

GENDER-INCLUSIVE PATHWAYS OUT OF POVERTY PROJECT (GPOP)

Bangladesh | Progress Brief
(2018–2021)

THIS MEANS **THE WORLD**



About this report

This brief summarizes the main findings of the Mid-Term Evaluation (MTE) of the Gender-Inclusive Pathways Out of Poverty Project implemented by World Vision Bangladesh in Cox's Bazar district (2018-2024). The evaluation itself was prepared by Helios consultancy in 2021-2022 while the Brief was prepared by Julie Imron (Independent Consultant) and World Vision Australia (WVA). For more information, please contact Md. Yusuf Ali, GOP Project Manager (Md_Yusuf_Ali@wvi.org), Vincent Potier, Evidence Building Advisor in WVA (vincent.potier@worldvision.com.au) or Ellie Wong, Economic Empowerment Manager, WVA (ellie.wong@worlddivision.com.au).

The Gender-Inclusive Pathways Out of Poverty Project is supported by the Australian Government through the Australian NGO Cooperation Program (ANCP).

All photos © World Vision

Front cover photo: From struggling daily to becoming a beacon for her community.



EXECUTIVE SUMMARY

The MTE highlighted that the **Gender Inclusive Pathways Out of Poverty project (GPOP)** had the following changes in the target ultra-poor households from baseline to midline:

- reduced poverty with 'graduating' approximately three-quarters of the ultra poor households so far, who now have increased food security, income and social & gender inclusion.
- increased income by over 4 times on average via diversification of income streams and better production practices.
- increased proportion of families who are more food secure (from 6.8% to 64.3%) and with improved dietary diversity (from 49.8% to 85.9%) via improved incomes, home gardens and nutrition behaviour change.
- increased savings and access to financial products via participation in saving groups (average savings per group member were USD 40.40 in the last annual saving cycle).
- increased women's confidence to engage in livelihoods activities from 14.9% to 83.7%.
- increased women's decision making in non-income-generation related decisions (from 7.2% to 50.1%), savings and borrowing related decisions (7.4% to 68.6%) with less progress in income generation activities (IGA) related decisions and amongst male headed households.

CONTEXT

Located in South-eastern Bangladesh, Cox's Bazar hosts over 900,000 Rohingya refugees, most of whom fled across the border from Myanmar in 2017.

Since then, there has been a significant humanitarian response to help assist the Rohingya living in the refugee camps.¹ In addition to refugees, many poor and vulnerable households and communities live in Cox's Bazar. Ukhiya and Teknaf are two of the sub-districts of Bangladesh with the highest rates of poverty, with 17% of people living below the extreme poverty line, compared to the national average of 12.9% (Bangladesh Bureau of Statistics, 2017). The district lags behind the other regions in terms of poverty, education, infant and under five child mortality rates, and infrastructure for water, sanitation and health. This district is one of Bangladesh's disaster-prone areas,

with high vulnerability to landslides, tropical cyclones, flash-flooding and disease outbreaks. Research has shown that unequal gendered power relations has given rise to discrimination, and social exclusion in Cox's Bazar, unlike other areas of the country (UNHCR, CARE and ActionAid 2020). Among other findings, this research showed that the influx has had an impact on the incidence of gender-based violence in the host community. There is evidence of rising resentment between communities sometimes leading to intimate-partner violence, especially when inter-community marriage occurs, along with emergence of trafficking and sexual exploitation.

Box 1: Who are the ultra-poor?



Figure 1: Poverty pyramid adapted from Living Standards Group, World Vision Sri Lanka

According to the World Bank, the extreme poor refers to over 783 million people globally who live on less than \$1.90 USD per day. The ultra-poor live on less than this and are the lowest-earning and most vulnerable subset of the extreme poor population. Children account for 44% of the global extreme poor and poverty is particularly impacting on boys' and girls' ability to fulfil their potential. The ultra-poor face multi-dimensional challenges, which vary from context to context. This often includes: food insecurity, social exclusion, limited access to productive assets, chronic health problems and vulnerability to climate shocks. A UN Women research on gender differences in poverty² also showed that in South Asia, a higher proportion of women live in extreme poverty compared to men: 15.9%, vs 14.7%.

1 https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/gender_and_intersectionality_analysis_report_2020-19th_october_2020.pdf

2 UN Women and World Bank Group. (2018) Gender differences in poverty and household composition through the life cycle.

PROJECT OVERVIEW

To address the interrelated challenges faced by the ultra-poor, especially women, in Cox’s Bazar, World Vision Bangladesh (WVB) has adapted the ultra-poor households approach to the specific needs of local host communities in Teknaf and Ukhiya. The Gender-Inclusive Pathways Out of Poverty (GPOP) project (2018-2024) is supported by the Australian government through the Australian NGO Cooperation Programme (ANCP), with co-funding from World Vision Australia (WVA). The 6-year USD 5,569,429 project supports a total of 2,880 ultra-poor households, 32.7% of which are women-headed, in Ukhiya and Teknaf sub-districts.

