

FINAL PROJECT REPORT 2019

Integrated Community Development Project

Phase-III

Project Period: 2017-2019



SANCRED Welfare Foundation (SWF)
BANGLADESH

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Final Report Form 2019¹

The purpose of the final report is to provide a full account of the results achieved in the Project period. The final report should be submitted for the last year of the Project, covering the entire Project period.

Normally reporting on a five-year agreement (e.g. 2018-2022) will be as follows:

Agreement year	Reporting year – Type of report
2018	2019 – Annual Report (Progress Report)
2019	2020 – Annual Report (Progress Report)
2020	2021 – Annual Report (Progress Report)
2021	2022 – Annual Report (Progress Report)
2022	2023 – Final Report covering entire period

The reports should adhere to the results framework in the agreement with approved updates, and must be accompanied by a copy of the latest approved results framework. The results given under points 2.1 and 2.2 should primarily refer to outcome-level results. Projects may use their own formats provided all points in the form are covered.

Based on the Final Reports and external evaluation reports, Digni will provide a summary and assessment of the results achieved in all completed projects in its annual report to Norad. For Digni to make full use of the Final Reports as a source of information, results achieved at outcome level must be accurately described and documented.

¹ Digni's reporting templates are based on Norad's reporting templates.

PART ONE

(To be completed by the Project/Partner)

1. General

- 1.1 Project title: Integrated Community Development Project (Phase-III)
- 1.2 Digni agreement number: 10595
- 1.3 Agreement period: 2017-2019
- 1.4 Total budget and Norad/Digni-share: Total Budget BDT: 44450488.00 and Digni-share BDT: 31196595.00
- 1.5 Thematic areas covered: A Strong Civil Society, Peaceful Coexistence, Education, Resilience to Climate Change

2. Results

2.1 Based on the structure of the approved results framework, please describe progress towards achieving the objectives of the Project and analyse the change in indicator values for the reporting period. Please explain how the results have been documented. A copy of the approved results framework must be attached. To the extent possible, please assess the likelihood of achieving the planned impact of the Project.²

The development goal of the Integrated Community Development Project (ICDP-III) is to achieve secured livelihood, health, education for the poor and marginalized people of Sunamganj, ensure environmental sustainability of the area and a more equitable society. To achieve this goal the project has 3 development objectives: (i) active, economically-viable and sustainable community based organizations, representing the poor and marginalized people of Sunamganj, help communities to hold local government accountable and ensure access to existing governmental and private service deliveries; (ii) marginalized communities are skilled and capacitated in livelihood security, increasing earning from agricultural and non-agricultural products, coping with natural calamities, and have access to quality medical services at an affordable cost; and (iii) target communities are aware and sensitized on gender justice and human rights, actively working to reduce gender-based violence and human rights violations in the project area. The desired outputs in achieving these anticipated outcomes are: (i) 17 POs are self-functional and perform social activities in joint collaboration with like-minded organizations/agencies; (ii) savings and share capital of 17 POs reached 5.7 million of taka; (iii) 17 POs obtained capacity to manage funds by their own; (iv) 17 POs ensured the access to GoB social safety net programs; (v) community organizations have gained knowledge and skills how to cope with disaster's affects; (vi) community organizations have gained access to health institutional facilities and local resources; (vii) community people are involved in livelihood development activities through practicing modern knowledge and technologies are expanded from the agriculture farm and from SWF's technical units and other institutions; (viii) community people are gender sensitized enough and undertaking appropriate initiatives protecting human rights and reducing

² Please note: Projects must be able to refer to baseline data or in other ways document concretely the changes before/now. Quantify whenever possible. The main principle is that changes should be described as accurately as possible. All results reported should be verifiable. Please refer to appendix A for a guide to improving the quality of the results reporting.

Digni notes that several projects have poor results framework (log frames) and are missing baseline information. In these cases we would ask the member organizations/partners to carry out surveys/research in order to document results at outcome-levels. This may for example be carried out as part of a baseline survey for a new project period.

If the approved LFA does not capture the true results of the project, please provide a list of project results. Please note that these too have to be documented.

gender-based violence in the community; and (ix) women and child anti-violence committees at 25 Union Parishads are playing pro-active role combating gender violence and anti-human activities at the community level.

In almost all cases physical outcomes, outputs and indicator targets across all three of the ICDP's development objectives are either met on time or early, by the time of project completion. Some contributory factors to the success were: (i) this project was a continuation of previous phases with the same working locations and target groups; (ii) own office set-up in all working locations; (iii) all managerial and field level staffs remained unchanged as previous; (iv) routinely support from SWF higher management and Normisjon as well; and (v) positive cooperation from local government institutions and very good response from the target groups.

To measure these LFA results, Indicator Tracking methodologies were followed on annual basis and different tools were developed as per the MoV of LFA to document and verify the results and conducted on regular basis. (Approved result framework is attached as annex 1)

Outcome 1: Active, economically-viable and sustainable community based organizations, representing the poor and marginalized people of Sunamganj, help communities to hold local government accountable and ensure access to existing governmental and private service deliveries.

Indicator 1 of outcome 1: 17 POs have submitted yearly reports.

Baseline Value	LFA Target	Achieved	Status	MoV
17 POs	17 POs	18 POs	Exceeded	Copy of reports

Progress towards milestone:

Report preparation and submission to the proper authority in due time is an indication of institutional capacity of Peoples' Organizations. As 18 POs (Tahirpur Upazila 4, Bishwamverpur Upazila 4, Derai Upazila 5 and Sunamganj Sadar Upazila 5) are registered with the cooperative department of GoB; these are supposed to submit yearly reports to the registration authority. Some of PO leaders of each PO earned capacity to prepare reports and other necessary documents required by cooperative department. 18 POs indecently prepare and submitted yearly reports to their proper authority every year by due time. But every PO took assistance from ICDP staffs in preparation of annual reports in the previous years. 12 POs have appointed volunteers (minimal payment basis) to operate activities especially the savings and loan program by their own fund and they were made well capacitated by ICDP team.

It was found in the previous years that, some of PO leaders were not capable fully to prepare all reports and documents independently; and they took assistance from ICDP staffs in this regards. But it was a good sign that 3-4 leaders from each of PO were very much dedicated and learned all the reporting systems and procedure and all the POs prepared reports by themselves in 2019. So, it can be expected that every PO will continue their own efforts to make reports and other documents accordingly after external assistance have been stopped. As most of the PO leaders do not own proper institutional education to understand all the tasks they have to do, it was a big challenge for the project team. And sometimes leadership changes in the MCs also discouraged to learn them and prolonged the learning processes. At last the project staffs indentified the potential workers from each of

the POs and took special care of them so that they could learn all of the reporting and documentation systems.

This is to be noted that considering the geographical context and members' demand, another new cooperative society (PO) was formed and registered in 2018 at Sunamganj Sadar Upazila, and the total number of PO reached 18.

Indicator 2 of outcome 1: 10000 beneficiaries are active in the cooperative societies in 2019.

Baseline Value	LFA Target	Achieved	Status	MoV
2124	10000	11315	Exceeded	-Books of members' list -Admission forms

Progress towards milestone:

ICDP worked with 19560 direct beneficiaries from the 2nd phase (2012) in the four sub-districts of Sunamganj district. In the year 2014, PO leaders desired and came in a decision that they would form savings groups and generate adequate funds by themselves. To stand in legal bases for this purpose, they made a decision to form cooperative societies under the cooperative department of GoB. ICDP facilitated in formation of cooperative societies and the cooperative department of GoB recognized 18 cooperatives by providing registrations.

Then a total of 2124 members came under cooperatives by 2016 and they fixed a target to enroll 10000 members by the end of 2019. They targeted to make active another 3000 members in the cooperative societies in 2017, 3000 members in 2018 and lastly another 1876 members in 2019. But they earned 2282 in 2017 (Tahirpur Upazila 475, Bishwamverpur Upazila 547, Derai Upazila 488 and Sunamganj Sadar Upazila 772), 2883 in 2018 (Tahirpur Upazila 1030, Bishwamverpur Upazila 502, Derai Upazila 756 and Sunamganj Sadar Upazila 595) and lastly 4026 members in 2019 (Tahirpur Upazila 2605, Bishwamverpur Upazila 469, Derai Upazila 49 and Sunamganj Sadar Upazila 483). PO leaders stated that, it was very difficult to them to make the general members understand about the benefits of the savings and loan groups. Then it was easier to them when they successfully started savings and loan program among their members.

In this way 11315 members (Base 2124 members, 2282 members in 2017, 2883 in 2018 and 4026 members in 2019) are actively depositing savings and purchasing shares in 2019 where 38% male (4300) and 62% female (7015).

Indicator 3 of outcome 1: 75% of PO members have well access to GoB and private services.

Baseline Value	LFA Target	Achieved	Status	MoV
68%	75%	76%	Exceeded	Beneficiary database

Progress towards milestone:

As this phase of the project is a continuation of previous phases; it was easy to measure the results of availability of the GoB and private services by the project beneficiaries. And one of the main objectives of the project is to stimulate its target groups to claim locally available services from different sectors. The POs have ensured their access to Government and other private service providing sectors (Health, Family planning, Agriculture, Livestock, and Fishery, Safety-net, Information and others) and all the POs have received services more or less from these defined sectors. PO leaders tried hard and took initiatives to find ways how to access into the service sectors. ICDP has encouraged POs in building collaboration and in

maintaining strong liaison and communication with service delivery sectors as well as local government institutions (Union Parishads) and local elected representatives. ICDP provided advocacy, networking and liaison training to PO leaders to strengthen bargaining and claiming capacity of them. Collaboration meeting also was organized with GoB and other service providing agencies.

Averagely 76% (8599 of 11315) (Male 4136, Female 4463; 120 of them are PWD) cooperative members ensured their access in Government and private services by 2019. The people received the health services mostly (above 45%) from Community Clinics, Union Health & Family Welfare Centers and Upazila Health Complexes and 50% of them received more than 2 types of services from these selected sectors.

Good relationship and understanding of POs with these service providing agencies will contribute to continue the trends of access in these services in future days.

Output 1.1: 17 POs are self-functional and perform social activities in joint collaboration with like-minded organizations/agencies.

