

Final Evaluation Report for the Bangladesh Red Crescent Society's Livelihoods and Disaster Risk Reduction Programme, implemented in 16 slums of Barishal, Bangladesh

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Environmental Partnerships for Resilient Communities

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Cover images: Highly successful businesswoman now with her own shop and employing several people from within the community; Rickshaw owner with aspirations to buy additional cycles with savings; Homemade disaster risk reduction measures against flooding; Understanding bookkeeping with profit and loss accounts.

Image credits: Proaction Consulting. All images shown in this report were taken with prior consent.

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The evaluation also conducted a small, separate, independent survey with people from two neighbouring slum communities who have not received any support from BDRCS, government departments or any other organisation, with respect to livelihood support and business development. Here again, we would like to say a special “Thanks” for people being open to speak with the evaluation, and strangers, about their situation.

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Thank you all for the opportunity to learn from this very important initiative.

David Stone
Krajai Chowdhury

Acronyms and Abbreviations

BDRCS	Bangladesh Red Crescent Society
BRC	British Red Cross Society
BDT	Bangladesh Taka*
CDMC	Community Disaster Management Committee
CEA	Community Engagement and Accountability
CHS	Core Humanitarian Standard
CO	Community Organiser
DRR	Disaster risk reduction
EMT	Evaluation Management Team
FCDO	Foreign, Commonwealth & Development Office (of the UK Government)
FGD	Focus group discussion
IFRC	International Federation of Red Cross and Red Crescent Societies
IGA	Income-generating activity
KII	Key informant interview
MFI	Micro Finance Institution
NGO	Non-governmental organisation
OECD-DAC	Organisation for Economic Co-operation and Development – Development Assistance Committee
PGI	Protection, Gender and Inclusion
RCY	Red Crescent Youth (Volunteer)
ToC	Theory of Change
V2R	Vulnerability to Resilience (Project)
UK£	British Sterling*

*At the time of this Report UK£100 was equivalent to BDT13,986.

Executive Summary

Background and Context

From January 2021 to March 2024, the Bangladesh Red Crescent Society (BDRCS), with technical support from the British Red Cross (BRC) and financial support from the UK Government's Foreign, Commonwealth & Development Office (FCDO), implemented a livelihoods and disaster risk reduction programme in 16 slum communities of Barishal City, Bangladesh. The programme was designed around a series of mutually supporting activities which included safeguarding livelihoods and jobs against hazards, promoting women's leadership, and sustainable income access for participating community members – women and youth, primarily. It aimed to impact some 2,500 people directly, with an additional 22,000 slum residents expected to benefit in an indirect way from the activity.

This Evaluation

This independent evaluation was focused on determining and recording changes to peoples' livelihoods as a result of financial, technical and mentoring support, in association with broader awareness raising on a number of issues, as a means of accountability and learning. The audience for this evaluation is the programme's local stakeholders, BDRCS, BRC, MannionDaniels and FCDO. It was conducted by a team of two people – Mr David Stone, as Evaluation Lead and Ms Krajai Chowdhury, Evaluation Assistant – from Proaction Consulting, working alongside colleagues from BDRCS and BRC in Barishal City and Dhaka.

By design, the evaluation took a highly participatory approach with direct communication with programme participants and other supportive stakeholders. Interviews were held with the full range of stakeholders representing the programme. A bespoke digital household survey was also conducted with 495 programme participants – 258 women and 237 men, which included some vulnerable members of households and disabled people. A separate, smaller household survey was also conducted with people from neighbouring slum communities who had not been part of this programme, for comparative purposes. Specific questionnaires had been developed ahead of time (in English and Bangla) for all intended interviews. Household surveys were delivered by a team of trained data enumerators – Community Organisers and Red Crescent Youth Volunteers – familiar with the requirements of such enquiries.

In addition to the household surveys, the Evaluation Team spoke with a total of 150 people from the business community in addition to current and former staff from both BDRCS and BRC who had direct experience with this programme.

Key Findings

1. Skills learned through this initiative have allowed some people to expand and diversify their business, benefiting a total of 416 people (84% of people surveyed). This has provided people not only with a better understanding of how to find work/business but also with a broader and improved knowledge and/or skills of business management.
2. Ninety-five per cent of programme participants reported now having higher income levels as a direct result of this programme.
3. A high number of programme participants (N=399 – 81%) reported that they are now able to save some money from their business.
4. For many participants (N=367 – 75%), saving money has become a regular occurrence in the past 12 months.
5. Participants adopted as many as nine different risk reduction practices, of which the most commonly reported was money saved as a contingency to meet disaster needs.
6. Only one female participant mentioned that her family had discouraged her from starting a business, which highlights that this programme has achieved a great deal in elevating women's positions within their families and communities to now being active earners and contributors to household welfare and security.

7. At the end of this programme, in February 2024, a total of 97% of participants – 479 people – rated their household situation either “*much better off*” or “*better off*” today.
8. Virtually everyone spoken with through a household survey thought that their livelihood situation had improved and attributed this to the cash and training support they had received from this programme.
9. Mentoring support was widely appreciated: 77% of people spoken with (N=224) found the experience of working with mentors and the support this provided for their business(es) as “*very positive*”, while an additional 22% (N=65) thought it was “*positive*”.
10. Ninety-five per cent of participants who contributed to this survey reported that their income had increased as a result of this programme.

A separate Endline Survey conducted by BDRCS and BRC – which had a more comprehensive reach than possible in the current evaluation – shows that most of the programme’s targets were met. Further details are provided in Section 4 of this report, along with this evaluation’s own independent findings.

Alignment with OECD-DAC Criteria

Relevance and Appropriateness: The programme was entirely relevant to the people in the selected slum communities. While focussing on income generation, business development and skills development for youth, the programme included an important element of disaster risk reduction with a specific focus on protecting businesses and assets.

“Women’s skills, knowledge and leadership have increased because of this programme. Women are not only empowered but empowered socially having gained respect within their household and society.”

BDRCS Senior Manager

The programme was highly appropriate to many businesspeople, especially those affected by the Covid-19 pandemic. This offered them a chance to rebuild – and since, expand – their work streams.

Effectiveness: Overall, this programme was quite effective in its delivery despite the many changes in staffing at senior management and programme level that were at times disruptive. With critical revisions taking place in 2023, the programme has managed to reach most of its targets, with some being exceeded.

Efficiency: Several new approaches contributed to efficiency, such as the engagement of business mentors, in addition to using local, established training centres and building on the existence and experience of the Community Disaster Management Committees (CDMCs) formed in an earlier programme.

Impact: Evidence presented in the main body of this report highlights the real and very significant positive impact that this programme has had on many individuals. Women have been transformed in many ways and are now increasingly able to inform and influence decisions, at home and in community structures. People are saving money – sometimes for the first time in their lives. Members of Women’s Squads are playing increasingly important advocacy roles in their own, and neighbouring communities.

“We [women] are now able to speak openly about things in our meetings: we all make decisions together – we all have an opportunity to discuss things.” CDMC Member Charbadna 6 Extension

Sustainability: Sustainability is a challenge in a programme of this duration. Nonetheless, it is highly probable that many of the businesspeople supported and trained through this initiative will continue to trade afterward. Some have even already started to expand their business. While the Women Squads and CDMCs have continued to be active in supporting their communities, the registration process for CDMCs has yet to demonstrate its potential in generating additional resources for the CDMCs. By comparison, there have been missed opportunities to build the capacity of the BDRCS Branch Unit in Barishal, which remains in a weak position to serve the wider community going forward.

Recommendations

Some priority recommendations are presented below: More details of these – and other – recommendations are provided in Section 7 of this report.

1. An internal review should be documented of the Selection Process before closure of the programme¹.
2. Frontline personnel should receive comprehensive conflict resolution training.
3. Community Engagement and Accountability, alongside Protection, Gender and Inclusion need to be monitored throughout.
4. Employability programmes should strive for greater inclusion of vulnerable and disabled people.
5. Financial Service Providers should be prepared to provide timely and seamless support to projects/programmes supported by BDRCS.
6. Women's Squads need more support and training opportunities.
7. The expected role(s) of, and expectations from, CDMCs should be made clear during formation or re-activation.
8. BDRCS should showcase successful achievements of women and men from the slum communities.
9. Programme design should involve all intended partners.
10. For an employment initiative, a good understanding of both the social and economic situations is imperative.
11. Applying an employability approach is complex and multifaceted and needs to be approached as such.
12. Enhance engagement with government departments to ensure sustainability.

Conclusions

This evaluation focused on determining and recording changes to peoples' livelihoods as a result of financial, technical and mentoring support provided in relation to skills training, business development and management, alongside broader awareness raising, as a means of accountability and learning.

Despite a significant number of challenges, which the programme has addressed on an active and adaptive way – assisted at times by flexibility with oversight and funding arrangements – this programme has achieved the vast majority of what it set out to achieve.

Important institutional lessons should be taken into account from this programme, beginning perhaps with the way in which similar future programmes are designed – to be in line with the institution's core experience(s) and mandate, to be inclusive of all expected participants (and knowledge of their context), and to enable and encourage buy in from collaborating branches of the Movement. The latter is especially important in terms of not only building internal capacity, if there is a need, but also with regards eventual accountability, to both donors as well as the communities likely to be involved.

Lessons taken from this programme can and should be used for future similar initiatives, with due consideration given to the particular context(s) in which they are applied. Social and other dynamics in the current slum communities are clearly different from those in even nearby and adjacent settlements in Barishal City itself. Peoples' needs are different. And probably change far more frequently for reasons that may be beyond peoples' control. The opportunities readily available to people – especially many women and youth – in these communities are so very different, which somehow need to be accommodated in future programme design and management.

"Whatever I now earn it is all mine and at the end of the month I can repay the loan."
Rickshaw driver, Charbadna 7&8 Community

¹ The Evaluation Team has since learned that this is currently underway.

1. Introduction

1.1 Background and Context

Barishal City Corporation is the seventh largest city in Bangladesh, with a population estimated at more than five million people. Situated on the banks of the Kirankhola River in south-central Bangladesh, 115km south of Dhaka and 106km from the Bay of Bengal, Barishal is one of the oldest municipalities and river ports in the country. Given its position, it is also one of the most cyclone prone areas in the world. At just one metre above sea level and being frequently affected by tropical storms and flooding – with associated water logging – the city is typified by a dense population, underdeveloped infrastructure and poor land management in the hinterlands. According to Swiss Re, communities in Barishal face annual damages of US\$10 million due to monsoon floods and cyclones²

A 2015 report by the World Food Programme noted that natural disaster-related shocks such as water stagnation and flooding were reported at a much higher frequency by slum households in Barisal compared with those in Dhaka or Sirajganj, for example³. A key source of adaptation to shocks in the urban slums is to send children to work. The same survey noted that 63% of households were below the food poverty line.

With support from the British Red Cross (BRC), the Bangladesh Red Crescent Society (BDRCS) has implemented a number of livelihood and disaster risk reduction/resilience programmes in urban and rural settings in Bangladesh, raising awareness and building local capacity for community engagement and action. One such recent programme has focused on 16 slums in Barishal City, south-central Bangladesh.

Funded by the UK Government’s Foreign, Commonwealth & Development Office (FCDO)⁴ – and additional, matching, funds from a public appeal in the UK – this programme was designed to increase resilience and reduce poverty, especially among women and youth, through job skills training, improved knowledge of markets and business development and management. Building on experience from the BDRCS’ previous Vulnerability to Resistance (V2R) Urban 2019 initiative, which has been implemented in different districts and contexts in the country, including Barishal City, this particular programme aimed to impact 2,500 people directly, with an additional 22,000 slum residents expected to benefit in an indirect way from the activity⁵. Actual programme coverage is shown in Table 1.

Table 1. Profile of Programme Participants

Women	Men	Disabled women	Disabled men	Widows	Single mothers	Chronically ill people
1,272	1,228	26	48	176	80	46

Source: BDRCS Endline Survey (draft January 2024)

² Barisal: Helping a City Prepare for Climate Change. An Economics of Climate Adaptation Study in Barisal, Bangladesh. <https://www.swissre.com/dam/jcr:fae0937a-04cc-49f4-a864-67ecdb1df4bf/eca-barisal-bangladesh.pdf>

³ Food Security and Undernutrition in the Urban Slums of Bangladesh. A 2013 survey of slum households in Dhaka, Barisal and Sirajganj. 2015. https://documents.wfp.org/stellent/groups/public/documents/ena/wfp282624.pdf?_ga=2.80335703.1511150689.1712558275-526700443.1712558275

⁴ Funds are disbursed and managed by the fund management organisation MannionDaniels.

⁵ No other organisation provided support to the selected communities in the same way as this programme, though some had supported employability training with other people in the past.

The programme was designed around a series of interconnected and mutually supporting activities which included safeguarding livelihoods (and employment) against hazards, promoting women's leadership and their bargaining power to foster both community cohesion and disaster preparedness, and sustainable income access for participating community members – women and youth, primarily. The programme was initially planned for 36 months but, due to complications introduced by Covid-19 restrictions was only started in January 2021. Given the situation, the programme budget and results framework were realigned in February 2023 following an internal review process and, in June 2023, the timeframe was extended to March 2024.

With an overall outcome level objective of “2,250 women and men in 16 communities in the slums of Barishal are engaged in improved income generating/livelihoods activities with increased capacity in risk reduction measures⁶”, the programme logframe included three outcome level indicators, as follows:

- Indicator 1: number of people engaged in income generation/livelihood activities by the end of the programme, disaggregated by targeting criteria;
- Indicator 2: number of people applying disaster risk reduction (DRR) measures – preparedness or response – to be able to protect their lives and livelihoods, disaggregated by gender, age and disability⁷; and
- Indicator 3: number of women who reported a reduction in at least one barrier to income generation/livelihood activities.

This programme placed deliberate emphasis on being participatory in its approach, striving to develop strong relations between households and their respective community Women's Squad, the Community Disaster Management Committees (CDMCs)⁸, local authorities, technical institutions and representatives from the private/business sector. This, and some of the networks developed through this programme – such as linkages with the private sector – were expected to be strong proponents towards local ownership, empowerment and sustainability.

The participant selection process in this initiative prioritised women, while special consideration was also given to youth, as reflected in the revisions to certain output objective level indicators presented in Table 2. Consideration was also given to ensuring that some vulnerable and disabled people were amongst the primary participants – the aim being to reach 160 disabled people directly, or six per cent of the overall participant target. At the same time, however, and as noted in the Year 1 Annual Review, “*consultations with communities and advisers, as well as relevant assessments, suggested that for livelihood streams to be successful and sustainable, selected participants must meet a minimum threshold of existing capacity/capability*”. This communicated the programme approach that certain people could be excluded from the selection process, for example, those who are older or have chronic illnesses that could make livelihood activities too physically demanding.

⁶ As stated in the evaluation's Terms of Reference (see Annex 1) and Logframe.

⁷ This is a revised statement from the original proposal which specified “... *applying at least three key disaster risk reduction practices...*”. These, and other revisions were captured in the Logframe.

⁸ Ten CDMCs were formed under the V2R programme and continued under this programme; six more were newly established as part of the current programme. These groups comprise women and men. The CDMCs' role is primarily, though not exclusively, to raise awareness of potential risks and to help in disaster preparedness and response. Women's Squads were only formed in the current programme. In Squad meetings, women discuss relevant and appropriate social issues such as child marriages, domestic violence and women's rights, though they too help with some disaster response activities. Some women are members of both groups.

Table 2. Programme Outcomes, Outputs and Indicators

OUTCOME	INDICATOR
2,250 women and men in 16 communities in Barishal are engaged in improved income generating/livelihoods activities with increased capacity in risk reduction measures.	1. Number of people engaged in income generation/livelihoods activities by the end of the programme, disaggregated by targeting criteria ⁹ .
	2. Number of people applying disaster risk reduction measures (preparedness or response) to be able to protect their lives and livelihoods, disaggregated by gender, age and disability ¹⁰ .
	3. Number of women who report a reduction in at least one barrier to income generation/livelihood activities.
OUTPUT	INDICATOR
1. Income generating/livelihood activities of 2,500 vulnerable households are strengthened and diversified.	1.1 Number of people who have improved their knowledge and/or skills following training, disaggregated by gender, age and disability ¹¹ .
	1.2 Number of supported small businesses reporting expansion/diversification/maintenance by the end of the programme.
	1.3 Number of supported small businesses with increased profit by at least 20% compared to the baseline ¹² .
	1.4 Number of supported youth who secure employment or are self-employed ¹³ .
2. Livelihood assets are protected through relevant disaster risk reduction measures.	2.1 Number of business owners able to articulate disaster-related risks and the measures required to protect their businesses from those risks ¹⁴ .
	2.2 Number of supported youth with a saving practice in place as a safety net, disaggregated by gender, age and disability ¹⁵ .
	2.3 Number of Community Disaster Management Committees that are functional in all 16 communities.
	2.4 Number of women in decision-making positions in Community Disaster Management Committees ¹⁶ .
3. Targeted women's influence over their economic status is improved, e.g., economic activities, income generation, decision-making.	3.1 Percentage of women reporting increased contribution to household income (for male-headed households only) by at least 10% ¹⁷ .
	3.2 Number of women who report that existing community groups and/or Women Squads support their

⁹ Target reduced from original to 1,875 beneficiaries (938 women and 937 men) – 90% for business and 40% for youth.

¹⁰ Target increased from original to 2,250 beneficiaries (cf 2,000) – equal number of women and men.

¹¹ Minor change to indicator wording to read "...knowledge *and/or* skills...". Target reduced to 2,000 – equal number of women and men.

¹² New indicator added to the original proposal submission.

¹³ New indicator added to the original proposal submission.

¹⁴ Revised from the original statement to become Output focused.

¹⁵ Revised to focus specifically on "youth" instead of "people... for employed and semi-employed groups". Target readjusted. Not recorded on Change Record but is in Year 3 Logframe.

¹⁶ Original target reduced from 30 to 25, on account of the available timeline.

¹⁷ Indicator expression updated from "Number" to "Percentage", with the addition of "... by at least 10%".

	efforts to attain or improve income generating and livelihood activities.
4. Linkages to services and social safety nets, markets and business opportunities are created.	<p>4.1 Percentage increase in the number of vulnerable people accessing social safety nets, disaggregated by gender, age and disabilities¹⁸.</p> <p>4.2 Number of supported people reporting improved access to markets (including job markets) after receiving orientation/ counselling, disaggregated by gender, age and disability¹⁹.</p> <p>4.3 Number of business owners receiving mentorship support from successful entrepreneurs²⁰.</p>

Programme reports, such as that for Year 2, noted that challenges were experienced with the overall selection process during the earlier phases of the programme on account of local elections within some of the communities (which affected intended cash distribution, for example), lack of agreement being reached with some communities, lack of interest from youth participants to engage in training and apprenticeships, and delayed internal approvals in BDRCS concerning money transfers.

Conforming with requirements of BRC’s evaluation policy and the programme donor, FCDO, the BRC has commissioned an independent evaluation of this programme in Barishal City. Findings are expected to be based on collected evidence and include comprehensive feedback from some of the participants who have been at the centre of this programme.

1.2 This Evaluation

The purpose of this independent final evaluation was to evaluate the achievements of the programme objectives, in addition to being accountable to the target population and the programme donor. Findings from the evaluation were also expected to identify learning, specifically best practices and generate lessons and recommendations from these results.

Initially, at least, the programme was guided by a Theory of Change (ToC) which was revised at intervals throughout the timeframe of the initiative, the latest revision being in June 2023 (refer to Terms of Reference, Annex 1, for a description and more details). For more active monitoring purposes, however, the programme’s logical framework reportedly became a more practical reference and benchmark: it too was revised on many occasions, as noted later in this report. Both resources were referred to when planning and conducting this evaluation to ensure that findings were aligned with the latest agreed targets and in order to gain a comprehensive understanding of the extent to which the programme has addressed the needs of the target population.

Specific objectives of the evaluation, as set-out in its Terms of Reference (Annex 1), were to:

- a) evaluate the evidence of and determine the degree to which:
 - the programme’s ToC worked;
 - the programme was effective;
 - the programme has realised intended – and unintended – outcomes and outputs;

¹⁸ Original wording changes to read “Percentage of women...” rather than “Number of women...”.

¹⁹ Original wording was the “Number of targeted participants who received orientation/counselling on services and market opportunities for their job sector...” to focus on the output of improved access to markets.

²⁰ New indicator added to replace the former “Number of apprenticeships/training tripartite agreements signed with companies, training institutions and facilities”.

- b) evaluate the chosen delivery approach/implementation modality – in particular cash distribution and the provision of vocational and technical training – and provide actionable recommendations for improvement in similar programmes;
- c) assess adherence to the Core Humanitarian Standard (CHS) commitments;
- d) collate learning and draw conclusions to inform improvement of similar/future Red Cross Movement projects/programmes in Bangladesh and other livelihood and DRR initiatives, enabling BRC and BDRCS to share this learning with the broader Movement/sector; and
- e) assess how capacity-building initiatives might enable community groups such as the CDMCs and Women’s Squads, in addition to the local Barishal Branch Unit, to continue activities to advance community development, in particular disaster management and women’s empowerment initiatives.

As described below in Section 3, this evaluation applied a mixed method approach using both qualitative and quantitative means of data collection, supplemented with primary and secondary sources of information, and on-site visits in selected communities for data verification. Findings were analysed under a framework of selected OECD-DAC Criteria, namely Relevance and Appropriateness, Effectiveness, Efficiency, Impact and Sustainability and Connectedness. Particular consideration was also be given to alignment with FCDO evaluation guiding principles and values (Independence, Usefulness, Representativeness, Gender Sensitiveness and Disability Sensitivity) and adherence to the CHS commitments. Evaluation standards were also sought from MannionDaniels: in the absence of fund-specific guidance/a partner led process, FCDO guidance was used instead.

This evaluation was managed by a four-member Evaluation Management Team (EMT), represented by the BRC Regional PMEAL and CEA Advisor, Mr Clarence Sim, the BRC Programme Co-ordinator, Ms Magda Rios-Mendez, the Deputy Director and Project Manager from the BDRCS, Mr Md. Rezaul Karim, and the BRC Senior Partnerships and Field Co-ordinator, Mr Saiful Alam.

1.3 Risks, Challenges and Limitations to the Evaluation

A number of risks, challenges and limitations were identified at the planning phase and start of this evaluation.

National elections took place on Sunday 7 January 2024. As a precaution to any disturbance or unrest unfolding from the elections, the start of fieldwork and data collection was deliberately delayed for several weeks following this event. This was considered necessary for safety purposes, to allow necessary arrangements to be made to contact local authorities and to minimise any potential risk to people who the evaluation might meet and speak with, especially where small groups of people might be convened for focus group discussions.

The extended period of this programme – on account of disruptions caused by the Covid-19 pandemic – meant that some of the BRC/BDRCS programme staff who worked on this programme were no longer on contract at the time of the evaluation. To ensure that key contributors to the programme were able to register their experiences, a deliberate effort was made by the Evaluation Team to reach at least some former staff and advisors. This was achieved through remote interviews on WhatsApp and/or Zoom/Teams in addition to written surveys that were tailored to peoples’ roles in the programme.

The Covid-19 pandemic itself provided a major challenge to this programme, causing a delay of around 12 months to the planned start and implementation of activities. Several workshops had to be rescheduled and, with limited movement possible within the communities, Community Organisers and Counsellors were at times unable to carry out their work.

There were high expectations for this programme, perhaps given that this programme was a move beyond the more traditional DRR and livelihood activities that have been rolled out in other districts by BDRCS, with support from other Partner National Societies, including BRC. People in these slum communities, however, come from many different situations, have different expectations and are on occasion more guided by self-interest rather than the interests of a small group of people or the wider community. There is also often a high degree of internal and outward population mobility within such communities, in addition to a lack of social cohesion that is so obvious in rural communities. Such factors needed to be clearly understood and revisited through the planning and delivery of this programme.

The Terms of Reference for this evaluation noted that key data on poverty and employment, both in the formal and informal sectors, were not up to date at national and local levels. The most recent, publicly available survey data for Bangladesh's Multidimensional Poverty Index, for example, is from 2019. In order to get a good understanding of the levels of both poverty and employment within the catchment of this particular programme, the evaluation included a number of comparative change questions in its surveys, comparing the situation for an individual and her/his household before this programme started in January 2021 with their current situation. Given the relatively short period of time in question, together with the fact that those being supported in business, in particular, should by now be well versed in the financial status of their situation, this temporal comparison is thought to offer a valid and appropriate comparison under the circumstances.

A final challenge identified by the evaluation was the fact that people might be too busy to speak with the Evaluation Team, were tired of answering questions²¹ or may not have wanted to share their experience with outsiders. From previous experience of similar programme evaluations in Bangladesh – including with both BRC and BDRCS – this was not expected to be a problem given the fact that seemingly very thorough preparation went into the planning and consultation processes for this programme, which meant that people were comfortable with the process and what it was aiming to achieve and were willing to provide feedback. In addition, the fact that Red Crescent Youth (RCY) Volunteers and Community Organisers (COs) had closely accompanied people throughout the various training and mentoring activities, and that other external visits had taken place in some of the same slum communities, should have meant that people were not likely to be reticent to openly sharing their experience of the programme and their engagement with BDRCS, in particular, with the Evaluation Team.

One limitation that the evaluation faced was with regards the disaggregation of certain data, notably for disabled people. The Endline Survey tracked individual people's progress and performance right across the programme, something not possible in this evaluation. As such, the Endline Survey has both a broader overview and in the analysis of the circumstances disabled and vulnerable people. Particular note must also be given to the low number of disabled people supported through this programme – 26 women and 48 men – just three per cent of the total number of people supported. While the evaluation had to rely on chance encounters with people interviewed as part of the household survey, it could not always ensure that data were gathered from some of the disabled or vulnerable people supported. This would have been further complicated by the fact that some disabled or vulnerable people who received support from the projects, passed this on, or worked with, other family members, some of whom responded to this survey. Separate KIIs were, however, conducted specifically and directly with disabled and vulnerable women and men.

²¹ This had indeed been noted prior to this evaluation (as part of the internal Endline Survey), with some beneficiaries stating that it was affecting their work. However, all those spoken with for this evaluation gave their time freely and willingly, which was highly appreciated.

To try and ensure maximum input from participants, a deliberate effort was made to respect their time, explain the purpose of this enquiry and the importance of independently recording peoples' experiences with this initiative. Consent was sought from all people spoken with, both during key informant interviews (KIIs) and focus group discussions (FGDs).

2. Report Structure

An overview of the general context and justification for this evaluation has been presented in the preceding section. Section, 2, outlines the report structure, following which, Section 3 presents an overview of the framework designed around this evaluation, with particular reference to approaches and methodology. The composition of the evaluation team (Section 3.2) is described – essentially a Team Leader from the UK and an Evaluation Assistant from Bangladesh, both of whom have worked together on several independent evaluations for the BRC, BDRCS and other members of the Movement in Bangladesh.