The project pilots a gender inclusive approach to the ultra-poor households model, with a focus on addressing the linkages between income, gender equality and child protection. See Box 2.

The **goal** is to ‘graduate’ 2880 ultra-poor households out of poverty in Ukhiya and Teknaf by 2024. To ensure a sustainable pathway out of poverty, consistent with the ultra-poor households approach, the graduation criteria is multi-dimensional, including income generation, meeting basic needs linked to food security, financial inclusion, and gender equality and social inclusion. The project works with two cohorts, set one year apart from each other. To ensure households continue to progress up the economic ladder, after the 24-month ultra-poor households cycle is completed, GPOP is transitioning to an inclusive Market Systems Development (iMSD) approach, which seeks to support those graduated households to better participate and benefit from economic markets, with a strong focus on women’s economic empowerment (WEE). WVB works with two partner organizations, Resource Integration Centre (RIC) and Bangla German Sampriti (BGS), to implement field activities in Teknaf and Ukhiya respectively. WVA provides technical assistance on ultra-poor households, WEE, iMSD, Savings for Transformation, Gender inclusive financial literacy training (GIFT) and the Mencare model.

Box 2: What is the ultra-poor households model?³

The infographic illustrates the ultra-poor households model as a central concept supported by four pillars and a core activity. At the center is an orange circle labeled 'COACHING'. Surrounding it are four grey circular pillars, each with an icon and text:

- Social Protection** (top-left): icon of a hand holding a coin; text: 'to provide immediate relief for basic needs'.
- Livelihoods Promotion** (top-right): icon of a film strip with a dollar sign; text: 'to develop productive income-generating activities'.
- Financial Inclusion** (bottom-right): icon of a wallet with a dollar sign; text: 'to improve income management and increase savings'.
- Women Empowerment** (bottom-left): icon of three stylized female figures; text: 'to promote inclusion and behaviour change'.

 The entire diagram is enclosed in an orange border.

The ultra-poor households model is a carefully sequenced, time-bound and evidence-based⁴ approach, which recognises that the ultra-poor need to have their basic needs met before progressing to more advanced income generation activities (IGAs) across a 24 -36-month cycle. First implemented by the Bangladesh Rural Advancement Committee’s (BRAC), World Vision’s ultra-poor households model, which has developed with BRAC’s technical input, has 4 key pillars: livelihoods promotion, financial inclusion, social protection, and social empowerment. A key premise of the ultra-poor households approach is that ultra-poverty will look different in different contexts. Therefore, ultra-poor households projects will undergo a rigorous process of understanding the poverty dimensions and developing a graduation criterion based on that poverty context. However, all projects will include some type of basic needs support, one-off productive asset transfer, before progress to IGA related trainings and market linkages. All projects have coaching as a key activity linked to all the pillars.

3 <https://www.wvi.org/sites/default/files/WV%20Ultra-Poor%20Graduation%20Handbook.pdf>

4 Evidence from graduation projects in Bangladesh, Ethiopia, Ghana, Honduras, India, Pakistan and Peru are presented in BRAC’s “Ultra-Poor Graduation Programme” report: <https://www.un.org/development/desa/dspd/wp-content/uploads/sites/22/2017/04/Lamia-Rashid-BRAC-Ultrapoorest-Graduation-Paper-for-UN-Expert-Group-Meeting-May-2017-25Apr17.pdf>

EVALUATION OVERVIEW

At the start of the project, a contextual assessment was undertaken on what poverty looked amongst ultra-poor populations in Ukhiya and Teknaf experience issues are especially vulnerable. Key interrelated challenges included:

Low incomes:

Due to lack of cultivable land, most households were dependent on seasonal labour and poorer households mostly rely on unskilled labour.

Food insecurity:

Seven out of ten households in host communities were forced to adopt one or more coping strategies similar to the Rohingya, such as reducing portion size and number of meals.⁵ A 6-month lean period (July–December) affects the poorest households annually.

Lack of access to finance:

Ultra-poor households had limited access to savings and loans, with low levels of financial literacy and education in general, especially amongst women.

Gender inequalities:

Men from ultra-poor families were engaged in day labour in fishing and other areas. However, women's work was small-scale and low paid, with women facing significant challenges like mobility and decision making linked to income. Women headed households (WHHs) were considerably more affected by food insecurity than male headed households (MHHs).

Child labour and child marriage:

Child rights is a key challenge, as desperately poor families have often sought to marry off their girls or have boys work in hazardous conditions to survive. World Vision's contextual assessments found that women didn't want their girls' to be married off so young, but it was the decision of their husbands, fathers or father in laws.

