



MID-TERM REVIEW REPORT

**CHITTAGONG SUSTAINABLE DEVELOPMENT PROJECT
(CSDP) OF
THE LEPROSY MISSION INTERNATIONAL-BANGLADESH**

**SUPPORTED BY
LMNZ**



Conducted by:



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ACRONYMS AND DEFINITIONS

ATP	Advance Tour Plan
CBR	Community Based Rehabilitation
CBSG	Capacity Building Service Group
CCC	Chittagong City Corporation
CCL	Comprehensive Check List
CRA	Community Rehabilitation Assistant
CRS	Community Rehabilitation Supervisor
CSDP	Chittagong Sustainable Development Project
EC	Executive Committee
FGD	Focus Group Discussion
HH	Household
HR	Human Rights
HSC	Higher Secondary Certificate
IGA	Income Generating Activity
IT	Information Technology
KII	Key Informants Interview
LFA	Logical Framework Analysis
LMNZ	Leprosy Mission New Zealand
M&E	Monitoring and Evaluation
MDG	Millennium Development Goal
MDT	Multi Drug Treatment
MTR	Mid-term Review
NGO	Non Government Organization
NZ	New Zealand
PD	Programme Director
POP	Plaster of Paris
PRSP	Poverty Reduction Strategy Papers
SWOT	Strengthens, Weakness, Opportunities and Threats
TA	Technical Assistance
TLMI-B	The Leprosy Mission International-Bangladesh
ToR	Terms of Reference
ToT	Training of Trainers
UCC	Ulcer Care Centre
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This review report is the result of a co-operative and mutually supportive working relationship between the review consultants of CBSG and the staff of CSDP. The exemplary commitment of CSDP staff in this regard is a credit to the organization. It is particularly important that such a commitment was possible with an organization established to work for the well being of vulnerable leprosy stricken poor people of Chittagong area.

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Finally, while acknowledging the valuable inputs of all the above, the CBSG stands by the conclusions reached during the evaluation process and believes them to be a sound response to the information and evidence available. However, the consultants of CBSG also recognize that the findings and recommendations, including any errors and omissions contained within this report are its own.

The review team

TABLE OF CONTENT

ACRONYMS AND DEFINITIONS.....	2
ACKNOWLEDGEMENT	3
TABLE OF CONTENT	4
EXECUTIVE SUMMARY	6
PART-1.....	19
1. Background and Methodology	19
1.1. Background	19
1.2. Key questions of MTR	20
1.3. Methodology.....	20
1.4. Implementation of MTR	21
1.5. Field survey and data processing	22
1.6. Report structure	22
2. Project Review, Finding and Analysis	23
2.1. A holistic overview.....	23
2.2. Project design and result measurement framework.....	23
2.3. Output specific performance analysis.....	24
2.4. Movement of the project towards outcome	30
3. Project Management and Implementation.....	33
3.1. Financial progress.....	33
3.2. Planning and monitoring	34
3.3. Maturity matrix.....	34
3.4. Staff development and capacity building	35
4. Overall Assessment	36
4.1. Introduction.....	36
4.2. Relevance	36
4.3. Efficiency	37
4.4. Effectiveness	37
4.5. Impact.....	38
4.6. Sustainability	39
4.7. Conclusions and key recommendations	41
PART -II.....	43
5. Survey Findings and Analysis.....	43
5.1. Introduction.....	43
5.2. Age of group members	43
5.3. Literacy and education of members	43
5.4. Occupation of members.....	43
5.5. Marital status of group members	43
5.6. Members' involvement with the group	43
5.7. Membership type of groups	44
5.8. Position of sampled members in the groups	44
5.9. Family size	44
5.10. Ownership of houses	44
5.11. Schooling status of children	44
5.12. Status of savings.....	45
5.13. Status of credit	45
5.14. Training received.....	45
5.15. Assistive devices received	46
5.16. Violations and discriminations	46
5.17. Knowledge on the signs of reaction/neuritis	46
5.18. Decision making	46
5.19. Income and expenditure	46

5.20.	Supports received from project (as perceived by the members)	48
5.21.	Benefits and changes in life (as perceived by the members)	48
5.22.	Appreciative works of project (as perceived by the members)	49
5.23.	Project activities which are not appreciated	49
5.24.	Recommendations of the group members	49

Annexes to the report:

- Annex-1: Terms of Reference (TOR)
- Annex-2: Tables: Survey Findings
- Annex-3: Group Profiles
- Annex-4: Group Development Process
- Annex-5: Survey tool
- Annex-6: Activity level performance analysis
- Annex-7: Persons Met (list of the key informants)
- Annex-8: Budget and Expenses of CSDP

EXECUTIVE SUMMARY

Overview of the Project: The mid-term review of “Chittagong Sustainable Development Project (CSDP)” of The Leprosy Mission International-Bangladesh (TLMI-B) held in September 2011, immediate after the halfway mark of the project.

Since 1994, TLMI-B has been successfully contributing in elimination of leprosy in Chittagong District, except in the Chittagong City Corporation (CCC) area. Concurrently with Leprosy control, TLMI-B initiated programming with community based rehabilitation (CBR) approach for the leprosy disabled in 2004. An evaluation of the project in 2008 recommended further improvement in the target people’s life enabling them to take responsibility for carrying out their own development. The CSDP came into being in 2009 for five years and has been implemented in the CCC area and three rural Upazilas (Patia, Fatikchari and Sitakunda). The goal of the project was set to improve quality of life of people affected by leprosy and physical disability in the project area.

After the implementation of two and half years of CSDP, the development partner and the management of CSDP intends to have an MTR done primarily to know if the project is on track and achieving results as had envisaged at the beginning. The aim of the MTR was therefore set to: (1) Assess what is being achieved and what progress has been made towards the achievement of the project’s objectives (2) Identify how current activities and methods might be changed or modified to achieve better results; (3) Check that the project’s overall direction is still relevant and whether the project is likely to meet its planned purpose; (4) Provide and encourage learning rather than focusing on judgment. Based on the review’s findings and recommendations, the project team, TLMI-B national office staff and staff of LMNZ will decide what activities or methodologies need to be changed to achieve the objectives and if any objectives need to be changed to meet the project’s goal. There are also 11 key questions included in the MTR for analyzing the overall project.

This MTR adopted a combination of quantitative and qualitative investigation methodology to assess the current status of project implementation along with results achieved. Towards that a number of participatory approaches were followed for analysis and to draw conclusions. The methodology included – desk review of documents, sample survey of 25 groups (18%) and their members, FGDs, KIIs with project stakeholders, case studies, performance validation workshop with staff and observations.

CSDP with CBR approach targeting to Leprosy affected people with disabilities, locomotor disabled and marginalized poor people. Creation of community based groups – providing them chance to unite with the larger communities, promote reflection-action strategies for better understanding of issues facing them and searching for suitable solutions, promoting networking and exposures with similar groups as well as with other organizations of disabled persons. Such actions with facilitation of community rehabilitation assistants, to reflect on issues like access of services, need of services for themselves and communities, tackle issues by creation of savings and credit funds, arranging skill and leadership training, promoting concepts and knowledge of self-care and prevention of disabilities, ensuring repeated messages and motivation, conducting advocacy campaign for their rights, identifying aspects of social integration which needs action and breaks the barriers of isolation. The project plays an important role here.

The project from the design perspective is simple and straight forward. The overall goal of the project was set to improve quality of life of target groups in the project areas – CCC and three adjacent sub-districts. This is the development objective of the project. Whilst the expected outcomes, as specified in the recently updated project document are: to develop sustainable self-help groups, under the umbrella of Federations and an Association, supporting economic and social development, increasing incomes of group

members through sustainable income generation activities and include them socially with the broader community.

Generated Output: The project has successfully formed 140 groups, 100 rolled over from previous phase and 40 during the current phase. The average number of members in the group varies significantly (5-15), perhaps, due to type of members it involved with, however, incongruence with the project's group formation criteria. The average size is found at 8.

The group criterion allows formation of mixed group. Though male member were dominating the groups (62%) in the early stage of the project, however, the situation is just reverse now; at present women are the majority (57%). This is reflected in group's portfolio structure too and is found well accepted by the group members, perhaps, due to their common need and pain. Average savings per group is estimated at some Taka 23,990 and 66% members are regular savers in the group and 56% members has got loan, which maintained by the group.

The training content and extent may require further balancing to make it more attractive to these special types of participants. The survey findings revealed that about 32% of participants expressed the quality of training was excellent while a large majority termed it good and only 6% termed moderate. This is an issue requires management attention. In some cases, duration of training was reported shorter than required.

A large majority (82%) of IGA training participants reported to have used training knowledge by implementing IGA activities. As far as training quality is concerned, the participants voted more for agro-based training than vocational. This is perhaps due to the fact that the project used qualified professionals (Subject matter specialist of Public sector) for agro-based training while private facility and semi professionals are used for vocational training. The repayment rate (over 90%) is itself a key indicator for proper utilization of loan. The loan management system facilitated by CSDP is impressive. However, on the contrary the proportion of person-accessed loan is only 27% (291 out 1091), requires attention of the project management.

The project has successfully involved Federation and Association in monitoring, utilization and repayment of loan. Group also follows a flexible repayment system, which eventually ensures high repayment rate (over 90%) without requesting for a grace period. Failure to installment payment in due course can be deferred to next month under special circumstances. The monthly installment of loan repayment is perhaps contributed to this good result.

The culture of discussing Self-care issue in the regular group meeting keeps the group members updated about self-care responsibilities and information about leprosy related services. The group member acknowledged that they find it very useful.

The project support in terms of technical advice for self-care, providing assistive devices are recognized and appreciated by the group and the community as well. These visible supports have longer-term impact on the physical performance for the person and confidence building.

The output related to rights and inclusion has a set of activities namely educating group members on basic HR and disability rights, arrange training, ensure sharing of learning, support Federation and Association to conduct advocacy meeting etc. and interestingly with few exceptions, most of the targets were achieved comfortably. Most of the CRAs and Supervisors are locally recruited and got familiar with local power structures, and elected bodies. The TLMI-B, over the years has earned recognitions to the relevant service providers – both public and private. Therefore, advocacy for these types of vulnerable group seemed are often get authorities nod. Involvement of local government elected representatives in advocacy campaign boosted confidence of group members to access service and claim their rights.

Outcome level Change: Against the target of 70% of groups meet 80% of the group maturity criteria, the achievement is 40% of groups met 80% group maturity criteria at the time of MTR.

Federations and Association have attained maturity criteria to a certain extent, however, they still require facilitation support of the project to run independently. It may be mentioned that with the Registration of the Association, which is under final stage of process/approval, the level will shoot up markedly.

Similar model of CBR based on group approach with physically challenged and marginalized people have been successfully tested in our country. This is the basic structure facilitated by the project earned confidence, and most importantly, gained recognition of the wider community. The group can en-cash such support in time of desperate need.

The Federations and Association have started enhancing group morale and developing self-confidence, disseminating best practices, identifying areas for further improvement and suggesting corrective measures, extending technical support to individual members and groups for IGA and beginning to play a watchdog role in guiding the group development process.

Average income per family reported as raise of 32% over a period of two and half year. The individual member's savings habit has increased, and some of the members have cash at hand.

With reference to the target of 60%, at least 23% have increased their family income, and others are on the way to achieve it. Of them, a good number are operating sustainable IGAs. Project supported IGA and skill development training attributed to the implementation of sustainable IGA activities of group members to a large extent.

The project approach to arrange exposure visits to similar IGAs, in other way, serves the purpose of feasibility study for a group member interested to undertake the particular type of IGA. This minimizes the risk on the one hand, and on the other creates an opportunity of pre learning and inspiration for new incumbents. The extent of training learning goes beyond the group – in communities, an ideal process, CSDP follows for community development.

Application of training knowledge both group development and IGA by sizable number participants, the evaluation consultants, feels that the IGA training component of the project, in particular, requires further monitoring and evaluation mechanism to establish whether the livelihood quality of group members as a result of training has improved. It also appears that there is a lack of systematic technical follow-up and refreshers to most of the IGA training; probably, due to the dependency on external resource persons.

The self-care component is successfully enabled group members to work for livelihood. The support of the project is very much acknowledged by the group member. The awareness raising initiatives, group meeting, and visits by project staff have been found very useful which contributed to increase self-confidence of the disabled and marginalized people.

Although the social inclusion process takes longer time, however, increased acceptance by the community is observed. The group members are included in the government's safety-net programmes, giving them the opportunity to mix with a cross section of people as well as recognition by the wider community. They are now pursuing rights both at community and relevant authorities. The group members have already established linkages with various service providers, which enabled them to acquire a social recognition too.

The target people are very much confined neglected and excluded for centuries together; however, they now can easily talk/communicate to people, gained articulation in

speaking. Mover from distant places and offices; (such as, social welfare department, banks, livestock office, etc.) which were almost impossible in couple of years back.

They have started claiming and establishing rights (e.g. listing their names in safety net programs, awareness on government facilities and resources increased). They can now lodge complains if rights are violated, which was impossible before.

