







End Impact Evaluation of RELI Project

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Dhaka:
May 2026

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End Impact Evaluation of RELI Project

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Dhaka: May 2026

ACKNOWLEDGEMENT

Social Development Foundation (SDF), as its continuous development endeavors, initiated a 5-year long extensive "Resilience, Entrepreneurship, and Livelihood Improvement (RELI)" in October 2021 with the Project Development Objective to improve the livelihoods, enhance resilience, and support rural entrepreneurship for the poor and extreme poor in the project areas. In May 2026, the RELI will complete its intervention. During this time period, a respectable number of the poor and extreme poor have successfully accessed the Revolving Fund, a core component of the project, and invested in different potential income-generating activities (IGAs). Unemployed youths are utilizing skill development funds and increasing their income through wage employment and self-employment. Many vulnerable villagers who received a 'One Time Grant' have also experienced livelihood development and enhanced resilience. Towards the end the project, the time is favorable for assessing the project interventions' impacts on the improvement of income, resilience, empowerment of the extreme poor and poor, including youth and vulnerable, women empowerment, raising awareness on nutrition and assessing effectiveness of project processes and functioning of institutions created by the project.

Looking from the above perspective, SDF entrusted the Human Development Research Centre (HDRC) to perform the herculean task of an End-term Impact Evaluation for RELI project. This is deemed essential to assess project achievements by comparing end outcomes to baseline situations.

We are grateful to SDF for entrusting HDRC to carry out this critical assignment; in this regard, we express our sincere gratitude to the Chairperson of SDF.

We are indebted the Managing Director of SDF for his enthusiasm and proactive-positive participation in all the stages of this assignment. His responsible decisions at various critical phases have expedited the study process.

We are particularly thankful to Director, ME&L, SDF for his unstinted support, communication, and guidance during all the stages of the End-term assessment. We are also thankful to the RELI experts and officials at SDF-HQ for their input and support in preparing the report.

Two months of training and field data collection were complex. We thank RELI Project's Regional Directors (RD) and District Managers (DM) for their cooperation during the fieldwork. Also, without plentiful cooperation from the Cluster Officers and Cluster Facilitators of the RELI, the data and information collection would have been difficult; we convey our best regards to them all.

Our field team was committed and trained enough to overcome all the odds amidst field realities and complete their tasks successfully. We are grateful to them for the commendable work done with the utmost sincerity in ensuring quality.

The in-house staff members of HDRC worked untiringly at all stages. Above all, we will remain grateful to the respondents and participants in the survey, without whose profound support the implementation of the field survey would not have been possible.

May 2026

List of Abbreviations

AMT	Appraisal and Monitoring Team
BCC	Behavior Change Communication
BDT	Bangladesh Taka
CAP	Community Assessment Process
CARE	Commercial Agriculture and Rural Entrepreneurship
CDD	Community-Driven Development
CERC	Contingent Emergency Response Component
CF	Cluster Facilitator
CIW	Community Infrastructure Works
CNRS	Centre for Natural Resource Studies
CoC	Code of Conduct
CPF	Country Partnership Framework
CRR	Cumulative Recovery Rate
CSA	Climate-Smart Agriculture
CWF	Construction Works Fund
DiD	Difference-in-Differences
EEP	End line Evaluation Period
EMP	Environmental Management Plan
ERR	Economic Rate of Return
ES	Environmental Screening
ESIA	Early Signs of Impact Assessment
ESMF	Environmental and Social Management Framework
FGD	Focus Group Discussion
FM	Financial Management
FMIS	Financial Management Information System
FRR	Financial Rate of Return
GAAP	Governance and Accountability Action Plan
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GEMS	Geo-Enabling Initiative for Monitoring and Supervision
GoB	Government of Bangladesh
GRM	Grievance Redress Mechanism
GS	Gram Samiti
HDRC	Human Development Research Centre
HNSC	Health and Nutrition Support Committee
HIES	Household Income and Expenditure Survey
IEE	Initial Environmental Examination
IEG	Independent Evaluation Group
IDF	Institutional Development Fund
IGAs	Income-Generating Activities
IP	Indigenous People
IRR	Internal Rate of Return
ISR	Implementation Status and Results Report
KII	Key Informant Interview
LGD	Local Government Division
LMS	Loan Management System
M&E	Monitoring and Evaluation

