

Mid-term Impact Assessment Report of the Nuton Jibon Livelihood Improvement Project (NJLIP)



Prepared for



Social Development Foundation (SDF)
“Z” House, 6/6 Block-F, Lalmatia, Mohammadpur, Dhaka

Prepared by

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Human Development Research Centre

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“Z” House, 6/6-Block-F, Lalmatia
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Social Development Foundation (SDF), as its continuous development endeavors, initiated a 6-year long extensive “Nuton Jibon Livelihood Improvement Project (NJLIP)” in August 2015; with the Project Development Objective to improve the livelihoods of the poor and extreme poor in the project areas. In July 2018, the NJLIP completed its first 3 years. During this time period, a respectable number of the poor and extreme poor have successfully accessed *Shabolombi* Fund, a core component of the project, and invested in different potential Income Generating Activities (IGAs). Unemployed youths are utilizing skill development fund and increasing their income through wage employment and self-employment. A considerable number of vulnerable villagers who received ‘One Time Grant’ have also accessed the *Shabolombi* Fund loans for increasing income. In the mid of the project, time has been favorable for assessing the project interventions’ impacts on the improvement of income, quality of life, empowerment of the extreme poor and poor including youth and vulnerable, women empowerment, raising awareness on nutrition and assess effectiveness of project processes and functioning of institutions created by the project.

Looking from above perspective, SDF entrusted Human Development Research Centre (HDRC) to perform the herculean task of a Mid-term Impact Assessment for NJLIP. This deemed highly essential to assess the project performances by comparing midline outcome to baseline situation. This study is of crucial importance to SDF, as the data will not only be used to compare with the mid- and end-of-term data, but also will be used for internal progress monitoring.

Notwithstanding, the successful administration of this study, with high practical utility, would have been fuzzy and futile possible without the commitment and dedication of all those who were involved in this process. 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, Mr. M. I. Chowdhury.

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ABBREVIATIONS

BDT	Bangladesh Taka
CBO	Community Based Organization
CDD	Community Driven Development
CISF	Community Infrastructure Support Fund
DC	Deputy Commissioner
DCI	Direct Calorie Intake
FAO	Food and Agriculture Organization
FGD	Focus Group Discussion
GoB	Government of Bangladesh
GR	Green Revolution
HH	Household
HQs	Head Quarter
HSH	Haig-Simons-Hicks
HYV	High Yielding Variety
IDI	In-depth Interview
IGA	Income Generating Activities
LGI	Local Government Institution
NGO	Non-Government Organization
NJLIP	Nuton Jibon Livelihood Improvement Project
PDO	Project Development Objective
PPP	Purchasing Power Parity
PVA	Participatory Vulnerability Analysis
RNFA	Rural non-farm Activities
SDF	Social Development Foundation
SDG	Sustainable Development Goal
SF	Shabolombi Fund
SIPP	Social Investment Program Project
UDC	Union Digital Centre
UN	United Nations
USIC	Union Information Service Centre
VCO	Village Credit Organization
VDF	Village Development Fund
WASH	Water, Sanitation and Hygiene
WHO	World Health Organization
WTP	Water Treatment Plant

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EXECUTIVE SUMMARY

The Mid-term Impact Assessment of NJLIP is aimed to evaluate project performance to date addressing its development objectives. The Study, mostly based on primary data and information, has followed both quantitative and qualitative methods. As the key quantitative method, household survey has been conducted in the same households from where the baseline data (of 2015) were collected. The number of surveyed households both in intervention and control totaled 7,428. Besides, quantitative data have been drawn from each of the 188 intervention villages, through a structured village profile format. Apart from these, three other appropriate qualitative methods namely: Focus Group Discussion (FGD), In-depth Interview (IDI) and Case Study, have also been employed to collect primary information.

MAJOR ASSESSMENT FINDINGS

Business Plan Execution

Implementation of business plan, Participatory Vulnerability Analysis (PVA) and IGA model have been assessed along with analyzing and computing financial net return from different cycles of *Shabolombi* loan.

Most of the business plans are being implemented in full swing; however, some plans are just started and implementation of a small portion of the plans faced challenges. Participatory Vulnerability Analysis has been accomplished successfully in most of the IGA selection process; nonetheless, there are instances where PVA was not done properly and in some events it was not carried on at all. IGA models are functional and efficacious in most of the situations, however, with some limitations in training and funding, among others.

