

EVALUATION REPORT
on
Gender Relation and Socio-Economic Development Project

Implemented by

ADESH

October 2006

by

Responsive to Integrated Development Services (RIDS)

CONTENT

I.	ABBREVIATIONS AND ACRONYMS	2
II.	ACKNOWLEDGEMENT	3
III.	EXECUTIVE SUMMARY	4
CHAPTER – 1: INTRODUCTION, OBJECTIVE AND METHODOLOGY		8
1.1.	Background	8
1.2.	Objectives	8
1.3.	Study Location	9
1.4.	Respondents and sampling of the study	9
1.5.	Study Methodology	9
1.6.	Study Limitations	10
CHAPTER – 2: STUDY FINDINGS		11
2.1.	Project Beneficiaries: <i>capacity building, present status and changes</i>	11
2.1.1.	Profile of the project beneficiaries	11
2.1.2.	Status of safe water and hygienic latrine in the beneficiaries' households	11
2.1.3.	Beneficiaries' awareness on personal health	12
2.1.4.	Gender awareness of the beneficiaries on some particular issues	13
2.1.5.	Mobility of women outside their houses: <i>Changes</i>	13
2.1.6.	Decision-making Ability of Women in household level: <i>Changes and adjustments</i>	14
2.1.7.	Division of labour in the household and women's workload: <i>Changes and adjustment</i>	14
2.1.8.	Women's participation in the local government election	15
2.1.9.	Training received by beneficiaries on leadership development and utilization effect	15
2.2.	Perception of Beneficiaries on Human rights issues	16
2.2.1.	Dowry- Status in case of beneficiaries themselves and their daughters /sons	16
2.2.2.	Birth registration and marriage registration in the beneficiaries' households	16
2.2.3.	Perception of beneficiaries on child laborer	16
2.2.4.	Wage rate of a man and woman laborer	16
2.3.	Involvement of beneficiaries in economic development activities	17
2.3.1.	Involvement of beneficiaries in micro-credit program	17
2.3.2.	Effects of loans received by the beneficiaries' households	17
2.3.3.	Status of household income: <i>changes over the years</i>	17
CHAPTER – 3: PROJECT MANAGEMENT		18
3.1.	Management Pattern at Organization Level	18
3.1.1.	Project management, Good Governance and capacity building	18
3.1.2.	Integration of gender issues in project planning and implementation process	18
3.1.3.	Lessons Identified (Learned)	19
3.1.4.	Sustainability Issues	19
CHAPTER –4: CONCLUSION AND RECOMMENDATIONS		21
ANNEXURES		23

I. ABBREVIATIONS AND ACRONYMS

CARE	An International NGO
CARE-INCOME	Economic development project under CARE
CBO	Community Based Organization
FGD	Focus Group Discussion
GAD	Gender and Development
GNP	Gender Networking
HIV/AIDS	Human Immune Deficiency Virus / Acquired Immune Deficiency Syndrome
IGA	Income Generating Activities
NGO	Non-Government Organization
Pacca	Brick-Cement /Concrete
PRA	Participatory Rural Appraisal
Qazi	Religious background Marriage Registrar as per the Muslim law
RIDS	Responsive to Integrated Development Services
UP	Union Parishad
✓	Achieved
↑	needs improvement
↓	not achieved

II. ACKNOWLEDGEMENT

The consultant would like to convey thanks and gratitude to the concerned community people in the project area, especially to study respondents- the directly beneficiaries of the project who have showed their utmost patience and have spared their time.

It should be mentioned that courage and dedication of the beneficiaries should be deemed as the main ingredients and yeast to make the project a success. Therefore, their candid and sincere support and co-operation have enabled us to get into the depth of the information. The information has gleaned, culled and used in this report is the outcome of the heartiest cooperation and openness of the beneficiaries in providing information.

The consultant would like to express thanks and gratitude to the Development Workers for extending cooperation in organizing fieldworks workshop, disseminating information and sharing experiences, which lead the team in enriching the evaluation work.

Thanks are due to Assistant Program Officers (APOs) and Program Officers (POs)- Gender and other development program for their active participation in discussion meetings, delivering and disseminating information and arranging field visits. All of them are hereby appreciated for putting us in a challenging atmosphere of volley of questions leading to delve into, giving insightful opinion on assumption upon which the project is premised upon and help steering the discussion towards identifying new areas of activities.

We are especially thankful to Mr. Yeakub Nabi, Coordinator to give us time and so willingly has shared his experiences on the program achievements and bottlenecks those they he have been enjoyed. Thanks are also for his every concern on providing us project documents, which are very important to go through and to develop report authentically.

We greatly appreciate Mr. Subrata Dey who has given generously of his time to provide us with well-considered feedback, to arrange field movement for us and to provide us information materials. The consultant is thankful for his every assistance.

III. EXECUTIVE SUMMARY

ADESH has been running integrated development program activities under 'Gender relation and socio-economic development project' as to uplift socio-economic condition of the down-trodden people in the rural, semi-urban and urban areas under Savar Upazila of Dhaka district. The community people, especially women of this area feel that without assistance from ADESH it would not be possible to make their life advanced. Group members have changed their lives through development programs initiated by ADESH, without which this could not be happened. In order to measure the advancement, ADESH management has contacted an independent consulting firm 'RIDS' to evaluate the project in September, 2006. The assigned consulting firm has conducted a study in the project area and has collected related data/ information. On the basis of findings from field, the consultant has prepared this report. In this section major findings and recommendations are described briefly. Elaborate descriptions are furnished in the next chapters of this report.

Major Findings

Profile of the group members (beneficiaries)

✓ The study has covered a total of 582 respondents from 7 working unions, randomly selected from among the group members organized under this project by ADESH. All respondents are female and among them 185(32%) are holding positions as president /Secretary /Cashier, and 397(68%) are general members in their respective village group.

✓ Most of the group members (408 =70%) are from the age group of 21- 40 years. Selection of group members has been made appropriately, as per criteria set by ADESH management to form village group with females under the age group 15 - 50 years.

✓ Average amount of savings per group member stands at Taka 2,072. As per present socio-economic situation of target people under ADESH development project, average savings per group member as per membership ranged from 1 to 10 years in a group appears to be right.

Status of safe water and hygienic latrine in the beneficiaries' households

✓ It has been a very promising achievement that almost 98% of the group members' households have easy access to tube-well water for drinking, cooking, washing and bathing purpose.

✓ Regarding use of hygienic latrine, almost 88% of the group members' households have ring-slab or pacca /sanitary latrine of their own. This status is much higher than the average situation of rural Bangladesh, which shows 60% coverage of hygienic latrine.

Beneficiaries' awareness on personal health

✓ Group members are properly aware on some basic health measures as it is seen that 97% of the eligible children have been immunized in the right times. Both boy and girl child has been treated almost equally to cover under immunization program. Among the eligible female (14 - 45 years age), 80% have been timely immunized with proper doses.

✓ Regarding awareness of household members of the beneficiaries, it has been found that 79% are averagely aware on prenatal and antenatal care of mothers.

Gender awareness of the beneficiaries on some particular issues

↑ It has been found that almost 70% of men and women could express the issues under early marriage, polygamy and divorce nicely. However, level of understanding on family law among men and women respondents is not good enough to share with others.

Mobility of women outside their houses: Changes

✓ Women's mobility has increased by time. Among the women respondents, 64% have visited clinic /healthcare centre, and 49% used to go to school with their children during last six months. Another 48% have participated in various social works and 52% have visited city and other places. 41% of them also have gone to market for purchasing household commodities. Study respondents have expressed that they have had the scope to show their credibility inside and outside their houses.

Decision-making Ability of Women in household level: Changes and adjustments

✓ In the household level averagely 50% women can take decision in running household activities. As opined by the respondents, this situation has been developed in recent times; earlier women could

merely have scope to take any decision over men. This is an advancement of establishing women's right in the family, the respondents have acknowledged.

↑ Regarding implementation of decisions in practical fields, women's role remains auxiliary and men in most cases (in more than 60% cases) play the vital role to implement.