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Management and Implementation: Management and coordination relies on the strategic overview and direction by the senior management. Information to them is made available through monthly meetings, separate project reports, ATP and field visits. TLMI-B maintains a culture of transparency and free flow of information across its different projects. For instance, monthly review meeting with key management staff of all three projects is organized at Chittagong level. This provides an opportunity for cross learning, monitoring and decision making in a participatory way. The information generated for quarterly and semiannual reports are shared periodically through review and/or reflection sessions. Therefore, lessons learned are documented and addressed through re-planning in a roll-over plan process. There has been observed a fair amount of transparency exists in the operational management of the project. Financial management is automated and done incongruence with the recently updated financial manual. TLMI-B has also policy and procedures in place for human resource management. In terms of logistical support to the project, the project has necessary provisions, such as transportation facility for field staff, technical support for self and ulcer/disability care, assistive device for the beneficiary etc.

CSDP has a built-in monitoring and evaluation plan with the Result Measurement framework. The planning and monitoring, in result measurement approach, perhaps originated from LFA, appears simple and straight forward to implement. Moreover, an adequate budgetary provision exists to implement the M&E activities. The evaluation team noted this point as one of the best practices in development project management in Bangladesh.

The project management should give adequate attention so that the critical mass of CSDP opeartionalise the new M&E plan into actions. The monitoring tool for tracking group maturity tool has been developed in consultation of a number of groups, and therefore, believed to have reflection of the opinion of group members while categorizing them into three different stages.

A large majority of project staff has rolled-in from the earlier phase of CSDP, and again most of them have been with TLMI-B since 1994. They have been an asset for the project as memories still alive, input and skill given to staff remain with TLMI-B. There is a budgetary provision for staff development in the project while the plan seemed of ad hoc nature – not developed through a formal need assessment process. Apart from technical knowledge to deal with leprosy and related disabilities, the CBR approach is relatively

new, and therefore, staff at the ground level should have clear understanding on systematic community development process.

Relevance, Efficiency, Effectiveness, Impact and Sustainability: This has been mainly considered in terms of consistency between objectives and benefits and country and global priorities (i.e. Poverty Reduction Strategy Papers- PRSP, Millennium Development Goal-MDG). In line with these issues evaluation team has found that the projects activities are highly relevant to generate well-beings of the down-trodden target people in the working area. It starts with the selection of appropriate and relevant target groups. The project is extending both software and hardware supports to the group members; such as, Provision of Treatment, Assistive Devices, Self care, follow up and home visit for proper treatment, coupled with awareness development, social inclusion and economic development—looks very holistic approach.

CSDP/TLM-B management has requisite experience and capacity to execute the project activities at the grassroots level. Except very few, most of the staff members were found more or less efficient in understanding and implementing their roles and responsibilities. The management has developed the capacity of project staff and beneficiaries through imparting some basic human quality, knowledge, information and skill. The level of commitment of the staff and project ownership of the project participants/beneficiaries are remarkable.

The project has used financial resource prudently – the ratio of financial support targeted to direct beneficiary level is calculated at 37% (ref. annex - 8). Some may argue that the direct cost is relatively low but one must take into consideration that this is truly a human development project of the socially excluded people. Overall the project is under spent; overall burning ratio is estimated at 86%.

The evaluation team has witnessed the progresses in development projects in bringing about changes that influenced the livelihood and environment of the community in general and of the target communities in particular. Most activities have been implemented in line with the project document. Annual progress reports of the projects, physical and financial respectively that has provided details of planned activities and accomplishments. With very few exceptions, trainees are selected based on consensus among members; most of the trained members try best to utilize the training, especially in social development ones; provision of staff training; provision of exposure visit to other areas for both staff and group members. Initiatives taken to extending and sustaining the group level and project level activities, group savings and credit, disability and leprosy related healthcare supports including home visits, extending skill training and involving the participants in employment generation process, establishing human rights, enhancing schooling of children and community level are such efforts those have opened up the scope of opportunities for human beings and play a great role to put them in the livelihood development process. It also helps to building their confidence and increases their capacities.

The target people were very much confined neglected and excluded for centuries together; however, they now can easily talk/communicate to people, gained articulation in speaking. Mover from distant places and offices (such as social welfare department, banks, livestock offices, etc.) was almost impossible in couple of years back. Major impact added value in the groups and group members, as: started claiming and establishing rights, lodging complains if rights are violated, increased enrollment and regular schooling of children, aware on social and economic condition of own self and the society, able to identify other patients and provide necessary counseling for treatment. Health seeking behavior and personal hygiene improved; practice of savings developed/increased and some claimed have cash in hand; family, community and social level inclusion improved.

The CSDP/TLM-B puts a strong emphasis on ‘sustainability’ i.e. continuation of the activities under the project without any external support. In short, the prime aim of the TLM-B is to empower the people so that they can eventually own (or self-manage) their development process. It is expected that the Groups, Federations and Association will come forward to take charge of their own development. In that, when TLM-B will withdraw, the Association will take over. It is supposed to become a legally registered, independent NGO run by the local community with limited external facilitation.

At group level, decisions are mostly participatory, democratic selection/election of committee; the group by and large properly maintains meeting minutes in Developed and Developing groups, Struggling groups are in the process too. Book keeping by the group members have started in some Groups (limited to pass books); more or less regular in savings deposit and payment of installment.

Group members are aware that their groups are ‘Self-help groups’ and the leaders (of Groups, Federations and Association) are mentally ready to a great extent to make these fully operational; they have received training and have already started the practice towards sustainability. Interestingly, Association is in the final stage of registration.

In CSDP, sustainability appears as advancing forward towards gaining organizational sustainability through forming and strengthening CBOs, particularly in terms of institutional mandate and capacity to run financial management, resources acquisition and human resources development.

Along with this effort, it is also equally important to sustain the behavioral and attitudinal changes of target groups, their family members and other community people as a whole. As part of ‘total sustainability’ at community level, these types of ‘qualitative’ changes need to be prioritized from designing through implementing of development interventions so that at the end it would be worthwhile to develop an exit plan. The team has experienced that still the group members are not fully aware of this important step, and not acquainted with the process to form such apex body. ‘Maturity’ of groups/group members is also an important factor in this respect. More time is needed to prepare group members to unite and make further steps to form their “own institution”. The team put forward the following factors to consider.

Key Recommendations: The review team consciously repeated key recommendations in this executive summary part.

CSDP strived to innovate a sustainable CBR model to empower the poor, marginalized and physically challenged person of the project area and showing them a vision of quality life. The members have expressed that the provision of support created by the project was very appropriate and would eventually improve the quality of life of the target beneficiaries as a whole. While the MTR appreciates the quality and good work of CSDP and vouch for future continuation, it also identifies some shortcomings, gray areas and gaps suggesting further scope for improvements towards creating long term impacts and making the achievements more sustainable.

The following section provides a set of recommendations, both short (within March 2012) and long term (within the project period) CSDP may address for the lasting development of groups and its members:

Short-term: Develop a comprehensive advocacy strategy of the project with clearly specifying role of groups, Federations, Association and the project it self.

The project called for developing a clear strategy and vision for linkage building among potential employers, GO-NGO service providers, and local elected bodies to make the institutions of the poor and disabled people sustainable.

The Federations seemed yet to be fully developed their area of interventions. They are a representation of all the groups formed in a particular Thana. The review team suggests

that the Federations develop a resource map of their respective Thana to tap resources by the Groups.

As part of ‘total sustainability’ at community level, the project should strive to bring qualitative changes on prioritised needs of the groups and their members as well. The team has experienced that still the group members are not fully aware of some important steps of group development, and not acquainted with the process to form Federation and Association.

Strengthening self-paced monitoring of institutional structures – maturity matrix much simpler and with increased frequency. The groups’ ability in participatory planning and monitoring requires further strengthening.

The Finance Manager and the Statistical Supervisor could be involved with program monitoring functions in their respective areas.

The project may give attention to the developmental needs expressed by different category of staff in staff capacity building section. They are not necessarily to be addressed by providing class training, however, the project may think of alternative and appropriate strategies like exposure visit, internship, coaching and mentoring etc.

The project should strive to increase number of group members within the purview of target people criteria to excel group development process.

Group should consciously include at least one capable member for doing record keeping functions, if not; create provision for inclusion of representative capable family members.

The project may opt for training of field level staff members on some common/selective IGAs, which in turn can contribute in improving follow up services and concurrently reducing dependency on external resource persons.

Long –Term: Intensified exposure visit are important to disseminate the result and best practices within and outside the project meaning groups formed with physically challenged persons by other NGOs.

Access to credit, particularly for the economic development of the groups will be a major challenge to further development process. The financial institutions, both public and private, operating in the project area is, of course, a potential source where CSDP can make bridge between.

Groups, Federations and Association should proceed in such that all involved in the process should have increased ownership, have clear dreams (mission and vision) supported by plans and actions towards achieving the dreams. The existing communication system also requires further review to intensify a two way process.

Despite application of training knowledge by sizable number participants, the evaluation consultants, feels that the IGA training component of the project requires further monitoring and evaluation mechanism to establish whether the livelihood quality of group members as a result of training has improved.

Answers to key Evaluation Questions

What activities and approaches have been successful?

- Program is simple and straight forward, development is to a great extent visible and work with great humanity.
- Appropriate and relevant target group selection (3 categories---leprosy cured and leprosy disabled, loco motor and marginalized group and their representatives—all socio-economically excluded).
- Adequate logistics support to the beneficiaries--- provision of proper treatment (low cost or free), assistive devices, self care, follow up and home visit (for proper treatment, follow-up of self care and also defaulter and absentee members), coupled with awareness development, social inclusion and economic development—looks very holistic approach.
- Provide proper knowledge on Self-care and have provisions for both software and hardware support.
- The principles and rules of the group formation, development and operation (e.g. flexibility in group size, high level of involvement/participation of all members in group level decisions, backed by written minutes). Groups are provided with various types of training for group functioning and development.
- Issue based discussion in the group meeting to enhance the knowledge and develop the skill of group members.
- Special emphasis is increasingly given to women members; not only women members are increasing, women are now encouraged to shoulder leadership and other responsibilities. Many women appear proactive and demonstrate their potentials and qualities. Mixed group approach, an exception in Bangladesh, is working smoothly, perhaps, due to common need and pain of the group members.
- Groups are encouraged to save money, utilize the savings in IGA and open account in Banks (created opportunity for exposure and mobility).
- Groups, Federations and Association are formed, with the massage and the preparation of making those self help and sustainable.
- Provision of advice/suggestions on personal hygiene and cleanliness.
- Group monitoring system involving field staff and group member (visit from one area to other area) is an appreciative initiative.
- Provision of education materials to the children of the group member's family.
- Provision of staff training, both theoretical and hands-on.
- Good professional and personal, formal and informal, relationship between project staffs and the beneficiaries, and some local agencies, officials and project.

What are the main obstacles preventing the achievement of objectives?

- Lack of formal education; a good number of group members them can just sign their names only. This is hinders in record keeping by the group members.
- In most groups, there are some members who are extremely poor and remain busy with his/her income generating activities, resulting absence in group meetings occasionally. There are few members who reside far off places, some due to their

service/job and some for marriage, and they also fail to attend meeting and deposit savings regularly.

- The rate of negligence and discrimination reduced through advocacy meetings and campaign but not there is a long way to change mind set and cultural/traditional practices.
- Drop out is found to be very high (around 20% to 25% with reference to original enrollment) because of many reasons (for example, migrations-internal and abroad, irregularity in savings, and most importantly reorganization of groups etc). Another 25% to 30% involved another group of CSDP for reorganization and migration, if the vital member of a group goes to another group, then its need to increase support of staffs in the old group. With the maturity of groups and members, expectation of loan is also increasing; which is also a cause for drop out. The problem is likely to increase further if loan fund cannot be enhanced.
- The trainee selection especially in case of target group IGA (skills development) training is not always made based on needs and utilization potential. Duration of training is always not adequate. At present IGA training are outsourced and there are fewer guidelines/modules for such training.
- Most field staff members were found adequately qualified, some are moderate and few are not adequately skilled, suggesting further mentoring and training for all staff especially those who are in the rear seats.
- Staff members are not given all IGA/Skills development training. This is a problem in case of providing follow up services to IGA operation.
- Staffs members given “business development training’ and small business planning training” only, there are follow up on these issues.
- Govt. officials provide training on agro based: homestead gardening, poultry rearing, cattle rearing – no technical follow up on these issues.
- Private firm provided vocational training – no technical follow up on these issues.
- The exposure visit now organized by the project for both staff and group members are limited to TLMI-B projects and groups in other areas and CSDP areas.
- Projects seems not fully benefited from interaction and linkages with other organizations and projects of similar nature in the area.

What could be done differently to improve implementation?

- Instead of being primarily dependent on outside resource persons for IGA related training, project could arrange ToTs for project staff supported by resource materials and modules, either collected or developed, or both.
- Project training is now one off, no refreshers training is arranged with poor follow up. Duration of training in most cases is shorter than required, particularly for IGA/skills training. Refreshers training with close follow up system should have been arranged.
- Project could arrange seed capital available/arranged to support IGA at group level, not totally depending only on group savings.
- Pursue the groups to enhance rate of savings by group members'; in some groups the savings funds are not optimally utilized too. This is perhaps some of the groups still running behind in terms of generating expected amount savings to start group/collective IGA.