Particular attention is drawn to the Ethical Principles that underpin this evaluation (Section 3.3) , in addition to a series of evaluation criteria and standards (Section 3.4) that include the IFRC Evaluation Standards (Utility, Feasibility, Ethics and Legality, Independence and Impartiality, Accuracy, Participation and Collaboration), and FCDO evaluation guiding principles and values some of which are similar to IFRC's – Independence, Usefulness, Representativeness, Gender Sensitiveness and Disability Sensitivity.

Section 3.5 describes the evaluation process in more detail, this being a combination of qualitative and quantitative data collection that draws on personal experiences from participants through a series of household surveys, in addition to using a series of interviews with separate programme participants, representatives from the private sector and staff and volunteers from the BDRCS and BRC – present and past.

Section 4 presents the Key Findings from this evaluation. Specifically, in Sections 4.2 to 4.5, the report breaks down and examines findings against each of the four outputs as presented in the Logframe. Each output is examined from two perspectives:

- a) an interpretation of data presented in the Endline Survey, as an indication of performance against expectations; and
- b) a presentation of findings from the household surveys administered with the selected slum communities.

Data from a separate – much shorter and smaller – household survey from other nearby slum communities that were not part of the current programme are presented in Section 4.6.

All of the above are further analysed in Section 5 against selected OECD-DAC Criteria: Relevance and Appropriateness, Effectiveness, Efficiency, Impact and Sustainability. Consideration is also given here to relevant components of the Core Humanitarian Standard (CHS), while avoiding duplication of reporting. Specific questions related to these criteria were outlined in the Terms of Reference, and additional questions were added as part of the Desk Review and Inception Report (see Annex 6).

A selection of Lessons Learned from this evaluation is presented in Section 6. This is followed by a series of Actionable Recommendations (Section 7) which represent a combination of topics identified directly by the Evaluation Team and noted worthy of future attention, along with some suggestions from people spoken with during the evaluation that the evaluation team concurs with.

Concluding statements are presented in Section 8, which are followed with additional information also relevant to the evaluation process with a series of annexes: please refer to the Table of Contents for an overview of those annexes that accompany this report.

3. Evaluation Framework: Approach and Methodology

3.1 Safety and Safeguarding Considerations

The Evaluation Team was aware – as mentioned in Section 1.3 – that there might be some tension remaining in Barishal City following the January 2024 elections. All planning was guided by those responsible for safety and security at the BRC and BDRCS. At no point in time was an evaluation exercise – meeting – held with programme staff, community representatives, representatives from the private sector or others that could have knowingly put that person at risk. At the same time, no household surveys were conducted if there was a possibility that these might place data enumerators – or these people being interviewed – in a vulnerable or risk prone situation.

3.2 Evaluation Team Composition

Based on its experience from similar assignments, Proaction Consulting assembled a core team of two people for this evaluation, both with extensive experience of engaging with communities that are either vulnerable to, or at-risk from, climate related events and have faced inequalities and barriers to developing appropriate and sustainable livelihood strategies.

The Team Leader, David Stone, has considerable experience in designing and leading multisectoral assignments such as this, with vulnerable, at-risk urban communities. David has a strong environmental management background (with particular focus on livelihood security and climate adaptation and resilience building), in addition to extensive experience of the cross-cutting themes and approaches that feature in programmes such as this. David has led many independent evaluations for the Movement, several of which have been in collaboration with colleagues from BDRCS. As Team Leader, he was responsible for ensuring that the evaluation be conducted to the highest level of integrity, in keeping with the Movement’s Guiding Principles and Evaluation Standards and the BRC’s own Evaluation Policy and Guidance. This, in addition to designing and leading a virtual Learning Workshop scheduled towards the end of the evaluation process and ensuring timely submission of a high-quality report.

With her cultural background, technical experience and knowledge of the BDRCS’ work, Ms Krajai Chowdhury led on interviews and analyses at the municipal, local and household levels. Ms Chowdhury’s experience helped ensure that a wide range of people – in particular women and youth – were consulted as part of this process, which included some marginalised and vulnerable community representatives from specific slum communities. Krajai was also responsible for training, co-ordinating and monitoring progress by the Red Crescent Youth (RCY) Volunteers and Community Organisers (COs) conducting the household surveys.

Both Krajai and David have previously evaluated many livelihood/DRR/resilience approaches supported by BDRCS and specific National Societies, in different contexts, including those with CDMCs, women’s groups, and capacity building and training for small entrepreneurs linked with local businesses and co-operatives.

Both team members are also highly experienced of engaging with representatives from urban/peri-urban communities, government officials and delegates and Volunteers from the Red Cross and Red Crescent Movement.

Reporting against OECD-DAC evaluation criteria and the CHS are routine in the evaluations undertaken by Proaction Consulting. In addition, the Team Leader has prior experience of evaluating a number of UK Aid Match Programmes, including several that were managed by the current Fund Manager, MannionDaniels.

Aware that sudden changes might need to be made to planned schedules for interviews and site visits, for example, the Evaluation Team remained as flexible as possible throughout this process so as to accommodate unforeseen needs at the ground level, while at the same time ensuring that the evaluation was still conducted to the highest level of efficiency, integrity and professionalism.

3.3 Ethical Principles

Guided by humanitarian principles²², the Evaluation Team endeavoured to ensure objectivity, honesty, and the highest levels of ethics in its work, including compliance with the UN's Evaluation Group's Ethical Guidelines on Evaluation (2008) to ensure that findings presented below are useful and usable for the BRC, BDRCS, the donor and others. These principles underpinned this assignment to produce information and make recommendations that are viewed as being valid and reliable, based on data collected and due analysis.

This evaluation was planned in line with the BOND Evidence Principles of:

- a. Voice and Inclusion: the perspectives of people living in poverty, including the most marginalised, were included in the evidence, and a clear picture is provided of who was affected and how;
- b. Appropriateness: evidence was generated through methods that are justifiable given the nature of the enquiry;
- c. Triangulation: the evidence has been generated using a mix of methods, data sources and perspectives;
- d. Contribution: the evidence explored how change happens, the contribution of the intervention and factors outside the intervention in explaining change; and
- e. Transparency: the evidence discloses essential – but not confidential – details of the data sources and methods used, the results achieved, and any limitations in the data or conclusions.

As standard in its participatory approaches to data collection, the Proaction Consulting Evaluation Team at all times sought to approach the highest levels of ethical data collection, including:

- obtaining prior consent – a standard question built into the household surveys and routinely introduced in KIIs and FGDs;
- ensuring anonymity;
- confidentiality of findings: some quotations are used in this report to provide context and local “voice” but none are attributed to any specific individual;
- being transparent about how data will be used: people spoken with were informed at the outset on the purpose of the evaluation and the intended use of findings – in this case, for learning purposes;
- ensuring safety for those people being interviewed;
- being open and honest in discussion and responding to questions from people being interviewed; and
- according dignity to each person spoken with.

²² Humanity, Impartiality, Independence, Neutrality.

Throughout this entire process, the Evaluation Team adhered to IFRC Evaluation Standards – Utility, Feasibility, Ethics and Legality (including data protection), Independence and Impartiality, Accuracy, Participation and Collaboration.

Approaches and enquiries were aligned with FCDO evaluation guiding principles and values: Independence, Usefulness, Representativeness, Gender Sensitiveness and Disability Sensitivity.

Thanks to the excellent preparation and support provided by the programme staff, the Evaluation Team was able to work freely, independently and without interference, reaching a wide range of stakeholders and participants (see below). No conflicts of interest were encountered with regards the delivery of the evaluation. No major differences of opinion were encountered between members of the Evaluation Team, with informal feedback sessions taking place following morning and daily interviews. Such regular discussions ensured that findings were triangulated and that any bias in terms of findings or judgements were kept to an absolute minimum. Where gaps in participant coverage or information sources were identified, these were addressed to the best of the Team's ability, with support from BDRCS and BRC on the ground.

While the Evaluation relied on the BDRCS' own Endline Survey for some of its findings, remaining information was either verified against these or gathered independently by the Evaluation Team, through a series of surveys.

Progress achieved at the Outcome and Output levels of the programme – and their respective, associated indicators – are examined using secondary data provided by the programme, such as the Endline Report and any other sector/time-bound surveys undertaken. At the same time, the evaluation's own findings (with a smaller sample size) – qualitative and quantitative – serve to validate, or question, these observations, though drawn from a smaller sample size.

As outlined in its Inception Report, and agreed with the EMT, the main analytical framework used in this evaluation was the OECD-DAC Criteria – Relevance and Appropriateness, Effectiveness, Efficiency, Impact, and Sustainability – against which findings are reported. Specific lines of questioning were drawn up (Annex 6) on selected these criteria, based on a series of initial questions presented in the Terms of Reference, with additional suggestions provided by the Evaluation Team as a result of its Desk Review. Findings were also considered against the CHS, as appropriate.

This, the final report also considers specific requirements of FCDO's evaluation quality standards.

3.4 The Evaluation Process

This evaluation used a mixed methods approach, combining qualitative and quantitative methodologies, to gain a better understanding of the overall context, to probe and triangulate along different lines of questioning and to complement the overall evaluation process and inform eventual findings²³. All prepared questions were discussed ahead of time with the EMT: particular attention was also given to language and precision when preparing the household surveys together with data enumerators and counsellors. This is believed to have been a positive contribution to peoples' responses to the surveys and interviews.

²³ Given the close follow-up by BDRCS (in particular through the COs and Counsellors, but also other programme staff), participants were already very familiar with the lines of questioning and the methods applied for interviews.

3.4.1 Qualitative Data Collection

A number of studies and evaluations had already been undertaken – or were in the process of being completed at the time of this evaluation – of this programme, involving both the BDRCS and BRC in particular (see Annex 9 Bibliography).

In addition to a comprehensive desk review of existing studies first-hand qualitative data were collected by the Evaluation Team through interviews with key stakeholders – participants, representatives from private sector businesses, business trainers, BDRCS senior management, programme staff, field personnel and volunteers, and BRC programme staff and managers in Dhaka and the UK, as appropriate. Recognising that some initial programme personnel were no longer be contracted at the time of this evaluation, special measures were taken to speak with some of them in order to register their experiences from their time with the programme. A list of people spoken with as part of this evaluation of presented in Annex 3. Individual people spoken with in the various communities, however, are not included or identified for confidentiality purposes.

This evaluation was centred on a series of participatory approaches and tools: particular attention was given to listening to and capturing the experiences of some of the many participants in this programme, with due representation from those communities taking part. This included individual women and men (of different ages) who have been supported with business development activities, households who have gained awareness about DRR, and women who have been supported to identify and overcome challenges to their active involvement in decision-making, among others. Particular attention was given to speaking with some of the most vulnerable and isolated members of the respective communities – including those with disabilities – who participated in this initiative.

A series of contextualised questionnaires were designed to guide interviews, each tailored to a specific audience see Annex 7 and Annex 8 which include specific questionnaires on/for:

- the individual/household status of participants – administered by Kobo Collect;
- the individual/household status of community representatives who were not part of this programme – also administered by Kobo Collect;
- representatives of participating local businesses, entrepreneurs and the private sector;
- CDMC members;
- members of Women’s Squads;
- BDRCS Volunteers and Community Organisers; and
- BDRCS/BRC Senior Management and Programme Staff.

Separate from the household surveys (see Section 3.5.2), additional interviews were conducted in person by the Evaluation Team through a combination of FGDs – separated by gender to encourage free and open speech – and KIIs. Guiding questionnaires for these, and all other interviews, were screened by the EMT as part of the Inception Report, with additional modifications being made during discussions with COs and RCY Volunteers. People being interviewed were informed that all discussions were on a voluntary basis and that any information shared would remain confidential and not be associated with their names.

Given the need to speak directly with business/youth participants, people were identified with assistance from BDRCS RCY volunteers and COs in the respective communities. Basic criteria for the selection of these participants included people being:

- a participant covered by the programme or, in the case of that participant not being available or not being able to speak with the Team, a member of her/his household;
- of mixed age;
- a gender balance; and
- include someone with a disability.

3.4.2 Quantitative Participant Survey

As this evaluation was time-bound, it was not expected to reach every person who participated in this programme. Advantage was therefore taken of the extensive data bank already compiled by the programme, culminating in the Endline Survey (Draft February 2024), made available to the Evaluation Team at the end of fieldwork. This report reached a high (>90%) of all participants and presents final data on Outcome and Output Indicators which were expected to form a core part of the evaluation's analysis with regard the degree to which the programme was successful in reaching its intended – and unintended – outcomes. Endline findings were, where possible, augmented and verified by the evaluation's own quantitative and qualitative findings are presented in Section 4 Key Findings of this report.

To achieve this, the evaluation conducted a separate household survey with participants to collect a series of independent findings on each of the different components of this programme – cash grants, youth training, mentorship, women's empowerment, DRR and others.

A purpose designed questionnaire (Annex 4 – English version) was prepared to enable this process which, for ease of delivery, accuracy and efficiency, was delivered in digital format using the Kobo Collect digital platform. Some, but not all, of the questions were drawn from previous surveys conducted by BDRCS, including the baseline, mid-term and endline survey, in addition to specific surveys targeted to participants at given times in the programme's timeframe.

A team of 15 data enumerators – 11 women and four men – was formed using experienced RCY Volunteers and COs. In order to have everyone at the same level of understanding, a one-day training event was organised to familiarise everyone with the survey questions and terminology, in detail, in English and Bangla. This was intended to help enumerators understand how to present the questions in the first place in addition to them being confident and able to explain any unfamiliar terms to those being interviewed, for example, a safety net. Minor revisions – primarily linguistic – were made to the survey questionnaire following this event.

Recognition was given to the fact that programme participants had been interviewed on many occasions, so there was a potential for "survey fatigue". Consideration was also given to the fact that participants are busy and may not have wanted to give more time to answer questions. Given this and the fact that many questions had already been presented to participants in previous surveys, in consultation with the EMT it was decided that no pre-testing of questionnaires/surveys was required.

Personal survey data were collected electronically on Smartphones using KoBo Collect software. Data quality controls and checks (skip logics, constraints and data types) programmed into this electronic survey tool helped ensure that there were no missing data or unwanted outliers, and that other common data entry errors are eliminated as data was validated in real-time. Daily checks were run by the Evaluation Team to monitor progress and identify any errors that might have occurred with data entry.

Data were securely submitted to a secure KoBo server daily and stored until the end of the fieldwork data collection exercise. The final dataset was then downloaded as a CSV file, and data cleaning was completed using MS Excel according to recognised analytical and correction factors and stages in humanitarian and development programmes designed for open-source mobile data collection platforms.

During fieldwork, daily contact was maintained between the Evaluation Team and data enumerators to check on progress, address any challenges and plan for the next day's logistics.

In its Tender submission to the BRC for this evaluation, Proaction Consulting suggested that it could undertake a short, separate household survey of women and men in a separate slum site in Barishal City, which has not received livelihood or DRR-related support from BDRCS. To enable comparisons between the two situations, questions in this survey mirrored some of the main components of the programme itself, such as livelihood security, income, empowerment and DRR preparedness. This was agreed, as findings from such a short snapshot survey had the potential to further highlight the differences/changes that might have happened as a result of this intervention supported by the FCDO.

This one-day survey was conducted by a team of four data enumerators (two women and two men) – RCY Volunteers drawn from the original household survey, working again with KoBo Collect according to a specific questionnaire (Annex 5). Additional, random, KIIs were conducted by the Evaluation Team members (see Table 5 for final coverage reached).

In designing the above approach, particular attention was given to acquiring as comprehensive and triangulated a series of data as possible, taking into consideration other data gathered directly through this evaluation in addition to secondary information from BDRCS.

3.4.3 Sampling Guidance and Strategy

This programme was designed to support 2,500 people living in 16 slum areas of Barishal City. Cash support (BDT30,000 – approximately UKE213²⁴) was provided to each individual through a bank transfer via the Sonali Bank, the selected Service Provider by BDRCS for this activity. Three streams of support were intended for:

- a) existing businesses (to strengthen their business/businesses);
- b) new business ventures; and
- c) youth participants who received specific, tailored skills training.

Additional (non-business related) training was also provided at the broader community level through training for CDMC members, DRR training, training for members of Women Squads and Courtyard Sessions (for general and more widespread information sharing), all of which provided general awareness raising information and established an opportunity for open discussion and exchange of ideas and concerns. Some of this training, however, was specifically intended to help safeguard businesses and livelihoods from recurrent disasters or the impacts of such disasters, such as floods and waterlogging through loss of goods, or a businessperson not being able to operate as normal if they had to move their premises, for example.

The type and degree of support provided to individuals (cash) and at the community level is summarised in Table 3.

While participants in all 16 communities received training at the community level, additional anticipated support could not be provided in two situations. Intended participants at Kawnia Horizon Colony did not receive cash or training support for business or skills development given that the programme was not able to reach a mutual agreement with this community's CDMC with regards to participant selection. In addition, for security reasons, support and interventions had already been cancelled in Rasulpur community by the time of this evaluation²⁵.

²⁴ Using exchange rate gains, an additional grant of BDT10,000 (£70) will be provided to all business beneficiaries by the end of the programme. This was donor approved.

²⁵ Some of the earlier beneficiaries in this community, however, were interviewed as part of the Endline Survey, so their feedback is represented in this evaluation's findings.

3. Support Provided to Participating Communities – Cash, Training and Awareness Raising

Community	Cash Support (Individual)	Training Delivered (community level)					
		CDMC Training Sessions	Women Squad Sessions & Participants		DRR Training Sessions	Courtyard Sessions & Participants	
Balurmath	211	13	24	288	8	159	1,963
Charbadna 2	171	14	23	293	8	151	1,928
Charbadna 2 Extended	120	13	25	302	8	153	1,939
Charbadna 6	182	13	24	301	8	159	1,965
Charbadna 6 Extended	126	13	23	267	8	163	1,943
Charbadna 7 & 8	186	14	22	287	8	162	1,952
Charbadna 7 & 8 Extended	145	13	23	312	8	167	1,961
Hatkhola Sisu Park	189	14	22	274	8	173	1,983
Hatkhola Sisu Park Extended	136	12	21	298	8	168	1,989
Kawnia Horizon Colony	0	14	17	206	8	120	1,727
Rasulpur	215	13	24	279	8	171	1,975
Refugee Colony	126	14	23	294	8	174	1,963
Stadium	167	13	24	278	8	168	1,954
Uttor Polashpur	198	12	22	273	8	170	1,987
Uttor Polashpur Extended	128	13	23	284	8	168	1,973
Vatarkhal, Barafkal & Buribari	200	14	23	294	8	173	2,009
Grand Total	2,500	212	363	4,530	128	2,599	31,211

Source: BDRCS/BRC

Note: The term “Extended” refers to part of a community that was not included in the V2R 2019 Urban Programme but was included in the current programme. For example, Charbadna 2 was part of the earlier V2R Programme (so should be expected to know DRR, for example). In contrast, participants in Charbadna 2 Extended might not have the same level of understanding on DRR.

Taking the above into account, for survey sampling purposes, with a total of 2,500 participating households, a precision level of $\pm 5\%$, Confidence Level at 95% and a probability value (P) of 0.5, an estimated appropriate sample size was 373 households. To this, however, the evaluation added a 5% response rate, thus raising the proposed overall sample size to 392 households (Table 4).

The sample distribution aimed to be proportionate to the number of participants in each community, as shown above. The Evaluation Team aimed to visit all 10 communities, using a combination of random visits to households and guided interviews with known recipients of support. The random visits indicated whether and how livelihoods might have changed at the household level, in addition to shedding light on any DRR-related prevention and/or adaptation changes that might have taken place within the same household as a direct result of this programme.

By circumstance, in Rasulpur Community, where the number of participants was less than the intended sample in one community, numbers were made up in another. This was deemed acceptable given that the overarching context of the communities within this programme was reported to be similar physical context.

Table 4. Actual Sampling Level for the Business Cohort

COMMUNITY	TOTAL NUMBER OF BUSINESS PEOPLE SUPPORTED (CASH + TRAINING)	SUGGESTED SAMPLE OF LIVELIHOODS BASED ON PROPORTIONATE SCALE	ACTUAL SAMPLE
Balurmah	211	33	54
Charbadna 2 (+ extension)	291	46	65
Charbadna 6 (+ extension)	308	48	67
Charbadna 7 and 8 (+ extensions)	331	52	67
Hatkholo Sisu Park (+ extension)	325	51	71
Rasulpur	215	34	-
Refugee Colony	126	20	33
Stadium	167	26	42
Uttor Polashpur (+ extension)	326	51	63
Vatarkhal, Barafkal and Buribari	200	31	33
TOTAL	2,500	392	495

3.4.4 People Spoken with as Part of this Evaluation

In addition to selected participants and people from non-participating communities (separate surveys), the evaluation also spoke with other key stakeholders in this programme, in particular local businesspeople and entrepreneurs in addition to counsellors and advisors from some of the training centres engaged with this initiative (see Annex 3 for details).

Interviews were also held with management and field staff from both BDRCS and BRC in Barishal, Dhaka and in the UK, in addition to RCY Volunteers from the local Barishal Unit. Some former BRC/BDRCS programme personnel were also contacted in order to understand the challenges and decisions taken at the earlier phases of this initiative.

A series of guiding questions was prepared to guide KIIs and FGDs for the different audiences (Annex 7 and Annex 8). Questions were adapted as seen fit by the evaluators, though having a core set of guiding questions helped ensure some degree of consistency in coverage where interviews were being conducted in parallel with different people/groups.

As standard practise, peoples' consent was always sought before starting any interview. Taking part in an interview was a voluntary gesture and people were informed that their inputs and comments would be treated in confidence by the evaluation team.

Upon completion of fieldwork and interviews, a preliminary validation/debriefing session was held between the Evaluation Team, the EMT and other programme staff in Dhaka to present initial topline observations and allow for clarifications, if needed.

4. Analysis: Data Presentation, Interpretation and Analysis

4.1 Overview of Consultees

This evaluation's fieldwork was conducted from 28 January to 5 February 2024 in 14 of the 16 communities included in this programme. Two communities were not visited:

- Kawnia Horizon Colony, due to a lack of agreement being reached between this community and the CDMC members. As a consequence, the programme was unable to support individual participants as anticipated, so it was not possible to collect any data; and
- Rasulpur Community, for security reasons.

In addition to the household surveys, the evaluation spoke with 150 people, as shown in Table 5. Further details of contacts are provided in Annex 3.

Table 5. Summary of People Met during this Evaluation

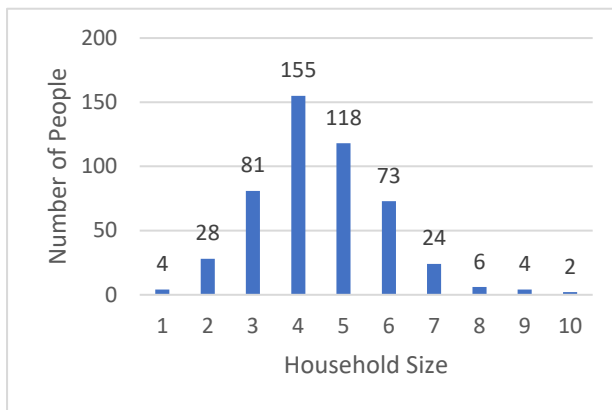
KII/FGD	Audience(s)	Women	Men
FGD	Women Squads (3)	29	-
FGD	CDMC (3)	21	7
FGD	Community Organisers	11	-
FGD	Programme Councillors	2	-
FGD	RCY Volunteers	2	2
KII	Community representatives	23	15
KII	Business/Private Sector	6	10
KII	BDRCS staff (past and present)	2	9
KII	BRC staff (past and present)	6	5
TOTAL		102	48

Participant data collection was carried out on a daily basis, with the assistance of a skilled set of BDRCS data enumerators. In total, 495 people contributed to the main household survey – 258 women (52%) and 237 men (48%), 100 people more than had been anticipated at the planning phase. Additional interviews – whether as KIIs or FGDs – were also held during this timeframe with other community representatives, members of local businesses and entrepreneurs, in addition to programme and management staff from both BDRCS and BRC. Other interviews were organised in Dhaka and the UK – in person and remotely, as best fitted peoples' availability – around this work. A full list of people who contributed to this evaluation's findings is provided in Annex 3.

The majority of people contacted through the household survey were either a direct member of the family (N=208 – 42%) or the male head of household (N = 184 – 37%. Other included the female head of household (N=67 – 13%) and widow head of household (N = 27 – 5%).

Figure 1 shows that an average of 4-5 people regularly live in these households, with as few as one and as many as ten. Of these, the male head of household is by and large the main income earner, at 78% (N=388). The female head of household, in comparison, was reported to be the main earner in just 68 households (14%). Despite the size of the family, just one or two people are, however, the people that contribute actively and regularly to the financial support of the family – 184 (37%) and 264 (53%), respectively.

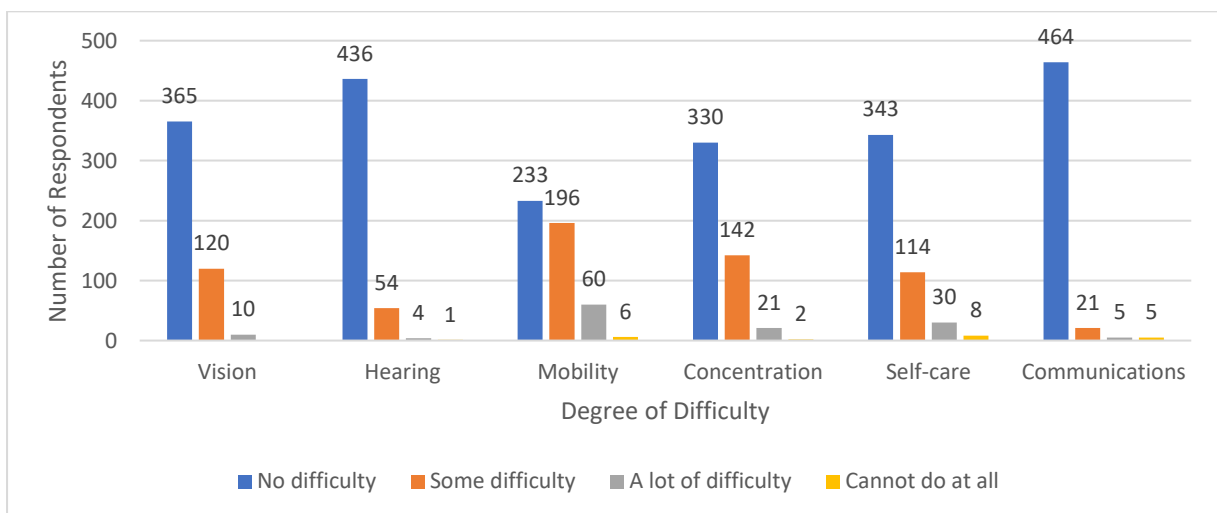
Figure 1. Number of People (including Respondents) who are Regular Household Residents (N = 495)



Consideration of the Washington Group questions was a requirement of this evaluation, with the respective questions being presented to each person spoken with as part of the household survey. Overall findings are presented in Figure 2, which shows that with the particular exception of “mobility”, for example, walking or climbing steps, other types of impairment groupings were not so frequently self-identified. Particular consideration was, however, given in this programme’s design from the outset to include

disabled people, and other vulnerable groups, such as widows. Similar though was also given to ensuring that such people were included in the evaluation’s findings by having direct conversations with people.

