



## **'SOMRIDDHI'**

**'SIDR'-Affected Community Led Action for Livelihood Restoration and Disaster Risk Reduction**

### **Final Evaluation Report – June, 2011**

**Cooperative Agreement Number 388-A-00-09-00037-00**



*CRS Bangladesh Contact*

Snigdha Chakraborty  
Country Manager, CRS Bangladesh  
2, Outer Circular Road, Shantibag, Dhaka  
GPO Box – 994, Dhaka – 1000, Bangladesh  
Tel: +880 1730426940  
Email: [schakraborty@asia.crs.org](mailto:schakraborty@asia.crs.org)

*CRS Headquarter Contact*

Patrick Obrist  
Public Resource Specialist  
CRS World Headquarter  
228 W. Lexington Street  
Baltimore, MD 21201  
Tel: (410) 951-7206  
Email: [pobrist@crs.org](mailto:pobrist@crs.org)

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## Evaluation Team

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Mr. Pintu William Gomes	Senior Program Manager, Caritas National Office
Ms. Snigdha Chakraborty	CoP, Somriddhi, CRS Bangladesh
Mr. James Malakar	Program Manager, Somriddhi, Caritas Barisal
Ms Lipika Basu	M&E Officer, Somriddhi, Caritas Barisal
Mr. Badal Benjamin Rozario	Project Coordinator, DRR, Caritas National Office
Ms Florence Shyamali Rozario	Field Officer, DMD, Caritas Dinajpur
Mr Ratan Guda	Program Officer, DMD, Caritas Barisal

**All Somriddhi field staffs carried out the data collection and supported the above team in interpretation, analysis and documentation.**

Ms. Clara Hagens, Technical Advisor, M & E, CRS Asia, supported the designing the evaluation planning, tools and interpretation. She is the main author and Snigdha Chakraborty is the co-author of the Evaluation report.

*On behalf of Caritas and CRS, the Evaluation team and all Somriddhi staffs express their thanks and deep gratitude to all project participants, WDMCs and whole community members in Khaprabhanga, Lalua and Mithaganj Union of Kolapara, Patuakhali district for their outstanding contribution and support to the project in general and Evaluation in particular. The team also express thanks to the local government and other stakeholders for their support and coordination in implementation of this project.*

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## Acronyms

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Caritas	Caritas Bangladesh
CBDP	Community-Based Disaster Preparedness
CFW	Cash-for-work
CoP	Chief of Party
CRS	Catholic Relief Services
DER	Disaster Emergency Response Group
ECB	Emergency Capacity Building Project, Bangladesh
FGD	Focus Group Discussion
FM	Field Monitor
FO	Field Officer
GoB	Government of Bangladesh
IR	Intermediate Result
IWG	Inter-Agency Working Group
JFO	Junior Finance Officer
M&E	Monitoring & Evaluation
MTR	Mid Term Review
NFI	Non-food Item
PM	Project Manager
RD	Regional Director/Barisal (Caritas)
SFO	Senior Finance Officer
SO	Strategic Objective
SPM	Senior Program Manager
TNO	Thana Nirvahi Officer (TNO) – Sub-District Officer
UC	Union Council
USG	United States Government
WDC	Ward Development Committees
WDMC	Ward Disaster Management Committees

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## EXECUTIVE SUMMARY

CRS and Caritas Bangladesh initiated Somriddhi (SIDR-Affected Community-Led Action for Livelihood Restoration and Disaster Risk Reduction Project), **Cooperative Agreement No. 388-A-00-09-00037-00** in April 2009. The goal of the project was that SIDR-affected households have sustained livelihoods. Somriddhi had two main objectives:

- 1.) Targeted SIDR-affected households earn income throughout the year; and
- 2.) Targeted flood/cyclone-prone communities successfully protect household and community livelihood assets.

Somriddhi, a two-year project, targeted over 10,000 households affected by cyclone SIDR in 3 Unions of Kolapara Sub district of Patuakhali District in Southern Bangladesh. The project followed an integrated, community-based approach to restoring sustainable livelihoods and community assets. The strategy of the project focused on developing community-based disaster preparedness plans and committees to implement preparedness measures; rebuilding and strengthening of community infrastructure affected by the cyclone through cash-for-work activities, and a voucher-based asset restoration component coupled with training on improved livelihood care practices to restore household livelihood activities.

The objectives of the final evaluation conducted in April 2011 were to:

- 1.) To determine the appropriateness, effectiveness, efficiency, impact, and sustainability of Somriddhi;
- 2.) To identify good practices and lessons learned from Somriddhi; and
- 3.) To document the project's main successes and challenges

The Evaluation Team conducted a final evaluation consisting of a random household survey among 334 beneficiaries, a series of focus group discussions with both beneficiaries and non-beneficiaries, and interviews with project and partner staff, local government and other stakeholders. The results were analyzed and interpreted during a three-day reflection session with the project team.

A summary of the main findings for each of the standard evaluation criteria, the project's key successes and challenges, good practices and lessons learned are presented below.

### ***Appropriateness***

The support provided by Somriddhi was highly appropriate in meeting the needs of the households most-affected by SIDR and resulted in both increased household income and community disaster preparedness. Beneficiaries were very satisfied with the support provided. Non-beneficiaries also stated that the project was appropriate for supporting livelihoods and protecting the community from future disasters.

To contribute to household income, the project provided asset vouchers equivalent to 10,000 taka or US\$147 which allowed beneficiaries to replace lost assets or purchase new assets. Cattle were the most commonly purchased asset although non-livestock assets, such as tricycle vans and grocery stores, were also included in the list of assets for purchase. The amount of the voucher was established based on the market price for a mature cow during project design. At the time of the voucher fair, the price of mature cows had increased and beneficiaries purchased less mature cows and/ or other assets. The project team concluded that it would have been more appropriate to reflect anticipated market inflation in the project budget to ensure the voucher amount would still be sufficient for a mature cow purchase. The majority of households (88%) purchased less mature cattle with the voucher and nearly all households were able to purchase multiple assets.

To provide additional support to those who purchased cattle, the project trained beneficiaries on cattle care and feeding practices to increase cow health and productivity. The uptake of these cattle care practices has been very high. Beneficiaries stated that they value these practices based on the improvements in the health of their cattle and that they plan to continue these practices into the future.

Additionally, the cash-for-work (CFW) activities initiated during the lean seasons augmented income for beneficiaries while many waited for cattle or other assets to begin to generate income. CFW earnings were most commonly spent on food and cattle feed. These CFW activities also contributed to community disaster preparedness by rebuilding infrastructures damaged during SIDR. The project rebuilt 115 infrastructures, such as raised roads (linked to dykes) that are connected to cyclone shelter, raised school field, ponds, and culverts. In addition, 1,120 households benefited from plinth raising for their home or cattle shed. The raised roads cum dykes were successful in protecting land and crops from saline water in the October 8<sup>th</sup> and 9<sup>th</sup> 2010 tidal waves.

The high degree of community participation in Somriddhi was achieved through establishing Ward Disaster Management Committees (WDMCs), Community-Based Disaster Preparedness (CBDP) help teams and community monitoring committees. Each committee or team included more than half female members and was composed of only project beneficiaries.

The degree of involvement of women in Somriddhi was much higher than what has been achieved by many similar projects. The vouchers were distributed to women to increase their voice in the decisions for assets purchase, women were able to participate in CFW activities due to the provision of child care and other special accommodations, and women represented the majority of those trained in livestock care practices. This approach contributed to increased respect in the household and community for many women.

### *Effectiveness*

Somriddhi was generally effective in meeting its planned outputs on time. There were however delays in the voucher purchases of cattle and in cattle vaccinations. The delay in cattle purchase was due to limited availability of the type of cow originally specified for voucher purchase. To address this, the project team expanded the range of cows that could be purchased with the voucher. This fully addressed the problem and beneficiaries were able to quickly proceed with purchase but the purchase of less mature cows meant that beneficiaries had to wait up to six months for milk production and the income from milk sales. Cattle vaccinations were similarly delayed due to lack of availability of vaccines at government stores and qualified veterinarians to administer the vaccines. Instead of vaccinating the cattle within a week of purchase, cattle were vaccinated a month after purchase. The effect of this delay on cattle health is not fully known.

Somriddhi implemented a dynamic and participatory monitoring and evaluation (M&E) system which enabled to project team to be responsive to any problems or challenges that arose. The monitoring system was kept light by the use of a series of one-off surveys and regular household monitoring visits. The community monitoring committees established after the mid-term review were effective in increasing ownership of the monitoring results and re-enforcing the intended behavior changes for cattle care and household disaster preparedness.

The project was able to incorporate almost all of the mid-term review (MTR) recommendations, including the development of the community monitoring committees. In response to the MTR, the project increased the flow of information between the field and regional offices and created a beneficiary forum. The project team decided not to include additional livestock training as requested by beneficiaries or to pilot the use of a household livelihood management plan, but instead to support livelihoods planning and reinforce training skills through household monitoring visits.



The partnership between CRS and Caritas was generally strong. Caritas staff particularly appreciated the accompaniment of the CRS staff throughout project implementation. Staff care was seen to be sufficient but could have improved by including more holiday and weekend breaks and increasing transportation allowance for field staff.

### *Efficiency*

The efficiency of the staffing and management structure was fairly high. Staff felt that team members were appropriately placed based on experience and skill and that adequate training and guidance was provided by the management team. Staff did suggest that additional community-level trainers were needed and that these trainers should have had stronger technical skills to improve training quality.

The cost per beneficiary was 21,896 taka during the life of the project, equivalent to approximately US\$322. This cost included livestock vaccination, engineering structures such as culverts needed for the roads and dykes constructed, tax payment for cattle, Early Warning and Rescue Kits to WDMCs, and the additional benefits provided to households who lost the cow or goat they purchased.

### *Impact*

Somriddhi was successful in achieving a high degree of impact against its two objectives. Income during the lean season increased from 38% to 72% among beneficiaries in December-March and from 27% to 57% in April-June when comparing pre-SIDR to the last year of the project. Through FGDs with beneficiaries, it does not seem that income varied greatly between those beneficiaries who purchased livestock and those who purchased non-livestock assets with their voucher. The uptake of cattle care practices was very high, ranging from 57% to 98% for different practices. Beneficiaries have stated that they value these practices due to the resulting improvements in cattle health and productivity and plan to continue these practices into the future.

