



About this report

This brief summarises the main findings of the endline evaluation for the Gender-Inclusive Pathways Out of Poverty for Vulnerable Households in Cox's Bazar (GPOP) project, implemented by World Vision Bangladesh (2018-2024). The evaluation was conducted by an independent consulting firm, Helios Consultancy, from January to June 2024. This brief was prepared by Evidence Building Advisor Rivika Bisht and reviewed by Economic Empowerment Manager Ellie Wong from World Vision Australia (WVA). For more information, please contact Natasha Tamplin, WVA Country Impact Manager (natasha.tamplin@worldvision.com.au), Rivika Bisht (rivika.bisht@worldvision.com.au) or Yusuf Ali, World Vision Bangladesh Project Manager (md_yusuf_ali@wvi.org).

The Gender-Inclusive Pathways Out of Poverty for Vulnerable Households in Cox's Bazar (GPOP) project was supported by the Australian Government through the Australian NGO Cooperation Program (ANCP). The views expressed in this publication are the author's alone and are not necessarily the views of the Australian Government.

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Front cover photo: Forida's small chicken farm has helped more than double her monthly income. Her initial flock of nine chickens has expanded to 77.







Children play at one of the child-care corners established at a collection point through GPOP. The centres enable mothers to engage in income-generating activities while their children are cared for close by.

SUMMARY

Goal	To graduate ultra-poor households out of poverty in Ukhiya and Teknaf sub-districts in Cox's Bazar.
Timeframe	2018-2024
Location	US\$5.5 million

The Gender-Inclusive Pathways Out of Poverty for Vulnerable Households in Cox's Bazar (GPOP) project ran for six years in Cox's Bazar, one of Bangladesh's poorest areas with host communities surrounding the largest refugee camp in the world. The project piloted a gender-inclusive approach to the ultra-poor households model, with a focus on addressing the linkages between income, gender equality and child protection. By the end of the project, the following changes were observed¹ across all 2,880 participating households from baseline to endline households:

 72 percent of participating households successfully graduated out of poverty, meeting all 13 criteria set by World Vision Bangladesh.

- Income generation: Households' monthly income rose three times over the life of the project from US\$56 to \$161. Households with more than one income rose from 18.8 percent to 99.5 percent, improving resilience to shocks.
- By the project's end, over US\$1 million was earned collectively by producer groups. Most of the women worked on poultry and benefited from the project's activities on collective buying and selling.
- Food security: Families had more to eat nearly half of the households reported themselves as food secure, up from 30 percent.
- **Access to finance:** 98 percent of households were actively saving money to prepare for periods of lean income.
- **Women's access:** All 2,880 of the project's primary participants were women, with men and children within the family engaged as secondary participants.
- **Women's agency**: Women's decision making in family-run enterprises increased from 11 percent to 78 percent.
- Equitable systems: Supportive attitudes towards gender equality, like gender equitable food distribution, from 45 percent to 70 percent.

¹ Based on baseline and endline project evaluations completed by World Vision Bangladesh (2018-2024).

CONTEXT

Cox's Bazar lags behind other areas in Bangladesh in terms of poverty, education, infant and child mortality rates, water, sanitation and health. The area is also susceptible to natural disasters and climate-related shocks, which exacerbate challenges faced by families.

In 2017, approximately 850,000 Rohingya refugees fled across the border from Myanmar. This sudden influx posed significant challenges for host communities who were already grappling with poverty and distorted food markets linked to a large humanitarian presence. Refugees settled in camps, including those in the socio-economically deprived subdistricts of Ukhiya and Teknaf within Cox's Bazar.

Since this time, significant macroeconomic shocks have followed, including the COVID-19 pandemic, the war in Ukraine and soaring inflation. Their ripple effects intensified the vulnerability of ultra-poor households in the area.

Women-headed households living in this context are disproportionately affected by poverty, food insecurity and disasters, with women typically eating 'last and less'. Lowincome families face the impossible choice to marry off their

girls or allow their boys to work in hazardous conditions – both cutting short children's education. Even if mothers are opposed to this harsh reality, the prevailing gender norms in Bangladesh mean the decisions often lie solely in the hands of their husbands, fathers or fathers-in-law.²



Entrepreneur Shamsunnahar runs her own small chicken hatchery where other community members pay her to incubate their chicken eggs. Her monthly income has more than tripled through this venture.

