

# Impact Evaluation Report



YWCA of  
Bangladesh  
Dhaka

December 2011

## ACKNOWLEDGEMENTS

---

The three member team of independent consultants who conducted this impact evaluation: Muhammad Taher; Ms. Laila Arzumand Banu and Mr. Mahbulul Islam, would like to acknowledge and thank the YWCA of Bangladesh and staff members, for their sincere cooperation in completing this assignment on time.

We are of course most grateful to the members of the community groups with whom the YWCA works – both for their time and patience in engaging in lengthy discussions with us about how they have experienced changes in their lives over the years. We must gratefully acknowledge their contribution because this is what has formed the crucial source of our information and analysis for this evaluation.

In facilitating this process the members of the staff of the different YWCA branches have had to plan and work hard to keep to the timetable and our exacting requirements. They have also been an important and useful source of information on different administrative and programme issues. The evaluation team was particularly impressed by the remarkable leadership demonstrated by the General Secretaries of the 7/8 branches visited - not only for efficiently organising our visits, but also for personally responding to our queries, sharing documents and organising meetings with local civil society representatives and community leaders. We extend our sincere gratitude and appreciation to Ms. Papri Barman (Chandpur), Ms. Irene Adhikary (Comilla), Ms. Hena Goswami (Pabna), Ms. Shikha Biswas (Jessore), Ms. Molly Bala (Gopalganj), Ms. Cynthia D´ Rozario (Chittagong), Ms. Ludia Ruma Sangma (Birishiri), and Ms. Sabita D´ Costa with Rosalind B. Halder, the Asstt. General Secretary, (Dhaka). We also hope our feed-back discussions with them at the end of each visit to a branch, were as useful to them as they were to us.

Far away in Switzerland and Norway, there were two more people representing the two long-standing development partners of YWCA Bangladesh who have also helped the process of this evaluation with their oversight, keen interest and views about the Bangladesh programme. Many thanks are due to Tor Kjetil Edland of Y Global (Norway) and Werner Stahl of Horyzon (Switzerland).

The management and staff of the National Head Quarters (NHQ-YWCA Bangladesh) in Dhaka have certainly been instrumental in making all of this happen without causing any major hurdle. They have planned and organised the evaluation mission with remarkable efficiency and alacrity so that the consultants did not have to face any problem in the course of their work or travel. At our request, they had organised a special working space in the YWCA hostel for the evaluation team to meet and work as needed. That was very thoughtful of the management team there. Ms. Nilima Talukder, the Office Secretary was an ever helpful angel to us who always made sure that all logistics were in order. A number of other staff members in branches and in the NHQ deserve similar appreciation. Since space won't allow us to list all the names here, let us finally mention the names of the two of their able leaders in the National YWCA, Ms. Joyce Mormita Das, National General Secretary and Ms. Helen Monisha Sarker, Asstt. General Secretary of YWCA of Bangladesh, for all their help; and for asking us to help them with this evaluation.

## ABBREVIATIONS

---

AIDS	Acquired Immunodeficiency Syndrome
BNWLA	Bangladesh National Women Lawyers Association of
BCC	Behaviour Change and Communication
CCDB	Christian Commission for Development in Bangladesh
CDF	Credit and Development Forum
CSO	Civil Society Organisation
FGD	Focus Group Discussion
FIVDB	Friends in Village Development Bangladesh
FIS	Financial Information System
FSS	Financial Self-sufficiency
HCDP	Health and Community Development Programme
HIV	Human Immunodeficiency Virus
IGA	Income Generating Activity
INAFI	International Network on Alternative Financial Institutions
KII	Key Informant Interview
M & E	Monitoring and Evaluation
MFI	Micro-finance Institution
MIS	Management Information System
MRA	Micro-finance Regulatory Authority
NHQ	National Head Quarters
NGS	National General Secretary
RBA	Rights Based Approach
RMG	Ready Made Garments
STD	Sexually Transmitted Diseases
OD	Organisational Development
UP	Union Parishad
TBA	Traditional Birth Attendant
ToC	Theory of Change
YWCA	Young Women's Christian Association

## Table of Contents

<u>ACKNOWLEDGEMENTS</u>	<u>II</u>
<u>ABBREVIATIONS</u>	<u>III</u>
<u>EXECUTIVE SUMMARY</u>	<u>V</u>
<u>1. INTRODUCTION</u>	<u>1</u>
1.1 BACKGROUND	1
1.2 OBJECTIVE OF THE EVALUATION	1
1.3 METHODOLOGY	4
<u>2. STRATEGIC ORIENTATION FOR CHANGE</u>	<u>6</u>
<u>3. IMPACT OF THE KEY PROGRAMMES</u>	<u>10</u>
3.1 EDUCATION PROGRAMME	11
3.2 HEALTH & HYGIENE PROGRAMME	15
3.3 WOMEN'S ECONOMIC EMPOWERMENT PROGRAMME	17
3.4 WOMEN'S RIGHTS AND SOCIAL SECURITY	20
3.5 MEMBERSHIP AND YOUTH LEADERSHIP DEVELOPMENT	22
3.6 CAPACITY DEVELOPMENT PROGRAMME	23
3.7 ENVIRONMENT AND CULTURAL DEVELOPMENT PROGRAMME	24
<u>4. EXAMPLES OF IMPACT FROM BRANCHES</u>	<u>25</u>
4.1 CHANDPUR YWCA	26
4.2 PABNA YWCA	28
4.3 JESSORE YWCA	31
4.4 GOPALGANJ YWCA	32
4.5 BIRISHIRI YWCA	34
4.6 DHAKA YWCA	36
4.7 CHITTAGONG YWCA	39
4.8 COMILLA YWCA	42
<u>5. KEY CONCLUSIONS ON PROGRAMMES</u>	<u>43</u>
<u>6. ORGANISATIONAL DEVELOPMENT OF YWCA</u>	<u>47</u>
6.1 GOVERNANCE	47
6.2 MANAGEMENT	48
6.3 MANAGEMENT OF BRANCHES	48
6.4 THE HEAD QUARTER FUNCTIONS	51
6.5 FINANCIAL MANAGEMENT	53
6.6 PROGRAMME COORDINATION	56
<u>7. RECOMMENDATIONS</u>	<u>59</u>
<u>ANNEX-1: SCHEDULE OF MEETINGS AND VISITS</u>	<u>63</u>
<u>ANNEX-2: VIEWS FROM HORYZON &amp; Y-GLOBAL</u>	<u>67</u>
<u>ANNEX-3: EVALUATION FRAMEWORK</u>	<u>70</u>
<u>ANNEX-4: KEY LITERATURE REVIEWED</u>	<u>73</u>
<u>ANNEX-5: TERMS OF REFERENCE</u>	<u>74</u>
<u>ANNEX-6: NOTES FOR INCEPTION WORKSHOP</u>	<u>79</u>

## EXECUTIVE SUMMARY

---

1. This report has come out of an Impact Evaluation process carried out by a group of three external consultants at the end of 2011. The evaluation has been mainly based on data from extensive field visits to seven main branches of YWCA in Bangladesh, gathered over a period of about three (3) months. It has relied mainly on qualitative data gathered through focus group discussions, key informant interviews and review of available literature. Besides impact of work, it has also undertaken a brief Organisational Development (OD) review. Right at the start, following a “Theory of Change” (ToC) approach, the key assumptions underlying the organisational and programme objectives were worked out through a participative reflection process with key staff of the organisation. These assumptions were tested throughout the process of this impact assessment.
2. One of the key conclusions was that the operation of YWCA in Bangladesh has been comprehensive, extensive, relevant and effective in changing the lives of the thousands of disadvantaged women and their families the organisation works with. Its contribution in the field of general education for children, raising awareness of the general public on issues related to health and women’s rights have been well known and acknowledged by civil society groups in Bangladesh and by development partners overseas. However, the impact of its major work with poorer people in improving their lives through different social, economic and health interventions are less publicised though, they are more significant, substantial and long lasting. Thus the progress towards meeting key institutional and programme assumptions has been satisfactory.
3. The major components of the work have had wide and deep social impact. They have enabled the programme constituents to achieve an increased access to health, education and financial services and have helped to attain a better standard of living. Although, the community groups have enhanced their awareness about their rights and about the negative impact of illegal social practices like dowry, marriage of under age children, polygamy, divorce and violence against women, there is still a lot more work that needs to be done in this respect to bring about sustainable change. For example, stronger rights based orientation for all its work is needed so that the concerned (government) service delivery institutions can play a more responsive role. On the other hand, to change the negative social behaviour and practice, the whole family approach of the work needs to be emphasised in addition to undertaking awareness raising campaigns targeting all those social forces that uphold these regressive social values.
4. The “Inclusive development” approach when consciously followed according to the organisational vision has created examples of major generational transformation in the lives of the marginalised groups like *Harijans* and the so called low-caste professional groups such as cobblers and fishermen. When, for example, a school graduate from a YWCA free school continues her education at higher level and subsequently gained a “white-collar job”, it caught the imagination of the people and encouraged the community to emulate her achievement. As a result many young students and their parents to whom the evaluation team spoke were seen to harbour similar achievable dreams. Indeed, we met a few former students from such backgrounds who have now become teachers in the same YWCA schools or if not, (as one

young man also a former student achieved) was working in a renowned corporate house as an Executive.

5. In the field of social development work in the country the YWCA is viewed by others as a slightly different kind of organisation for its distinct holistic, humane and relatively “softer” approach to work (e.g. softer terms for credit and savings, delivery of free or subsidised medicines etc.). While this has been met with high appreciation from beneficiary groups, others have raised the question - has this created a kind of dependency on free delivery of services and goods from YWCA? In order to ensure a more sustainable process of change, the so called ‘softer’ approach needs to be reviewed. Increased professionalization of the services delivered and increased rights based orientation of its work is recommended.
6. The Membership and Youth Leadership Development Programme has helped young women in different regions of the country to gain in self-confidence and leadership qualities through experience, exposure and linkage with different people at home and abroad. This is considered an invaluable service that is contributing to the grooming up of bright young women, mostly from Christian background – into future leaders of the country. Through their membership in the organisation and the Board, they are not only gaining an experience of organisational management, but also contributing to its growth with their youthful ideas and spirits.
7. At grassroots level, adolescent girls and women have been sowing the seeds of empowerment by acquiring valuable functional education and livelihood skills through the non-formal adult and adolescent education programmes. This would possibly require an increased emphasis to further strengthen and expand the programme. This can be an appropriate and effective vehicle through which the proposed RBA expansion may be achieved. Increased socio-political awareness by the programme would enable women to demand their rights, access legal aid services and reduce illegal social practices. The health and hygiene programme has already brought about significant behavioural change and has linked people with other service providers in their respective areas, particularly with government health clinics. There may still be need for further work in this area, though; it could serve as an example of RBA approach.
8. It was clear from field observation that savings and credit service, as an important instrument of women’s economic empowerment, tends to dominate the operations. There is a need to forge a balance between this and other components which are equally important from the strategic point of view. At the same time, the savings and credit programme needs to be operated following a more rigorous technical and professional standard. Selection of enterprises for YWCA support, need to be based on a clear policy and rules so that they can maximise benefit to the producers groups who deserve developmental support more than others
9. On the organisational side, the YWCA of Bangladesh is regarded as a well managed large women’s organisation serving about 85,000 people through 13 different branches across the country having about 750 members of staff including teachers. Its two layered Governance structure with a Board of Management at each branch and a national Board in the centre quite effectively ensures transparency and accountability in all dealings.

10. With all the necessary systems, plans, finances, policies and procedures in place, the central coordination function of the National Head Quarters (NHQ) in support of field operations is functional and largely effective;
11. However, in order to cope and keep pace with the continuous growth of the organisation and the overall change in its context, its management structure and staffing at both NHQ and Branches may be needed to bring about increased dynamism and effectiveness. Ways need to be found to upgrade staff positions by new recruits, replacements or capacity enhancement as deemed appropriate to the situation.
12. Among the areas of improvement, there will be a need to bring more clarity in the line management function and staff responsibility through a revision of job description. Among the system and procedure, the M&E needs to be revised and improved so that planning and evaluation tools and procedures are upgraded to enable the organisation to produce more useful impact data and operations management.
13. The organisation and its staff need deeper comprehension and conceptualisation of the key principles and ideas that guide its work. For example, in the 'beneficiary' selection process, the "inclusive" development concept needs to be more strictly followed so that the work of the YWCA does not contribute, even remotely, to the process of social differentiation, by including people as beneficiaries who are already empowered. Similarly ideas like "empowerment" and "impact" also need to be understood by all within the particular context of the programme and the reference group.
14. In order for the organisation to build on its strengths, it needs to conceptualise and document the valuable ideas and experience it has – to give them the shape of models. This would allow the organisation to more effectively claim its institutional superiority in the particular areas of excellence it has attained over many years of endeavour. The development partners of YWCA also acknowledge the fact that despite being a Christian organisation, it has successfully contributed to changing the lives of many women at grassroots level, in a predominantly Muslim country. It has replicable models in some of its initiatives. The school programme, which has some very unique and strong features that makes it stand out from others in the country, can be an example of such success. The organisation needs to articulate and document these outstanding features to explain how and why they are the best!
15. As part of the largest global network of women's movement, and long experience of working on women's social and economic empowerment, the YWCA has a strong credibility it can capitalise on and thus play a more proactive leadership role on relevant issues in Bangladesh. As the members of the national Board of Management think, the work of the organisation can be turned into "movement" for women's emancipation in Bangladesh through appropriate planning.

# 1. INTRODUCTION

---

## 1.1 BACKGROUND

The YWCA Bangladesh over the past few years has attained considerable growth both in its 'field-operation' and in the administrative and management spheres. Although, it has its own system of regular review and reflection, the organisation did not have a proper independent assessment of its work for a long time. However in the recent past external specialist inputs have been received in 2009 for developing a Strategic Plan and a baseline survey. It was deemed by the organisation important at this point, to undertake an assessment of the overall progress of its work including impact, before it expanded further. After having worked with different disadvantaged communities in different parts of the country for many years now (for over a decade in most cases), the YWCA needed to know what lasting changes its endeavours have created in the lives of the population groups with whom it works. A detailed rationale and objective of this evaluation is given in the Terms of Reference annexed with this report.

This was also intended to be a 'follow-up' to the previous evaluation, conducted about 10 years ago in 2001. Wherever possible, relevant, attempts to compare changes over time have been undertaken. However, a systematic comparison of findings was not so easy given the fact that the overall context between the two periods of time has been different and the focus and approach of the two evaluations are also different. While the previous evaluation mainly tried to capture the detailed 'outcome' of the programme, this one has tried to go a step further to see the impact. If the previous one had asked what the results of a particular intervention were, this evaluation has tried to find out how good the outcomes were and were they good enough?

## 1.2 OBJECTIVE OF THE EVALUATION

The overall objective of the evaluation was very concisely noted as, "To assess the impacts of the programmes on target people's lives, relevance, effectiveness, sustainability of the programmes and identify the prospects of YWCA in Bangladesh". Following a review of the detailed objectives and scope of work, the evaluation team proposed a comprehensive assessment of both "Institutional" as well as "Organisational" aspects of development of YWCA Bangladesh. In the institutional development part, the key impacts of the programme interventions are being considered including their policies, principles and objectives. For the organisational development (OD), assessment of governance, management, finances, administrative structures, procedures policies and staff capacity, received the main focus. Success of work on the ground with the communities is deemed largely dependent on the level of organisational capacity and preparedness. Therefore, this evaluation took up the challenge of producing a comprehensive set of findings that would help the organisation reflect on its progress so far, and chart its future course of action with increased effectiveness and efficiency.

For the purpose of this evaluation an extensive field visit was undertaken over a period of about 2 months to seven of the 13 YWCA branches in Bangladesh spread across the country. We have visited Chandpur, Pabna, Jessore, Gopalganj, Birishiri, Chittagong and Dhaka YWCAs with a brief stop-over at Comilla branch, during August and September 2011. For an in-depth assessment of impact, we have spent time with a range of community groups, their families, their enterprises, and some community leaders to learn how the work has affected their lives. A brief assessment of governance and management structure and capacity of staff of each of the 7 were undertaken. Assessment of the Head-quarter



functions of the National YWCA in Dhaka (NHQ) was also undertaken to assess, among other things, how the management and leadership is structured and prepared to facilitate delivery of the programme assistance to community groups through the branches; and how they are monitored and assessed? Please see Annex 1 for a detailed schedule of visits made and meetings held in connection to this evaluation.

### **Evolution of YWCA Bangladesh**

The YWCA in Bangladesh started its work in 1961 when it was a branch of the Pakistan YWCA, as a part of a global movement. Soon after independence in 1971, the Dhaka YWCA continued its work and later reorganised itself as the Bangladesh national YWCA. However, it took a few years to receive affiliation of the World Council of YWCA in 1979. In the early days after independence, it was considered important to have a hostel facility for young Christian women coming from different parts of the country for work or study in Dhaka thus the Chittagong and Barisal YWCAs had started women's hostels. The other area of focus that emerged at the time was school education for young children. This was the area of comparative advantage and strength for YWCA as the Christian community in Bangladesh has a long tradition of providing high quality school education along with health services. With the gradual and general decline in the quality of education in the primary and secondary schools in the country, demand for school/education services from YWCA grew stronger and stronger. This is because the organisation has continued to uphold its high standard of service delivery in this field with the help of a group of dedicated teaching staff in all parts of the country.

YWCA started to diversify its scope of work after its successful establishment of the school programme. One of the objectives was to find ways to help women gain income and employment opportunities. As new Branches began opening up in different parts of the country and received the affiliation of the national body during the 1980s and 90s, other development programmes were introduced. Responding to a demand for financial services by low income communities, credit and savings activities gradually became an important part of YWCA programme activity. At the same time, health and hygiene, free school for the underprivileged children, legal aid and women's rights were gradually included in the list. Microfinance however, continued to have an important position in its comprehensive programme of work. It was seen as an important tool for enhancing women's social and economic status, thus naming it as "women's economic empowerment programme". Like most NGOs in Bangladesh today, the YWCA has a large portfolio of credit and savings with about 22,000 client households organised under approximately 1,600 groups in 2011. YWCA Bangladesh has a number of revenue generating undertakings for the organisation, and microfinance is going to be an important one.

### **The programme of work**

YWCA Bangladesh now has 13 affiliated branches in different parts of the country delivering services to about 85,000 people, mostly women and children from disadvantaged communities belonging to different faiths and different ethnic groups. The key areas of its work can be divided into about a dozen different units of programmes. The key among these includes: a) Education, b) Health and Hygiene, c) Women's Economic Empowerment, d) Rights and Social Security, e) Environment and Culture, f) Capacity Building, g) Revenue Generation, and h) Membership and Youth Leadership Development Programme.

The education programme can be further divided into non-formal for adult women and adolescent girls, and formal, for school children. A part of the school programme for urban children from relatively well-to-do families generates surplus revenue for the organisation. This is normally used to finance the operations of the free primary schools separately organised for children from poorer households. In 2011, there were about 11,000 students in

pay-schools compared to about 2,000 in free schools. The size of the free school is mainly determined by the level of operational 'profit' made by a branch from its pay school. 'Capacity Building' is a support programme for the staff and youth members only. This is not directly for the capacity building of the community households the organisation works with. Besides organising training activities for the staff, this unit also leads the key campaign and advocacy activities of YWCA. The Women's Economic Empowerment programme is often termed as "savings and credit" because it describes the key function of the programme. However, the scope of the programme is reportedly much broader and savings and credit is viewed as an important instrument. This one occupies the central position among all the operational efforts in the field – so much so that in comparison to it the rest of the programme components look rather dwarfed. For example, efforts and focus on health and hygiene, women's rights, education etc. are not just minimal compared to microfinance, some of those have optional position in different branches.

The Membership and Youth leadership development programme activities for organisational members, local youth groups and local board members are closely guided and supported by the national headquarter (NHQ). The "Special Programmes" comprise those which are outside the key work areas of the organisation and are not necessarily implemented everywhere in the country. These include agricultural programmes, emergency humanitarian support, senior citizens' home, women's hostel and Day-care centres etc.

### **Participation of Development Partners**

The work of YWCA Bangladesh has successfully attracted the participation of a few donor agencies in Europe. Besides financial assistance for different developmental and infrastructure building activities, they offer technical and moral support at different times. At least two of the donors have expressed their keen interest in this evaluation right from its preparatory work. One of the long standing partners of YWCA is Horyzon, the development wing of YWCA Switzerland which has been supporting the Health and Community development programmes since 1995. Fokus, Norway is another close development partner of the Bangladesh YWCA. As very close and responsible partners, Horyzon and Y-Global have shown keen interest in this evaluation to learn about the impact of various programmes in the lives of the 'beneficiaries' and of the organisation. Representatives from these organisations have contributed to this evaluation with their written responses to the questions sent by the evaluation team.

### **The Key Findings**

The programme of work has generally been making visible changes in the socio-economic lives of a large number of disadvantaged groups of people. The combination of the programme of economic, with social empowerment, has been appropriate and relevant to the needs, and its interventions are effective. Besides, tangible gains in income, employment and assets, there have also been evidence of changes in attitude and behaviour of community groups that would remain for a long time to come. Given the changing macro-economic and socio-political context of the country, something over which the programme has very little direct influence, some of the gains may dissipate over time when the programme interventions cease (e.g., income and employment). And stop it must, at one point or other, otherwise there is a risk of developing dependency among the poor on external support. Indeed, the programme of work appeared to have an open ended time-frame for its interventions, with many households receiving programme benefits for about a decade with no particular phase over or graduation plan. Lest we forget, there are many other disadvantaged households in the country, and in the current working areas, who deserve to receive similar support services from YWCA.

This report has made detailed observations on these issues and made recommendations to YWCA for an increased level of “rights” orientation of its work and for playing a more proactive advocacy and leadership role in influencing policy changes. For this purpose, the organisation needs to build alliances with different key networks of civil society, NGOs, media and government organised forums. As a development institution, YWCA is well organised, well staffed and well resourced with a group of energetic, bright young women professionals leading different units of the organisation. However, given the current pace of growth and its future potential, the organisation may need to make some bold management decisions for change and to upgrade some of its systems, policies and personnel, as necessary,.

### 1.3 METHODOLOGY

In a bid to find evidence of impact, an extensive and in-depth approach to information gathering and analysis was adopted for this evaluation, starting with an intensive field study. The three months period of this evaluation was concluded by interviews with key management staff of the national YWCA and members of the national Board of Management. Of course, as a preparatory work, we have reviewed a long list of literature related to programme activities as well as to organisational management and decision making. As agreed from the outset, this was to be an impact evaluation of the overall YWCA work, and thus, not a branch-wise performance assessment, as done in the previous evaluation of 2001. However, as we started visiting the branches we realised that it was only fair to meet the expectations of the branches to receive at least an oral feed-back from the evaluation team on our preliminary findings on their work. This was done in all the branches including one with the members of the national Board in Dhaka. In the spirit of a participatory process, this has also served the purpose of recording reactions of those from the staff. This was also an opportunity to check if any of our observations or conclusions was based on erroneous data. Thus, the feed-back sessions at the end of each of the visits to the branches had turned out to be a useful occasion for reflection and clarification.

Subsequently, as we were planning an appropriate structure for this report, we thought it would be useful for the readers to get an impression of the major findings from each of the branches visited for the purpose of gathering evidence of impact. Since, the branch level findings formed the basis of this evaluation their importance cannot be over-emphasised. Hence, a chapter on those has been included. We believe this would give additional perspective and add to the depth of analysis for this study.

In terms of selection criteria for our field-visits, a simple rule of sampling a wide mix of groups in each branch was followed. This included “old and new” groups; groups living “far and near” the YWCA base, and a mix of “most and least poor” groups. The team also made sure that they visited community groups representing different cultural and minority ethnic backgrounds. This was consciously done in order to get a view of the extent of social inclusion achieved by the organisation. This approach has yielded quite a comprehensive field-data, and allowed the team to get to the depths of issues and questions. Our visits in the field to meet community groups have typically ended by taking more time than planned as eliciting substantial data required deeper and longer engagement with group members in the focus group discussions (FGDs) and Key Informant Interviews (KIs).

Prior to the start of the field work and taking advantage of the occasion of the National Board Meeting in August 2011, an Inception Workshop with representatives from all the local YWCAs including the national YWCA (head office) staff, was held. Besides giving a brief orientation on the need, objective and background of the mission, the key focus of the workshop was on developing a “theory of change” for YWCA in Bangladesh, and for its key programme of work. This was basically an effort to work out the key “Assumptions” (of change) underlying the organisational objectives and also its programmes. The idea of ToC

was briefly defined towards the end of the introductory note circulated among the workshop participants (please see Annex-3 for the brief note).

A theory based approach generally collects data at different points along the causal chain of the programme theory to test the underlying assumptions. This helps the evaluation process verify the intervening mechanisms between activities and outcomes and uses these as evidence to draw conclusions (Birkmayer and Weiss, 2000). Moreover, the theory-based approach to impact evaluation also helps in planning the evaluation. Mapping out the assumptions behind the organisational (and programme) objectives offered us a “structure” of approach that has helped in deciding which key assumptions warranted testing and data collection. Indeed, the data collection framework (Annex-2) together with detailed check-lists and questions developed to guide this evaluation, were greatly helped by the outcome of the theory of change (ToC) exercise held during the Inception workshop. The next section of this report gives a detailed discussion on the strategic orientation of YWCA and its programmes to develop an institutional ToC and an analytical framework for this evaluation.

We have reviewed all relevant literature (e.g. Annual Reports, programme documents, procedures, manuals, monitoring reports etc.) as listed in Annex-4 and conducted an organisational self-assessment with the staff, results of which is given at Annex-5. This has additionally helped the evaluation team understand how the staff perceived the strengths and weaknesses of the organisation and how those compared with the evaluation findings.

One of the major limitations faced by this evaluation was the lack of a standard planning, monitoring and evaluation tool used by the organisation. Different programme components have different documents while some had none at all. We had to rely on many different activity reports and a couple of project proposals prepared for donor funding, as sources of information on objectives, purpose and goals. In other words, the evaluation team before producing a set of assumptions to assess impact needed to review and re-construct statements of objectives.

We have used semi-structured interview formats for our discussions with all key informants like the staff and members of the Board. We have met the “beneficiary” community groups and conducted focus group discussions (FGDs) to learn how the programme interventions by YWCA have changed their lives. We have also met community leaders in different places as our “key informants” and interviewed them following the framework questions of the FGDs. The evaluation team has also been in contact with the key development partners, i.e., Y-Global and Horyzon for their views on the organisation and its work. Please see Annex 2 for their response.

Following the production of a draft report, a feed-back workshop was held with the key staff of the organisation in Dhaka. This final version of the report has incorporated the views and information received on the draft from all concerned people.

### **Structure of the Report**

After introduction, the report starts with a discussion on the institutional theory of change for YWCA and sketches out an analytical framework for this evaluation. This is followed by a brief analysis of the key impact of the main programme components (Section 3). The chapter that follows on branch level analysis of findings serves as evidence from the real world, so to say, in support of impact of programme interventions as well as limitations thereof (4<sup>th</sup>). The 5<sup>th</sup> chapter highlights the key conclusions from the above with observations on issues like relevance, effectiveness and sustainability. The report then takes a turn towards issues related to organisational preparedness and capacity. Governance, management and central coordination in administrative and programme implementation support are being reviewed together with its performance in financial management so far (6<sup>th</sup>). The report comes to a close with a few recommendations in the 7<sup>th</sup> chapter. The remaining pages of the report presents the Annexure that includes a schedule of visits and meetings, comments of the key development partners on this evaluation and a list of literature reviewed.

