

Final Report

**End Evaluation: Nabo Suchana Economic Development Project
World Vision Bangladesh, Agailjhara, Barisal
Southern Bangladesh Region
July 30th, 2015**



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Abbreviations and Acronyms

ABA	Agribusiness Association
ADP	Area Development Program
AIC	Agribusiness Information Center
CBO	Community Based Organization
DAE	Department of Agriculture Extension
FGD	Focus Group Discussion
GO	Government Organization
GoB	Government of Bangladesh
Govt.	Government
HH	Household
IGA	Income Generating Activities
ISP	Input Service Provider
KII	Key Informant's Interview
LS	Livestock
M&E	Monitoring & Evaluation
MFI	Micro Finance Institute
MoU	Memorandum of Understanding
NGO	Non-Government Organization
NSP	Nabo Suchana Project
NSEDP	Nabo Suchana Economic Development Project
PG	Producer Group
PMT	Project Management Team
PSP	Public Service Provider
ToR	Terms of Reference
USA	United States of America
ULO	Upazilla Livestock Officer
WV	World Vision
WVB	World Vision Bangladesh
N/A	Not Applicable

Executive Summary

Nabo Suchana (A Fresh Start) Economic Development Project (NSEDP) was initiated by World Vision Bangladesh on May, 2011 in two southern upazillas of Bangladesh; Agailjhara of Barisal district and Kalkini of Madaripur district with the goal of enhancing child wellbeing by increasing the income and assets for small scale producers and other micro entrepreneurs in selected value chains to access local and national market. Before the inception of the project, lack of knowledge and poor access to market led to inefficient business processes in the targeted area which resulted in low income and poverty; consequently creating an adverse environment for ensuring child wellbeing. The project attempted to address these issues by engaging relevant stakeholders to improve knowledge and linkages between targeted beneficiaries and value chain actors. The five year project ending in September 2015 was funded by two support countries, WV USA and WV Canada.

This evaluation has been conducted to gauge the project's performance against five criteria: relevance, efficiency, effectiveness, impact, and sustainability. Based on the findings from field level analysis and quantitative survey, key lessons were drawn and recommendations have been made for future interventions. Methodology entails Key Informant Interviews with different stakeholders (public and private service providers and market actors), Focus Group Discussions with 10 micro-producers' groups, and impact survey on 926 households from all the sectors; the findings from each phase have been validated.

The conceptual framework of the project allowed for addressing key constraints in the selected subsectors (lack of knowledge on modern farming techniques, poor access to business services, unfavorable business environment) which could result in increased income and assets for the micro-producers (increase in productivity, lower cost of operations, higher market price) and contribute to child wellbeing (improved livelihood conditions, child nutrition, increased access to health and education).

The interventions undertaken by the project rightly identified the need for increasing access to knowledge and information (by improving the linkages with the value chain actors) and targeted sustainability through increased institutional capacity of the farmers (by forming farmer groups). Despite starting with a strategic roadmap, the project went through significant changes in its design of interventions and strategy. Such changes, no matter to what extents are attributable to the overall success, have made the evaluation process more challenging. Often these changes were based more on the availability of resources than the justification of the actions with clear objectives. For example, the justification for the inclusion of poultry, and vegetable was not articulated in the project design documents but has been found to be instrumental in the overall success of the project.

Table 1: Major Indicators and achievement

Indicator/Issue	Final Evaluation	Midterm Review	Baseline Result	Remarks
Percentage of parents or caregivers able to pay for their children's health costs without external assistance	77%	63.15%	33%	Economically empowered women are contributing in child health care and Education
Children dropout rate from school	4.50%	10.19%	14%	
Percentage of children who've completed six years of basic education without external assistance	76%	40.52%	35%	
Increase in income of micro producers by access to market	USD 1582 (annual)	USD 1057.00 (including money inflation)	USD 807.00	Adaptation of better techniques and technologies, Increased awareness in technical know how, decreased production cost, diversification of in income sources, and financial empowerment of women.
Access to credit of the respondent (%)	32%	48.30%	43%	High interest rate and non-flexible payment terms make the beneficiaries unwilling in taking loans.

Source: Project documents and primary data 2015

The major success factors for these great achievements are, increased household income, increased participation of women in economic activities and diversification of income generating activities. Apart from that the country's overall progress has contributed in these outstanding results.

The target set for the indicators related directly to the child well-being have all been successfully achieved by the project as shown in the above table. 77% parents or caregivers are able to pay for their children's health costs without external assistance from the baseline status of 33%, surpassing the target of 40% after the midterm review. In case of children drop-out rate, the project end finding of 4.5% is commendable against the targeted 10% after the midterm review. 76% children completed six years of basic education without external assistance which has been considerably improved from 35% in baseline, and 50% in the midterm review. Few of the major reasons behind the success, as emphasized through out this report, have been the formation of micro-producers' groups, delivery of trainings through the groups, and linkages developed with the key stakeholders.

The biggest success of NSEDP has been the delivery of interventions through formation of micro-producer groups. The members in general greatly appreciate the benefit gained from being in a group, are more

aware of their rights and capabilities, have improved network and relationships with the public and private service providers. Although the beneficiaries realize the benefit of the small groups, there have been cases where the members don't see the potential in sustainability of the group. From the interviews and interactions with the group leaders and members, it was observed that most of the groups still need external support to organize, brainstorm, and interact among themselves. In relation to the capacity of the project's human resources, the targeted number of PGs has been found to be over-ambitious. The inclusion of Community Based Organizations (CBO) for parenting the small groups, however, has been observed to benefit the micro-producer in terms of strengthening of collective voice and better bargaining power, guidance for solving problems, and access to micro-finance; while at the same time jeopardizing the sustainability of the small groups. However, because of the benefits, micro-producers are likely to continue being members to groups, Agribusiness Associations (ABA), or CBOs.

The delivery of training was another area where the effectiveness and impact of NSEDP is commendable. The inclusion of government officials has not only increased the credibility and response but also played an instrumental role in building and strengthening linkage. As found from the evaluation, the farmers have been highly responsive to the trainings and linkage with the government officials is perceived by the beneficiaries to be highly impactful. The involvement of the retailers, traders and input dealers has played its role in strengthening a positive attitude in the community and has improved the relationship between micro-producers and them. The development of Agribusiness Information Centers (AIC) in the shops of dealers, and agro-input retailers have also been beneficial to the farmers in terms of disseminating knowledge and timely delivery of agricultural information. The facilitation in the formation of ABAs have great positive impact in the success of the project and reflected in the establishment of the selling points, serving to ensure better access to market.

The inclusion of secondary sector or value chain, particularly poultry rearing has produced extraordinary results in engaging the women. The increase in income for the female micro-producers has increased their decision making at the household level and findings from the evaluation suggest that it has played a major role in enhancing the child wellbeing as the findings indicate women putting more emphasis than men on ensuring the education of their children. Women beneficiaries have been found to constitute a total of 53% of the total beneficiaries; it can be concluded that the emphasis on the marginalized women group has been successful in empowering women.

With the group formation strategy, capacity building of the ABAs, and integration of CBOs as a parent to the beneficiaries, the project has been successful in empowering farmer groups and in developing collective voice while paving the way to ensure sustained access to markets and business services. This behavioral change, as found in the end evaluation, is visible to all the actors in the value chains. The facilitation in establishing the two selling points have great impact in the local economy and is likely to sustain in the long run.

The major weaknesses of the project lie in its operation. The resources allocated to the project have proved to be insufficient to achieve the full potential of the interventions. The required level of monitoring was not in line with the resources and it has negatively affected the results. The lack of proper human resources has resulted in weak field monitoring and reduced depth of impacts particularly with weak

groups and groups in the remote areas. The allocation of project time dedicated to different activities, although found to have been adaptive to the needs of the beneficiaries and responsive to the progress, had scope for improvement. To prioritize and dedicate more time to monitoring activities or following up on the application of the knowledge transferred from the trainings is an example of such scope.

The allocation of project time among different activities were adaptive to the needs of the beneficiaries and responsive to the progress, but the allocation of time dedicated to different activities could have been managed more efficiently. For example, more time could be dedicated to the monitoring activities or following up on the application of the knowledge transferred from the trainings.

Another major weakness has been the project's failure to establish planned engagement with the private sector which has adversely impacted the results, particularly in terms of outreach and sustainability. Though private sector engagement is vital for a market development project, the project lacked clear understanding of engaging private sector. The absence of a proper exit strategy has generated confusion among groups still requiring external support and negatively affects the perception of farmers on projects based on similar approaches.

The total budget for the project was USD 878,380; however, this is much lower than the original planned budget as the support from the WV Canada fund was withdrawn. The major portion of the budget has been spent in Human Resource Management, and capital expenses. Overall, the cost per beneficiary has been calculated as \$74.43 for 5 years. This cost is low considering the financial value generated in return over the project time span. The findings suggest an increase in average annual income per person by USD 775 over the period. The return is calculated as 10.43; meaning for every \$1 invested in the project, the return has been \$10.43. The return is considerably high and adds to the overall positive impact of the project.

Based on the findings from the evaluation, it can be concluded that the NSEDP has mostly achieved its target of improving livelihood through increase in income and ensuring child wellbeing. It should be noted however that the NSEDP model, based on market facilitation, had much more potential at a larger scale where the project has the capacity to recruit, train and retain competent staff, has the ability to effectively engage local private sector partners and transfer knowledge and capacity to the partners to manage farmer groups. It is also essential to ensure the governance structure of the groups from the very onset of the project so that the groups have self-sufficiency. Most importantly, it will ensure a clearer exit strategy for the project.

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CHAPTER 1 INTRODUCTION

1.1 Project Background

World Vision, an international Christian humanitarian relief and development organization founded in 1950, serves children, their families and communities in poverty conditions in more than 100 countries. The vision of the organization is “Our vision for every child, life in all its fullness; our prayer for every heart, the will to make it so”. World Vision Bangladesh (WVB) is dedicated to the wellbeing of children, especially the most vulnerable children, their families and communities and is serving around 5 million people including 1 million children under 31 districts with active presence in 80 Upazillas¹. In 2011, WVB started the market driven project, Nabo Suchana (A fresh start) Economic Development Project (NSEDP) in two southern upazillas of Bangladesh; Agailjhara of Barisal district and Kalkini of Madaripur district.

Duration	5 years; 2011-2015	Start: May 1, 2011	End: September 30, 2015
Estimated Budget	Total Estimated Budget for the project is \$1,055,000. The Project is funded by two support countries, WV USA and WV Canada. WV USA provides \$755,000 and WV Canada provides \$300,000.		
Location	Southern Sub-districts of Bangladesh	Districts	Upazillas
		Barisal	Agailjhara
		Madaripur	Kalkini
Targeted value chain	Rice, Fish, Vegetable, Poultry		
Project Goal	Enhanced child wellbeing in targeted households in two selected upazillas of Bangladesh		
Project Outcome	Increased income and assets for small scale producers and other micro enterprises in selected value chains to access local and national market		

¹ <http://www.wvi.org/bangladesh>

Target Beneficiaries (Micro-producers)	Sector specific	Rice	Fish
	Direct	11000	800
	Indirect	11800	
Beneficiary selection major criteria	Smallholder farmers holding less than 247 decimal cultivable land and involved in rice and/or fish cultivation		
Total producer group	404 (Rice 372, Fish 32)		
Gender segregation	Male 5501 (47%) Female 6299 (53%)		
Midterm Review	July 2014		

The Project activities were formed around two main objectives:

1. Form and Strengthen the organization of small scale producers to develop business relationships with input suppliers and buyers
2. Increased access to financial services tailored to the needs of producers and micro-entrepreneurs

The project is based on the Value Chain Development approaches and interventions for value chain development of Rice, Fish, Vegetable, and Poultry have been implemented within the project timeframe.

Following activities were undertaken to achieve the project's objectives:

1. Conduct value chain analysis for specific commodity and act as market facilitator to identify key players to upgrade the selected value chains
2. Organizing farmers and value chain actors into groups and form Agribusiness Association
3. Link micro-producers to market information services, available information communication technology related tools and new technologies
4. Educate micro-producers on marketing standards
5. Link micro-producers to formal market. Draw the process map of the value chain, analyze to maximize income for producers and other interventions
6. Service market development
7. Develop microenterprises on selected value chains

These four value chains were taken considering local agricultural practice and socio-economic dynamics in the two selected Upazillas. In Financial Year-13, this project aligned with Local Value Chain Development

(LVCD) Project model of World Vision with market development. Indicators in logframe and Indicator Tracking Table (ITT) were standardized to meet LVCD model requisite.

1.2 Purpose and Scope of the Evaluation

The final evaluation was commissioned to assess progress made towards the achievement of results at the activity, output, outcome and Goal levels. The result and findings of the evaluation will constitute “lesson learnt” that can be used in future for other projects.

The specific objectives of the Project Evaluation are:

- To assess whether the project interventions are addressing the desired change in the community
- To measure the Project achievement against the indicators shown as threshold in logframe from baseline point
- To determines intended and unintended, positive and negative consequences
- To determine alternative factors contributing to observed results alongside interventions
- To assess the major challenges affecting project interventions focusing on assumptions in design
- To evaluate the activities whether they are effective, relevant, purposive and accurate to the Project goal, outcome and output
- To identify the approach whatever it is accurate and relevant for a market driven Project

For details of the scope of the evaluation, please see Annex: Final Evaluation Terms of Reference (ToR).

The overall purpose of the final evaluation was to gauge the degree to which the project has been successful in achieving its targets, the factors of project strategy, design, management and implementation which led to those achievements.

The evaluation has assessed the ‘health’ of the partnerships with the project’s partners and networks and their potential to contribute to the sustainability of the benefit in the future. Consistency of the project in terms of World Vision’s integrated focus (political interference in operations of field program and interventions) and unforeseen positive or negative effects has also been assessed. Child wellbeing outcomes and project success against the below mentioned outcomes has been thoroughly analyzed (matching child wellbeing as per CWB aspiration table).

- a) Children and their caregivers access essential health services
- b) Children access and complete basic education
- c) Parents or caregivers provide well for their children

1.3 Structure of the Report

The report structure is as follows:

Chapter 2 sketches out the methodology taken for conducting the final evaluation and discusses in brief the processes the evaluation has gone through. Field review and its elements such as the FGDs, KIIs, sampling, and quantitative survey data analysis have been touched on.

Chapter 3 starts with the summary of overall results found from the evaluation with key findings summarized. In details, this chapter discusses the five points on which the project has been evaluated.

Chapter 4 describes the lessons learnt that comes from the evaluation of the project and based on these, discusses recommendations.

These four chapters contain the main part of the final report and are supported by Annexes which include additional background material.

CHAPTER 2 EVALUATION METHODOLOGY

The tasks covered by the evaluation broadly include:

- Evaluating the effectiveness of the M&E system in recording performance indicators, collecting and analysing monitoring data on project progress;
- Drawing lessons from the experiences gained so far which could be useful for future intervention formulation.
- Assessing whether the defined interventions are appropriate in addressing the identified needs of the target communities; assess the ownership and participation of the marginalized groups
- Reviewing of the existing strategies put in place to ensure sustainability and establish the level of collaboration with other stakeholders;

The process combined structural and convenient sampling techniques tailored to resources and time available. The evaluation process involved:

- Desk Review
- Field Analysis
- Synthesising findings
- Report Writing

The evaluation has measured the project indicators that had been set after the completion of Baseline Survey in May, 2013 and Midterm survey report in July 2014 for the project. As per the ToR, the major components of the Project Design Document have been assessed through the 5 evaluation criteria.

The findings from the evaluation were collated under five thematic areas of assessment mentioned below.

Evaluation Criteria	Description of component
Quality and Relevance	The project's conceptual framework was assessed to determine the relevance of the project design with respect to its goal. We reviewed the relevance of the selected subsectors or value chains with respect to the goal of the project and the relevance of the interventions in the sectors/ value chains with respect to the goal and objectives of NSEDP.
Effectiveness	Whether or not the project's operational approach was effective in addressing the project's objectives
Impact	What have been the impacts of the project with respect to its goal and overall objectives and how far the project was able to achieve the impacts it intended for
Efficiency	This includes the assessment of the project in terms of cost, speed and quality with which inputs/resources/means have been converted to desired products/outputs

Sustainability

Sustainability for the purpose of this evaluation was defined to be the sustained capacity of the beneficiaries to continue to benefit from the interventions once the project support is withdrawn. We therefore, tried to determine whether the project was able to transfer the key resources and capacities that are essential for the beneficiaries through the interventions that were implemented.

The findings from the assessment were then collated to determine the key learning and the recommendations that would assist WV to better manage similar programs in the future.

2.1 Desk Review/Research of Project Information

A review was conducted of various project documents and feedback reports sent by Nabu Suchana team. These documents provided the details of project, its management and scheduling of activities which helped us understand the actions of the project leading to their impacts. Detailed list of documents reviewed can be found in Annex.

The analysis of prior documents provided an in-depth understanding of the project and areas of evaluation requiring primary field investigation. Consequently, it contributed to the evaluation strategy for field analysis. The desk review of project documents and previous evaluations were instrumental in designing the framework for the analytical tools that was utilised in the field analysis.