The CFW activities were successful in identifying and rebuilding the key infrastructures that were vital in protecting lives and crops from tidal waves in October 2010. CFW income was also used to support beneficiaries during the lean season. The majority of CFW earnings were spent on food and cattle feed.

The accomplishments in community-based disaster preparedness (CBDP) were similarly high. Communities developed early warning plans which included evacuating livestock and family members with different warning signals. Preparedness activities included vaccination of livestock, formation of the emergency help teams, and household-level preparedness such as storing food for cattle, raising homesteads and tube wells and saving money for emergency and asset protection.

The unintended changes resulting from Somriddhi included the change of livelihood activities for 24% of beneficiaries. These beneficiaries used their vouchers to purchase more valuable or productive assets than those they had lost in SIDR and were no longer reliant on less-profitable livelihood activities such as prawn peeling or working a domestic maid. In addition, many female beneficiaries reported increased respect in their household and community due to their ownership of the assets and CFW earnings. Beneficiaries anticipate that their assets will continue to multiply and increase household income in the future. No negative impacts were reported by either beneficiaries or non-beneficiaries.

Beneficiaries reported that they most valued the knowledge and training provided for livestock care. They also highly valued disaster preparedness activities given the long-term protection they will provide the community in the future.

### ***Sustainability***

The sustainability of the impact of Somriddhi is likely to be high given the strong community participation and ownership of results exhibited during the project. After project close, the WDMCs will continue to function with their main role being the continued implementation of the CBDP plans, infrastructure maintenance, and household visits to reinforce positive preparedness measures. In addition, the value that beneficiaries have placed on the improved cattle care and feeding practices is likely to contribute to the maintenance of these practices, and their benefits, into the future. It is recommended that future studies examine the sustainability of project impact in one to three years.

### ***Successes and Challenges***

The successes of the Somriddhi project were strong beneficiary accountability, a high degree of flexibility in the voucher approach, good inclusion of female beneficiaries, and a successful community-based monitoring system. Each of these successes contributed to the satisfaction of both beneficiaries and non-beneficiaries with the support provided to their communities.

The main challenges that Somriddhi faced were the potential bias in beneficiary selection introduced by local political pressure and the Ward Development Committees (WDCs); the initial lack of available cattle and cattle vaccination during the voucher purchase fair; and the sale of cows by some beneficiaries after purchase. The potential bias in beneficiary selection was addressed by immediately eliminating the role of the WDCs in this process, posting the list of beneficiaries for community feedback before it was finalized and involving local government in the transparent beneficiary selection process. All complaints logged were addressed by an independent investigating team of Caritas staff. No complaints related to were registered after these procedures were followed.

The lack of cattle for purchase was addressed by expanding the list of cows that could be purchased with the voucher. The challenge related to cattle vaccination resulted in delayed vaccines and is not thought to have affected cattle health significantly. The sale of cows by beneficiaries due to persuasion by the vendor was addressed by re-emphasizing the value of cattle ownership in household monitoring visits and in CBDP meetings.

### ***Lessons Learned and Good Practices***

The project identified the following lessons learned:

- Caritas staff should work directly to select beneficiaries in a fully transparent manner before creating community committees. In this way, the committees can be composed of only beneficiaries and provide a greater voice for the most vulnerable in the community.
- Community-based monitoring is an effective approach for increasing community ownership of project progress and reinforcing positive behaviors. Community-based monitoring systems should be initiated in the early stages of the project in all communities.
- To ensure the voucher amount is sufficient for its intended purpose, it is important to reflect anticipated market inflation in the project budget.

Project staff identified and documented the following good practices through project implementation:

- To increase female participation in CFW, Somriddhi provided gender-appropriate latrine facilities, child care options, and located CFW activities close to the community. To further increase the gender equity within CFW, wages should be provided based on the hours worked, not on the amount of soil moved for example.
- Strong beneficiary accountability during targeting can be achieved through posting the targeting criteria and near-final list of beneficiaries for comment by the community, distributing flyers with



project staff contact information and establishing formal feedback mechanisms. Together these approaches allow for a fully transparent targeting process. Beneficiary accountability throughout the project can also be achieved through maintaining similar approaches and creating beneficiary forums in activities such as CFW.

## BACKGROUND

CRS and Caritas Bangladesh initiated **SOMRIDDHI** (SIDR-Affected Community-Led Action for Livelihood Restoration and Disaster Risk Reduction Project) in April 2009 funded by United States Agency for International Development (USAID) a sum of \$3,111,280 through the **Cooperative Agreement No. 388-A-00-09-00037-00** effective from April 19, 2009 and ended on April 18, 2011.

The goal of Somriddhi was that SIDR-affected households have sustained livelihoods. Somriddhi had two main objectives:

1. Targeted SIDR-affected households earn income throughout the year; and
2. Targeted flood/cyclone-prone communities successfully protect households and community livelihood assets.

Somriddhi, a two-year project, targeted 10,000 households affected by cyclone SIDR in Patuakhali District in Southern Bangladesh. The project followed an integrated, community-based approach to restoring sustainable livelihoods and community assets. The project targeted households that had lost their key livelihood assets and had not received any other assistance from NGOs or from the government. The strategy of the project focused on developing community-based disaster preparedness plans and committees to implement preparedness measures; rebuilding and strengthening of community infrastructure affected by the cyclone through cash-for-work (CFW) activities, and a voucher-based asset restoration component coupled with training on improved livelihood care practices to restore household livelihood activities.

The amount of the voucher was equivalent to US\$147 or 10,000 taka<sup>1</sup>. The majority of recipients (96%) purchased livestock or poultry with the voucher received from Caritas. Cows were the most common purchase, with 88% of recipients purchasing cows. Beneficiaries commonly purchased multiple assets with the voucher. Fifty-eight percent purchased two assets and 20% purchased three assets. The livelihood care practices focused on improved cattle feeding and appropriate vaccination. After the training the project team provided follow up through household monitoring visits. In total, 8,143 beneficiaries received livestock care training and 8,414 cows were vaccinated with project support.

The community-based disaster preparedness (CBDP) component consisted of creating CBDP plans and CBDP committees responsible for implementing the CBDP plans in each of the 66 villages targeted. The CBDP plans commonly included improving knowledge on early warning systems and evacuation procedures, storing fodder for cattle, household savings, asset protection, raising latrines and homes to protect against flood waters among other key preparedness behaviors. The CBDP plans also identified the key infrastructure to be repaired or strengthened through CFW activities.

CRS and Caritas have plans to provide follow-up support for eight months (until Dec, 2011) follow for a few key staff-persons who will be overseeing the extent of community ownership of the project after completion by linking the WDMCs with Union Disaster Management Committees (UDMC) and supporting CBDP plans and income from asset use.

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<sup>1</sup> \$1 = 68 taka as calculated during the proposal submission in late 2008.

## METHODOLOGY AND LIMITATIONS

The evaluation team developed a series of evaluation questions under each of the standard evaluation criteria.<sup>2</sup> The questions were used to structure data collection and analysis and to provide greater depth during staff reflection. The evaluation questions are presented in Annex A. The final evaluation was designed to provide comparable findings to those from the project's baseline survey (November 2009) and to complement the learning from the mid-term review (July 2010).<sup>3</sup>

The final evaluation collected both qualitative and quantitative data in targeted communities. The quantitative data were collected through 334 random household surveys among targeted households. The survey was conducted with the head of the household, whether male or female.<sup>4</sup> The sample size was calculated based on a 9% error and the sample was clustered into nine village-level clusters. The same sample size was used during the baseline survey. The household survey collected quantitative data to measure impact against project indicators, which are presented in Annex B.

The qualitative data were collected through focus group discussions with beneficiaries and non-beneficiaries in targeted communities. The methodology for the qualitative data was designed to allow for comparisons among male and female beneficiaries and to compare households that purchased livestock and households that purchase non-livestock assets with their vouchers. Focus group discussions were also conducted with male and female non-beneficiaries in targeted communities, community monitoring committees, and Ward Disaster Management Committees (WDMCs).

In addition, the evaluation utilized project monitoring data and interviews with staff, union chairpersons, and vendors who participated in livestock voucher fairs. Twenty staff and three local government officials were interviewed. Please see Annex C for number of discussions and interviews conducted.

### Limitations

The timing of the final household evaluation resulted in a long recall period in responses about income in the April-June lean season in 2010 and was too early to capture income data from the lean season in 2011. The timing of the final evaluation was selected for April 2011 in order to capture ultimate impact before project close in April 2011. The evaluation was however aptly timed for the questions related to income during the December-March lean season in 2011.

The understanding of the differences in impact for beneficiaries based on the type of asset(s) they purchased was based on qualitative data without a similar comparison made within the quantitative data. Focus groups were held separately with beneficiaries who received livestock and non-livestock assets. The random sample for the household survey was not designed to allow for comparisons within the overall results thus this comparison was not determined quantitatively.

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<sup>2</sup> The standard criteria are considered to be appropriateness, effectiveness, efficiency, impact, and sustainability.

<sup>3</sup> Please contact Snigdha Chakraborty, CRS Country Manager in Bangladesh, at [schakraborty@asia.crs.org](mailto:schakraborty@asia.crs.org) and/or Pintu W. Gomes, PM, Caritas Bangladesh, at [pmdmd@caritasbd.org](mailto:pmdmd@caritasbd.org) if you are interested in further information on the baseline findings or the mid-term review report.

<sup>4</sup> 78% of respondents were female and 22% were male.

## Appropriateness

### Appropriateness Evaluation Questions:

1. Was the combination of project activities and support provided appropriate to meet project objectives?
2. Was the use of WDMCs an appropriateness mechanism to increase community participation?
3. Did the project's targeting criteria and selection method allow the project to meet the greatest need?
4. Was the project responsive to the needs of women? How could this have been improved?
5. Were targeted households completely satisfied with the support provided? If not, why not? If not, how could this have been improved?

### 1. Was the combination of project activities and support provided appropriate to meet project objectives?

The activities and support provided by Somriddhi were considered to be appropriate to meet the project's objectives. Strengthens of the project strategy that contributed to its appropriateness were the flexibility in the voucher approach while allowed beneficiaries to meet their own livelihood assets needs and often to purchase multiple assets, the dual contribution of CFW activities to increasing household income during the lean season and community disaster preparedness, and the increased role of women in asset ownership and CFW activities compared to similar projects.

