribution of beneficiaries who used their training knowledge in respective sectors.

Table 4: Implementation of Training Knowledge

Sl #	Title of training	% implemented
1	Goat rearing	77
2	Cow rearing	73
3	Poultry rearing	100
4	Chanachur production	29
5	Tailoring/sewing	58
6	Candle making	0

Although a good number of beneficiaries received trainings on chanachur and candle production, they did not use their knowledge as expected. Hence, it is evident to conclude that these types of trainings are not appropriate for them. In contrast, trainings on poultry and livestock rearing are quiet successful because all or most of the beneficiaries used their knowledge in respective fields. Tailoring/sewing is also a beneficial training for them. The project beneficiaries, however, recommended the followings to make the training more useful.

- i) BEES can provide loans to the trainees to use in the respective fields;
- ii) BEES can provide regular guidance during implementation of the learning; and
- iii) BEES can arrange refresher training for the beneficiaries once got the training.

Besides many successes, some problems were also encountered during operating IGAs at the beneficiary level. According to beneficiaries, the causes were:

- i) Insufficient capital
- ii) Shortage of manpower
- iii) Saturated the localities by similar types of traders
- iv) Physical unfitness to handle the business activities
- v) Damage/stealing of equipments
- vi) Migration of trainees
- vii) Insufficient land space

The project beneficiaries recommended the following to make the trainings more effective:

- i) BEES can help the borrowers for selecting appropriate IGA on the basis of their capacity, or more precisely their capital, manpower, land space, etc.; and
- ii) BEES should assess the feasibility of an IGA before introducing it.

In addition to IGA related trainings, BEES conducted several sessions on social, environmental and health related issues that affect the livelihoods of the rural poor. Issues covered through different sessions along with the percentage of beneficiaries attended are shown in the following table.

Table 5: Additional Training

Sl #	Issues	% of beneficiaries trained
1	Take care of mother and child	93
2	Awareness raising	93
3	Agriculture	86
4	Education	85
5	Family Planning	78
6	Plantation	91
7	Safe water	90
8	Sanitary latrine	83

Effectiveness of Training

It was expected, when conducted the sessions on various social, environmental and health related issues, that the beneficiaries would practice the lessons in their everyday lives, upgrade themselves towards better living. Money alone cannot upgrade one's living status, rather knowledge, awareness, and many other influential factors when supplemented with the money people can move forward, towards an improved life. BEES also believes that only credit and some IGA-related trainings are not sufficient to improve the livelihoods of the poor, and therefore, the beneficiaries were acquainted with the additional things. The study revealed that it has brought some positive implications.

Use of safe water increased: Almost all the beneficiaries (above 99%) use tube well water for their drinking and cooking purposes. Before intervention, some households were found to use river water. That time, they did not have much health awareness. Having involved with FSP activities, they are now much aware of the danger of river water use.

Participation in social and environmental activities enhanced: Another important finding is that beneficiaries are more active in participating in several social and

environmental works, e.g., road construction, cleaning pond/canal, tree plantation etc. About one-fifth of the beneficiaries' direct and indirect involvement in such activities indicates the positive impact of training.

Use of sanitary latrine increased: When started, only 3% beneficiaries used sanitary latrine, and 2% had pacca latrine. More than half of the beneficiaries used open places for their defecations and around 38% used kancha latrine. After 4 years, significant changes have taken place in beneficiaries' behavior in this regard. It was found that more than 60% of them are now using sanitary latrines. The use of kancha latrine has also reduced, and replaced by pacca latrine. A small number of beneficiaries still use open place because of their non-affordability of having sanitary latrines. When interviewed the beneficiaries showed satisfactory awareness on sanitation.

Health awareness raised: At present, beneficiaries are much aware about their health. They use soap after defecation, regularly cut nails, and keep dresses, houses and bodies clean. They see the doctors during sickness. From the secondary information about FSP project stated in PKSF annual report 2006 it was observed that the consciousness of beneficiaries to go to professional doctors instead of non-professional doctors has also been increased significantly. Before execution of the project activities only 36% beneficiaries would go to professional doctors but now 52% beneficiaries go to professional doctors for medical treatment during their sickness and going to non-professional doctors for medical treatment has been reduced from 58% to 45%. It indicates that health awareness among the beneficiaries has been raised because of implementation of FSP activities.