2.2 Field Analysis

2.2.1 Sampling

After consulting with the quality assurance team of World Vision Bangladesh, we have finalized our sampling plan. We used multicluster random sampling method for the survey, The procedure is given below;

Group dynamics:

The Project has 404 Producer group consist of 11,800 micro producers

Rice Producer group 372 consist of 11,000 rice producers

Fish Producer group 32 consist of 800 fish producers

Geographic dynamics:

Agailjhara Upazila has 282 producer groups consist of 8,200 micro producers

Agailjhara has 250 rice producer groups consist of 7,400 rice producers

Agailjhara has 32 fish producer group consist of 800 fish producers

Kalkini Upazila has 122 producer groups consist of 3,600 micro producers

Kalikini has 122 rice producer groups consist of 3,600 rice producers

Considering above mentioned context we proposed following sample distribution to select 920 respondents.

Selection of treatment group (beneficiary) for household survey:

Table 2: Sampling Framework

Upazila	Rice (372 PG)			Fish (32 PG)			Grand Total
	Producer Group (PG)	Respondent per PG	Total respondent	Producer Group (PG)	Respondent per PG	Total respondent	
Agailjhara	12 (4.80%)	25	300 (4.05%)	3 (9.38%)	20	60 (7.50%)	360 (4.39%)
Kalkini	4 (3.28%)	25	100 (2.78%)	Nil	Nil	Nil	100 (2.78%)
Total	16		400 (3.64%)	3			460 (3.90%)

Selection of non-treatment group (non-beneficiary) for household survey:

We had to take equal number of non-treatment respondent from the same community to get 460 respondents. To do that we kept the ratio equal to the treatment group and selected 19 communities for non-beneficiary household survey.

2.2.2 Focus Group Discussions

A total of 10 FGDs were conducted in 5 days across 10 of the most important Unions, prioritized by number of beneficiaries in each union. On an average, 10-15 members from the targeted groups were present in each FGD. To ensure homogeneity for a clear understanding, members of the same PG groups were encouraged to participate in each FGD.

2.2.3 Key Informant Interviews (KII)

The key informant interviews were held in the unions and main Sub-district (Sadar Upazilla) with influential project stakeholders as well as non-project stakeholders to gauge attribution of project impact as well as external reaction to project activities.

Respondent	Detail
Non-Project Beneficiaries	
Community	1
Internal	1
Local Influencers	
CBO Leaders	4

Local Govt.	1
Private Sector Actors	
Business Association Members	3
Input retailer/dealers	12
AIC	4
Local Business Leader, Trader, Middle man	2
Public Sector Actors	
Upazilla Agriculture Officer	1 – from Agailjhara, 1 from Kalkini
Upazilla Livestock officer	1 – from Agailjhara
Upazilla Fisheries Officer	1 –from Agailjhara
Financial Services & Other Supports	
Micro financing/Banking Institutions	1 – from Agailjhara
Other NGOs/projects	1

2.3 Analysis and Report Submission:

2.3.1 Survey Data Analysis

Upon completion of the HH survey, data entry operators digitized the information as per database developed by the data analyst. After the completion of the data entry, the data analyst has carried out quality control of the data using validity and consistency tests to generate error-free data. This was followed by processing the data into comparative analysis with baseline data for quantitative measurement of change for the final evaluation. We have used both SPSS and Microsoft excel softwares to process the data.

2.3.2 Initial Findings Meeting and Report Writing

The draft report has been prepared on the basis of initial findings. This report includes triangulation of both quantitative and qualitative data. Data tables have been provided in the Annex.

2.3.3 Sharing Session & Final Report Submission

To complete the evaluation, the evaluation team will sat in a meeting with the Project Management Team (PMT) to discuss the overall results. .

Furthermore, a learning workshop with external facilitators was held with the full implementation team to collect their conduct of a self-evaluation of the biggest successes and areas of improvement for the project, project design and implementation strategy which drove those respective results. The workshop was fruitfull and helped us to derive some more recommendatins for future projects of World Vision Bangladesh. Those will be discussed in the relevents sections.

The report was finalized after critical review of both consultants and project team.

CHAPTER 3 FINDINGS

The findings of the final evaluation are segregated along the following five criteria:

Relevance: Factoring in the project design and the chain of activities, to implementation to beneficiary impact and how well they connect to each other.

Efficiency: Gauging how well WVB incorporated Value for Money principle in every aspect of NSEDP

Effectiveness: Measuring the changes to beneficiaries due to NSEDP activities

Sustainability: Analyzing the likelihood of project impacts and benefits sustaining beyond the project

Impact: Gauging the impact of NSEDP project on beneficiaries and other stakeholders, to measure the degree of change which can be attributable to NSEDP only.

3.1 Overall Results

Most of the results and findings reported in this document have been checked and validated at multiple steps to ensure high level of accuracy. For qualitative analysis, impact at the beneficiary level were investigated and then cross-checked with the results from investigating private sector retailers and traders, middlemen, government officials, and association members. Consultation with members of the project staff has also been factored in. For quantitative data, survey findings from 926 households were validated with FGD findings and interview data to identify discrepancies.

Some of the indicators in the logframe could not properly capture the full impact of many activities such as organizations of farmers and value chain actors into groups and formation of Agribusiness Associations. Details are provided in relevant sections.

Brand image dilution and attribution of impact in few cases to other projects could not be quantified. For example, technology transfer of few farming methods such as the application of Granular (Guti) Urea, and vaccination are interlinked with other government project offices. However, field analysis conducted by evaluation team during FGDs and KIIs with relevant stakeholders attempted at addressing these gaps.

3.2 Key Findings

Major indicators	Baseline status	Midterm Review	Phase target	Achievement found in the final evaluation
Percentage of parents or caregivers able to pay for their children's health costs without external assistance	33%	63.15%	40%	77%
Reduction in the dropout rate of children	14%	10.19%	10%	4.5%
Percentage of children who've completed six years of basic education without external assistance	35%	40.52%	50%	76%
Increase in income in of micro producers by access to market	USD 807.00	USD 1057.00 (including money inflation)	USD 890.00	USD 1582 (annual)
Percentage of farmers who are skilled on improved production technology	46%	55.63%	60%	60%
Percentage of micro producers who are aware about market information	38%	79.11%	50%	70% (Local markets) 23% (External markets)
Percentage of farmers who can assess quality agricultural inputs	52%	63.54%	70%	72%
Percentage of producers and micro enterprises accessing financial services ²	43%	48.25%	60%	32%
Percentage of producers and micro-entrepreneurs with increase in capital	-	50%	-	65%

² The figures mentioned on this signify the percentage of beneficiaries; this does not signify the percentage of beneficiaries having access to financial services. Almost 100% has access to finance.

Major indicators	Baseline status	Midterm Review	Phase target	Achievement found in the final evaluation
Percentage of micro-producers link with formal market	17%	31%	30%	58%

Table 3: Assessment of Proxy Indicators

	Mid Term	Final Evaluation
Percentage of household with secondary source of income	80.85%	88.2%
Percentage of ISPs (input service providers) can satisfy micro producers	48.98%	65%
Percentage of ISPs have access to credit	79.59%	75%
Percentage of ISPs aware and inform micro producers about economic use of quality inputs	57.14%	62%
Percentage of parents and caregivers are able to provide well for their vulnerable children-with no assistance	63.15%	72.05%
Percentage of man/woman involved in micro and small enterprises profitably in households.	88.78%	20% (Non agriculture)
Percentage of micro producers receive credit from CBO	28%	9%

The NSEDP's logframe recorded the progress of the interventions until midterm review against baseline conditions. The project's goal of ensuring child wellbeing is reflected in the first 3 rows of the table above and the rest are reflective of outcome level indicators. From the table, in all the cases, the progress has been made up until the midterm review as reflected by the figures. The phase target was met in all but one case according to the findings from the final evaluation; the percentage of producers and micro-enterprises accessing financial services. There are three major reasons for which the overall result came good, they are; income increase, participation of women in the economic activities and diversification of economic activities. The main reason for higher income from agriculture is lower cost and higher yield. One point should also be noted here, that the nations overall growth has also been positive during the course of the project and contributes in the overall outcome. It is true that most of the beneficiaries have been members of ADP and many had child sponsorship. The result could be the continuation of those activities. Though we can not say that it is solely project's attribution that the children completed six year's of basic education without external help. To claim this result certainly a longer term project is needed.

In this case, there was an increase of 5.25% from the baseline to midterm but the final evaluation suggests 32% against the phase target of 60%. It has been observed from the field level analysis that the tendency of taking loans/micro credit reduced in a large scale mainly because of the high interest rate of the loans. Another reason is, due to higher income they are now able to save some money for investment or any kind of need rather than taking loans at high interest rate. Though, almost 100% people have access to financial services, only 32% of them are availing it. In the percentage of farmers who are skilled on improved production technology, the results equal the phase target. In rest of the cases, the findings suggest surpass from the phase target.

3.3 Demographic Condition

Nabo Suchana project was targeted for Agailjhara and Kalkini upazilla of Barisal and Madaripur districts respectively. People of this area are mainly dependent on agricultural activities for living. Our survey result shows that 35.2% beneficiaries' primary source of income is rice cultivation whereas 50.7% beneficiaries are secondarily depending on rice production. Apart from rice, the other common primary sources of income are providing services (10%), small business (8%), and carpenter (10%). when, fish farming (5%), and agricultural labor (5%) are contributing as the next common secondary sources of income.

Table 4: Some important achievements

Indicator/Issue	Final Evaluation	Midterm Review	Baseline Result	National level Status	Source of information
Household size	5.06	4.8	4.95	4.35	Population and housing census 2011
Literacy rate (7+)	57.06%	68.70%	62%	56%	
Average food consumption cost of total expenditure (%)	52.55%	51.76%	55.30%	53.80%	BBS, HIES 2010
Cropping Intensity (%)	185%	185%	168%	176%	BBS, 2006 and Handbook Agricultural Statistics, MoA
Rice/paddy (Boro) production cost per acre (BDT)	28600	43915	45230	33362	Ministry of Agriculture, 2010

Table 5: Main Sources of Income in the Household

	Agailjhara		Kalkini		Total	
	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary
Primary						
Rice	33.8	31.4	40.4	26.0	35.2	30.3
Service	9.7	9.8	9.1	11.0	9.6	10.1
Small business (grocery shop, hawker, retailer etc.)	8.3	8.7	9.1	3.0	8.5	7.5
Carpenter	11.1	9.8	5.1	12.0	9.8	10.3
Secondary						
Rice	54.3	56.6	37.4	60.0	50.7	57.3
Fish farming	5.3	7.1	3.0	1.0	4.8	5.8
Agriculture labour	5.8	5.5	2.0	5.0	5.0	5.4

Source: Primary data 2015

Primary investigation also reveals that around 97% households have at least 1 member who is actively taking part in agricultural activities.³

The average family size for the beneficiaries' and non-beneficiaries are 5.06 and 5.15 respectively. No significant differences have been found between two upazillas. The average number of earners is also similar between beneficiaries and non-beneficiaries. The number is 1.48 and 1.47 respectively.

Table 6: Average family size

Agailjhara		Kalkini		Total	
Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary
4.95	5.04	5.43	5.52	5.06	5.15

Source: Primary data 2015

Our primary survey reveals that around 57% beneficiaries and 55% non-beneficiaries received some sort of formal education. While around 40% people can only read and write, but never received any formal education. The rest have been found as illiterate.

³ Detailed tables are given in the annex.

Table 7: Education Status

	Agailjhara		Kalkini		Total	
	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary
Illiterate	2.5	3.0	4.0	11.0	2.8	4.7
Literate but no formal education	39.3	38.3	41.4	47.0	39.8	40.1
Below class 8	29.6	24.3	24.2	20.0	28.5	23.4
Class 8-10	19.9	19.1	21.2	15.0	20.2	18.2
S.S.C.	4.4	8.7	6.1	1.0	4.8	7.1
H.S.C.	2.8	4.4	0.0	4.0	2.2	4.3
Graduate	.6	1.6	3.0	2.0	1.1	1.7
Post graduate	.8	.5	0.0	0.0	.7	.4

Source: Primary data 2015

Income and Expenditure:

Average income of the beneficiaries has been found as BDT 123,503 (USD 1583) which is lower than that of non-beneficiaries by 10%. However the income increased significantly as compared to baseline. It will be discussed later in detail.

Table 8: Average Income of Households (BDT)

	Agailjhara		Kalkini		Total	
	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary
Mean	117,005	133,787	130,000	145,916	123,503	136,424

Source: Primary data 2015

Annual average expenditure per household was estimated around USD 1498.25⁴ irrespective of their beneficiary status.⁵ It has been observed that food, medication, clothing, education and agricultural work were the major expenditure heads for both project beneficiary and non-project beneficiary households. Major portion of their household expenditure goes for food purchasing. About 53% of the average expenditure used for food purchasing, 12% expense for education, 11% for treatment, 7.6% for clothing cost, and the rest goes for repair & maintenance of houses, utilities, communication and others. One important finding was revealed during the FGDs and quantitative surveys that people are spending 3-5% more money on education as compared to baseline. Basically, women earner of the household has brought this change. Economically empowered mothers are now contributing the additional expenses to

⁴ 1 USD= 78 BDT at the time of the analysis

⁵ Detailed Tables are provided in Annex.

their children. This indicates that a rise in income has enabled them to use their money on child care which is the broad objective of this project.

Table 9: Expenses in different sectors (%)

	Agaijhara		Kalkini		Total	
	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary
Food	53.27	53.04	50.47	54.67	52.55	53.40
House Repairing	6.02	7.95	5.80	3.57	5.96	6.99
Clothing	7.61	7.27	8.19	8.02	7.76	7.43
Electricity	1.87	5.33	2.17	2.11	1.95	4.62
Education	12.80	11.41	11.42	9.89	12.45	11.08
Treatment	11.53	8.23	15.25	15.66	12.48	9.85
Transportation and Communication	4.21	3.68	4.16	3.57	4.20	3.66
Others	2.69	3.10	2.54	2.52	2.65	2.97
Total	100.00	100.00	100.00	100.00	100.00	100.00

Source: Primary data 2015

Only around 11.5% beneficiaries have personal safety net. For those who have savings, average amount of savings is around BDT 25,000 (USD 320) annually.⁶

⁶ Detailed Tables are provided in Annex.

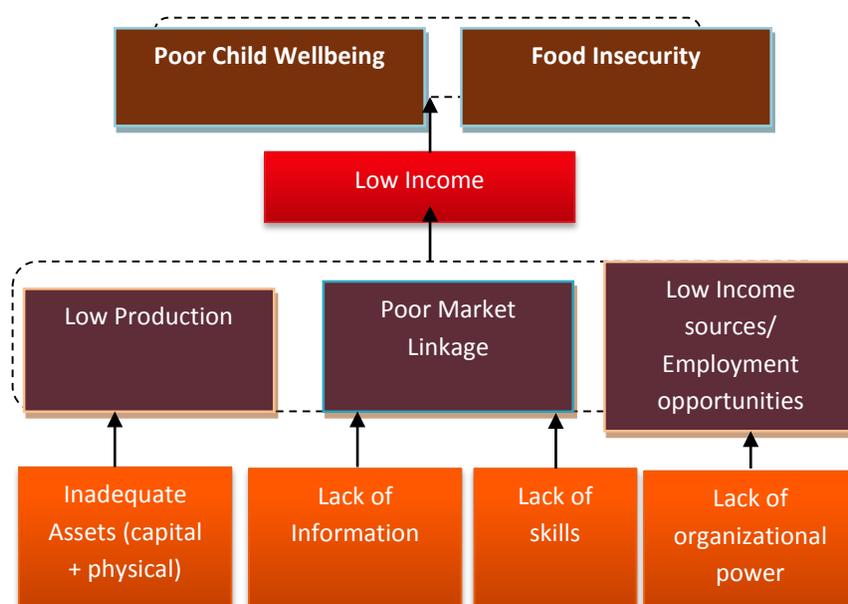
3.4 Relevance

The project was one of the very first market development projects of World Vision Bangladesh. A project of that kind was much needed in that area as most of the people were business poor and lacked technical know how rather than direct assistance. In a nutshell, the approach deployed the stated need in the design.

3.4.1 Conceptual Framework

WVB started the market driven project NSEDP with the goal to enhance child wellbeing in targeted households in the two selected upazillas, Agailjhara of Barisal and Kalkini of Madaripur. The expected primary outcome was increased income and assets for small scale producers and other micro enterprises in selected value chains by ensuring access to local and national markets. The identification of the problem pre-project and its relationship with other factors are schematically expressed below:

Figure 1: Conceptual framework of Nabo Suchana Project



To address the problems, WVB adapted two approaches,

1. Value Chain Development Approach in Economic Development Program

Taking a value chain approach to economic development and poverty reduction involves identifying the major constraints faced by and opportunities for different market actors such as the farmers, producers, input sellers, buyer, and other businesses at multiple levels and points along a given value chain. A consultancy firm conducted the value chain assessment in Agailjhara and Kalkini during January 29 to February 18, 2012. The assessment identified the key stakeholders in the selected value chains as well as tried to identify their roles. The report made recommendation as to identifying suitable interventions for sustainable market-based solutions.