## 2. STRATEGIC ORIENTATION FOR CHANGE

The process of institutional development of YWCA in Bangladesh had begun with its modest attempts to respond to some of the key social concerns. For example, in the early days of its existence after the independence of Bangladesh, the organisation was concerned with the particular disadvantages of young women in the country. Among many problems, lack of access to quality education and employment opportunities for young girls and women were thought to be the key problems hindering emancipation of women in the country. Indeed, the main reasons attributed to women's relative backwardness in society in comparison to their male counterparts was their lack of social awareness, low educational attainment and lack of control over economic resources. Hence, in a bid to respond to these disadvantages, YWCA Bangladesh decided to concentrate its endeavours mainly in these two areas. As a result, running schools for children and skill building for women for income generation became the main thrust of its activities. Moreover as the organisation aspired to be a self-financed entity, they also wanted to generate revenue from some of these activities. Thus its institutional profile was shaped by its focus on two main areas of development; i.e., economic empowerment and social emancipation of women.

Since 1979, when the Dhaka based Bangladesh YWCA received affiliation (as the national body) of the World YWCA, the organisation began to rapidly assume a more rural and national character from a predominantly urban one - as many new branches in different rural districts became affiliated with it. This made the organisation broaden its scope and vision. They now took into consideration the broader national context and planned its intervention strategy accordingly. Thus, keeping its original twin focus the same, the YWCA Bangladesh started to diversify its intervention design to suit the priority needs of its beneficiary groups. Hence, new and revised programme of activities in microfinance, health and hygiene, rights and social security, environment and culture, capacity building, and of course, membership and youth development programmes were included. As the organisation grew in size and shape, it felt the need of assuming a more professional approach to work. Besides formalising its policies, procedures and style of work, YWCA developed a strategic plan in 2009 in order to give increased coherence to, and a clearer sense of purpose, in its plan of work. It has a well developed governance and management structure with experienced people at different levels. The organisation has also developed different management tools and procedures to support the smooth functioning of the operations.

For this impact evaluation it was considered most useful to first develop an understanding about the key ideas behind the organisation and its programme of work. The initial meetings with the management of YWCA and review of literature made it clear that the particular combination of programme interventions YWCA has chosen relates to the strategic vision of achieving an "Inclusive society free from human poverty and injustice...". Its work in microfinance, health, education, rights and social security are very much in line with the key institutional objectives. There are also a couple of additional areas of work which were designed to mainly attain financial self-sufficiency for the organisation, but not losing sight of the development angle. For example, the sewing and crafts centres, the guest houses, the food processing work including the school education programme for urban children - are all aimed at simultaneously generating revenue for the organisation and making a contribution to building a self-reliant society.

Needless to say, as a not-for-profit organisation, all its "profits" are ploughed back into the development programmes for the poor. The work conforms to the organisational basis of "Faith in God, the Father Almighty; ....and in the Holy, intellectual, social and physical welfare". Imbued by this spiritual guidance, the organisation decided its mission is to help disadvantaged groups of people in the country with a particular emphasis on women's development. This is more clearly spelled out in the mission statement of YWCA:

“...developing and empowering the marginalised and disadvantaged section of the society, especially women and young girls; improving their quality of life, unfolding their latent talents, restoring their dignity and self-confidence, and preserving and promoting traditional culture and environment”.

As a membership based organisation, YWCA puts a considerable emphasis on its Members’ capacity development so that they can assume leadership roles in the society and become successful citizens of the country. Many of the activities in this area have a bearing on the key development interventions of the organisation as noted above. For example, members and youth groups undertake awareness raising campaigns on public health concerns (e.g. women’s rights, HIV/AIDS, breast cancer) and on illegal social practices and prejudices like under-age marriage, dowry, and violence against women.

### **YWCA Theory of Change**

As mentioned in the Introduction, a simple “theory of change” approach was adopted for this impact evaluation. It was mainly aimed at establishing what the key “assumptions” of the programme or institutional objectives were? Taking the Vision statement as a starting point, the senior staff of YWCA with the help of the evaluation team, reviewed the Vision statement which reads:

*“An inclusive society free from economic and human poverty and injustice; where people, particularly the women, irrespective of caste, creed and faith, are enjoying equal rights and nurturing their own culture in a favourable natural and social environment.”.*

Strategic Plan of YWCA Bangladesh, 2009

It was a useful reminder to the two sets of assumptions (negative and positive) underlying the statement; i.e, a dream for moving out from a largely negative (existing) premise of economic deprivations, lack of access to basic rights, pervasive inequity and social injustice - to a society where women and marginalised groups of people are socially and economically empowered to enjoy peace and prosperity. The Table 1 next page captures the result of the participative analysis.

The table constitutes the general assumptions of change (the column on the right) for the organisation to which the individual programme components contribute. We have also subsequently worked out what the key assumptions for each of the programme components (the main ones) were. However, the assumptions in the vision table below remained the key institutional concern and pursuit for YWCA. It has clear acknowledgement of the fact that the people in the country generally suffer from lack of social and economic justice, where women, among others, are deprived of their rights and entitlements. For a detailed analysis of the situation of “underdevelopment”, prevalent in the country, readers may please refer to section 3.1 of the Strategic Plan document of YWCA (2009).

The assumed state of change for YWCA includes economic empowerment of women that would lead to an enhanced social and political status for them. Other marginalised groups like ethnic, religious and cultural minorities would also have their equal right to resources and services. In relation to the natural and cultural environment, the organisation hopes to see changes in the level of awareness among all about the value of conserving the rich cultural heritage and the environment for a sustainable and prosperous future. Thus these assumptions were used as the key standards against which progress of YWCA work has been measured.

**TABLE 1: UNFOLDING THE VISION: THE ASSUMPTIONS**

<b>Prevailing condition</b>	<b>Assumed improved state of change</b>
<ul style="list-style-type: none"> <li>• Economic deprivation of women</li> </ul>	<ul style="list-style-type: none"> <li>• Employment and income for poor women has increased</li> </ul>
<ul style="list-style-type: none"> <li>• Lack of access to assets and services, e.g., health, education, housing.</li> </ul>	<ul style="list-style-type: none"> <li>• Women's capacity to participate in economic activities has increased</li> <li>• Choice and opportunities in health services for poor women have improved</li> <li>• Right and access to reproductive health services</li> </ul>
<ul style="list-style-type: none"> <li>• Inequality, lack of fairness, justice and compassion</li> </ul>	<ul style="list-style-type: none"> <li>• Women's control over their own earnings has increased</li> <li>• Their asset and savings have increased.</li> <li>• Active participation of women in household and social decision making process has improved.</li> <li>• Participation of women in the political activities has improved</li> <li>• Equal rights of women in all respects has been established.</li> </ul>
<ul style="list-style-type: none"> <li>• Marginalisation and discrimination</li> </ul>	<ul style="list-style-type: none"> <li>• Rights of Adivasi people, particularly for women, have been established.</li> </ul>
<ul style="list-style-type: none"> <li>• Aggression against cultures</li> </ul>	<ul style="list-style-type: none"> <li>• Respect, tolerance and love for each other's cultures and beliefs have increased.</li> </ul>
<ul style="list-style-type: none"> <li>• Degrading natural environment and increasing disaster risks.</li> </ul>	<ul style="list-style-type: none"> <li>• Awareness and sense of responsibility for preservation of the natural environment and resources have increased.</li> <li>• Capacity to cope (mitigation and adaptation) with Climate Change effects have increased.</li> </ul>

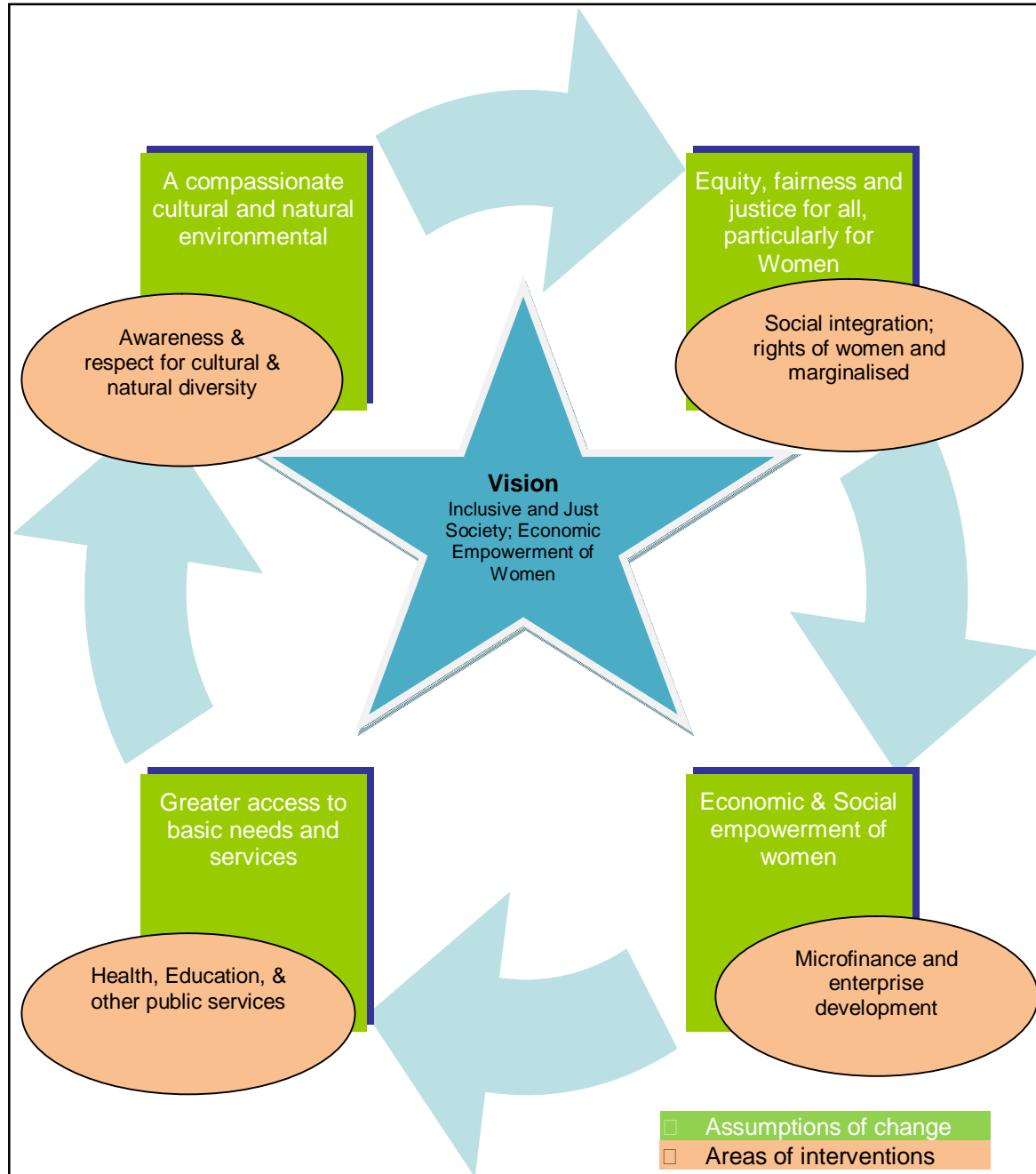
The above exercise revealed the comprehensive nature of YWCA dream of an inclusive and just society.

How realistic or practical has this ToC been? How far has it been successful in attaining the intended changes in the lives of the people in light of the above vision? Our questions and check-lists for different focus group discussions (FGDs) and interviews for this evaluation have echoed these questions. For reference, please see Annex 3, the "Evaluation Framework".

During the review, however, we found out that not all the programme components had clear "Objective" statements ready without which it was difficult to develop ToCs for the individual programmes. In the absence of programme log-frames, the logic models for them were not available. This does not however, mean that the rationale of the programmes; their relevance and appropriateness were absent. Different programme documents and reports had those spelled out rather informally which needed to be gleaned and refined a bit. The evaluation team has worked on that and produced a set of draft objective statements by consulting different articulations in this regard in different documents (e.g., the strategic plan). These were generally agreed upon by the staff during the inception workshop based on which a set of programme-wise assumptions (theory of change) were developed.

The following figure gives an analytical framework for the institutional theory of change for YWCA. It basically represents the key programme responses the organisation has put in place to realise its organisational dream. It would speak of what interventions have been laid out to meet what particular assumptions. The four square blocks represent the key inter-related assumptions of change, while the oval shapes indicate the key areas of YWCA interventions to realise the vision. They together make the broader theory of change for the current programme of work.

**FIGURE 1: FRAMEWORK FOR THEORY OF CHANGE**



In the following section we shall mainly concentrate on those components of the programmes that have had (direct) impact on the lives of the disadvantaged groups of people the organisation works with.



### 3. IMPACT OF THE KEY PROGRAMMES

---

The range of programme activities that YWCA Bangladesh has developed is quite extensive yet relevant and appropriate. Most of them were added to the programme in response to the needs and demands of the people and the situation. Often one particular activity under a programme has necessitated the other and thus numerous activities got assembled together. Although, they are not unrelated to each other, this may have in some cases caused, or may potentially cause a loss of focus. It may not be an exaggeration to say that in recent years the list of activities under different programme heads has become a bit too long and rather dispersed. The reason for this is perhaps the way the programmes have grown as they kept adding one new activity after another in response to some unregulated demand. A lot of them have come up not only in response to local demands but also to remain linked with the international movement of YWCA. So, the demand orientation is there, though in the absence of a tight system of control and assessing impact, the boundary line of expansion may have become blurred. For example, some of the work under women's economic empowerment, health and community development etc. did not seem to have been very well defined. Moreover, in approaching development partners for financial support, the proposals seemed to have committed to produce some "output" related data rather than outcome or impact related ones.

The organisation of the programmes, the labels given to them, and their variable nature of description in different branches made it difficult to present them in an orderly fashion in the report. This has apparently been caused by lack clarity among some of the staff regarding their exact role and responsibility. For example, the staff responsible for Health and Hygiene in one branch is also trying to cover Women's Rights and Legal Aid issues. In terms of central coordination, there was an apprehension that it has been a significantly difficult task for one person to provide meaningful and realistic leadership input to all the staff in the different branches in different parts of the country. The structure and composition of the programmes have changed overtime based on practical experience and needs. The main thrust of the programme work was defined as "Group Formation and Activity" during the 2001 evaluation. This included the basic community mobilisation work ("Group Formation") together with non-formal education for adolescent girls and adult women and Counselling and Legal Services. About ten years later we can see significant changes. However, it still seems to be a bit mixed-up and unclear. We do not have a separate programme area called "Group Formation and Activity" anymore; instead, we have "Community Development" joined up with Health Programme. The published Annual Reports (2010) did however make an attempt to revise the structure of the programmes for reporting purposes. However, this has not been matched by a revised management structure or changed functions of the staff on the ground. There is therefore, a need to review and revise them within an appropriate rationale for them. In order to avoid further confusion, we have in this evaluation report followed the programme headings adopted for the 2010 Annual Report, in as much as possible.

This evaluation process has focussed on impacts caused directly by the key programme interventions with disadvantaged communities. Hence, programmes on organisational revenue generation, capacity building, environment and cultural development have received only very limited mention in this report because of their non-direct nature of intervention. As learned through the field visits, the programme activities that have affected people's lives most are Education, Health, and Microfinance through group mobilisation. Therefore, as a natural consequence, this evaluation report has also tended to illustrate impact on these areas more.

### 3.1 EDUCATION PROGRAMME

The programme is quite comprehensive and a bit diverse with regular school education for children of different age-groups and non-formal adult and adolescent girl's education. It can be broadly divided into formal and non-formal education, although there was another classification of it in a report into pay school and free school. The part on formal education comprises primary and high school for young children. The preparatory schools (nursery) for very young children can also be included in this category. Roughly, a fifth of all children in these schools gets free education and come from poorer households, while the rest belong mainly to urban "middle-class" families. The non-formal education programme for adult women (16-50) and adolescent girls (aged 8-14) have different objectives and approach. The programme does not yet have a unified written concept or structure to explain why and how these different components are linked together. It would be very useful to develop a concept note on this to establish an institutional position on education for YWCA of Bangladesh.

A working definition of the programme and its objectives can however, be found from the following statement developed during the process of this evaluation:

*The key objectives of the Education Programme are: to provide quality education to children from all walks of life with a particular focus on children from disadvantaged households to create opportunities for their spiritual, social and intellectual development. The programme also aims to provide functional education to adolescent girls and women to enhance their "life-skills".*

#### Formal Education

The key "assumptions" underlying the "formal" Education Programme appeared to be producing successful students through an effective system (model) of education that not only enables children to have excellent results in their exams, but also attain positive development in their moral, intellectual, social and cultural side of life. Equipped with these qualities, children are likely to do well in their further studies as well as in their work-life.

At present, the non-formal education programme is implemented by "field workers" who may have more than one responsibility. But the teachers of the formal schools are only responsible for their school duty and are managed separately under the school management. In the national head-quarters, there is a head of school programme that is mainly responsible for the school in Iqbal Road campus in Dhaka. The responsibility of the central coordination for the school programme at the moment looked rather casual. This may have a negative impact in maintaining a high and equal standard across the YWCA system. Currently a consultant educationist is providing this role on a part-time basis. Fortunately though this person has been with YWCA for nearly three decades and knows the "ins-and-outs" of the programme with its relative strengths and weaknesses in different branches. Now retired from the regular job she works as a part-time consultant to YWCA. She has been playing an important role by providing all the different branches in the country with valuable supervision, capacity building and guidance support. As she plans to draw her long career with YWCA to an end soon it looks a bit uncertain as to how the work in this area will continue in future? The management of YWCA needs to seriously think about it and start the process of replacement with a well prepared plan and job description.

The school programme of YWCA has a nation-wide reputation for providing high quality formal education. General public in fact, knows about YWCA mainly for its school programme, although its developmental interventions with the disadvantaged communities constitute the major volume of its efforts. Although, there is no formal procedure for assessing the impact of the YWCA school programme aside from the regular exams to test

academic skills of individual students, there has apparently not been a demand with school graduates for a follow-up. However, engaging the parents, teachers and students in separate discussion meetings, the evaluation team has received a fairly detailed picture of how the programme is rated by people outside the school and by the families of the children. Parents of the pay schools thought that they received high value for their money. Unlike many other schools, YWCA teachers are trained to provide a comprehensive “education” that includes moral lessons and discipline, besides timely completing the regular curriculum. Although, there are no studies to show how the school graduates fare in the real world, there was evidence which the team came across which spoke of children getting a solid foundation from which they become a “complete human being”. We have met a few former students in Dhaka and Chittagong who work as teachers in YWCA free schools and met guardians of students who unequivocally endorse this as the best. They feel confident that the education received from these schools will go a long way in turning the children into strong personalities in future:

*“If the root is strong, the tree-top would not tumble when it is grown up”.*

*- Salma Akhtar, guardian of a free school*

These schools mainly follow the government curriculum and a particular teachers’ guide for private schools developed by an education specialist, Siddiqur Rahman. The extra-curricular activities on creative work, writing, debating etc. for high school children are greatly appreciated by the parents in Dhaka. They think that when students need to change their schools, the new school would be exempt from admission test if came from a YWCA school. Students of YWCA have won many awards for their excellent performance in different inter-school cultural competitions. Students are taught mainly in Bangla medium, but the extra emphasis given on English language is considered highly beneficial in pursuing higher studies.

The high demand for seats in these schools for many aspiring students probably also reflects the special qualities of the programme. Indeed, this can be further leveraged by expanding the programme that can potentially generate a healthy sum of revenue for the organisation. On the other hand, there appeared to be some limitations as well which need to be removed. There is an inadequate arrangement for central coordination for the programme. Currently a lone Consultant is responsible for training and monitoring the programme across the country, which does not meet the full demand of support from the head office. The systems and procedure are not formalised and documented which makes the whole system look vulnerable to a potential risk of collapse in the event of any further expansion of the programme.

However, from the developmental point of view and considering the vision of YWCA for an inclusive society, the value of the “free” schools for young children from poorer households is much higher. The quality of education received by the free school students is exactly the same as the pay schools. Some of the former students of these schools met in Dhaka and in Chittagong looked well established in society by having respectable jobs and creating examples of a major break-through in the community. For example, we met a young man, a former student, in the slums of the fisher community who had recently obtained a government job after completing his college education. A young girl, also a former student, was seen teaching in the YWCA school in a Chittagong slum. These examples may not be in very high numbers given the smaller size of free schools, but even these isolated examples of success are of tremendous value in catching the imagination of others in the community of the transformative power of YWCA education.

It is commonly known that people value YWCA school education programme very highly, a fact which is indicated by high demand for seats in these schools everywhere. People are known to queue up overnight in Dhaka for an admission form for their children to get

admitted in the YWCA school. However, there has not been a formal assessment of the programme other than regular school exams to test the individual student's academic performance. This evaluation has tried to find out what was the opinion of the recipients of the services, the parents and guardians. Long discussions with these groups of people indicated a high level of satisfaction with the quality of services. Some of the key reasons attributed to it are: the ability of teachers to become very close with students in order to understand individual capacity of a student and treat her/him accordingly. Students are made to not feel stressed out. Apart from academic lessons, students are taught social values like respecting elders, behaving nicely with everyone, be organised and maintain discipline. The particular skill and approach of the teachers make the children love and respect them very much.

About the main limitations, the parents report about space constraints – both inside the class room and outside in the play area. The class rooms usually remain crowded and the play fields are not spacious enough. Cost of education here is quite reasonable compared with other private schools. Clearly, this is a trade-off between meeting a high demand for its educational services and keeping a lot of the children outside the benefits of this service and also keeping the costs low. However, YWCA needs to consider this issue seriously and take a position on what should be the limit to the size of a class in terms of numbers of students and also in terms of physical space. The class rooms seen in Chittagong school are quite large and spacious. They don't look over-crowded but with over 50 children they often become difficult for a single teacher to manage. There are lots of other relatively small and local problems with different branches which are often dependent on resource constraints. These are not discussed here, as the management (local and national) is aware of them and are looking into ways of addressing them. However we thought it useful to highlight the need of teachers to be regularly briefed about their roles and responsibilities through refresher training and workshops.

Since the majority (about three-fourth) of the students are from urban well-to-do families, it may raise the question of how the principle of social inclusion is addressed. There is a point there though that the free-schools for underprivileged children are financed from the "profit" earned by the regular schools, and bigger the latter, the higher the income to run free-schools. But working in a society which has nearly half of its population under the poverty line, the current ratio of one is to four/five is far too low to make a difference in addressing social exclusion. This needs to be reviewed and modified, if possible. Efforts may be undertaken to access government or donor finance to increase the number of students for free-schools to make it over fifty percent within the next few years. This would then work as an engine for promoting "Social Inclusion".

### **Impact of Free School**

*"We have sown the seeds; now waiting for the flowers to bloom"* .

-A community leader in Rishipara, Jessore on education by YWCA

The impact of free school education among the children from the underprivileged households was known to be the most impressive. Living under difficult home environments with limited space or lack of light, educational materials and adequate nutrition, the struggle for education for these young ones are extremely high compared to that of the other children. Yet, their performance, thanks to the dedicated teaching staff of YWCA, has been quite good. As noted before, a few of the former students were serving as teachers in some of these schools while others were known to have joined white-collar jobs in town. For example, a former YWCA student met in a narrow slum in Chittagong inhabited by a Hindu fishing community, had recently joined (after completing his graduation in business studies) a reputed commercial firm as an officer. This has obviously created quite a sensation in the area as people looked up to him as a role model for children of the next generation. Other

children going to the YWCA free school now have a living example to emulate in this young officer. Although, in the short-term, it does not make much of a visible change in the lives of the poor, but one realises that examples like this surely have a far-reaching impact in changing the aspirations of people to break out of the social stereotypes and shun the stigma attached to particular professions. This was a bright example of the transformational value of education and how it can promote social inclusion.

### **Key Features of the School Programme**

There are a number of strong features of the YWCA Education programme for children; it is popular among the parents for its emphasis on total development of a child with personalised care by the trained teachers. Students not only gain high quality academic lessons to enable them to compete in higher grades in other schools, their training in discipline and moral education is highly valued by all concerned. But as a development organisation, one expects to see continuous research and development to build on its strong area of work. There has not been any systematic assessment of how children improve over time? There is no written paper depicting an analytical study of the programme nor are there any attempts to highlight its achievements through advocacy and communication. The programme should, as a minimum, develop a concept note depicting the essential philosophy behind the education programme; its particular spiritual as well as temporal significance. Highlighting the key features of the programme, a teacher's hand-book to guide her/him in the work would be a useful addition. This will highlight both for the teachers and parents, the particular method and approach of teaching. At the same time this would help parents with guidance on how they cooperate with students at home so that a bridge between home and school is built.

### **Non-formal Education**

*"I have no hesitation to admit that my participation in the adult education programme of YWCA had helped me win the UP election. Today, because I am a literate woman, I can perform better as a public representative".*

- Hazera Begum, UP Member, South Ramchandrapur, Pabna.

Although, non-formal adult and adolescent functional education programme has a high demand among the community groups, these were not seen operational with equal emphasis in the working areas of YWCA. The number of such centres was very few in the branches where the programme works. However, meeting the groups who were completing the nine months programme, it was learnt to be very stimulating for the participants. It offered many women an opportunity to fulfil their dreams of reading and writing, something they had missed in their youth for different social and economic reasons. Similarly, the adolescent girls' education programme gave these young souls another chance to re-enter education. Besides learning numbers and alphabets, what was more important for them was to learn about many functional aspects of life. There have been significant behavioural changes in the maintenance of environmental health and personal hygiene practices.

Besides, women were known to have gained increased level of knowledge and awareness about their rights and responsibilities. They were more aware now about, e.g. how to seek legal protection against repression and violence. They were apparently better informed about how to properly look after and groom their children with education and discipline. In sum, the usefulness of the programme has been universally acknowledged by the illiterate adult poor everywhere. The following statement by a woman functional education learner would serve as glowing tribute to the programme:

*"From a world of darkness, we have come to a world of light with the help of YWCA."*

- a group member in Dhaka YWCA.

The FIVDB (Friends in Village Development Bangladesh) method used for adult education and USCB-Canada method for Adolescent girls have been known in the country as very effective tools for social change. These materials and the methods are not only most popular among different development organisations in the country, they have also been known for their effectiveness in other countries.

However, it was not known how, if at all, there was a follow-up programme to help people retain their newly acquired literacy and numeracy skills. If there is none, the gains in this respect would not be sustained for longer than a year. On the other hand, there does not seem to be a strong central coordination for the programme. Other than the health and community development coordinator who has many activities in her portfolio, there are none in the national head-quarters who is solely responsible for the non-formal education programme. Indeed, the non-formal education initiative, despite demonstrating its high developmental value, is not a substantial programme of work in YWCA and is not included in all the branches yet.

### 3.2 HEALTH & HYGIENE PROGRAMME

There is a long list of interventions under what is now termed as Health and Hygiene programme. The key areas of interventions are noted in reports as Health Education, Immunization, Maternal and Child Health Care; Clean Water and Sanitation; Motivation for Family Planning; and Medical Services. These can be broadly classified into three main categories, i.e., a) mother and child health-care, b) health and hygiene education, and c) medical (referral) services. Within these of course we have family planning, child immunisation and water and sanitation promotion activities. The objectives of the programme as lately defined are: "To improve health, nutrition, and hygiene status of the target households with particular focus on infants, children and mothers; to reduce mother and child mortality and morbidity rates and to raise functional awareness about reproductive health, STD/HIV/AIDS and other key public health concerns."