To achieve the goal (graduate households out of poverty), the project has four inter-related outcomes or components on income generation (1), food security (2), financial inclusion (3), and improved social and gender inclusion (4). These outcomes correspond to 13 key criteria which are used to establish the graduation threshold to be reached by households. This covers: diversified income sources, meal frequency and dietary diversity, savings, school drop-out, family planning and child marriage (detailed list of graduation criteria in Box 3).

In the GOPP project, World Vision is piloting a gender inclusive approach to ultra-poor households based on the evidence that ultra-poor households projects in Bangladesh, which were primarily targeting women, needed to strengthen their efforts to engage men. External evidence⁶ from different projects highlighted the fact that women went back to care work only, transferring assets to their husbands and sons due to the social norms. Therefore, all direct participants to the project are women, however, there is a strong focus on engaging men and boys across the outcomes where possible. The project focuses on reaching female headed households, which represent 32.7% of the total beneficiaries. The project has a twin-track approach to achieve holistic WEE outcomes⁷ as primary focus including: economic advancement, access, agency, and equitable systems.⁸ The project focuses on mainstreaming gender in Outcomes 1, 2 and 3 to improve women's incomes and access to new economic opportunities, services and resources. Meanwhile, Outcome 4 focuses on women's agency, and equitable systems by implementing targeted gender transformative and other interventions.

5 Rohyinga Emergency Vulnerability Assessment (REVA)- Summary Report, WFP, December 2017 accessed at <https://reliefweb.int/sites/reliefweb.int/files/resources/WFP-0000050429.pdf>

6 Abhijit Banerjee et al. (2015). A multifaceted program causes lasting progress for the very poor: Evidence from six countries.

7 World Vision has a holistic definition of Women's Economic Empowerment (WEE) framework. For more information please visit: WEE Framework Manual online version.pdf (wvi.org)

8 As per WV's Framework Manual on Women Economic Empowerment, "economic advancement" is defined as increased income and return on labour, "access" refers to accessing support needed to succeed economically, "agency" is the ability to make and act on economic decisions and "equitable systems" is the availability of equal and inclusive systems that promote equity, account for the different needs of vulnerable populations and create enabling environments for their engagement.

GPOP MAIN INTERVENTIONS

- Income diversification via **productive assets** transfer & technical training (**goat, chicken, commercial vegetable and small business**)
- Improved **market linkages** via partnerships with private, public actors and producer groups
- **Disaster preparedness and early warning**



- Increased gender **equitable decision-making** in households via the Mencare Model
- Challenge harmful and **replace harmful social norms** linked to gender equality, child marriage and labour
- **Life and soft skills training** on improving confidence, leadership as well as family planning

Box 3: GPOP Graduation Criteria – structured around the 4 ultra-poor households pillars and 4 project outcomes.

Livelihoods	Social protection/food security	Financial inclusion	Social empowerment
(1) At least two sources of income	(4) Three meals per day for all members	(8) Cash savings in saving accounts	(10) No school drop out
(2) Two productive assets that contributed to income generation	(5) Acceptable food consumption scores	(9) Cash savings to cover lean period	(11) No child marriage
(3) Knowledge of disaster risk reduction and preparedness	(6) Use of sanitary latrines and drinking water		(12) Knowledge of family planning
	(7) Increased consumption of nutritious foods		(13) Knowledge of gender equality and women's rights.

OUTCOME 1: IMPROVED HOUSEHOLD INCOME AMONGST ULTRA-POOR HOUSEHOLDS

Achieved through:

- Supporting households with at least two income generation activities (IGAs) especially suitable for women (among the four options of chicken rearing, goat rearing, commercial vegetable cultivation or small business); productive assets to kick-start the selected IGAs ; technical trainings; building the capacity of community vaccinators /women entrepreneurs so that chicken producers can access to animal health services.
- Increasing women's access to time-saving technologies such as gas stoves to give them more time for IGAs.
- Raising awareness on disaster management (cyclones, floods, landslides), early warning signs and coping strategies
- Linking to input and output markets and promotion of collective purchase or sale to support economies of scale (after ultra-poor households have graduated).

Empowering women in the chicken value chain

The GOPP project worked in the chicken value chain because: women were already working in this value chain, it is an IGA that can be done close to the home, and there is a strong market demand in local markets in Cox's Bazar.

“Even if we no longer have support from the project, we want to continue our IGA work and we can certainly continue because the project has changed our way of life. For example, we have renovated our houses, purchased new goods, paid children's education and are finding new sources of income.”

– FGD with men in Darga Para village, Teknaf



Nur Ayesha makes her dreams come true.

OUTCOME 2:**IMPROVED FOOD SECURITY AND NUTRITION OF ULTRA-POOR HOUSEHOLDS**

Achieved through:

- Providing one off basic needs support for 6 months at the start of the 24-month cycle to help meet basic needs, especially during the lean season;⁹
- Supporting households with home-gardens (training, vegetable seeds, fruit seedlings) to help diversify families' diets, especially pregnant women and new mothers;
- Conducting nutrition and hygiene awareness activities, including on the negative consequences of women and girls eating last and less;
- Increasing access to public health services, including access to the Governments Social Safety Net for those with a disability (social welfare department).