Nearly 3 out of 4 (74.1%) loan recipient households received 10 per cent net return from at least one of the loans. The overall net financial return from loans is 59 per cent. An 87.6 per cent beneficiary household received loan from *Shabolombi* Fund at least once. A 37.3 per cent of loans resulted in more than 80 per cent net return.

Access to Credit and Market Information

Household access to credit has been assessed using variables like credit size, source of credit and its adequacy; while access to market information has been evaluated depending on the variables like availability, source and use of relevant information.

Access to credit: About 90 per cent intervention households have taken loan in 2018, compared to about 54 per cent control households. Average amount of credit taken by the intervention households in 2018 is Tk. 17,111.3, which is 19.71 per cent higher than the average amount of credit taken by the control households. Size of the loan was adequate for majority of the households; however, there are considerable numbers of households who are dissatisfied with the inadequate amount of loan. In the face of inadequacy of loan, personal savings and MFIs are the major sources of additional fund. Better utilization of 3 cycles of loan is enough for some poor households to get rid of poverty; whereas, there are extreme poor households who will require more than 3 cycles for crossing poverty line.

Access to market information: Intervention households (about 55% to 95%) are much ahead of control households (about 10% to 35%) in accessing various market information where NJLIP training and field officials play a prominent role. Like accessibility, intervention households (about 45% to 85%) are much advanced than control households (about 8% to 32%) in utilizing various market information where NJLIP field officials also play a vital role.

Economic Impacts on Project Beneficiaries

The *Shabolombi* Fund (SF) of the project considerably helped the households to invest in new livelihood opportunities. Aided by trainings, these windows of opportunities have facilitated their income generation, which would not have been possible at this extent without NJLIP interventions. Many unemployed are now employed for this external facilitation. The cost of fund taken from NJLIP is lower among the market competitors, which have also assisted the beneficiaries in making more profit from their IGAs. In addition, with the facilitation of NJLIP, many new avenues of earning incomes have been opened to the household women member. All these have played a dominant role in lessening the extent of poverty among the households. In comparison with the pre-NJLIP phase, the poor and extreme poor groups are now in a better economic position.

Income: The net income has increased among the intervention households in the midline phase since the baseline. The average net income for intervention household was Tk. 86,910 in baseline; this has increased to Tk. 100,570 in the midline. The net income has also increased in the control group; though the extent of increment among the intervention households is higher compared to that in control. The net change in net income in the intervention household is Tk. 8,996. It is notable that at least 30 per cent increase in income between baseline and midline has been secured in 42.4 per cent intervention households; the rate varies between 33 per cent (in Sylhet) and 50.5 per cent (in Pirojpur) among the intervention districts.

Expenditure: Average yearly household expenditure (in Tk.) among the intervention households has increased by 21.1 per cent (from Tk. 85,652 to Tk. 103,691); where the same is increased by 4.02 per cent in control group (from Tk. 79,606 to Tk. 85,198). Thus the net-impact is Tk. 12,447 (14.8 percentage points).

Employment: NJLIP has been contributing to employment in the rural poor and extreme poor households. A good portion of the wage/salaried employee from the intervention households has switched to either business activities or agriculture-related activities. In the baseline, in 71.0 per cent households, members were involved in salaried/wage employment; which has reduced to 63.1 per cent. However, the portion of intervention households having members involved in agriculture activities (particularly *crop agriculture* and *livestock rearing*) has increased significantly: Crop agriculture (from 60.2% to 76.0%); Livestock rearing (from 71.6% to 82.0%).

Asset: The increased financial capability has been reflected in the pattern of leasing in land among the intervention households. In the midline, more than one-third (36.2%) households leased-in agricultural land; which was 25.0 per cent during baseline. Though the amount of leased in land is still not much significant, the trend is indeed positive. In addition, there is a visible change in land ownership pattern in the midline compared to the baseline scenario. In baseline, a 93.5 per cent of the households were landless; which has reduced to 73.9 per cent in the midline.