The field experience shows that the Health Education with the community groups remains the key focus of the health programme. The monthly meetings held by the health worker with a few groups together are the main occasions on which discussion on general health and hygiene are held. On the same day, individual (mother and child health) health problems of the community members are also addressed as far as possible by the staff. Additionally, through a behaviour change communication (BCC) initiative, some of the social empowerment issues are also covered alongside family planning, reproductive health, immunisation, child nutrition, HIV/AIDS awareness and environmental health.

The issues related to gender disparity, under-age marriage of girls, dowry, violence against women, birth and marriage registration, etc. may not come under the strict purview of health, but in many places the women health workers are given the responsibility of helping to raise awareness of community members on these issues as well. However, in some of the places (e.g. Jessore, Chittagong) this was the job of the staff/consultant responsible for Women's Rights and Legal Aid Services. Considering that it is quite a demanding responsibility, expecting inadequately trained health workers to carry out these effectively is expecting a bit too much.

#### **Effectiveness of Delivery**

The delivery mechanism of the health programme is a mixed one with regular monthly awareness raising sessions (with the core groups organised for savings and credit activities mainly) being the key instrument. The other useful and effective route to raise health and

hygiene awareness is the functional education programme for adolescent girls and adult women.

We have learned from discussions with the group members how households have improved on their knowledge and practices on these issues through active support from YWCA staff. However, health education through monthly discussion meetings without a structured methodology and materials seems to have relatively limited value compared to the functional education programmes for adolescent girls and women. The impact of non-formal education to raise health and social awareness appeared far greater compared to general health education through monthly visits by health worker. The reason for this is quite clear. The functional education methods and the accompanying guide books and primers developed by specialist institutions like FIVDB and USCB-Canada, have been created through many years of research and field experience. The general health education initiative also needs similar training and material inputs from specialist organisations in order to increase the effectiveness of this instrument. Currently, the value of the health visitor to the groups is more in providing health counselling to individual members of the community and providing them with practical advice on (e.g.) nutrition and hygiene issues, safe motherhood, referring to doctors in hospital and clinics for advance treatment if required.

The satisfactory level of clean household environment with access to clean water sources and safer sanitation facilities observed during the visits of the evaluation team were attributed to the direct influence of the YWCA programme in general. However, as a majority of the reference groups live in urban areas their access to formal medical services was an added advantage compared to their rural counterparts. For example, the groups close to the YWCA branch offices mostly used either government or private medical centres (hospitals/clinics) for child delivery. Access to trained TBA services in rural areas has also improved compared to the past. Generally speaking, the key assumptions of reduced rate of maternal mortality, improved mother and child health, improved level of nutrition for them, increased use of clean water for drinking purposes, increased use of modern methods of birth control have been adopted and the use of sanitary latrines even by children confirm that the behavioural changes are indeed happening among the reference group – slowly, but surely. We have learned that most children have been vaccinated against the six dreadful diseases; birth of low-weight infants has decreased; the overall number of children going to school has increased and the cost of their medical treatment has decreased.

### **Analysis of Data**

There is an exhaustive information gathering form for the health programme to be filled out every month by the branches which has over a hundred rows of data (variables) divided under 26 headings. Among the key ones, this includes data on the number of pregnant mothers attended by health workers, number of birth and death of mothers and children, on sanitation coverage, progress on school programme, environment and culture, women's rights, economic empowerment, behaviour change and networking. These are centrally compiled manually to produce annual percentage achievements. According to the annual report presented in the national board meeting in August 2011, achievements on most counts exceed 90 percent. There are minute details of achievements, e.g. 94% of new born were given breast milk within 8 hours of birth, 80% of lactating mothers were given vitamin A capsule etc. The report also points out a lack of data on some of the health concerns e.g. it could only be ensured that 26% of mothers have breast-fed their children for up to 6 months and only 41 out of 12,000 women consulted reportedly had problems related to breast cancer and ovarian cancer. (For further details please see the above report, page 17-22).

There is a wealth of statistical data painfully gathered and available with the organisation, but they suffer from a lack of analysis and action. Looking at the sheer volume of data fields with many variables, it only makes sense to be recorded in computerised spreadsheets that would enable statistical analysis more easily. Staff needs to be trained both at field level and at the head-quarters for the purpose. Now that the organisation has a Baseline Survey on



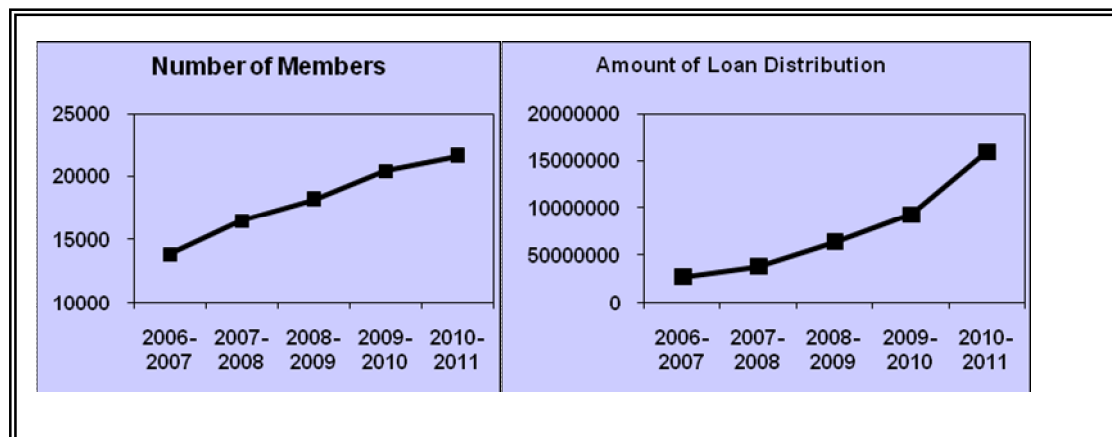
Socio-economic Conditions of YWCA beneficiaries, this would particularly be useful in undertaking comparative analysis of change (Please see report by Enterprise Development Initiative, 2009).

On data analysis again, this should start at the branch level. A qualitative assessment of statistical data, with an eye on impact, should immediately be made at the branch so that management can immediately make appropriate decisions about those. This will help start the process of coming out of the “mechanical” mode of information gathering to a more pragmatic and humane mode.

### 3.3 WOMEN’S ECONOMIC EMPOWERMENT PROGRAMME

“Women’s economic empowerment” is conceived by YWCA as a key strategic theme as well as a major area of programme intervention. It is commonly known that poor women in Bangladesh society are doubly disadvantaged compared with their male counterparts. Among many reasons for this situation their lack of access to productive resources and control over household economic affairs has been regarded as key deprivations women suffer. The programme response to this problem under this theme includes organising women into homogenous groups, raise their awareness about social and economic discrimination of women and provide them with opportunities to engage in income earning activities. Hence, Institution Building of women is considered an important first step towards their socio-economic transformation. Indeed, these groups of 20-30 women become the key windows for delivery of different other programmes like, health and hygiene, rights and social security, and non-formal functional education for adult women. The intervention of financial services here starts by helping women develop their savings habit by making small fortnightly savings (of usually, Tk.20). After about six months of savings, women are given a small loan to start an income generating project. Successful micro-entrepreneurs are subsequently given larger sums of credit known as enterprise loans for undertaking relatively larger (up to Tk.100,000 loan) for businesses.

The programme has come a long way since the evaluation in 2001. Previously, field level staff for this work had multiple responsibilities including work on women’s legal rights and health services. But for the last two years, staff for microfinance is responsible for only microfinance clients. The total number of clients in 2011 stood at 21,622 organised under 1528 groups. They have borrowed about Tk.160 million and repaid about Tk.134 million (cumulative). Total loan outstanding today stands at about 112 million. The cost of fund from YWCA is not calculated as they are mostly from the non-profit sources.



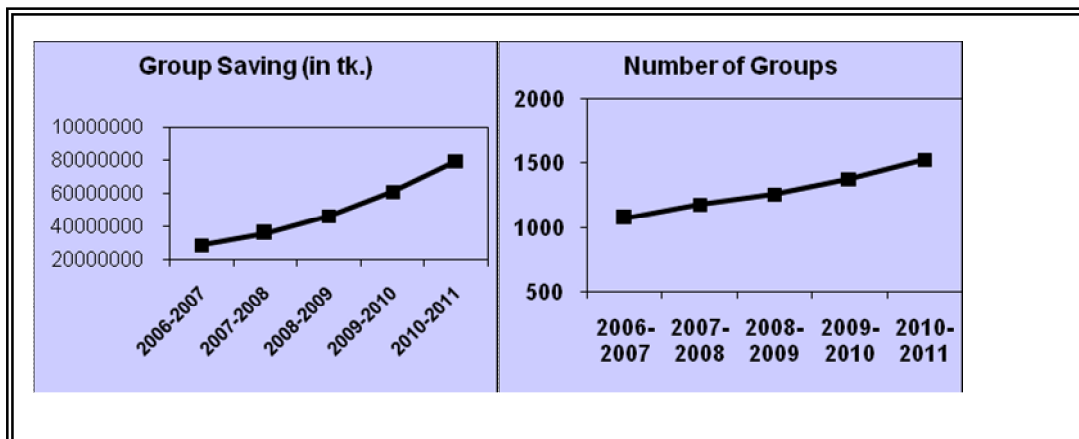


**The key objectives** of the programme are “To create opportunities to develop and enhance occupational skills of the community members for alternative livelihoods; help them attain economic solvency, increase their household assets, establish women’s control over resources and improve their social worth by initiating income generating activities (IGA ) and small enterprises efficiently”. Accordingly, the programme organises training on skills on micro and small enterprises side by side with supervised micro-financial services.

**The key assumptions** underlying the programme are that women are able to generate alternative employment and income earning opportunities for them so that their income poverty, social vulnerability and economic dependency are reduced. While this helps bring an improved level of well-being for their families, this would also help enhance their social status. With an increased level of self-confidence, women would assume increased leadership roles in the community and have greater control over the decision making process at household and community level. Through the development of their leadership qualities women would be successfully contributing to the social and economic progress of the respective communities.

**Key Impacts of Micro-finance**

Changes in the economic well-being among programme participants are quite visible by the recent addition of household assets like furniture and equipment. From discussions with women group members, it was evident that the borrowers have made significant economic progress. One of the indications was that many women had taken loans several times over and had repaid each on time with the interest. The growth in savings was another indicator of success as the following graph indicates in a steady rise in group saving which now stands at Tk.79.5 million, and annual growth rate was over 30 percent in 2011, compared to the previous year:



**Use of Loan Funds**

There is mixed evidence about the utilisation of credit funds as the majority of women are still dependent on male counterparts who utilise the funds in their businesses. However it was also not uncommon to find that the micro-enterprises generated by the loan funds were jointly managed by both husband and wife or son and mother. In some places, where women have the opportunity and relevant skills, it is she who has full control over the enterprise. For example, women in rural Chittagong were found engaged in the production of floor mats from bamboo fibres – an indigenous technology that uses local raw material and women’s skill. Women in Jessore were engaged in sewing and embroidery work that brought home profits directly to their own hands. Focus group discussions with women borrowers

revealed many stories of their changed social status because of their newly acquired economic independence.

For most families, the new type of interaction triggered by the financial service of YWCA has had a positive impact in household relationships between men and women. We have not come across even one tale of discord created at household level by this activity. On the contrary, our probing showed that intra-household relationships have significantly improved with men showing an increased level of respect for female family members. There were many examples of how women have improved their decision making power since the financial service from YWCA gave them an income earning capacity. A single mother in a Dhaka slum, now running a business on waste-fabrics (“Jhut”) from the garments factories said she was able to employ five other women and a man to assist her in her business and she has admitted her daughter into an English medium school. In an area of the city where extortion and violence by local goons is quite rampant, she was apparently not troubled by it. Her self-confidence and courage worked as an example to other women in the area (Box 4 for case study on Selina).

As of now, a very limited range of financial services are being offered to clients but with increased professionalization of the programme delivery approach, it is likely that more financial “products” would be introduced. It may be a good idea not to mix savings and credit (microfinance) activities with enterprise promotion as the formal financial service sector does not. All capacity building training related to enterprises and market development support should be under a separate enterprise unit so that the costs for those are recorded separately from microfinance.

### **The Sustainability Issue**

The evaluation team came across similar success stories in different places which indicate the transformative value of the programme. However, alongside the financial services, women’s access to other services on social awareness (training), health and hygiene awareness, awareness about women’s rights etc. have together contributed to the change in their lives and thus made the particular YWCA programme attractive to them. That is perhaps what has given the YWCA its particular competitive edge over other MFIs (micro-finance institutions) operating in the same area. Therefore, the “human development” objective of YWCA has enabled the organisation to aim for a comprehensive change in the groups of disadvantaged people it works with. In a rather volatile macro-economic environment in the country (e.g. high rate of inflation, fluctuating prices of daily needs and rising unemployment), the small economic gains from their income earning enterprises would otherwise be quite meaningless in bringing about lasting change. The impact of the economic empowerment programme has been made relatively more sustainable because of the complementary interventions in health and education etc. Now the question may be asked if the present savings and credit programme in itself will be sustainable in future if operated independently under strict principles of financial services enterprise? A clear answer to this question can be found through a focussed study of the programme taking into consideration the true operating costs, operating efficiency ratio, and financial self-sufficiency (FSS) ratio etc. Currently, the programme is making an operating profit of roughly Tk.1 million in average, although it stood at Tk.2.3 million in 2011. The annual income for 2011 stood at Tk.16.6 million and expenditure Tk.14.2 million (highest ever). With a total capital investment of Tk.110 million in 2011, the programme is likely to make steady growth in its operating profit as it is poised for further expansion.

It was interesting to note that while many micro-finance institutions in the country were seen to express their concern about various practical problems that may be caused by the newly introduced regulation regime of the Microfinance Regulatory Authority (MRA), YWCA with its particular approach of relatively ‘softer’ financial services programme (with 12% flat annual

interest rate) finds it rather helpful! According to them, some of these new regulations (e.g. compulsory deposit in a bank of 15% liquidity fund against client savings) are seen to be a useful safety-net for MFIs. YWCA feels that compliance with the regulation would reduce the sense of vulnerability of the MFIs, and safeguard their institutional viability. The YWCA has therefore decided to implement the MRA policy in its microfinance programme from the beginning of 2012.

There is a provision for “Enterprise” loans for men and women who need relatively higher volumes of credit funds. But the rate of interest and other rules for borrowing and repayment remain more or less the same as the regular programme. There is a chance that this may indeed create a level of inequality among community members and could potentially move its focus from poorer micro-entrepreneurs to more prosperous middle entrepreneurs. YWCA needs to establish a rationale for the latter initiative and monitor them.

The main concern about the programme is that it is still not managed with strict professional guidelines adopted by the micro-finance industry. Its management and operational system is not able to make any forecast on income, cash-flow, profit etc. and is not fully up to the speed with analytical systems (e.g. ratio analysis) to assess e.g. portfolio health of the programme, although it says that they are gradually trying to upgrade the system and procedures. As yet, the programme has not been under a major threat and it is steadily improving its profit margin. Current loan recovery rate was just above 95% and the default rate was under 4%. However, methods of calculation and its future viability need to be closely reviewed by external financial experts. A credit rating of the programme by an independent agency (e.g. M-CRIL: Micro-Credit India Ratings Limited) may be a useful way to chart its future direction. The microfinance unit also needs to remain connected with different networking organisations like the Dhaka based, CDF-Credit and Development Forum, and INAFI (International Network on Alternative Financial Institutions), besides a number of other useful international ones.

### 3.4 WOMEN’S RIGHTS AND SOCIAL SECURITY

**The main objective** of the programme is “To sensitise women and raise their awareness on issues like gender equality, justice, women’s rights and violence against women. This is to facilitate and support the process of women’s socio-political and economic empowerment; explore the leadership potentials and increase their participation in family, social and institutional decision-making process at local and national level.” The activities of the component are divided into advocacy on women’s rights, awareness building and providing general and legal counselling services to women victims or complainants. One of the development partners, Fokus, Norway has since 2007, been a keen supporter of this initiative which was built upon the previous capacity building initiative on women’s rights. This is an essential programme component that has been introduced in every women’s group in all the branches of YWCA Bangladesh. In some branches, eminent legal experts not only provide general training support, but also provide assistance in particular “cases”.

**The assumptions** for the programme are that women group members have increased their ability to participate in the decision making process of the family and community. They have increased their level of knowledge and awareness about their rights, e.g, to health, education, property etc. They have attained an increased sense of security through reduction in the incidence of violence against women. It further assumes that many degrading and illegal social practices like under-age marriage, dowry, divorce, polygamy and violence against women are stopped. Child labour, incidence of suicide among women (induced by violence against them), trafficking of women, men and children have been reduced and women’s dignity in the family and in society has been restored.

## The Key impacts

The level of confidence and credibility the YWCA and its staff have earned after many years of work in their respective geographical areas, has laid the foundation for an effective change, with staff and members acting as agents of change. Their relentless efforts have helped to raise the awareness levels of the community groups against the disadvantages associated with dowry, child-marriage, violence against women etc, but it seems that the extremely difficult social conditions under which these communities live does not permit them to act resolutely against these negative social values. Then, these rather disempowered poor communities cannot be held responsible for creating these social evils. They are perhaps better described as victims of these negative social values.

The programme unfortunately does not directly address people in the upper strata of society who uphold these negative social values. Indeed, some of these evils are spread across the society often from the top, and often the development programmes like YWCA have only a limited influence on them. For that, a strong component of policy advocacy and information dissemination is necessary. YWCA has relevant experience, expertise and tools (Bangla newsletter) for the purpose which needs to be used in a planned way. Advocacy campaigns to sensitise and raise awareness of women on issues like gender equality, justice, women's rights and violence against women should be undertaken on a regular basis.

The impact of awareness raising training in the lives of women has definitely created a sense of security and self-confidence. In the discussions with women's groups, it was quite clear that women now knew what to do and where to go in the event of a violation of their rights. The basics about the age of marriage, the unacceptability of dowry by law, instant declaration of divorce by men, violent behaviour against women and children etc. are very well known to the women members of the YWCA organised groups. It so happens that in order to seek recourse to justice, they often feel constrained or in some cases afraid to go to the appropriate authorities. When the staff of the YWCA learn about the incidence of violation of women's rights, they encourage the victims to take up the issue for action. In fact the staff of the organisation being the closest source of external support for the poor women, they also go to them on their own.

For example, in Jessore when a woman group member from a minority Hindu community was being harassed and blackmailed by a group of local goons in an attempt to illegally grab her landed property, the YWCA initiated a process of legal action that had effectively dissuaded the rogues from committing the crime. In another incident in Gopalganj, when a group (visited by this evaluation team) came to learn about a fellow woman member being tortured by her in-laws (for issues related to dowry), the group leader immediately vowed to take action. When asked if they had taken such an action before, the group members narrated one story after another, including the result of such action. How did they compare the incidence of such violations of rights now to those of the past? Their reply was very encouraging to note. One was that, in the past nobody was there to inform them about what their rights were and how they could seek justice in the event of a violation. After being a member of the group, they had been systematically made aware of these through regular discussion meetings and training. Their ability and opportunity to sit together with other women in the community had also helped them feel stronger socially and economically. This had given them the self-confidence they needed to stand up to injustices. It was learned from them that in most cases they preferred reconciliatory measures, though the option of legal procedures at local levels was not not-ried.

About equality of rights, by their own admission in different discussion meetings, the poor women were in the past very uncertain. The issue of equal rights between men and women; between people from different religious and cultural backgrounds, and between rich and poor still looked a bit abstract to these groups of disadvantaged women who have been conditioned by an extremely divided society where equality was only vaguely understood for many generations. It was particularly difficult for them (women of all communities) to realise

the true implications of it because of their long history of subjugation. They now however know that things are changing for the good. When asked to give us an example of equal rights, among different replies received the mention of voting rights in national elections and their equal weight for both men and women was very refreshing.

The programme as it now stands did not however, look equally emphasised everywhere in the different branches. As this is a valuable component of YWCA work in Bangladesh that directly impacts on women's empowerment process, this should receive an increased focus. Indeed, for most of its work, the YWCA needs to emphasise on a rights-based approach (RBA). Needless to say this (RBA) is also very important to ensure sustainability of the benefits delivered through the comprehensive intervention of the organisation. Caution needs to be taken that delivery of the services made by YWCA should only be seen as a temporary assistance to enable people to access their rights to, e.g. education, health and livelihoods opportunities. In order to ensure improved social security of the poor, interventions targeting the concerned institutions need to be undertaken so that they are more responsive to the needs of the people

### 3.5 MEMBERSHIP AND YOUTH LEADERSHIP DEVELOPMENT

The key difference of this programme component is that its direct beneficiaries are not the disadvantaged communities. As the title indicates, this is mainly for capacity development of the members of the organisation and youth groups. However, many of its activities indirectly benefit the poor and disadvantaged groups of people. For example, advocacy work by the members and youth groups on policy or practice issues related to health, hygiene, social customs, social prejudices and women's rights are meant to benefit the general population of the country including the poor. The programme recruits and helps the members to develop their capacity to contribute to the development of society in general. It also helps develop youth leadership by enhancing their technical knowledge and professional skills; organise the youth force so as to develop their creative talents and organising power for social change and networking with similar youth organisations at home and abroad.

Thus, **the objective** of the programme is, "To organise on Christian Fellowship principles women and young girls of all walks of life irrespective of caste, creed, and culture; raise awareness about their own situation and support them for their spiritual, intellectual, social and physical welfare".

**The key assumptions** of the programme appeared to be: participation of the members and youth groups in different activities of the organisation to help both YWCA and the members/youth groups by enhancing their leadership positions in the society and building knowledge, skills and experience. The members have been directly involved in leading others to the "rights-based" movements. Thus the leadership of YWCA has been flourishing at local, national and international levels.

#### The Key Impacts

Suffice to say that its members are the source of strength for any organisation and YWCA being a membership based, not-for-profit organisation, their importance is very high. Slowly but steadily the membership is on the increase with about 2,300 hundred members across the branches today. The participation of the members in different activities of the organisation gives added value to these as they bring with them their talents, ideas, experience and social influence to bear. For the women members, on the other hand, it offers them a unique opportunity to be linked with a global organisation through which they get to learn many things about life and development (life-skills). As each of them also brings a commitment to help others, they show a keen interest in the governance and programme of activities for the poor. Discussions between the members and the evaluation team showed that the members were not only aware of the different programme activities, they

were keen about the impact the interventions were creating in the lives of the poor. Hence, it is believed that the results of this evaluation are going to make the members more aware about the impact perspectives of the work and thus enable them to play a more constructive role in the organisation.

Under this programme, the component on youth leadership development is a very promising one. It was a very refreshing experience to talk with the youth members everywhere, because of their forthright ideas, mental energy and commitment to change and development. It is not impossible that some of these young women were born talented, but certainly, the organisational experience and capacity building training they have received from YWCA has contributed to their development. The Annual report for 2010-11 of YWCA gives details on how different activities for/with them have helped “obtain social, emotional, ethical, physical, and cognitive competencies.” The opportunity of international exchange visits to and from YWCA were so thoughtfully organised that the impacts were felt quite evenly across the board. So, in the early phase of their lives, these rare opportunities created by the programme for young women are invaluable accomplishments. Hence this will go a long way in grooming these youths into future leaders of the country.

The participation of the youth leaders in the Board of Management of the branches helps the organisation receive fresh perspectives and ideas in its work. On the other hand it offers youth an experience of organisational decision making process and programme development approach.

### 3.6 CAPACITY DEVELOPMENT PROGRAMME

This is one of the most important support programmes for the organisation, although managed from the centre by a single member of staff. This is also variously called Leadership Development and Capacity Building Training Programme. Like some of the other programmes; this one also needs to be properly defined particularly in terms of its implementation modality. The purpose of the programme is to enable the organisation, its staff, beneficiaries and different stakeholders to better perform in their work and achieve the relevant objectives. It is about building values, relationships and human qualities to further the mission of the organisation. This is a centrally coordinated programme with no designated Branch level staff yet.

**The objective** of the programme is basically “to help YWCA staff and its members with different skills and awareness; to build their moral, intellectual, technical and leadership capacity relevant to the needs of the time and the organisation.”

#### Key Impacts

Annually, the programme organises different events, campaigns, and training courses among other activities. These are grouped as capacity building for staff and members, for the communities the organisation works with and for the organisation itself. There is currently no formal way to assess capacity building needs for each area of work, but there is a plan to formalise the process. Often external expertise are hired to help in staff development training courses on specialist areas like, Climate Change, Financial Information systems, training for facilitators for adult education programme etc. There are of course in-house capacity as well within the staff - which is also utilized. The unit is gradually building its resource base by developing a number of training manuals and by utilising in-house expertise on different themes and issues. The impact of the capacity development programme in the effective implementation of the field programme cannot be exaggerated. A review of its activities over the past years shows very close relevance to the programme of work, and the staff who participated in them have confirmed their usefulness.



The value of this unit for a growing and learning organisation is undoubtedly very high. There are some gaps in the programme which would need to be addressed soon. These include a lack of adequate staff resources and no budget allocation specific to the unit. This makes it difficult to adopt an effective plan for implementation.

### **3.7 ENVIRONMENT AND CULTURAL DEVELOPMENT PROGRAMME**

Although, YWCA of Bangladesh has long been working to support environmental and cultural diversity in the country, the present formulation of programme seems to be a re-constituted area of work. This reflects the organisational vision of an inclusive society which enjoys a “favourable natural and social environment”. However, a well defined and dedicated programme of work on environment and culture is yet to be operational. Nonetheless, it is a recognised area of work for YWCA and it undertakes activities throughout the year, albeit sporadically. The activities include discussion meetings on raising awareness on cultural and environmental issues including the value of preserving cultural heritage of the people, impact of Climate Change and importance of conserving nature. Campaigns on tree-plantation, motivating women to engage in horticultural activities and maintaining environmental health are undertaken. Likewise, the importance of maintaining cultural heritage, particularly of those belonging to the indigenous people, and respecting other’s social and cultural rights are regularly highlighted in different programme activities.

This is undoubtedly a valuable addition of programme activity within YWCA, but it still needs to be properly defined and developed. The mixing of cultural and environmental issues under a single programme head may not be a good idea, as they belong to two distinct categories of development intervention. Thematically speaking, one belongs to socio-anthropological while the other to the physical world. Also, this should not be linked with health, income generation or agri-enterprise themes since each of them have their respective programme areas to work in. While, Environment and Climate Change can be a separate programme area, the horticultural and tree plantation enterprise can easily be brought under Women’s Economic Empowerment Programme. The cultural development component may stay within Membership and Youth Development programme. Before expecting to elicit impact data, the programme needs to be properly defined with objectives and assumptions.

## 4. EXAMPLES OF IMPACT FROM BRANCHES

Local branches and their work constitute the heart of the YWCA, and hence, this evaluation relied mostly on the findings from the branches to assess organisational success in changing people's lives and fostering an "Inclusive society" as envisioned. There are quite a lot of positive impacts of the interventions- some of which are quite clear and visible. Our focus group discussions and key informant interviews revealed clear acknowledgement of the usefulness of the programme activities. That the participant women and their households have attained economic wellbeing was evident from their improved standard of living and increased level of income.

The table below gives a broad picture of the "length and breadth" of the organisation with branch wise disaggregation of key data. This is expected to help understand the comparative size of the branches and thus facilitate the following discussion on impact at the branches.

