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SHOUHARDO III LEARNING REPORT 2019

Strengthening Household Ability to Respond to Development Opportunities (SHOUHARDO) III is a Development Food Security Activity program funded by the United States Agency for International Development (USAID), with a non-match complementary funding from the Government of Bangladesh (GoB). SHOUHARDO III is a five-year program with an overall goal of achieving improved gender equitable food and nutrition security, and resilience among vulnerable people living in the Char\(^1\) and Haor\(^2\) regions of Bangladesh by 2020. The program provides multi-sectoral interventions to the Poor and Extreme Poor (PEP) households to improve their resilience and livelihood capacities to achieve this. As a learning program, SHOUHARDO III has been conducting a panel data study, called ‘Fostering Learning and Adaptation in Resilience Building’ (FLAIRb), that has been tracking resilience wellbeing and behavior changes in 680 selected households since July 2017. Every six months, the program collects data from these households to:

- Understand the interplay between the program interventions and household level results
- Define activities that are not making desirable or insufficient progress in outcomes at household level
- Determine the resilience progress in building resilience capacities and identify the areas of refinement in implementation

This report took into account results from the first four rounds of the longitudinal study. The final round of data was collected in July 2019 and will be analyzed after qualitative data is collected in October 2019. The data collection period for the initial four rounds is illustrated below:

First round in July 2017
Second round in December 2017
Third round in July 2018
Fourth round in December 2018

After these four rounds, the program was in a position to review its outcomes at the programmatic and individual household level. The quantitative data pieces are useful for assessing changes in resilience capacities and progress in other programmatic indicators. However, the main objective of this report is to build a link between numbers and people behind the data so as to be able to interrogate the data more extensively. The program randomly selected eight households in the Haor and Char regions (four in each region) and summarized participants’ responses from the interviews for this purpose. A detail explanation of this is provided in the methodology section (below).

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\(^1\) **Char**: ‘Char’, a Bengali term, refers to Mid-Channel Island that arises periodically from the river bed due to sediment accretion.

\(^2\) **Haor**: Haors are bowl-shaped natural depression lying between the natural banks of rivers or high lands, mostly seen in northeastern Bangladesh.
The following section summarizes the overall program progress as reflected in the fourth round (data collected in December 2018) and compares this data with baseline (July 2017).

**Increased income:**

The daily per capita income of households has increased from US$ 0.59 (in the baseline) to US$ 0.84 in round four. The primary sources of the program participants' income include livestock production and sell, agriculture wage labor, and small-scale business.

**Increased productive assets:**

The percentage of households owning livestock assets has increased from 89.4% (in the baseline) to 95.4% in round four.

**Increased production of flood resistant varieties:**

The round four results revealed that around 24% of farmers adopted drought/flood resistant varieties compared to only 6.7% in the baseline.

**Increased % of husbands accompanying Antenatal Care (ANC) visits:**

The percentage of husbands accompanying their wives to ANC visits has increased to 58.6% in round four compared to 38.7% in the baseline.

**Increased mobility of women/adolescent girls:**

Round four revealed that women and girls had increased their mobility. The percentage of women and girls in round four who could go to the local market alone increased to 90.5% compared to 46.3% in the baseline. Moreover, the percentage of women and girls in round four who could visit their friends/parents in the neighborhood moved up to 97% compared to 89.1% in the baseline.

**Infant and young child feeding practices:**

The percentage of children (0-5 months) that are exclusively breastfed increased from 68.7% (in the baseline) to 93% in round four. Moreover, the percentage of children (6-23 months) having a minimum acceptable diet increased from 8.5% (in the baseline) to 48.2% in round four. Minimum dietary diversity in children from the same cohort increased to 63.2% compared to 14.1% in the baseline. Minimum meal frequency, similarly, went up to 65.2%, which was 43.7% in the baseline.
Increased women’s role in decision making:

The percentage of women who made decisions on their cash income increased from 28.3% (in the baseline) to 94.1% in round four.

Reduced exposure to shocks:

The percentage of households that experienced shocks reduced from 88.5% in the baseline to 45.1% in round four.

Disposal of children’s feces and domestic animal waste:

There was a change in households regarding the disposal location of children’s feces and domestic animal waste; with 21.3% of households using latrines for disposal of children’s (under five years of age) feces in the baseline, which increased to 68.9% in round four.

Attitudes toward domestic violence and family life:

The percentage of women who believed that it is justified for their husbands to beat them when they argued fell to 40% from 66.0% (in the baseline). Furthermore, the percentage of women who believed that it was justified for their husbands to beat them when they accidentally burnt food declined to 4.8% from the 12% in the baseline.

Improved resilience capacities:

The overall resilience capacity improved in round four compared to the baseline. More specifically, the absorptive capacity increased from 48.3% in baseline to 65.6% in round four. Apparently, the adaptive capacity increased from 57.8% to 87.1%, and transformative capacity increased from 61.5% to 71.6% in between the baseline and round four.