- Project is ‘active’ to develop linkages and networking with different local and national agencies involved in similar projects but they should have been ‘proactive’ in this regard.
- Project is organising exposure/study visits to project areas and groups of TLMI-B only, it should arrange such visit to similar projects of other agencies. This is applicable for all three tiers of group development (for example, they can arrange visit Federation of RDRS).
- Project, at least for certain period, should provide information of local resources and facilities, and help access to and utilization of the resources/facilities. An inventory of such resources/facilities may be prepared and kept at group, Federation and Association level, and updated time to time, preferably by the respective groups/ Federation and Association.

Are resources being used in the best possible way?

- At present a CRA is looking after on average 11-14 groups comprising 100 members. This is relatively low compared to coverage of field staff of other NGOs the county. The main reasons behind this are non-availability of genuine target members in a contagious area.
- An amount of 25.18 million was spent against the projection of 29.39 million, the rate of utilization of budget is estimated at close to 86%. The ratio of expenditure targeted to direct beneficiary is found 37.67 % given overall spending. The resource use, in particular to a CBR project, is found efficient.

What staff capacities and skills could be developed to improve achievement of the project objectives?

- The majority of staff has been rolled in this project from previous phase. They received community development and generally familiar with CBR approach. The CBR approach is relatively new, and therefore, staff at the ground level should have clear understanding on systematic community development process.
- The developmental needs of the staff are categorized in the following way: For the CRAs, group facilitation, communication and motivational skill, refreshers on ToT, LCA, PDRP etc. networking, advocacy and linkage building, monitoring and reporting. For the Supervisors, understanding socio-economic development supportive supervision result monitoring, and for the management positions, organization development, community development, monitoring system design and tools development.

Are the target people getting adequate support to form self help groups? What further support do they need for running their group?

- Average group size is very low—only 7 members per group – perhaps not resource effective in the context of community development for general people, however, for leprosy stricken people living in scattered place shall not be considered inefficient. The project may take initiative to increase group members wherever possible or by including marginalized people.
- Training activities of the project are to be rationalized in terms of selection of trainee based on needs, increase duration of project of some training, arrange refreshers training and increase follow up towards more utilization of training.

- Continue current skill development initiatives project activities, such as training on leadership, project management for increase skill and business planning etc, with introducing refreshers training and strengthening follow up.
- Networking and linkages with local and national organization is not at a satisfactory level, it should be enhanced
- Effective communication system among the members and most importantly between the tiers (Group, Federation and Association) is so far not in place. In addition, though majority members and leaders are found having clear idea and knowledge of their roles and responsibilities, some are not yet aware. Likewise, mission, vision and dreams with Federations and Association are not clear to many leaders, let alone the group members. Project therefore shall find ways and means to improve the situation with reference to understanding of the member's responsibilities as well as of the dreams with the organizations they are developing.

Is the current approach to developing record and book-keeping skills in the self-help groups working? What could be done differently to achieve better results?

- The application of training learning for book keeping training is found relatively low (about 10%) too than other types of group development training. This is, probably, due to absence of literate members in the group.
- It is suggested that the group enroll any other person from the family members of the existing target group or take his/her assistance of or of the community for book keeping.
- Project, more particularly group, may try to provide training to more than one member on book keeping so that if there is any expulsion or drop out of a member having the skills of book-keeping can manage the activity.

How could the project better benefit from other local NGOs, disabled groups, etc. which exist in Chittagong?

- The linkage with other NGOs, disable groups and similar project working in Chittagong is not so strong yet. There are only linkage created through advocacy meeting and seeking support with the local elected representatives, social services office, and a forum of NGOs working with disabled, livestock office and some health service provides NGOs. Some groups and members as well were found to have developed linkages with other NGOs/organizations on their own initiative. The linkage with these person, office and NGOs are found fruitful support for the beneficiaries. The project needs to increase linkage with the other NGOs and disabled groups for sustain the self-help groups.

To what extent will the groups, Federations and the Association be sustainable without project support by end of project?

- Group members are aware that their groups are self-help groups and the leaders of Groups, Federations and Association are found to be ready to make these fully operational; they have received training and have already started the practice towards sustainability. Interestingly, Association is in the final stage of registration. MTR feels the trends and movements are still very positive, all concerned have to keep it up with further reinforcement.

- The Groups, Federations and Association have not been able to develop a fully effective communication system. Though it is functioning well, so far, however, if an effective system in place in future; all these organizations may encounter problems in future.
- All concerned, especially some leaders, let alone members, of the Federations and Association are not clear about their dreams (mission and vision) with these organizations.
- For sustainability of these organizations, registration of Association from relevant government is a must. All concerned expects registration soon. The CSDP project is facilitating the registration process for the Association.

Has there been a significant change in livelihood status of group members to date. Is such a change likely by the end of the project?

- The target people were very much confined neglected and excluded for centuries together; however, they now can easily talk/communicate to people, gained articulation in speaking. Mover from distant places and offices (such as Social welfare department, Banks, Livestock offices, etc.) which were almost impossible in couple of years back.
- They have started claiming and establishing rights (e.g. listing their names in safety net programs, awareness on government facilities and resources increased). They can now lodge complains if rights are violated, which was impossible before.
- Social development indicators have shown improvement in livelihood conditions – enrolment of children at primary and secondary schools, health seeking behaviour, personal hygiene and sanitation
- Some group members now also help identify other patients and provide necessary counselling for treatment.
- Inclusion of group members at the community level is gradually improving showing signs of acceptance by the wider community.
- Average income per family reported as raise of 32% over a period of two and half year. The individual member's savings habits have increased, and some of the members have cash at hand.
- Mobility of women members increased and their participation at the decision-making level increased both at group and family as well.
- Members now can sign own name, and some read and write simple Bengali language as a resultant effect of project social inputs, although the project did not provide any support on this area per se.
- The above listed impacts and changes of lives of the target groups have started taking place as expected in the project design. However, all these are still in nascent stage and short term in nature; however, signs of sustaining those are becoming visible with the passage of time.

Has there been a significant change in the level of group members' social inclusion to date. Is such a change likely by the end of the project?

- Social inclusion process of these group members has started, making changes, in some cases to a great extent and more than the level of expectation, some at a slower pace; and it is believed if not all.

- It is believed that a good number of the results of activities and interventions towards increasing inclusion will sustain as the entire community and most stakeholders are involved in the process.
- The leprosy-disabled people are included in the government's safety-net programmes, giving them the opportunity to mix with a cross section of people as well as recognition by the wider community. They are now pursuing rights, as of particular reference, one group of Pahartoli wireless colony are demanding water supply from Chittagong Water and Sewerage Authority. Meeting people socially is now seen very often. The group members have established linkages with various service providers, which enabled them to acquire a social recognition too.
- The target people are were very much confined, neglected and excluded for centuries together; however, they now can easily talk/communicate to people, gained articulation in speaking. Mover from distant places and offices (such as Social welfare department, Banks, Livestock offices, etc), which were almost impossible in couple of years back.
- They have started claiming and establishing rights (e.g. listing their names in safety net programs, awareness on government facilities and resources increased). They can now lodge complains if rights are violated, which was impossible before.
- The slow pace of development may be attributed to implementing awareness raising and advocacy, networking and linkages with stakeholders. It is improving over the years. But significant or total social inclusion needs time.

PART-1

1. BACKGROUND AND METHODOLOGY

1.1. Background

Capacity Building Service Group (CBSG) conducted the mid term review (MTR) of "Chittagong Sustainable Development Project (CSDP)" during September 2011, immediate after the half-way mark of the project.

The Government of Bangladesh heavily relies on NGOs for leprosy control although it has a special arm for leprosy control within the health service. The Leprosy Mission International-Bangladesh (TLMI-B) has been a long-standing partner of government in controlling leprosy in Bangladesh. Towards its commitment in controlling leprosy, it has extended its activities in Chittagong in 1994. It has successfully contributed to eliminate Leprosy in Chittagong District at the end of 2003, with the exception of the Chittagong City Corporation (CCC) area. In the meantime, the relevant stakeholders felt the need to continue leprosy control activity to eliminate leprosy from the city corporation area and to start Community Based Rehabilitation (CBR) activities. The CBR activities were supposed to work with people cured of leprosy but still requiring the specialist health care for after-MDT treatment and to support their economic development and establishment of rights.

With this backdrop, the Chittagong Community Based Rehabilitation Project was initiated in 2004 for a five-year term with support from Leprosy Mission New Zealand (LMNZ) and the New Zealand (NZ) Government. An evaluation of the project in 2008 revealed that there was an improvement in the target people's life but there was room for more improvement and organizing and enabling them to take responsibility for carrying out their own development. Following a planning workshop, the Chittagong Sustainable Development Project (CSDP) came into being in 2009. It was designed to work in the city corporation area and three rural Upazilas (Patia, Fatikchari and Sitakunda) for a period of five years (2009-13). The goal of the project was set to improve quality of life of people affected by leprosy and physical disability in the project area. While main objectives were: a) creating 140 functional self help group; b) raising awareness about rights of the leprosy affected people; and c) increasing income and self-care management capacity of individual group members by the end of 2013.

Most recently, LNZ, the project's principal funding partner, applied for funding for the project through the New Zealand Government's Sustainable Development Fund. The project work was found coherent the programmatic priorities of NZ government fund, to feed this negotiation process the project frame was transformed into a scientific project planning framework called result measurement table – (goal, impact, output and activities) while activities remained unchanged.

In June 2011, the project completed two and half years of implementation. At this stage, the development partner and the management of CSDP intended to have an MTR done primarily to know if the project is on track and achieving results as had envisaged at the beginning. This review intends to gain a better understanding of what is being achieved and to identify how implementation can be improved during the final two and a half years of the project's life.

The terms of reference (ToR) of the MTR is attached at Annex 1. The aim of the review is therefore set to:

- Assess what is being achieved and what progress has been made towards the achievement of the project's objectives
- Identify how current activities and methods might be changed or modified to achieve better results

- Check that the project's overall direction is still relevant and whether the project is likely to meet its planned purpose
- Provide and encourage learning rather than focusing on judgment.

Based on the review's findings and recommendations, the project team, TLMI-B national office staff and staff of LMNZ will decide what activities or methodologies need to be changed to achieve the objectives and if any objectives need to be changed to meet the project's goal.

1.2. Key questions of MTR

Over and above the intent of MTR mentioned in the previous section, the MTR sought specific response to the following key questions:

- I. What activities and approaches have been successful?
- II. What are the main obstacles preventing the achievement of objectives?
- III. What could be done differently to improve implementation?
- IV. Are resources being used in the best possible way?
- V. What staff capacities and skills could be developed to improve achievement of the project objectives?
- VI. Are the target people getting adequate support to form self help groups? What further support do they need for running their group?
- VII. Is the current approach to developing record and book-keeping skills in the self-help groups working? What could be done differently to achieve better results?
- VIII. How could the project better benefit from other local NGOs, disabled groups, etc. which exist in Chittagong?
- IX. To what extents will the Groups, Federations and the Association be sustainable without project support by end of project?
- X. Has there been a significant change in livelihood status of group members to date. Is such a change likely by the end of the project?
- XI. Has there been a significant change in the level of group members' social inclusion to date. Is such a change likely by the end of the project?

1.3. Methodology

This MTR adopted a combination of quantitative and qualitative investigation methodology to assess the current status of project implementation along with results achieved. Towards that a number of participatory approaches were followed for analysis and to draw conclusions.

The key evaluating consultants physically visited in two project locations namely Patia and Chittagong City Corporation, while the quality controllers covered all the project locations.

The matrix below presents the methodology adopted for the review:

Methods	Activities conducted
Investigation followed qualitative approach	<ul style="list-style-type: none"> ▪ <i>Key Informants Interview (semi structured nature)</i> with Key project staff and important stakeholders, among others, they included Director, Finance Manager and Medical Officer of Chittagong Programme, a Counselor, Chittagong City Corporation, a UP Member of Patia Upazila, a Livestock Officer and a Social Welfare Officer. ▪ <i>FGD</i> with five groups, two Federations' and Association members. ▪ <i>Case studies</i> with group and individual members, ▪ <i>Observation</i>: group development process,
Investigation followed quantitative approach	<ul style="list-style-type: none"> ▪ Sample Survey using structured questionnaire and direct interview with the beneficiaries. About 18% groups were proportionately sampled according to the group maturity status and all the available group members were interviewed. As such 168 members (male 57 and 111 female) of 25 Groups were covered in the sample survey. The simple random sampling method was applied while selecting sampled group. ▪ Analysis of quantitative achievement against target
Followed a mixture of quantitative and qualitative approaches	<ul style="list-style-type: none"> ▪ Group profiling of 25 sampled groups ▪ Review of documentation including the project proposal, annual and review reports, project information system, and ▪ Mini performance validation workshop at Chittagong with all staff

1.4. Implementation of MTR

The mid term review officially begun just after signing the contract on 25 August 2011. CBSG consultants in collaboration with the project personnel implemented the review, in accordance with the agreement signed between the two parties.

The desk review of relevant documents started from beginning of September 2011, followed by an inception meeting at Chittagong Office on 8th of September, which kick started the review at the field level. On the following two days, the key consultants made filed visits in Chittagong and Patia, mainly to understand the field realities.

The next task was the development of data collection instruments and implementation guides. All these tools were refined through field test in one of the CSDP project site in Chittagong. Before the survey work, all the field enumerators were provided with one day's classroom and one day field training. The fieldwork was undertaken with intensive supervision and required quality control mechanism installed at various levels. Key consultants made a number of field visits during the fieldwork.