Division of labour in the household and women's workload: Changes and adjustment

↑ Division of labour in the household level largely depends on the occupational opportunity of the household members. Data shows that cooking, other household work and take care of children are placed 1st (77%); 2nd (54%) and 3rd (41%) respectively, those are being done absolutely by women.

↑ It has been found that in 70% cases both women and men do work jointly in house-cleaning/renovation work while in 51% cases women and men jointly take care of their children. Earlier responsibility has been solely on women to nurse their children.

Women's participation in the local government election

✓ Women's participation has increased in the local government institution election by providing voting rights or competitions for a post. Among the women almost 83% respondents have casted vote in last election and 75% respondents have casted votes before the recent election.

Training received by beneficiaries on leadership development and utilization effect

✓ Major three types of training have been provided to the beneficiaries namely as i) Gender and development, ii) Human Rights iii) Leadership and management. A total of 469 women have received training on these three topics. Among them, 82% have received training on gender and development; 13% on Human rights and 5% on Leadership and management. When discussed, women respondents have shown their utmost interest to participate such types of training courses.

✓ Regarding utilization of training knowledge, 62% of the training participants have opined that they have been tried out to increase the family tie in a positive way. Another 23% have put effort to build up team spirit within their respective groups while 11% have tried to develop relation with the society.

Dowry- Status in case of beneficiaries themselves and their daughters /sons

↑ The data shows that 50% respondents have given dowry during their own marriage or at the time of their daughter's marriage. On the other hand, 50% respondents have not given any dowry. Among the unmarried respondents (28), 57% are sure that they would not give any dowry during their marriage while 43% still believes that without dowry it is not possible to get married.

↑ When discussed, respondents have pointed out to the issue of present social system. It is true that they are against this exploitative system. But if they have to select bride /bridegroom from outside their group, in other area, they are compelled to give or take dowry in that situation.

Birth registration and marriage registration in the beneficiaries' households

↓ Group members are still not that much aware and have put less importance to have the birth registration of their children. It has been found that among 160 boys and 142 girls eligible for registration, only 34% of boys and same percentage of girls are registered and they have registration document. Less emphasis has been put by ADESH management on this issue.

↑ In 582 respondents' households there are 716 couples. Among them 87 are from Hindu, 2 are from Christian 627 are from the Muslim family. Among the Muslim family it is a must to register marriage from the registered 'Qazi' office. Among the Muslim couples, 93% have registered their marriage. Out of them only 42% of them have written registration document in their respective house; 51% though have registered, but they have no written documents with them. 7% of the Muslim respondents have not registered their marriage.

Involvement of beneficiaries in micro-credit program

✓ Working area of ADESH is quite suitable to run such program. The consultant has experienced that ADESH has succeeded in running micro-credit program successfully, with its target people.

✓ 'On-time' loan repayment rate is 98%, which is quite satisfactory in line with the standard micro-credit program policy. ADESH has computerized micro-credit accounts. Operational dealings are made through this system, which is treated as strength of this organization in running program efficiently.

✓ Evaluation study findings depict that among total 582 respondents, 509(87%) has their outstanding loan with ADESH. Among these borrowers, 21% have received loan more than four times. 19% borrowers have taken loan for four consecutive times; another 20% have received loan thrice; 21% borrowers have got loan twice and another 19% have received loan for the first time. This scenario indicates the regular and upward trend of micro-credit program in ADESH.

✓ In present situation average loan size of outstanding loan per borrower stands at Taka 8,947. Average amount of loan per borrower appears to be realistic as per needs of borrower and of the area.

Effects of loans received by the beneficiaries' households

✓ 39% respondents have opined that with the loan they have been involved in viable IGAs through starting small trade/ hotel/ grocery business. Among the respondents, 20% have admitted that by using loan in a viable way, it has been possible to ensure financial development of the family.

↑ There are also some respondents who have found 'no effect' of loans in their life. 21% respondents are in line with this comment. The consultant in this situation feels it important that ADESH management would step forward to find out root causes of this comment from the borrowers.

Status of household income: changes over the years

↑ Regarding status of household income, 75% respondents have opined that their household income has been increased over the years; 6% have said that their household income has been decreased, and 19% respondents have disclosed that their household income has remained same as earlier (no effect). However, this scenario appears to be reasonable in present socio-economic status of the area and as per the situation of micro-credit program as a whole.

Project management, Good Governance and capacity building

✓ The Director of ADESH is the head of 'Gender and Socio-economic Development Project'. Project staffs work under the overall supervision of the Director. He is responsible to monitor progress for reporting to the Executive Committee. General Committee is the supreme authority of the organization. A Coordinator has coordinated the project activities at the field level.

✓ ADESH has its organizational policy document such as gender policy, staff policy, management policy, etc. which help the organization to run a development project smoothly. It follows its gender policy at the organization and community level.

↑ Regarding 'Good governance', it has been found that, senior staffs (Director, Coordinators) have clear concept about it and its importance in maintaining transparency at organization level.

↓ However, mid and grassroots level staffs are less aware on this issue and it becomes tricky for them to really practice it in the field, at group level.

✓ At grassroots level, village groups are organized by the Development Workers. It has been found that, the group members are in general enthusiastic and committed to execute the group works.

✓ The project management has been capacitated the staff and group members for developing their knowledge on the specific institutional and social issues. It would take more time to properly internalize the qualitative development issues by the project stakeholders at grassroots level, but effort has to be continued in gaining the brilliant result in future course of time.

Integration of gender issues in project planning and implementation process

✓ The needs of the project have been assessed by applying Participatory Rural Appraisal (PRA) method where equal participation of male and female has been ensured. Gender issue has come forward as a problem during conducting PRA.

✓ ADESH has developed 'Gender policy' of its own. In regards to running organizational management this policy paper is followed in order to take accurate measures. In case of staff recruitment, the management maintains gender balance. At present, out of total 28 staff, 11(39%) are female, which appears as reasonable. But at the top level of the organogram there lacks presence of female staff.

✓ *Lessons Identified (Learned)*

Major learning has been identified as follows:

- Women can contribute to the family by involving them in income generating activities. They are very practical in utilizing loans at household level.
- Women can establish their right in the family and can involve themselves in decision-making process if they are united on a common platform, like organizing themselves in ‘Group’.
- Gender and women human rights would be established in an easier way if the men counterparts could be rightly oriented. It is needed to train the men along with women in different gender related training courses.

↑ *Sustainability Issue*

There is no particular policy to attain sustainability in terms of financing the organization. However, ADESH gradually has been stepped forward to attain financial sustainability through earning income from micro-credit program. Ultimately this would be turned as ‘Microfinance program’.

The organization is aware of the concerns and issues associated with paving ways, exploring means and providing support to ensure that the village group must attain the sustainability. The meaning of sustainability with regard to time, resource and other elements embedded in the project and rendered to beneficiaries should be translated into actions.

Major Recommendations

1. ‘Gender’ is a wide field to work. Internalizing gender issues at personal and family level is very important to implement gender and development program activities at organization and grassroots level. So it is necessary to orient /train up all project stakeholders including group members and as well as non-group members /opinion leaders at the community level on gender and development issues, its benefits/merits etc. very specifically.
2. After completion of a training course, there should have regular monitoring and follow-up programs. More members should be involved in implementing social program activities after acquiring knowledge from the respective training course.
3. Data/information on legal cases, social actions should be properly organized, updated and stored at organization level. Respective village group should also have such data /information at those levels.
4. Target groups should be more oriented on ‘family law’. Male counterparts of the female group members, and female counterparts of the male members should be also involved in training courses where and when applicable.
5. ADESH management needs to take more initiatives on developing awareness of the target people on mothers and adolescent’s health, in particular.
6. Training on sexual health diseases needs to be emphasized. Orientation session on the prevention measures of HIV/AIDS should be in place, at the grassroots level.
7. The organization should develop a Gender Networking Policy (GNP) in order to establish a greater level platform along with other development organizations including CBOs, who are committed to do work in the same field.
8. In regards to attain organizational sustainability of ADESH, strategic action plan should be developed. Not only to depend on donor, it is also needed to manage program fund internally.
9. Under the management structure of ADESH, more female staff should be appointed in the higher level of the organogram.
10. Group discussions suggest continuing support on development of household level small enterprises will better contribute towards attaining economic sustainability of the households.
11. Impact monitoring and internal assessment systems, especially in relation to the sustainability issues, need more attention in the next implementation phase.