Figure 2. Overall Responses to Washington Group Questions (N=495 – see Annex 10, Table 2 for disaggregated age/gender data)



4.2. Output 1: Income Generating/Livelihood Activities Strengthened and Diversified

This programme had a deliberate focus on three business streams:

- support to existing businesses, with cash and training, including the expansion of existing businesses;
- cash and training support to new business start-up; and
- training and cash support to support youth – women and men – with skill development and job placement.

Table 6 presents a detailed breakdown of the livelihood support provided through cash and training – and the specific audience(s) – received by the 2,500 participants.

Table 6. Cash And Training Support Provided

COMMUNITY	CASH AND TRAINING SUPPORT			Grand Total
	Existing business of business participants	New business of business participants	Job training for youth participants	
Balurmath	112	48	51	211
Charbadna 2	142	43	101	291
Charbadna 6	165	47	96	308
Charbadna 7 & 8	220	30	81	331
Hatkhola Sisu Park	167	44	114	325
Rasulpur	119	39	57	215
Refugee Colony	44	27	55	126
Stadium	104	16	47	167
Uttor Polashpur	147	78	101	326
Vatarkhal, Barafkal, Buribari	115	38	47	200
Grand Total	1,340	410	750	2,500

Source: BRC

Notes: Kawnia Horizon Colony is not included in this table. The evaluation did not visit or conduct its household survey in Rasulpur for security reasons. Participants from this community were, however, consulted by BDRCS/BRC as part of the Endline Survey.



Overall findings for Output 1, and its four associated indicators are shown in Table 7. This shows that three of the four indicators were either met or surpassed, while one (Indicator 1.3) fell slightly short of the target by 122 people. The fact that 90% of participants did, however, manage to increase their revenue by 20% is, nonetheless, a significant achievement, particularly when some of the challenges and time available for people to apply their newly acquired knowledge to their businesses are considered.



Each of the three business cohorts mentioned above were covered as part of the household survey, with 234, 101 and 160 people interviewed from each, respectively. These samples equate to approximately 17%, 25% and 21% of the total number of original participants in each of the three business streams, respectively.

As standard in this programme, each participant received a cash grant of BDT30,000 (UK£215). Cash was provided through an individual's personal account with the Sonali Bank²⁶, either in one, two or three instalments, depending on its intended use. To enable someone to purchase a rickshaw, for example, the full amount was provided in one transaction, while people paying for training support would have received disbursements in two or three instalments. While this distinction was probably prudent, some participants were not clear why this happened, suggesting the need for more careful instructions in future similar programmes.

²⁶ Sonali Bank is the approved Service Provider for BDRCS. Most beneficiaries had to open an account with the bank to receive the cash, a process that was greatly facilitated by the Community Organisers and RCY Volunteers.

Table 7. Summary Statement of Achievements for Output 1

OUTPUT 1. INCOME GENERATING/LIVELIHOOD ACTIVITIES OF 2,500 VULNERABLE HOUSEHOLDS ARE STRENGTHENED AND DIVERSIFIED		
INDICATOR	ACHIEVEMENT	SUCCESS
<p>1.1. Number of people who have improved their knowledge and/or skills following training, disaggregated by gender, age and disability.</p> <p>Target: 2,000</p>	<p>The pre-test assessment found that participants demonstrated an average of 32% understanding of the subject. Following training, the level of comprehension increased to 81%, covering various aspects of business operation such as income and expenditure record keeping, understanding market dynamics, risk identification, understanding the job market, CV writing and skills development to help secure employment. Training provided people with a comprehensive skill set and knowledge base which, in turn, has contributed to their readiness for work placement. While the original target for this output was 2,000 people, 2025 were eventually reached.</p> <p>The evaluation’s household survey showed a high achievement: some 480 people (97%) now have a better understanding of how to find work and have a broader knowledge and skills of business management.</p>	
<p>1.2. Number of supported small businesses reporting expansion/diversification/maintenance by the end of the programme.</p> <p>Target: 1,575</p>	<p>In terms of business expansion, notable growth was recorded with regards to sales, customer base, assets and profits amongst 941 existing businesses (481 women and 460 men). New businesses (301 – 144 women and 157 men) also contributed to this expansion.</p> <p>With regards to diversification, 127 existing (65 women and 62 men) and 38 new businesses (17 women and 21 men) demonstrated a strategic commitment to exploring and engaging in IGAs beyond their main source(s).</p> <p>Some recipients did, however, experience challenges with maintaining business: 94 people (43 women and 51 men) in the case of existing businesses and 69 people (33 women and 36 men) who had started a new line of work.</p> <p>Overall, this activity showed a considerable increase from 786 businesses at baseline to 1,570 at endline, falling just short of the target by five cases.</p> <p>The evaluation’s household survey showed that 416 respondents (84%) had either expanded and/or diversified their business.</p>	

<p>1.3 Number of supported small businesses with increased profit by at least 20% compared to the baseline.</p> <p>Target: 1,260</p>	<p>This output relates to existing businesses, new businesses and job placement. Of the cash recipients, 518 women and 602 men reported a significant improvement in their profits – at least a 20% increase in revenue.</p> <p>Factors that contributed to this success include:</p> <ul style="list-style-type: none"> • business plan preparation and review; • training on life skills, financial literacy, business operations and account keeping; • counselling support; and • mentoring support by successful entrepreneurs. <p>This combination of related skills training was seen as key to the achieved successes.</p> <p>With an overall target of 1,260 people, however, this activity fell slightly short (N=1120) of its intended reach.</p>	
<p>1.4 Number of supported youth who secure employment or are self-employed.</p> <p>Target: 300</p>	<p>With a target of 300 youth, the programme has succeeded in supporting 514 people (237 women and 277 men) to gain employment. This includes 19 disabled people or people who might be otherwise disadvantaged. Fifty-four per cent (275 people) were in the age group 27-35, with the remainder falling into the 18-26 category. Findings also highlight the programme's inclusivity, ensuring that both women and men have equal opportunities to economic advancement.</p>	

Note: Please refer to the Endline Survey for details on disaggregated data for this and other Outputs.

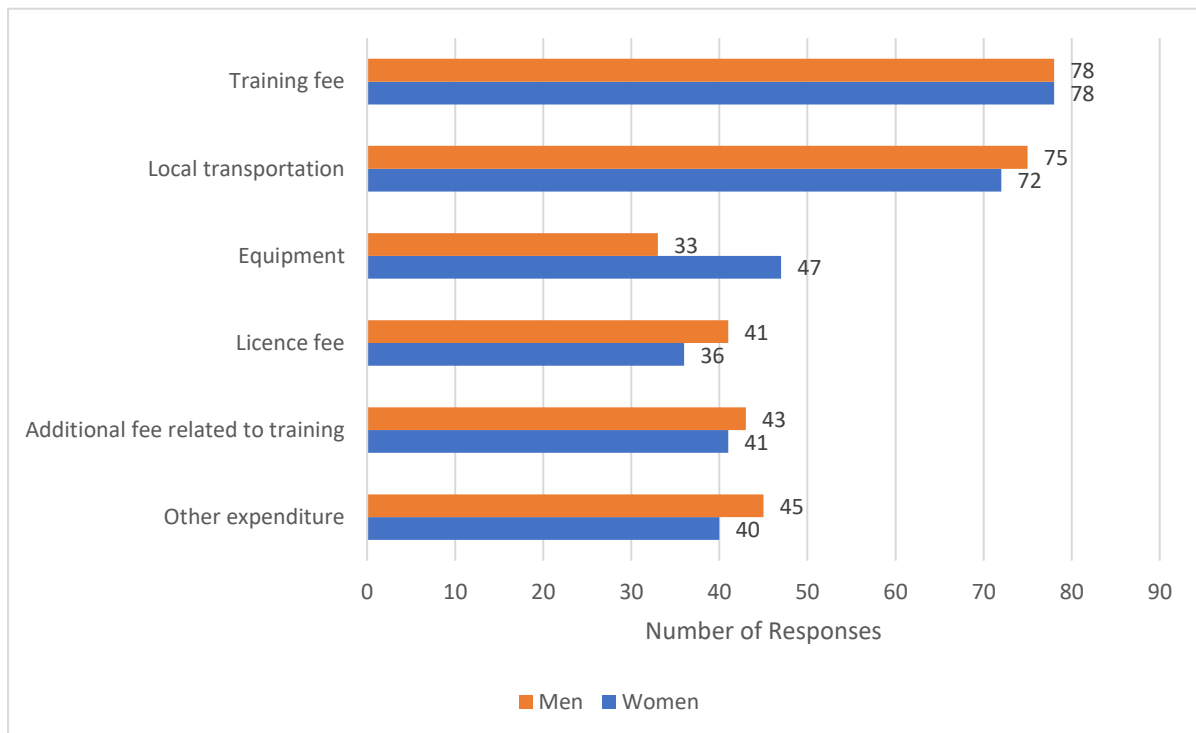
Job training for youth was given particular prominence in this programme, given the high number of youth, low levels of employment, low levels of education and general lack of job opportunities. A breakdown on how funds were used by youth participants spoken with during the household survey is shown in Figure 3, which shows that training fees and transportation costs (often associated with being able to attend the training) were the main costs covered. Some people, however, also bought some equipment or materials with the cash, for example, a sewing machine or cloth, which was the main noticeable difference between the choices made by women and men.

Tailoring was, in fact, the single main trade in which people trained (48 people), followed by driving (N=29), computer skills (N=26) and servicing electronics (N=10). These are all considered by the Evaluation Team to be high-quality activities which would appear to have been a good investment for the youth concerned.

Analysing responses to cash grants and skills training more broadly across all three streams of work, some positive findings are noted:

- 287 people (58% of respondents) acquired knowledge to get suitable employment;
- 307 people (62%) have developed on-the-job business skills;
- 132 participants (27%) were now either self-employed or had started a new business; and
- 199 people (40%) had expanded an already existing business.

Figure 3. Use of Cash by Youth (N=160)



Ninety-six per cent of respondents (N=475) noted that they were currently working and managing an income-generating activity. For most people, this was a continuation of the same work/business they had previously operated (N=265 – 54%), while for the remainder, it was either a new business or a new job.

For the four per cent of participants not working at the time of this evaluation, most said that they “were trying to find work”, while others were either ill, did not want to work anymore or found that there were fewer opportunities of interest available to them.

Figure 4 demonstrates the wide range of business/work streams that people have developed. While this is already an impressive – and well diversified – set of skills and businesses, the number of other business activities not shown on this graph is important to note. These included being “employed” (though with no specific work type mentioned), salesman, rickshaw rental, computer operator, carpenter and more, including some quite specialised skills such as pigeon breeding, kindergarten teacher, painter, welding, mobile servicing and more.

Forty of the same respondents explained that they also have another source of income apart from the main job shown here. The majority (10) of these were once again in tailoring and trade in the cloth business. Apart from these, most secondary work was mainly low-skilled such as selling cakes, housework, day labour, small livestock care and others, all of which are probably still important supplementary and income safeguarding activities for some people.

Data from Figure 4 also show an interesting division of labour between women and men. Women, for example, dominate activities such as running a tea stall or grocery shop, or working with cloth and as a tailor, while far more men than women are engaged in the scrap business, in rickshaw pulling, selling fish and as drivers, for example.

Figure 4. Reported Business of Programme Participants (N=495 – see Annex 10, Table 4 for disaggregated age/gender data)

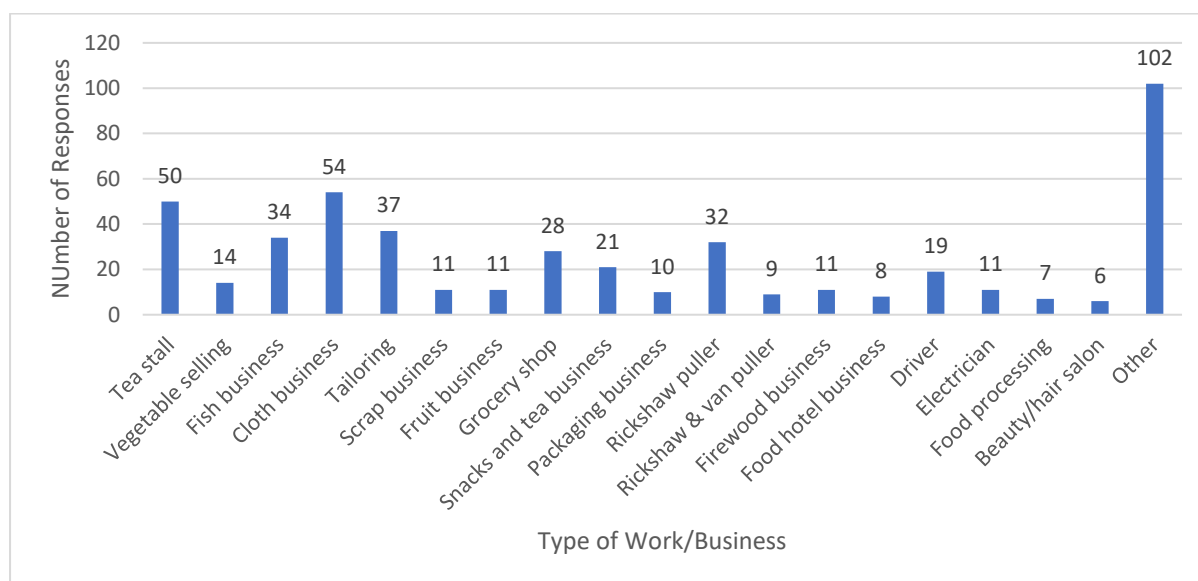


Table 8 presents a comparison of the monthly income from peoples’ business before and after support was received from this programme. Not everyone chose to respond to this question – or likely could not remember their starting income level – which was an option provided to them by the interviewer. Average change in income for women was BDT5,512 (UK£40), while for men it was BDT6,141(UK£45).

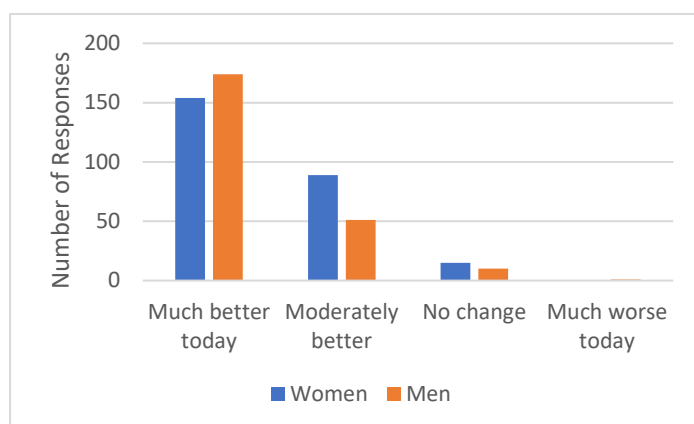
What is striking from this summary is the number of people who have successfully increased their monthly wage earnings from below BDT10,000 (UK£71) a month to amounts higher than this. This is particularly important in both the BDT10,000-15,000 and BDT15,000-20,000 brackets. Some participants have even gone further: one person mentioned BDT60,000 (UK£426) as their current average monthly income. While there is no fixed minimum wage in Bangladesh – it is set by sector – for garment workers, for example, the minimum monthly wage is CDT12,500 (UK£88).

Table 8. Average Monthly Income Before and After this Programme

RANGE (BDT)	BEFORE (N=373)	AFTER (N=477)
0-5,000	95	36
5,000-10,000	199	136
10,000-15,000	61	205
15,000-20,000	6	82
20,000-25,000	1	9
25,000-30,000	1	7
>30,000	2	2

For most people the economic gains they have witnessed have been an important transformation, with 329 individuals (66%) stating that their situation was “*much better today*” (Figure 5). It was particularly gratifying to note that many women believe that their situation has improved. Just one person reported that her/his situation was actually worse today compared with before this programme.

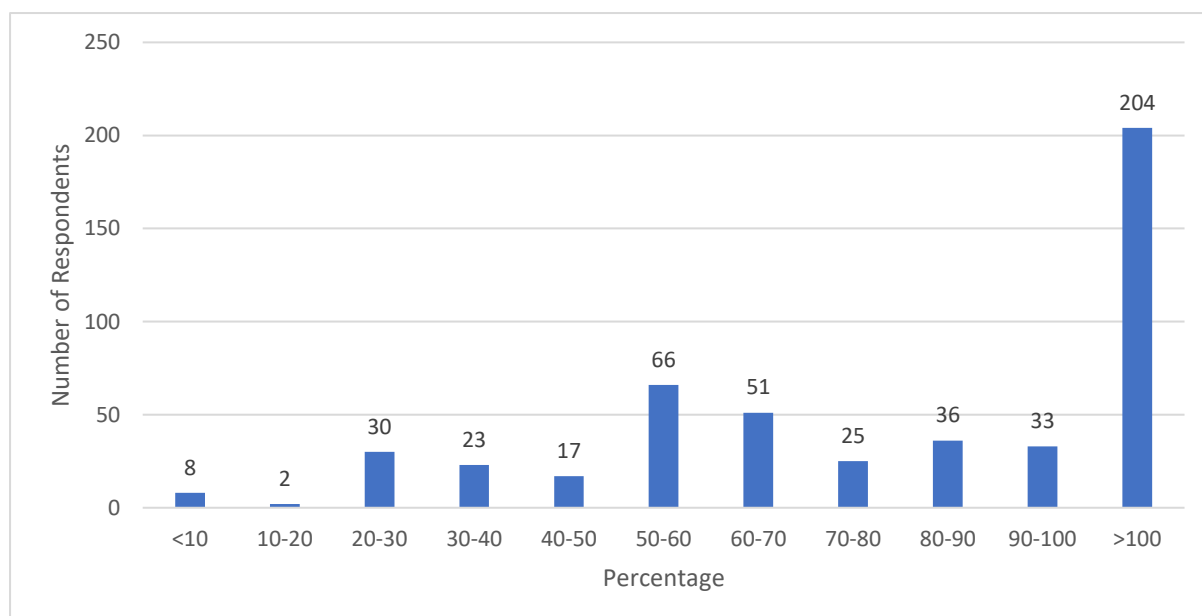
Figure 5. Financial Comparison of Participants before this Programme and Today (N=495)



Of those people who thought that their situation was either “*much better today*” or “*moderately better*”, all but three individuals thought that this was a result of the cash and training support they had received from this programme.

The percentage increase in peoples’ earnings is shown in Figure 6, with more than 200 participants noting more than 100% change in their financial income.

Figure 6. Percentage Increase in Peoples’ Earnings (N=495)



The same skills learned through this initiative have also allowed some people to expand and diversify their business – a total of 416 people (84% of the total). This has provided people not only with a better understanding of how to find work/business but also to have a broader and improved knowledge and/or skills of business management (see also Output Indicator 1.1).

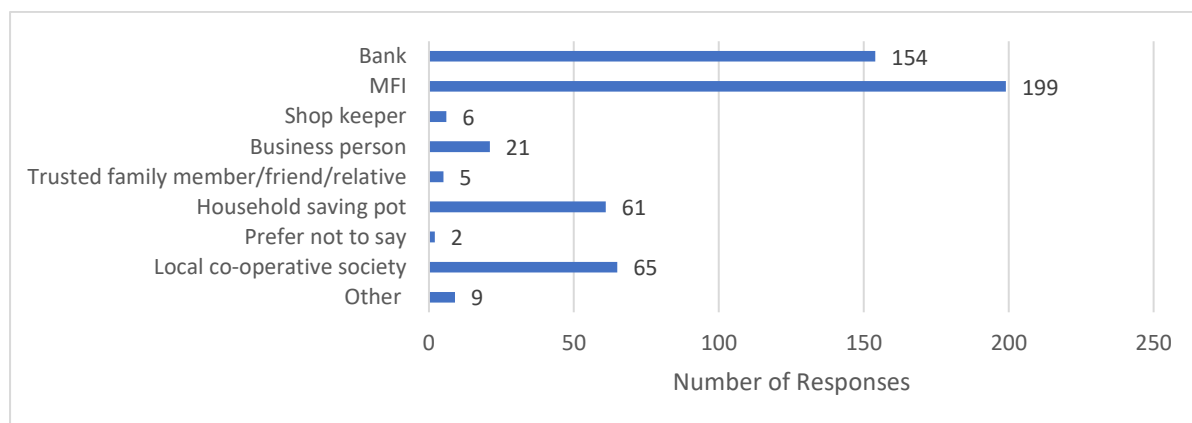
Quite a high number of programme participants (N=399 – 81%) reported that they are able to save some money from their business. While the amount of monthly savings reported might seem small at first sight, 135 people mentioned BDT135 (UK£3.50), for example, and another 65 people BDT1,000 (UK£7), these are still sizeable amounts that people are slowly – but regularly and consistently – amassing for a specific project or unforeseen event. The figures cited here, however, are identical to those spoken with during KIIs: some of the businesses, it should be remembered, will have ongoing monthly costs such as maintenance, spare parts and garaging, for example, for rickshaws. It was positive to see how people were successfully calculating such costs into their business thinking, in addition to how much they could reliably set aside as savings each month.

The maximum monthly savings reported by one person was BDT15,000 (UK£106), though her/his work is probably quite specialised – a packaging business. What is perhaps a more important take away from these findings is the fact that for many participants (N=367 – 75%), saving money has become a regular occurrence in the past 12 months.

While some people maintain their savings in a single place, some may use as many as three – a bank, microfinance institution (MFI) and a savings pot in their home. Microfinance institutions were, however, the number one preferred method (Figure 7) although those in possession of a bank account also noted that there were certain benefits of having this as a means of savings. Three main reasons were given to explain this:

- the bank is known/expected to be a safe establishment;
- funds are available in case of an emergency; and
- having a bank account motivates people to save.

Figure 7. How People Save Money (Multiple Responses – see Annex 10, Table 7 for disaggregated age/gender data)



From discussions with businesspeople, however, it was learned that the preference of saving with a MFI was that it was easier to obtain a loan from them, compared with a bank. This shows that although having savings in a safe establishment might still be quite a new phenomenon for some, they are already starting to look to the future regarding additional investments and business expansion.

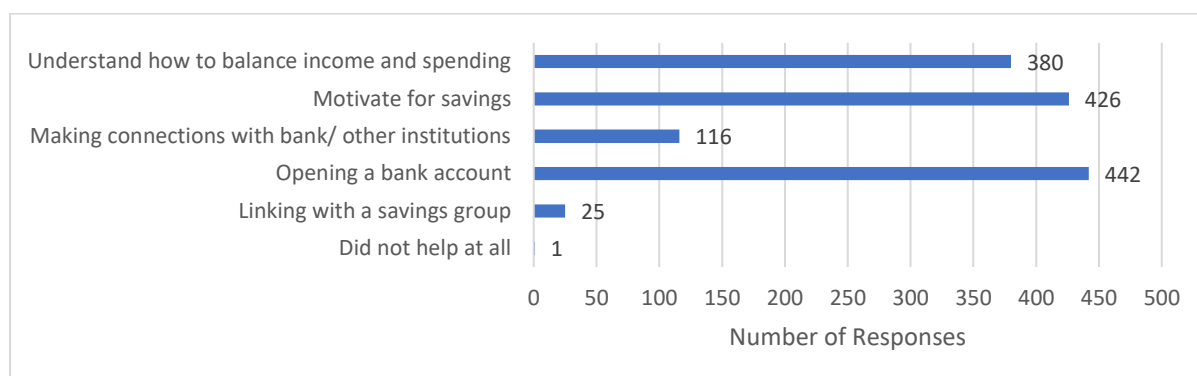
Reported savings ranged from BDT200 (UK£1.5) to BDT150,000 (UK£1,065), though with considerable differences. Most people (N=44) told the evaluation that their savings were around BDT15,000 (UK£106) though the overall spread of data showed that around 72% of respondents had savings in the range of BDT5,000 (UK£35) to BDT20,000 (UK£142).

“Not having money in our hands is a good thing as it makes us save.”
Member Stadium Women’s Squad

Thirty-one per cent of respondents also informed that they were part of a local savings group, which everyone reportedly had found to be very helpful. Various reasons were given to support this, which included being able to borrow funds if needed in an emergency, being able to consult with and get advice from other people and through using such contacts as a means of finding employment.

Being a member of a savings group was, however, far outweighed by the assistance provided by this programme, in particular by helping people open a bank account, understand bookkeeping and being able to balance income and expenditure, and for the motivation it provided for people to save some money regularly (Figure 8).

Figure 8. How the Programme has Helped with Savings (Multiple Responses – see Annex 10, Table 8 for disaggregated age/gender data)





4.3 Output 2: Livelihood Assets Protected through Disaster Risk Reduction Measures

Four indicators were established with respect to Output 2, as shown in Table 9.