#### *Voucher Approach*

To increase household income throughout the year, the voucher approach allowed beneficiaries to restore lost assets and, often, to purchase more productive or valuable assets than those they had lost. The voucher provided a high degree of flexibility for beneficiaries to purchase one or multiple assets according to their asset plan. The Somriddhi team decided to use vouchers instead of cash because vouchers allowed a large range of asset options and prices while ensuring that the full amount would be spent on productive assets.

The Somriddhi project team had provided a family livelihood planning template to assist them in their purchase decisions. The template was provided to men and women separately to allow them to consider individually and joint purchases. The template is provided in **Annex D**. The range of assets available for purchase includes cattle, goats, sheep, poultry, grocery stores, sewing machines, poultry, seeds and tricycle vans. After purchasing their main asset, many beneficiaries had a remaining balance which was returned to them in voucher form for the purchase of additional assets in the future. Beneficiaries commonly purchased poultry with their remaining balance. These secondary assets, including poultry, often provided initial income while beneficiaries waited for their main assets to generate income. The list of assets purchased by beneficiary households is included in **Annex E**.

#### **A shop on a tricycle**

Altaf, from Choto Baliatali, Mithaganj, purchased a tricycle with his voucher from the Somriddhi project, spending 7000 of the 10,000 taka voucher. His initial income from this tri-cycle was about 150 taka a day. He found that many individuals purchased tri-cycle from his area and it would be a big challenge to earn higher income from his tricycle. He decided to use the remaining voucher balance of 2,300 taka to purchase items for a small shop on his tricycle. He purchased books, note books, pens, cakes, biscuits and other such items. Altaf now earns about 250 taka a day from his shop and has started savings for education of his children.

The combination of asset restoration and livestock training was highly appropriate for increasing household income. Once beneficiaries purchased assets, those that purchase livestock were trained on improved livestock care practices, such as improved cattle feeding and vaccination. During the timeline of the project, these practices have contributed significantly to improved cattle health and productivity. Beneficiaries stated that they greatly value these practices and will continue them in the future.

The interviewed vendors who participated in the livestock fairs were also very positive about the voucher method, especially for cows as it allowed health check up and ensured that beneficiaries purchased good healthy cows. One vendor suggested that the vouchers should specify quantity and price for every non-livestock item to ensure that beneficiaries receive a fair price. Beneficiaries purchased non-livestock items directly from shops instead of in through a fair as was arranged for livestock.

### ***Cash for Work (CFW)***

CFW activities were used for dual purposes: household income during the lean season and community disaster preparedness. To address the gap in income while beneficiaries waited for income from their productive assets, Somriddhi provided CFW earning opportunities during the lean seasons. The project team was aware that there was a six to ten month delay in milk productivity for many of the cows purchased and that the lean season would be particularly difficult for those beneficiaries. The CFW activities were timed as such that household did not need to accrue additional debt or rely on other negative coping strategies during these lean months. Households commonly used CFW earnings to purchase food (91%), cattle feed (77%), and save money (40%).<sup>5</sup> CFW income was provided to women which allowed them to meet household needs according to their priorities.

CFW also improved community disaster preparedness by rebuilding and raising roads to increase access to markets and to cyclone shelters, building small road cum dykes / embankments to protect crops and land from saline water and tidal waves, raising fields to provide shelters during cyclones or tidal waves, and raising the banks for ponds. These infrastructures were selected through the CDBP planning process based on community priorities for future disaster preparedness.

### ***CBDP help committees***

An additional aspect of the Somriddhi support considered highly appropriate was the establishment of CDBP help committees. These committees have played a key role in increasing community and household disaster preparedness and are likely to continue with an active role in early warning systems, livestock care and search and rescue following any future disasters. The support of CDBP help committee has contributed to increased household disaster preparedness (saving money and fodder) and knowledge of what actions are necessary following an early warning signal.

## **2. Was the use of WDMCs an appropriate mechanism to increase community participation?**

The WDMCs have proven to have been an appropriate approach for increasing community participation. The WDMCs are composed of only beneficiaries and serve as reliable link between the community and project staff. Beneficiaries, male and female, are comfortable raising issues through the WDMC and many stated that they feel their voice has been appropriately heard and that the WDMCs have been very helpful. In a FGD, one beneficiary stated that 'WDMCs helped us during the last tidal surge in October when they disseminated the early warning information and helped to evacuate our animals first. They also helped in evacuating disabled or elderly persons to cyclone

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<sup>5</sup> These results are based on monitoring data collected during the second phase of CFW from January-March 2011. The data were randomly collected among 141 CFW participants.

shelter.’ In addition to providing a forum for community voice and input, the role of the WDMCs is to oversee the implementation of CFW activities and to monitor general progress.<sup>6</sup>

It is important to note that the WDMCs are much more effective in increasing community participation and voice than the early WDCs (*See “Lessons Learned section”).* Community feedback has since been very positive about the WDMCs. One beneficiary said, ‘since independence of this country, such transparent works have not been done by any one. We are very happy. My name was included in the list for CFW and WDMC members did not take any money from me for this.’

### **3. Did the project’s targeting criteria and selection method allow the project to meet the greatest need?**

The targeting and selection methodology for Somriddhi allowed the project to meet the greatest need in the community. The greatest need is defined here as those households most affected by SIDR. The targeting criteria were as follows: those that lost productive assets in SIDR or in AILA, did not receive livelihood support from any other organization, and met one or more of the key vulnerability criteria. The vulnerability criteria used here were landless families, single or destitute women, female-headed households, large families with only one earning member, daily wage laborers, and families with sick, elderly or disabled members.

A Local Union Chairperson said, “people are highly satisfied about this beneficiary selection process. No one else has implemented such process so far and it is a very good selection process.”

The project team achieved a high degree of transparency during the selection process. The near final list of beneficiaries was posted in the community for 2-3 days in case any complaints would be filled, flyers were handed out with contact numbers for the project team and the team established a complaints mechanism in the form a feedback box to ensure the targeting was appropriate and transparent. Initially the WDCs had played a role in selection of beneficiaries. But once communities registered complaints about bias from WDC members the role of WDCs was removed from the selection process.

The appropriateness of targeting was affirmed by the positive comments from non-beneficiaries as well. Non-beneficiaries stated that ‘no one had provided any help to the landless and poorest people – only Caritas provided the help to these people.’ Additionally, local government representatives agreed that Somriddhi reached the most vulnerable and affected households very effectively.

### **4. Was the project responsive to the needs of women? How could this have been improved?**

The project was highly responsive to needs of women by targeting women headed households, providing assets to female beneficiaries, providing livestock training to female beneficiaries, including female beneficiaries in CFW activities.

#### ***Women, vouchers and livestock training***

The fact that the vouchers were distributed to women contributed to an increase in their respect in the household. Caritas organized several livestock fairs to ensure healthy cattle were presented and to allow beneficiaries to choose their cows directly from vendors. Through this approach many women were able to visit the market and make asset purchases for the first time.<sup>7</sup> This seems to have been appropriate based on positive community feedback. Many female beneficiaries cited that receiving the asset has resulted in greater respect in the household and in the community. While this

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<sup>6</sup> WDMCs assumed the role of monitoring progress in communities without monitoring committees. Of the 27 Wards/communities included in Somriddhi, ten had monitoring committees.

<sup>7</sup> A film on Livestock fair was made and is available with Caritas and/or with CRS or at this link.  
<http://www.crsprogramquality.org/bangladesh-livelihoods-video/>



seems to have been very positive to date, further investigation will be required to understand the long-term implications of distributing the asset vouchers to women.

### ***Women in Cash-for-Work***

By providing CFW income and assets to women, they were better able to contribute to decision related to household livelihoods and to meet their priority household needs. Many female beneficiaries stated in FGDs that they now received more respect in the household due to the income and assets they received. One woman said 'I can support my husband with money in case of emergency, which I was not able to do before'. Another said 'I can earn money, I am healthy as I can eat sufficient food now. I am saving money and hence I get more respect in my family.'

The project also made special arrangements during CFW for activities to accommodate the needs of women. Childcare was provided at each CFW site and the sites were located close to the village to encourage women to participate in activities. Less labor-intensive tasks were also identified for elderly women during CFW such as compaction of the soil. Equal wages were paid to both men and women in CFW as against the wages based on the hours worked instead of based on the amount of soil moved with resulted in more earnings for men. This has enabled men and women to participate and benefit fairly equally from CFW. The beneficiary forums for CFW also included female members.

#### *Highlights of CFW Phase II*

- Two hundred and fifty one beneficiary forums were created in Phase II CFW. Of total 502 forum members, 244 female and 258 are males.
- Thirty one child care centers were created.
- One hundred sixty four differentially abled persons were employed. Of this, 108 are males and 57 females, who were paid equal wages.

### ***Gender equity in CBDP Help Committees***

In order to increase role of women in the project, many village based CBDP help committee members were female as were WDMC members at Ward level. In the 27 WDMCs there are a total of 378 WDMC members and 195 members are female. Having female members of each committee helped other female beneficiaries to speak more freely in the meetings and general community discussions about the project.

## **5. Were targeted households completely satisfied with the support provided? If not, why not? If not, how could this have been improved?**

Satisfaction was very high among beneficiaries and non-beneficiaries alike, which reaffirms the appropriateness of the strategy and the quality with which support was provided. In monitoring data, 83% and 87% of beneficiaries were fully satisfied with the voucher process in two separate round of monitoring<sup>8</sup>, 95% of beneficiaries reported they were fully satisfied with the assets they had purchased with the voucher<sup>9</sup>, and 98% were fully satisfied with the skills training.<sup>10</sup> In FGDs, non-beneficiaries also revealed their satisfaction with the project. One non-beneficiary said 'whatever is done by Caritas is all good for us, I may not have been benefited directly but poor people in my village only benefited from the project.' The only recommendation made by the non-beneficiaries was to form of committees without participation from any local influential member.

<sup>8</sup> The two rounds of voucher monitoring were conducted in January-February (n=380) and in March 2010 (n=232).

<sup>9</sup> The asset use monitoring data were collected in May 2010 (n=163).

<sup>10</sup> The skills training data were collected in August 2010 (n=105).

## Effectiveness

### Effectiveness Evaluation Questions:

1. Did the project meet its planned outputs on time? If not, why not?
2. Did the M&E system allow for timely decision-making and project management?
3. Did the community-based monitoring increase the effectiveness of the project? If so, how and why?
4. Did the project incorporate all of the recommendations from the mid-term review? If so, what difference did this make for project quality and impact?
5. What were the strengths and weaknesses of the partnership between Caritas and CRS?
6. Was staff care sufficient? If not, why not?