PROJECT OVERVIEW

From 2018 to 2024, the Gender-Inclusive Pathways Out of Poverty for Vulnerable Households in Cox's Bazar (GPOP) project supported 2,880 households to break free or 'graduate' from poverty. At the start of the project, these families were living on less than US\$2 a day. The project was supported by the Australian Government through the Australian NGO Cooperation Program (ANCP) and private donations.

GPOP targeted ultra-poor households from host communities across eight unions³ in the Ukhiya and Teknaf sub-districts, or upazilas, in Cox's Bazar District, Bangladesh. Participating families were divided into two cohorts of 1,400 households. Women from male- and female-headed households were the primary participants, though some of the activities involved the entire family.

In 2018, the first cohort engaged in activities designed to boost household income and resilience. One year later, families from the second cohort began the same process. Activities were carefully timed over a 24-month period, providing extremely poor households with a pathway out of poverty through the Ultra-Poor Graduation approach. This approach supports households to meet 13 key milestones or criteria to 'graduate' them from ultra-poor status, focusing on increased family income, improved food security and nutrition, and better financial, social and gender inclusion.

While initially planned for five years, GPOP ran for an additional sixth year to strengthen the post-graduation work with households. Shortly after the mid-term project evaluation, two new approaches were applied to deepen GPOP's impact and sustainability for local communities, recognising the 24-month timeframe of the Ultra-Poor Graduation approach. These were inclusive Markets Systems Development (iMSD) and Mencare and are detailed further on page 3. During this time, the project also merged the 151 savings groups into eight women-led and government-registered community-based organisations, helping to formalise and sustain their activities for the long term.

² These trends were observed in GPOP Poverty and GESI Assessments undertaken in the design year.

³ The lowest administrative unit of local government of Bangladesh.

TECHNICAL APPROACHES

ULTRA-POOR GRADUATION

A 24-month, sequenced intervention strategy that transitions individuals from ultra-poverty to sustainable livelihoods. <u>Ultra-Poor Graduation</u> enhances household capacity and promotes positive engagement with the local economy and community. The approach is built on four pillars: social protection, livelihood promotion, financial inclusion and social empowerment. The GPOP project sough to pilot an innovative approach to Ultra-Poor Graduation by applying a gender inclusion lens and exploring the links between income, gender equality, child labour and child marriage. GPOP used 13 specific criteria (see Table 1) to determine successful graduation.

Nearly 400 million people around the world live in ultra-poverty. Though the extreme poor live on less than US\$1.90 per day, the ultra-poor are the lowest earning and most vulnerable subset of this population.⁴

INCLUSIVE MARKETS SYSTEMS DEVELOPMENT (IMSD)

World Vision's iMSD hybrid approach improves the way that markets function to better serve people living in poverty and marginalised groups through addressing root causes, while also strengthening their productive capacities to better participate and benefit from market systems. The approach works closely with market actors (include formal and informal private sector actors) to develop inclusive and resilient business models where women and men living in poverty are engaged as producers, employees and consumers. At the same time, households are engaged in interventions to improve their business skills, financial literacy and productivity and their capacities to link with markets. These activities promote greater inclusion while building families' resilience to economic and environmental shocks.

ECONOMIC EMPOWERMENT

GPOP promoted <u>World Vision's Women's Economic</u> <u>Empowerment approach</u>, which is a holistic approach comprising of four domains of empowerment: women's

Figure 1: World Vision's Ultra-Poor Graduation approach



economic advancement, access, agency and equitable systems. Women's Economic Empowerment was promoted through both mainstreamed and targeted initiatives, otherwise known as a 'twin-track' approach. Gender equality was mainstreamed in Outcomes 1, 2 and 3 to improve women's incomes and access to new economic opportunities, services and resources, and by developing value chains that benefit women and gender-inclusive business models. Meanwhile, Outcome 4 focused on women's agency and equitable systems – or positive social norms – by implementing targeted gender-transformative interventions that addressed unequal relations and harmful social norms.

MENCARE

MenCare engages men as change agents to address gender inequalities in parenting and at home. Developed by US-based NGO Equimundo (formerly Promundo), the model involves couple training over a 14-week period on issues related to gender equality, care work, financial decision-making and equitable distribution of food.

