



Quantitative Outcome Assessment- Deep Haor and Remote Char Livelihood Recovery Assistance

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Special Acknowledgement- SHOUHARDO III M&E unit who conducted the fieldwork and data entry for this assessment.

This report is made public with support from the U.S. Agency for International Development (USAID). The author's views in this publication do not necessarily reflect the views of CARE Bangladesh, USAID or the Government of the United States of America.



List of Acronyms

BP	: Business Plan
CG	: Community Group
DHRC	: Deep Haor and Remote Char
FO-MEL	: Field Officer, Monitoring Evaluation and Learning
GoB	: Government of Bangladesh
IGA	: Income Generating Activities
LRA	: Livelihood Recovery Assistance
LSP	: Local Service Provider
M&E	: Monitoring & Evaluation
MTE	: Mid-Term Evaluation
RFSA	: Resilience Food Security Activity
SHOUHARDO	: Strengthening Household Ability to Respond to Development Opportunities
VSLA	: Village Savings and Loan Association



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1 Introduction

Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO) III is a Resilience Food Security Activity (RFSA) funded by the United States Government, with complementary funding from the Government of Bangladesh (GoB). Initially, SHOUHARDO III was a five-year program for improved gender-equitable food and nutrition security and resilience for vulnerable people living in the Deep Haor and Remote Char (DHRC) regions in the northern part of Bangladesh. In 2020, the program received another two years of extension to focus on two areas: (1) testing, identifying, and promoting service provision models by public, private, and community-based organizations and service providers; and (2) mobilizing communities to engage with these local service providers (LSPs) to ensure a sustained benefit.

The SHOUHARDO III program is implemented in 947 villages of 115 unions, 23 upazilas, and eight districts, covering a total of 168,521 poor and extreme poor (PEP) households. In 2018, the program conducted a Mid-Term Evaluation (MTE) to formulate recommendations for the program to increase effectiveness in achieving sustainable impacts and efficiency in resource utilization.

The MTE recommended¹ for the program to develop a livelihoods strategy for the Deep Haor regions that is tailored to its context, especially during the lean period in the summer. The MTE also stated that in both Char and Haor regions, there are certain common phenomena, such as annual natural disasters, relatively mobile populations who migrate seasonally to find work, and limited income sources and opportunities. Life changes dramatically during the monsoon season, especially in the Deep Haor, where there are no farming opportunities, as the land is inundated, and homestead production is scaled back due to very limited production area around the houses. Based on the statement and MTE recommendations, the program developed a livelihoods strategy² in 2021 that was tailored to the contexts of the Deep Haor and a few remote Char regions, to promote diversified income for men, women, and youth based on market needs and available resources.

At the beginning of the intervention, the program defined DHRC areas and selected participants using the program-defined criteria. After participants in these areas selected a viable trade to begin, the program required the creation of a business plan (BP). Based on what participants outlined in their BPs, the program provided skills training before the financial support. The total amount of financial support amounted to BDT 8,400 (USD \$79) that was divided into two installments. The intervention was implemented in 245 villages in 37 unions in 10 upazilas in seven districts, covering 17,086 PEP participants.

¹ SHOUHARDO III MTE Report

² Livelihood Strategy for the Poor and Extreme Poor Women and Men Living in the Deep Haor and Remote Char



The DHRC-LRA intervention ended in December 2021. Six months after its completion, the program conducted an assessment to understand the impacts of the intervention focusing on participants' livelihood changes and resilience capacity of households.

2 Objective

This survey intends to assess the quantitative results and impacts of the DHRC-LRA intervention in the lives and livelihoods of SHOUHARDOIII program participants. The ultimate purpose of this assessment was to measure how efficiently the participants are using the cash grants, how effectively the BP and training helped promote their business, and to what extent the resilience capacity of households has improved to cope with shocks.

The specific objectives of the assessment were:

- Evaluate the utilization of cash support, i.e., to what extent the participants are engaged in their planned business after receiving the cash support.
- Assess whether the intervention impacted household income earnings, i.e., if income, number of income sources, and employment improved after the intervention.
- To what extent has the capacity of participants increased to access the market and receive services from LSPs to promote business and profit maximization.
- Examine whether the intervention improved household resilience to mitigate shocks and manage the lean period.
- To what extent were the women empowerment issues achieved by the intervention, i.e., improving mobility, decision-making, and meaningful engagement in Income-Generating Activities (IGAs) for women and girls.

3 Methodology

3.1 Survey Design

The LRA assessment was completed through a quantitative assessment. A structured questionnaire was developed, based on the objectives of the LRA impact survey. Technical leads and senior management team members were involved to finalize the questionnaire for this assessment.

3.2 Sampling Frame

The DHRC-LRA intervention supported 17,086 participants to begin a business in DHRC areas. The program engaged 13,620 participants in on-farm business, 3,396 in non-farm business, and 70 in wage employment. The assessment looks at 17,016 participants (on-farm and non-farm) as a sampling frame who received the first installment at least six



months before the assessment period. Accordingly, the sample participants were randomly selected for this survey data collection.

3.3 Estimation of Sample Size

The sample size was estimated from the selected sampling frames. Below is the sample size estimation formula that was used to calculate sample sizes for the assessment.

Sample size estimation formula for LRA impact assessment:

$$n = \frac{z_{\alpha}^2 \times p(1-p)}{\epsilon^2}$$

Where,

Z_{α} = is the critical value for normal probability distribution at 95% confidence level = 1.96

P = Proportion of population with desired attribute

ϵ = Maximum desired sampling error (margin of error) = 8% = 0.08

A two-stage random sampling procedure was applied, where the sample villages were selected in the first stage and participants from the sample villages were selected in the second stage. The villages were selected using the Probability Proportional to the Size (PPS) method. Survey participants were chosen using the random sampling from a list of participants in the selected villages. Moreover, a 5% non-response was also considered to calculate the final sample size.

Sampling frame	Total Participants	Targeted size*	Sample	Actual Achievement
LRA Participant	17,086	318		313

* Consider design effect = 2

Noting that due to severe flooding in the Haor region at the end of the field work, the study team could not reach some of the sample participants (5 participants).

3.4 Survey Questionnaire

A structured questionnaire was developed based on the objectives of the LRA impact survey. The Monitoring and Evaluation (M&E) team developed the survey questionnaire through consultation with technical leads and senior management. The questionnaire³ consisted of the following sections, developed in alignment with the study objectives.

Section	Section Head
Section A	Identification of the Sample
Section B	Demographic Information of the participant
Section C	Utilization of Cash Support
Section D	Current Business Status and Employment Opportunities
Section E	Diversified Earning Sources, Market Linkage and Mitigate Lean Period
Section F	Shock Recovery Capacity
Section G	Women Empowerment
Section H	Business Plan and Training
Section I	Future Planning about the Business

The questionnaire was tested at the field to make sure that the questions were well-articulated and did not skip any instructions, wording, or sequencing of questions.

3.5 Survey Team Orientation

The M&E team conducted an orientation on the data collection process with the survey team. This was a day-long online training to train the M&E team members before moving forward with the data collection. The training helped to ensure the capacity of staff to ask questions in a non-leading way, probe during the discussion, and triangulate the information gathered. During the time of data collection, technical leads provided backup support to study enumerators.