On completion of the fieldwork, the data was coded and analyzed using computerized data management system. The draft report was then prepared and submitted to CSDP for their suggestions. A debriefing meeting on the draft report was held on 12th October at TLMI-B country office in Dhaka.

Following section gives more detail field survey and data processing.

1.5. Field survey and data processing

The data collection took place between 13 and 23 September 2011. A group of 12 enumerators – the field staff of CSDP were engaged to undertake the field investigation from group members. Afterward field enumerators were divided into 2 teams and a supervisor cum quality controller guided each team. As a part of the quality control measures, field supervisors checked the completed survey questionnaire for any inconsistencies before departing from the field. The quality controllers while guiding the enumeration team at the group level discussed with the group leaders and took information for group profile.

A professional data management expert managed data analysis and processing. The SPSS software was used for data processing, tabulation and analysis.

1.6. Report structure

The report is presented in two major parts. Besides **an executive summary** in the upfront that also included responses to the key questions of MTR.

The part one is the main MTR report. This part of the report comprised four chapters.

Chapter 1 encompasses the introductory section covering basic background, brief terms of reference with MTR questions, methodology, and implementation of survey.

Chapter 2 reviews the project holistically covering project design and result measurement, output and outcome specific performance analysis. An attempt has also been made to identify gaps and loopholes and to suggest solutions.

Chapter 3 analyses the project management and implementation. Answers are sought to an examination of management coordination, systems, financial progress, planning, and monitoring and staff development.

Chapter 4 is the overall assessment presented by relevance, effectiveness, efficiency, impact and sustainability followed by conclusions and recommendations.

Part two is the survey findings and analysis. This part immensely contributed in making comments, analyzing data and/or drawing conclusions in part one.

There are 41 reference tables presented in annex 2. In addition, findings of group profile are presented in annex 3.

2. PROJECT REVIEW, FINDING AND ANALYSIS

2.1. A holistic overview

In order to review the strategic importance of the Community Based Rehabilitation (CBR) project – the situation of CSDP's target group who are affected by leprosy and disability (loco-motor) and marginalized people must be analyzed.

Leprosy has victimized people for hundreds of years. Persons affected by leprosy experience exclusion from social and economic life. In general, persons affected by leprosy experience unsympathetic reactions, leprosy can be clinically cured relatively easily; yet, the effects that it has on a victim's life can carry on indefinitely. This eventual stigmatizing condition affects all facets of a leprosy-affected person's life.

In an attempt to bring these people and persons in the development process, there is ample evidence of a need for community based rehabilitation assistance. Creation of community based groups – providing them a chance to unite with the larger communities, promote reflection-action strategies for better understanding of issues to combat, promoting networking and exposures with similar groups as well as with other organizations of disabled persons. Such actions with project staff, to work on the issues like access of services, reflect the need of services for themselves and communities, tackle issues by creation of savings and credit funds, arranging skill and group development training, promoting concepts and knowledge of self-care and prevention of disabilities, ensuring repeated messages and motivation, conducting advocacy campaign for their rights, identifying aspects of social integration which needs action and breaks the barriers of isolation. The project plays an important catalytic role here.

In recognition of need for a sustainable community based development, CSDP is designed with CBR approach to take a concerted effort of people with disabilities, their families and communities, can access appropriate health, vocational, economic and social services and establish their rights. The object obviously is to ensure that the targeted beneficiaries are empowered to maximize their physical and mental abilities, have access to regular services and opportunities and become active, contributing members of their communities and their societies - all leading to a quality improvement in their life-style. The most significant role of the project has been, to develop and nurture 140 community groups – with participation of marginalized community people that enhances their confidence to pursue their own development and hope for better living.

The provision of services created by the project (outputs) fill an important gap in the national system of rehabilitation of leprosy stricken people, linking them with banks and public and private services and facilities, support them by providing skill training and help manage their economic activities efficiently, expose them with mainstream people and realities and creating confidence for accessing their rights.

2.2. Project design and result measurement framework

The project from the design perspective is simple and straight forward. The overall goal of the project was set to improve the quality of life of people affected by leprosy and physical disability in the project areas – Chittagong City Corporation (CCC), and three adjacent sub-districts, Patia, Sitakunda and Fatikchari. Whilst the expected outcomes, as specified in the recently developed result measurement framework are: to develop sustainable self-help groups, under the umbrella of Federations and an Association, supporting economic and social development, increasing incomes of group members through sustainable income generation activities and include them socially with the broader community.

In order to achieve the outcomes and making contribution to the overall goal, the project defined as many as six different, yet interwoven, specific outputs along with sets of associated activities. The project Result Measurement Table clearly specified both

qualitative and quantitative indicators against each of the specific output and outcomes. A significant amount of vertical logics exists between the activities (inputs) and the specific outputs (results). The specific outputs, in summarized form, are presented below:

Output 1: 140 self-help groups ('groups'), 9 Federations and one Association of self-help groups provided with: mentoring support and facilitation for formation and set-up; training in general group management, group facilitation, planning, book keeping, and provision of mutual social and economic support.

Output 2: Training and ongoing technical advice, mentoring, facilitation and support provided to group members to identify suitable income generating activities ('IGAs') for themselves, run and manage their IGAs sustainably, market their products and services and identify and pilot innovative new businesses

Output 3: Training and ongoing support for group members in management and use of a micro-credit/small loan scheme within their group and provision of funds and management oversight for the scheme

Output 4: Training for group members on identification and treatment of leprosy-related or disability-related complications and on effective and sustainable self-care and preventative actions

Output 5: Provision of hardware (simple protective and mobility devices) and specialist healthcare support (specialist ulcer care, leprosy reaction and neuritis management services) to support effective self-care

Output 6: Training and ongoing mentoring for group members, Federations and the Association on advocacy, the pursuit of opportunities and provision of social entitlements and state services for people affected by leprosy or physically disabled through an understanding of social entitlements, basic human rights and the rights of disabled

The focus of the project is community based rehabilitation on creating sustainable local level institution (Groups, local level Federation and their Association) that would facilitate and steer social and economic activities for the leprosy affected, disable and poor and marginalized people.

The project framework has recently been changed. This reshaping was done mainly for introducing result based monitoring, and reporting requirement of the development partners, however, appeared to the review consultants a more logical management approach to manage development projects. The new framework has clearly specified the verifiable indicators and/or targets for the management to track the progress of the project at any given point of time. They are seemingly understood at the top management level, however, the impression is that *it is not properly delineated and internalized within the different levels across the project implementation team*. This has also been reflected in the ToR of this MTR to a certain extent. However, **the review team consciously followed the revised framework though out the MTR report.**

2.3. Output specific performance analysis

This section made an attempt to assess to what extent the project produced its intended outputs. While doing so, the evaluating consultants reviewed the physical performance of the project against set targets as of 30 June 2011. The project management has provided the performance at the activity level (presented in the annex 6), based on which the evaluation team made the output level analysis. The activity level performances were then crosschecked with primary information collected during the course of review (survey, FGD, KII, case studies and observations), and used for subsequent analysis.

Output-1: Training, mentoring, support and facilitation to self-help groups to form, effectively self-manage and provide mutual social and economic support.

This output is designed to contribute to the institutional capacity strengthening of 140 self-help groups, 9 Federations and an Association.

Planned result for 5 years	Result Achieved as of 30 June 2011
Leadership training provided to 2-3 leaders from all new groups (Federation and Association leaders come from these groups)	103 leaders from 40 new groups were trained, covering 2.5 (on an average) for each new group.
Leadership training provided to leaders of existing groups to maintain strong skills (for new leaders and refresher for existing leaders where required)	213 leaders (out of 270) of existing groups received leadership training, new leaders' fresh training and the old leaders –refreshers' training.
Participatory planning training provided to 1-2 leaders from all new groups	A total 351 group members were trained on participatory planning. These included all old and newly formed groups.
Bookkeeping training provided to 1 leader from all new groups	235 leaders (out of 270) were trained from old and new groups as found eligible for training.
Bookkeeping training for existing groups (for new leaders & refresher for existing leaders)	
Monthly support visits made by project staff to groups (quarterly for strong groups)	CRA and CRS paid visits as planned (as per advance tour plan).
Quarterly support visits made to Federations and Association	Visit made as planned – no deviation reported.
Association applies for registration with Social Welfare Department – and obtains approval	Application for registration submitted to department of social services. The process has progressed significantly.

Discussion and Analysis

- The project has successfully formed 140 groups, 100 rolled over from previous phase and 40 during the current phase. The average number of members in the group varies significantly (5-15), perhaps, due to type of members it involved with, however, incongruence with the project's group formation criteria. The average size is found at 8.
- The group criterion allows formation of mixed group. Though male member were dominating the groups (62%) in the early stage of the project, however, the situation is just reverse now; at present women are the majority (57%). This is reflected in group's portfolio structure too and is found well accepted by the group members, perhaps, due to their common need and pain. The proportion of leprosy affected/disabled members has decreased, while that of marginalized people in the group has increased but percentage of family representatives has remained static. Number of drop out is very high, close to 50% if compared with the attendance of first group meeting. However all members have not dropped out, as a good number of members have reportedly left one group to join another nearby CSDP group with the permission of concerned groups (reorganization), while some have actually left because of marriage to distant places or starting new IGA or joining a job. Average savings per group is estimated at some Taka 23,990 and 66% members are regular savers in the group.
- The group maturity criteria for categorizing the groups, conforms the appropriateness, as the review team found that the situation in terms of record maintenance is much better among developed groups, followed by developing groups for understandable reasons. Again election to constitute committees in these two categories is held on time, while 69% straggling groups held election on

time. Overall 40% groups, 67% in case of developed groups, 63% of developing and 21% struggling groups, prepare own work plan as well as participate in community works.

- The group meets on monthly basis to reflect on their actions. The community rehabilitation assistant of the project usually facilitates such meetings and provides guidance. Groups are supported according to their maturity level, and thus ensure optimum use of project resources. The leader's network (Federation) at Upazila and Thana level at CCC area plays a significant role to resolve any emerging issues, upholding underlying object and promote social actions. Involvement of marginalized people in such groups/Federation empowered the group and it-self demonstrates the inclusion process.
- Group followed a built-in culture of sharing training learning in the immediate monthly group meetings, which promotes replication of learning and thus, enhanced the effectiveness of training.
- The nomination of participants for training seemed relevant and appropriate as roughly 85% of training participants have started to apply the learning of training in their respective groups, Federations and/or Association. The application of training learning for book keeping training is found relatively low (about 10%) than others type of group development training. This is, probably, due to absence of literate members in the group.
- The training content and extent may require further balancing to make it more attractive to these special types of participants. The survey findings revealed that about 32% of participants expressed the quality of training was excellent while a large majority termed it good. Only 6% termed moderate. This is an issue requires management attention. In some cases, duration of training was reported shorter than required.

Output-2: Training, technical advice, mentoring, facilitation and support to identify and run suitable income generating activities

This output is indented to extend training and ongoing technical advice, mentoring, facilitation and to the group members to identify suitable income generating activities ('IGAs') for themselves, run and manage their IGAs sustainably, market their products and services and identify and pilot innovative new businesses.

Planned result for 5 years	Result Achieved as of 30 June 2011
Business Development Training and Simple Business Plan Development Training provided to all group members wanting to start a new IGA	Business Development training and Simple Business Plan Development training provided to 357 group members who wanted to start a new IGA. (source: service statistics)
Training provided to all group members needing new skills to carry out IGA activities (e.g. raising chickens, tailoring)	150 group members received IGA training according to their need for new skills to carry out IGA activities (e.g. raising chickens, tailoring).
Exposure visit by group members to learn about other people's IGA activities – to see quality and market own products	Arranged exposure visits as per need.
Counselling visits made by senior staff to support new and struggling IGAs	Project arranged such visit as required.
Number of group members (or their families) who say that the training and advice has improved their IGA (or gave them ability to start one)	About 82% of the group members who underwent IGA training are running their IGA effectively. (survey and FGD findings)

Discussion and Analysis:

- A large majority (82%) of IGA training participants is found using of training inputs by implementing IGA activities. This is, undoubtedly, an impressive reflection of training effect to contribute to the realization of output two. As far as training quality is concerned, the participants voted more for agro-based training than vocational. This is perhaps due to the fact that the project used qualified professionals (subject matter specialist of public sector) for agro-based training while private facility and semi-professionals are used for some vocational training.
- The project approach to arrange exposure visits to similar IGAs, in other way, serves the purpose of feasibility study for a group member interested to undertake the particular type of IGA. This minimizes the risk on the one hand, and on the other creates an opportunity of pre learning and inspiration for new incumbents. The extent of training learning goes beyond the group – in communities, an ideal process, CSDP follows for community development.
- Despite application of training knowledge by sizable number participants, the evaluation consultants, feels that the IGA training component of the project requires further monitoring and evaluation mechanism to establish whether the livelihood quality of group members as a result of training has improved. It also appears that there is a lack of systematic technical follow-up and refreshers to most of the IGA training. This is happening, probably, due to the dependency on external resource person for such training. In addition, there is only limited evaluation of the effectiveness of IGA training and its subsequent application.
- Capital, skill and confidence of the group members are vital key to success in any income generating activities. The project recognizes the need of adequate capital and doing their utmost despite of technical regulatory bindings.