CHAPTER – 1

INTRODUCTION, OBJECTIVE AND METHODOLOGY

1.1. Background

ADESH, as a development organization was established in 16th December 1988 in order to uplift socio-economic condition of the down-trodden people in its program operational area. Since its inception, it has undertaken various right-based and economic development based programs to building capacity of the target people and thus to make them capable in maintaining their livelihood in a better way. “Gender Relation and Socio-Economic Development Project” is one of the initiatives so far taken by ADESH in its project area.

At the end of this project, ADESH management has decided to conduct evaluation in order to find out the effect the project has had on socio-economic situation of the rural poor, especially the women beneficiaries. ADESH management has shown interest to do the review exercises with active participation of the program participants /stakeholders. In order to execute the evaluation work, the management has decided to involve an independent development consultant to conduct a study. In this regard ADESH management has agreed to invite a local consultant of Responsive to Integrated Development Services (RIDS), a development consulting firm in Bangladesh to accomplish the work. The consultant along with his associates has reviewed all relevant documents, visited the target beneficiaries individually and in-group, gathered data/information, analyzed those and developed the study report. This report contains findings and recommendations on effectiveness and efficiency of program implementation, involvement of target beneficiaries, their social and economic enhancement, leadership pattern, empowerment issues and capacity fortification in line with the objectives of this study.

1.2. Objectives

The study has focused at analyzing the effect the project has had on socio-economic situation of the rural poor, especially the women beneficiaries under ADESH. Furthermore, the study has looked into achievements of project implementation with regard to different activities and objectives to be reached.

In particular the study objectives are:

- 1) Review the status of group members’ households (beneficiary households)
- 2) Review women empowerment process and women position in the household and at the locality because of the interventions.
- 3) Assess the awareness level and health measures those have been internalize by the beneficiaries.
- 4) Review the effect of training imparted to the beneficiaries /clients
- 5) Review the status of clients under micro-credit program and assess the effect of loan over the lives of the clients;
- 6) Review the program monitoring and reporting system
- 7) Make recommendations how the effectiveness of the project can be increased in particular with regard to women’s empowerment and organizational sustainability.

1.3. Study Location

The study has been taken place in the project areas under Dhaka district Coverage of unions under this study has been as follows:

SI	Union Covered under this study
1	Savar
2	Bongram
3	Ashulia
4	Tatul jhara
5	Birulia
6	Pathalia
7	Yearpur

1.4. Respondents and sampling of the study

The major respondents of the study have been the group members organized by ADESH under its project areas. Individual group member (beneficiary /study respondent) have been contacted in her /his house and interviewed through prescribed questionnaire by the enumerators and collected data /information. ADESH staffs have played their important role in disseminating information on the project activities during discussion sessions.

All the unions (total 7) under Savar Upazila under this project have been covered under this study. All 582 respondents are women from different groups.

SI	Union	# of respondents covered
1	Savar	78
2	Bongram	76
3	Ashulia	92
4	Tatul jhara	98
5	Birulia	88
6	Pathalia	104
7	Yearpur	46
	Total	582

1.5. Study Methodology

Participatory techniques and methods have been followed to evaluate the project. Specific methodologies are:

- a) To go through secondary data, information
- b) To visit the project site earlier, before starting the main evaluation work for further need assessment

- c) Intensive visit to project area: meeting with group/ group members, visit activity sites, collect data
- d) Personal interview with the group member through prescribed questionnaire /checklist.
- e) Data consolidation and analysis
- f) Draft report preparation
- g) Debriefing session with ADESH management
- h) Adjustment of feedback /recommendations/suggestions from ADESH management
- i) Final report preparation
- j) Report submission to ADESH.

1.6. Study Limitations

The Program area is characterized by multiple socio-economic, geographic, environmental, political and cultural dimensions. However, there is a need to undertake rigorous study to gather information on various indicators, which are so diverse that it has not been possible to cover in this study with limited time and resource.

The direct beneficiaries and other non-group participants in the discussion sessions have pointed out many other indicators, which have been beyond the scope of this study and could be investigated further undertaking in-depth and focused studies with sufficient time and resources.

Scheduled fieldwork could not be maintained due to countrywide political unrest and early monsoon. It creates problem for the consultant to timely complete the tasks at field and to concentrate in report writing.

CHAPTER – 2

STUDY FINDINGS

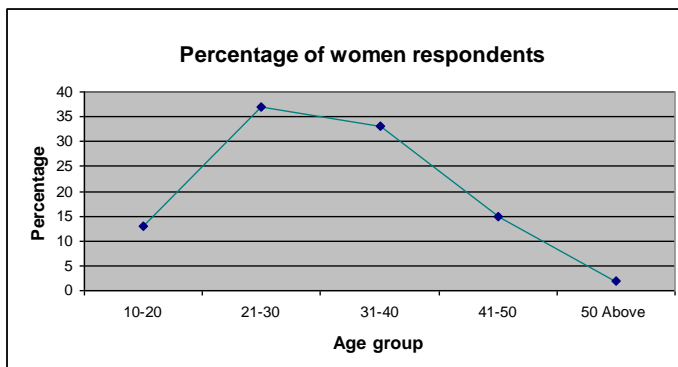
2.1. Project Beneficiaries: *capacity building, present status and changes*

2.1.1. Profile of the project beneficiaries

The study has covered a total of 582 respondents from 7 working unions, randomly selected from among the group members organized under this project by ADESH (Table- 1). As all the groups consists of female members so all respondents under this study are female. Among the respondents 185(32%) are holding positions as president/Secretary/Cashier, and 397(68%) are general members in the group.

Regarding age of the group members it has been found that most of the group members (408 =70%) are from the age group of 21- 40 (Table- 2). In particular, 214(37%) are from the age group of 21-30, and 194(33%) are from 31-40 age group. There are 13% groups members of age 20 and below, 15% group members from age group 41-50 and only 2% are from the age group 50 and above. This indicates that selection of group members has been made appropriately, as per criteria set by ADESH management to form village group with females under the age group 15 - 50 years.

Graph- 1: Respondent's age



It has been an interesting finding that most of the group members (333= 57%) join the group within last 3 years (Table- 3). Another 130(22%) have joined group within last 4 to 6 years. Membership of 12% has been continuing for the last 7 to 9 years, and another 9% members are with their respective groups for the last 10 years and more. Average amount of savings per group member stands at Taka 2,072. A member with age 10 years and above in a group has savings Taka 3,006 while a member with 1-3 years age in a group has savings Taka 1,593 on average. This refers to the fact that average amount of savings per member with less involvement (duration of membership ~ 1-3 years) in a group is comparatively bigger than a group member with more involvement (more than double ~ 10 years and above) in a group. When enquired, it has been revealed that the amount of weekly savings of a member has been less in earlier stage, i.e., 5 years back and afterwards the amount has been raised to more than double than earlier. As per present socio-economic situation of target people under ADESH development project, average amount of savings per group member with 1-3 years membership in a group appears to be right and proper.

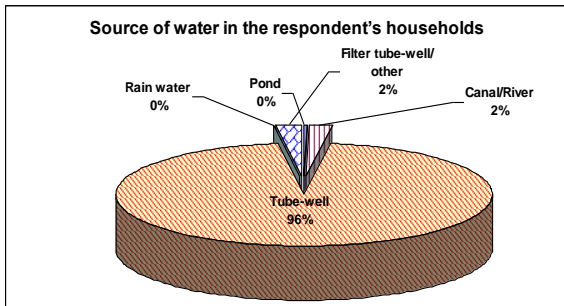
2.1.2. Status of safe water and hygienic latrine in the beneficiaries' households

Easy access of poor people to safe water and hygienic latrine is one of the major indicators of Millennium Development Goal. Development organizations in Bangladesh have been very keen from the beginning of program implementation to provide support to the poor community in this sector.