An analysis of ownership of productive assets shows a considerable improvement among the intervention households. Beneficiaries have bought traditional boat, rickshaw/van, auto rickshaw, motorbike, sewing machines, mobile phone, television, electric fan in the project period since 2015. Ownership of livestock, particularly *local breed cow for milk as well as beef fattening* and *goat* has increased notably among the beneficiary households. *Local breed cow for milk* was owned by 13.4 per cent intervention households in the baseline; which has increased to 39.4 per cent households. A 6.3 per cent intervention households own *local breed cow for beef fattening* during baseline; which has increased to 15.8 per cent households in the midline. The figure increased from 7.6 per cent to 16.9 per cent in case of ownership of *goat*. The valuation of household productive assets has increased in both the intervention and control households. However, the extent of increase is much higher among the intervention households (76.4%) compared to control households (40.6%).

In the midline, almost all the intervention households (97.1%) had reported about savings; which was 48.7 per cent during the baseline phase and, the net impact is 47.1 percentage-points. A 97 per cent intervention households saved as ‘group savings’; followed by 8.2 per cent households saved in NGOs. In control households, 83 per cent saved in NGOs; followed by “savings at home” (6.9%). The average amount of household savings of intervention group during baseline was Tk. 2,548; which has increased to Tk. 4,450 (a 74.6% increase; while the same is 5.75% in control households).

Poverty: All the surveyed households in this study were either poor or extreme poor (in baseline) by project design, assessed through participatory methods. In the baseline phase, 37.8 per cent households in the intervention group were hardcore poor according to the DCI method; which has been decreased to 28.7 per cent; and the net project impact is 5.4 percentage points. Similarly, the absolute poverty has reduced; where the net impact is 4.7 percentage points. The poverty scenario measured through DCI method has improved significantly during the project duration. However, half of the intervention households (52.1%) are still absolute poor; which requires serious project focus.

Social Impacts on Project Beneficiaries

“Social Impacts” have been assessed using two broad variables: (1) Empowerment of the Rural and Extreme Poor; and (2) Social Status, Social Cohesion and Network.

Empowerment of the Rural and Extreme Poor: Empowerment of the communities particularly, the women from the poor and extreme poor households has been assessed highlighting two issues: (1) Decision-making Ability; and (2) Practice of Rights Issues.

The *decision making ability*, assessed using twenty-one indicators, have increased among the women in intervention households. The net impacts of NJLIP interventions regarding decision-making practice among the women related to financial issues and economic activities are significant. Decision-making ability among the beneficiary women as to *getting involved with any organization/samity/NGO* has shown a remarkable increase. However, a large portion of the women, on many issues, still cannot take decisions of their own.

The net impacts on practice of selected *rights issues* have been found positive among the intervention households compared to the control group. However, the NJLIP interventions have not produced major impact regarding the practice of rights issues. In many cases, women’s

marriage issue was not discussed with the female household members. Conversely speaking, among intervention group, at present in 40.1 per cent households female members participate in *salish*/arbitration; which was only 9.1 per cent in the baseline (net impact: 9.6 percentage points).

Social Status, Social Cohesion and Network: The *Gram Samity* formed through NJLIP interventions has worked as a strong platform in placing the poor and extreme poor households comparatively in a respectable position in the community. The SDF group formation activities have created a sense of unity among the rural poor. This has placed them in a better bargaining position in the society for establishing their rights. The poor and extreme poor beneficiaries have felt the necessity for accessing some particular institutions (such as *Bank, Local Groups/Samity, Village Court etc.*) more frequently compared to the baseline situation.

The SDF members are now leading a better life compared to the situation in baseline. Presently, they are becoming able to help others in the community. The extent of helping others (morally, financially) has increased much among the intervention households compared to control households within the same time period. The net impact of NJLIP as to help others (in terms of capability to help and practice of helping) are well reflected in the indicators used. In the baseline, only 9.2 per cent intervention households could provide loan to neighbor/community in their needs. Now, around three-fifths (58.8%) of the intervention households are providing such loans (net impact: 15.5 percentage points). The participation of the SDF members in the community level activities has also increased notably.

Improvement in the Quality of Life of Project Beneficiaries

The improvements regarding *Food Security; Health, Hygiene and Nutrition; Housing; and Education* have been assessed to understand the extent of increase in the quality of lives among the project beneficiaries.