MD	Managing Director
MEL	Monitoring, Evaluation and Learning
MIS	Management Information System
MoU	Memorandum of Understanding
NGO	Non-Governmental Organization
NJCS	Nuton Jibon Community Society
NJLIP	Nuton Jibon Livelihood Improvement Project
OD	Operations Director
OECD-DAC	Organization for Economic Co-operation and Development – Development Assistance Committee
OTG	One-Time Grant
PAD	Project Appraisal Document
PAF	Poverty Alleviation Fund
PCR	Project Completion Report
PDO	Project Development Objective
PG	Producer Group
PIP	Project Implementation Plan
PMA	Process Monitoring Agency
PPE	Personal Protective Equipment
PSF	Performance Support Fund
RCCS	RELI Cluster Community Society
RCI	Resilience Capacity Index
RCS	RELI Community Society
RDCS	RELI District Community Society
RE	Rural Entrepreneur
RELI	Resilience, Entrepreneurship and Livelihood Improvement
RF	Revolving Fund
RIMA	Resilience Index Measurement and Analysis
SAC	Social Audit Committee
SC	Savings Committee
SDF	Social Development Foundation
SDG	Sustainable Development Goal
SEA	Sexual Exploitation and Abuse
SH	Sexual Harassment
SIPP	Social Investment Program Project
SORT	Systematic Operations Risk-Rating Tool
TBD	To Be Determined
TFP	Total Factor Productivity
ToC	Theory of Change
ToR	Terms of Reference
TVET	Technical and Vocational Education and Training
VCO	Village Credit Organization
VDF	Village Development Fund
WB	World Bank
WFP	World Food Programme

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RELI Project Brief	
Project Title	**Resilience, Entrepreneurship, and Livelihood Improvement (RELI) Project**
Country	Bangladesh
Project ID	P175820
Approval Date	May 28, 2021
Closing Date	May 28, 2026
Financing	US$300 million (IDA Credit) + US$41 million (US$ 40 million from GoB and US$ 1 million from local beneficiaries)
Implementing Agency	Social Development Foundation (SDF)
Project Development Objectives	Improve livelihoods of poor/extreme poor, enhance resilience, and support rural entrepreneurship in the project area.
PDO Indicators (updated)	i) Number of beneficiaries with an income increase of at least 30% from Income Generating Activities (IGAs) and increased employment (of which, female); ii) Share of beneficiaries in RELI villages changing poverty status (of which, female 90%); iii) People benefitting from greater gender equality, of which (%) from actions that expand and enable economic opportunities (Number)[1] Direct project beneficiaries; iv) Share of beneficiaries who are satisfied with project activities; v) Number of producers and rural entrepreneurs with increased income of at least 40% (of which, female 90%); and vi) People with enhanced resilience to climate risks (Number)[2]
Project Purpose	1) Immediate livelihood support for rural communities (e.g. women); 2) Impacts of COVID-19 and climate-induced events on vulnerable rural households; 3) Recovery and resilience building; 4) Rural households to graduate out of poverty through IGAs; 5) Supports to NJLIP beneficiaries who have fallen back into poverty; and 6) Rural entrepreneurship for sustained post-pandemic economic recovery.
Components	A. Community Institutions and Livelihood Development (US$254M): A1. Development and Strengthening of Community Institutions A2. Financing of Community Plans A3. Health and Nutrition Support B. Business Development and Institutional Strengthening (US$41M): B1. Development and Strengthening of Second-tier Institutions B2. Commercial Agriculture and Rural Entrepreneurship B3. Employment Generation Support C. Project Management, Monitoring & Learning (US$46M) D. Contingent Emergency Response Component (US$0M)
Beneficiaries	744,000 direct beneficiaries (90% women) in 3,200 villages across 20 districts.