Shirin runs a successful IGA with technical support of CSDP/TLM-B

Shirin Akter (25) received leprosy treatment from TLM-B in early stage and no physical disability developed.

Shirin joined in the group (Matamuhuri Manab Kalyan Sammittee, Halisahar, Chittagong) in 2004. She expressed her interest to TLM-B to receive Embroidery training and got it in 2005 for 6 months, under a private center. After her graduation, she worked as an intern for one year in the same center. She received an embroidery machine as a kind support (grant) from TLM-B to utilize her skills. She received both training and machine free of cost from TLM-B. With her own interest she also got training on “Karchipi” from the same training center.

In 2006, after her internship, she began her business, started getting orders from “Aftab Embroidery House” on subcontract basis. She did not require any capital to run the business. In 2009 she intended to scale-up her business and took loan of Taka 5 thousand from her group to buy cloths for doing embroidery. She then appointed six girls in her business from the nearby areas. For embroidery works, Shirin pays one third of labor cost to her associates; and (b) for Karchipi works, Shirin pays 50% of labor cost to her associates.

At present (Sept 2011) she is the owner of five Karchipi frames (machines) and she also coaches 4 girls on Karchipi. She also received Tk. 10,000 as loan from her group to buy cloths & to do Embroidery and Karchipi design on those cloths. Her products created good demand in the market. She is repaying her monthly loan installment regularly.

Unmarried Ms. Shirin never faced any challenges from her family, not even from her community. Her family is grateful to TLM-B, as she can now extend financial support to her family.

She is now the Secretary of the group, and thinks that her group is running smoothly. She is indebted to TLM-B, because she got free leprosy treatment; got scope for participation in group for social and economic development. She recommends that TLM-B should open and run a vocational training center.

Output-3: Funding and training and support for groups to manage and use micro-credit scheme

This output is intended to provide training and ongoing support for group members in management and use of a micro-credit/small loan scheme within their group and create provision of funds and management oversight for the scheme.

Planned result for 5 years	Result Achieved as of 30 June 2011
Loans provided by project to all groups whose members' qualify	291 group members received loan – close to target.
Loans provided by groups using own savings to members who qualify	Now a days loans are disbursed from group own fund and revolving fund of the project.
Repayment of loans by groups on time	The repayment rate by groups is over 90% on time.
Quality of loan applications	82% applications are supported with loans.

Discussion and Analysis:

- The repayment rate (over 90%) is it self a key indicator for proper utilization of loan. The loan management system facilitated by CSDP is impressive. However, on the contrary the proportion of person-accessed loan is only 27% (291 out 1091). It is understood that the project issued loan as per request of group, however, while the review team suggests that the proportion of person accessing loan should be higher to create provision for a more uniform use of project input.
- There are instances that the project has successfully involved Federations and Association in monitoring, utilization and repayment of loan. Because of a flexible repayment system, loan defaulter numbers are low. (Failure to installment payment in due course can be deferred to next month under special circumstances). The monthly repayment system also allows the loanee to generate installment from a variety of IGAs.

A group is struggling even after seven years!

Mohanonda Manob Kallayan Sammittee formed under Pahartoli thana of Chittagong City Corporation in 2004 with 6 members. The members are Urdu-speaking, non-Bengali – ‘Bihari’. They, by race, live in isolation from the mainstream Bangladeshi people. Turnover has been a common phenomenon in this group and as a consequence, it has a lone representative member has been continuing since inception. Average duration of stay in this high turnover is about one year. All the members are female but one. The group is categorized as “struggling” as per maturity criteria of the project.

As far as membership is concerned, four out of seven members belong to marginalized category, one is loco motor disable, one is representative of two leprosy-affected people and only one is leprosy disable. They belong to different age group ranging from 20 to 60, and seemingly pose unclear vision of being grouped together. None of them could read and/or write and therefore, the group involves a local literate person for bookkeeping. The group obviously lacks behind in terms saving and other economic activities. Skill training went in vain with members left out, and thus learning replication has never happened for the members of this group.

Election for leadership is rather a selection process for this group due to high turnover of members. The current leadership is the third one who took-over early this year. The CRA, also a Bihari, and lives in the same community who try her best to unite them under a common vision of development. Still after seven year, it remains a challenge for the project to develop very basic of community development – the group cohesion among the members!!

Output 4: Training and support for sustainable self-care and preventing further disability

This output is intended to provide training for group members on identification and treatment of leprosy-related or disability-related complications and on effective and sustainable self-care and preventative actions

Planned result for 5 years	Result Achieved as of 30 June 2011
Regular self-care discussions held at group meetings, led by Community Rehabilitation Assistant	Discussed by CRA at group meetings regularly.

Discussion and Analysis:

The Self-care issue an agenda of the regular group meeting keeps the group members updated about self-care responsibilities and information about leprosy related services. The review team feels that this may have influence on early detection of leprosy, curative actions and prevention.

Output 5: Specialist healthcare to support effective self-care

This output is intended to provide hardware (simple protective and mobility devices) and specialist healthcare support (specialist ulcer care, leprosy reaction and neuritis management services) to support effective self-care

Planned result for 5 years	Result Achieved as of 30 June 2011
Provision of protective and mobility devices to all group members who need them	Devices given as per need. (group discussion, survey findings and observation)
Provision of specialist ulcer-care, leprosy reaction and neuritis and other general disability care services to all group members whose condition cannot be managed solely through self-care	Care services provided to 432 patients as per required from 2 ulcer care centre (UCC) exists in the Pahartoli of CCC and Patia.

Discussion and Analysis:

The project support in terms of technical advice for self-care, providing assistive devices are recognized and appreciated by the group and the community as well. These visible supports, obviously, will have longer-term impact on the physical performance and self-confidence building of the supported person.

Output 6: Training and mentoring on advocacy and pursuing opportunities, rights and social entitlements and services

This output is intended to provide training and ongoing mentoring for Group members, Federations and the Association on advocacy, the pursuit of opportunities and provision of social entitlements and state services for people affected by leprosy or physically disabled through an understanding of social entitlements, basic human rights and the rights of disabled.

Planned result for 5 years	Result Achieved as of 30 June 2011
Regular rights discussions held at group meetings, led by Community Rehabilitation Assistants	Regularly discussed (group discussion).
Training for all Federations' and Association's leaders on rights and advocacy techniques	190 group members got training.
Federation and Association leaders undertake advocacy with influential stakeholders	So far, 33 such cases are reported.

Discussion and Analysis

- Under this output a set of activities namely educating group members on basic HR and disability rights, arrange training, support Federations and Association to conduct advocacy meeting etc. and interestingly with few exceptions, most of the targets were achieved comfortably.
- Most of the CRAs and supervisors are locally recruited and got familiar with local power structures, and elected bodies. The TLMI-B, over the years has earned recognitions to the relevant service providers – both public and private. The relevant authorities often respond advocacy efforts of the project. Involvement of local government elected representative in advocacy campaign boosted confidence of group members to access service and claim their rights.
- The beneficiaries are now more aware of their rights and entitlements and showing signals of accessing public and private services both from demand and supply side. Vulnerable groups and selected members are being linked with different safety-net program of public and private agencies – but in very limited numbers.

2.4. Movement of the project towards outcome

The review team made an attempt to assess to what extent the outputs has contributed at the outcome level.

Most of the project outcome indicators have been found closely related to justify the achievement, accomplishing tasks and other activities. Progress so far made against most of the targets of outcome indicators is satisfactory and moving on right path/direction so far time passed is concerned. This can be more widening in terms of ownership of the objectives set out in the overall project outcome. It remains to be seen how much of those activities are carried out by the group members themselves in future when the donor is not holding its hand as intensely as currently.

Some of the important attainments against targets are presented below:

Outcome 1: Sustainable, self-managing self-help groups operating to support the socio economic development of people affected by leprosy and physical disability, supported under an umbrella of Federations and an Association

Against the target of 70% of Groups meet 80% of the Group Maturity Criteria, the achievement is 40% of groups met 80% group maturity criteria at the time of MTR.

The Federations and Association are being matured to a certain extent. They still require a substantial facilitation support of the project. It may be mentioned that with the registration of the Association, which is under final stage of process/approval, the level will shoot up markedly.

Similar model of CBR based on group approach with physically challenged and marginalized people have been successfully tested in our country. This is the basic structure facilitated by the project earned confidence, and most importantly, gained recognition of the wider community. The group can en-cash such support in time of desperate need.

The Federations and Association have started enhancing group morale and developing self-confidence, disseminating best practices, identifying areas for further improvement and suggesting corrective measures, extending technical support to individual members and groups for IGA and beginning to play a watchdog role in guiding the group development process.

Self Help Group: Main Features, Strengths and Weaknesses

The project facilitated 140 Self-help groups of which 100 are rolled over from previous phase and 40 groups have been formed during current phase. Group size ranges from 5 to 15, however on an average 8. Compared to the traditional NGO groups (25), the number appears low, however, the project conformed the given the very intent of community development such a special segment of vulnerable people over age 18. Democratic practice and adhere to the constitutions are two fundamentals based on which group is nurtured.

Major strengths of the groups are: Group Operational Guideline in place, group members are made aware of the aim of being self-help; unity of the group members, practice of savings, low interest of loan, interest and exercise of self care, community support, interest on IGA, even starting of business by using group fund in some group, provision of another group visit, have own bank account dealt by members themselves etc.

Major weaknesses/short comings: Lack of skill in book keeping – absence of literate members, high turn over due to internal migration in the city and turn over for not accessing expected amount of credit in rural areas.

Federation: Main Features, Strengths and Weaknesses

Federation is an integral part of CSDP's CBR approach. A group becomes an automatic member of the Federation structured in that particular administrative unit – Thana or Upazila (sub-district). On an average 15 groups comprised a Federation – a structure comprised of 9 portfolios and executive members. The groups nominate these members – one from each also practice democracy and statutory procedures in the Federation. The forum promotes cross learning and resolve emerging issues of any member group. The Federation is the interface between the groups and Association.

Major strengths of the Federations are: unity, informal communication with the groups, provision of group visits, provision of visit to other Federation, skill of leading the Federation, skill of book keeping, involve in the community work, fund raising.

Major weaknesses of the Federations are: low level of education, lack of advocacy skills (particularly to negotiate with govt. officials to gain access to government facilities); lacking of skill on fund raising, up and downward (Association and Groups) communication system not yet formalized. Many appear unclear about the mission and vision of Federation.

Association—its present status and the future

Association is the highest structure created and facilitated by the project with a vision to take charge of these vulnerable groups once TLMI-B withdraws. The Association established in late 2008. Taking one to two members from each of the Federation having 12 portfolios and three executive members creates the structure. A constitution developed in a participatory way set the norms and functions of the Association. They already gained confidence of regulatory authorities and waiting to receive formal recognition soon. With CSDP's facilitation they seemingly have identified potential areas of resource mobilization and linkage building.

Major strengths of the Association are: unity, regular informal communication with the groups and Federations, provision of groups and Federations' visits, provision of exposure visit in the other project area, skill of leading the Association, skill of book keeping of current and limited fund, involvement in some community works, govt. registration under processing, plan for resource mobilization from govt. and other donors.

Major weaknesses of the Association are: low level of education of a good number of members, lack of skill of advocacy and negotiations, lack of fund and lack of skills on fund raising, lacking of skill to maintain a large scale book keeping etc, informal nature of communication and like Federation, many Association members are not clear about the mission and vision of the proposed organization.

Outcome 2: Group members' incomes increased through engagement in sustainable income generation activities

Average income per family reported as raise of 32% over a period of two and half year. The individual member's savings habit has increased, and some of the members have cash at hand.

With reference to the target of 60%, at least 23% have increased their family income, and others are on the way to achieve it. Of them, a good number are operating sustainable IGAs. Project supported IGA and skill development training attributed to the implementation of sustainable IGA activities of group members to a large extent.

The project approach to arrange exposure visits to similar IGAs, in other way, serves the purpose of feasibility study for a group member interested to undertake the particular type of IGA. This minimizes the risk on the one hand, and on the other creates an opportunity of pre learning and inspiration for new incumbents. The extent of training learning goes beyond the group – in communities, an ideal process, CSDP follows for community development.

Application of training knowledge both group development and IGA by sizable number participants, the evaluation consultants, feels that the IGA training component of the project, in particular, requires further monitoring and evaluation mechanism to establish whether the livelihood quality of group members as a result of training has improved. It also appears that there is a lack of systematic technical follow-up and refreshers to most of the IGA training; probably, due to the dependency on external resource persons.

Outcome 3: Increased engagement of group members in the broader community through improved physical fitness for work, pursuit of new opportunities and increased awareness and exercise of rights and state and social entitlements

The self-care component is successfully enabled group members to work for livelihood. The support of the project is very much acknowledged by the group member. The awareness raising initiatives, group meeting, and visits by project staff have been found very useful which contributed to increase self-confidence of the disabled and marginalized people.

Although the social inclusion process takes longer time, however, increased acceptance by the community is observed. The group members are included in the government's safety-net programmes, giving them the opportunity to mix with a cross section of people as well as recognition by the wider community. They are now pursuing rights both at community and relevant authorities. The group members have already established linkages with various service providers, which enabled them to acquire a social recognition too.

The target people are very much confined neglected and excluded for centuries together; however, they now can easily talk/communicate to people, gained articulation in speaking. Mover from distant places and offices; (such as social welfare department, banks, livestock offices, etc.) which were almost impossible, in couple of years back.