Dropout of Beneficiaries

As mentioned earlier, BEES enrolled 5,066 beneficiaries consisting of 197 groups in its FSP activities which was started in July 2002. By end of June 2006, FSP completed its 4th year. Quite distressing, the project lost 889 beneficiaries, in total, during this time due to a number of reasons. Research team attempted to interpret it through in-depth interview with the dropout members. Forty-five members were randomly selected for this purpose. Following key rationales have come out from the discussions:

- i) Violation of project rules and regulations
- ii) Voluntary detachment from the project
- iii) Migration of borrowers
- iv) Time insufficiency for repayment of loan
- v) Dispute of male family members

Of the dropout members, 58% left the project voluntarily. Some of them (16%) were laid off for violating the project rules and regulations. 11% members referred to the inadequate *time-length* for repaying loan. Similar number of beneficiaries accused male family members, especially their husbands for inhibiting them in doing project activities

The FSP implementing staff figured out the following causes for dropout:

- a. Members take loan from other microfinance organizations, like Grameen Bank to avail extra facilities, viz., Deposit Pension Scheme (DPS), and Insurance for husbands. Under DPS, a member of Grameen Bank can deposit Tk. 50 to Tk. 500 for a period of 10 years. Despite, she can get second loan after payment of 26th installment of the first loan, while BEES gives second loan after 45th installment. Moreover, BEES has no provision of DPS for their beneficiaries.
- b. Other NGOs take three types of savings from their beneficiaries: i) Insurance for husbands, ii) General savings, and iii) Security savings. A member can get insurance facility equals thrice of capital money in case of her husband's death. In this case, BEES maintains only one type of savings.
- c. In urgencies, BEES cannot return the savings to the respective beneficiaries immediately. To do this, Field Organizer (FO) needs to inform Unit Manager, Unit Manager needs to inform Area Manager for the approval. In case of other organizations, say ASA or Grameen Bank, only FOs are responsible to comply this, and hence the beneficiaries can get back their required amount in time.

- d. If anyone of a beneficiary family dies, BEES provides a compensation of only Tk.2500, while, in such cases, other organizations allow Tk.5000.
- e. BEES cannot distribute loan according to the individual's demand.
- f. BEES terminate those members who are not interested to receive new ideas/initiatives.

According to Unit Manager/ Area Manager, causes of dropout were:

- a. Further involvement with other organizations being a member of BEES.
- b. Express inability to pay weekly installments after receiving loan.
- c. Non-adherence to the policy of BEES, *e.g.*, irregular attendance (or non-attendance) in the weekly meeting.
- d. Fail to pay installments in time.

Impacts of Project Interventions

"Whenever you are in doubt ... Recall the face of the poorest and weakest man whom you may have seen, and ask yourself if the step you contemplate is going to be of any use to him. Will he gain anything from it? Will it restore him to a control over his life and destiny? True development puts those first that society puts last."

- Mahatma Gandhi

(as quoted by the Microcredit Summit Campaign)

Microfinance is unique among development interventions: it can deliver social benefits on an ongoing, permanent basis and on a large scale, says a recent *Focus Note* from the World Bank's Consultative Group to Assist the Poor (CGAP). Microfinance does for the poor what no amount of charity could ever do - it empowers them to help themselves.

In order to assess the project impact, changes in livelihoods of project beneficiaries before and after project interventions with respect to various socio-economic indicators, such as land, livestock, and poultry ownership, sanitation, consumption, and overall socio-economic situation are considered. Following are the key findings obtained from analysis.

Social Impact

To generate an understanding on the interface between poverty and social capital, and assess the impact of such interface in the livelihood strategies of beneficiary population, BEES represents an alternative institutional arrangement that complements the activities of beneficiary households and the contributions reflect the structural and institutional social capital. Contributions in terms of relational social capital are less visible, but success in collective action implies that members belonging to a group have learned to trust each other and have developed the ability to cooperate. Participation in collective development and sense of empowerment are important.

Today, 95% FSP beneficiaries believe that the project has lifted them to a higher position in their societies - their real avenues of wandering, because, as they proclaimed, their husbands and equally other family members value their opinions on family matters. More than 78% beneficiaries realize that they are having more importance from their neighbors than they were in the past. They are being invited to different social festivals. Neighbors seek suggestions on several issues, and borrow money from them in crisis. Besides, one-third of the beneficiaries' enhanced leadership capacity allow them to lead other group members as well as to conduct meetings efficiently. Apart from these, sleeping place status of the beneficiaries was considered as another indicator to

determine the social impact. Data shows that 25% beneficiaries use khat that was only 3% before intervention of the project. Analysis reveals that the number of khat user is increasing rapidly and the number of mat & chowki users is reducing than before significantly. It indicates that their social status is gradually changing in positive mode.

School enrollment of beneficiaries' children has increased significantly because of project intervention. It is clear that in all cases school enrollment has increased. However, the study team explored that this increase is not only for micro-credit, rather awareness rising played an important role.

Women Empowerment

Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices. The core elements of empowerment have been defined in the conceptual framework expounded by United Nations as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence.

In recent Union Parishad (UP) election, 83% beneficiaries voted, with their own judgment, the candidates who they thought fit to. Two beneficiaries secured positions in Temple Management Committee and Village Development Committee in their community, and another one, was found who tried for the UP membership through election. Before project interventions, in most cases, husbands or other capable male members of beneficiary households were the sole decision-makers for family expenditures, be it small or large, while female members contributed significantly to their families. Same practices were found in the aspects of children's education and marriage. Family planning, a discerning matter wherein decisions should come from both husbands and wives collectively, beneficiary women, until join the project, were not recognized that much by their counterparts. The gender paradox is, however, getting better day by day, and acquiring congenial ambiance in societies. Table below depicting the changing pattern of women's decision-making roles in various family matters reflects encouraging implications of the project interventions.