Table 9. Summary Statement of Achievements for Output 2

OUTPUT 2. LIVELIHOOD ASSETS ARE PROTECTED THROUGH RELEVANT DISASTER RISK REDUCTION MEASURES.		
INDICATOR	ACHIEVEMENT	SUCCESS
<p>2.1 Number of business owners able to articulate disaster-related risks and the measures required to protect their businesses from those risks.</p> <p>Target: 1,575</p>	<p>At baseline, 490 of 1,750 respondents indicated that they applied basic DRR measures to protect their lives and livelihoods. At endline, 1,638 people (815 women and 823 men) reported that they had incorporated known hazards/risks in their business plan and actively practised measures to protect their income-generation options and households. This demonstrates a significant, positive shift in behaviour and preparedness amongst the surveyed cohort, strengthening the resilience of peoples' businesses and contributing to longer term viability.</p> <p>Household survey data showed that some respondents apply as many as nine DRR measures: see also Figures 9 and 10.</p>	
<p>2.2 Number of supported youth with a saving practise in place as a safety net, disaggregated by gender, age and disability.</p> <p>Target: 240</p>	<p>At baseline, of 750 youth surveyed, a total of 153 (85 women and 68 men) reported consistent saving habits. With a target set at 240 people, by the end of this programme, 410 people (210 women and 196 men) were saving money, a direct result from the financial literacy training provided in addition to a deeper understanding and appreciation of the value of saving. Many reasons were given to explain this new practise including preparation for unforeseen hazards, land purchase, house repairs and covering marital expenses, to name a few.</p>	
<p>2.3 Number of Community Disaster Management</p>	<p>This indicator is a measure of the functionality and long-term viability of these Committees, which have</p>	

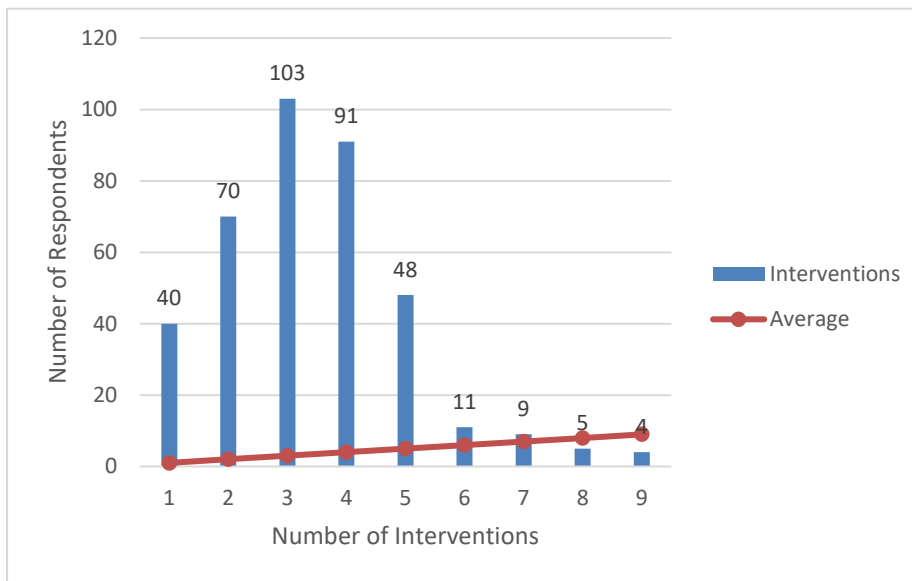
<p>Committees that are functional in all 16 communities.</p> <p>Target: 16</p>	<p>played a series of key roles in this programme (and beyond).</p> <p>In total, there are 273 CDMC members (107 men and 166 women), including 32 disabled people in 16 Committees. All CDMCs received support from this programme – 10 had previously benefitted from the V2R 2019 Urban Programme). At the time of the Final Evaluation, two Committees were not engaged with the programme on account of security issues.</p> <p>The Endline Report notes a series of broad criteria that CDMCs are expected to meet or have met. It notes that all 16 CDMCs are indeed functional with regards the stated criteria. Observations from the Final Evaluation, in addition to face-to-face discussions with CDMC members – and other individuals – however, questions the effectiveness and, inevitably, the sustainability of these entities.</p>	
<p>2.4 Number of women in decision-making positions in Community Disaster Management Committees.</p> <p>Target: 25</p>	<p>From FGDs with all 16 CDMCs at endline, it was observed that men and women have equal access and opportunity to raise issues/opinions in all CDMCs. Of the 48 key positions in these committees, 25 are held by women, as at baseline. Six women hold the position of President. Overall, women's involvement is key to the success of CDMCs. They help in organising, planning, keeping records and making sure the committee's work is effective. Given their significant contribution, incorporating women's insights into programme planning and implementation becomes indispensable.</p>	

With regards to DRR-related activities, it should be noted that some participants had already received some information under the former V2R Urban Programme (2019). Ten of the current CDMCs were specifically targeted under this, which included the construction of a meeting space and the provision of essential life-saving equipment. Under the current livelihoods programme, additional information was again provided to the same Committees in addition to six newly formed CDMCs in the same (“extended”) communities. The current initiative, however, focused on helping business owners understand how they might take appropriate precautionary measures to safeguard their assets in case of a disaster.

“Learning has no limit. Our knowledge is already improved but we need more.”
 CDMC Member Uttor Polashpur

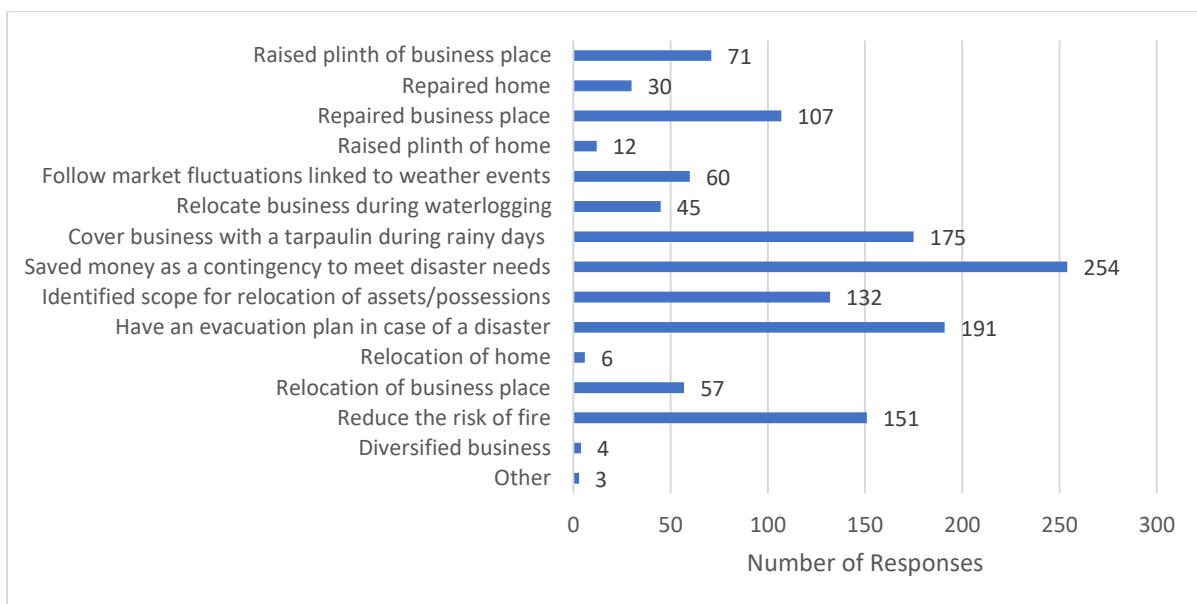
Of the people spoken with as part of the household survey, 92% (N=454) said that they had gained new knowledge about how to protect their household and business from some of the worst effects of a disaster. Around three-quarters of the surveyed group (N=381) also said that they had had some experience with applying disaster risk reduction practices to help protect their lives and livelihood assets. What is noteworthy in this instance is that people are aware of as many as nine different practices, with the number of actual interventions reported shown in Figure 9.

Figure 9. Number of Interventions Implemented



The main measures taken are presented in Figure 10, of which the most commonly reported measure was money saved as a contingency to meet disaster needs or during a lean period. This was almost certainly a direct outcome of this programme.

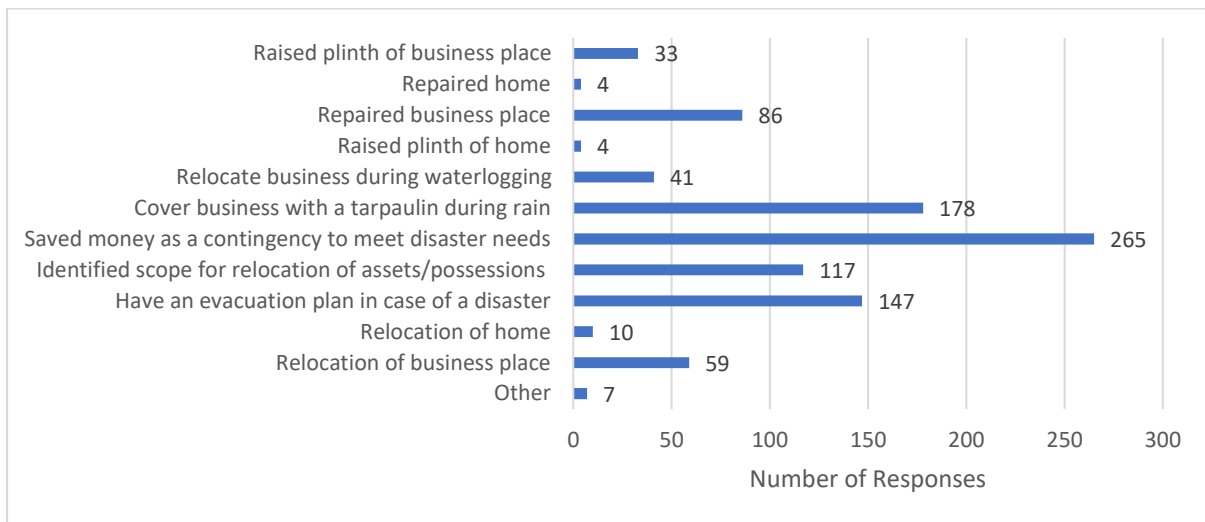
Figure 10. Risk Reduction Practices and Measures taken by People (N=381 – see Annex 10, Table 10 for disaggregated age/gender data)



This was an unexpected finding by the evaluation team as similar surveys in other situations – including some V2R projects in Bangladesh would normally have highlighted structural changes to houses to reduce the impact of flooding, for example. Other notable findings in the current instance were to “cover a business with a tarpaulin on wet days” – a simple and inexpensive action, but yet entirely appropriate – “identifying the scope to relocate assets/possessions in case of a disaster/evacuation”, and “following market fluctuations linked to weather events”.

A good number of people (346 – 70%) reported that they have a plan to protect their business during a disaster, almost all of which have specific risk reduction/avoidance measures such as those shown above in Figure 8. Some of these measures have clearly been included in peoples’ business plans and reflected to much the same levels of priority as shown above, in those plans (Figure 9).

Figure 11. Risk Reduction Measure in Peoples’ Business Plans (Multiple Response – see Annex 10, Table 11 for disaggregated age/gender data)



The following quotes from participants in a few communities highlights the diversity of the DRR measures used in their business plans:

- *“We have been able to reduce the loss of goods in the rain.”* Participant speaking about adopted DRR measures: Stadium Community.
- *“[I] Have saved up, which will come in handy during any kind of accident or calamity.”* Uttor Polasphur Community.
- *“We have strengthened the infrastructure to protect against disasters.”* Stadium Community.
- *“I managed to repair the rickshaw with savings.”* Stadium Community.
- *“During the flood, the water could not reach the shop.”* Vatarkhal, Barafkal, Buribari communities.



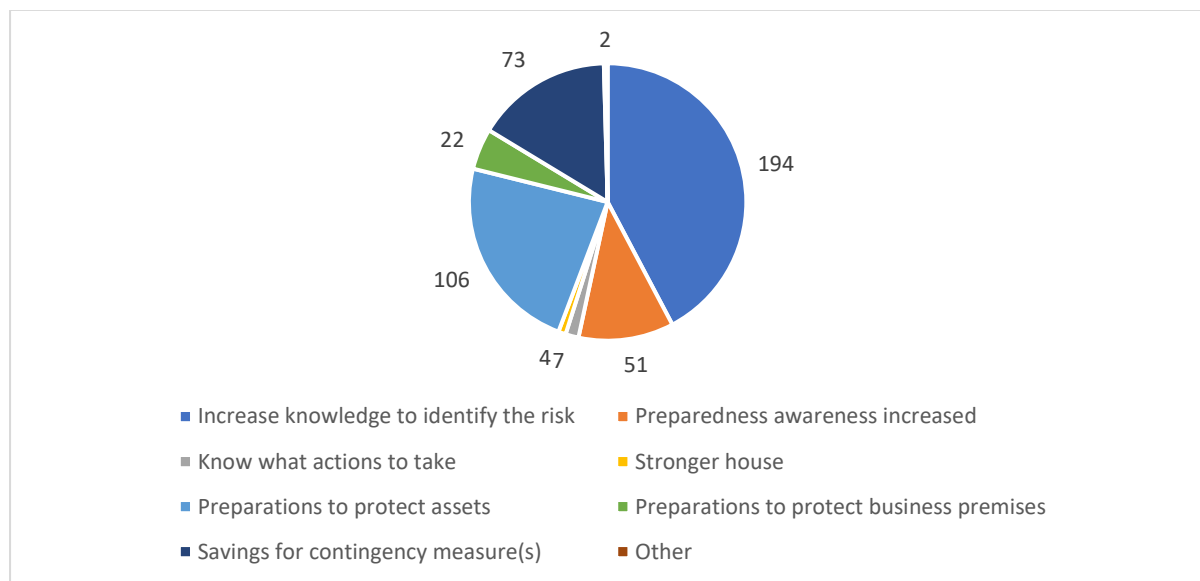
Caption: Examples of measures taken to protect a shop premises and home (both of programme participants) by raising the plinth above ground level.

It is clear that knowledge gained from this programme has helped people protect their assets/business, as indicated by a total of 461 people (96% of the survey sample), 382 (83%) of who said it *“helped a great deal”*. Only one person though that it had not helped them *“very much”*.

Today, most people living in these communities feel better prepared to deal with the consequences of another disaster, as indicated by 459 (93%) survey respondents. The main reasons for this change are presented in Figure 10, which is dominated by an improved knowledge to identify a risk and ways in which to protect people’s personal and business assets.

People spoke freely and knowingly about these aspects of DRR in various KIIs and FGDs as well, while on-site observations clearly showed that many households in the communities visited had taken comprehensive steps towards risk reduction from flooding and fire, in particular.

Figure 12. Change(s) that has Enabled People to be Better Prepared for a Disaster (N=495 – see Annex 10, Table 12 for disaggregated age/gender data)





4.4 Output 3: Women’s Influence over their Economic Status is Improved

This programme placed particular emphasis on raising the profile of women in the selected slum societies, with a specific focus on enabling and helping them to develop (mainly) independent business/work opportunities. As an overview, seen against the expected outputs, this programme has reached and surpassed its expectations in this particular subject (Table 10).

Of the 258 female respondents to questions in this part of the household survey, slightly more than half (N=133) noted that they had faced challenges in finding and keeping work or an IGA in the past. Quite a sizeable number (N=105 – 41%) also mentioned that they had continued to face such challenges in the 12 months preceding this evaluation.

A range of reasons were given to support these findings, as shown in Figure 13, with some women citing as many as six different reasons.

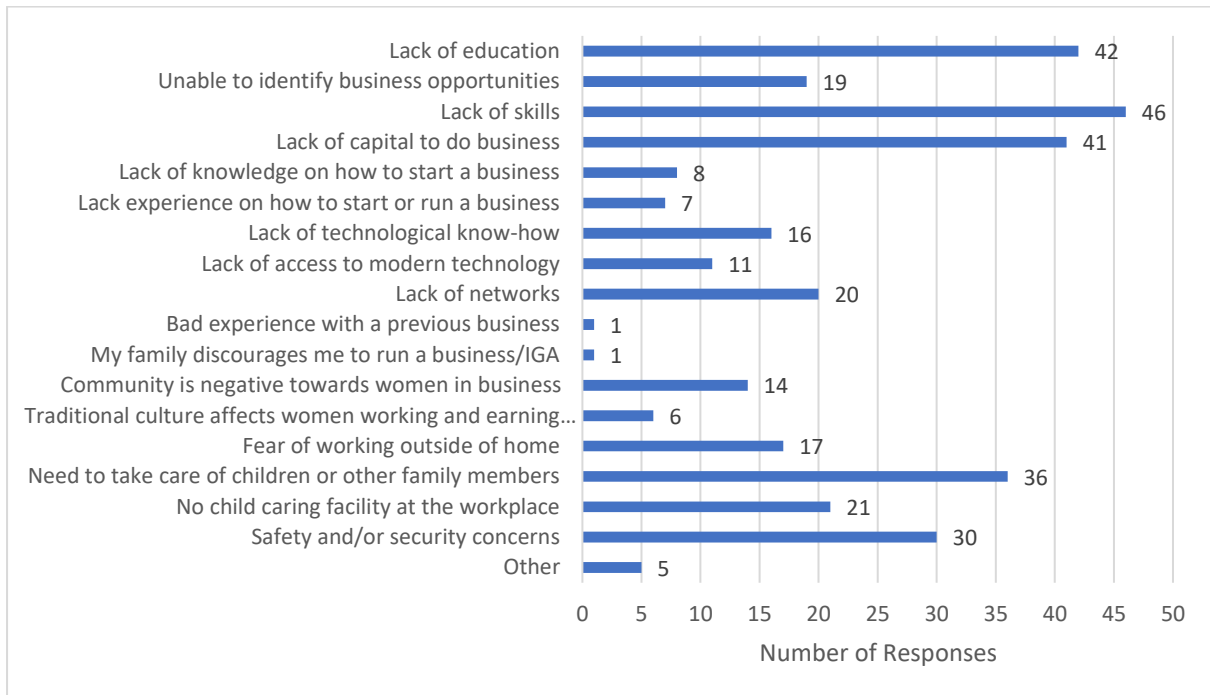
Table 10. Summary Statement of Achievements for Output 3

OUTPUT 3. TARGETED WOMEN'S INFLUENCE OVER THEIR ECONOMIC STATUS IS IMPROVED, e.g., ECONOMIC ACTIVITIES, INCOME GENERATION AND DECISION-MAKING.		
INDICATOR	ACHIEVEMENT	SUCCESS
<p>3.1 Percentage of women reporting increased contribution to household income (for male-headed households only) by at least 10%.</p> <p>Target: 80%</p>	<p>The baseline survey with 1,187 female participants in male-headed households indicated that 71% contributed to family income, though the scale of actual contributions was not recorded. At endline, with data from 1,175 female participants, some 86% of respondents were found to contribute to their household income.</p> <p>Findings from the household survey take this a stage further: only one woman mentioned that her earning contributed around five per cent of household income. Forty-five women reported their earnings constituted 50% of household income, with an additional 34 saying this was at a level of 100% (see below).</p>	
<p>3.2 Number of women who report that existing community groups and/or Women Squads support their efforts to attain or improve income-generating and livelihood activities.</p> <p>Target: 750</p>	<p>At baseline, of 1,257 women surveyed, only 89 (seven per cent) reported receiving support from community-based groups such as the CDMCs: Women Squads were only later formed as part of this programme. At endline, from the 1,218 women surveyed, 930 people (76%) reported receiving support from community groups. This included 213 people with either a disability or being in a vulnerable situation.</p> <p>Household survey data as part of the final evaluation show that of 78 women interviewed who acknowledged being a member of a local committee, 75 (96%) said that they had received support from the committee in developing/maintaining a livelihood or IGA.</p>	

Lack of skills, education and capital were noted as the main barriers which women faced on the technical/suitability level, but the need to take care of their children/family members and the often lack of facilities for children at the workplace were also important aspects mentioned.

While the findings presented in Figure 11 show that there are still a number of challenges and barriers faced by women in terms of finding work, considerable advances have been made compared with the situation before this programme started. In addition to the training support people have received, being part of a group such as a Women's Squad offers them the opportunity to gain and share information on a range of social and economic issues, all of which has contributed to their empowerment.

Figure 13. Challenges women faced in finding work in the 12 months before this evaluation (N=258 – see Annex 10, Table 13 for disaggregated age/gender data)



Of particular interest here also was the fact that only one person mentioned that her family had discouraged her from starting a business, which already highlights the fact that this programme has achieved a great deal in elevating women’s’ positions within their families and communities to now being active earners and contributors to household welfare and security.

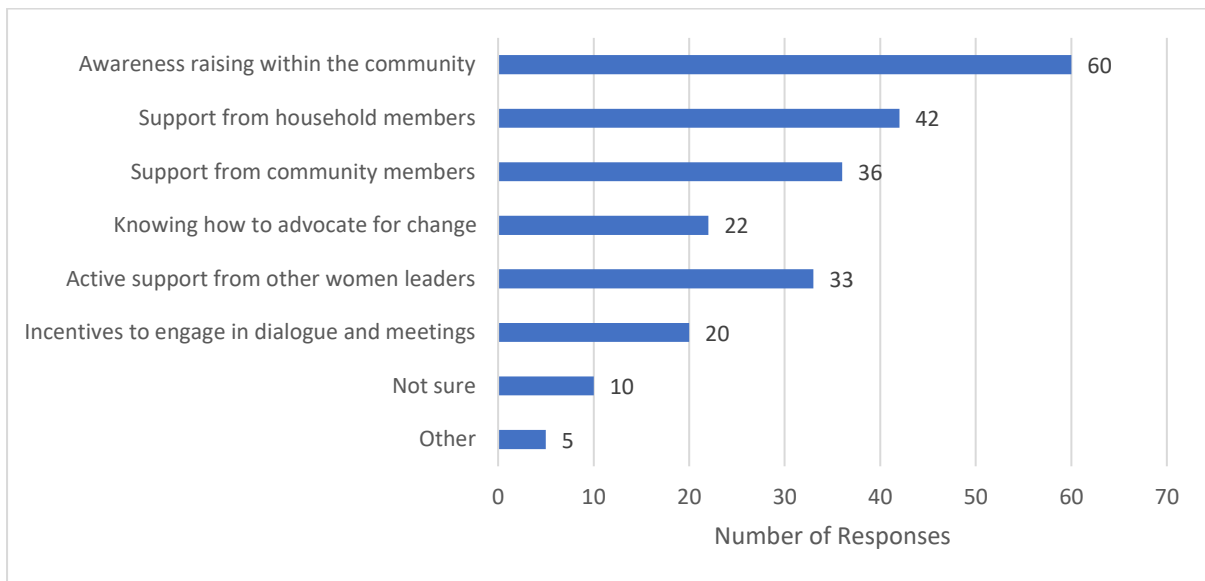
“After the training I received, I forgot the fear that I used to have in the past.”
 Member Stadium Women’s Squad

While women were given the option to mention several issues in response to this particular question on challenges they faced, when then asked to identify the single reason that prevented them from starting/running a business, similar response to the above – the lack of skills, education and capital were those most commonly cited.

As people were obviously aware of quite a range of barriers and/or challenges that they faced in finding work, a follow up question sought to probe how they felt that such challenges might be reduced. Results shown in Figure 14 show that a combination of awareness raising at the community level in addition to greater support from household and community members were thought to be the most appropriate ways of tackling these challenges.

According to 214 women spoken with (83%), this programme has already helped women to address and overcome some of these issues. What was appreciated by people was the range and breadth of issues covered, with some women citing up to nine examples where the programme had been able to help them (Figure 15). Most prominent amongst these responses, however, was skills training, knowledge about saving and the cash grant provided.

Figure 14. Suggested Ways to Reduce or Remove Challenges (Multiple Response – see Annex 10, Table 14 for disaggregated age/gender data)

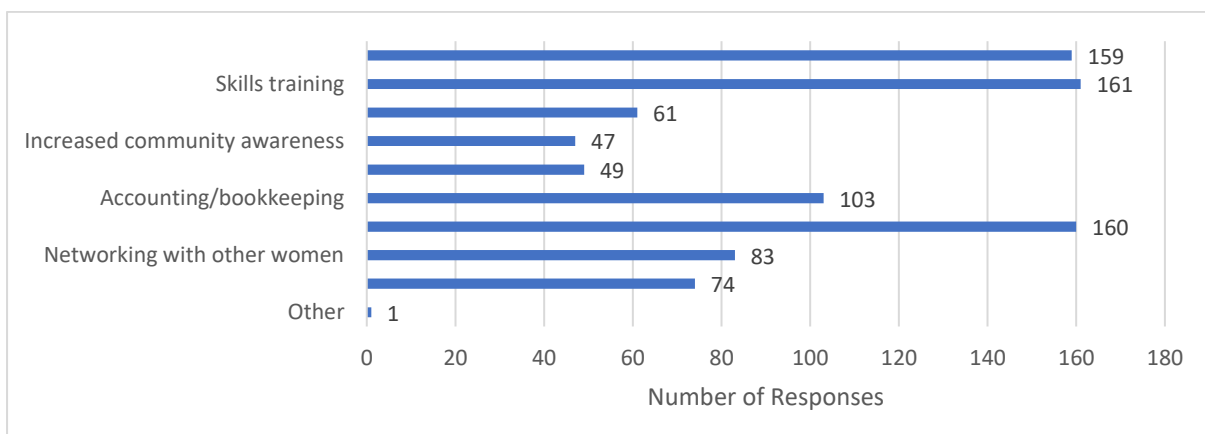


“Women have progressed a lot from the past when we could not speak freely or openly.”
 Member of Stadium Women’s Squad

When asked once again how they would rank the importance of the different types of support they had received, the cash support was by far the single most important (112 people – 43%), followed by skills training (41 – 16%) and then a combination of knowledge of bookkeeping and savings (23 citations – 9% – each).

Many of the women spoken with as part of the participant’s survey stated that they contributed to their family or household’s (in the case of a male-headed household) needs – 230 people (89%). Twenty-two women did not, while an additional six mentioned that they had “no income opportunity” so were unable to contribute in this way. Levels of contributions varied widely: 34 women, for example, said that they contribute 100% of household income on a regular basis, while 100 others said their contributions were from 40-70%. At the lower end of the scale, 13 women contributed less than 10% to household income. Around 53% (N=138) of women acknowledged that they were mainly responsible for paying for a specific service such as school fees or medical fees.

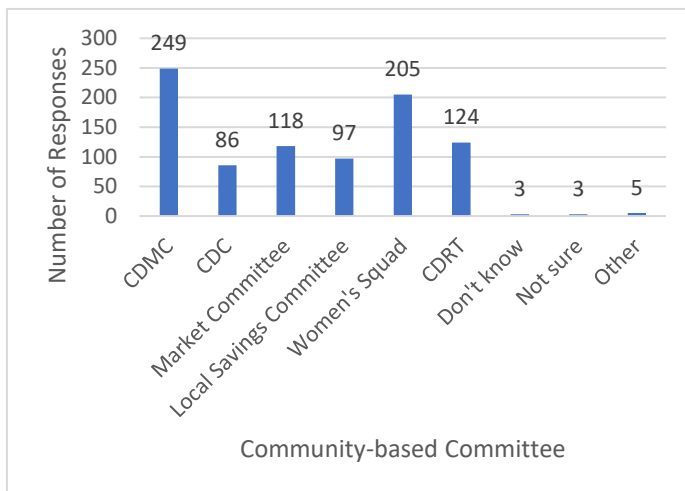
Figure 15. Stand Out Support Received from this Programme (Multiple Response)



Fewer than one-third (78 people – 30%) of women spoken with belonged to a community structure, though there is widespread knowledge that community-based committees exist (Figure 16). What is significant, however, is that of these women, virtually everyone stated that they are able to inform, influence and make decisions within their respective groups. While it cannot be ascertained from these data, it is likely that a good number of these respondents are members of a Women’s Squad, where discussions appeared to be far more open and inclusive compared with CDMC meetings. This was certainly the impression gained from FGDs with both groups of people speaking the Evaluation Team.