Indicator 1 of output 1.1: 17 POs achieved 80% of the planned activities by the end of the project

Baseline Value	LFA Target	Achieved	Status	MoV
17 POs	17 POs	18 POs	Exceeded	-POs plan of action -Reports

Progress towards milestone:

Every PO makes annual plan each year and goes to implementation. They organize workshops and finalize their annual plan in priority basis. ICDP facilitated them to make good plans. They undertook financial capacity development activities, livelihood improvement activities, skill development activities and community awareness building interventions. The POs are almost same in performing their planned activities. They are executing very nearly the target. In performing their activities they took assistance from ICDP and other local sources. Sometimes the POs organize events independently and sometimes they participate with others. Some of POs made MoUs with other like-minded organizations and some are trying to do this.

The POs have gained the capacity to run their programs up to a satisfactory level. In some cases they need to earn more efficiency through continuation of their efforts.

Indicator 2 of output 1.1: 17 POs made MoU with like-minded organizations for implementation of social activities with joint initiatives by the end of the project

Baseline Value	LFA Target	Achieved	Status	MoV
2 POs	17 POs	9 POs	Did not meet	Copy of MoU

Progress towards milestone:

Establishment of MoU is important for POs to implement social events at their locations in collaboration with other likeminded organizations and agencies. The status of signing MoU is not satisfactory enough. Only 9 POs have made MoU with other development organizations and government departments in order to implement field level trainings and awareness campaigns collaboratively until this year. These are:

- Ekota Krishi Somobay Samiti Ltd. of Tahirpur Upazila with World Vision Tahirpur ADP;
- Samota Krishi Somobay Samiti Ltd. of Bishwamberpur Upazila with JASIS;
- Udayan Krishi Somobay Samiti Ltd of Bishwamberpur Upazila with VARD; and

- Mukti Krishi Somobay Samiti Ltd. of Sunamganj Sadar Upazila with World Vision Sunamganj Sadar ADP;
- Kiron Krishi Somobay Samiti Ltd. of Sunamganj Sadar Upazila with World Vision Sunamganj Sadar ADP;
- Balaka Krishi Somobay Samiti Ltd. of Derai Upazila with FIVDB;
- Prottasha Krishi Somobay Ltd. of Tahirpur Upazila with Upazila Women's Affairs Office;
- Progati Krishi Somobay Ltd. of Tahirpur Upazila with Upazila Women's Affairs Office; and
- Surma Adivasi Krishi Somobay Ltd. of Tahirpur Upazila with Jilla Parishad (District Council).

The reasons of not meeting the output indicator is that some of these POs did not find any appropriate partners working in their locations and some of them did not gain capacity to perform interventions in collaboration with others maintaining standards.

Indicator 3 of output 1.1: 17 POs acquired strength in covering at least 10% of their own sources (running and social activity cost) by the year 2019.

Baseline Value	LFA Target	Achieved	Status	MoV
2 POs	17 POs	16 POs	Did not meet	POs finance reports

Progress towards milestone:

16 POs have incurred both the running and social activity cost at least 10% of their own sources by 2019. POs those have no social activity cost, but has their plan and executing with the cooperation of others. Two Indigenous POs have no cost in either of the social and running cost because of their fund is very poor. The weaker POs are sharing and consulting the issues with other POs to find the ways to overcome these setbacks.

ICDP found that all of PO leaders are committed to enhance their funding capacity to carry on the plans without any support from external sources.

Output 1.2: Savings and share capital of 17 POs reached 5.7 million of taka

Indicator 1 of output 1.2: 80% of POs members deposit savings on regular basis.

Baseline Value	LFA Target	Achieved	Status	MoV
75%	80%	84%	Exceeded	-Members' pass books -Finance reports

Progress towards milestone:

PO members came under registration process under the cooperative department of GoB are entitled to deposit savings on a regular basis. It is exposed that, all POs are in a common trend in collecting monthly savings from their members.

Averagely 84% (9505 of 11315) members deposited monthly savings regularly and 19% of the PO members were irregular in depositing their monthly savings in 2019.

In order to strengthen POs financial capacity; regular collection of savings is very essential. As these POs started providing loans among their members as revolving fund; it helps them to create income generating opportunities. PO leaders are motivating their members to deposit savings in due time.

POs are more or less constructing savings fund. It is found positive that all are trying honestly towards gaining their own financial capability. The accumulated amount of total capital of 18 POs reached TK: 8741150.00 (8.7 million) (savings 3547517, share 2428706, donation 167000, profit 2162670 and others 435257) in 2019.

Indicator 2 of output 1.2: 90% of POs members hold at least 1 share every year.

Baseline Value	LFA Target	Achieved	Status	MoV
83%	90%	92%	Exceeded	-Members' pass books -Finance reports

Progress towards milestone:

Members came under registration process under the cooperative department of GoB are entitled to having at least one share in a year. And all the POs are in practicing collection of share capital in general. Almost 92% (10410 of 11315) members hold shares in 2019. It is found positive that all are trying honestly towards gaining their own financial capability. The accumulated amount of share capital of 18 POs in 2019 reached TK: 2428706.00.

In order to strengthen POs financial capacity; share capital is very essential. As these POs started providing loans among their members as revolving fund; it helps them to create income generating opportunities.

Output 1.3: 17 POs obtained capacity to manage funds by their own

Indicator 1 of output 1.3: 85% of total capital utilized in IGAs as revolving fund.

Baseline Value	LFA Target	Achieved	Status	MoV
69%	85%	97%	Exceeded	-Loan disbursement registers -Finance reports

Progress towards milestone:

POs are involved to facilitate IGAs within the organization members. They utilize their capital in this purpose. It greatly depends on the strength of their fund. Some POs have strong funding capacity, disbursed ranging TK.1500000.00–2000000.00. Some are holding middle position ranging TK. 800000.00-1200000.00. A few are already taken initiative with poor amount of TK. 200000.00-400000.00. One Indigenous PO did not start loan activities due to their small amount of capital. A loan grant committee is formed in each POs and the committee follows rules of cooperative department and takes necessary advices from Upazila Cooperative Offices. Some of the POs employed installment collectors on voluntary basis.

The accumulated revolving funds of 17 POs in IGAs stand on 97% (Tk. 8478916.00 of 8741150) which covers disbursement to 1200 PO members up to 2019. The POs provide loans to its members in the sectors of duck rearing, poultry rearing, cow rearing, beef fattening, fish culturing, grocery shop, seasonal business, crop cultivation etc.

POs are running as just as micro credit organizations. So, they should be more careful in handling their capital. Because, the large investment, the large risks.

Indicator 2 of output 1.3: 100% of revolving fund recovered.

Baseline Value	LFA Target	Achieved	Status	MoV
100%	100%	100%	Achieved	-Installment collection registers -Finance reports

Progress towards milestone:

Though the recovery rate in 2018 was less than (99%) baseline value; it is encouraging that they could recover 100% (8478916 of 8478916) in the year 2019. It is to say here that, the loan disbursement is a great initiative of POs to support and strengthening their

organization member's livelihood situation healthier. More than 1200 members were benefited from their organizations' capital up to 2019.

The recovery rate at present is encouraging and PO leaders are very much careful to hold up it continue for long.

Output 1.4: 17 POs ensured the access to GoB social safety net programs

Indicator 1 of output 1.4: 25% of enlisted deserving people have got social safety net benefits.

Baseline Value	LFA Target	Achieved	Status	MoV
13%	25%	23%	Did not meet	-Safety net beneficiary list -Beneficiary cards

Progress towards milestone:

17 POs prepared a list of 4015 deserving people to entitle to have the safety-net benefits (VGD, VGF, old age allowances, allowances for the widows, deserted and destitute women, allowances for the financially insolvent disabled, food for work, work for money etc.) from GoB. PO leaders have been maintaining effective liaison with local Government institutions to enroll their listed members in the beneficiary list. And it was found that the overall status up to 2019 is 23% (923 of 4015) (412 male, 511 female; 54 of them PWD) which near about to reach the indicator target (25%).

It is imperative that all the POs have started to gain access to the Government delivered safety net programs. Though some are in good position, and some are in poor position. The poorest are trying hard and taking initiatives to find ways how to ensure their access into the services; strong liaison and communication is maintaining with the local government institutions (Union Parishads) for this purpose.

Outcome 2: Marginalized communities are skilled and capacitated in livelihood security, increasing earning from agricultural and non-agricultural products, coping with natural calamities, and have access to quality medical services at an affordable cost.

Indicator 1 of outcome 2: Increased replication of improved agricultural technologies.

Progress towards milestone:

As per ICDP project design agriculture comprises of four sub-sectors, e.g. crops, forestry, livestock and fisheries. And the crop sub-sector is being the predominant one. More importantly, the crop sector provides staple food such as rice and wheat, and other daily necessities like pulses, oil, sugar, vegetables, spices, and fruits.

Farmers of disaster prone areas adopted with different early varieties hybrid agricultural crops and increased their production without facing less unexpected damages which leads to ensure food security of poor and marginalized cultivators of the project location. In the crop sub-sector the local farmers introduced different technologies such as: axial flow pump (An inexpensive surface water irrigation technology that can reduce costs up to 50% at low lifts-areas where the water source is close to the field surface), reaper (It allows farmers to mechanically harvest and plant the next season's crops, and can save farmers 30% their usual harvesting costs), seed fertilizer drill (It tills, plants and fertilizes crops in lines simultaneously and with greater precision). Different improved technologies are also adapted by the local people in the sectors of forestry, livestock and fisheries. These improved technologies were provided by the department of agriculture extension; ICDP just made relationships between the department and the farmers.

Indicator 2 of outcome 2: 60000 patients received quality medical services at affordable cost from SWF hospital and community paramedics.

Baseline Value	LFA Target	Achieved	Status	MoV
----	60000	66172	Exceeded	Patients' registers

Progress towards milestone:

It is a big challenge for Sunamganj to ensure health services for the rural people as there are badly crisis of trained health service providers. The community people are deprived of proper health services and are suffering from deadly diseases a lot. In this context, ICDP has created a poor people-friendly environment and opportunities to provide quality health services from well-organized and managed hospital which has been providing services since 2008. Now this hospital is delivering services in outdoor and indoor with the specialized department of general medicine, gynaecology, dental, physiotherapy, as well as updated diagnosis centres. Moreover, ICDP arranged satellite camps at the rural level by trained Community Paramedics.