By improving the access of the poor to markets, facilitating the more effective operation of markets and by promoting the flow of knowledge and resources along value chains to small enterprises and poor producers, WVB aimed to enable the poor to benefit more from the market. The project aimed to form and strengthen the organizations of small scale producers in order to develop their business relationships with input suppliers and buyers. WVB also planned to increase the access of producers and micro enterprises to financial services particularly tailored to their needs. In this aspect, the activities undertaken based on the findings of pre-project situation are relevant to the project's goal.

2. Creating and Strengthening Financial Sustainability

As a market development project, WVB decided on not providing the targeted beneficiaries with cash or other assets directly but rather tried to facilitate the improvement of household economic security by creating and strengthening financial sustainability. It was expected to have positive impacts on child wellbeing by improving household economic security. NSEDP tried to facilitate the beneficiaries in being part of a savings scheme or group. The groups were to be facilitated to manage savings from small amount of monthly contribution and to be operated by the members; using a simple, transparent mechanism whereby groups could convert small amounts of excess cash into savings and drew upon small, flexible loans when needed.

WVB also aimed to utilize the existing savings group developed by WVB's ADP program as part of their economic development work. Producers and other micro-enterprises of selected value chains were to be linked with existing microfinance institutions in case they required additional funds that the savings and credit cooperatives could not provide instantly. WVB also planned to link savings and credit cooperatives with external sources to enhance their access to additional resources with their increasing need for capital. Since NSEDP is one of the first market driven projects in the project area, this approach has been highly relevant and important to the project's goals.

In practice we found that the NSEDP builds on the following pillars:

1. Formation and strengthening of the organization of small scale producers to develop business relationships with input suppliers and buyers.
2. Increasing access to financial services tailored to the needs of producers and micro-entrepreneurs.

These pillars or strategic intent of NSEDP are clearly linked to its goal. From the analysis of the conceptual framework, we thus conclude that the project had a clear strategic road map to addresses sector/ value chain level imperfections (constraints), by ensuring better market access and financial sustainability, that could lead to a potential improvement in the livelihoods of the targeted beneficiaries eventually leading to enhanced child wellbeing.

3.4.2 Geographical and Poverty targeting

According to the project design document, the 2 upazillas have been targeted by WV Bangladesh as a result of extensive analyses around health, nutrition, education, and economic indicators, as well as its potential for positive improvement as part of WV's holistic development approach. It was expected that the project will be able to effectively work in multiple value chains across the selected geographic area and easily take interventions to scale.

Based on the amount of cultivated land, Agailjhara is the second largest Upazilla (sub-district) among 10 upazillas of Barisal district and Kalkini is the smallest upazilla among four upazillas of Madaripur district.

Table 10: Agro Administrative Information

Attributes	Agailjhara	Kalkini
Union	5	14
Mouza	78	161
Village	95	191
Agriculture Block	13	36
Farm Family	26,804	53,470

Source: Upazilla Agriculture Office, DAE, 2011

Agailjhara upazilla comprises of 5 unions, 78 *mouzas* (smallest revenue unit), 95 villages and 13 agricultural blocks, while Kalkini Upazilla consists of 14 unions, 161 *mouzas* and 191 villages. *The project coverage is thus three times larger in Kalkini upazilla than Agailjhara Upazilla.* Department of Agriculture Extension (DAE) further divides administrative units into agricultural blocks for ease of extension services. There are 13 agricultural blocks in Agailjhara and 36 block in Kalkini Upazilla.

According to the local people and NSEDP project staff, the road and transport network was poor in quality in the early years of the project. Our analyses suggest that the number of staffs was inadequate in covering the project area specially in terms of regular following up of groups. In that context, although the geographic targeting has been relevant to the project, challenges faced during the implementation of interventions imply that the resources allocated has been incongruent with the intervention objectives.

3.4.3 Selection of Value Chains

NSEDP intervened primarily in the subsectors of rice and fish alongside that of vegetable, and poultry as secondary emphasis. The subsectors were selected through VCA conducted by a professional consulting firm. The major criteria for selecting the beneficiaries were the amount of land i.e. smallholder farmers holding less than 247 decimal cultivable land in case of rice, and 40 decimal pond in case of fish farmers. The beneficiaries had to be involved in rice and/or fish cultivation. The subsectors that had been selected were supposed to be relevant with the project's objective of increasing income and asset to achieve the goal of enhanced child wellbeing. Our findings suggest that all the selected value chains had scope for achieving impact at increasing income and asset. However, in the selected geographic locations, poultry rearing and vegetable farming are mostly done at homestead level with limited scope for commercialization and scaling up. However, the selection of value chains did not put emphasis on the generation of employment in isolation of the primary objectives.

Although officially only rice and fish had been selected at the beginning of the project, poultry, and vegetable farming got included later for having the potential to involve female beneficiaries from the target groups. We found from the field observation that, in most of the cases, those trained in poultry reports to have been greatly benefitted. There have been cases where beneficiaries reported to have

started backyard vegetable cultivation only after being trained by the NSEDP. Many reported that the backyard vegetable farming, although not commonly thought of as a commercial activity, serves the need of the households and ensures family nutrition. Considering the fact that, poultry, particularly chicken rearing was very uncommon in the two upazillas, impact should also be attributed to these two income generating activities.

A Radical Change in Rice Production in the Eyes of the Beneficiaries

Several FGDs have been conducted with small groups involved in the value chain of rice. In almost all the cases, the transfer of technology has been the most talked about topic among the micro-producers. Most of the farmers perceive the trainings under the project to be the most beneficial and claimed the knowledge gained from it to be the most important.

It has been found that, in the pre-project scenario, farmers relied primarily upon age old traditional methods of farming. However, with the trainings farmers have adapted methods and techniques including the usage of improved seed varieties, usage of 'Granular Urea' to reduce fertilizer cost and better production, plantation in rows and keeping BPH gap, organic compost, perching, and better usage of pesticides and chemicals.

The most common methods adapted by the micro-producers BPH line gaps and perching. The usage of granular urea comes next, followed by plantation in rows. In most cases, these methods had never been used before. The benefit gained by the adaptation has naturally made the micro-producers appreciate the impact of the project. Respondents from the group Meghna, for example, said that the yield has improved significantly and those claiming to have been benefitted estimated post-training yield to be 3308 Kg per acre.

The members of the group Dolonchapa estimated that the yield per *Jaistha* (20 decimals) has increased to 700 Kg from 350 Kg, attributed to the adaptation of new methods. The practice in using fertilizer has also changed after the trainings. 11 kg of fertilizer is now applied in 20 decimal of land once a year as opposed to an accumulated 30 kg applied thrice in the past.

One member of Golap gives a similar remark saying, "*Agey toh sarer babohar jantam nah, agey sar ditam 3 bar r ekhon dei ekbar. Tarpore kitnashok er upor training dise, onek upokar hoise.*"

Translation: We didn't know the proper usage of fertilizer before and used to apply it thrice a year and now we do it once. Then there was the training on pesticides which has benefitted us a lot.

However, farmers were lacking in the desire to put in the extra effort few of the methods require. And although most of them are aware of the gains, none of them were found to be fully aware of the potential the new methods hold.

This NSEDP had relatively high focus on rice (372 groups, 11,000 beneficiaries) in comparison to fish (32 groups, 800 beneficiaries). The operational focus of NSEDP was thus skewed towards rice much more than on fish and this has been highly relevant.

According to our analysis, the selection of the value chains has been highly relevant to the NSEDP's goal and expected outcome.

Table 11: Cost Benefit Analysis of Boro Rice

		Amount In 1 acre (100 decimal)
Boro Rice	Total production cost now/acre (BDT)	28600
	Production (Kg)	3000
	Price (BDT)	14
	Revenue (BDT)	42000
	By products (straw) (BDT)	6916
	Total Revenue (BDT)	48916
	Net Profit (BDT)	20316

Source: Primary Data 2015

3.4.4 Relevance for the different stakeholders

Establishing relevance is highly crucial for any market development project. Given the status of the targeted beneficiaries before the project, it was of high importance that the relevance be established in choosing different stakeholders.

Government service providers play an important role in any agricultural value chain by providing services. NSEDP involved the government officials in the training programs it facilitated. This improved the credibility of the training as well as helped in building linkage at the same time. This also increased the outreach of the government officials, making their service more efficient and effective.

The input dealers and middlemen were also important part of NSEDP's implementation of activities. Before the inception of the project, most farmers were found to rely first on the input dealers and traders for agricultural information. AICs were established keeping in mind that trend and also to increase the knowledge of the dealers and retailers. AICs, established in the shops of dealers and retailers have been disseminating information to the farmers and has been found to have credibility to the beneficiaries. As input dealers were also involved in many of the trainings, their knowledge, and linkage with the farmers improved, essentially adding to the relevance aspect of the project.

ABAs were designed to take collective initiative in ensuring market access both in input and output market. After the withdrawal of the support of the NSEDP staff, the ABA as a stakeholder is relevant in terms of providing post project support and sustaining the access to market.

Private input companies, particularly the large ones, have huge networks in the rural areas of the project. Their staffs, positioned as Market Developers, go from door to door and through the field and know the micro-producers well. They also organize regular meetings. It was relevant for NSEDP to include the private companies for linkage building and to ensure availability of quality input to the farmers. 2 separate MoUs were signed with two private companies; one with Renata Limited (Animal Health Division) and another with Syngenta Bangladesh Ltd.

CBOs, an important part of WVB's ADP and initially not included in the project, were integrated later to act as a parent organization to the small groups. One of the most significant factors for the inclusion is the savings schemes operated and promoted in CBOs and the inclusion has proved to be relevant to the intervention's effectiveness, impact, and sustainability.

3.4.5 Relevance of the Activities/Interventions

NSEDP identified the sector level constraints and challenges through value chain analysis and the constraints demanded a holistic approach that was adapted by WVB. Moreover, the targeted area fell under WVB's ADP and its staff already had a good understanding of the area and most of its challenges. Based on the analysis and understanding of the challenges, the intervention design addressed the constraints of access to business services. To achieve its objectives, small scale farmers were formed into groups to make the process more efficient in terms of time and cost. Knowledge was delivered to these groups through various trainings which involved relevant stakeholders such as government officials. One of the main strength of this facilitation method was the dual benefit of addressing the problems of developing business service while at the same time strengthening linkages between the beneficiaries and important market actors. This core advantage drove the results from the project as the inclusion of government staff increased the credibility of the knowledge being delivered and it has been integral in ensuring sustainability of the project.

NSEDP tried to address some key constraints in both the value chains of rice and fish as well as that of poultry, and vegetable. In the sector of rice for example, the problems lay in traditional methods of cultivation arising from lack of knowledge and awareness about the benefit of modern and scientific methods and techniques, poor access to quality seeds and other inputs, improper use of fertilizer, pesticides management, lack of market access etc. In fisheries, quality of fish seeds, pond health, and market price were key constraints. In poultry, lack of knowledge about disease identification and management, lack of access to veterinary services led to the pre-project situation. In vegetable, a lack of interest in the backyard farming as well as the lack of basic knowledge such as the method of bedding led to low productivity.

In many instances, the participation of other stakeholders such as input dealers, and middlemen were facilitated thereby linking them with the farmers. Maintaining and communicating mutual benefits between stakeholders increased the effectiveness of such interventions and hence establishing high relevance.

Formation of farmers' groups

Most of the NSEDP's targeted beneficiaries have been micro-producers and typically their voice would remain unheard unless they were brought under a common platform. Because of low production volume, individual micro-producers lacked negotiation skill. Formation of micro-producer groups has been highly relevant and crucial to NSEDP in increasing social capital and collective voice of the beneficiaries. Value chain wise there are 2 groups, rice and fish; whereas poultry and vegetables producers lie in both the groups. All the groups are mixed group in terms of gender distribution. As part of the market driven strategy, it was important that the constraints addressed through the interventions remained relevant and sustainable after the support of the project was withdrawn. Groups ensured a more effective and

efficient delivery of trainings and gave the micro-producers collective voice to act on problems on their own. Apart from few instances, field analysis shows that it had been instrumental in creating impact and sustainability for the project.

Table 12: Breakdown of Micro-producers 'groups formed under the NSEDP:

Unions	Fish	Rice	Grand Total
Agailjhara Upazilla	32	250	282
Kalkini Upazilla		122	122
Total	32	372	404

Source: Project Documents of NSEDP

NSEDP focused primarily on the value chain of rice, also evident from the above table. However, the relevance in Agailjhara's priority over Kalkini is due to the unequal distribution of funds allocated to these two areas. It should be noted that the fund for Agailjhara, and Kalkini have been sourced from two different support countries, respectively USA and Canada.

Formation of Agribusiness Association

Ten Agribusiness associations have been formed under the project and two of these have been facilitated to be linked to market through the establishment of selling points. The primary objective behind facilitating the formation of ABAs have been to enable the associations to take collective action in ensuring market access to input, and output markets which is relevant to the project's effectiveness, impact, and sustainability. Basically the main objective of forming ABAs was to act as guardian of the small groups when the project will be withdrawn.

Our analysis found that the ABA members and leaders are in praise of NSEDP because of its positive impact and most associations, although not quantifiable, showed promise in ensuring sustainability in terms of market access. However, the roles of the ABAs were found not to be clearly communicated to the beneficiaries who are not actively engaged in any associations. When beneficiaries were asked about the role of the ABAs, they seemed blurred about them. The beneficiaries showed clear disconnection with the ABAs and weren't sure what to expect from the ABAs. Additionally, all the groups are not directly linked to the ABAs and in general are unaware of the activities of the ABAs.

However, we think ABAs could earn much better result if directed properly. As they have business motivation, they are willing to work more than any other stakeholders. Thus World Vision should put more emphasis on skill development of ABAs in their future projects.

Establishment of Agribusiness Information Center (AIC) and Capacity building of Input services providers (ISP)

The project has worked on the capacity building of input retailers and has established AICs at dealer and retailer shops. The rationale behind the intervention was based on the finding that the farmers' primary source of information is the dealers and retailers as they are easily accessible and their shops are generally situated in the local market, where the farmers go for tea and spend leisure time. As the dealers and retailers were already disseminating information, the project attempted at capitalizing this opportunity by involving them in the trainings. This was important not only in delivery of knowledge and capacity building of relevant stakeholders but also in linkage building. Another purpose behind this intervention was to encourage ethical practice of business by the dealers and the retailers.

Providing trainings on improved production techniques and technology

The project has conducted a series of training to address the core issues of knowledge gaps and has been relevant in terms of imparting modern cultivation techniques and methods to increase production and thereby income. These trainings and capacity building has helped in creating stronger grassroots institutions and strengthening social capital.

Facilitating Access to Finance

NSEDP aimed to increase the access of micro enterprises to financial services tailored to their needs and formation of savings group has been a crucial part of the approach to address core issues discussed in the design document. Although NSEDP did not form savings group separately, the project facilitated to include the concept in the micro-producer groups and ABAs. Targeted beneficiaries were facilitated to become members to existing organizations providing this facility such as the CBOs. The overall concept of savings in groups has been instrumental to the impact; and sustainability of the project, particularly financial sustainability.

The project aimed to increase savings of the beneficiaries, our investigation reveals that most beneficiaries do savings at personal level. 6 out of 10 Agribusiness Associations has started savings among themselves. The members of the association save BDT 20-100 (\$ 0.25- \$1.28) per month in their shared account. Members reported that they have a plan to invest this money in small businesses and divide the profit equally between them. This way they will increase their capital and also ensure a rainy day fund for crisis time. Some also save in CBOs but that is more like a forced saving to keep the membership and to take loans against them.

We have found that women use up their personal savings for the betterment of their children. This money is saved for 3-4 months at best and used whenever needed. However most beneficiaries (89.09%) are not habituated in maintaining long term (1 year or more) personal savings, moreover the amount did not increase substantially over the project period.

It is our finding from the qualitative analysis that very few people, especially micro-producers have little or no access to finance or financial services before the inception of the NSEDP. However, many people have now become adaptive to the idea of saving in small amount each on a monthly basis leading to a sustainable source of finance. They usually save their money in CBOs, CBOs provide loans against this savings if asked to. Most beneficiaries reported to have been saving with few objectives in mind such as

ensuring the education for their children, means of expanding the volume of cultivation, protection against rainy days etc. and all of these is relevant to the project’s goal and expected outcomes.

Linking micro-producers with existing CBOs

The presence of Community Based Organization has been found to be strong and influential in the project area. The CBOs were formed under WVB’s ADPs and although it had not been a part of the project design, it became instrumental because of the partial integration of some of the elements from ADP. The NSEDP beneficiaries constitute a great part of the local CBOs as shown in the below table.