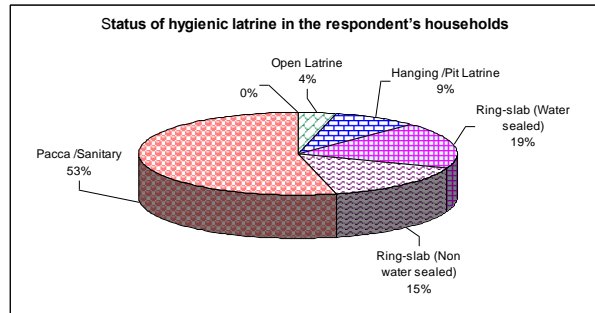
ADESH has been also put utmost importance to ensure services for its project beneficiaries to meet these basic needs. It has been a very promising achievement that almost 98% of the group members' households have easy access to tube-well and filter tube-well water for drinking, cooking, washing and bathing purpose (Table- 4).

Regarding use of hygienic latrine, almost 88% of the group members' households have ring-slab or pacca /sanitary latrine of their own (Table- 5). This status is much higher than the average situation of rural Bangladesh, which shows 60% coverage of hygienic latrine. ADESH has a plan to cover 100% households with hygienic latrine within next one year. The consultant feels that, as per present trend, it would not be a problem to achieve the target by ADESH management within set time.

Graph- 2: Source of water in the respondent's households



Graph- 3: Status of hygienic latrine in the respondent's households



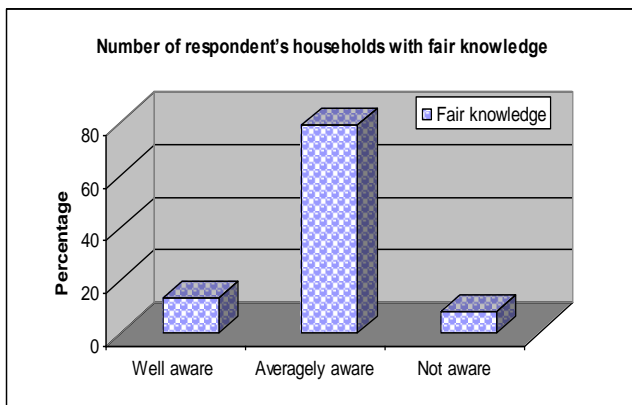
2.1.3. Beneficiaries' awareness on personal health

It has been found that the group members are properly aware on some basic health measures as it is seen that 97% of the eligible children (under 0-5 year's age group) have been immunized in the right times (Table- 6). Both boy and girl child has been treated almost equally to cover under immunization program. Among the boys 98% have been immunized while among girls 95% have been immunized in time.

Among the eligible female (14 - 45 years age), 80% have been timely immunized with proper dozes (Table- 7).

Regarding awareness of household members of the beneficiaries, it has been found that 79% are averagely aware on prenatal and antenatal care of mothers (Table- 8). Only 13% are well aware, and 8% are not aware on these issues. ADESH management needs to take more initiatives on developing awareness of the target people on mothers and adolescent's health in particular.

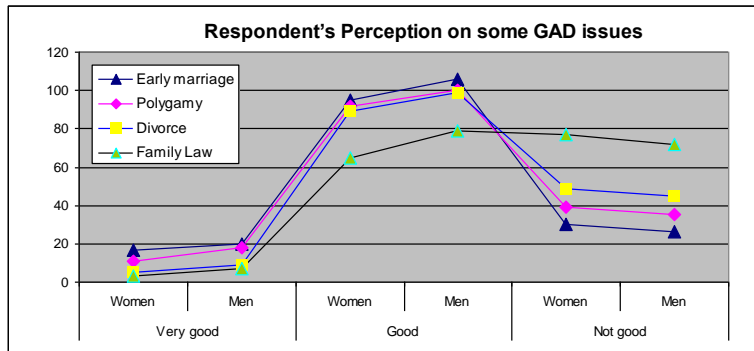
Graph- 4: Knowledge of the respondent's households on pre natal and anti natal care



2.1.4. Gender awareness of the beneficiaries on some particular issues

It has been tried out to see the perception levels of beneficiaries on different gender and human rights issues i.e. early marriage, polygamy, divorce and family law. The men and women has separately evaluated during the study. They easily have shared this issue with the study team. Perception level of men and women on early marriage is very high (Table- 9). The data shows that the members under the respondents’ households are familiar with the terminology early marriage, polygamy, divorce. 20%, 18%, 9% and 6% men respondents have very good perception on early marriage, polygamy, divorce and family law respectively. On the other hand, 17%, 11%, 5% and 3% women respectively have very good knowledge on early marriage, polygamy, divorce and family law. In totality, both men and women have ‘Good’ knowledge on these three important issues (except family law). It has been found that almost 70% of men and women could express the issues under early marriage, polygamy and divorce nicely. However, level of understanding on family law among men and women respondents is not good enough to share with others. It has been revealed that perception level of 66% women and 61% men is not good. ADESH management needs to do more work with the target people to develop knowledge on family law in particular.

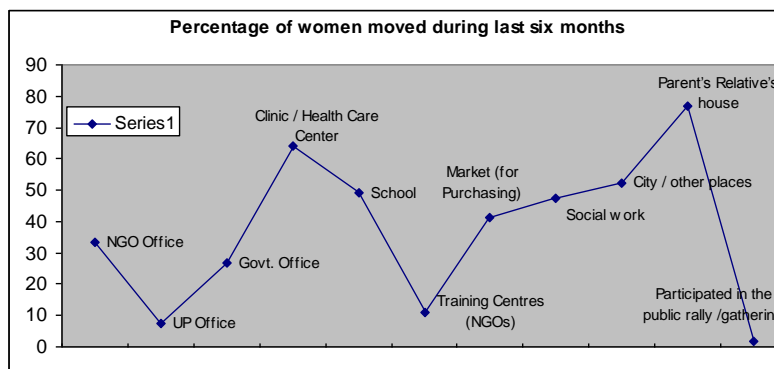
Graph- 5: Respondent’s Perception on some GAD issues



2.1.5. Mobility of women outside their houses: Changes

Mobility of women outside their houses is an important indicator of gender and development initiative. Table-10 shows the mobility of women outside their houses during last six months. The data indicates that women respondent’s mobility has increased by time. Among the women respondents, 64% have visited clinic /healthcare centre, and 49% used to go to school with their children. Another 48% have participated in various social works and 52% have visited city and other places.41% of them also have gone to market for purchasing household commodities. Movement of women to these places is important to consider for assessing women’s empowerment. Study respondents have expressed that after initiating such development project in ADESH; their movement has been increased remarkably. They have had the scope to show their credibility inside and outside their houses in a promising way.