**TABLE-2: KEY INFORMATION ON BRANCHES**

SI	Name of YWCA Branch	Year of Establishment & (Affiliation)	No. Of Members	No. of Staff	No. Of Beneficiary households	No. Of Students		Annual Budget 2011-12 (Taka)
						Pay	Free	
1	BARISAL	1972- 1979	134	55	1,433	661	320	7,421,490
2	BIRISHIRI	1982- 1986	132	21	1,118	63	-----	3,728,457
3	CHANDPUR	1985- 1988	168	36	2,211	700	215	4,716,149
4	CHITTAGONG	1973- 1979	164	70	2,341	989	500	10,861,754
5	COMILLA	1979- 1981	165	93	1,534	2,436	127	18,914,661
6	DHAKA	1961- 1979	827	242	1,715	3,868	480	87,007,062
7	DINAJPUR	1990- 1995	77	11	685	53	-----	823,705
8	GOPALGANJ	1990- 1995	110	22	2,125	100	60	2,570,856
9	JESSORE	1995- 2000	75	20	1,440	206	-----	1,950,227
10	KHAGRACHARY	1997- 2000	53	32	2,591	233	-----	4,121,142
11	KHULNA	1981- 1983	220	32	2,408	178	50	3,649,500
12	PABNA	1979- 1980	80	36	1,546	470	70	6,583,126
13	SAVAR	2004- 2008	85	17	407	152	-----	15,282,307
14	NATL YWCA		-	74	-	1053		49,955,676
	<b>TOTAL</b>		<b>2,290</b>	<b>761</b>	<b>21,554</b>	<b>11,162</b>	<b>1,822</b>	<b>217,586,112</b>

Source: Records from M&E and Finance departments, August, 2011

According to the above table, after Dhaka, the Barisal and Chittagong are the oldest and largest YWCA branches in Bangladesh while the Savar branch is the most recent and young. Khagrachary and Birishiri branches are the farthest and have a focus on indigenous population groups. This evaluation has covered a few middle order branches and selected the two largest/oldest ones and one of the remote branches for field study.



## Approach to Field Work

A particular pattern of work in the field was followed which was ably assisted by the NHQ and Branch level colleagues. Suffice to say their cooperation in this respect was excellent everywhere. In each of the branch we started out with a briefing meeting at the office with all the staff including teachers. An introduction to the evaluation purpose including the key areas of interest and the method of investigation were given. The staff of the branch also introduced us to the main areas of work of the organisation. Work normally then began with visits to community groups engaged in health and hygiene, micro-credit, enterprises, education etc. Focus group discussions were conducted with women group members. Some key informant interviews were also conducted with the local community leaders or village elders.

We also visited free schools and pay schools to talk with the students; but we also separately spoke with the guardians to get their viewpoint about the programme. We met also with the teachers and facilitators of the adult and adolescent girls functional education programme to assess its progress. We have visited market places to meet with micro and small entrepreneurs to learn about how the loans from YWCA have helped them in their businesses. In the branch office, we sat with the management and individual staff to learn about the broader management issues. The visits were usually rounded off by a debriefing meeting with all staff where, the key preliminary findings from the visit were presented and discussed. Clarifications were given and any factual errors were remedied.

This section of the report gives a few of the major findings and highlights on the impact of programme interventions.

### 4.1 CHANDPUR YWCA

As the first branch visited (17-19 August 2011) for this evaluation programme, Chandpur appeared to be focused on micro-credit and school programme activities mainly. Indeed our subsequent visits to 6/7 more branches revealed that these two programme components occupied the major attention of the field operation, while the others like health and hygiene, rights and social security etc. received relatively less emphasis. The leadership role of the Executive Board and particularly of the General Secretary played a major role in making the organisation work effectively.

**Economic Empowerment Shines:** Impact from Women's economic empowerment programme was visible in most places with women group members and their households making steady progress in meeting their key needs. Discussions revealed how previously they suffered from a lack of basic amenities of life, malnutrition, diseases etc. Their improved income level was evident from the look of the cleaner homesteads and furnishings. It was by their own admission that their household conditions had improved due to YWCA support in financial and non-financial services. They have acquired assets and improved their housing conditions with the profits they made from the credit and savings activities. There have also been improvements in health and hygiene condition observed in the enhanced level of cleanliness, healthy children and healthy mothers.

**Social Inclusion in Practice:** The groups observed at different sites in Chandpur, a small district town, where all urban people with non-agricultural professions lived. All of them had access to electricity and piped water supply and had the opportunity to engage themselves in urban enterprises like, running sweet-meat shops, Rent-a-car businesses, grocery shops etc. Generally speaking, they did not seem to be suffering from social exclusion anymore. This made the evaluation team wonder if their selection process had a problem. On a deeper probing however, it was realised that the "exclusion" phenomenon is often "intrinsic" and not visible from outside, particularly when a specific group of people or a community has gone through a period of developmental support. The process of economic empowerment and

awareness about functional aspects of living have definitely alleviated the problem of exclusion to a large extent, but not wiped out completely. Thus the improved physical and environmental health together with increased awareness about their rights (of the marginalised groups) reflected the effectiveness of the YWCA programme interventions.

The programme in Chandpur had an impressive combination of groups comprising (separately though) minority Hindu communities from different caste groups, middle-income Muslim families, and the Harijan (considered low-caste) families mainly engaged in cleaning city wastes. Although, there was no particular effort observed in bringing together the different communities in social events, each community individually looked well established within their own sense of social harmony.

### Box-1: Taslima's Contentment

Completely asset-less and with a very meagre income of her husband, Taslima 12 years ago was a young mother with 2 children who did not know what the future held for her and her children. She was frustrated dealing with the despairing poverty in her family life. When the YWCA came to form women's groups in Palpara in 1998, she decided to join the Dolon Chanpa group with a vague sense of hope for change. In the beginning she had a hard time making the fortnightly savings of Tk.20 as per the group rules. Within a year she learned a lot about life from the group that gave her a sense of confidence in her own abilities. Discussing with her husband, Taslima decided to take a loan from the group and invest it in the grocery business of her husband. Starting with Tk.500 loan in 2000, she has proved to be a competent borrower over the years with 8 previous loans repaid on time. In 2011, she has taken Tk.100,000 to invest in the business with her husband.

Today, she and her husband jointly own 18 decimals of land in a nearby village. She also has joint ownership with 3 other people in a piece of cultivable land measuring 34 decimal that gives her an additional income. However Taslima says that she would not feel so contented had she not also been aware of the many useful things she had learned through the YWCA; e.g. about women's rights, many illegal social practices like dowry, polygamy, instant divorce and about different health issues. She thinks that as a result of the increased level of awareness among women in her area, the incidence of under-age marriage, wife-beating etc. has been significantly reduced compared to the situation of 10 years ago. Similarly they have gained awareness regarding many health and hygiene issues including diseases like HIV/AIDS, breast cancer etc.

However, there was a sense that the programme did not probably succeed as yet in bringing the most marginalised communities of the area. As a result, the social impact of the work looked a bit mixed. Even the most marginalised Harijan community looked quite solvent. It seemed that micro-credit dominated the programme and took most of the space of its work. The groups nurtured by YWCA have not evolved into a social force yet that would give leadership in the process of women's empowerment. The programme participants from small ethnic community (e.g. Harijans from Northern India) seemed to remain more committed to their communal institutions than the new social ones. While respecting and preserving cultural heritage through the indigenous community institutions can be appreciated, their domination in shaping some negative social values (e.g., women's subordinate status in relation to men) are not compatible with the development ideology of today. It of course requires a careful handling to convince people to shun the age-old regressive values in favour of the contemporary code of belief, e.g., those based on the universal declaration of human rights. The staff of Chandpur, and YWCA as a whole, needs to have adequate preparation to carefully deal with such issues in order to foster an inclusive development concept.

On the other hand, there needs to be a decision based on clear rationale for not including the extreme poor groups into the programme. The middle income households can be an important agent of social and economic change, but the rationale for their selection for the savings and credit groups needs to be spelled out in detail to clarify how they can, albeit indirectly, promote the concept of “inclusive” development.

**Staff Capacity:** As in every branch the level of commitment and dedication observed among the staff of Chandpur cannot be at all questioned. However, as a relatively new branch situated in a remote district town, its staff capacity needs further improvement through planned recruitment and a programme of staff development. The staff capacity in microfinance and women’s rights and social security particularly needed significant improvement. When work is conducted with a range of different community groups, it often becomes necessary to adjust the delivery mode and approach of a particular programme to suit the needs and demands of the beneficiary groups

**Need Improved M&E:** As we find it, the institutional capacity of YWCA as a whole needs a major improvement in the system and process of planning, monitoring and evaluation, Chandpur as a smaller branch would particularly need central support in upgrading its M & E system. The current system and process is not orientated to systematically plan and record data that can give a picture of the impacts achieved or not.

**Children’s Education:** The School Programme in Chandpur is, as usual, in high demand because of its particular approach and quality. The guardians of the students met had no complaints to make except that they wished their children could continue their education beyond class V. Not all the households who are members of YWCA groups can send their young children to the school which is situated far away at one end of the city. They would like the YWCA to open branches in other parts of the town. In terms of sustainability, education benefits from YWCA are likely to survive all other interventions, alongside the social effects of women’s empowerment.

## 4.2 PABNA YWCA

Established in 1977 and formally started since 1980 with 30 members, the YWCA of Pabna is one of the older branches. It has a substantial programme of work with 37 staff and an annual operational budget of Tk.6.5 million in 2011. It works with some of the “very poor” and vulnerable communities in the district covering both urban and rural areas, although they probably are not amongst the poorest. Nonetheless, in comparison to other branches, the Pabna groups appeared to be in the lowest rungs of the poverty ladder.

**Economic Empowerment:** Indeed, the population groups Pabna YWCA works with appeared to belong to a very disadvantaged section of the urban and rural communities. Besides minority Harijans, there seemed to exist a high degree of social and economic exclusion among the population groups belonging to both Hindu and Muslim faiths. Some of the communities living near the city were deprived of the basic service provisions like supply of water, drainage, energy etc. A particular area of the town where several YWCA organised groups lived (South Ramchandrapur), was completely water-logged by Monsoon flooding during the visit of this evaluation team. People living in small tin shed houses looked quite poor with very little household assets. The women group members were seen very keen on YWCA support. The microfinance programme has helped many households gain in income and employment. The level of impact in the area of health and hygiene, children’s education, and income and employment seemed positive. Interventions by YWCA for many years (8-15 years) have been able to cause some tangible changes. Discussions revealed their improved level of knowledge and awareness about social and economic issues. For example, with improved health and sanitation facilities, people had better health and a better income now than previously. With an improved level of income, people were able to send

their children to school, have regular meals and were saving with the micro-finance programme.

**Micro-enterprises:** A lot of women are now seen directly engaged in micro-enterprise activities. An increased percentage of women were running small grocery businesses, rearing goats and sewing garments, etc. The majority of loans, however, were still used for employment and income for the households through the male counterparts of women members. A key informant interview with a woman UP member and Harijan leader from Pabna Sadar explained how women in the area after YWCA interventions have changed their lives. From a situation of 'no-income' for most women, many of them had attained financial wellbeing; having food regularly, buying television and sending children to school. By rearing cows and running small shops women have acquired self-reliance. Negative practices of dowry, polygamy and violence against women in the area have substantially reduced due mainly to women's increased level of assertiveness. The members of the Harijan community now did not have to face any of the adverse social treatment they used to get.

## Box-2: Turning Around of Mamota

Mamota, a 30 year old mother of a young son with a sick husband who cannot work, has now become an independent Sari-trader. Mamota has been a member of the *Godhuli Samity* for about 6 years now. She has taken a loan of Tk.8,000 from YWCA recently to invest in her business which has an operating capital of about Tk.30,000. She earns about Tk.5,000 a month from her Sari business, while her son, now 15, works in a local textiles mill and earns a salary of tk.900 per month. She regrets that her son could not continue his education as poverty had forced him to look for an income source. She has an investment of Tk.6,300 with Destiny Group (for tree-plantation enterprise). Taslima has a savings of Tk.2,250 in her group's account. She now wants a larger size loan to expand her business. She sounds confident that she can manage an expanded business and even employ an assistant to help her and run errands

She is in full control of her life and takes decisions independently. She now aspires to help other destitute women in the community. She ran for a Union Parishad membership in the last UP election, but was not successful. However, she is not at all demoralised by that. She wants to work for the development to her locality. She would like to help improve the road condition, ensure a supply of safe water and sanitation systems to all households in her area.

Mamota acknowledges the contribution of YWCA of Pabna with gratitude. She says, *"I have got back my dignity in society and in my family because, YWCA had inspired me to be on my own. I didn't think it would be possible, but there are quite a few examples like me in the area"*.

**Adult Education Programme:** YWCA uses the popular FIVDB method of adult non-formal education which helps people attain basic literacy and numeracy skills in 9 months, but more importantly it helps poor illiterate people attain awareness of different "functional" aspects of life. Hence it is called Functional Education programme. A discussion with a group of women who had recently completed a course did not give the impression they had any noteworthy literacy skills beyond signing their names. They were however, aware of the functional issues of rural life, e.g., usefulness of homestead gardening, environmental hygiene, self employment options and women's position in the society etc. However, on issues related to gender equality, social prejudices and violence against women the participants did not demonstrate a particularly high level of awareness. The group was waiting to receive financial services from YWCA. It is generally understood that literacy skills without practice

do not last for more than a few months after completion of a literacy course. However, what remains is the enhanced level of awareness about women's status in the society that helps in the process of "empowerment" for women. The functional education programme was considered a useful point of entry for women *samity* members organised by YWCA. The reason for weakness of this particular group may be attributed to weak "facilitation" of the programme and delay in starting the savings and credit operation.

**Pre-school education for poor children:** The free-school programme for children aged 4-8 years old from poorer households was a great contribution by YWCA for the local community. These free schools are very popular among the children and guardians because, its method of teaching is very innovative and effective. One of the greatest values of this programme is that it helps to build the foundation of a good citizen among the children who find it immensely attractive. Some of its key characteristics include teaching very young children to respect elders and lead a disciplined life. Children are encouraged to practice a high moral standard, greet elders and show compassion to fellow community members. These children are mostly guided by the Christian tenets of love and peace.

There is a high demand from the local community for its continuation and expansion. The parents would request it to continue and expand the programme to up to Class V from the current Class II. Of course, given the organisational nature of a local YWCA and its limited resource endowments, the organisation can only decide to expand if the pay schools accrue enough surplus income. The local Administration headed by the Deputy Commissioner, also requested YWCA to consider expanding the programme up to Class X. Given the high demand for the programme, alternative sources of finance may be explored.

**Health impact:** Discussions revealed that the incidence of disease among the beneficiary households have decreased significantly with the improved level of awareness and hygiene. All households reportedly have sanitary latrines, and use safe tube-well water for drinking purposes. However, the beneficiary households visited in Pabna looked seriously threatened by rising flood water. With connecting roads already under water, people (including the evaluators) needed to negotiate their way in with difficulty wading through dirty water and mud. Many tube-wells were under water. The health conscious men and women had to fetch water from a distance. Nevertheless, potable water became contaminated causing an outbreak of diarrhoeal disease. YWCA health workers organised emergency health relief with oral rehydration salts etc.

There was a concern that with the supply of free medicines to the people in the area, the poor community people may have developed a kind of dependency on unnecessary drugs. YWCA's policy to supply medicines during normal time, at a subsidised price might have encouraged these poor households to demand an increased volume of medicine.

**Social Empowerment:** It seemed like very marginal importance has been given to this important aspect of development. Economic empowerment was thought to have the capacity to tackle social issues comfortably enough. But a close observation reveals that bringing about change in the complex social beliefs and practices requires dedicated efforts. In the absence of training modules to guide the field workers to conduct sessions on awareness, this aspect is conducted without much energy and thus little effect. As a result women seemed rather weak on social issues and lacked keen interest.

**Monitoring and Evaluation:** The monitoring formats looked quite comprehensive and detailed though; they seemed to be insufficient for generating impact related information. Moreover, there has not been any analytical report on the basis of the data generated. This calls for a centrally organised effort to orient the staff on a more systematic approach to



monitoring and evaluation using suitable tools. This issue has been discussed with an increased emphasis in this report under central coordination role.

### Management and Governing System

The members of the local Board have an interesting combination of very young (20 years) and old (65 years) people who mainly play an advisory role to the organisation. They act like a body to oversee the broader governance issues. The board meets once every month to discuss mainly financial and policy matters. The management system in Pabna seemed quite organised with a detailed record-keeping system in the office. The land on which the office and the school are housed belongs to the local “Mission”. YWCA does not yet have any landed property of its own. The accommodation for office and classrooms was inadequate and appeared to have seen better days. There is a need to expand and renovate the facilities.

## 4.3 JESSORE YWCA

Established in 1995 and affiliated with the national head quarters in 2000, Jessore YWCA is a relatively new Branch with about 90 groups and 20 staff members. It does not yet have any fixed assets (no property of its own). Yet with a relatively small annual budget of about Tk.2 million in 2011, the Jessore branch is running a vibrant programme of work with strong linkage with civil society organisations.

**Variety in beneficiary groups:** The client groups organised by YWCA has a wide variety. There are rural agricultural communities belonging to both Hindu and Islamic faiths, there are marginalised *Reeshi* community mainly known as the city “cleaners”, and also Urdu speaking “non-Bengali” groups. They also vary in terms of their respective economic and social status. While the varieties in client groups reflect the “inclusive” objective of YWCA, there was also a little concern that some of the groups and group members did not appear to be from among the most disadvantaged sections of the community. Caution needs to be taken so that the “inclusive” approach to group selection does not exacerbate the prevalent unequal social structure in the country.

An interview with a community leader of the low-caste *Reeshi* community gave some interesting perspectives for the evaluation. Dilip Mondal (60) said:

*“We never knew before if we had any rights. Even NGOs working here did not tell us about our rights, YWCA did. We are grateful to them as our children are now going to schools regularly. We have sown the seeds; now waiting for the flowers to bloom”.*

**Monitoring and Evaluation:** There are detailed planning and monitoring formats in use to record progress of work at branch level with detailed information on the activity, expected results, responsibility, time-frame for implementation including quantitative and qualitative indicators to measure the change. However, the narrative reports generated on the basis of these data are mostly related to the outputs of the programme and less emphasis on the “outcome”. The impact related information is hardly highlighted.

**Functional Education needs more Energy:** The group visited in Noapara who had completed a nine months adult functional literacy programme did not look to be inspired by their newly acquired knowledge and skills. They were hardly able to discuss the key social

issues covered in the programme. The Shebika (facilitator) also looked rather uncertain about the purpose of the literacy programme. The staff of YWCA first needs to fully comprehend and internalise the value of adult education as a social empowerment tool. Since the organisation does not have a particular module to follow, for different discussion meetings held with the client groups to help enhance their social awareness, including the rights of women and their empowerment, the materials (flip-chart and primers) used for adult functional literacy can serve the purpose to a large extent.

**Credit and Savings:** The subsidised micro-finance programme is making a profit for the organisation, yet it needs to acquire competitiveness by introducing innovative products and bringing parity in interest rates with others in the market. Because, it does not yet seem to be a great money-making machine that enables cross-subsidising other developmental interventions of the organisation – yet it draws on a lot of staff time and energy.

In the absence of adequate, experienced and competent staff in micro-finance, a lot of valuable time is demanded of the General Secretary. Besides recruitment of competent staff, defining their responsibilities in the meeting of the Board would be useful. For financing “enterprises” a guiding policy with rules would be useful because, the programme is currently unable to make any appropriate decision in an emergency situation arising out of the theft of a household item, or when the repayment of loan by a client is delayed for different reasons

YWCA is popularly known for its children’s school. While it needs to strive to uphold the high standard, its links with “developmental work” needs to be highlighted to the general public.

Jessore YWCA seemed unique in forging linkage with different development networks (e.g., prevention of human trafficking, forum for the protection of children, committee for violence against women, district aids committee, forum for environment and forestry etc.). More importantly, it is playing an active role in the district on different social development themes and issues. YWCA of Jessore is a bright example of making itself as an important civil society organisation (CSO) in the area through its proactive role in advancing different issues related to women’s empowerment and social benefits for the disadvantaged people. It operates with a low budget, yet has a very high profile among the CSOs and the district administration for its leadership role.

#### 4.4 GOPALGANJ YWCA

Established in 1990, YWCA of Gopalganj is a 20 year old organisation that had received affiliation of the national YWCA in 1995. It has 110 members and 47 youth members including 8 adolescents. It is operating with 162 groups. Microfinance, Health and Hygiene, Rights and Social Security are the key programme of activities. The branch does not have an adult or adolescent education programme, nor does it have any legal aid services. With 22 staff and an annual budget of Tk.2.5 million (2011), the Gopalganj YWCA is running a useful programme of work covering both rural and urban poor. It has a guest house and a school building on the same one acre campus of its own. Some of the key observations on the branch are noted below.

**School Programme:** The children’s schools in Gopalganj have earned a good reputation for its particular features including the personalised care of individual students by the teachers. Although it is expected to be a source of revenue for the organisation, it has yet to generate a surplus or profit. Nevertheless, they have already started a free pre-school programme for infants from disadvantaged households. The students and parents we met from this programme have all expressed their high satisfaction with it and request the organisation to consider if the free school can be upgraded to Class VIII from the present Class V.

**Need Judicious Selection Policy and Practice:** To select enterprises for financial service support, care needs to be taken so that they meet the organisational objectives. Visiting a few of the enterprises in Gopalganj town showed that no particular policy was apparently followed. As a result, different kinds of people and agencies become beneficiaries including those who can possibly access finances from the commercial banks. Others of course valued the services very highly as there was no alternative source of finance for them.

There are scopes for reflection and improvement on the impact of its work. For example, a distinction needed to be made between the enterprises with meaningful backward and forward linkages. For example, helping an entrepreneur marketing agricultural hand-tools produced by rural artisans and blacksmiths would help creating employment down the line to meet the developmental objectives much better than through helping a marketing outlet for Chinese electronic goods. In choosing enterprises for financial support, we need to prioritise those who do not have access to bank finance, and those who generate local employment and support indigenous production process of the poor producers. A careful selection process would offer benefits to the people who deserved the services most in line with the objectives of the “inclusive” development approach. A selective approach would create deeper social impact in the lives of the target beneficiary groups.

**Avoid Re-inventing the Wheel:** It is a generally agreed view that instead of the programme (or one organisation) trying to meet all the different needs of the poor, it is a good idea to be selective and strategic. In the greater Faridpur district, there is a reputed legal aid organisation named, “Motharipur Legal Aid Association”, which is happy to attend to the cases referred to them in connection to different illegal social practices. YWCA Gopalganj has established a good working relationship with them which has enabled the YWCA to address many local problems and social disputes in its working area efficiently and effectively. Similar linkage in other fields of work (e.g. health, education etc.) is also possible and staff needs to be encouraged to source those.

**Rights Based Approach:** For a rights based approach to development, linking the beneficiary groups with different government and non-government institutions for services is considered a strategic and sustainable approach. In many areas where the YWCA works, this is seen to be happening. For example, in different branches, women group members are receiving government health and education services. This is not only helping the people become aware about their rights, the concerned institutions (‘duty-bearers’) are also forced to become responsive to the needs of the people. An enhanced rights based approach with appropriate staff orientation on the issue, would also be very useful in expanding the choice of services for the poor and ensuring sustainability of the benefits.

**Revenue Generation:** For the generation of revenue for the organisation, Gopalganj YWCA needs to prepare a business plan taking into account its programmes for poorer urban people. For this, an appropriate market study should be conducted along with a review of its organisational and staff capacity. In conducting a planning exercise, it would be useful to bear in mind that the cost of social development component including women’s empowerment, health and hygiene etc. needs to be sourced from either the government or the donor grants, as has been done.

**Changing Men’s Attitude:** It was learned through the key informant interviews conducted with menfolk in Gopalganj that the programme intervention by YWCA has come a long way in changing the behaviour and attitude of men in relation to regressive social practices and with regard to women in the society. Men now see the value of educating their girl children and not marry them off at an early age. Men have now learned to positively view women’s participation in different income earning activities and their respect for women has substantially increased.

**Lack of physical security:** According to a community leader, one of the major hurdles towards women’s progress is the lack of physical security. This was explained in terms of



limited mobility of women due to lack of safety on roads and appropriate roads connecting their villages. Added to this is the problem of “eve-teasing”. When adolescent girls go out for work or study, they are often subjected to harassment and intimidation by young men. Since the villages do not have good educational institutions, young women have to travel long distances and face adverse behaviour from young men. This often results in parents taking the decision to terminate their studies and consequently opt for early marriage of the girls. The YWCA is aware of this social malady and its youth and membership development programmes conduct advocacy and campaigns to raise awareness of this problem in Gopalganj. It needs continued social mobilisation, effective awareness raising campaign and actions to eliminate this problem with participation of all concerned people and institutions in the area.

**Membership Programme:** It was heartening to note that groups of young women in different regions (including Gopalganj) are demonstrating leadership potential by actively engaging themselves in different social and cultural development activities. They are engaged in many different activities and are linked with different local YWCAs through the national YWCA and even with others outside the country by facebook network. However, the local YWCAs are yet to become a “community meeting place”, where young women can more frequently meet and spend their leisure time. This would help them explore new ideas and opportunities and flourish creative talent. For greater effectiveness and credibility, selective non-Christian members may also be included in the forum.

**Interlinks:** YWCA of Gopalganj appeared to have an effective strategic approach to its programme of work. It has direct intervention with disadvantaged communities with microfinance, health, social awareness and children’s education services. These are complemented by advocacy, youth action and generation of revenue for the organisation. The programme should try to utilise synergies of different programme components in order to gain better results. There has already been links between different programme components though this may just need planned and determined efforts to achieve the purpose.

## 4.5 BIRISHIRI YWCA

Established in 1984 it was affiliated with the national YWCA in 1986, the Birishiri branch now has 132 members including 51 youth members. With 21 members of staff Birishiri YWCA is serving over 1,100 members of disadvantaged communities of the Durgapur Upazila of Netrokona district. This is perhaps the remotest branch close to the Indian border state of Meghalaya inhabited by a large ethnic Garo community who have distinct socio-cultural characteristics. Over 80 per cent of the YWCA Birishiri annual budget of about Tk.3,700,000 are being met from its operating income. The evaluation visit was carried out during 19<sup>th</sup> to 21<sup>st</sup> September 2011. The key preliminary findings from the visits were as follows:

Birishiri is endowed with some valuable natural and mineral resources like ceramic soil in the hills, sand, coal and boulders in the river, and fertile agricultural fields growing rice and vegetable. The scenic beauty of the area overlooking the dark mountains of Meghalaya attracts tourists from home and abroad. While there is a concern about over-exploitation of the natural resources of the area causing environmental degradation, there is also a major problem with poor road links between the area and other places. According to informed people of the area, there needs to be a just and appropriate coordination between the available human and natural resources.

In terms of its size of operation, the staff and other resources, the YWCA is relatively a smaller entity in the area, but it has a high institutional reputation and respect among the local administration and the public in general for its thoughtful work and leadership roles particularly in women’s development issues. Indeed, the area has the presence of many

large development organisations (e.g., CARITAS, World Vision, CCDB) including some charitable religious ones. Some of the latter ones actually create a negative competition for YWCA. For example, the free children's schools run by missionary groups crowd-out students from relatively well-to-do households who would potentially be YWCA students. This is one of the reasons why YWCA cannot introduce free pre-school courses for children from poorer families.

There is a branch of YMCA in Birishiri which in terms of operation and financial management is 'autonomous' from the national YMCA. It has a good working relationship with the local YWCA and they highly appreciate the latter's organisational, as well as operational structure.