[1] Earlier PDO indicator: Direct project beneficiaries

[2] Earlier PDO indicator: Share of beneficiaries with improved resilience (of which, female 90%)

Executive Summary

The Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project (P175820) is a five-year, US$341 million World Bank and Government of Bangladesh supported investment designed to improve the livelihoods of the rural poor in 20 of Bangladesh's poorest districts. The project was approved on 26 April 2021, became effective on 28 May 2021, and closed on 28 May 2026, with cumulative expenditure of US$312 million. The project's overall objective to provide inclusive economic opportunities for the poor and extreme poor in selected districts through community mobilization, skills development, microenterprise promotion and the construction of climate-resilient rural infrastructure has been pursued through three mutually reinforcing components: (i) Community Mobilization, Institutional Strengthening and Revolving Fund Support; (ii) Skills Development, Microenterprise Promotion and Market Linkages; and (iii) Project Management, Monitoring and Evaluation.

This Executive Summary presents the principal findings of the End Impact Evaluation, conducted by the Human Development Research Centre (HDRC) using a panel survey of 5,286 households (3,247 intervention, 2,039 control) across 567 villages, supplemented by 40 focus group discussions, 35 key informant interviews, 5 case studies and a regression-based difference-in-differences analysis. The evaluation methodology is explicitly aligned with the Inception Report, applying the OECD-DAC criteria of relevance, coherence, effectiveness, efficiency, impact and sustainability, and the RIMA-II resilience measurement framework.

Project Performance at a Glance

Component	Principal delivery	Contribution to PDOs	Rating basis
A: Community Institutions and Livelihood Development	3,200 Gram Samitis; One-Time Grants to 383,880 vulnerable beneficiaries (BDT 2,436.8M); Revolving Fund loans of BDT 16,588.6M (578,518 loans, 355,472 borrowers); BCC 84,345 sessions reaching 576,653; 3,910 health camps serving 273,267 patients	Principal driver of PDO 1 (income), PDO 2 (poverty transition), PDO 3 (satisfaction) and PDO 6 (gender equality)	All sub-targets achieved
B: Business Development and Institutional Strengthening	530 Producer Groups (465 registered, 118%); CARE Fund: 450 PGs (BDT 374.2M) and 2,365 rural entrepreneurs (BDT 537.3M); 875 PG-buyer partnerships; 23,595 youths trained, 19,122 employed; 148 RCS formed; 5,660 climate-resilient sub-projects	Principal driver of PDO 4 (producer/ entrepreneur income) and the resilience intermediates (IRI 9, 10, 12)	All sub-targets achieved
C: Project Management, Monitoring and Learning	MIS (10 modules), LMS operating in all 3,200 villages, GEMS village grading; 19/19 results-framework indicators tracked biannually; independent PMA (599 findings, 70% resolved); AMT appraisal of 22,348 proposals	Measurement backbone for all PDO indicators; fiduciary and safeguards compliance	Satisfactory
D: Contingent Emergency Response (CERC)	Untriggered; the 2024 flash floods in Cumilla and Jashore were met through rapid internal reallocation of BDT 545.2M in emergency One-Time Grants to 40,387 beneficiaries in 305 villages	Crisis responsiveness demonstrated without CERC activation	Effective

Component A: Community Institutions and Livelihood Development

Component A carried the core community-driven development pathway. It formed and strengthened 3,200 Gram Samitis and village credit organisations, through which the poorest households, 97% of them targeted women, accessed a sequenced package: One-Time Grants (BDT 2,436.8 million to 383,880 vulnerable beneficiaries, completed by June 2023), Grant Matching Savings (BDT 873.0 million to 535,729 beneficiaries), and Revolving Fund loans of BDT 16,588.6 million across 578,518 loans to 355,472 borrowers, with loan sizes rising across cycles (BDT 27,517 first cycle to BDT 37,323 third cycle and above) and a 94% cumulative repayment rate. Savings participation rose from 25.4% of households at baseline to 97.6% at end line, and the share accessing credit rose from 36.8% to 87.1%. Health and nutrition activities through 84,345 BCC sessions reaching 576,653 beneficiaries (147% of target), 3,910 health camps serving 273,267 patients, telemedicine for 29,099 patients, and maternal allowances to 19,320 pregnant and lactating women — delivered the human-development strand of the component. This component is the principal driver of PDO 1: 217,405 RF/EG beneficiaries (54.7% of 397,821) achieved at least a 30% income increase against a target of 163,072, and of PDO 2, with 43.6% of beneficiary households changing poverty status under the PIP income-based approach against a 25% target.