Beloara becomes a champion in her community.

⁹ During the COVID-19 pandemic, there was a need to support ultra-poor households with basic needs support to avoid households needing to adopt negative coping mechanism such as selling of assets.

OUTCOME 3: **IMPROVED FINANCIAL INCLUSION FOR ULTRA-POOR HOUSEHOLDS**

Achieved through:

- Establishing more than 150 savings groups (“Saving for Transformation” groups and “Normal Saving Groups”), which provide an important source of social capital for ultra-poor women;
- Conducting gender-Inclusive financial literacy training (GIFT) on record keeping, savings and saving goals, investment in IGAs, dealing with banks, as well as gender transformative sessions on the family vision and sharing decision making between husbands and wives;
- Linkages to Micro Finance Institutions (MFIs) for accessing loans and encouraging increased savings.

“Now we save some money in the bank account earned from IGAs for any emergency period. We don’t have husbands, that’s why no one lends us money suddenly. So we have to save money in the bank account.”

– FGD with women
heads of households in
Purbo Shatgoria, Teknaf

OUTCOME 4: **IMPROVED SOCIAL AND GENDER INCLUSION OF ULTRA-POOR HOUSEHOLDS**

Achieved through:

- Conducting soft skills sessions for women on improving their confidence, communication, decision making and leadership skills;
- Conducting life skills training on gender equality and gender-based violence, women and child rights and reproductive health rights;
- Conducting MenCare sessions for husbands, wives and mothers-in-law (in some sessions only) to ensure a family environment that supports women decision-making and prevents child marriage and child labour;
- Conducting awareness raising on gender equality issues and child rights at the community level;
- Coaching sessions for households linked to the family development plan.



Senowara and her husband are feeding their goats.

Box 4: Why add iMSD and Mencare interventions to ensure a sustainable pathway out of poverty?

Experience from other graduation projects reveal that there are risks of:

- > graduated families falling back into extreme poverty in the long run as they are unable to sustain their economic activity in the face of shocks
- > women beneficiaries no longer have control over productive assets once the project ends, mostly due to inequitable gender relations and social norms.

Based on this, the GOPP project is innovating by incorporating two approaches:

- (1)** Inclusive Market System Development (iMSD) which provides continuity to the graduation program by supporting families after they are graduated. This will be done by:
 - Providing market opportunities, especially via collective marketing and purchasing of inputs
 - Supporting demand-driven agriculture-based enterprises
 - Facilitating access to agricultural services for improved skills and productivity.
- (2)** Mencare sessions which consist of gender transformative activities that are facilitated among family members over several weeks. The approach seeks to promote gender equitable relations including joint decision making, sharing of child care work and the role of women in IGAs. This can reduce the risk of gender equality outcomes not being sustainable in the long run because the root causes of gender inequality – social norms – were not addressed.

FINDINGS

GOAL: TO 'GRADUATE' ULTRA-POOR HOUSEHOLDS IN UKHIYA AND TEKNAF SUB-DISTRICTS IN COX'S BAZAR OUT OF POVERTY

At mid-term, the effectiveness of the ultra-poor households approach can already be observed. Indeed, the proportion of households living under the poverty line of \$2.00 reduced significantly: from 92.0% at baseline to 79.4%.¹⁰

At mid-term, 71.9% of households met the project's graduation criteria with very high changes observed for cyclone preparedness knowledge, cash savings, number of productive assets owned and number of income sources per household. The proportion of graduated households is even higher in Ukhiya sub-district (76.5% vs. 67.2% in Teknaf). Criteria that are less fulfilled are households' knowledge on gender equality and women's rights (especially in Teknaf) and owning a home-garden or fruit/wood trees (mostly due to lack of sufficient land and the Mencare sessions having not started before the midline).



World Vision sparks Khatija's entrepreneurial spirit.

¹⁰ This probability is only slightly lower among women headed-households (WHH), i.e. 77.9%, and slightly higher among HHs with people with disabilities, i.e. 80.3%.

OUTCOME 1: IMPROVED HOUSEHOLD INCOME AMONGST ULTRA-POOR HOUSEHOLDS

Indicator	Baseline value (2019)			Mid-term value (2021)		
	All	WHH	MHH	All	WHH	MHH
Households with at least two sources of income	17.6%	18.5%	17.0%	99.9%	99.8%	100%
Households with increased income (contributed by project) and average monthly Household income	N/A BDT 3,837 (USD 41)	N/A BDT 3,878 (USD 41)	N/A BDT 3,811 (USD 40)	N/A BDT 15,733 (USD 167)	99.5% BDT 13,467 (USD 143)	99.8% BDT 17,137 (USD 181)
Women reporting ownership of productive assets (at least 3 productive assets)	2.6%	2.9%	2.5%	63.1%	64.6%	62.1%
Respondents aware of disaster mitigation practices	1.0%	1.8%	0.4%	60%	60%	60%

