

Improvement of Hardcore Poor Families Regarding Empowerment & Livelihood: A Comparative Sociological Study of GO & NGOs in Jamalpur District.



Md. Abul Hasam

M.Phil. Researcher

Registration No.: 139

Session: 2014-2015

(A Thesis Paper Submitted to the University of Dhaka, Bangladesh for the Degree of Master of Philosophy)

**Under the Supervision of
Dr. Nehal Karim, Professor & Chairman, Department of Sociology,
University of Dhaka**

March, 2019

Declaration

I hereby declare that the thesis paper entitled “**Improvement of Hardcore Poor Families Regarding Empowerment & Livelihood: A Comparative Sociological Study of GO & NGOs in Jamalpur District**” submitted to the University of Dhaka, Bangladesh for the degree of Master of Philosophy is based on my research work carried out under the supervision of Dr. Nehal Karim, Professor and Chairman, Department of Sociology, University of Dhaka. The material embodied in this thesis is original and has not been submitted in part or in full for any other degree, diploma, or title recognition of any university.

(Md. Abul Hasam)

M.Phil. Researcher

Department of Sociology

University of Dhaka

CERTIFICATE

This is to certify that the thesis paper entitled “**Improvement of Hardcore Poor Families Regarding Empowerment & Livelihood: A Comparative Sociological Study of GO & NGOs in Jamalpur District**” is hereby submitted by **Md. Abul Hasam**, M. Phil Researcher, Department of Sociology, University of Dhaka , in partial fulfillment for the requirements of the degree of Master of Philosophy. It is also certified that the research work embodied in this thesis paper is original and carried out by him under my supervision. No part of the work has been submitted for any other degree.

He is permitted to submit the thesis.

Dr. Nehal Karim

Professor & Chairman

Department of Sociology

University of Dhaka

Acknowledgement

This study report is the result of help and cooperation of many. I would like to acknowledge the contribution of them. First of all, I indebted to my respective supervisor Professor Dr. Nehal Karim sir, head, Department of Sociology, University of Dhaka, for his cordial and continuous supervision on my work. I also would like to thank to my extra-ordinary teacher Dr. Khairul Islam Chowdhury, Associate Professor, Department of Sociology, University of Dhaka, for his kind and courageous support to my research. Further, I would like to thank Mr. Mozibur Rahman, District Program Manager, Social Development Foundation (SDF), Jamalpur District for providing me required support/documents to communicate with the village organization. Special thanks are also due to Mr. Shankor Bishwas, Regional coordinator Center for Natural Resource Studies (CNRS) and other team members of CNRS Jamalpur team for providing the logistic and other supports. I would like to extend my indebtedness to personnel of Ministry of Finance, SDF, LGRD, BDMC and World Bank Local Office in Bangladesh, for their kind cooperation to my research work.

Unless their cordial assistance it would be difficult to carry out the study in time. The assistance and cooperation of Ms. Anjuara Begum, Gram Samiti (GS) president, Ms. Baby Begum (President of VCO), Ms. Gita Rani (President of SSC) of Mama Vagina village, Ms. Shamima Begum, Gram Samiti (GS) president of Moja Ata village, Ms. Rita Rani Biswas (President of GS) OF Gandail village, Nurun Nahar (President of VCO) Narikeli Village, Ms. Rumi Sultana (Member of SAC) OF Moja Ata village, Ms. Hamida Begum (President of GS) OF Valuka Namapara village and other members of the village organizations of those villages who makes the field investigation and case studies easier. Thanks are also due to them. Last but not the least, the project beneficiaries deserve special mentioning for taking active interest and enthusiastically participating in the survey, and interviews that were carried out as part of the study. Finally, I would like to acknowledge the overall guidance of my respective other teachers, Department of Sociology, University of Dhaka. Over the study period, their supervision guides me to conduct the study through right track, unless their guidance it may not possible for me to accomplish the study successfully.

Md. Abul Hasam

March, 2019

Dedicated to My Parents' Departure Soul

Table of Content

	Page No.
Acknowledgement -----	4
Glossary and Acronyms -----	8
Abstract -----	11
CHAPTER ONE: INTRODUCTION -----	12
1.1 Background of the study-----	12
1.2 Working areas of SDF-----	19
1.3 Project Operation Protocol -----	20
1.4 Statement of the Problem-----	21
1.5 Purpose Statement of the Study-----	22
1.6 Objectives of the Study-----	22
1.7 Rational or Importance of the Study-----	22
CHAPTER TWO: CONCEPTS AND THEORY -----	24
2.1 Literature Review-----	24
2.1.1 Development Approaches-----	24
2.1.2 Empowerment-----	26
2.1.3 Livelihood-----	31
2.1.4 SIPP Related Literature Review-----	40
2.2 Theoretical Framework-----	41
2.3 Operational definition of the concepts-----	42
CHAPTER THREE: METHODOLOGY -----	44
3.1 Research Design-----	44
3.2 Research Method-----	44
3.3 Research Site-----	44
3.4 Rational/Importance of Selecting the Study Area-----	44
3.5 Population of the Study-----	44
3.6 Sampling-----	44
3.7 Sample Size-----	44
3.8 Technique of Sample Selection-----	45
3.9 Unit of Analysis-----	45
3.10 Variables and Indicators -----	45

3.11 Technique of Data Collection-----	46
3.12 Technique and Statistical Tools of Data Analysis -----	46
3.13. Hypotheses-----	47
3.14 Limitations of the Study-----	48
CHAPTER FOUR: ARRANGEMENT AND ANALYSIS OF DATA-----	49
4.1 Univariate Analysis -----	49
4.2 Respondent’s Participation in SIPP -----	50
4.3 Respondent’s Loan Status from SIPP/Others-----	53
4.4 Improvement of Empowerment-----	62
4.5 Improvement of Livelihood-----	64
4.6 Improvement of Empowerment and Livelihood-----	68
4.7 Scaling Analysis-----	77
4.8 Hypothesis Testing-----	83
4.9 Mean and Standard Deviation Analysis-----	85
4.10 Regression Coefficient Analysis-----	87
CHAPTER FIVE: CASE STUDIES-----	90
Case -1: With the blessing of Nuton Jibon a Community Professional (CP) able to make sure the basic needs of her spouses-----	90
Case -2: Gita Rani: Exemplary user of project support -----	92
Case -3: Self esteemed Nurun Nahar able to change her life -----	93
Case -4: Young Entrepreneurship: Revival of happy smiling -----	95
Case -5: A Community Book Keeper who lighten up the organization-----	96
Case -6: Hamida now can smile over her misery -----	97
CHAPTER SIX: COMPARATIVE ASSESSMENT-----	99
CONCLUSION AND SUGGESTIONS FOR FUTURE RESEARCH-----	104
References-----	105
Annex-I: Household Survey Questionnaire of the Study-----	110
Annex-II: Interview Checklist for Case Studies-----	121

Glossary and Acronyms

AMT	Appraisal Monitoring Team
CAP	Community Action Plan
CF	Cluster Facilitator
CIW	Community Infrastructure Works
CP	Community Professional
CNRS	Center for Natural Resource Studies
COM	Community Operational Manual
CTL	Cluster Team Leader
BDMC	Bangladesh Disaster Management Centre
DMC	Disaster Management Committee
DRMU	Disaster Risk Mitigation Unit
DT	District Team
DPM	District Program Manager
EC	Executive Committee
FC	Finance Committee
FRRA	Flood Recovery and Restoration Assistance
FRO	Field Research Officer
FS	Field Supervisor
GC	General Committee
GD/FGD	Group Discussions/ Focused Group Discussions
GOB	Government of Bangladesh
GO	Government Organization
GP	Gram Parishad- general body of the village institution
GS	Gram Samity- executive committee of village institution
HCP	Hardcore Poor
HHs	Households
HQ	Head Quarter
IGA	Income Generating Activities

IL	Internal Lending
JG	Jibikayan Group- thrift group comprised of hard core poor and poor
LSP	Local Service Provider
IDF	Institutional Development Fund
MD	Managing Director
MIF	Micro Finance Institution
MIS	Management Information System
MPD	Monthly Process Diary
NGOs	Non-Government Organizations
NJG	Nuton Jibon Group
NJCRP	NotunJibon Cyclone Recovery Program
NJCS	Nuton Jibon Community Society
NOC	No Objection Certificate
OTR	On Time Recovery
PC	Procurement Committee/Purchase Committee
PIP	Participatory Identification of Poor
PM	Process Monitoring
PMA	Process Monitoring Agency
PMD	Process Monitoring Design
PMS	Participatory Monitoring System
PSLRP	Post-Sidr and Livelihood Restoration Program
QLSW	Quarterly Learning Sharing Workshop
RMF	Result Monitoring Framework
SAC	Social Audit Committee
SDF	Social Development Foundation
SIPP	Social Investment Program Project
SR	Swabolambi Rin
SSC	Sanchay Sangrakhshan Committee
TA	Technical Assistance

ToR	Terms of Reference
TTL	Task Team Leader
UDMC	Upazila Disaster Management Committee
UNO	Upazila Nirbahi Officer
VCO	Village Credit Organization
VDC	Village Development Committee
VDF	Village Development Fund
VDMC	Village Development Management Committee
VDRRF	Village Development Risk Reduction Fund
VO	Village Organization
VM	Village Matrix
VDRRF	Village Development Risk Reduction Fund
WB	World Bank

Abstract

Empowerment and livelihood are the vital and pioneered concepts in Bangladesh. For improving these two concepts, Bangladesh Government has taken different initiatives such as Social Investment Program Project (SIPP); a Government-led initiative is supported by the World Bank. The Social Development Foundation (SDF) has implemented the program to address the extreme poverty as outlined in the Poverty Reduction Strategy Paper (PRSP) of the Government of Bangladesh. To ensure the maximum benefit of the extreme poor families, project channels fund at the village level directly. Not only Social Development Foundation but also some NGOs are contributing to the project initiative such as Centre for Natural Recourse Studies (CNRS) & Bangladesh Disaster Preparedness Centre (BDPC) .The village level organizations revolve the fund among them to earn improvement in their empowerment and livelihood.

The present study tries to examine the impacts of SIPP on the empowerment and livelihood improvement of hardcore poor families in village level. Associated objectives included to know the women empowerment and livelihood changes in other social areas compared with the past .A total of 100 respondents are selected as sample using stratified random sampling technique on five villages under different Upazilla in Jamalpur District and data was collected through face to face interview by using household survey questionnaire and checklists. To know the objectives, explanatory research design has been followed. For the sociological study on the research topic, quantitative and qualitative method has been followed. For quantitative and qualitative purposes, survey and case study method has been followed respectively.

The ‘Empowerment’ is measured by six dimensions such as (I) decision making in family matter and its assessment ,(II) participation in economic activities and its assessment ,(III) participation in social activities and its assessment ,(IV) participation in political activities and its assessment ,(V) controlling ability in using contraceptive method and family planning and ,(VI) health caring and using of hygienic sanitation and water system. The ‘Livelihood’ is measured by two dimensions such as (I) receiving different trainings regarding how to utilize the micro finance support for livelihood improvement and (II) ensuring employment status by using the financial support from SIPP .OLS (Ordinary Least Squares) regression is applied to know the impacts of the program on each dimension of empowerment and livelihood of hard core poor woman, and aggregate empowerment and livelihood. The results show that SIPP is positively associated with each dimension of empowerment and livelihood as well as aggregate measure of Empowerment and Livelihood. So, this study reveals that the program improves the empowerment and livelihood of hard core poor women in Bangladesh. Further 5 rating Likert Scaling is used which reveals that improvement of empowerment and livelihood is high due to project financial and training supports. As the majority 53 % believed that improvement of empowerment and livelihood is high/very high, simultaneously 28% medium and 19% low/very low due to support of SIPP at project areas in Bangladesh.

This study may help to GO and NGOs to take further more appropriate policies/initiatives to improve the empowerment and livelihood of poor and hard core poor women/families in the country

CHAPTER ONE: INTRODUCTION

1.1 Background of the study: Empowerment and livelihood are the vital and pioneered concepts in Bangladesh. For improving these two concepts, Bangladesh Government has taken different initiatives such as Social Investment Program Project (SIPP); a Government-led initiative is supported by the World Bank. The Social Development Foundation (SDF) has conceptualized the program to address the extreme poverty as outlined in the Poverty Reduction Strategy Paper (PRSP) of the Government of Bangladesh. To ensure the maximum benefit of the extreme poor families, project channels fund at the village level directly. Not only Social Development Foundation but also some NGOs are contributing to the project initiative such as Centre for Natural Recourse Studies (CNRS) & Bangladesh Disaster Preparedness Centre (BDPC). The village level organizations revolve the fund among them to earn improvement in their empowerment and livelihood. SIPP-I completed its tenure on June 30, 2011. Sequel to SIPP-I and to scale up its achievements, SDF has undertaken a six-year Employment and Livelihood Improvement *Nuton Jibon* Project, popularly known as SIPP-II (2010-2016), with the Project Development Objective (PDO) of improving the livelihoods, quality of life and resilience to climate variability, natural hazards and other shocks of the poor, especially the excluded and vulnerable ones. The proposed project including Phase-I will benefit approximately 800,000 target households (HHs) and about 6 million people, directly and indirectly. Hence, a study was planned to be conducted to learn the improvements that has occurred on the livelihood of target people by utilizing the project supports. Empowerment is based on the idea that giving employees skills, resources, authority, opportunity, motivation, as well holding them responsible and accountable for outcomes of their actions, will contribute to their competence and satisfaction. On the contrary, a livelihood is a means of making a living. It encompasses people's capabilities, assets, income and activities required to secure the necessities of life. A livelihood is sustainable when it enables people to cope with and recover from shocks and stresses (such as natural disasters and economic or social upheavals) and enhance their well-being and that of future generations without undermining the natural environment or resource base.

Again a new project started by SDF name 'Nuton Jibon Livelihood Improvement Project' (NJLIP/SIPP-III) in recent which is extended version of SIPP-II with some new districts for the duration of July 2015-June 2021. Taking into account the efficiency and agility of SDF, the World Bank MTR Mission recommended that considering the disbursement status and successful program implementation and above all the impact the program has been able to create against the project development objective, the "Nuton Jibon" Project can be completed one year ahead of scheduled closure meaning in June 2015 instead of June 2016 (SDF, 2014).

In this regard there had been evaluations by the World Bank that led to several meetings and communications between the Bank and Financial Institutions Division, Economic Relations Division, Social Development Foundation and World Bank to launch poverty eradication follow up operation titled "Nuton Jibon Livelihood Improvement Project (SIPP-III)" in July 2015 with a six year time span. The project would consist of (a) community and livelihood development (b) Business partnership and market linkages (c) capacity building, monitoring, learning and project

management. Some other sub-components are also included in the SIPP-III such as disaster risk management, climate change adaptation and nutrition (SDF, 2014).

It has also been decided that the upcoming project will intervene in around 2500 new villages in 6 new districts along with expanding programs in the uncovered areas of some existing districts that fall under the poorest areas of Bangladesh according to the Household Income Expenditure Survey-2010 conducted by Bangladesh Bureau of Statistics (BBS) with a budget to the tune of US\$ 200 million. The HIES-2010 survey has identified a total of 100 poorest upazilas under 25 districts of Bangladesh. Through SIPP-III SDF will be serving a total of 36 upazilas amongst them. It may be mentioned here that the Ministry of Finance, Govt. of Bangladesh has committed to provide a total of US\$ 20 million as counterpart fund bringing the budget to the tune of US\$ 220 million. The six year project SIPP-III is planned to start its journey in July 2015 and scheduled to be completed in June 2021. The project would work in a total 21 districts – amongst them 9 will be supported with second generation activities of SIPP-II, 7 will be SIPP-II districts with extended coverage and 5 will be new districts. The Notun Jibon Livelihood Improvement Project (NJLIP) would consist of three components;

(a) Community Institutions and Livelihood Development : The objective of this component is to mobilize the poor and extreme poor in selected rural communities by building and strengthening beneficiary community institutions and at the same time provide funding for small infrastructure and livelihood support for project beneficiaries. This component has one additional objective that is providing nutrition awareness and agricultural production knowledge.

(b) Business Development and Institutional Strengthening: This component would aim to increase livelihood opportunities of poor and extreme poor by facilitating their organization into producer groups, cooperatives and societies and by improving their market and business organization and forward and backward linkages in the market systems. Specific objectives would be to (i) build and strengthen producer organizations as market partners and commercially oriented entities (ii) facilitate interaction between producers and traders/processors of products (iii) support market/ business oriented investment to solve bottlenecks in the market chain.

(c) Project Management, Monitoring and Learning : This component would support the management of the project, monitoring and continuous learning throughout the project period. The component would continue supporting third party monitoring and impact evaluation activities as well as build and expand on communication/ presentation that SIPP-II has initiated.

Objectives of the NJLIP are empowering rural poor and emphasizing women:(1)Creation of strong and sustainable village institution having an active role in shaping the future of the communities, (2)Improving the living conditions of the hardcore poor and poor by increasing income through livelihoods,(3)Developing skill and generating employment opportunities for the unemployed youth in the poor and hardcore poor households,(4)Channel grants directly to the community,(5)Create second generation institutions with those villages that will graduate to next level,(6)Providing onetime grant to the most vulnerable for reducing poverty,(7)Building linkage with higher level financial institutions,(8)Provide support to the village organizations and(9)Malnutrition mitigation program.

Expected outcomes of NJLIP: 40% beneficiary households would be able to increase income by at least 30%.1 million impoverished people would be directly benefitted from the project and

amongst them 90% must be female. By 2021 there should be 80% beneficiaries with livelihood investment with a financial rate of return of at least 10%.25,000 Youth would be employed through project facilitation and sustain for at least one year(SDF,2014).

The Millennium Development Goals (MDG's) are coming to an end in 2015. With the deadline fast approaching, countries are taking stock of their achievements to-date and working hard to ensure the next set of goals reflect core requirements of sustainability and equity. Inclusive and equitable growth¹ cannot happen without taking into consideration the role of women -- half of the world's population -- who are also economically and socially most vulnerable. It is crucial that the post-Millennium Development Goals, beyond 2015 (the "Sustainable Development Goals" or SDG's) include, as a core component, women's empowerment and gender equality (Kwak, S. and Siddiqui, S.:2015).

Bangladesh is an interesting country-case where major milestones have been achieved in women's empowerment and gender equality, particularly in achieving parity in primary education. Yet, much remains to be done. For instance, over 60% of all women continue to face at least one form of violence during their lifespan. By looking at the country specifics, we are able to critically question how representative the MDGs are of the ground realities facing women in developing countries, and Bangladesh in particular. Why is it that Bangladesh has done well on gender-specific targets but the gender aggregates still show poorly? The complexities that plague gender parity in Bangladesh exemplify the global challenge as well: the discussion on how to ensure the SDGs effectively address gender needs to start right now(Kwak, S. and Siddiqui, S.:2015).

The Bangladesh Case

Bangladesh has always had a history of women's emancipation since the days of Begum Rokeya to women's active role in the war of independence and through today's Shahbagh movement. Strong administrative and legal structures,³ coupled with an active civil society have been the foundation for women's movements, for the establishment of rights and the delivery of pro-women services. The country was also one of the earlier signatories of the Convention of Elimination of All Forms of Discrimination against Women (CEDAW).

Nationally, the Government of Bangladesh took up the 'education for all' campaign with a strong focus on girl children's education. The stipend programmes for girl children at first in the primary level and then for secondary and higher secondary levels are considered a global best practice that achieved dramatic results in gender parity of education. Also important, over the past four decades, the government has implemented targeted social safety net programmes with strong focus on vulnerable women and their families. The conditional cash transfers ensured girls' education especially through specific interventions such as food for work in the Vulnerable Group Development (VGD) programme (Morshed, 2009).

One of the major milestones in Bangladesh's history in women's empowerment was the enactment of the Local Government (Union Parishad) Second Amendment Act in 1997 that provided for direct elections to reserved seats for women in local level elections. The 6th Five Year Plan (2011-2015) of Bangladesh which is the national medium term development plan

committed to transforming Bangladesh into a middle-income country by 2021, considers women's engagement in political and economic activities as a cross-cutting issue with women's empowerment as one of the main drivers of transformation (SFYP 2011-2015). The 6th Five Year Plan coincides with the ending of the MDGs which provides the basis for stock taking on the country's situation so far (MDG Progress Report, 2018).

Looking at the SFYP on Bangladesh specific situation with the MDGs, the table shows that Bangladesh has achieved gender parity in primary education (Goal 2, Target 1 and Goal 3, Target 1) yet it continues to experience a sharp drop in the number of women entering tertiary education (Goal 3, Target 3.1c). Women's employment in non-agricultural sector is currently around 25% whereas the target is 50%. In another instance, while Bangladesh had done remarkably well in reducing maternal mortality rate by 40% in the last nine years (Maternal Mortality Rate/MMR -194 in 100,000 live births) and is on track for the MDGs of a 75% reduction from 1990-2015, only 24% of all births are attended by skilled health professionals.⁷ It will be harder to bring down the figure further, without a more comprehensive approach to the problem of maternal mortality. The Gender Inequality Index is also reflective of these continuing challenges which ranked Bangladesh 112 out of 146 in 2011 index in the Human Development Report 2011 (MDG Progress Report, 2011).

Based on the indicators, it is important to further explore why Bangladesh, an early achiever and doing very well on certain gender empowerment targets, is now moving at slower pace in critical growth triggering targets such as labour market participation and women's education in tertiary sector. Why is it that with strong pro-women laws and policies, a comparatively small portion of Bangladeshi women is joining local/national politics?

Educate a Woman Educate a Nation

Looking at the snapshot of the various South Asian countries and their gender-parity achievements, Bangladesh has done significantly better in comparison to its neighbours. Bangladesh was the first country in South Asia to achieve gender-parity in primary education. Achieving this milestone is a result of effective public policy, resource allocation and strong commitment from public and non-government sectors (UNICEF 2009).

Yet, education has not been the 'magic bullet' we have long depended on to create a level playing field for women in the developing world. As we see in the case of Bangladesh, social stigmas, gender-based violence and institutional barriers to entering higher education institutions and labour market constraints are holding women back from continuing with their education. Through our various programmatic interventions as well as established literature, we hear accounts of “just enough” education for girls needed for the marriage market. Girls can be pulled out of school by secondary education for the fear of being “too educated” for prospective grooms (Amin and Huq, 2008). Sexual harassments of girl children on their way to school or at school are serious barriers to access to education. In recent times, the alarming number of suicides committed by young girls shook the nation, questioning the safety and security of girls attending school and colleges (Human Development Report 2011).

Once in school, girl children are seen to miss out on school days because of lack of adequate toilet facilities. Very few activities are available to girl children in schools. Several NGOs are setting up youth clubs, creating spaces for especially for adolescent girls to take part in extra-curricular activities but these are located in specific target areas and not available to the full youth population of Bangladesh. In general, while government and other stakeholders have done an excellent job in getting girls to go to school, we have not created women/girl friendly schools and communities that would encourage and retain girls in school (Human Development Report 2011).

With the sharp decline in girls in secondary and tertiary education, we see a significant gap in the work force when comparing men and women and their employment opportunities and patterns. While the country is heavily dependent on women's participation in the ready-made garments (RMG) sector and majority of the micro-financing is going to women, the range of occupations available to women remains limited and gender stereotyped. The majority of urban poor women are engaged in the informal sector without basic healthcare or even earning minimum wage. Rural women continue to support their families in agro-and/or non-agro productions that are usually deemed “fitting” by their spouses and families. The next set of international goals therefore, would need to take into account of the non-economic factors that determine girl children's access to education and women's (limited) choices in the workforce (Human Development Report 2011).

Saving Every Mother

The number of trained birth attendees and access to health facilities has increased significantly in Bangladesh with major reductions in maternal mortality. But we know that much of this achievement is because of non-medical interventions such as programmes of awareness for adolescent and women's health at the grassroots. Access to better food and nutrients have also contributed to the decrease in maternal and infant mortality. But a vast majority of mothers in Bangladesh are in fact below 18 years of age. Early marriage is intricately connected to issues of safety and security for women and is still widely practised in Bangladesh both in urban and rural areas. Strict laws forbid daughters to be married before the age of 18 but in the absence of birth certificates, girls are married off as early as 14-15 and become first-time mothers by the time they are 16-17. Many young women understand their bodies and ailments for the first time through their pregnancies. There is very little space for women to share their health concerns with either doctors or within their families which results in further complications. There is a social issue of 'modesty' on the part of Bangladeshi women to talk to doctors, especially male physicians. There is a serious demand for female doctors especially in the rural areas where women have little to no access to healthcare.

MDG 5 -- Improved Maternal Health -- does take into consideration the non-medical factors that determine the accessibility of healthcare for women in the developing world but it falls short by acting as a proxy for women's access to healthcare in general. Not all medical problems that women face are gynaecological in nature. Lower calorie and nutrient intakes of girl children and women due to certain household norms and practices lead to various health concerns that may or may not be related to maternal health. Healthcare and services for women therefore must be looked at from a broader spectrum in the coming years, where women are given the space to

freely share their health concerns and receive the proper care. While restricting any discussion on women's health to maternal health was important for a certain goal, in the post-MDG era, we must be able to address health care for women in a more comprehensive, well-being approach (MDG Progress Report, 2011).

Women's Rights are Human Rights

As mentioned earlier, women's participation in local level elections was perhaps one of the greatest milestones for Bangladesh. We find a new generation of women elected officials who are now respected and seen as figures of authority in their local areas. Experiences of various programmes and projects show that level of corruption is generally lower in areas that have female local representatives. Many of the grassroots challenges that women and children face are coming up in national conversations and policymaking process because of female representatives at the Union and Upazila levels (Transparency International Bangladesh, March 2014).

In the last general election, out of the 69 female members of parliament (MPs), 50 were appointed through reserved seats and 19 directly elected, including the Prime Minister and Leader of Opposition. While it is imperative to ensure reserved seats for women in the national parliament, female MPs have voiced their concerns on the lack of election financing and overall party support.⁹ We find similar stories of work place discrimination from female officers, holding various posts in the government. The rising number of female officers in the public sector is highly encouraging but lack of institutional support for their career development leads to demotivation, early retirement and delayed appointments to decision-making positions (Transparency International Bangladesh, March 2014).

It is a general misconception that with the rise of women's representation in public offices, there will be women's empowerment for both the female representatives/officers and citizens. There is a clear need for more women in public offices but without orientation on gender parity and the roles and responsibilities of each and every representative and officers at both local and national levels, women's empowerment will be difficult to achieve and sustain in the long run .On the flip side, while it is imperative for female (and male) representatives to know their roles and responsibilities as public figures, it is equally important for women in Bangladesh to be well versed in their rights as citizens to demand legitimate services from their political representatives. Bangladeshi women are avid participants at national voting but often shy away from engaging in public and political debates, allowing their husbands to represent their concerns. In this way, women remain separated from the public dialogues and the policymaking process, resulting in gender blind national laws and policies, and in many instances, is discriminatory against women. In short, women's political participation is at the crux of their rights as citizens and must be encouraged in the larger governance process of the country (Transparency International Bangladesh, March 2014).

Beyond MDGs

Gender equality is a fundamental human right. It is also the most practical and effective means to move the country forward, towards middle income status, towards inclusive and sustainable

development. There is much for the world to learn from the experiences of Bangladesh. The visible changes in women's political and economic participation throughout the country are proof of government commitment and to people's aspiration to a more equitable society. The grassroots efforts have enriched not only the local development agenda, but contribute to cultural achievements as well. At the crossroads of a new global approach to development, we have the opportunity to engender the goals we set, the targets we want to achieve, the changes we want to experience for a more equitable and equal world. I am looking forward to hearing a strong Bangladeshi voice on these issues, in the global debate to define the post 2015 world we all aspire to.