Component B: Business Development and Institutional Strengthening

Component B built the enterprise, youth and institutional layers above the village base. Through the CARE Fund it supported 450 Producer Groups with BDT 374.16 million and 2,365 individual rural entrepreneurs (809 of them youth) with BDT 537.34 million, alongside 875 formal PG-buyer partnerships and 465 PG registrations (115% of target) — underpinning PDO 4, under which 7,130 of 11,247 producer and entrepreneur members (63.4%) achieved at least a 40% income increase against a target of 6,500. The youth track identified 55,447 young people, trained 23,595 (118% of target) and placed 19,122 in employment (120% of target), including 324 overseas placements and 640 higher-education stipends. On the institutional side, 148 second-tier RELI Community Societies (20 district-level RDCS and 128 cluster-level RCCS) were established (109% of target) with registration completed, and the component delivered the project's climate-resilient infrastructure: 5,660 sub-projects (110% of target) covered 3,178 Gram Samiti office buildings, 20.57 km of roads, 1,197 solar installations, 172 culverts, 3,724 tube-wells and associated water and drainage works which gave 731,329 beneficiaries (114% of target) improved access to climate-resilient infrastructure and generating 590,506 labour-days of community employment.

Component C: Project Management, Monitoring and Learning

Component C provided the management and measurement architecture on which the PDO evidence rests: a MIS with ten operational modules; the Loan Management System operating in all 3,200 villages; GEMS-based village grading with 99% of villages at Grade A or B; biannual results-framework tracking (19 of 19 indicators achieved); grievance redress with 100% of 203 grievances resolved within stipulated time; an independent Process Monitoring Agency whose 599 findings were 70% resolved; and appraisal of 22,348 community fund proposals at a 93% approval rate. The RELI project started operating with 1,721 staff across headquarters, five regionals, 20 district and 128 cluster units. By the project end, due to RELI’s realistic plan the staff required towards the end of the project was 1,190 at a utilisation of only 69% of its allocation — contributing to the project's delivery of all targets at an overall expenditure of 91.4% of the IDA allocation.

Component D: Contingent Emergency Response (CERC)

The CERC remained untriggered. When flash floods struck the Cumilla and Jashore regions in 2024, the project nevertheless demonstrated crisis responsiveness through a rapid internal reallocation of BDT 545.2 million, providing emergency One-Time Grants of BDT 13,500 to 40,387 affected beneficiaries in 305 villages, delivered through mobile financial services.

Cross-cutting outcomes: gender, inclusion and Indigenous Peoples

Women constitute 97% of direct beneficiaries. Women's decision-making over savings rose from 61.2% to 82.9% and over loan-taking from 55.1% to 80.7%; the average age at marriage of the last girl married rose from 16.8 to 21.8 years. Agricultural land ownership among intervention households rose from 6.0% to 39.2%. Four thousand nine hundred ninety-three (4,993) Indigenous People beneficiaries (90% of the target) were mobilised into groups across 157 villages, with 611 IP members (12%) in leadership positions, and IP satisfaction at end line stood at 83.8%.

Consolidated impact evidence

The regression-based difference-in-differences analysis: on a panel of 5,288 households revisited from baseline across 567 villages attributes the following net effects to the project: a household income gain of BDT 44,837 per year ($p < 0.001$; the unadjusted descriptive DiD is BDT 111,286, see Section 4.2.4 for the reconciliation); a food-security gain of 0.211 (an 21-percentage-point increase in the probability of food security, $p < 0.001$); a Resilience Capacity Index increase of 2.691 points ($p < 0.001$), with 95.9% of beneficiaries (794,733 of 828,710) recording at least a 15% RCI improvement; and beneficiary satisfaction of 88.3% against an 80% target, consistent across women (88.3%), youth (87.2%) and Indigenous Peoples (83.5%). Poverty transition under the three agreed measures was 53.3% (PPP income based), 43.6% (PIP income-based), and 23.6% (PIP income-and-asset), against a 25% target; two of the three measures exceeded target. The net DiD change of poverty is significant ($p<0.001$).