Food Security: The interventions are contributing to the increase in the income level among the poor and extreme poor. Due to this increased income, their asset base is becoming stronger. NJLIP members, through receiving trainings, are involved in vegetable gardening and other agricultural activities; which to some extent are ensuring the food availability. The number of food insecure days has reduced significantly in the intervention households during midline phase compared to the baseline (from 9.8 to 4.9 days).

Health, Hygiene and Nutrition: A visible improvement has been observed among the intervention households regarding prevalence of diseases. Among them, during baseline, 70.8 per cent households stated about having at least one sick member in last four weeks preceding the survey; which has decreased significantly to 37.7 per cent in the midline. In this regard, there has been a decrease in the control group too; but the extent of improvement is much higher in the intervention group. In addition, the days lost among the household members due to suffering from diseases has decreased (from 7.7 to 5.9 days). A decline has also been found in the control group; but the extent of decline is higher among the intervention group. The level of knowledge among the beneficiaries on hygiene and nutrition issues is much higher. However, a large gap exists between knowledge and practice on these issues.

Housing: NJLIP did not contribute directly in improving the housing condition among the targeted households. However, the employment generation and IGAs facilitated by interventions have visible impacts on the housing condition. The portion of dilapidated house

has reduced largely among the intervention households (from 29.5% to 6.8%); which is not much improved in the control group (from 35.3% to 27.7%). In the midline phase, around nine-tenths of the intervention households (88.5%) have access to tube-wells (40.1% deep tube well and 48.4% shallow tube well). A 45.9 per cent of the intervention households have access to hygienic latrine in the midline, while it was 29.2 per cent during the baseline. A three-fifths (59.8%) of the households had electricity connection; which has increased significantly (87.1%) in the midline.

Education: The employment creation and thereby increase in income among the beneficiaries facilitated by the NJLIP did not devote adequate time to create visible impacts on education. However, some valid indications of improvement have been found during this assessment. A portion of the NJLIP beneficiary households now can bear the school admission expenditure (a bulk amount needed at a time in the beginning of an education year) without taking loan from others. An 81.6 per cent of the school-going population (between age 4 and 16) in the beneficiary households is going to school in the midline, while it was 76.7 per cent during baseline. Similar trend is found in control group, but to a lesser extent (midline 74.5%; baseline: 74.5%). SDF has a small but unique Stipend Programme for continuing the higher studies of the students of the beneficiary households.

Impacts on Community

The study estimates that a total of 3,99,000 households and 17,55,600 rural people (female: 8,74,289; male: 8,81,311) are directly benefitted by the NJLIP while the indirect beneficiaries are 2,10,500 households and 9,26,200 rural people (female: 4,61,248; male: 4,64,952). The community people have experienced higher level of income, consumption and other socio-economic benefits and quality of life aspects due to the improved community infrastructures (road, tube well, water treatment plant etc.) and social services sub-projects under NJLIP. According to the assessment of the stakeholders, loan from *Shabolombi* Fund became the leading contributory NJLIP component, followed by *Gram Samity*.

Over 90 per cent of the intervention households expressed their satisfaction with the services provided by Nuton Jibon Livelihood Improvement Project (NJLIP). Among them, 31.2 per cent households felt that the project investments were ‘very helpful’ to reflect their needs; while 62.1 per cent considered the project investments ‘helpful’ to improve their life and livelihoods.

ASSESSMENT RESULTS FOR SELECTED KEY INDICATORS

Results Framework Indicator	Assessment Findings
20% Beneficiary households with an incremental income increase of at least 30%	At least 30% increase in income between baseline and midline has been secured in 42.4% intervention households.
40% Beneficiaries with livelihood investment with a Financial Rate of Return of at least 10%	Nearly 3 out of 4 (74.1%) loan recipient households received at least 10 per cent net return from at least one of the loans. A 37.3 per cent of loans resulted in more than 80 per cent net return.
70% Beneficiaries that feel project investment reflected their needs	Over 90% intervention households expressed their satisfaction with the services provided by NJLIP.