Table 6: Decision-making Roles in Family Matters, Before and After Project Interventions

Decision maker	Small expenditure		Large expenditure		Children's education		Marriage		Family planning	
	Before	After	Before	After	Before	After	Before	After	Before	After
Mainly own	3	15	2	5	18	23	2	2	1	5
Mainly Husband	60	10	36	6	23	3	18	3	24	5
Own and Husband equally	32	69	43	66	43	57	36	48	60	75
Mainly male members	1	1	1	1	1	1	1	1	-	-
Mainly other female members	1	1	-	-	1	1	1	1	-	-
Own and other members equally	5	5	18	23	1	1	21	22	-	-
Not applicable	-	-	-	-	14	14	24	24	15	15

Before FSP project intervention the beneficiaries' power of decision-making regarding for choosing income generating activities (IGAs) for investment was 41% but at present it has raised in 61% shown in the PKSF annual report 2006. It is evident that the activities supported by FSP project have induced improvement in the level of empowerment of women. Regarding women's role in household decision-making, it has relatively improved. Their activities facilitate them to take decision for their personal needs independently as well as to participate in other aspects of household decision-making. Study reveals that the women living with their husbands are less empowered while the level of empowerment has improved much in case of the activities comprising relatively higher number of abandoned women and widows. In the cases of widows and abandoned women, generally, there is no male member to control or govern their families. Therefore, it can be pronounced that marital status is an influential factor of women empowerment. Eventually their involvement in economic activities raised their level of empowerment significantly.

Economic Impact

Household income and expenditure: It is difficult to collect data on household income, especially of the rural poor because they do not keep accounts of their income, usually earned from various sources. They do not have specific income sources, and often, change occupations to adapt the harsh reality. Income sources of these households are greatly affected by the seasonality too.

Baseline data on household income, as collected from beneficiary households, were based on their perception, hence flawed. After joining FSP activities, income sources of the beneficiary households have gotten some shape and so as their household income. The major income sources include grocery shop, poultry/livestock rearing, rice/paddy business, vegetable production and/or sale, day labor, rickshaw pulling, tempo driving, crop production, clothes business and some other minor sources. It is, however, found that the beneficiaries increased their household income significantly during the project period.

Almost 100% households have been able to increase their income due to FSP activities. Before intervention, 50% households earned less than Tk.1300 monthly. But after intervention, when the survey conducted, only 1 household was found in this category.

In conjunction with income, expenditure of beneficiary households has also increased to some extent. The rates of increment in income and expenditure, however, are not comparable. Income has grown higher.

Table 7: Monthly Average Household Expenditure (Tk.)

Food items			Non-food items			Total		
Before	After	% change	Before	After	% change	Before	After	% change
970	2049	111	1712	1070	-38	2682	3119	16

After segregating household expenditure by food and non-food items, it is clear that beneficiary households currently spend more on food items. Expenditure on non-food items, such as, clothing, education, social festival, etc. has reduced slightly. This indicates that the beneficiaries control their total expenses for saving more money.

Poultry/livestock rearing: At startup only a quarter of beneficiaries reared poultry. Most of them reared 2 to 3 poultry birds and fairly 8/10 beneficiaries out of above 4000 owned a maximum of 10 to 15 birds. Livestock rearing practices were found among only 5% beneficiaries, 3 to 5 of whom had 4/5 cows or goats. This scenario, over the project period, has changed radically. About two-third households now rear poultry. Among them more than 30% have at least 10 poultry birds. The highest number of birds 31 was found in one household. On the other hand, both cow and goat rearing practices have increased among beneficiary households. Almost two-third of 40% cow-rearing-households own at least 2 cows. 20% beneficiaries rear goats. Even one beneficiary, when interviewed, was rearing 14 goats.

Land purchase: After joining FSP project some of the beneficiaries have been able to purchase land for homestead and cultivation. Some of them even leased crop land. Distribution of beneficiaries by amount and type of land is shown in the following table:

Table 8: Landholding Status of Beneficiaries

Land area (decimal)	Bought homestead land		Cultivable land			
	#	%	Bought		Leased	
			#	%	#	%
No land	150	87	158	91	136	79
1-10	19	11	1	1	10	6
11-20	4	2			7	4
21-30			5	3	12	7
31-40			2	1	1	1
41-50			2	1	1	1
More than 50			5	3	6	3
Total	173	100	173	100	173	100

More than 13% beneficiaries, after intervention, purchased homestead land, 9% purchased and another 21% leased land for cultivation. This is, indeed, a positive implication of the project interventions.