Table 13: Inclusion of NSEDP beneficiaries in the local CBOs

Upazilla	Total Producers involved	No. of CBO members among producers	Percentage
Agailjhara	8,200	2,375	29%
Kalkini	3,600	2,544	71%
Grand Total	11,800	4,919	42%

However, it was found that because of such integration, there have been instances of brand dilution between NSEDP and ADP. Few team leaders of CBOs were found to be confused as to the roles of ADP and NSEDP.

3.5 Efficiency

The overall efficiency of the project was deemed above average due to very high value for money. Despite having limited human resource, project showed timeliness in delivering services and achieving results. That certainly took the project at a good height.

3.5.1 Value for Money

The aim of the value for money concept is to maximize the positive value generated for beneficiaries against the fund invested. The total budget allocation for the project was USD 878,380. This budget was much lower than the original estimated budget due to the withdrawal of WV Canada fund. The cost breakdown is given below:

Table 14: Budget Breakdown of Nabo Suchana Project

Cost head	Amount (USD)	%
Project Activities	308,997	35%
All staff cost and capital expenditure	385,065	44%

Other Administrative Cost	141,105	16%
M&E	43,213	5%
Total	878,380	100%

As seen from the table, 45%, the major portion of the budget, was spent for staff and capital expenses. Despite being high, this number is justified considering the extensive project duration and the approach. The overall budget for carrying out the project activity is low due to the fact that the overall budget was low. However, we think that the M&E cost could be increased to 10%, which is the standard for a market development project like Nabu Suchana.

Overall, the cost per beneficiary has been calculated as \$74.43 for 5 years. This cost is low considering the financial value generated in return over the span of time. The average annual income per person increased by USD 775 over the period. The return is calculated as 10.43; it means for every \$1 invested in the project, the return was \$10.43. The return is very high, which is a good sign for the overall project. The calculation for return is given below.

Table 15: Value for Money

Description	Amount (USD)
Project Budget	878,380
Average Increase in Income	775
Total Increase in Income (number of beneficiaries 11,800)	9,145,000
Total Benefit	9,145,000
Return (total benefit / project budget)	10.43

3.5.2 Project Management Staff and Cohesion in Human Resources

On an approach level, the formation of groups meant multiplication of the impact from the trainings from one beneficiary to many. This is a core factor that has enabled a small team to manage the project and the number of beneficiaries. However, from our field analysis, findings suggest that NSEDP could have used more staff to increase the efficiency. Due to adverse traveling condition and poor transport network throughout most part of the project time span, the existing number of staff were found to be lacking the resources and time to efficiently manage the facilitation work and field level monitoring. But almost all the staff being aware of the development works under the ADP of WVB, has been able to maintain a good working relationship with the beneficiaries and relevant stakeholders. This relationship could've been stronger if the number of staffs were increased as this would ensure better monitoring and mentoring.

The problem occurred because, initially the plan was to engage the private companies as implementing partner whereas the project staffs would only supervise or mentor. As the project could not go in cost share approach with private companies, they adopted staff intensive approach. As a result project staffs had to take the task of implementation not only supervision and it was tough for the team to manage such a large number of beneficiaries.

However, in most of the cases, the participants in the FGDs seemed to have been in appreciation of all the project staff and the relationship dynamics between the staff members and the beneficiaries were in good terms. However, cohesion among staff members in terms of knowledge sharing on the activities and progress of the project could have been higher to increase overall efficiency.

3.5.3 Programme design: Timeliness

The project needed to carry out the interventions in a timely manner to achieve maximum efficiency. Although ample amount of time was invested in conducting the training sessions, the timeliness of few of the trainings itself has been inefficiently set as found from our field analysis. In few cases, the beneficiaries reported that the timing and hence the impact of the trainings could have been much higher as the trainings were not conducted at the right time during the crop cycles for the methods to be applied immediately, resulting in poor retention of the transferred knowledge. In Kalkini, respondents from one of the FGDs reported that they had received a training on seeds that they liked but opined that the timing of the training was set after they had bought the inputs for the season and thus ineffective at the time.

We understand that the allocation of project time among different activities were adaptive to the needs of the beneficiaries and responsive to the progress, but the allocation of time dedicated to different activities could have been managed more efficiently. For example, more time could be dedicated to the monitoring activities or following up on the application of the knowledge transferred from the trainings.

Moreover, the project's interventions were supposed to end in September this year but in reality, the activities in Agailjhara has been concluded earlier this year whereas the activities in Kalkini came to a sudden stop in 2014. This early end to the project has been unclear to the beneficiaries and groups that, in few instances found in the field analysis came to depend on the NSEDP and WVB project staffs for basic operation of the groups are now demotivated to continue.

3.5.4 Trainings: Resource efficiency

In NSEDP, trainings have played an instrumental role in addressing one of the core constraints of knowledge gaps among beneficiaries. Bringing together different experts from different government offices such as the ULO, the DAE etc. has contributed to making the interventions more efficient as it increased the credibility of the trainings while at the same time building linkages. This has also increased efficiency in terms of cost as the government officials were more cost-efficient than external experts. They also had a much better understanding of the locality. The project also involved different research organizations such as the BARI, SRDI as well as the private sector. According to the MoU signed between the project and companies from the private sectors, the companies provided facilitators to conduct training to the farmers, and service providers involved in poultry and fish value chain. Separate MoUs were signed with Renata Limited (Animal Health Division) and Syngenta Bangladesh Ltd.

Different stakeholders like inputs sellers, traders, dealers etc. were also involved in the same trainings as the beneficiaries which have further contributed to the linkage building between various stakeholders.

3.5.5 Skills and responsibility transfer

To ensure sustainability, NSEDP aimed at facilitating the empowerment of the beneficiaries and other stakeholders by enabling them to solve their own problems in the future even after the project support is withdrawn. Our analysis has showed satisfactory results in a few aspects such as raising the collective voice of the beneficiaries, improving on their negotiation skills etc. However, in few cases, the small groups were found to be overly dependent on the project staff for conducting basic administrative works such as organizing the monthly meetings. This risks the efficiency and sustainability aspect of the project. Agribusinesses associations have been found reluctant to organize groups for future activities, which will certainly hamper the transfer of skills and responsibilities.

3.6 Effectiveness

Major Highlights

Major indicators	Phase target	Achievement
Parents or caregivers are able to pay for their children's health costs without external assistance	40%	77%
Children dropout rate reduce	10%	4.5%
Children completed six years of basic education without external assistance	50%	76%
Income increase by access to market of micro producers---- Low/conservative target	USD 890	USD 1582 (annual)
Farmers are skilled on improved production technology	60%	60%
Micro producers aware about market information	50%	70% (Local markets) 23% (External markets)
Farmers can assess quality agricultural inputs	70%	72%
Producers and micro-entrepreneurs accessing financial services	60%	32%

3.6.1 Income

Average annual household income has been found as USD 1,582 for the project beneficiaries, which is about 78% higher than the target (which was USD 890). However the initial target was to increase income by only 10% which we found pretty conservative considering the project duration. Among the beneficiaries only 15.7% reported to have an increase in income when we asked directly about their

perception about change in income. Which is, only 15.7% people ‘think’ that their income remained unchanged during the project period but in reality more than 70% people experienced positive change in income (*source: primary data 2015*). However no significant difference have been found between 2 targeted upazillas in terms of income. On the other hand around 24% beneficiaries have reported a decrease in household income; this number is lower for non-beneficiaries (17-18%). Around 60.4% beneficiaries and 63.7% non-beneficiaries reported to not experience any change in their last annual household income.⁷

Table 16: Average Annual Household Income (USD)

	Agailjhara		Kalkini		Total	
	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary
	1,432	1,536	1,734	1,550	1,582	1,543

The field study revealed that this significant increase in income was achieved due to the following reasons:

Higher productivity and low input costs: Beneficiaries have experienced a 38% reduction in production cost from the baseline while increase in productivity by 15%.

Engagement of women in economic activities: Women have been seen to efficiently manage poultry rearing and homestead vegetables cultivation. Chicken and duck rearing have been found to be the most popular activities for women.

Apart from livestock, some women have been found to be investing in small multipurpose shops, handicrafts or petty trading etc.

Table 17: Total income Segregation

	Agailjhara		Kalkini		Total	
	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary
No income	.3	1.6	1.0	0.0	.4	1.3
Upto BDT 40,000	4.4	3.3	2.0	4.0	3.9	3.4
BDT 40,001-60,000	9.1	9.3	10.1	12.0	9.3	9.9
BDT 60,001-80,000	20.2	15.8	15.2	15.0	19.1	15.7
BDT 80,001-1,00,000	18.8	17.5	14.1	18.0	17.8	17.6
BDT 1,00,001-1,20,000	13.3	14.8	9.1	14.0	12.4	14.6
BDT 1,20,001-1,40,000	10.5	12.3	11.1	6.0	10.7	10.9
BDT 1,40,001-1,60,000	6.1	7.7	6.1	11.0	6.1	8.4

⁷ Detailed tables are provided in annex 1

	Agailjhara		Kalkini		Total	
	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary
More than BDT 1,60,000	17.2	17.8	31.3	20.0	20.2	18.2

Additional income adds to the stability



We conducted an FGD at Boro Basail, Rajihar in Agailjhara, Barisal with the members of Komola group. Komola has 30 members with 19 of them being female. Although the group primarily received trainings on rice, most of the female members have been successfully facilitated by the project to start backyard vegetable cultivation and poultry rearing.

Most of the members cultivate vegetables mainly to meet their own family consumption. Most said that the regular harvest amount before NSEDP did not allow for them to sell any of it after meeting their own demand, but now they bring in extra 2000 BDT a month. Most of the respondents attribute the improved situation to the trainings where they learned, according to them, how to apply bedding, and the importance of good seeds.

Most of them weren't involved in poultry farming before the project but now almost everyone has at least 10-15 ducks whereas only few have chickens. The president of the group received 10 ducks from NSEDP at the beginning of the project as demonstration and now has 28. She sells eggs and the others hatch ducklings from there. The breed, *Khaki Campbell* was introduced by the project and all the poultry rearing beneficiaries are happy with it. The eggs sell at BDT 30 per *hali* (4 pieces) and most respondents said that they sell ducklings and eggs worth BDT 1,000 per month. They also get an additional BDT 2,000-3,000 by selling old ducks in every 3 to 4 months. 15 years ago, a local government officer attempted to introduce vaccination and one of the elderly members of the group was trained by the government office as a vaccinator. But it is with NSEDP's interventions that the poultry rearing got popularity and adaptation of vaccinations followed with necessity. Another younger member of the team has been trained on vaccination by NSEDP. Both have got their tool boxes from NSEDP. Before the practice of vaccination, the mortality rate used to be almost 80% which has now been lowered to 10-20% only as estimated by most of the respondents.

3.6.2 Effectiveness in Market Development and Linkages

The project has worked to increase linkages with the markets as well as developing new markets to enhance business opportunities for the community. NSP has developed two markets at Ramanander Ank called "Ashar Alo Agribusiness Association" under Rajihar Union, later another market was set up at Gobinda Mondir named "Krishi Bandhob Agribusiness Association" under Bakal Union. These markets are now medium in size, the transaction volume of these markets are 150-200 monds (1 mond = 40 KG) of rice per week. Apart from that project arranged six agricultural businesses fairs to date. The purpose was to create a platform for both buyers and sellers. Although the groups of remote areas could not attend those fairs and was deprived of the benefits of the fair.

3.6.3 Effectiveness of Group Formation and Capacity Building

Nabo Suchana project wanted to work in group approach thus formed 404 groups. The objective of forming the groups was to ensure an interdependent and disciplinary approach in keeping group members in a cohesive bond which helped to be organized and be nurtured effectively and efficiently by the project. This approach was chosen to ensure sustainability of the project impact and to ensure higher success rate than to work with individual farmers. Our field investigation reveals that the group cohesion works for only few groups. Most of the groups are reluctant to continue their group activities. Very few groups have reported to hold monthly meeting without the presence of the project staffs. Especially in Kalkini, after the project stopped its activities due to the lack of fund, group structure has totally fallen and most of the members cannot recall which group they belonged to. General members of the groups blamed the group president and manager for not arranging the group activities regularly. Group members lacked clear vision for their future activities. The effectiveness of the efforts has been negatively affected by the abrupt unavailability of funds.

The trainings had huge implication in the behavioral changes and practices of the beneficiaries. Trainings were well accepted and adapted. Most successful trainings include the following

- I. Improved Rice Cultivation Techniques (BPH gaps, perching etc.)
- II. Gutti Urea use
- III. Balanced fertilizer use
- IV. Identification and Usage of improved varieties of seeds
- V. Usage of medicine, usage of modern tools, power tillers etc
- VI. Vaccination and management of poultry
- VII. Proper ways of pond preparation
- VIII. Mixed fish culture
- IX. Homestead vegetable production
- X. Bedding system, compost use etc.

Case 1: Fish Farming is Now Commercially Viable Business



Most of the farmers had pond size starting from 30 decimals. They received training on fish culture under NSEDP and the training sessions also covered the methods of combining fish farming with cultivation of rice and/or poultry farming. The member identified the goal of forming their group to be ensuring collaboration among themselves for collective growth and prosperity.

Before the interventions of the project, most farmers in the locality used to farm carp species with low yield. NSEDP introduced high growth Monosex Tilapia and the processes and tasks required for successful culture were showcased to the farmers. Convinced by the demonstration, most of the farmers in the groups switched to monosex Tilapia. Additional benefits such as the number of crop circles (Monosex Tilapia can be farmed thrice in a year compared to twice in case of carps) to farming the newly introduced species also motivated the farmers to make the switch. The members unanimously agreed that the yield has improved significantly. Different methods adapted from the trainings, such as preparing the pond, arranging shades, netting has been crucial to the increase in production. The mortality rate, by rough estimate, has gone down to 20% from 80% in the past. The success from adapting the new practices has enabled the group to develop a good culture that fosters teamwork. The group buys their inputs collectively but prefers to sell their produce separately as price of fish in the market depends on the supply on the same day. The members also strive to increase efficiency in terms of cost and yield. They are not dependent on any single input service providers but are constantly on the look for more cost effective solutions. Silver Carp doesn't have a savings scheme of its own but most members maintain savings with the CBO with a monthly deposit of BDT 300 (USD 3.85) month each.

The group has also had improvement in developing communication skill for its members. During the trainings, NSEDP tried to build linkage between the farmers and the government officials. The government officials were appointed as trainers and left their contact numbers for the farmers for future interactions. According to the members of the group, NSEDP has helped them to overcome their hesitation and awkwardness regarding communication with the government officials. They now not only know their rights but also are comfortable asking for help.

3.6.4 Effectiveness of Partnership with Public Service Providers

The project proved to be beneficial for different stakeholders and key players in the value chains such as the public and private service providers. This linkage building increased the credibility of the services providers especially that of the government service providers. During the field analysis, government officials reported to have achieved higher outreach because of NSEDP. For example, the Upazilla Livestock Officer of Agailjhara said that he wanted to increase usage of vaccines for poultry offered at subsidized price which is much lower than the market price but could not get the word out. He reached out to NSEDP staff and within a week all the vaccines were sold and according to him, it was a win-win situation. Upazilla

Agriculture Officer reported that they wouldn't have reached so many people without the help of the project. He says that the department has served at least 70% more people than they could have without the project in last few years. Most of the beneficiaries believe that without the facilitation of the project they would not be able to access the service providers.

However, very few numbers of beneficiaries have been found to make phone calls or contact the public service providers directly. They still feel comfortable to take help from the project staffs to contact them. During the field visit it was felt that most of the beneficiaries are still hesitant to contact the government officials directly. Though they admitted that if contacted they would get proper services.

3.6.5 Effectiveness of Partnership with Private Service Providers

Private Service providers (input sellers, AICs) were reported to have expanded their business and achieved higher customer retention through their engagement with NSEDP. Input sellers and AICs have now better knowledge of agricultural technical practices because of the trainings provided by the project. That helped them to earn credibility and acceptance among their customers. Their goodwill now is helping them to increase the customer base as well. For example, because of the adaptation and growth of poultry rearing and an increase in the practice of vaccination, sales of vaccination have gone up.

3.6.6 Effectiveness in Private Sector Engagement

As discussed in the section 3.4.4, relevance of private sector engagement was high for the project. The objectives of the Private Sector Engagement was twofold for NSEDP as mentioned below:

1. Capacity building of target farmers, input retailers and other relevant service providers through training session by technical experts of Private Sector Company.
2. Establishing input market linkages for target farmers so that they can have access to good quality inputs.⁸

Two MoUs were signed with two leading agriculture input companies - Syngenta and Renata. Two others MoUs with FnF and Novartis were cancelled after being under processing for a long time. With the two MoUs, however, NSEDP capitalized on the technical expertise of the companies by engaging their experts in the trainings. Renata was involved in the capacity building and establishing linkages with the micro-producers in the value chains of poultry and fish whereas Syngenta was involved in that of rice and vegetable. This involvement with private sector has increased the effectiveness of the trainings conducted under the project.