3.6 Data Management and Analysis

The data was collected through smartphones in offline mode through online platform i.e., System for Tracking Results and Evidence for Adaptive Management⁴ (STREAM). The data was regularly synched in the central server. After data collection, the data was converted into a Statistical Package for Social Science (SPSS) database for data management and analysis. There were 23 Monitoring and Evaluation Field Officers (FO-

³ DHRC LRA Outcome Assessment Survey Questionnaire attached in Annex A

⁴ [STREAM – System for Tracking Results and Evidence for Adaptive Management](#)

MEL) involved in the data collection process. The team was supervised by the Senior Officer – MEL, responsible for monitoring data collection and control for quality. Additionally, senior team members from the SHOUHARDO III M&E team remotely monitored data consistency throughout the data collection process.

4 Findings

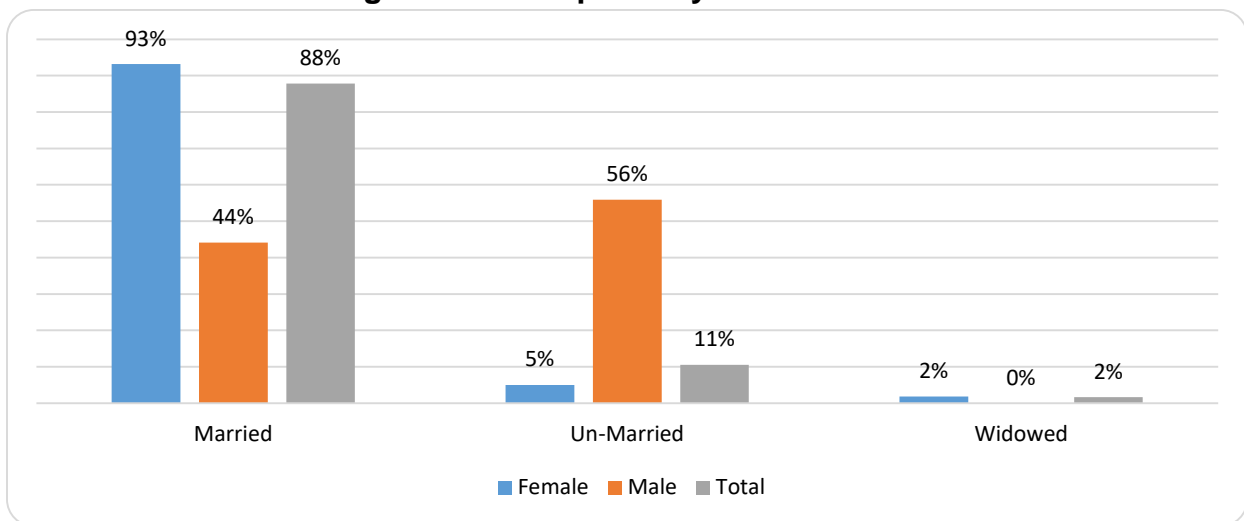
The study team organized survey findings into four content areas: (1) Characteristics of the study participants; (2) Cash utilization and Income generation; (3) Household's resilience capacity; (4) Women's empowerment.

4.1 Characteristics of the study participants

4.1.1 Participants' Gender, Age, and Marital Status

Among the randomly selected respondents, about 89% (279 out of 313) were female, as the program prioritized giving the LRA support to female participants. The data shows that the average age of the participants was 33 years. Most of the participants were found married (87.9%), followed by unmarried (10.5%) and widowed (1.6%). Among the studied female participants, most (93%) were married and 5% were unmarried. It was furthermore observed that among the married women, 51% were adult females

Figure 1: Participants by Marital Status



(excluding young mothers and new brides), 46% were young mothers, and only 3% were new brides. The livelihood intervention prioritized young mothers and new brides during participant selection. This survey strongly supports the benefit of selecting young mothers and new brides as participants. In contrast, more than half of the male respondents (56% - 19 out of 34) were unmarried.

4.1.2 Educational Status

Regarding the educational attainment of the participants, almost one third of participants were illiterate, 43% of respondents had completed education class 1 to class 5, and only 7% respondents had completed their education for class 9 and above.

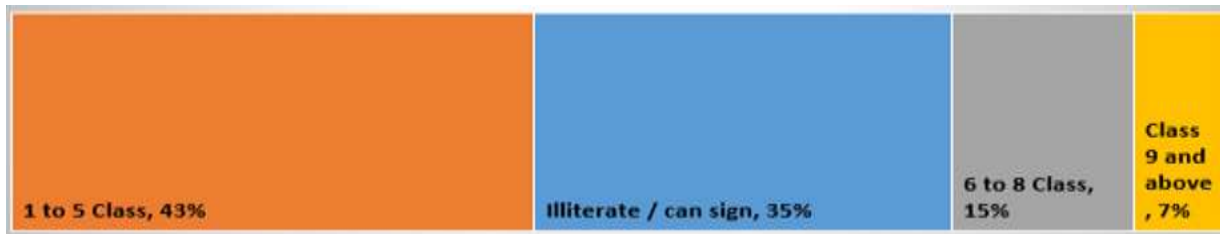


Figure 2: Educational attainment of the participants

4.1.3 Community Group Engagement

SHOUHARDO III established different types of Community Groups (CG), including Village Development Committees (VDC), age- and sex-specific CGs and Village Savings and Loan Associations (VSLA). Around 89% of the respondents reported involvement in a CG, of which 52% were in two or more CGs, and 37% were in only one CG.

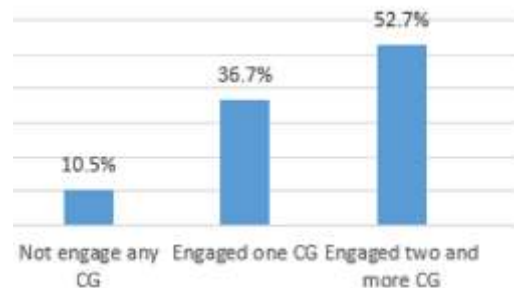


Figure 3: Community Group Engagement

4.2 Cash Utilization and Income Generation

4.2.1 Commencement of business as per Business Plan

This survey revealed that around 92% of surveyed participants started their business as per their chosen trade. Around 4.8% of participants invested money in other businesses different than their planned business, and 2.9% of participants (9 out of 313) did not start any business. Out of the participants who started their planned business (both on-farm and non-farm), it was observed that on-farm participants comparatively advanced in starting business compared to non-farm participants (97% for on-farm and 87% for non-farm).