Economic and financial performance

The ex-post economic and financial analysis (Section 6.8, updated with the EFA model workbook) yields an Economic Rate of Return of 28.4% — essentially in line with the PAD ex-ante estimate of 24% — an Economic Net Present Value of US$360.5 million at the 5% social discount rate, and a Benefit-Cost Ratio of 1.93. The result is robust: NPV remains positive under a 50% cost overrun or a 10% benefit shortfall, and switching values of 48.1% (benefits) and 92.7% (costs) far exceed plausible stress ranges. The ex-post estimate rests on a conservative benefit base: 355,472 Revolving Fund households credited with net IGA income increase instead of the total regression-adjusted income gain, with carbon benefits excluded and the overall environmental benefit is adjusted for only 5% of the overall income benefit which strengthens confidence in the finding. The IDA cost per direct beneficiary is US$362, approximately 5% below the NJLIP predecessor benchmark.

Sustainability

The sustainability architecture is assessed as moderately satisfactory and still maturing. The Revolving Fund demonstrates strong repayment discipline (94% CRR); RCS are registered and have assumed village-level oversight; a Phase-Out/Exit Strategy is in place, with handover to the RELI Community Societies executed through formal protocols in April 2026 and an SDF–LGD MoU completed by May 2026. The principal residual risks are RCS financial self-sufficiency, infrastructure maintenance funding, and the post-closure ownership, hosting and maintenance of the LMS — each now assigned named owners and review points in the sustainability risk matrix (Section 5.8) and a closure recommendation (Section 9.3.1).

Lessons and recommendations

Ten best practices and eight challenges are documented (Chapter 8), including the financial-literacy platform that has made RELI beneficiaries commercially attractive to private insurers, and the CARE Fund allocation that proved a binding constraint on enterprise support.

Sixteen recommendations are addressed to the principal stakeholders. For the Social Development Foundation, the priorities in the immediate post-project period (June-November 2026) are: (i) accelerating the LGD MoU; (ii) establishing a transition grant mechanism for RCS; (iii) documenting and transferring the LMS operating model; and (iv) tracking commercial financial inclusion uptake.

For any successor operation, the recommendations focus on: (i) preserving the CDD architecture; (ii) substantially expanding the CARE Fund allocation; (iii) strengthening sub-district targeting rationale; (iv) strengthening the M&E feedback loop; (v) including consumption expenditure in the evaluation design; (vi) designing for digital sustainability from the outset; and (vii) treating financial literacy as a strategic platform for commercial financial inclusion.

For the stakeholders, the recommendations are to: (i) establish a transition support window for complex CDD projects; (ii) integrate CDD operations with national social protection systems; (iii) strengthen the policy framework for second-tier community institutions; and (iv) invest in the digital infrastructure for rural financial inclusion.

Overall assessment. The RELI Project has delivered substantial welfare improvements for the rural poor of Bangladesh, in line with and in some respects exceeding its design objectives, and has built a registered, functional institutional, financial and digital architecture for continued delivery beyond the project period. The overall performance rating is Satisfactory.

Summary of PDO Indicator Status

PDO Indicator		Evaluation Findings	End Target	Status
Number of beneficiaries with an income increase of at least 30% from Income Generating Activities and increased employment		At least a 30% increase in income between baseline and end-term has been secured in **54.7% (217,405 beneficiaries of 397,821)** of beneficiaries[3].	163,072 beneficiaries	Target Achieved
Share of project beneficiaries in RELI villages changing poverty status		Intervention households in RELI villages changed their poverty status between baseline and end-term[4]. PPP approach (Income-based) = 53.3% PIP approach (Income-based) =43.6% PIP approach (Income- and asset-based) = 23.6%	25%	Target Achieved
Share of beneficiaries who are satisfied with project activities	Overall	**88.3%**	80%	Target Achieved
	Female	**88.3%**	80%	
	Youth	**87.2%**	80%	
	IPs and other disadvantaged groups	**83.5%**	80%	
Number of producers and rural entrepreneurs with increased income of at least 40%		At least a 40% increase in income between baseline and end-term has been secured in **63.4% (7,130 beneficiaries of 11,247)** of intervention producers.	(6500 producers and rural entrepreneurs)	Target Achieved
people benefitting from greater gender equality, of which (%) from actions that expand and enable economic opportunities (Number)		828,710 direct beneficiaries including 254,555 downgraded NJLIP beneficiaries	744,600	Target Achieved