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Variables	Indicators	Results				Net impact of NJLIP*
		Intervention		Control		
		Baseline (2015)	Midline (2018)	Baseline (2015)	Midline (2018)	
Credit	Households took credit (%)	50.7	90.6	52.4	53.5	38.8
	Average amount of credit (Tk.)	15,707.2	17,111.3	13,602.5	14,293.7	712.9
Income	Average household net income (yearly; in Tk.)	86,910	100,570	84,285	88,949	8,996
	Households with increased income by 30% or more		42.4		39.9	2.5
Expenditure	Average household expenditure (yearly; in Tk.)	85,652	103,691	79,606	85,198	12,447
Employment	Households members involved in crop cultivation (%)	60.2	76.0	56.6	66.2	6.2
	Households members involved in livestock rearing (%)	71.6	82.0	70.2	51.1	29.5
Land	Households having leased-in agricultural land (%)	25.0	36.2	20.6	16.5	15.3
	Landless households (%)	93.5	73.9	94.9	85.4	-10.1
Livestock	Households who own local breed cow for milk (%)	13.4	39.4	12.2	17.9	20.3
	Households who own local breed cow for beef fattening (%)	6.3	15.8	6.2	3.9	11.8
	Households who own goats (%)	7.6	16.9	7.2	8.4	8.1
Asset valuation	Valuation of household productive assets (average; in Tk.)	334,014	589,431	239,482	336,684	158,215
Savings	Households who saved (%)	48.7	97.1	49.7	51.0	47.1
	Amount of household savings (average; in Tk.)	2,548	4,450	2,020	2,135	1,787
Poverty (using Direct Calorie Intake Method; food poverty)	Hardcore poor households (%)	37.8	28.7	40.4	36.8	-5.5
	Absolute poor households (%)	62.8	52.1	64.5	58.5	-4.7
Poverty (using PPP \$1.90)		64.2	56.5			
Graduation from poverty			54.1			
Health	Households with sick member in last four weeks preceding the survey (%)	70.8	37.7	63.7	50.8	20.2
	Loss due to suffering with diseases (# of days)	7.7	5.9	7.6	6.9	1.1
Hygiene	Households wash both hands using soap after handling dirt (%)	30.7	51	26.6	32.8	14.1
	Households wash both hands using soap before feeding baby (%)	10.3	52.1	7.0	29.5	19.3
Nutrition	Households where colostrums was fed to last born child (%)	14.9	75.9	13.0	69.7	4.3

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Variables	Indicators	Results				Net impact of NJLIP*
		Intervention		Control		
		Baseline (2015)	Midline (2018)	Baseline (2015)	Midline (2018)	
	Households where last pregnant woman consumed additional food (%)	7.2	44.7	6.6	39.5	4.6
Housing	Households have a good condition dwelling (%)	10.4	28.1	6.4	16.0	8.1
	Households have access to hygienic latrine (%)	29.2	45.9	28.4	29.8	15.3
	Households have electricity connection (%)	59.8	87.1	58.2	82.9	2.6
Education	School-going (aged between 6 and 16 years) population attending school (%)	76.7	81.6	74.5	74.5	4.8
Women empowerment	Households where women can take decision about spending from savings (%)	35.6	83.0	37.2	60.2	24.4
	Households where women can take decision on taking a loan (%)	41.9	82.3	44.4	63.7	21.1
	Households where women can take decision to get involved in income generating activities (%)	61.9	77.5	66.3	57.8	24.1
	Households where women can take decision in getting involved with an organization/ samity/NGO (%)	42.7	83.6	42.0	56.5	26.4
	Households where women's marriage had been discussed with the female members of household (%)	45.7	75.6	43.3	72.4	0.8
	Households where women can participate in <i>shalish</i> / arbitration (%)	9.1	40.1	6.8	28.2	9.6
Social cohesion	Households provided financial support (as gift) to neighbor/ community in their needs (%)	11.2	62.3	9.7	48.0	12.8
	Households participated jointly with community people to resist social unrest/injustice (%)	9.4	37.6	7.4	23.2	12.4
	Households participated in cleaning surrounding of their community (%)	7.1	43.4	5.8	31.4	10.7

*** Calculation of net impact**

Intervention Midline (2018) = a

Intervention Baseline (2015) = b

Control Midline (2018) = c

Control Baseline (2015) = d

$$\text{Net impact of NJLIP} = (a - b) - (c - d)$$

Recommendations

In order to sustain the existing beneficiary satisfaction and to bring the less satisfied beneficiaries to the ‘League of Satisfied’, this Mid-term Impact Assessment puts forward the following six sets of recommendations.