Graph- 6: Mobility of Women (During last six months)

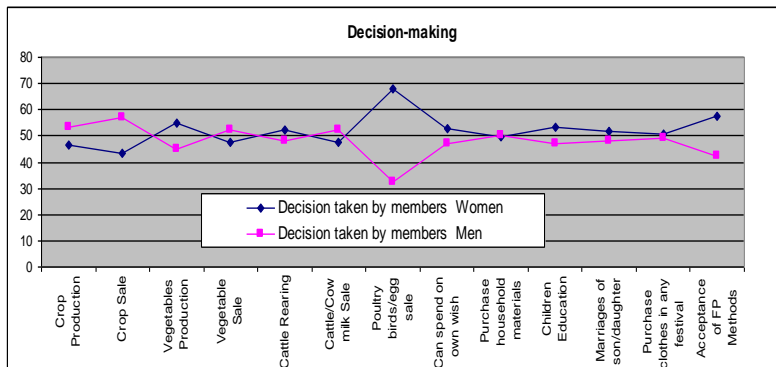


2.1.6. Decision-making Ability of Women in household level: *Changes and adjustments*

Decision-making ability of women at household and society level is most important indicator through which the rights and empowerment of women can be assessed. Data presents varieties of information on crop production, crop sale, vegetable production, vegetable sale, cattle rearing, cow milk sale, poultry/egg sale, children education, marriage of son/daughter, casting vote, purchase furniture, acceptance of family planning, etc. and it shows the present status of women in decision-making process within and outside the family (Table- 11). It shows that in the household level averagely 50% women can take decision in running household activities. As opined by the respondents, this situation has been developed in recent times; earlier women could merely have scope to take any decision over men. This is an advancement of establishing women’s right in the family, the respondents have acknowledged. However, there are also evidences in taking decision individually by men or women, but regarding implementation of decisions in practical fields, women’s role remains auxiliary and men in most cases (averagely 60%) play the vital role to implement. For example, in cases of crop production and sale, 47% and 43% women can decide respectively, but in case of implementation in the field, 66% and 74% men respectively have their main role to implement. There has been a very good trend of accepting family planning methods. In almost 58% cases, the women can take the decision, and out of them 83% can implement this on their own.

It is amazing to note here as all the respondents have admitted that women’s role in the family and within the surrounding society has been increased impressively than before. Almost all respondents have admitted that women are now able to cast their vote freely. Very few respondents agree that women’s role decreased in decision-making process. It is a promising sign for changing the role of women in decision-making process.

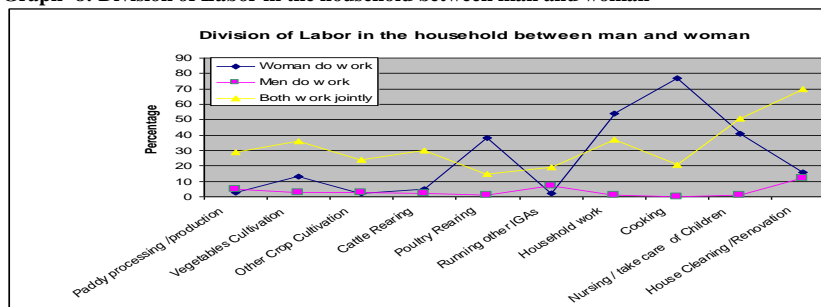
Graph- 7: Decision-making status of women in the family



2.1.7. Division of labour in the household and women’s workload: *Changes and adjustment*

Division of labour in the household level largely depends on the occupational opportunity of the household members. The data shows that cooking, other household work and take care of children are placed 1st (77%) 2nd (54%) and 3rd (41%) respectively among different type of works those are being done absolutely by women (Table- 12). However, it has been disclosed by the women respondents that situation has been changed as now men also participate with women in accomplishing works in the household. Most of the work they are now doing jointly. It has been found that in 70% cases both women and men do work jointly in house-cleaning/renovation work while in 51% cases women and men jointly take care of their children. Earlier responsibility has been solely on women to nurse their children.

Graph- 8: Division of Labor in the household between man and woman



2.1.8. Women’s participation in the local government election

It has been observed that women’s participation has increased in the local government institution election by providing voting rights or competitions for a post. Table- 13 depicts that almost 83% respondents have casted vote in last election and 75% respondents have casted votes before the recent election. It is observed that the women become more active in participating in the local and national elections after implementing the project activities in this area. The group member’s interest has grown to compete in the UP election. The data shows that among the respondents under this study, 4(1%) have competed as member in the last UP election and all of them have become the members. The number might be small, but the initiative to compete in the UP election by the poor people, especially women themselves is a promising step towards empowering them in the society.

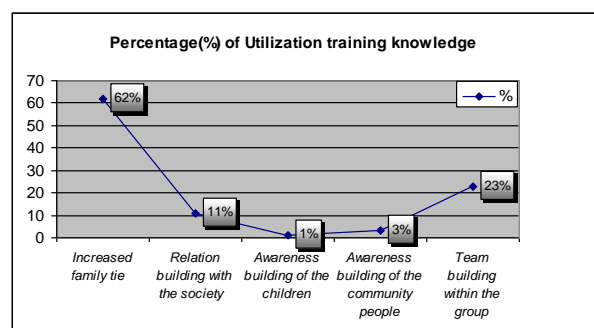
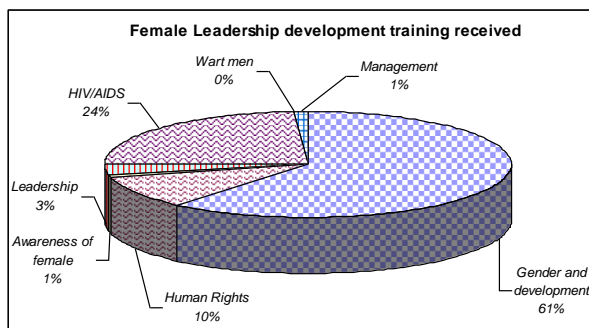
It has been found that almost all the respondents (94%) know their respective UP members and 92% are familiar with their respective Chairman. This is also an important indicator of capacity building of the poor women to make them familiar with UP members and Chairman.

2.1.9. Training received by beneficiaries on leadership development and utilization effect

Training has been considered as one of the most important strategies to build the capacity of the organization and beneficiaries. Table-14 is providing the information about the type of training received by the beneficiaries. Major three types of training have been provided to the beneficiaries namely as i) Gender and development, ii) Human Rights iii) Leadership and management. The data shows that a total of 469 women have received training on these three topics. Among them, 82% have received training on gender and development; 13% on Human rights and 5% on Leadership and management. When discussed, women respondents have shown their utmost interest to participate such types of training courses. They have opined that after receiving training they have developed their knowledge perfectly and as a result they could apply their capabilities in doing better for establishing their rights in their own family and in the society as well. They also have put demand to have more training and refreshers courses on these life-oriented training courses in future.

Regarding utilization of training knowledge, 62% of the training participants have opined that they have been tried out to increase the family tie in a very positive way (Table- 15). Another 23% have put effort to build up team spirit within their respective groups while 11% have tried to develop relation with the society. These have been the sincere efforts put by the women in their respective fields, which leads to the fact that women gradually have developed their capacity in mobilizing their family, village groups and the society as to do better in life in the long run.

Graph- 9: Type of leadership development training received by the Respondents Graph- 10: Utilization of training knowledge



2.2. Perception of Beneficiaries on Human rights issues

2.2.1. Dowry- Status in case of beneficiaries themselves and their daughters /sons

It has been tried out to have a thought on dowry, especially in the families of the group members. The following data provides a general idea about dowry received and given by the respondents or other household members. The data shows that 50% respondents have given dowry during their own marriage or at the time of their daughter's marriage (Table- 16). On the other hand, 50% respondents have not given any dowry. Among the unmarried respondents (28), 57% are sure that they would not give any dowry during their marriage while 43% still believes that without dowry it is not possible to get married.

It is surprising that the group members who are working against dowry shows interest to give /take it. However, when discussed, respondents have pointed out to the issue of present social system. It is true that they are against this exploitative system. But if they have to select bride /bridegroom from outside their group, in other area, they are compelled to give or take dowry in that situation.

2.2.2. Birth registration and marriage registration in the beneficiaries' households

Group members (study respondents) are still not that much aware and have put less importance to have the birth registration of their children. It has been found that among 160 boys and 142 girls eligible for registration, only 34% of boys and girls are registered and they have registration document (Table- 17). Less emphasis has been put by ADESH management on this issue.

In 582 respondents' households there are 716 couples. Among them 87 are from Hindu, 2 are from Christian 627 are from the Muslim family (Table- 18). Usually in present context, Hindu marriage is not legally registered under any government registered department. But some educated Hindu people think it different and have registered their marriage from normal government lawyer's court. Among the Muslim family it is a must to register marriage from the registered 'Qazi' office. However, it has been found that among 87 Hindu couples, only 2(2%) have registered their marriage. Among the Muslim couples, 93% have registered their marriage locally, from Qazi office. Nevertheless, it is also an alarming issue that only 42% of them have written registration document in their respective house, but 51% though have registered, but they have no written documents with them. 7% of the Muslim respondents have not registered their marriage.