A total of 46676 (12106 in 2017, 16628 in 2018 and 17942 in 2019) people received health services from ICDP hospital and 19496 people (185 satellites 6787 peoples in 2017, 194 satellites 5799 in 2018 and 187 satellites 6910 peoples in 2019) from satellite camps in the project period.

Indicator 3 of outcome 2: 300 farmers involved in cultivation of early variety paddy (BR-28 and 45, BINA-8 and others) and saved their crops from flash flood.

Baseline Value	LFA Target	Achieved	Status	MoV
----	300	302	Exceeded	-Input distribution registers -Case studies -Photographs

Progress towards milestone:

Flashflood and early flood are identified as the regular vulnerability of the Haor region. These come as the curse in the life of the poor Haor people with whom ICDP worked. Flashflood and early flood destroy and wash away paddy crops just before harvesting very often. That's why ICDP initiated to introduce early paddy variety for its beneficiaries in the Haor land so that they could save their crops from early flash flood. Farmers of disaster-prone areas are adopted with different early varieties hybrid agricultural crops and increased their production without facing unexpected damages which leads to ensure livelihood security of poor and marginalized cultivators of the project location.

A total of 302 farmers (94 in 2017, 100 in 2018 and 108 in 2019) were given supports from project for demonstration and many farmers surrounding the demo plots areas were encouraged to see the successes of demonstrative cultivation of early paddy varieties and initiated as such.

Output 2.1: Community organizations have gained knowledge and skills how to cope with disaster's affects

Indicator 1 of output 2.1: 170 PO members received disaster preparedness and management training.

Baseline Value	LFA Target	Achieved	Status	MoV
----	170	182	Exceeded	-Training registers -Reports

Progress towards milestone:

Different types of natural disasters and extent of severity is the common phenomena in the project locations. People are suffering a lot in almost every year, frequent flash flood is the most damaging one, monsoon flood is also damaging and causing homestead soil erosion, and draught with lack of dry season irrigation water is common in this area which has adversely effects hampering the normal cropping as well as losing their valuable assets. Water logging due to improper drainage system is a new addition in recent some years, which make the cropping land unutilized, limits the agro-interventions. In this context, ICDP planned to train up some of peoples on disaster preparedness and management and trained up 182 members (84 in 2017, 76 in 2018 and 22 in 2019). The participants were selected from different disaster vulnerable communities so that they could disseminate the knowledge and techniques of preparedness and management measures to others. And it was found that adaptation capacity and protection technique initiatives had been improved among the project beneficiaries as well as non-beneficiary people against climate change affect and sudden or seasonal natural calamities. As community people gathered knowledge on it; their uncertain damages of wealth and lives had been reduced.

Indicator 2 of output 2.1: 150 Households raised their homestead to protect from monsoon flood.

Baseline Value	LFA Target	Achieved	Status	MoV
----	150	207	Exceeded	-Case studies -Photographs

Progress towards milestone:

Haor region of Bangladesh is mainly identified the areas of waterlogged under the Sunamganj, Kishoreganj and Netrakona districts, though some areas of Moulavibazar and Sylhet also remain under water for couple of months during monsoon. Sunamganj is mostly in vulnerable situation all of these. It is found practically in Sunamganj Haor region that there are several vulnerabilities faced by Haor people, the first vulnerability faced by Haor people is the combination of chronic annual erosion of the homestead and occasionally destroying entire villages. Many households are forced to migrate out during these months when much of village is underwater; households who remain in the region often have no recourse but to take loans at high rates from unscrupulous moneylenders to pay the annual homesteaded protection costs.

So, as vulnerability mitigation measures during monsoon, ICDP encouraged people to raise homesteads to be protected from monsoon flood and 207 people (71 in 2017, 79 in 2018 and 57 in 2019) raised their households during this project period which is encouraging others. Some village protection embankments were constructed by the LGIs. ICDP did not provide any materials or financial supports in this regards but motivation and networking establishment with the LGIs.

Indicator 3 of output 2.1: 150 PO members planted 12000 saplings in their homestead.

Baseline Value	LFA Target	Achieved	Status	MoV
----	150 members 12000 saplings	158 members 12350 saplings	Exceeded	-Input distribution registers -Case studies -Photographs

Progress towards milestone:

Loss of plant bio-diversity is more visible compared with the past when this area was rich in timber, fruit and herbal medicinal plants. It is absolutely harmful for the environment as well as for the Haor dwellers. So, ICDP inspired people to plant trees in their homestead. And it is found positively that the people are interested in tree plantation and they understand that tree plantation can help them survive and live peacefully. They could realize that biodiversity is extremely essential for maintaining the ecological balance in the environment and it is possible by plantation of trees.

ICDP distributed 12350 saplings of different varieties to 158 beneficiaries (4600 saplings to 65 people in 2017, 4005 saplings to 51 people in 2018 and 3745 saplings to 42 people in 2019) as a model in the project period under its 4 working locations.

This model support encouraged community people and many of them started tree plantation in their homestead areas.

Output 2.2: Community organizations have gained access to health institutional facilities and local resources

Indicator 1 of output 2.2: 45000 community people received medical services from SWF Hospital.

Baseline Value	LFA Target	Achieved	Status	MoV
----	45000	46676	Exceeded	-Patients' register -Operational reports

Progress towards milestone:

It is a big challenge for Sunamganj to ensure health services for the rural people as there are badly crisis of trained health service providers. The community people are deprived of proper health services and suffering from deadly diseases a lot. Many fraud physicians and non-educated health practitioners are taking opportunities from the poor people. People loses their wealth even sometimes they sell their homes and homesteads to cover their treatment costs. In this context, ICDP has created a friendly environment and opportunities to have quality health services from well-organized and managed hospital which has been providing services since 2008. Now this hospital is delivering services in outdoor and indoor with the specialized department of general medicine, gynaecology, dental, physiotherapy, as well as updated diagnosis centres.

A total of 46676 (12106 in 2017, 16628 in 2018 and 17942 in 2019) people received health services from ICDP hospital in the project period. ICDP health personnel did not provide health services only but advised people to take health services from the trained and registered service providers. Now the service seeking behavior of the community people has been changed and they go to the government health institutions to seek services. PO leaders along with LGIs representatives arranged different meetings to make the service providing departments accountable and service oriented. As a sequence of this, community people are getting services.

Indicator 2 of output 2.2: 576 Satellite/Health camps organized at community level and at least 15000 populations are covered.

Baseline Value	LFA Target	Achieved	Status	MoV
----	576 camps 15000 population	577 camps 19496 population	Exceeded	-Satellite registers -Photographs -Reports

Progress towards milestone:

The rural people of Sunamganj are deprived of proper health services and suffering from deadly diseases a lot. In this context, ICDP has created a poor people-friendly environment and opportunities to provide quality health services from well-organized and modern ICDP hospital with a minimum cost. This hospital has been providing services since 2008. Additionally, SWF undertook a unique initiative of establishing Community Paramedic Training Institute (CPTI) in 2013 in this hospital and has been providing 2-years training course awarding affiliation by the Bangladesh Nursing and Midwifery Council (BNMC) under the Ministry of Health and Family Welfare (MoHFW). At the initial stage, this institute got permission to admit 30 students each year, each batch. Afterwards this institute got permission for 40 students. Now 40 Community Paramedics become graduates from this institute every year, who are effectively contributing to promote rural health service situation at their own locations. They are now getting good earnings as well as getting jobs in health sectors. Thus ICDP hospital has been playing an important role in producing trained health work-force for the grassroots levels.

In this project period ICDP arranged 577 satellites at the hard to reach rural areas with the assistance of trained community paramedics and covered 19496 populations (185 satellites covered 6787 population in 2017, 194 satellites covered 5799 population in 2018 and 198 satellites covered 6910 population in 2019).

Indicator 3 of output 2.2: 90 CP students' enrolment ensured.

Baseline Value	LFA Target	Achieved	Status	MoV
----	90	119	Exceeded	-Students' admission registers

Progress towards milestone:

Bangladesh has a large population of around 160 millions where about 75% of the population lives in rural areas. Limited access to quality healthcare is one of the major problems faced by the people in rural Bangladesh. There is acute shortage of skilled health service providers in rural areas. There are only 0.58 qualified health worker per 1,000 populations (WHO standard 2.5 per 1,000 populations). Maternal and neonatal mortality rate is still high; mothers, infants, and children do not have opportunities to receive appropriate care at the Haor areas. It can be estimated that more than 80% of births still take place at home in the rural areas. Though Government has wide spread network of service delivery facilities but those are not enough many ways for the highly populated country.

As an effort to address the mentioned situation, SWF had been initiating to contribute in national health workforce policies; strategies, capacity building, and skills transfer by producing skilled Community Paramedics (CPs) in its Community Paramedic Training Institute (CPTI). This institute is registered with the Bangladesh Nursing and Midwifery Council (BNMC) under the Ministry of Health and Family Welfare (MoHFW). Every year 40 Community Paramedics (2-years duration course) become graduates from this institute, who are effectively contributing to promote rural health services delivery at their own locations. They are now getting good earnings as well as getting jobs in health sectors. Thus ICDP hospital has been playing an important role in producing trained health work-force for the grassroots levels.

A total of 119 CP students (Male 55, Female 64) got admitted in this institute in this project period (39 students in 2017, 40 students in 2018 and 40 students in 2019) and the first

batch completed their training successfully and hopefully the second and third batch will complete this training course and contribute in health service delivery at the rural areas as well as build their own careers by earning a good incomes.

Output 2.3: Community people are involved in livelihood development activities through practicing modern knowledge and technologies are expanded from the agriculture farm and from SWF's technical units and other institutions.

Indicator 1 of output 2.3: 200 Households involved in Cow Rearing, 100 Households in Poultry Rearing, 50 Households in Duck Rearing, 100 Households in small scale fish culture in their fallow ponds, and raised their income.