They have started claiming and establishing rights (e.g. listing their names in safety net programs, awareness on government facilities and resources increased). They can now lodge complains if rights are violated, which was impossible before.

3. PROJECT MANAGEMENT AND IMPLEMENTATION

Organizationally, TLMI-B follows its vision, mission, objectives and methodology in implementation and is in congruence with each other. The Chittagong programme of TLMI-B manages CSDP under a shared management arrangement. In this project, TLMI-B looks at itself as a facilitating agency for building community based institutions - groups of persons with leprosy related disabilities and marginalized people, their Federations and an Association to take charge of their own development and establish their rights in the society. This project has widened the scope for TLMI-B to capitalize on its competency area of CBR approach for development.

The project implements a range of activities supported by budget and resources, work-plan and reporting systems. Management and coordination relies on the strategic overview and direction by the senior management (Chittagong Programme Director, Finance Manager and Project Manager). Information to them is made available through monthly meetings, separate project reports, advance tour plan (ATP) and field visits.

TLMI-B Chittagong programme maintains a culture of transparency and free flow of information across its different projects. For instance, monthly review meeting with key management staff of all three projects is organized at Chittagong level. This provides an opportunity for cross learning, monitoring and decision making in a participatory way. The project reporting is quarterly and semiannual. The information generated for reporting are shared periodically through review and/or reflection sessions. Therefore, lessons learned are documented and addressed through re-planning in a roll-over plan process.

The leadership positions have adequate and strong professional exposure on project management. In particular, the programme director seemingly possesses strong professional competency both in terms of strategic and operational management of this particular type of project. A composed personality, the present PD found to be very well conversant to the project activities, both at desk and field level, and satisfied with existing monitoring system and flow of information.

CSDP has a set of committed programme staff at the field level but again they, perhaps, lack adequate professional exposure on the newly designed CBR approach. Most of the CRAs involved in the project have been working for about 12 years on an average. Their education level ranges from HSC to Graduation. However, with modest professional orientation on CBR approach, they are seemingly performing excellent job at the ground level. Turnover rate at this level is quite low despite of emerging dissatisfaction for low salary.

There has been observed a fair amount of transparency exists in the operational management of the project. Financial management is automated and done incongruence with the recently updated financial manual. TLMI-B has also policy and procedures in place for human resource management. In terms of logistical support to the project, the project has necessary provisions, such as transportation facility for field staff, technical support for self and ulcer/disability care, assistive device for the beneficiary etc.

3.1. Financial progress

An amount of 25.18 million was spent against the projection of 29.39 million, the rate of utilization of budget is estimated at close to 86% (Detailed scenario is shown in Annex-8). The ratio of expenditure targeted to direct beneficiary is found 37.67 % given overall spending. Budget utilization varies widely across the items, highest in vehicle procurement (109%) and lowest in micro credit programs or output 3 (54%), the rate of utilization is by and large higher in indirect budget lines and lower in direct budget lines.

3.2. Planning and monitoring

Project activities are implemented through planning, monitoring and making decisions. A balance among these processes is imperative to ensure timely implementation and good impact. CSDP has a built-in monitoring and evaluation plan with the result measurement framework. The planning and monitoring, in Result Measurement approach, perhaps originated from LFA, appears simple and straight forward to implement. Moreover, an adequate budgetary provision exists to implement the M&E activities. The evaluation team noted this point as one of the best practices in development project management in Bangladesh. However, the project management should give adequate attention so that the critical mass of CSDP operationalise the new M&E plan into actions.

The most significant monitoring tool, the project practices is the maturity matrix. This group progression takes into accounts all major areas of group development processes, however, seemed incorporated too many indicators – 16 areas! The tool has been developed in consultation of a number of groups, and therefore, believed to have reflection of the opinion of group members while categorizing them into three different stages. The Chittagong programme, perhaps missing an appropriate anchor to facilitate monitoring and evaluation process for different projects and ensure that the M&E is done in right quality and frequency. Currently, the programme director assumes this responsibility with no one supporting him professionally.

As far as monitoring visits is concerned, it appeared far from adequate by the senior management. The Chittagong Programme Director, runs in time stretch, and seemingly has no choice other than to spend un-budgeted time for project preparation, donor's negotiation and strategic management of Chittagong programme. Having said that the evaluation team is under the impression that field visit by the PD at least once a month for each project could be an opportunity for him to remain update with the ground realities.

Project introduced a new and participatory monitoring system involving group leader. Supervisor of one area, along with a Group Leader, visits and observe the group activities of a CBR outside his/her area. Both of them, in presence of respective CRA checks the group records/registers, see the performances of the groups and share experiences. The monitoring visit report is discussed in the meetings/forums, as informed by the project manager. It is a good initiative, so far participatory monitoring is concerned, however, it need further institutionalizing and documenting.

The finance manager is also a shared position, supported by a few accounts and clerical staff for the overall financial management of the project. At the field level, the group maintains their books of accounts for financial transactions with support from CRA, which, in certain cases, have a link between credit fund and CSDP central accounts. The bank statements certifies the books of accounts at the project level, however, at the group level it is important to verify the books with the bank statements. The project may take the advantage of central level finance staff for spot visit, and mostly importantly, for ensuring professional book keeping and training as well.

The statistical supervisor, again a shared position, has a limited exposure on CSDP programme activities. His responsibilities include compiling field reports for the management, supporting IT functions and technicalities for TLMI-B used software packages. The project also could use the position for field monitoring, spot visit and survey purposes. A third eye monitoring, upon proper orientation, could benefit the project in quality assurance. However, a careful attention, in such case is essential to make the spot checks rather supportive than enquiring.

3.3. Maturity matrix

The most significant monitoring tool, the project practices is the Maturity Matrix. This group progression takes into accounts all major areas of group development processes,

however, seemed to have incorporated too many indicators – 16 areas! It could be simpler, with visual symbols on it, so that the illiterate members can also participate actively. The tool has been developed in consultation with a number of groups, and therefore, believed to have reflection of the opinion of group members. The group categorization is done using the outcome of maturity scale implementation. The provision of facilitation and related project services are provided for the groups depending on which category they belong.

The project implements the tool, with facilitation of respective CRAs, once a year. It appears too long period to get signals about the group progression. The implementation of such tool should be semiannual – if not earlier. The group also should have rolling plan with semi-annual milestones so that outcome of maturity matrix may have provision of action into the rolling plan. Such provision equally applies for CSDP annual plan.

3.4. Staff development and capacity building

A large majority of project staff has rolled-in from the earlier phase of CSDP, and again most of them have been with TLMI-B since 1994. They have been an asset for the project as memories still alive, input and skill given to staff remain with TLMI-B. There is a budgetary provision for staff development in the project while the plan seemed of ad hoc nature – not developed through a formal need assessment process.

Apart from technical knowledge to deal with leprosy and related disabilities, the CBR approach is relatively new, and therefore, staff at the ground level should have clear understanding on systematic community development process. The staff should also have uniform and common understanding about community development, and in absence of which ‘learning by doing’ approach is often practiced in development projects. The evaluation team carried out an exercise with the project staff on capacity need. The outcome of the exercise is presented below in a summarized form:

Sl.	Staff category	Developmental needs
1	CRA	Group facilitation, communication and motivational skill Refreshers on ToT, LCA, PDRP etc. Networking, advocacy and linkage building Monitoring and reporting
2	Supervisors	Understanding socio-economic development Supportive supervision Result monitoring
3	Management staff	Organization Development Community Development Monitoring system design and tools development

The project may give attention to the developmental needs expressed by different category of staff. They are not necessarily to be addressed by providing class training, however, the project may think of alternative and appropriate strategies like exposure visit, internship, coaching and mentoring etc.

4. OVERALL ASSESSMENT

4.1. Introduction

This chapter analyzes/synthesizes and draws conclusions of the finding generated from different methods applied in accomplishing the assignment. More specifically, here the performances of the project up to MTR including the achievements vis-à-vis trend and movement are critically analyzed and conclusions made as and when necessary, keeping into considerations of, but not limited to:

- MTR Objectives/aims
- Achievements with reference to outputs and outcomes
- Relevance, Efficiency, Effectiveness, Impact and Sustainability

Based on the findings of various methods, observations of the study team and formal and informal discussions with the stakeholders, the conclusions are made, in some cases adding value judgment of the team members. It should, however, be mentioned that judgments and conclusions could be treated as participatory as all stages of the MTR process project staff were actively involved, and the preliminary findings were also shared with the project staff of all categories of staff in a debriefing sessions.

4.2. Relevance

The extent to which a development intervention conforms to the needs and priorities of target groups, how urgent are the interventions from the point of view of the target group, are related to 'relevance'. This has been mainly considered in terms of consistency between objectives and benefits and country and global priorities (i.e. Poverty Reduction Strategy Papers-PRSP, Millennium Development Goal-MDG). In line with these issues evaluation team has found that the projects activities are highly relevant to generate well-beings of the down-trodden target people in the working area. It starts with the selection of appropriate and relevant target groups. The project is extending both software and hardware supports to the group members to 3 categories (actually 4) of downtrodden and neglected people for time memorial: 1.Leprosy affected, cured and leprosy disabled, and 2. their representatives from family, 3. Disabled, and 4. Marginalized group—all socio-economically excluded. The other relevant and appropriate strategies/approach i.e. includes:

- Provision of treatment, assistive devices, self care, follow up and home visit for proper treatment, coupled with awareness development, social inclusion and economic development—looks very holistic approach.
- The principles and rules of the groups formation, development and operation (e.g. flexibility in group size, high level of involvement/participation of all members in group level decisions, backed by written minutes). Groups are provided with various types of training for group functioning and development.
- Special emphasis is increasingly given to women members; not only women members are increasing, women are now encouraged to shoulder leadership and other responsibilities. Mixed group approach is working well.
- Groups are encouraged to save money, utilize the savings in IGA and open account in Banks. Unlike many NGO, CSDP target groups have their own account with the Bank and they handle their won savings and credit operation.
- Groups, Federations and Association are formed, with the massage and the preparation of making those self help and sustainable from the very beginning.
- Group monitoring system involving field staff and group member (visit from one area to other area) is an appreciative initiative.

The strategies applied by the projects are towards the common set of principles and targets of the PRSP and MDGs. The development interventions, centering around CBR approach, aim at addressing development problems resulting from high incidence of negligence and exclusion. Supporting and rehabilitating the poor and excluded segment of the community and bringing them into group and attempting to include in the mainstream society, making them productive forces in a sustainable fashion through a set of innovative project interventions are noble actions. Targets related to medical care, making them able to take self-care, help them improve economic station and establishment of human rights are well articulated and consistent with the Sustainable Development and Poverty Reduction Program of the country. More important, all these are in line with the demands and needs of the target groups and other stakeholders of the project demands/routines from the stakeholders.

4.3. Efficiency

Efficiency is related to the extent to which the costs of interventions can be justified by their results, taking alternatives into account. What measures have been taken during planning and implementation to ensure that resources are efficiently used, could interventions have been implemented with fewer resources without reducing the quality and quantity of the results? Efficiency also is defined as optimal resource use vis-à-vis outputs of the project. It has been found by the evaluation team that the CSDP/TLM-B management has requisite experience and capacity to execute the project activities at the grassroots level. Except very few, most of the staff members were found efficient.

The management has developed the capacity of project staff and beneficiaries through imparting some basic human quality, knowledge, information and skill. The evaluation team has experienced that the level of commitment of the staff and project ownership of the project participants/beneficiaries are remarkable.

However, some area of training and development have been identified for their further professional development such as, group facilitation and communication, networking and advocacy, monitoring and reporting for CRA; socio-economic development, community development, monitoring/reporting especially result monitoring and supportive supervision for Supervisors and organization development, community development and monitoring and evaluation including system design and tools development for Management staffs.

The project has used financial resource prudently – the ratio of financial support targeted to direct beneficiary level is calculated at 37% (ref. annex - 8). Some may argue that the direct cost is relatively low but one must take into consideration that this is truly a human development project of the socially excluded people.

4.4. Effectiveness

Effectiveness relates to the extent to which development interventions have achieved their objectives. The tangible benefits stemming from interventions and physical achievements with particular attention to cross cutting themes like health, poverty reduction, gender issues, behavioural changes that have occurred related to baseline levels, extent to which identified results are due to the project interventions rather than other external variables/factors. Also consider availability of baseline information, records/documentation of changes, non-achievements of stated objectives, etc. How far effectiveness of project monitoring and evaluation indicators is useful and has been used.

The evaluation team has witnessed the progresses in development projects in bringing about changes that influenced the livelihood and environment of the community in general and of the target groups in particular. Most activities have been implemented in line with the project document. Annual progress reports of the projects, physical and financial respectively that has provided details of planned activities and accomplishments. The following is a review of these reports and actual observation that elucidate the

effectiveness of the project components. With very few exceptions, trainees are selected based on consensus among members.

- Group members have started to apply the social development training personal and community level.
- Provision of exposure/study visit to other areas, mostly in TLMI-B projects for both staff and group members.

Initiatives taken to extending and sustaining the group level and project level activities, group savings and credit, disability and leprosy related healthcare supports including home visits, extending skill training and involving the participants in employment generation process, establishing human rights, enhancing schooling of children and community level are such efforts those have opened up the scope of opportunities for human beings and play a great role to put them in the livelihood development process. It also helps to building their confidence and increases their capacities.