Construction and/or repair houses: Before intervention, 91% beneficiaries had only one room for living. During survey, 21% informed that they built 1-3 new rooms most of which were tin-roofed, 30% repaired their old houses mostly with tin-roofs, followed by 9% with straw-roofs and 1% with bricks.

Clothes purchase: Above 80% beneficiaries, when started FSP activities, could hardly afford at best 2 sarees in a year, and 63% were completely unable to purchase winter clothes. Now these household members can purchase at least one dress in the winter and more than half of the female members get 3 sarees yearly.

Installation of tube-well and sanitary latrine: Analysis reveals that 31% households installed tube-wells with their own income while it was only 7% in the baseline. Another 10% households, using fund from other sources, installed tube-wells in their homesteads. Besides, 63% households own sanitary latrines, most of which were installed with self-finance. Some beneficiaries (6%) used funds obtained from other sources to install sanitary latrines.

Sewing machine purchase: Among the beneficiaries, 8% purchased sewing machines with their own money. They earn around Tk.1000 per month by using these machines. Sewing/tailoring is a comfortable earning source for village women alongside their household activities.

Nutritional Status

The study demonstrates that credit-based development initiatives can be taken effectively in improving health knowledge among poor rural women. Several discussion meetings were undertaken for the promotion of health knowledge among them. Analysis reveals that significant improvement has taken place in this regard.

Asked about their present food intake status compared to that before joining FSP project, 98% respondents increased rice consumption. Similar increases were found in case of other food items. All respondents have access to basic foods with occasional meat, eggs, and fishes.

Other Impacts of FSP Interventions

New employment creation: Over 6.4% beneficiaries kept contribution in new employment creation getting loan from FSP project. Total 18 new employments were created for operating the IGAs getting loan from FSP project of BEES. Most of them are involved as worker of tailor, grocery, clothes, & sanitary shop, wood trading, vegetable trading, and power tiller operator where their monthly remuneration is about 375 in average. Besides this, total 18 full time staff has been employed for operating the project activities.

Maintain Disaster Management Fund (DMF): According to the project implementing strategy, BEES has been maintaining Disaster Management Fund (DMF) to face upcoming disaster in the project intervention area. At initial stage, it was supposed to deposit Tk. 3 lakh from PKSf and Tk.3 lakh from participatory organization to create a disaster management fund. For raising the fund and ensuring contribution of beneficiaries, BEES collects Tk.3/Tk. 1000 as weekly installment. In this way, BEES collected Tk. 91,738 up to August'06 for DMF, until now PKSf or World Bank did not deposit any money in this fund; so total fund is now only Tk. 391,738. BEES distributed flattened rice, molasses, and water purification tablet among 243 flood affected people in 2004 when it spent Tk.36,050 from Disaster Management Fund. BEES provided Tk. 21,222 to the 14 deceased member's family.

Social and Environmental Services through FSP: FSP project provided the services towards its beneficiaries to develop the social as well as environmental issues. Mother and child health care, training on awareness raising, agriculture, family planning, environmental development service, tree plantation, supply hygienic water, and supply sanitary latrine were the major issues where FSP kept its contribution.

Environmental Impact: Use of safe water and sanitary latrine are rapidly increasing in the project area. Community people are now much aware about pollution-free environment. They are using soap for washing hand and could reduce the water borne diseases. Now they can save more money from their treatment budget. They are now more aware for transplanting different varieties of fruit and timber trees in their homestead as well as cultivating year round vegetables.

Access to Electricity : Analysis reveals that before project intervention 5% beneficiaries had to access the electricity but now 7% beneficiaries have been able to access the electricity stated in the PKSF annual report 2006. About 93% beneficiaries use lamp/hurricane while it was almost 91% before starting the project intervention. Number of using candle has been reduced, only 0.3% beneficiaries use candle while it was about 4%.

Local Elite Persons: Examine conditions of the beneficiary households are better better gradually as they are involved in different ICAs. They feel encouraged participating in social and environmental development activities and without adversely affect the community people which has helped them to poverty alleviation. According to local elites the poor people can reduce their poverty level if they get proper guidance to invest money in proper place. In addition, if they can save a part of amount from profit after giving installment for increasing more in next ICAs. The elites persons hope that they will be able to eradicate the poverty in a short time.

Diagnost Meeting: Regularly team collected comments of drop out members also in seeing the full picture of the project. The drop out members took loan from BHS and involved with livestock & poultry training and other ICAs. They were making profit from these ICAs but due to some unavoidable circumstances, they made less profit. Circumstances were large amount of expenditure for own or family members sickness and death in poultry/husbandry due to these reasons they were unable to pay the weekly installment against their loan, so they were listed as dropout members. Though they could not make profit and continue to run with other successful members. How like this type of projects can help individuals to reduce the poverty.

BHS arranges different learning sessions weekly specially on different ICAs related issues.