From a long discussion on various socio-political and institutional issues with the members of the Board, the evaluation team gained the impression that the members are well informed on key developmental issues and have serious concerns about the organisation and its future. The Board looked active, interested in the business of the organisation, and are very supportive.

As a woman's organisation run by Adivasi women members in a complex local context with many charitable and micro-finance organisations surrounding them, the challenges of running a viable 'developmental' programme with a strong women's empowerment perspective, are high. The current economic constraints and its dependence on the national YWCA on different organisational management matters, probably makes them feel a little insecure. The difficulty the organisation confronts now seems to relate to striking a balance between keeping its operational costs down while upgrading its staff capacity and thus overall performance. As it keeps itself busy with short-term problems, members of the organisation are not able to rise above the current predicament to have a broader future perspective for the organisation. They would require active support from headquarters in developing a longer term perspective plan, including future financial projections.

Beyond the impact of the programme, the lives of the indigenous community are greatly influenced by changing broader socio-economic contexts in the country. For example, limited income earning opportunity in Birishiri makes many Garo women migrate to (mainly) Dhaka, where they are especially in demand by the growing beauty-care industry, besides other sectors. This has recently triggered off substantial migration of local youth leaving behind dependent family members mainly elders. Alongside this, the traditional matrilineal family structure also seems to be encountering change. On the other hand, informed local leaders envisage even further change with the possible infrastructural development (mainly road communication link) in the area and with the development of tourism. The current programme structure of YWCA (micro-finance together with a strong component of social empowerment of women through health and leadership development, etc.) was developed for a particular group of people with particular socio-economic criteria, not taking into account its ethnic Garo identity. This impact evaluation mission felt that the above changes have greatly influenced the lives of the Garos together with the particular programme interventions of YWCA.

**Adult Education:** Although, not all savings and credit groups have an adult education programme, it was in great demand among the community members and women participants of the programme because of its social contents and its literacy aspects. According to one community leader (in Kapasatia village, Gujirkona) who requested for this programme in their area, it offered them a chance to accomplish the dreams of many women who did not have the opportunity to learn to write and read during their own life. In the discussions with women group members, all of them placed adult education at the top of their preference list of programme interventions, albeit for limited reasons as expressed in their own words: "We can now write our names"!

It may be due to the limitations of the Facilitators that participants could not promptly articulate the value of adult education for social empowerment and functional education role.

Weak facilitation has the risk of turning an important and interesting programme into a dull one!

**Adolescent Girls Education:** A very useful programme to create an opportunity to re-start their educational programme for those girls who had dropped out from the regular school programme. But the groups seen at one place (Baroipara) looked rather lacklustre with an odd mix of young children (as young as 7-8 years old) and adolescent girls. In case the YWCA is unable to initiate it, the younger children may be linked with a non-formal primary education programme run by BRAC in the area.

**Inclusive Microfinance:** How does the YWCA Savings and Credit programme stand out as unique and effective? According to the participating women, it is by seriously engaging women to change their attitude and behaviour towards many functional aspects of life. In comparison, the other NGO/MFIs seem to remain mainly busy with financial transactions, while the YWCA field workers are “very caring and patient”!

The positive economic impact created by the low-cost micro-financial service among the poorer households is undeniable. This has been a useful link for women to be associated with the process of income and employment – thus providing women an enhanced status within the family. Birishiri being predominantly an agricultural region, most investments of the loan funds seemed to be in agriculture. Women reported purchasing seeds and fertilisers or leasing land for cultivation. Most Garo and some non-Garo women of the area participate directly in agricultural production and processing activities. The process of women’s economic empowerment assisted by YWCA has created some visible change in the overall quality of life. Improved wellbeing is indicated by the cleaner physical environment and improved health and hygienic conditions.

## 4.6 DHAKA YWCA

Begun in 1961 with 22 members, the YWCA of Dhaka celebrated its 50<sup>th</sup> year of founding in 2011. Today, with 827 members, 242 staff and an annual budget of Tk.87 million it remains the oldest and largest YWCA branch in Bangladesh. Its area of work is extensive, to say the least. Apart from the main areas of programme intervention in health, education, microfinance, membership and youth leadership development, YWCA Dhaka has several income earning ventures like a day-care centre for children, a beauty parlour, home craft and export oriented handicraft production centre as well as a separate Home for elderly persons in the outskirts of Dhaka city. The management and operational proficiency can be largely termed as mature and effective. While the main components of its work have wider and deeper social impact, some of the smaller components may not be equally as useful. It is a well managed (albeit ‘centralised’) comprehensive programme meeting some crucial urban development and poverty alleviation needs.

**Whole Family Approach:** Meeting with different community groups in Dhaka, the evaluation team realised that there was a kind of “whole family” approach to development, although it was not explicitly mentioned anywhere. In many cases women and children from the same family were participating in the micro-finance, health and adult literacy, and free school programme. Mothers of the girl students and their aunts and neighbours are found to be involved with YWCA programmes in one way or the other. This gives the programme impact a particular advantage as it helps to build a better rapport with members and influences the community in which the families live. Thus, the programme gets a better chance of having a wider impact.

**The Glorious School Programme:** It seems that there are a lot of valuable ideas, experience and imagination underlying the programme of work – much of which is not visible from outside. For example, the school programme for girls has some strong features like: high quality education at low cost with strong emphasis on discipline, social and moral

behaviour, Bangla as a medium of instruction with strong emphasis on English makes it stand out from others. This is in high demand among Dhaka residents and elsewhere. However, the “model” is not conceptualised in a document with any strong result-bearing potential. It would be worthwhile to make the effort to develop a concept note, principles of the model, operational documents, training modules etc. This may be a very effective approach to achieving a wider impact of its creative work in similar other areas.

The old students we met who had completed 5 years of free-school in Mirpur (5 boys 10 girls) were visibly grateful for the time spent with the YWCA. Some of them had continued their studies with assistance from YWCA and were doing well. Some came from households where there was no one who had crossed primary level hence they were clearly proud of their achievements (transformation).

**Income Generating Craft Centre:** The centre may not have a very attractive look, but it seems to remain busy most of the time in the year with its 12 staff members and 40 producer women. Besides making an income for the organisation the centre plays a role in creating employment opportunities for women and also in promoting environment friendly locally produced jute fibre and jute goods. However it has a problem with ‘market development’ which probably translates into limited in-house design and development capacity. This and similar other income earning projects of the organisation need to have business plans with the provision for external support in market and product development.

**A Review of the Growth:** However before it grows further, it is advisable for the organisation to undertake a review of its diverse range of work and decide where to consolidate. The previous evaluation of about 10 years back had also commented on its work and work force (which was then 160) as “huge”! More than the size of the staff, its range of work needs to be consolidated and rationalised. The dispersed range of work may need to be better structured under a select range of themes so that management and reporting of those are streamlined. Some of the activity level report makes one wonder (e.g., beautifying bride, samosa making, going on picnic) in which way they are relevant to the organisational objectives and vision? Some of these tend to trivialise the more serious and substantial achievements in women’s social and economic emancipation and quality education in building up future leaders of the nation, and contributing to the process of promoting an “inclusive” society where disparities and injustice will have no place.

**Revisit the Strengths:** Its strengths are well known and well respected as a financially self-sufficient unit with a well managed school programme that has high demand for its services among Dhaka residents. The financial services programme for women from low-income families for their economic empowerment has been quite effective. This is combined with primary health-care facilities, functional literacy and socio-legal services. These are highly relevant because they address some of the key concerns of disadvantaged groups of women. That they are producing sustainable benefits for the client groups is evident from their ability to independently seek ways and means to gain social and economic power (e.g., see the story of Selina in the box below).

Besides, it has a long list of other production and service programmes like a women’s hostel, a senior citizen’s home, craft centre and home-crafting etc. some of which are for raising income for the organisation but partly for creating employment opportunities for women and providing social security. Similarly under the Membership programme, there are youth leadership development activities, training courses on performing arts, rights and environmental awareness and the running of a children’s day care centre and beauty salon.

### Box-3: The Struggle of Selina showed the way

Ms. Selina, a 40 years old widow with 2 young children decided to take over the “Al Amin Store” left behind by her husband who died about 8 year ago. The business of waste clothes from RMG factories (commonly known as “Jhoot”) is doing much better now than previously. A resident of Mirpur, Dhaka, Selina has been a member of the YWCA microfinance programme for over 10 years. The socio-economic orientation she received from the organisation has given her the courage to take up the challenge of running a business which was predominantly a male domain. YWCA supported her with the funds (Tk.30,000) she needed to re-start her husband’s business. The annual turnover of the store is today about Tk.2 million. Previously there were no women in this business in the Mirpur area but seeing her success, 4/5 other women have joined the “Jhoot” business. She now employs 4 women and one man in the sorting and processing the clothes. She has now borrowed Tk.100,000 from YWCA which was very useful.

Selina wished her husband was alive to see her success. She sends her children to good schools and a tutor comes to teach the kids at home. She says she spends quite a lot of money for her children’s education and comfort, so that they hardly get a chance to feel the absence of their father. She has also borrowed funds from a business partner, but has not gone to a bank as yet. Borrowing from banks is a cumbersome process. She likes the YWCA approach to helping poor women. She also helps other women in business with advice and technical support. For her leadership qualities, Selina has been made a member of the Executive Committee of the local market dealing in waste cloth.

**Need Focus and Articulation of Purpose:** While there is room for improvement in some of the above programmes, there may also be questions related to inter-relation between all of them and their appropriateness. There is somehow a lack of proper articulation of the rationale for their co-existence. It was found in a recent report that there were over 50 different types of work under eight main areas. This was considered too long and not very well structured. As Dhaka YWCA plans for further expansion of its work programme and staff size, it is important that this basic documentation work is undertaken first. This can be a collaborative task with the national YWCA, as similar documentation work would be needed in other local YWCAs as well. This would thus bring about consistency in structuring the programme of work across all YWCA branches in the country. It is perhaps time to pause and check if it should focus on a limited range of activities. It should also consider specialising in particular themes and trimming off some of the minor activities that demand a lot of time and energy.

**The Nibash:** The old-age home, “Agraj Nibash” for women is an impressive facility on the outskirts of Dhaka city with 9 member staff and only 12 residents. The management of the centre is still in the hands of the Dhaka office as the centre probably cannot yet justify having a self-managed unit with appropriate senior staff. It may however have some basic secretarial facility (e.g., computer, internet facility) and basic information documents – both for office use and for the residents. There is an operational manual outlining the rules and regulations of the centre, but not on its objectives and future plans.

**Functional Education:** Many women seem to have a deep interest in the adult literacy programme as it helps them realise the dream of their life to be able to read and write. The FIVDB method and materials followed for the programme are effective, but a lot depends on the quality of the facilitator (“shebika”). Its emphasis on awareness raising on social and different functional issues needs to be highlighted.

There is no education programme for adolescent girls as the need for it is probably not as high as in the villages where there are many school ‘drop-outs’ of the age-group 10-16. However there are some very useful functional lessons in that programme which may be

suitable (in parts) for girl students in the secondary and higher secondary classes of the school programme here.

**Building Women Entrepreneurs:** Two women entrepreneurs were met separately in the Mirpur area. One is engaged in “jhoot” (fabric cuttings from the garments factory) trade and the other in making “paper bobbins” (or long tubes to roll cloth on). Each of them employ 4-6 people. They looked very self-confident, assertive and are able to plan and execute business operations independently. The financial support service from YWCA was greatly appreciated by them. Here, the impact on social and political arena far outweighs the economic well being gained. The field level staff needs to gain more clearly the perspective that our work must have a greater strategic objective.

Discussions on health and hygiene issues create a lot of interest among women members of the savings and credit groups, but not it seemed so much on gender and social empowerment issues. The reason may be that there is a lack of guidance and training for the staff on the subject. We need to be careful that this important theme does not get marginalised or crowded out by other activities and left for discussion on occasions like the International Women’s Day on 8<sup>th</sup> March.

## 4.7 CHITTAGONG YWCA

The visit to Chittagong YWCA started with a briefing meeting with the staff (30<sup>th</sup> October) and ended with a debriefing on the evening of the 2<sup>nd</sup> November 2011. On the first day, the evaluation team had also met the members of the Board in a separate meeting. The following day was spent mainly visiting different women’s groups and their enterprises in Boalkhali, about 20 kilometres from the city across the river. In the afternoon, a school for young children and a women’s group in Patenga fisher’s community (near the sea in Chittagong city) were visited. On the third day, teachers and parents of the Nursery school on the main campus were met separately to receive their views about the school programme. This was followed by a visit to a nearby working area in Lalkhan Bazar slum where a school for poor children and a few women’s groups were met in focus group discussions. Before lunch, two NGO leaders were also met to receive an external view about the YWCA and its work. This was followed by discussion meetings with staff concerned with finance and administration of the branch. The visit was concluded by a debriefing session in the evening in which the consultants gave their preliminary observations on Chittagong YWCA. Following are the key points of observation:

**Education Making a Difference:** Education Programme is generally a very appreciative and successful undertaking with a large primary (pay) school with about a thousand students in the main campus and a few free schools (500 students) in the slum areas for children from very poor households. The key of success seems to be in the dedication and ability of the teachers everywhere.

The two free schools observed in the city slums deserve particular mention because of their contribution to the lives of the children and their families, who would otherwise not have access to education throughout their lives. The particular quality of education received by these children is of immense value in ‘transforming’ lives. It has an undeniable enlightening and empowering value particularly because of the personal care and commitment of the teaching staff that clearly sets these schools apart from other government-run free schools. We have seen and heard how graduates from these schools have pursued higher level education and got employment in respectable positions including one or two former students employed as teachers in these schools.

Some of the problems in the main campus (pay school) as observed by some parents and teachers (and discussed with the evaluation team) were as follows: a) the teacher-student ratio was high (1:50), which not only makes it difficult for teachers to provide individual care



to the students, it may compromise the overall quality of teaching; b) the teachers need periodical refresher courses/workshops to remain up-to-date about teaching methods and classroom behaviour, c) increased emphasis on computer literacy for the children is considered to be essential; d) in the absence of classes in upper grades (class V +), children and their parents reportedly suffer from uncertainty; and e) the problem of water-logging in the school compound is deeply distressing to all concerned and needs to be urgently addressed.

A discussion with the management on these problems showed that they were fully aware of those limitations and reported that measures were already on hand to address those. Nevertheless, the popularity of the school among the city dwellers was so high that children from faraway places also sought admission to it. Some of the parents requested if the school could organise transport for the students coming from far. Suffice to say, like elsewhere in the country, the YWCA schools in Chittagong were highly valued for their high quality of service.

**A Challenging Mix of Groups:** The selection of women's groups for micro-finance and social development activities in different poverty stricken zones in Chittagong (both urban and rural) certainly reflected the bold and thoughtful step to tackle a high level of challenge. The concerned staff for education and other programmes looked competent and hard-working. The groups comprised households from a variety of social and professional backgrounds (e.g. home-based handicraft producers, tailors, traders, fishers and grocery shop-keepers). The community groups these women come from belong to different religious and social backgrounds, For example, the rural women's groups in Boalkhali are mainly from the Muslim community engaged in mat-making using the cane fibre, while the extreme poor slum dwellers in Patenga come from the Hindu Fisher groups living in the coastal belt. The group of slum households living close to the city centre (Lalkhan bazar) are mainly comprised of, what is locally known as the 'migrant community' (people who moved in from other districts outside Chittagong) who live in extremely harsh living conditions and much uncertainty.

Besides attaining economic empowerment some of these households looked to be poised for major 'transformation' through the new generation of young men and women attaining higher level of education. As a key source of inspiration for this change, they consistently hold the YWCA school programme responsible. A couple of the teachers engaged in these free-schools were found to be former students of YWCA schools. They were not just proud to be teaching there, it served as a glowing tribute to the education programme of YWCA in Chittagong. The value of these schools is indeed very high in changing the lives of the under-privileged community.

**Difficulty in Social Fronts:** The efforts of the staff in changing some of the social attitudes and behaviours related to health and hygiene, and social customs on marriage and dowry etc. has not experienced any significant 'practical' change on the ground. They have helped raise awareness levels of the community groups against the disadvantages of dowry, child-marriage, violence against women etc, but it seemed that the extremely difficult social conditions in which these communities live did not allow them to act decisively against these negative social values. This is however not to conclude that the efforts against these social curses are of no consequence. In fact the general agreement found among the women group members against these negative social values is an indicator of a more positive trend among the poor people to identify the regressive elements of society. Results from actions against those take time because these problems are very old and deep rooted in the social system. Therefore, the value of YWCA work in this respect is considered very high although, the results may not be so bright as yet.

**Mismatch between Awareness and Practice:** Similarly, despite having a high level of awareness about the principles of health and hygiene, the practice is often not matched with the former. The reason in many cases is complex. People living in squatter conditions do not



own the land on which they live. Yet, different government and donor programmes provide community latrines and access to water and sanitation services. However, cleanliness of some of the infrastructure (e.g. drains) in the slums is difficult to maintain by individual households, while the land owners mostly show a callous neglect of these issues.

With a true spirit of effecting social development, YWCA has been working in many places for a long time, as there is no short-cut. However it is very important for a development organisation to be able to track the path of progress away from a state of underdevelopment to a state of change. YWCA seemed to have been working for many years with the same communities (one woman may have received up to 8 repeat loans) without having a plan to graduate out of one household and move to a new one. This is a strategic issue and the organisation must make some clear decisions as to what is feasible and how long it should continue to support a particular group before it moves on to other more disadvantaged families.

**A Hard-pressed Management System:** With about 70 staff and an annual budget of around Tk.11 million, the Chittagong YWCA has a fairly large operation spread over different areas of the metropolitan city including one about 20 km away across the river (Boalkhali). According to reports the management has so far been without any major problem although the evaluation team was of the opinion that it had potential risks for the future. In the absence of a programme head, the General Secretary has to directly oversee the entire operation which raises the question of how the leadership can find space for strategic thinking and planning. The Chittagong YWCA has the necessary tools and equipments to guide the operations but certainly there is room for improvement in those. The financial management including the management of micro-finance is dependent on one Accounts officer only. Although there is a provision for an Assistant Finance personnel, a lone Accounts Officer currently handles the entire range of work. This is not desirable also from the “transparency and accountability” point of view. Distribution of duties between the staff to ensure a sound internal control mechanism is very important.

**Governance and Youth Leadership:** The members of the Board were enthusiastic and interested in the activities of the organisation. They appeared aware of different issues and problems of the organisation, including the problem of space constraint and water-logging in the main campus. The Board was in close contact with the national YWCA for their help in some of these problems. The membership development programme, as elsewhere in the country, was a highly rewarding programme in building young women leadership from among the local Christian community. Despite having the presence of a YMCA branch in the city, the young men in Chittagong did not have the same opportunity or strength as has YWCA. The young women members we met at the meeting with the Board members looked full of energy and ideas. The evaluation team received a very encouraging impression about this bright and budding group who seemed to hold great future prospects for them individually, as well as for the community they belong to.

**The Third Eye-view:** The NGO informants met in a separate discussion meeting gave a generally positive feed-back about the organisation. They were generally very complimentary about the organisation, its leadership and its work. According to them, the selection of working areas with extremely disadvantaged communities reflects a deep concern of the organisation about the different groups of poor people in different locations of the district. YWCA of Chittagong was well known among the general public in the city for their school programme but only a few people knew about the free schools run by them in the slum areas for underprivileged children. According to them, people appreciated the fact that although it is a Christian organisation run mainly by Christian staff, its beneficiary groups belong to all different faiths and cultures. The General Secretary is well known and well respected among the “development community” for her active role in different public functions observing days of national and international interest.

However, it did not appear that the organisation in Chittagong played a particularly leading role in women's development issues. For the small Christian community in the city, however, the role of YWCA was appreciated as very constructive and effective. There is a scope for the organisation to extend its coverage (of membership) to include young Christian women living beyond the city limits who are not as privileged as their urban counterparts.

#### **4.8 COMILLA YWCA**

The YWCA of Comilla was not formally visited in connection to this evaluation, but on the way back from Chandpur, the evaluation team made a brief stop-over there on 20<sup>th</sup> August 2011. Comilla YWCA has a large membership of 141 members with 87 staff (50 are teachers) and an annual budget of Tk.12 million. It has a very valuable, about 1 acre property, right in the heart of Comilla city with school buildings to accommodate about two and a half thousand students. According to a plan, some of the tin-shed class rooms are going to be replaced within a couple of years by a 6 storey building.

Besides schools for children, there is a special non-formal educational course for adolescent girls (school drop-outs, underprivileged). This 18 months long module was originally sponsored by UNICEF Bangladesh and designed by USCB, Canada – which has basic literacy and awareness raising components on different social, economic and health issues. They had a plan to introduce women's rights and social security component in their programme soon.

## 5. KEY CONCLUSIONS ON PROGRAMMES

The YWCA approach to development in Bangladesh, if compared with the previous evaluation, has come a long way in making increased sense and has caused a deeper positive impact in the lives of the disadvantaged communities with which it works. The comprehensive programme of work with education, women's economic empowerment, health and hygiene, rights and social security, environmental and cultural development - have together created a cumulative change among the women's groups and their families. The list of detailed achievements can be quite long. Noted below are a few important ones in bullet points:

- The programme interventions have been appropriate and effective (e.g., education for *harijan* children, micro-finance for different artisan groups, legal aid support for oppressed women etc.)
- Increased income of households has brought about visible changes;
- Saving increased with corresponding ability to borrow larger size of loans to invest in lucrative enterprises has uplifted financial health of families;
- Increased access to health services has improved the health of mothers and children; improved health and hygiene behaviour has also contributed to a better quality of life;
- Increased access to quality education for children has brought about hope for the future, causing inter-generational change in socio-political status;
- Functional education and adolescent development programmes have worked as effective supplementary programmes and enhanced women's social influence and political awareness;
- Women's awareness and ability to identify problems, access information and legal aid services has been effective in addressing many incidences of violence and illegal social practices like dowry, under-age marriage, polygamy etc.
- An effective Membership and Youth Leadership Development programme has been helping to build up promising, self-confident young women leaders by receiving skills and experience and by expanding their social network;

### Relevance and Effectiveness

Some of the recent project documents reviewed has a detailed rationale for particular interventions with particular community groups. They definitely looked demand driven and were addressing the local needs of the people. The level of their appropriateness and relevance are undoubtedly high. Besides financial services, children's education, health and hygiene, adult and adolescent girl's education, rights and social security services are all very much in demand. The reasons why people value these were reflected in many FGDs and KIs conducted in different places in connection to this evaluation study. This particular combination of support services were considered quite effective in changing the social and economic status of the poorer community groups.

However the delivery of programme support appeared somewhat uneven as the package of programme support and their intensity varied from place to place. In the absence of well developed planning and monitoring tools and systems, the reason for these limited lapses are not articulated in any document. For example, the free school programme for children was not only in high demand, it was deemed to have important "transformational" value for the communities in rapidly moving up the social and economic ladder, but was present only in approximately 30 percent of the operational areas.

The central YWCA policy requires for the pay schools to generate enough surplus funds to enable a branch to run free-schools. It seemed that the policy is rather narrowly conceived taking into account the financial factor only. The comparative advantage that YWCA has with its extremely popular and effective method of high quality school education (for disadvantaged children) cannot possibly be matched by other development organisations in the country. On the other hand, a poor household may choose and approach one of the many MFIs active in the area for support with financial service.

Of course, micro-finance generates revenue for the organisation; and so does the pay schools. It does not seem right that the fate of the “free schools” (may be termed as development schools) should be dependent on the surplus income of these. This is a question of financial investment planning for the organisation, but that does not give a sufficient reason to curtail or compromise with an important intervention area which is appropriate and effective. In realising the objective of an “inclusive society”, education programme (including adolescent girls and adult women’s) is more effective than others, because it helps people with skills and inspiration for change from within, and is thus sustainable. A future review of the programme strategy may take into account the relative value of different programme interventions and how they might be prioritised and resourced.

As an organisation, the YWCA has a high level of social credibility and trust of the local population for their commitment and efforts in the field of socio-economic development. Because of the particular organisational culture which is less hierarchical and espouses the values of equity and justice, the staff finds in it a source of their high morale and dedication to the work of the organisation.

*“In terms of resources YWCA is not a big organization, but its particular focus on women’s empowerment, its concern about indigenous peoples and a very well disciplined and transparent approach to work have made it stand out as a substantial entity. It is highly respected by both the government administration and the NGO circle for its leadership and for its institutional sense of purpose.”*—Mr. Sanad Saha, Chairperson, NGO coordination Council, Birishiri.

## **Sustainability**

The level of economic empowerment women have attained for their families is significant and has indeed helped them attain a level of social status that may last for a while, but there is no way to predict if she would “take-off” as an entrepreneur very soon who would employ other unemployed people of the locality. There have been signs of a slow, but steady pace of change in her family and social status. Women’s ability to deal with the outside world – beyond her household premises and in many cases without the help from her husband or son, and engage in business transactions has given her a level of self-confidence which would take her a long way along the road to economic and social emancipation.

Although, her upward economic mobility is dependent on many macro-economic factors and on the political stability of the country, the change in her self-confidence may be able to carry her down the path of prosperity quite some distance. Her knowledge and awareness about women’s rights, about illegal social practices and about health and hygiene are likely to stay with her and continue to influence the society. According to the programme participants, the increased awareness in these matters has contributed to improved health and hygiene with a reduced incidence of diseases. The incidence of violence against women, often related to dowry has reportedly been reduced.

But efforts to institutionalise these changes were not very strong or well thought out. There needs to be increased advocacy and awareness raising activities, locally and nationally, to make these social issues a truly public concern. The YWCA youth groups and its members have been known to have taken part in campaigns to raise awareness on HIV/AIDS, breast cancer, and women’s rights. Since the organisation has its field based experience on these

issues, it can claim a high level of credibility required to perform institutional policy changes to give lasting solutions to these problems. For example, the incidence of under-age marriage, divorce, polygamy, dowry and violence against women continue to terrorise women and girls in rural and urban communities. These are very difficult areas to track changes because of the social taboos. These areas need thoughtful programmes in collaboration with other national organisations like Nari pakkho, BNWLA etc.

### **The value of Group mechanism**

The YWCA organised groups are meeting the functional objectives of social bodies specifically organised to interact with nongovernmental organisations offering financial and social development services. However, the assumption that these groups will emerge as self-reliant institutions with a “capacity to communicate and link with other institutions” and ensure sustainability of benefits was only partially realised. Indeed it was a very high expectation from the small groups managed by poor women with almost no background of running such organisations. The value of these informal groups to poor women is nonetheless very high because it is a means to not only receive services from YWCA, it gives them an opportunity to come together to share their sorrows and happiness outside the house. The women value these groups, particularly the discussion meetings on social issues, often worked like a mirror that reflected the images of their own situation. The YWCA field workers need to facilitate this process in order to maximise the use of these groups.

The pluralistic approach of its programme to include a range of population groups in need of YWCA services is a praiseworthy one. It covers agricultural households in rural areas as well as urban entrepreneurs engaged in different enterprise development activities. There are groups comprising members of the minority Hindu community, Muslim women from relatively poorer households, including the disadvantaged non-Bangla speaking community in some places. All of these reveal a range of challenges and opportunities the staff faces. There needs to be analytical studies on the impact of this approach, but more important, the learning generated from the field needs to be shared with its own YWCA groups in different parts of the country. It was learned that under the branches there are forums to share such learning through area based meetings of several groups.