2.2.3. Perception of beneficiaries on child laborer

Effort has been put to know the perception of the study respondents on child labour issue. It has been found that out of total 2,420 household members (under 582 study respondents' houses) of aged 07 and above, 1,395 (54%) have knowledge on child labour in hazardous jobs (Table- 19). Among the men, 66% are aware on this issue while among women, 59% are aware. Among the children above 7 years old, only 17% have knowledge on it. Though it is a crucial issue of children themselves, but they are really not aware on the fundamental issues of child labour as a whole.

2.2.4. Wage rate of a man and woman laborer

Like other parts of Bangladesh, the project areas have also some differences in wage rates between a man and a woman labourer. It has been observed that before starting of the project a man labourer has got wage per day Taka 60 and for a woman labourer it has been Taka 40. But this has been changed afterwards. At present average per day wage rate for a man labourer is Taka 110 and for a woman labourer is Taka 90 (Table- 20). It is also mentionable that a man and woman labourer is doing the same work, but a man is getting more than a woman labourer. From the above scenario it is revealed that the discrepancy between wage rate of a man and woman labourer has been minimized by times. Before starting of the project a man labourer has got 50% more wage per day than a woman labourer. But at present a man labourer is getting per day wage 22% more than that of a woman labourer. Situation has been changed by times, but gap between wage rates further needs to be minimized. It would be possible if the labourers become well-aware on their rights, if they are confident on their capacity, and if they have common platform to bargain against injustices.

2.3. Involvement of beneficiaries in economic development activities

2.3.1. Involvement of beneficiaries in micro-credit program

ADESH has been implementing micro-credit program activities in its working area in order to uplift socio-economic status of its target beneficiaries, especially of the women in the poor households. The working area of ADESH is quite suitable to run such program. In that regard the organization has put importance to operate the program activities in an organized way. The consultant has experienced that ADESH has succeeded in running micro-credit program successfully, with its target people (here as called by 'clients' under this program). Present 'on-time' loan repayment rate is 98%, which is quite satisfactory in line with the standard micro-credit program policy. ADESH has managed fund for this program mainly from CARE- INCOMNE project. Other source is group member's savings fund. ADESH has computerized micro-credit accounts and operational dealings are made through this system, which is treated as strength of this organization in running program efficiently.

Evaluation study findings depict that among total 582 respondents, 509(87%) has their outstanding loan with ADESH (Table- 21). They are hereby treated as borrowers (clients). Among these borrowers, 21% have received loan more than four times. 19% borrowers have taken loan for four consecutive times; another 20% have received loan thrice; 21% borrowers have got loan twice and another 19% have received loan for the first time. This scenario indicates the regular and upward trend of micro-credit program in ADESH. In present situation average loan size of outstanding loan per borrower stands at Taka 8,947. Average amount of loan per borrower appears to be authentic and realistic as per needs of the borrower and of the area.

2.3.2. Effects of loans received by the beneficiaries' households

Respondents have disclosed their opinion on the effects of loans those have been provided by ADESH under micro-credit program. 39% respondents have opined that with the loan they have been involved in viable IGAs through starting small trade/ hotel/ grocery business (Table- 22). Among the respondents, 20% have admitted that by using loan in a viable way, it has been possible to ensure financial development of the family. Some of the respondents (6%) have used loan to renovate their houses and have rented out their houses to earn income. Basically the borrowers living in urban, semi-urban and industrial areas have had scope to involve with such type of activity. Nevertheless, there are also some respondents who have found 'no effect' of loans in their life. 21% respondents are in line with this comment. The consultant in this situation feels it important that ADESH management would step forward to find out the root causes of this comment from the respondents /borrowers.

2.3.3. Status of household income: *changes over the years*

Regarding status of household income, study respondents have unveiled their views openly (Table- 23). 75% of them have opined that their household income has been increased over the years; 6% have said that their household income has been decreased, and 19% respondents have disclosed that their household income has remained same as earlier (no effect). However, this scenario appears to be reasonable in present socio-economic status of the area and as per the situation of micro-credit program as a whole.

CHAPTER – 3

PROJECT MANAGEMENT

3.1. Management Pattern at Organization Level

3.1.1. Project management, Good Governance and capacity building

The Director of ADESH is the head of ‘Gender and Socio-economic Development Project’. Project staffs work under the overall supervision of the Director. The Director is responsible to monitor progress for reporting to the Executive Committee. General Committee is the supreme authority of the organization. A Coordinator has coordinated the project activities at the field level.

ADESH has its organizational policy document such as gender policy, staff policy, management policy, etc. which help the organization to run a development project smoothly. It follows its gender policy at the organization and community level. Regarding ‘Good governance’, it has been found that, senior staffs (Director, Coordinators) have clear concept about it and its importance in maintaining transparency at organization level. However, mid and grassroots level staffs are less aware on this issue and it becomes tricky for them to really practice it in the field, at group level.

At ADESH organizational level, there exists team spirit among the staffs. The management team members always try to maintain transparency and accountability to respective personnel and to the program cells. There exists good understanding among the executive committee members and the program personnel.

At grassroots level, village groups are organized by the Field Organizers. It has been found that, the group members are in general enthusiastic and committed to execute the group works. They have internalized the fact that it is important to have their own platform through forming groups of the poor. However, regarding good governance within the group, the group members are relaxed to really practice it. It has been found that a group leader remains with the same executive post continuously, for years to years. There exists rare case to develop alternative leadership within the group.

Nevertheless, ADESH maintains continuous efforts in developing knowledge, skills and attitude of its staff as needed for carrying out jobs and responsibilities at standard performance level. Training is important for developing knowledge and skill on specific issues. The project has conducted training on human rights, governance and management, leadership development, gender and development, legal rights etc. for developing knowledge and skill of the staff and the beneficiaries’ group level. In this regard it can be depicted here that the project management has been capacitated the staff and group members for developing their knowledge on the specific institutional and social issues. It would take more time to properly internalize the qualitative development issues by the project stakeholders at grassroots level, but effort has to be continued in gaining the brilliant result in future course of time.

3.1.2. Integration of gender issues in project planning and implementation process

The organization has developed the project through the active participation of women group members in particular. The needs of the project have been assessed by applying Participatory Rural Appraisal (PRA) method where equal participation of male and female has been ensured. Major findings of the PRA are women’s legal rights, women’s involvement in decision-making process, women’s health, women and culture, women and education, women and agriculture etc. Community people, both female and male of the project area have participated and cooperated willingly for drawing the findings. Causes of the problems have been found out through this process. Gender issue has come forward as a problem during conducting PRA. So, this important issue has been identified by the grassroots people and both male and female participants selected major problems those are absolutely

linked with gender. The organization has developed the project by using the selected problems. Therefore, ADESH in its planning process has finalized the approach and strategy for working with the people and to carry out the project activities.

ADESH has used some strategies for implementing activities in the project area. It has used the target group and community approach for implementing the project activities. The organization has created an opportunity for the qualified women to work as a part of the project implementation team. The local qualified women get chance for work with the organization in a suitable post through the project. It is also mentionable that the project activities are implemented at the field level through the organized village groups. The group members are oriented and trained on gender issue such as gender and development, gender and resource management, leadership management for developing their knowledge and skills. Group members are working to protect early marriage, polygamy, family law etc. They are in process to ensure women empowerment, ensure marriage registration, participate in local and national level election etc. in the project area.

The organization has developed 'Gender policy' of its own. In regards to running organizational management this policy paper is followed in order to take accurate measures. In case of staff recruitment, the management maintains the gender balance. At present, out of total 28 staff, 11(39%) are female, which appears as quite reasonable.