Baseline Value	LFA Target	Achieved	Status	MoV
----	200 cow rearers 100 poultry rearers 50 duck rearers 100 fish culturers (Total 450)	639 cow rearers 188 poultry rearers 150 duck rearers 251 fish culturers (Total 1228)	Exceeded	-Case studies -Photographs -Beneficiary database

Progress towards milestone:

A large number of project beneficiaries are more or less involved in paddy and vegetable production even in their small amount of land. And other income options were rarely found. So, ICDP tried to make interested its beneficiaries in alternative income options and provided trainings on commercially cow rearing, poultry rearing, duck rearing and fish culturing. A positive change of community people in obtaining knowledge and adapting technologies in livestock and fisheries are now practicing to reduce food insecurity.

In 2017, 399 beneficiaries (215 households were involved in cow rearing, 55 households in poultry rearing, 45 households in duck rearing, 84 households in small scale fish culture in their fallow ponds) were commercially involved in alternative income options; 392 beneficiaries (211 households were involved in cow rearing, 60 households in poultry rearing, 45 households in duck rearing, 76 households in small scale fish culture in their fallow ponds) in 2018 and 437 beneficiaries (213 households were involved in cow rearing, 73 households in poultry rearing, 60 households in duck rearing, 91 households in small scale fish culture in their fallow ponds) in 2019 and raised their income which contributed them to lead a better lives.

Outcome 3: Target communities are aware and sensitized on gender justice and human rights, actively working to reduce gender-based violence and human rights violations in the project area.

Indicator 1 of outcome 3: Reduced gender discrimination at household and community level

Progress towards milestone:

In Bangladesh, about 50% of population is female. This huge population can contribute to the development of the family, society and country. But in Bangladeshi family there is still unequal treatment towards boys and girls, males and females. This discrimination was acute in the previous decades. Now the society is being educated and the discrimination is reduced comparing with the past years. The discrimination towards boys and girls, males and females are remarkably reduced in the few years in education, food intake, illness and health care, recreation, participation in household decisions, wages, household works and in productive works. We can see these changes in our reports, case-stories written and preserved by our unit/field offices. The changes among the PO members and women in particular

have been felt while discussing various issues with them during our field visit. But women and girls are still not totally free from discriminations.

Indicator 2 of outcome 3: Improved human rights situation at the community level.

Progress towards milestone:

ICDP observed important gains for human rights have been made in the project period. (Improved situation is described in the progress towards milestone under Indicator 1, 2 and 3 of output 3.1; Indicator 1 and 2 of output 3.2). But ICDP doesn't claim for all achievements, really it is a result of collective efforts of all parties working to promote human rights situations in the community. The government also introduced legislations to tackle domestic violence and sexual harassment as well as gender based violations and discriminations in the community and in the works places. ICDP found that target communities are aware and sensitized on human rights, actively working to reduce human rights violations in the project area. At present the society is being educated and the discrimination is reduced comparing with the past years. Human rights violations towards boys and girls and on women are remarkably reduced in the few years.

Community representation is ensured more or less in each of the respective women and child anti-violence committees of local government bodies at the UP and Upazila level and they are raising voice against rights violations.

Indicator 3 of outcome 3: Ensured CBOs representation in each of respective Women and Child anti-violence Committees of local Government bodies at the UP and Upazila level.

Progress towards milestone:

Union parishad is the smallest rural administrative and local government unit in Bangladesh. A Union Parishad consists of a chairman and twelve members including three members exclusively preserved for women, who are all elected directly by the people. As per the UP act, each UP is supposed to form 13 standing committees, each consisting of seven-nine members on different issues like education, health, family planning, social welfare and disaster management, and agriculture, fisheries and livestock. The committees, comprising elected representatives from the Parishads, civil society members, socially respected persons and women representatives of that locality, are entitled to assist the UP for ensuring better services and resolving different problems. And the second tier of rural local government in Bangladesh is the Upazila Parishad. A Upazila parishad consists of a chairman, two vice-chairpersons (one of them a woman), chairmen of all union parishads under the Upazila concerned, mayors of all municipalities, if there are any, and women members of the reserved seat. For executing its activities smoothly, the Upazila parishad is also supposed to form at least nine standing committees on different issues. Concerned committees of the Union parishads and Upazila parishads are responsible to resolve (limited cases) these related issue-based problems for which the reason ICDP has given more emphasize on women and child anti-violence committees as there are still happening violence's against women and child more or less in these areas.

ICDP worked at 25 Union parishads and 4 Upazila parishads. At the end of 2019 we found 24 (16 female, 8 male) PO leaders were placed in these women and child anti-violence standing committees: 22 (14 female, 8 male) leaders at UP levels and 2 (2 female) leaders at Upazila levels. These leaders are playing significant roles in these committees and are claiming justice for women and child victims.

It is notable that 3 female PO leaders were directly elected members of the Union parishads in the last election, one of them from indigenous community.

The following table is showing the working location-wise status of getting membership in the women and child anti-violence standing committees:

Working Locations	In UP Standing Committee			In Upazila Standing Committee			Total of UP and Upazila		
	M	F	Total	M	F	Total	M	F	Total
Tahirpur	2	3	5	0	1	1	2	4	6
Derai	2	4	6	0	0	0	2	4	6
Bishwamverpur	2	3	5	0	1	1	2	4	6
Sunamganj Sadar	2	4	6	0	0	0	2	4	6
Total in 2019	8	14	22	0	2	2	8	16	24

Output 3.1: Community people are gender sensitized enough and undertaking appropriate initiatives protecting human rights and reducing gender-based violence in the community.

Indicator 1 of output 3.1: Community-based Organizations mitigated 75% cases relating domestic violence against women.

Baseline Value	LFA Target	Achieved	Status	MoV
51%	75%	69%	Did not meet	-List of victims -Case studies

Progress towards milestone:

Domestic violence is still happening in this area and it happens mostly upon women and children. It occurs in multiple dimensions and forms like physical torture, mental torture, illegal divorce, demanding dowry, child marriage, discrimination and in other forms. This situation in this area more or less agreeing with the national scenario, but it is encouraging that POs are actively and sincerely working to minimize the overall situations through undertaking multidimensional efforts, and in some cases they gained tremendous results in stopping the violence. A total of 821 (215 in 2017, 388 in 2018 and 218 in 2019) violence occurrences against women were recorded by 18 POs (137 sub-centers) during this project period at the 4 Upazilas and PO leaders mitigated 565 (135 in 2017, 271 in 2018 and 159 in 2019) occurrences which revealed 69%. The project could not reach this target because many of the victims especially the housewives were not willing to sit on mitigation meetings against their husbands and other family members. They (victims) thought that the tortures upon them might be doubled if they publish these in public or share with others.

PO leaders involved local elites and leaders in mitigating these social problems and sometimes they created pressure to village traditional leaders to solve these occurrences in a fair way. It is a good sign that violence against women is suddenly occurred in the indigenous community. All the POs have undertaken so many initiatives to stop these sorts of violence, the measures taken like: negotiation, counseling, advocacy, social mobilization, legal aid and other steps as appropriate they thought. POs also arranged many events engaging mass people and related stakeholders to build awareness on gender equality and they discussed this issue in their meetings as well. Domestic violence occurrences against women are controlling and in minimized in a great extent in comparison to previous years, its trend is diminishing the violence.

Indicator 2 of output 3.1: Community-based Organizations stopped 50% child marriages.

Baseline Value	LFA Target	Achieved	Status	MoV
28%	50%	51%	Achieved	-List of victims -Case studies

Progress towards milestone:

It is found that child marriage is still happening in this area. PO leaders consider child marriage as violence against children. And it is a good sign that all the POs are organizationally committed to protect child marriages in their territories. Here to be said that child marriage in Bangladesh is defined a marriage of a girl before the age of 18 and boy before 21 (legal age).

A total of 214 (55 in 2017, 83 in 2018 and 76 in 2019) child marriages were arranged during this project period under 25 Unions of 4 Upazilas and the POs have taken steps to prevent child marriages and succeeded in 109 (21 in 2017, 49 in 2018 and 39 in 2019) cases which counted 51%. Though there is no actual recognized data on child marriage in this region, we can guess from our long time experience that about 70-75 percent girls are victim of child marriage and the main reasons of happening girls child marriage are:

- Persistent inequalities between boys and girls;
- Illiteracy and tradition;
- Girls are considered burden and sometimes risk;
- Laws protecting girls are not enforced properly;
- Parents think marriage will protect girls from violence;
- Younger wives are considered to be more obedient;
- Higher dowry for older girls or women.

It is noted that all the POs have undertaken so many initiatives to stop child marriages through negotiation, counseling, advocacy, social mobilization, and other steps as appropriate they thought. In some cases they became success and in some cases could not succeed due to the actors were pretending some of false mechanism. And it was found in some cases that the Union Parishads issued false birth registrations certificates to the under-aged children.

Indicator 3 of output 3.1: Community-based Organizations referred 60% Cases relating to human rights violence to Union Parishads.

Baseline Value	LFA Target	Achieved	Status	MoV
33%	60%	52%	Did not meet	-List of victims

Progress towards milestone:

Though the human rights violation is decreased comparing the previous times; but still happening different types of human rights violations in this location. But the PO leaders are sensitized and committed to protect domestic violence against women and children within the POs only. PO leaders agreed that they yet to gain capacity to handle human rights issues in a broad and they are working on few specific areas of human rights at present. These specific violations against women occur in multiple dimensions and forms like physical torture, mental torture, illegal divorce, dowry, child marriage, polygamy, and in other forms. But most of these women victims are afraid of and do not show interest to share and disclose that they are being tortured by their husbands and other family members.

All the POs have undertaken so many initiatives to stop these sorts of violence, the measures taken like: Negotiation, Counseling, Advocacy, Social mobilization, Legal aid and other steps as appropriate they thought. In some cases they become success and in some cases could not succeeded due to the actors are pretending some of false mechanism. So, POs were bound to refer 52% cases (310 out of 591) to 24 Union Parishads in 3 years where village courts were trialing these cases. The project could not reach this target because many of the victims especially the housewives were not willing to sit on mitigation meetings against their husbands and other family members. They (victims) thought that the tortures upon them might be doubled if they publish these in public or share with others.