The GOPP project provided to each household the opportunity to start new IGAs, which resulted in all target households (but one) interviewed having at least two sources of income at mid-term. Women beneficiaries mostly selected poultry and goat rearing (about 90% of households) which they can manage on their own. This positive change results in some households dropping heavy daily labour work or maid jobs, which was the only source of income for most households at baseline (83% of households vs. 57.1% at mid-term). A number of women also invested the money earned in other IGAs such as sewing, cow rearing or fishing. As two productive assets are transferred in the name of women, women's asset ownership greatly increased: from 2.6% at baseline to 63.1% at mid-term (3 assets or more). In turn, this strategy, along with technical and soft skills training for women, contributed to increased confidence of women to engage in livelihood activities.

“We reared chicken before as well but were not doing it seriously as we had no knowledge about disease. All chickens died after a certain period. No income came from this. We now know lots about chicken rearing and vaccination and we are now earning income from chicken.”

– Focus Group Discussion with women from MHH. South Pankhali in Teknaf sub-district

On average, ultra-poor households were able to increase their income over 4 times from BDT 3,837 (or USD 41) per month to BDT 15,733 (or USD 167) per month. In terms of income generation, 99.7% of households report having increased their income as a result of the project intervention. At mid-term, monthly household incomes is significantly higher in MHHs.

Selling vegetables generates the highest annual revenue (twice that of selling chicken and eggs) but is accessible to only 16% of households, mostly due to limited land available. On another hand, the evaluation team was unable to assess more advanced business approaches, such as collective purchase of inputs or marketing, given this intervention had not yet commenced at the time of the evaluation.

With high potential for disasters in the region, households have to learn to identify early warning signs and take the right actions to reduce impact on productive assets. The increased awareness appears remarkable, with 60% of women having good understanding of the topic at mid-term compared to only 1% at baseline.

OUTCOME 2: IMPROVED FOOD SECURITY AND NUTRITION OF ULTRA-POOR HOUSEHOLDS

Indicator	Baseline value (2019)			Mid-term value (2021)		
	All	WHH	MHH	All	WHH	MHH
Households that are food secure as measured by HFIAS ¹¹	6.8%	7.1%	6.6%	64.3%	61.2%	66.3%
Households with minimum dietary diversity ¹²	49.8%	43.6%	53.7%	85.9%	85.3%	86.3%
Households with a kitchen garden or at least 4 fruit and/or wood trees	34.0%	29.2%	36.9%	91.3%	90.6%	91.8%
Households with access and utilising available government services (Community clinics only)	40.1%	36.1%	42.5%	89.7%	89.7%	89.8%

Given the increased income and the one-off support being provided at project start, the proportion of food-secure households increased from 6.8% to 64.3% (up to 69.3% in Ukhiya), and in parallel, that of severely food insecure households reduced from 79.3% to 6.5%. Households with higher revenues from goat rearing and vegetables are on average more food-secure than households mostly engaged in chicken raising. Dietary diversity also increased considerably (from 49.8% to 85.9%), while at the same time filling the gap observed at baseline between MHHs and WHHs. This increase is mostly resulting from higher incomes that enable families to diversify their diet, as well as from a better understanding of nutritional needs (taught during awareness raising sessions).

Producing their own vegetables is also a reason for consuming these more frequently according to women beneficiaries in Ukhiya sub-district. At mid-term, 80.3% of respondents report having a kitchen garden and 70.6% have fruit/wood trees.

Lastly, households are increasing their use of government services, which contributes to sustaining the progress achieved through the project. At mid-term, 89.7% of households use community clinics during the past year vs. 40.1% at baseline. 66.3% of households also report using government veterinary services (mostly for vaccination). Reaching out to other public health services, social welfare services or family planning offices is however reported by a third or less of the households, reflecting a need for continuous awareness raising on this issue.

“Before getting the support from the project, three meals were not cooked properly in the family, there were not even enough food plates too. Now with IGA support from the project, the family's shortages have been overcome and we can eat not only three meals a day, but also nutritious food and able to sell vegetables, chicken and chicken eggs. Can save a little money too.”

– Focus Group Discussion with women from WHHs. Anjumanpara Palangkhali in Ukhiya sub-district

11 HFIAS: HH Food Insecurity Access Scale. This tool captures the HH perception on food access according to 3 domains: anxiety and uncertainty, insufficient quality or food intake, physical consequences.

12 Following the Household Dietary Diversity Score guidelines, minimum dietary diversity is reached when HHs consume at least 4 food groups out of 12 predetermined groups.