Women in South Asia have the inevitable task of taking on the multiple challenges of poverty, social discrimination and violence – all within a very patriarchal South Asian context. While women have continued to negotiate issues of the private and the public, theory and practice, there has been scant attention paid to South Asian feminist practices that have tried to confront meanings and representations of post – colonial gender relations, sexuality and religion. International experience demonstrates that when women and men are relatively equal, economies tend to grow faster, the poor move more quickly out of the poverty and the well-being of men, women and children is enhanced (Mahboob-ul-Haq, 2009).

Today poverty is the single most important development issue of the world. And more than three fourths of the world's population lives in developing countries, but they enjoy only 16% of the world's income, while the richest 20% have 85% of the global income (Todaro, 1997). The livelihood improvement means the transition of power from a state of unjust to one that is just. It is the provision of opportunity to the deprived poor of the society for making their decisions with reference to their household matters that include production related activities and investment in different gender specific intervention. It is also all about the state of affairs where these rural poor feel free from any sense of subordination. This means for poor women the term gender and livelihood improvement reflects increasing women's self-reliance that enables them to recognize and improve their socio-economic well-being in the society.

People empower themselves by increasing their ability to control their own lives in order to create a more fulfilling existence through mutual efforts to resolve shared problems (Maser, 1997). Regardless, it is clear that women's work is critical to the survival and security of agrarian per-urban households and thus, their economic contributions should be given importance in policy design (Kabeer, 2003). Women continue to have systematically poorer command over a range of productive resources, including land, information and financial resources. International experience demonstrate that when women and men are relatively equal, economies tend to grow faster, the poor move more quickly out of the poverty and the well-being of men, women, and children is enhanced. Gender plays an important role in determining economic growth, poverty reduction, and development effectiveness.

Though women participation in economic activities has occurred, yet their socio-economic plight is pathetic. This is evident from the findings of the Participatory Poverty Assessment carried out in 2006 that shows that women are among the poorest and most vulnerable groups in the society of Pakistan. Women's access and control over productive resources is limited. Lack of skills, limited opportunities in the job market and social and cultural restrictions limit women's chances to compete public resources. According to the Federal Poverty Reduction

Strategy Paper (PRSP, 2006), the level of poverty is high in Jamalpur as compared to other provinces in the country and ultimately women, being the marginalized section of the society are major sufferers. The result shows the percent incidence of poverty prevailing in the country.

It is argued that if women are not effectively participating in the various economic development aspects, this might result in serious adverse consequences for social equity and economic efficiency and that will further disempower women. Further where men and women both have control over their respective resources the women are spending more on family's basic needs than men. This shows how important it is for a woman to have direct access to economic resources.

Reducing poverty will GO a long way towards reducing harmful gender disparities. But neither gender disparities nor poverty can be eliminated without adequately addressing gender issues directly. Recognizing that poverty and gender inequalities re intertwined can help us to formulate more effective development strategies. On the contrary gender inequalities harm overall well-being of the society; resulting in higher poverty, lower quality of life; slower economic growth; hindered development; and weak Governance at the local level, ultimately resulting into degradation of valuable natural resources. The study further mentions that 82% of the women in Jamalpur participate in agro-based activities and they spend 45% of their time in agriculture based activities and are responsible for 25% of the production of major crops.

1.2 Working Areas of SDF: SDF has launched the Social Investment Program Project-SIPP-I in 2003 in two poverty-prone districts of Jamalpur and Gaibandha as a pilot CDD operation with the support from the International Development Association (IDA). In end 2010, the reach of SIPP-I was around 1587 villages in 16 districts under 3 Regions (Rangpur with 6 districts), Jamalpur and Barisal (5 districts each). The SIPP-I expanded from US\$ 18 million in 2003 to about US\$ 100 million in 2008. The proposed project including Phase-1 will benefit approximately 800,000 target households (HHs) and about 6 million people, directly and indirectly in 3262 villages of 49 Upazilas in 16 districts under 3 Regions. It has also been decided that the upcoming project (July 2015-June 2021) will intervene in around 2500 new villages in 6 new districts along with expanding programs in the uncovered areas of some existing districts that fall under the poorest areas of Bangladesh according to the Household Income Expenditure Survey-2010 conducted by Bangladesh Bureau of Statistics (BBS) with a budget to the tune of US\$ 200 million. The HIES-2010 survey has identified a total of 100 poorest upazilas under 25 districts of Bangladesh. Through SIPP-III SDF will be serving a total of 36 upazilas amongst them. It may be mentioned here that the Ministry of Finance, Govt. of Bangladesh has committed to provide a total of US\$ 20 million as counterpart fund bringing the budget to the tune of US\$ 220 million. The six year project SIPP-III is planned to start its journey in July 2015 and scheduled to be completed in June 2021. The project would work in a total 21 districts – amongst them 9 will be supported with second generation activities of SIPP-II, 7 will be SIPP-II districts with extended coverage and 5 will be new districts.

The PDO is expected to be achieved by employing a CDD strategy to:

1. Empower the poor and strengthen local Governance by developing sustainable, participatory and accountable rural community institutions;
2. Reduce vulnerability of the poor to risks, in particular those associated with natural hazards and climate variability;

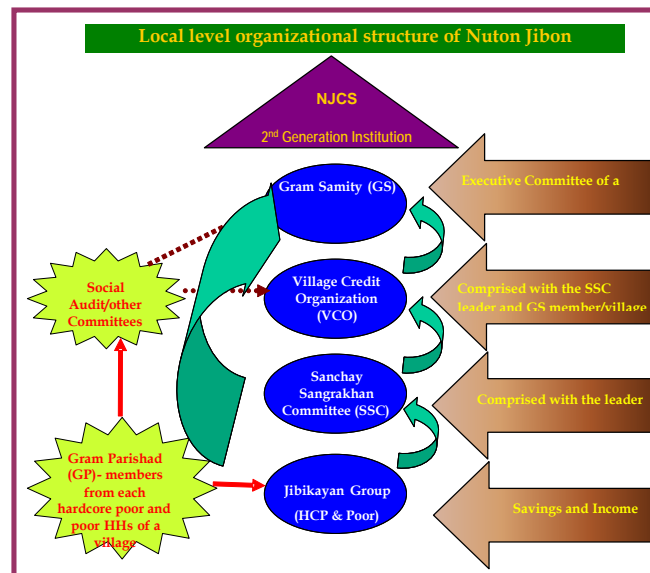
3. Increase employment opportunities by enhancing skills, supporting expansion of income generating activities (IGAs) and strengthening access to markets and financial institutions; Support small-scale demand-driven community investment sub-projects that are prioritized, implemented and managed directly by the rural poor.

Table 1.1: Geographical coverage/reach of the project as of June 2018

District	# Upazila	Village coverage		Total Village	
		SIPP – 1	SIPP – 2		
Region – 1 (Rangpur)					
Gaibandha	5	480		30	510
Rangpur	4	10		210	220
Nilphamary	2	10		180	190
Kurigram	3	10		150	160
Dinajpur	4	10		150	160
Naogaon	3			180	180
Sub-Total: Region – 1	21	520		900	1420
Region – 2 (Jamalpur)					
Jamalpur	7	513		30	543
Sirajganj	2	50		180	230
Mymensingh	3			180	180
Serpur	2			120	120
Sylhet/Sunamganj	2			60	60
Sub-Total: Region – 2	16	563		570	1133
Sub-Total: Northern Zone (Region 1+2)	37	1083		1470	2553
Region – 3 (Barisal)					
Barisal	3		90		90
Barguna	3	251			251
Pirojpur	2	72	62		134
Patuakhali	2	100			100
Bagerhat	2	81	53		134
Sub-Total: Region –3 (Southern Zone)	12	504	205		709
Region-04(Comilla and Barisal)				SIPP-III	
Shariatpur	3			33	33
Comilla	5			185	185
Chadpur	4			182	182
Khulna	6			125	125
Satkhira	3			62	62
Sub-Total	21			587	587
Grand Total	70	1587	1675	587	3262+587=3849

1.3 Project Operation Protocol:The target groups of the *Nuton Jibon project* are the most vulnerable, marginalized and excluded people with relatively lesser educated, and they need special attention during the process of development, graduation and sustaining the accomplishments. They are to mobilize themselves, promote their own livelihoods, empower and

capacitate themselves utilizing the various inputs/services of the project and, finally develop sustainable institutions (and tiers) of their own at village/local level. The institutions/tiers include GP, GS, JG, SSC, VCO having provision of forming several sub-committees on Procurement, Finance, O&M and Social Audit etc (Presented in the figure above). All tiers and sub-committees have very specific target and responsibilities, and therefore, used to GO through independent and dependent processes to achieve some specific objectives.



On the other hand, for smooth management as the lone implementing agency, SDF has formed four main tiers each having some specific roles and responsibilities:

1. Cluster Office (VO/Community level);
2. District Office;
3. Regional Office; and
4. HQ at Dhaka

To accomplish all the multifaceted, delicate and uphill tasks, under a wide variety of institutional arrangement, the VOs are to follow a series of processes and procedures. The project would be implemented in accordance with the rules and procedures set in Project Implementation Plan (PIP), Community Operational Manual (COM) and other operational documents such as Community Professional Manual and Economic Activity Federation Manuals. All these, developed in a participatory fashion involving all the stakeholders including community, are a living documents and subject to periodic review by IDA and GOB.

1.4 Statement of the Problem: Eighty four percent people of about 140 million people in Bangladesh lived in rural area and about fifty percent of them are women. They are linked with agrarian cultivation directly and indirectly. But women society lived in family with discrimination in various sided due to cultural and other obstacles. For this reason, they are not interested to live outside of residence (Ahmed, et al. 1997, Cain and Khanam, 1970). As a result they would not develop their empowerment and livelihood as their aspiration. So, different GO and NGOs has taken different initiative so that they can develop their livelihood in their resident like micro credit program (Hulme and Mosely, 1998). But did they actually develop their

empowerment and livelihood status? To know answer of the question, it is necessary to conduct a practical on the empowerment and livelihood of hard core poor families/women.

1.5 Purpose Statement of the Study: The purpose of this survey study is to test the object of hard core poor families being empowered and changing their livelihood scenery or not by getting different support based on Government and non-Government organizational initiatives across the population for a sample in Jamalpur. The empowerment is generally defined as a process through which a hard core poor family members especially a woman can make family decision about anything, choice ability regarding treatment and family other matters and livelihood is a process through which a hard core poor family can ensured their daily needs like food, cloths etc by employed in various trade like small trade, two wheeler driving and so forth.

1.6 Objectives of the Study: The main objective of the study is to know the impacts of SIPP on the empowerment and livelihood improvement of hardcore poor women. The specific objectives of the study are as to:

- Assess the participation of hard core poor women in the project area, particularly in terms of access to family level decision making process, participation in economic activities, participation in social activities, participation in political activities, controlling ability in using contraceptive method and family planning, freedom to using of contraceptive technique, and health caring and using of hygienic sanitation and water system compared with the past.
- Assess the impact of financial aids and provided training of SIPP to hard core poor women in terms of changes in their income pattern, social development and institution building, engagement/ re-engagement in income generating activities, employment status migration and employment status compared with the past.

1.7 Rational or Importance of the Study:

Consciousness and participation in development activities of men and women is very necessary for socio-economic development of a county. In Bangladesh, most of the women societies are back dated in various sectors. In practical perspective, now a day's any society focus on establishing the women rightness and empowerment. As 80 percent of women of the country are living in rural area, so it is necessary to conduct research on the different sides of those women. For this purpose many NGOs with Government initiatives is taking various program for their development. There are many research on women empowerment and livelihood in Bangladesh but a few research is conducted on whether being empowered and livelihood changing by SIPP where Governmental and non-Governmental organizations. So to know the issue, the present research will be conducted.

The present work is motivated from my real life experience of growing up in such a society like Bangladesh which devalues women in every sphere, the rigid patriarchal structure is so deeply rooted that it exists for generations. The region I'm born and brought up witness subordination of women in all forms, men have control and command over property and lineage even strictly control women sexuality and mobility in public domain. The status and position of women in this society is very low in her laws until she bears a son. The level of subordination is to an extent that one can identify patriarch in women too as they perceive themselves to be inferior and act

upon even ask their fellow women to act upon assigned roles by society. Therefore, the present researcher tried to know the empowerment and livelihood domain of the hard core poor women in Bangladesh.

CHAPTER TWO: CONCEPTS AND THEORY

2.1 Literature Review: Collected, studied and reviewed all the relevant documents and secondary information that include i.e.:

2.1.1 Development Approaches

If 'development' is to lead to poverty reduction among the people then the 'poor and hard core poor' are the central concern for every society like Bangladesh. They must be given priority more in any development effort. But the history of development denotes that Truman, a former US president, 'broke the ground' of development with aid to the underdeveloped areas with top-down thinking. Consequently, over the last fifty years, more than \$ 2 trillion has been allocated to the poor in global south, yet it has failed to bring sustainable economic growth and poverty reduction.

The failure of the West's top-down planning has led some post-development thinkers to write the 'obituary' of development. Some post-development scholars even claim that development should be abandoned as it does more harm than good. Undoubtedly, the top-down approach has had some successes too, like reducing mortality rate, vaccination campaigns and combating potentially disastrous diseases at a global level. We have also seen how developing states like South Korea and Taiwan can achieve economic development with the magic formula from Bretton Woods's institutions along with top-down government market intervention. But these initiatives have been unsuccessful in most developing countries. Bottom-up approaches like microfinance and NGO-based development initiatives have been working very well over the years, and they are used widely across the developing nations to fight against extreme poverty.

Bottom-up approaches highlight the participation of the local community in development initiatives so that they can select their own goals and the means of achieving them. They also ensure community ownership, and commitment and accountability to the development project as it seeks development from below. On the other hand top-down approaches are considered as development planned by experts at the top, who also lead the process. They provide little opportunity for people's participation in the total development efforts, who are thus marginalised. Top-down innovators think that they have the solution to poverty by framing it as an "engineering problem" that can be solved, while at the same time believing that as outsiders they possess the knowledge to provide a solution with a "Big Push." Top-down planners look for solutions rather than focus on specific problems of the poor. They keep trying to achieve the same objectives using the same plan year after year, even though they failed several times. Top-down planners often want to achieve that which is beyond their capacity rather than that which they can achieve. Some goals, such as universal primary school enrolment and universal access to water and sanitation, were set before adopting MDGs, but nobody has been held accountable for this missed goals.

The failure of "Structural Adjustment Programmes" (SAP) demonstrates the weakness of top-down approaches. Ivory Coast experienced "one of the worst and longest depressions in its economic history" as a result of a Structural Adjustment loan which led to anarchy in the

country. The gap between rich and poor increased in the countries that accepted SAP, with women faring particularly badly in male dominated market economies in Africa and Caribbean. Development projects must be initiated with the participation of the poor as bottom-up approaches ensure that the projects are cost effective, sustainable and replicable. The success of development programmes largely depends on the acceptance by the local people and their willingness to participate in them. Most of the people in the developing countries are out of the formal economic sector. They make their living through self-employment both in rural and urban areas because of limited employment opportunities in the formal economy. Rather than being a street vendor, petty trader, or small shop owner they could change their lives. In order to facilitate that the bottom-up microfinance approach provides small financial capital -- which they struggle to get from formal economic institutions like banks. The economy, as a result of top-down planning, creates opportunities, but they are not equitable and poor people do not benefit.

However, bottom-up efforts also have some limitations. Sometimes development projects with bottom-up approaches are dominated by the elite. They underscore the need for an "enabling institutional environment" for the sustainability of bottom-up community based initiatives. Bottom-up development in the form of "alternative development" does not generate a "coherent body of theory" because of its dispersed nature. The participatory bottom-up approach is successful in small-scale local community projects while big projects like road construction, tertiary education and other national projects need more complex technology and decisions where participation with direct control by local people is virtually impossible. Bottom-up institutions like NGOs have become major channels of development co-operation, and in some countries the resources of NGOs, domestic and international, exceed those at the disposal of government. Bangladesh is possibly one of the best examples where NGOs have achieved tremendous progress in changing the lives of the poor. Another bottom-up effort to eradicate poverty is microfinance, which has proved to be particularly applicable in developing countries. Over the years, faith-based organisations have contributed significantly to change the lives of poor with their widespread network across the globe. From the bottom they have been fighting against poverty in silence in the midst of secular development dominance. Religion and development are no longer separate spheres. Two different development approaches have been analysed, but they are not a panacea for the solution of poverty. Both of them have strengths and shortcomings. Top-down approaches are not always synonymous with failure, nor are bottom-up approaches always successful. Top-down efforts of development failed to bring changes in the lives of poor compared to the time and money spent over the decades. While, on the other hand, bottom-up institutions like NGOs and civil society organisations are not successful in all parts of the world.

In Africa, lack of power and restrictions from state machineries hindered the emergence of NGOs like BRAC. NGOs' position as "favourite child" of the donor organisations has weakened over the years because of disillusionment in their performance as they are losing their roots. Development is multidimensional, having social, political or economic aspects. Hence, development efforts should be carried out in all sections of the society for greater benefit. In order to do this, we need to use both top-down and bottom-up approaches to promote interaction and dialogue among all levels. National consensus, strategic direction, facilitation, coordination, providing framework and tools for local initiatives, mobilising natural resources and capacity

building can be achieved by the top-down approaches while bottom-up approaches are crucial for specifying poverty, ensuring ownership and commitment, mobilising local assets and knowledge, and promoting local innovation in order to achieve holistic development. The debate on development continues while the poor and third world states at the bottom cannot wait for any solidarity or consensus which will bring a unanimous effort. Attaining MDGs, tackling climate change, and possible financial downturns are major challenges coming ahead for the developing nations. They are required to bargain and negotiate at the global level for mutual benefit, ensuring accountability, and reducing risk and vulnerability. At the same time, the citizens, NGOs, and civil society organisations at the bottom need to coordinate with the states, utilizing their potentialities and capabilities.

In the new era of development, "state" is back again as it has proved to be successful in development of the economy as well as building foundations for the success of liberalisation and market forces in China and India. All it needed was an "inclusive we" for the transformation of lives of millions poor people. This "we" includes both top-down and bottom-up approaches together. Given this situation, it is not possible to ascertain which one is more effective than the other because of their inter-dependence and the complex nature of development.

2.1.2 Empowerment

Bangladesh is one of the high density countries of the world. 40% of its population lives below the poverty level of which rural women are poorer. The rise of the Micro Credit Institution in the global context is identified as an important phenomenon which has implication for the development prospects of the poor. Literatures suggest that NGO interventions positively contribute to women empowerment (Ullah AKM, 2003: 21). NGOs central GOal is empowering the powerless women folk or helping them to bloom their hidden. potentialities which is power of thought, power of word, and power of organization with a view to helping them to participate in the socio economic development for their emancipation from less human condition to more human condition (Haider and Aktar, 1999: 57). The most extreme example of this discrimination can be seen in the third world countries. Bangladesh is a glaring example of this lowered status of women as well as of all sorts of gender based segregation. More than 60 million people of Bangladesh live below the poverty line among them 74% are women (Khan, Z. H 1998). In Bangladesh, the situations of rural women are more painful. Most of the rural women are deprived, to fulfill their basic needs. They become the victims of acid throwing, dowry, high mortality malnutrition, higher illiteracy etc. Now it is a dire need to let them raise their voice regarding human rights, decision making process, and moreover socio cultural and economic issues. One of the best ways of enabling women empowerment is access to credit, so that they can start to earn money. Bangladesh economy is characterized by unfavorable per capita land, low per capita income, glaring and accentuating income disparity, high level of unemployment, low productivity and persisting high levels of poverty and deprivation. Under the circumstances, micro credit has been promoted to help the poor especially the women to take self-employment on tiny or micro scales with a view to improving their living conditions. When income flow begins, then the right of food, shelter and everything also becomes a reality (Yunus, 2006). Rural poor women have little or no property of assets to offer as collateral which is required in formal banking system, micro credit has responded to the predicament by offering collateral free loans. Considering the role of creating self-employment opportunities, creating self-confidence, increasing awareness among women in Bangladesh, GB led the way, starting in the mid 1970s.

Now there are hundreds of micro-credit providers of different operational sized throughout the country, mostly in rural areas but also some in urban areas. The large ones include GB, BRAC, ASA and PROSHEKA. Among them GB earned respectable status for Bangladesh in the international arena because of its poverty reduction strategies through which poor rural women are moving in the path of empowerment and development. Presently in its wider dimension micro credit is known as microfinance and seen as a legitimate economic tool in the fight against poverty. The impact of giving credit to women has been a controversial issue. At one end of the spectrum, some argue that micro credit has positive impacts on gender equality, women's empowerment and households' well-being. On the other end of spectrum, microfinance is thought to bring negative impacts for women (Hulme, 2000). Concerning the positive impacts of microfinance on women, microfinance is claimed to help to reduce poverty by increasing consumption among microcredit program participants and their families, improving children's schooling, nutrition, increasing income and self-employment (Khandker, 1998, Pitt et al., 2006). Microfinance can reduce intimate partner violence in the household through participation of women in the credit programs and generate social capital for the participants (Julia et al., 2007; Pronyk et al., 2008) and access to credit can enhance women's economic independence, leading to women's self-esteem and status in the households and wider community (GOetz and Gupta, 1996; Kabeer, 2001). Moreover, women participating into micro credit programs improve their ability to exercise agency in the intra-household processes, to increase women's welfare resulting in decreasing male bias in welfare outcomes in the household; to increase the contraceptive use by women (Mahmud, 2003; Schuler & Hashemi, 1994). Microfinance savings and MFIs also potentially help families in developing countries to cope with financial risks from main illnesses resulting from the cost of medical care and loss of income during illness (Gertler and Moretti, 2008). 2. To describe the ability of women as micro credit beneficiaries to take part in decision making process at the family level. 3. To examine their economic empowerment considering ability to increase their income level.

Perveen et al., showed women's CEI and its distribution. It reveals that 11% of the respondents fall under a very low empowerment category, 36% low, 35% medium, 12% high empowerment category, respectively and only few of them (5%) belong to a very high empowerment category. It can be noticed, however, that an overwhelming majority of women (82%) are concentrated in very low to moderate tail of empowerment distribution. Due to the low level of empowerment, poor women acutely feel their powerlessness and insecurity, their vulnerability and a lack of dignity within the household. They applied the multiple regression technique applied to explore the effects of seven key factors on women's empowerment. The analysis shows positive and highly significant effects of formal and non-formal education, sex of children, spousal relationship, exposure to media and spatial mobility on CEI. These results support the proposition that women's empowerment is increased by the aforementioned six variables (Perveen and Leonhäuse, 2004).

Zoynul and Fahmida tried to get an idea about the socio-economic situation of the respondents following eight questions were asked: i) age, ii) education, iii) marital status, iv) loan taking in times, v) husband's education, vi) living status, vii) reasons to get loan, and viii) family members. The data presented that majority (89.39%) of the respondents belong to age of 15 - 40 years. While there were only 10.61% respondents who were in between of 41 - above 50 years of age. Their study also indicates that most of the women we interviewed were of childbearing age i.e. between the age limit of 21 - 40 (85.60%). Education status reveals that majority of the

respondents were either illiterate (63.64%) or either have only primary (27.27%) qualification. There were only 9.09% respondents who have got matriculation and intermediate qualification. It has shown that majority (73.48 %) women were married while remaining (26.52 %) women were either widowed or divorced. 74.24% women has taken the loan in between of 4 – 14 times while 25.76% of women has taken it 15 – above 19 times within the range of 10 (2000 – 2010) years. Husband education is one of the major components of present study. The result shows that 89.39% respondents' husbands were illiterate or having primary qualification while on the other hand only 10.61% respondents' husbands have matriculation and intermediate education. There was a 19.7% difference between the respondents presently living with natal-family and in-laws. Reasons to get loan is another important issue in present study. It has shown that 30.03% women take the loan for agriculture. purpose while 9.09% to start the micro business, 20.45% to arrange the marriage of their daughter, 27.27% to pay the debt, 9.85% to domestication their animals, only 1.52% to educate their children and 1.52% for other purpose. This field survey has also shown that only 50.76% women use their credit for the productive purpose while remaining at unproductive sectors and the vulnerable scenario is that 27.27% women use it for paying their debt. It shows that majority (94.7%) of the household were having 4 – above 12 family members while there were only 5.3% households having 1-3 family members(Zoynul and Fahmida,2017).

Microfinance programs are supposed to empower women through increased role of decision-making in the household and community, improved business skills, better incomes, greater self-confidence, and better social acceptance, among others. Women who are participating in the microfinance programs are also assumed to feel less marginalized, and have higher aspirations for their children's education. Microfinance is assumed to positively increase women's decision-making role within the household, business and community. The women's involvement in the microfinance funded new businesses and expansions in the existing ones are expected to open opportunities for them to gain new experience, which in turn would enable them to contribute something constructive to the benefits of their families or the communities. In this regard, to test if there is significant difference in women's decision-making role within household between participants and non-participants, these hypotheses were formulated:

H₀: There is no significant difference in women's decision-making role within household through micro finance participation.

H_a: Women play significantly increased decision-making role within the household due to micro finance participation.

The result shows that 25.75% (34 of the 132) and 38.64% (51 of 132) of the women has taken their decisions independently and with their husbands respectively. Again the mean and standard deviation of the decision making is 2.86 and 1.445 respectively. It shows that there is an insignificant variation in the decision making of the women. However, the Kolmogorov-Smirnov D test shows that the women play significantly increased decision-making role within the household due to micro finance participation since $2.35335 > 0.1184$ and 0.1419 at 5% and 1% significant level respectively and also for the $p(0.000) < 2.35335$. All of these measures very strongly reject the null and accept the alternative. Therefore, we can conclude that participation of micro finance program did contribute significantly to improvement of women's decision-making role in the household (Zoynul and Fahmida, 2017).

H₀: There is no statistically significant difference in women's decision-making role concerning loan taking.

H_a: The women play significantly increased decision-making role concerning loan taking.

Similarly, as the Kolmogorov-Smirnov D test result is indicating that the women clients play significantly increased decision-making role concerning loan taking. But this result will differ when we compare with descriptive analysis where 43.18% husband take their loan taking decision while only 15.15% women has taken this. Again 41.67% decision has taken mutually both husband and wife. There is a more insignificant variation concerning loan taking decision considering descriptive statistics (Zoynul and Fahmida,2017).

However, this shows that microfinance services produced a positive result in increased decision-making role of women concerning their loan taking issue.

H₀: There is no statistically significant difference in women's decision-making role concerning loan utilization, buying and selling.

H_a: The women play significantly increased decision-making role concerning loan utilization, buying and selling.

As the Kolmogorov-Smirnov D test result is indicating that the women play significantly increased decision-making role concerning loan utilization, buying and selling. But this result will differ when we compare with descriptive analysis where 53.78% husband take their loan utilization, buying and selling decision while only 17.43% women has taken this. Again 28.79% decision has taken mutually both husband and wife. There is a more insignificant variation concerning loan utilization, buying and selling decision considering descriptive statistics. However, this shows that microfinance services produced a positive result in increased decision-making role of women concerning their loan utilization, buying and selling issues(Zoynul and Fahmida,2017).

H₀: There is no statistically significant difference in women's buying decisions in household.

H_a: The women play significantly increased buying decisions in household.