It is a positive change that domestic violence occurrences against women are controlling and in minimized in a great extent in comparison to previous years, its trend is diminishing the violence. Community people are gender sensitized enough and undertaking appropriate initiatives protecting human rights and reducing gender-based violence in the community.

Output 3.2: Women and Child anti-violence Committees at 25 Union Parishads are playing pro-active role combating gender violence and anti-human activities at the community level.

Indicator 1 of output 3.2: 25 Union Parishads displayed Human Rights Charter on Women, Child and Anti-trafficking in its offices through mounting digital print at the walls.

Baseline Value	LFA Target	Achieved	Status	MoV
7	25	25	Achieved	-Photographs -Articles/Case studies

Progress towards milestone:

In Bangladesh context; Union Parishads are considered as the village courts. Local people come to Union Parishads to know many things and to collect information. They also submit their allegations in these courts and these courts are playing important role in mitigating village level incidents locally. All Union Parishads (25) added women and child rights issues with other issues in their billboards and displayed separately for public awareness.

Indicator 2 of output 3.2: Women and Child anti-violence Committees of Union Parishads mitigated 70% Cases relating to human rights violence.

Baseline Value	LFA Target	Achieved	Status	MoV
67%	70%	73%	Exceeded	-Reports/Registers -Case studies

Progress towards milestone:

During this project period of 3 years; a total 631 cases relating to human rights violation especially women and child torturing in many forms were referred by POs and other sources to 24 Union Parishads and the village courts of Union Parishads mitigated 459 cases which is showing 73%. The individual performances of these village courts revealed commonly very good.

It is noted that many of these cases were minimized by arranging informal negotiation meetings.

2.2 What do you consider to be the most significant changes achieved for the target group(s) through the project? Please provide a short summary. Please describe key factors and chain of events in achieving these changes.

The project followed the annual LFA Indicator Tracking methodology. Results of both approaches to impact measurement were utilized to substantiate below project outcomes and impacts. The Indicator Tracking was conducted in regular intervals assessing logical framework results and changes came through this project.

Households' incomes and assets: The project's impact on household incomes and assets was considered to be satisfactory. The project generated increases in the incomes and physical and financial assets owned by rural poor women and men. The ICDP contributed to increasing households' incomes and assets, mainly through: (i) enterprise development activities; (ii) income generating activities related to environmental protection; (iii) savings-based models of community-managed loan funds; (iv) financial/material support for agricultural production and marketing; and (v) job creation.

On average, beneficiaries improved their income over the implementation period from 2007 to 2019. Those involved in agricultural production showed the highest increase, while those engaged with livestock culturing saw their income slightly less. Most members of who took small enterprises experienced an increase in household assets. The activities of the Project also resulted in observable income and employment multipliers, although these impacts were not quantified.

Food security: The project's impact on food security is considered to be satisfactory based on the project generating improvements in food security within targeted communities by supporting increased diversification of food availability and consumption and by increasing in incomes to enable the purchase more nutritiously food. The activities of ICDP that had a significant impact on food security were: (i) adaptation of new and modern agriculture technologies; (ii) micro small enterprises; and (iii) access to open markets for fare prices. According to the project impact, a significant improvement in food security in the project areas was demonstrated.

Health services: ICDP set-up 3 village health centers in 3 working sub-districts and a community hospital at district town since 2008. These health centers and hospital provided services to the community people at an affordable cost. It also organized awareness raising interventions at the root levels.

Through primary health care services it has created awareness on stopping the activities of quacks; peoples are more hospital oriented instead of going to the village quacks; death rate during child birth and infant stage has remarkably decreased. Awareness on health issues has been increased; pregnant mothers, children and general patients are getting health services from ICDP hospital. The significant change is that the community people are now seeking trained and registered physicians for their treatment.

Human and social capital and empowerment: The project's impact on human and social capital and empowerment is considered satisfactory as a result of the ICDP's contribution to building the capacities of poor women and men, individually and collectively, and strengthening their capabilities. The project has significantly contributed to ensuring that poor rural women and men have increased control over economic relations, increasingly influence local decision-making processes, and are now in a stronger position to access to essential social and productive services than in the pre-project scenario.

The Project not only empowered Haor communities to strengthen their capacity and to improve their resilience, but also promoted stronger social capital among them. In addition to the increased incomes, the community also could feel a stronger social bonding. The community perceived the benefits for working together as a group instead of individually. They could access more resources and gain better access to the markets. The targeted

communities have also received support in accessing wider policy and economic networks, and many groups have pursued these proactively. Groups were able to benefit directly from progress in the market linkages and partnerships developed with other agencies working in these locations. The project has encouraged community group members to become cooperative members to strengthen these linkages. The project has further created a 'sustainability path' for community empowerment encapsulated within the Exit Strategy.

Training was carried out by the project to strengthen the capacities: individually and collectively of poor communities. Training related to group management, bookkeeping and accounting, technology transfer, local resource management and development, and compliance with quality standards and product traceability. In addition, ICDP organized exchange visits between groups and villages.

Excepting primary community groups; a total of 18 cooperative societies were formed and registered with the cooperative department of government. Group formation helped to build social cohesion, resilience and self-help. There are a total of 19,560 primary group members amongst 11315 are entered in to cooperatives who are operating savings and loan programs. Each of the members were benefited from trainings/sessions and provided new skills and knowledge by the project. Village human resources have been upgraded in the fields of team management, bookkeeping, technical production and marketing.

Agricultural productivity: The project's impact on agricultural productivity is considered to be satisfactory terms of increasing the productivity or production of diversified rice and vegetable. ICDP group farmers attributed the productivity gains to technology improvements in water management, seed improvement and culture techniques passed on to them through training as well as investments in ponds fish culture and related gear. Improved technical knowledge and skills on agriculture, livestock, fisheries and forestry were transferred to the project beneficiaries through trainings, demo and practical field assistance by the project technical persons and sometimes the by government technical officers. Thus, a remarkable change came in these sectors.

Community institutions: ICDP formed 18 cooperative societies are affiliated by cooperative department of Government. Community level institutional capacity has improved across the term of project implementation and these cooperatives got institutional shape with the facilitation of the project ICDP. At the outset of the Project there were no village level groups. All activities were undertaken as individuals. But these cooperatives are now functioning by own and operating various activities independently.

ICDP supported the integration of project communities and their future requirements into village-level medium-term development plans. According to the last AGM of all cooperatives, all beneficiaries felt that they were satisfied that project activities reflected their priorities.

As indicated above, the project has successfully demonstrated a model that carefully blends the empowerment of remote Haor communities enabling them to improve their livelihoods through a combined focus on socio-economic development, sustainable natural resource management, and accesses to markets.

Access to markets: The project facilitated access to markets in Haor communities, by (i) developing marketing strategies that identified priority products; (ii) increasing marketing awareness within small enterprise members and agricultural producers; (iii) promoting market-oriented technology transfer; and (iv) facilitating local service providers.

Project utilized a sophisticated Marketing Strategy based on a value chain methodology. Based on the Marketing Strategy Plan, training and annual Action Plans of all POs were

made. The result is that virtually all producers and entrepreneurs were able to market their products with relative ease.

Natural resources and the environment: The project's contribution to natural resources and the environment is encouraging. ICDP contributed to bring positive changes in the Haor resource base, especially through: (i) community awareness; (ii) surveillance activities; and (iii) reducing destructive and unsustainable fishing practices.

Adaption and mitigation to climate change: The project was rated satisfactory for adaption to climate change based on the extent to which project beneficiaries and local communities were empowered to mitigate, prevent, or prepare for climate-related problems and increase their resilience. The project was designed to address the environmental issues through plantation of trees, use of organic fertilizer, training on awareness development on disaster preparedness and management and promotion of local celibate friendly crops cultivation. The potential for the project activities to increase the incomes of beneficiaries and access to finance, and support for natural preservation, are both contributing to increase their adaptation and resilience to the impacts of climate change.

Gender equity and women's empowerment: The project made an important contribution in facilitating the participation of women and ensured that they accounted for a significant number of beneficiaries. The ICDP had a positive impact on gender equity and women's empowerment, mainly by: (i) promoting the economic empowerment of women; (ii) enabling women and men to have an equal voice and influence in rural institutions and organizations; and (iii) achieving a more equitable workload balance. The majority of the women were not involved in any income generating activities before the start of the Project. Women found significant increases in their incomes and savings, and improvement of production, bookkeeping, processing, and marketing skills. Overall, many female participants showed enhanced self-esteem and confidence, and justifiable pride in their new ability to provide resources for themselves and their families. Finally, women's access and participation in the LGIs is very much encouraging.

The changes stated in the final evaluation report are:

The target beneficiaries, particularly the women consider the development interventions as changing factors in their lives and livelihood. The attitudinal changes of the target household members are visible and reflected the way they have explained the changes that, according to them, have changed their life remarkably. Other community people besides the target members have also been benefited through the interventions in place. Immunization coverage of children, nutritional measures, awareness building sessions, children's education etc. are extended throughout the community through which the people could somehow enjoy the benefits. Nevertheless, there are potential scopes to further enhance the initiatives for achieving better results and sustainability through widening close participation of the community people as a whole.

"I never thought myself that being a 'Housewife' I would have chance to come out from my home boundary, work with the community people and to become a leader of a PO. But it has happened. I am now the renowned leader of a PO in my village. I also participate in various social programs in my area. This is like a 'dream' in my life. It has happened only because I have been in contact with SWF and later with the PO".

- Momtaj Begum, Secretary, Kiron PO shared her experiences during the FGD session at field.

The changes among the PO members and women in particular have been felt while discussing various issues with them during the evaluation. They are now well aware of poverty eradication, family planning, necessity of child education, immunization, safe drinking water, hygienic latrine, etc. The PO members are empowered through running and managing group activities, generating savings and operating micro-credit program using their own group fund. Many of them have started to earn extra income and this is also contributing to the upliftment of their overall social status. The impact of women empowerment was also very significant in the local context. SWF provided training, formed POs which encouraged women to join the POs, do organizational work outside their home, to become leaders of POs, to involve in income generation activities etc. Many women, especially the members and leaders involved with POs really changed their livelihood pattern, participate in decision-making process at household level, and some have also developed capacity to participate in social program. These achievements have been in place, which are definitely the impacts of development program interventions taken by SWF during implementation of programs in 3 phases of ICDP in Sunamganj area.