However, the cost of facilitation of the trainings were borne by both the private companies and because of the absence of a clear business motive, the allocated fund for such trainings by the companies has been low in comparison to the potential of such activity. If the cost could be shared by the project, the number of trainings could be increased and outreach could have been higher.

⁸ NSEDP Project Document, Private Sector Engagement in Nabo Suchana Project 1 & 2

3.6.7 Effective strategies for engaging marginalized women

Vegetables and poultry trainings have been highly effective for the female groups as it provides them with an immediate source of income. Around 80% people (especially women) have been involved in poultry rearing and homestead vegetable cultivation. In addition, the vaccine training had an immediate impact compared to other trainings which was well appreciated by the women. With vaccines, the poultry survives and reduces mortality rate by 80-90%. This rapid impact convinced the groups of the usefulness of the trainings, leading to consequent behavioral changes in other areas. The table below shows the average income that comes from poultry rearing. The average much is higher for beneficiaries than the non beneficiaries which is a proof that the beneficiaries' practices better techniques to nurture their chickens and ducks.

Table 18: Average Annual Income from Poultry

	Agailjhara		Kalkini		Total	
	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary	Beneficiary	Non Beneficiary
Mean Income from poultry	4,770	4,210	5,251	4,023	5,010	4116

Source: Primary Data 2015

3.7 Impact

3.7.1 Goal level Impact

Impact of NSEDP has been found to be visible in both Agailjhara and Kalkini from our field analysis. NSEDP's impact involves the beneficiaries as well as the other stakeholders of the project. The project's goal of enhancing child wellbeing has gone beyond the target, set in the indicators of the project logframe, as reflected in the results from the quantitative survey.

Goal level Impact

- 77% of the parents or caregivers are now able to pay for their children's health costs without external assistance whereas the percentage of the same had been 33% and 63.15% in the baseline status and midterm review respectively
- The drop-out rate of children has been reduced significantly to 4.5% compared with 10.19% and 14% in the baseline status and midterm review respectively
- Percentage of children who've completed six years of basic education without external assistance has also gone up to 76% from 40.52% in the midterm and the same was 35% in the baseline

Impact in each case above has surpassed the indicator set for it in the logframe. And the impact, reflected in the livelihood of the beneficiaries, found to generate interest about the project among non-beneficiaries as well. The NSEDP's intervention didn't have a direct impact on the project's goal of enhanced child wellbeing and the goal was stretched from the activities. However, with economic development, the condition of the households improves and consequently the wellbeing of children is

enhanced. Added emphasis was put on the female beneficiaries and it has been effective since the empowered women is more involved in the decision making at the household level, and they have been observed to be more aware of and interested in factors leading to child wellbeing. Such as, women are now capable of spending any additional amount as the educational expenses of their children. Also, some women reported that they have now better control of decision making.

3.7.2 Impact on beneficiaries

With the group formation strategy, capacity building of the ABAs, and integration of CBOs as a parent to the beneficiaries, NSEDP has enabled the targeted beneficiaries or micro-producers to have a collective voice and use their social capital to address challenges collectively. Although administered less frequently than expected, the habit of internal meetings and/or discussions among the beneficiaries is going to have long term impact as well. Significant impact can also be seen in the communication skills of the beneficiaries in all aspect of their lives. From Input sellers, middlemen to government officials, actors in the value chain all recognizes this behavioral change as found from our analysis. In the FGDs, beneficiaries also put emphasis on this as a catalyst for improving their livelihood. This is particularly very significant for the women who constitute 53% of the project's beneficiaries and more on this has been discussed in section 3.7.7.

Our analyses have found examples of major impact of the trainings in the lives of beneficiaries. The trainings and guidance, according to most participants in the FGDs, has been the single biggest contribution of NSEDP. Example of such impact can be found from the following story;

A little support goes a long way



Rita Pandey is a member of Kathal group in Dorjirpar, Rajirhar. Rita Pandey was found through our field analysis and in an interview, she talked about how her involvement and work with NSEDP has changed her life and her social standing, both within the household and in the neighborhood.

Rita used to keep herself busy with only the household works and chores before the project activities began in her community. After a while the group Kathal had been formed, Rita was chosen as the secretary of the group by the other 27 members. Although the group was focused primarily on the value chain of rice, Rita, along with one other member of the group received training on poultry rearing and backyard vegetable farming. Rita pointed out that none of the families in the Hindu-based community used to rear poultry before the project. Facilitated by the project, she started duck rearing with 10 ducks following all the methods and techniques shown by the field level staff of NSEDP.

Soon, she started to see the benefits and after meeting the demand of the household, she started selling eggs in the community. In the season, she sells up to 8-10 dozens of eggs per month in the community, worth BDT 2,500 (USD 32.05). She gets an additional sum of BDT 3,000-4,000 (USD 40-50) every 3-4 months by selling ducklings. She says that the species of ducks introduced by the project gives

a great yield and that even when she sells ducklings; she is able to sell at least 1,000 eggs in the rainy season.

Rita spends the major part of her income for the education of her daughters; the elder in class 10 and the younger in class 6. She said it was unthinkable for her before the success that her family would spend BDT 1,300-1,500 (USD 16-18) per month for their education without giving a second thought. She also allocates money from her income to buy her daughters clothes. Rita's transformation has inspired at least 5-7 other female members of the community all of whom now aspires to become as independent as her.

To Rita, her biggest accomplishment has been, however, to be able to make for her elder daughter a fine piece of jewelry made of silver and the set of *Nupur* (a jewelery worn in the leg), she intends to present it to her daughter's wedding day. She says, *"It felt amazing to do this as I had never thought of ever being able to buy anything for my daughter, let alone jewelry!"*

In most cases, farmers have retained what they have learned in the trainings and adapted those learning in their practices. In general, the impact of training is likely to sustain as well, driven by the progress made in the areas covered by the project and the visibility of the profits within a short period of time.

3.7.3 Impact on various stakeholders

From our analysis, all the stakeholders involved in the NSEDP recognize the impact of the project to be positive both for the beneficiaries and for them. Government officials appreciate the NSEDP for including them as trainers that has facilitated linkage and they have found it to be useful for conducting their jobs as well. Those who've had acted as trainers disseminated their contact information to the attendees. The government officials that we have talked with said that they have found it easier to run government projects because of all the relationship building. They are now more open to approaches that might be beneficial to the poor. Private sector actors such as retailers and traders opined that they have a better retention of clients because of NSEDP. We analyzed that their business ethics have also improved, due to the improved voice of the community, and their involvement in the trainings. If they sell products of low quality, the news runs fast and they lose customers. Input sellers have also become more receptive to the demands of the farmers. For example, Mr. MK Alamin, one of the input sellers that we interviewed provided us with a particular case where farmers, mostly NSEDP beneficiaries, demanded a particular seed that was not available in the community but could be substituted by a cheaper one. MR. Alamin told the farmers that it could be managed but the transportation cost would be higher. The farmers went for what they demanded and because of that, Mr. Alamin now values their demands more.

3.7.4 Impact on General Community

NSEDP beneficiaries make a small percentage compared to the overall population of the project areas and the impact of the project on the general community could only be gauged through the FGDs, and KIIs. The formation of small groups have had a good impact on the general community as it has established the attitude of sharing ideas and working collectively to solve problems. Most beneficiaries now consult other members of the community who they think might have ideas to solve the problem in hand. For example, NSEDP beneficiaries are often consulted with for guidance related to issues they have received trainings on. The impact of the project has also been positive to the women. Engaging in group activities has improved their communication skill and the beneficiaries now lead as examples. As women constitutes

more than fifty percent of the membership for most groups, the concept that the leadership is more based on skill has been established in the community. The women beneficiaries get better support and acceptance from their spouses, allowing them to contribute more in the decision making of the family. The understanding between men and women has also increased because of being in mixed groups. With more women being empowered, this is expected to continue in other communities as well. As part of the communities, the input sellers and traders are now more involved with the micro producers and they go beyond their commercial motives at times.

3.7.5 Impact on Business Environment

As emphasized throughout the report, the linkage with the government service holder has been one of the most important impacts of the NSEDP as perceived by the beneficiaries. The combination of knowledge and authority enables the officials with the right capacities to have impact in the beneficiaries' lives. Before the project, the interaction between them and the beneficiaries were rare because of the poor health of the linkage, and poor communication skill on the beneficiaries' part. The scenario has changed according to both the parties.

One of the advantages of a group-based approach is that it works well with market facilitation models by providing the market actors with a platform to impact larger group of people by interacting with a few. NSEDP gained positive impact by facilitating and linking the ABAs, and integrating CBOs. Beneficiaries lack the understanding of keeping relationship with various stakeholders, this is why the beneficiaries or their groups failed to network with multiple sources for the same business service as they rely more on single actors thereby being vulnerable to exploitation.

3.7.6 Impact Attribution

Impacts of the project such as increased social capital, collective voice of the beneficiaries, and better linkages with business service providers can all be attributed to the project's interventions. However, the linkage building with the government service providers was made easier by the excellent reputation of WVB because of the ADP in the project area. Empowerment of women, developing leadership skills among the micro producers, collective voice of the groups wouldn't have occurred in this scale in the absence of the project. Our FGD findings also reveal that the increased involvement and influence of women in the decision making at the household level is also attributable to the project activities.

Although the ADPs have worked in the project areas in the past to enhance child wellbeing, the NSEDP, with its market development approach, has taken the impact to a higher level by making the impact sustainable.

The introduction of new technology can only be partly attributed to the project as it shares the attribution with government offices. However, the field analysis reveals that the beneficiaries prioritizes NSEDP's contribution as the project made sure that the application is showed to the beneficiaries in black and white.

Vulnerability of the beneficiaries and the communities in general has been reduced because of the economic improvement due to improved income and savings. Protection against market shocks has also

improved due to the interventions. Previously, micro producers used to combat against such challenges with additional loan from informal sources or micro MFIs, something that according to the farmers, caused relief temporarily but aggravated the situation in the long run. However, the beneficiaries now have access to finance from the CBOs and few registered ABAs.

3.7.7 Cross Cutting Issues

Gender, disability, environment and Christian commitment has been the cross cutting themes of the Project. Female members have been given priority to be selected for the trainings on selected value chains, especially in poultry, and vegetable. The project's interventions have had clear positive impacts on the gender issue as found in the field analysis. Many female members of the group were found to be very vocal and they reported to have improved on this quality with NSEDP's facilitation. From our field analysis, we found many women who have been capacitated to reach out to the government officials directly for advice. The savings schemes facilitated under the project has also given them a sense of security and independence. We have found that in many cases women put more emphasis on the education of their children than their husband. The same women, now enjoying an improved livelihood and earner by means of poultry rearing have a stronger say in the decision of their families.

The knowledge disseminated through various trainings has not only been modern but also environment friendly. The usage of pesticides has been found to be reduced to half by most members in the FGDs. The usage of fertilizer has also been more efficient as using guti urea requires less fertilizer than before which also has positive impact on soil health. NSEDP has tried to promote the usage of compost in small scale. Compost preparation with household kitchen disposables is environmentally viable and it also helps to improve soil nutrition attributes.

3.8 Sustainability

3.8.1 Formation of Groups and Group cohesion

The group formation strategy lay at the core of the NSEDP model. With group formation strategy, a larger number of people can be reached and impacted with limited resources in a shorter period of time. As groups gain more importance than individual, building and strengthening linkages become more feasible as well. However, working with groups poses challenges such as maintain unity, cooperation, participation, and cohesiveness within the groups.

For NSEDP, groups were chosen as per locality with a leader at their helm. The leaders, in almost all the cases, had much clear understanding of the project activities and roles than other team members. In the FGDs conducted for final evaluation, we found mixed results in terms of group cohesiveness. Overall, groups in Agailjhara showed stronger cohesion and indications of sustainability than those in Kalkini. This could be due to the shorter period of project activity in Kalkini. Project activities in Kalkini stopped in 2014 a year earlier than it did in Agailjhara. In both places, most of the groups interact with other groups in the vicinity.

One of the objectives of the group formation was to ensure that the team members become active and interact among themselves regularly. In this regard, the strategy was successful mostly because of the project staff's interventions. The meeting was facilitated and often initiated by the project staffs than the group leader or members. Naturally, it has been found that the number of meetings in groups has greatly declined. In most such cases, group members do not understand the justification of formal meetings. Few groups however, were found to maintain monthly meetings regularly even after the project staff withdrew support. The meetings discussed each other's problems or any new business information for enhanced sharing.

In case of most groups, members were found to be lacking in the sense of group identity and a clear understanding of the groups' functions and potential post-project. Few of the groups have income scheme as one of their functions and might be able to hold the members together. The existence of CBO and business associations might make the maintenance of group activities seem of less importance to the members.

Savings groups formed or facilitated by the project however, will act as a tool for ensuring financial sustainability as they are financed by the members with no external injection of capital. Savings groups might prove to be sustainable in the long term as community agents (Agri-business Associations) take over the role of supervising and training independent groups.

3.8.2 Group based Business Activities

The current level of participation and activity found within the groups may decrease without the monitoring and motivation of the project staff. However, in most FGDs it was found that the group members have realized the importance of knowledge sharing as a team and appeared to be sustainable post-project. Eventually, the groups are expected to settle down to meeting and working towards common business benefits like deciding upon the best harvesting plan to maximize income. One encouraging sign is that the team members consult individual members on his/her problem regarding cultivation as a group.

Many of the groups have been buying the inputs as a group, reducing individual transport cost, and getting a better bargain from the seller. Most chicken and/or duck rearing groups perform vaccination as a group. These factors positively represent the likelihood of the sustainability of the groups. However, although the groups have been doing well in cases regarding harvest centric issues, the likelihood of groups acting as units of change in the long term is high.

3.8.3 Post Project Support

It is understood from the field level study that the groups, particularly the groups in Kalkini and some newly formed groups, are not likely to remain as active post-project as they could not identify any significant benefits of remaining as groups. In most cases, the members appreciated the outcomes of better knowledge gained through trainings and linkages with business service providers such as the govt. Officials; all of which can be utilized individually. If the groups do not remain united, then the mutual benefit the other stakeholders enjoy from the group also declines.

In such scenario, comes the necessity of guidance from the Agri-Business Associations formed under the project; and from the CBOs which, although not a part of the project design, got integrated later. When the groups become part of a larger organization, they can continue to have goals to work towards and thus not only sustain, but might even gain in bargaining strength. For influencing market access and government policies, the larger platform of association is instrumental. In order to sustain the groups, they need purpose and the associations have the potential.

Linkage with the ADP has always been there as all the beneficiaries belong to ADP. Beneficiaries seemed to have a good connection with the ADP. Many were part of the previous activities of ADP and some of them had child sponsorship.

Linkage with the government officials have been very crucial to NSEDP in achieving sustainability and in most cases during the field investigation, it has been found to be considered by the beneficiary as the post-project means of support.

The establishment of AICs is important to sustainability of information channels and under the project. The dealers and retailers who operate the AICs have achieved credibility to the farmers because of their involvement in NSEDP and have been found likely to continue providing the services.

The attempted partnership with the private companies, however, did not go as per plan thus impacted the overall result of the project less than how it was anticipated. Especially project suffered a lot in terms of management and monitoring of the beneficiaries. We assume that it will also hamper the sustainability of project outcome since the relationship between beneficiaries and private companies could not be strengthened, whereas they are the key service providers for the beneficiaries.

3.8.4 Trainings

For the beneficiaries, the knowledge and technology disseminated through various trainings is a major area of sustainability. Many beneficiaries have considered these themselves to be the most important aspect to be taken out of the project. In few cases, the trainings have initiated farming methods never before practiced by the beneficiaries and based on the benefits; most of the beneficiaries are likely to sustain these. In many areas for example, the poultry rearing of chickens or ducks altogether was not in practice before the trainings. In this aspect, the sustainability of agro-based trainings is stronger since it has been a found in our FGDs that majority of the beneficiaries have benefitted by applying the knowledge firsthand whereas many others, who were not part of any group have been benefitted by copying in.

3.8.5 Relations with Government officials

This is one of the areas found as most beneficial by a major part of the beneficiaries. There have been instances where beneficiaries came to know of a service provided by the government offices for the first time through NSEDP. In both Agailjhara and Kalkini, many of the beneficiaries said that NSEDP has helped to break the ice between them and government officials. Also the inclusion of govt. officials as trainers in the sessions organized by NSEDP has brought the two parties together. In most of the FGDs, the respondents reported to have got the contact numbers of these officials as given by the officials themselves. Both parties confirm an increase in the communication either over phone or in person. Visible

positive changes in lives of the beneficiaries have also inspired the official to continue the support. This relationship would help the beneficiaries to seek services when the project would be withdrawn. The government officials would only be there as service providers, and the network building activity would enable the beneficiaries to less hesitant to ask for the service.