“After receiving the BDT30,000 cash grant, my business started doing well: my husband is also now very happy.” Member Stadium Women’s Squad

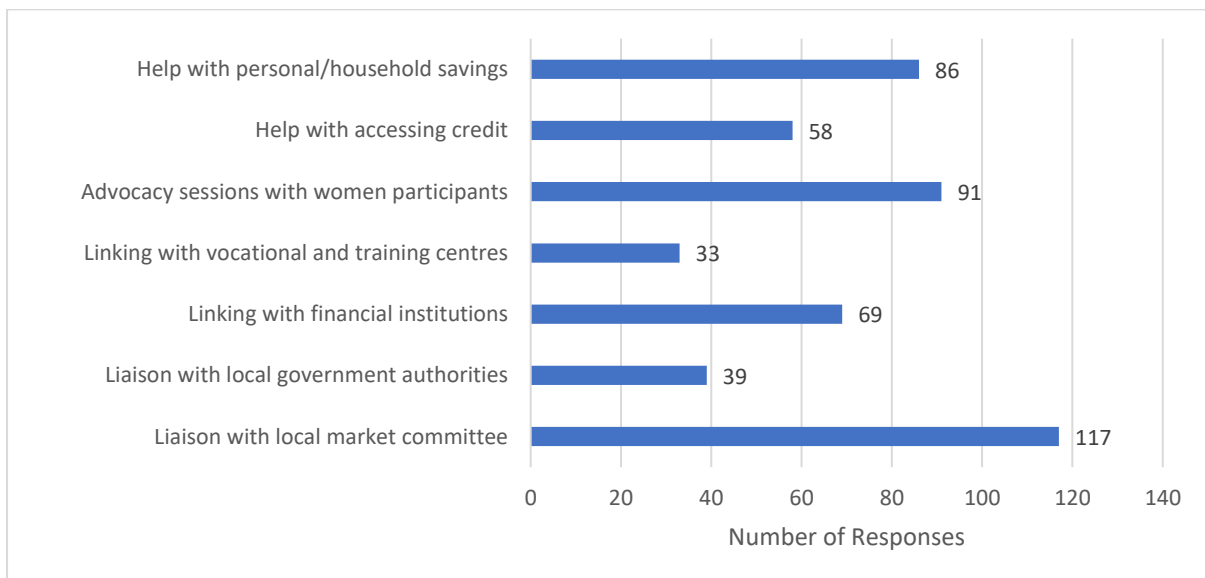
Figure 16. Knowledge of Community-based Committees (Multiple Response)



Further evidence for this might lie in the response to a subsequent question as to whether their local committee had supported them in developing a livelihood or IGA or continuing a business. Virtually all women respondents said that it had supported them and, furthermore, that the support received had been “helpful” in ways shown in Figure 17. Clearly, helping put women in contact with others – market committees, local authorities, financial institutions and more – was a much-appreciated contribution from the

programme as these options were possibly not available to them in the past.



Figure 17. Support Received by Women from Community Structures (Multiple Response)




4.5 Output 4: Linkages Created with Social Services, Markets and Businesses

Output 4 was mainly focused on providing auxiliary support to the knowledge shared on business training and women’s empowerment to help strengthen the foundations of new and existing businesses. Several issues were addressed, namely access to social safety nets, improved access to markets and professional guidance and mentorship provided to businesspeople. Despite failing to reach two of its pre-determined targets, significant progress was nonetheless made in all of these advances (Table 11).

Table 11. Summary Statement of Achievements for Output 4

OUTPUT 4. LINKAGES TO SERVICES AND SOCIAL SAFETY NETS, MARKETS AND BUSINESS OPPORTUNITIES ARE CREATED.		
INDICATOR	ACHIEVEMENT	SUCCESS
<p>4.1 Percentage increase in the number of vulnerable people accessing social safety nets, disaggregated by gender, age and disability.</p> <p>Target: 10% increase from baseline</p>	<p>From baseline findings of 79% of people spoken with to an endline figure of 91%, the highest levels of awareness were recorded in the 18-47 age group, suggesting that younger adults and middle-aged individuals are well informed about how to access government services.</p> <p>Findings from the household survey show that 467 people spoken with (96% of the sample size) now have a better understanding on how to access a social safety net, compared with before this programme. Figure 16 presents some of the main reasons that underpin this.</p> <p>With a target of reaching 89% of the cohort, this indicator has been met and surpassed.</p>	
<p>4.2 Number of supported people reporting improved access to markets (including job markets) after receiving orientation/counselling, disaggregated by gender, age and disability.</p> <p>Target: 2,250</p>	<p>From a starting point of 276 individuals, at the end of this programme, 2,134 people – 1,077 women and 1,057 men, of who a total of 62 had a disability – reported having improved access to markets, including job markets. Highest achievements were in the 33-47 age bracket (N=846), followed by the 18-32 year grouping (N=712).</p> <p>Underpinning this striking change, as supported by the evaluation’s household survey, were a number of issues and approaches that included information on saving opportunities, business planning and management and accounting/ bookkeeping (see also Figure 19 and Figure 20). Delays with programme implementation are likely to explain the slight shortfall in the programme achieving its target of 2,250 people.</p>	

<p>4.3 Number of business owners receiving mentorship support from successful entrepreneurs.</p> <p>Target: 1,400</p>	<p>This programme introduced an innovative counselling support system by engaging a range of successful local entrepreneurs to guide various aspects of business operations with new and pre-existing businesses. From a baseline of zero, it has reached a total of 1,066 people (593 women and 473 men), falling a little short of its target of 1,400.</p> <p>According to the Endline Survey, the average monthly income of entrepreneurs with mentorship was BDT13,389 (UK£96), which is only marginally higher than those without mentorship – BDT,13,362 (UK£95). More notable, the maximum income reported by mentored entrepreneurs reached BDT70,000 (UK£500) compared with a taking of BDT60,000 (UK£429), maximum, for non-mentored counterparts.</p> <p>Overall, the household survey recorded a very positive response to the mentorship concept (Section 4.5.3) with some of the main impacts presented in Figure 22.</p>	
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4.5.1 Access to Safety Nets

Most people who contributed to the household survey were aware of social safety nets before this programme. What this programme would appear to have improved, however, was a better understanding of what these were and how one might access them, if relevant and appropriate. As Figure 18 shows, in addition to raising peoples' awareness of the possible available services, the programme importantly clarified who might be eligible for specific types of support and provided key contacts for people to later follow-up with.

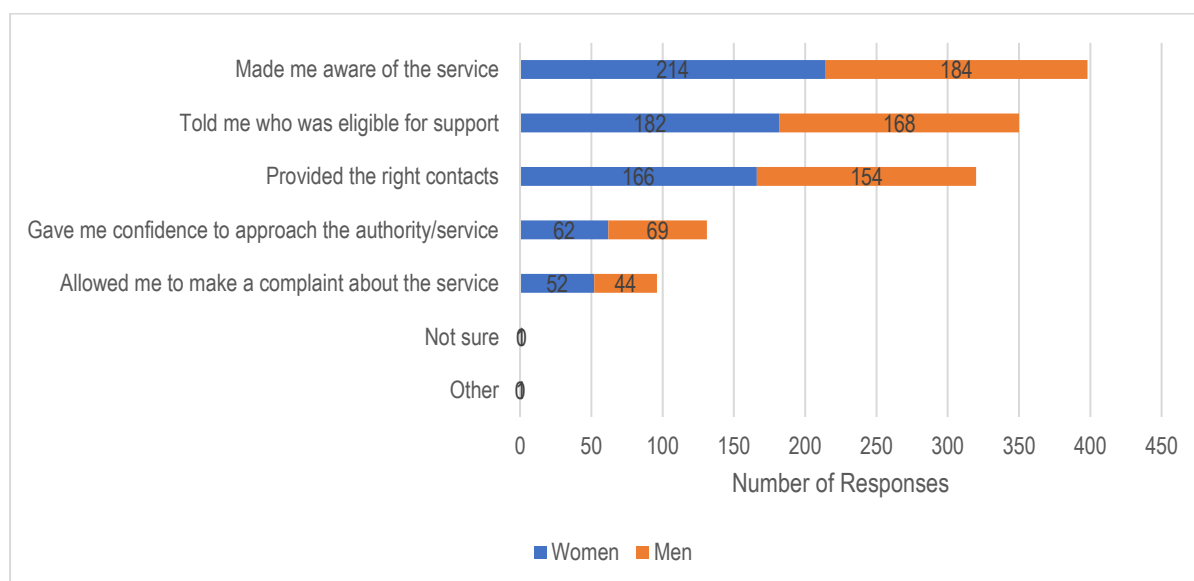
Although the vast majority of people (N=465 – 96%) noted that they knew how to access social safety nets, a far fewer number of people (163 – 35%) – or a member of their household – had already benefitted from a social safety net. Some 121 people were, reportedly, included in such a scheme at the time of this evaluation, mainly older women and men and disabled people.

Notwithstanding the above, a still sizeable number of participants (N=81) noted that they did experience a barrier/barriers that prevented them or a household member from accessing a social safety net. Political influence and nepotism within the community were cited as a major concern in addition to some people being dependent on others for help with the application process (bearing in mind peoples' education/literacy levels).

4.5.2 Access to Markets

Identifying work-related opportunities and informing people about these and how to access different work streams and job markets was a cornerstone of this programme. While some people, of course, were already engaged in one form of business or another, this was relatively low level, generic and opportunistic, with many people opting for the same type of work, e.g., a tea stall or being a day labourer.

Figure 18. How this Programme has Helped People Understand and Access Safety Nets (Multiple Response)



As shown in Figure 19, this programme strove to inform people about different approaches, options and possibilities that they might consider as a form of work or as an IGA. The extent of the information provided through such counselling is notable from the fact that some survey respondents said they received information on at least 11 of the issues presented in Figure 19, with information about saving money being the most widely remembered – and not for the first time in this survey’s findings. Eighty-one per cent of people (N=402) spoken with acknowledged that information about saving opportunities was the main issue they remembered from this counselling. Other notable topics, however, included business planning and management (N=285 – 58%), problem and risk identification – and how to overcome problems (N=283 – 57%) and accounting/bookkeeping (N=260 – 52%).

When asked to then select which of these options had been the single most useful form of support (in terms of orientation or counselling) they had received, priority was given to problem and risk assessment (N=100 – 20%), business planning and management (N=94 – 19%) and career planning (N=82 – 17%). Some of the counselling issues/topics that had previously been acknowledged as being of general interest were not, it appears, an eventual priority for people. Such issues included links with government institutions (only one person found this useful, though 98 people had initially mentioned this as a component of the counselling), credit opportunities (8 people from 158 responses), personal organisation and confidence building (6 people from 86 responses) and market information (3 people from 107 responses).

In more general terms, respondents were also asked to expand on some of the specific types of support provided by the programme, findings from which are presented in Figure 20.

Based on the findings, it appears that there have been significant changes in peoples’ knowledge and understanding of how to find out more about business/work opportunities in the local situation(s) and be able to take steps towards becoming more involved in this. While the majority (N=393 – 79%) of people interviewed said that there had been a “significant improvement” in their ability to now access markets and jobs, an additional 94 people (19%) felt that there had been “some improvement” to this situation. Related to this, quite similar figures (N=397 – 80%, and N=74 – 15%, respectively) were noted when people were asked whether the support they had received had resulted in any increase to their income: 95% of programme participants who contributed to this survey.

Figure 19. Orientation/Counselling Received (Multiple Response)

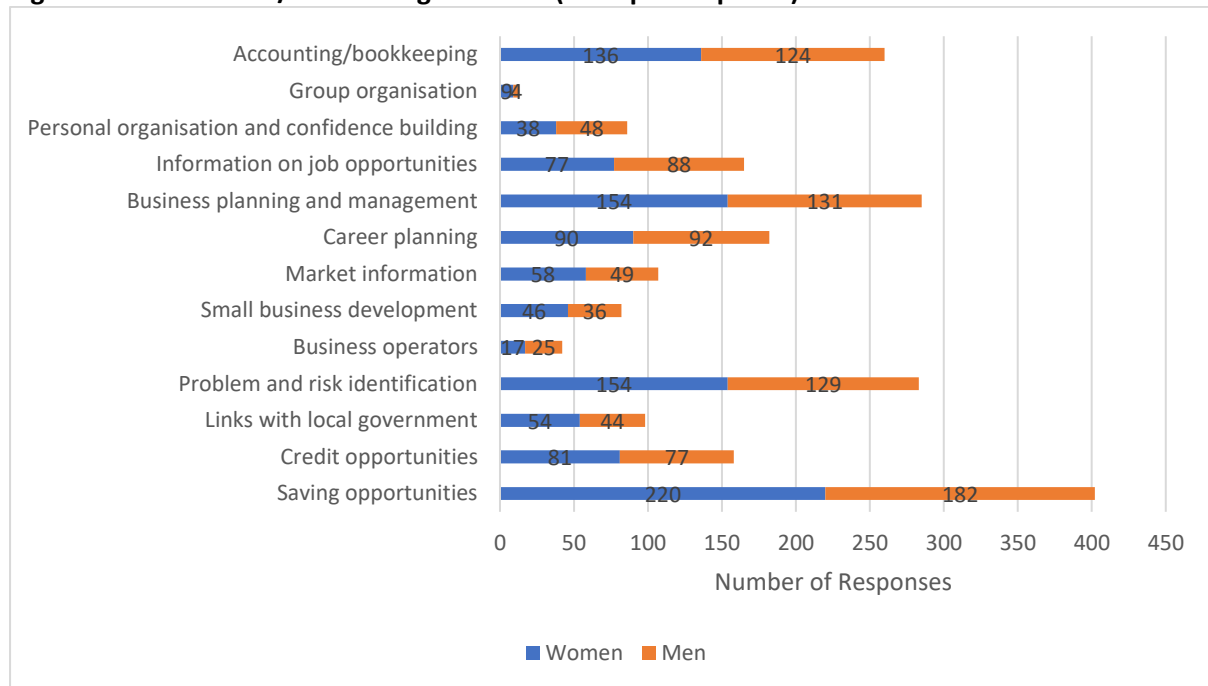
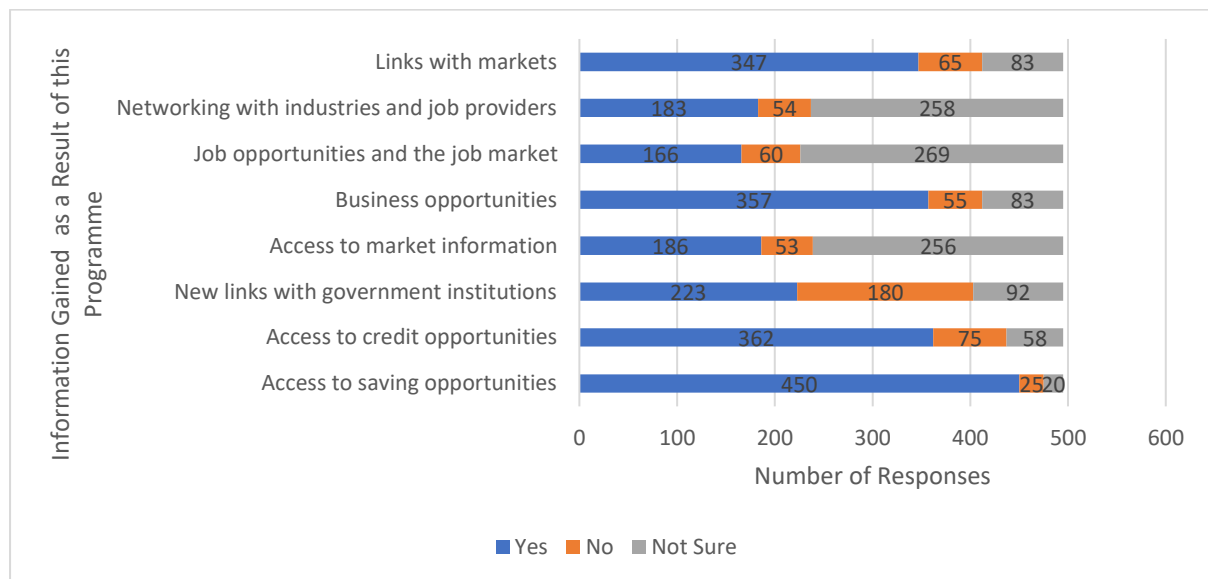


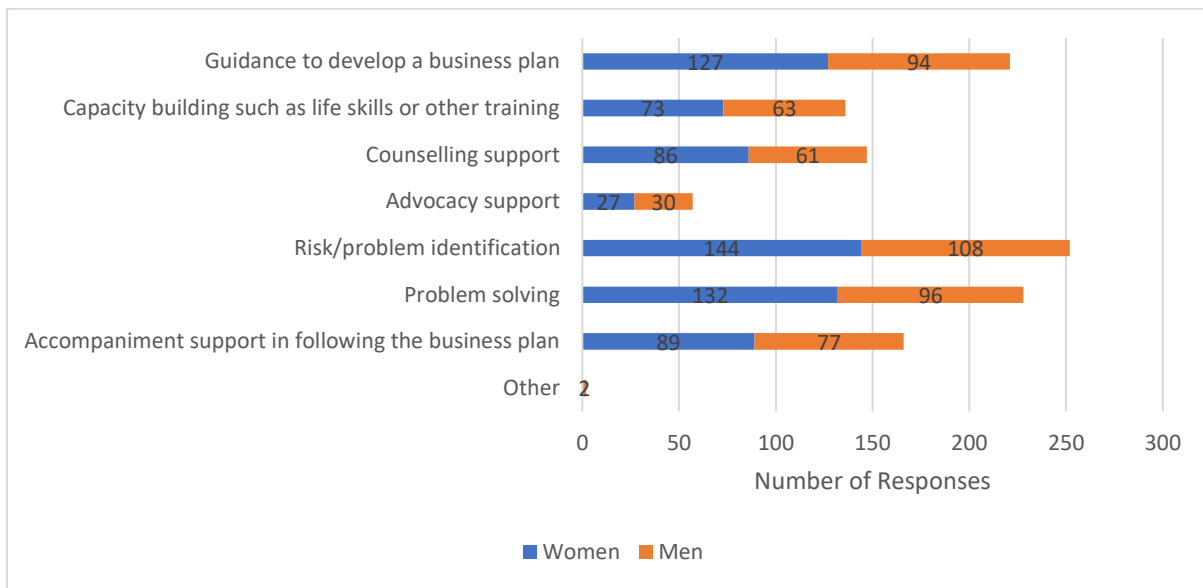
Figure 20. Information Gained through Support Provided by this Programme (N=495)



4.5.3 Mentorship

More than half of the participants spoken with (N=292 – 59%) benefitted from direct mentorship from a successful businessperson in a further attempt to help them establish and/or grow their business or IGA. The type and content of support received varied from one person to another, with some of the main forms of mentorship received shown in Figure 21.

Figure 21. Type of Mentorship Support Received (N=292 – Multiple Response)

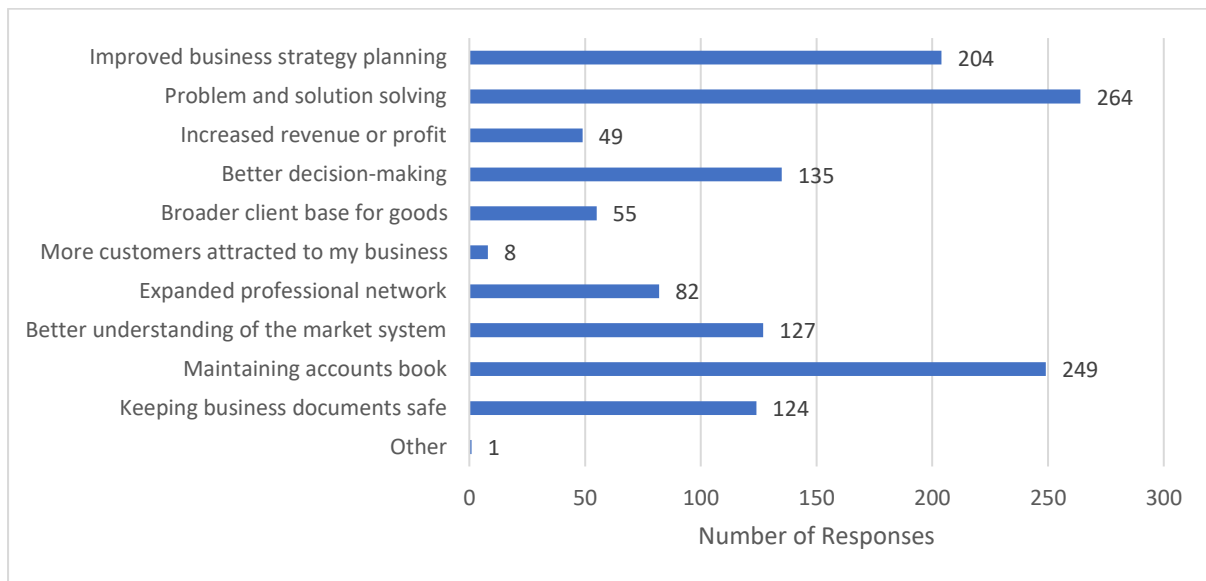


Three particular issues stand out from these findings: risk problem identification, problem-solving and developing a business plan. These concepts, which underpin business planning and management, would probably have been quite unfamiliar to many of the people selected for support through this programme, given the circumstances applied when developing selection criteria such as education levels and literacy, in addition to actual opportunities to people in these communities. Among the participants surveyed, more women than men appear to have received mentorship support.

Other topics identified in Figure 21, however, are also important, as some respondents related with more than one and as many as six of the activities shown. Many participants spoken with independently by the Evaluation Team noted how important it had been for them to have a business plan, and to know how to follow and update this, if needed. In addition, some employers mentioned their appreciation to the Evaluation Team for candidates having a well-prepared Curriculum Vitae, a positive attitude and commitment. In some instances, this was reported as being above the standard of people who had applied for jobs through other means, such as newspaper advertisements.

Meetings between mentors and participants were mostly on a monthly basis, though some weekly contacts were also mentioned. Overall, however, people reported a “very positive” (N=224 – 77%) or “positive” (N=65 – 22%) experience of having worked with mentors in this way and for the support that this provided for their business(es). Some of the main reasons associated with these comments are presented in Figure 22 which, again, shows the importance of support received in terms of identifying and overcoming problems and risks, business planning and the importance of bookkeeping. Other issues such as being better informed to take decisions, in addition to improved knowledge of market systems and dynamics and having access to a professional network of like-minded bodies are, however, nonetheless important and probably vitally supporting components to the overall outcomes of peoples’ business and IGAs.

Figure 22. Impact of Mentorships on Peoples' Businesses (N=292 – Multiple Choice)

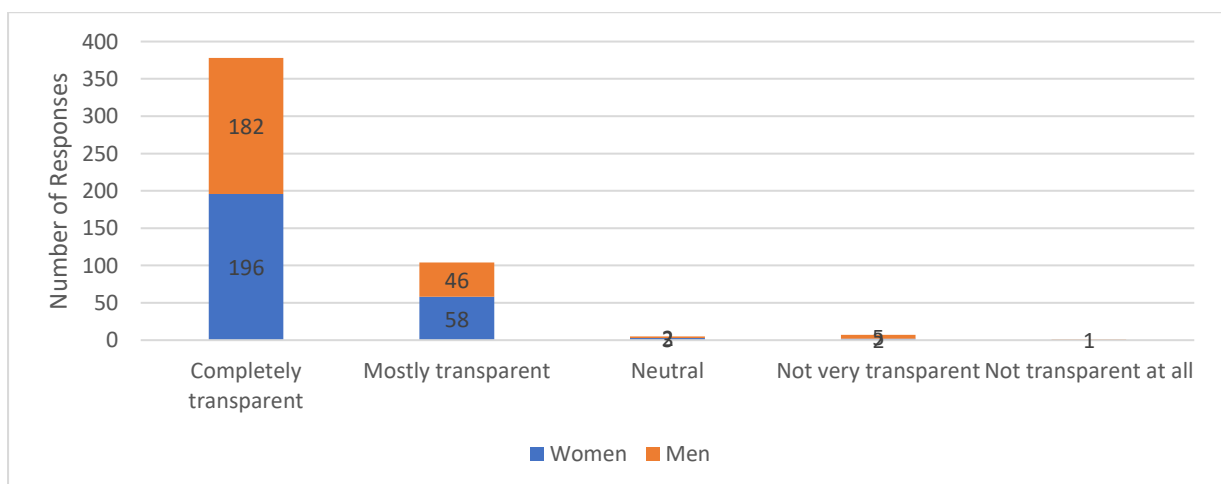


4.5.4 Cash and Other Services

As this was possibly the first occasion when a participant had received a considerable amount of cash from an organisation, it was important that people knew how this was intended to be used to improve their livelihoods. Overall, this would appear to have been the case, with most participants (N=456 – 92%) informing the survey that they had a complete understanding of the situation, while others (N=36 – seven per cent) felt that while having a good understanding of what the funds were for, it could have been clearer.

As mentioned earlier, there was considerable debate around the participant selection process, some of which resulted in delayed implementation. It was therefore re-assuring to find that, amongst participants, at least, three-quarters (N=378 – 76%) found that the process of cash distribution was “completely transparent”, while another 104 people (21%) felt that it had been “mostly transparent” (Figure 23. Eight people (two per cent) – four of who were from existing businesses and four from the youth training programme – did not believe that it had been conducted in a transparent manner.

Figure 23. Transparency of the Cash Distribution Process (N=495)



Overall, however, the provision of cash was a welcomed and positive move, as reflected in the following findings from the household survey:

- 473 participants (96%) deemed the cash distribution as either “*extremely effective*” or “*very effective*”;
- 464 people (94%) acknowledged that the amount of support provided was relevant to improving their livelihood, with an additional 30 people saying that it made a “*partial contribution*” to this;
- 473 people (96%) believed that the type of support generally received through this programme was “*relevant*” to improving their livelihood, with an additional 19 people stating that it had at least been “*partially relevant*” to this; and
- 474 people (96%) of participants were either “*very satisfied*” or “*satisfied*” with the cash and overall services provided by BDRCS through this programme. Six people were not satisfied (all who had previously commented on the lack of transparency), while the remaining eight participants remained neutral in their opinions on this question.

4.6 Findings from Households not Participating in the Programme

4.6.1 Overview

While not part of the Terms of Reference, a separate and short, independent one-day survey was also conducted in communities where no prior support had been provided by BDRCS. A household survey – structured along the lines of issues and questions of the main household survey (though shorter) was conducted by four RCY volunteers (two women and two men) already familiar with the questions and use of Kobo Collect. Households were chosen on a random basis as the RCY volunteers were not familiar with the communities.

Following discussions – which included security concerns – with BDRCS staff and counsellors, New Bazaar Adi Shamshan Colony and Palashpur M Hossen communities were selected for the Kobo survey. At the same time, separate and random KIIs were conducted by both members of the Evaluation Team, also in Palashpur M Hossen community, though not with the same people. The number of people spoken with in this instance is shown in Table 12, which equates to slightly more than 10% of the main survey household quota.