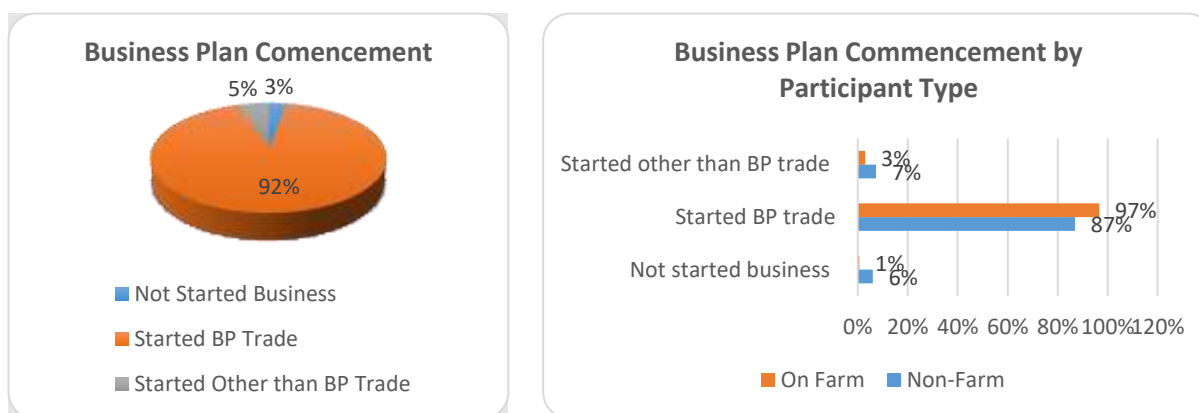


Figure 4: Business Plan Commencement

There were various reasons that certain participants changed their planned business and invested the money in another trade, including not having enough money to start their planned business, low market demand of the planned business, or no interest in the planned business. This rate was found higher among participants who selected a non-farm trade in the BP. Around two-thirds of the participants changed their planned trade of their own decision, and the rest, one-third, changed the trade based on the decision from a male household member (husband or other male members). The rate of not starting any business was also found higher among the non-farm participants.

Income diversification was a major objective of the DHRC-LRA intervention, as it is considered one of the most important strategies for raising income and reducing poverty. The study found that the diversification of households' income sources and engagement with income were both increased after the LRA intervention. The average number of household income sources increased from 2.2 to 2.6, compared to before engagement in a LRA business. This assessment revealed that 53% of respondents continued to operate the same business they had before the LRA intervention, meaning there was only a small increment of increased income sources. However, the average family member's engagement in IGAs increased from 1.05 to 1.14. Among the participants who had continued their same business, about 73% spent the LRA cash to expand their business, 48% purchased goods or materials, and very few participants (12%) used the cash for shop decorations.

4.2.2 Income status

Most of the survey participants reported that they earned income from their business. The study found that participants earned about BDT 4,539 (USD \$3) from their businesses last month where monthly income was found higher income among the non-farm participants than that of on-farm. It also found that male participants earned more than their female counterparts, with an average income of BDT 6,100 (USD \$58) for males and BDT 4,253 (USD \$40) for females.

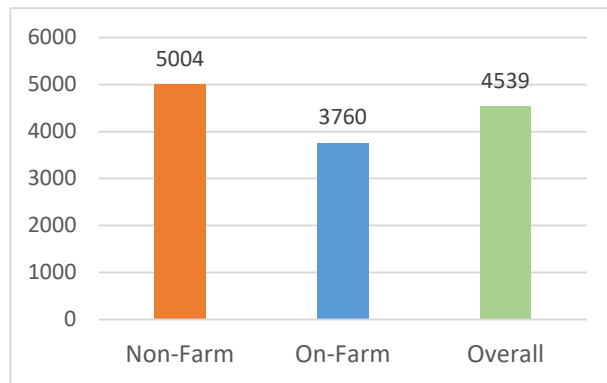


Figure 5. Average earning in the last month by trade

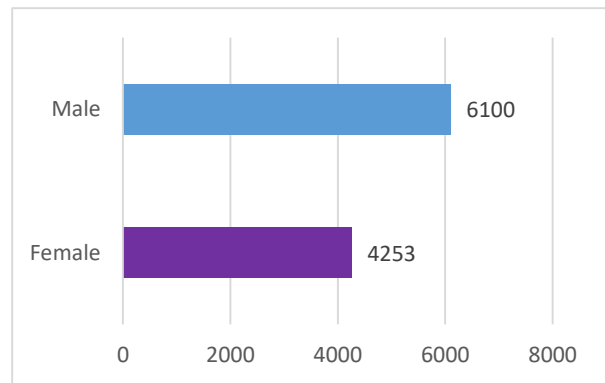


Figure 6. Average earning in the last month by Gender

The survey aimed to compare household income before and after LRA intervention. In comparing last month's household income with households' monthly income before LRA support, the study finds that there was a positive increase in average income after a family member began an LRA business. Income has increased by an average of approximately 29.73% since LRA engagement (see Figure 7). The survey data also revealed that almost one third (65%) of participants reported a slight improvement, and 18% reported better improvement in their livelihoods due to increased income.

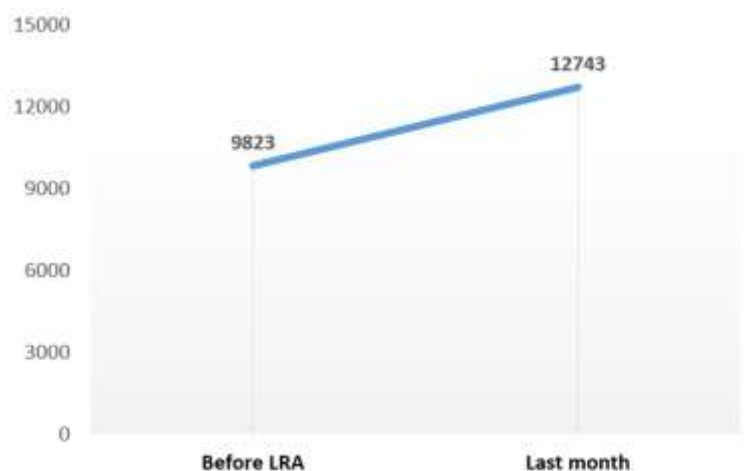


Figure 7: Average monthly household Income in BDT

4.2.3 Linkage developed with LSPs

Over the past two years (2020-2022), SHOUHARDO III has promoted LSPs to make necessary services⁵ available to communities in remote locations, as a way to sustain program outcomes. The study found that, overall, 67% of LRA participants received LSP services for their business promotion. The most important finding is that around 70% of female participants connected closely with LSPs and received services as needed. According to this study, the major services used by participants were vaccinations and treatment for poultry and livestock and quality seeds purchased from Seed Agents.