### 1. Did the project meet its planned outputs on time? If not, why not?

The Somriddhi project was able to achieve the majority of its outputs on the intended timeline. All 10,000 vouchers were distributed and simultaneously assets were purchased from December 2009 to March 2010 which was an accomplishment due to the great number of beneficiaries and this being the first voucher distribution for the project team. There were delays however in the distribution of cows, cattle vaccinations, and cash-for-work activities.

#### *Cow Purchase*

The cattle fairs occurred in December 2009 instead of October 2009, as planned, due to limited availability among local vendors of the single type and size of cow originally specified for purchase with the voucher. In response to this limited availability, the project team expanded the range of cows that could be purchased with the voucher and included more vendors in the process. Beneficiaries were now able to purchase cows ranging in size from 2'8" to 3'2" and this allowed the purchases to proceed. This contributed, however, to a delay in household income from milk sales. Beneficiaries purchased less mature cows with their vouchers and waited on average six to ten months before these cows began to produce milk. Instead of milk production beginning in March 2010, cows started to produce milk in November or as late as April 2011 for households who purchased last in March 2010.

The delay in cattle purchase was due to limited availability of the type of cow originally specified for voucher purchase. To address this, the project team expanded the range of cows that could be purchased with the voucher. This fully addressed the problem and beneficiaries were able to quickly proceed with purchase but the purchase of less mature cows meant that beneficiaries had to wait up to six months for milk production and the income from milk sales. Cattle vaccinations were similarly delayed due to lack of availability of vaccines at government stores and qualified veterinarians to administer the vaccines. Instead of vaccinating the cattle within a week of purchase, cattle were vaccinated a month or two after purchase. The effect of this delay on cattle health is not fully known.

#### *Cattle vaccination*

The delay in cattle vaccination was due to limited availability of vaccines and of doctors. The vaccinations were performed through local health facilities which simply did not have the capacity to perform vaccinations on such a large scale. The project had intended that each cow would be vaccinated within one week of purchase but the majority of cows were instead vaccinated within one month of purchase due to these delays. The contribution of this delay to any health problems for cattle is not clear. Beneficiaries reported that 117 cows died, some of which soon after delivery but this was likely due to poor quality of cattle and stress due to transportation. A similar health issue arose with the goat purchased and 90% died shortly after purchase. Beneficiaries whose cows or goats (worth

\$117 or more) died in less than a month's time were given financial compensation and included in the CFW activities to support the purchase of additional assets.

### ***Cash-for-Work***

The cash-for-work activities were intentionally delayed from October 2009 to January 2010 to avoid overlap with the asset distribution process and also because earth was not fully dried for cutting until December 2009. Despite this delay, the cash-for-work activities were still timely in providing income to households during the lean season and constructing protective community infrastructure ahead of cyclone season.

## **2. Did the M&E system allow for timely decision-making and project management?**

The monitoring and evaluation (M&E) system for Somriddhi was strong and dynamic and enabled project staff to be responsive to problems that arose during implementation. The M&E system included a series of one-off surveys to learn about beneficiary satisfaction after voucher distribution and each CFW activity, uptake of livestock care skills, use of assets purchased with the voucher, and household income. Once the M&E system provided information that a particular component was progressing well, the project team was able to then focus on monitoring the subsequent changes, i.e. after the majority of households started their assets, the project team focused on monitoring household income as the next stage of impact.

The monitoring system was able to quickly detect initial problems with cow sales by some households and the low use of paddy husks and oil cakes as improved cattle feed. Upon identifying the cow sales, the project team involved the WDMCs in reinforcing the importance of asset and cattle ownership with these households. By June 2010, 865 cows had been sold and 664 cows were subsequently re-purchased. After the WDCs/WDMCs assumed an active role in addressing cow sales, the rate of cow sales reached nearly zero among beneficiaries. The community monitoring committees played a further role in reinforcing these messages during their monitoring efforts in the second half of the project. To address the low use of oil cakes, the project teams included oil cakes in upcoming livelihood trainings and referred the importance of oil cakes during future household visits. The use of oil cakes rose from 1% in September and 7% in October 2010 to 57% in February 2011 based on household monitoring data.

The M&E system also included a Mid-Term Review (MTR) in August 2010 which was useful to determine beneficiary satisfaction with project progress and measure impact to date. The MTR identified that community members were interested to participate in M&E and a series of other recommendations.

## **3. Did the community-based monitoring increase the effectiveness of the project? If so, how and why?**

Community-based monitoring was initiated in ten communities following the recommendation from the MTR. The community monitoring system included only those indicators selected by beneficiaries during the MTR and thus reflected the changes they valued most. See **Annex H** for MTR indicators and **Annex J** for Community Monitoring Story.

A strong CBDP monitoring system was also in place separately in all village clusters in addition to the community monitoring process in some communities. The below indicators were discussed through CBDP cluster level meeting and then project staff would collect the following information every month:

- Progress on CBDP plan according to identified preparedness actions;
- Number of HHs storing food for livestock in case of emergency;
- Number of HHs with raised tube-wells/homestead land;

- Number of HHs feeding cows with paddy husk/oil cakes/grass; and
- Number of HHs that have vaccinated their cows and goats.

As part of community monitoring, the committee also documented what was going well in the community related to household income, livestock care, and CBDP practices, noted any challenges that have arisen, and described the actions planned to address challenges or improve impact.

The increased ownership of the results was due to the use of community-selected indicators and to the fact that community members were now more aware of their own progress. This sense of ownership was accompanied by increased accountability among community members for improved results and may have, in turn, contributed to greater uptake of CBDP and livestock care practices. Members of the monitoring committee said that they helped community members to learn from one another about how to follow different promoted practices and why they were important. Community monitoring groups said in FGDs ‘we are now bold enough to face any problem in the community as a group’ and ‘we can solve our own problems as we can easily reach to anyone in the village any time, while through Caritas staff, it would take more time to solve a problem.’

Monitoring committee members stated that the community monitoring increased the reliability of monitoring results. They said that community members knew more about the practices of other households and why changes were or were not occurring than the project team could learn from their monitoring tools. In addition, the community monitoring process provided a monthly opportunity for staff to discuss results with community members which increased learning for staff.

Committee members seemed to highly value their participation in the monitoring process. They cited that their writing and communication skills had increased through their committee work. Members of the monitoring committee suggested that community monitoring should be organized for all communities at the beginning of the project next time and that they should be given better orientation on writing and monitoring initially. Members also suggested that they meet with the WDMCs to share ideas and progress and have an opportunity to talk with monitoring committees in other communities to increase learning and exchanges of ideas.

**4. Did the project incorporate all of the recommendations from the mid-term review? If so, what difference did this make for project quality and impact?**

Somriddhi was able to incorporate most of the MTR recommendations. The project created a beneficiary forum during second phase of CFW, increased the flow of information between the field and regional offices, created new committees composed on beneficiaries only known as the WDMCs to replace the former WDCs and began a community monitoring process. The beneficiary forum, the WDMCs, and the community monitoring component each gave greater voice to beneficiaries and increased community participation. The increased flow of information between field office and regional offices was achieved by simplifying the format for circulating household monitoring data and by providing increased opportunities to jointly discuss and reflect on results.

**Feedback on Beneficiary Forums in CFW Phase II**

**Source: Phase II CFW survey (January – March 2011)**

- Awareness of the forum was high (94%)
- Community members understood that the role of the forum was to monitor progress (81%), talk about any problems that arose with the project (74%), and to support committee in their work (38%).
- Community members suggested that Caritas forms the forum before the work starts (66%), give better training to forum members (56%) and rotate members periodically (26%).

Somriddhi did not incorporate the recommendation to provide additional livestock trainings because, upon further reflection, the project team determined that household visits to reinforce the training

messages would be more effective in improving livestock care practices. The household livelihoods management plan was not piloted simply due to shortage of time remaining in the project but would be an important recommendation for future projects.

**The recommendations produced by the MTR were the following:**

- Create a beneficiary forum to address any issues that arise during the project;
- Increase the systematic and organized flow of information between field offices and the regional office;
- For future beneficiary selection, Caritas staff will select the beneficiaries and then create a committee composed of only beneficiaries to support community participation during project implementation.
- Increase community participation in the project's M&E system by regularly sharing monitoring results with targeted communities and asking community members to track progress against key indicators;
- Provide additional training on livestock care and skills;
- Regular checking of the cow's health during monitoring visits; and
- Pilot the use of a household livelihood management plan to motivate households to protect the health of their cow, not to sell their cows, and to plan for different livelihood options in the future.

**5. What were the strengths and weaknesses of the partnership between Caritas and CRS?**

The partnership between CRS and Caritas was viewed to be generally strong by project staff. Staff noted that the level of technical and financial support provided by CRS was good. Additionally, CRS accompanied the project team on regular field visits to support monitoring efforts. Caritas staff cited that CRS had been very supportive in hiring more female staff and this was highly appreciative. No weaknesses were identified in the overall partnership.

**6. Was staff care sufficient? If not, why not?**

Project staff felt that staff care was generally sufficient but could have been improved. In particular, project staff appreciated the special arrangements made for female staff such as accommodation. Also the female staff were given priorities to work close from their home villages. Project staff noted however that they were not always given holidays and weekends off. They cited that it was difficult in some cases to give confidential feedback to the management and that the feedback provided was not always respected by the project management. Staff suggested that they should have been provided with transportation costs instead of bicycles to reduce the time required to make field visits. Staff also felt that salaries should have been higher. The salaries for project staff were set during initial project planning in 2008 and had not been increased to reflect changes in the salary market given the inflation rate.

## Efficiency

### Efficiency Evaluation Questions:

1. Did the staffing and management structure allow for an efficient project? How could this have improved?
2. What was the cost per beneficiary? How could the project have used financial resources more efficiently?

#### **1. Did the staffing and management structure allow for an efficient project? How could this have improved?**

The staffing and management structure for Somriddhi was generally efficient. In interviews, staff stated that team members had been placed in appropriate positions based on their skills and level of qualification and that staff had been given adequate training and guidance throughout the project implementation. Staff also appreciated that weaker staff members were given additional support and, at times, mentored by more experienced staff until their competency improved. Feedback also suggested that there should have been more community-level trainers and that the livestock trainers should have had greater technical skills. Each trainer had to cover one Union which included 2,000-3,000 beneficiaries. Staff also suggested that these trainers should have had stronger technical skills to improve training quality.