3.1.3. Lessons Identified (Learned)

ADESH has been implementing the project to aware the community people on some specific gender and human rights issues. The consultant has conducted discussion session (FGD) with the project staff to find out their views about the project and learning. The study has found the following points:

- The male and female has been doing the same work efficiently.
- The staffs as well as the family members are gender sensitive.
- Women can contribute to the family by involving them in income generating activities. They are very practical in utilizing loans at household level.
- Women can establish their right in the family and can involve themselves in decision-making process if they are united on a common platform, like organizing themselves in 'Group'.
- Gender and women human rights would be established in an easier way if the men counterparts could be rightly oriented. It is needed to train the men along with women in different gender related training courses.
- Not only for women, if gender and human rights could be established in the family (and in the society as well), it would be benefited for men in a great extent.

3.1.4. Sustainability Issue

There is no particular policy to attain sustainability in terms of financing the organization. However, ADERSH gradually has been stepped forward to attain financial sustainability through earning income from micro-credit program. Ultimately this would be turned as 'Microfinance program'.

Sustainability is really a complex and intricate issue and involves critical analysis. It appears that ADESH is progressing towards gaining organizational sustainability, particularly in terms of

institutional mandate and capacity to run financial management, resources acquisition and human resources development.

Grassroots level institution building and sustainability

Individual level

The organization is aware of the concerns and issues associated with paving ways, exploring means and providing support to ensure that the village group must attain the sustainability. The meaning of sustainability with regard to time, resource and other elements embedded in the project and rendered to beneficiaries should be translated into actions.

ADESH is aware of this issue, and believes that livelihood pattern of the group members is visibly changing. However, the management has not yet developed any long-term plan (indicators and studies in particular) to measure the changes in the livelihood of the group members, and of the groups' capacity in general.

Organizational level

At the organizational level, institutionalization of the village groups and forming 'Apex body' - at ward and union level has not yet been thought out by ADESH management. The evaluation team has experienced that the group members are not fully aware of forming wider level people's organization at their level.

The evaluation team members stress the importance of active involvement of the target population in Planning, Implementation, Monitoring and Evaluation.

Activity level

Activities promoting human rights, health awareness, disaster preparedness and management will hardly become sustainable without outside assistance. Group members have already been involved in off farm economic development activities within their control. Group discussions suggest continuing support on development of household level small enterprises will better contribute towards attaining economic sustainability of the households.

Impact monitoring and internal assessment systems, especially in relation to the sustainability issues, need more attention in the next implementation phase.

CHAPTER – 4

CONCLUSION AND RECOMMENDATIONS

ADESH has started working with the distraught people in order to uplift their socio-economic condition. The community people, especially women of this area feel that without assistance from ADESH it would not be possible to make their life advanced. The beneficiaries, especially the group members have been directly benefited through this project. Group members have changed their lives through development programs initiated by ADESH, without which this could not be happened. This has surely transformed individuals and groups to a new height from their distressed position. The evaluation team has found a bunch of confident women engaged in social development program, involved in human development, economic development, primary health and education program, thinking about their future and above all, trying to break that vicious cycle which appears to surround them in ignorance and poverty.

In relation to the above facts and factors those have been found in the field, the evaluation team is hereby considering a continuation of the project, provided that the management tackles shortcomings successfully.

The team has not only looked into the problems and shortcomings of the project but also into its possible solutions, which are summarized as observations and recommendations as follows.

Recommendations

1. In training courses, participation of male counterparts of female group members should be ensured.
2. After completion of a training course, there should have regular monitoring and follow-up programs. More members should be involved in implementing social program activities after acquiring knowledge from the respective training course.
3. In implementing social program, action plan needs to be made at village group level.
4. In order to encourage the group leaders, there might have a provision to provide reward to the best social worker and the best social work. Rewarding ceremony might be organized annually through gathering of community people at union level.
5. Data/information on legal cases, social actions should be properly organized, updated and stored at organization level. Respective village groups should also have such data /information at those levels.
6. Target groups should be more oriented on ‘family law’. Male counterparts of the female group members, and female counterparts of the male members should be also involved in training courses where and when applicable.
7. ‘Gender’ is a wide field to work. Internalizing gender issues at personal and family level is very important to implement gender and development program activities at organization and grassroots level. So it is necessary to orient /train up all project stakeholders including group members and as well as non-group members /opinion leaders at the community level on gender and development issues, its benefits/merits etc. very specifically.
8. Group members should be well oriented on the issue ‘Good governance’. There should have regular follow-up, and action oriented session should be conducted at village group level. ADESH also could think of conducting training courses for the UP members/Chairmen on this important civic right issue.
9. ADESH management heeds to take more initiatives on developing awareness of the target people on mothers and adolescent’s health in particular.

10. Training on sexual health diseases needs to be emphasized. Orientation session on the prevention measures of HIV/AIDS should be in place, at the grassroots level.
11. This is the time to think whether the village level groups would be re-organized in a common platform through forming 'Apex body'. In order to develop people's organization at the grassroots level, this might be way to strengthening village groups as a whole.
12. In order to measure existing capacity of the village level groups, it is needed to conduct a thorough study. This would help the management to develop future development strategy.
13. The organization should develop a Gender Networking Policy (GNP) in order to establish a greater level platform along with other development organizations including CBOs, who are committed to do work in the same field.
14. ADESH is renowned as an organization committed towards establishing gender and human rights. Now it is the time to work more on advocacy program both in local and regional level. In the long run the organization could involve in doing national level advocacy. It should think of developing itself as 'Strategic Partner' of the donor in future course of time.
15. In regards to attain organizational sustainability of ADESH, strategic action plan should be developed. Not only to depend on donor, it is also needed to manage program fund internally (e.g. from own financial source, microfinance, seeking government resources, mobilizing local available resources).
16. Group discussions suggest continuing support on development of household level small enterprises will better contribute towards attaining economic sustainability of the households.
17. Borrowers under micro-credit program have mixed reaction. Some of them have mentioned regarding 'no effect' of this program on their lives. The consultant in this situation feels it important that ADESH management would step forward to find out the root causes of this comment from the respondents /borrowers.
18. Impact monitoring and internal assessment systems, especially in relation to the sustainability issues, need more attention in the next implementation phase.

ANNEXURE

Study Output Tables

Table- 1: Coverage of respondents through individual interview under this study

Sl	Union	Total # of respondents			Position of the respondents in the group					
					President /Secretary/ Cashier			General member		
		Women	Men	Total	Women	Men	Total	Women	Men	Total
1	Savar	78	-	78	23	-	23	55	-	55
2	Bongram	76	-	76	21	-	21	55	-	55
3	Ashulia	92	-	92	28	-	28	64	-	64
4	Jatul jhara	98	-	98	28	-	28	70	-	70
5	Birulia	88	-	88	32	-	32	56	-	56
6	Pathalia	104	-	104	32	-	32	72	-	72
7	Yearpur	46	-	46	21	-	21	25	-	25
Total		582	-	582	185	-	185	397	-	397
%		100		100	32		32	68		68

Table- 2: Respondent's age

Age group	Number of respondents by gender		
	Male	Female	Total
10-20	0	73	73
21-30	0	214	214
31-40	0	194	194
41-50	0	90	90
50 Above	0	11	11
Total	0	582	582

Table- 3: Age of membership in the group and amount of savings

Age of membership	Number and percentage of respondents				Savings (Taka)	
	Male	Female	Total	%	Total	Per head
1-3 years	0	333	333	57	530,379	1,593
4-6 years	0	130	130	22	309,000	2,377
7-9 years	0	70	70	12	213,540	3,050
10 years and above	0	49	49	9	147,322	3,006
Total	0	582	582	100	1,206,220	2,072

Table- 4: Source of water in the respondent's households

Utilization pattern of water	Number & percentage of households by source of water									
	Pond		Canal/River		Tube-well		Rain water		Filter tube-well/ other sources	
	#	%	#	%	#	%	#	%	#	%
Drinking water	0	0.00	0	0.00	569	98	0	0	13	2
Cooking	1	0.17	0	0.00	568	98	0	0	13	2
Washing dishes	1	0.17	20	3	547	94	0	0	14	2
Bathing	2	0.34	31	5	535	92	0	0	14	2
Total	1	0.17	13	2	555	95	0.00	0.00	13	2