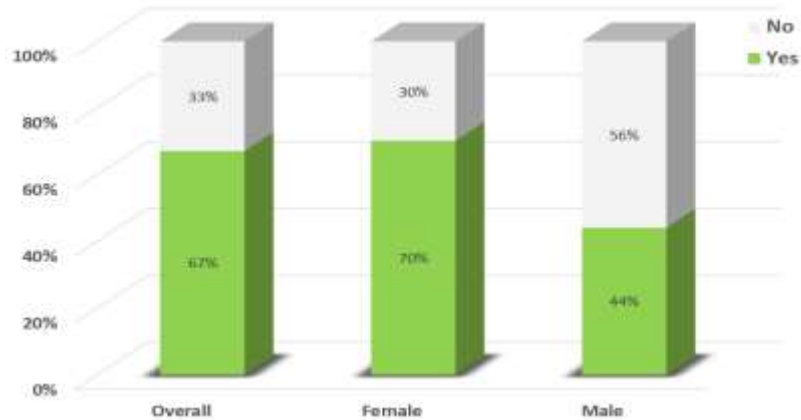


Figure 8: LSP Service Recipients

⁵ SHOUHARDO-III-LSPs Service-Delivery-models

4.3 Household's Resilience Capacity

4.3.1 Lean seasons and earning from business

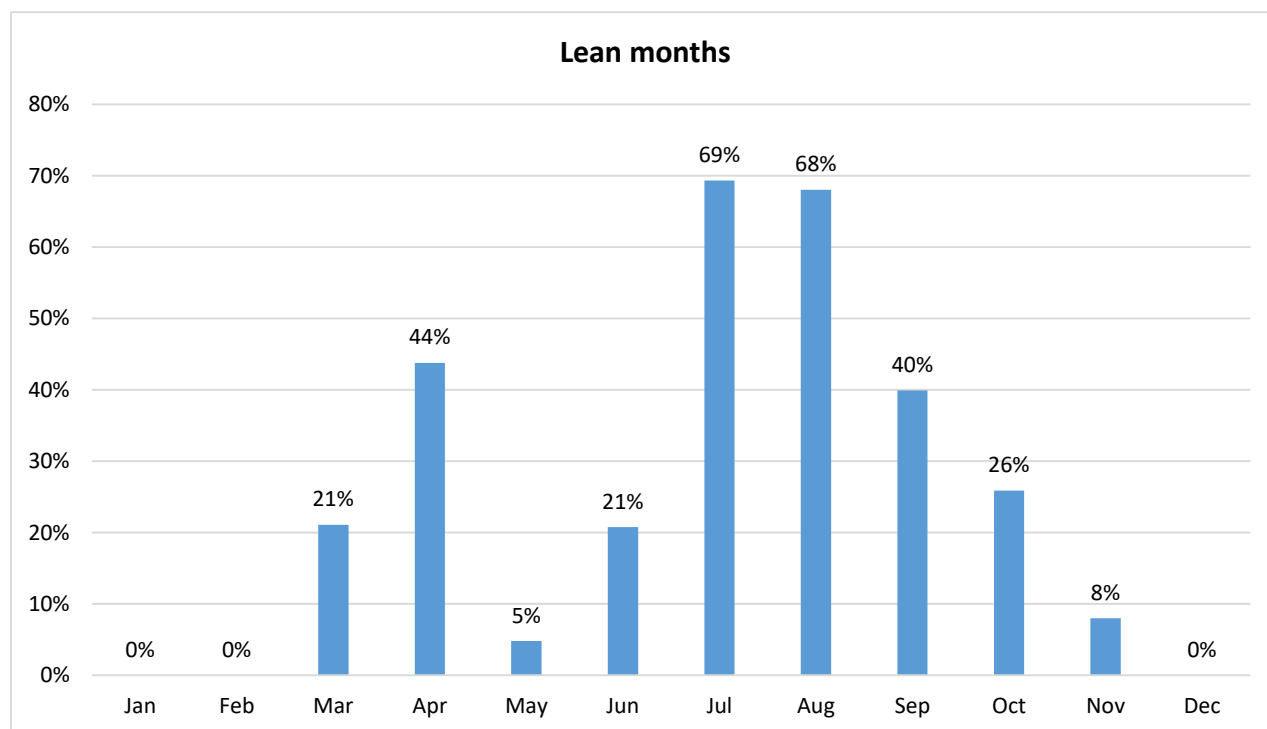


Figure 9: Lean Season

The DHRC-LRA intervention aimed to diversify the income sources of PEP households in DHRC areas to ensure sustained household income during the lean period. Most of the participants reported that the lean period is between July and September. However, for others, March, April, and October are also considered as a lean period. In general, the months June and July are the rainy season and flooding occurs in both Char and Haor regions. On the contrary, June to October, mainly the Haor areas were in water logging most of time. Moreover, households have food insecure in February to March and September to October because of no crop production in this period, mainly rice⁶. Survey findings reveal that 75% of respondents were able to earn income from their LRA business during the lean season. Among the respondents earning income from their LRA business (75%), 51% reported that the lean period has since become an entirely normal time for them (see Figures 10 and 11). It is notable that non-farm participants earned more during the lean period more than on-farm participants (on-farm 65%; non-farm 85%).

⁶ Research Report-Effect of seasons on household food insecurity in Bangladesh- Mohammad J. Raihan, Fahmida D. Farzana, ...

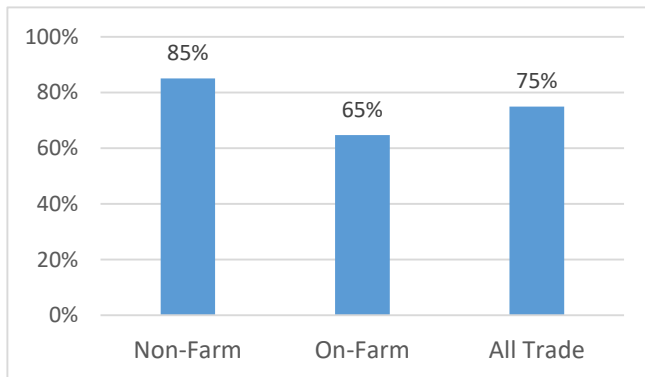


Figure 10: Participants Earned from the selected trade in lean period

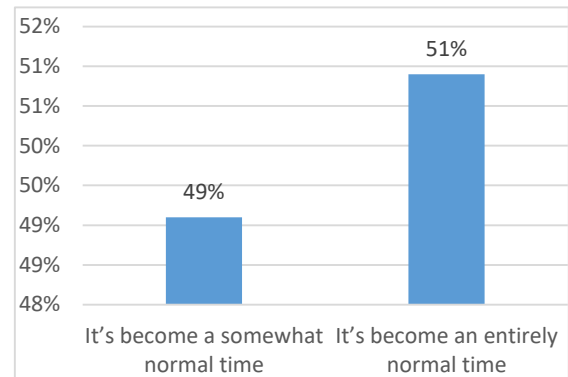


Figure 11: Participants feel the extent of vulnerabilities during the lean period

4.3.2 Exposure to shocks and coping mechanisms

People in DHRC areas commonly experience shocks and stressors. The survey sought to understand the types of shocks that participants experienced after starting their business and the impacts. Overall, 40% (117 out of 289) of the participants experienced shocks after beginning their LRA business. Flooding was the most experienced shock reported by the participants (58%). COVID-19 was the next most common shock, with around 41% participants who reported experiencing this. A very low percentage of participants reported that they faced drought and storms after the start of their business. Out of the participants whose households were exposed to shocks and stressors, 88% (103 out of 117) reported that their livelihood was affected by the shocks. Among them, 67% (69 out of 103) reported that their LRA business faced adverse impacts from the shocks. Out of the participants whose businesses were affected by shocks, half reported that their business was closed for few days, and 19% reported that customer scarcity had the second-highest impact in their business. Although many businesses were affected by shocks, around 13% of participants reported that their DHRC-LRA business earnings significantly assisted them in recovering, and 59% confirmed that their business had helped them in some way.