Success in Linkage building with Government Officials



Dr. Md. Bokhtiar Uddin, the Upazilla Livestock Officer in Agailjhara, has participated as trainer in multiple training sessions organized by NSEDP and he opines that this creates a platform where government officials and farmers get to socialize. He left his contact number in all the training sessions and receives a lot of calls on a regular basis. Before the trainings, farmers did not know even the basics of modern techniques for farming, Mr. Uddin opined. When asked about farmers' enthusiasm for attending the trainings, he said, *"When farmers hear of WV's trainings, they jump and run to attend it."*

Mr. Uddin attributes the effectiveness of NSP to its holistic approach and commented that there has been significant improvement in terms of women empowerment and poverty reduction. He concluded, *"WV gives to the people but doesn't take anything in return."*

3.8.6 Establishment of Selling Points

To create sustainable access to market for the micro-producers, NSEDP facilitated two Agribusiness Associations to create two market places or selling points. Both the selling points are in Agailjhara, Barisal; one at Ramanander Ank in Rajihar and the other is at Bakal. Ashar Alo Agri Business Association created the one at Ramanander Ank and Krishi Bandhob Agribusiness Association created the other at Gobinda Mandir, both under the facilitation of NSEDP. These two selling points have hugely impacted the local economy and gained very good response. In a typical day for example, 60-100 *mond* of rice is sold on an average whereas the amount increases two to threefold in the peak season. Because of such response and the proper governance, this adds to the sustainability aspect of the project.

3.8.7 Private Service Providers (Input sellers/ Traders)

Many middlemen, input sellers have been found to be either trained alongside other beneficiaries or indirectly involved in the trainings. With a clear business motivation, most of these private service providers have been found to show interest in sustaining the relationship with NSEDP beneficiaries. These relationships, in most of the cases, had been formed while attending various training sessions. Private Service providers reported to be aware of the team spirit of the NSEDP beneficiaries and are likely to maintain a good business even with individual customers as it may have impact on their business.

Hope for the community



Mr. MK Alamin, more commonly known among his customers as Akkel, runs his store in the Bhurghata Mojidbari Bazaar of Kalkini, Madaripur. He has been in the business of seed, fertilizer, pesticides, and many other products related to agriculture for a long time; for more than a decade and half according to him.

Mr. Alamin opines that because of all the trainings under NSEDP, farmers are more knowledgeable than before on what they do for a living and their demands have changed. He mentions, as an example that farmers now insist on *vitti beez* (*foundation seed*), a better quality seed, even though it costs significantly higher than the traditional one. On the trainings, he says, *“These trainings are our treasures. It doesn’t matter whether they have given us any financial support. And if we are able to maintain this knowledge, we will surely go forward.”*

3.8.8 Comparison with other projects

Many of the stakeholders were asked to comment on the sustainability of the project in comparing it with other projects in the area. Most were found to be aware of NSEDP being the first project based on market development in the area and are hopeful about its sustainability, mostly in terms of the application of knowledge. Most, however, were found to have confused the activities of NSEDP with that of ADP program of WV.

Field analysis showed that the savings schemes and groups facilitated by the NSEDP have better image and hence active participation in comparison with the alternatives such as micro-credit facilities provided by NGOs. Beneficiaries who take out loan from various micro-finance facilities are open to switch between various alternative options.

3.8.9 Comparison between Agailjhara and Kalkini

We have seen a vast difference in results between Agailjhara and Kalkini. The project duration of Kalkini was very short and ended abruptly. We have found lack of cohesion in the groups. Most of the groups are now non-existing in Kalkini whereas groups in Agailjhara are still functional. Though we have found that the trainings had almost similar impact in both the places, Kalkini is still behind in taking collective action and future planning. This can be a threat for achieving sustainability. The question arose whether the situation would be same for Agailjhara if the project is withdrawn. Seemingly the chances for sustainability are higher in Agailjhara since the groups have been nurtured and monitored by the project for a longer period of time. However the situation in Kalkini is indicating that the sustainability could be hampered if the project doesn’t apply any proper exit strategy.

CHAPTER 4 LESSONS LEARNT AND RECOMMENDATIONS

4.1 Group Formation Strategy

Group formation has proved to be an effective strategy not only for facilitating the development of collective voice of the micro-producers and linkage building but also for improving cost efficiency and service delivery of the interventions. The one-to-many dissemination has also been found to be effective. However, we think that the effectiveness could have been improved with better monitoring of the groups. The challenges then, lay in the guidance of the field level project staff. This implies that the project must have to have the resources, both financial and human, to properly implement the initial stages of the interventions.

The groups were homogenous in terms of producing products of the same value chain. Homogenous groups are better to work with because the members share common interest and objectives. They are able to help each other more and create cohesion to some degree. The more there is diversity in a group the more there is chances of diffusion. Diversified groups are hard to manage and satisfy the demands of all the group members.

Group cohesiveness is an important factor that depends on the time span the group has been in existence, the leadership quality of its leader, and the field level staff guiding the group. The skill and leadership quality of the leader, however, triumphs over other factors. The intended activities, no matter how well planned, depend largely on the leader. The sustainability of the group and the benefits gained from acting collectively also depends on how the group is directed. This means that building leadership skill and administrative structure among group members is vital to the group formation strategy.

4.2 Value Chains Selection

At the beginning of the project, only rice and fish culture were selected whereas poultry rearing and backyard vegetable farming were included later on and were common in both the groups. From our analysis, poultry rearing has been found to be very beneficial and impactful to the micro producers in terms of increased income and women empowerment. Backyard vegetable farming has been beneficial in terms of family consumption and nutritional needs with minimal income increase. However, the scope of the sectors (vegetables and poultry) that got included later was not measured efficiently before the interventions started, which might have played an important role in attributing results. Thus while choosing sectors in future projects, it is essential to factor in the potential plan outcomes to attain the goal.

Value chain approach was adopted as the beneficiaries were business poor (not ultra poor). They needed to know technical know how and getting linked up with the service providers. That means they were already in graduation process. Thus direct assistance or asset transfer wouldn't have impacted this much for them.

According to the project, dried up ponds and water bodies in the locality were made arable as a result of the trainings and the beneficiaries have been utilizing these for fish culture. Although these were not quantified, our field observation showed under-utilized water bodies in Kalkini where no groups were formed on fish. The justification for this action is absent from the project design.

4.3 Making Facilitation Work

WVB has a very good reputation in the project area for its ADP and this has helped in ensuring a better participation in all the training activities. Although, NSEDP was able to ensure a good turn put in its trainings, in certain cases the targeted beneficiaries expressed that the timing of the trainings were not crop cycle specific and that they would have been more benefitted by the new knowledge if the training timings were better matched to crop cycles.

The coherence between interventions could have been managed more efficiently in the Kalkini area where the project activities came to a halt before the project officially ends and it happened without a clear exit strategy. It is important that interventions are taken up with enough time and resources in hand.

4.4 Role of Association

One of the crucial factors that will define group sustainability is the leadership. Without any specific purpose for the future, the groups are likely to fall apart. The Agribusiness Associations were formed to provide the guidance in absence of NSEDP. However, as the members are geographically dispersed, their lack of interactions means the associations have yet to decide upon common goals to work towards. Without external guidance and assistance, the associations are unlikely to become functional enough to address issues like market prices, infrastructure, etc. We recommend making the associations more self-sustained and self-sufficient by facilitating the incorporation of cohesive factors such as savings scheme for the members

. The number of ABAs too need to be well thought of according to the required geographical coverage.

4.5 Involvement of Women

Because of the high involvement of women in the small beneficially groups, women had the chance to attend trainings on various topics alongside men. We found that the women tend to retain the knowledge learnt from these trainings and often helped their spouses in management of money. They were also more inclined to attend the trainings as most men were out in the field during day time. The women were expected to participate in the poultry rearing more than men and the benefits from it have increased their importance in the decision making at the household level. At the same time, women have been found to realize the importance of savings more than the men; and because of their involvement, they are more in power at deciding how to manage the fund. Among the parents, women also were found to be more eager to ensure the education of their children. This proves the importance of involving women in future projects not only for the empowerment aspect but also to ensure child wellbeing.

4.6 One cohesive factor for the Micro producers' groups

To keep all the members tied and on the same pace there should be a single strategy that reach each and every beneficiaries. A group will sustain if and only if there is a bonding factor. Thus we recommend group saving which will be maintained and mobilized by group members themselves as the bonding factor. This savings will not only tie them together but also act as rainy day fund or social safety net.

4.7 Private Sector Engagement

To ensure swift and smooth access to inputs for the micro producers, linkage building with large input companies can play a vital role by eliminating fluctuations in price and quality. With the proper companies, the brand image can also be used to enhance credibility. Moreover, this helps in the facilitating of linkage building with input seller and traders as well. However, with business motives being the top priority for these companies, this is often hard to achieve in a market development project. NSEDP tried to engage big companies in the field of agricultural inputs by establishing partnership. We recommend the capacity building of the project staffs in dealing with their counterparts from the corporate sector in the future.

In this project, representatives of private companies demonstrated different technical issues. They did not take the ownership of the groups or take the responsibilities of the group when the project ends. Thus the original plan hampers. Since WV did not go for cost share approach, this problem occurred.

A lot of other projects, consultancy firms, and development organizations have been working with private sector companies both in the input and output side, in Bangladesh and abroad. In most of the cases, it is on a cost-share basis, but they follow a decreasing cost-share from the project side with time. The money given to the private sector companies is not for their benefit, but for the benefit of the beneficiaries of the project. There is a fine line and the monitoring from the project should be up to the mark to ensure the benefit is going to the beneficiaries. It should be kept in mind that these private sectors are already there and will be there. It is the responsibility of the project to make sure the efforts of the partnership with a private company goes to ultra-poor. One poor household is not attractive as a market for a private company, but together they are (principle of the bottom of the pyramid). The people in the project needs to show the business case to the private company, since without seeing the profit (short-term or long-term), they are unlikely to engage in the work that a project wants them to be engaged in.

There can be other mechanisms like grants and technical assistance, but the mechanism varies from situation to situation. In most of the cases, private companies are mostly interested to be engaged in activities on a cost-sharing basis. It is more of an understanding about the usage of money through a private company for the benefit of the ultimate beneficiaries (and in the path, if the private company also benefits, there is absolutely no problem).

For future endeavours, we recommend that World Vision entertains the idea of sharing cost with companies in the private sectors in cases of such interventions that have been implemented under the NSEDP.

4.8 Exit Strategy

The formation of groups has been one of the most significant activities under the project. The groups have demonstrated initiative in solving both group and individual problems and overcame some of the constraints faced pre-project. However, it was found that in most cases, most of the members do not have any clear plan regarding the future that might benefit them as a group. Because of WVB, particularly its ADP's involvement in the project area, and NSEDP project staff's support, the groups have become dependent on them for guidance and motivation. Even at the end, most targeted beneficiaries do not have any clear idea on whether the project is coming to an end or not. This situation is more evident in Kalkini where the project activities were stopped without following a preplanned exit strategy. We recommend a clear exit strategy initiated in the last phase of the project through a series of workshops and/or meetings to help the groups realize the necessity and importance to act independently and form an autonomous mindset for operating group activities in order to ensuring sustainability.

ANNEXES

A. Logframe

Logframe: Nabo Suchana Project

Project Title: Nabo Suchana (A Fresh Start)		Program Name: Economic Development Program			
Country: Bangladesh	Budget: US\$ 1,055,000	Start date: 1 May 2011	End date: September 30, 2015		
	Summary of objectives	Indicators	Means of Verification	Assumptions	End Evaluation findings
Project Goal	Enhanced child wellbeing in targeted households in targeted areas.	<ul style="list-style-type: none"> 40% Parents or caregivers are able to pay for their children's health costs without external assistance from the baseline 33% Reduce up to 10% children dropout rate from the baseline 14% 50% Children completed six years of basic education without external assistance from the baseline 35% 	Program phase evaluation	Stable macroeconomic condition, Favorable natural environment	<ul style="list-style-type: none"> 77% Parents or caregivers are able to pay for their children's health costs without external assistance from the baseline 33% Reduce up to 4.5% children dropout rate from the baseline 14% 76% Children completed six years of basic education without external assistance from the baseline 35%
Outcome I	Increased income and assets for small scale producers and micro-entrepreneurs in selected value chains to access local and national markets	<ul style="list-style-type: none"> 10% income increase by access to market of micro producers from the baseline BDT 64,598.00 60% farmers are skilled on improved production technology from the baseline 46% 	Regular yearend report on sales/income Midterm and Final Program evaluation	<ul style="list-style-type: none"> Stable demand of product in the market place favorable infrastructure for delivery 	<ul style="list-style-type: none"> USD 1582 income increase by access to market of micro producers from the baseline USD 807 60% farmers are skilled on improved production technology from the baseline 46%
Output I.1	Form and Strengthen the organization of small scale producers to develop business relationships with input suppliers and buyers	# of Small scale producers are working in groups to buy inputs and sell their products, disaggregated by gender	Regular quarterly and yearend report And final program evaluation/monitoring report		7 of Small scale producers are working in groups to buy inputs and sell their products, disaggregated by gender
Activity I.1.1	Conduct value chain analysis for specific commodity and act as market facilitator to identify key players to upgrade the selected value chains	2 Value chain assessments conducted	Value chain analysis report		2 Value chain assessments conducted
Activity I.1.2	Organizing farmers and value chain actors into groups and form Agribusiness Association	407 of micro-producers group formed 60 of active producer group 500 active producer group member 10 of Agribusiness Association formed and functioning	Regular quarterly and yearend report/monitoring report		404 of micro-producers group formed 60 of active producer group 302 active producer group member 10 of Agribusiness Association formed and functioning

	Summary of objectives	Indicators	Means of Verification	Assumptions	End Evaluation findings
		2 Input supplier association form/strengthen			0 Input supplier association form/strengthen
Activity 1.1.3	Link micro-producers to market information services, available information communication technology related tools and new technologies	8 of linkages with private sector and 3 MoU signed 8 of agribusiness fair arranged 10 of Agribusiness association linked to market	Regular quarterly and yearend report/monitoring report/Program documents & report		8 of linkages with private sector and 2 MoU signed 7 of agribusiness fair arranged 6 of Agribusiness association linked to market
Activity 1.1.4	Educate micro-producers on marketing standards.	60% of farmers increased skill and knowledge on improve production technology from the baseline 46%	Regular quarterly and yearend report/phase evaluation report/ Training report & monitoring report		60% of farmers increased skill and knowledge on improve production technology from the baseline 46%
Activity 1.1.5	Link micro-producers to formal market. Draw the process map of the value chain analyze to maximize income for producers and other interventions.	30% of micro-producers link with formal market from the baseline 17% #/% of new linkage with buyers and other market actors # of active value chain stakeholder meeting	Regular quarterly and yearend report		58% of micro-producers link with formal market from the baseline 17% 45 of new linkage with buyers and other market actors 24 of active value chain stakeholder meeting
Activity 1.1.6	Service market development	100 of ISP (Input Service Provider) developed 32 of AIC (Agricultural Information Center) established 4 of information package developed	ISP & AIC documents preserve		136 of ISP (Input Service Provider) developed 26 of AIC (Agricultural Information Center) established 4 of information package developed
Activity 1.1.7	Develop micro enterprises for selected value chain (Cross cutting)	# of micro enterprises developed	Regular quarterly and yearend report Training report & monitoring report		363 of micro enterprises developed
Output 1.2	Increased access to financial services tailored to the needs of producers and micro-entrepreneurs	60% of producers and micro-entrepreneurs accessing financial services from the baseline 43%	Regular quarterly, yearend report and final program evaluation		32% of producers and micro-entrepreneurs accessing financial services from the baseline 43% (but 100% have access to micro-finance)
Activity 1.2.1	Facilitate 15 sustainable savings and credit cooperatives that operate independently	# of capacity building initiative organized on financial management, portfolio management, accounting, leadership and financial governance issue.	Regular quarterly and yearend report Program evaluation		628 of capacity building initiative organized on financial management, portfolio management, accounting, leadership and financial governance issue.
Activity 1.2.2	Increase number of members in existing savings and credit cooperatives to include target value chain members (producers	# of members increased in savings and credit organization	Regular quarterly and yearend report Program evaluation		1108 of members increased in savings and credit organization

	Summary of objectives	Indicators	Means of Verification	Assumptions	End Evaluation findings
	and micro-entrepreneurs)				
Activity 1.2.3	Link producers and micro-entrepreneurs with existing MFIs through meeting/workshop	% of producers and micro-entrepreneurs with increase in capital	Regular quarterly and yearend report Program evaluation		65% of producers and micro-entrepreneurs with increase in capital
Activity 1.2.4	Link savings and credit cooperatives with external sources for additional finance/resources Through dialogue/meeting/workshop	# of portfolio increased	Audit report of Savings and Credit Cooperatives		5 of portfolio increased
Outcome 2	Project's achievements in accordance with outcomes, outputs and planned activities	% of project implementation progress	- Annual Monitoring reports - Program Audit Reports	- Country's political situation is stable - Country's law and order situation is stable - Low staff turnover	
Output 2.1	Ensure human and physical resources for effective implementation of project's activities.	Number of experienced Project staffs deployed in project's job	- HR records		
Activity 2.1.1	Pay Salary to Project Staffs	Financial Budget	- Budget Documents - Financial Records/ reports		
Activity 2.1.2	Pay Benefits to Project Staffs	Financial Budget	- Budget Documents - Financial Records/ reports		
Activity 2.1.3	Pay for Supplies	Financial Budget	- Budget Documents - Financial Records/ reports		
Activity 2.1.4	Pay for Equipment	Financial Budget	- Budget Documents - Financial Records/ reports		
Activity 2.1.5	Pay Travel Expenses	Financial Budget	- Budget Documents - Financial Records/ reports		
Activity 2.1.6	Pay Occupancy Expenses	Financial Budget	- Budget Documents - Financial Records/ reports		