### **The Concept of Inclusive Society**

*“We dream of living in a society that has justice, dignity, humanity and equal status for all” – a group member of Harijan Polli in Chandpur.*

The concept of social inclusion is based on the belief that we all fare better when no one is left too far behind, and that the economy works for everyone. Social inclusion incorporates multiple dimensions of well-being. It may not be so easy to achieve inclusion under a less than perfect system of social and economic governance, but it is not impossible when all have the opportunity and resources needed to participate fully in economic, social and cultural activities. According to Heather Boushey<sup>1</sup>, poverty divides us, but social inclusion can unite us. “Inclusion” calls on us to strive for a nation in which everyone lives with purpose, dignity, and satisfaction. In light of this concept, the YWCA vision can undoubtedly be termed as an inclusive one where equality of all, with particular emphasis on women, has been underscored. Its programme of work generally reflects this idea though in some of the components its inclusionary vision is rather poorly conceived. For example, in the selection of enterprises, caution was needed so that relatively well-to-do families do not get a chance to creep-in and thereby deprive the poor and marginalised people. This offers a more

---

<sup>1</sup> Heather Boushey, 2007. *Social Inclusion*. Center for Economic Policy and Research, [www.inclusionist.org](http://www.inclusionist.org)

serious question on whether the beneficiary” selection process had the full consideration of the inclusion issue?

### **Economic Empowerment of Women**

YWCA believes that through the economic emancipation women in the society will be able to access the services and benefits hitherto denied them. In other words, economic emancipation is the stepping stone to attaining greater social and political power in the society. “Empowerment” is not about giving people power, people already have plenty of power in the wealth of their knowledge and motivation to do their jobs in best possible way. We define empowerment as extracting the latent capacity of people so that they are encouraged to gain the skills and knowledge that will allow them to overcome obstacles in life or in the work environment.

It was observed that women under the programme have attained increased ability to make decisions about their own lives and about family affairs. Women’s leadership capacity at community level has also been observed, albeit sporadically. Since women are the sole recipients of the programme support, it gives them a level of authority over them (e.g, loan funds). In most cases, it is the male counterparts who utilise the funds though, women are being consulted and her opinion is valued in the process of utilisation. This gives women a positive self-image that in turn contributes to building her self-confidence. In many cases, the evaluation team observed women are actually in charge of the business financed by the YWCA credit. In a conservative and hierarchical social system where women are treated with least respect, this “coming out” of women from traditional housekeeping work, is a positive sign of progress towards equality.

### **Structure of the Programme**

The organisation has gone through several experiments to organise and re-organise the programme components and change their titles before it reached to its current position. However, there were still some rooms of confusion left in the designations of the programmes. Some of the titles describe the work (e.g., education, Health) while others give the objectives of the programme (e.g., Economic Empowerment of women). Restructuring of the programmes under thematic headings may work better. For example, all micro-financial and enterprise support work may be brought under EEW (Economic Empowerment of Women) together with Institution Building. The health and hygiene, legal aid, and adult functional education may come under the “Rights and Gender Mainstreaming” (RGM) theme. Under an Institutional Development theme may come the proposed Research and Advocacy and Membership and Youth Leadership Development programmes. The Education Programme may come under a central hub entitled as YWCA Institute of Education and Development (YIED). This can be the centre for developing and documenting educational models and providing coordination to countrywide education programmes. Besides, this can also be dedicated to developing the ideas for any future expansion of the programme into opening an education research centre or a YWCA University.

## 6. ORGANISATIONAL DEVELOPMENT OF YWCA

With 13 different branches spread across the country, and a central secretariat based in Dhaka providing national coordination of a large programme of work, the YWCA is quite a “substantial” organisation today. It is a well-disciplined, mature and efficient institution that is dedicated to the service of the disadvantaged and poor. It has a strong spiritual and ideological foundation rooted in the Christian doctrine of love and fellowship. At the same time, it is a liberal organisation with strong adherence to the ideas of modern management and social development concept. Its governance structure and management system ensure a high degree of transparency, accountability and efficient delivery of services at grassroots level. Its aim for attaining financial self-sufficiency through generation of revenue from initiatives gives it a sense of stability that most donor dependent non-government organisations in Bangladesh do not have.

The commitment and support the organisation enjoys from a large group of people that includes the general and youth members, the members of the Board, the dedicated staff and a large group of men and women from the communities it works with – contributes to making it into a solid institution with a strong sense of purpose. The key systems of governance and management have been functional, while the plans, policies and procedures are all in place to support systematic implementation of the programme. A system of central coordination is also functional in the national head quarters (NHQ) in Dhaka to provide necessary support and operational guidance to its affiliated branches. None of the above however is completely free from some limitations. This report will try to bring these up in the following pages.

The impact of YWCA work and its comprehensive efforts on the lives of people, has been discussed in detail in previous chapters. This section will have a critical look into the main organisational system, processes and its capacity - to reflect on how they may also have influenced the process of change - in the lives of the target population.

### 6.1 GOVERNANCE

The two tier governance structure of YWCA Bangladesh with a strong national Board of Management in Dhaka and one in each branch is a useful way of effectively mobilising a membership based national institution. The “Constitutions and Bye-Laws” of the organisation provide guidelines on how the national Board is structured and how branches are affiliated and what regulations should guide them. The role of the local Board members (i.e. of the Branches) is mainly to offer an advisory role; like a local supporters group in addition to overseeing the governance. However, the effective organisational governance role is actually played by the nine member strong national Board of Management. The particular structure and process linking the affiliated branches with the national organisation is an effective decentralized style of governance that should not only ensure better transparency and accountability; it is also a good way of keeping the members of a large organisation active, interested, and involved. The stipulation of different types of members in the local Boards to include youth members has created an excellent opportunity for bright young girls and women to receive exposure to the functioning of an organisation that is linked with a wider network of global movement. This is such an opportunity for them they would otherwise not be able to get at such an early age. But how that helps the governance of the organisation remains a question.

One impression received from different meetings with the members of the board in different branches is, there are members of the board who are either too senior or too junior to play an active governance role. A number of senior members in the Board in the branches did not appear to have had experience of managing organisations like YWCA, let alone the younger ones. Hence, the degree of effectiveness in governance at that level varied from branch to



branch. The members of the Board, particularly the Chair of the branch should be able to help the organisation with effective guidance and leadership. The General Secretary, who is the executive head of the branch, may also need the help of the Chair to represent the organisation in different local civil society forums and government offices for different purposes including advocacy and lobbying on behalf of the YWCA. It was also realized that it would be very useful to have a document that defines the role of the local board and the required qualification and experience of the members. We think it would be useful to define and rationalise the structure of the local boards with a clear description of their functions so that they serve as a more productive leadership body for the organisation.

## 6.2 MANAGEMENT

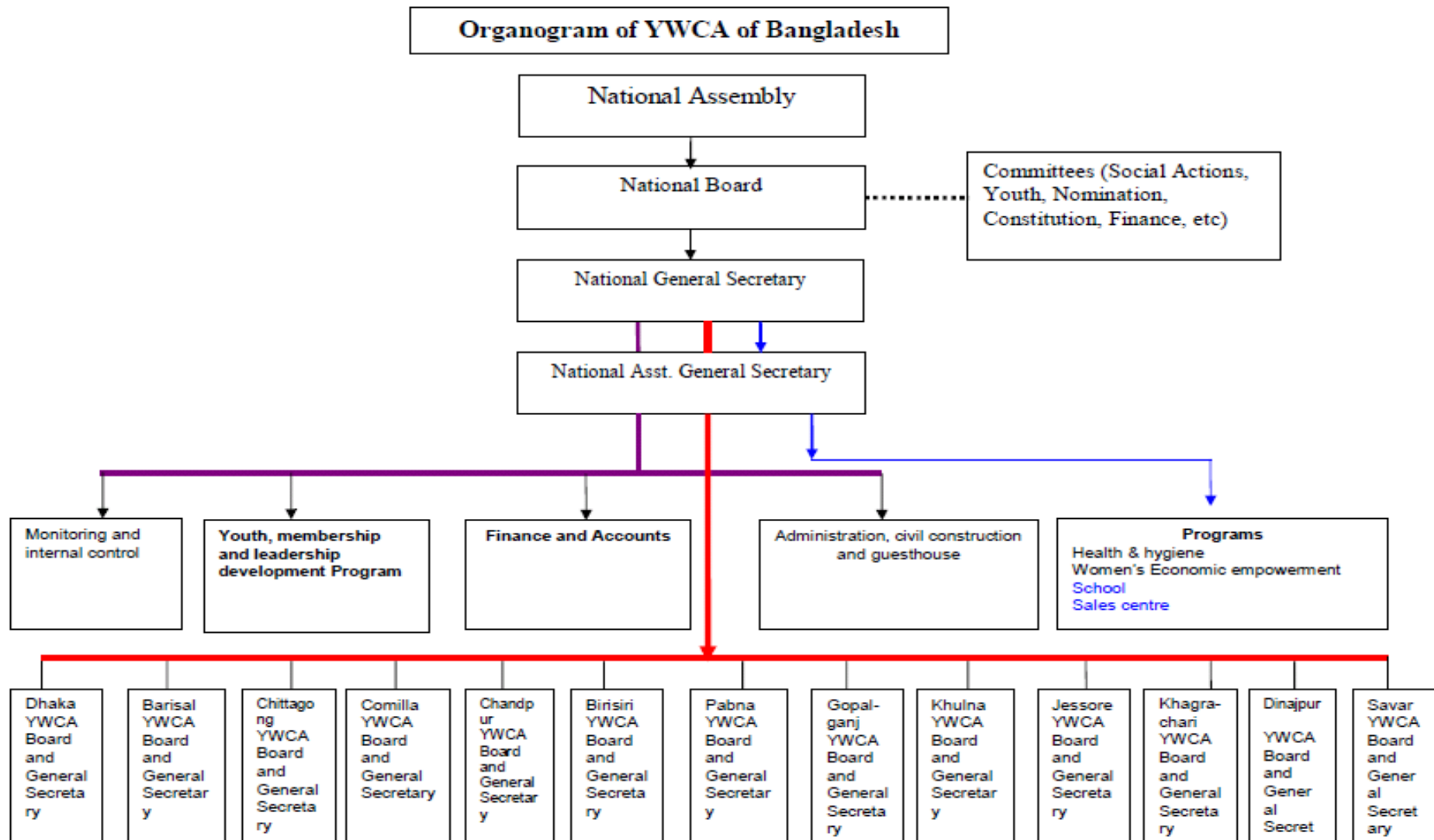
The YWCA is a fairly a well-managed decentralised institution with the National General Secretary as its chief executive officer. Today the YWCA of Bangladesh is a large organisation serving about 85,000 people through 13 different branches with 750 staff members. At the national headquarters, the General Secretary is ably assisted by the National Assistant General Secretary, who is effectively the chief operations officer with major responsibility of overseeing the implementation of the key programmes. The formal line management responsibility of the NGS is quite extensive with all the General Secretary of the 13 branches and the heads of Finance, M & E and Membership and leadership development programme, Civil Construction, Finance, Internal Audit, Administration and guest house – all reporting directly to her. For details, please see the Organogram next page.

Although, it may seem a bit top-heavy with the NGS having quite a load of management responsibilities at the centre, there were no complaints heard so far about it. The Assistant General Secretary (AGS) has been assigned to look after many of the detailed administrative and programme development issues, while the formal line of management between the GS (of the branch) and the NGS remains for some key personnel and strategic functions and decisions. Currently, in the absence of a designated Administrator or Office manager for the NHQ, the NGS carries the responsibility with the help of different office staff. This is not an ideal arrangement, though it has not been a major problem as yet. In future when the size of the operation grows further, the position for Administrator should cover, as indicated in the Organogram, guest house and sales centre operation as well.

## 6.3 MANAGEMENT OF BRANCHES

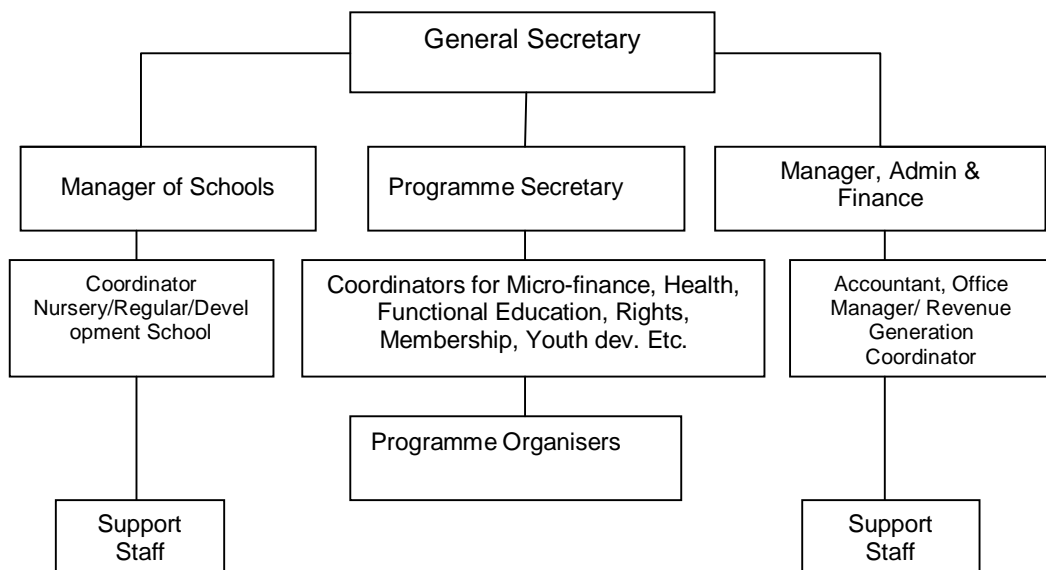
The branches rely a lot on the support of the national YWCA, and the NHQ can only meet part of the requirements due to limited staff capacity within it. It hires short term consultants to help the organisation with some of the tasks, but a lot of the work is completed by the regular staff. The management staff in the national YWCA is extremely limited with literally one person leading each of the units. There should be more people there if the trend in progress is to be retained.

In the branches, a group of senior staff responsible for Accounts, School Programme, Microfinance and other programme activities directly report to the General Secretary. The GS's appear to be excessively occupied by directly managing too many people and too many small details, which may negatively affect her strategic role as the CEO of the branch. Ideally, a GS of a Branch should be mainly concerned about the



relationship with the two Boards (national and the local), providing strategic leadership to the branch in terms of deciding how the programmes would be structured and implemented including membership development. Some of the branches have been seen trying to develop a workable structure of management, but given the shortage of appropriately qualified staff, these ideas are not implemented in full. However, the managers need to be aware about the need of delegating responsibilities. It seems that some of the branches find it difficult to recruit qualified senior level women staff who can shoulder key management responsibilities. However, this can perhaps be overcome by changing the responsibility structure and remuneration package.

Based on the staffing pattern and management systems observed in the branches a proposed standard Organogram has been developed for possible use by the branches. According to that the GS would have only three staff positions directly reporting to her as follows:



This is a suggested simplified management structure (Organogram) for the branches, which can be adapted based on the specific need of a branch. The objective here is to give the branch level management a rationale for structuring its management. This may be divided into three broad sections with three management positions each for: a) School programme, b) Development Programme, 3) and Finance and Administration. The school programme may have coordinators, depending on the need, for Nursery, regular (pay) schools, and development schools for disadvantaged children (free schools). The Programme Secretary will have the responsibility to oversee all the different programme components including Membership and Youth development programmes. The head of Finance and Administration may be additionally responsible for managing all assets and generating revenue in the most efficient manner through the help of junior staff as noted in the Organogram.

This arrangement should significantly free time and space for the General Secretary to focus on improving quality of work by policy lobby, advocacy, public relations and playing a leadership role in the district on women’s development and other relevant issues.

## 6.4 THE HEAD QUARTER FUNCTIONS

### Central Coordination

The decision making hierarchy in both the NHQ and in the branches needs to have an increased level of clarity by reviewing present and future needs. This will necessitate formalising roles and responsibilities of the staff through the development of formal job descriptions for all, stating the purpose of the job and specific line of management related to the position. The allocation of responsibilities will of course be based on one's capacity to manage the relevant units. Therefore, once the job positions are described, the management would be able to objectively assess the qualification and experience needed to carry out the tasks most effectively and efficiently. Appropriate people would then be put into place to carry out the tasks. The NHQ needs to initiate appropriate work for the purpose.

There are positions which may be filled in by the existing staff, but there may also be positions for which the organisation may need to recruit appropriately qualified staff from outside. For example, with the current upward trend of growth of the organisation, its need for an advanced level central financial planning with longer term perspective; income forecasting, asset management, and investment planning have been realised - for which a new senior position may be created through new recruitment. Alternatively, consulting inputs from qualified experts in these areas may be hired. Similarly, the positions for providing central coordination for different programmes may also be reviewed because they appeared to suffer from inadequate human resource – both in terms of number of staff and in terms of technical competence.

The Education programme (both formal and non-formal) and Monitoring and Evaluation unit may be restructured with external assistance, because, these units need to provide an enhanced level of central support for the branches. A search for an appropriate replacement for the outgoing consultant for the (formal) Education programme should start immediately, while a plan should be adopted to restructure the M&E unit with a possible addition of “Research” and “Communication” capacity to undertake impact studies and disseminate information on different programme themes. The member of staff currently responsible for M&E unit actually has a role for information dissemination which may need to be formalised. Short term consulting support may be received for the M&E to formalise documentation on different programmes (PDs), devising tools and systems. But whether the regular load of managing the work across the organisation is possible by just one person needs to be carefully assessed. It may rather be a good idea to get a regular full time technical specialist for the position because, this is going to be a crucial department for introducing and implementing a well-structured planning and evaluation process for the organisation. This should be seen as part of the institutional capacity enhancement process to cope with changing needs, and the changes must be done dispassionately, otherwise, there is a risk of the organisation suffering from chronic stagnation, if not descent.

If the support function for the branches by the national headquarters is not streamlined and strengthened, the leadership role, policy advocacy and campaign functions that the NHQ plays from its base in Dhaka would suffer as successful work across the branches in the country is the key source of the institutional credibility of the YWCA. Besides direct management of a couple of home units for the NHQ, (i.e. school programme, sales centre, and guest house), also has an important international networking role to play. Therefore, investment in time, money and efforts into further strengthening the management functions for the NHQ is an absolute necessity.

## Policies and Procedures

The NHQ has developed and introduced a number of useful systems, plans, policies and procedures over the past few years which are working and providing consistent guidance and direction for all the different units of the organisation. Notable among these are the Strategic Plan, a Baseline Survey on beneficiary groups, Staff policy and Procedures, a Financial Information System Manual and a manual for the management of YWCA Schools. Computer based Management Information System (MIS) and a Financial Information System (FIS) have recently been introduced. Besides, a detailed manual for the operation of micro-finance programme serves as a practical guide to the concerned staff, particularly those in the field.

The Strategic Plan for 2009-13 is a very comprehensive document which not only articulates the Vision, Mission and strategies of the YWCA, it is a useful guide on the objectives and activities of all different programmes of the organisation including its smaller revenue generating units. The document also serves as a living plan on how things should be further organised and the gaps to be filled in. Since, this serves as the basic guide for developing the organisational policies and projects, it would be useful to annually review and update it, if necessary, based on the changing needs and ideas.

The baseline survey of socio economic conditions of beneficiaries conducted with a randomly selected sample of about 5,000 YWCA clients has some useful data which, in a way gives an assessment of the work of YWCA as well. For example, with 74% respondents using tube-well water and 25% using piped water and 93% using sanitary latrines seem to conclude that almost all of the beneficiary groups have become health and hygiene conscious. Average monthly income of the families (women beneficiaries) appeared to have come to Tk.7,404 in 2009 against the planned selection criteria of less than Tk.6,000 p.m. Additionally other members of the family, i.e. son or spouse may also be bringing in additional income (?) for the family. If this is not simply a reflection of the inflationary effects of the economy of the country, there should be a revision of the beneficiary selection policy and thus its criteria. In order to improve on the current M&E system, this data would be useful, particularly for any future impact assessment using statistical method of analysis.

The staff procedure manual is a concise document and has almost all essential rules and policies for the management of staff and for the staff to follow. However like the other policy and procedures documents, this one should also be treated as a live document and should be periodically modified and upgraded with necessary clarifications and additions to fill in gaps. For example, some of the detailed provisions about the Gratuity Fund and Provident Fund may be reviewed and revised according to standard practices in the non-profit development sector. There may also be a section on staff recruitment and termination process including how to treat grievances or allegations against staff.

There is a detailed procedure manual for the High Schools of the YWCA developed by the Dhaka branch, which is very useful. But there is no document to capture the particular essence of the School programme of the YWCA with its values, beliefs and key characteristics. Therefore, a concept paper on the principles of education the YWCA adheres to, and how teachers and students must interact in the process of learning, may be produced so that the particular model of YWCA education programme can be distinguished from others. Similarly, the microfinance hand-book should also be further improved and updated by incorporating the recent changes adopted in response to the new stipulations by the Micro-Credit Regulatory Authority (MRA). New analytical tools may also be introduced through this to enable staff to gather data for advanced analysis of the programme following the standard practice of the micro-finance industry in the country.

### **Relationship between Branches and NHQ**

The relationship between Branches and the NHQ may need to be more clearly defined in order to avoid any confusion and misunderstanding. The bilateral NHQ-branch relationship with younger and relatively less resourceful branches is different from the older and financially more self-reliant ones. From one angle, the variable relationship makes sense. For example, this should allow space for the central coordination mechanism to offer more intensive support to the relatively weaker branches. However the basic principle of linkage with the NHQ should be the same; i.e. to maintain a level of uniformity in operations so that it is relatively easier to monitor the quality of operations and assess the collective progress. A review of the Annual Board meeting minutes reveal that the organisation has a perfectly accountable system of reporting which is healthy and useful for the organizational development process. However the day-to-day relationship between them is not as straightforward as it should be. For example, in the implementation of certain programme activities, some branches are less serious than others due probably to a lack of resources or a lack of interest. An agreed M&E system should be able to close such gaps.

### **Relationship with Donors**

YWCA of Bangladesh has a small group of development partners in Europe who have been supporting the Bangladesh programme for a long time. This includes: World YWCA & Horyzon (Switzerland), YWCA-YMCA Global, Buskerud YWCA-YMCA (Norway), Leir TenSing (Norway), Misereor (Germany) and Sticing Chittagong (The Netherlands). For this particular evaluation, Horyzon, Switzerland and Fokus, Norway expressed their keen interest and support. The relationship between YWCA Bangladesh and the above group of donors is quite old and deep, particularly with the Swiss and the Norwegian partners. They have also helped the evaluation team by sharing their views about the organisation in Bangladesh and answering a few questions. In an interview, one of the donor representatives expressed their general appreciation of the YWCA Bangladesh for its ability to roll out and manage an extensive programme of work in different parts of the country with poorer women. They are appreciative of its competency in women's rights and education, yet expect the Bangladesh programme to pursue a more proactive policy advocacy initiative.

The other key expectation of the development partners is to see YWCA Bangladesh shifting its focus from projects which are based on "pure service delivery" mode to those which are more "rights based" in their approach. They are of course interested to see sustainable impacts of its work at a societal level for which the Bangladesh programme should be able to measure effectively. This evaluation has thus given a lot of emphasis on how YWCA of Bangladesh can have "an eye on impacts" and their sustainability rather than on mere output. The evaluation team has made efforts by different debriefing meetings and presentations it gave to the staff in the branches - to highlight the importance of the issue. The team has also emphasised on improving the central coordination mechanism and process with particular focus on improving its M&E system, as noted above.

## **6.5 FINANCIAL MANAGEMENT**

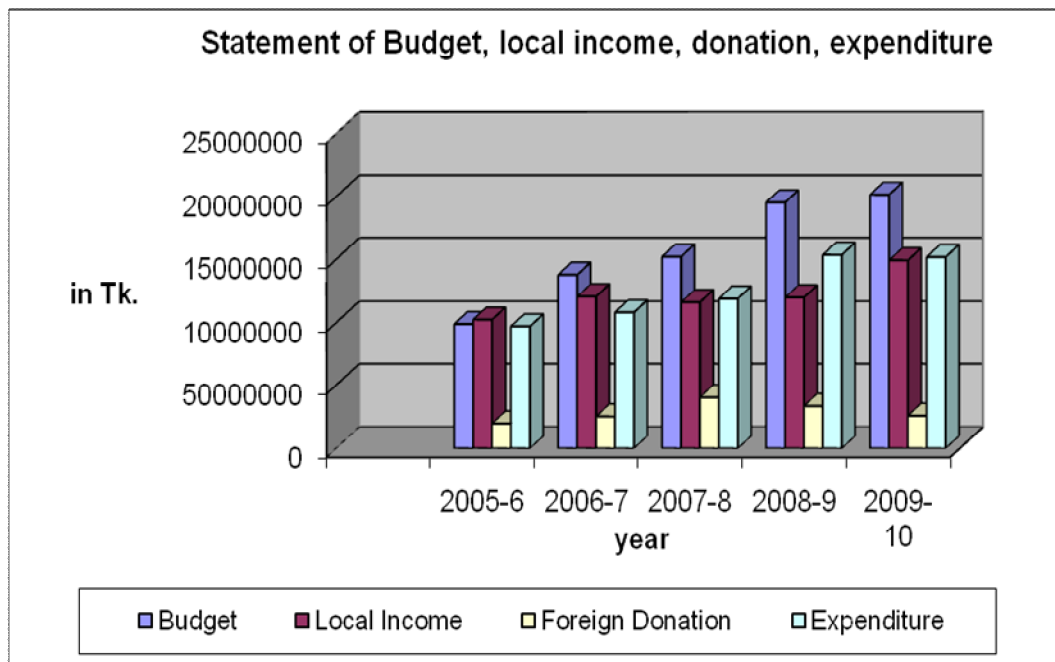
A brief analysis of the overall financial situation of the organisation showed positive trends. To a large extent it is a financially self-reliant organisation with three-quarters of its annual budget financed from internal resources. Compared to its total annual expenditure of about Tk.152 million, donor contribution comprised only Tk.25 million. Of course, it was mainly the donors who have helped the organisation to build its capital

base through financing the acquisition of valuable assets. However, as it stands today, as depicted in the following graph and corresponding table it shows a high level of self-sufficiency and credibility of the Bangladesh YWCA.