OUTCOME 3: IMPROVED FINANCIAL INCLUSION FOR ULTRA-POOR HOUSEHOLDS

Indicator	Baseline value (2019)			Mid-term value (2021)		
	All	WHH	MHH	All	WHH	MHH
Households saving money in desirable/trustful structures (NGO, bank, cooperative) ¹³	7.1%	5.4%	8.1%	34.4%	33.3%	34.6%
Average savings per savings group member in USD	N/A			USD 40.4	USD 39.6	USD 40.9
Households using loans and/or savings or share-out to invest into productive assets/ inputs/ services	No data			30.9%	30.2%	31.3%
Women who report decision-making power for saving or borrowing money	7.4%	5.4%	8.7%	68.6%	85.7%	58.0%

Financial inclusion is key to households' economic empowerment as families start to earn higher revenues and understand the benefit of investing in IGAs. At mid-term, 85.5% of households report saving in project supported saving groups and 34.4% (vs. 7.1% at baseline) report saving money in other reliable structures such as NGOs, banks or cooperatives. Saving group members are able to save USD 40.40 on average in the last annual saving cycle, an amount of money which can support ultra-poor households to manage unpredicted crisis.

Overall, 17.1% of all households take a loan from savings groups or share out the savings and 30.9% of these households use this money to invest in IGAs. The majority of households still show reluctance to borrow money

due to complex procedures, mistrust and risk aversion, therefore preferring to borrow money from family or friends (86.3% of households).

The financial literacy strategy is also starting to benefit gender equality within households thanks to women gaining confidence in their financial knowledge (40.1% of women interviewed) and their families supporting joint management of the household income. As a result, at mid-term, an important increase in women's decision-making power for saving and borrowing is observed: from 7.4% to 68.6%. Yet, women's decision-making power is much higher in women-headed households than in male-headed households (85.7% vs. 58.0%).

¹³ This indicator is a WVI Core Indicator usually named "Households with the means to save money".

OUTCOME 4: IMPROVED SOCIAL AND GENDER INCLUSION OF ULTRA-POOR HOUSEHOLDS

Indicator	Baseline value (2019)			Mid-term value (2021)		
	All	WHH	MHH	All	WHH	MHH
Male-headed households where non-IGA related decisions are taken equitably	7.2%			50.1%	NA	NA
Male-headed households where IGA related decisions are taken equitably	25.0%			30.0%	NA	NA
Women who feel confident to engage in livelihood activities and/or to get involved in rewarding/high influence roles	14.9%	14.7%	15.1%	83.7%	88.6%	80.7%
Women/men with supportive attitudes towards gender equality	Women: 37.6% Men: no data	Women: 38.3% Men: no data	Women: 37.2% Men: no data	Women: 67.4% Men: 52.2%	Women: 67.5% Men: 0%	Women: 67.4% Men: 52.6%
Women from non-single-headed households reporting equitable division of labour (on and off-farm)	18.2%	NA	NA	65.5%	NA	NA
Women reporting satisfaction with time use	8.8%	6.9%	9.9%	71.4%	71.9%	71.1%
Households with no child marriage in the last 24 months	94.5%	94.1%	94.8%	98.5%	98.4%	98.7%



Goats provide this family with increased income options.

Equitable decision-making is significantly more frequent after two years of project implementation, which is especially true for non-IGA related decisions: from 7.2% to 50.1% of households. Despite a clear increase of women's ownership of productive assets and of women's confidence to engage in livelihoods activities (from 14.9% to 83.7%), the increase in equitable decision making for IGA related decisions is less at 5% (from 25% to 30% of male-headed households). Indeed, in male-headed households especially, men still have the final word in regard to these decisions and more work will be needed in the remaining time of the project. This is especially true in Teknaf where results are significantly lower (21.8% vs 37.1% in Ukhiya). As an example, confidence of women to engage in IGAs is higher in women-headed households than in male-headed households (88.6% vs. 80.7%).

Women's attitude toward gender equality improved greatly since the baseline (from 37.6% to 67.4%), showing a very positive impact of the project's integrated approach. In line with the above finding, the mid-term evaluation found that only about half of the men interviewed (52.2%) have supportive attitude towards gender equality, with more conservative positions in regard to statements about women's working rights, abilities and independence to spend her income.

Thanks to the gender equality related activities targeting decision making and manageable workloads, it appears the division of labour is more equitable with almost two-thirds of the households, contributing to women's very significant increase in their satisfaction with time-use (71.4% women satisfied at mid-term vs. only 8.8% at baseline). In addition, women expressed that spending time to earn money for the households was an important source of pride for them.

Child marriage slightly reduced from baseline (98.5% of household with no child marriage in the last 24 months compared to 94.5% at baseline). However, the difference is not statistically significant. Given that knowledge on child marriage and child labour increased significantly due to awareness sessions, it is likely that the situation will continue to progressively improve in the remaining project period.

“Women now get much more respect from men, because men often ask women for money for family expenses. Now women have increased ownership of productive assets and income so that men respect women more.”