⁴ Brac. Overview: Ultra-Poor Graduation Programme, Bangladesh (2020): https://www.brac.net/program/wp-content/uploads/2020/02/UPG-Programme-Bangladesh-brief.pdf

PROJECT OUTCOMES

To help graduate ultra-poor households out of poverty, the project worked closely with participants to achieve four key outcomes:

OUTCOME 1: IMPROVED HOUSEHOLD INCOME AMONGST ULTRA-POOR HOUSEHOLDS

Households were supported to train in their choice of four enterprises with good opportunities for women: native chicken rearing, goat farming, vegetable cultivation and related micro businesses, such as small amenities shops or tea stalls.

GPOP provided a one-off productive asset transfer to kickstart these income-generation activities. Technical sessions followed, including information on how to select an enterprise, choose quality tools and equipment, disease management, collective marketing and disaster management. Connections were also established with relevant government officials and private sectors.

OUTCOME 2: IMPROVED HOUSEHOLD FOOD SECURITY AND NUTRITION OF ULTRA-POOR HOUSEHOLDS

To meet the immediate needs of families at the start of the project, cash support was provided. This allowed households to participate fully in training, without compromising the wellbeing of their families.

To boost their food security and nutrition, households were given nutritious seeds and taught to grow fruit and vegetables in small spaces at home. Sessions included training in vertical and keyhole home gardens. Households also received trees for fruit and timber. Awareness sessions on food, nutrition and hygiene sanitation also took place, taking into account the specific health considerations of women and girls, such as anaemia or iron deficiency.

OUTCOME 3: IMPROVED FINANCIAL INCLUSION FOR ULTRA-POOR HOUSEHOLDS

To empower households financially, all 2,880 participants joined savings groups. These groups collectively save small amounts of money on a regular basis to be invested into income-generating activities or to lend to one another when needs arise, such as a family member's illness, children's education and falling income due to droughts. After forming 151 groups, members took part in financial literacy sessions, which encouraged regular savings. Groups also worked to strengthen links with microfinance institutions for access to loans.

Meanwhile, gender-inclusive financial training helped couples work together to create joint financial goals and manage family income. In the last 18 months of the project, GPOP worked with all 151 savings groups to establish eight community-based organisations (CBOs). Each CBO was women-led and registered through local government.

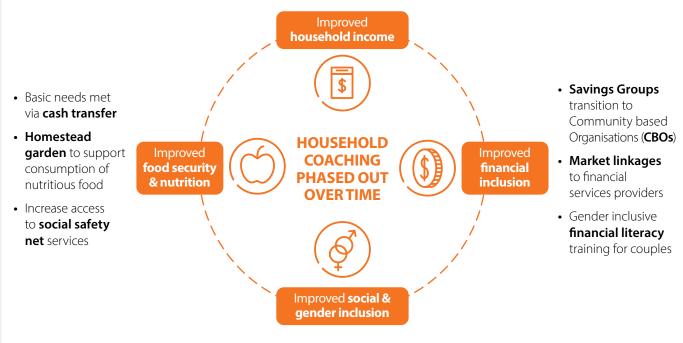
OUTCOME 4: IMPROVED SOCIAL EMPOWERMENT AND GENDER INCLUSION OF ULTRA-POOR HOUSEHOLDS

The project ran soft skills as well as financial workshops for women to boost confidence, communication, decision-making and leadership in economic endeavours. The project also provided life skills training, which covered gender equality, gender-based violence, women's and child rights and reproductive health. MenCare sessions for couples included interactive debates, role plays and other exercises that promoted women's decision making linked to income and nutrition and challenged harmful attitudes around women and girls eating last and less and that women cannot be as successful in business as men.

THEORY OF CHANGE

Figure 2: Project theory of change

- Income diversifivation via **productive assets** transfer & technical training (**goat, chicken, commercial vegetable and small business**)
- Improved market linkages via partnerships with private, public actors and producer groups
- · Disaster preparedness and early warning



- Increased gender equitable decision-making in households via the Mencare Model
- Challenge harmful and **replace harmful social norms** linked to gender equality, child marriage and labour
- Life and soft skills training on improving confidence, leadership as well as family planning

GPOP Graduation Criteria – structured around the 4 ultra-poor households pillars and 4 project outcomes.