Poverty Alleviation through FSP Activities –Some Comments

When undertaken Key Informant Interview (KI) and FGD, research team tried to grasp the impressions of respondents at different levels on the project interventions. Following are the extracts of those comments through which the respondents expressed their feeling on the success of the project, and what next to make it more successful one.

Beneficiary Groups: Most of beneficiaries invested their money in different sectors, like poultry and livestock rearing, tailoring, grocery shop etc. They are making significant amount of profit from these IGAs. Therefore, they are now able to spend more money for food and clothes, construct or repair houses, send their children in school, and use money for other household activities. Their overall economic condition is getting better day by day after involving with FSP. Beneficiaries who received different IGA-related training were clear about their objectives of implementing specific IGA to get more income. In addition to IGA related trainings, beneficiary participants also got services on education, health, social, environmental and women rights issues that helped them for reducing their poverty directly or indirectly.

Local Elite Persons: Economic conditions of the beneficiary households are getting better gradually as they are involved in different IGAs. They feel encouraged participating in social and environmental development activities and conduct advocacy sessions for the community people, which has indirect effect on poverty alleviation. According to local elites, the poor people can reduce their poverty level if they get proper guidance to invest money in proper place. In addition, if they can save a part of amount from profit after giving installment for investing more in next IGAs, the elite persons hope that they will be able to eradicate the poverty in near future.

Dropout Members: Research team collected comments of drop out members also for seeing the real picture of the project. The drop out members took loan from BEES and involved with livestock & poultry rearing and other IGAs. They were making profit from those IGAs, but due to some unavoidable circumstances, they made loss. Major circumstances were large amount of expenditure for own or family members' sickness, and destroy of poultry/livestock etc. Due to those reasons they were unable continuing to pay the weekly installment against their loan, so they were listed as drop out members. Though they could not make profit, and continue to run with other successful members; they think that this type of projects can keep contribution to reduce the poverty if

- i) BEES arranges different learning sessions weekly specially on different IGA related issues;

- ii) all the members can utilize the money in proper way;
- iii) BEES needs to guide and follow up their IGA activities regularly;
- iv) BEES extends its support during severe disaster like flood, drought etc. when they have no earnings, and loss their existing resources;
- v) the beneficiaries get more amount of loan according to their needs; and
- vi) BEES starts to take installment giving one week interval of receiving loan.

Project Implementing Staff: Project implementing staffs believe that poverty eradication is possible through FSP activities, but some strategically changes are needed. BEES can provide more amount of loan for regular paying members based on their needs to improve more of their livelihood status. Last days they observed that more awared females can improve more than the less awared ones. Less awared ones generally handover their credit money to their husbands, and in most of the cases they misuse those money without investing in appropriate sectors. For utilizing the money in proper way, BEES arranged training for selected beneficiaries who did well to improve their economic status. Respective field staffs need regular communication to female beneficiary's husband. In this way, FSP program can succeed as our expectation when poverty will be disappeared.

On-going IGA programs in the community

This project trained the members on different income generating activities like poultry and livestock rearing, small trade, tailoring for enhancing their income to improve their livelihood status. Among the above-mentioned IGAs, some were well accepted by the beneficiaries. During the survey period poultry/livestock rearing, small trade (tea stall, grocery shop, tailoring) were continuing in the community which had been ensuring more income and creation of new employment.

Limitations in management level

1. Respective management could not deliver the application form, undertaking form, bail-bond or debit receipt on time constantly;
2. Staffs' resignation frequency was higher; and
3. Management could not disburse money according to the requirements of the project.

Supervision and Monitoring

The project is being implemented in 5 unions of Madabpur upazila establishing two unit offices under the Hobigonj area office. Two Unit Managers, 15 Field Organizers and 1 Accountant are directly involved to implement the project in the field level. Hobigonj Area Manager supervises and monitors the activities. He visits unit offices two days a week to observe ongoing activities of the project and provides feedback accordingly. MIS Chief of BEES supervises & monitors the activities of implementing field staff regularly and coordinates with PKSf & other stakeholders.

Recommendations

Recommendations of Beneficiaries

During the survey, beneficiaries kept some recommendations for operating the project in effective way as they can be more benefited from it. Followings were their recommendations:

1. BEES can increase credit money for regular paying participants, as they can invest more for getting more profit.
2. BEES raises awareness of the community people to drink safe water and keep the surroundings clean for healthy environment, it can, in addition, provide credit money to install tube well and sanitary latrine among those who are unable to arrange by own fund.
3. BEES may take initiative for education program in its working area where there is no school to study of their children.
4. It may provide loan on housing to improve their living place.
5. It needs to arrange training for all participants on different IGAs and provide credit based on the related issues.
6. Presently BEES is supplying very few amount of vegetable seeds. This amount should be increased based on their land size.
7. BEES may supply sapling of different fruits and timber trees for their homestead gardening.
8. Beneficiaries' economic, social and other conditions are gradually increasing after involving with FSP. They believe that if BEES continue to operate the FSP project for further more years their present condition will be improved in sustainable manner, and they will be more independent.
9. BEES should select those types of Income Generating Activities (IGAs) which aives regular income.
10. Selected number of beneficiaries received the training on different IGAs. Who implemented their learnings in practical field they could make profit from those. They think that it is needed to arrange refresher training for them, and fresh training for those who did not receive that type of training yet.
11. Beneficiaries feel the need of vaccine, and ensure the treatment facility for their livestock & poultry farm to reduce the mortality rate, and obtain more output.