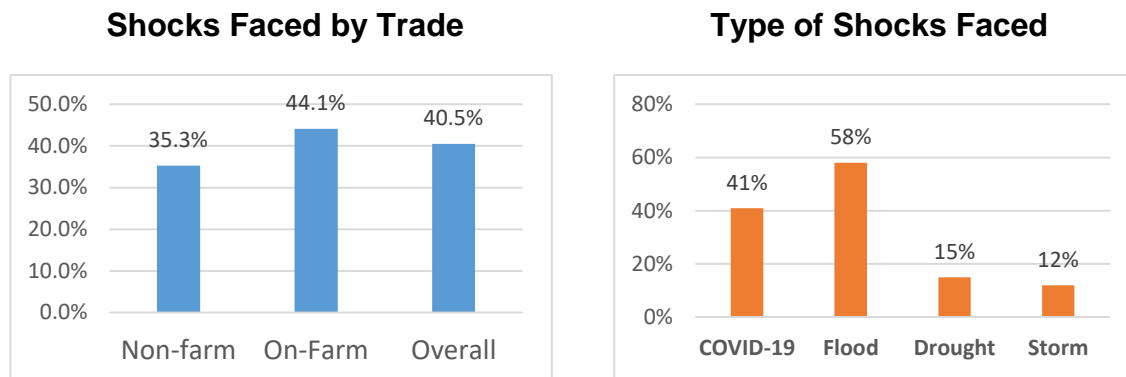


Figure 12: Types of shocks faced and HH coping ability

4.4 Women Empowerment

4.4.1 Participant's Decision Making in business operation

The LRA intervention created an enabling environment for women and girls to participate in IGAs. However, despite being involved in the business, the survey found that some women were not involved in decision-making about business operations. The survey asked women about their level of participation in making decisions. The graph below (Figure 13) represents the degree to which women reported being able to make decisions concerning their own business.

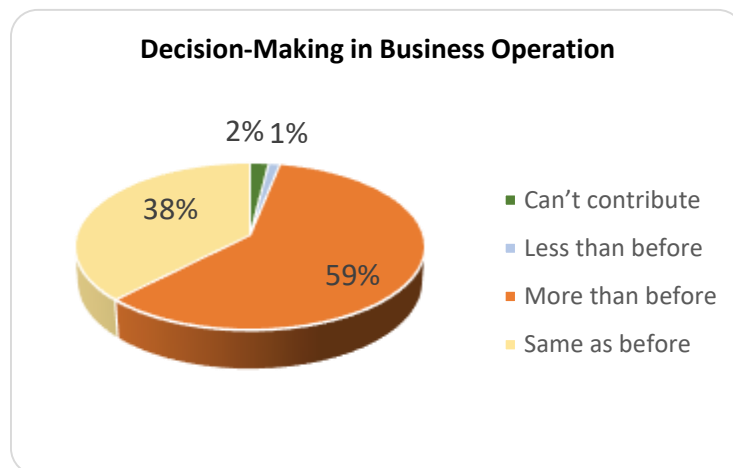


Figure 13: Decision-Making in Business Operation

The data shows that that 55.3% of female respondents were able to make their own decisions on how to operate their business, and 40% were guided by their husband. In terms of male participants, the study found that 85.3% of males could take make own decisions, and 14.71% of males were guided by other male household members. A trend analysis for the SHOUHARDO III FLAIRb⁷

⁷ The evidence from the FLAIRb study indicates that the SHOUHARDO III project had significant positive changes on women's empowerment. Women's household-level decision making, freedom of mobility and participation in community groups all improved.

quantitative survey rounds reveal significant increases in women's decision-making power.

The assessment found that after beginning their LRA business, women's decision-making power did not only increase regarding business decisions, but household decision-making power increased as well. More than half of the female participants reported participating more in family decisions after their LRA business than before. Only a small portion of participants reported that they did not participate in family level decision-making after engaging with their LRA business.

4.4.2 Mobility of female participants

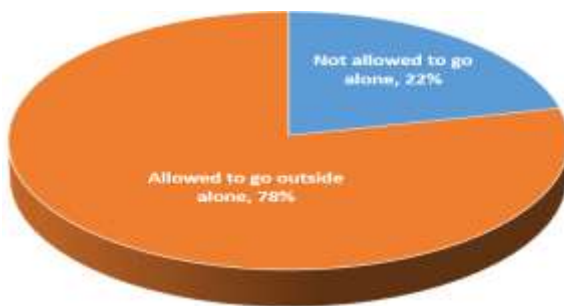


Figure 14: Female household members allowed to go outside alone for business

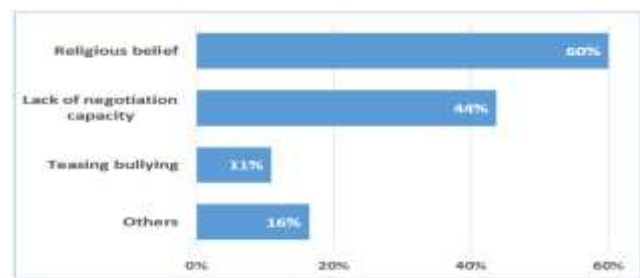


Figure 15: Reasons for not allowing female household members to go outside alone for business

Women's mobility is measured in terms of a woman being allowed to leave the household by herself to go to the local market or outside for other business purposes. 78% of female participants reported that they are allowed to visit the local market and go outside without receiving consent from a household member. Only 22% (55 out of 255) reported they could not leave without household consent. The majority could not move due to religious beliefs or a lack of negotiation power. Very few participants reported that teasing and bullying are reasons for not going to the local market.

4.4.3 Domestic Violence

Domestic violence indicates an abuse of power at the household level. The survey sought to understand if participants faced any types of violence from household members or community people after their beginning their LRA business. The survey found that only 18% (47 out of 255) of female participants reported that they faced violence after starting their business, and it was most often from the husband. More than half of participants experienced verbal abuse (i.e., quarrels or anger), one third experienced mental abuse (they felt stress, tension, or anxiety) and almost one quarter of respondents experienced sexual abuse.

Out of the female participants who reported experiencing violence, 66% (31 out of 47) reported that they experienced comparatively less violence after starting their business than before.