4.5. Impact

'Impact' is defined as the totality of effects of a development intervention, positive and/or negative, intended and/or unintended. It refers to wider results and achievements of overall objectives as set out in the project development plans. It also considers the intended and unintended effects of the intervention on people, institutions and the physical environment. In line with these facts and factors, impacts are being assessed. On the basis of these factors, it has been found that the target beneficiaries have become skilled and knowledgeable on the issues affecting their lives. They are more aware than ever before on personal health, children's education, food security, human rights including child well-being issues and other livelihood related measures and gained the potentials to express them. Major impacts and changes in the groups and group members observed as follows:

- The target people were very much confined neglected and excluded for centuries together; however, they now can easily talk/communicate to people, gained articulation in speaking. Mover from distant places and offices; (such as social welfare department, banks, livestock offices, etc.) which were almost impossible in couple of years back.
- They have started claiming and establishing rights (e.g. listing their names in safety net programs, awareness on government facilities and resources increased). They can now lodge complains if rights are violated, which was impossible before.
- Social development indicators have shown improvement in livelihood conditions – enrollment of children at primary and secondary schools, health seeking behaviour, personal hygiene and sanitation.
- Some group members now also help identify other patients and provide necessary counseling for treatment.
- Inclusion of group members at the community level is gradually improving showing signs of acceptance by the wider community.
- Average income per family reported as raise of 32% over a period of two and half year. The individual member's savings habit has increased, and some of the members have cash at hand.
- Mobility of women members increased and their participation at the decision-making level increased both at group and family as well.

- Members now can sign own name, and some read and write simple Bengali language as a resultant effect of project social inputs, although the project did not provide any support on this area per se.

The above listed impacts and changes of lives of the target groups have started taking place as expected in the project design. However, all these are still in nascent stage and short term in nature; however, signs of sustaining those are becoming visible with the passage of time.

4.6. Sustainability

The CSDP/TLM-B puts a strong emphasis on 'sustainability' i.e. continuation of the activities under the project without any external support. In short, the prime aim of the TLM-B is to empower the people so that they can eventually own (or self-manage) their development process. It is expected that the groups, Federation and Association will come forward to take charge of their own development. In that, when TLM-B will withdraw, the Association will take over. With limited external support the Association is expected to function.

At group level, decisions are mostly participatory, democratic selection/election of committee; meeting minutes are by and large properly maintained by the group in developed and developing groups, struggling groups are in the process too. Book keeping by the group members has started in some groups (limited to pass books); more or less regular in savings deposit and payment of installment.

Group members are aware that their groups are self-help groups and the leaders (of groups, Federation and Association) are mentally ready to a great extent to make these fully operational; they have received training and have already started the practice towards sustainability. Interestingly, Association is in the final stage of registration.

At present 17 groups are Developed, 47 are Developing and 76 are Struggling. Both struggling and developing groups need more support (see the case of Mohanonda Manob Kallayan Sammittee). All the groups, especially the struggling ones require more support from the project, though the, the overall trend is positive and largely encouraging.

Sustainability is also a complex and intricate issue and involves critical analysis. It appears that CSDP is advancing forward towards gaining organizational sustainability through forming and strengthening CBOs, particularly in terms of institutional mandate and capacity to run financial management, resources acquisition and human resources development.

Along with this effort, it is also equally important to sustain the behavioral and attitudinal changes of target groups, their family members and other community people as a whole. As part of 'total sustainability' at community level, these types of 'qualitative' changes need to be prioritized from designing through implementing of development interventions so that at the end it would be worthwhile to develop an exit plan. The team has experienced that still the group members are not fully aware of this important step, and not acquainted with the process to form such apex body. 'Maturity' of groups/group members is also an important factor in this respect. More time is needed to prepare group members to unite and make further steps to form their "own institution". The team put forward the following factors to consider.

- Some group size (5-6 members) appears not ideally conducive for longer-term sustainability, given the situation where target members are few. However, the review team feels that the project should strive to increase number of group members within the purview of target people criteria.
- One of the preconditions of group development is good and transparent record keeping. There is a dearth in certain groups as observed by the review team, and

therefore, recommended that the group to consciously include at least one capable member for doing record keeping functions, if not, create provision for inclusion of representative capable family members.

- The project has provision of providing refreshers' training for certain training but not all types training. Capacity building of groups through training is important for sustainability, and therefore, the review team recommended to provide refreshers training particularly on leadership, book keeping, advocacy, business planning, IGA in more frequency. However, while designing such courses the project may reassess the needs of the group.
- The project may opt for training of field level staff members on some common/selective IGAs, which in turn can contribute in improving follow up services and concurrently reducing dependency on external resource persons.

4.7. Conclusions and key recommendations

This sub section provides an assessment of projects outcomes in addition to concluding remarks. Although, throughout the report, the review team either intentionally or to maintain logical sequence of analysis put forward few recommendations, still, a complete set of recommendations are presented in later part.

Leprosy is contagious disease results serious disability if not controlled at the initial stage. The projects primary target is the physically challenged person due to leprosy. In Bangladesh, leprosy is a priority issue in overall health and rehabilitation service of the government. There are reasons to believe that irrespective of number, the leprosy affected persons require attention of public and private development partners.

In this context, the project addressed the issue of rehabilitation of leprosy affected disable persons in the selected Thana and Upazilas of Chittagong through an integrated community based rehabilitation (CBR) approach. The project attempted to focus its attention on the leprosy-affected people/leprosy disabled, physically disabled and marginalized. The creation of community based group for perusing rehabilitation and social inclusion is definitely a step that would make a positive impact towards making the relevant stakeholders responsive to the human needs.

The project has started awakening the groups, Federations and Association; especially the disabled man and women in comprehending their responsibilities and rights. Increasing trend observed in successful negotiation with government and NGO service providers, inclusion in the safety-net programme, identification of potential social resources, developing self-confidence and management abilities, drawing attention and recognition of wider community. May be by a small degree and number, the project has made some commendable achievements in-terms of strengthening institutional capacities of groups, Federations and Association in order to bring changes in the lifestyle of their members.

The group members now are more confident to peruse their own development and are showing signals of interacting with service providers and relevant stakeholders both from demand and supply side. The Federations and Association have started enhancing group morale and developing self-confidence, disseminating best practices, identifying areas for further improvement and suggesting corrective measures, extending technical support to individual members and groups for IGA and beginning to play a watchdog role in guiding the group development process.

The MTR concludes that CSDP strived to innovate a sustainable CBR model to empower the poor, marginalized and physically challenged person of the project area and showing them a vision of quality life. The members have expressed that the provision of support created by the project was very appropriate and would eventually improve the quality of life of the target beneficiaries as a whole. While the MTR appreciates the quality and good work of CSDP and vouch for future continuation, it also identifies some shortcomings, gray areas and gaps suggesting further scope for improvements towards creating long term impacts and making the achievements more sustainable.

The following section provides a set of recommendations, both short (within March 2012) and long term (within the project period) CSDP may address for the lasting development of groups and its members:

Short-term:

- Develop a comprehensive advocacy strategy of the project with clearly specifying role of Groups, Federations, Association and the project it self.

- The project called for developing a clear strategy and vision for linkage building among potential employers, GO-NGO service providers, and local elected bodies to make the institutions of the poor and disabled people sustainable.
- The Federations seemed yet to be fully developed their area of interventions. They are a representation of all the groups formed in a particular Thana. The review team suggests that the Federations develop a resource map of their respective Thana to tap resources by the groups.
- As part of ‘total sustainability’ at community level, the project should strive to bring qualitative changes on prioritised needs of the groups and their members as well. The team has experienced that still the group members are not fully aware of some important steps of group development, and not acquainted with the process to form Federation and Association.
- Strengthening self-paced monitoring of institutional structures – maturity matrix much simpler and with increased frequency. The groups’ ability in participatory planning and monitoring requires further strengthening.
- The finance manager and the statistical supervisor could be involved with program monitoring functions in their respective areas.
- The project may give attention to the developmental needs expressed by different category of staff in staff capacity building section. They are not necessarily to be addressed by providing class training, however, the project may think of alternative and appropriate strategies like exposure visit, internship, coaching and mentoring etc.
- The project should strive to increase number of group members within the purview of target people criteria to excel group development process.
- Group should consciously include at least one capable member for doing record keeping functions, if not; create provision for inclusion of representative capable family members.
- The project may opt for training of field level staff members on some common/selective IGAs, which in turn can contribute in improving follow up services and concurrently reducing dependency on external resource persons.

Long –Term:

- Intensified exposure visit are important to disseminate the result and best practices within and outside the project meaning groups formed with physically challenged persons by other NGOs.
- Access to credit, particularly for the economic development of the groups will be a major challenge to further development process. The financial institutions, both public and private, operating in the project area is, of course, a potential source where CSDP can make bridge between.
- Groups, Federations and Association should proceed in such that all involved in the process should have increased ownership, have clear dreams (mission and vision) supported by plans and actions towards achieving the dreams. The existing communication system also requires further review to intensify a two way process.
- Despite application of training knowledge by sizable number participants, the evaluation consultants, feels that the IGA training component of the project requires further monitoring and evaluation mechanism to establish whether the livelihood quality of group members as a result of training has improved.

PART -II

5. SURVEY FINDINGS AND ANALYSIS

5.1. Introduction

In addition to gathering secondary information from project office, the study team collected data, using a set of quantitative and qualitative methods namely sample survey, group profile, FGD, KII, formal and informal discussions, SWOT analysis, case study and observations, covering a wide variety of informants, starting from group members, community up to desk workers of TLMI-B up to government officials. With emphasis on quantitative (sample) surveys, the findings of other methods are presented in the following sections preferably in a sequential order.

5.2. Age of group members

Overall, the average age of group members is 38 years, 37 female and 42 male; highest among matured groups with 42 years, followed by low matured groups (39 years) and lowest among medium ones (36 years). Across the project areas, average age of members in Fatikchari and Patia is 40 years, while those of Sitakunda and Chittagong City Corporation (CCC) are 37 and 38 years respectively. Less than one percent are from below 19 age group and close to 4 percent are of 66 + age group, above half are from 31 to 50 years and 32% are of 19 to 30 (Table 4: Annex-2). FGD and observation suggest similar findings meaning that majority are of the age group of 31 to 50 years having employability potentials.

5.3. Literacy and education of members

Though a good number of them can sign, as high as 40 group members have no any basic education, only 29% passed primary level, 23% read in high schools and remainder passed class ten (SSC). Absence of basic education is relatively higher among women, Fatikchari area and low matured groups compared to their counterparts (Table 5: Annex2).

5.4. Occupation of members

By occupation and profession, highest percent of members are engaged in salaried jobs (14%), except house wife for women, followed by small business (11%) and cottage industries/handicrafts (10%) and rest in other occupations like day labourer (4%), farming and sewing (each 2%). Mentionable that of the total 55 elderly people (cannot work), 4% are unemployed and 2% are students, and of the women 60% are housewives. Around 30% males are engaged in salaried jobs against 6% women, 25% males are doing small business with reference to 5% women. No woman is involved in farming, while the corresponding figure for male is 7% (Table 6: Annex 2).

5.5. Marital status of group members

Of the total members, nearly 17% are unmarried (13% females and 25% males), 71% married, 8% widow/widower, and rest 5% are divorced/separated. No widower was found against 12% widow in the project area and percent of divorced/separated person was higher among females (Table 7: Annex 2).

5.6. Members' involvement with the group

Overall, average involvement of the groups is estimated at 42 months, some 27% groups more than of 73 months age and 21% less than 1 year. Again on average involvement of males is 52 months against 37 months of female. Involvement of members in Patia and matured group members are highest in compared to comparison groups (Table 8: Annex

2). With few exceptions, generally the matured/developed groups were found older than other two, medium matured ones than the struggling ones. The study team also found few old aged groups, particularly while doing FGD, relatively lesser efficient and matured than the newly formed ones.

5.7. Membership type of groups

Of the four categories of members of CSDP/TLM-B, leprosy affected and leprosy disabled people constitute the highest share of membership (41%), closely followed by marginalized people (34%), 6% loco-motor and remaining 20% are the representatives of the above two groups (Table 9: Annex 2).

Of the male group members, majority are leprosy affected (79%), while among females the majority ones are marginalized (50%). The marginalized people are also dominating in low matured groups and also in Fatikchari and Sitakunda areas, while the leprosy affected people are prominent in matured and medium matured groups and Patia and CCC areas. No Loco-motors were found in Fatikchari and Sitakunda areas.

5.8. Position of sampled members in the groups

Of the total sampled members, 67% are simple member (without any position in the executive committee/office bearer), 33% are group leader, 7% are Federation leaders and 4% Federation members and 1% is Association member (Table 10: Annex 2). It may be mentioned that executive committees and representatives are generally selected or elected by conscious decision of the group members after certain stipulated time intervals, and one member have the scope of being leader of any ECs of group, Federation and Association if the respective group select him or her to represent (the Federation and Association).

5.9. Family size

Average group size stands at 6 members per family with little difference between male and female group member's HH (Table 11: Annex 2). The size is much higher than national average of 4.8 members per family. However, it varies marginally across the areas- highest in Fatikchari (6.9 members per family) and lowest in Patia (5.5) and by category of groups highest in matured groups (7.2 members) and close to 6 members in other two categories of groups.