– FGD with women from Khayratipara in Ukhiya sub-district

“I help my wife for washing clothes what I did not do earlier as I learned about this from the GPOP.”

– FGD with men from Purbo Farirbill in Ukhiya sub-district

“Earlier we did not realize the pressure of household's chores like washing clothes, cooking, etc., what women do regularly. But now we realize the importance of their works and we help our wives in household chores.”

– FGD with men from Purbo Farirbill in Ukhiya sub-district

SUSTAINABILITY

At this stage of project implementation, GPOP has already laid the path to sustainable results, such as enabling ultra-poor households to diversify their income sources and become more independent with increased knowledge on productive activities, health, hygiene and nutrition. IGAs proposed to women are now very familiar to households and will very likely sustain in the households when coupled with better animal health services, government agricultural support and private sector engagement. Sustaining the progress made in gender equality and women empowerment will require longer-term interventions as these are related to social norms which often restrict women's role and rights in the family and community.

The project's 'graduation plus' component of iMSD and Mencare after the ultra-poor households cycle will further support sustainable outcomes given the focus of these interventions on supporting ultra-poor households to organise better in groups for collective

GENDER

As a gender-focused project targeting women's economic empowerment, a clear and comprehensive guideline on gender equality is guiding the different project strategies. Within Outcome 1 and 3, the project focuses on women's economic advancement and access to opportunities and services by putting women at the centre of the supported IGAs. Selected activities are all manageable by women and can progressively be developed into more professional businesses as the project continues linking farmers with input suppliers and local markets, and promoting collective transactions within producer groups. Increased use of financial services is also a key lever to women's economic empowerment but more extension on the different borrowing mechanism is highly needed.

Women's agency and equitable systems are supported within component 4 through work on women's soft skills encouraging women's participation in the economy and public life, and raising awareness among all household members on gender equality principles. Mid-term results show tangible progress in a number of areas such as increased women decision-making power (for saving or borrowing for example), more equitable decision-making (especially for non-IGA related activities) and manageable workloads (more equitable division of labour and increased satisfaction with time use).

buying and selling, linkages with different value chain actors where ultra-poor households are active and focusing on gender transformative activities address gender relations and social norms. The establishment of collective bulking and market places at village/union level will help graduated households to find a market for their produce, even if individual volumes are still limited. These business points will also be an opportunity to open-up farmers' networks in the agriculture sector. Direct linkages to banks, micro-finance institutes (MFIs) and cooperatives are greatly supporting long-term financial inclusion of ultra-poor households. Yet this is mainly true for savings now as most beneficiaries are still reluctant to take loans. To overcome this, the project will work closely with MFIs to design and propose products that are relevant for graduated households, such as seasonal loans. Also, the project is planning to support saving groups to register as legal Community Based Organizations to be able to sustain these entities in the long run.

Yet, slower progress for questions related to women's engagement in IGAs (especially in male-headed-households), suggests this area is still male-dominated. Awareness raising targeting key social norms within families and communities is starting to show positive shifts in attitudes towards gender equality but more work will be needed in the long term.

Lastly, within component 2, women's role in securing sufficient and nutritious food is key and valued by family members as food security status of target households is clearly improving. The GPOP project is directly supporting women with inputs and knowledge to grow a homestead garden that is used for daily meals and selling. This is complemented by capacity building in nutrition and hygiene knowledge allowing women to progressively ensure more equitable food distribution within the family, including addressing prevailing attitude that women and girls should eat last and less.

Despite these positive findings, the mid-term evaluation revealed that the perception of food insecurity is still common in many households (17.5% felt moderately to severely food insecure), which could be linked to the Covid-19 crisis and other environment and climate change disasters. This remains a gap to address in the remaining time of the project.

DISABILITY AND CHILD PROTECTION

A disability assessment laid the ground for the project’s disability mainstreaming strategy. As a result, specific activities to change attitude on disability issues are conducted: workshops in the communities, specific sessions in the soft skill module and awareness activities for caregivers of People with a Disability. Efforts are also made to link people with disabilities to government services providing allowances for them. At mid-term, this process had not yet borne fruits due to administrative delays caused by the Rohingya migration crisis. The evaluation team points out that more work could be done during the remaining half of the project to ensure people with a disability are able to fully benefit of project interventions. This includes linking them with NGOs or relevant government departments that provide assistive devices and collaborating with Disabled People’s Organization to promote role models among targeted persons with a disability.

The project specifically aims to target the household structures where children reside, with good progress made in relation to food security and nutrition such as household dietary diversity. The project raises awareness on the negative impact of child marriage and increased knowledge on the risks of child labour. A number of positive feedbacks were collected in this regard.

“Child labour and child marriage are now reduced in the area and parents send their children to school.”