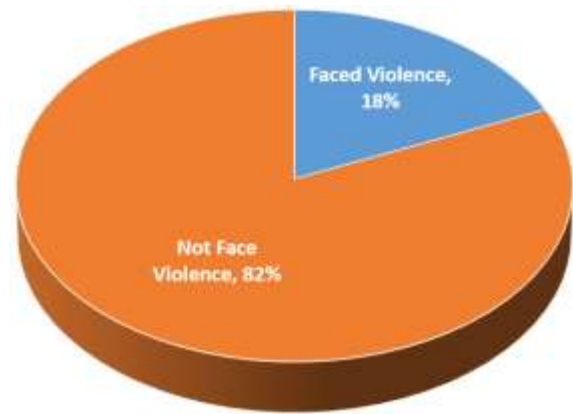


Figure 16: Domestic Violence

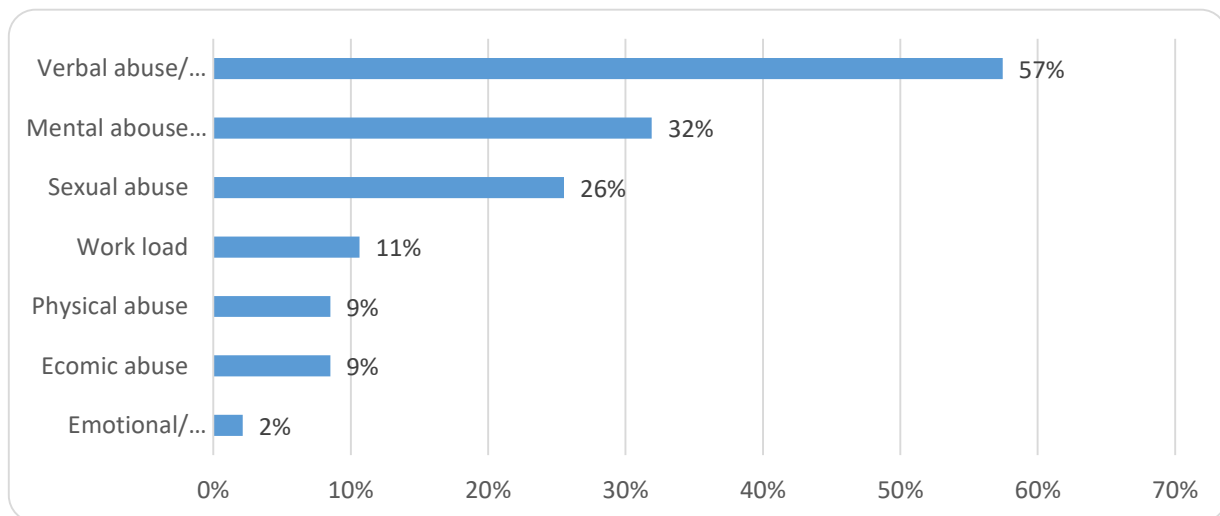


Figure 17: Domestic Violence by Types

5 Recommendations

SHOUHARDO III intends to improve the sustainable development of PEP households in DHRC areas. Considering the geographical vulnerability and seasonal natural disasters in these regions, the program developed a strategy to raise the socioeconomic status of the most affected households by promoting a sustainable income source. Six months after the intervention completion, the program conducted this assessment to understand the outcomes. The assessment results demonstrate that the LRA intervention had a remarkable impact on participants' lives and livelihoods. However, there are some areas where the program can focus on for future planning.

- The program should consider the feasibility (“Supply - Demand” aspect of product/produces) of participants being able to engage in non-farm trades during the lean period and select beneficiaries for non-farm farm IGAs, as they have quicker returns on investment, while on-farm IGAs required more time to get return.
- Return on investment is higher for non-farm businesses than on-farm. However, participants in DHRC areas preferred on-farm businesses. The reasons for choosing on-farm trades include local market demand of produce, availability of necessary inputs, existing technical knowledge, and less required investment. The reasons for not choosing non-farm trades include lack of technical skills, weak market linkages (for inputs and outputs) and inadequate investment capacity. Using this knowledge, the program should concentrate on strengthening participants' technical skills and market linkages to increase participant engagement with non-farm trades.
- The assessment revealed that women have limited business decision-making power, including what type of business to begin, when to start, and when to communicate with business actors. Women indicated that they needed permission from men before starting a business. The achievement of SHOURHADO III outcomes on household food security rely on women being able to earn and effectively run business. To ensure that women play an active role in business decision-making and that income is effectively spent on meeting the needs of all household members, SHOUHARDO III should pay attention to business and financial management and decision-making. Conversations related to these topics should be integrated into all result areas and support men engagement activity.
- Business decision-making is still a concern, especially for women. It would be helpful to engage LSPs with female LRA participants to raise awareness on and provide required services.



6 Conclusion

The DHRC-LRA was an important intervention under the SHOUHARDO III program that simultaneously embedded other technical activities and helped to achieve the overall program goal. In many aspects, the DHRC areas are the most vulnerable of all SHOUHARDO III working areas. The LRA grant catalyzed significant changes through participants' engagement in IGAs; promotion of diversified income streams; increased women's mobility and access to the market; and the increased resilience capacity of households. With this grant support, participants have been able to kick start and expand their chosen businesses. In the long-term, this intervention has promoted momentum to increase the livelihoods of vulnerable people in DHRC areas. Moreover, participants have confirmed that after their engagement with the intervention, they no longer experience a lean period where they do not earn income.



ANNEX A

SHOUHARDO III Program

DHRC/LRA Outcome Assessment Survey 2022

INTRODUCTION AND CONSENT

Greetings (Assalamualaikum/Namaskar)! My name is _____ and I am currently working for/with CARE Bangladesh on the Impact Assessment of LRA cash support of the USAID funded Development Food Security Activities program “SHOUHARDO III”. We have selected you by chance (randomly) for the interview.

The survey is voluntary and confidential. We will not disclose your family information to any other entity not directly related to this project. This information will be password protected and accessible only to the survey team of CARE International.

We cannot and do not guarantee or promise that you/your households will receive any additional benefits from this survey. No compensation, monetary or otherwise, can be offered for your participation as this may be seen as coercing your participation.

Participation in this survey is voluntary. If you decide not to participate in this survey, your decision will not affect future relations with the SHOUHARDO III program or its personnel. If you decide not to participate, you are free to withdraw your consent and to discontinue participation at any time.

These questions in total will take approximately half an hour to complete. Could you please spare some time for the interview?

☐ Yes ☐ No

A. IDENTIFICATION

Name of the participant:		Member ID	<input type="text"/>
HH Unique ID:	<input type="text"/>		
WBA	1. Poor <input type="checkbox"/> 2. Extreme poor <input type="checkbox"/>		
Village:		Code:	
Union:		Code:	
Upazila:		Code:	
District:		Code:	
Name of trade as per BP			
Trade/ Business type	1. Self-Business 2. Wage employment		
LRA support received date	dd____/mm____/yyyy____		
Name of interviewer			

Date of interview:	dd____/mm____/yyyy____
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B. DEMOGRAPHIC INFORMATION

SL	Question	Response	Skipping Instruction
1.	Name of the interviewee (participant)		
2.	Age		
3.	Sex	1. Male 2. Female	
4.	Marital status	1. Un-Married 2. Married 3. Divorced/ Separated 4. Widowed	
5.	If married/ Divorced/ Widowed, classify the status when she selected as a LRA participant (only for female participant)	1. New bride 2. Young Mother 3. None of the above	
6.	Education (completed class)		
7.	Relationship with HH Head [See relationship code]		
8.	How many members are in your household?	a) Adult Male: b) Adult Female: c) Below 18 years:	
9.	Tell me your present occupations from where you earn cash. [specify occupation according to highest order of income- see earning sourcing code]	1. 2. Not engage in income earning	