Livelihoods	Social protection/food security	Financial inclusion	Social empowerment
 (1) At least two sources of income (2) Two productive assets that contributed to income generation (3) Knowledge of disaster risk reduction and preparedness 	 (4) Three meals per day for all members (5) Acceptable food consumption scores (6) Use of sanitary latrines and drinking water (7) Increased consumption of nutritious foods 	(8) Cash savings in saving accounts(9) Cash savings to cover lean period	 (10) No school drop out (11) No child marriage (12) Knowledge of family planning (13) Knowledge of gender equality and women's rights



Rujina (left) is an inclusive market service promoter, helping to facilitate links between producer groups, market dealers and wholesalers. She is delivering an order of animal feed during a producer group monthly meeting.

Key updates in 2021-22

To ensure households were supported well into the future, GPOP introduced an inclusive Market Systems Development approach in the project's fourth year (2021–22). As a result, 151 producer groups were created and trained in product marketing. Meanwhile, eight women-friendly marketplaces were established to address barriers that can make it difficult for women to participate in male dominated markets. At product collection points, eight child-friendly corners were established. These enabled busy mothers to participate in the collective selling of their goods while their young children were cared for.

The Celebrating Families project model was also adopted to strengthen work towards gender equality and social inclusion. Child forums were established to empower young voices and address children's unique needs, while new project roles were created to support people with disability within the community.

EVALUATION OVERVIEW

OBJECTIVES

World Vision Bangladesh commissioned an independent research consulting firm, Helios Consultancy, to perform an endline evaluation of the project in 2024.

The evaluation's main objectives were:

- 1. To assess project achievement
- 2. To document key lessons
- 3. To inform future programming

The evaluation also aimed to report on progress against priority cross-cutting themes of gender, disability, environmental stewardship and climate action (ESCA) and protection.

METHODOLOGY

The evaluation used a mixed-methods approach, combining primary data collection and secondary data review of essential project documents. Primary quantitative data was collected from January to February in 2024 from 1,440 women, who participated in the interviews and focus group discussions. These women were evenly selected from cohort one and cohort two.

Data was collected from 328 men, who were husbands of participating women and randomly selected for data collection. Interviews were also held with households with disabilities and women-headed households, as well as enterprise stakeholders, service providers and project staff.

Data from the project's baseline census, which used Washington Group Short Set Questions, helped identify people with disability among direct participants and household members. This approach allowed for disaggregation of results for households with and without people with disability.

Secondary data, such as savings, asset values and women's leadership roles, were extracted from field and monitoring reports across the project's lifecycle, contributing to 17 key indicators in this evaluation.



Dedicated women-friendly spaces at local markets empower women to safely sell their products in a male-dominated market system and benefit from reduced tolls and taxes.

LIMITATIONS

- The endline evaluation's sample size was smaller than at baseline due to limited budget. As a result, panel analysis of data was not conducted as originally intended.
- Due to the absence of a specialised enumerator, it was not possible to interview respondents with hearing and speaking impairments. As a result, interviews were conducted with other household members from households with these disabilities.
- Data collection for calculating the profitability of household enterprises (such as chicken and goat-rearing) was restricted to only two or three samples due to time and resource constraints. Unfortunately, this small sample size was insufficient to conduct deeper analysis.

FINDINGS

The evaluation found that the project successively achieved its goal to 'graduate' participating households.

POVERTY REDUCTION

The GPOP project assessed poverty reduction using the poverty probability index (PPI). Initially, households had a 92 percent probability of living below the US\$2-a-day poverty line. Overall, this probability decreased by 12 percent, with a 15 percent reduction among cohort one households and 10 percent among cohort two households. The shift from daily wage labour to small-scale chicken and goat farming businesses contributed to this improvement.

GRADUATION OUT OF POVERTY

A remarkable 72 percent of households met all 13 criteria set by World Vision Bangladesh to mark their 'graduation' out of poverty (see Table 1). At least 93 percent of households met 12 criteria, 98 percent met 11 criteria and all households met at least nine criteria. The overall proportion of graduated

households remained largely unchanged from midline to endline. By the end of the project, 67 percent of households with people with disability met all the graduation criteria.