[3] The baseline survey did not leave the opportunity to identify individual beneficiary income. So, the end-term survey also initially undertook a household level assessment. However, in consultation with the World Bank and SDF team, the HDRC team later identified the individual line items by calling the respondents and extracting specific beneficiary income line to the maximum extent possible. Hence, the final assessment covers only the beneficiaries in the households.

[4] According to the Project Appraisal Document (PAD), the poverty status (or its change) of the beneficiaries (not households) is supposed to be assessed based on 'criteria set by the Government of Bangladesh'. The Household Income and Expenditure Survey (HIES) by the Bangladesh Bureau of Statistics (BBS) considers consumption expenditure at the household level as the benchmark of poverty status. However, the baseline survey did not collect data on consumption expenditure.

The baseline survey adopted the Purchasing Power Parity (PPP) approach by the World Bank (the international poverty line of $2.15 per person per day) to define poverty. However, the baseline questionnaire did not allow for the segregation of income by independent household members. Hence, the assessment could only cover household poverty rather than an independent beneficiary. The baseline survey also adopted the Social Development Foundation's (SDF) criteria for selecting extreme poor. SDF applied the Participatory Identification of Poor (PIP) process for RELI beneficiary selection, which considered income (monthly household income BDT 8,000) and assets (landless or have land less than 5 decimal) to identify the poor and extreme poor households in the intervention area. So, in the absence of consumption expenditure which was comparable to HIES, the survey adopted the baseline strategy to assess poverty to ensure comparability.

PDO Indicator	Evaluation Findings	End Target	Status
people with enhanced resilience to climate risks (Number)	Among beneficiaries **95.9% (794,733 out of 828,710)** experienced at least 15% improvement in resilience	30%	Target Achieved

Summary of Intermediate-level Result Framework Indicators

Results Indicators	PBC	Target (EOP)	Achievement as of May 2026	Status
Intermediate Result 1: Community Institutions and Livelihood Development				
7. Beneficiaries of social safety net programs [5]	%	129,325	129,325 (100%)	Achieved
8. Representatives in community-based decision-making from poor and extreme poor	%	90%	100%	Achieved
9. Climate-resilient infrastructure sub-projects completed	#	5,120	5,660 (111%)	Achieved
10. Beneficiaries with improved access to climate resilient infrastructure	#	640,000	731,329 (114%)	Achieved
of which female	%	90%	95%	Achieved
11. Beneficiaries with increased capacity on nutrition and health	#	391,680	576,653 (148%)	Achieved
of which female	%	90%	97%	Achieved
12. Beneficiaries received training on climate risk, adaptation and resilience building	#	489,600	492,961 (101%)	Achieved
of which female	%	90%	95%	Achieved
Intermediate Result 2: Business Development and Institutional Strengthening				
13. New or better jobs[6]	#	16,000	19,122 (120%)	Achieved
Of which women	%	-	35%	-
Of which men	%	-	65%	-
14. students supported with better education[7]	#	640	640 (100%)	Achieved
15. RELI Community Societies formed	#	136	148 (109%)	Achieved
16. Number of producer groups registered	#	400	465 (118%)	Achieved
17. youth and returning migrants who received skill development training	#	20,000	23,595 (118%)	Achieved
Intermediate Result 3: Learning, Governance and Project Management				
18. Share of grievances redressed within stipulated time	%	80%	100% (203/203)	Achieved
19. Follow-up measures undertaken from recommendations of the social audit and community monitoring reports	%	80%	100%	Achieved

[5] Earlier Indicator was 'Share of vulnerable people accessing one-time grant in RELI villages' with same definition. The 'social safety net' mentioned in the updated logframe specified by the project is defined within the project benefits, not to mix with the National Social Safety Net Programme (SSNP).

[6] Earlier indicator was 'Self- and wage-employed youths' with same definition.