#### **2. What was the cost per beneficiary? How could the project have used financial resources more efficiently?**

The cost per beneficiary was 21,896 taka during the life of the project, equivalent to approximately US\$322. This was a simple calculation of total project cost/number of households. The project was able to provide an additional compensation of \$117 for households that lost their cow or goat after purchase with this cost per beneficiary. However, project could have used the fund more efficiently by including higher amount in voucher to account for market variation and hiring more qualified Livestock technical persons and field-level finance staff.

## Impact

### Impact Evaluation Questions:

1. What has been the project's impact (positive, negative, intended, and unintended)?  
*\*note: this requires comparing the current situation to the situation prior to SIDR*
2. Does project impact vary for different households within the target group? If so, why?
3. Which impact is most important to targeted households and why?

#### **1. What has been the project's impact (positive, negative, intended, and unintended)? *\*note: this requires comparing the current situation to the situation prior to SIDR***

Under SO1, the majority of beneficiaries (72%) earned income during the lean season from December to March compared to 38% at baseline and cattle care practices have notably contributed to improved cattle health and productivity. Under SO2, CBDPs have been successful in leading preparedness efforts and households are commonly saving fodder and cash in case of an emergency. Community



infrastructure has increased community access to markets and cyclone shelters and protected land and crops from saline waters during tidal waves. The achievement against each impact indicator is presented in Annex G. Neither beneficiaries nor non-beneficiaries reported any negative impact from Somriddhi.

### ***SO 1: Targeted SIDR-affected households earn income throughout the year***

The final survey showed that the percent of beneficiaries earning income during the lean season of April-June increased from 28% to 57% and during the lean season of December-March from 38% to 72% (the baseline value refers to pre-SIDR). Of those beneficiaries that reported earning during the previous lean season (December to March), 72% reported earning more than prior to SIDR. The most common reasons cited for increased income were the ability to work more days during this season (62%), earned more income due to the assets provided by Caritas (53%), and had more opportunities from NGOs and government (40%). Only 24% of beneficiaries said they earned more income from migration. Based on the household visit and community monitoring data, the majority of households were earning income from their livelihood assets by the end of the project (59% in February 2010). The project team is confident that the assets will help to sustain income during future lean seasons but it will be of interest to conduct a follow up study to understand how income patterns change in the coming year<sup>11</sup>.

Fourteen percent reported that they earned less income during this lean season compared pre-SIDR. The reasons most commonly cited for this were that they had worked fewer days, were not able to migrate for work, and 10 households stated that their assets did not provide income.<sup>12</sup>

The household monitoring data showed a steady increase in the percent of households earning income from their assets. In August, only 38% were earning income and this had increased to 59% by February. The monitoring data asked households why they were not earning income. The most common reasons were that they needed more time for milk production or that it was not the right season. For example, those who purchased a tricycle earned more during the in dry season than in rainy season and others assets had similar seasonal issues.

With increased household income and CFW earnings, beneficiaries stated that they were able to increase the number of meals consumed per day in their households, pay for children's educational expenses and use income to purchase additional or more valuable assets. One woman said 'previously I used to eat one meal and now, with the god's blessings, I can eat 3 meals a day' and another that 'I saved 3000 taka in my mud savings pot and now, I don't have to beg or borrow money from others.' Female beneficiaries said that the income from their assets and from CFW meant they were no longer reliant on income from prawn-peeling. Female beneficiaries

#### **A New Shop**

Altaf Munshi is a landless and has 5 family members. He purchased grocery shop items worth 10,000 taka from Caritas. His shop was completely lost during SIDR. He had received only some food as relief and no assistance further. After making the purchases with the voucher from Caritas, he is able to earn 350 taka a day. He now earns 10,500 taka a month compared to 6000 taka before SIDR because he now has more items in his shop.

#### **First Cow**

Hasina Begum, from Khaprabhanga, lost everything during SIDR. She purchased a cow worth 9400 taka with her voucher from Caritas. She used the remaining 600 taka along with some other money she had in the household to purchase a pregnant goat. Her cow gave birth to a calf and now produces 1.5 -2 liters of milk a day. She sells about 1 lit of milk every day and earns 60 taka. She worked on a CFW project for 30 days and with those earning she purchased some poles for repairing her damaged house and some fodder in case of emergency. She never thought she would ever be able to purchase a cow in her life.

<sup>11</sup> CRS and Caritas already initiated a 8 months (till Dec, 2011) follow up support with a few key staffs to overall see the extent of community ownership of the project after completion, linking the WDMCs with UDMCs, continuation of CBDP plans and income patterns change.

<sup>12</sup> Of these 10 households, three purchased cows and the others had purchased ducks, goats, chickens, nets, and tricycle van with their vouchers.

also cited that they have experienced increased respect in the household after they start to earn income.

### **CFW**

Cash for work served a double purpose in Somriddhi. CFW was intended to improve community infrastructure and to provide income during the lean season while households waited for their cattle to become productive or for their other previous livestock activities to restart. Based on monitoring data in January – March 2011 (CFW round II), the CFW earnings allowed households to purchase more food (91%), to purchase cattle feed (38%), to repay loans (29%), and to contribute to household savings (23%). The CFW income was provided at a time when households often rely on negative coping strategies. In absence of CFW income, 67% of households said they would have gone outside for work, 43% would have borrowed money for food and 8% of women said they would have stayed home.

### **SQ2: Targeted flood/cyclone-prone communities successfully protect households and community livelihood assets.**

The infrastructure that were rehabilitated or constructed during Somriddhi were raised roads, plinths for latrines and homes, raised school fields, and the excavation of ponds. The raised roads raised roads (linked to dykes) protect crop land and homes from saline water during tidal waves and high tides and also provided better linkages to cyclone shelters. The roads also provided shelter for livestock and other assets during tidal waves and floods. CBDP committees will continue to manage and repair these roads. In 14 locations, these roads have already been protected by saplings. Similarly raising school fields and excavation of ponds and raising pond banks helps communities to access to fresh water during floods or tidal surges.



*A raised road cum dykes under construction*



*Paddy husks stored in earthen pots inside kitchen – a normal practice by the beneficiaries*

Each of the targeted communities undertook at least two CBDP measures and, at the time of the final evaluation, 95% of beneficiaries had improved their preparedness by undertaking two or more household-level preparedness practices. Community-level related to CBDP were the increase of respondents who cited that they have roads to connect them to cyclone shelters from 6% to 67% and those that know how to take correct action at early warning signals from 58% to 82%. In the final survey, the key household-level practices were (See Annex I for a CBDP Plan content and Indicators):

- 88% saving money in case of emergency;
- 85% stocking fodder for disaster;
- 66% keeping documents safe in case of disaster; and
- 38% with raised latrines.

The average number of household-level practices undertaken was 2.7 (n=335) with 43% of respondents practicing three and 19% practicing four of these practices.

### **Unintended impact**

The unintended impact of Somriddhi was the improvement or diversification of livelihoods for some beneficiaries. One-quarter (24%) of beneficiaries reported changing their livelihood activities after receiving project support. The original project design focused on asset restoration following the losses during SIDR but many beneficiaries used the voucher to purchase more valuable assets than

those they had lost. Many beneficiaries purchased their first cow with the voucher.<sup>13</sup> For other beneficiaries, purchasing more valuable or improved assets has decreased the reliance on low income-earning activities, such as domestic help, prawn peeling or begging. Still others were able to diversify their livelihood activities after purchasing two or more assets with the voucher (See **Annex E**)

#### **Two Income Earners in the Family**

Noorjahan from Khaprabhanga, is a 42 years old woman who lost 3 goats, 10 chickens and house during SIDR 2007. Through Somriddhi, she purchased 1 sewing machine, 2 pregnant goats, 1 small fishing net and 3 chickens with her voucher. She now earns 500 – 700 taka per month with her sewing machine. She has tailoring skills but could not earn income from tailoring previously because she did not have a sewing machine. Her husband sells 30-40 taka fish per day and the family eats part of his catch every day. She thinks her life is getting better as previously, only her husband would work as daily labor in the fishing wholesale market and now he can also earn income from fishing. Noorjahan says that her life has changed for the better.

## **2. Does project impact vary for different households within the target group? If so, why?**

Impact was generally consistent among beneficiaries. However, in FGDs with beneficiaries, some stated that women benefitted more from Somriddhi since they received the assets in their name and were, for the first time, able to participate in CFW activities, and participated in the livestock training. Both male and female beneficiaries and non-beneficiaries said specifically that single or destitute women benefitted the most as they were rarely supported by any other organization or government.

Others stated that those who purchased nets or vans with their voucher benefitted more because their income started immediately compared to those who purchased livestock and had to wait six to eight months, on average, for any income. Both beneficiaries and non-beneficiaries said that the poorest households and those with physically challenged members benefitted more than others. In interviews, local government representative said the same. This is likely due to these households improving the most compared to their pre-SIDR economic condition. Some said that those who received support from other organizations benefitted less than those who participated in Somriddhi because of the comprehensive support Somriddhi provided.

Through FGDs with beneficiaries, it does not seem that income varied greatly between those beneficiaries who purchased livestock and those who purchased non-livestock assets with their voucher as livestock beneficiaries also earned from CFW and other secondary assets such as poultry.

Non-beneficiaries cited that those who have raised homestead or cattle shed benefitted the most from the CFW activities, presumably because their homestead or cattle shed are directly protected from normal day to day tidal surge and salinity.

## **3. Which impact is most important to targeted households and why?**

The impact most valued by the community were the livestock care training, the cattle vaccinations, the roads constructed through CFW, and the establishment of the early warning system (EWS) as part of CBDP. The knowledge was generally valued among female and male beneficiaries because it would contribute to long lasting changes. Beneficiaries valued the roads because they would help households reach the cyclone shelters quickly in case of an emergency and the EWS for its contribution to preparedness as well. Male beneficiaries also stated that they valued that their wives now contributed

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<sup>13</sup> While the exact number is not known, the number of beneficiaries that purchased a cow through Somriddhi is assumed to be fairly high given that 88% of beneficiaries purchased a cow with their voucher and only 14% of beneficiaries reported losing cattle in SIDR in the baseline (n=255).

to household income as a result of their assets ownership. One male beneficiary said ‘my wife received a cow and now both of us can earn. She also received training and worked in CFW. We can run our family well and can educate our children as well.’