As the following Kolmogorov-Smirnov D test result shows, there is no enough evidence to reject the alternative hypothesis, and we accept the assumption that women play significantly increased buying decisions in household. But this non parametric test disagrees with descriptive test. Only 15.15% decision could be solely taken by women. Therefore, it is possible to conclude that programmes have a contribution to make an increased role of women in decision-making at household.

H₀: There is no statistically significant difference in women's role in the community.

H_a: The women play significantly increased role in the community.

As the Kolmogorov-Smirnov D test result is indicating that the women play a significantly increased role in the community. But this result does not agree with descriptive analysis where

only 6.07% women participate at community development activities and 64.39% attend as a member. Again 20.45% attend when they are invited and 6.06% never attend at development activities. There is a significant variation concerning their role in the community. However, the non-parametric test shows that microfinance services produce a positive result in increased role of women at the community for development activities (Zoynul and Fahmida,2017).

H₀: There is no statistically significant difference in women's business skills through participation of micro finance program.

H_a: The women's business skill has enriched through participation of micro finance program.

Females were asked whether their skills and capacities to undertake businesses independently have been improved after their participation in the microfinance programs. Of the 132 women interviewed, 70 (53.03%) informed that their skills to independently carry out economic activities have been developed as the loans widened their horizons of business transactions besides the business training they were given by the microfinance staffs. They said the group meetings and supervision by the microfinance staffs have also been enhancing their business skills. Those women who informed not having jobs before taking loans said that the microfinance program introduced them to the business world and productive economic activities. These results is supported by Kolmogorov-Smirnov D test as $4.09088418 > 0.1184$ and 0.1419 also from $p < D$ (Zoynul and Fahmida,2017).

H₀: There is no statistically significant difference in women's self – esteem at the community.

H_a: The women's self – esteem significantly increased at the community.

All of the women who asked if their self-esteem has increased since they started taking loans reported improvement in their self-confidence. They explained that increases in their incomes due to the new activities started with the loans and expansion of the already existing businesses helped them feel productive, important and equal with anybody else. This statement is followed by both descriptive and non-parametric tests. As the Kolmogorov-Smirnov D test result is indicating that the loan taking activities increasing their self – esteem at their community and it is also shown that 87 (65.91%) respondents support that micro finance program has enriched their self – esteem and their confidence also(Zoynul and Fahmida,2017).

How did the industrialized nations of North America and Europe come to be seen as the appropriate models for post-World War II societies in Asia, Africa, and Latin America? How did the post war discourse on development actually create the so-called Third World? And what will happen when development ideology collapses? To answer these questions, Arturo Escobar shows how development policies became mechanisms of control that were just as pervasive and effective as their colonial counterparts. The development apparatus generated categories powerful enough to shape the thinking even of its occasional critics while poverty and hunger became widespread. "Development" was not even partially "deconstructed" until the 1980s, when new tools for analysing the representation of social reality were applied to specific "Third World" cases. Here Escobar deploys these new techniques in a provocative analysis of development discourse and practice in general, concluding with a discussion of alternative visions for a post development era. Escobar emphasizes the role of economists in development

discourse--his case study of Colombia demonstrates that the economization of food resulted in ambitious plans, and more hunger. To depict the production of knowledge and power in other development fields, the author shows how peasants, women, and nature became objects of knowledge and targets of power under the "gaze of experts." In a substantial new introduction, Escobar reviews debates on globalization and post development since the book's original publication in 1995 and argues that the concept of post development needs to be redefined to meet today's significantly new conditions. He then calls for the development of a field of "pluriversal studies," which he illustrates with examples from recent Latin American movements (Escobar, 1995).

2.1.3 Livelihood

Improving the livelihoods of poor farmers is required for food security (Altieri, 2002). Poor farmers are farmers whose resources (land, water, labor, capital) do not permit a secure livelihood (Chambers and Ghildyal, 1985). The terms resource-poor farmer, smallholder, small-scale farmer, and low-income farmer have also been used. Globally, there may be as many as 450 million resource-poor farmers supporting 1.25 billion people (Mazoyer, 2001). As such, technologies that improve the livelihoods of poor farmers help increase global agricultural sustainability. By 2050, world population may total 8.8 billion (Lutz et al., 2001), with ninety eight percent of population growth occurring in developing countries (Bureau, 2004). Currently, poor farmers, their families, and the landless account for 70% (James, 2000) of the world's 1.2 billion poor people (consumption < \$1 US/day) (IFAD, 2001). In developing countries, poor farmers produce up to 90% of domestically consumed food (Odulaja and Kiros, 1996) but in many cases do so at a net loss (Perales et al., 1998). Additionally, many countries will experience local food crises by 2020 (Evenson, 1999). Population growth (Borlaug, 1997), regional shortages (Alexandratos, 1999), and the GOal of food security (Rosegrant and Cline, 2003) necessitate increased agricultural production. For instance, grain production in developing countries may have to increase 28% by 2020 (Chrispeels, 2000).

Le Quang Thong showed the following factors improving household's income that affect the livelihood of local people:

1. Land and productive resources: According to survey result, households in Dachais have not enough land or at least land with certificate. Since in this site, agriculture is the key income earning source, lack of land clearly leads to poor income. The consequence even more serious because low human capacity of local producers. In the case of Lat's farmers, households with sufficient supply of land and inputs received high return from production, ensuring better livelihood. Result from both sites indicates that re-distribution of land and productive resources or re-settlement households could be a factor helps to improve their life.

2. Choice of cash crop: The survey results reveal that generally farmers now find coffee as a more secure crop. With the low price of persimmon and vegetables, the cultivation of coffee is more profitable. Large coffee farmers afford to intensively invest in coffee. Medium to small farmers even want to shift to coffee if coffee price continues to remain at recent prices. Households with rational decision of what products would be better in income. Actually, the choice of crops depends not only on economic condition but also human capacity.

3. Access to market: It is clearly that sample households in Lat Commune have access to market better those in Dachais. Farmers' decision is usually based on current market value. When they lack of information, especial for long-term value, opportunity to improve production and livelihood is smaller. To cope with the fluctuation in market price, farmers in Lat Commune diversify their farming activities by planting more than one crop and investing in other livelihood activities such as animal production, cattle and pigs. Results of survey show that to secure a stable income, most of them have diversified and intensified their production. Common crops in Lat Commune include vegetables, persimmon and coffee. Farmers also feed horse and pigs to increase family's income and gather organic fertilizer for cultivation. However farmers in Dachais Commune are quite limited in diversifying their crops or production. They mainly grow coffee and persimmon with low level of investment. Livestock has poorly developed due to bad weather and disaster, according to the survey.

4. Credit and other supporting intervention: Households that are able to access credit or receive supports from government have necessary condition to stabilize and develop their livelihood. It noticed that many farms in Dachais also got credit and help from government but their livelihood is unstable. That was caused by the real level of credit and support. Respondents complained that the loan was so short to their needs; the support of 10 kg of rice for each household (from Poverty Production Program) could not bring significant effect to their family. Basically, when households are offered more credit and supporting program, probability to improve their livelihood is higher.

5. People health and education level: This is a feature of many upland indigenous ethnic minority groups in uplands. Malaria, malnutrition, and respiratory infections affect health of local people. In addition, limitation in education reduces the value of human capacity and hence negatively influences their livelihood. 3.4.5 Forest resource management regulations: The inappropriate resource management regulation, over-rigid planning and regulatory framework, and poor follow-up in the local authority of central government regulations are institutional factors affecting community.

Constraints and Advantages to Local People Livelihood Constraints to local people livelihood are as follows:

1. Access to credit: Although credit alone does not assure to improve livelihood, but lack of capital is always a problem to the poor. Both study sites have the same situation. Actually, many sample households in Dachais and lat could not borrow enough money for their needs because they have no property for collateral. Land use right certificate become main constraint to poor family when the access credit.

2. Fragility of the agricultural production systems: the cropping system in Dachais is another constraint to households there. Agriculture depends too much on a few crops making the local economy unstable. People easily face coffee offseason when they have no source else of income. The shock of market could heavily cost their livelihood.

3. Human capacity: in general, human capacity of ethnic people in upland areas often has disadvantage in term of education, social capacity and technology. In the study sites, low schooling level of people, shortage of experts or scientist are strong constraint for them in

development. Human capacity of respondents is shown by their awareness on livelihood improvement, technical change, investment, tourism development.

4. Implementation of forest protection contract: Concern has been expressed by respondents about the low payment (or subsidy) ranging from 2,400,000 to 2,800,000 per family who are in charge of forest protection. This concern has been raised in the context of the recipients of titles still being eligible for financial support, given that real incremental benefits might not accrue while the payment is too low. Advantages of local communities are as follows:

1. Land and landscape: natural resources in the areas really give advantage for local people and community in developing business like tourism. Despite that the study has no objective of evaluation those natural resources value, but the results of survey and meetings with local people showing that both study sites have very strong advantages in terms of land, forest and landscape.

2. Infrastructure: Any development of economy relates to development of infrastructure. In the study site, the newly constructed 723 Road could be another advantage for local community (off course it also makes possible destructive impacts to the resources). Development of infrastructure leads to advantages on transportation, tourism, market, business, and the chance importing modern technology (Thong, 2008).

Thong solutions are identified some suggested solutions based on analysis of community's situation and its livelihood environment:

1. Promotion of sustainable agricultural practices: Agricultural cultivation and other land use activities should consider long term impact. In fact, technical transfer together with subsidy has been done by Government. It should be continued because the local communities will comply with that only they have been trained and support a certain number of times.

2. Extension: At least good productivity of farms in Lat Commune has proved effectiveness and importance of extension activities. The community has benefited from special extension training and they have been able to apply them. This lesson can be used for Dachais with more emphasis on human capacity building, like education for poor households, offering temporary jobs for people.

3. Increase productivity of coffee production: There is a high need for increase coffee productivity in Dachais. The lack of technology and capital heavily reduce crop yield, although the soil here is suitable and water resources is quite advantage. In order to increase the yield, farmers need to access credit. The problem is how to make sure the loan will be used for coffee production not for food consumption, especially when most of coffee farms in Dachais are below 3 years old. The trees need more investment and farmers have to wait till peak period of profit earned from coffee. In the other side, economists and managers should as soon as possible show out analysis and prediction about coffee, hence, to make right decision on this industry.

4. Diversification in cropping: Farm households in Dachais should find ways to diversify their cropping system. Local authority and relevant organization should cooperate to recommend and develop other crops not only coffee. Although it is market driven scheme but when farmers have not been able to access the market, the intervention of researcher and Government is very critical. Upland vegetables flowers, food crops (potatoes) so on are among the recommended

names. Livestock needs to be re-invested too. 4.5 Poverty reduction program: It is necessary to re-consider program activities done in the study sites. The value of program cannot be seen on number of households that escaped poverty line only, but their sustainability of livelihood. Furthermore, their ability to survive with the shocks as disasters, economic crisis, and capacity in business is other indicators that seem are missing in the program. 4.6 Human capacity building: Partnership building through networking and Information Sharing. Partnership building and coordination efforts from the counterpart institutions have been encouraging, and the development of such partnerships has been essential for effective networking and information exchange regarding eco-tourism development(Thong,2008).

PA(Practical Action-Bangladesh)Bangladesh has been working on reducing vulnerability particularly to disasters, food insecurity and livelihoods as part of its strategy to reduce poverty in Bangladesh since the last decade. The five year multi country project entitled “Mainstreaming Livelihood-centred Approaches to Disaster Management” funded by the department for International development (DFID) Conflict and Humanitarian fund (CHF). The project is being implemented in Bangladesh, Nepal, Sri Lanka, Zimbabwe and Peru with the active participation of local partners. The project area in Bangladesh includes a total of five Unions of Gaibandha Sadar Upazila (Kamarjani Union) under Gaibangha District, Sariakandi Upazila (Sadar and Narchi Unions) under Bogra District and Kazipur Upazila (Sadar and Maizbari Unions) under Sirajganj District. All three Upazilas are in the floodplain and situated on the western bank of the mighty river Jamuna. The project locations are vulnerable to recurrent river flooding and river erosion. A large number of the population, inhabiting the project location are vulnerable to the repeated (almost every year) and frequent (some times twice in a year) flooding and erosion in addition to their pre-existing economic and social vulnerabilities. The project focuses on two main components; community level activities which reduce the impact of particular hazards by increasing livelihood opportunities, reducing vulnerability and increasing resilience and preparedness; and linking these community-based experiences with local, district and national institutions through advocacy and capacity building in order to influence policy. The project targets several of the Priorities for Action identified in the Hyogo Framework. The practical application of a livelihoods approach to risk reduction work, while relatively new, can help to identify the extent and nature of the full range of peoples’ livelihood assets and their vulnerability to hazards and other external forces. This makes it possible to identify entry points to protect the assets that are most at risk or most valuable in times of crisis. It gives insights into peoples’ choice of strategies – why they live in fragile and potentially risky situations and how they cope in “normal” circumstances. Activities which strengthen livelihoods and increase resilience will reduce vulnerability. The project interventions focus on livelihood and preparedness with equal emphasis. In terms of preparedness, the project is mobilizing 6000 households in three project locations with active assistance from 300 community volunteers, 300 youth volunteers, CBOs and various committees. Communities were made aware with messages on disasters, impacts and preparedness through these volunteers and committees. Participatory VCA, Contingency Plan has been completed, and a community based disaster management plan is under process. Training on preparedness, search, rescue, evacuation and first aid has been imparted. As part of preparedness, the project facilitated activities like raising homestead, latrine, tube wells above flood levels in a limited scale so other people of the community can emulate these activities as well. Rescue boats for evacuation during flood and river erosion are in place and fully functional. The purpose behind the livelihoods work to ensure disaster risk reduction with the idea that the beneficiaries will use a part of their earnings for improvement of

infrastructure, save money for crisis period, buy food during flood situation when there is no work, will not be dependent on relief (at least if the flood is not prolonged), will not take loan with high interest, will not sell advance labor for survival or sustaining during disaster period. On the other hand these savings or earnings can be used to buy food, and for sending children to school. This document gives a narrative account of good practices of the project over the period of implementation (January 2006 to December 2008), identifies achievements, successes and lessons learned with respect to increasing the resilience of the communities towards reducing vulnerabilities (PAB report, 2009).

The DRR project of Practical Action focuses on strengthening the capacity of local communities and local government officials (Union Parishad), to cope with hazards through the building of community resilience, while at the same time promoting preparedness planning. Livelihood strengthening and diversification is enhanced through the provision of appropriate technologies and information. The project has promoted raised dwellings, low cost cluster housing, elevated hand pumps for clean drinking water, floating seed bed and vegetable gardening during periods of inundation, seed banks, livestock rearing and management, fodder management to strengthen livelihoods. The inputs and trainings provided are described in later sections. Capacity building and training on DRR issues, including preparedness is provided to Community based organizations (CBOs), community volunteers, school students and teachers, religious leaders and Union and Upazila (sub-district) Disaster Management Committees in all the target areas. 300 community members and 300 youths (school children), half of whom are women, were motivated to volunteer for training on disaster risk reduction strategies at family and community level. Training included search and rescue, first aid and the dissemination of early warning messages. The volunteers were trained to carry out specific roles before and during disasters. They also took part in public dramas, folk songs, rallies and school-based campaigns to raise DRR awareness throughout the year. They have organized community meetings to demonstrate mitigation works (such as raising house plinths) and carried out simulations on what to do prior to the onset of floods. Messages included how to respond to early warning messages, where to take safe shelter during floods, how to stockpile household assets for emergency, the storage of valuable goods above flood levels and livestock and fodder management (PAB report,2009).

Research work carried out in the late 1980s and early 1990s indicated that the focus on food and nutritional security as they were currently conceived needed to be broadened. It was found that food security is but one sub-set of objectives of poor households. Food is only one of a whole range of factors which determined why the poor make decisions and spread risk, and how they finely balanced competing interests in order to subsist in the short and longer term (Maxwell and Smith 1992). People may choose to go hungry to preserve their assets and future livelihoods. It is misleading to treat food security as a fundamental need, independent of wider livelihood considerations. Thus, the evolution of the concepts and issues related to household food and nutritional security led to the development of the concept of Household Livelihood Security. The HLS model adopted by CARE allows for a broader and more comprehensive understanding of the relationships between the political economy of poverty, malnutrition, and dynamic and complex strategies that the poor use to negotiate survival. The model places particular emphasis on household actions, perceptions and choices; food is understood to be only one of the priorities that people pursue. People are constantly being required to balance food procurement against the satisfaction of other basic material and non-material needs (Maxwell and Frankenberger 1992). To summarize, there were three strategic shifts in development thinking that led CARE to the

adoption of a livelihood approach: 1) a shift of concern from regional and national food security to a concern with the food security and nutritional status of households and individuals; 2) a shift from a food first perspective to a livelihood perspective, which focuses not only on the production of food, but also the ability of households and individuals to procure the additional food they require for an adequate diet; 3) a shift from a materialist perspective on food production to a social perspective, which focuses on the enhancement of people's capacities to secure their own livelihoods (adapted from Maxwell 1996). Many of the definitions of livelihood security currently in use derive from the work of Chambers and Conway (1992). A livelihood "comprises the capabilities, assets (stores, resources, claims, and access) and activities required for a means of living; a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation." (Chambers and Conway 1992). Household Livelihood Security has been defined as adequate and sustainable access to income and resources to meet basic needs (including adequate access to food, potable water, health facilities, educational opportunities, housing, and time for community participation and social integration) (Frankenberger 1996). An attempt now is being made in CARE's work to shift more to rights-based approaches, which place more emphasis on access issues and the policy environment, as well as treat people more as active beings.¹ (See figure 1). Livelihoods can be made up of a range of on-farm and off-farm activities that together provide a variety of procurement strategies for food and cash. Thus, each household can have several possible sources of entitlement, which constitute its livelihood. These entitlements are based on the endowments that a household has, and its position in the legal, political, and social fabric of society (Drinkwater and McEwan 1992). The risk of livelihood failure determines the level of vulnerability of a household to income, food, health and nutritional insecurity. The greater the share of resources devoted to food and health service acquisition, the higher the vulnerability of the household to food and nutritional insecurity. Therefore, livelihoods are secure when households have secure ownership of, or access to, resources (both tangible and intangible) and income earning activities, including reserves and assets, to off-set risks, ease shocks, and meet contingencies (Chambers 1988). Households have secure livelihoods when they are able to acquire, protect, develop, utilize, exchange, and benefit from assets and resources (Ghanim 2000). The idea of Household Livelihood Security as defined above embodies three fundamental attributes: 1) the possession of human capabilities (e.g. education, skills, health, psychological orientation); 2) access to other tangible and intangible assets (social, natural, and economic capital); and 3) the existence of economic activities (Drinkwater and Rusinow 1999). Security is the ability of a household to meet its basic needs (or realize its basic rights). These needs include adequate food, health, and shelter, minimal levels of income, basic education and community participation. If any of these basic needs is not met, CARE considers that household to be living in absolute poverty (Frankenberger 1996). However, simply satisfying one's basic needs are not adequate to ensure that people can rise above and stay above absolute poverty (Beckwith 2000).

For CARE, sustaining livelihood security depends on a number of enabling conditions that must be in place. These include human rights recognition, civil participation/action, risk management, an enabling policy environment, gender equity and environmental stewardship. By contributing to the establishment of this enabling environment, CARE hopes to assist people in meeting their basic needs on a sustained basis. CARE believes that these elements are the underpinnings of our vision. A world of hope, tolerance and social justice, where poverty has been overcome and people live in dignity and security." D. Putting Theory Into Practice - Dissemination and

Decentralization .CARE has faced a number of challenges in trying to institutionalize a livelihood approach. This transition has resulted in enormous debate and feedback from the field as country offices tried to operationalize the concept. The Household Livelihood Security concept was first introduced in 1994 by the Food Security Unit in CARE headquarters. Using design opportunities presented by the development of new USAID Title II funded programs and other donor resources; an attempt was made to use a holistic diagnostic approach to design livelihood security programs. Since then, multi-sectoral teams have conducted rapid or participatory livelihood security assessments in countries, as many and diverse as Ethiopia, Honduras, Guatemala, Haiti, Mozambique, Tajikistan, Azerbaijan, Georgia, Somalia, Sudan, Tanzania, India, Nepal, Bangladesh, Sri Lanka, Angola, Afghanistan, Mali, Niger, Rwanda, Togo, Benin, Zambia, Zimbabwe, Malawi, Madagascar, Nicaragua, Bolivia, and El Salvador. After the first wave of assessments was carried out in 1995-6, many country offices became interested in the approach, although the assessment methodology at that stage was viewed as being too expensive and extractive. Tensions were also created with some country offices who felt that the framework was being imposed on them from Headquarters. Confusion existed on the objectives of these assessments, and whether the HLS approach was simply an assessment methodology or a whole project process framework (Timothy at al., 2000).

Operationalizing the Household Livelihood Security Framework

At all levels of programmatic decision making, the HLS framework is CARE's point of departure (see figure 2). The various lenses embedded within the livelihood framework assist us in our analysis of a given situation or geographical area, whether we are working at the strategic, regional, program, project or sector level(Timothy at al.,2000).

Creating Livelihood Security Profiles

Livelihood Profiles are derived for a country or region through analytical lenses that are clustered under the following categories: contexts, conditions and trends; livelihood resources (economic, natural, human and social capital); institutional processes and organizational structures (Government, civil society and private sector); livelihood strategies (productive and exchange activities); and livelihood outcomes (e.g. nutritional security, food security, health security, habitat security, education security, income security, social network security, safety, and environmental security) (Timothy at al.,2000).

Context, Conditions and Trends

A holistic analysis of livelihood security begins with understanding the context for any given population. To understand the macro-level factors that influence the range of possibilities for livelihood systems, we must consider the social, economic, political, environmental, demographic, historical, and infrastructural information. It is this information that sets the parameters within which livelihood strategies operate. This information is primarily derived from secondary data to reduce costs (Timothy at al.,2000).

Livelihood Resources

Households have access to both tangible and intangible assets that allow them to meet their needs. Natural Capital consists of natural resource stocks from which resource flows useful for

livelihoods are derived (e.g. land, water, wildlife, biodiversity, and environmental resources). Social Capital is the quantity and quality of social resources (e.g. networks, membership in groups, social relations, and access to wider institutions in society) upon which people draw in pursuit of livelihoods and as safety net mechanisms to meet shortfalls in consumption needs. The quality of the networks is determined by the level of trust and shared norms that exist between network members. People use these networks to reduce risks, access services, protect themselves from deprivation, and to acquire information to lower transaction costs. Human Capital consists of the skills, knowledge, ability to labor and good health, which are important to the pursuit of livelihood strategies. Economic Capital is the productive resources and stores (e.g. savings, credit, remittances, pensions, etc.), basic infrastructure (e.g. transport, shelter, energy, communications, and water systems), production equipment, and other means that enable people to pursue their livelihoods (Timothy et al., 2000).

Community Livelihoods Improvement Plan

Strategy

Restoring livelihoods means not only restoring incomes but also restoring capacity in relation to human, social, financial, natural and physical resources (or capital). The CLIP is designed to restore these resources both at household level and at community (village) level. Because local resources have important limitations, external resources (technical assistance, financial resources, and new physical resources) are brought in through RLDP. CLIP follows a dual livelihood restoration strategy (RLDP report, 2011):

1. Enhancement and improvement of existing farming systems for most households. The majority of households have a preference for land-based livelihoods.
2. Diversification into non-agricultural occupations through vocational training for some young people, and support to local microenterprises that will create local jobs. CLIP also pays attention to avoiding that the majority of relocated households with higher formal education levels move out of the area. It provides to these households opportunities to stay in the project area. Resettled households will not be able to recreate similar land use systems since they will move to higher grounds where less water and flat land is available for paddy fields. They will have to adjust their farming practices. CLIP's vision is to help households recreate small areas of paddy fields and larger areas of bamboo, while accelerating the on-going transition towards more productive agriculture on slopes, encouraging a marked development of home gardens and supporting development of small and large livestock integrated with agriculture. Appropriate technology for sustainable cultivation of sloped lands will be tested. Full use of the reservoir water body will be made, although fishing resources are expected to decline after a few years of reservoir operation, and Luong bamboo production will be restored while avoiding land transfers from vulnerable groups to households replanting bamboo. In the selection of livelihood sources to be encouraged, adopting an environment friendly path will be critical not only for the environment but also for future livelihoods. Diversity of livelihood sources is currently high and this will be preserved consistent with expressed local preferences. In the approach to implementation, an early start is key to the success of CLIP. Independent technical assistance will be combined with capacity building of local extension staff. All pre-project livelihood sources are recognized as feasible from a technical and marketing point of view. Gender mainstreaming will be a key strategy for

promoting gender equity, and for ensuring that women's needs are explicitly addressed in the decision-making process for development activities. The CLIP is also designed to contribute positively to poverty reduction within the affected area: employment opportunities for the poor during construction will be maximized, new paddy fields will be opened, and skill training for handicrafts and access to non-farm employment will be provided. In the approach to marketing, CLIP seeks to maintain initial successes in the development of a supply chain for Luong bamboo with diversified products and outlets. CLIP will also encourage households to maintain other productions that have a comparative regional advantage including sticky rice, upland rice and NTFPs. Construction workers will provide a sizeable but temporary outlet for meat and some vegetables. Handicrafts can be developed on a modest scale (RLDP report, 2011).

Measures

The CLIP is a community level (village or hamlet) entitlement: if the livelihood of any household in a village is impacted by the project, all households in the village are entitled to support from the CLIP. A set of three elements has been defined on the basis of a detailed analysis of expected project impacts on livelihoods and communities' strengths and weaknesses:

The production improvement element takes place in each village. It aims to restore as soon as possible crop, animal and forest production at least to pre-project levels and to facilitate adoption of environmentally friendly techniques. New varieties and appropriate technology would be introduced through diversified pilots, while training and agricultural extension would be delivered to interest groups, paying attention to the needs of a largely illiterate audience. Environment protection is promoted through village natural resource and irrigation management agreements. The service center element organizes and provides non-technical services to households including individual advice and orientation courses, credit facilitation, access to vocational training and access to employment on the project, and facilitation of enterprise development. Services are provided in a center to be established in the project headquarters in Trung Son Commune, and in the villages. The technical support element provides a technical assistance team over 4 years. Assistance is provided in priority within the villages. In addition, commune facilitators are based in the villages. Communities select, manage and monitor activities through the participatory framework. Extension and/or farmer association staff receive hands-on training so that they are able to take over after that period (RLDP report, 2011).

Village Community Livelihoods Improvement Plans

The production improvement element is structured into sets of activities ("village plans") taking place in each village and/or a group of several villages. Initial plans have been prepared for the 44 existing or new villages/sites in need of restoring their livelihoods due to impact from the reservoir and construction sites. The number of villages which are eligible for CLIP will be adjusted during the implementation stage in order to include all villages with documented expected livelihood impact. The village CLIPs take into account weaknesses and opportunities in each village as well as preferences expressed during consultation. These are preliminary plans that will be refined through the participatory framework. Pilots and advisory services will provide a body of technical and economic references on the most appropriate household models. The commune facilitators and household advisors will in turn use these models in their work with communities and affected households. Household models will fully take into account the

diversity of income sources. Three categories of village are defined, and a different livelihood restoration package has been budgeted in each type. Most category 1 villages will receive intensive RP support because they are planned resettlement sites. Some of the CLIP activities are equally open to Category 2 villages. The selection of livelihood restoration activities will be based on community preference. In category 2 villages, since paddy fields are very limited, more households may want to develop enriched home gardens, fish ponds or handicrafts, and more young people may want to turn to off-farm employment through vocational training. Support to Category 3 villages mainly focuses on cattle rearing for livestock interest groups and improved access to credit. CLIP is designed to cover all households within a village. In practice, some households will start first. The actual selection of who starts first will be under the responsibility of village monitoring groups and commune workgroups through the participatory process. Relocated households, other severely affected households and vulnerable groups have priority to benefit from advice and training on the management of compensation and allowances. Households being both severely affected and from a vulnerable group are targeted for individual orientation in addition to orientation courses. All vulnerable households benefit from enhanced individual support in credit access facilitation and from more intensive monitoring visits in the villages. Commune workgroups are requested to include a specific proportion of vulnerable households in each training and agricultural extension activities (RLDP report, 2011).