**Table-3: Credibility of YWCA in Financial Terms**

Year	Budget	Local Income	Foreign Donation	Expenditure
2005-6	98,737,093	102,334,709	19,622,671	96,901,277
2006-7	137,705,209	120,687,936	25,089,091	108,000,123
2007-8	151,949,771	116,192,237	40,110,016	119,049,858
2008-9	195,276,717	119,900,003	33,270,330	153,319,517
2009-10	201,436,355	149,021,397	25,707,303	151,666,134

**FIGURE-2: FINANCIAL SELF-SUFFICIENCY**

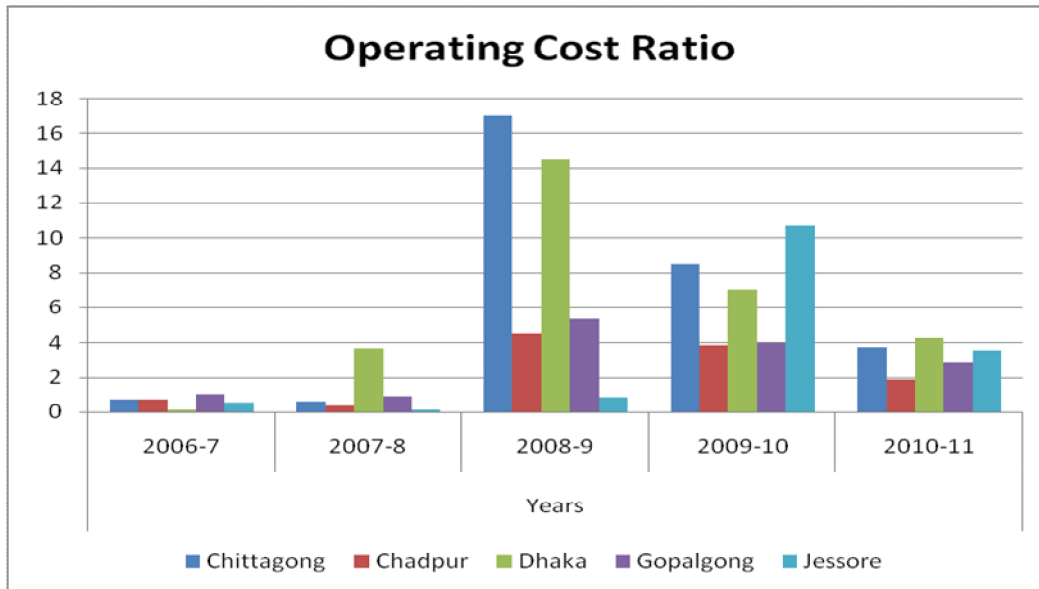


Similarly, the operating cost ratio of the organisation in 2011 stood at roughly, 3.0 compared to 2009 when it shot up to 17 for Chittagong. Of course there was a reason for the high operating cost that year as Chittagong and Dhaka branches were engaged in major infrastructure building projects. The following table and the graph based on data from five key branches only, represent a positive financial control situation:



**Table-4: The Operating Cost**

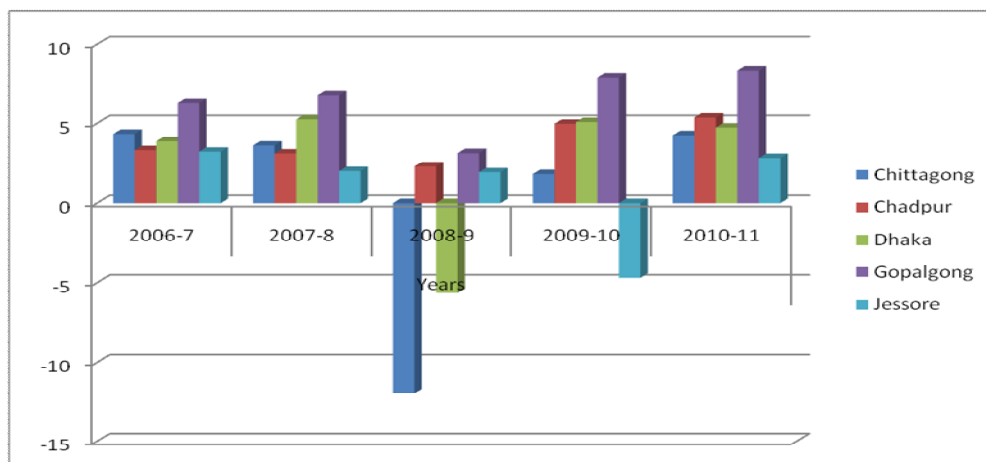
<b>Operating cost ratio</b>					
<b>Local YWCA</b>	<b>Years</b>				
	<b>2006-7</b>	<b>2007-8</b>	<b>2008-9</b>	<b>2009-10</b>	<b>2010-11</b>
Chittagong	0.72	0.61	16.97	8.45	3.72
Chandpur	0.72	0.38	4.49	3.83	1.85
Dhaka	0.1	3.68	14.45	7.04	4.26
Gopalgang	1.01	0.92	5.37	3.94	2.83
Jessore	0.52	0.12	0.82	10.69	3.53

**FIGURE-3: OPERATING COST RATIO**

The following table and graph based on data from the same five branches also gives a positive year-wise trend of economic rate of return for YWCA Bangladesh, except for two years (2008-9 and 2009-10) when particular branches made some major capital investments.

**Table-5: Economic Rate of Return**

<b>Year-Wise Economic Rate of Return (ERR)</b>					
<b>Local YWCA</b>	<b>Years</b>				
	<b>2006-7</b>	<b>2007-8</b>	<b>2008-9</b>	<b>2009-10</b>	<b>2010-11</b>
Chittagong	4.35	3.63	-11.97	1.84	4.27
Chadpur	3.34	3.14	2.33	4.97	5.35
Dhaka	3.89	5.24	-5.64	5.08	4.74
Gopalgong	6.3	6.78	3.16	7.91	8.33
Jessore	3.25	2.03	1.96	-4.7	2.86

**FIGURE-4: RATE OF RETURN**

### Internal Audit

This is a new unit since 2008 with an experienced young management professional having specialisation in financial management. The person in charge of the unit has a broad range of responsibilities to check compliance and standards of financial management at branch and head office level. As a focus, he seems to be mainly concerned about YWCA's own income generating initiatives. A number of new systems and procedures are being introduced by him at different levels to improve the overall financial management system of the organisation. However, these are yet to be "institutionalised" and formalised through appropriate policies and procedures.

## 6.6 PROGRAMME COORDINATION

### Women's Economic Empowerment Programme

With about 1700 groups and over 22 thousand members this is an important programme component aimed at "creating opportunities to develop and enhance the occupational skill of community members for alternative livelihoods..". Unlike the mainstream micro-finance programmes of the country, this one, with just 2 to 3 financial products is basically offering savings and credit services in an affordable and user-friendly way. With about 95 percent recovery rate for monies lent, the unit is making a small "profit" each year. However, as this is still not a hard-nosed microfinance service, it does not take into account the cost of funding as monies come mainly from NHQ and donor sources, rather than from financial institutions. Hence this has a comparative advantage for the borrower. To get a loan with a 12 percent flat annual rate of interest, is a bit cheaper in comparison to other operators in the market. This has allowed the entrepreneurs to make a handsome profit from their businesses. Indeed, as far as we know, the financial service has not created dependency or indebtedness among the group members. On the contrary, it has helped many women and their households to stand on their own feet.

Managing such a large operation is quite a task for a single Programme Officer at national head quarters. However although the unit is trying to bring about an increased level of professionalism in its operation, it would need substantial up-grading to make it a secure and viable programme in the long run. It may need inputs from a competent financial analyst with experience in microfinance operations and also short term expert assistance in reviewing the programme approach. One of the relevant ideas shared with the management was to get a "Credit Rating" conducted by a reputed agency to

assess its credit worthiness. Among other benefits, this should inform both the organisation and its development partners about what needs to be done and how to make the programme increasingly self-sustainable in future.

### **Capacity Building Programme**

The unit provides training and other capacity development programmes including youth development activities for the staff and general members of the organisation. These are managed by a Coordinator in the Head Office who is well qualified and experienced in the job. Although, there is no particular capacity-need-assessment system in place, it is basically done through different discussion meetings and communications with the managers in different HQ units and branches. However, since July 2011 a particular format has been circulated to collect branch level information which will be compiled centrally to adopt a plan for implementation.

Although the unit had started working since 2006, it did not have a very clear plan of work at the time. However realising the growing importance of its existence, it has now been taken more seriously and thus is now evolving into an organised programme component with specific budget allocation.

The list of training completed during the past year includes training on monitoring and evaluation, climate change and disaster risk reduction, accounts keeping, MIS, FIS, leadership skill, and awareness on violence against women. As a major campaign achievement the work on raising awareness on breast cancer was highlighted. Some of this training is conducted by the YWCA's own resource persons but the majority are by external trainers/institutions with a high level of expertise and reputation.

It may be noted that a third of the local Board members are comprised of youth (young Christian women). Some of the youth leadership training programmes are conducted by different visiting YWCA/YMCA youth resource persons, (e.g. Buskerud, Norway). Besides, Girls' Seminars on community development issues are jointly conducted by YWCA Bangladesh and YWCA Norway.

There are both human and material resources available within the organisation that is being used for capacity building programmes. The unit also has different training tools and manuals produced either by them or by outside organisations.

### **Monitoring and Evaluation**

There is a monitoring and evaluation unit managed by a young Programme Officer, who tries to provide assistance to branch offices in producing standardised activity reports. Otherwise the central coordination mechanism is still evolving with some of the preparatory work being only recently undertaken. It was learnt that some of the branches have their own monitoring tools developed by themselves for different programmes. The HQ is yet to provide programme wise separate monitoring formats for all programme activities. Branch-wise monitoring reports for different programmes are received by different programme heads, but the M&E Unit does not keep track of these. Indeed this technical support unit and its staff need adequate training and resources if they are to play an effective central coordination role on the subject.

Among her additional responsibilities, the Programme Officer edits and produces a quarterly newsletter in Bangla and a special Christmas Newsletter. It seems that her role as a "communication" specialist in producing different publicity materials for the organisation to some extent overshadows her M&E functions. The current arrangement of two different functions played by one person needs to be reviewed and changed so that a separate specialist position for M&E coordination is created. Information

dissemination functions, in the short term, may form a part of the proposed Research and Evaluation unit of YWCA Bangladesh

### **Health and Community Development Programme**

According to the recently agreed reporting structure, there is a Health and Hygiene Programme, but in the Head Office the unit is termed as Health and Community Development Programme headed by an experienced public health specialist. It was interesting to note that the present Coordinator of the programme working here since 1999, also had microfinance as an additional portfolio and was trained in adult education from FIVDB. The coordinator for HCDP also has the responsibilities for functional education, adolescent development, and cultural development. One person under too many hats is not desirable for a growing organisation.

### **Restructuring the Programmes**

In order to bring increased clarity to the programme components and their inter-linkages, there may be a need to review and re-structure the current organisation of the programmes, along with the management (Organogram) structure with detailed rationale and objectives for each area of work. The reorganisation process may try to shorten the programme titles by thematic titles and where possible combine activities under fewer programme headings. The most important thing is to have separate project documents outlining the specific objectives, work plan, and monitoring framework for each. These documents, complete with annual budget for each, will not only be handy for information purposes, they would be useful as effective planning, management and evaluation tools. Following an agreed revision of the current programme structure, it would be useful to develop, as a first step, a two page log-frame for each of the programme components.

## 7. RECOMMENDATIONS

---

The following are the key recommendations of this evaluation divided into two parts, i.e., A: Programme Development, and B: Organisational Development. There are a number of other suggestions and ideas given by the evaluation team in different sections of this report which may also deserve to be listed for possible action.

### A. Programme Development

1. Although the programme of work has “transformational value” that has created examples of effectively promoting social inclusion by involving marginalised groups like *Harijans* and Fisherfolk, the overall focus has been rather ambivalent. A large group of “beneficiaries” may belong to poor households, but are not necessarily the poorest in the community. This may not be viewed as the best inclusionary practice by an organisation which is committed to promoting an “inclusive society”. Among the poor there are excluded groups who are doubly marginalized for their particular social identities, e.g., people with disability, the so-called “untouchable” *Dalits* and most of the *Adivasi* groups, besides the income-poor earning less than \$1.25 a day (MDG criteria). The organisation is in fact obligated to concentrate on these groups of people as promotion of “an inclusive society” has been its declared Vision. Therefore, the focus of its work must be gradually shifted towards the extreme poor and marginalised groups by adopting a revised selection criterion for recruiting programme participants.
2. People have high expectations out of the established successful endeavours of the YWCA. For example the education programme. In order to sustain its high standards, it is important that the key features of the programme (“model”) are documented and appropriate written guidance for teachers and administrators are made available for all. Special studies may be undertaken to assess its strengths and weaknesses and remove any sense of complacency so that the programme can confidently claim its progressive character.
3. The school programme has a high value, yet it can only contribute to the education of a small group of children in the country with an even a smaller group of children from poorer families. In order to have a wider national impact, the YWCA should try to influence and complement the government efforts in this respect. Strategy should be devised to cause an uptake of the model by the government systems for wider replication in the country. Thus the endeavours of YWCA over many years of experience would see a more substantial accomplishment.
4. There needs to be a level of uniformity and consistency in the delivery of the comprehensive programme across the branches in order to achieve a similar level of impact on the lives of the people the organisation works with. This is not to deny the need to tailor and adjust programme interventions to meet specific local needs of an area and its population groups. This is mainly to ensure achievement of comparable impact in the lives of the people. Therefore, it is advisable that the basic set of programme inputs need to remain more or less the same everywhere.
5. The Rights awareness is an important element of women’s empowerment. Therefore, it is imperative that all possible work of YWCA should have a rights dimension or rights based approach (RBA). By mainstreaming RBA in its programming of work, the YWCA can hope for an increased level of sustainability of the benefits accruing from its endeavours. For example, the

current health and education programmes need to be more closely linked with the government service delivery institutions so that people do not develop a dependency on the non-permanent mode of services delivered by a private development agency. Instead, the programme participants should be encouraged to demand their rights, while the concerned public sector institutions should be influenced to become more responsive to the needs of the people.

6. The holistic and humane approach of work has earned for the YWCA a reputation as a “soft” institution compared to other development agencies. This positive image may also imply that a level of dependency on YWCA support is growing. This needs to be dispelled by adopting a more professional (rather than ‘charitable’) approach to work. In practical terms, this may mean that the programme response from YWCA must be made ‘conditional’ (e.g., within a finite time frame) and of course demand-led. For example, people should know that we operate under a finite time-frame, and ensure that the interest rates charged on loans are competitive and comparable with other MFIs in the market. While there is a need to make the credit and savings programme more professionally managed, the “free school” programme may also charge a token fee and rename them as “special schools”.
7. The Planning Monitoring and Evaluation system needs to be upgraded with appropriate tools, policies and procedures with a particular objective of enabling the organisation to generate impact related data. Staff at all levels need to develop the capacity to interpret data in qualitative as well as quantitative terms. To start with, all programme components should develop separate log-frames in keeping with the organisational strategic plan and objectives of programme components. Appropriate monitoring formats should be developed based on these log-frames. A process of periodical (Annual) planning and review procedure needs to be established so that the staff gets the opportunity of conducting collective reflections and sharing of ideas and experiences.

## **B. Organisational Development**

8. Different branches of the YWCA in Bangladesh are at different levels of development for various historical and capacity related reasons. However, strong leadership of the General Secretaries at the branches have somehow succeeded in developing excessive dependency on them for almost all decisions and actions. This is not considered the best model of organisational development (OD) for YWCA branches. A process of branch level OD review should be undertaken to streamline the governance, management and administrative processes, structures and systems so that they can evolve as more efficient and dynamic wings of the YWCA Bangladesh family.
9. The Bangladesh YWCA has a well developed administrative system, but its economic and financial management capacity has much room for further development. Considering the fact that the organisation now has a substantial economic stake with many valuable physical assets, revenue generating units and a large number of salaried staff, the growing need for an advanced level of financial management cannot be over-emphasised. Therefore, based on a sound financial analysis, a long term Business Plan should be developed forecasting future income and expenditure pattern. This would give the organisation a useful basis for planning its future structure of programme interventions and fund raising initiatives.
10. There are a number of small and large revenue generating initiatives by both the NHQ and the branches. However, there is no mechanism in place to ascertain if

these have been most efficiently managed to maximise generation of income and profit. In order to put in place a particular mechanism to track their growth, 'Business Plans' for the key revenue generating enterprises should be immediately developed.

11. The management structure and staffing pattern of the national head quarters needs to be reviewed and made clearer. This can be done by distributing responsibilities in a way that a smaller number of people should directly report to the National General Secretary in order to allow her to concentrate on strategic management issues, relations with the branches and external relations with donors and international agencies. With continued growth of the organisation, a position for a Finance and Administrative Manager should be created to lead staff affairs, logistics, asset management, including the guest house and sales centre management.
12. The need for coordination and support from the branches on the NHQ for programme development and operation are increasing very fast. Hence, the central coordination role of the NHQ needs to be further strengthened by recruiting a couple of additional staff as necessary, and for enhancing the capacity of the existing staff by appropriate staff-development measures. The unit heads need to have clearer job descriptions and should be able to independently manage the respective programme component and their budgets efficiently. The NHQ should also plan and strategise its advocacy, research, campaign and networking roles. The YWCA of Dhaka and the NHQ being situated in the same city, strong collaborative actions between them on strategic issues like these need to be further strengthened.
13. There needs to be a system of periodical review and revision of the key administrative policies and procedures based on changing needs. This can be done annually by issuing memorandums or addendums to the existing documents. However, there will be a need to carry out a major revision of these policy and procedures once every three to four years. Similarly, periodical programme evaluation, assessment of FIS and MIS should also be undertaken once in three to four years to enhance their effectiveness and relevance.



# ANNEXES

**ANNEX-1: SCHEDULE OF MEETINGS AND VISITS**

<b>Date</b>	<b>Organization, People, Groups Visited</b>	<b>Name of Place</b>
<b>NATIONAL YWCA</b>		
08.08.2011	Inception Workshop with representatives from all branches, the national Board & key senior staff at NHQ.	National YWCA, Dhaka
<b>CHANDPUR YWCA</b>		
17.08.2011	Briefing with staff, introduction to Evaluation	Chandpur YWCA office premises
18.08.2011	Visit to Paul Para met several groups, FGD with Dolon Chapa group organized in 1998 with 18 women member.	Muslim Para, Sharon Khola road, Taltola.
	FGD with Shimul, Dopati and Palash women groups.	Harijan Polli,
	FGD with Tagor and Kashful groups.	Paul Para,
	Meeting with guardians of free school students.	Chandpur YWCA
	Meeting with Patherdisha and Joba Group.	Sheel Para
19.08.2011	FGD with Titas Group,	Gangguli Para,
	FGD with Bosundhara Group	Notun Bazar
	Debriefing with Chandpur YWCA senior staff.	Chandpur YWCA
	Meeting with Board members of Chandpur YWCA.	Chandpur YWCA
<b>COMILLA YWCA</b>		
20.08.2011	Meeting with senior staff briefing and Introduction	Comilla YWCA
<b>PABNA YWCA</b>		
23.08.2011	Briefing/Introduction with Pabna YWCA senior staff.	Pabna YWCA
24.08.2011	FGD with the members of Godhuli, Orchid, Dopati, Teesta and Chandramollika groups.	Ramchandrapur, Dogachi union, Pabna
24.08.2011	FGD with the members of Surjomukhi, Kanakchanpa, Shapla, Maloti, Sonalidip, Prozapoti, Rajanigandha and Gandharaj groups,	Same area, different homestead
	Semi-structured interview with guardians of Free School students.	Pabna YWCA
	FGD with Hemonti adult functional education group	Poshchimpara
	Meeting with Pabna YWCA Board members	Pabna YWCA

25.08.2011	KII with a woman and a male Ward Commissioner of South Ramchandrapur, Dogachi Union Parishad, Pabna.	Pabna YWCA
25.08.2011	Debriefing meeting with all staff of Pabna YWCA.	Pabna YWCA
<b>JESSORE YWCA</b>		
08.09.2011	Introductory meeting with senior staff of Jessore YWCA	YWCA office
09.09.2011	Visit to Nowapara-Soradunga for meeting with group members and adult education class participants.	Nowapara
09.09.2011	KII with Community Leader, Dilip Mondal	Rishipara
	FGD with group members on health and credit programme.	Mathpara
10.09.2011	KII with representatives from local NGOs	YWCA Office
	FGD with an "Urdu speaking" women's enterprise group and visit to businesses run by women	Mujib Sarak
	Debriefing with YWCA staff and Board	YWCA office
<b>GOPALGANJ YWCA</b>		
11.09.2011	Briefing on Gopalganj programme and introductory discussion with staff on Evaluation	YWCA Gopalganj office
	Interview with micro-entrepreneurs 'Zaman hardware', Subash Saha from 'Uttara Purush Samity'	Gopalganj bazaar
12.09.2011	FGD with Rupali Samity and Cosmos Samity; rural and agricultural.	By country boat to Karargati vill. Durgapur Union:
	KII with local leader Monmotho Podder (50) goldsmith and Promotho Podder	Orakandi
	FGD with Mili and Mohona groups	Islampara
	Meeting with the members of the Gopalganj Board	YWCA Office
13.09.2011	KII with local NGO representatives CCDB, YMCA, Koinonia.	YWCA
	Feedback meeting with staff on key preliminary findings	YWCA office
<b>BIRISHIRI YWCA</b>		
19.09.2011	Briefing meeting with Mymensingh-Birishiri, YWCA senior staff.	Birishiri, YWCA office, Durgapur
20.09.2011	FGD with Togor, Rupali and Himalaya group members FGD with adolescent girls of Adolescents Development group and members of Adult Literacy group separately.	East Barui Para, Birishiri,

	FGD with Indigenous Garo women's group; i.e., Jankhi, Thankshri and Aski Women's Groups.	West Uthrail,
	FGD with Beliful group of Binmarala, Birishiri and Bokulful group of,	West Kona Kapaskatia
	Meeting with Birishiri YWCA Board member.	YWCA Training Centre
21.09.2011	Meeting with guardians of pay school children.	Training centre
	KII with NGO leaders of Birishiri: President, YMCA, President, NGO Coordination Council; and Area Coordinator, Society for Under Privileged Families -SUP.	Birishiri YWCA Training unit
	Debriefing meeting with Senior staff.	Training unit
<b>DHAKA YWCA</b>		
24.09.2011	Briefing meeting with G.S and Project In Charge of Dhaka YWCA and Board of Management.	Dhaka YWCA meeting room
25.09.2011	Discussion meeting with parents of the students of the High school	Principal's Room Dhaka YWCA
	Visit to the Craft Centre, meeting with Rina Biswas, Manager, Craft Centre, Dhaka YWCA and.	Dhaka YWCA
	Discussion meeting with the day shift parents of the students of pay school	Dhaka YWCA School
	Discussion meeting with parents of the students of Free School.	Class-room of
	FGDs with members of Savings & Credit, Health and Functional Literacy group members.	Dhaka YWCA premises
26.09.2011	Visit to Mirpur YWCA "free school", Meeting with mothers of the students who are also members of the savings and credit groups.	Mirpur YWCA School and office
27.09.2011	Visit to "Agrojo Nibash", the old-age home for women.	Saver, YWCA Dhaka
	Discussion with Home and Health Superintendents	Savar
	Meeting with women beneficiaries of the Craft Centre of Saver Home.	Training-room Saver YWCA Dhaka
	Meeting with thirteen boarders of "Agrojo Nibash".	Dining hall Saver YWCA Old Home
28.00.2011	Debriefing with all senior staff	Dhaka YWCA
<b>CHITTAGONG YWCA</b>		
30.09.2011	Arrival and meeting with General Secretary and senior staff and Meeting with local board members	YWCA, Chittagong office
01.10.2011	Visit to Gomdanti village for meeting with	Boalkhali, Chittagong

	group members of saving and credit programme, FGD with Doyel Samity, Rokeya Samity and visit to IGA projects.	
	Visit to a Free School, discussion with teachers and students and visit to a slum area inhabited by Fishers Community.	Muslimabad, Patenga
02.10.2011	Visit the nursery school, meeting with teachers and guardians of students	YWCA school,
	Visit to Lalkhan bazaar slum for discussion with free school student, beneficiaries of health project, and borrowers from microcredit programme and IGA operators.	Lalkhan bazaar
	KII with local NGO leaders: YMCA, Bita	YWCA office
	Debriefing and reflections with staff	YWCA office
<b>NATIONAL YWCA</b>		
27.10.2011	Meeting with Training and Youth Coordinator	National YWCA office, Dhaka
	Programme Officer, Monitoring & Evaluation	Do
	Interview with Co-ordinator for Health & Community Development Programme	Do
	Meeting with "Internal Auditor"	Do
30.10.2011	Meeting with Finance Officer	Do
	Meeting with in-charge, Micro Credit Programme	Do
	Meeting with Project Engineer	Do
01.11.2011	Discussion meeting with Teacher In-charge, National YWCA School and Consultant, Education Program, YWCA-BD	Do
	Meeting with the National General Secretary and , National Asstt, General Secretary of YWCA Bangladesh	Do
13 12.2011	Presentation of Draft Report to GS of all the Branches and key senior staff of YWCA.	

## **ANNEX-2: VIEWS FROM HORYZON & Y-GLOBAL**

---

In response to a set of questions from the evaluation team and a copy of the draft evaluation report, representatives of the two main development partners of YWCA of Bangladesh, Horyzon and Y-Global made some very cogent remarks on the organisation. An slightly edited version of the key comments is presented here:

### **1. Key thoughts about YWCA Bangladesh**

- Our main impression of YWCA Bangladesh is that it is a professionally run organization with extensive reach, solid sustainability and good capacity;
- Fruitful, long lasting partnership and cooperation, combined with friendship;
- Respect, thankfulness, admiring engagement and results despite of very difficult circumstances;
- Deeply engaged responsibility and relationship of YWCA staff and volunteers towards the beneficiaries;
- Few employees compared to the number of beneficiaries and branches
- Good team spirit within staff and boards;
- It has established a solid position in Bangladeshi society despite being a Christian organization in a predominantly Muslim country. Many women from a grassroots level benefit from their programmes in geographically quite extensive areas;
- Impressive and honourable size and success of YWCA Bangladesh thanks to the passionate, serious engagement of staff and volunteers

### **2. How do they value the partnership with YWCA Bangladesh?**

- The relationship with YWCA Bangladesh is important to us as it has been a long running one and Bangladesh YWCA is a substantially stronger organization than many of our other partners. We want to find funds for new projects now that the current funding cycle is ending;
- YWCA is one of the most favourite and respected partners. The yearly updated “Partner-Rating” shows the constantly high competence and quality of YWCA Bangladesh;
- Fully agrees on the very precise, well spotted and focussed observations and recommendations (of the evaluation report).

### **3. Views on key strengths and limitations?**

- One of the key strengths is the ability to roll out quite extensive programmes reaching poor women in many different parts of the country. Good competency in women’s rights and education.
- One weakness is that the organization is somewhat timid in pursuing advocacy on policy issues, maybe because of the sensitivity of being a Christian organization.
- YWCA is well known in Bangladesh through the high quality of the YWCA schools;
- Good concept with paid schools and buildings, allowing financial independence to support their social work;

- Highly respected and relevant social work based on a strong relationship with the beneficiaries;
- Extremely committed staff and volunteers;
- Weakness in monitoring and evaluation: This was one of the topics, donors were dealing with in the program-cooperation with YWCA Bangladesh; e.g. developing the steering cycle (goals – monitoring – regulation);
- Missing appropriate infrastructure is partly causing difficulties (e.g. IT)

#### 4. The key expectations from the Bangladesh YWCA

- To be able to adapt to a funding environment which, to a lesser extent, is interested in projects of pure service delivery and where the focus now needs to be more on supporting activities which can result in changes which are possible to measure on a societal level and which are based on a rights based approach to designing development projects.
- Mainstreaming and sharpening the Rights Based Approach (RBA) should be a unique Selling Proposition that would help to focus and reduce the working areas/subjects. This would enable to concentrate, to remain relevant and efficient in the future impact of YWCA Bangladesh.
- Recommending more outcome - than output oriented indicators and monitoring (“What long term, sustaining goals did the activities achieve on impact and outcome level?”, instead of an enormous collection of figures (“What activities did YWCA Bangladesh do”). This would allow outcome comparison over several years to see the achievements.
- **Monitoring Framework and strategic impact-orientation are two major subjects, Horyzon has been suggesting - and offering to co-fundraise.**
- Preparing a business plan could be an excellent process of development and a helpful “selling-instrument”.
- Becoming a systematic learning and reflecting organisation is ... essential to be sustainable and successful in the future..