## Sustainability

### Sustainability Evaluation Questions

1. Will the WDMCs contribute to the sustainability of the project? If so, how and why?
2. Are households likely to continue the improved livelihood practices? Why or why not?
3. Are households likely to continue with the community and household preparedness activities? Why or why not?

#### **1. Will the WDMCs contribute to the sustainability of the project? If so, how and why?**

The WDMCs will likely continue to meet monthly, coordinate with NGOs and local government. The community really values the WDMCs and respects the members. WDMC members are a good understanding of their continued role in the future. They say they are interested in continuing to monitor and to help to maintain the assets and infrastructure but they may need more support for this. They are also provided with the Early Warning and Search and Rescue kits to ensure their self sufficiency for Early Warning and Rescue.

#### **2. Are households likely to continue the improved livelihood practices? Why or why not?**

Beneficiaries are very likely to continue with the improved livestock care practices. The rate of adoption has been very high for the targeted practices and beneficiaries report seeing the benefits of these practices in terms of cow health and milk production. In addition, no obstacles to continuing these practices, including vaccination, have been cited. Beneficiaries see these practices as contributing to increased income and cited that in the future they can use this income for children’s education and other household needs.

#### **3. Are households likely to continue with the community and household preparedness activities? Why or why not?**

Similarly, beneficiaries are likely to continue with the disaster preparedness measures at the household and community level. The communities’ ability to follow EWS calls was shown in October and the community spoke highly of this, saying these practices will save assets and lives in future events. The CBDP help teams and households will continue to meet monthly to update the plan and follow up with CBDP activities as needed.

## SUCSESSES AND CHALLENGES

The successes of the Somriddhi project were strong beneficiary accountability, a high degree of flexibility in the voucher approach, and good inclusion of female beneficiaries, and a successful community-based monitoring system.

- **Strong Beneficiary Accountability:** The project achieved strong beneficiary accountability by making the beneficiary selection process very transparent and including a high degree of beneficiary participation throughout the project. The project set up official feedback mechanisms during beneficiaries selection and then continually sought feedback from beneficiaries, and at times, non-beneficiaries during project implementation and evaluation. The project also provided complete information about the voucher redemption process to beneficiaries to avoid any



corruption during the livestock markets. The CFW process was also very transparent and fair due to the creation of the beneficiary forum after the MTR and the creation of job cards which posted the beneficiary's photos, their attendance and due compensation. The beneficiary forum provided another means for good two-way communication with beneficiaries and for addressing problems as they arose.

- **High Degree of Flexibility in Voucher Method:** The voucher methodology allowed a high degree of flexibility and choice for beneficiaries in purchasing their assets. When the availability of a certain size cow was limited, the project team immediately expanded the voucher list to include the available cows. Beneficiaries were able to purchase more than one asset with their voucher.
- **Good Inclusion of female beneficiaries:** The Somriddhi project was successful in including female beneficiaries with more than 70% of voucher beneficiaries being women, women equally participating in CFW and women being the main recipients of livestock care training. Women were also included in the WDMCS, the Community Monitoring Groups and Beneficiary Forums.
- **Community Based Monitoring System:** Project piloted a community-based monitoring approach in 10 communities and it proved to be very successful. Community Monitoring groups monitored the indicators selected by beneficiaries during the MTR and discussed these results with staff monthly.

The challenges faced by the Somriddhi project were political influence by Ward Development Committee members, lack of availability of local cows in the market, health risks for livestock and lack of available vaccines, and lack of proper quality assessment for non-livestock assets.

- **Political Influence by initial Ward Development Committees:** The project faced a high degree of local political pressure and bias by the Ward Development Committees initially regarding beneficiary selection. Influential members who did not qualify for support had joined the WDCs. These members were later removed and WDMCs were created composed only of beneficiaries.
- **Lack of availability of local breed cows:** The local breed of cows specified by price, size and healthy initially for the voucher was not sufficiently available in the market prior to the livestock fairs. Market prices had risen since project planning and vendors were unable to supply the quantity required by the project. The project team immediately responded by including different priced and size cows to meet the beneficiary demand.
- **Health risks and lack of availability of vaccination:** Some of the smaller sized cows included in the livestock fairs were prone to diarrhea and pneumonia. In addition, transportation stress increased the susceptibility of cows and goats to disease. 137 cows and many goats died. The project team immediately stopped goat distribution because they could not assure the health of the livestock. The team provided vaccination for the cows and continued to follow up on cattle health through household monitoring visits.
- **Selling of cows:** Some vendors tried to persuade beneficiaries to sell back their cows at a lower price and stated that the cows were not suited to local conditions and that they would likely not survive. Staff and WDC monitoring picked up on this issue and reassured beneficiaries that the cows were locally appropriate and that the vaccinations provided would help sustain cattle health. The project team also started to cut the tails of the beneficiaries' cows to track any reselling.

Some sold cows due to other various reasons such as replacing the existing cow with a bigger cow, delay in breeding or cows was not in good health instead of vaccination and other care. The project allowed this kind of positive selling.

Some beneficiaries also tried to sell cows if they felt that their family needed the money to migrate to Dhaka or to purchase a phone or motorbike. The community monitoring groups detected these problems and reinforced the importance of cattle ownership to beneficiaries, successfully reducing their interest in selling cattle. In total, 870 cows were sold and 691 were later repurchased by beneficiaries.

- **Lack of proper quality assurance for Non-Livestock assets:** The project did not ensure the same quality for non-livestock assets as they ensured for the livestock purchased with vouchers. The number of non-livestock assets purchased was relatively small compared to the number of

livestock and staff were too overwhelmed with quality measures at livestock fairs to focus on non-livestock assets.

- **Delay in payment to the Vendors and Payment from Barisal region:** Vendors' payment through Barisal office was delayed as all livestock fairs started simultaneously and payment was delayed by several days. In addition, the payment was made from Barisal regional office, which was expensive for them as they had to pay for their travel and food. All vendors interviewed suggested that Caritas should make payment arrangement at the local level.

## LESSONS LEARNED AND GOOD PRACTICES

The evaluation identified the follow three lessons learned:

- **The importance of beneficiary participation in community committees.** In the mid-term review, beneficiaries expressed complaints about the WDCs and stated that these committees were not reflecting the needs and priorities of beneficiaries. Beneficiaries suggested that different committees should be formed with only beneficiaries as committee members. Caritas took this advice and disbanded the WDCs after mid-term. They created instead Ward Disaster Management Committees (WDMCs), with all beneficiary members, half of whom were women. At the time of the evaluation, beneficiaries were highly satisfied with the WDMCs and thought that these committees had increased beneficiary voice in the project and ownership of the results. The WDMC members are very enthusiastic about their role in project implementation and plan to continue assisting the community with CBDP activities and infrastructure maintenance after the end of the project. Similar community committees in future projects should be formed after beneficiary selection so that they can be composed of only beneficiaries in order to increase their effectiveness in project implementation and contribute to sustainability.
- **Community-based monitoring practices increase community ownership of monitoring findings and further reinforce positive behaviors.** During the final evaluation, community members said that community-based monitoring had increased their interest in project progress and their ownership of the monitoring findings. Because the community focused on the challenges that they valued most, they very felt invested in seeing these indicators improve and support more households to adopt a given behavior. Community members also said that they were able to gather more reliable and complete results than the project team because they knew all of the households and which practices they followed. They suggested that this monitoring process start earlier in future projects.
- **Reflect market inflation in voucher planning.** The voucher amount of US147 or 10,000 taka allowed for households to purchase sufficient assets to contribute to increased household income; however the amount of the voucher should have been reevaluated at the time of distribution to reflect recent market changes. The voucher amount was established during the project design sessions in 2008 and was not adjusted to reflect changes in market prices at the time of the voucher distribution (December 2009 to March 2010). The voucher amount was set based on the market value of a mature milk-producing cow but, at the time of the distribution, the voucher amount was no longer sufficient for this purchase. Beneficiaries in turn purchased less mature cows with their vouchers and had to wait on average three to six months to earn income from milk productive from these less mature cows. The team concluded that it would have been appropriate to adjust the voucher amount to reflect increased market prices at the time of the voucher distribution.

The implementation of Somriddhi, the team identified and documented the following good practices:

- **Accommodations for women and elderly in CFW.** The CFW component of Somriddhi included a high degree of participation by female beneficiaries because of the arrangements that the project team made for child care at the CFW site, private latrines for women, and due to situating the CFW site close to the villages. For many women, this was the first time they were able to work and earn



income. The payments for CFW were equitable between male and female beneficiaries because the payments were based on the number of hours worked and not on the amount of soil moved (an early practice which often resulted in much higher payments for male participants). Elderly and less physically-abled beneficiaries were also able to earn equal wages with this payment system. Beneficiaries were very satisfied with the approach taken for CFW.

- **Establish feedback mechanisms at the beginning of the project.** Feedback mechanisms (available to both beneficiaries and non-beneficiaries) established during the initial selection process contributed to the project's high degree of accountability. The feedback mechanisms in Somriddhi included distributing flyers with project contact numbers; displaying the nearly final list of beneficiaries for 2-3 days to allow for complaints; and establishing a beneficiary forum during CFW to provide a forum for addressing any issues with payment or the CFW process. The beneficiary forum met weekly to discuss any issues that arose and no issues of corruption with CFW payments were reported.