According to FGD sessions with PO leaders, they identified some changes those were happened in their areas during last 8 years. Those changes were further cross-checked with the staff of ICDP during discussion with them. The changes are as follows by sectors/projects:

<p>Health</p> <ul style="list-style-type: none"> • Increased use of hygienic latrine • Access to healthcare service centers • Nutrition development of the children and mothers • Decreased prevalence of diarrhea • Decreased prevalence of Pneumonia • Increased use of safe drinking water • Increased ANC and PNC visits of the mothers 	<p>Education</p> <ul style="list-style-type: none"> • Increased literacy rate • Increased enrolment of girls, especially in Primary Schools • Reduced school dropout rate of the children • Increased higher education of the youths
<p>Economic Development</p> <ul style="list-style-type: none"> • Change of agricultural variety in the area (potato, cucumber) • Increased kitchen gardening • Increased poultry, cow and goat (Black Bengal) rearing at household level • Increased household income (from diversified income sources) • Increased use of improved technology in agriculture fields 	<p>Gender Justice and Human Rights</p> <ul style="list-style-type: none"> • Developed female leadership • Females are now entrepreneurs • Developed children's leadership • Established women human rights • Established child rights • Formation of People's organization in participation with male-female • Women's participation in decision-making at household and community level • Decreased early marriage • Increased women's empowerment

2.3 In case the objectives were not achieved, please account briefly for the reasons behind this. Reflect on the handling of internal and external risk factors identified before and during implementation of the Project, including risks for financial irregularities.

ICDP has made satisfactory progress towards achieving its goal of secured livelihood, health, education for the poor and marginalized people of Sunamganj, ensured environmental sustainability of the area and a more equitable society; and its 3 development objectives: (i) active, economically-viable and sustainable community based organizations, representing the poor and marginalized people of Sunamganj, help communities to hold local government accountable and ensure access to existing governmental and private service

deliveries; (ii) marginalized communities are skilled and capacitated in livelihood security, increasing earning from agricultural and non-agricultural products, coping with natural calamities, and have access to quality medical services at an affordable cost; and (iii) target communities are aware and sensitized on gender justice and human rights, actively working to reduce gender-based violence and human rights violations in the project area.

In a broad account, all project objectives were met and LFA indicators also were achieved; in some cases the indicator targets were exceeded and in few cases near about to meeting which discussed elaborately in point 2.1 and 2.2.

All pre-defined risks were handled as per the mitigation plan described in the project document and the problems emerged during implementation of the project also were successfully resolved applying appropriate measures.

2.4 Has Project implementation had any unanticipated positive and/or negative consequences? Please describe and explain.

N/A

2.5 Please make a short assessment of how the Project has contributed to strengthening Civil Society. Please include concrete examples.

ICDP has worked with a multidimensional approach. So, it has engaged different stakeholders and civil societies as well. The two civil society organizations naming “Shotota LSP Association” and “Bishwamverpur Rural Development Society” were mostly and closely attached with the project ICDP and these POs have gained the capacity to stand as the local organizations. ICDP did not undertake special activities for strengthening these local organizations but engaged them with the planned activities as ICDP’s one of main objective was to make its POs vocal for their rights and entitlements. To achieve this outcome ICDP includes many interventions in the PD like as: organizational development and management; strategic planning formation; accounts management; participatory monitoring, evaluation and reporting; local resource mobilization and management; techniques of networking and collaboration; preparation of advocacy plan; policy analysis; peace building approaches; public and private sector oversight etc. The leaders of these mentioned local organizations were very much committed and interested with these interventions; they participated all the events and utilized gathered knowledge and techniques in their organizations. They used to request ICDP staffs to help them in their offices when needed and ICDP staffs facilitated them in practical. The leaders of these organizations also used to visit ICDP offices to ask the subject matters when they were unable to understand.

Now they are:

- playing a vital role in linking between the community people and the local administrations, local government institutions and public and private service delivery agencies;
- expressing the interest of social groups and raising awareness on key issues in order to influence policy and decision making;
- shaping public policy through advocacy campaigns and mobilizations of people;
- undertaking activities for socio-economic and cultural development;

- observing functions of local administrations, local government institutions and public service delivery agencies to promote accountability and transparency; and extending their hands to cooperate;
- promoting and safeguarding human rights and welfare of women, ethnic groups, minorities and other marginal groups.

2.6 Please make a short assessment of cost efficiency, of how Project implementation costs relate to achieved results (cost efficiency) using examples to illustrate. Please describe the local contribution to the Project, whether through manpower (volunteers) or other forms of contributions.

We know that cost efficiency is the extent to which the program is expected to convert its resources (local assets, funds, expertise, population, time) economically into results for achieving the maximum outputs and outcomes with lower cost.

During the course of Project implementation of ICDP-III phase (Year 2017-2019), SWF-management always tried to implement the program with maintaining lower cost of all activities of ICDP project like as the administrative cost, workshop cost and training cost, day observation cost and other activities by involving volunteers, local people, PO's and different local committees. All the stakeholder are also well integrated and working together for their better life.

The systematic approach of a combined formulation of the project activities with active participation of the communities was first step in term of program implementation successfully with lower cost effectively. And the organizational structure with qualified and experienced staff has supported the implementation of the project satisfactory.

A short assessment of cost efficiency related to achieve result has been shown following the major components of ICDP-III phase project. Major components are as follows-

A. Community Capacity Enhancement

B. Livelihood Security and Environmental Sustainability

C. Gender Justice and Human Rights

The targeted budget and implementation cost is the sum of 3 years (2017-2019):

Achieved result	Targeted value/Budget (BDT)	Implementation Cost (BDT)
A. Community Capacity Enhancement.		
A.1: 17 CSs are self-functional and perform social activities in joint collaboration with like-minded organizations/agencies.	791400	642385
A.2: Savings and share capital of 17 CSs reached 5.5 million.	56250	52800
A.3: 17 CSs gain capacity to manage funds accordingly	37200	21415
A.4: 17 CSs receive GoB social safety net benefits	7200	5797
Total of Result A:	892050	722397
B. Livelihood Security and Environmental Sustainability.		
B.1: Community organizations have gained knowledge and skills how to cope with natural calamity's affects	723600	651538
B.2: Community organizations have gained access to health institutional facilities and local resources	894000	854557
B.3: Community people are involved in livelihood development activities	1210580	1160521
Total of Result B:	2828180	2666616

C. Gender Justice and Human Rights.		
C.1: Community people are gender sensitized enough and undertaking appropriate initiatives protecting human rights	382100	326410
C.2: Women and Child anti-violence Committees at 25 Union Parishads are playing pro-active role combating gender violence	154400	117363
Total of Result C:	536500	443773

Total budget was targeted BDT 4,256,730 and implementation cost is BDT 3,792,786. So save fund is BDT 463,944. We can see that the major components of project cost have been implemented with effectively and efficiently.

On the other hand, Organization (SWF) contributed by providing local income amount of BDT 9,644,653 which was used for implementation the other activities of ICDP Project. Details of local contribution is as follows- contribution from health program BDT = 8,370,215/-, contribution from agriculture program BDT = 1,174,438/- contribution from MFI program BDT = 100,000/-.

3 Cooperation–Sustainability–Lessons Learned

3.1 Has the Project been implemented in cooperation with other donors? If yes, please explain.

No, this project did not receive other donor's cooperation.

3.2 Has the project been implemented in cooperation with national local authorities? If yes, give a brief comment. To what extent has the Project been in line with the development plans of national authorities? Please give a short assessment.

Yes, the project has been implemented in cooperation with national & local authorities from the beginning. ICDP team always tried to ensure participation of government officials, public & CSO representatives and local elites in different events of the project with PO members.

The project has been taken different extents related to project activities those were in line with the development plans of national authorities like as- (i) Training on good governance, disaster management etc. for PO leaders, (ii) Sapling distribution among the community people for tree plantation, (iii) Campaign on watsan, HIV/AIDs, safe motherhood & early marriage issues, (iv) Observance of world environment day, world human rights day, world women day, international indigenous peoples' day, world population day, world AIDs day and agriculture fair etc, (v) Conduct session on gender and human rights at community level, (vi) Organized seminar on human trafficking, women & child rights, minority rights etc. with GO-NGO representatives, CSOs and other relevant stakeholders, (vi) Provided legal aid support for the poor women & child victims, (vii) Organized joint collaboration meeting with like-minded NGO/Agencies, CSOs and government departments on gender based violence and human rights etc. and organized regular meeting with women & child anti-violence committees of 25 UPs under ICDP and (viii) Organized workshop with Local administration and Private agencies including PO leaders for updating knowledge and skill on DRR & mobilize resources on different services related to education, health, agriculture and Non-agriculture sectors etc.

3.3 Will it be possible to sustain and strengthen the achieved Projects results after the completion of the support period? Please give a short assessment.

Achieved project results is considered to be sustained based on the likelihood that benefits generated by the project will continue after project completion based on the strong results, financial and economic incentives created, and the high level of beneficiary ownership and

community commitment. Project sustainability was supported through the development of a comprehensive exit strategy to promote project sustainability across four distinct dimensions: (i) institutional; (ii) social; (iii) technical; (iv) economic/financial; and (v) environmental.

Institutional Sustainability

The project endeavoured to align, integrate and match its activities with government institutions and 18 POs were registered with the cooperative department of government and these POs stand as the local institutions. During implementation, ICDP worked closely and mentored local government agencies. As a result, ICDP practices are typically mainstreamed into existing government rules and policies. Number of 16 POs out of 18 gained technical and financial capacity to run their POs by themselves. These are functioning well and enhancing institutional sustainability, running well and expected to continue activities beyond project completion. Some NGOs and local government have already made MoUs with some POs to work in collaboration which will strengthen the sustainability of POs.