Recommendations of dropout members

1. It is necessary to be flexible to pay installments when the beneficiaries suddenly fell into accident or illness.
2. It should be given opportunity if any one wants to be a member of the group again.
3. BEES should provide larger amount of credit for them who paid previous installments regularly and desires for more money.
4. Time period of reimburse the installments should be increased.
5. BEES may extends its support during natural disaster like flood, drought.
6. BEES can supply inputs like seeds for their kitchen gardens.
7. BEES can assist to establish tube well and sanitary latrine for ensuring safe water and better environment.

Recommendations of local elite persons

1. Amount of loan should be increased to invest in sectors that are more profitable;
2. Need to encourage and provide financial support in formal education;
3. Need to ensure health services to project beneficiaries as well as other community peoples;
4. Need to ensure tube well and sanitary latrine to protect health;
5. Need to provide technical training to the beneficiaries;
6. Need to reduce the interest rate against the loan to hard core poor people;
7. Need to ensure poultry and livestock health services like vaccine to reduce the mortality rate; and
8. Need to provide loan to the children of 4th class govt. employees for creating their employment opportunity.

Recommendations of project implementing staff

1. Field staff always tries to manage specific place to conduct weekly session with the help of any contributory member. If no place can be managed in the hard core poor areas, BEES can help to establish a low cost shade to protect from rain and prickly sunshine.
2. BEES can take initiative to arrange IGA related training for all beneficiary members as they can utilize their money in proper way, and give installment regularly.
3. BEES should aware the husbands or household head of female members who can contribute in IGA related activities with the respective beneficiaries.

Conclusions

Overall impact of the project after four years of implementation is quite satisfactory. Most of the beneficiaries have utilized their loans in planned business to improve their financial status. However, it is a few numbers but it is an appreciable achievement that some beneficiaries have created employments in their IGAs. Significant changes regarding social, environmental and economic aspects like facility of children's education, sanitation, health awareness, sleeping place, land purchase, poultry & livestock rearing, houses construction & repairing etc. have been found in case of those beneficiaries who have utilized their loan in proper IGA. They have been able to improve their living standard and upgrade their status in their respective families as well as in the society by earning increased amount. A noticeable impact was also observed in case of decision-making by the beneficiaries. Women empowerment is increasing among the beneficiaries.

However, despite some difficulties related to loan distribution, recovery, management and dropout of members were found during the survey, yet it can be said that this project have kept significant contributions to the poverty alleviation.

Several examples demonstrate the multiple aspects of project beneficiaries developing in a phased process, starting with economic enhancement, leading to empowerment at the individual level, and then moving on to collective action at the community level. However, these initiatives will not be able to bring about social transformation in the aggregate unless issues of control and ownership of the production process, linkages with a broader market and greater decision-making at the political level are tackled. Initiatives at the community level can be a useful tool to empower women, forging gender equality from the grass-roots to the national level. However, these initiatives have to incorporate strategies and measures that empower the poor women, and enable them to participate in the development and transformation of society if poverty is to be truly alleviated.

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Impact Study Survey Questionnaire for ESI Project

Respondent's Details

Respondent's Name: _____
District: _____
Block: _____
Village: _____
Type of land owned with Association: _____
Union: _____
Post Office: _____

1. Which of the following category is the best category for you in the field?

-
-
-
-

Annexure

2. Information on land status

Sl. No.	Category	Area (Acres)	Remarks

3. Information about ESI land, industry and outsidings

Sl. No.	Category	Area (Acres)	Remarks

4. What are the causes of more outstanding? (if applicable)

5. Information regarding savings of beneficiaries

Total savings	Savings returned	Savings balance	Amount of weekly savings	
			Starting	Present

6. What are the causes of returning savings? (if applicable)

7. What are the causes of more weekly savings to deposit than before?

8. Information regarding training

Training types	Training topics	Duration	Remarks

9. Do you apply the knowledge & skills acquired from the training in any income generating activities (IGA)?

Yes

No

a. If the answer is 'Yes', then in which IGA and how do you apply?

b. If the answer is 'No', then what are the reasons not to apply?

c. How would the acquired knowledge & skills be applicable?

10. Do you face any constraint during implementing your own IGA program or employment creating activities? If so, what are the constraints and what assistance do you get from BEES to solve it?