C. UTILIZATION OF CASH SUPPORT

SL	Questions	Response	Skipping Instruction
10.	<p>Do you or family members engage with the following SHOUHARDO III CGs? If yes, please mention.</p> <p>[MULTIPLE RESPONSE]</p>	<ol style="list-style-type: none"> 1. VDC 2. Adult male group member 3. Adult female group member 4. Adolescent boy group member 5. Adolescent girl group member 6. New bride or young mother group member 7. VSLA 8. Others (Specify) 9. Not engage 10. DNK 	
11.	<p>Did you or your household receive any assistance from SHOUHARDO III program?</p> <p>[MULTIPLE RESPONSE]</p>	<ol style="list-style-type: none"> 1. COG support 2. PLW food ration 3. PLW cash support 4. COVID-19 cash support 5. Flood recovery assistance 6. LRA support 7. Training 8. Others (Specify) 9. DNK 	
12.	<p>What support did you receive from LRA intervention?</p> <p>[MULTIPLE RESPONSE]</p>	<ol style="list-style-type: none"> 1. Training 2. Cash support 3. BP Development 4. Others (Specify) 5. DNK 	
13.	<p>What were the purposes of providing you the LRA cash support?</p>	<ol style="list-style-type: none"> 1. To restart previous business 2. To start new business 3. To spend on health care services 	

SL	Questions	Response	Skipping Instruction
	[MULTIPLE RESPONSE]	4. To spend in purchasing food items 5. To spend in meeting other daily needs (e.g. non-food items) 6. To spend in education 7. To mitigate crisis/ shocks 8. Others (Specify) 9. DNK	
14.	How much money did you receive from LRA intervention?	BDT.....	
15.	For which business did you receive the money or for which business did you make the BP?	
16.	[check and confirm whether the business matched with the BP business]	1. Yes 2. No	
17.	Did you start your business as per your BP? <i>(If response is option 2, then ask question Q18 & Q20 and then continue; If response is option 3, then ask question Q19 & 20 and then close the Interview.)</i>	1. Yes start BP business 2. Yes start other business 3. Not start business	1 <input type="checkbox"/> Q21
18.	If cash invested in other business, tell me the reasons behind change of BP business?	1. Less market demand 2. Less profit 3. Not interested during selection of BP business 4. Engaged with this business from earlier 5. Business not suitable for the area 6. Others (Specify) 7. DNK	
19.	If not start business, then what purpose did you spent the grant money?	1. Spent for household consumption.	



SL	Questions	Response	Skipping Instruction
	[MULTIPLE RESPONSE]	2. Mitigate crisis/ shocks (e.g., flood, drought, storm, COVID-19, dowry etc.) 3. Cash in hand 4. Others (Specify)	
20.	If cash not invested in BP business, then who had taken decision to spend grant money in other purposes instead of BP business.	1. Self (Participant) 2. Husband 3. Wife 4. Other male household member 5. Other female household member 6. Other than household member (specify-relation)	
21.	Did you involve with this business before engaging with the LRA intervention?	1. Yes 2. No	2 <input type="checkbox"/> Skip to Q24
22.	How long did you have the business before getting LRA?Months	
23.	If engage with the mentioned business from previous, then on which purposes/sectors did you invest the cash? [MULTIPLE RESPONSE]	1. Expanded trade (include new items) 2. Goods purchased 3. Furniture/ Decoration 4. Others (Specify) 5. Newly start business	
24.	Generally, who make decision or operates the business?	1. Self (Participant) 2. Husband 3. Wife 4. Other male household member 5. Other female household member 6. Other than household member	

SL	Questions	Response	Skipping Instruction
25.	Did you engage with any other income generating activities (IGA) that you changed/closed due to LRA intervention?	1. Yes 2. No	2 <input type="checkbox"/> Skip to section D
26.	If yes, mention the name of the IGA	
27.	Which factors have driven you to change the previous business/trade?	1. Less market demand 2. Less profit 3. More competitors 4. FTs motivation 5. Others (Specify)	
28.	If you are given another chance to invest, which business will you prefer outside what you are engaged with?	

D. CURRENT BUSINESS STATUS AND EMPLOYMENT OPPORTUNITIES (*the section is applicable for participants who have strated BP business*)

SL	Question	Response	Skipping Instruction
29.	Have you started earnings from the business?	1. Yes 2. No	2 <input type="checkbox"/> Skip to Q33
30.	How much did you earn from the business in last month?(calculate the neat income)	BDT.....	
31.	If the business started before LRA support, do you observe any changes in your business after receiving LRA support? <i>(Ask question Q31 and Q32 only, who answered "Yes" in response to the question Q22)</i>	1. Yes 2. No 3. Don't know	
32.	If there are changes, what changes did you observe?	1. 2.	

SL	Question	Response	Skipping Instruction
33.	If there is no income from the business, mention the reasons behind it?	1. 2.	
34.	How many HH member get involve in the mentioned business trade?Persons	
35.	Do you hire labor from outsider? Is yes, then how many outsiders got involved in the mentioned business trade?	1. Persons 2. Not hired labor	
36.	Did your household start any other business trade with the motivation from LRA intervention?	1. Yes 2. No 3. Don't know	

E. DIVERSIFIED EARNING SOURCES, MARKET LINKAGE AND MITIGATE LEAN PERIOD

SL	Question	Response	Skipping Instruction
37.	How many members of your family are currently engage with income generating activities? [consider all HH members who engage with IGA activities] Male Female	
38.	What are the current earning sources in your family? [See earning source code]	1. 2. 3. 4.	
39.	Before engaging with LRA intervention, how many members in your family engage with income generating activities? [consider all HH members who engaged with IGA activities before LRA] Male Female	
40.	What were the earnings source(s) before engaging LRA? [See earning source code]	1. 2. 3. 4.	

SL	Question	Response	Skipping Instruction
41.	Do you observe any changes in income sources or household income after engaged in LRA intervention?	1. Yes 2. No 3. Don't know	
42.	What changes do you observe irrespective of HH income and income source?	1. Income source increase 2. Income increase 3. Income source decrease 4. Income decrease 5. Don't know	1,2 <input type="checkbox"/> Ask Q43
43.	If income increased, on an average how much additional income is added to the household monthly income from your business?	BDT.....	
44.	How the livelihood status has changed with the household income?	1. Been improving fast 2. Been improving a little 3. Remained the same 4. Been decreasing a little 5. Been decreasing fast 6. Don't know	
45.	Do you think that you are getting the optimum prices of your goods/produces and services in the market?	1. Yes 2. No	2 <input type="checkbox"/> Skip to Q46
46.	If no, Please mention some reasons of not getting the optimum prices.	1. 2.	
47.	Did you or your household member receive any services from the LSPs for the sake of business promotion?	1. Yes 2. No	2 <input type="checkbox"/> Skip to Q49
48.	What type of support/service did you receive from LSPs?	1. 2. 3.	