[7] Earlier indicator was 'Number of students accessing higher education institution' with same definition.

Summary of additional variables relevant to the overall RELI impact

Variables	Indicators	Results					
		Intervention		Control		Gross Impact	Net Impact
		Baseline	End Impact Evaluation	Baseline	End Impact Evaluation		
Income	Average household net income (yearly; BDT)	100,634	292,797	98,413	179,290	192,163	111,286
	% of producers and rural entrepreneurs with increased income of at least 40%	0.0	63.4	N/A	N/A	63.4	N/A
Expenditure	Average household food (purchased) expenditure (yearly; BDT.)	64,405	86,631	63,968	73,546	22,226	12,648
Employment	Household members involved in crop cultivation (%)	17.9	58.3	12.8	28.2	40.4	25.0
	Household members involved in livestock rearing (%)	32.9	67.4	23.8	37.2	34.5	21.1
	Household members involved in poultry rearing (%)	20.4	66.2	16.8	30.8	45.8	31.8
	Household members involved in aqua/fish culture (%)	1.0	6.7	0.3	1.7	5.7	4.3
	Households having members involved in business/other economic activities	23.9	55.1	26.8	28.1	31.2	29.9
Credit	Households took credit (%)	36.8	67.5	41.4	43.9	30.7	28.2
	Average amount of credit (BDT) — Among all HHs	19,267	34,475	21,035	31,224	15,208	5,019
Youth Employment	Households with unemployed youth (%)	11.0	4.9	6.0	5.3	-6.1	-5.4
	Youth received training (%)	3.6	17.0	0.0	3.3	13.4	10.1
Assets	Households having own/leased-in agricultural land (%)	6.0	38.9	4.0	18.4	32.9	18.5
Savings	Households who saved (%)	25.4	97.4	28.8	38.8	72.0	62.0
	Amount of savings among all households (average; BDT)	2,879	13,633	1,550	3,700	10,754	8,604
Health	Households with sick member in the last	96.7	70.1	95.9	62.1	-26.6	7.2

Variables	Indicators	Results					
		Intervention		Control		Gross Impact	Net Impact
		Baseline	End Impact Evaluation	Baseline	End Impact Evaluation		
	four weeks preceding the survey (%)						
Hygiene	Households having accurate knowledge and right practice of hand washing (%)	35.5	84.4	34.0	50.8	48.9	32.1
	Households know about washing both hands using soap after defecation (%)	27.6	86.4	27.7	83.7	58.8	2.8
	Households know about washing using soap after handling dirt (%)	13.8	56.5	13.5	42.0	42.7	14.2
	Households know about washing both hands using soap before feeding baby (%)	11.3	68.0	10.9	50.3	56.7	17.3
Food and Nutrition	Households having food insecure days in the last month	90.8	21.2	91.6	46.8	-69.6	-24.8
	Households where last born child was having exclusive breastfeeding	72.6	93.7	72.1	86.5	21.1	6.7
	Households where colostrum were fed to last-born child (%)	89.4	97.5	89.4	92.4	8.1	5.1
	Households where the last pregnant woman consumed additional food (%)	33.6	73.4	32.3	58.9	39.8	13.2
Education	Literacy rate in % (for 6 yrs. and above) (%)	72.1	76.8	69.5	73.2	4.7	1.0
Women empowerment	Households where women can make decisions about spending from savings (%)	61.2	83.4	60.3	58.8	22.2	23.7
	Households where women can make decisions on taking a loan (%)	55.1	80.1	54.2	48.5	25.0	30.7
	Households where women can make decisions to get involved in income-generating activities (%)	58.2	82.6	58.8	53.0	24.4	30.2

Variables	Indicators	Results					
		Intervention		Control		Gross Impact	Net Impact
		Baseline	End Impact Evaluation	Baseline	End Impact Evaluation		
	Households where women can make decisions in getting involved with an organization/ *samity*/NGO (%)	64.8	81.2	62.2	49.3	16.4	29.3
	Households where women's marriage had been discussed with the female members of the household (%)	19.8	79.7	16.2	57.8	59.9	18.3
	Households where women can participate in *shalish*/ arbitration (%)	30.7	53.6	27.7	25.9	22.9	24.7