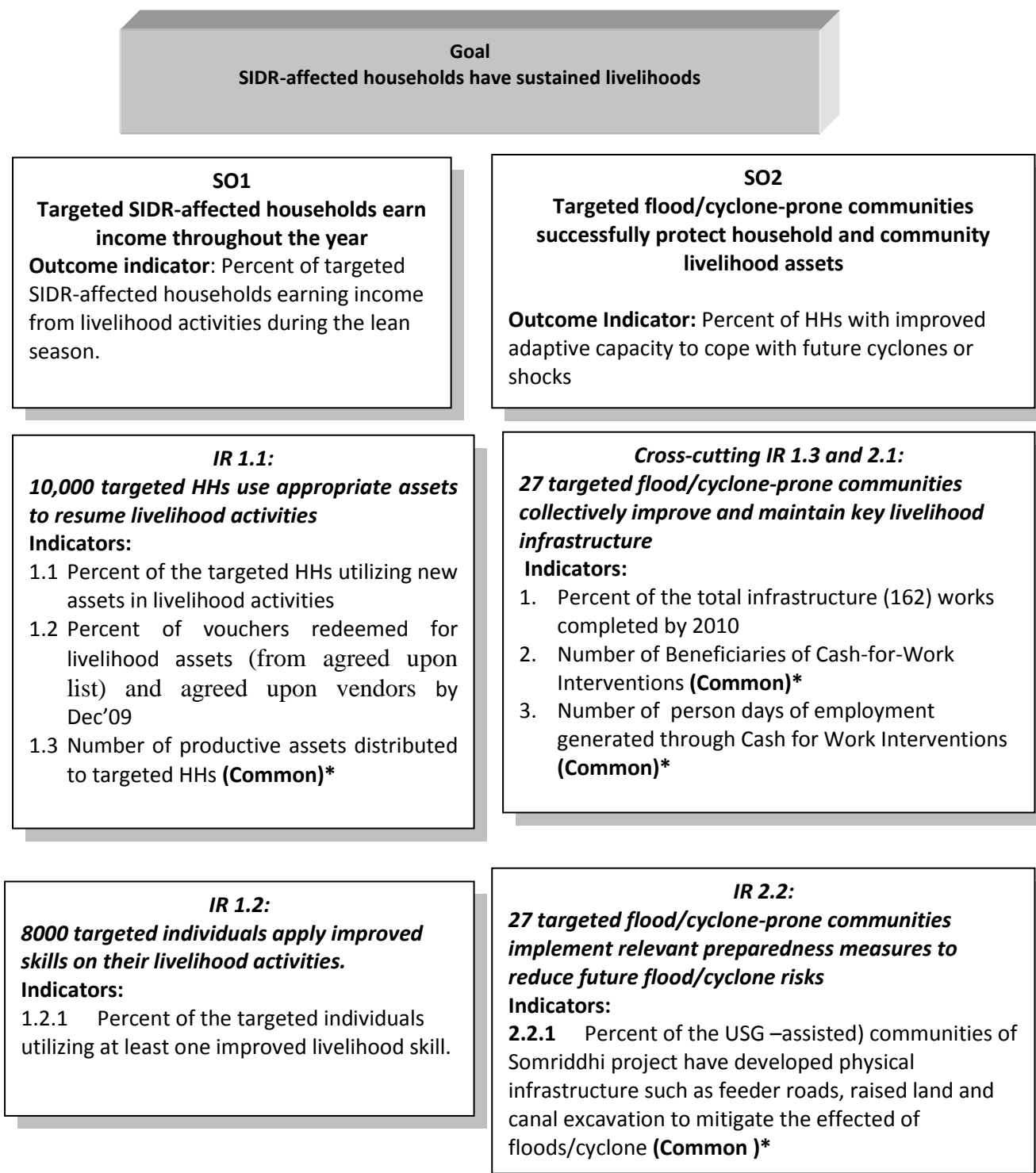
**ANNEXES**

**ANNEX A. – Evaluation Questions**

<b>Somriddhi Final Evaluation Questions organized by Evaluation Criteria</b>	<b>FGDs with beneficiaries</b>	<b>FGDs with non-bens</b>	<b>Staff interview</b>	<b>Gov Staff and Vendors' Interview</b>	<b>FGDs with WDMCs</b>	<b>FGDs with Comm. Monitoring Group</b>
<b>Appropriateness</b>						
Was the combination of project activities and support provided appropriate to meet project objectives?	X		X	X		
Was the level of community participation throughout the project appropriate? How could this have been improved?	<i>Covered by the mid-term review</i>					
Was the use of WDMC an appropriateness mechanism to increase community participation?	X	X			X	
Did the project's targeting criteria and selection method allow the project to meet the greatest need?	<i>Covered by the mid-term review</i>			X		
Was the project responsive to the needs of women? How could this have been improved?	X					
Were targeted households completely satisfied with the support provided? If not, why not? If not, how could this have been improved?	X	X		X		
<b>Effectiveness</b>						
Did the project meet its planned outputs on time? If not, why not?			X			
Did the M&E system allow for timely decision-making and project management?			X			X
Did the community-based monitoring increase the effectiveness of the project? If so, how and why?	X		X			X
Did the project incorporate all of the recommendations from the mid-term review? If so, what difference did this make for project quality and impact?	X		X			
What were the strengths and weaknesses of the partnership?			X			
Was the level of staff care sufficient? (Supervision support, staffing, care and incentives)			X			

<b>Efficiency</b>						
Did the staffing and management structure allow for an efficient project? How could this have improved?			X			
What was the cost per beneficiary? How could the project have used financial resources for efficiently?			X			
<b>Impact</b>						
What has been the project's impact (positive, negative, intended, and unintended)? <i>*note: this requires comparing the current situation to the situation prior to SIDR</i>	X	X	X	X		X
Does project impact vary for different households within the target group? If so, why?	X	X	X	X		X
Which impact is most important to targeted households and why?	X					
<b>Sustainability</b>						
Will the WDMCs contribute to the sustainability of the project? If so, how and why?	X	X		X	X	
Are households likely to continue the improved livelihood practices? Why or why not?	X					X
Are households likely to continue with the community and household preparedness activities? Why or why not?	X					X

## ANNEX B. – Project Indicators



**ANNEX C. – Type and Number of Focus Group Discussions and Interviews Conducted for Somriddhi Final Evaluation**

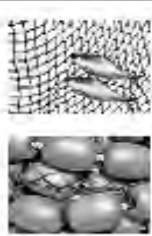




<b>Type of FGD/Interview</b>	<b>#</b>
FGDs with beneficiaries that received livestock assets – males	2
FGDs with beneficiaries that received livestock assets – females	2
FGDs with beneficiaries that received other (non-livestock) assets – males	2
FGDs with beneficiaries that received other (non-livestock) assets – females	2
FGDs with non-beneficiaries – males	2
FGDs with non-beneficiaries – females	2
FGDs with WDMCs	4
FGDs with community-monitoring groups	3
Interviews with the Vendors for Livestock (Cow and Goats)	4
Interviews with local government officials	3

## ANNEX D. - Livelihood Planning Template

### Family Livelihood Planning Template for Voucher Caritas - Somridhi Project

SL No. .... HH No. ....  
Beneficiary Name ..... National ID Card No. ....  
Husband/Wife Name ..... National ID Card No. ....  
Union ..... Ward ..... Village .....

Instruction for Household: Each household is entitled to an amount of 10000/- taka. (5000/- for male and 5000/- for female or both can decide together). Please take this with you and decide in your family. Please mark '✓' against every item you choose. Our staff can collect after 7 - 10 days.

Product Picture	Product Name	Product Type and Brand (quality)	Unit Price	Product Quantity		Total Price
				Male	Female	
	<input type="checkbox"/> 1. Hilsha (Big) Net	Comilla/Rupsha (3.75-4.50) (16 Kg.)	300/290 Tk./Kg.			
	<input type="checkbox"/> 2. Pua (small) Net	0 Suta / 3 Suta (16 Kg.)	450/325 Tk./Kg.			
	<input type="checkbox"/> 3. Rope	Sagar / Singho	245/240 Tk./Kg.			
	<input type="checkbox"/> 4. Thread	9 No. / 6 No.	300 Tk.			
	<input type="checkbox"/> 5. Float	Plastic (4 Nos. = 1 Kg.)	10/12 Big, (400 Tk./Kg.			
	<input type="checkbox"/> 6. Thin Rope	2.5 Kg.	260 Tk.			
	<input type="checkbox"/> 7. Sponge	Rubber (Kg.)	70 Tk.			
	<input type="checkbox"/> 8. Chara	4 Nos. / Kg.	400 Tk. / 16 Kg.			
	<input type="checkbox"/> 9. Throwing Net	7 Hand with Kathi (Hand made)	1500 Tk.			
	<input type="checkbox"/> 1. Seeds	Vegetables	400 / 20 Tk.			
	<input type="checkbox"/> 2. Paddy husk/Oil cake for cattle	Local	2100/1600 Tk.			
	<input type="checkbox"/> 1. Saloon (Chair, Mirror, Scissors, Comb)	Total product has to be purchase as a ser.	8000 Tk.			
	<input type="checkbox"/> 2. Grocery Shop (Rice, Pulse, Oil, Salt etc depending on the type of shop)	Total product can be purchased in a market as per the choice.	10000 Tk.			
	<input type="checkbox"/> 1. Cow	1.5 year baby	8500 Tk.			
		8 teeth.3 yrs	10000 Tk.			
	<input type="checkbox"/> 2. Goat	4 teeth with 2 baby	3000 Tk.			
		4 teeth pregnant	2000 Tk.			
	<input type="checkbox"/> 3. Duck	Duck	130 - 150 Tk.			
		Goose	250 - 300 Tk.			
<input type="checkbox"/> 4. Hen	Local	150 - 200 Tk.				
	<input type="checkbox"/> 1. Rickshaw Van	Bangladesh / China / India made	9500 Tk.			
	<input type="checkbox"/> 2. Sewing Machine	Butterfly	4600 Tk.			
	<input type="checkbox"/> 3. Hand Loom	One set complete	7500 Tk.			
<b>Total</b>						

Who will go to buy?  Male  Female  Both

Coupon total amount of Taka

Place:

Date:

Product's total quantity

Place:

Date:

I can't change my decision after fill up this form. I shall follow every rule of Caritas Barisal Voucher Program.