#### 5. Major concerns, if any?

- No major concerns. However, the following are to be noted;
- The key conclusions of the evaluation are showing important background information and asking existential questions - leading to recommendations and decisions in favour of the future strategy. We feel that the difficult process to modify the “YWCA culture” towards the future demands is already going on;
- The most difficult process seems to be the change from “**Structure-follows-strategy**” to “**Strategy-follows-structure**” (internal structure, staff, board, habits...), e.g., Human resources management: change of “generations”, selection and organization of staff and boards along the tasks (Organogram, project-management, job descriptions)
- Remain slim, specialised and focus on the branches, partly outsourcing to external networks;
- Market research and Marketing (e.g. handicraft);
- Financial dependence of YWCA Bangladesh from few partnerships (although YWCA Bangladesh contributes a high amount of self financed money!);



- If agreed, this evaluation with decisions should be introduced to - and signed by all opinion leaders and boards at national and local level. This would ensure that the recommendations, conclusions and decisions would have to be carried out.
- Strongly recommend that the follow-up process of the evaluation will be coached and supervised by Mr. Taher ad his company. e.g. - Transforming the recommendations in a project- and decision-planning incl. responsibilities, budget etc.

### **Concluding Remarks**

We understand the value of this excellent evaluation as a background towards an ongoing learning and participatory process to understand and analyse why things are as they are, rather than a description of what they are. It is therefore a systematic approach to understanding the successes and the questions YWCA Bangladesh is facing in terms of delivering programmes which address the root causes of the situations people are facing.

The evaluation will enable YWCA Bangladesh to develop its capacity to understand its current situation and empower them to find and implement strategies which will bring sustainable change in favour of the future development of the organisation. It is an empowerment tool.

This detailed evaluation, followed by relevant systematic and structured planning, will enhance the capacity of the YWCA Bangladesh to improve its credibility vis-à-vis its public (beneficiaries and partners), also vis-à-vis funding agencies and international cooperation institutions.

Finally, it is a demonstration of the ability of the institution to look critically inwards, taking into consideration the challenges coming from the external environment. As such, the Evaluation will develop the ability to form a visionary leadership and self-critical analysis. It leads to the identification of areas that are progressing well and reveals capacity gaps.

The evaluation shows a systematic assessment of external and internal realities of the institution and a root cause/social analysis approach. The social analysis leads to understand the root causes of problems and their symptoms and emphasise a systematic diagnosis of the resources, skills and capacities available in the particular social context and within the organisation, to address the problems people are confronted with.

## ANNEX-3: EVALUATION FRAMEWORK

### Main Areas of Inquiry in FGDs and KIs

<b>1. Introductory General Discussion</b>	
<ul style="list-style-type: none"> <li>➤ When was the group formed and with how many members? Who are the leaders?</li> <li>➤ Reasons for their selection?</li> <li>➤ How would they compare (in poverty terms) with others in the town/village?</li> <li>➤ How are those unable to work' included in the programme, if at all?</li> <li>➤ What is the range of support they get from YWCA?</li> <li>➤ Which one of the support would they rate as most valuable?</li> </ul>	<ul style="list-style-type: none"> <li>➤ How much have they saved, how much have they borrowed, what did they do with the loan (enterprise)? Check if a short "case study" can be developed from the interview?</li> <li>➤ What comprises Health and Hygiene work (list of interventions)? How has that changed their quality of life?</li> <li>➤ Education: Adult and Child education. How do they think the education benefitted them?</li> </ul>
<b>2. Women's Economic Empowerment</b>	
<ul style="list-style-type: none"> <li>➤ Changes in employment opportunities for the poor</li> <li>➤ Changes in income as a result of Savings and credit activity</li> <li>➤ Reasons behind selection of specific enterprise</li> <li>➤ Changes in income as a result of participation in an enterprise (directly or through a male-counterpart?).</li> <li>➤ Any change in assets and in the general well-being?</li> <li>➤ The impact of increased commercial enterprises on local markets and communities.</li> <li>➤ Changes in access to financial services for the poor (MFIs)?</li> </ul>	<ul style="list-style-type: none"> <li>➤ What was the situation like, before joining the group?</li> <li>➤ Have there been changes in the attitude and behaviour of people towards women?</li> <li>➤ Do women have a say in the decision making process within the household and in the community?</li> <li>➤ What has economic empowerment brought for her (besides income and employment)? Good/bad?</li> <li>➤ Do women now take any leadership role outside the group?</li> </ul>
<b>3. Health and Hygiene</b>	
<ul style="list-style-type: none"> <li>➤ Get an understanding of the key health problems of the households and how they have been tackling it? (e.g. loss of income, loss of assets, diarrhoeal infection).</li> </ul>	<p><b>Check</b> <span style="float: right;"><b>Key</b></span> <b>Assumptions/Expected Results</b></p> <ul style="list-style-type: none"> <li>➤ Rate of maternal mortality has reduced;</li> <li>➤ Modern methods of birth control</li> </ul>

<ul style="list-style-type: none"> <li>➤ Changes in what people do (coping mechanisms) to mitigate against common health problems?</li> <li>➤ Changes in methods of defecation</li> <li>➤ Changes in personal washing methods</li> <li>➤ Changes in the incidences of diarrhoeal infections caused by flooding.</li> </ul>	<ul style="list-style-type: none"> <li>have been adopted;</li> <li>➤ Nutrition level of mother and children have improved;</li> <li>➤ Social well-being of mothers and their ability to work has improved;</li> <li>➤ Use of clean water and sanitary latrines has increased</li> <li>➤ Most children have been vaccinated;</li> <li>➤ Birth of low-weight infants has decreased;</li> <li>➤ Number of school going children has increased;</li> <li>➤ Cost of treatment has decreased.</li> <li>➤ Regular health check-up is conducted;;</li> <li>➤ A superstition-free society has been emerging</li> <li>➤ There has been a change in behaviour and practices</li> </ul>
<p><b>4. Education</b></p>	
<p><b>NFE for Adult Women/Adolescent Girls</b></p> <ul style="list-style-type: none"> <li>➤ How did they value the NFE courses? What were the most important features of the methods and approach?</li> <li>➤ How did they, if at all, retain their literacy and numeracy skills?</li> <li>➤ How did the ‘awareness-raising’ help them in practical terms? Any examples?</li> <li>➤ How did the community react to their going to schools?</li> <li>➤ Was there any other benefits that had attracted women into NFE schools?</li> <li>➤ Check if a short “case study” can be developed from a focus group interview?</li> </ul> <p><b>Education for the Underprivileged Children</b></p> <ul style="list-style-type: none"> <li>➤ Are the students continuing their studies after passing out of YWCA?</li> <li>➤ Has the value of education been realised by other members of the family through the influence of the students?</li> </ul>	<p><b>Check Key Assumptions</b></p> <ul style="list-style-type: none"> <li>➤ There has been noticeable behavioural changes among the participants;</li> <li>➤ Have become aware about many health and social issues. As a result, the incidence of under-age marriage has reduced;</li> <li>➤ Women have become (more) aware about their rights and responsibilities.</li> <li>➤ They now know how to properly groom children and have acquired the skills needed to keep necessary financial accounts;</li> <li>➤ After re-starting their education with YWCA, many adolescent girls have completed their non-formal education courses;</li> </ul> <p><b>Formal Education</b></p> <ul style="list-style-type: none"> <li>➤ Students have been having excellent results in the exams;</li> <li>➤ There have been positive changes among the students in the intellectual, moral, social and cultural aspects of life;</li> <li>➤ Following completion of schooling at YWCA, most students have</li> </ul>

<ul style="list-style-type: none"> <li>➤ Has the rate of educational attainments among the girls increased? Are they more self-confident now and has their importance in the family increased?</li> <li>➤ What is the method, if any, of tracking future progress of school graduates?</li> </ul>	<p>attained the expected goals i.e. attained higher level of education and secured jobs</p> <p><b><i>Check if there have been any documents, concept notes or guides elaborating the education/school programme?</i></b></p>
<p><b>5. Women's Rights and Social Security</b></p>	
<p><b>Assessment of the following:</b></p> <ul style="list-style-type: none"> <li>➤ Change in peoples' knowledge of their rights relating to land and property.</li> <li>➤ A change in women's knowledge of laws and sources of support relating to violence.</li> <li>➤ Behaviour changes in relation to dowry practices.</li> <li>➤ A change in people's knowledge of laws relating to marriage and in their behaviour towards the age of marriage.</li> <li>➤ A change in how women influence decision making at household level (e.g. over use of earnings, loans, savings and household assets).</li> <li>➤ Changes in women's participation and influence in community level groups.</li> <li>➤ A change in women's levels of respect, confidence and status at household and community level.</li> </ul>	<p><b>Key Assumptions</b></p> <ul style="list-style-type: none"> <li>➤ Participation of women in the decision making process of the family has increased;</li> <li>➤ Women have learned about their key rights (e.g. to health and education services and to property) and are enjoying many of those rights;</li> <li>➤ Violence against women in the community has reduced;</li> <li>➤ The sense of security of women (in the family and the state) has improved;</li> <li>➤ With increased level of professional skills women have become more self-reliant;</li> <li>➤ wage discrimination between men and women has reduced;</li> <li>➤ The rate of marriage registration has increased;</li> <li>➤ Incidence of child marriage and polygamy has reduced;</li> <li>➤ The rate of suicide (induced by violence against women) has declined;</li> <li>➤ The rate of marriage without dowry has increased;</li> <li>➤ Women's dignity in the family and in the society has been enhanced;</li> <li>➤ Trafficking of women, men and children has decreased;</li> <li>➤ The practice of child labour has decreased</li> </ul>

Selection of Groups should follow the following criteria (as much as possible):

- a) An old and a new (not less than three years); b) A poorest and a least poor, c) A Rural and an Urban, d) A far and a near one from the office
- b) Need to organise meetings with Community Leaders for Key Informant Interviews (later or at the same time as FGIs)?
- c) Need to collect Case Studies (during the visit itself)

## **ANNEX-4: KEY LITERATURE REVIEWED**

---

### **Reports and Minutes**

1. Expanding the scope of development through building resilience: YWCA of Bangladesh Annual Report 2009-10
2. Developing collective mindset towards prosperity: YWCA of Bangladesh Annual Report 2008-09
3. Empowering Communities towards sustainable future: YWCA of Bangladesh Annual Report 2007-08
4. A Qualitative Evaluation of Seven Local YWCAs in Bangladesh, by Achintya Das Gupta and Phanindra Mohan Biswas, April 2001
5. Strategic Plan of YWCA of Bangladesh, 2009-2013
6. Baseline Survey of Socio Economic Conditions of Beneficiaries of YWCA, by Enterprise Development Initiative (EDI), Dhaka, 2009
7. The Report of the National General Secretary, July 2010-June 2011. National Board Meeting 5-7 August 2011, Bangladesh YWCA
8. Minutes of the National Board Meeting held on 27-29 August 2010.
9. Report on Leadership and Capacity Development Programme 2010-11
10. Report on Savings and Credit Programme 2009-10
11. Helath and Community Development Annual Report 2011 Audit Reports: national ywca, Dhaka ywca, chandpur, Chittagong, Jessore, GopalganEe
12. Monitoring forms, annual budgets and reports on different YWCA Branches in Bangladesh

### **Policies, Procedures and Proposals**

13. Constitution and Bye-Laws of YWCA of Bangladesh and its affiliated local YWCAs, as amended in July 2003
14. Staff Policy and Procedures of YWCA, as revised and adopted by the National Board Meeting in 2010
15. Policies and rules for YWCA High Schools, YWCA Dhaka
16. Kjkjkjk Operational Manual for Financial Information System, YWCA
17. YWCA Micro Credit Activity Policy, 2010
18. Rules and Regulations for Agraj Nibash (the old-age Home), in Savar
19. Proposal on Helath and Community Development Project (HCDP) for 2010 to Horyzon
20. Project Application for Women's Economic and Social Empoerment, to FOKUS for Multi-year funding 2010-12
21. News Letter, YWCA of Bangladesh (No.- 87, 88, 89)hjhjh
22. Osmany, SR and Khalili, Baqui. Readings in Microfinance Reach and Impact, UPL, Dhaka

## ANNEX-5: TERMS OF REFERENCE

### Terms of Reference for Impact Evaluation of YWCA of Bangladesh

#### A. Background:

The YWCA came into being in this part of the world in the year 1961 as a branch of Pakistan YWCA. After the emergence of Bangladesh in 1971, the YWCA of Bangladesh was rejuvenated with an independent movement in an independent country and ensured it a resourceful existence phenomenally in the world. . The YWCA of Bangladesh was affiliated with World YWCA in the year 1979 and since then has been an active partner in establishing peace, justice and human dignity - supplementing the Millennium Development Goals (MDGs) as a whole.

With an attendance of 27 members in the year of 1961, the YWCA of Bangladesh has now 2003 members and 759 staff. It is executing multi-dimensional pro-poor and development oriented programmes and projects at community level ensuring services to more than 75,000 women, young girls and children in commission with 13 local branches spreading over 12 districts of the country. Since the beginning, the YWCA has been contributing to empowering women and especially changing the lives of marginalized women, girls and children irrespective of caste, creed or religion.

#### Organizational basis

- The organizational basis of YWCA of Bangladesh is “Faith in God, the Father Almighty; and in Jesus Christ, His only Son, Our Lord and Saviour and in the Holy intellectual, social and physical welfare.

#### Motto

By love serve one another.

#### Vision

An inclusive society free from economic and humane poverty and injustice; where people, particularly women irrespective of caste, creed and faith, are enjoying equal rights and nurturing their own culture in favourable natural and social environments.

#### Mission

The Young Women’s Christian Association of Bangladesh (YWCA), an affiliated association of World YWCA, strives for a just, equitable, tolerant, peaceful, harmonious and sustainable society through developing and empowering the marginalised and disadvantaged section of society, especially women and young girls; improving their quality of life, unfolding their latent talents, restoring their dignity and self-confidence, and preserving and promoting traditional culture and environment.

#### Objectives

- The YWCA of Bangladesh seeks to organize, develop and unite local associations, which subscribe to its above-mentioned organizational basis, and endeavours to promote the full development of women and young girls irrespective of race, culture and creed. It seeks to develop a membership that is responsive to the changing needs of the whole community in a changing world.
- The YWCA of Bangladesh and its member associations are non-profit making organizations desiring to improve the quality of life for women, girls and children, regardless of faith, of the most destitute classes through education, awareness building, skill-training and/or employment.

## **Key programmes and activities of the YWCA of Bangladesh**

### **☐ MEMBERSHIP AND YOUTH DEVELOPMENT**

- Embrace new members
- Leadership building of women and youth
- Spiritual, intellectual, social and physical welfare of the members

### **☐ EDUCATION**

- Formal - Nursery, Primary and Girls High Schools, Free Schools
- Non-formal - Adolescent Development Programme, Functional Literacy

### **☐ WOMEN'S ECONOMIC EMPOWERMENT PROGRAMME**

- Savings programme
- Credit programme
- Skill training
- Income-generating activities
- Awareness raising programmes

### **☐ HEALTH AND HYGEINE PROGRAMME**

- Health education
- Immunization
- Maternal and child health care
- Clean water and sanitation
- Motivation for family planning
- Medical services

### **☐ WOMEN'S RIGHTS AND SOCIAL SECURITY**

- Advocacy on women's rights issues
- Counselling
- Legal aid
- Awareness building

#### **☐ ENVIRONMENT AND CULTURAL DEVELOPMENT PROGRAMME**

- Awareness arising on conservation and sustainable usage of natural resources
- Capacitate people on disaster preparedness.

### **☐ CAPACITY BUILDING PROGRAMME**

- Need-based training and workshops and exposure visits for staff and volunteers.

### **☐ ORGANIZATIONAL REVENUE GENERATION PROGRAMME**

- Jute craft
- Food production
- Sewing
- Embroidery
- Integrated agricultural programme
- Guest house and training centre
- Sales centres
- Short courses

#### **☐ SPECIAL PROGRAMMES**

- Youth Hostel
- Day care centre for children
- Sr. Citizens home



## B. Rationale of the Evaluation

The last evaluation took place at the YWCA in 2001. The objective of that evaluation was to assess the impact, relevance and effectiveness of YWCA programmes and forward recommendations for its future direction. Ten years have passed since then so the YWCA found it important to conduct an evaluation to see the progress made after that and how the recommendations from the evaluation have been incorporated in ongoing programmes.

Besides in 2008 the YWCA conducted a four-year strategic planning exercise. The exercise created a scope for the YWCA to review its existing programmes to a great extent, and identify new courses of action. Some of the programmes were rearranged and reorganized as an outcome of several exercises. As per the recommendations derived from that exercise, a baseline survey was conducted in the year 2009, when about 4500 respondents were interviewed. It was decided during the strategic plan that the YWCA would mount a mid-term evaluation in 2011, to see the progress and relevance of the strategic plan.

Apart from these, another major reason for initiating an evaluation is that the YWCA has been in partnership with FOKUS, Norway since the year 2005. The project in the beginning was called “women for change – training and mobilization for women and youth and women’s rights. The Goal was ‘to enhance women’s position in decision making and self-determination within families and communities so that they can bring about change related to oppression, based on gender and poverty. After completion of the first phase, the project was further extended for another three years from 2008-2010. In the second phase the project aimed at creating mass awareness among women, especially at grassroots level on women’s rights, enhance their negotiation skills, create opportunities for them to access easy finance for income generation through micro-credit, etc. The second phase of the programme will be ending in 2011. Therefore, the YWCA opted for an evaluation to be conducted to see how much it had benefitted the target communities and to what extent the goals have been achieved.

One of the long standing partners of YMWCA is HORYZON, the development wing of YWCA Switzerland. They have been supporting the Health and Community development programmes since 1995. The objectives of that programme is to improve the nutritional status of infants, children and mothers, access to information and services, create awareness of Reproductive Health, HIV/AIDS and Changes Behavioural practice, and to achieve sustainability through socio-economic development programmes. As a responsible partner HORYZON also finds it important to see the impacts of various programmes on the lives of the beneficiaries and in the life of the organization as well.

It is expected that this evaluation will provide enough insight to the stakeholders on the impact of programme interventions and at the same time provide input and feedback on key assessment indicators. Additionally, it will establish the justification of continuation of programmes and thereby retain support of the funding partners in future.

Since YWCA is following an integrated approach, efforts will be made to conduct the evaluation in such a way so that it can meet the queries of several stakeholders. The evaluation team will consist of representatives from the funding partners, implementing partner and independent consultant.

## C. Overall Objective

***“To assess the impacts of the programmes on target people’s lives, relevance, effectiveness, sustainability of the programmes and identify the prospects of the YWCA in Bangladesh”.***

The review will look into the following areas: in particular the main focus will be from the period of July 2001 to June 2011. :

**D. Programme Implementation:**

1. To review and assess the overall achievements and non achievements in implementation of the original programme proposals, particularly the extent to which the goals and objectives set in the project proposal have been achieved, if required reasons for over- or under achievement.
2. To particularly review what progress has been made since the year 2001.
3. Relevant and effectiveness of program implementation.
4. To assess the changes those have taken place in people's lives as a result of YWCA interventions.
5. To assess the degree of gender justice in YWCA.

**Management and Coordination**

6. To assess the capacity of existing staff to implement the programmes, staff management capacity, especially in planning, implementing and monitoring the programmes, capacity within each YWCA for programme implementation.
7. To assess the strengths and weaknesses in overall coordination and implementation of programmes and the strengths, weaknesses and limitations of the YWCAs their communication patterns and practice of sharing as well as division of labour and responsibilities.

**Financial Flow and Management**

8. To review the financial systems, transparency, and accountability at central and branch level.
9. To assess compliance with implementation against the budget agreed upon.

**Partnership**

10. To review the relationship with the resource sharing partners, coordination, monitoring and their role in capacity building of staff and organization.
11. To review the relationship to other civil society actors in the country including participation in networks.
12. To review the relationship to other donors and national authorities

**Lessons learned**

13. What lessons have been learnt for further improvement of the YWCA in the areas of programme implementation, coordination, management, partnership etc.

**Sustainability**

14. To assess the extent to which each Local YWCAs and YWCA as an association is able to build and sustain the four priority areas in their regular ongoing programmes in future interventions.
15. To review the leadership qualities, knowledge and skills that have been built up in each YWCA on various issues (women rights, primary health, livelihood skills) to sustain this programme in the long term.

**Recommendations**

16. To suggest appropriate recommendations for further improvements
17. To suggest capacity building needs.
18. To suggest improvements in programme management, planning and monitoring
19. To suggest improvements in the financial system

**E. Time frame and modalities to undertake the evaluation/ review.**

August – December 2011

- August – September 2011 (data collection and field visits)
- Visits to selective local YWCA branches (6)
- Interviews with YWCA staff, Board Members, beneficiaries and funding partners.
- Desk review of documents.
- Exercise and SWOT analysis.
- Debriefing before preparing the draft report
- Presentation of the draft final review to the partners, discussions and finalization of the draft report in Dhaka by November 2011.

Total 30 man-days including field visits, exercises, interviews and report writing .

**F. Review / Evaluation Team**

A three-member team will be formed (one external consultant, and one representative from the resource sharing partners and one representative from the implementing partner)

**G. Methodology**

- Interview the National and Local Board of Management YWCAs.
- Interviews with staff and GSs of all Local YWCAs, if possible visit them
- Brief meetings/workshop with the beneficiaries.
- Meetings and interviews with National Level Sr. staff .
- Interviews with funding partners.
- Visits to local branches (at least six)
- Desk review of documents

**H. Reporting**

It is expected that a preliminary report will be circulated by mid November and a final report will be submitted to YWCA by December 15, 2011.

## ANNEX-6: NOTES FOR INCEPTION WORKSHOP

---

### IMPACT EVALUATION OF YWCA 2011

#### ***An Introductory Note***

Why do organisations undertake evaluations? An evaluation is not undertaken just because it is part of the “project cycle management”, it has lots of other merits than mechanical compliance of rules. It is like taking a short break on your long and often difficult journey, to check if you are on the right track? Also, this an opportunity to check if we have been making a progress as per the plan; how much of the resources have been utilised so far, and work out, on the basis of the findings - how best we can organise ourselves to reach our destination? In brief, this is about seeing if our goal, objective and purposes have been achieved or not; and what are the changes needed to overcome any limitations?

YWCA has been working in the field of development for many years now. It has conducted reviews and assessments on annual basis, but a comprehensive “Impact Evaluation” has not been done in many years now. So, the organisation and some of its development partners have decided to take stock of its progress and see how the organisation is positioned or prepared in terms of its capacity to deliver the key programme of its work. At the same time, undertake an assessment of its impact on the lives of the people it works with. It has thus defined the purpose of the evaluation as follows:

*“To assess the impacts of the programs on target people’s lives, relevance, effectiveness, sustainability of the programs and identify the prospects of YWCA in Bangladesh”.*

This impact evaluation is going to be a significant event in the history of YWCA, because it will be a comprehensive assessment of both YWCA as an organisation and its major interventions in development.

#### **Who will conduct the Evaluation?**

All concerned people; the field staff, managers, administrators, finance staff, and the Board of governors, including possibly the development partners of YWCA. A small team of external consultants will facilitate the task and will be responsible for producing the evaluation report with some of their independent observations. A participatory process will be adopted so that all can have a say in it and can have ownership to its findings and conclusions. Following are the key steps in the process we are going to follow:

#### **Key Evaluation activities**

1. Background study: Preliminary discussion and literature review
2. An Inception workshop
3. Field visit to assess the programme activities and the branches;
4. Interview the reference people, members and the key stakeholders
5. Review of Administrative and financial management; policies and procedures at all levels;
6. Review of the Governance structure and practice;
7. Synthesis and Analysis of data
8. Feed-back on draft findings;
9. Production of the Final Evaluation Report.

### **Framework of the key Evaluation Questions:**

We will have specific evaluation questions for each programme (e.g., health, education) based on the programme documents and plans, as well as questions on governance and policies with senior staff and members of the Board. The inception workshop will help us guide on the key objectives and assumptions on which our organisation and its work are based. The key areas of our questions for the evaluation will be: relevance, effectiveness, impact, and sustainability. The following is a brief guide on the questions:

#### **a) Relevance**

- Are the work (or is each programme component) in line with the priority needs of the country and the reference people?
- Are they appropriate to the sector needs and locations?
- What are the rationales and programmatic linkages between the other program components?
- What is the added value of YWCA operation, if any?

#### **b) Effectiveness**

- What are the outcomes of the programme activities?
- How do they compare with the “expected” outcomes or the “assumptions”?
- What are the constraints to achievement of the assumptions?

#### **c) Impact**

- What have been the wider social, economic, technical, environmental impacts on individuals, gender, communities and institutions?
- What are the intended and unintended, positive and negative long-term effects?

#### **d) Sustainability**

- What is the likelihood that programme benefits will continue (sustain) after the end of YWCA interventions?
- What elements of the programme are “institutionalised” (behaviour and practices)?

#### **e) Cross-cutting issues**

- E.g., How are the commitments to women’s empowerment are reflected in implementation of the programme?
- How the issues of justice, equity, rights and environmental concerns are addressed by the programme, if at all?

### **The key programme activities to be evaluated**

Although, it is planned to be a comprehensive evaluation of the programmes and the organisation, the focus is going to be on a select group of programmes. They will include:

- a) Education,
- b) Health & Hygiene
- c) Women’s Economic Empowerment
- d) Women’s rights & Social Security
- e) Membership and Youth development

A brief assessment of the organisational revenue generation and the special programmes for senior citizens, infants (Day care) and Youth hostel will also be undertaken.

### **Organisational Assessment**

The focus for the organisational assessment will be on:

- a) Policies and practices in Governance;
- b) Strategy and strategic plan;
- c) Organisational preparedness and capacity (for Programme and administration)
- d) Financial and administrative management capacity;
- e) Quality of partnership between YWCA Dhaka and its branches, as well as with its international partners and collaborators.

### **How are we going to work (Methodology)?**

The key evaluation activities noted above broadly indicates the evaluation approach. Suffice to say, the work is going to be mainly participative and qualitative in nature;

Besides literature review (e.g., Annual Reports, programme documents, procedures, manuals, monitoring reports etc.), we will conduct an organisational self-assessment with the staff, undertake open ended semi-structured interviews with all key informants within and, (where possible) outside the organisation. Meet the reference people and receive their views on the programme through (focus group) interviews. Besides the members of the Board at the central and branch level, the evaluation team will also communicate with the external development partners (e.g., Fokus and Horyzon) for their views on the organisation and its work.

Following the production of a draft report, a feed-back workshop will be organised with the key staff of the organisation. The final evaluation report will try to incorporate the views and information received on the draft from all concerned people.

The inquiry will be broadly based on a “Theory of Change” – or the assumptions behind the work. A theory of change sets out the conditions to be achieved (success criteria for outcomes and results) from the given set of efforts.

### **Defining ToC:**

This is often referred to by the terms, such as *pathway of change*, *engine of change*, *blueprint*, *logic model* and *theory of action*. Regardless of the label, a theory of change offers a picture of important destinations and guides us on what to look for on the journey to ensure we are on the right pathway. Without a theory of change, a community, a programme or an organisation is vulnerable to wandering aimlessly. Communities and their partners have too much at stake to be aimless, vague or random in their actions. The theory of change is a practical and essential part of a successful transformation effort. However, this may not be so explicit or well-articulated in separate documents, but it is often found in different existing literature or work of the organisation or of a programme. The theory of change can often be easily worked out from those.

An organisational theory of change, based on the underlying assumptions in the Vision statement of YWCA will be constructed in the inception workshop. Likewise, the key assumptions behind each of the major programmes will also be developed. They will form the basis for the impact evaluation. That is to say that we will try to compare those assumptions and expectations in course of the evaluation to see how far have those been met? As expected from an independent external evaluation, the evaluation team will also try to highlight its independent views in a logical and constructive manner.