Once the project finished, nearly all households had at least two income sources and were maintaining kitchen gardens or trees for fruit and timber. Most households also owned productive assets and were saving through the women-led community-based organisations. Chicken and goat rearing were reliable income sources for families. After graduation, vegetable growing increased.

Challenges faced by non-graduating households included rising living costs, family emergencies (such as death of a family member) and limited access to drinking water in hilly areas. Although children were attending school for 95 percent of households, children with disability faced greater challenges in terms of attendance. Most households that included children with disability reported they were not attending school.

Table 1: Ultra-poor households meeting graduation criteria

	Graduation criteria	% of households Number
1	Three meals eaten by household members with full stomach over the last 24 hours	95.7% (1,378)
2	Meat/fish/egg/milk eaten by all household members over the last seven days	95.0% (1,361)
3	Use of an improved sanitary toilet and safe drinking water	96.0% (1,376)
4	A kitchen garden or at least four fruit or timber trees	99.0% (1,422)
5	At least two sources of income	99.5% (1,433)
6	At least two productive assets	99.0% (1,432)
7	Women have cyclone preparedness knowledge (at least two correct answers)	93.0% (1,336)
8	Cash savings	98.1% (1,412)
9	Cash savings for lean periods	98.8% (1,423)
10	No instances of school-aged children dropping out for eligible households (for children aged 6 to 11)	94.9% (854)
11	No instances of child marriage	97.3% (1,401)
12	Knowledge of family planning for eligible household members	60.9% (877)
13	Knowledge of gender equality and women's right for partnered household members	64.6% (930)
	Percentage of households meeting all graduation criteria	72.2% (1,040)

The evaluation also measured the project's impact against its three planned outcomes.

OUTCOME 1: IMPROVED HOUSEHOLD INCOME OF ULTRA-POOR HOUSEHOLDS

At the end of the project, on average, the monthly income of participating households grew over three times thanks to multiple enterprises. The average monthly income was US\$56 at the start of the project. By the end of the project, this had

jumped to US\$161. Households with at least two sources of income soared from 18.8 percent at the start of the project to 99.5 percent at the end.

HOUSEHOLD ENTERPRISES

Chicken rearing was the most widely adopted enterprise among participating households. Native chicken was selected because it could be undertaken close to home, was in market demand and had growth potential. Small businesses yielded

the highest profits (US\$1,809 per year) while egg-hatching businesses recorded the lowest (US\$74 per year). The project supported the establishment of 32 egg hatcheries, 64 livestock vaccinators and 20 inclusive market service promoters (iMSPs), which helped to facilitate links between producer groups, market dealers and wholesalers. These enterprises collectively generated an additional US\$19,525 by December 2023. Challenges included technical knowledge gaps for hatching businesses and a lack of spare parts, as well as incubator repair.

COLLECTIVE GROWTH

Approximately 80 percent of households were engaged in collective selling of chickens, goats or vegetables, as well as collective buying of inputs (such as animal feed and vaccines). The total value of collective sales and purchases reached US\$1,069,887 and US\$338,309 from project's introduction of the iMSD approach in its fourth year to December 2023. The remaining households were members of 151 community-based producer groups.

During one focus group discussion, a graduated women explained that "we are happy to rear chicken and goat as these are giving income and we are able to save money". Training provided by the savings groups also motivated households to plan for the future. According to one focus group, a community-based organisation received just over six percent in interest over three months from 800,000 Bangladeshi taka (US\$6,807). This motivated participants to save regularly.

WOMEN'S MANAGEABLE WORKLOAD

By the end of the project, 34 percent of households were using improved cook stove technology. This represented a drop from 57 percent at mid-term, attributed to rising gas cylinder prices and reduced subsidies, including those provided by NGOs during the COVID-19 crisis. Gas stoves can save women an average of 29.2 hours a month due to reduced firewood preparation time. With less time spent in front of the stove, women are free to participate more in household enterprises.

HOUSEHOLD RESILIENCE

Households stayed afloat during challenging times by selling enterprise assets such as chickens or goats. Of the 293 households who reported experiencing a shock in the last year, 38 percent adopted negative coping strategies, such as sending children to work or taking high-risk jobs. However, 27 percent used at least one positive coping strategy such as accessing a loan through a microfinance institution, accessing their savings or selling some of their livestock. This is slight decline from the project's midline evaluation, where 39 percent used at least one positive coping strategy and 32 percent used negative coping mechanisms. However, the ability to rely on selling livestock partially improved from 19 to 24 percent.