	Summary of objectives	Indicators	Means of Verification	Assumptions	End Evaluation findings
Activity 2.1.7	Pay Telephone and Postage Expenses	Financial Budget	- Budget Documents - Financial Records/reports		
Activity 2.1.8	Pay for Hospitality/business meal	Financial Budget	- Budget Documents - Financial Records/reports		
Activity 2.1.9	Pay other administrative cost	Financial Budget	- Budget Documents - Financial Records/reports		
Output 2.2	Develop functional & operating skills of project staff	Number of Training/workshop/seminar events attended by Project staffs	- Project staff development records - Budget documents - Financial Reports		
Activity 2.2.1	Arrange Training/seminar/workshop/meeting for the staff	Financial Budget	- Budget Documents - Financial Records/reports		
Activity 2.2.2	Arrange Exposure/study tour for staff	Financial Budget	- Exposure/study tour report - Budget documents - Financial Reports		
Activity 2.2.3	Procure books/journal for staff development	Financial Budget	- Budget documents - Financial Reports		
Output 2.3	Ensure program impact is properly monitored		- Baseline Survey Report - Midterm/Project Evaluation Report - Audit Report		
Activity 2.3.1	Ensure Baseline monitoring	Financial Budget	Baseline Survey Report		
Activity 2.3.2	Annual/learning/sharing /phase out workshop	Financial Budget	Workshop report		
Activity 2.3.3	Quarterly/half yearly/Annual report	Financial Budget	Various report		
Activity 2.3.4	Ensure Mid Term and Project Completion Monitoring	Financial Budget	Midterm and Project Evaluation Report		
Activity 2.3.5	Arrange Financial Auditing (External)	Financial Budget	Audit Report		

B. List of People Consulted –Contact List**Kils**

Name	Occupation	Area	Contact
Doctor Md. Bokhtiar Uddin	Upazilla Livestock Officer	Agailjhara, Barisal	+88-01711-073-679
A. B. Siddique	Manager, Bangladesh Krishi Bank, Agailjhara Branch	Agailjhara, Barisal	+88-01716-015-520
Md. Nasir Uddin Mahmud	Upazilla Agriculture Officer, Department of Agricultural Extension	Agailjhara, Barisal	+88-01913-691-751
Babulal Raha	Proprietor, Raha Store	Bakalhat, Agailjhara, Barisal	+88-01741-308-889
Sushanto Bala	Proprietor, Susheel	Oicharmath, Agailjhara, Barisal	
Shishir Bala	Middleman, Trader, Ramanander Ank	Basail, Agailjhara, Barisal	+88-01915-739-825
MK Alamin Akkel	Proprietor, Jahid Beej Vander	Vurghata Mojidbari, Kalkini, Madaripur	+88-01713-500-549
Pranjit Sen	President, Sorbari Krishi Business Association	Sorbari, Agailjhara, Barisal	+88-01752-605271
Rekharani Mondol	President, Urbor Cooperative, Shikarmongal	Noyakandi, Shikarmongal, Kalkini, Madaripur	+88-01793-622-528
Mira Das	Business Leader, Jamuna Multipurpose Cooperative	Agailjhara, Barisal	+88-01750-509-183
Akbar Hossain Miah	Proprietor, Akib Store	Bandha Bazaar Purbo Par	+88-01728-198-120
Khona Rani Bhakta	Office Staff (Former Cashier) Meghna Multipurpose Cooperative	Kuatir Par, Goila, Agailjhara, Barisal	
Kaiyum Bokhtiar	President, Alor Sondhani Krishi Business Association	Bagdha, Agailjhara, Barisal	
Rozina Akhter	Upazilla Fisheries Officer, Department of Agricultural Extension	Agailjhara, Barisal	+88-01712-276-156
Md. Enayet Hossain	Field Assistant (Fisheries Dept.), Department of Agricultural Extension	Agailjhara, Barisal	+88-01725-498-002

FGDs

No.	Name of Group	Area
1	Alor Dishari	Bakal, Agailjhara, Barisal
2	Silver Carp	Bakal, Agailjhara, Barisal
3	Meghna	Baghda, Agailjhara
4	Rupali Motso Somitee	Goila, Agailjhara, Barisal
5	Dolonchapa	Ratnapur, Agailjhara
6	Golap	Nabogram, Kalkini
7	Kathal-4	Rajihar, Agailjhara, Barisal
8	Komla	Rajihar, Agailjhara, Barisal
9	Shanti	Kalkini, Madaripur
10	Provatee	Baligram, Madaripur

C. List of Supporting Documents and Information

1. Baseline Report
2. Midterm Report
3. Value Chain Report
4. Monthly Reports
5. Logframe
6. Lists of Partners
7. Training participants list
8. Targets vs Achievements document.
9. Private Sector Engagement in Nabo Suchana Project 1 & 2

D. Focus Group Discussions

FGD 2 Bakal

FGD Topic	FGD-2, Final Evaluation of NSEDP		
Area of focus (VC)	Fish (Primary)		
Name of Group	Silver Carp		
Group members	28	Male	14
		Female	14
Date	June 01, 2015		
Time	1 pm-2 pm		
Venue	Bakal Mondir		
Upazilla/Union	Bakal, Agailjhara, Barisal		
Participants	14	Male	7
		Female	7
Person From NSEDP, WV	(PO)		
Conducted by	Khushbu Alam		

An FGD was conducted with the small team named Silver Carp in Bakal of Agailjhara, Barisal on June 2nd, 2015 to assess the present status of the NSEDP's targeted beneficiary in the area, particularly in the value chain of Fish. Silver Carp was formed under NSEDP project in Bakal, where farming of fish is the primary profession. The team consists of 28 members, 14 male and 14 female, all of whom have received trainings under the project. Almost all the members are involved in the farming of fish with average pond size starting from 30 decimals. Most mentioned that the goal of forming their group was to ensure collaboration among themselves for collective growth and prosperity.

Most of the respondents said that they have received trainings from NSEDP on fish. Many of these respondent's family members have also received training on the same or something else. Training sessions on fish also covered the methods of combining fish farming with cultivation of rice and/or poultry farming.

Most respondents said that they follow a collective approach decided upon discussion on which fish fingerlings or species to buy and from where. Before the interventions of NSEDP, most used to farm carp species as per the respondents. NSEDP introduced high growth monosex Tilapia and most said that they now have switched to it after the trainings as it can be farmed thrice in a year rather instead of twice in case of carps. In the current practice, 5000 fish fingerlings are required in an average area of 20 decimals. Overall, it costs BDT 20000 and this amount, as per all the respondents is made possible by taking out loans from various NGOs and microcredit organizations or occasional borrowing with interest from neighbors or other farmers. The money to pay the monthly installment comes from other works such as the returns from rice or poultry. Most respondents said that the yield before the project was poor and it has improved since. They added that NSEDP has been through with the trainings and has showed them the processes practically. Monosex Tilapia sells at BDT 4200 per *mon* or BDT 105 per kg. Most said that the training on how to prepare the pond and ensure cleanliness has played a significant role in improving their situation. The mortality rate, by rough estimate, has gone down to 20% from 80% in the past.

Different methods adapted from the trainings, such as preparing the pond, arranging shades, netting has been crucial to the increase in production as per most of the respondents.

The group buys their inputs collectively but prefers to sell their produce separately as price of fish in the market depends on the supply on the same day.

Most respondents have received trainings on poultry farming and almost all of the members now have either chickens or ducks, if not both. According to most of the respondents, the trainings on how to clean and maintain the house for chickens as well as vaccination have reduced the mortality rate significantly. Most said that they have only adapted these methods and techniques from the trainings. Female members are more aware about the processes and significance of vaccination than the male members. Few got ducks from the NSEDP. Most have been earning over BDT 1000 a year for 2 years.

Silver Carp doesn't have a savings scheme but most respondents have savings in the association and maintain it by depositing BDT 300 month each.

Most respondents said that they used to feel hesitant and awkward asking the government officials for help but are now comfortable because of NSEDP's interventions and linkage building. Most have come to know the relevant official from the training session organized by NSEDP and everyone is now confident about calling them over phone if any problem arises. However, in case of a problem that cant be solved by discussing among themselves, the leader of the team usually calls. In future, the group wants to get registered to get more support from the relevant government offices.

The group members said that they have no conflict among themselves and are hopeful about the future working as a team. They are confident about the sustainability of their team efforts and improvement in practices.

FGD 3 Baghda

FGD Topic	FGD-3, Final Evaluation of NSEDP		
Area of focus (VC)	Mixed (Rice, Vegetable, Poultry)		
Name of Group	Meghna		
Group members	32	Male	15
		Female	17
Date	June 02, 2015		
Time	9:30 am-10 am		
Venue	Somoyer Par, Baghda		
Upazilla/Union	Baghda, Agailjhara		
Participants	13	Male	2
		Female	11
Person From NSEDP, WV	Monir Bhuiyan		
Conductor	Khondoker M Salehin		

13 members of PG Meghna participated in the FGD conducted on June 2nd, 2015. The FGD was aimed at assessing the present condition of the farming practices in Baghda of Agailjhara Union, Barisal. The primary crop of the locality is rice with farmers cultivating vegetable alongside. The farming of poultry is also found common in Baghda.

Meghna consists of 15 male farmers and 17 female farmers and was formed as an initiative of NSEDP. Majority of the participants could identify the objectives of the group formation as well as that of NSEDP. 4 of the participants present confirmed to have received training on the cultivation of rice whereas all of the participants said that they had received trainings on poultry farming and vegetable cultivation.

Those who had received training on the cultivation of rice narrated the methods learned and their applications such as parching, BPH line gap, usage of fertilizer etc. and opined that they have been benefitted as yield has increased. Those claiming to have been benefitted estimated post-training yield to be 40-45 *mon* in 1 *kura* (52 decimals) of land as opposed to 25-26 *mon* in the past. Most of the participants said that they are aware of the benefits in terms of improved bargaining power while selling the produce or decrease in carrying cost of inputs but opined that they are at fault for not practicing it in reality.

The farming of chicken is rare among the participants in contrast with ducks. The farming of ducks, however, as per most of the participants, have improved and mortality rate has declined because of regular vaccination. Most participants attributed this improvement to their increased knowledge gained from the trainings

Most participants opined that they are in good terms with the local government agriculture official and added that he has been helpful since even before the trainings. Most participants, however, collected the contact numbers of the government officials only after the training sessions in which the officials had been trainers.

Most participants maintain a savings scheme with the local CBO by depositing a minimum of BDT 20 per month.

The team members share knowledge about farming and arrange monthly meetings.

FGD 4 Goila

FGD Topic	FGD-4, Final Evaluation of NSEDP		
Area of focus (VC)	Fish (Primary)		
Name of Group	Rupali Motso Somitee		
Group members	26	Male	25
		Female	1
Date	June 02, 2015		
Time	1 pm-2 pm		
Venue	CCDB Office		
Upazilla/Union	Goila, Agailjhara, Barisal		
Participants	13	Male	13
		Female	0
Person From NSEDP, WV	(PO)		
Conducted by	Khondoker Salehin		

The members of Rupali Motso Somitee, formed under NSEDP in Goila of Agailjhara, Barisal attended an FGD on June 2nd, 2015 to discuss the impact of the project. The team has 26 members with only of them being female and is involved in fish. Most of the respondents were aware of NSEDP but none had any clear knowledge on what the project has tried to accomplish or why their group was formed in the first place. Most claimed that they have seen better works in other projects as those have given them support in financial terms as needed by them.

Half of the respondents said they have received trainings on Fish from NSEDP but very few could recall the topics covered in those trainings. They mentioned being trained on the preparation of ponds before farming and consultation on which fish to farm without going into much detail. Most of the rest said that they had asked to attend trainings but were not contacted.

Most of the respondents said that they could have been benefitted by trainings on poultry farming or at least vaccination if NSEDP had provided any responding to their requests.

Very few said that they were involved with the nearest CBO but most said that it is too far for them to be actively involved.

Most said that they have been introduced to the government officials during trainings for linkage building but claimed that the same officials ask for bribe when consulted on any problems.

On what could have been done better by NSEDP, most respondents expressed their anger towards NSEDP and suggested many things that included the need for better follow up and communication, scheduling of trainings properly to make it easier for everyone to attend, and distribution of reading material on the topics covered in the trainings. Few complained that the NSEDP staff has taken their signatures on blank paper after the trainings on several occasions.

FGD 5 Ratnapur

FGD Topic	FGD-5, Final Evaluation of NSEDP		
Area of focus (VC)	Rice		
Name of Group	Dolonchapa		
Group members	30	Male	10
		Female	20
Date	June 03, 2015		
Time	11 am-12 pm		
Venue	Baroi Bari, Boro Paika		
Upazilla/Union	Ratnapur, Agailjhara		
Participants	15	Male	4
		Female	11
Person From NSEDP, WV	Lemon Roy (PO)		
Conducted by	Khushbu Alam		

This FGD conducted in Ratnapur, Agailjhara of Barisal district on June 3rd, 2015 was aimed to assess the present status of the NSEDP's targeted beneficiary in the area, particularly in the value chain of Rice. All the participants of the FGD are the members of the local PG group Dolonchapa which consists of 30 members. The team was formed in February 2013 with 10 male members and 20 female members. The FGD was attended by 15 members of whom only 4 were male. The area of focus in this group is rice with few farmers farming poultry, and vegetables. The members brought a notebook maintained by the team which keeps records of the team activities and meetings. It was observed as well as confirmed by the participants that there has been 7 meetings since 2013. Before the formation of the group, few members were part of another group organized by World Vision. Most participants knew about the objective of the group and affirmed that WV promised nothing other than training as a part of knowledge building of the farmers.

Among the participants, most have had one or more trainings on different subjects. Most confirmed to have received training on the cultivation of rice and they confirm the adaptation of farming practices such as parching, BPH line gap, usage of Guti Urea, and pesticides after the trainings. Most estimated that the yield per *Jaistha* (20 decimals) has increased to 18-20 *mon* from 7-10 *mon*. Most of those who had received the trainings and implemented the teachings reports that other farmers have copied in on their practices. Few also received trainings from government initiatives.

The practice in using fertilizer, as per most of the participants, has also changed after the trainings. 11 kg of fertilizer is now applied in 20 decimal of land once a year as opposed to an accumulated 30 kg applied thrice in the past. Few mentioned to have applied organic fertilizer after receiving training on the subject. Few have received the tin box to make organic fertilizer.

Most participants now cultivate vegetables alongside rice in the rice field by applying bedding and confirm that the practice was previously unknown to them. All of them reports to have been benefitted by the systematic approach to vegetable cultivation.

Most of the participants said that they are aware about the practice of soil testing but so far none of them has applied it.

Few of the participants have received training on methods of poultry farming and mentioned various methods not applied by them before such as the building of houses for chickens and ducks higher than the land, ensuring proper cleanliness and ventilation, vaccination etc. The practice of vaccination, however, as mentioned by few, was initiated by BRAC about 4-5 years ago and done currently by a government employee living in the locality. Because of the knowledge gained by the farmers from the trainings and the implementation, most affirmed a low mortality rate and increase in income.

In the trainings sessions organized by NSEDP, most participants can identify the trainers as being government officials and confirms improved relationship with them but none could recall any of the government officials' names. Most participants, however, collected the contact numbers of the officials and confirm getting help when needed.

Most participants recall the segment of the training on the significance of savings in the team but confirm the lack of practice in real life. 4 participants are also members of the local CBO and identified the organization of meetings and arrangements of child sponsorship as CBOs functions.

Most participants said that there were not any other similar projects in the area except the government's "Ekti bari ekti Khamar" project.

FGD 6 Nabagram

FGD Topic	FGD-6, Final Evaluation of NSEDP		
Area of focus (VC)	Rice & Mixed		
Name of Group	Golap		
Group members	30	Male	10
		Female	20
Date	June 03, 2015		
Time	1 pm-2 pm		
Venue	Dhamsa		
Upazilla/Union	Nabogram, Kalkini		
Participants	13	Male	4
		Female	9
Person From NSEDP, WV	Lemon Roy (PO)		
Conducted by	Khushbu Alam		

This report summarizes the FGD conducted in Nabogram, Kalkini of Madaripur district on June 3rd, 2015. The FGD was aimed to assess the present status of the NSEDP's targeted beneficiary in the area, particularly in the value chain of Rice. Thirteen members out of thirty of Golap Dal participated in the FGD along with their team leader Shefaly Sarkar. The team was formed in 2012 and its last meeting was held

in 2014. However, it was established in the FGD by most members that monthly meetings were held regularly before 2014.