A: Business Plan Execution

- A.1 Special attention from the part of cluster officers and facilitators with necessary technical supports must be given to Income Generating Activities (IGA) which are not vigorous enough as required.
- A.2 Successful completion of PVA session is a sine qua non for initiating any IGA; in this regard, local level SDF officials should be more responsible.
- A.3 Dynamic *Gram Samity*, productive PVA session, adequate and affordable loan from *Shabolombi* Fund, training with sufficient duration, and follow-up technical supports are conducive for an effective IGA model.
- A.4 Highest net financial returns were found from least explored/adopted IGAs. The project should explore for different IGAs other than the preferred ones by the beneficiaries.
- A.5 The IGA selection idea generation should take into consideration the geographical conditions (separate IGA list for separate districts).

B: Access to Credit and Market Information

- B.1 Option should be given for higher amount of loan in case where the recipient households have the potential to use that efficiently for their IGAs.
- B.2 Loan cycle for the extreme poor households should not be limited to three (3); rather it should be increased to an optimum number which will help them cross poverty line.
- B.3 Programmatic attention and action must be emphasized to increase the accessibility and usability of market information in some particular areas like selection and collection of production inputs and methods, pre-production and production-period services, post-production services and commodity sale; as well as regarding some districts like Sylhet, Barishal and Pirojpur.
- B.4 Considering the realities at local level, market information (both input and output markets) should be widely disseminated using a proper guideline designed by SDF.

C: Economic Impacts on Project Beneficiaries

- C.1 Increase of training duration is suggested for income generation activities.
- C.2 Efforts of NJLIP in establishing formal linkages with related backward (e.g., medicines/treatment for the livestock) and forward market actors (e.g., sale of products) is recommended.
- C.3 The net income among intervention households shows an impressive rise since the baseline period. A sustained and adequate financing support from the *Shabolombi* Fund, however, needs to be ensured to accelerate this rise. It so happens that even the large scale Social Safety Net Programme often fails to adequately address the needs of the destitute and marginalized (particularly, in the disaster situations). In that situation, the NJLIP can excogitate some sort of *insurance* for the IGAs of the households; either through *Gram Samity* or by way of some *insurance agency*.

- C.4 In Bangladesh, partial employment or disguised unemployment still persists to a large extent. This issue should be brought under the micro management of the project intervention; so that the eligible persons from the poor and extreme poor household members are fully employed.
- C.5 The poverty scenario measured in terms of Direct Calorie Intake method has improved significantly. However, half of the intervention households (52.1%) still remains absolute poor, requiring serious attention of the project.

D: Social Impacts on Project Beneficiaries

- D.1 A proactive communication between the SDF authorities and the community people including the elected local government representatives needs to be ensured to overcome the social barriers in reaching a situation where women will be able to take decision independently on many issues related to their life and practice rights issues freely.
- D.2 Future possibilities of segregation, even to the slightest extent, among the communities in intervention villages between the *SDF members and non-members* or the *SDF beneficiary poor and non-beneficiary poor* should be considered with due importance for future programme interventions and its sustainability.

E: Improvement in the Quality of Life of the Beneficiaries

- E.1 Even a very small number of food insecure days are alarming in any sense. Accordingly, there is no room for complacency unless and until it is reached to zero days in a sustainable manner. In this regard, focused activities targeting the most vulnerable households in each of the intervention villages are suggested.
- E.2 A large gap exists between knowledge and practice regarding *hygiene* (particularly, hand-washing in critical times) and *nutrition* issues (particularly, use of colostrums, exclusive breast feeding, non-food supplement for pregnant women, amount of food for pregnant women, and time for washing vegetables). It needs a lot of sensitization activities to reduce the gap.
- E.3 Housing structure among three-fifths of the intervention households has been reported as “somewhat reasonable, but not good”; which requires due attention.
- E.4 The “Education Stipend Programme” of SDF, currently being conducted in a small scale has great potentials for scaling up with proper monitoring.

F: Impacts on Community

- F.1 Proactive measures should be taken so that households are no more dropped out from the project.
- F.2 The project should have the greater flexibility and make concerted efforts to include the left-out poor and extreme poor households of the community.
- F.3 Proper attention should be given so that the placement and provision of community infrastructures and social services sub-projects do not create any tension among the community people.