SL	Question	Response	Skipping Instruction
49.	Did you ever buy or sell your goods collectively after starting your business?	1. Yes 2. No	
50.	Which months you considered as lean seasons for your household? [Do not read the list of months. Circle months as mentioned by respondent] [MULTIPLE RESPONSE]	1. January (†cŠl) 2. February (gvN) 3. March (dvêyb) 4. April (*PÎ) 5. May (*ekvL) 6. June (%oRô) 7. July (Avlvp) 8. August (k ^a veY) 9. September (fv`a) 10. October (Avwk!©b) 11. November (KvwZ©K) 12. December (AMÖnvqY)	
51.	Why you consider the months as lean season?	1. Have no scope of work 2. Water logging most of time 3. Off season (No cultivation) 4. Others (Specify)	
52.	Did you earn from the selected business trade during the lean season?	1. Yes 2. No	
53.	To what extent the household income meets the typical family needs during the lean season?	1. Completely meet 2. Somehow meet 3. Rarely meet	
54.	How much did your household earn in last month? [Consider all income sources]	BDT.....	
55.	How much did your household earn in a month before the LRA intervention? [Consider all income sources]	BDT.....	

F. SHOCK RECOVERY CAPACITY

SL	Question	Response	Skipping Instruction
56.	After engaging with LRA intervention, did you or your household ever face any shocks (like COVID, flood, drought, storm, child marriage, dowry, divorce) that affected your livelihood?	1. Yes 2. No	2 <input type="checkbox"/> Skip to Q64
57.	What were the shocks that you faced? [MULTIPLE RESPONSE]	1. COVID 2. Flood 3. Drought 4. Storm 5. Child marriage 6. Dowry 7. Divorce 8. Others (Specify)	
58.	How those shocks affected your livelihood? [MULTIPLE RESPONSE]	1. Lost income 2. Lost employment 3. Hampered business/IGA 4. Closed business/IGA 5. Reduced ability to buy basic needs 6. Faced food crisis 7. Social reputation 8. Faced mental health problems (like anxiety, frustration, depressions, anger etc.) 9. Misbehaved with family (husband/ wife/ daughter/ son) 10. Nothing 11. Others (specify)	
59.	Did the shocks affect your selected business trade?	1. Yes 2. No 3. Don't know	

SL	Question	Response	Skipping Instruction
60.	If yes, how your business affected with the shocks?	1. Business closed permanently 2. Business closed for few days 3. Scarcity of customers 4. Goods damaged 5. Others (specify)	
61.	What strategies did you take or how did you able to recover business from the shocks?	1. 2.	
62.	Did the business help you/ your family to cope with the shocks?	1. Yes 2. No	
63.	To what extent the trade/ business assist your household to cope with the shocks?	1. Very 2. Somehow 3. Poor 4. Nothing	

G. WOMEN EMPOWERMENT (Applicable for female respondent)

SL	Question	Response	Skipping Instruction
64.	For business purpose, do your household members allow you to visit market or outside alone?	1. Yes 2. No	2 <input type="checkbox"/> Ask Q68
65.	Please mention the reasons for restricting you to visit the market or outside? [MULTIPLE RESPONSE]	1. Religious belief/ thoughts 2. Teasing and bullying 3. Fear of facing any violence 4. Women hold less bargaining power in marketing 5. Others (specify)	
66.	To what extent you can contribute to your family decision after getting involved with the business/ trade?	1. More than before 2. Same as before 3. Less than before 4. Can't contribute	
67.	Have you faced any sort of violence (e.g., verbal abuse/quarrels, Anger, Physical abuse, Mental torture, Sexual abuse, Economic torture, Emotional/ Psychological torture, Workload) made by your household members or community people in operating business?	1. Yes, by the husband 2. Yes, by the parent-in-law 3. Yes, by the brother or sister-in-law 4. Yes, by the community people 5. Yes, by others (specify) 6. Not at all	6 <input type="checkbox"/> Skip to Q74
68.	What types of violence did you face? [MULTIPLE RESPONSE]	1. Verbal abuse/ quarrels /anger 2. Physical abuse 3. Mental torture (stress, tension, anxiety) 4. Sexual abuse 5. Economic torture 6. Emotional/ Psychological torture 7. Workload 8. Others (Specify) 9. Not responded	

SL	Question	Response	Skipping Instruction
69.	How often did you face the violence?	1. Frequently 2. Occasionally 3. Rarely/Seldom 4. Not responded	
70.	Explain the extent of violence after engaging with business?	1. More than before 2. Same as before 3. Less than before 4. Experiencing after start business 5. Not responded	

H. BUSINESS PLAN AND TRAINING

SL	Question	Response	Skipping Instruction
71.	Did you receive training from SHOUHARDO III LRA intervention?	1. Yes 2. No	2 <input type="checkbox"/> Skip to Q76
72.	If yes, what have you learned from the training? [MULTIPLE RESPONSE]	1. Feed management 2. Breed selection/variety selection 3. Disease management 4. Market linkage 5. Cost benefit analysis 6. Fertilizer management 7. Accounts keeping 8. Linkage development 9. Business Development 10. Others (Specify.....) 11. DNK	
73.	Please share something that you were doing differently but you made changes after learned from the training?	1. 2. 3. No changes made 4. DNK	
74.	To what extent the training or orientation effective for you?	1. Very effective 2. Effective	

SL	Question	Response	Skipping Instruction
		3. Somehow effective 4. Not effective 5. Don't know	
75.	If response is option 1-4, Then justify why you think so?	
76.	Do you think that you have enough skills to produce or provide goods and services as per market demand?	1. Yes 2. No	
77.	Do you have a BP?	1. Yes 2. No	2 <input type="checkbox"/> Skip to Q83
78.	Please share something that you are following in your business as part of your BP?		
79.	To what extent the BP effective for you?	1. Very effective 2. Effective 3. Somehow effective 4. Not effective 5. Don't know	

I. FUTURE PLANNING ABOUT THE BUSINESS

SL	Question	Response	Skipping Instruction
80.	Do you want to continue this business?	1. Yes 2. No	2 <input type="checkbox"/> End the survey
81.	If yes, what are your plan for expand the business in future?		

Relationship Code: - 1. HH head self, 2. Wife, 3. Husband, 4. Son, 5. Daughter, 6. Father, 7. Mother, 8. Daughter-in-law/ son-in-law, 9. Brother, 10. Sister, 11. Father-in-law, 12. Mother-in-



law, 13. Nephew/niece, 14. Grandfather, 15. Grandmother, 16. Grandson/daughter, 17. Sister-in-law/ Brother-in-law, 18. Brother's wife, 19. Other - specify

Earning Source Code: - 1. Crop production and sales, 2. Livestock production and sales, 3. Poultry rearing and sales, 4. Agricultural wage labor, 5. Non-agricultural wage labor, 6. Salaried work (agricultural), 7. Salaried work (non- agricultural), 8. Handicrafts, 9. Fishing, 10. Small business, 11. Ferry business, 12. Begging, 13. Masonry, 14. Carpentry, 15. Driving, 16. Parlor/saloon, 17. Tailoring, 18. Rickshaw/Van puller, 19. Tuition, 20. Other (specify)

Comments (For any special observation):

(Please Thank the Interviewee for his/her Time and Providing Important Information)

Interview Status		1. Completed 2. Participant not at home 3. Postponed 4. Refused 5. Others (Specify)	
Participant		Data collected by	
Signature/ TI		Signature:	
Name:		Name & Designation:	