While annual savings in community-based organisations averaged roughly US\$18.55 per household, these were insufficient to fully manage shocks. Over time, increased savings could enhance the role of these organisations in supporting households during crises and improve their resilience.

OUTCOME 2: IMPROVED FOOD SECURITY AND NUTRITION OF ULTRA-POOR HOUSEHOLDS

HOUSEHOLD FOOD SECURITY AND DIVERSITY

According to the Household Hunger Scale (HHS), food security among households has significantly improved. Food security among households increased from 30 percent at the beginning of the project to 50 percent at endline. Despite efforts such as kitchen gardens, skills training and increased incomes, food security declined after the mid-term evaluation. This was largely due to the increased cost of living and withdrawal of NGO support after the COVID-19 and Rohingya refugee crises.

Overall, household food diversity increased as well. Households were eating 6.1 out of 12 food groups by the end of the project, up from 3.7. However, as with food security, the diversity of food groups decreased from the middle of the project.

HYGIENE AND SANITATION

Sanitation facilities have significantly improved, with the percentage of households with proper sanitation increasing from 43 percent at the beginning of the project to 96 percent. Similarly, safe drinking water sources also saw improvement, rising from 87 to 99 percent.

Despite progress, almost three percent of households continued to practice open defecation, use hanging toilets or rely on unhygienic pit latrines. This behaviour persisted due to financial constraints and ongoing traditional practices. Hilly areas posed constraints for improving household water supplies.

ACCESS TO BASIC PUBLIC SERVICES

The Government of Bangladesh provides various support services to enhance food security for rural farmers. After connecting households with these government offices, 98 percent of households now benefit from available services, up from 46 percent at baseline. These services have positively impacted vegetable, chicken and goat production.

OUTCOME 3: IMPROVED FINANCIAL INCLUSION FOR ULTRA-POOR HOUSEHOLDS

SAVINGS BEHAVIOUR

To make it easier for families to save and invest in their enterprises, the project helped all 2,880 households form 151 Savings for Transformation groups. To sustain saving behaviours and improve access to affordable loans, these groups were transformed into eight women-led, government-registered community-based organisations in the final year of the project. On average, each household saved \$18.60 annually through their organisation. Additionally, every household reported having an active savings account.

BORROWING TRENDS

Among the 1,440 households interviewed at the end of the project, 208 had ongoing loans. These loans were used for various purposes, including health treatment, small businesses, purchasing vehicles (such as three-wheeled rickshaws) and sending family members abroad for skilled labour. Notably, 45

percent of loans came from desirable sources, with 25 percent from microfinance institutes and 17 percent from banks. However, some households took loans for non-productive purposes, such as smartphones or weddings.

EMPOWERING WOMEN

Significant progress was made in women's decision-making regarding savings and borrowing with nearly 96 percent of women reporting saving or borrowing in the last 12 months at the end of the project. Improved financial literacy and incomes contributed to these positive changes. Women now save more, targeting savings at microfinance institutions, community-based organisations and cooperatives.

While progress was observed in financial literacy among approximately half of the women, certain factors influenced outcomes. Lower education levels and older age were significantly correlated with slower progress in financial literacy. Despite these challenges, overall decision-making and financial empowerment among women have improved.



A male buyer is collecting a goat he has purchased from one of GPOP's community-based organisations.

OUTCOME 4: IMPROVED SOCIAL EMPOWERMENT AND GENDER INCLUSION OF ULTRA-POOR HOUSEHOLDS

EQUITABLE DECISION MAKING

By the end of the project, couples were making more joint decisions at home and at work. At home, joint decision making jumped from five percent at the beginning of the project to 81 percent. Women's involvement in decisions around family-run enterprises also increased from 11 to 78 percent.

Decision-making power also improved significantly for single women. While nearly 49 percent of project participants came from women-headed households, decision-making power does not always reside with these women. Often, social norms afford that power to other male members in the household or family. At the start of the project, women's decision-making power in female-headed households was at six to 13 percent for domestic and economic activities respectively. By the end of the project, equitable decision-making rose to 51 percent. However, 49 percent of these women still face low or medium decision-making power due to attitudes of other men and in-laws.