11. Information about present monthly income:

Earning person	Profession/Source of income	Amount of income (in taka)
Household Head		
Husband/Wife		
Father/Mother		
Son/Daughter		
Brother/Sister		
Father -in -law/Mother -in -law		
Others		
Total=		

12. Information about present monthly expenditure

Items of expenditure		Amount (kg/number)	Amount of expenditure (taka)
	Item		
Food	Rice (kg)		
	Pulse (kg)		
	Fish (kg)		
	Egg (nos.)		
	Vegetables (kg)		
	Salt (kg)		
	Oil (kg)		
Non -Food	Health		
	Education		
	Clothes		
	Others		
Total=			

13. Has any new employment opportunity been created in your IGA?

Yes No

a. If the answer is 'Yes', then what types of employment and how many employees have been provided and what is their monthly average income?

Types of Employment	Number	Monthly average salary/wages

14. What types of the following services have you received through the project regarding social and environmental development?

- | | |
|----------------------------------|--------------------------------------|
| a. Mother and child health care | f. Environmental Development Service |
| b. Training on awareness raising | i) Plantation |
| c. Agriculture | ii) Supply safe water |
| d. Education | iii) Supply sanitary latrine |
| e. Family Planning | g. Others |

15. What social and economic changes do you feel after involving with the activities of FSP?

a. Social Changes:

Aspects of changes	Yes / No	Remarks (quantitative figure and other information)
i) Importance has been enhanced to the family members including husband.		
ii) Importance has been enhanced to the neighbors.		
iii) Leadership quality has been increased.		
iv) Children are going to school now		
v) Hygienic safe water (Arsenic free tube-well water, boiled or amalgamate water) is used for cooking and drinking etc.		
vi) Participate in social and environmental development activities		
vii) Sanitation awareness has been increased		
viii) Health awareness has been increased (use soap after defecation, cut nailplates regularly, to have neat and clean, take suggestions of doctor during sickness etc.)		
ix) Name of sleeping place		

b. Economical Changes:

Aspects of change	Yes / No	Remarks (quantitative figure and other information)
i) Monthly income has been increased		
ii) Land has been purchased		
iii) Bought cow, buffalo, goat and sheep to rear and make profit from sale		
iv) Build new room/house or repair existing room/house		
v) Ability of consuming food and clothing has been improved from before		
vi) Installed tube-well		
vii) Rear poultry and make profit from sale		
viii) Installed sanitary latrine		
ix) Sewing machine have been purchased and earned by using it		

16. Have you cast vote in any election after associating with the project activities?

Yes

No

a. If 'Yes' at which election and who insisted you to cast vote for the respective person?

Types of election	Who insisted you to cast vote (Code)
1. Parliamentary Election	
2. Union Parishad Election	

Code: Own decision=1, Husband's decision=2, Neighbor's decision=3, Other family members' decision=4, Decision of Association=5, Decision of powerful person of the locality=6, Others (mention)=7

17. Have you achieved or tried to achieve the membership of management committee of any local organization after associating with FSP?

Yes

No

- a. If 'Yes' then, what type of organization it was? (Give \sqrt marks)

Types of Organization	Achieved the membership	Tried to achieve the membership
1. Union Parishad Chairman		
2. Union Parishad Member		
3. Primary School Management Committee		
4. High School Management Committee		
5. Madrasha Management Committee		
6. Mosque/Temple Management Committee		
7. Hat-Bazar Committee		
8. Gram Sarker/Village Development Committee		
9. Others (mention)		

18. Family decision maker after involvement and before involvement with FSP:

Questions	Before involvement (in code)	After involvement (in code)
1. Who takes decision regarding family expenditure?		
2. Who takes decision regarding the education of your children?		
3. Who takes decision regarding the marriage of your family members?		
4. Who takes decision regarding the investment of the family?		
5. Who takes decision about family planning?		

Code: Mainly own=1, Mainly husband=2, Equally own and husband=3, Mainly other male member of the family=4, Mainly other female member of the family=5, Equally own and other member of the family=6, Not applicable=7, Others=8 (Need to be specific in case of others)

19. What is your opinion/recommendation about the program implemented by BEES?

Name of interviewer:

Designation:

Date:

6. Information regarding savings:

Description	Total savings (Tk.)	Savings returned (Tk.)	Savings balance (Tk.)
Male			
Female			
Total			

7. What were the causes of collection from the savings account by the beneficiaries?

8. Did you face any problem while disbursing loan, loan recovery, savings collection and management?

Yes

No

9. If 'Yes', what were the problems, and what steps were taken to solve it?

a. **Problems** (regarding loan disbursement, recovery and savings collection):

b. **Solutions** (regarding loan disbursement, recovery and savings collection):

c. **Problems** (regarding management):

d. **Solutions** (regarding management):

10. What other services have been delivered besides offering the loan? How many beneficiaries received those services, and what were the sources?

Types of Services	Number beneficiaries received services	Sources of Services

11. Has any training been provided to the beneficiaries under this project? If so, what types of training have been delivered and how many beneficiaries attended?