Table 12. People Interviewed in Non-participating Communities.

Survey	Location	Women	Men
Structured household level	Palashpur	11	9
	New Horizon	10	10
Random KII	Palashpur	8	2
TOTAL		29	21

With the knowledge that people in the chosen communities might not have been previously contacted for personal information in the manner in which this short survey required, great care was taken to introduce the interview and the purpose of the survey. People were assured that any information shared would be confidential and not shared: some questions relating specifically to finances, for example, were not recorded in this survey, as agreed ahead of time by the Evaluation Team and EMT. Prior consent to conduct each interview was sought and agreed upon for all the interviews represented in this report.

For purposes of clarity, specific figures cited here are extracted from the Kobo survey and not the KIIs. Findings from the latter are, however, blended in with the general narrative.

People spoken with were between 25-65 years of age, comparable with the main group of participants spoken with. All those spoken with confirmed that neither they, nor a member of their household,

had ever received any previous support from the BDRCS in terms of disaster reduction, livelihood support or women’s empowerment. Moreover – apart from five people mentioning that they had received a specific item from the Ministry of Water, no other form of support had been received by these community members. Visual assessment of the state of connecting roads – and the and lack of covered drainage – as evidenced in other communities – confirmed that these specific communities had not benefitted from external support with regard to basic infrastructure.

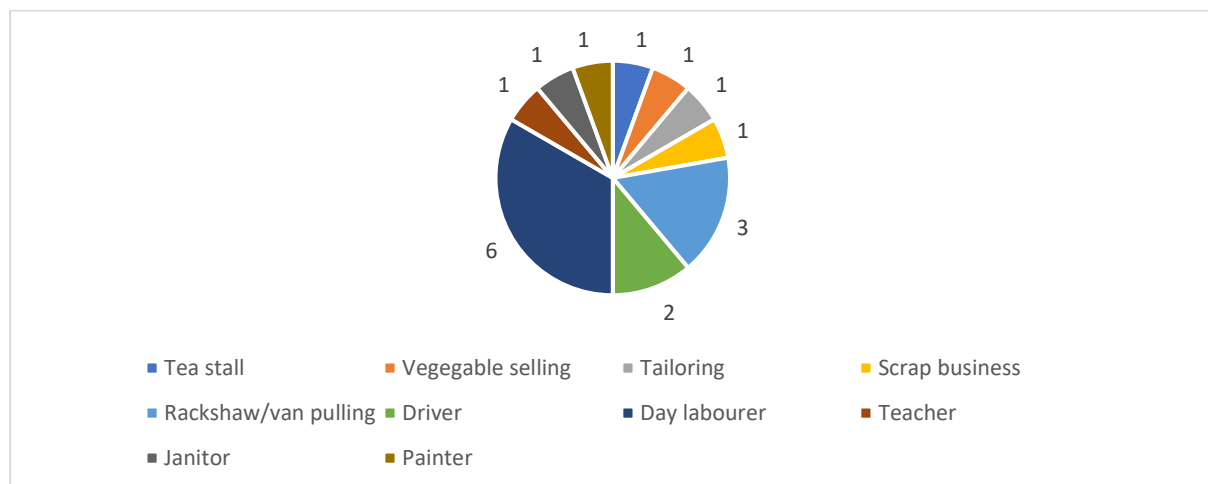
People spoken with represented different positions in their households – from the head of a household (male or female) to a family member. Household size ranged from 1-11, with six being an average figure. Of the household members, the male head of household was reported to be the main earner – 34 cases, supported by the female head of household (N=4) and other family members (N=2). Four people mentioned that their household had someone with a disability that prevented them from working: as this was a “light” survey, no further details were sought on this person’s condition.

4.6.2 Occupation and Skills

Three-quarters of the people spoken with for the survey were actively working at the time of questioning, with some of the main types of employment shown in Figure 24.

Figure 22 shows that the type of employment seemingly available to people is largely of a low-skilled/trained level. For many, this has been the same type of work they have continued with over at least the past 2-3 years: only three people indicated some change had taken place, for example, by now doing different work. Related to this, however, is the fact that most of those people spoken with (N=38 – 95%) had no other source of income at the time.

Figure 24. Main Occupation and Skills Registered amongst Non-participants (N=40)

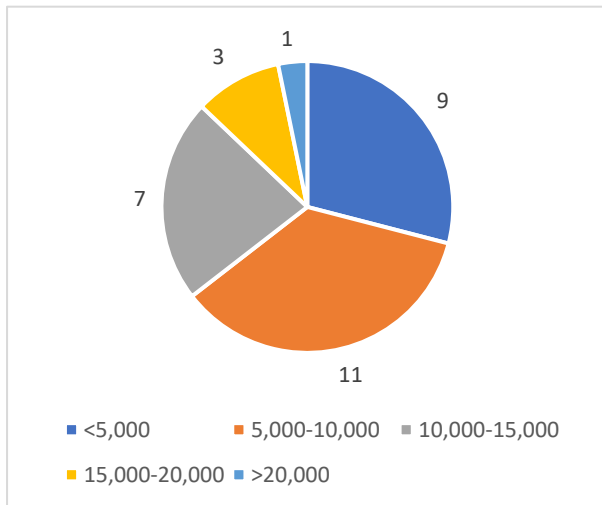


Average household monthly incomes (as stated) varied considerably but were within the following ranges: BDT0-10,000 (N=16), BDT10,000-20,000 (N=19) and >BDT20,000 (N=5). While income levels remained stable for 25 of the respondents in the previous 12 months, it had changed for some – increased for three people and decreased for nine. Of particular interest with regards the higher household incomes noted was that the individuals spoken with were either employed on a full-time basis (i.e., had a secure job), or worked in a skilled position, for example, providing tuition, as a painter or as a janitor.

4.6.3 Business Status and Savings

A wide range was noted in the average monthly income figures provided by some respondents, spanning from BDT2,000 (UK£14) to BDT33,000 (UK£233) (Figure 25).

Figure 25. Average Monthly Income (BDT) from Work (N=31)



Eighteen respondents said that they were able to save money; three preferred not to respond to this question. For most, this has apparently been a regular occurrence in the past 12 months, with MFIs being the preferred option, followed by keeping savings at home. Just one person mentioned that s/he had a bank account and only one person used two different saving options. Personal savings ranged from BDT1,000-20,000 (UK£7-140): most (N=14) were less than BDT10,000 (UK£70) while a few other respondents (N=4) said their savings were above this figure.

None of the people spoken with in these two communities had a business plan, though one person mentioned that s/he had some experience in developing such a plan but had not yet done one for their personal use.

4.6.4 Disaster Risk Reduction

Twenty-eight people (70% of this survey sample) said that either their household or workspace had been affected by a climate related incident in the previous 12-24 months. Water logging was reported in each case, with some mentioning the effects of tropical storms and high winds.



Caption: the woman on the left points to the average height of water in her house during flooding and waterlogging; pavements in the same community show no DRR measures and a total lack of drainage.

Site observations and interviews by the Evaluation Team noted a lack of preventive measures against flooding and water logging, both at household level and on access routes.

No person spoken with during either the household survey or the additional KIIs – or their family members – had ever received any awareness raising or training on how they might apply even basic risk reduction practices to protect their lives and livelihoods/assets. The most common response when asked what they did was “put everything up on the bed and wait for the water to go down”.

Only one person responded positively when asked whether their community had a Disaster Risk Reduction Plan, though s/he did not have the opportunity to contribute to this and was unaware of its status. Almost three-quarters of the people spoken with stated that they were not prepared to deal with future climate incidents.

“People don’t listen to suggestions, and they don’t know where to go or where to put their possessions – they just don’t listen.” RCY Volunteer on how people in a non-participating community respond to a disaster threat.

4.6.5 Women’s Empowerment

Fifty per cent of women spoken with in the two communities noted that they had faced challenges in finding and/or keeping work, including as recently as the last 12 months. Lack of capital to start a business, lack of education, lack of skills and the responsibility of looking after children or other family members (with no facilities being available at workplaces) were the main challenges cited – all similar to findings from the main household survey. No support has been received from any organisation to help address and overcome such issues.

At the same time, many of the women spoken with (N=13) contribute financially to their family/household’s needs. This included responsibility for paying school fees and uniforms, school materials, medical fees, transport costs and food. Widows and female heads of households, for example, had to contribute 100% of household expenses, while others mentioned that they were unable to contribute significant amounts on account of not having an income-generating opportunity.

4.6.6 Community Structures and Safety Nets

None of the women spoken with during this part of the evaluation had any knowledge of a community-based organisation that might have been able to help with issues such as livelihoods or DRR.

Most people spoken with as part of the survey (N=37 – 92%) were aware of safety nets in their area, and who might avail of these – primarily older people, disabled people, widows and those eligible for maternity allowances, according to feedback. At the same time, however, not everyone was aware how they might access these social support systems: only seven households had been successful in doing so. Barriers that were mentioned that prevent people from gaining access and support include a full understanding of the system and how it operates, local political influence and nepotism and a dependency on other to help complete the require application paperwork.

4.6.7 Mentorship

No household member has ever received any form of business mentorship or accompaniment.



4.7 SUMMARY OBSERVATIONS


4.7.1 Findings from Outcome Indicators

The previous sections have presented a combination of findings from the Endline Survey and the independent household survey, with details of the expected outputs and achievements. Presented

below in Table 13 is a summary of achievements at the outcome level of this programme, following by some final observations from programme beneficiaries on their overall appreciation for this initiative.

Table 13. Summary Statement of Outcome Achievements

OUTCOME 1.		
INDICATOR	ACHIEVEMENT	SUCCESS
<p>Number of People Engaged in Income Generation/Livelihood Activities by the End of the Programme, Disaggregated by Targeting Criteria</p> <p>Target: 1,875</p>	<p>At endline, 2,141 people (1,039 women and 1,102 men) have been assisted with developing income-generating activities and job placements, exceeding the baseline figure of 1,905 people. This demonstrates that the programme has contributed to increasing the number of people now engaged with economic activities. Some 258 individuals were not able to make or continue progress while an additional 101 recipients were not available for interviews on account of migration, death and other issues. A particular challenge was noted with youth engagement, one issue being the disparity between peoples' skills and experience and the requirements of potential job providers. Another, however, as seen throughout the programme, was the fact that some youth were unable to commit to a fixed course/job given unforeseen needs or family requirements.</p>	
OUTCOME 2.		
INDICATOR	ACHIEVEMENT	SUCCESS
<p>Number of People Applying Disaster Risk Reduction Measures (Preparedness or Response) to be able to Protect their Lives and Livelihoods, Disaggregated by Gender, Age and Disability</p> <p>Target: 2,000</p>	<p>At the time of baseline, 490 out of 2,250 participants interviewed reported practicing DRR preparedness in the last year. Through activities supported by this programme – and no other organisation was known to be sharing DRR-related information within these communities – the number of people actively practising at least one DRR measure had increased to 2,045 at the time of the final survey. Experience was being practiced quite evenly amongst women (1,004) and men (1,041), being highest amongst people aged between 27 and 35 and lowest amongst 72-80-year-old people. This included some 307 disabled people, widows, single mothers and those who are chronically ill. Overall, this demonstrates a very positive shift in knowledge and behaviour change with regards the application of specific DRR measures to safeguard livelihoods and lives – most obvious amongst those vendors selling snacks and operating tea stalls.</p> <p>In the evaluation's independent household survey, some respondents identified with as many as nine different measures they now use as a means of risk</p>	

	reduction. Ninety-two per cent of respondents noted that they had gained new knowledge about how to protect their household/business from the worst effects of a disaster.	
OUTCOME 3.		
INDICATOR	ACHIEVEMENT	SUCCESS
Number of Women who Report a Reduction of at Least One Barrier to Income Generation/ Livelihood Activities Target: 625	The baseline survey showed that 786 out of 1,272 women (62%) reported no challenges or barriers to having an income generation project or livelihood support activity. By endline, this number had increased, with 1,006 (17% change) providing a positive response. This suggests that the interventions and support provided by the programme have contributed to reducing – or helping people to realise how to address and/or overcome – the obstacles/barriers that some women have faced. The independent household survey also noted that fewer women experienced a challenge in finding or keeping work in the 12 months preceding this survey, compared with earlier. Women spoken with during KIIs/FGDs were very positive with respect to the conditions they now experience in finding work: some women are actively working alongside their husbands now doing shared businesses.	

Note: Please refer to the Endline Survey for details on disaggregated data.

4.7.2 Concluding Feedback from Household Survey Respondents

In the concluding section of the main household survey, people were asked what they, or their household members, appreciated most about the support they had received from this programme. Among the main responses was that “it showed respect for the most vulnerable people” (N=404), “provided essential support/information/services when most needed” (N=262), “showed solidarity with our community” (N=241) and “allowed us to rebuild our livelihoods” (N=180).

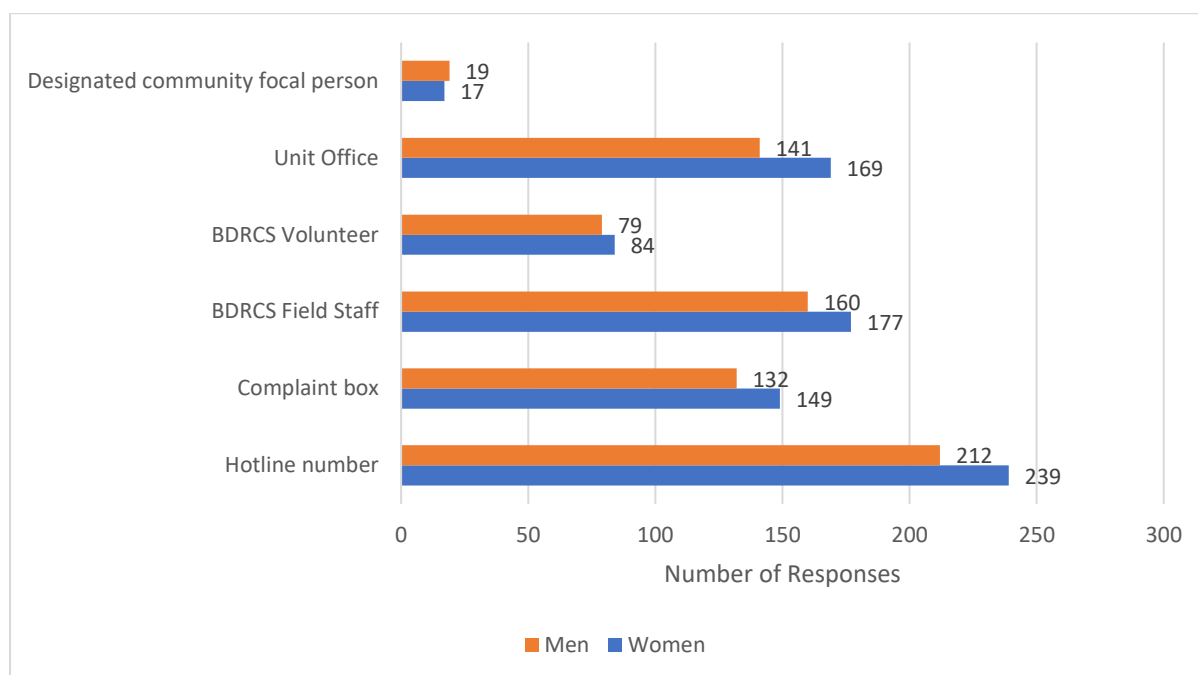
Conversely, when asked whether there was anything that people did not appreciate about the support, and as noted during many of the FGD and KII discussions held by the Evaluation Team, a considerable degree of concern was on account of the fact that not every household was assisted (N=181 responses). A considerable number of people also added a second main point in that “*support was slow in arriving*” (N=112).

Overall, however, and in keeping with findings mentioned above in relation to transparency with cash distribution, the majority of participants stated that in their opinion the process of selecting participants to receive support was either “*completely transparent*” (N=341 – 69%) or “*mostly transparent*” (N=133 – 27%).

An important aspect of transparency in this programme was the trust which people were being asked/expected to place in the process, and the openness of both BDRCS and BRC in sharing information. In this respect, most (N=472), but not all, participants said that they were aware of a feedback communication channel that would have allowed them to share concerns or other issues with programme staff, should they need to. Knowledge of the systems available to participants is

presented in Figure 246 Some people were aware of the existence of more than one means for contacting programme staff.

Figure 26. Feedback Channels Available to Participants: Multiple Options Available (N=472)



While most participants claim to have not used any of the feedback mechanisms presented in Figure 22, 56 people did (12%). Most people (N=51) said that they felt comfortable using this system, though a few were not at ease with it. Of the times it was used, however, action was reportedly taken by BDRCS to follow up, either immediately (N=34), within a week (N=10) or within two weeks (N=7). In just four cases, no result had been forthcoming.

Of those people (N=416) who claimed to have not used the feedback system, most seemed to think that it was not relevant to them (N=316), while some other were not able to access it (N=17), didn't think it would have made any difference (N=6) and/or were afraid that someone might complain about them had they used it (N=4).

Overall, the feedback communication channels provided by BDRCS were found to have been relevant and effective.

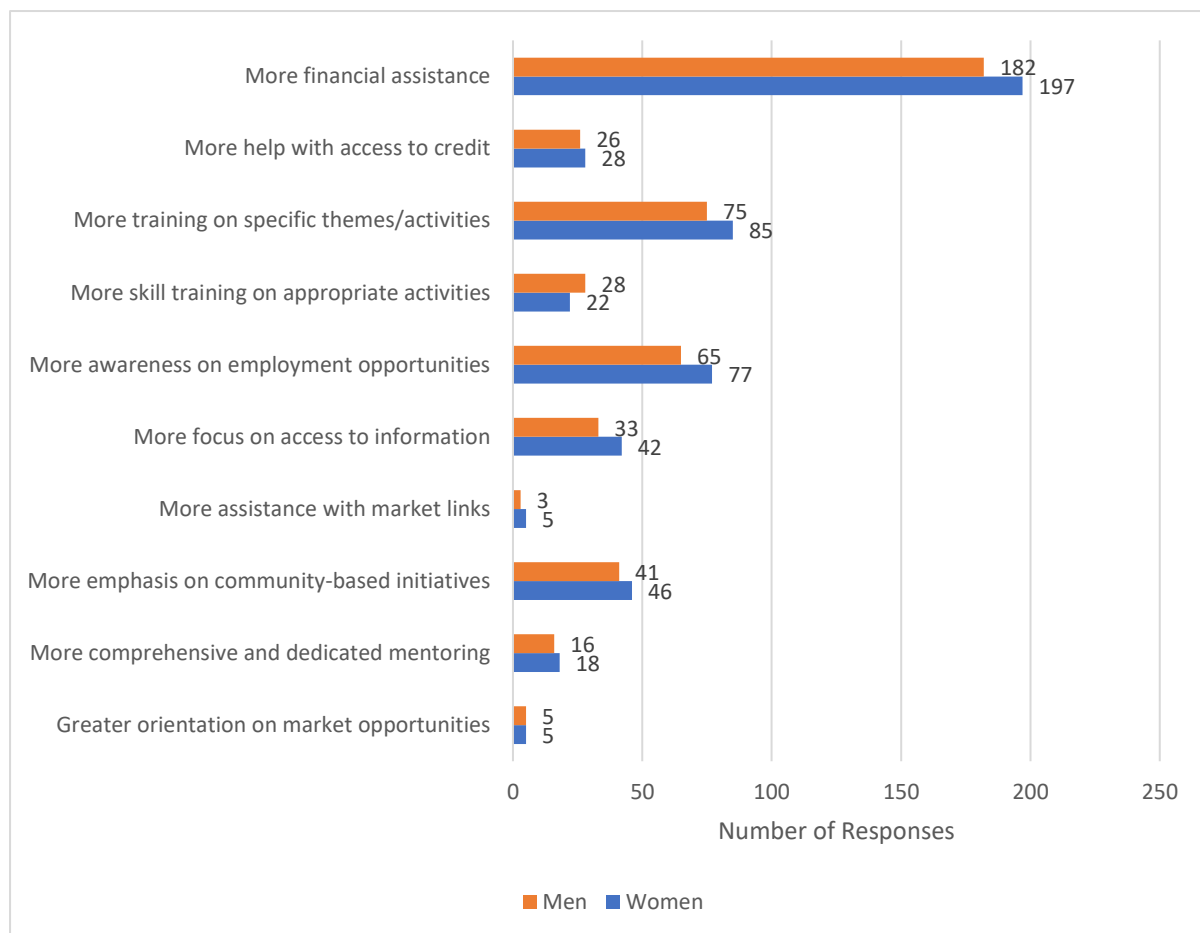
At the same time, however, consideration should be given to those cases mentioned above in future, similar programmes to ensure that all participants are aware of and fully understand the way(s) in which they could register a complaint should they wish, in addition to the confidentiality of this process and clarity about feedback handling process.

There was almost unanimous support expressed by survey respondents to a question on whether the programme (BDRCS) had kept people well-informed on what was happening and what was going to be delivered – 98% of respondents. Even into the last few weeks of the programme, when the Evaluation Team was on the ground, every occasion was being taken by Community Organisers and Counsellors, in particular, to speak with participants and others in the community about their work, providing encouragement for some of those who had received support later in the programme than others, while also updating their own knowledge on peoples' successes and challenges. This, in the

Evaluation’s findings, has been an outstanding achievement by a small, but obviously very dedicated and committed, group of people with their broader communities’ interests at heart.

Lessons taken from this programme can and should be used for future similar initiatives, with due consideration given to the particular context(s) in which they are applied. Social and other dynamics in the current slum communities are clearly different from those in even nearby and adjacent settlements in Barishal City itself. Peoples’ needs and capacities are different, for example, with regards the type of work or career one might pursue, or with the skills and resources they might possess. And probably change far more frequently for reasons that may be beyond peoples’ control. The opportunities readily available to people – especially many women and youth – in these communities are so very different. Which was why, on a positive note, and with hindsight and experience gained, participants were each asked that if this programme was to start again, was there any advice they would like to share with BDRCS to consider changing? Figure 27 shows the responses from 412 people who took the opportunity to voice their expressions in response to this question.

Figure 27. Suggestions for Change (N=412 Multiple Response)

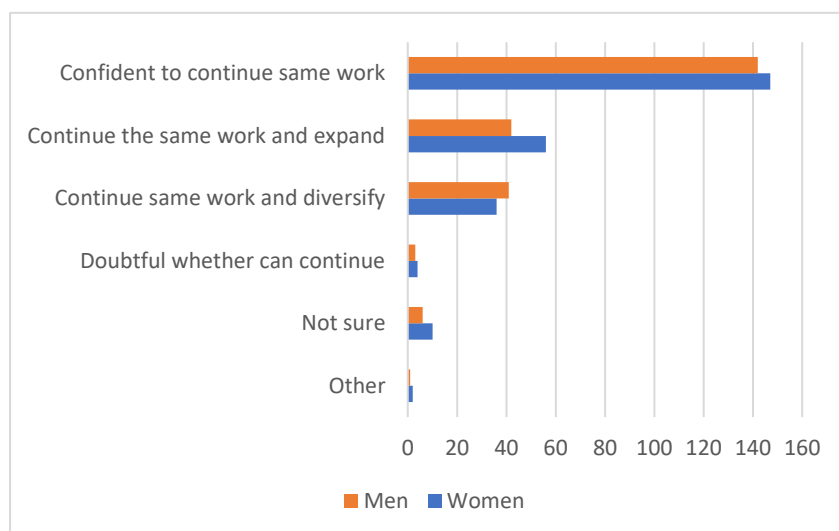


Despite a significant number of challenges, which the programme has addressed on an active and adaptive way – assisted at times by flexibility with the funding arrangements – this programme has achieved the vast majority of what it set out to achieve. Confirmation of this is seen from the fact that at almost the end of this programme in February 2024, a total of 97% of participants – 479 people – rated their household situation either “much better off” or “better off”, compared with before they had received this support from BDRCS. With the exception of just one person, other participants attributed this change to support received exclusively from this programme.

Connected with this finding and answering a separate question, a majority of participants (N=464 – 94%) stated that they were confident that they would continue with at least the same type of work in the foreseeable future. Very slight differences were noticed between the responses from women and men, with the former in general being more positive and optimistic.

As Figure 28 shows, some were even confident enough to want to try and expand their businesses and/or diversify to find other work as well. This was a very convincing result from this evaluation.

Figure 28 Business Continuity (N=495)



This section has tried to capture some of the extent to which this programme – despite many challenges and setbacks – has achieved in terms of preparing and supporting people to develop viable work opportunities. At the individual and household levels, there has been clear positive improvements over the past three years, and not only in terms of economic gains. Many of the changes

and results described in this section are directly attributable to this programme and to the range and blend of the support activities provided.

Some positive changes can also be seen at the community level, in particular because of the very active Women Squads. More needs to happen, however, for structures such as these and, the CDMCs, to become viable in the longer term. As flooding, waterlogging, fire and other hazards affect the far wider slum community of Barishal City than just those included in this programme, there is need for more proactive information sharing on DRR-related measures, by the CDMCs and the BDRCS unit, as starkly demonstrated in the comparative survey conducted with non-participating communities.

The same applies to issues relating to women’s empowerment, and the removal of barriers and obstacles to women becoming involved in businesses, as the findings from the two surveys highlight so clearly.

Note should be given to the often stark differences reported in the conditions and status between the two sets of communities above. While the focus of programmes such as this will obviously need to focus on a set of core participants, people should be encouraged – and community structures incentivised – to share their knowledge and experience wider, even if only to help make people (especially women and vulnerable people) more aware of their rights and the need to advocate with local government for changes. This is especially important in life and livelihood threatening situations, such as those faced with recurrent disasters.

4.7.3 Comparison between the Two Surveyed Communities

Although based on a limited number of interviews – and not an intention of the original Terms of Reference for this evaluation – the findings presented in this section show a marked disparity between

those from the communities where the BDRCS/BRC programme has provided a suite of support activities to selected participants. Of primary note perhaps are the following highlights:

- compared with the current diversity of skills practiced by participants in this programme, those from other communities were mainly concerned with low skilled work, such as tea stalls or day labour;
- while average monthly income had remained stable for a considerable number of non-participants, there were significant increases for participants earning between BDT10,000-15,000 (from 61 to 205 people) and BDT15,000-20,000 (from 6 to 82 people);
- just one person from the non-participating survey had a bank account, compared with 189 people from the main household survey – which is largely attributable to this programme – in addition to a greater number of people with savings with various MFIs;
- nobody spoken with in the non-participating communities had a business plan;
- in the same communities, no awareness was found of any disaster risk reduction measures: the Evaluation Team witnessed at first hand damage caused to shelters by recurrent flowing and waterlogging;
- significant proportions of women from both sets of communities (40-50%) reported facing difficulties with finding or keeping work, though there were at the same time more positive changes amongst women participants of this programme;
- notable, however, was the fact that only one participant mentioned that her family had discouraged her from starting a business: the opposite was found in KIIs with women in non-participating communities, some of whom even did not want to venture outside of their immediate neighbourhood for fear of criticism;
- there was far less awareness amongst non-participating communities on the existence of other community structures and/or how to access a safety net, compared with those who were engaged in this programme; and
- no household member spoken with in the non-participating communities had ever received any form of business mentorship or accompaniment.