CHANGING SOCIAL NORMS

By the end of the project, 75 percent of women and men participants were expressing more positive attitudes toward gender equality, such as supporting girls' education or women working outside of their homes, up from 45 percent at baseline. These results link to the aforementioned role of women as economic actors, women's decision-making, and manageable paid and unpaid work. These changes empower women as businesspeople and active contributors to family decisions.

"Previously, my husband didn't give much value to my opinions. However, since he underwent MenCare training, he has transformed. Now, I can actively contribute to family decision making. I am immensely proud of my husband's positive change."

- Female GPOP participant



Adopting climate-smart agricultural practices, including mulching and keyhole gardening, has helped GPOP participants boost their crop yields and resilience.

SUSTAINABILITY

STRENGTHENED MARKET SYSTEMS

The GPOP project strategically introduced an inclusive Markets System Development (iMSD) approach to ensure project outcomes last well into the future. By creating a more accessible market environment, household enterprises have the support and demand they need to flourish.

Local market actors are actively supporting this growth. Numerous volunteers, driven by minimal incentives, supported community-based organisations by collecting savings and loan instalments and managing product collection points at markets. These local collection points also supported project participants with child-friendly corners, lower sales tax and reduced transportation costs.

"I sold 25 kilograms of native chicken at collection point. The buyers, who were traders, paid in cash and used a digital weighing scale. This method differs from the weighing process in other [...] collection point[s] like [at the] markets of Teknaf Bazaar, which we find unreliable."

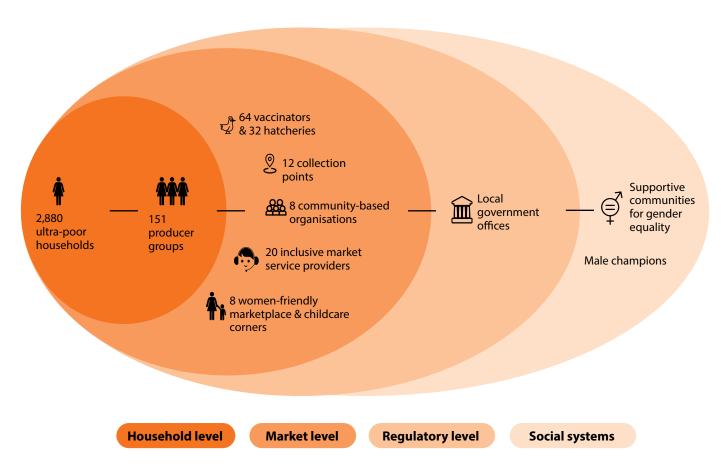
Female GPOP participant, Teknaf

Despite a year of operation, community-based organisations (CBOs) require additional support over the next two to three years to reach maturity. Challenges include establishing management committees' governance and handling documentation, government audits, loan disbursement and collections, as well as managing conflicts among members.

However, local government demonstrated an interest in supporting the CBOs by providing office space and establishing collection points. Furthermore, the women behind the organisations demonstrated remarkable commitment and enthusiasm, contributing to their overall success.

STRENGTHENED SOCIAL SYSTEMS

In addition to the commercial incentives for change, the GPOP project strategically focused on creating supportive enabling environments for women to thrive within their households and communities. This was in response to evidence that women beneficiaries were at risk of losing control over productive assets or returning to unpaid care work once the project ended, due to inequitable gender relations and social norms. Promoting men as allies of women's economic empowerment within families and the broader community was a driver for sustainability.



DISABILITY INCLUSION AND ENVIRONMENT

DISABILITY INCLUSION

Overall, 31 women with disability were supported to participate in project-run enterprises. Another 260 people with disability were indirectly involved as members of participating households.

People with disability were identified by the project using Washington Group questions.⁵ They were also supported through awareness-raising workshops around accessing government support. Health screenings were held in collaboration with local health complexes while community advocates were employed to support people with disability within participating households. Local elected bodies actively participated in this engagement process.

As a result of these efforts, 20 people with disability, including three children, were registered with the government to access to social safety net allowances.

ENVIRONMENTAL SUSTAINABILITY AND CLIMATE ACTION

Environmental impact was considered throughout the GPOP project. Before the start of the project, rapid environmental risk screening occurred. During implementation, environmentally friendly practices that boosted productivity and nutritional security were promoted. These included planting trees and using compost for fertiliser. Households are now better equipped to identify cyclone warnings, implement disaster mitigation practices and cope with environmental challenges.