Table- 5: Status of hygienic latrine in the respondent's households

Type of latrine	# of household	%
Open Latrine	22	4
Hanging /Pit Latrine	50	8
Ring-slab (Water sealed)	108	19
Ring-slab (Non water sealed)	89	15
Pacca /Sanitary	313	54
TOTAL	582	100

Table- 6: Immunization coverage of the eligible children in the respondents' family

Total number of eligible children (age 0 – 5)			Total number of eligible children immunized		
Boy	Girl	Total	Boy	Girl	Total
186	111	297	182	106	288
%		100			97

Table- 7: Immunization coverage of the eligible female in the respondents' family

Total number of eligible Female (age 14-45)	Total number of eligible female immunized
737	590
100%	80%

Table- 8: Knowledge of the respondent's households on pre natal and anti natal care

Total number of respondent's households with fair knowledge on this issue			
Well aware	Averagely aware	Not aware	Total
78	459	45	582
13%	79%	8%	100%

Table – 9: Respondent's Perception on some GAD issues

Perceptions		Total # of adult respondents in the respondents' families			No. of Respondents admitted by their perception level					
		Women	Men	Total	Very good		Good		Not good	
					Women	Men	Women	Men	Women	Men
Early marriage	#	669	644	1313	114	131	454	405	101	108
	%	100	100		17	20	68	63	15	17
Polygamy	#	669	644	1313	72	113	416	438	181	93
	%	100	100		11	18	62	68	27	14
Divorce	#	669	644	1313	36	59	592	495	41	90
	%	100	100		5	9	89	77	6	14
Family Law	#	669	644	1313	17	41	409	473	243	130
	%	100	100		3	6	61	74	36	20

Table- 10 : Mobility of Women in the Household (During last six months)

Sl.	Places of Movement outside the women's own house	Number of women moved and times of movement during last six months			
		# of women	%	Total times moved	Average times per woman
01.	NGO Office	194	33	564	3
02.	UP Office	44	8	206	5
03.	Govt. Office	156	27	584	4
04.	Clinic / Health Care Center	372	64	1876	5
05.	School	286	49	6872	24
06.	Training Centres (NGOs)	65	11	149	2
07.	Market (for Purchasing)	239	41	5155	22
08.	Social work	277	48	967	3
09.	City / other places	304	52	1304	4
10.	Parent's Relative's house	446	77	2844	6
11.	Participated in the public rally /gathering	11	2	14	1

Table- 11 : Decision-making Status of women in the family

Sl.	Areas of Decision-making	Decisions taken by members in the family				Implementation of decisions in the family			
		Women		Men		Women		Men	
		#	%	#	%	#	%	#	%
01.	Crop Production	992	47	1128	53	718	34	1402	66
02.	Crop Sale	868	43	1142	57	513	26	1497	74
03.	Vegetables Production	1787	55	1464	45	1621	50	1630	50
04.	Vegetable Sale	968	48	1069	52	684	34	1353	66
05.	Cattle Rearing	1110	52	1020	48	1017	48	1113	52
06.	Cattle/Cow milk Sale	819	48	901	52	698	41	1022	59
07.	Poultry birds/egg sale	2194	68	1046	32	2368	73	872	27
08.	Can spend on own wish	2822	53	2503	47	2671	50	2654	50
09.	Purchase household materials	2766	50	2779	50	2123	38	3422	62
10.	Children Education	2092	53	1843	47	2110	54	1825	46
11.	Marriages of son/daughter	1536	52	1424	48	1260	43	1700	57
12.	Purchase clothes in any festival	2859	51	2791	49	2586	46	3064	54
13.	Acceptance of FP Methods	2376	58	1739	42	3408	83	707	17

Table- 12: Division of Labor in the household between man and woman

Type of Work	Number of respondent's households with this attitude / perception					
	Woman do work		Men do work		Both work jointly	
	#	%	#	%	#	%
Paddy processing /production	19	3	27	5	167	29
Vegetables Cultivation	76	13	18	3	207	36
Other Crop Cultivation	10	2	20	3	142	24
Cattle Rearing	31	5	10	2	174	30
Poultry Rearing	221	38	4	1	87	15
Running other IGAs	10	2	42	7	109	19
Household work	312	54	3	1	216	37
Cooking	450	77	1	-	122	21
Nursing / take care of Children	238	41	3	1	294	51
House Cleaning /Renovation	95	16	70	12	407	70

Table- 13 : Women’s Participation in National /Up Election

Aspects	No of participation of Women in election	
	Number	%
Casted vote in last UP election	481	83
Casted vote before the recent UP election	436	75
Candidature in the last election	4	1
Won in UP membership election	4	1
Familiar with UP member	549	94
Familiar with UP Chairman	537	92
Visit UP Office	140	24

Table – 14: Type of leadership development training received by the Respondents

Sl. No.	Type of Training	Number and % of Respondents			
		Male	%	Female	%
01	Gender and development	-	-	386	82
02	Human Rights	-	-	61	13
03	Leadership and Management	-	-	22	5
	Total			469	100

Table- 15: Utilization of training knowledge

Utilization Pattern	Number	%
Increased family tie	388	62
Relation building with the society	67	11
Awareness building of the children	7	1
Awareness building of the community people	19	3
Team building within the group	146	23
Total	627	100

Table- 16 : Dowry received and given by the study respondents

Household members	No. of Household received / Gave dowry or will do so in future					
	For Married Member			For Unmarried Member		
	Total	Given	Not Given	Total	Will give	Will not given
Respondent (Self)	534 (100%)	266 (50%)	271 (50%)	28 (100%)	16 (57%)	12 (43%)

* No response = 17

Table- 17: Status of Birth registration in the respondents' family

Total number of eligible children (age 0 – 5)			Total number of eligible children registered		
Boy	Girl	Total	Boy	Girl	Total
160	142	302	55	48	103
100%	100%	100%	34%	34%	34%

Table- 18: Status of marriage registration of the couple in the respondent's family

Respondents by Religion	# & %	Number of Respondents	Total number of Couple	Number of couple with registration status			
				Registered and have document	Registered, but not have document	Not registered	Total
Hindu	#	74	87	11	4	72	87
	%		100	13	4	83	100
Christian	#	2	2	1	1	0	2
	%		100	50	50	0	100
Muslim	#	501	627	261	321	45	627
	%		100	42	51	7	100
Total	#	582	716	273	326	117	716
	%		100	38	46	16	100

Table- 19: Perception of family members in the respondent's house on child labour

Total number of eligible members (age 7 and above)				Total number of eligible members have knowledge on this issue			
Women	Men	Children	Total	Women	Men	Children	Total
981	1,003	436	2,420	575	658	72	1,305
100%	100%	100%	100%	59	66	17	54

Table-20: Difference of wage rates between Ma and Woman labourer in the area

Per day wage rate in the same type of work (in Tk) - average	
A Man Labor	A woman Labor
110	90

Table- 21: Involvement of respondents in micro-credit program

Number of respondents received loan by times					# of respondents with outstanding loan	Total amount of outstanding loan (Taka)	Average loan size of outstanding loan (Taka)
Once	Twice	Thrice	Fourth times	More than fourth times			
95	106	103	97	108	509	45,53,969	8,947
19%	21%	20%	19%	21%	100%		

Table- 22: Effects of loan in the family: perception of respondents

Effects (Perceptions of respondents)	Number and percentage of respondents	
	Number	%
Involved in IGAs: start small trade/ hotel/ grocery business	228	39
Financial development of the family	115	20
Increased income through Fish business	5	1
Increased income through livestock business	23	4
Ensured house repairing and rent out of house	38	6
Increased dignity of the family members	9	2
Increased income through running agricultural activities	32	5
Increased income through rickshaw van renting /pulling	7	1
Others	5	1
No Effect	120	21
Total	582	100

Table- 23: Status of household income of the respondents

Number of households by status compared to before last three years					
Income Increased		Income decreased		Income remained same	
# of households	%	# of households	%	# of households	%
436	75	35	6	111	19