5. Findings: Addressing and Answering the Evaluation Questions

Based on the above findings, the evaluation acknowledges the high quality of work and clear impacts that this programme has enabled for vulnerable, poor individuals and households. Some of these findings are now examined further against selected OECD-DAC criteria, with a final note on how these findings align with the CHS.

5.1 RELEVANCE AND APPROPRIATENESS

5.1.1 Selected Highlights

From what is known of the situation on the ground prior to programme start-up, there is no question about the relevance of this initiative, for at least selected individuals and households in the participating communities. Evidence from the evaluation points to this from several perspectives:

- of the cash recipients, a total of 1,120 people – 518 women and 602 men – reported a significant improvement in their business profits – an increase of at least 20% in revenue;
- from a starting point of 276 individuals, at the end of this programme, 2,134 people – 1,077 women and 1,057 men, including 62 disabled people – reported having improved access to markets, including job markets;
- at baseline, one-fifth of the participants had some knowledge of how to prepare for a disaster. Today, as summarised in Section 4.3 (Figure 8), 92% of people surveyed (N=454) said they had gained new knowledge about how to protect their household and business from some

of the worst effects of a disaster. One of the most reported measures was money saved as a contingency to meet disaster needs;

- evidence seen during this evaluation showed how individuals have become more and more innovative in fine-tuning protection measures against flooding, for example, by adding additional layers or ridges of concrete to their doorways to raise the flood barrier;
- in terms of women's empowerment and being able to work, the baseline survey showed that 786 out of 1,272 women (62%) reported no challenges or barriers to having an income generation project or livelihood support activity. This situation was further improved (by 17%) by the end of the programme. Additional findings showed that fewer women experienced a challenge with finding or keeping work in the 12 months preceding this survey, compared with earlier;
- women spoken with during KIIs/FGDs were very positive with respect to the conditions they now experience in finding work: some women are now actively working alongside their husbands, sharing responsibility for their businesses; and
- at baseline, of 1,257 women surveyed, only 89 (seven per cent) reported receiving support from community-based groups such as the CDMCs: Women Squads were only formed later as part of this programme. At endline, from the 1,218 women surveyed, 930 people (76%) reported receiving support from community groups.

5.1.2 Participatory Community Selection: Challenges and Lessons

The risk of flooding from the river Kirtankhola, combined with poor infrastructure and knowledge of disaster management and response strategies, make the slum communities of Barishal City Corporation particularly vulnerable to losing their assets and livelihoods and being at risk to several health concerns. As a response, the current programme was designed based on some of BDRCS' previous work in these communities and informed by a Theory of Change workshop organised in conjunction with community representatives, government departments and the BDRCS. Community concerns, therefore, are featured in this initiative from the outset.

The programme identified 16 communities for possible inclusion, 10 of which had received some previous support from BDRCS in its V2R Urban Programme. Given the predominant focus of business development in this programme, initial background recommendations – based on a series of surveys such as Household Economic Security – suggested that for livelihood streams to be successful and sustainable, selected participants should meet a minimum threshold of capacity/capability. As such, however, this could have immediately disqualified several people from being considered for support, in particular older people, disabled people, widows, women-headed households and the chronically ill.

Considerable thought and time were therefore invested in designing the open application process, which was the first time this model of participant selection was applied by BRC and/or BDRCS. In essence, this approach gives everyone within a selected community, the opportunity to apply and be considered for “long-listing” in the first instance, so that nobody is automatically excluded until they are then screened against selection criteria.

A series of eight, sometimes ten, stages of further screening were then applied with the intention of gradually – but on an informed basis – narrowing down the final list of approved selected participants. Responsibility for identifying and screening individuals according to the selection criteria was given to CDMC members, though with considerable assistance from COs and various members of the BDRCS/BRC team on the ground.

This was a lengthy, drawn-out process in most communities, which drew in COs and some RCY Volunteers from other communities to manage the situation. It was also a high stress moment for many of the BDRCS/BRC team members assigned to this work. Information flow between the

BDRCS and BRC programme was not always as open and transparent as it should have been. Some decisions were also hampered by the delayed release of approved paperwork by the Unit Office.

“The Community Organisers are all for the participating communities: they are the extended voices of the participants and other members of their community.” BDRCS Senior Manager

Many unforeseen factors were encountered with this process. Ward Commissioners, for example, stepped in on several occasions and suspended the selection process until certain matters were clarified. Some proposed participants were rejected by the bank at the last minute on account of fake identification cards, this being the only entity with the power to screen confidential data such as this. The extent of rivalry within communities – some people submitted several application forms to different communities, for example, to receive the cash grant – had also not been considered. Overall, there were considerable delays: screening began in March 2022 but was only concluded in April 2023.

Several lessons (see also Section 7 Recommendations) can therefore be drawn from this approach, in particular the need to allocate sufficient time and human resources in the first instance, and to then deliver and monitor progress on an ongoing basis. Clearer roles and expectations should be set for, and agreed with, COs and RCY Volunteers, so that they are allowed to do their work while being shielded from negative influences and potential aggression from people trying to be selected.

Particular attention was needed from BDRCS itself to overcome delays with authorising various approvals, many of which related directly to the selection process, but which had broader repercussions including delayed implementation. For transparency, accountability and credibility, the Local Unit should have taken a strong, dismissive stance in rejecting external and sometimes political interference with the process: firm and timely action should also have been forthcoming from Headquarters once there was evidence that this was a very real problem.

Any future use of this approach in Bangladesh, at least, should also give more consideration to the involvement of CDMCs in helping manage the selection process with individuals and households. While it is difficult to see how such a process might be handled otherwise – from a capacity perspective – CDMC members are themselves under pressure from their counterparts by fulfilling these duties. As mentioned elsewhere in this report, CDMCs in these slum communities are not all at the same level of capacity or – probably – transparency. This was the case of course in Rasulpur, where undue interference was suspected with this process, ultimately leading to a cessation of all planned activities in this community. This was a most unfortunate incident which denied several individuals and households from receiving essential support.

5.1.3 Fair and Inclusive Representation

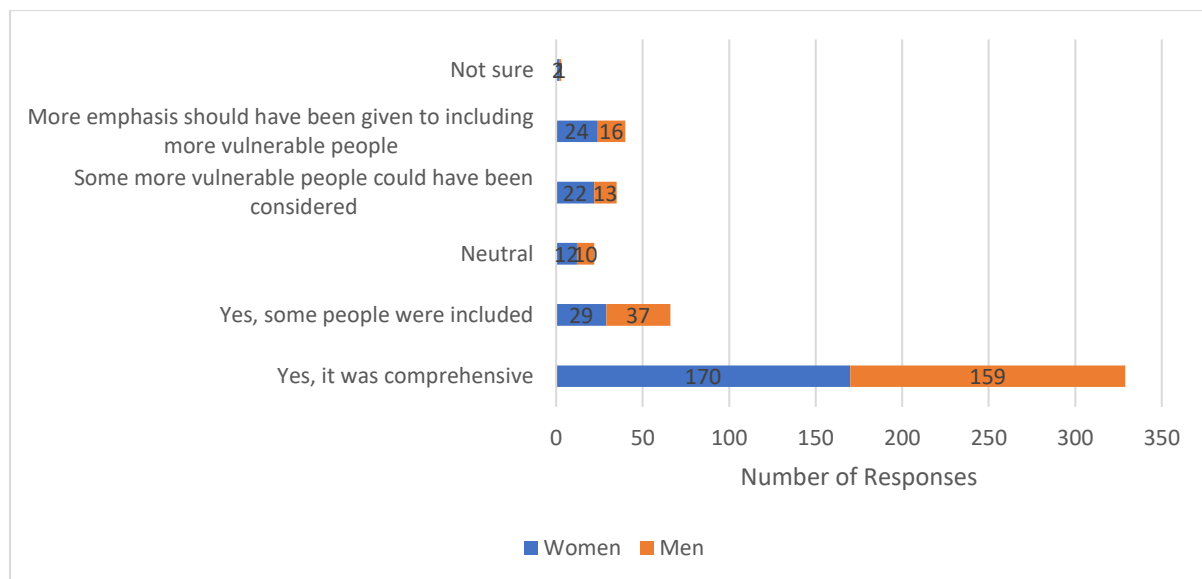
Mention has already been made of the selection criteria defined for primary participant selection, with the stated requirement for consideration to be given to vulnerable members of the communities, disabled people and others.

When asked whether the programme had given sufficient consideration to vulnerable people in its scope, a good number of people who contributed to the household survey (N=329 – 66%) believed that it had indeed been comprehensive. A sizeable proportion (N=75 – 15%), however, felt that more effort should have been given to include more vulnerable people (Figure 29).

This programme gave considerable attention to ensuring inclusion and participation in its design and implementation, as evidenced by the breakdown of statistics presented in the Endline Survey and referred to in Section 4.

Extra steps taken to ensure broader representation in the programme included that each CDMC had to include at least two disabled members, with the rationale that membership would ensure disabled people’s voices and concerns are heard during meetings and that their needs are accounted for when the group takes decisions or makes plans of action.

Figure 29. Emphasis given to Vulnerable People in the Programme (N=495)



While approaches such as Community Engagement and Accountability (CEA) and Protection, Gender and Inclusion (PGI) are considered in all programmes, increased focus was given to these and related issues from mid-2022 onwards with the provision of a dedicated Programme Officer. This included many training and orientation events for CDMCs, Women Squads, Community Disaster Response Teams, other community groups in addition to BDRCS and BRC staff and volunteers at the Unit level. This had immediate effects with people becoming more aware of complaint mechanisms, the involvement of representatives from government departments and more consideration being given to people with particular needs, such as single mothers and widows.

5.1.4 Appropriateness – Programme Fit with BDRCS/BRC Strategy and Capacity

Despite the high degree of relevance recognised above, some questions remain with regard to the appropriateness of this programme – and its components – not from the participant’s point of view but from the perspective of the BRC and BDRCS, in particular. Although the programme was founded on livelihood security and included a very relevant element of DRR regarding protecting businesses and assets, much of the remainder of the programme – and its overall approach – was not in the mainstream of what BDRCS, in particular, was familiar with.

As the implementing agency, this was an important consideration. Did BDRCS – National Headquarters and, in particular, the Branch Unit – have sufficient experience with delivering and monitoring a programme of this nature and did it have the capacity to do so, or make adjustments in its structure to accommodate and enable this? From discussions with programme staff at both BDRCS and BRC, in addition to its overall assessment of this programme, the Evaluation Team is

left with no doubt that this programme could not have been delivered and monitored without the significant effort and investments made by BRC programme staff.

The National Society has had prior experience with some aspects of livelihood programming (for example, in Teknaf Upazila as part of V2R), but technical resources from this – and possibly other – programmes were not drawn into the design or implementation of the Barishal programme. More important, perhaps, was that the entire concept of “employability” as the foundation for the current programme was new not only to the National Society – which was not consistently involved in the programme design – but also to BRC.

“This programme required a complete mind set change as employability was not in peoples’ cultural make-up”. Programme Staff Member

The predominant focus on livelihoods and employability was not part of the original design, which was intended to build further on earlier work and consolidate the V2R programme, in particular, though with an additional element of Water, Sanitation and Hygiene included. While this would have been a natural fit with the National Society’s experience, at the insistence of the donor, the programme was narrowed down to livelihoods: a small element of DRR was, however, retained in the end in a bid to further strengthen the capacity of the CDMCs, in particular. Many people questioned this decision at the time and, on reflection at the end of the programme, have done so again. Findings from this independent evaluation indicate at several junctures where this decision was clearly not in the best interests of the National Society nor, in the medium- and long-term, those of the participating communities.

“The way we worked in Barishal was completely against our principles of supporting communities and the National Society – we were too guided by the donor to take this grant.”
Programme Staff Member

This programme was a major opportunity to build the management and technical capacity and knowledge of the Branch Unit in a new and highly relevant domain, in addition to being able to support and actively encourage community structures such as the CDMCs to take the steps necessary to becoming independently functional and responsible to their respective communities. Every intervention by a Partner National Society should be seen as an occasion to further National Society Development, regardless of whether this is a stated activity in a programme’s Theory of Change or not. This, however, was not possible in this instance: capacity was built, but this was exclusively at the individual – for example, CO or RCY Volunteer – level, many of whom will leave the Unit at the closure of this programme.

Another area which the evaluation sees that could/should have been highly appropriate for this programme was with respect to government engagement and capacity building. This was almost entirely lacking from the design and approaches taken, with the possible exception of collaboration around Job Fairs and occasional meetings with a few local authorities. This is seen as a significant missed opportunity from the employment perspective, in addition to cementing the purpose/role of CDMCs in these communities and advocating for further, wider support with respect to DRR measures for communities still lacking basic infrastructure such as access routes and drainage.

Finally, there is the question of just how appropriate some of the training support, in particular, was for some of the selected youth. As mentioned elsewhere in this report, a true appreciation of youth needs in these communities was not known and is probably not know today. The changing needs, circumstances and day-to-day realities of life and living in these contexts where

competition is steep, needs to be better understood in future programme of this nature. People cannot be blamed for dropping out of training if they suddenly have to deal with a family or personal emergency. They may have no safety net that allows them to do otherwise.

“I do my regular job and try and go for training when I can...” Youth Trainee

5.2 EFFECTIVENESS

Overall, and despite the number of challenges it faced, especially in the first 12 months, this programme would appear to have been quite effective in terms of having reached its intended audiences and main targets. Overall, the programme has managed – on paper at least – to reach most of its targets, with some being exceeded. Knowledge on DRR measures has been shared with wider groups of people, for example, while individual businesspeople have started to apply and/or modify specific skills learned as a result of this programme. Reported gains have been improved security against disasters, a regular income, personal savings and new and marketable skills, in addition to self-confidence, being able to inform and influence decisions and more.

Findings and recommendations from a number of commissioned surveys were taken into account during the design of this programme. Included in this was learning from the earlier V2R Urban 2019 project in 10 of the current slums, though with some extra emphasis on ensuring safety from a business perspective. Combined, this has helped contribute to effective decision-making, while at the same time allowing the programme to adapt to changing circumstances, as needs were identified.

While many experts were involved in the design of the programme, it is not clear the extent to which intended participants were consulted on the finer details around job opportunities, work skills, training requirements and so forth. In particular, the context of living in a slum community and the needs of the different social and age groups represented. While time was probably a limiting factor to ensuring more representative and broader stakeholder consultations, this would likely have been a key opportunity to register peoples’ real needs and their aspirations and enable a more tailored package to be proposed for the different segments of these societies.

The provision of a cash grant – while complicating the selection process – was an appropriate and effective means of engaging with businesspeople, new and old. While appreciated by all participants, it was perhaps most pertinent at the time to existing businesses that may have been struggling as a result of the Covid-19 pandemic, which caused many businesses to contract, almost the point of closure. This grant alone provided a kick-start for such businesspeople, while benefitting further in time from other support provided.

Making connections between employees and employers was an important aspect of this programme, which would appear to have worked very well in some instances. If followed again in a future programme, however, more time should be given to undertaking a more thorough assessment of potential employers and what they can in fact offer. One nation-wide employer spoken with in Barishal City, for example, has a policy of not giving local jobs to local people: this instantly requires an employee to leave her/his home if they are offered work. While this might suit some people, it is likely to be off-putting to others. Similarly, companies that offer day care facilities for children, for example, would be more attractive to newly trained women compared with business that offer no such support. As this opportunity may not exist in companies, an alternative that could be explored in a future programme such as to provide additional support to women that would enable them to cover the costs of day care, while they attend training or work – itself an employment opportunity. Such requirements and provisions should be looked into in more detail in future when identifying potential employers and employment opportunities for people.

While some of the partnerships established between BDRCS and the private sector appear to have been successful others, such as in cases mentioned above, were less so. The lack of binding agreements between both sides will likely not result in long-term relationships: it was not, however, possible for BDRCS to engage in written agreements of this nature. This might be an inherent weakness in this approach which could, perhaps, be circumvented if government departments were involved as well.

The presence of trained Counsellors and COs on the ground with each community was effective and efficient. They were the eyes and ears of BDRCS/BRC at all times so it was perhaps inevitable that they would have had to confront people's concerns and complaints at times. While dealing with such issues and being in a position to try and resolve them from getting out of hand, the roles played by these interlocutors were extremely important and probably also a very effective strategy as it enabled at least some concerns to be resolved locally without further engagement with programme staff.

A significant contributing factor to the overall effectiveness of this programme was the flexibility and support provided by the Fund Manager, MannionDaniels. Being empathetic to the situation – which they viewed at first hand through a site visit early 2023 – led to a revision of some of the programme's indicators and Outputs. Following this stocktaking, measures were put in place to get the programme back on track, which has been largely achieved.

Overall effectiveness could have been improved through better communications, primarily between BRC and BDRCS at the Barishal level and between BDRCS HQ and the Branch Unit. This was especially the case during programme design, start up and the early months of implementation. It would appear, for example, that the Branch Unit had little, if any, input to actual programme design. Once the programme was launched, however, it was expected to take on a responsibility that it was not prepared for in terms of capacity and/or experience. Delays with staff recruitment (7-8 months) by the National Headquarters meant that BRC personnel already on the ground had to take on some of the responsibilities intended its counterparts. Information was not being shared openly between BDRCS and BRC on the ground and additional obstacles, such as delayed authorisation of some of the selected participants, provided unnecessary delays and resentment amongst team members.

Frequent high-level changes to senior management at Dhaka level and at the programme management level in Barishal were also reported as having been highly disruptive as changes in personnel meant changes in perception, attitude and appreciation for the programme. Some such changes also happened without due handover to the incoming incumbent.

The composition of the field team on the ground in Barishal was also noted by a few people interviewed as a challenge, as some of the recruited personnel were not from the Movement itself. This, reportedly, resulted at times in people working in isolation and not sharing information, all of which contributed to lack of cohesion that did not help address and overcome some of the challenges being faced at the time.

The programme would also likely have proven more effective in the longer term if meaningful linkages have been established with appropriate counterparts at government level. While some discussions were held with representatives from the Department of Youth Development and the Department of Social Services, no firm partnerships were established which is seen as a missed opportunity to support some of the new businesses, in particular, as well as scaling up programme approaches such as this more widely with other slum communities.

5.3 EFFICIENCY

The deliberate involvement of CDMC members in the participant selection process was, on the surface, a strategic move given that they – collectively – should have known most if not all of the people who lived in the respective communities on a regular basis. This was to have been particularly important in helping identify vulnerable people and those with a disability. As it turned out, however, some committees (perhaps the most newly formed) did not always have a list of such people (Workshop Report, December 2023).

Nonetheless, at the planned scale, the selection process would probably not have happened without the active engagement of CDMC members. This was greatly assisted and supported by the COs and some RCY Volunteers, the inclusion of both being a highly efficient move. The roles played by the COs and programme Counsellors, in particular, were instrumental in the delivery of so many aspects of this programme and a clear statement of efficiency from the point of view of having trained women from the communities being constantly on hand to respond to queries, resolve misunderstandings and support people who might have needed help.

While the sum of cash provided to each participant was considerable it was not out of scale with what people could expect had they been in a position to earn a regular income. Providing additional financial support to cover the costs of transportation to and from training courses – in addition to meals – was a positive measure provided by the programme had this not been the case, fewer people would probably have continued to attend courses/classes.

Several innovative actions were also introduced by the programme, for example, the Job Fairs which reportedly drew good attention from representatives from the private sector as well as government departments, the latter being important as this was one of the few occasions when there was some active form of engagement with the participants themselves.

Another smart and efficient move was the inclusion of mentors in part of the programme, allowing successful businesspeople to engage with specific participants over a period of time, shadowing their work experiences and being on-hand to provide guidance and share their own experiences, as appropriate.

While not widespread, and not a deliberate part of programme design, there is some evidence of cascading happening with respect to some of the training and support that has been provided. Some women are now already in a position to be able to offer training and employment to others, particularly those engaged with sewing and tailoring. Rickshaw owners – including several disabled people spoken with as part of the evaluation – have used their earning to invest in additional rickshaws, which is then again providing a job for another person. Likewise, some women trained in computer skills told the evaluation that they were in turn teaching other family members some of the basics of this trade, whenever they were able to access a computer.

All of the above show practical and appropriate approaches that support Value for Money in this programme – both directly and indirectly. Emphasis on training, mentoring and capacity building means that this knowledge and experience gained will remain with individuals and their families for some time. Material goods were only purchased as required, for example, for the newly established CDMCs.

“Classes alone are not enough to make [candidates] successful: they also need to practice regularly.”
Trainer, Barishal City

Bit by bit, these experiences are proving – and will continue to prove – to be an effective way of reaching a larger number of people, with few resources. It is also an opportunity for those people initially trained to further practise and consolidate their own learning.

Although the process of selecting participants for support was managed with considerable rigour to ensure fairness and transparency, a significant number of people who took part of the household survey suggested that even more deliberate focus should be given to the poorest and most vulnerable groups of people, meaning more time and resources to support them understand and practice new approaches and more resources to help them practically. A lesson from this is that perhaps more effort needs to be given to actually supporting a small section of society who might otherwise struggle to get the maximum from the support they are provided with.

In terms of Value for Money, the programme's focus on providing various forms of training with established and recognised training centres and businesses was notable, while this of course also contributed to the sustainability of these enterprises. Lessons can, however, be drawn from some of the experiences of interacting with the different partners, for example the Sonali Bank. While being an essential element of this programme, the approach taken by the bank was probably not efficient and caused considerable delays with people setting up bank accounts and being able to receive their grants. This, though, was perhaps an exception as most business partners spoken with were very appreciate of the way in which BDRCS interacted with them, including the active monitoring role played by various members of staff at the time.

While the evaluation was not in a position to comment on overall financial management or expenditure, the impression it has is that financial management was closely controlled in this programme, with regular reporting matched against M&E records from the field. Human resources were a significant part of the budget but that was perhaps inevitable given the need for specific external technical expertise on various aspects of business development as these could not be resourced from within BRC or BDRCS. This was especially critical at the Branch Unit level, which has virtually no capacity to implement this programme at the outset. Delays with providing counterpart staff from BDRCS to work alongside BRC colleagues meant that opportunities for institutional capacity building were missed. While a great deal of training was provided to BDRCS recruited personnel – programme officers, Counsellors, CO – and RCY Volunteers, the main benefit of this has been directly to the individuals concerned, and not to the Branch Unit.

“We didn't know how to take advantage of the [programme] opportunity at the time.”
BDRCS Senior Manager

While this is clearly a missed opportunity for institutional capacity building, the fact that this programme – by its design and primary focus on business – was outside the past experience that the Branch Unit had in the past, meant that it could not and did not receive the support it should have had. Had there been a stronger DRR element, or if Water, Sanitation and Hygiene activities, for example, been included, then BDRCS would not have had a problem to identify appropriate technical support staff from other Branches to work on such a programme. That option, however, was not available in the current instance.

5.4 IMPACT

The true impact of this programme is seen primarily at the individual and household levels. This is where behavioural attitudes and changes are seen, where economic transformations are recorded and where the barriers that many women have faced in the past have started to be

removed. It is also here that changes have happened for some of the most vulnerable and disadvantaged members of these communities, including disabled people.

A woman spoken with in one of the Charbadna communities had always wanted to be a tailor but, before this programme, had no job and no income. Since receiving training at the Technical Training Centre in Barishal City, however, she has been able to start her own business from home, selling items to neighbours, friends and others. She has since bought her own sewing machine and is now earning BDT6,000-7,000 (UK£43-49) a month but knows she could increase this if she was able to start a shop. Now with savings for the first time of her life, the main impact this programme has been a regular monthly income that allows her to contribute to household costs in addition to being able to provide child support care. Similar success stories were heard from many women during this evaluation.

“Some people have been able to change their lives and future by now being able to speak openly about things.” CDMC Member Charbadna 6 Extension

The move from being *“totally dependent on my family”* to being *“somewhat dependent of my family”* might not at first register as a significant impact of this programme, but that is precisely what it has meant to some of the disabled people spoken with during site visits. One man’s ambition had been to open a stationery shop, but discussions with some of the COs helped him realise that this might not be the best option, given the low education and literacy levels in these slums. Instead, he invested his cash grant in a second-hand rickshaw, borrowing an additional BDT20,000 (UK£142) from family members. Not being able to walk, he rents out his rickshaw and receives a daily rental fee of BDT300 (UK£2), from which overnight garage fees and repairs need to be paid. With carefully managed savings – and a keen awareness of profit/loss this person is now preparing to take on a second rickshaw which should contribute even more to his family.

The real potential impact of this programme has not yet been realised for the youth contingent, for a number of reasons already highlighted, such as being unable to commit to course attendance if another opportunity arose. The time factor, however, was also a limitation as some youth only received cash and/or training in the months preceding this evaluation. Such individuals have no opportunity of receiving support from mentors or being helped with finding an appropriate job.

At the broader community level, direct and tangible impacts while present, are sometimes less obvious. Support from the programme enabled additional support to be provided to 10 already existing CDMCs, in addition to supporting the formation of six new committees. Recognition and appreciation for the roles played by these structures – in particular with regards disaster risk messaging and mobilisation – has been an important gain from this programme, though there is still considerable potential for these structures to play more prominent roles in these – and neighbouring – communities.

The formation of Women Squads has probably found even greater appreciation within communities as these are – seemingly and reportedly – active, engaging and outgoing, providing important aspects of social support that is not being provided by others.

In both situations, the knowledge that people have gained from courtyard sessions and training in terms of being better prepared for a disaster, for example, is there for everyone to use.

Compared with the situation seen in neighbouring communities who have not received any external support, peoples’ knowledge of DRR measures has been clearly put into action, as

witnessed for example by the raised plinths of households, the readiness of sandbags in case of flooding, the safe placement of valuable papers and possessions and more. As shown earlier, these and many other preventive measures now feature in peoples' business plans and have already had a positive impact where applied.

The deliberate focus given to women in this programme, through the formation of Women Squads, for example, has brought about significant changes in some peoples' well-being from economic and social perspectives, at least. Women reported being able to raise issues and discuss matters openly during CDMC meetings, for example, with some women actually holding the position of President. According to findings, women are now also more actively involved in decision making. The simple act of bringing people together to work together to their own and a common benefit has been a transformational change of behaviour.