Beneficiary Signature

Date

Caritas Employee Signature

Date



**ANNEX E. – List of Assets Purchased by beneficiary households**

<b>Asset Types</b>	<b># of HHs</b>
Cow Cattle care/feed and/or poultry	6651
Cow, Cattle care/feed, goats and/or sheep	1479
Cow, cattle care, nets + fishing accessories, Poultry	682
Cow, goat sheep, poultry	38
Cow, cattle care, tri-cycle van	7
Cow, goat /sheep, nets and fishing accessories	14
Goats and sheep	65
Goats and/or sheep, nets and fishing accessories	43
Goats and/or sheep, nets and fishing accessories, poultry	10
Goats and/or sheep, nets, sewing machines, poultry	30
Goats and/or sheep, poultry	71
Goat and/or sheep, poultry, tri cycle van	203
Goat and/or sheep, poultry, Sewing machine, clothes/threads	168
Saloon, Goat and/or sheep	2
Grocer shop	329
Nets, accessories, poultry	144
Nets, accessories, poultry, tri cycle van	18
Saloon, Nets, accessories,	5
Tri cycle van, poultry, van spare parts	15
Sewing machine. clothes and poultry, net accessories	4
Saloon	8
Cow and Grocery, clothes/threads	3
Boat, Nets	1
<b>Total</b>	<b>10000</b>

## **ANNEX F. October 2010 Cyclonic Storm and Tidal Waves and CBDP Team's Action**

Strong tidal waves affected Bangladesh from the 6<sup>th</sup> to 8<sup>th</sup> of October 2010. The waves were 5 to 7 feet higher than normal tide and resulted in the death of 11 people in coastal areas, washed away thousands of homes and damaged a great deal of crop lands. The waves breached many embankments leaving some areas flooded.

Forty-six villages out in the Somriddhi project area were inundated. The CBDP volunteers identified through CBDP plans supported villagers in evacuating their assets and family members after the early warning signal #3 sounded. All of the cyclone shelters were full and many evacuated instead to raised dams or other raised land. As a result of the quick response and adequate safe places in the community, the majority of livestock and assets were protected and no people were harmed. Some communities were prepared enough to bring food for their time in the shelter.



*Cattle evacuated to a cyclone shelter in Banatibazar. Lalua*

Afterwards women in these communities stated that 'during SIDR/Aila, we had no one to inform us but this time, we got to know faster as Somriddhi CBDP help team members told us to evacuate the livestock and then shift to Cyclone shelters.' An elderly community member who had experienced many disasters in his life said 'we were informed by Caritas promoted CBDP people that river was swelling and spilling water over the embankment; on hearing the same we immediately sent our women and children to cyclone shelter.'



*Women and men telling how they were helped by CBDP Help Teams*

**ANNEX G. – ENDLINE ACHIEVEMENTS AGAINST project impact indicators**

Indicators	Baseline	Target	Achieved
<b>SO1: Targeted SIDR-affected households earn income throughout the year</b>			
% targeted HHs earning income during the lean season (April-June)	28%	20% (2009) & 50% (2010)	57%
% targeted HHs earning income during the lean season (Dec-March)	38%		72%
<b>IR1.1 10,000 targeted HHs use appropriate assets to resume livelihood activities</b>			
% targeted HHs utilizing new assets in livelihood activities	0	60% (2010) & 30% (2011)	100%
% vouchers redeemed for livelihood assets and agreed upon vendors by December'09	0	100%	100% (2010)
Number of productive assets distributed to targeted HHs (Common)*	0	10,000 (2009)	100% (2010)
<b>IR1.2 8000 targeted individuals apply improved skills on their livelihood activities</b>			
% targeted individuals utilizing at least one improved livelihood skill learned during the training.	0	70% (2010)	100%
<b>Cross-cutting IR 1.3 and 2.1: 27 targeted flood/cyclone-prone communities collectively improve and maintain key livelihood infrastructure</b>			
% of the total infrastructure (162) works completed by 2010	0	100% (2010)	100% (2011)
Number of Beneficiaries of Cash-for-Work Interventions (Common)*	0	5000 (2010)	5869 (2010) 3959 (2011) <sup>14</sup>
Number of person days of employment generated through Cash for Work Interventions (Common)*	0	270,000 (2010)	270,433 (2011)
<b>SO2: Targeted flood/cyclone-prone communities successfully protect households and community livelihood assets.</b>			
Percent of HHs with improved adaptive capacity to cope with future cyclones or shocks by the end of the project (Members of community which has a preparedness plan in place, has undertaken 2 infrastructure improvements, has undertaken 2 preparedness measures)	0	50%	95%
<b>IR2.2: 27 targeted flood/cyclone-prone communities implement relevant preparedness measures to reduce future flood/cyclone risks</b>			
Percent of the USG assisted communities of Somriddhi project have developed physical infrastructure (Common)*		80% (22 communities)	100% (27 communities)

<sup>14</sup> Out of this, 1934 beneficiaries are double counted as they worked in 2 phases. So, the number of HHs participated is 7894.

## **ANNEX H. – Mid-term review indicators**

The indicators selected by the community for Community Monitoring were:

- Number of HHs earned income in last month;
- Number of HHs purchased additional livelihood assets from their income;
- Any HHs sold asset last month and did not repurchase;
- Number of goats/cows died; and
- Number of HHs saving money for emergency and livestock protection.

## **ANNEX I. – Monthly CBDP Monitoring Indicators**

- Progress on CBDP plan according to identified preparedness actions;
- Number of HHs storing food for livestock in case of emergency;
- Number of HHs with raised tubewells/homestead land;
- Number of HHs feeding cows with paddy husk/oil cakes/grass; and
- Number of HHs that have vaccinated their cows and goats.

And

## **Content of a CBDP Plan**

- **Know the Early warning and disseminate it in the event of any cyclone or tidal surge.**
- **Evacuate the Livestock during the Warning 4**
- **Prepare and ready to shift family members to the nearest Cyclone shelter during Warning 4.**
- **Identify the nearest high land, roads and cyclone shelters for evacuation.**
- **Household savings for livestock care and emergency needs.**
- **Vaccination of Livestock.**
- **Stop negative selling of assets (especially cattle) provided through Somriddhi.**
- **Raising Tube well and Toilets.**
- **Networking, coordination and lobbying with the local government, other agencies for provision of safe drinking water and Toilets.**
- **Identify and prioritization of key infrastructures to reduce the risks from future disasters.**

## ANNEX J: Success stories from field

### Community Monitoring Group

Khaprabhanga Community Monitoring Group in Puran Mahipur Village started their first community monitoring since November 2010. A total 20 members are there – most of who received livestock and also worked in CFW in both lean seasons. Most of these women are destitute or single woman who earned their living as daily wage. Ten of their cows are producing milk of 1.5 - 2 liter of milk, of which they sell some and consume some milk, especially for their children. All these 20 members have their household savings of 1000 – 1200 taka. Parveen, one group member started composting and vegetable cultivation and she motivated other 10 members – all of whom started compost pit. They grow vegetables and most of them earn about 100-150 taka a week from vegetable selling.



*A community monitoring group showing their monitoring register – many of these women learned writing skills in these meetings*



*The women members now have a bigger pot for their household savings. Parveen says, "this is our development pot!"*



*A woman came with her mud savings pot in Community monitoring meeting to report how much she has saved.*



***Two assets for a widow – income and savings from one while wait for the other to provide income***

Aifula, a 80 year old widow, from the village Fulbunia, in Khaprabhanga Union, lost her home and two goats in cyclone 2007. She received a few kgs of rice, dal and 5000 taka assistance from govt for her house reconstruction. She did not have any livelihood asset until she received support from Caritas.

Aifula, with her voucher, purchased a cow and 4 ducks. She says she earns more than before. Every day, she gets four eggs from the ducks and earns about 150 - 200 taka in a week. Of this 200 taka, she purchased cattle feed and also saved 50 taka for emergencies.

Aifula would not have earned so much money in a week before. She thinks the main benefits of all supports from Caritas are training on cattle care, disaster preparedness, CFW income and good roads. All of these will help her village in future. Aifula says her life is changed now as she can support her son, who also earns in her family.



***A name got listed through using complaint box and a shop got rebuilt.***

Rekha – a woman grocer shop owner told us about how she got her name included.

“Before Cyclone Sidr, my family and I did daily wage labor. I also ran a small convenience shop out of our house. But it was always hard for our family to get enough food. “After Sidr, my shop was gone. I did Cash for Work and started to save money to reopen the shop.

I heard about the Somriddhi program. I wasn't there during the selection process, so I used the complaint box. Then Caritas got in touch with me. They helped me buy 10,000 takas' (\$147) worth of goods. Cyclone survivors who were not included on original benefit lists—usually due to absence—could also use the box to appeal the decision.

“Now people come to my shop to buy cooking oil, salt, lentils, crackers, and other things. I am proud I can earn money and am not dependent on others. I don't borrow.”

Rekha now plans to purchase a cow from her income and use cow dung for her vegetable garden.





*Many women like these worked first time in CFW and earn income for their family*

*Photo: Laura Sheahen/CRS-Asia*



*Women showing their hands who purchased additional livelihood assets such as goats, chickens, etc. from their CFW income and also stored cattle feed at home.*

*Photo - Snigdha Chakraborty/CRS*



### **A house got repaired**

Mahfuza from Manjupara, Lalua, found work under the cash for work programme of CARITAS and used some of the money (out of 1200 Taka earned till date) to build the house. Mahfuja says “CARITAS gave us a tri-cycle van. My husband worked as rickshaw puller both in Dhaka and in Sherpur before. Mahfuaja also knows fishing and goes for fishing by herself in the river. They moved here a few years back with their 5 years old daughter, Jotsna.

Mahfuja and her husband says “We live on the edge of the river, a river that meets the sagor (sea); the first onslaught of the wind goes through us.” The roof is made of straw; the walls are made of golpata (a type of palm fronds) and the house stands by the sea. The couple smiles as they have a repaired house and a tri-cycle to earn.

(Photo:Mahmud/map/CRS -Caritas)

## Top 1 Shop

Nasima from Merao Para, Lalua, started her shop in Banati Bazar 3 months back (April 2010). People refer her shop as the number 1 shop in the women's market (5 shops were set for women – who lost their shops). Nasima says "A day's sales sometimes exceed 300 Taka. When my daughter was 3 years old, my husband disappeared; he hasn't returned since. I had to work as a maid in other's house, carried earth for a living. While working in a rich man's house, they wouldn't give a salary, only food; they would say, take some for your children."



After work, Nasima goes to collect fish from the net set in the day time in the river Andharmanik. Her father helps her in return in the shop when she has meetings to attend. I started my shop borrowing from an NGO working after SIDR I have to pay 500 Taka/week as installment and hence, couldn't repay and I would have to borrow for repayment. With CARITAS support, I purchased more items in my shop and my sales increased now. There are no strings attached i.e. **no installment.**"



"The expenses for the children's education mounts up each year. My son demands a new school uniform or a new notebook. These are additional expenses. I can spend these additional expenses with the income from shop. "During my marriage, father made us a house and given utensils and all items to start a family. Men disappear after few years for another young Wife."

Photo: Mahmud/Map/Caritas-CRS