Training Type	Training Topic	Number of Trainees	Training duration	Date

12. Information regarding project personnel

Description	Full Time			Part Time		
	Male	Female	Total	Male	Female	Total
Officer						
Staff						
Total						

13. What are the criteria of disbursing, and recovery of loan? What's the range of loan?
14. Has any new employment opportunity been created through the project?

Yes

No

- a. If the answer is 'Yes', then what types of employment and how many employees have been employed and what is their monthly average income?

Types of Employment	Number	Monthly average salary/wages

15. What is your opinion/recommendation about the program implemented by BEES?

Name of interviewer:

Designation:

Date:

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Impact Study Survey Questionnaire for FSP Project

Questions for Focus Group:

Association Name:.....Association Code:.....

Number of members:.....Number of members during FGD.....

Village:.....Union:.....Upazila:District:.....

1. What social and economic changes do you feel after involving with the activities of FSP?

a. Social Changes:

Aspects of changes	Number of members	Remarks (quantitative figure and other information)
i) Importance has been enhanced to the family members including husband.		
ii) Importance has been enhanced to the neighbors.		
iii) Leadership quality has been increased.		
iv) Children are going to school now		
v) Hygienic safe water (Arsenic free tube-well water, boiled or amalgamate water) is used for cooking and drinking etc..		
vi) Participate in social and environmental development activities		
vii) Sanitation awareness has been increased		
viii) Health awareness has been increased (use soap after defecation, cut nailplates regularly, to have neat and clean, take suggestions of doctor during sickness etc.)		
ix) Name of sleeping place		

b. Economical Changes:

Aspects of changes	Number of members	Remarks (quantitative figure and other information)
i) Monthly income has been increased		
ii) Land has been purchased		
iii) Bought cow, buffalo, goat and sheep to rear and make profit from sale		
iv) Build new room/house or repair existing room/house		
v) Ability of consuming food and clothing has been improved from before		
vi) Installed tube-well		
vii) Rear poultry and make profit from sale		
viii) Installed sanitary latrine		
ix) Sewing machine have been purchased and earned by using it		

2. What is your opinion regarding poverty eradication and improving the livelihood and socio-economic condition of the beneficiaries through implementing FSP?
3. What is your opinion/recommendation about the program implementing by BEES?

Name of interviewer:

Designation:

Date

Impact Study Survey Questionnaire for FSP Project

Questions for Focus Group (FO):

Number of total FO:.....Number of attended FO during FGD:

Name of unit office:.....Name of area office:.....

1. What are the causes for drop out from the program activities? (Give Tick (✓) Marks in respective point and clarify for 'others' point)
 - Not to follow the formulated rules & regulations of the organization
 - Going far from the program activities by own interest
 - High service charge of loan
 - Attitude of program workers is not satisfactory.
 - Migrating to distant places from program area
 - Insufficient time period to repay the loan
 - Others

2. What are the reasons to return savings? (Give Tick (✓) Marks in respective point and clarify for 'others' point)
 - a. Less interest on deposited savings
 - b. To invest in income generating activities
 - c. To face accidental problems like sickness, disaster crops etc.
 - d. Tendency to reduce savings
 - e. Others

3. What kind of problems do you face regarding recovery of loan, savings collection & management and what types of steps are taken for solving these?

Problems (regarding loan recovery, savings collection and management):

Solutions (regarding loan recovery, savings collection and management):

4. What is your opinion regarding the program of poverty eradication and being successful in improving the livelihood and socio-economic condition of the beneficiaries?

5. What is your opinion/ recommendation about the activities of the project?

Name of interviewer:

Designation:

Date

Impact Study Survey Questionnaire for FSP Project

Questions for drop out member:

Drop out member's name:.....Husband's name:.....

Association Name:.....Association code:.....

Village:.....Union:.....Upazila:.....District:.....

1. What are the causes for drop out from the program activities? (Give Tick (✓) Marks in respective point and clarify for 'others' point)
 - Not to follow the formulated rules & regulations of the organization
 - Going far from the program activities by own interest
 - High service charge of loan
 - Attitude of program workers is not satisfactory.
 - Migrating to distant places from program area
 - Insufficient time period to repay the loan
 - Others

2. What is your opinion regarding poverty eradication and improving the livelihood and socio-economic condition of the beneficiaries through implementing FSP?

3. What is your opinion/recommendation about the program implemented by BEES?

Name of interviewer:

Designation:

Date

Impact Study Survey Questionnaire for FSP Project

Questions for local elite persons:

Interviewee's Name:..... Occupation:.....

Age:..... Village:..... Union:.....

Upazila:..... District:.....

1. How much does the program contribute in the social and environment development activities in your locality?
2. Are the on going programs contributing in creating new job opportunities and running IGA program in your locality?
3. What is your opinion regarding the program of poverty eradication and being successful in improving the livelihood and socio-economic condition of the beneficiaries?
4. What is your opinion/recommendation about the program implemented by BEES?

Name of interviewer:

Designation:

Date:

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