The main crop of the locality is rice with additional cultivation of vegetables, and poultry farming at the homestead level. Most of the participants were able to identify NSEDP and its general objectives and confirmed to have received training on poultry farming and cultivation of Fruit bearing trees, rice, and vegetables. Most were also able to identify the trainers as government officials and knew that the trainings had been a part of NSEDP activities.

The farmers who used to farm poultry before the project did so in the traditional unsystematic method as per most of the participants and affirmed their practice of poultry farming have improved significantly. Mortality rate of poultry has declined to a great extent because of vaccination. Few participants were able to articulate the details of vaccination such as the process of vaccinating the ducklings by eye-drops after 7 days of hatching and then again after 15 days etc. Most participants, however, doesn't practice poultry farming and the reason described by them is the fear of the ducks being affected by contagious diseases if let free to roam. This idea of contagion, according to most participants, came from NSEDP staffs. Few mentioned that someone from their group or locality was trained on the process of vaccination but the person doesn't live in the locality anymore. Someone associated with BRAC does the vaccination of the entire locality when needed.

Most participants confirms that the yield of rice has improved significantly in the last few years and attributed it to their improved knowledge of modern cultivation technique initiated by the trainings arranged by NSEDP. Most participants estimated that the yield of rice per *kora* (2 decimals of land) is now 1.5 *mon* as opposed to the roughly 1 *mon* of yield in the same amount of land before adapting modern cultivation technique. The pre-trainings method, as per most of the participants, included improper use of fertilizer and pesticides whereas all participants have now adapted modern technology which includes the use of *Guti Eurea*, BPH line gap, parching, and pheromone trap etc. to which they attribute their increased production of rice. One participant said,

“Agey toh sarer babohar jantam nah, agey sar ditam 3 bar r ekhon dei ekbar. Tarpore kitnashok er upor training dise, onek upokar hoise.”

Translation: I didn't know the proper usage of fertilizer before and used to apply fertilizer thrice a year and now I do it once. Then there was the training on pesticides which has benefitted me a lot.

Most other participants agreed with the statement verbally.

The team confirms to have received one Gutti Urea machine and one spray machine from CBO under NSEDP which is used by all.

About team activity, most participants identify the irregularity of meetings as a problem. Because of the close proximity of the local bazaar from where they collect their input such as fertilizer, seeds etc., they need to buy input or sell produce as collectively as it doesn't result in a better result. Most participants, however, confirms improvements in their bargaining skill with the input sellers.

Most participants confirm that no other NGOs have provided trainings in the areas covered by NSEDP. When facing a problem, most participants consult their team member and government official. The phone numbers of the relevant government officials were collected during the training sessions and most confirms the improved relationship with them.

According to most of the participants, the confidence and means to maintain savings has come from the increased knowledge and production. Most maintain their savings with a monthly deposit of BDT 50 in the local CBO and get a 7% annual interest rate against it. The objectives of the savings, for most of the participants, were to ensure the education of their children and a protection in rainy days. Few of the participants mentioned their income to be four to ten thousand BDT. Few has taken a loan from the CBO at a 12% annual interest rate to increase cultivation of rice. On the whole, most participants reports to experience a better income and standard of living as an outcome of the trainings.

FGD 7 Rajihar

FGD Topic	FGD-7, Final Evaluation of NSEDP		
Area of focus (VC)	Rice (Primary)		
Name of Group	Kathal-4		
Group members	30	Male	15
		Female	15
Date	June 04, 2015		
Time	1 pm-2 pm		
Venue	Harokumar Halder's home, Darjirpar		
Upazilla/Union	Rajihar, Agailjhara, Barisal		
Participants	28	Male	14
		Female	14
Person From NSEDP, WV	Masum Shah (PO)		
Conducted by	Khushbu Alam		

An FGD was conducted in Dorjirpar, Rajihar of Agailjhara, Barisal on June 4th, 2015 to assess the present status of the NSEDP's targeted beneficiary in the area, particularly in the value chain of Rice. The name of the small team in the area is Kathal-4 which has a total of 30 members with equal number of male and female. 14 male and 14 female members were present in the FGD. All the members knew clearly the goal and the objectives of forming the team. They were also clear on the basics of NSEDP and the way it has functioned. The president Horkumar Halder selected by the members and the team maintains other positions such as Vice President, Manager, cashier etc. The team notebook is well maintained and all the 8 meetings have been well documented. The team adapted CBO's idea of saving scheme and the members started saving in 2011. Some of the members, however, choose to save BDT 30 per month in the CBO and few takes out loan. Most of the respondents said that their primary motivation for saving is ensuring the education for their children, keeping a means of rainy day, and investing in agricultural activities.

Rice is the primary crop in the locality. However, the team members are also highly involved in fish and poultry farming as well as the cultivation of vegetable. Most reported to have received training in the past on rice and fish. Few got their trainings on poultry.

Most of the respondents said that they have adapted new cultivation methods not used before the trainings such as applying BPH line gaps, *Guti* Urea as fertilizer, and parching. Most added that these methods and techniques have helped increase the yield significantly. They said that they now need to work less as line gaps reduces weeds and added that they now need less pesticides because of parching. Previously, most farmers needed at least 10 farmers per *joistha* and the number of required labor has now been reduced to 2. Most said that they have reduced cost since using *Guti* urea. They now apply 15-18 kg of fertilizer per *joistha* whereas 25 kg of traditional fertilizer was required in the past. The yield of rice has been 18 *mon* per *joistha* in recent tears in place of 12-15 *mon* in the past.

Most think that their liaison with the government has improved due to the project but remarked that the official, although provide information when inquired, are normally reluctant to visit in person. The team members have regular contacts with members of other small teams, which most regarded as a positive impact.

Most of the respondents said that they have been buying inputs as a team of 3-4 ever since the formation of the group as it reduces the price. Normally one member would collect the list of requirements and will go and buy for all. Most respondents said that they purchase input from the same store which they came to know about from NSEDP staff.

Those who have received trainings on vegetable said that they now apply organic fertilizer in new way and have got benefitted by it. Those who knew of the method before the trainings said that their way has improved upon receiving training.

Many of the respondents said that they got into poultry (Duck) after getting to know about the benefit on trainings. Most reported to breed ducks and chickens and estimated that the yearly turnover is, on an average, BDT 33,000 (USD 385). A pair of ducks sells at BDT 100. Most said that they get 8-12 eggs per day and normally 15-16 ducklings are hatched at a time and then sold. Most respondents apply vaccination since the trainings and reported a significantly lower mortality rate than before. Most agreed that the rate has been reduced to 20% from 80%. Although one of the members used to vaccinate in the village after learning of it in Barisal city, most said that NSEDP's trainings has made it more conventional.

On what could have been done better, most of the respondents mentioned the timeliness of trainings and the notice period. They think that a one week's notice would have ensured more participants as well as the relevance in terms of trainings and crop cycle. Most of the respondents said that they have all been benefitted but want more training. Most know that it will be challenging without NSEDP to sustain their team but are optimistic about the future. One of the respondents said,

"We need to sustain our team efforts for our own sake."

FGD 8 Rajihar

FGD Topic	FGD-8, Final Evaluation of NSEDP		
Area of focus (VC)	Rice (Primary) & Mixed		
Name of Group	Komla		
Group members	30	Male	11
		Female	19
Date	June 04, 2015		
Time	1 pm-2 pm		
Venue	Soneka Halder's Home, Boro Basail		
Upazilla/Union	Rajihar, Agailjhara, Barisal		
Participants	30	Male	11
		Female	19
Person From NSEDP, WV	Masum Shah (PO)		
Conducted by	Khushbu Alam		

This report summarizes the FGD conducted in Boro Basail, Rajihar of Agailjhara, Barisal on June 4th, 2015. The FGD was aimed to assess the present status of the NSEDP's targeted beneficiary in the area, particularly in the value chain of Rice. All 30 members of the small team Kamla participated in the FGD along with their team leader Shonika Halder. The team was formed in 2013 and it holds regular monthly meetings.

Rice is the primary crop in the locality and it was the primary crop in focus when forming the team. However, the team members are also highly involved in fish and poultry farming as well as the cultivation of vegetable. Most of the participants are well informed of NSEDP and the way it has functioned.

Most of the participants has received trainings and said that they have disseminated what they have learned with others as well. Most reported to have adapted methods taught and discussed in the meetings and most said that the yield is higher at a lower cost. Most reported that they now require less amount of pesticide since applying BPH line gaps and parching. Most respondents claimed that they have been taught the application of BPH line gaps in black and white. They estimated that no pesticide is required in 80% of the cases and apart from the mice, there are no other insect problems.

Few reported that they have done soil testing but did not mention experiencing particularly better results. Most said that the machine is in Bakal and they are aware of it but do not actually do soil testing because of the distance they need to cover. They added that they are satisfied with the fertilizer and opined that it eliminates the need test the soil. Most of the respondents said they require 1 kg of *Guti Urea* per decimal of land instead of 2kg. Most said that the *paikers* buy their produce right from their homes and they get good prices.

9 members of Kamla are involved in the local CBO and makes up approximately 20% of the membership. Most of the members buy input with assistance from the CBO. The manager usually takes notes of what is needed by the members and then input is bought collectively. Kamla doesn't have a savings scheme and those who are interested to maintain a savings, do so in the CBO where there is an accumulated

savings of BDT 20,000. (USD 255)The CBO will start giving out loans once the amount reaches BDT 50,000 (USD 640).

Most respondents said that they know the relevant government officials in the area but do not reach out individually as they are more responsive when communicated through the association.

Most respondents are optimistic about the future of the team and claims that they will sustain as a team.

Additional Value Chains

Only one of the respondents reported to have received trainings on fish whereas few said that they are fish farmers.

Most of the respondents cultivate vegetables in their yards, mainly to meet their own demand. Most said that the regular harvest amount before NSEDP did not allow for them to sell any of it after meeting their own demand, but now they bring in extra 2000 BDT in month. Most of the respondents attribute the improved situation to the trainings where they learned, according to them, how to apply bedding, and the importance of good seeds.

Most of the respondents said that they weren't involved in poultry farming before the project but now almost everyone has at least 20 ducks whereas only few have chickens. The president got 10 ducks from NSEDP at the beginning of the project and now has 28. She sells eggs and the others hatch ducklings from there. The breed, *Khaki Campbell* was introduced by the project and most agreed it to be a better breed. The eggs sell at BDT 30 per *hali* and most respondents said that they sell ducks worth BDT 1000 per month. They also get an additional BDT 2000-3000 by selling old ducks. Most respondents said that the mortality rate has been lowered since the introduction of vaccines by the UNO's office 15 years ago. One of the elderly members of the group had been trained by the government office as a vaccinator. Another younger member of the team has been trained on vaccination by NSEDP. Both have got their boxes from NSEDP. Before the practice of vaccination, the mortality rate used to be almost 80% which has now been lowered to 20-30% as estimated by most of the respondents.

FGD 9 Shikarmangal

FGD Topic	Final Evaluation of NSEDP	
Area of focus (VC)	Rice (Primary)	
Name of Group	Shanti	
Group members	Male	
	Female	
Date	June 06, 2015	
Time	12 noon	
Venue	Rekharani Mondol's House, Noyakandi, Shikarmongal, Kalkini, Madaripur	
Upazilla/Union	Kalkini, Madaripur	
Participants	Male	2
	Female	9
Person From NSEDP, WV	Bidhan	

11 members from the small team Shanti gathered together in Rekharani Mondol's house in Shikarmongol, Kalkini of Madaripur to participate in the FGD that was aimed at assessing the impact of NSEDP in the locality. All the participants were also members of other CBO or teams and were confused as to their involvement with NSEDP.

Few of the respondents recalled there being trainings by NGOs but no one provided any clear answer on the matter when asked. After being probed by their team leader, Rekharani Mondol, few mentioned inclusion of new practices in the cultivation of rice such as BPH Line gap, *guti* urea etc. that have been adapted from the trainings and are now practiced by most.

Most of the respondents sell the produce on their own and there is no practice of collective selling. *Chatahs* also go door to door to buy and collect rice. Most respondents said that they have been advised by NSEDP on being informed of the current price rice in the market and have also been provided with phone numbers of people who can be inquired on such. 1 respondent said,

"We can't be deceived if we know about the market price."

The comment was supported by the rest of the respondents.

Few mentioned being trained on vegetable and only 1 participant mentioned training on fish but neither is practiced by any of the respondents.

Most of the respondents reported that they practice poultry farming but only a few said that they got trainings. However, those trained couldn't remember anything on the trainings. Only 1 participant said that she had got 10 ducks and a house from NSEDP but said the ducks were later distributed among themselves equally. Most of the participants agreed among themselves that the mortality rate is now low but occasionally ducks are killed and eaten by *khatash*, a local omnivorous animal.

The respondents knew about the role of Agriculture Officer from before NSEDP became operational but got to know of the same for the Livestock Officer through trainings or consultation. When any of them need to talk to any officials, s/he uses the reference of Urbor first; and then NSEDP if needed. However, in practice, most of the respondents would ask their president first. Regarding seed, few said that they call the Agriculture Officer who suggests Input Sellers.

On sustainability of the team, the vocal few among the respondents said that there are many problems yet that they can't handle on their own but in those cases they consult their team leader, who is also the president of Urbor.

FGD 10 Baligram

FGD Topic	Final Evaluation of NSEDP	
Area of focus (VC)	Rice (Primary), Vegetable, Poultry	
Name of Group	Provatee	
Group members	Male	8
	Female	22
Date	June 06, 2015	
Time	12 noon	
Venue	Gobindomollick bari (beside primary school), Gunghiakur	
Upazilla/Union	Baligram, Madaripur	
Participants	Male	3
	Female	11
Person From NSEDP, WV	Local FI	
Conductor	Khushbu Alam	

This report summarizes the FGD conducted in Baligram, Kalkini of Madaripur district on June 6th, 2015. The FGD was aimed to assess the present status of the NSEDP's targeted beneficiary in the area, particularly in the value chain of Rice. Eleven members out of thirty of Provatee Dal participated in the FGD. The team was formed on May 2nd, 2013. The team was formed, as per most of the respondents, based everyone's willingness but it should be noted that every one of the members of the team was also members to Chayya Cooperative. The team leader Gobindo Mallik, is also the president of Chayya and said that the team was formed with help from NSEDP and most members had received trainings form the ADP program of WV. Most of the respondents pointed out that the staff members NSEDP who had been associated with them were also the same for ADP. It was found that most members were also in some ways associated with the other organization that is "Krishi Businessperson Organization". One of the main motivations to be an active member of the team, as pointed out by most respondents, is the price they get for their produce when sold collectively.

Very few respondents reported being trained on rice under the NSEDP but most expressed their awareness of different aspects of the trainings. Few, who hadn't received trainings themselves, said that they were consulted by those trained. It was established in the FGD by most respondents that the team got a machine from the NSEDP for the purpose of soil testing. Few agreed among themselves that they have been benefitted by the soil testing, which was carried out by the facilitator, and affirmed that they now require 1 kg of urea per *joistha* (20 decimals) as opposed to the previous requirement of 2kg for the same.

Very few respondents said that they have been benefitted by using *Guti* Urea and the requirement of fertilizer has been reduced to half. Few of the respondents mentioned BPH line gaps and parching which have benefitted them. Most respondents affirmed to have experienced positive results in terms of higher yield and low requirement of labour and seed. Few said that they now require minimum pesticide and in most cases the required usage has been cut into half because of parching. However, most agreed that it is more troublesome to use *Guti* Urea and established that as the primary reason for its low usage. Those trained, said that they didn't clearly know the basic things such as the number of days it takes for the

production of rice before the training. Most reported an increase in production of rice after the trainings and estimated the average production to be 12-15 *mon per joistha*.

Most respondents said that NSEDP has helped by introducing them to the input dealer they now deal with. They now often sell collectively. As per most, liaison with government officials has also taken place through NSEDP and CBO both. Few respondents said NSEDP hasn't kept their promise of better linkage and added the activity was now halted.

Few respondents mentioned getting trained on poultry farming other few confirmed that they had consulted others on it. Although most identified the detection of diseases and vaccination to be vital in poultry farming, very few confirmed of the practice. One said that a member of Chayya had been trained on vaccination but in reality the practice is nonexistent as there is no refrigerator to preserve the vaccines. Few respondents, those who had earlier confirmed to have received training on poultry, mentioned a mortality rate of 50-90%. They also mentioned that one of their team members had got a model house built for the poultry but she is not in touch with them.

Most of the respondents said that they didn't cultivate vegetables before the trainings but now they meet their domestic demand by cultivating on their courtyards. Most said that they get more yield when the seeds are sowed in beds.

Most agreed when one of the respondents said,

"No one has contributed as much as World Vision."

- The team lacks in its efforts to maintain active administration
- Most of the team members had confusion pointing out which organization they were members to because of involvement in many
- The monthly meeting was organized regularly before but has now come to a complete stop
- The staff members of WV who worked in close collaboration with the members had also been part of the ADP program which contributes significantly in diluting the image of NSEDP