2.1.4 SIPP Related Literature Review

Project related literatures are done based on three types of report or documents such as (1) Implementation Completion and Results Report (SIPP I)-ICRR, (2) Project (SIPP II) Appraisal Report & (3) Community Operational Manual (COM).

The ICRR portrays, among others, mainly the assessments of outcomes along with the key factors affected the implementation and outcomes; risks to development outcomes, performances of borrower (SDF in particular) and of the Bank; and lessons learned. The SIPP II Appraisal Documents gives a detail description of Phase II including the project Objectives and Key indicators, Components, Implementation/Management arrangements. Community Operational Manual (COM) comprised 15 following Booklets, to guide and help local/grassroots level implementation and management of Nuton Jibon (SIPP II):

The detail project procedures, types of village organization including the membership composition, roles and responsibilities of group members, formation process of different village organization, hierarchy, roles and responsibilities of village organizations etc. are described (Booklet-1). A book provides details direction on the procedures of fund channeling, eligible criteria, fund application process, guideline on fund utilization, sample of different formats, steps that needed to follow by the villages for receiving fund (Booklet-2). Detail guideline on the operation of savings and credit related activities are discussed in this booklet. Besides sample copy of different formats needed for documentation also discussed in this booklet (Booklet-3). A booklet gives details idea on design of the infrastructural works, process of sub-project proposal preparation, criteria of sub-project selection, details of social service fund, policies of service procurement etc. For every sub-project EIA is mandatory, details of EIA also discussed in this book (Booklet-4). Procedures of plan development, procedures of volunteer group formation, steps of vulnerability identification, tasks relates with disaster preparedness, and procurement of disaster preparedness related equipment all the above mentioned issues are discussed in details

under this booklet (Booklet-5). Monitoring indicators, conflict solving tree, details of intra and internal monitoring, reporting formats etc. is the key features of this booklet (Booklet-6). Procedures of accounts management, reporting format, details of different accounts related registers that used in village level. Roles and responsibilities of the accounts persons, details of finance committee are discussed in this chapter (Booklet-7).Details of the procurement procedures as well as the roles and responsibilities of procurement committee are discussed in this booklet (Booklet-8). Detail roles and responsibilities of Social Audit Committee, Governance and Accountability Plan, display board, reporting format all these issues are covered under this booklet (Booklet-9). From another chapter we learn about the steps of diversified IGA selection, vulnerability assessment of Income Generating Activities, steps of Swabolombi Fund disbursement, market linkage etc.(Booklet-10).Details of youth skill development fund, definition of youth, participation of the youths in different part of the village organization, and selection criteria of youths are discussed in this booklet(Booklet-11).All the households of a village are categorized in four classes as poor, rich, middle and hardcore poor. The said classification and validation is conducted by the villagers. Details of this participatory identification process are the main features of this book (Booklet-12). To receive fund all the villages have to go with a participatory appraisal process. The appraisal team conducts the appraisal based on some set of indicators and milestones. Details of this are discussed (Booklet-13).In project there is a provision of the development of community professionals. These trained professionals will be responsible to maintain the project activities in their respective villages. Another objective is that the said professional will lead the villages in absence of project(Booklet-14).To ensure the future sustainability of the village organizations federation will be formed by taking representative from each village organization. It has three tires as cluster level, upazila level and district level. The said tires are called as community society (Booklet-15).

All these documents (booklets) look comprehensive and very useful for field level implementation of different project components and activities. However, COM should be a living document with provision for inclusion, exclusion, modification and revision keeping basic principles unchanged. Without these documents other literature like journals, books, newspapers and articles will follow as secondary sources.

2.2 Theoretical Framework: Hard core poor family means that family which members have ability to eat one time a day, whereabouts is broken, day laborer in others' land, would not take proper treatment due to financial crisis, beg from others, women headed family, not have ability to purchase cloths during winter season, work have for six months out of twelve months and lived in other land. It has been tried to measure the concept "Empowerment" by six dimensions as following; I) Decision making in family matter and its assessment and this dimension has been observed by six indicators like a) Credit and savings related,b) Purchase daily needs, c) Expenditure of children' education, d) Expenditure of children 'marriage, e) Purchase and sell of land and e) Purchase of cloths/daily need products for own and children. II) Participation in economic activities and its assessment and this dimension has been observed by four indicators like a) Taking care of children, b) Cooking and clearing the disk, c) Wash cloths and drying in sun light and d) Being ownership of assets. III) Participation in social activities and its assessment and this dimension has been observed by two indicators like a) Being representative in rural court and b) Freedom to maintain the conservative rules. IV) Participation in political activities and its assessment and this dimension has been observed by two indicators like a)

Freedom to voting choice and b) Participation in local Government. V) Controlling ability in using contraceptive method and family planning and this dimension has been observed by three indicators like a) Giving importance to having how many children, b) Giving importance to span of taking child and c) Freedom to using of contraceptive technique. VI) Health caring and using of hygienic sanitation and water system and this dimension have been observed by three indicators like a) Taking treatment service from proper channel and b) Taking nutritional food and c) Using hygienic sanitation. It has been tried to measure the concept “livelihood” by two dimensions which are following; I) Receiving different trainings regarding how to utilize the micro finance support and this dimension has been observed by three indicators like a) Using properly the micro finance based on proposed and skilled trade, b) Disbursement of micro finance based on project guidelines and c) Procuring material based on certain rules. I) Ensuring employment status by using the financial support from SIPP and this dimension has been observed by four indicators like a) seeking newly upcoming works and migration to other place for work/employment, b) Physical ability to run the means of livelihood and c) Increase monthly income and d) Increasing income source. Notable that all indicators has been considered based on previous and after status of receiving support of SIPP.

2.3 Operational Definition of the Concepts:

GO & NGOs: GO refers to the Government Organization like Social Development Foundation (SDF) led Bangladesh government, an autonomous organization under the Financial Institutions Division, Ministry of Finance (FM) which implements the SIPP(Social Investment Program Project)/Nuton Jibon Project. On the contrary, NGOs refer to Non-Government Organizations e.g. Centre for Natural Resource Studies (CNRS), Bangladesh Disaster Preparedness Centre (BDPC), Institutional Development Associations (IDA) and World Bank(WB) which involve to financial ,procedural and technical supports / process monitoring of SIPP as Non-Government organizations.

Hard Core Poor Family: Its means that family which members have ability to eat one time a day, whereabouts is broken, day laborer in others’ land, would not take proper treatment due to financial crisis, beg from others, women headed family, not have ability to purchase cloths during winter season, work have for six months out of twelve months and lived in other land.

Empowerment: In the present study, it has been tried to measure the concept ‘Empowerment’ by six dimensions as following;

I) Decision making in family matter and its assessment and this dimension has been observed by five indicators like a) Credit and savings related b) Purchase daily needs, c) Expenditure of children’ education, d) Expenditure of children ‘marriage, e) Purchase and sell of land and f) Purchase of cloths/daily need products for own and children.

II) Participation in economic activities and its assessment and this dimension has been observed by four indicators like a) Taking care of children, b) Cooking and clearing the disk, c) Wash cloths and drying in sun light and d) Being ownership of assets.

III) Participation in social activities and its assessment and this dimension has been observed by two indicators like a) Being representative in rural court and b) Freedom to maintain the conservative rules.

IV) Participation in political activities and its assessment and this dimension has been observed by two indicators like a) Freedom to voting choice and b) Participation in local government.

V) Controlling ability in using contraceptive method and family planning and this dimension has been observed by three indicators like a) Giving importance to having how many children, b) Giving importance to span of taking child and c) Freedom to using of contraceptive technique.

VI) Health caring and using of hygienic sanitation and this dimension have been observed by three indicators like a) Taking treatment service from proper channel and b) Taking nutritional food and c) Using hygienic sanitation and water system.

Livelihood: In the present study, it has been tried to measure the concept 'livelihood' by two dimensions which are following;

I) receiving different trainings regarding how to utilize the micro finance support and this dimension has been observed by three indicators like a) Using properly the micro finance based on proposed and skilled trade, b) Disbursement of micro finance based on project guidelines and c) Procuring material based on certain rules.

II) Ensuring employment status by using the financial support from SIPP and this dimension has been observed by four indicators like a) seeking newly upcoming works and migration to other place for work/employment, b) Physical ability to run the means of livelihood and c) Increase monthly income and d) Increasing income source.

Notable that all indicators has been compared based on previous and after status of receiving support of SIPP.

CHAPTER THREE: METHODOLOGY

3.1 Research Design: In this study, explanatory research design has been followed so that it has been able to know and analyze the Support of Social Development Foundation (SDF) and its Impact on the Empowerment & Livelihood of Hardcore Poor Families through personal interview as well as case study. The major purpose of applying this kind of research design is to easily analyze the situation of different cases and also when statistical analysis is needed then this kind of research design is followed. So, at the same reason, in this study, explanatory research design has been followed.

3.2 Research Method: In this study, for the sociological study on the research topic, quantitative and qualitative method has been followed. For quantitative method, survey method has been followed and for qualitative method, case study method has been followed.

3.3 Research Site: Firstly, Jamalpur district has been selected purposively. Later, five villages like Narikeli(Cluster13), Gandail(Cluster12), Valuka Namapara(Cluster11), Moja Ata(Cluster 10) and Mamavagina(Cluster7), have been selected randomly where SDF led Bangladesh Government is implementing the SIPP. On the other hand, CNRS & BDPC are monitoring the program with financial, procedural and technical supports of Institutional Development Associations (IDA) and World Bank (WB) as Non-Government organizations.

3.4 Rational/Importance of Selecting the Study Area: SDF management has started their activities in Jamalpur district at first considering it as the poorest stained area in Bangladesh. This fact encourages the present researcher to study on the said objectives. For this reason, Jamalpur district has been selected as the present research area.

3.5 Population of the Study: Research population would be considered those who are taking/taken support from Social Investment Program Project implemented by SDF. SDP supports only the members of poor and hard core poor families/households. But the present research population is only the members of hard core poor families who are taken supports from SIPP. So, the total population size of said five villages is 617 (poor=151+112+155+98+167=683 & Hardcore poor=144+109+132+87+145=117 respectively, sampling frame) that is counted up to 30 June 2018 and data was collected during November- December 2018(Time frame). Data has been analysis during January –March 2019. This population has been collected from GS office membership register.

3.6 Sampling: In this study, the stratified random sampling method has been followed. Stratified random sampling is used when several areas are selected as the research area. Stratified random sampling was used because it is a technique that provides each of the total sampling units of the population equally from each center/stratum and non-zero probability of being designated. In this study, several (5) villages has been considered. For this reason, stratified random sampling has been followed so that sample size can represent the all population of all villages.

3.7 Sample Size: The present study, the formula is given by Nachmias and Nachmias has been followed for making a sample size. For comparison of empowerment and livelihood change previous and after of providing project support for hard core poor, it is necessary to draw minimum number of hard core poor (sample size) each village. To draw each sample, random

digits table was used. As a social research, the level of confidence assumed 95 percent. The Sample size found 100 by using the following formula;

Formula $S = n/N * 100$ [Nachmias and Nachmias, 1977].

Here

S= Sample size

n= population of each stratum.



N=Total population

Now, Population of „Narikeli is 144. Therefore, sample size is $144/617 * 100 = 23.37 = 23$. By the same procedure, the sum of samples = $(23+18+21+14+24) = 100$.

3.8 Technique of Sample Selection: All members of population Got membership in GS office have been selected by using numbering system. Here population has been selected from sampling frame (or membership registered list of adjacent GS). Then computer random number has been followed and according to that random number, data has been collected from each respondent. But in this regard, the first sample or respondent has been selected according to membership list that is recorded in the file of adjacent GS office. And the first membership Got person has been selected as the first respondent who has been found according to address according to GS office file.

3.9 Unit of Analysis: In this study, every woman member of the household who got membership to receive support from the said program has been considered as a unit of analysis of the study.

3.10 Variables and Indicators: The independent variables of the study were involved in microfinance institution (MFI), age, years of schooling and annual income. The empowerment and livelihood were the dependent variables. The empowerment and livelihood were measured by six and two dimensions. These dimensions were shown through below figure.

Indicators 	Dimensions 	Variables/Concepts
a) Credit and savings related, b) Purchase daily needs, c) Expenditure of children' education, d) Expenditure of children 'marriage, e) Purchase and sell of land and f) Purchase of cloths/daily need products for own and children	I. Decision making in family matter and its assessment	Empowerment
a) Taking care of children, b) Cooking and clearing the disk, c) Wash cloths and drying in sun light and d) Being ownership of assets assessment	II. Participation in economic activities and its	
a) Being representative in rural court and b) Freedom to maintain the conservative rules.	III. Participation in social activities and its assessment	
a) Freedom to voting choice and, b) Participation in local Government	IV. Participation in political activities and its	

	assessment	
a) Giving importance to having how many children, b) Giving importance to span of taking child and c) Freedom to using of contraceptive technique.	V. Controlling ability in using contraceptive method and family planning	
a) Taking treatment service from proper channel and b) Taking nutritional food and c) Using hygienic sanitation and water system	VI. Health caring and using of hygienic sanitation	
a) Using properly the micro finance based on proposed and skilled trade, b) Disbursement of micro finance based on project guidelines and c) Procuring material based on certain rules.	I. Receiving different trainings regarding how to utilize the micro finance support	Livelihood
a) seeking newly upcoming works and migration to other place for work/employment, b) Physical ability to run the means of livelihood and c) Increase monthly income and d) Increasing income source	II. Ensuring employment status by using the financial support from SIPP	

The above dimensions were derived from various previous literatures (Haque et al., 2011; Nessa et al., 2012). Each item of the dimensions was measured by 5 point range. Then, the each dimension of empowerment score was measured adding the scores obtained in all items in that class (Nessa et al, 2012). The aggregate index of empowerment was measured by adding all five dimensions score and then have divided by the total number of item (Nessa et al, 2012).

3.11 Technique of Data Collection: In this study, interview schedule has been followed for survey and face to face interview has been followed for case study. Interview schedule and interview guide has been written in English and Bengali version. That means methodological triangulation (Sample, Survey, and case study) has been followed. Firstly the information has been collected by using a structured questionnaire on expected variable and respondents through sample survey method. Closed-ended, open-ended and dichotomous question has been set up in the structured questionnaire and information has been collected through face-to-face interviews. For some of variables, Likert Scaling has been followed in the structured questionnaire. These variables has been rated on a 1-to-5 rating scale where: 5=Agree, 4= Strongly agree, 3=Undecided, 2=Disagree and 1=strongly disagree. Further, a guide questionnaire on some interview guide has been followed for case study to find out in-depth impact of the program.

3.12 Technique and Statistical Tools of Data Analysis: The Collected quantitative information from primary source has been analyzed by statistical tools. In this regard, The Statistical Program for Social Sciences (SPSS) has been used. Here univariable i.e. Frequency, percentage, mean and Standard deviation. Chi-Square test (for hypothesis test) has been done for some of nominal-ordinal variables. Further, OLS (Ordinary Least Squares) regression for some of interval and ratio level variables have been applied to analyze the impacts. All data has been analyzed in comparison between before and after taking supports from the program of hard core poor families /households.

3.13. Hypotheses: In this study the following hypotheses has been tested.

Hypothesis-1:

H₀: There is no significant difference in beneficiaries' decision-making in family matter and its assessment through project aids.

H_a: Beneficiaries play significantly improved decision-making in family matters and its assessment due to project aids.

Hypothesis-2:

H₀: There is no statistically significant difference in beneficiaries' participation in economic activities and its assessment through project aids.

H_a: Beneficiaries play significantly improved participation in economic activities and its assessment due to project aids.

Hypothesis-3:

H₀: There is no statistically significant difference in beneficiaries' participation in social activities and its assessment through project aids.

H_a: Beneficiaries play significantly improved participation in social activities and its assessment due to project aids.

Hypothesis-4:

H₀: There is no statistically significant difference in beneficiaries' participation in political activities and its assessment through project aids.

H_a: Beneficiaries play significantly improved participation in political activities and its assessment due to project aids.

Hypothesis-5:

H₀: There is no statistically significant difference in beneficiaries' controlling ability in using contraceptive method and family planning through project aids.

H_a: Beneficiaries play significantly improved controlling ability in using contraceptive method and family planning due to project aids.

Hypothesis-6:

H₀: There is no statistically significant difference in beneficiaries' health caring and using of hygienic sanitation and water system through project aids.

H_a: Beneficiaries play significantly improved health caring and using of hygienic sanitation and water system due to project aids.

Hypothesis-7:

H₀: There is no statistically significant difference in beneficiaries' utilization of the micro finance support through different project training

H_a: Beneficiaries play significantly improved utilization of the micro finance support due to project training.

Hypothesis-8:

H₀: There is no statistically significant difference in beneficiaries' employment status by using the financial support from the project.

H_a: Beneficiaries play significantly improved employment status due to financial support from the project.

3.14 Limitations of the Study: Research work is generally a tough task. Therefore, the present study faces some limitations as like study area and sample size is very small. Therefore, it may not represent the fact. In this regard, a wide range of research is necessary for this purpose. The researchers had to limit the sample size and range of the study due to lack of money and time, financial crisis and inadequacy of work force. Some respondents are not available in exact time and place in extension faces to communication and transport problem to reach the respondents. Relevant huge materials could not find in shortage time.

CHAPTER FOUR: ARRANGEMENT AND ANALYSIS OF DATA

Based on said research objectives, at first data has been collected from respondents by face to face interview on the basis of questionnaire, then collected data has been arranged based on said methodological procedures and techniques and data has been analyzed based different statistical tools.

4.1 Univariate Analysis

Table-01: Basic Information of the Respondents		
Variables/Indicators	# of Frequency	Percentage (%)
<i>1. Gender status</i>		
a. Male	0	.0%
b. Female	100	100%
Total	100	100%
<i>2. Age</i>		
a. 18-25y	11	11%
b. 26-30y	35	35%
c. 31-35y	27	27%
d. 36-40y	22	22%
e. 41 or above year	5	5%
Total	100	100%
<i>3. Marital status</i>		
a. Married	87	87%
b. Unmarried	0	.0%
c. Divorced	3	3%
d. Separate	0	.0%
e. Widow	10	10%
Total	100	100%
<i>4. Educational qualification</i>		
a. Illiterate	36	36%

b. Primary	42	42%
c. High school	13	13%
d. SSC or above	9	9%
Total	100	100%
5. Occupation status		
a. Agriculture	13	13%
b. Poultry rearing	14	14%
c. Goat and cow rearing	36	36%
d. Handy craft	27	27%
e. Job	2	2%
f. House wife	8	8%
Total	100	100%

From table-01, it observed on the basis of, age, gender status, marital status, educational qualification and occupational status of the respondents are respectively 100% from female, 11% from 18-25 years, 35% from 26-30 years, 27% from 31-35 years, 22% from 36-40 years and 5% from 41 or above years, 87% married, 3% divorced and 10 widow, 36% illiterate, 42% primary, 13% high school and 9% SSC or above of educational qualification and 13% agriculture, 14% poultry rearing, 36% goat and cow rearing, 27% handy craft, 8% housewife and 2% job of respondents' occupation.

4.2 Respondent's Participation in SIPP

Table-02: Section-A: Respondent's Participation in SIPP		
Variables/Indicators	# of Frequency	Percentage (%)
1. What types of financial aid have been provided from SIPP to this village?		
a. SAP	0	.0%
b. VDF-1	0	.0%
c. VDF-2	0	.0%
d. VDF-3	0	.0%
e. All of above	100	.0%
Total	100	100%

2. Nature of group membership in SIPP		
a. Poor	0	.0%
b. Hard core poor	100	100%
c. Youth	0	.0%
Total	100	100%
3. Number of years you have been a member of JG		
4 to 5 yrs.	5	5%
6 to 10 yrs.	40	40%
11 -15 yrs.	45	45%
16 and more than 16 yrs.	10	10%
Total	100	100%
4. In which capacity you participate in SIPP activities?		
a. Executive member of GS	4	4%
b. Executive member of VCO	4	4%
c. Executive member of SSC	5	5%
d. Executive member of JG	11	11%
e. General member of GS	1	1%
f. General member of VCO	0	.0%
g. General member of SSC	5	5%
h. General member of JG	65	65%
i. General member SAC	2	2%
j. General member of PC	1	1%
k. Disaster management committee/ OM member	2	2%
l. Any other, please specify	0	.0%
Total	100	100%
5. Did participation in the project increase your importance in the village?		
a. Yes	76	76%
b. No	24	24%

Total	100	100%
6. If increased, please mention the reasons		
a. Because of group member	0	.0%
b. Increased economic prosperity due to project assistance	48	63%
c. Participation in different social activities under the project	28	37%
d. Others	0	.0%
Total	76	100%
7. Have you taken any training from the project?		
a. Yes	100	100%
b. No	0	.0%
Total	100	100%
8. If yes, what types of training taken?		
a. Empowerment related training	0	0%
b. Livelihood related training	0	0%
c. Capacity building related training	0	0%
d. Above of all	100	100%
Total	79	100%
9. Number of training on above		
a. One time	0	.0%
b. Two times	0	.0%
c. Three times or more	100	100%
Total	100	100%
10. Were you a member of other NGOs before you joined the SIPP?		
a. Yes	33	33%
b. No	67	67%
Total	100	100%
11. If yes, please mention the name of that organization.....		

a. NGOs	12	36%
b. Mohajon	3	9%
c. Money-lender	6	19%
d. Bank	12	36%
e. Others	0	.0%
Total	33	100%

Table-02 reveals that SIPP provided all financial aid/budget i.e. VDF-3 with other supports in 100% villages. All of the respondents (100%) are a member of hardcore poor group in SIPP where 5% for 4 to 5 years, 40 for 6 to years, 45% for 11-15 years and 10% for 16 and more years holding the membership. Out of the respondents, 4%, 4%, 5%, 11%, 1%, 5%, 65%, 2%, 1% and 2% participate in SIPP activities as executive member of GS, executive member of VCO, executive member of SSC, executive member of JG, general member of GS, general member of SSC, general member of JG, general member SAC, general member of PC and disaster management committee/ OM member respectively. Out of 100, 76% respondents think that their importance is increased in the village after participating the SIPP project reasoning economic prosperity (63%) and participation in different social activities (37%) under the project. All of the respondents received training in arena of empowerment, livelihood and capacity building for more than three times. Out of the respondents, 33% were member of NGOs before joined the SIPP where 36% in NGOs, 9% in Mohajon, 19% in Money lender and 36% in Bank. Therefore, it can be concluded that after getting benefit from SIPP the respondent withdrew their membership from other organization.

4.3 Respondent's Loan Status from SIPP/Others

Table-3: Section- B: Respondent's loan status from SIPP /Others		
Variables/Indicators	# of Frequency	Percentage (%)
<i>1. Did you take any loan from JG after joining it?</i>		
a. Yes	100	100%
b. No	0	.0%
Total	100	100%
<i>2. If yes ,number of time to date</i>		
a. one time	0	.0%
b. two times	0	.0%
c. three times or more	100	100%
Total	100	100%

3. Total amount to date (Tk.)		
Tk. 10000-25000	0	.0%
Tk. 26000-40000	10	10%
Tk. 41000-55000	25	25%
Tk. 55000 or more	65	65%
Total	100	100%
4. Amount of third time loan(Tk.)		
Tk.20000-25000	0	.0%
Tk.26000-30000	0	.0%
Tk.31000-35000	10	10%
Tk.36000 or more	90	90%
Total	100	100%
4.1. Type of that loan		
a. Internal	15	15%
b. Swabolombi	85	85%
Total	100	100%
4.2. Purpose of that loan		
a. Cow /GOats fattening	35	35%
b. poultry	20	20%
c. small business/trading	25	25%
d. family need	8	8%
e. treatment	6	6%
f. Other purposes	6	6%
Total	100	100%
4.3 Actual investment of that loan		
a. Cow /Goats fattening	21	21%
b. poultry	15	15%
c. small business/trading	20	20%
d. family need	35	35%
e. treatment	3	3%
f. Other puposes	6	6%
Total	100	100%

4.4 Successful in that investment?		
a. Yes	77	77%
b. No	23	23%
Total	100	100%
4.5 Re-investment of that loan?		
a. Yes	76	76%
b. No	24	24%
Total	100	100%
4.6. Refund status of that loan		
a. Paid back in full	94	94%
b. Partially paid back	4	4%
c. No paid back	2	2%
Total	100	100%
5. Amount of second time loan(Tk.)		
a. Tk.20000-25000	0	0%
b. Tk.26000-30000	10	10%
c. Tk.31000-35000	90	90%
d. Tk.36000 or more	0	.0%
Total	100	100%
5.1. Type of that loan		
a. Internal	22	22%
b. Swabolombi	78	78%
Total	100	100%
5.2. Purpose of that loan		
a. Cow /Goats fattening	25	25%
b. poultry	15	15%
c. small business/trading	45	45%
d. family need	10	10%
e. treatment	3	3%
f. Other purposes	2	2%
Total	100	100%
5.3 Actual investment of that loan		

a. Cow /Goats fattening	19	19%
b. poultry	11	11%
c. small business/trading	36	36%
d. family need	18	18%
e. treatment	9	9%
f. Other puposes	7	7%
Total	100	100%
5.4 Successful in that investment?		
a. Yes	78	78%
b. No	22	22%
Total	100	100%
5.5 Re-investment of that loan?		
a. Yes	62	62%
b. No	38	38%
Total	100	100%
5.6. Refund status of that loan		
a. Paid back in full	100	100%
b. partially paid back	0	.0%
c. No paid back	0	.0%
Total	100	100%
6. Amount of first time loan(Tk.)		
a.Tk.20000-25000	100	100%
b.Tk.26000-30000	0	.0%
c.Tk.31000-35000	0	.0%
d.Tk.36000 or more	0	.0%
Total	100	100%
6.1. Type of that loan		
a. Internal	7	7%
b. Swabolombi	93	93%
Total	100	100%
6.2. Purpose of that loan		
a. Cow /Goats fattening	25	25%

b. poultry	25	25%
c. small business/trading	35	35%
d. family need	10	10%
e. treatment	1	1%
f. Other purposes	4	4%
Total	100	100%
6.3 Actual investment of that loan		
a. Cow /Goats fattening	20	20%
b. poultry	18	18%
c. small business/trading	32	32%
d. family need	24	24%
e. treatment	3	3%
f. Other purposes	3	3%
Total	100	100%
6.4 Successful in that investment?		
a. Yes	64	64%
b. No	36	36%
Total	100	100%
6.5 Re-investment of that loan?		
a. Yes	57	57%
b. No	43	43%
Total	100	100%
6.6. Refund status of that loan		
a. Paid back in full	100	100%
b. partially paid back	0	.0%
c. No paid back	0	.0%
Total	100	100%
7. Did you take loans from other sources?		
a. Yes	33	33%
b. No	67	67%
Total	100	100%
8. If yes, number of time to date		

a. one time	23	70%
b. two times	10	30%
c. three times or more	0	.0%
Total	33	100%
9.Amount of second time loan(Tk.)		
a.Tk.20000-25000	0	.0%
b.Tk.26000-30000	0	.0%
c.Tk.31000-35000	0	.0%
d.Tk.36000 or more	10	100%
Total	10	100%
9.1. Type of that loan		
a. NGOs	4	40%
b. Mohajon	2	20%
c. Money-lender	2	20%
e. Bank	2	20%
f. Others	0	.0%
Total	10	100%
9.2 Purpose of that loan		
a. Cow /Goats fattening	4	40%
b. poultry	0	.0%
c. small business/trading	2	20%
d. family need	3	30%
e. treatment	1	10%
f. Other purposes	0	.0%
Total	10	100%
9.3 Actual Investment of that loan		
a. Cow /Goats fattening	3	30%
b. poultry	0	.0%
c. small business/trading	1	10%
d. family need	4	40%
e. treatment	2	20%

f. Other purposes	0	.0%
Total	10	100%
9.4 Successful in that investment?		
a. Yes	7	70%
b. No	3	30%
Total	10	100%
9.5 Re-investment of that loan		
a. Yes	6	50%
b. No	4	40%
Total	10	100%
9.6 Refund status of that loan:		
a. Paid back in full	10	100%
b. partially paid back	0	.0%
c. No paid back	0	.0%
Total	10	100%
10.Amount of first time loan(Tk.)		
a.Tk.20000-25000	0	.0%
b.Tk.26000-30000	0	.0%
c.Tk.31000-35000	23	100%
d.Tk.36000 or more	0	.0%
Total	23	100%
10.1. Type of that loan		
a. NGOs	7	30%
b. Mohajon	4	17%
c. Money-lender	4	17%
e. Bank	5	22%
f. Others	3	14%
Total	23	100%
10.2 Purpose of that loan		
a. Cow /Goats fattening	6	26%
b. poultry	1	5%
c. small business/trading	6	26%

d. family need	8	34%
e. treatment	2	9%
f. Other purposes	0	.0%
Total	23	100%
10.3 Actual Investment of that loan		
a. Cow /Goats fattening	4	17%
b. poultry	2	10%
c. small business/trading	5	22%
d. family need	8	34%
e. treatment	4	17%
f. Other purposes	0	.0%
Total	23	100%
10.4 Successful in that investment?		
a. Yes	16	70%
b. No	7	30%
Total	23	100%
10.5 Re-investment of that loan		
a. Yes	9	39%
b. No	14	61%
Total	23	100%
10.6 Refund status of that loan:		
a. Paid back in full	23	100%
b. partially paid back	0	.0%
c. No paid back	0	.0%
Total	33	100%
11. Does your family have any saving now?		
a. Yes	58	58%
b. No	42	42%
Total	100	100%
12. If yes, please mention the amount of savings (Taka).....		
a. Tk.20000-25000	11	11%
b. Tk.26000-30000	24	24%

c.Tk.31000-35000	27	27%
d.Tk.36000 or more	38	38%
Total	100	100%
13. Before joining the project did you have any savings?		
a. Yes	37	37%
b. No	63	63%
Total	100	100%
14. If yes, what was the amount of savings (Taka)?		
a.Tk.20000-25000	8	8%
b.Tk.26000-30000	27	27%
c.Tk.31000-35000	37	37%
d.Tk.36000 or more	28	28%
Total	100	100%

From table-03 we observe that all (100%) of the respondents received loan three or more times from the SIPP up to now whereas 10% respondents received total Tk. 260000-400000, 25% Tk. 41000-55000 and 65% Tk. 55000 or more.

In third time, 10% & 90% respondents received loan Tk. 31000-35000 and Tk. 36000 or more on an average whereas 15% as internal loan and 85% as swabolombi rin on cow/goats fattening(35%),poultry(20%), small business/trading(25%),family need(8%), treatment(6%) and other purposes(6%). But actual investment in cow/goats fattening (21%), poultry (15%), small business/trading (20%), family need (35%), treatment (3%) and other purposes(6%). Out of 100,77% succeeded in those investment of the loan and 76% re-invest of that loan but 94%,4% and 2% respondents paid back in full, partially paid back and no paid back respectively.

In second time, 10% & 90% respondents received loan Tk. 26000-30000 and Tk.31000- 35000 or more on an average whereas 22% as internal loan and 78% as swabolombi rin on cow/goats fattening(25%),poultry(15%), small business/trading(45%),family need(10%), treatment(3%) and other purposes(2%). But actual investments in cow/goats fattening (19%), poultry (11%), small business/trading (36%), family need (18%), treatment (9%) and other purposes (7%). Out of 100,78% succeeded in those investment of the loan and 62% re-invest of that loan as well as 100% respondents paid back in full.

In first time, 100% respondents received loan Tk. 20000-25000 on an average where 7% as internal loan and 93% as swabolombi rin on cow/goats fattening (25%),poultry (25%), small business/trading(35%),family need(10%), treatment(1%) and other purposes(4%). But actual investments in cow/goats fattening (20%), poultry (18%), small business/trading (32%), family need (24%), treatment (3%) and other purposes (3%). Out of 100, 64% succeeded in those investments of the loan and 57% re-invest of that loan as well as 100% respondents paid back in full. Therefore, it concluded that respondent's refund the total loan because of succession of the loan investments in proposes trading more.

On the contrary, out of 100, 33% respondents received loan from other sources i.e. NGOs, Mohajon, money- lender and bank. Out of 33,70%(23) and 30%(10) took it for one and two times respectively.

In second time, out of 33, 30%(10) respondents received loan Tk. 36000 or more on an average whereas 40%,20%,20% and 20% respondents received the loan from NGOs,Mohajon, Money-lender and bank respectively on cow/goats fattening(40%),small business/trading(20%),family need(30%) and treatment(10%). But actual investments in cow/goats fattening (30%), small business/trading (10%), family need (40%) and treatment (20%). Out of 10, 70% succeeded in those investments of the loan and 60% re-invest of that loan as well as 100% respondents paid back in full.

In first time, out of 33, 70%(23) respondents received loan Tk. 31000 -35000 on an average whereas 30%,17%,17%, 22% and 14% respondents received the loan from NGOs,Mohajon, Money-lender and bank respectively on cow/goats fattening(26%), poultry(5%),small business/trading(26%),family need(34%) and treatment(9%). But actual investment in cow/goats fattening (17%), poultry (10%),small business/trading (22%), family need (34%) and treatment(17%). Out of 23, 70% succeeded in those investments of the loan and 39% re-invest of that loan as well as 100% respondents paid back in full. Therefore we can conclude that tendency of loan receiving from other sources reduce owing to high interest from these sources and also low interest of SIPP loan supports.

Out of 100, 58% respondents have savings now whereas 11%, 24%, 27% and 38% respondents have Tk. 20000-25000, Tk.26000-30000, Tk. 31000-35000 and Tk. 36000 or more as savings respectively. But before joining the SIPP, out of 100, only 37% respondents had savings whereas 8%, 27%, 37% and 28% respondents had Tk. 20000-25000, Tk.26000-30000, Tk. 31000-35000 and Tk. 36000 or more as savings respectively. Therefore , it has been seen that savings of respondents is increasing after getting loan support from the project like 38% respondents' saving is increased which was only 28% before joining the project.

4.4 Improvement of Empowerment

Table-04: Section – C: Improvement of Empowerment								
Variables/Indicators	At present				Before taking supports from the SIPP			
	Yes		No		Yes		No	
	#	%	#	%	#	%	#	%
<i>1. Participation at decision making in family matters and their assessment</i>								
1.Credit and savings related	62	62%	38	38%	48	48%	52	52%
2.Purchase daily needs	67	67%	33	33%	32	32%	68	68%
3.Expenditure of children' education	57	57%	43	43%	32	32%	68	68%
4.Expenditure of children' marriage	57	57%	43	43%	31	31%	69	69%
5.Purchase and sell of land	52	52%	48	48%	41	41%	59	59%
6. Purchase of cloths/daily need products for own and children.	55	55%	45	45%	39	39%	61	61%

<i>2.Participation in economic activities and their assessment</i>								
1.Taking care of children	87	87%	13	13%	77	77%	23	23%
2.Cooking and cleaning the disks	88	88%	12	12%	72	72%	28	28%
3.Washing cloths and drying in sun light	84	84%	16	16%	74	74%	26	26%
4.Being ownership of assets	89	89%	11	11%	73	73%	27	27%
<i>3.Participation in social activities and their assessment</i>								
1.Being representative in rural court(If show eagerness)	13	13%	87	87%	03	03%	97	97%
2.Freedom to maintain the conservative rules	82	82%	18	18%	62	62%	38	38%
<i>4.Participation in political activities and their assessment</i>								
1.Freedom to voting choice	93	93%	07	07%	75	75%	25	25%
2.Participation in local Government(If show eagerness)	02	02%	98	98%	00	00%	100	100%
<i>5.Controlling ability in contraceptive method and family planning</i>								
1.Giving importance to having how many children	73	73%	27	27%	48	48%	52	52%
2.Giving importance to span of taking child	62	62%	38	38%	41	41%	59	59%
3.Freedom to using of contraceptive technique	58	58%	42	42%	31	31%	69	69%
<i>6.Health caring and using of hygienic sanitation and water system</i>								
1.Taking treatment service from proper channel	52	52%	48	48%	35	35%	65	65%
2.Taking nutritional food	51	51%	49	49%	30	30%	70	70%
3.Using hygienic sanitation and water system	47	47%	53	53%	23	23%	77	77%

Table-04 reveals that most of the respondents said that their empowerment is improving at present due to SIPP supports as shown below;

1. Participation at decision making in family matters and their assessment: Out of 100 for each arena, 62%, 67%, 57%,57%,52% and 55% respondents' empowerment is improved in credit and savings, purchase daily needs, expenditure of children' education, expenditure of children's marriage, purchase and sell of land ,and purchase of cloths/daily need products for own and children related decisions respectively. But before taking the supports from the project,

their empowerment was less in these arenas. As, out of 100 for each arena, 48%,32%, 32%,31%,41% and 39% respondents' empowerment is improved in credit and savings, purchase daily needs, expenditure of children' education, expenditure of children's marriage, purchase and sell of land ,and purchase of cloths/daily need products for own and children related decisions respectively.

2.Participation in economic activities and their assessment: Out of 100 for each arena, 87%,88%, 84% and 89% respondents' empowerment is improved in taking care of children, cooking and cleaning the disks, washing cloths and drying in sun light and being ownership of assets related activities respectively. But before taking the supports from the project, their empowerment was less in these arenas. Out of 100 for each arena, 77%,72%, 74% and 73% respondents' empowerment was improved in taking care of children, cooking and cleaning the disks, washing cloths and drying in sun light and being ownership of assets related activities respectively. Therefore, all indicators of this empowerment dimension is increased, for instance, giving importance of taking care of children is increase(87%) but it was 77% before taking the supports from SIPP.

3. Participation in social activities and their assessment: out of 100 for each arena,13% and82% respondents' empowerment is improved in being representative in rural court (If show eagerness) and freedom to maintain the conservative rules respectively. But before taking the supports from the project, their empowerment was less in these arenas. Out of 100 for each arena, 3% and 62% respondents' empowerment was improved in being representative in rural court (If show eagerness) and freedom to maintain the conservative rule respectively.

4. Participation in political activities and their assessment: out of 100 for each arena,93% and 2% respondents' empowerment is improved in freedom to voting choice and participation in local Government(If show eagerness) perceptively. But before taking the supports from the project, their empowerment was less in these arenas. As, out of 100 for each arena, 75% and 0% respondents' empowered in local government.

5. Controlling ability in contraceptive method and family planning: out of 100 for each arena, 73%, 62%and 58% respondents' empowerment is improved in giving importance to having how many children, giving importance to span of taking child and freedom to using of contraceptive technique respectively. But before taking the supports from the project, their empowerment was less in these arenas. As, out of 100 for each arena, 48%,41% and 31% respondents' is empowered in giving importance to having how many children ,giving importance to span of taking child and freedom to using of contraceptive technique respectively.

6. Health caring and using of hygienic sanitation and water system: out of 100 for each arena, 52%, 51%and 47% respondents' empowerment is improved in taking treatment service from proper channel, taking nutritional food, and using hygienic sanitation and water system respectively. But before taking the supports from the project, their empowerment was less in these arenas. As, out of 100 for each arena, 35%,30% and 23% respondents' is empowered in taking treatment service from proper channel, taking nutritional food ,and using hygienic sanitation and water system respectively.

Therefore, we can reach in a conclusion after reviewing the above all indicators of all dimensions of empowerment increase/improve after getting the SIPP supports than those of before.

4.5 Improvement of Livelihood

Table-5: Section-D: Improvement of Livelihood

Variables/Indicators	AT present	Before Joining the SIPP
----------------------	------------	-------------------------

	#of Frequency		Percentage (%)		# of Frequency		Percentage (%)	
1. Mention the nature of ownership of your dwelling house.								
a. Own	87		87%		77		77%	
b. Other	13		13%		23		23%	
Total	100		100%		100		100%	
2. Nature of dwelling house								
a. Thatched roof	7		7%		13		13%	
b. Tin roofed	45		45%		33		33%	
c. Semi-pucca wall / Floor	15		15%		11		11%	
d.Pucca wall/ Floor	11		11%		9		9%	
e.Earthen wall/Floor	19		19%		26		26%	
f.Others	2		2%		8		8%	
Total	100		100%		100		100%	
3. Water System								
a.Tube well	78		78%		57		57%	
b.Well	17		17%		31		31%	
c. Others	5		5%		12		12%	
Total	100		100%		100		100%	
4.Sanitation System								
a.Ring-slab latrine	84		84%		52		52%	
b.Pit latrine	11		11%		33		33%	
c. Others	5		5%		15		15%	
Total	100		100%		100		100%	
Variables/Indicators	AT present				Before Joining the Project			
	Yes		No		Yes		No	
	#	%	#	%	#	%	#	%
5. Household assets and its type								

1. Cow	47	47%	53	53%	27	27%	73	73%
2. Buffalo	12	12%	88	88%	7	7%	93	93%
3. GOat/ sheep	72	72%	28	28%	47	47%	53	53%
4. Poultry	89	89%	11	11%	69	69%	31	31%
5. Agricultural land	21	21%	79	79%	12	12%	88	88%
6. Irrigation tools	17	17%	83	83%	7	7%	93	93%
7. Agriculture tools	21	21%	79	79%	12	12%	88	88%
8. Shop/ small factory	19	19%	79	79%	13	13%	87	87%
9. Sewing machine	13	13%	87	87%	3	3%	93	93%
10. Bicycle	12	12%	88	88%	3	3%	93	93%
11. Rickshaw/ Van/Tom tom	9	9%	89	89%	1	1%	99	99%
12. Motor cycle	0	.0%	100	100%	0	.0%	100	100%
13. Mobile phone	47	47%	53	53%	2	2%	98	98%
14. Khat/ chauki	78	78%	22	22%	32	32%	68	68%
15. Almirah/showcase/ Alna	19	19%	81	81%	2	2%	98	98%
16. Electric fan/Solar machine	27	27%	73	73%	5	5%	95	95%
17. Wrist watch	52	52%	48	48%	13	13%	87	87%
18. Wall clock	7	7%	93	93%	1	1%	99	99%
19. TV	14	14%	86	86%	1	1%	99	99%
20. Radio/ Cassette player	17	17%	83	83%	9	9%	81	81%
21. Refrigerator	7	7%	93	93%	0	.0%	100	100%
22. Fishing	29	29%	71	71%	11	11%	89	89%
23. Chair /Table	47	47%	53	53%	19	19%	81	81%
24. Golden	13	13%	87	87%	2	2%	98	98%
6. Did unemployment force any one of your family member (s) to migrate to outside?								
a. Yes	42	42%	62	62%				

b. No	58	58%	38	38%
Total	100	100%	100	100%
7. If yes, what which type?				
a. Few months or fewer times than that	27	64%	22	35%
b. Few years or fewer times than that	15	36%	40	65%
Total	42	100%	62	100%
8. Has the person(s) come back?				
a. Yes	32	76%	23	37%
b. No	10	24%	39	63%
Total	42	100%	62	100%
9. If yes, please state the reason (s) for coming back to the village				
a. They can now join and seek fund/loan and get training for income generating activities from SIIP	27	84%	0	.0%
b. They can now get grant and loan from other CBO or NGOs	4	13%	16	70%
c. Others	1	3%	7	30%
Total	32	100%	23	100%

From table-05 we observe that livelihood of hardcore poor families is improving after taking the SIIP supports. As, out of 100, 87% and 13% hard core poor families' nature of ownership of dwelling house is own and other respectively after taking the project aids but before it was 77% and 23% respectively. Simultaneously, now nature of dwelling houses is thatched roof (7%), tin roofed (45), semi-pukka wall/floor (15%), pukka wall/floor (11%), earthen wall/floor (19%) and others (2%) out of 100. But before thatched roof (13%), tin roofed (33), semi-pukka wall/floor (11%), pukka wall/floor (9%), earthen wall/floor (26%) and others (8%) out of 100. Therefore, it can conclude that nature of dwelling house as number of tin roofed, semi-pukka wall/floor, pukka wall/floor is improved after taking the project aids.

Water and sanitation system is also improved due to project supports. Out of 100, now tube well (78%), well 17% and others 5% as water system and ring-slab latrine(84%), pit latrine(11%) and others(5%) as sanitation system respectively but before it was tube well (57%), well 31% and others 12% as water system and ring-slab latrine(52%), pit latrine(33%) and others(15%) as sanitation system respectively.

Household assets of the hard core poor families is also improved owing to their participate the project, such as, cow(47%), buffalo(12%), goat/sheep(72%), poultry(89%), agricultural land(21%), irrigation tools(17%), agricultural tools(21%), shop/small factory(19%), sewing machine(13%), bicycle(12%), rickshaw/van/tomtom(9%), motor cycle(0%), mobile phone(47%), khat/chauki(78%), almirah/showcase/alna(19%), electric fan/solar machine(27%), wrist watch(52%), wall clock(7%), TV(14%), radio/cassette player(17%), refrigerator(7%), fishing(29%), chair/table(47%) and golden(13%) out of 100 for each item after joining the project. But cow(27%), buffalo(7%), goat/sheep(47%), poultry(69%), agricultural land(12%), irrigation tools(7%), agricultural tools(12%), shop/small factory(13%), sewing machine(3%), bicycle(3%), rickshaw/van/tomtom(1%), motor cycle(0%), mobile phone(2%), khat/chauki(32%), almirah/showcase/alna(2%), electric fan/solar machine(5%), wrist watch(13%), wall clock(1%), TV(1%), radio/cassette player(9%), refrigerator(0%), fishing(11%), chair/table(19%) and golden(2%) out of 100 for each item before joining the project.

The SIPP also effect on migration tendency. As, out of 100, 62% respondents said that their family members migrated whereas its duration for few months or fewer times than that (35%), few years or fewer times than that (65%) out of 62 before joining the project but now it's 42% out of 100 whereas its duration for few months or fewer times than that (64%), few years or fewer times than that (36%) out of 42. Out of 62, only 37% migrant come back the village reasons they can now get grant and loan from other NGOs(70%) and Others(30%) out of 23 before joining the project but out of 42,now 76% migrant come back the villages reasons They can now join and seek fund/loan and get training for income generating activities from SIIP(84%) , They can now get grant and loan from other NGOs(13%) and others (3%) out of 32. Therefore, we can said that all indicators like nature of dwelling house, household assets etc. of all dimensions of livelihood of the hard core poor women increase after getting the financial aids of SIPP than those of that. And also, the migration tendency of the members of hardcore poor families decreases after joining the project because they can find out their employment in their own areas.

4.6 Improvement of Empowerment and Livelihood

Table-6: Section – E: Improvement of Empowerment and Livelihood		
Variables/Indicators	Frequency	Percentage (%)
<i>1. The project aids are enough to improve the empowerment and livelihood of beneficiaries.</i>		
a. Agree	43	43%
b. Strongly agree	15	15%
c. Undecided	07	07%
d. Disagree	20	20%
e. Strongly disagree	15	15%
Total	100	100%
<i>2. Training provided from the project to beneficiaries is sufficient to use the project aids.</i>		
a. Agree	52	52%

b. Strongly agree	8	8%
c. Undecided	09	09%
d. Disagree	21	21%
e. Strongly disagree	10	10%
Total	100	100%
<i>3. beneficiaries are physically able to run the means of livelihood</i>		
a. Agree	48	48%
b. Strongly agree	22	22%
c. Undecided	9	9%
d. Disagree	11	11%
e. Strongly disagree	10	10%
Total	100	100%
<i>4. Empowerment and livelihood of beneficiaries are improving after taking the aids from the project.</i>		
a. Agree	39	39%
b. Strongly agree	24	24%
c. Undecided	8	8%
d. Disagree	21	21%
e. Strongly disagree	8	8%
Total	100	100%
<i>5. Credit related decision making of the beneficiaries is improving after taking the project aids.</i>		
a. Agree	43	43%
b. Strongly agree	19	19%
c. Undecided	8	8%
d. Disagree	21	21%
e. Strongly disagree	9	9%
Total	100	100%
<i>6. Savings related decision making of the beneficiaries is improving after taking the project aids.</i>		
a. Agree	43	43%

b. Strongly agree	19	19%
c. Undecided	8	8%
d. Disagree	21	21%
e. Strongly disagree	9	9%
Total	100	100%

7. Decision making of purchasing daily needs of beneficiaries is improving after taking the project aids.

a. Agree	42	42%
b. Strongly agree	25	25%
c. Undecided	3	3%
d. Disagree	18	18%
e. Strongly disagree	12	12%
Total	100	100%

8. Decision making on expenditure on children education of beneficiaries is improving after taking the project aids.

a. Agree	39	39%
b. Strongly agree	18	18%
c. Undecided	5	5%
d. Disagree	22	22%
e. Strongly disagree	16	16%
Total	100	100%

9. Decision making on expenditure on children marriage (If any) of beneficiaries is improving after taking the project aids.

a. Agree	39	39%
b. Strongly agree	18	18%
c. Undecided	5	5%
d. Disagree	22	22%
e. Strongly disagree	16	16%
Total	100	100%

10. Decision making of purchasing and selling of land of beneficiaries is improving after taking the project aids.

a. Agree	35	35%
b. Strongly agree	17	17%
c. Undecided	9	9%
d. Disagree	21	21%
e. Strongly disagree	18	18%
Total	100	100%

11. Decision making of purchasing of cloths/daily need products for own and children of beneficiaries is improving after taking the project aids.

a. Agree	42	42%
b. Strongly agree	13	13%
c. Undecided	7	7%
d. Disagree	22	22%
e. Strongly disagree	16	16%
Total	100	100%

12. Taking care of children of the beneficiaries is assessed more after taking the project aids.

a. Agree	67	67%
b. Strongly agree	20	20%
c. Undecided	0	.0%
d. Disagree	9	9%
e. Strongly disagree	4	4%
Total	100	100%

13. Cooking and cleaning the disks of the beneficiaries is assessed more after taking the project aids.

a. Agree	65	65%
b. Strongly agree	23	23%
c. Undecided	0	.0%
d. Disagree	9	9%
e. Strongly disagree	3	3%
Total	100	100%

14. Washing cloths and drying in sun light of the beneficiaries is assessed more after taking the project aids.

a. Agree	64	64%
b. Strongly agree	20	20%
c. Undecided	1	1%
d. Disagree	10	10%
e. Strongly disagree	5	5%
Total	100	100%

15. Being ownership of assets (If any) of the beneficiaries is assessed more after taking the project aids.

a. Agree	67	67%
b. Strongly agree	22	22%
c. Undecided	2	2%
d. Disagree	6	6%
e. Strongly disagree	3	3%
Total	100	100%

16. Being representative in rural court (If any) of the beneficiaries is assessed more after taking the project aids.

a. Agree	8	8%
b. Strongly agree	5	5%
c. Undecided	0	.0%
d. Disagree	57	57%
e. Strongly disagree	30	30%
Total	100	100%

17. Freedom to maintain the conservative rules of the beneficiaries is improving more after taking the project aids.

a. Agree	67	67%
b. Strongly agree	15	15%
c. Undecided	1	1%
d. Disagree	10	10%
e. Strongly disagree	7	7%
Total	100	100%

18. Freedom to voting choice of beneficiaries is improving after taking the project aids.

a. Agree	73	73%
b. Strongly agree	20	20%
c. Undecided	0	.0%
d. Disagree	5	5%
e. Strongly disagree	2	2%
Total	100	100%

19. Participation in local Government (if show eagerness) of the beneficiaries is assessed more after taking the project aids.

a. Agree	2	2%
b. Strongly agree	0	0%
c. Undecided	0	0%
d. Disagree	61	61%
e. Strongly disagree	37	37%
Total	100	100%

20. Giving importance to having how many children of the beneficiaries is improving more after taking the project aids.

a. Agree	50	50%
b. Strongly agree	23	23%
c. Undecided	4	4%
d. Disagree	13	13%
e. Strongly disagree	10	10%
Total	100	100%

21. Giving importance to span of taking child of the beneficiaries is improving more after taking the project aids.

a. Agree	39	39%
b. Strongly agree	23	23%
c. Undecided	7	7%
d. Disagree	22	22%
e. Strongly disagree	9	9%
Total	100	100%

22. Freedom to using of contraceptive technique of the beneficiaries is improving more after

<i>taking the project aids.</i>		
a. Agree	35	35%
b. Strongly agree	23	23%
c. Undecided	6	6%
d. Disagree	22	22%
e. Strongly disagree	14	14%
Total	100	100%
23. Taking treatment service from proper channel of the beneficiaries is assessed more after taking the project aids.		
a. Agree	37	37%
b. Strongly agree	15	15%
c. Undecided	8	8%
d. Disagree	28	28%
e. Strongly disagree	12	12%
Total	100	100%
24. Taking nutritional food of the beneficiaries is improving more after taking the project aids.		
a. Agree	36	36%
b. Strongly agree	15	15%
c. Undecided	9	9%
d. Disagree	28	28%
e. Strongly disagree	12	12%
Total	100	100%
25. Using hygienic sanitation and water system of the beneficiaries are improved more after taking the project aids.		
a. Agree	29	29%
b. Strongly agree	18	18%
c. Undecided	8	8%
d. Disagree	27	27%
e. Strongly disagree	18	18%
Total	100	100%

<i>26. Household assets of all the beneficiaries are improving after taking the projects aids</i>		
a. Agree	34	34%
b. Strongly agree	19	19%
c. Undecided	7	7%
d. Disagree	23	23%
e. Strongly disagree	17	17%
Total	100	100%
<i>27. Seeking newly upcoming works and migration to other place for work/employment of beneficiaries or her family members are improving after taking the projects aids</i>		
a. Agree	35	35%
b. Strongly agree	16	16%
c. Undecided	9	9%
d. Disagree	26	26%
e. Strongly disagree	14	14%
Total	100	100%
<i>28. Employment status of beneficiaries or her family members is improving after taking the projects aids</i>		
a. Agree	35	35%
b. Strongly agree	16	16%
c. Undecided	9	9%
d. Disagree	26	26%
e. Strongly disagree	14	14%
Total	100	100%
<i>29. Monthly income or income source of the beneficiaries or her family members is improving after taking the projects aids</i>		
a. Agree	40	40%
b. Strongly agree	19	19%
c. Undecided	6	6%
d. Disagree	20	20%
e. Strongly disagree	15	15%
Total	100	100%

The present researcher tried intensely to know the improvement of empowerment and livelihood of the beneficiaries after using the project aids. For this purpose, Likert Scaling is used on some statements. Therefore, table-06 reveals that out of 100,43%, 15%, 07%, 20% &15% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'the project aids are enough to improve the empowerment and livelihood of beneficiaries'*. Simultaneously, out of 100, 52%,8%,09%,21% & 10% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'the training provided from the project to beneficiaries is sufficient to use the project aids'*. Out of 100,48%,22%,9%,11% & 10% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'beneficiaries are physically able to run the means of livelihood'*. Again , out of 100,39%,24%,8%,21% & 8% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'empowerment and livelihood of beneficiaries is improving after taking the aids from the project'*. Out of 100,43%,19%,8%,21% & 9% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'credit related decision making of the beneficiaries is improving after taking the project aids'*. Out of 100,43%,19%,8%,21%&9% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *Savings related decision making of the beneficiaries is improving after taking the project aids'*. Out of 100,42%,25%,3%,18%&12% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'decision making of purchasing daily needs of beneficiaries is improving after taking the project aids'*. Out of 100, 39%,18%,5%,22%&16% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'decision making on expenditure on children education of beneficiaries is improving after taking the project aids'*. Out of 100,39%,18%,5%,22%&16% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'decision making on expenditure on children marriage (If any) of beneficiaries is improving after taking the project aids'*. Out of 100,35%,17%,9%,21%&18% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'decision making of purchasing and selling of land of beneficiaries are improving after taking the project aids'*. Out of 100, 42%,13%,7%,22%&16% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'decision making of purchasing of cloths/daily need products for own and children of beneficiaries are improving after taking the project aids'*. Out of 100,67%,20%,.0%,9%&3% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'taking care of children of the beneficiaries is assessed more after taking the project aids'*. Out of 100,65%,23%,.0%9%&3% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'cooking and cleaning the disks of the beneficiaries is assessed more after taking the project aids'*. Out of 100,64%,20%,1%,10%&5% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'washing cloths and drying in sun light of the beneficiaries is assessed more after taking the project aids'*. Out of 100,67%,22%,2%,6%&3% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'being ownership of assets (If any) of beneficiaries is assessed more after taking the project aids'*. Out of 100,8%,5%,.0%,57%&30% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'being representative in rural court) (If any) of the beneficiaries is assessed more after taking the project aids'*. Out of 100,67%,15%,1%,10%&7% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'freedom to maintain the conservative rules of the beneficiaries is improving more after taking the project aids'*. Out of 100,73%,20%,.0%5%&2% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement *'freedom to voting choice of beneficiaries is improving after taking the project aids'*. Out of

100,2%,.0%,.0%61%&37% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement '*participation in local government (if show eagerness) of the beneficiaries is assessed more after taking the project aids*'. Out of 100,50%,23%,4%,13%&10% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement '*giving importance to having how many children of the beneficiaries is improving more after taking the project aids*'. Out of 100,39%,23%,7%,22%&9% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement '*giving importance to span of taking child of the beneficiaries is improving more after taking the project aids*'. Out of 100,35%,23%,6%,22%&14% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement '*freedom to using of contraceptive technique of the beneficiaries is improving more after taking the project aids*'. Out of 100,37%,15%,8%,28%&12% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement '*taking treatment service from proper channel of the beneficiaries is assessed more after taking the project aids*'. Out of 100,36%,16%,9%,28%&12% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement '*taking nutritional food of the beneficiaries is improving more after taking the project aids*'. Out of 100,29%,18%,8%,27%&18% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement '*using hygienic sanitation and water system of the beneficiaries is improved more after taking the project aids*'. Out of 100,34%,19%,7%,23%&17% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement '*household assets of all the beneficiaries is improving after taking the projects aids*'. Out of 100,35%,16%,9%,26%&14% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement '*seeking newly upcoming works and migration to other place for work/employment of beneficiaries or her family members is improving after taking the projects aids*'. Out of 100,35%,16%,9%,26%714% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement '*employment status of beneficiaries or her family members is improving after taking the projects aids*'. Out of 100,40%,19%,6%,20%&15% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement '*monthly income or income source of the beneficiaries or her family members is improving after taking the projects aids*'.

z

4.7 Scaling Analysis

Empowerment and livelihood Related Information

After asking respondents to indicate their level of activity, a total score was calculated for each respondent by summing the value of each item. Suppose that a respondent checked agree in item 1(score5), strongly agree in item 7(score 4), neither agree nor disagree in item 13 (score3), disagree in item 21(score 2) and disagree strongly in item 29(score1). This person's total score is $5+4+3+2+1=15$. The following illustration has been used for measurement –

1. The project aids are enough to improve the empowerment and livelihood of beneficiaries.
2. Training provided from the project to beneficiaries is sufficient to use the project aids.
3. Beneficiary is physically able to run the means of livelihood
4. Empowerment and livelihood of beneficiaries is improving after taking the aids from the project.
5. Credit related decision making of the beneficiaries is improving after taking the project aids.
6. Savings related decision making of the beneficiaries is improving after taking the project aids.
7. Decision making of purchasing daily needs of beneficiary is improving after taking the project aids.

8. Decision making on expenditure on children education of beneficiaries is improving after taking the project aids.
9. Decision making on expenditure on children marriage (If any) of beneficiaries is improving after taking the project aids.
10. Decision making of purchasing and selling of land of beneficiaries is improving after taking the project aids.
11. Decision making of purchasing of cloths/daily need products for own and children of beneficiaries are improving after taking the project aids.
12. Taking care of children of the beneficiaries is assessed more after taking the project aids.
13. Cooking and cleaning the disks of the beneficiaries is assessed more after taking the project aids.
14. Washing cloths and drying in sun light of the beneficiaries is assessed more after taking the project aids.
15. Being ownership of assets (If any) of the beneficiaries is assessed more after taking the project aids.
16. Being representative in rural court (If any) of the beneficiary is assessed more after taking the project aids.
17. Freedom to maintain the conservative rules of the beneficiaries is improving more after taking the project aids.
18. Freedom to voting choice of beneficiaries is improving after taking the project aids.
19. Participation in local Government (if show eagerness) of the beneficiaries is assessed more after taking the project aids.
20. Giving importance to having how many children of the beneficiaries is improving more after taking the project aids.
21. Giving importance to span of taking child of the beneficiaries is improving more after taking the project aids.
22. Freedom to using of contraceptive technique of the beneficiaries is improving more after taking the project aids.
23. Taking treatment service from proper channel of the beneficiaries is assessed more after taking the project aids.
24. Taking nutritional food of the beneficiaries is improving more after taking the project aids.
25. Using hygienic sanitation and water system of the beneficiaries is improved more after taking the project aids.
26. Household assets of all the beneficiaries is improving after taking the projects aids
27. Seeking newly upcoming works and migration to other place for work/employment of beneficiaries or her family members are improving after taking the projects aids
28. Employment status of beneficiaries or her family members is improving after taking the projects aids
29. Monthly income or income source of the beneficiaries or her family members is improving after taking the projects aids

The total summarize result of the 100 respondents are given below in tabulated form.

Table -7. Level of view about empowerment and livelihood improvement

Response	Corresponding score	frequency	Percentage
Low/very low	3-5	19	19
Medium	6-10	28	28
High/very high	11-15	53	53
Total	15	100	100

From Table 7, it is clear that improvement of empowerment and livelihood is high due to project financial and training supports. As the majority 53 % believed that improvement of empowerment and livelihood is high/very high, simultaneously 28% medium and 19% low/very low due to support of SIPP at project areas in Bangladesh. Now, for each item it is required to compute the Discriminative Power (DP) - which helps us to find the items that consistently distinguish who are high on the response continuum for those who are low

Table 8: Computing the Discriminative Power (DP) (n=25)										
Item	Group	Number in Group	1	2	3	4	5	Weighted Total	Weighted Mean	DP(Q1-Q4)
1	High (top25%)	25	1	1	3	7	13	105	4.2	2.4
	Low (bottom25%)	25	12	9	2	1	1	45	1.8	
2	High (top25%)	25	1	1	2	8	13	106	4.2	2.4
	Low (bottom25%)	25	14	5	3	2	1	46	1.8	
3	High (top25%)	25	0	2	2	7	14	108	4.3	2.2
	Low (bottom25%)	25	15	2	2	3	3	52	2.1	
4	High (top25%)	25	2	4	4	5	10	92	3.7	1.9
	Low (bottom25%)	25	15	4	3	3	0	44	1.8	
5	High (top25%)	25	1	1	3	7	13	105	4.2	2.4
	Low (bottom25%)	25	12	9	2	1	1	45	1.8	

	%)									
6	High (top25%)	25	1	1	2	8	13	106	4.2	2.4
	Low (bottom25%)	25	14	5	3	2	1	46	1.8	
7	High (top25%)	25	0	2	2	7	14	108	4.3	2.2
	Low (bottom25%)	25	15	2	2	3	3	52	2.1	
8	High (top25%)	25	2	4	4	5	10	92	3.7	1.9
	Low (bottom25%)	25	15	4	3	3	0	44	1.8	
9	High (top25%)	25	2	3	2	6	12	98	3.9	2.1
	Low (bottom25%)	25	13	7	3	1	1	45	1.8	
10	High (top25%)	25	2	2	3	5	13	100	4	2.1
	Low (bottom25%)	25	14	4	4	1	2	48	1.9	
11	High (top25%)	25	1	2	4	4	14	103	4.1	2.2
	Low (bottom25%)	25	15	3	3	3	1	47	1.9	
12	High (top25%)	25	1	1	6	4	13	102	4.1	2.1
	Low (bottom25%)	25	13	6	4	2	1	50	2	
13	High (top25%)	25	2	3	2	6	12	98	3.9	2.1
	Low (bottom25%)	25	13	7	3	1	1	45	1.8	

14	High (top25%)	25	2	2	3	5	13	100	4	2.1
	Low (bottom25%)	25	14	4	4	1	2	48	1.9	
15	High (top25%)	25	1	2	4	4	14	103	4.1	2.2
	Low (bottom25%)	25	15	3	3	3	1	47	1.9	
16	High (top25%)	25	1	1	6	4	13	102	4.1	2.1
	Low (bottom25%)	25	13	6	4	2	1	50	2	
17	High (top25%)	25	1	1	6	8	9	100	4	4
	Low (bottom25%)	25	10	7	6	1	1	51	2	
18	High (top25%)	25	2	3	5	6	9	92	3.7	1.4
	Low (bottom25%)	25	8	7	6	2	2	58	2.3	
19	High (top25%)	25	0	6	4	5	10	94	3.8	1.9
	Low (bottom25%)	25	11	8	4	2	0	47	1.9	
20	High (top25%)	25	0	4	4	8	9	97	3.9	1.9
	Low (bottom25%)	25	10	7	5	3	0	51	2	
21	High (top25%)	25	1	1	6	8	9	100	4	4
	Low (bottom25%)	25	10	7	6	1	1	51	2	
22	High	25	2	3	5	6	9	92	3.7	1.4

	(top25%)										
	Low (bottom25%)	25	8	7	6	2	2	58	2.3		
23	High (top25%)	25	0	6	4	5	10	94	3.8	1.9	
	Low (bottom25%)	25	11	8	4	2	0	47	1.9		
24	High (top25%)	25	0	4	4	8	9	97	3.9	1.9	
	Low (bottom25%)	25	10	7	5	3	0	51	2		
25	High (top25%)	25	3	3	4	6	9	90	3.6	1.3	
	Low (bottom25%)	25	9	7	3	4	2	58	2.3		
26	High (top25%)	25	3	2	4	6	10	93	3.7	1.7	
	Low (bottom25%)	25	11	7	4	3	0	49	2		
27	High (top25%)	25	4	2	3	5	11	92	3.7	1.7	
	Low (bottom25%)	25	13	6	2	2	2	49	2		
28	High (top25%)	25	3	2	4	6	10	93	3.7	1.7	
	Low (bottom25%)	25	11	7	4	3	0	49	2		
29	High (top25%)	25	4	2	3	5	11	92	3.7	1.7	
	Low (bottom25%)	25	13	6	2	2	2	49	2		

In table-8, we observe that all of the cited tabulation clearly reveals the expected result. The calculation of Discriminative Power for each item represented that the strongest items pose the

highest discriminative power. In all cases, it seems from the table that discriminative power varies to the variation of the most items. Most of the items score are high and DP is positive high value. So, all the items are related to improve the empowerment and livelihood of the beneficiaries after taking financial and training supports from the project. Here $\text{Weighted total} = \text{Score} * \text{no. who check that score}$. $\text{Weighted mean} = \text{Weighted total} / \text{no. in-group}$. $\text{Discriminative Power} = \text{High (top 25\%)} - \text{low (bottom 25\%)}$ (Nachmias & Nachmias,1997).

4.8 Hypothesis Testing

Hypothesis-1:

H₀: There is no significant difference in beneficiaries' decision-making in family matter and its assessment through project aids.

H_a: Beneficiaries play significantly improved decision-making in family matters and its assessment due to project aids.

Hypothesis-2:

H₀: There is no statistically significant difference in beneficiaries' participation in economic activities and its assessment through project aids.

H_a: Beneficiaries play significantly improved participation in economic activities and its assessment due to project aids.

Hypothesis-3:

H₀: There is no statistically significant difference in beneficiaries' participation in social activities and its assessment through project aids.

H_a: Beneficiaries play significantly improved participation in social activities and its assessment due to project aids.

Hypothesis-4:

H₀: There is no statistically significant difference in beneficiaries' participation in political activities and its assessment through project aids.

H_a: Beneficiaries play significantly improved participation in political activities and its assessment due to project aids.

Hypothesis-5:

H₀: There is no statistically significant difference in beneficiaries' controlling ability in using contraceptive method and family planning through project aids.

H_a: Beneficiaries play significantly improved controlling ability in using contraceptive method and family planning due to project aids.

Hypothesis-6:

H₀: There is no statistically significant difference in beneficiaries' health caring and using of hygienic sanitation and water system through project aids.

H_a: Beneficiaries play significantly improved health caring and using of hygienic sanitation and water system due to project aids.

Hypothesis-7:

H₀: There is no statistically significant difference in beneficiaries' utilization of the micro finance support through different project training

H_a: Beneficiaries play significantly improved utilization of the micro finance support due to project training.

Hypothesis-8:

H₀: There is no statistically significant difference in beneficiaries' employment status by using the financial support from the project.

H_a: Beneficiaries play significantly improved employment status due to financial support from the project.

Table -9: Summary table from SPSS, representing the hypotheses					
Hypotheses	df	Level of confidence	Calculated χ^2 value	Particular χ^2 value/ Table value	p-value
Hypothesis-1	8	95%	54.200(a*)	2.733	.054
Hypothesis-2	6	95%	53.160(a**)	1.635	.000
Hypothesis-3	5	95%	103.877(a***)	1.145	.000
Hypothesis-4	9	95%	55.300(a****)	3.325	.054
Hypothesis-5	6	95%	106.877(a*****)	1.635	.000
Hypothesis-6	8	95%	51.300(a*****)	2.733	.054
Hypothesis-7	7	95%	105.878(a*****)	2.167	.000
Hypothesis-8	6	95%	107.876(a*****)	1.635	.000

a* 12 cells (80.0%) have expected count less than 5. The minimum expected count is .02.

a ** 9 cells (75.0%) have expected count less than 5. The minimum expected count is .06.

a*** 9 cells (75.0%) have expected count less than 5. The minimum expected count is .04.

a ***** 9 cells (75.0%) have expected count less than 5. The minimum expected count is .06.

a***** 9 cells (75.0%) have expected count less than 5. The minimum expected count is .04.

a***** 12 cells (80.0%) have expected count less than 5. The minimum expected count is .02.

a***** 9 cells (75.0%) have expected count less than 5. The minimum expected count is .04.

a***** 9 cells (75.0%) have expected count less than 5. The minimum expected count is .04.

Statistics of the table-9 reveals that calculated χ^2 value is greater than particular χ^2 value/table value for all of the hypotheses. Therefore, the alternative hypotheses can be accepted by rejecting the null hypotheses. Thus, significantly improved empowerment on decision-making in family matters and its assessment, empowerment on participation in economic activities and its assessment, empowerment on participation in social activities and its assessment, empowerment on participation in political activities and its assessment, empowerment on controlling ability in using contraceptive method and family planning, empowerment on health caring and using of hygienic sanitation and water system, utilization of the micro finance support for livelihood and employment status due to financial supports and training provided from the project for livelihood improvement i.e. Empowerment and livelihood is improving due to project aids.

4.9 Mean and Standard Deviation Analysis

Table -10. Summary statistics of the variables				
Variables	Minimum	Maximum	Mean	Standard Deviation
Decision making in family matter and its assessment empowerment	1.58	4.90	2.945	0.747
Participation in economic activities and its assessment empowerment	1.40	4.80	3.222	0.7503
Participation in social activities and its assessment empowerment	1.60	4.50	2.376	0.57
Participation in political activities and its assessment empowerment	1.56	4.70	2.565	0.728
Controlling ability in using contraceptive method and family planning empowerment	1.26	4.60	2.545	0.728
Health caring and using of hygienic sanitation empowerment	1.58	4.50	2.925	0.737
Aggregate empowerment	1.50	4.67	2.763	0.7100
Age(Years)	20	55	34.022	8.925
Years of Schooling	0	16	7.490	4.096
Microfinance Institution(MIF)	0	1		
Annual Income	3000	420000	11233.333	12397.80284

The summary statistics of table-10 shows the empowerment of hardcore poor women dimensions and other socio-economic factors.

The minimum score of decision making in family matter and its assessment is 1.58, participation in economic activities and its assessment is 1.40, participation in social activities and its assessment is 1.60, participation in political activities and its assessment is 1.56, controlling ability in using contraceptive method and family planning is 1.26, health caring and using of

hygienic sanitation is 1.58, aggregate empowerment is 1.50, Age(Years) is 20 year, Years of Schooling is 0 and annual income is Tk.3000

The maximum score of decision making in family matter and its assessment is 4.90, participation in economic activities and its assessment is 4.80, participation in social activities and its assessment is 4.50, participation in political activities and its assessment is 4.70, controlling ability in using contraceptive method and family planning is 4.60, health caring and using of hygienic sanitation is 4.50, aggregate empowerment is 4.67, Age(Years) is 55 year, Years of Schooling is 16 and annual income is Tk.42000

The mean score of decision making in family matter and its assessment is 2.945, participation in economic activities and its assessment is 3.222, participation in social activities and its assessment is 2.376, participation in political activities and its assessment is 2.564, controlling ability in using contraceptive method and family planning is 2.545, health caring and using of hygienic sanitation is 2.925, aggregate empowerment is 2.763, Age(Years) is 34.022 year, Years of Schooling is 7.490 and annual income is Tk. 11233.333

The standard deviation score of decision making in family matter and its assessment is 0.747, participation in economic activities and its assessment is 0.7503, participation in social activities and its assessment is 0.57, participation in political activities and its assessment is 0.728, controlling ability in using contraceptive method and family planning is 0.728, health caring and using of hygienic sanitation is 0.737, aggregate empowerment is 0.7100, Age(Years) is 8.925 year, Years of Schooling is 4.096 and annual income is Tk. 12397.80284

Table -11. Summary statistics of the variables				
Variables	Minimum	Maximum	Mean	Standard Deviation
Receiving different trainings regarding how to utilize the micro finance support for livelihood	1.30	4.85	3.122	0.7403
Ensuring employment status by using the financial support from SIPP for livelihood	1.70	4.77	2.470	0.57
Aggregate livelihood	1.50	4.81	2.796	0.655
Age(Years)	20	55	34.022	8.925
Years of Schooling	0	16	7.490	4.096
Microfinance Institution(MIF)	0	1		
Annual Income	3000	420000	11233.333	12397.80284

The summary statistics of table-11 shows the livelihood of hardcore poor women dimensions and other socio-economic factors.

The minimum score of receiving different trainings regarding how to utilize the micro finance support is 1.30, ensuring employment status by using the financial support from SIPP is 1.70,

aggregate livelihood is 1.50, Age(Years) is 20 year, Years of Schooling is 0 and annual income is Tk.3000

The maximum score of receiving different trainings regarding how to utilize the micro finance support is 4.85, ensuring employment status by using the financial support from SIPP is 4.77, aggregate livelihood is 4.81, Age(Years) is 55 year, Years of Schooling is 16 and annual income is Tk.42000

The mean score of receiving different trainings regarding how to utilize the micro finance support is 3.122, ensuring employment status by using the financial support from SIPP is 2.470, aggregate livelihood is 2.796, Age(Years) is 34.022 year, Years of Schooling is 7.490 and annual income is Tk. 11233.333

The standard deviation score of receiving different trainings regarding how to utilize the micro finance support is 0.7403, ensuring employment status by using the financial support from SIPP is 0.57, aggregate livelihood is 0.655, Age(Years) is 8.925year, Years of Schooling is 4.096and annual income is Tk. 12397.80284

4.10 Regression Coefficient Analysis

Table-12: The regression coefficient showed the effects of participation in MFI on empowerment

Independent variables	Decision making in family matter and its assessment	Participation in economic activities and its assessment	Participation in social activities and its assessment	Participation in political activities and its assessment	Controlling ability in using contraceptive method and family planning	Health caring and using of hygienic sanitation	Aggregate empowerment
Constant	0.979*	0.779*	0.882*	0.869*	0.688*	0.769*	0.828**
MFI ¹	0.859***	0.662**	0.677**	0.512*	0.389***	0.652* *	0.625***
Age	0.132*	0.126*	0.162*	0.111*	0.143*	0.116*	0.132*
Education	0.042**	0.041*	0.031	0.012	0.031	0.031*	0.031***
Annual income	2.35***	1.30*	.889*	.035*	3.43*	1.20*	1.534***
R Square	0.899	0.798	0.796	0.679	0.866	0.789	0.805
Significant at ***p<0.01; **p<0.05; * p<0.10							
¹ Involvement with MFI (Dummy variable: 0=MFI non-member, 1=MFI member)							
Total 100 respondents							

The table 12 shows the results that the factors related to empowerment dimension as well as total empowerment.

The coefficient of decision making in family matter and its assessment empowerment is 0.979. This indicates that for each unit increase MFI, decision making in family matter and its assessment empowerment increases by 0.979 units. The coefficient of participation in economic activities and its assessment empowerment is 0.779. This indicates that for each unit increase MFI, participation in economic activities and its assessment empowerment increases by 0.779

units. The coefficient of participation in social activities and its assessment empowerment is 0.882. This indicates that for each unit increase MFI, participation in social activities and its assessment empowerment increases by 0.882 units. The coefficient of participation in political activities and its assessment empowerment is 0.869. This indicates that for each unit increase MFI, participation in political activities and its assessment empowerment increases by 0.869 units. The coefficient of controlling ability in using contraceptive method and family planning empowerment is 0.688. This indicates that for each unit increase MFI, controlling ability in using contraceptive method and family planning empowerment increases by 0.688 units. The coefficient of health caring and using of hygienic sanitation empowerment is 0.769. This indicates that for each unit increase MFI, health caring and using of hygienic sanitation empowerment increases by 0.769 units. The coefficient of total empowerment index was 0.828. This indicates that for each unit increase MFI, Aggregate empowerment increases by 0.889 units.

The coefficient of annual income on decision making in family matter and its assessment empowerment is 2.35. This indicates that for each unit increase annual income, decision making in family matter and its assessment empowerment increases by 2.35 units. The coefficient of annual income on participation in economic activities and its assessment empowerment is 1.30. This indicates that for each unit increase annual income, participation in economic activities and its assessment empowerment increases by 1.30 units. The coefficient of annual income on participation in social activities and its assessment empowerment is 0.889. This indicates that for each unit increase annual income, participation in social activities and its assessment empowerment increases by 0.889 units. The coefficient of annual income on participation in political activities and its assessment empowerment is 0.035. This indicates that for each unit increase annual income, participation in political activities and its assessment empowerment increases by 0.035 units. The coefficient of annual income on controlling ability in using contraceptive method and family planning empowerment is 3.43. This indicates that for each unit increase annual income, controlling ability in using contraceptive method and family planning empowerment increases by 3.43 units. The coefficient of annual income on health caring and using of hygienic sanitation empowerment is 1.20. This indicates that for each unit increase annual income, health caring and using of hygienic sanitation empowerment increases by 1.20 units. The coefficient of annual income on total empowerment index is 1.534. This indicates that for each unit increase annual income, Aggregate empowerment increases by 1.534 units.

Simultaneously, among the background characteristics i.e. age and years of schooling, the table shows that coefficient of respondents' age and years of schooling also positive of all empowerment dimensions and total empowerment.

Table-13: The regression coefficient showed the effects of participation in MFI on livelihood			
Independent variables	Receiving different trainings regarding how to utilize the micro finance support	Ensuring employment status by using the financial support from SIPP	Aggregate livelihood
Constant	0.770*	0.893*	0.839**
MFI ¹	0.652**	0.667**	0.679***

Age	0.117*	0.155*	0.112*
Education	0.041*	0.031	0.011***
Annul income	1.30*	.898*	2.23***
R Square	0.799	0.787	0.796
Significant at ***p<0.01;* *p<0.05; p* <0.10			
¹ Involvement with MFI (Dummy variable: 0=MFI non-member, 1=MFI member)			
Total 100 respondents			

The table 13 shows the results that the factors related to livelihood dimension as well as total livelihood.

The coefficient of receiving different trainings regarding how to utilize the micro finance support for livelihood improvement is 0.770. This indicates that for each unit increase MFI, receiving different trainings regarding how to utilize the micro finance support for livelihood improvement increases by 0.770 units. The coefficient of ensuring employment status by using the financial support from SIPP for livelihood improvement is 0.893. This indicates that for each unit increase MF, ensuring employment status by using the financial support from SIPP for livelihood improvement increases by 0.893 units. The coefficient of total livelihood index was is 0.839. This indicates that for each unit increase MFI, Aggregate livelihood increases by 0.839 units.

The coefficient of annul income on receiving different trainings regarding how to utilize the micro finance support for livelihood improvement is 1.30. This indicates that for each unit increase annual income, receiving different trainings regarding how to utilize the micro finance support for livelihood improvement increases by 1.30 units. The coefficient of annul income on ensuring employment status by using the financial support from SIPP for livelihood improvement is 0.898. This indicates that for each unit increase annual income, ensuring employment status by using the financial support from SIPP for livelihood improvement increases by 0.898 units. The coefficient of annual income on total livelihood index was is 2.23. This indicates that for each unit increase annual income, Aggregate livelihood increases by 2.23 units.

Simultaneously, among the background characteristics i.e. age and years of schooling, the table shows that coefficient of respondents' age and years of schooling also positive of all livelihood dimensions and total livelihood.

CHAPTER FIVE: CASE STUDIES

In the present study, six case studies from said five villages has been conducted based on qualitative dimension from hard core poor family members has received different supported from GO& NGOs. The findings of collected case studies has been compared with the finding of quantitative dimension based on survey. Further the findings of qualitative and quantitative dimensions has been compared with the findings of different articles, journals and so forth.

Case -1: With the blessing of Nuton Jibon a Community Professional (CP) able to make sure the basic needs of her spouses.

Ms. Baby Begum, a poor woman lives in *Mama Vagina* village (cluster #07) of *Melandha upazilla* under *Jamalpur* district has overcome her misery with the support of *Nuton Jibon* Project. However, to achieve this she has to struggle a lot. Ms. Baby Begum is the VCO leader of *Mama Vagina* village and secretary of NJCCS executive committee of cluster-8. She is also a skilled Community Professional (CP). Now she makes profit of Tk. 400-500 per day from her grocery shop and Tk. 1200-1500 after each three months from her Vermin Compost plant.

Ms. Baby said, ``Now I am capable to take care of my sick husband & two children, however, to achieve this I have to struggle a lot. Till those days appears to me as a nightmare. Mentionable, my husband has been suffering for a disease named Liver Contagion since 2006. My husband (Md. Nuruzzaman) was a share farmer and daily labourer. He was the only earning member of my family. Hence, his sickness was emerged as a disaster for our family. We do not have any assets and we also do not have any savings. Anxiously I am looking forward to have some alternative for the survival of my family. Nevertheless, treatment cost of my husband was also a big concern for me. ‘



Ms. Baby Begum is serving at her grocery shop



Ms. Baby Begum works at her Vermin Compost plant

It was really a difficult time for Baby to fulfil the basic needs of her family members at minimum level. She seeks support from her brothers in law as well as other relatives but failed to get any response. Ms. Baby has little skill on handicraft (Nakshi Stitching) and she also studied up to class VIII. She found these two skills as her assets to struggling for survival. She started her work as a handicraft worker. As she did not have any formal training, therefore the quality of her products was not GOod enough comparing to others, hence, her income was also not

satisfactory. But she did not lose her courage; she has been continuing her works on the hope of better result in future. “At the time of my struggling, I am always in search of something new for me. In 2007, SIPP launched in our village and I was enrolled as Jibikayan Group member. Unfortunately, after one year of launching an internal conflict was occurred and activities of VOs had been stopped from middle of 2008 to end of 2010. As a result, villagers were deprived to utilize the supports of SDF for changing their livelihood. After mitigating the conflict, in end of 2010, the activities of VOs started again and create the opportunity for the villagers to change their living, ” Commented by Ms. Baby.

When the activities of VOs started again, villagers were looking for a suitable leader who could lead the VCO and acceptable to all. In general, Ms. Baby is very popular in the village for her sincerity, honesty and dedication to SIPP. Considering her quality and educational background villagers elected her as a leader of VCO and that was the turning point of her life. Accordingly, she received various training like social accountability, social mobilization, savings & credit activities and community finance from SIPP. Day by day, she made herself as a skill person and result of this she was selected as CP (Community professional) and now she is secretary of NJCCS executive committee of cluster-8. Beside this, she also improved her livelihood through receiving training and credit support from the SDF. She first received Tk. 5,000.00 for GOat rearing from VCO on 07.03.2012. After recovery of the loan, in December 2012; she received 2nd cycle of Swabolombi Rin amounting Tk. 20,000 for opening a grocery shop which is leading by her sick husband. After refunding the instalment of this loan on regular basis, her husband makes profit of Tk. 200-250 per day. As a skilled CP (Community professional), Ms. Baby visited many villages of Jamalpur and other districts. As a trainer of community finance she has earned a GOod amount of money as wages. She earned Tk. 54,000 by providing training for two months and twenty days in Mymensingh district and earned more than Tk. 10,000 by providing support at weak villages in Jamalpur district.

“I have invested my incomes (earns working as CP) to expand our grocery. Beside this, for the hope of extra income, I have been started earthworm culture for producing fertilizer where Tk. 9,000 was invested. I received training on earthworm cultivation from a social service organization. I was especially encouraged by Mr. Rokibul, CTL cluster-8 to start earthworm plant. Earthworm was purchased from Rangpur. Now I able to manage profit of Tk. 1200-1500 after each three months from my plant and Tk. 400-500 per day from my grocery shop. Now I find myself relax and tension free as I have ensured financial security of my family. I also believe that successful continuation of VO activities would contribute to improve the livelihood of VO members,” Said Baby.

Ms. Baby Begum is now financially solvent, she finally able to overcome her misery. SIPP creates the opportunity and Baby able to ensure the maximum utilization of those opportunities by using her will force, honest and sincerity. Project can ensure the input support but to materialize the supports positive intention and hard work of the users is essential which demonstrated by MS. Baby Begum.

Case -2: Gita Rani: Exemplary user of project support

Ms. Gita Rani (45), PIP # 252 is an inhabitant of the Mama Vagina village under the Balapara union ,cluster #07, of Jamalpur district. She was quite vulnerable in both social and economic contexts. Her husband, Mr. Jiten Roy (53) is a construction worker. They have two children (two sons and one daughter). Starvation was a regular feature of their family, and could not provide education to the elder son, Konok (16). Konok now assists his father in the construction sites.



Pic-1: Gita Rani at her dairy farm



Pic-2: Gita Rani produced firewood using cow dung

Gita Rani marked 5th November, 2011 as the most blessing day of her life. In that day her family was enlisted as a target beneficiary of Nuton Jibon project through PIP. Twelve Nuton Jobon Groups (NJGs) were formed subsequently to carry out the activities of the project. Gita Rani was very active in the overall processes of Participatory identification of poor (PIP) and eventually became a member of a poor group named 'Golap'. She attended every meeting with keen interest held at village level and regularly deposited weekly savings. ``Usually I have to work hard. I sell my labor to earn money as well as I have to work hard for domestic purposes also. However, managing all engagement I always attend the project activities in regular basis,`` explained by Gita Rani. ``I was initiating my livelihood activities taking internal loan amounting Tk. 4000 for GOat rearing. I bought three GOats with the loan, made a profit of Tk. 12,000 out of it and paid back my loan. This profit inspired me to GO ahead,`` Commented Gita Rani.

The village received the 1st installment of SF in time and started disbursement of Swabolombi rin. Successful utilization of IL inspired Gita to start a dairy farm. On the 6th March 2013, she took Tk. 22,000 as swabolombi rin (SF) for cow rearing. Along with the loan she also invests her own savings and purchased an improved breed cow. In the process of successful rearing her cow give birth a calf and she starts to collect 22 liters of milk per day. She earned Tk. 880 daily from the sale of the milk. On the top of it, she also produces firewood using cow dung and GOt some additional money too. In this way, Gita Rani has been expanding her dairy farm with adding new cow to her farm. She was so determined and committed to improve her livelihood and living standard that nothing could prevent her from achieving the target. On fully repaying the loan, she

decided to obtain a relatively larger loan and on 26 February 2014, she received Tk. 50,000 as swabolombi rin from VCO to expand her dairy farm.

Gita Rani personally deals the tasks of dairy farm. In this regard she found the lessons of cow rearing training very useful. Now she is earning more than Tk. 1000 in a day by selling her produced milk to the BRAC Milk Center at Kaunia bazaar. The daily income of Gita Rani is not only GOod enough to support her family but also for paying the weekly loan installment. As mentioned earlier, her elder son, Konok, has dropped out from the school earlier for economic hardship. Therefore, Gita is very careful about the education of her younger children's. Her son Polash (14) and daughter Gayotri (11) are GOing to school. Polash will appear at the SSC examination next year. Gita said, `` the cows are like *Baghoban* (GOd). I take care of the cows with sincerity and affection. I improved my fate with the SDF support and my hard labor. Till I have been working hard to expand my farm in future.``

Though, project support was one of the major strength behind the success of Gita Rani. But her dedication to achieve something was the main inspiration of her success. Through dedication and hard labor Gita Rani able to become self employed, now she can smile over her misery.

Case -3: Self esteemed Nurun Nahar able to change her life

The living standard of the beneficiaries of Nuton Jibon Project in some cases improved significantly with the supports provided by SDF. For instance, one of the VO members from Narikeli village under Sadar Upazila in Jamalpur District has already started attaining a desirable status in different spheres of life like social, economic, health and nutrition, family decision etc. after getting involved with this project. Ms.Nurun Nahar (45), wife of Md. Jamal Uddin, is an example of such improvements.

Nurun Nahar is living in Narikeli village under Sadar Upazila in Jamalpur District. Her family consists of four members including one son and one daughter. Before the commencement of SIPP project, she was only a simple housewife, and had to fight with poverty almost every day. She GOt the opportunity to relieve her from such annoying life, first as a VO member and later as a Community Professional (CP). She is also now the Cashier of GS. As she stated, ``I was involved with SIPP from the very beginning. I always tried to work hard. My determination was to get rid of poverty. My enthusiasm and constant persuasion helped me to understand the implementation process of SIPP quickly and thus I became a listed Community Professional (CP). I always desired to get an employment opportunity. My role as a CP provided me with the opportunity to work outside with different people``.

Ms. Nurun Naher was included in JG on 10.09.2007 and started her group savings from the same date. Till to date her total savings stands at Tk. 940.00. She has received Swabolombi rin far many as four times from VCO and through using these funds properly, she brought satisfactory improvement in her family. As a CP, she got the opportunity to work outside, which



Nurun Nahar in front of Her Own House

created another income opportunity for her. On April 2011, she joined to work in Flood Rehabilitation and Restoration Project under Sorishabari upazilla, Jamalpur district for two and half months. From the honorarium, received, she could save Tk. 15,000.00. In December 2011, she GOt second chance to work in Nuton Jibon Project under Sorishabari upazilla in Jamalpur district for four months. “I worked there successfully for four months and able to save Tk. 30,000.00 after bearing all my living expenses. I used this money to reconstruct my house’,’ she told.

With a smile in face, Ms. Nahar added that she received 1st cycle swabolombi rin amounting to Tk. 5, 000.00 on 09.03.2010, invested the fund in farming sector as her husband borrowed 20 decimal of cultivatable land and grown paddy. The production was very high and the profit was Tk. 2000 even after repaying the loan and costs. She received 2nd cycle loan of Tk.15, 000.00 on 04.01.2011, and this time she went for cow fattening. At first, she bought a cow, sold it at Tk. 23000.00 after one year and made a profit of Tk.8000.00 on repaying the loan. Third time, with loan amount of Tk.20,000.00 t(on 04.12.2011) again bought a cow with Tk.11,500.00. This time she sold it for Tk. 33000.00 after one year and three months later, and the profit increased to Tk. 13,000.00. In December’2012 Nurun Naher received 4th cycle Swabolombi rin as Tk. 20,000.00 and gave this amount to her husband who invested the money in rice trading (purchasing and selling). This is a running business and from the income of this business, she has been paying the loan instalment regularly @ Tk. 1840.00/instalment. Now the monthly income of Ms. Nahar is Tk. 10,000.00, which was only Tk. 2-3000 before. Usually they earn more in the summer than in other seasons.

Tears roll down on her chick when she recalled the past. She said, `` Earlier we used to take low nutrient food; we were fully dependent on the little income of my husband; we could not take meals two times a day. Now we are able to eat three times a day including various favourite vegetables everyday and can take chicken one or two times a day per week and can take various fishes regularly. Not only we are food secured now, we can also purchase necessary clothes.

She also said, ‘we were so poor that our house was not far below the standard. We had a small one-roofed tin shed house and a kitchen made of straws. However, now we constructed a new house for us. Previously our toilet was *Kacha* but now we are using sanitary latrine (water

sealed). The encouragement of constructing this kind of latrine came from open discussion among NJG members. I am also able to provide support for the education of my children, which I could not do comfortably earlier. Now I have confidence that I would be able to maintain full educational costs of my children for long run.”

At present, Ms. Nahar also feels proud of her social status and acceptability. Earlier her life was limited among her neighbour and family members. Now she performs as change agent of society, which is very much enjoyable as well as prestigious for her. Now she also actively participates in all decision-making issues within her family, and at times at community level. Nurun Nahar strongly believes that all these became possible only for the support of SDF.

Case -4: Young Entrepreneurship: Revival of happy smiling

The wise use of fund and a small initiative can bring big success to life. Ms. Rita Rani Biswas such a portrait of a successful story. Effective use of skill development training and employment loan have changed the mourning faces of Ms. Rita Rani Biswas’s family into full of joy. Ms. Rita is a youth group member of Shottopur-Gandail village in cluster-12 under Sadar Upazial in Jamalpur district. She is the eldest daughter of Mr. Aruk Kumar Biswas and Ms. Jainta Rani. She has one younger sister and brother in her family. Ms. Rita belongs to a hardcore poor family. Her father, Mr. Aruk Kumar was the only earning member of her family. But fate was not in their favour. Her father became sick hence sorrow embraced them with extreme cruelty of poverty. They were living a life full of miseries, her mother Ms. Jainta Rani came to know about the activity of Gram Samity and became a NJG member of the organization, which brought a light of hope in the misery of darkness.



Ms. Rita Rani Biswas is working at her residence

As Rita was young and dynamic she became a member of youth group having a dream of doing something for her family. She joined NJG-15 as the cashier of the group. Later she learnt about the various activities of Gram Samity and was informed that the organization will provide skill loan fund to develop the skill of unemployed youth members of the organization. Then she received skill loan of Tk. 6,000.00 on 03.03.13. Her sincerity led her to use that loan to do something productive, therefore she used the loan for receiving training on tailoring at Sylhet Youth Academy.

Gram Samity stepped forward seeing her hard work and dedication to help her to materialize her dream of helping her family. They gave her an employment loan of Tk. 20,000 on 22.01.14 to start over her own business of tailoring. She was very determined to revive the lost smile of her

family with the blessing of *Swabolombi Rin*. So she purchased a sewing machine at Tk. 8,000.00 and other sewing materials with rest of money. Then she started a journey of self –dependence by working at her residence. Her dedication, hard work did not waste, her efficiency in sewing enticed customers all over the village.

Ms. Rita did not let herself down and the Gram Samity. She is now self-dependent by wisely using the financial support provided by Gram Samity. At present her monthly income is Tk. 3200-3500. She is willing to support her family and herself. She is also continuing her instalment regularly from her income. Her father expressed his gratitude to Gram Samity for changing his daughter’s life. Her parents are now relieved as their daughter became self- dependent now they don’t need to worry about her future. Though the initiative of Ms. Rita is very little in substantial meaning, but it is a role model to other poor and hardcore poor villagers who has given up. Rita Proved there is nothing impossible. A little step towards change can help you to get out of the miseries.

Case -5: A Community Book Keeper who lighten up the organization

A community book keeper named Ms. Rumi Sultana of Moja Ata village, under cluster 10, under Islampur Upazial in Jamalpur district made a revolutionary change in her life through developing her skill and capacity at the optimum level.

Ms. Rumi is a youth group (NJG-13) member of the village. She is the first child of Mr. Abu Bakar Siddique and Ms. Halima Begum. She joined in the Nuton Jibon group with her mother in the initial stage. By the time she started studying HSC she became the VCO secretary. At that time the book keeper’s position was also vacant and she was the one most eligible for that position. Therefore, the Gram Porishad appointed her as community book keeper for the organization on 07.07.12.



Pic: Ms. Rumi is working at ‘Gram Samity’ office

Ms. Rumi is studying degree course at Islampur GOvt. College. She is responsible for doing all VO related official activities. She updates group/SSC control, GS/VCO/SPC cash book, check issue register, display board, numerous resolutions, maintains bill-voucher and accounting related documents, etc. She received training on savings and loan activity, account management & community finance from Gram Samity which helped her to become more skilled and efficient in conducting VO activities. All the members of the organization rely on her for upholding official activities. During the period of February, 2013 to March, 2013 Ms. Rumi was all on her

own in conducting such activities as there was no assigned cluster facilitator for the village. Simultaneously she is also a teacher in the nearby kindergarten school. Ms. Rumi has also trained some other members of the village to work as her co-worker.

Her earning rose from Tk. 500 to 1000 per month as VO honorarium and so is her fame. Being heard about her expertise a NGO offered her a position of health worker with better remuneration. But she refused the offer and continued to work as a community book keeper of the village. Her reply on this issue was, “I started with this “Gram Samity”, this is my organization and I love to work here. My aim is to help my people to run this organization successfully.” She dreams of that after passing her degree course she will get better job with the experience of working as a community book keeper and provide more support to her family and the Gram Samity.

Case -6: Hamida now can smile over her misery

Hamida Begum, a poor woman lives in Valuka Namapara village(Cluster-11) of Sadar upazilla under Jamalpur district has elevated her extreme poverty level through receiving support from SDF. She has been taking care of her three children as her husband is missing since 2004. Her husband was a land less daily labour. They used to live in other peoples land. In 2004, her husband went to Dhaka for earning money; however he did not back to village. Since that period, Hamida does not have any idea of her husband’s whereabouts. It was really a difficult time for Hamida to feed her three children at that time. She could not find any alternative and returned to her father’s house in 2005. But she was forced to leave her father’s house due to hostile behaviour of her brother’s family. Her father provided her Tk. 25,000 in exchange of her shares in her father’s property.

In 2007, after leaving her father’s house, she purchased 4 decimal lands in Valuka Namapara the village where she used to live with her husband. Hamida has previously studied up to class VIII and also has some knowledge on handicrafts. She started her work as a novice for designing mat making, embroidery and tailoring. As she did not have any formal training so that quality of her works was poor. Hence, her income was not satisfactory. She joined in SIPP in 2007 as general member on the hope of changing her financial condition and livelihood. Unfortunately, the activities of GS have stopped due to internal conflict in the village from January 2008 to October 2010.

As a result, villagers were deprived to utilize the supports of SDF for developing their livelihood. After mitigating the conflict, in October 2010, the activity of GS started again and creates the opportunity for the villagers to change their living.



Hamida with Sataranji

When the activities of GS started again, villagers were looking for a suitable leader who could lead the GS and acceptable to all. In general, Hamida is very popular in the village for her sincerity, honesty and dedication to SIPP. Considering her quality and educational background villagers elected her as a president of GS. Since that time she is leading the village for achieving the GOal of SIPP project. Beside this, she also improved her livelihood through receiving training and credit support from the VO's. In February 2011, she first received Tk.1000 for poultry rearing from IL, after recovery of the loan, in November 2011; she received second cycle of internal loan amounting Tk. 2000 for GOat rearing. After successfully recovering the IL, In June 2012 she received Tk. 10,000 from SF for receiving training on handicrafts and for starting a business.

After receiving the loan from SF, She received training on handicrafts from the village of Gaibandha – a local training centre for developing skills on handicrafts. As she had previous primary knowledge on handicrafts, further training made her expert on designing mat, *nakshikatha* and embroidery. She is now supplying the finished products such as *Sataranji*, *nakshikatha* and embroidery works on different types of clothes on regular basis. The training and the capital she received from SF made a qualitative change in terms of her daily income. Now orders are coming regularly from different shops and her income level increased substantially. Now averagely she is earning Tk. 6000 per month. In 2013, from her income she could able to spend necessary amount of money to arrange marriage ceremony of her two daughters'. She is now relaxing/tension free as she has completed the major responsibilities. She said, "If the conflict in the GS would not arise and mitigated earlier, her condition would have been more developed than present".

Hamida is now financially independent as she is earning money with her hard labor and sincerity that is sufficient to meet the family need, received the social recognition from the villagers, performing her social responsibility as a GS president. She is now looking forward to establish her own show room where she can display and sell her own products.

CHAPTER SIX: COMPARATIVE ASSESSMENT:

In the present study, a comparative sociological strategy has been followed such as previous scenery of empowerment and livelihood of hard core poor families has been compared with present empowerment and livelihood scenery received from GO &NGOs initiatives. As a result, we can know when a hard core poor family member can hold actual empowerment and livelihood status, is it before or after or not of both supported by GO &NGOs?

Empowerment

The present study shows that most of the respondents said that their empowerment is improving at present due to SIPP supports as shown below;

1. Participation at decision making in family matters and their assessment: Out of 100 for each arena, 62%, 67%, 57%,57%,52% and 55% respondents' empowerment is improved in credit and savings, purchase daily needs, expenditure of children' education, expenditure of children's marriage, purchase and sell of land ,and purchase of cloths/daily need products for own and children related decisions respectively. But before taking the supports from the project, their empowerment was less in these arenas. As, out of 100 for each arena, 48%,32%, 32%,31%,41% and 39% respondents' empowerment is improved in credit and savings, purchase daily needs, expenditure of children' education, expenditure of children's marriage, purchase and sell of land ,and purchase of cloths/daily need products for own and children related decisions respectively(See table-04).

2.Participation in economic activities and their assessment: Out of 100 for each arena, 87%,88%, 84% and 89% respondents' empowerment is improved in taking care of children, cooking and cleaning the disks, washing cloths and drying in sun light and being ownership of assets related activities respectively. But before taking the supports from the project, their empowerment was less in these arenas. Out of 100 for each arena, 77%,72%, 74% and 73% respondents' empowerment was improved in taking care of children, cooking and cleaning the disks, washing cloths and drying in sun light and being ownership of assets related activities respectively. Therefore, all indicators of this empowerment dimension is increased, for instance, giving importance of taking care of children is increase(87%) but it was 77% before taking the supports from SIPP(See table-04).

3. Participation in social activities and their assessment: out of 100 for each arena,13% and82% respondents' empowerment is improved in being representative in rural court (If show eagerness) and freedom to maintain the conservative rules respectively. But before taking the supports from the project, their empowerment was less in these arenas. Out of 100 for each arena, 3% and 62% respondents' empowerment was improved in being representative in rural court (If show eagerness) and freedom to maintain the conservative rule respectively (See table-04).

4. Participation in political activities and their assessment: out of 100 for each arena,93% and 2% respondents' empowerment is improved in freedom to voting choice and participation in local Government(If show eagerness) perceptively. But before taking the supports from the project, their empowerment was less in these arenas. As, out of 100 for each arena, 75% and 0% respondents' empowered in local government (See table-04).

5. Controlling ability in contraceptive method and family planning: out of 100 for each arena, 73%, 62%and 58% respondents' empowerment is improved in giving importance to having how many children, giving importance to span of taking child and freedom to using of contraceptive technique respectively. But before taking the supports from the project, their empowerment was less in these arenas. As, out of 100 for each arena, 48%,41% and 31% respondents' is empowered in giving importance to having how many children ,giving importance to span of taking child and freedom to using of contraceptive technique respectively(See table-04).

6. Health caring and using of hygienic sanitation and water system: out of 100 for each arena, 52%, 51% and 47% respondents' empowerment is improved in taking treatment service from proper channel, taking nutritional food, and using hygienic sanitation and water system respectively. But before taking the supports from the project, their empowerment was less in these arenas. As, out of 100 for each arena, 35%, 30% and 23% respondents' is empowered in taking treatment service from proper channel, taking nutritional food, and using hygienic sanitation and water system respectively. Therefore, we can reach in a conclusion after reviewing the above all indicators of all dimensions of empowerment increase/improve after getting the SIPP supports than those of before (See table-04).

Livelihood

We observe that livelihood of hardcore poor families is improving after taking the SIPP supports. As, out of 100, 87% and 13% hard core poor families' nature of ownership of dwelling house is own and other respectively after taking the project aids but before it was 77% and 23% respectively. Simultaneously, now nature of dwelling houses is thatched roof (7%), tin roofed (45), semi-pukka wall/floor (15%), pukka wall/floor (11%), earthen wall/floor (19%) and others (2%) out of 100. But before thatched roof (13%), tin roofed (33), semi-pukka wall/floor (11%), pukka wall/floor (9%), earthen wall/floor (26%) and others (8%) out of 100. Therefore, it can conclude that nature of dwelling house as number of tin roofed, semi-pukka wall/floor, pukka wall/floor is improved after taking the project aids (See table-05).

Water and sanitation system is also improved due to project supports. Out of 100, now tube well (78%), well 17% and others 5% as water system and ring-slab latrine (84%), pit latrine (11%) and others (5%) as sanitation system respectively but before it was tube well (57%), well 31% and others 12% as water system and ring-slab latrine (52%), pit latrine (33%) and others (15%) as sanitation system respectively (See table-05).

Household assets of the hard core poor families is also improved owing to their participate the project, such as, cow (47%), buffalo (12%), goat/sheep (72%), poultry (89%), agricultural land (21%), irrigation tools (17%), agricultural tools (21%), shop/small factory (19%), sewing machine (13%), bicycle (12%), rickshaw/van/tomtom (9%), motor cycle (0%), mobile phone (47%), khat/chauki (78%), almirah/showcase/alna (19%), electric fan/solar machine (27%), wrist watch (52%), wall clock (7%), TV (14%), radio/cassette player (17%), refrigerator (7%), fishing (29%), chair/table (47%) and golden (13%) out of 100 for each item after joining the project. But cow (27%), buffalo (7%), goat/sheep (47%), poultry (69%), agricultural land (12%), irrigation tools (7%), agricultural tools (12%), shop/small factory (13%), sewing machine (3%), bicycle (3%), rickshaw/van/tomtom (1%), motor cycle (0%), mobile phone (2%), khat/chauki (32%), almirah/showcase/alna (2%), electric fan/solar machine (5%), wrist watch (13%), wall clock (1%), TV (1%), radio/cassette player (9%), refrigerator (0%), fishing (11%), chair/table (19%) and golden (2%) out of 100 for each item before joining the project (See table-05).

The SIPP also effect on migration tendency. As, out of 100, 62% respondents said that their family members migrated whereas its duration for few months or fewer times than that (35%), few years or fewer times than that (65%) out of 62 before joining the project but now it's 42% out of 100 whereas its duration for few months or fewer times than that (64%), few years or fewer times than that (36%) out of 42. Out of 62, only 37% migrant come back the village reasons they can now get grant and loan from other NGOs (70%) and Others (30%) out of 23 before joining the project but out of 42, now 76% migrant come back the villages reasons They can now join and seek fund/loan and get training for income generating activities from SIPP (84%), They can now get grant and loan from other NGOs (13%) and others (3%) out of 32. Therefore, we can said that all indicators like nature of dwelling house, household assets etc. of all dimensions of livelihood of the hard core poor women increase after getting the financial aids of SIPP than those of that. And also, the migration tendency of the members of

hardcore poor families decreases after joining the project because they can find out their employment in their own areas (See table-05).