5.10. Ownership of houses

Overall, 77% dwelling houses are owned by the group members and 23% have rented ones, with little difference among sex of respondents (Table 12: Annex2). Rented houses, for understandable reasons, are relatively higher in CCC, followed by Fatikchari, and among the group categories, relatively lower among highly matured groups. As majority members are from poorest and vulnerable families, the floors, roofs and walls of the houses they are living are either muddy or made of straw or low cost materials, and very few have pucca (cemented) once, dominated by the people in CCC who are living mainly in rented houses (Tables 13-15: Annex 2).

5.11. Schooling status of children

Overall, 81% children aged 6-16 are now going to school, higher among female members and members from Fatikchari and Patia as well as developing and struggling groups compared to their counterparts (Table 16: Annex 2). As revealed through FGDs, the rate of schooling over the years is increasing, in some areas at an elevated rate.

5.12. Status of savings

Before Association with CSDP-TLMI-B/groups, only 38% members used to save money, 43% female and 28% male. However, and after joining the CSDP groups, the corresponding shot up; at present, 93% female and 98% are regular savers, overall regular savers is 95% (Table 22: Annex 2). All members in Sitakunda claimed to be regular savers against 87% members in Patia. The rate of regular savers in other areas and categories of groups vary from 94% to 98%. The average current savings per member is estimated at Taka 3,887; Taka 4800 by male member compared to Taka 3378 by female, Taka 7668 by matured member with reference to Taka 2964 by new members. Among the areas savings per member is highest in Patia (Taka 6968 and lowest in Sitakunda (Taka 1567). Most of the findings are by and large aligning to those of findings revealed through FGDs.

5.13. Status of credit

About half of the group members got loan after joining the project, 40% women members compared to 65% male members (Table 35: Annex 2). A positive correlation is observed between maturity of the groups and proportion of member receiving training, and the coverage, in terms of area is higher in Patia (77%) followed by CCC (48%). A total of 40% loanees received loan once, 28% twice and 32% thrice or more. Average recent loan size stood at Taka 8,100 ranging from 1,000 to 20,000 Taka.

Repayment of loan installment is estimated at 92%, with little difference between males and females, however, the rate is highest among low matured groups (97%), and 100% in Fatikchari and Sitakunda, however, much lower in other two areas (close to 90%). Detailed scenario is shown in Table 36: Annex 2.

Presently group savings are used for extending credit to members. It was found through discussions with group members came out that the fund available is too short to satisfy the increased demands of the members.

5.14. Training received

A little above half of the total members have received either group development or skill/IGA related training provided by the project, 41% women against 70% men members. Higher the group is matured higher the number of trainees. Highest percentage of members received leadership development training and lowest in homestead gardening training. (Details of training received by type and categories of group etc. are shown in Table 31: Annex 2). Utilization of training was by and large found very low—ranged from 3% (homestead gardening) to 23% (leadership development). Majority members, as inquired, categorized training as good (48% to 74%), followed by excellent (22% to 48%) and very few categorized as moderate (Table 32: Annex 2).

The interviewed members identified a set of reasons for low utilization of training such as lack of confidence (39%), shortage of capital (27%), absence of appropriate place (21%), lack of physical fitness (15%), could not adequately understand (9%). Table 33 shows the factors in details. However, as high as 82% IGA trainees have small business in place, 80% in case of women and 84% for men. Interestingly, all the IGA training recipients in Sitakunda and Fatikchhari have on-going small business (Table 37: Annex 2). About 51% members asked for new training for them. The important ones they asked for include: sewing (24%), computer operation (13%), driving (11%), automobiles (7%) etc. Details can be seen in Table 34: Annex 2.

FGDs and KII also revealed that there are some shortcomings of CSDP training. Those include, among others:

- While some members do not get any training, some are selected for more than one training because the selection is not always need based.

- Duration is shorter in most cases (for example, homestead/vegetables gardening is done in one day).
- Some training courses have modules, some not.
- There is no arrangement for refreshers' course.

5.15. Assistive devices received

A total of 28% members received the following one or more assistive device in the form of:

- MCR Sandal (92%)
- Crutch and Artificial Limb (9% each)
- Sun Glass (4%) and
- Brace (2%)

Male members in general received more assistive devices than their counterparts (Table 30: Annex 2).

5.16. Violations and discriminations

Slightly above 23% members faced one or more violations/discrimination/deprivations in last one years, 32% men members against 19% women members (Table 23: Annex 2). The valuations/deprivations include, in order of frequency: eviction from home (51%), eviction of farm land (10%); break of marriage, not received disability card, reduction of salary (some 8% each); Table 23: annex-2 gives the details. Of them 82% took initiatives for remedy, majority (63%) through arbitration, followed by filing case (44%) and 3% reported they are in the process of lodging cases (Table 24: Annex 2). Some 19% members reported that their respective group came forward to help them out (Table 25: Annex 2). The group helped in them in terms of: giving suggestions/advises (100%); some group members discussed the problems with the trouble-makers (33%) and some went to the arbitrators (17%).

5.17. Knowledge on the signs of reaction/neuritis

While there none or very few before joining the group, now close to 58% members have knowledge on signs of reaction/neuritis in terms of swelling of skin with red spot (65%), fever (50%), neurological pain (41%), appearance of lobule (33%), malaiege (32%) swelling of face (23%), reduced function of limb (19%) etc. (Table 28: Annex 2).

5.18. Decision making

Only 16% members claimed that they take their own decisions of their wellbeing, 11% female members and 26% male members (Table 26: Annex 2). In case of male members, only 7% said that their spouse take decisions while in case of female the corresponding figure is 23%. As high as 49% members reported that the entire family is involved in the decisions words well being of the respondent members. However, 91% members informed that they have the scope to provide opinions on decision (i.e. they are consulted while decisions are taken by others), as detailed in Table 27: Annex 2.

5.19. Income and expenditure

With almost six times average monthly income of male member compared to a female, the overall average income per month per member is computed at around Taka 2440. The income per month shows a positive correlation with maturity of groups (higher the level, higher the income) and there is wide variation of average income across the areas-highest in Patia (Taka 2830) and lowest in Fatikchari (Taka 1170). About 44% members

have income at all and 26% earn up to Taka 3,000 a month and another 20% in the range of Taka 3001 to 7,000, while only 3% members have monthly income of above Taka 10,000 (Table 17: Annex 2).

Total household monthly income amounts to Taka 10,530, with very little difference between male and female member's HHs; having highest average income of the matured group members (Taka 13,300) and lowest of mid level members (Taka 9640 per month per HH). Unlike distribution of per member's income, average HH income shows an opposite direction. Some 38% members have more than family income of Taka 10,000 while only 7% each has income ranging from up to Taka 3000 and from Taka 3001 to 5000 (Table 18: Annex 2). In addition to regular or normal income, these categories of target group members also get money from other sources (in the form of gifts/contribution etc). Such income is monetized as Taka 3490 per month per HH, higher in female group member's HH (Table 19: Annex 2).

Comparison of distribution of income between baseline and present shows that while as high as 54% (or slightly above half HHs) were in the income bracket of Taka 0-7000 in Baseline, while it has greatly reduced to 31%, meaning among others that proportion of HHs having more than Taka 7000 income per month over the years has increased greatly (from 46% to 69%).

Table 5.1: Distribution of Income: Present and Baseline

Income range (Taka)	Present (%)	Baseline (%)
0– 5000	14.2	37.0
5001-7000	16.7	17.0
7001 plus	69.1	46.0
Total	100.0	100.0
Average income (Taka)	10526	7943

The review made an attempt to extrapolate the average monthly income of the HH from the baseline data. The estimate is calculated at BDT 7,943 while the MTR survey estimated it BDT 10,526 meaning a 32% raise over a period of two and half year.

Overall, HHs per month expenditure amounts to Taka 12,000. Maturity of groups has a bearing on expenditure (Table 20: Annex 2). All 3 areas have at least 20% higher expenditure compared to Sitakunda (Table 20: Annex 2). Expenditures of the HHs is divided into two categories –regular monthly expenditure (food, house rent, transport, education, loan repayment) and occasional yearly income (namely Healthcare, Festivals, Clothes and others). The former comprises lion's share of expenditure (82%). The yearly distribution of yearly income by item is as follows: 43% in Festival, 26% in Clothes, 21% in Healthcare and 10% in others items (Table 21: annex 2).

5.20. Supports received from project (as perceived by the members)

The group members were asked to list the supports they got from CSDP/TLM-B after Association with the project. The important supports they mentioned to have received are given in the Table 5.2 below and the details are given in Table 29: Annex 2.

Table 5.2: Support received from CSDP/TLM-B as perceived by the members

Supports from project received	% Beneficiary
Information on leprosy/loco motor problems and its treatment	61.0
Treatment on leprosy/loco motor (almost free)	30.0
Surgery/operation support for leprosy/loco motor	9.0
Information and responsibility related to self care	20.0
Guidance to become self reliant	32.0
Information on group (rather self-help group) and making me a member	84.0
Got various kinds of training	25.0
Others (information on govt. services, support for education, loan etc.)	16.0

5.21. Benefits and changes in life (as perceived by the members)

Group members in response to an inquiry also listed out the benefits and changes in lives due to Association with the project/group. While the details are shown in Table 38: Annex 2, the important benefits and impacts on their lives are presented below Table 5.3.

Table 5.3: List of benefits as perceived by the members

Benefit list	% Beneficiary
Developed physical capability	38.1
Involved with appropriate work/job which fits with my disease/disability	22.0
Increased my own income	47.6
Opened a bank account	44.0
Become able to take self care	23.2
Confidence Increased (reduction of shyness, timidity etc)	22.6
Increased self confidence	50.6
Got leadership opportunity and/or got opportunity to be involved in large forum, like as Federation or Association	36.9
Increased social inclusion interaction/involvement with the social activities	31.6
Able to do advocacy/able to access government facilities/services/ able to exercise rights	26.2
Create ability of planning, decision making,	16.7
Others (increase children's schooling, opportunity of savings, getting treatment and awareness)	22.3

5.22. Appreciative works of project (as perceived by the members)

The members, as asked for, also gave opinion on the good works being done by the project. Table 39: Annex 2 gives detail list of appreciative works performed by the project, while the important ones are listed below in Table 5.4.

Table-5.4: Good Work/activity of CSDP/TLM-B (as perceived by the beneficiaries)

Opinions on good work/task of TLM-B	% Beneficiary
Group formation/mobilization	32.1
Provision of rules of TLM-B groups	2.4
Provision of issues based discussion in the group meeting (awareness raising/advises/suggestions, trouble shooting)	39.0
Provision of home visit (for treatment/medicine/inquiring reasons for not attending meeting)	10.1
Provision of treatment of leprosy/loco-motor and provide assistive devices, where needed	47.9
Provide proper knowledge on self-care	10.1
Various types of training	19.6
Communication skill/politeness/sincerity/ good behavior of TLM-B staff	20.8
Motivation for savings/create opportunity of savings	13.7
Others (support for develop skill to lead a self help group, exposure visit, form Federation, banking, safety net etc. and loan with low interest)	21.5

5.23. Project activities which are not appreciated

In response to our inquiry the group members also provided a list of activities which they do not appreciate or like. The important ones are given in the following Table 5.5 and the long list is presented in Table 40: Annex 2. Mentionable that around 29% members opined that there is no bad work or weakness of the project.

Table-5.5: Works/activities of TLM-B which they do not appreciate

List of non-appreciating activities (weak areas)	% Member
Inadequate duration of training	9.8
Low loan amount	14.6
Treatment and care for leprosy and loco motor is not satisfactory	17.1
Takes longer time for group meeting than other NGO groups	14.6
Others (absence of seed money, lack of supports for IGA, break up of group, absence of provision for relief, false statement by the staffs, hassle for rickshaw fair from the group members etc.)	24.3

5.24. Recommendations of the group members

The group members have also given some suggestion for improved performances of groups and project as well. Those are listed in summary from in the Table 5.6 below, while given in details in Table 41: Annex 2.

Table-5.6: Suggestions of group members for the improvement of Group and CSDP/TLM-B

Suggestions of the respondents for improvement of their group and/or TLM-B	% Member
Run/continue the present support of TLM-B up to develop the skill of the group members to run/manage the self-help group	15.6
Increase the amount of loan with easy terms and conditions/Increase the amount of monthly savings of the group members	23.6
Increase the number of member in the group and establishment of office for the group	7.4
Develop a large scale business plan and provide technical, financial and marketing support for the group members by using group savings/fund for increase of income (such as, fish culture by lease of a pond, shallow machine renting, large scale business, poultry firm etc.)	17.6
Provide treatment for general diseases/MCH care/health care support to the group members and their family members and increase quantity of medicine for leprosy patient for full treatment	16.2
Provide financial support/education materials for higher education of members' children	34.5
Provide support for getting work/job for elderly members or disable members, access to safety net, <i>khash</i> land for landless members	24.4
Increase the number of subject/trade of the training for the group members and the family members and establish own vocational training centre of TLM-B	14.9
Others (seed money, refresher training, kind support, adult education, increase number of leprosy clinic etc.)	8.1

It should be mentioned that the findings of this quantitative survey from serial 24 onwards are very much in line with those of qualitative ones so far direction and trends are concerned, but not in numeric terms.