Social Sustainability

The technical, managerial and financial capacities of beneficiaries, both individually and collectively, were considerably upgraded with project support through many outreach programs. There was an evident strong buy-in from the target communities. The Project also facilitated to enhance social capital and ensured that communities were aware of the potential additional benefits of working collectively rather than as individuals to achieve scales and social cohesiveness. The capacity of poor households to generate incomes was also developed and their organisations and communities strengthened. Target communities received support in accessing wider policy and economic networks at the local level and many groups pursued these. Considerable work was been directed towards the creation of a 'sustainability path' for community empowerment with the development of 18 local institutions towards supporting the sustainability of progress in empowerment and these institutions are now capable to protest social violations engaging civil societies, professional groups, local elites and communities as well.

Technical Sustainability

Drawing on the project participatory planning process and a clear understanding of community beneficiaries' capabilities, ICDP selected and introduced appropriate technologies within targeted communities. All technologies promoted were easily understood and supported with materials locally. Technical approaches were localized through personal communications, meetings, trainings, workshops, seminars, manuals and demonstrations. So, it can be assumed that the technical knowledge and skills will remain in individuals and in groups after the project phased-out. Aside from all those achievements, some technical supports might still be needed for some POs to meet the best results in future.

Economic/Financial Sustainability

The project facilitated to form cooperatives (savings and loan organizations) and 18 cooperatives were registered with government. PO members came under registration process under the cooperative department of GoB are entitled to deposit savings on a regular basis. It is exposed that, all POs are in a common trend in collecting monthly savings from their members. Averagely 84% (9505 of 11315) members deposited monthly savings regularly and 19% of the PO members were irregular in depositing their monthly savings in 2019. In order to strengthen POs financial capacity; regular collection of savings was very

essentially conducted. The accumulated amount of total capital of 18 POs reached TK: 8741150.00 (8.7 million) (savings 3547517, share 2428706, donation 167000, profit 2162670 and others 435257) in 2019. They provided loan to their 1200 members in income generation sectors. It is encouraging that the POs generated this capital by themselves and the project did not provide any financial supports to these POs but technical supports. So, it can be said that as they are very much oriented in this factor it must be sustained after completion of ICDP.

Environmental Sustainability

This project is implemented in the Tanguar Haor areas. The Tanguar Haor is a unique wetland ecosystem of national and international importance and the Government of Bangladesh has declared it as an Ecologically Critical Area in 1999 due to gradually consequences of its natural resources overexploitation and degradation. The global importance of this wetland has made it to declare the second Ramsar Site of Bangladesh in 2000. Now-a-days community peoples of these areas are showing their awareness in many ways:

- Community people are sensitized that trees are necessary for them to survive. Trees give oxygen, fruits, clean the air, provide shelter to wildlife, prevent soil erosion. They are planting trees around their home, don't cut trees unless it's necessary.
- It was found that the community people were supporting the local and national environment groups and involving themselves with these groups to protect the ecosystem and biodiversity of these areas.
- People could understand that water needs to be conserved as lot of energy is required to pump water from rivers or lakes into your home. Conserving water reduces the amount of energy that is needed to filter it.
- People are supporting local dairies and farms by buying local products instead of buying products that are shipped from far away. Apart from this, they are following organic farming practices and growing food on their own backyard and selling surplus products to the local markets.
- People's interest in making compost is gradually increasing. They put their garbage and kitchen wastes and convert it into nutrient fertilizer, and apply it in their agriculture productions. It also reduces the amount of garbage that goes to the water-bodies and land-fields which pollutes water and air. They are securing their environment this way.
- People are organized in many forms to protect existing important habitats, and establish in-situ and ex-situ conservation sites, sanctuaries and other important habitats, nestlings and breeding grounds.

As these results took place in the hearts of community peoples' these must be sustained for a long.

Nevertheless, ICDP had a remarkable investment in some service sectors and established a community hospital, an integrated agricultural farm and a community primary school under the project to achieve the project goal and objectives. Afterwards, ICDP formed 18 peoples' organizations (POs) in the second phase for ensuring sustainable development of the project beneficiaries. These must sustain for long.

Sustainability of ICDP Hospital

ICDP Hospital has been providing different services for the community people through undertaking several initiatives like medical camps, outdoor-indoor services including diagnosis of diseases (pathological test & x-ray), major and minor operations, ANC-PNC services for pregnant mothers, physiotherapy for disable/paralyzed persons and ambulance

services and community people are happy to services of the hospital. So, the community people demands to continue this hospital services for securing their better health as there are still lack of available qualitative health services in the rural area.

This hospital has recovered 74% of operational expenditure by its income in 2019 through different service charges and ICDP contributed the remaining amount in 2019. Considering the sustainability of hospital program SWF has been operating a “Community Paramedic Training Institute (CPTI)” along with hospital program as a separate initiative which is now already at the profitable stage. SWF made a plan to operate this institute in large scale in future and will be linked it (Community Paramedic Institute) with the hospital program very soon to achieve the sustainability; so that our expectation is to get more income from hospital services along with the revenue of Community Paramedic Training Institute (CPTI) hopefully.

Sustainability of Integrated Demo Agriculture Farm

Integrated agriculture farm established by the project as a modern agro technical institute has been taking some initiatives for transferring knowledge and skills through practical demonstrations of some profitable agro trades like as plant nursery, fish culture, fish hatchery, poultry and dairy farm, vegetable & fruits cultivation, compost & vermi compost making as a model agriculture demo farm through it’s almost own income. This demo farm has been playing an important role in introducing modern technologies in agriculture addressing the climate change adaptation and coping strategies to reduce vulnerability of the natural calamities as well as ensuring to enhance food security and creating employment opportunities in the area. So, the community people demands to continue long these sorts of initiatives for improving their livelihood as well as to enhance food security situation in the community.

This farm has recovered 90% of operational expenditure by its income in 2019 through different demos and ICDP contributed the remaining amount. We hope that it will be run with surplus in future and will play the important role to ensure livelihood security and environmental sustainability of the area.

Sustainability of 18 Peoples Organizations (POs)

ICDP formed 18 POs to ensure sustainable development of the project beneficiaries. From the beginning of these POs, ICDP team had been encouraging POs leaders to generate internal resources by accumulating share and savings from members. For external resource acquisition and net-working with other Micro Finance Institutions POs are encouraged to achieve sustainability at the grassroots level, capacity building of People Organizations (POs) is considered as one of the main strategies of the project. According to the phase-out plan of POs ICDP already has transferred of all POs to the respective management committees (MCs). The factors made us confident regarding POs sustainability are:

- POs have developed its own organizational structures and gained legal entities from the department of cooperative society of government to make their organization functioning;
- Each PO has own constitutions, policy documents and a management committee approved by registration authority. They regularly sit on meeting, share and discuss in details agenda and take decisions in a participatory way. They have the capability to identify the problems, find solutions and finalize the interventions to overcome the problems;
- Theses cooperative society are monitored and supervised by the registration authority on a regular basis. The authority is providing necessary technical supports in enhancing the management capacity through different trainings. Additionally; authority will ensure governance through auditing and taking other regulatory measures;

- Now POs are capable to make annual plan & budget and they are now implementing some of the planned activities by their own initiatives;
- POs are generating remarkable own funds through collecting savings and share regularly and taking income generating activities by this fund for their secured livelihood;
- POs have established networks and getting access to the markets for their products. The communication and linkage with the local government agencies and other relevant stakeholders are strengthening gradually.

Sustainability of Community school

Borgoptila community school had been operating by the indigenous community people since it's establishment in 2007. But they had no sufficient fund to operate their school smoothly. According to their demand, SWF linked this school program with ICDP since 2008 and had been providing salary for one teacher only. The salary of other teachers of the school has been managing by community people. Due to phase-out of ICDP, the school program already has transferred to the Management Committee (MC) on 31 December, 2019. Now the school management committee consists of 11 members is operating the school smoothly and it would be continued smoothly in future hopefully.

3.4 Please give a brief account of how the Project has safeguarded the following cross-cutting issues:

Anti-corruption

- SWF is practicing Generally Accepted Accounting Principles and conducted external audit in accordance with Bangladesh Standards of Auditing (BSA). Tally software was used for ICDP Accounts.
- SWF has its own financial policy to control all necessary transactions of the organization.
- Internal auditing and monitoring cell was formed and it worked smoothly and independently.
- Staffs of ICDP had been trained up on designing program implementation plan as well as budgeting in a cost effective manner.
- All procurements were accomplished by the procurement committees formed as per SWF procurement policy.
- ICDP's senior officers from head office visited field level programs frequently and checked bill-vouchers and all transactions accordingly.
- SWF adopted Fraud and Risk Management Policy and declared zero tolerance policy against any kinds of corruptions.
- In order to ensure financial control and monitoring system, the project management introduced a routine system through regular verification of vouchers, cash books, ledgers and registers to ensure the proper maintenance of books of accounts and accurate reporting on time. The monthly financial statement prepared by adding monthly total of the budget lines from the cash book and ledger. Yearly balance sheet had been prepared each year. Budget variances had been analyzed on periodical basis.

The environment and vulnerability to climate change

- To reduce the use of chemical pesticide and fertilizer application demonstration plots on IPM and compost fertilizer were established by the project for community awareness. The

project also provided training on IPM, Organic fertilizer, bio-intensive gardening, crop cultivation in sandy land, production of ring-slab for hygienic latrine etc.

- To save crops from adverse of climatic change, early variety crop seeds had been distributed among beneficiaries and demo plots were constructed on it to attract general people.
- ICDP provided plants nursery development training and distributed different types of saplings for homestead and block plantation for its project beneficiaries.
- ICDP sensitized the local Government bodies to distribute and install tube-wells and sanitary latrines for improvement of personal and family health and sanitation condition as well as to protect environmental pollutions.
- ICDP provided training on “Disaster preparedness and Climate Change Adaptation (CCA)” for PO members for awareness raising and skill development. Those trained members motivated the community people of the project area about environmental sustainability and how to reduce/manage disaster risk adapt with climate change.
- ICDP initiated to functioning Union and Upazila level Disaster Management Committees to create awareness on disaster preparedness among the mass community through necessary preparatory actions.
- ICDP initiated to create awareness about environmental sustainability among the mass community, PO members, civil society and local political persons through publishing and distributing environment issues related poster.
- ICDP had been observed different national and international days on Environment, Disaster and Climate change engaging local administrations, local government and common people every year.