– FGD with women from male-headed households in Hnila, Teknaf

ENVIRONMENT AND CLIMATE CHANGE

Given the small-scale of the promoted IGAs, the environmental risk and impact on climate change is overall very limited for this project. Based on the guidance provided in the environmental assessment, the project team is promoting environment-friendly practices such as avoiding the use of chemical fertilizers, etc. Climate-smart practices such as growing vertical and off-ground gardens are also

encouraged. The MTE underlined the need to further identify and promote climate resilient practices relevant for ultra-poor families and to conduct more extension on Early Warning Systems. On another hand, the project is delivering sessions on disaster risk reduction and climate change to raise awareness on early warning signs, disaster mitigation practices and how to deal with natural disasters.



Environment and Climate Change - The project brings hope to families.

CONCLUSION AND RECOMMENDATIONS

OVERALL



Continue to work with non-graduated households:

Extra coaching or refreshers training can be organized for non-graduated households prioritising which criteria they did not meet. The non-graduated households nearby 2nd cohort's households can be allowed in sessions related to the graduation criteria which were not met. Finally, linkages with government or NGOs working on improved water and toilet facilities, would support non-graduated households.



Prioritise improving outcomes from ultra-poor households in Teknaf:

As Teknaf had lower outcomes compared to Ukhia, it is important for World Vision and its' partner organisation in this sub-district to adapt the activities based on the findings.

OUTCOME 1:

IMPROVED HOUSEHOLD INCOME AMONGST ULTRA-POOR HOUSEHOLDS



Continue to strengthen knowledge on key IGAs, especially in Teknaf.

Conduct refresher training and coaching on improve husbandry practices on native chicken, goat and commerical vegetables among the ultra-poor households, as well as facilitate linkages to relevant government ministries.



Build the capacity of graduated ultra-poor to organise in producer groups and connect to the input and output markets.

With the planned activities to support the ultra-poor to mobilise into groups, partner with private agri-business companies who sell vegetables inputs and animal drugs would contribute to increase commercial production.



Build the capacity of community vaccinators to improve access for chicken producers.

This would help to prevent high death rate of chickens and improve the resilience of chicken producers. Mobile veterinary clinics could be an alternative option to increase access of the people in hilly area to animal health services.

OUTCOME 2**IMPROVED FOOD SECURITY AND NUTRITION OF UP HOUSEHOLDS****Investigate the root causes of the low perception of food security**

and develop an intervention strategy linked to the updating the nutrition behaviour change modules based on knowledge gaps, needs based coaching or other solutions.

**Strengthen approach to vertical gardening to improve the home gardening activity.**

The project can connect with government and other actors working in this space to promote cross-learning with the project. Community demo-plots can be considered.

OUTCOME 3:**IMPROVED FINANCIAL INCLUSION FOR UP HOUSEHOLDS****Encourage ultra-poor households to invest in their IGAs.**

Given that this is still not a common practice, this can be done through business training and also cross-learning with those households that have successfully invested their savings and profits to expand their business.

**Support the project's 151 savings groups to be registered as community-based organisations (CBOs).**

To improve efficiency, savings groups in the same geographic area can be consolidated in one area.

**Link savings groups with MFIs to improve access to loans and other financial products.**

Seasonal loans with grace period is more suitable to the households to promote their business (e.g., chicken, goat, vegetables), which could improve uptake. The project should discourage households taking loan from relatives with high interest.

OUTCOME 4:**IMPROVED SOCIAL AND GENDER INCLUSION OF UP HOUSEHOLDS****Strengthen the engagement of men through the scale up of MenCare after graduation and the engagement of men in the life/soft skills training.**

There should be particular attention paid to engagement of community leaders and ensuring appropriate adaptations for Teknaf. Particular focus on decision-making for IGAs, gender equality and social norms will be needed to continue pushing further the results observed at mid-term.

**Prioritise soft skills and life skills training.**

Given the challenges with the soft skills training implementation due to the pandemic, the project should identify key knowledge gaps and relevant households and provide needs-based coaching and follow up as required.

**Make the business case for the labour savings device usage.**

Although the *Bandhu Chula* are available to most of the households, and they know the stoves save time, they are only using the stoves for light cooking (heating tea water, egg fry etc.). The project may need to calculate economic return of time in comparison with IGAs and advise the households accordingly.



World Vision



Increased egg production means more income and better nutrition.

For more information, contact:

Md. Yusaf Ali, GOP Project Manager,
World Vision Australia Md_Yusuf_Ali@wvi.org

Vincent Potier, Evidence Building Advisor,
World Vision Australia vincent.potier@worldvision.com.au

Ellie Wong, Economic Empowerment Manager,
World Vision Australia ellie.wong@worldvision.com.au

World Vision ANCP desk: ancp@worldvision.com.au



World Vision Australia acknowledges the support of the Australian Government through the Australian NGO Cooperation Program.

THIS MEANS THE WORLD

© 2022 World Vision Australia. ABN 28 004 778 081. World Vision Australia is a Christian relief, development and advocacy organisation dedicated to working with children, families and communities to overcome poverty and injustice.