"When we worked there [Barishal City slums] first, women would not speak to us or to an outsider. Today, it is very different." BDRCS Senior Manager

On the domestic front, women are now contributing more towards household costs, and on a regular basis. This was not the case for some of the women spoken with in non-participating communities, some of whom were even afraid to go outside of their immediate community for fear of being ridiculed. Lack of education, skills and knowledge were all cited as some of the barriers that women in these communities, face today.

The emphasis given to gender and empowerment in this programme has given women space and confidence to engage in their own independent activities, while some have started to work alongside their husbands or other family members. This has been a positive win-win transformation as, for example, women who have been trained in bookkeeping and savings bring these skills to a shared business so that the couple/family is now better able to manage the business and know if they are making a profit or loss from their work and adjust accordingly.

"Almost without exception, women are the better managers, in terms of planning, keeping records, savings and more..." Programme Staff Member

5.5 SUSTAINABILITY

Achieving sustainability in a three-year programme is always a challenge, especially when a number of new approaches, skills and contacts have been introduced and set in motion, some of which will require acceptance and behavioural changes on the part of the participant(s), while also being subject to external forces such as demand for services and opportunities for employment.

One of the positive aspects of this programme has been the fact that many people have seen quick and meaningful financial gains from their work – whether this has been from restarting a business following the pandemic, opening a new business, or through skills training and job placement. In such instances, people will almost certainly continue to apply what they have learned in practice for their respective businesses and income-generating activities.

For many women, this programme has ushered in some important transformational changes, particularly with regards their status in their families and communities. From attending courtyard sessions, and/or perhaps being a member of a Women's Squad or CDMC they have had an opportunity to learn and share information with other women, a practise that would not normally

have happened in these societies. Some women already hold prominent positions in some CDMCs and they, and others, play an important role in informing and influencing decisions.

“We are very emotional about the work we have been doing and want this to continue.”
CDMC Member Uttor Polashpur

The opportunity to learn specialised skills, such as computer literacy, has also been an exceptionally well appreciated part of this programme, especially by women. Course trainers reported high and quite consistent levels of attendance by women, including time spent outside of course time for independent practising.

The same is likely to hold true on DRR related measures, where the application of new knowledge has allowed people to take action to reduce the potential impact of a disaster, flooding and waterlogging, in particular. These actions are highly likely to be sustained and as seen in the evaluation, modified by individuals to improve their safety and that of their households and assets.

All of the above, however, has been at the individual or household/family level. More questions remain with regards the sustainability of the CDMCs, for example. Members of CDMCs – and Women Squads – will almost certainly continue to meet and discuss issues and both can be expected to be mobilised in case of an emergency response. The slow pace at which some CDMCs have approached the issue of registration, together with uncertainty about what this will actually mean for them in the longer term, does not bode well for the future. Some committees have even retained the same Officers since they were established, which is probably not very encouraging to new members.

Closely linked with the continued support to communities by the CDMCs is their ongoing relationship with the Unit Office. How can, or will, the Unit provide updates or new information on DRR-related issues to these committees? Can it provide additional support – apart from the materials it was distributing at the time of this evaluation – to the six CDMCs established as part of this programme, for example? How can the Unit effectively support these, and other communities in these slum environments?

“If the [BDRCS] Unit is not sustainable it cannot serve the community.”
BDRCS Senior Manager

Answers to these questions are not encouraging unless changes are made at the Unit level and additional resources – human and financial – committed by the National Headquarters. The evaluation learned, for example, that a Disaster Contingency Fund may be established within this Unit, one of four such initiatives being trialled by Headquarters with start-up fund from BRC. How this will be managed, however, is not clear.

What is apparent though is that at the end of this programme, the technical expertise put in place for this initiative will no longer be retained within the Barishal Unit. As a result, communications with representatives from business and the private sector will likely end, as will follow-up contacts with the current participants. There are no meaningful links with government departments in relation to this programme, which may further isolate some of the participants from information and job opportunities. Lessons from this initiative have not been taken on board at the Unit and, to some degree, Headquarters, level partly on account of the number of changes to Senior Management over the years. This represents a considerable loss and missed opportunity for the development of the National Society.

“We [BDRCS] cannot replicate this programme without Partner National Society support...”
BDRCS Senior Manager

5.6 ALIGNMENT WITH THE CORE HUMANITARIAN STANDARD

Findings described in Sections 5.1 to Section 5.5 are largely aligned with the CHS in terms of being “relevant and appropriate”, “effective and timely”, “based on communication and feedback”, “welcoming complaints”, “co-ordinated” and with “resources managed and used responsibly for their intended purpose”.

Of the CHS’ nine components, additional points might be noted against three of these, in the current context:

- a) “Strengthen local capacities and avoid negative impacts”: as mentioned above, the evaluation – and most people spoken with in BDRCS and BRC – see this as a missed opportunity to build capacity at the local level. Programme Counsellors and COs have undoubtedly gained experience from this initiative and that capacity will remain with them, and within their communities, which is a positive outcome. So too with some of the RCY Volunteers engaged at different stages of this programme.

In the absence of any capacity residing within the Unit, however, it is unclear how this entity can/will support community members and structures such as the CDMCs, going forward. The same applies for any extension support to businesspeople, in particular those who have only recently received their cash grant and/or training.

- b) “Continuously learn and improve”: there does not appear to have been any determined effort to learn and record learning from this programme. Information was shared during meetings, but many of these discussions took place in silos, sometimes within BDRCS itself and sometimes within BRC alone. A series of quite detailed case studies were collected in November 2023, but these reflect individual stories from some of the participants, rather than serving any institutional learning purpose.
- c) “Staff are supported to do their job effectively and are treated fairly and equitably”: the main comment here is with respect to the situation that some COs, RCY Volunteers and Counsellors found themselves at the time of participant selection, in particular. People were not prepared for some of the difficult situations in which they had to work, this being especially difficult for the COs as they actually lived within these communities. While the reactions from people may not have been fully expected, more support could likely have been provided to these front-line workers to make their working conditions safer and easier.

6. SOME LESSONS LEARNED

The evaluation was not aware of any conscious and consistent move to identify and record lessons learned from across the programme period. Experiences were being actively shared during meetings, workshops and so forth and while these are important opportunities, they can only reach a limited number of people at any given time. The following lessons are drawn from the direct experience of this evaluation.

Selection of trainees needs more careful attention.

A better understanding should be gained of peoples’ real needs and the time they are willing to commit to attending a training class/course, before they are enrolled. Some, for example, may not be

able to attend the regular fixed course times on account of other work or commitments. This should be known ahead of time. Others may drop out – or fail to attend on a regular basis – if they are suddenly offered another opportunity or if there is a family matter they need to attend to. Overall, a more determined approach should be taken when selecting and supporting people from slum communities, especially those being asked to make a firm commitment to course work and learning.

Pursuing a new career needs accompaniment.

The programme took a number of measures to try and support new trainees as best as possible with job placement and follow-up on progress. This is a demanding but essential step in supporting people who might be embarking on a new career and uncertain where this might be headed. Post-training progress needs to be closely monitored to help ensure a maximum uptake and continuation of work, in addition to learning how this process might be improved for future use.

Motivation encourages trainee participation.

In addition to funds provided to cover the costs of a training course, BDRCS provided additional cash support for transportation and meals to encourage and enable trainees to attend training events on time and on a regular basis. This was seen by trainers and trainees as an appropriate and welcome assistance package. Without this, the regularity of class/course attendance levels would probably have been less, especially amongst men.

Interview preparation counts.

Employers from some of the large, national businesses partnering with BDRCS in this programme commented on how well some of the candidates they had received from the programme matched their expectations and needs. Time had obviously been spent assisting trainees with preparing their Curricula Vitae, which was important as this is often the first step towards gaining attention in job placement. The respect and commitment shown to work was also noted, with some employers eager to receive additional, qualified candidates from BDRCS. Initial training and preparation through this programme were, however, key to this.

Women have been found to be more reliable and conscientious than men.

Employers and trainers alike made the observation that female participants in training courses are usually more reliable, punctual and consistent when it comes to attending classes at a fixed time. Women also showed a more positive attitude towards additional learning and, for skills such as computer literacy, from trying to practice outside of course hours.

Programme design should prioritise known institutional expertise and capacity.

While Water, Sanitation and Hygiene (WASH) components were included in the original design, these were removed at the request of the Fund Manager. The priority then given to business development and income generation – which included a small but important component of DRR – was perhaps a nudge too far from the livelihood/WASH/DRR-related sectors that both BDRCS and BRC are most experienced and familiar with.

“Inclusion of WASH [Water, Sanitation and Hygiene] would have been effective and relevant and would possibly have allowed us to leverage other support from government sources.”

BDRCS Senior Manager

Community disaster management committees needed more support.

When the potential of working alongside, and through, the CDMCs was first conceived as a core step in the open selection process, additional resources and support should have been immediately directed towards these entities, with knowledge that the capacity of the 16 committees was not equal in many ways. The enormity of the task being asked of these committees – some barely formed in this

programme alone – was possibly not fully considered at the outset when this type of selection process was decided.

Data collection systems need close monitoring.

Many surveys were conducted as part of this programme for a range of purposes. Some concerns were noted, however, not with the technique of open data collection itself, but rather with the manner in which data were entered, especially with regards participant selection. Given that this was a particularly sensitive moment of the programme additional checks should have been done to ensure that data enumerators were inputting accurate, honest and reliable data, as per instructions, and are not subject to manipulation.

Adaptive management and decision-making saved the day.

Despite the many changes that occurred with the composition of the programme team – senior managers at BDRCS HQ and BRC programme personnel at the field level – over the course of this initiative, one aspect that was consistent was the need and ability to adapt to what were at times quite serious challenges at different stages of the programme, especially with start-up. Flexibility in being able to revise and scale back some of the initial Output Indicators – in agreement with Mannion Daniels – was a welcomed acknowledgement of the situation which, in turn, seemed to provide some added impetus for the team to try even harder to reach their goals.

“It was at times a constant battle to be able to face the new realities we encountered with the programme.” Anon

This programme built capacity: was it sufficient and at the right level?

As a continuation and scale-up of at least some its former work on DRR, this programme represented an important opportunity to strengthen the existing capacity of BDRCS on the ground, while introducing new experience with regards business development and livelihood security. The lack of dedicated personnel at the Branch Unit, and/or the delay with recruiting personnel to be counterparts for BRC programme staff, meant that this did not happen to the extent possible. Capacity – experience – was built at the individual level – some programme staff, Counsellors, COs, RCY Volunteers for example. Some volunteers and COs also got capacity experience through helping participants open and set up bank accounts, in addition to technical training on data collection, with Kobo Collect. This level of experience at least stays within the communities. At the organisational level, however, it is fair to say that capacity was not built internally within BDRCS with regards the workings of this programme.

7. Actionable Recommendations

The following recommendations are drawn from the evaluation’s own findings, though inspired at times by feedback provided from interviews held with different stakeholders and secondary sources, including the Endline Survey. Given that the programme has now almost come to an end, these are largely intended to inform and guide future programmes with a similar approach, in similar contexts in Bangladesh and the broader region.

7.1 Participant Selection Process

An internal review should be documented of the selection process before closure of the programme²⁷.

If it has not already been done – and the evaluation was not aware of it – the programme team should provide a written account and analysis of the open selection process from their perspectives. As this was seemingly the first time it was used in either a BRC or BDRCS programme, inside learning is critical. Suggested points for consideration might include:

- time allocated and available;
- scale of the initial intended coverage;
- resources (human, technical, financial...) available;
- clarity and transparency of messaging/information availability;
- operational mode;
- data collection – should enumerators from the community have been responsible for data collection in their own community?
- conflict mediation, roles and responsibilities (e.g., programme Counsellors v Community Organisers);
- ensuring representation and inclusion; and
- personal/sensitive data confidentiality.

Frontline personnel should receive comprehensive conflict resolution training.

The expectation that the participant selection process – however it was going to be addressed – was going to be a challenge and potentially confrontational in some cases – should have been more widely anticipated and planned for during start-up. People being placed on the frontline – COs in particular as they are from the communities, but also CDMC members and some RCY Volunteers – should have been provided with mediation training in addition to counselling in cases where stress and trauma were experienced. Community Organisers, in particular, were not used to having to deal with crowds of people and should have had prior organisation and facilitation skills to help them manage meetings and discussions. In addition to visibility clothing, identification tags should also have been provided for COs, as with RCY Volunteers, for their own safety and to help avoid people being suspicious of their presence/work.

Community Engagement and Accountability, alongside Protection, Gender and Inclusion need to be monitored throughout.

Community Engagement and Accountability concerns, alongside PGI issues, need to feature prominently in programme design, especially with regards participant selection, and throughout the programme. This requires active and appropriate monitoring of the planned delivery of such approaches. For a programme of this size, a dedicated position should be appointed to ensure regular and quality training and compliance. This person should also aim to hold repeat/refresher training for all team members working directly with community counterparts. Responsible and proportional management of safeguarding risk is highly important for both BRC and FCDO: as such, BRC should take a risk-proportional approach, increasing training frequency as required.

²⁷ The evaluation has since learned that this is actually planned and will be compared with a similar exercise/approach from Teknaf Upazila. It is retained here, however, as a future pointer towards learning from the experience(s).

7.2 Training

Training course duration and content should be reviewed with the possibility of refresher courses.

If similar training courses to those used in this programme are foreseen, a review of the duration and course content should be undertaken, with particular emphasis on the experience learned and the dynamics and contexts of people from these slum communities, if appropriate. The duration of courses should not be fixed for all topics: some, it was noted, should have had more time (five days) and more time for individual discussions with tutors. Refresher courses should also be planned as part of the training programme, ideally after the first and second year following the initial training. This would also allow an opportunity for progress monitoring.

Tighter controls on training attendance.

While it may not be possible to get 100% commitment from people to attend training courses, additional steps should be built into the process to assist with screening and monitoring progress. More orientation and counselling on course content(s) would likely be beneficial to prospective trainees ahead of selection so that the commitments and requirements that people need to make are better known – though this cannot rule out people quitting training part way through a course if an unforeseen need arises. This could also be an opportunity to guide a trainee towards another course, if seen as being more appropriate to her/his situation and needs. Once signed up, to ensure regular attendance and commitment, training course fees should be paid directly from BDRCS to the training/learning centres/facilities.

Focus on quality of business streams.

While supported business streams should be primarily guided by peoples' needs and preferences in addition to opportunities and local demand, for a short-term programme such as this it might be prudent to focus on a narrower bank of activities – and support this with more resources – than attempt to cover a wide range of activities. This, however, should not be at the cost of lacking diversification, where most people would be pursuing the same, or similar, ventures.

Employability programmes should strive for greater inclusion for vulnerable and disabled people.

While the programme design took care to include a certain proportion of disabled and vulnerable people – including in the composition of CDMCs and Women's Squads – there were widespread calls for greater support to be provided to more people in these situations, including the elderly and widows. The Evaluation recognises that some of the early defining criteria for the selection process noted that "*selected participants must meet a minimum threshold of existing capacity/capability*"²⁸, which may have resulted in some people not being considered for business development or support. Although in some such situations, someone else from that person's household may have received financial and business development support, it would have been welcomed if additional, separate considerations and accompanying support measures had been considered and made available for some additional disabled and vulnerable people with considerations such as accessibility taken into account.

Allocate a focal person and resources for Disaster Risk Reduction.

While the programme built on previous DRR activities in 10 of the 16 communities, DRR itself was a late add-on to the programme and, as such, its potential might not have been factored into activities and planning to the degree that it could have been. Two particular areas needed attention: first, the fact that six new CDMCs were formed alongside 10 existing ones: these needed separate and distinct levels of support and guidance. In addition, businesspeople need to appreciate the measures they might take to help safeguard their business assets from a potential disaster, something likely quite

²⁸ Annual Review: Narrative Report Year 1, page 17.

new to many people. A dedicated DRR focus point should be considered – at least for the front end of the programme – to ensure that this topic receives the attention it needs in a disaster-prone context such as the current situation.

Upfront training on cash voucher systems.

With increasing use of cash vouchers and transfers in programmes such as this, and to help ensure that everyone has a good level of experience and understanding with this system, cash voucher training should be provided to all involved programme staff/personnel in future similar interventions from the outset. This would assist, among other things, with helping participants resolve any issues arising with bank staff when setting up and opening accounts.

Greater clarity on cash disbursements.

Some of the participants spoken with during this evaluation expressed confusion as to why some people got different amount of cash – BDT10,000 (UK£71), BDT20,000 (UK£142) or BDT30,000 (UK£213) – although everyone should have received the full amount of BDT30,000 by the end of the programme. Wherever the process of cash disbursements takes place there is invariably an opportunity for confusion and suspicion unless the information provided has been clear and clearly understood by people. In this case, while people spoken with as part of the household survey clearly indicated that they were satisfied with the cash disbursement process, there was confusion elsewhere. The difference between a businessperson investing in equipment, e.g., a rickshaw, which needs a substantial upfront payment compared with someone following a training course which requires different levels of financial disbursements at different stages – according to progress made – should be made clear to all. Providing clarification on this matter was, reportedly, a very time-consuming task for Community Organisers, in the different communities.

Financial Service Providers should be prepared to provide timely and seamless support to projects/programmes supported by BDRCS.

The Sonali Bank was selected to provide back accounts for all participants, based on an existing agreement with BDRCS. Many hurdles were reported with the process of setting up accounts and people getting the cash set aside for them. Part of this may have been due to the high volume of accounts that needed to be opened, in addition to internal bank capacity. Such delays, however, are likely to confuse and cause doubts in the minds of new customers, largely unfamiliar with the required processes. Better relations should be established in future between the programme implementer and Service provider to ensure a smoother process for everyone involved.

“The Bank was not interested in this scheme as it saw the participants as high-risk individuals who would not likely continue to use their new accounts once money was withdrawn.” Anon

7.3 Community Structures

Women’s Squads need more support and training opportunities.

The Women’s Squads formed through this programme have made a positive impact on the social landscape in these slum communities, offering women a space and reason to come together, discuss personal and community-related matters, share information and make plans for the future. While treading a careful pace to not overlap too much with CDMC – both structures have some of the same members in common – the dynamism of the Women’s Squads, in particular is one of the outstanding features of this programme.

Network activities identified by Women Squad members themselves during a Learning Workshop (18 December 2023) included:

- don’t directly provide legal support but help needy people to get legal support;

- work for community development, e.g., for ensuring the safety of women, children, youth, disabled, old and pregnant women; and
- raise funds and support vulnerable people, admit underprivileged children to school, work both within and outside community...

“To ensure community development the Women Squad Members will be united to work for the community after the end of the project.”

Workshop on Learning Sharing with Women Squad Members, December 2023

The expected role(s) of, and expectations from, CDMCs should be made clear during formation or re-activation.

Community Disaster Management Committees have been a cornerstone of the V2R programme in Bangladesh. The open selection process for participants placed particular onus on all 16 CDMCs to assist with and effectively lead on the participant screening and selection processes, with support from COs, RCY Youth and BDRCS/BRC staff and advisors. This placed a great deal of pressure on CDMC members, given the high expectations that potential participants had at this stage – including the fact that a CDMC member her/himself could potentially become a participant. If this approach is considered again, much better preparation and ongoing support should be available to CDMC members to allow them to complete their tasks safely and according to expectations.

As an addition, records from the 17 December 2023 Workshop on Learning with CDMC members notes, for example, that *“more involvement of CDMC is necessary to ensure hand holding support to the participant”*. In the evaluation’s opinion, however, CDMCs are not the answer to issues such as this, and other employment related concern between employers and employees. This may be an opportunity for the future but, for the moment, focus should concentrate on each Committee reaching an acceptable level of operation and independence in order to be able to support their respective community – and neighbouring communities, if possible – on critical risk reduction awareness and measures they might take to reduce the impact of a disaster.

Phase out policy needed for Community Disaster Management Committees.

Community Disaster Management Committees, while playing an important – at times essential – role in raising awareness and mobilizing people in the event of a disaster, are often ill equipped to take on this role, and embrace wider, greater challenges on their own. Even the more experienced Committees in this programme are still reliant on BDRCS for consumable first aid and other items once their stocks have been depleted. Some Committees are advanced in their registration with government, but there is still a clear gap in understanding as to how they will function independently if/when this is achieved. The BDRCS needs to have a clear roadmap for CDMCs becoming an independent entity, without jeopardising their roles and capacity.

Consider supporting youth business hubs in communities.

While this programme showed a deliberate attempt to engage with what was possibly one of the most challenging levels of society in a slum community – youth – more localised support could perhaps be considered in future, similar interventions, especially for men. Young women have the opportunity of being part of a Women’s Squad for example and thereby gets the opportunity to raise and discuss business-related issues, should she wish. Some may also become part of a CDMC. No such opportunity, however, currently exists for young men in many of these communities. Creation of a hub – such as a space at a CDMC office – and fixture of a regular weekly meeting slot (with occasional speakers from businesses attending) to allow youth to come and share and discuss their work, ideas and opportunities for business development or challenges could be a useful support for many as they continue to apply their new-found skills and experiences.

BDRCS should showcase successful achievements of women and men from the slum communities.

Despite the low level of education and lack of people's business experience as recorded in various surveys, there is in fact a remarkable pool of talent within these slum communities. The desire to learn and show commitment to learning was pointed out several times to the Evaluation Team during discussions with representatives from the private sector. Several mentioned that the candidate put forward by BDRCS were far better prepared, disciplined and committed than others they receive for work opportunities. Showing the achievements of people from this programme at the Municipal level, and at appropriate fora, would go a long way to helping people – women especially – overcome their anxiety and fear of stepping up for more work and training opportunities outside of the confines of their households and communities.

"We were pleasantly surprised by the quality of some of the candidates brought to our attention by BDRCS." Employer, Barishal City

7.4 Management

Programme design should involve all intended partners.

While this is not expected to happen with the same degree of involvement from everyone – from BRC HQ to the BDRCS Branch Unit, for example – all parts of the Movement likely to be involved in a programme of this scale should be able to contribute to the design at an appropriate moment. This is essential not only to secure buy-in but also to better understand and capture some of the realities of local context and needs. It is also a critical moment to define accountability for a programme as there is unlikely to be direct contact between the National Society and the international donor, as in this case.

Clear separation of roles and responsibilities.

While this applies to the programme overall where BDRCS and BRC have both played quite different roles in the design, management and implementation of this programme, it becomes especially important to have clear agreements where the local Branch Unit is possibly being overwhelmed by the tasks it has been asked to do. From the outset, in this case, BDRCS and BRC (Dhaka and Barishal levels) needed to have discussed and agreed how the selection process was going to be approached, in particular with regards the involvement of Branch Unit representatives in decision-making and approval of participants who have been selected based on a clear and pre-determined set of guidelines. While this is one example, the principle should apply at all levels of planning and decision-making in the partnership.

"BDRCS needs to engage more to become respectable within these communities..."
BDRCS Senior Manager

For an employment initiative, a good understanding of both the social and economic situations is imperative.

People living in slum communities often come from different parts of the country, have different backgrounds and reasons for being there, have different expectations and are, on occasion, possibly guided by self-interest rather than the interests of a small group of people or the wider community. There is also often a high degree of internal and outward mobility within such communities, in addition to a lack of social cohesion that is so obvious in rural communities. Such factors needed to be clearly understood and factored into the design and delivery of programmes, especially where many different communities (16 in this instance) were being considered.

Applying an employability approach is complex and multifaceted and needs to be approached as such.

The employability approach is forward looking and, in the right circumstances and with adequate time and other resources – such as accompaniment until participants are self-reliant and making consistent profits and savings – could be meaningfully applied within the Red Cross mandate, especially because National Societies are so strategically placed being close to communities. Future application of this concept should, however, include a partnership with an experienced partner/institution, while the National Society/Partner National Society plays a facilitation role, helping mobilise communities, share information and ensure compliance with required principles and standards. Lessons from the current programme should be considered, for example, the size of the target group and, importantly, active buy in from a national employment agency²⁹.

Partner National Society may need to step in to fill the role of implementing agency.

While it is not the intention or expectation for a Partner National Society (BRC in this instance) to step in and perform the role of implementing agency, the need for such action should not be ruled out if the National Society is unable to meet the expected needs and requirements as stipulated by a donor, for example. The National Society must show its understanding and compliance with donor requirements – even if second hand through BRC as in this case – to ensure accountability and uphold the principles of the wider Movement.

Enhance engagement with government departments to ensure sustainability.

While some measures were taken to involve local government departments in some of the activities organised around this programme, it was not apparent that there was ever any real, conscious, buy in from these departments. This is seen as a missed opportunity to helping establish contacts between businesspeople in the communities and government, but also to encourage such departments to try and replicate or scale-up programmes such as this with other organisations, elsewhere in these slums and surrounding areas.

For a specialised programme, pre-recruitment should be an option for key personnel.

Parts of this programme were clearly going to require specific technical inputs from business perspectives, experience that was outside of the normal scope of interventions for BDRCS, at least. With a time-bound programme of this size, it was imperative to have a full complement of qualified people on the ground as early as possible, to have counterparts from BDRCS to work alongside those from BRC. Significant delays with identifying and recruiting qualified people for key roles at the Barishal level, resulted in gaps and required BRC personnel to step in and fill roles they would not normally be expected to cover. In instances such as this, pre-recruitment should be initiated as soon as possible.

8. Conclusions

This evaluation focused on determining and recording changes to peoples' livelihoods as a result of financial, technical and mentoring support provided in relation to skills training, business development and management, alongside broader awareness raising on a number of issues, as a means of accountability and learning.

Despite a significant number of challenges, which the programme has addressed on an active and adaptive way – assisted at times by flexibility with oversight and funding arrangements – this programme has achieved the vast majority of what it set out to achieve.

²⁹ This was intended in the current programme but was not successful.

What is perhaps most salient to note is that fact that at virtually the end of this programme, in February 2024, a total of 97% of participants – 479 people – rated their household situation either “*much better off*” or “*better off*”, compared with before they had received this support from BDRCS. With the exception of just one-person, other participants attributed this change to support received exclusively from this programme.

Important institutional lessons should be taken into account from this programme, beginning perhaps with the way in which similar future programmes are designed – to be in line with the institution’s core experience(s) and mandate, to be inclusive of all expected participants (and knowledge of their context), and to enable and encourage buy in from collaborating branches of the Movement. The latter is especially important in terms of not only building internal capacity, if there is a need, but also with regards eventual accountability, to both donors as well as the communities likely to be involved.

Lessons taken from this programme can and should be used for future similar initiatives, with due consideration given to the particular context(s) in which they are applied. Social and other dynamics in the current slum communities are clearly different from those in even nearby and adjacent settlements in Barishal City itself. Peoples’ needs are different. And probably change far more frequently for reasons that may be beyond peoples’ control. The opportunities readily available to people – especially many women and youth – in these communities are so very different, but need to be accommodated in future programme design and management.