Human rights, including the rights of people with disabilities

- ICDP facilitated POs to make a list of deserving persons who were entitled to have government’s safety net benefits and peoples with disabilities were given special priorities in these lists. A total of 923 deserving persons got these social safety benefits in this project period among which 54 were PWDs.
- ICDP arranged collaboration meetings with all the respective government departments and local government institutions as well to ensure the public rights and entitlements.
- Selected PO leaders were trained on basics of human rights and lessons were discussed in every primary group.
- Organized regular (monthly) meetings of women and child anti-violence committees at 25 working UPs; organized workshops on awareness on human trafficking; conducted seminars on child rights; women rights; minority people’s rights with GO-NGO representatives, local elected bodies, civil societies, local elites and other relevant stakeholders.
- ICDP had been observed different national and international days on human rights engaging local administrations, local government and common people every year.
- ICDP provided legal aid supports for women and child victims.

Women’s rights and gender equality

- One of the main concerns and focuses of the project was the empowerment of women. The women and adolescent girls of working were given priority for empowerment in socially

and economically. In this regards, almost 50% women was ensured in all trainings, seminars or workshops and gathering for observation of national/international days.

- At least 50% women participation was ensured in all POs and any of the three (Chairperson, Secretary, and Cashier) main positions were reserved for women.
- ICDP organized campaign with the PG members on stopping early marriage, polygamy, dowry and illegal divorce which contributed to build awareness among mass people and they are now raising voice against these types of violence.
- To reduce women and child trafficking ICDP jointly organized awareness raising workshop with local people and PG members.
- Women violence victims were supported counselling support when needed including legal assistance.
- Gender & Human Rights committees were formed at the union and Upazila level and these committees urged to strengthening and sensitizing the local government institutions and administrations to activate village court and policy dialogue about human rights of women.
- Provided training on RTI, Gender awareness, Gender and Human Rights for PO leaders and LSP members promotion of gender equality and women's empowerment.
- Adolescent groups were formed in project area and regular sessions were conducted on gender equality and equity, family values, women's and child rights etc.
- 16 women PO leaders became members of the local Government standing committees and raised their voices for women's rights and opportunities. They also urged and persuaded those committees to stand against gender discrimination and domestic violence against women.
- Arranged campaign/ seminar on early/child marriage and women rights for building mass awareness on women rights and gender equality.
- 05 women PO leaders were encouraged to stand in local government election and 03 of them were elected by the public voting.

3.5 What have been the most important lessons learned in the Project? Please describe and explain.

ICDP's main basis of working is community organization. The following summaries came from lessons learned from various experiences with community organization practice. The lessons are organized by broad topics related to the work of community organization and changes:

It's essential to set realistic goals for community organization efforts

ICDP intended to establish the community organizations as the fully voluntary organizations (NGOs) and initiated to get registration from the government authority. But this was very difficult because this type of registration is given by the prime minister's office. ICDP tried for this for 2 years, but failed. Then ICDP discussed this matter with community leaders and came into a decision to form savings based organizations and got registration from district cooperative department of government. Community organizations are now running very well.

Locality development or self-help efforts can also assist in addressing community issues

Local people have the experiential knowledge to come together to define local issues, such as social problems, and take action in addressing them. All POs are now in action to protest

and mitigate their local problems collectively and already gained a tremendous result in this regards.

Each individual has the capacity for self-determination, self-help, and improvement

A basic assumption of community organization is that people most affected by local concerns, including those labeled as "clients" of agency services, can do something about them. This "strengths" perspective highlights people's assets and abilities, not their deficits and limitations. While it acknowledges personal and community competence, it also recognizes the importance of environmental supports and barriers that affect engagement in community life. For self-determination efforts to be successful, ICDP facilitated the groups to create opportunities for working together, and increased the positive consequences of community action.

Strong leaders are present in even the most economically deprived communities

Primarily ICDP thought that identifying strong leadership for the community organizations in the low-income localities would be a big challenge. But this assumption was not fully truth. Many authentic leaders-those who can enable constituents to see higher possibilities, and can pursue them together are within these communities. ICDP discovered them and strengthened through different trainings and they are now combating for their community people very strongly.

The work of community organization takes time, and follow-through

Mobilizing people for action requires substantial time and effort. Actually ICDP gained the success to take these community organizations in this stage after 7-8 years.

Community-based organizations can function as catalysts for change

ICDP has seen that effective community organizations transform the environment: they alter programs, influence policies, and practices related to the group's mission. For example, peoples' organizations adapted policies regarding discrimination against women and children that accommodated people with different impairments. In their role as catalysts for change, community organizations are convening others, brokering relationships, and gathering resources for shared purposes.

3.6 Please mention evaluations that have been carried out in the Project period. How did these contribute to learning and improvement of the Project?

A final evaluation had been carried out at the middle of 2019 by an external consultancy firm.

Learnings from the final evaluation:

- Due to phased out of ICDP, POs might face some challenges. In order to meet those challenges POs should run the activities in a regular basis and linkages/networks should be continued with the different NGOs, local government body, public representatives and government officials. Challenges could then be expelled.
- The development of organizational capacities, linkages and networking with government, non-government and private sectors, continuous development of financial resources, political power and advocacy should be included as important elements of the POs. POs should maintain regular and continuous linkages and establish networking with government, non-government and private sectors for resource mobilization.
- Community people are now united through People's Organizations (POs) and they are committed to keep the achieved results like as gender equality, household

income, environmental sustainability etc. In cases of protecting early marriage, polygamy, divorce, awareness building initiatives etc. would be undertaken by the POs own initiatives.

- PO leaders are now more aware and active in establishing women and child rights, especially the role of POs and actions to be taken by POs in coordination with government administration and law enforcement departments.

The following steps were taken based on the final evaluation

- As per recommendations of the evaluation team, ICDP team tried to develop successful partnership of POs with Upazila government departments, NGOs and other private sectors to make big net-work.
- According to recommendations of the evaluation team, ICDP developed an action plan coinciding with the strategic plan made earlier for POs. This plan guided the POs to continue activities for sustainability of results already achieved.

3.7 Please give a short account of the remaining challenges related to the project. Please use bullet points, if possible.

- Sustainability of some POs due to phased-out of ICDP (especially some Indigenous POs).
- Sustain and strengthen of all achieved Projects results after the completion of the project support like as- gender & human rights issues, POs sustainability, local ownership etc.

3.8 Describe the added value of the partnering Norwegian member organization. Please be as concrete as possible. If possible, please use bullet points.

N/A

4 Finances

4.1 Please comment and explain substantial deviations from the last approved annual budget. *Revised accounts together with the audit report for the Project must be submitted separately in accordance with the agreement. If the Project includes other donors, consolidated accounts for the Project as a whole must be submitted.*

As per last approved annual budget there were some substantial deviations which are as follows-

Particulars	Budget 2019 (BDT)	Accounts 2019 (BDT)	% of Deviation	Explanation
CURRENCY				
Bangladeshi Taka (BDT)				
Rate of exchange (NOK/BDT)	1/9.86	1/9.86		
PROJECT REVENUES				
Need from Norway (Normission +Norad):	11242584	11085727	(1.40)	
Other income in the project:				
Local share				
Local revenues/interest	4095000	3662560	(10.56)	
Other contributions	200000	-	(100)	E-1

Total project revenues	4295000	3662560		
PROJECT COSTS				
Capital expenses				
Equipment	750000	751140	0.15	
Vehicles	-	-		
Buildings	-	-		
Other investments	-	-		
Furniture & Fixture for PO offices	-	-		
Total capital expenses	750000	751140		
Operating expenses				
1. Staffs salary:				
(i) Expenses expatriates				
(ii) Expenses local staff	9998408	9482216	(5.16)	
2. Program expenditure:				
A. COMMUNITY CAPACITY ENHANCEMENT-				
2. Active, economically-viable and sustainable community-based organizations, representing the poor and marginalized people of Sunamganj, help communities to hold local government accountable and ensure access to existing governmental and private service deliveries.	275100	272669	(0.88)	
B. LIVELIHOOD SECURITY AND ENVIRONMENTAL SUSTAINABILITY				
3. Marginalized communities are skilled and capacitated in livelihood security, increasing earning from agricultural and non-agricultural products, coping with natural calamities, and have access to quality medical services at an affordable cost.	924100	911315	(1.38)	
C. GENDER AND HUMAN RIGHTS ACTIVITIES				
4. Target communities are aware and sensitized on gender justice and human rights, actively working to reduce gender-based violence and human rights violations in the project area.	193300	181897	(5.90)	
5. Program Planning, Monitoring, Supervision and documentation	592000	487020	(17,73)	E-2
Final Evaluation-	370000	363511	(1.75)	
6. Program Support Expenditure/ cost	2434676	2299035	(5.57)	

Total operating expenses	14787584	13997663		
Total project costs	15537584	14748803		
PROJECT RESULT: (Donation from Normisjon)				

Explanations:

E-1: SWF contribution: Bangladesh government has strongly restricted for not providing financial contribution from the microcredit program to any other development project.

E-2: Program Planning, Monitoring, Supervision and documentation: The activities of the line item “Experience visit to abroad for sharing information and knowledge for staffs” was not implemented due to fund shortage. So amount of BDT 80,000 was not spent in this line item because of fund shortage.

5 Additional Comments

5.1 Optional: Please provide any additional comments to the final project report in this space:

6 Attestation

I am authorized to enter into legally binding agreements on behalf of the grant recipient, and attest that to the best of my knowledge and belief the information given in this report is correct.

Date: 08 February 2020

Sign: 

Name: Tapon Ruram
Title: Executive Director

Sign: 

Name: Shuvro Dango
Title: Deputy Director-Finance

PART TWO

(To be completed by Norwegian Member Organization)

A) Please provide additional remarks with regard to the most important remaining challenges related to the Project intervention.

B) Please provide an assessment with regard to the future of the project and further cooperation with the local partner.

C) Please provide additional remarks with regard to the added value of the Norwegian member organization to the Project, using concrete examples.

Attestation

I hereby attest that to the best of my knowledge and belief the information given in this report is correct, and I confirm that

- The final Project report has been subjected to rigid quality assurance by Member to comply with Digni standards.

Comment (optional):

- External reviews/evaluations from the Project period have been sent to Norad's evaluation database.

Date:

Sign: _____

Name: