

Mid-Term Evaluation on Caritas Integrated Plan on Rural Poverty Alleviation and Employment Creation

(Published in May, 1992)

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b) Objectives of the Evaluation

- i) To assess the impact on Integrated Plan of Caritas for Rural Poverty Alleviation and Employment Creation (CIPRPAEC);
- ii) To provide some directions for the removal of the constraints and barriers that affect on successful completion of the programme;
- iii) To give some insights to the planners and policy makers in making decision for undertaking similar type of programmes.

c) Executive summary

1. Introduction

Caritas was founded to support and assist to disaster victims through relief and rehabilitation programmes. However gradually more and more emphasis was laid on the development projects to bring about long lasting changes.

Caritas believes that people are the main resource of Bangladesh. Since people are resourceful, they are able to create resource for themselves. Thus, by education, training, organization and development of this resource, Caritas hopes to be a partner with the people in nation building. Caritas works for all the people irrespective of race, caste and creed. However, it has a particular orientation and option for the rural poor; the landless and marginal groups, disadvantaged youth and women.

- 1.1 'Poverty' as a major problem in Bangladesh, the government and the Non-Government Organizations (NGO) involved in poverty alleviation ventures. Caritas, a leading INGO in Bangladesh, has launched a five-year programme known as "Integrated Plan for Rural Poverty Alleviation and Employment Creation" as an attempt to the socio-economic upliftment of the rural poor. It has used the group approach as a strategy for the implementation of the programme at the village level.
- 1.2 Caritas has started its programme for poverty alleviation and employment creation since 1989. The present study is a mid-term evaluation to assess the performance of the programme.
- 1.3 For the study a total of 120 groups; 60 with male members and 60 with female members were randomly selected from six Upazilas of four regions. The leaders of the selected groups and three members from each of those groups were interviewed through a structured questionnaire. In addition, data were also collected from 120 non-beneficiaries and 30 relevant Upazila officials through discussions by using a guideline. The evaluation was undertaken and completed during the period December 1991 to May 1992.

2. Findings

- 2.1 Since 1989 a total of 7940 groups were formed having 155946 members in the whole programme. The members accumulated of Tk. 3,67,57,313.00 as savings. In all, 1565 training courses were organized and 2,70,353 participants were attended. Caritas undertook 1426 projects which created permanent employment for 3934 persons and temporary employment of 4,91,655 man days. Under development oriented components an amount of Tk. 57,21,57,942.00 was spent and 1256 permanent staff were employed.
- 2.2 Under service oriented components a total of Tk. 29,30,87,733.00 was spent and 860 permanent staff were employed. In addition, temporary employments of 630506 man days were created.

- 2.3 In four regions under the study 217 projects, at a total cost of Tk. 2,01,25,701.00 under RWP, were undertaken. These created employment of 235754 man days. The highest employment was created in Chittagong and the lowest in Rajshahi.
- 2.4 Under DEEDS in four regions, 4117 groups were formed with a membership of 131387 having a savings of Tk. 1,34,97,260.00. Rajshahi region had the highest number of group with the highest number of members. Dhaka region occupied the top position in accumulation of savings.
- 2.5 Under IGP, 545 projects were undertaken at the cost of Tk. 63,33,926.00 and the members earned a profit of Tk. 10,04,607.00. Dhaka region led in respect of undertaking projects, but Khulna region earned the highest amount of profit.
- 2.6 Under low-cost housing programme (IVSH), a total of 1641 houses were constructed at a total cost of Tk. 1,65,41,547.00 and employment of 60000 man days were created in four regions. The highest number of houses was constructed in Dhaka region and the highest number of employment with relatively less number of houses was created in Khulna region.
- 2.7 Caritas organised 196 training courses on tree plantation and horticulture development and imparted training for 7516 persons. The highest number of training courses were organised in Chittagong region and the lowest in Khulna.
- 2.8 Caritas supported 871 primary groups for fish cultivation in 126 ponds. A total of 202 tons of fish were produced and an income of Tk. 56,88,529.00 was earned by the groups. In all 288 training courses were organized on fish cultivation for 8007 participants. The highest number of ponds was found in Rajshahi region and the lowest in Chittagong.
- 2.9 Since 1989 Caritas supplied 2634 shallow hand tubewells, 186 deep set Tara pump tube wells and ring wells and 8340 water sealed latrines in four regions. This programme created temporary employment of 26791 mandays. Under Assistance to the Charitable Dispensaries/Clinics an amount of Tk. 24,69,189.00 was allocated to 58 charitable dispensaries/clinics for medicine in 4 regions.
- 2.10 Since 1989 in all 29 new feeder schools were set up at a cost of Tk 18,49,807.00 in four regions. The number of students enrolled was 4621 and 87 teachers were recruited. Dhaka had the highest number of schools with highest number of students. However, the cumulative number of feeder schools under 7 regions is 183 and total number of students is 48691.

- 2.11 Caritas supported 31 orphanages in four regions and spent an amount of Tk 57,32,950.00 in the form of grant for construction of orphanage dormitories, IGP and capitation grant for orphans and trainings were provided for staff/orphans development.
- 2.12 In four regions under Disaster Programme a total of 12551 low cost houses and 27 flood/cyclone shelters were constructed at a cost of Tk. 10,43,22,803.00 and Tk. 1,42,95,247.00 respectively. Besides, 259 projects worth Tk. 1,52,41,838.00 were taken up under Test Relief. In carrying out all these activities, an employment of 167299 man days was created.
- 2.13 Though Caritas started group formation from 1975, it began to work extensively since 1986. Formation and registration of the highest number of groups were done in 1987 and 1989 respectively. A total of 2465 members were enrolled in 120 groups and each having an average of 20 members. However, average membership of the female groups was slightly higher than the male group.
- 2.14 In selecting their leaders, the groups followed two methods which included election and selection. However, majority of the groups followed selection method. The highest number of leaders (26.39%) belonged to the 26-30 age group and almost all (98.6%) were found literate. A vast majority of the group leaders (76.39%) were landless. Moreover, majority belonged to the low income groups.
- 2.15 Groups followed three different schedules in holding their meetings; weekly, fortnightly and monthly. However, majority of the female groups held meetings on weekly basis. The overall attendance rate was 74% for male and 72% for female groups. As regards holding meeting a significant number of male and female groups (38.34%) were found to be irregular. The situation of female groups was worse than the male groups in this respect. The group leaders mentioned three reasons for this irregularity: (i) bad weather; (ii) temporary migration of members for outside work; and (iii) dependence of groups on field workers for writing meeting minutes.
- 2.16 Since 1989 in all 3457 visits were made by Caritas officials to the primary groups. On an average, Caritas officials paid about 10 visits in a year. Majority of the visits were made for providing advices on development activities.
- 2.17 Apex provided as many as eight types of services. The groups received major services from Apex on training and record keeping. Except a few majority of the group leaders had idea about the role of Apex.

- 2.18 In six Upazilas' male groups' accumulated resources worth of Tk. 15,07,000.00 and female group worth of Tk. 6,19,646.00. The maximum amount came from thrift savings in both cases.
- 2.19 At the group level Caritas introduced eight types of books and registers for maintenance of records and accounts. Almost all the groups maintained the books and registers properly. The group activities were internally audited on regular basis and there was no audit objection found.
- 2.20 In all, 2822 participants from 120 primary groups attended training courses on 20 different subjects organised by Caritas. Majority of the courses were of short duration ranging from 1-3 days to 12 days. All the group leaders stated that the trainings were useful for the group members in many ways.
- 2.21 To upgrade the health and sanitation status of the group members Caritas distributed 175 tube wells and 573 water sealed latrines among the 120 primary groups of the study area.
- 2.22 During the period under study in 6 Upazilas, 687 and 2406 students attended adult literacy and feeder school programme respectively. It was found to be a tremendous positive change in the educational status of the members in both male and female groups. On the one hand, the number of illiterate members was reduced from 617 to 155 and 791 to 223 for male and female groups respectively from pre-programme to during programme period. On the other hand, the number of literate members of both male and female was increased from 587 to 1049 and 470 to 1038 respectively from pre-programme to during programme period. The literacy programme also gave employment to 78 educated group members as teachers in the feeder schools.
- 2.23 The groups/members in the study areas undertook as many as 18 income generating activities. These activities created employment for 1878 group members and generated an income of Tk. 45,84,342.00. Among the income generating activities; petty business, cow, goat and poultry rearing were found common in six Upazilas. Petty business occupied the top position in respect of income generation and employment creation.
- 2.24 The majority of the group members were young in age. The highest concentration of both male and female members was found in the age group 26-30. The majority of the members joined the group during 1987-89. The members were mostly inspired by Caritas field workers to join the groups.

2.25 Literacy Programme introduced by Caritas showed positive results. Literacy rate increased by 61% and 51% for male and female members respectively.

2.26 There was positive change in frequency of taking daily meals by members of both male and female groups. However, the change was higher for male members than female members. The change was prominent in Baraigram, Paba and Mongla Upazilas. The members mentioned two reasons for this change i.e. increase in income and increase in awareness.

2.27 The trend was positive for employment creation and income generation in case of both male and female members. However, the performance of male members was better with respect to employment creation and income generation. Employment under main and subsidiary occupations taken together increased by 35.5% and 31.57% for male and female members respectively. Income from main and subsidiary occupations taken together increased by 59.62% for male members and 43.68% for female members. Of all the occupations, petty business was found dominant in respect of employment creation and income generation for members of both the sex. This confirms the group level findings.

The t-test results gave a significant difference (5%) in average employment of the family members and highly significant difference showed (1% level) in average annual income of the family. However, variations observed in the Upazilas under study.

2.28 There were some changes found in housing condition both in quantitative and qualitative terms. The number of houses during the period under study was increased by 17%. Moreover, the number of houses with thatched wall and roof declined on the one hand, and on the other, the number of houses with tin plate walls and roof and brick walls and roof were increased. The main reason for improvement in the housing condition was due to increased income of the group members.

2.29 There was a positive change in health condition of the group members. Compared to the Pre-Project situation, there was a reduction in the number of patients by 62.81%. As stated by the members the main reasons for the improvement in health condition was due to increased awareness of the members through training.

In case of sanitation there was a substantial change in the habits of the group members. Before the start of the project 39.45% of the members

used jungle/open spaces for defecating. This was reduced to 10.28% after joining to the groups. Again, the percentage of members using water sealed latrine rose from 5.83% to 35.55%.

Four sources of water for drinking and domestic purposes were identified. These were; tube wells, dug wells, ponds and river. Compared to pre-project period the usage of tube wells for both drinking and domestic purposes was increased significantly during the project period. The use of other sources was declined. The members expressed that increased awareness about health was the main reason for change in sources of water.

2.30 There was an increase in the adoption of family planning methods from pre to during project period. The increase in adoption of NFP was 5.33%, temporary methods used by 142% and permanent methods used by 16% of members. The members knew about the family planning programme through three sources; the government, Caritas and the government and Caritas. Majority of the members (50.83%) referred to "government" as the main source of information about family planning.

2.31 The savings of the members varied from Tk. 200.00 to Tk. 1800.00. However, the savings of the majority members (36.67%) were belonged to the range of Tk. 201-400. In six Upazilas male saved a total of Tk. 1,02,302.00 and the female members Tk. 78,833.00, the average savings being Tk. 568.35 and Tk. 437.96 for the male and female members respectively. Thus, the performance of the male members was better than the female members in respect of savings. Similar picture emerged from group level information on savings. Paba had the highest savings in case of male members and Baraigram had the highest in case of female members.

The members had taken up eight different activities with the help of loan taken from individual savings. Petty businesses were found to be prominent among all the activities undertaken by individual savings.

2.32 Caritas provided credit worth Tk. 2,49,900.00 and Tk. 2,74,330.00 for 92 male and 115 female members respectively. Both male and female members were engaged in nine activities. Majority of the male and female members carried out petty businesses which showed the highest amount of profit. More than 63% of the profit earned by male members and 33% profit was earned by female members from petty business.

The performance of male members was better than female members in terms of utilization of credit and making profit. Petty businesses were found to be the leading activity in creating employment and

generating income. The findings confirm the group level findings in the same area.

- 2.33 Caritas supplied seeds and saplings under its tree plantation programme. Before starting the project, the members had 3292 trees of different species. During the project the number of trees were increased up to 6242, an increment by 90%.
- 2.34 Caritas provided training on a wide range of subjects such as basics of leadership, accounts keeping, adult education, family planning, nursery development, pisciculture, bee keeping, management, development concepts, health education, poultry and livestock. In all, 454 members were given training (some attended more than one course). Majority of the members attended for basic and leadership trainings. The number of female participants was higher than the male participants.
- 2.35 The groups undertook 12 types of social work such as settlement of social conflicts, marriage without dowry, financial assistance to the poor, road mending and road side tree plantation and resistance against the repression of women.
- 2.36 In all 297 (82.5%) members reported that the meetings were held regularly. The rest of 63 (17.5%) members reported about irregularity in holding the meetings. They mentioned four reasons for irregularity: i) temporary migration for work outside; ii) bad weather; iii) absence of group leader; and iv) dependence on field worker for writing resolution. Irregularity was also found with member's attendance in the meetings. However, the rate of irregularity was higher for male members than female members.
- 2.37 The non-beneficiaries in the project areas were also found aware of the Caritas activities. They stated that Caritas activities gave rise to some benefits in the locality in the form of employment creation and income generation, development of road, communication, developing unity among the poor, creation of awareness, improvement in drinking water and sanitation. Majority of the non-beneficiaries also expressed their willingness to join the groups. In support of their views, they mentioned four reasons: (i) to take part in development activities; (ii) to get financial help and loan facilities; (iii) to gain practical knowledge about development activities; and (iv) to help the needy people.
- 2.38 The views of the non-beneficiaries, unwilling to join the programme also reflected a positive attitude towards the programme.

2.39 Caritas has some linkage with the officials of the government departments for taking clearance with respect to the planning and implementation of its projects and getting expert services from the concerned departments. The officials mentioned four areas of their involvement in respect of Caritas programme. They included training, supervision of development activities, planning and supply of inputs. All the officials, however, indicated about the absence of any permanent mechanism for ensuring their services to the Caritas programme.

d) Observations and Recommendations

- 3.1 The Caritas programme for poverty alleviation and employment creation showed positive sign in respect of employment creation and income generation. However, since the programme is at the formative stage this success can not be generalized. Caritas has built up necessary infrastructure for the implementation of the programme. But a strong commitment from both Caritas field workers and group members is needed for the sustenance of the project.
- 3.2 Group meeting is vital for the development of team spirit and smooth operation of different activities. For this, regularity in holding the meetings is imperative. However, it was observed some anomalies with regard to the group meetings: (i) Irregularity of many groups in holding meetings; (ii) poor attendance of members; (iii) dependence of the groups on field workers for writing resolutions and (iv) absence of uniform meeting schedules from Caritas.
- 3.3 The solution of all these problems needs more attention from Caritas. Firstly, number of visits made by field workers should be increased. Secondly, the members should be trained in writing the resolution. Thirdly, Caritas should introduce uniform meeting schedules for all the groups. In case of monthly meeting, time-span between two meetings seems to be too wide and in case of weekly meeting it is too short. In such a situation, provision for meeting fortnightly is suggested.
- 3.4 The group activities are audited internally. This needs to be verified by external auditors periodically.

At the Upazila level, there is no permanent institutional mechanism for ensuring cooperation and coordination between the government officials and Caritas field workers with respect to the implementation of

the programme. A coordination committee consisting of relevant Upazila officials and the Caritas field workers should be formed at the Upazila level.

- 3.5 Caritas encourages both joint and individual ventures for income generation. Joint ventures are relatively time consuming which the poor members can hardly afford to. Members are interested in quick return and they can accrue it as individual venture. As for instance, petty business was found to be the most profitable in respect of employment creation and income generation. Thus, Caritas should give priority on individual effort in case of advancing any credit for undertaking income generating activities.
- 3.6 Membership in some of the groups was given violating the Caritas requirements regarding land ceiling. This can create problem for the groups. The field workers as well as the groups should be careful about the intrusion of unwanted people in the group.
- 3.7 The group leaders are supposed to deposit the savings money in the bank. In few cases, cash in hand was found and the leaders could not provide any satisfactory explanation for it. This can lead to misunderstanding among the group members. The field workers should be cautious about it.
- 3.8 In some cases, conflict between the ex-leaders and the present leaders was observed in connection with taking over and handing over the charges. This created division among the group members resulting in irregularity of holding the meetings. Caritas field workers in collaboration with the group members can create pressure on the ex-leaders to accept the new leaders. Moreover, intervention from the government officials at the Upazila level is needed to resolve the problem.
- 3.9 The groups are considered as the main vehicle for executing the Caritas programme. This means that all development efforts are to be channeled through groups. But in some cases the management of the feeder school lies at the control of the rich people beyond the group. They can capitalise this opportunity to serve their vested interests. However, the philosophy of Caritas feeder school programme is to develop school going habit among the schooling aged children who had not attended schools due to economic hardship and parental unawareness. Hence the community responsibility and participation should be encouraged. Caritas should be strict in ensuring the participation of the groups in the management of the school.

- 3.10 MAWTS has a high potentiality for employment creation and income generation. More pockets of MAWTS can be set up in places of situational advantages.
- 3.11 Caritas has started expanding its programme to new areas. In doing so, its field workers have been withdrawn from the old sites and leaving the responsibility with the newly formed Apex without any concomitant development of its leader's competence. This withdrawal has already created vacuum in respect of supervision over the group activities. Field workers should be withdrawn only after the groups get a sound footing in running their activities by themselves.
- 3.12 Composition of the primary groups as seen in 120 villages under study and eight case studies clearly suggest that the Caritas programme is directed towards the benefit of all categories of people irrespective of caste and creed.