Women GPOP participants attend a local market to sell their goats and chickens. Profits are used for reinvesting and paying for the daily needs of their families.

Washington Group on Disability Statistics. WG Short Set on Functioning (WG-SS). https://www.washingtongroup-disability.com/question-sets/wg-short-set-on-functioning-wg-ss/

CONCLUSION

Overall, the project's achievement is significant, especially for outcomes one and three. Households are earning more money and are better prepared for the future through the Ultra-Poor Graduation approach. Access to savings and loans has increased thanks to community-based organisations, which have significantly shifted household financial behaviour.

Despite progress, reliance on relatives for financing persists, and many households graduating from extreme poverty remain vulnerable.

The achievements of outcome two and outcome four are satisfactory with a few remaining challenges. While food diversity and sanitation facilities have improved, food security is still concerning due to recent price surges. And while the graduation approach empowered women financially, half of

the men involved failed to support gender equality. While there were improvements in joint decision making, only half of the women heads-of-household hold decision-making power. Many women continue to face pressure to stay at home.

"[W]e now require additional funds to expand our business and fulfill our dreams. The CBO has motivated us to increase our savings. Previously, our focus on savings was primarily aimed at mitigating difficult situations but now we are saving to get earning or investing money from the savings."

Focus group discussion with graduated men and women



Graduates – predominantly women – attend a celebration in June 2023 of their graduation out of ultra-poor status.

RECOMMENDATIONS

FOR VULNERABLE HOUSEHOLDS

- Consider organising special coaching sessions to address challenges facing non-graduated households. Additionally, provide targeted support based on geographical context, such as ensuring access to drinking water for households in hilly areas.
- To address the specific needs of people with disability, conduct a study before the start of the project to focus on their requirements. Identify enterprises that are disabilityfriendly and provide extended support.
- While households are earning more, their incomes are still not enough to handle disasters. To address this, CBOs could provide assistance during emergencies by allowing households to withdraw funds from their savings.

GENDER AND SOCIAL NORMS CHANGE

- Soft-skills sessions for women could include time for oper discussions, where women take turns leading sessions.
 Organising social events where women participate in management and operations would help develop their skills further
- Some religious leaders acted as roadblocks rather than
 positive influencers. More work is needed to shift the
 mindsets of religious leaders so they can become positive
 allies for gender equality.

STRENGTHENING SUSTAINABILITY

- Exploring future funding opportunities is essential for sustaining CBOs. Alternatively, World Vision Bangladesh could provide some capacity-building support. Clear sustainability guidelines, including loan distribution, recovery mechanisms and independent audits, are recommended before project support ends.
- Understanding technical aspects of egg hatchery operations remains challenging. Hatchery owners may benefit from additional technical support. Collaborating with the Upazila Livestock Offices, which is launching a hatchery project, could provide essential assistance, including spare parts and technician development.



Chingkume scaled up her enterprise after being provided with some chickens and goats through GPOP. She uses her earnings to cover her children's education costs and save for the future.

CHINGKUME'S STORY

From ultra-poor to community mentor

"I am an example for all other women that it is possible to manage the household chores and farming at the same time [and] to generate some good income for the family," says Chingkume, a successful entrepreneur and mother of three in Cox's Bazar.

Until recently, Chingkume struggled to make ends meet on the limited income of her husband, who worked as a day labourer. Ensuring the daily needs of her three children was difficult. The couple especially struggled to support their daughter, who has a speech disorder and intellectual disability.

To address these challenges, Chingkume enrolled in the GPOP project. First, Chingkume was supported to cover her family's basic needs. Relieved of financial stress, she was free to take part in project training. After studying chicken and goat farming, she received chickens and goats to kickstart her enterprise. She was also supported with fruit and vegetable seeds and saplings, which helped meet her family's nutritional needs while growing their income. She joined a savings group and was supported with financial training to help build resilience.

"There was a time when I could not let my children go to school because we could not afford it," reflects Chingkume. "Now I save money for the future from my very own income and spend it on my children's education."



Women members of one of the community-based organisations formed through GPOP are standing in front of their group action plans.

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