Empowerment and Livelihood

The present researcher tried intensely to know the improvement of empowerment and livelihood of the beneficiaries after using the project aids. From the results of Likert Scaling using on some statements, it reveals that out of 100,43%, 15%, 07%, 20% &15% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'the project aids are enough to improve the empowerment and livelihood of beneficiaries'. Simultaneously, out of 100, 52%,8%,09%,21% & 10% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'the training provided from the project to beneficiaries is sufficient to use the project aids'. Out of 100,48%,22%,9%,11% & 10% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'beneficiaries are physically able to run the means of livelihood'. Again , out of 100,39%,24%,8%,21% & 8% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'empowerment and livelihood of beneficiaries is improving after taking the aids from the project'. Out of 100,43%,19%,8%,21% & 9% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'credit related decision making of the beneficiaries is improving after taking the project aids'. Out of 100,43%,19%,8%,21%&9% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement Savings related decision making of the beneficiaries is improving after taking the project aids'. Out of 100,42%,25%,3%,18%&12% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'decision making of purchasing daily needs of beneficiaries is improving after taking the project aids'. Out of 100, 39%,18%,5%,22%&16% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'decision making on expenditure on children education of beneficiaries is improving after taking the project aids'. Out of 100,39%,18%,5%,22%&16% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'decision making on expenditure on children marriage (If any) of beneficiaries is improving after taking the project aids'. Out of 100,35%,17%,9%,21%&18% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'decision making of purchasing and selling of land of beneficiaries are improving after taking the project aids'. Out of 100, 42%,13%,7%,22%&16% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'decision making of purchasing of cloths/daily need products for own and children of beneficiaries are improving after taking the project aids'. Out of 100,67%,20%,.0%,9%&3% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'taking care of children of the beneficiaries is assessed more after taking the project aids'. Out of 100,65%,23%,.0%9%&3% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'cooking and cleaning the disks of the beneficiaries is assessed more after taking the project aids'. Out of 100,64%,20%,1%,10%&5% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'washing cloths and drying in sun light of the beneficiaries is assessed more after taking the project aids'. Out of 100,67%,22%,2%,6%&3% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'being ownership of assets (If any) of beneficiaries is assessed more after taking the project aids'. Out of 100,8%,5%,.0%,57%&30% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'being representative in rural court) (If any) of the beneficiaries is assessed more after taking the project aids'. Out of 100,67%,15%,1%,10%&7% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'freedom to maintain the conservative rules of the beneficiaries is improving more after taking the project aids'. Out of

100,73%,20%,.0%5%&2% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'freedom to voting choice of beneficiaries is improving after taking the project aids'. Out of 100,2%,.0%,.0%61%&37% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'participation in local government (if show eagerness) of the beneficiaries is assessed more after taking the project aids'. Out of 100,50%,23%,4%,13%&10% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'giving importance to having how many children of the beneficiaries is improving more after taking the project aids'. Out of 100,39%,23%,7%,22%&9% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'giving importance to span of taking child of the beneficiaries is improving more after taking the project aids'. Out of 100,35%,23%,6%,22%&14% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'freedom to using of contraceptive technique of the beneficiaries is improving more after taking the project aids'. Out of 100,37%,15%,8%,28%&12% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'taking treatment service from proper channel of the beneficiaries is assessed more after taking the project aids'. Out of 100,36%,16%,9%,28%&12% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'taking nutritional food of the beneficiaries is improving more after taking the project aids'. Out of 100,29%,18%,8%,27%&18% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'using hygienic sanitation and water system of the beneficiaries is improved more after taking the project aids'. Out of 100,34%,19%,7%,23%&17% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'household assets of all the beneficiaries is improving after taking the projects aids'. Out of 100,35%,16%,9%,26%&14% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'seeking newly upcoming works and migration to other place for work/employment of beneficiaries or her family members is improving after taking the projects aids'. Out of 100,35%,16%,9%,26%714% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'employment status of beneficiaries or her family members is improving after taking the projects aids'. Out of 100,40%,19%,6%,20%&15% respondents agreed, strongly agreed, undecided, disagreed and strongly disagreed respectively with the statement 'monthly income or income source of the beneficiaries or her family members is improving after taking the projects aids'(See table-06).

It is clear that improvement of empowerment and livelihood is high due to project financial and training supports. As the majority 53 % believed that improvement of empowerment and livelihood is high/very high, simultaneously 28% medium and 19% low/very low due to support of SIPP at project areas in Bangladesh (See table-07).In all cases, it seems from discriminative power varies to the variation of the most items of empowerment and livelihood. Most of the items score are high and DP is positive high value. So, all the items are related to improve the empowerment and livelihood of the beneficiaries after taking financial and training supports from the project (See table-08).

From hypotheses results, it reveals that significantly improved empowerment on decision-making in family matters and its assessment, empowerment on participation in economic activities and its assessment, empowerment on participation in social activities and its assessment , empowerment on participation in political activities and its assessment , empowerment on controlling ability in using contraceptive method and family planning , empowerment on health caring and using of hygienic sanitation and water system , utilization of the micro finance support for livelihood and employment status due to financial supports and

training provided from the project for livelihood improvement i.e. Empowerment and livelihood is improving due to project aids (See table-09).

CONCLUSION AND SUGGESTIONS FOR FUTURE RESEARCH:

By conducting present the study, we have been able to know support of GO like Social Development Foundation (SDF) & NGOs like center for Natural Resource Studies (CNRS) & Bangladesh Disaster Preparedness Centre (BDPC) and its impact on the empowerment and livelihood of hardcore poor families. Not only this, but also, we can understand that the hard core poor how to utilize the support from the project and whether or not they got improvement of their empowerment and livelihood from governmental and non-governmental organizational initiatives or programs. On the contrary, on the basis of present research findings, the present researcher can suggest to other researchers to conduct further research on the said topic in the future so that actual scenery can bring to light to all resulting government and non-Governmental organization can proper initiatives to empower and livelihood of the hard core poor families.

The present study concluded that skilled women of VD-Fund interventions were more conscious about their basic needs and difficulties and they were more actively participating in their difficulties solving activities. Interestingly, as reported by some of the women, many of the men of the families where VD-Fund women activities were carried out changed their attitude towards women role in the society and household matters and particularly horticultural crop production and marketing. Indicating empowering process of rural poor women and improved livelihood in the long term strategy. The key objective behind VD-fund Strategy was to enable the rural poor including women to access to material and non-material resources available with the SIPP/Nuton Jibon Project, to lead the rural poor including women to avail economic opportunities for better socio-economic position in the society. Project for Empowerment and livelihood Promotion in Jamalpur district with its flexible approach in adopting the innovative ideas and have made a dent in the field of women's socioeconomic development having main focus on the rural poor women, the main achievements of the project include;(i) Raised consciousness and awareness among the people and in the government focusing on the most neglected areas related to women,(ii) Became a source to build organization, strengthened the management capabilities and promoted women self-reliance; and (iii) Created venue for employment opportunities to facilitate women's self-reliance and internal strength. iv. An important outcome of the study is that hard core poor women first need opportunities for their own empowerment.

The study further suggests some measures for public and private sector planners and new researcher in future purpose to honor due consideration to; (a) Recognize women's role and contribution to the rural economy of the province and include them in future horticultural crop farming system improvement programs, (b) Launch basic and functional programs for women so that they are able to learn and apply improved agricultural technologies,(c) Improve the skills and efficiency of rural women through appropriate range of improved technologies in preservation, processing and marketing of various fruit, vegetables and livestock products,(d)Introduce rain fed farming and agro-forestry practices to rural women in order to develop livestock and poultry,(e) Enable the staff of agriculture extension department to get out with women farmers listening and learning and(f) There is dire need to replicate the experiences of VD-fund in other parts of the country.

References

1. Equitable growth that takes into account of inclusiveness, is a concept that encompasses equity, equality of opportunity, and protection in market and employment transitions (Growth Report, Commission on Growth and Development, 2008)
2. This article draws from paper presented by Kwak, S. and Siddiqui, S. *Beyond 2015: MDGs, Gender and Education in Bangladesh*, International Conference on Gender Equity in Education: Challenging Issues and New Vision, Seoul University, June 2012
3. Strong formal structures do not necessarily mean strong government – Bangladesh has strong institutions but weak government system
4. Bangladesh became a signatory to the Convention for the Elimination of All Forms of Discrimination Against Women (CEDAW) in 1984.
5. Chitrakar, R., *Overcoming Barriers to Girls' Education in South Asia: Deepening the Analysis*, UNICEF 2009
6. http://home.wfp.org/stellent/groups/public/documents/liaison_offices/wfp... (30 May, 2012)
7. MDG Progress Report, 2011
8. Explanatory Note on 2011 HDR Composite Indices: Human Development Report 2011 – Sustainability and Equity: A Better Future For All – Country: Bangladesh.
<http://hdrstats.undp.org/images/explanations/BGD.pdf>
9. Social Development Foundation, Reports, 2015.
10. The Role of Female Members of Parliament in Ensure Good Governance, Key Note Paper, Transparency International Bangladesh, March 2014)
11. Todaro, M.P. 1997. *Economic development*. 6th Ed. Longman, London. 3p.
12. Maser, C. 1997. *Sustainable community development : Principles and concepts*. St. Lucie Press, Florida.
13. Kabeer, N. 2003. *Gender mainstreaming in poverty eradication and the millennium development GOals. A handbook for policymakers and other stakeholders*. Commonwealth Secretariat, London.
14. Ullah, AKM Ahsan, (2003), *Empowerment of Women in Bangladesh: Do NGO Interventions Matter? Empowerment*, vol. 10, Women for Women, Dhaka.
15. Haider, Rumel and Akhtar, Rasheda, (1999), *the Role of NGO and Women's Perception of Empowennent: An Anthropological Study*.

- 16.Khan, Salma (1998), A Macro View of the Situation of Women in Bangladesh, the Fifty Percent, Women in Development and Policy in Bangladesh. The University Press Limited, Dhaka.
- 17.Yunus Muhammad (2006), Microcredit: Banking With the Poor without Collateral.
- 18.Hulme, D., (2000) "Impact Assessment Methodologies for Microfinance: Theory, Experience and Better Practice", World Development Vol. 28, No.1, p.7-998.
- 19.Khandker, S. R., Samad, H. A. and Khan, Z. H (1998) "Income and Employment Effects of Micro-credit Programs: Village Level Evidence from Bangladesh", The Journal of Development Studies, Vol. 35, No. 2, p. 96-124.
- 20.Julia, C.K. Charlotte H. W., James R. H., Luceth X. N., Godfrey P., Linda A. M., Joanna B., John D.H. P. and Paul P. (2007) "Understanding the Impact of a Microfinance-Based Intervention on Women's Empowerment and the Reduction of Intimate Partner Violence in South Africa", American Journal of Public Health, October 2007, Vol. 97, No. 10.
- 21.GOetz, S., M., & Sen Gupta, R. (1996) "Who Takes the Credit? Gender, Power, and Control Over Loan Use in Rural Credit Programs in Bangladesh", World Development, Vol. 24, No. 1, p. 45-63.
- 22.Mahmud, S. (2003) "Actually how Empowering is Microcredit?" Development and Change Vol. 34, No. 4, p. 577-605.
- 23.Gertler, P., Levine, D.I. and Moretti, E. (2008) "Do Microfinance Programs Help Families Insure Consumption against Illness?" Health Economics, John Wiley & Sons, Ltd., Vol. 18, No. 3, p. 257-273.
- 24.Parveen,S.,Leonhäuser,I.(2004). Empowerment of Rural Women in Bangladesh: A Household Level Analysis .Deutscher Tropentag- Berlin, 5-7 October 2004 Conference on Rural Poverty Reduction through Research for Development and Transformation .
- 25.Zoynul,A. M & Fahmida, M.(2017) Women Empowerment Through Microcredit: A Case Study of Dinajpur,Bangladesh .Studies in Business and Economics
26. Escobar, A.(1995). Encountering Development: The Making and Unmaking of the Third World. Princeton University Press, Princeton, New Jersey
- 27.Altieri MA (2002) Agroecology: The science of natural resource management for poor farmers in marginal environments. Agriculture, Ecosystems and Environment 93: 1-24.
- 28.Chambers R and Ghildyal BP (1985) Agricultural research for resource-poor farmers: The farmer-first-and-last model. Agricultural Administration 20: 1-30.
29. Mazoyer M (2001) Protecting small farmers and the rural poor in the context of globalization.
- 30.Lutz W, Sanderson W and Scherbov S (2001) The end of world population growth. Nature 412: 543-545.

31. Bureau UC (2004) Global population profile: 2002. US Government Printing Office, Washington, DC.
32. James C (2000) Transgenic crops worldwide: Current situation and future outlook. In: von Braun J (ed) Agricultural biotechnology in developing countries: Towards optimizing the benefits for the poor. Kluwer Academic Publishers, London, pp 11-23.
33. IFAD (2001) Rural poverty report 2001: The challenge of ending rural poverty. Oxford University Press, New York.
34. Odulaja A and Kiros FG (1996) Modeling agricultural production of small-scale farmers in sub-Saharan Africa: A case study in western Kenya. *Agricultural Economics* 14: 85-91.
35. Perales H, Brush SD and Qualset CO (1998) Agronomic and economic competitiveness of maize landraces and in situ conservation in Mexico. In: Smale M (ed) Farmers, gene banks and crop breeding: Economic analyses of diversity in wheat, maize, and rice. Kluwer Academic Press, USA.
36. Evenson RE (1999) Global and local implications of biotechnology and climate change for future food supplies. *Proceedings of the National Academy of Science USA* 96: 5921-5928.
37. Alexandratos N (1999) World food and agriculture: Outlook for the medium and longer term. *Proceedings of the National Academy of Science USA* 96: 5908-5914.
38. Rosegrant MW and Cline SA (2003) Global food security: Challenges and policies. *Science* 302: 1917-1919.
39. Chrispeels MJ (2000) Biotechnology and the poor. *Plant Physiology* 124: 3-6.
40. Le Quang Thong (2008). An Analysis of the Livelihoods in Selected Villages around the BD – NB National Park with a Particular Emphasis on Establishing the Opportunities for Community Based - Tourism Enterprises. WWF Greater Mekong Vietnam country programme. Nong Lam University, Ho Chi Minh City, October 2008.
41. Good Practices for Community Resilience, Practical Action-Bangladesh Report, 2009.
42. Maxwell, S. and M. Smith. 1992. "Household Food Security: A Conceptual Review," in S. Maxwell and T. Frankenberger (Des) Household food Security: Concepts, Indicators, and Measurements: A Technical Review. New York and Rome. UNICEF and IFAD.
43. Maxwell, S. and T. Frankenberger. 1992. Household Food Security: Concepts, Indicators and Measurements: A Technical Review. New York and Rome: UNICEF and IFAD.
44. Maxwell, S. 1996. "Food Security: A Post-Modern Perspective". *Food Policy*, Volume 21 (2), pp. 155-170.
45. Chambers, R. and Conway, G. 1992, "Sustainable Rural Livelihoods: Practical Concepts for the 21st Century." IDS Discussion Paper 296. Brighton: Institute of Development Studies
- Frankenberger, T. 1996 "Measuring Household Livelihood Security: An

46. Approach for Reducing Absolute Poverty.” Food Forum 24. Washington, D.C. Food Aid Management. studies.
47. Drinkwater, M. and McEwan, M. 1992 “Household Food Security and Environmental Sustainability in Farming Systems Research: Developing Sustainable Livelihoods.” A paper presented to the Adaptive Research Planning Team (ARPT). Biannual Review Meeting. Manju, Zambia 13-16, April.
48. Ghanim, I., 2000., “Household Livelihood Security: Meeting Basic Needs and Fulfilling Rights”. Atlanta: CARE discussion paper.
49. Drinkwater, Michael & Rusinow, Tamara, 1999. “Application of CARE’s Livelihoods Approach Presentation for NRAC ’99”, CARE memo.
50. Beckwith, Colin, 2000. “The Integration of Important Dimensions Embedded within the Household Livelihood Security Framework”, CARE memo.
51. Timothy R. et al. (2000). Operationalizing Household Livelihood Security: A Holistic Approach for Addressing Poverty and Vulnerability. CARE-January, 2000.
52. Resettlement, Livelihoods and Ethnic Minorities Development Program (RLDP). Trung Son Hydropower Project. VIETNAM ELECTRICITY TRUNGSON HYDROPOWER MANAGEMENT BOARD. Ha Noi, January 15, 2011.
53. R.K. M.D. Mostafisur; A. Fardaus’ Women participation and empowerment in local Government in : Bangladesh Union Parishad Perspective,” Asian Affairs, vol. 29, wo. 1; 73 January. March, 2006
54. Sahay, Sushama, “Women and Empowerment-Approaches and Strategies”, first edition, Discovery Publishing House, New Delhi, 1998.
55. K. Nashid; Zunaid, K.M “ Seduction and women empowerment in Bangladesh”, social science Journal, vol. 2. 1998
56. Consultative Group to Assist the Poor (CGAP) micro finance as effective strategy to reach the millennium Development Goals?
57. Babbie, Earl R., “The Practice of Social Research”, fourth edition, Wadsworth Publishing Co., California, 1986.
58. Baker, Therese L, “Doing Social Research”, second edition, McGraw-Hill, Inc, Singapore, 1994.
59. Blalock, Hubert M., “Social Statistics”, revised edition, McGraw-Hill Book Company, Singapore, 1979.
60. Loether, Hurman J. and McTavish, Donald G., “Descriptive and Inferential Statistics-An Introduction”, second edition, Allyn and Bacon, Inc., Boston, 1980.
61. Nachmias, Chava Frankfort and Nachmias, David, “Research Methods in the Social Sciences”, Arnold, New York, 1997.

62. Trochim, William M.k., 'Research Methods', Second edition, 2006, An Imprint of Dreamtech Press. 19-A, Angari Road, Daryaganj, New Delhi-11002.

63. Nessa, T., Ali, J & Hakim, R. A. (2012). The Impact of Microcredit Programs Women Empowerment: Evidence from Bangladesh. OIDA International Journal of Sustainable Development, 3(9), 11-20. [Online] Available at <http://www.ssrn.com/link/OIDA-Intl-Journal-Sustainable-Dev.htm> (March 1, 2014).

Annex-I

Household Survey Questionnaire of the Study

Date of interview:

Starting time:

District:

Union:

Ending time:

Upazila:

Village:

Basic Information of the Respondents

1. Gender status

a. Male, b. Female

2. Age

a. 18-25y, b. 26-30y, c. 31-35y, d. 36-40y, e. 41 or above y

3. Marital status

a. Married, b. Unmarried, c. Divorced, d. Separate, e. Widow

4. Educational qualification

a. Illiterate, b. Primary, c. High school d. SSC or above

5. Occupation status

a. Agriculture, b. Poultry rearing, c. GOat and cow rearing, d. Handy craft, e .Job ,f. House wife

Section- A: Respondent's Participation in SIPP Project

1. What types of financial aid have been provided to this village?

a. SAP, b. VDF-1, c. VDF-2, d. VDF-3, e. All of these

2. Nature of group membership in SIPP.

a. Poor, b. Hard core poor, c. Youth

3. Number of years you have been a member of JG.....

4. In which capacity you participate in SIPP activities?

a. Executive member of GS, b. Executive member of VCO, c. Executive member of SSC, d. Executive member of JG, e. General member of GS, f. General member of VCO, g. General member of SSC, h. General member of JG, i. General member SAC, j. General member of PC, k. Disaster management committee/ OM member, l. Any other, please specify

5. Did participation in the project increase your importance in the village?

a. Yes b. No

6. If increased, please mention the reasons

a. Because of group member, b. Increased economic prosperity due to project assistance, c. Participation in different social activities under the project, d. Any other please specify

7. Have you taken any training from the project?

a. Yes b. No

8. If yes, what types of training taken?.....

9. Number of training on above

a. One time, b. Two times, c. Three or more times

10. Were you a member of other CBO/NGO before you joined the SIPP?

a. Yes, b. No

11. If yes, please mention the name of that organization.....

Section- B: Respondent's loan status from SIPP Project/Others

1. Did you take any loan from JG after joining it?

- a. Yes
- b. No

2. If yes, please fill in the following table;

No. of times to date:.....

Total amount to date (Tk.):.....

	Type of loan	Taka	Purpose	Actual Invest			Successful?(1. Yes 2. No)	Loan status	Re-investment (1. Yes 2. No)
Third Time									
Second time									
First time									

3. Type of that loan

- a. Internal, b. Shabolombi

4. The purposes of that loan

- a. Cow fattening, Goats, b. poultry, c. small business/trading, d. family need, e. treatment, f. Other purposes

5. Refund status of that loan: a. Paid back in full, b. partially paid back c. No paid back

6. If you took loans from other sources, please fill in the following table;

No. of times to date:.....

Total amount to date (Tk.):.....

	Type of loan	Taka	Purpose	Actual Invest			Successful? (1. Yes 2. No)	Loan status	Re-investment (1. Yes 2. No)
Third Time									
Second time									
First time									

7. Type of that loan

- a. NGOs, b. Mohajon c. Money-lender d. Relatives, e. Bank f. Other

8. The purpose of that loan

a. Cow fattening, Goats, b. poultry, c. small business/trading, d. family need, e. Treatment, f. Other purposes

9. Refund status of that loan

a. Paid back in full b. partially paid back c. No paid back

10. Does your family have any saving now?

a. Yes b. No

11. If yes, please mention the amount of savings (Taka).....

12. Before joining the project did you have any savings?

a. Yes b. No

13. If yes, what was the amount of savings (Taka)?

Section – C: Improvement of Empowerment

1. Please state your participation at decision making in family matters and their assessment

#	Participation at decision making and their assessment	At present		Before taking supports from the project	
		Yes	No	Yes	No
1	Credit and savings related				
2	Purchase daily needs				
3	Expenditure of children' education				
4	Expenditure of children marriage				
5	Purchase and sell of land				
6	Purchase of cloths/daily need products for own and children.				

2. Please state your participation in economic activities and their assessment

#	Participation in economic activities and their assessment	At present		Before taking supports from the project	
		Yes	No	Yes	No
1	Taking care of children				
2	Cooking and cleaning the disks				
3	Washing cloths and drying in sun light				
4	Being ownership of assets				

3. Please state your participation in social activities and their assessment

#	Participation in social activities and Their assessment	At present		Before taking supports from the project	
		Yes	No	Yes	No
1	Being representative in rural court(If show eagerness)				
2	Freedom to maintain the conservative rules				

4. Please state your participation in political activities and their assessment

#	Participation in political activities and their assessment	At present		Before taking supports from the project	
		Yes	No	Yes	No
1	Freedom to voting choice				
2	Participation in local Government(If show eagerness)				

5. Please state your controlling ability in contraceptive method and family planning

#	Controlling ability in contraceptive method and family planning	At present		Before taking supports from the project	
		Yes	No	Yes	No
1	Giving importance to having how many children				
2	Giving importance to span of taking child				
3	Freedom to using of contraceptive technique				

6. Please state your health caring and using of hygienic sanitation and water system

#	Health caring and using of hygienic sanitation and water system	At present		Before taking supports from the project	

		Yes	No	Yes	No
1	Taking treatment service from proper channel				
2	Taking nutritional food				
3	Using hygienic sanitation and water system				

Section-D: Improvement of Livelihood

1. Mention the nature of ownership of your dwelling house.

a. Own, b. Other

2. Nature of dwelling house

Indicators	AT present (√)	Before Joining the Project (√)
a. Thatched roof		
b. Tin roofed		
c. Semi-pucca wall / Floor		
d. Pucca wall/ Floor		
e. Earthen wall/Floor		
f. Other feature e.g. separate room for cooking		

3. Water System

Indicators	AT present (√)	Before Joining the Project (√)
a. Tube well		
b. Well		
c. Any other, please specify		

4. Sanitation System

Indicators	AT present (√)	Before Joining the Project (√)
a. Ring-slab latrine		

b.Pit latrine		
c. Any other, please specify		

5. Household assets

Type of Assets	At Present(√)	Before taking supports from the project (√)
1. Cow		
2. Buffalo		
3. GOat/ sheep		
4. Poultry		
5.Agricultural land		
6.Irrigation tools		
7. Agriculture tools		
8. Shop/ small factory		
9. Sewing machine		
10. Bicycle		
11.Rickshaw/ Van/Tom tom		
12. Motor cycle		
13. Mobile phone		
14. Khat/ chauki		
15.Almirah/showcase/ Alna		
16. Electric fan/Solar machine		
17. Wrist watch		
18. Wall clock		
19. TV		
20. Radio/ Cassette player		
21. Refrigerator		
22. Fishing		
23.Chair /Table		

Type of Assets	At Present(√)	Before taking supports from the project (√)
24. Golden		

6. Did unemployment force any one of your family member (s) to migrate to outside before taking the project supports?

a. Yes b. No

7. Did unemployment force any one of your family member (s) to migrate to outside after taking the project supports?

a. Yes b. No

8. If yes, what which type?

a. Few months or fewer times than that b. Few years or fewer times than that

9. Has the person(s) come back?

a. Yes b. No

10. If yes, please state the reason (s) for coming back to the village

a. They can now join and seek fund/loan and get training for income generating activities from SIIP

b. They can now get grant and loan from other NGOs

c. Any other reason (s), Please specify

Section-E: Scaling on Empowerment and Livelihood

1. The project aids are enough to improve the empowerment and livelihood of beneficiaries.

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

2. Training provided from the project to beneficiaries is sufficient to use the project aids.

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

3. Beneficiaries are physically able to run the means of livelihood

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

4. Empowerment and livelihood of beneficiaries is improving after taking the aids from the project.

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

5. Credit related decision making of the beneficiaries is improving after taking the project aids.

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

6. Savings related decision making of the beneficiaries is improving after taking the project aids.

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

7. Decision making of purchasing daily needs of beneficiaries is improving after taking the project aids.

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

8. Decision making on expenditure on children education of beneficiaries is improving after taking the project aids.

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

9. Decision making on expenditure on children marriage (If any) of beneficiaries is improving after taking the project aids.

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)
Strongly disagree(1)

10. Decision making of purchasing and selling of land of beneficiaries are improving after taking the project aids.

Agree(5)
Strongly agree(4)
Undecided(3)
Disagree(2)
Strongly disagree(1)

11. Decision making of purchasing of cloths/daily need products for own and children of beneficiaries are improving after taking the project aids.

Agree(5)
Strongly agree(4)
Undecided(3)
Disagree(2)
Strongly disagree(1)

12. Taking care of children of the beneficiaries is assessed more after taking the project aids.

Agree(5)
Strongly agree(4)
Undecided(3)
Disagree(2)
Strongly disagree(1)

13. Cooking and cleaning the disks of the beneficiaries is assessed more after taking the project aids.

Agree(5)
Strongly agree(4)
Undecided(3)
Disagree(2)
Strongly disagree(1)

14. Washing cloths and drying in sun light of the beneficiaries is assessed more after taking the project aids.

Agree(5)
Strongly agree(4)
Undecided(3)
Disagree(2)
Strongly disagree(1)

15. Being ownership of assets (If any) of beneficiaries is assessed more after taking the project aids.

Agree(5)
Strongly agree(4)

Undecided(3)
Disagree(2)
Strongly disagree(1)

16. Being representative in rural court) (If any) of the beneficiaries is assessed more after taking the project aids.

Agree(5)
Strongly agree(4)
Undecided(3)
Disagree(2)
Strongly disagree(1)

17. Freedom to maintain the conservative rules of the beneficiaries is improving more after taking the project aids.

Agree(5)
Strongly agree(4)
Undecided(3)
Disagree(2)
Strongly disagree(1)

18. Freedom to voting choice of beneficiaries is improving after taking the project aids.

Agree(5)
Strongly agree(4)
Undecided(3)
Disagree(2)
Strongly disagree(1)

19. Participation in local Government (if show eagerness) of the beneficiaries is assessed more after taking the project aids.

Agree(5)
Strongly agree(4)
Undecided(3)
Disagree(2)
Strongly disagree(1)

20. Giving importance to having how many children of the beneficiaries is improving more after taking the project aids.

Agree(5)
Strongly agree(4)
Undecided(3)
Disagree(2)
Strongly disagree(1)

21. Giving importance to span of taking child of the beneficiaries is improving more after taking the project aids.

Agree(5)
Strongly agree(4)
Undecided(3)

Disagree(2)

Strongly disagree(1)

22. Freedom to using of contraceptive technique of the beneficiaries is improving more after taking the project aids.

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

23. Taking treatment service from proper channel of the beneficiaries is assessed more after taking the project aids.

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

24. Taking nutritional food of the beneficiaries is improving more after taking the project aids.

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

25. Using hygienic sanitation and water system of the beneficiaries is improved more after taking the project aids.

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

26. Household assets of all the beneficiaries is improving after taking the projects aids

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

27. Seeking newly upcoming works and migration to other place for work/employment of beneficiaries or her family members is improving after taking the projects aids

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

28. Employment status of beneficiaries or her family members is improving after taking the projects aids

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

29. Monthly income or income source of the beneficiaries or her family members is improving after taking the projects aids

Agree(5)

Strongly agree(4)

Undecided(3)

Disagree(2)

Strongly disagree(1)

Annex-II

Interview Checklists for Case Studies

1. Details about SIPP/Nuton Jibon Project/Empowerment and Livelihood Project.
2. Details information on your participation in SIPP.
3. Details on supports taken by you from the project.
4. Details on training provided by the project.
5. Details on utilization of project aids.
6. Details utilization, savings and employment status after taking the project aids
7. Details on empowerment and livelihood improvement by using the project aids.