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1 (i) Absorptive capacity is the ability to absorb and cope with the impacts of climate variability and extremes; (ii) Adaptive capacity is the ability to adapt to multiple, long-term and future climate change risks, and also to learn and adjust after a disaster; (iii) Transformative capacity requires engagement with issues of power at two levels: changes in the social structures that influence decision-making and changes in individual values, capabilities and choices.
METHODOLOGY

The purpose of the study is to explore in greater depth FLAIRb findings from round one to round four, and explore what caused that changed participants’ well-being and their resilience capacities. A total of eight participants were selected out of 680 FLAIRb respondents following a purposive sampling approach. The report presents the stories of four selected participants: (i) Salma from Merur Char village, (ii) Zakia from Malmara village (in Char region), (iii) Jarina from Itankhani village, and (iv) Monowara from Horipodo Nagor village (in Haor region). The qualitative data was collected in April 2019 through in-depth interviews, using a semi-structured checklist developed based on key trends and gaps revealed in the graphs.

THE FOUR CASE STORIES

ZAKIA

The first case story is about a 25-year old program participant named Zakia, who lives in Malamara village in Jamalpur district. Over the four rounds (between July 2017 and December 2018), there has been an increase in Zakia’s resilience capacity. Except her livestock assets, her household’s income, decision making, dietary diversity, and hand washing practices have shown remarkable improvement.

4 This report has used different names for the participants in order to maintain their privacy.
Salma is a 29-year old woman from Madarer Char, also in Jamalpur district. She is one of the participants whose resilience capacity remained stagnant throughout 2017 and 2018. The amount of Salma’s loan increased during the fourth round of the study (December 2018) as she underwent an eye operation, which cost US$ 366. Her dietary diversity, decision-making capacities, and handwashing practices have improved.

Monowara is a 36 years old woman from Horipodo Nagor village in Sunamganj district. Her story shows satisfactory progress in most of the livelihood indicators. Her income, dietary diversity, and handwashing practices improved significantly, as was found in round four. However, Monowara’s decision making seemed to decrease during the same period. An on-going court case beside gender-based violence within the household have created barriers to this family’s growth.

The third case story focuses on Jarina’s household, which seemed to have gradually increased income following an initial fall. Jarina is a 51-year old program participant from Itnakhani village in Habiganj district. Her interview revealed that her livestock asset, household dietary diversity, and handwashing practices progressed notably, even though her income and decision-making capacity remained unstable.

Lastly, Monowara is a 36 years old woman from Horipodo Nagor village in Sunamganj district. Her story shows satisfactory progress in most of the livelihood indicators. Her income, dietary diversity, and handwashing practices improved significantly, as was found in round four. However, Monowara’s decision making seemed to decrease during the same period. An on-going court case beside gender-based violence within the household have created barriers to this family’s growth.
In summary, the four participants could explicitly identify the program’s contribution to the changes in their livelihoods. Overall, there have been improvements in areas of income, household decision making, dietary diversity, and handwashing practice. However, each household had unique challenges in pursuit of their livelihoods that affected household incomes such debts, disease and health costs. The data collected over the four rounds from each of the women and the progress made by them until the fourth round is provided in their respective graphs below. See details on how the indicators were developed for each result area.

**Analytics Process Adopted in order to standardize scale of variables**

1. **Livestock asset:**
   Calculates current market price of livestock asset (shared or owned) that households had during the survey period. The livestock asset price is reflected in the graph scale as: Livestock Assets value US$122 = 1

2. **Hand Washing:**
   Six distinct hand washing practices (before food preparation, before eating, before feeding children, after defecation, after cleaning baby’s defecation, and after cleaning animal/bird’s feces) are considered for critical hand washing behavior. A score of 10 is given when all 6 hand washing practices are used, and the scale in the graphs reflect this.

3. **Income:**
   Households’ monthly income includes both cash income and income from selling household products. The graph is scaled as follows: a household monthly income of US$12 = 1.

4. **Household Dietary Diversity Score (HDDS):**
   Household diet diversity includes 12 types of food groups. In the graph, 12 food groups are given a score of 10 and equivalently assigned values.

5. **Women’s Economic Empowerment (WEE) Decision Making:**
   A total of 11 decision areas are considered in household level decision making for women. If the decision is made by a female respondent or jointly by husband/family members, then the decision-making area is counted. In the graph, a score of 10 is given for all 11 decision areas, and participants’ responses are plotted accordingly.

6. **Resilient Capacity Score:**
   The absorptive capacity indices is constructed from eight indicators: Bonding social capital, Access to cash savings, Household assets, Productive assets, Livestock assets, Informal safety nets (ISN), Shock preparedness and mitigation, and Access to financial institutions. In the graph, a total absorptive Capacity score of 100 is rescaled as 10, and participants’ responses are plotted accordingly.
Case one

ZAKIA

Figure one illustrates livelihood outcomes for Zakia, who lives in Malamara village in Jamalpur. Over the four rounds (between July 2017 and December 2018), her overall resilience capacity initially increased and steadied at the new level over the next three rounds. The following paragraphs narrate her story, a woman who was in sixth grade when she got married at the age of 14. During the household qualitative interview, she shared that she has two children - one aged 10 and the other 23 months.

The line graph shows that her livestock holding increased until round three and then declined to near baseline level. Zakia explained that she had two cows and three goats a year ago, which she sold to buy 0.035 acres of land valued at US$854. She obtained US$549 from her livestock sales and added US$305 from family savings. The source of this family savings was mainly generated from their farming activities, livestock assets, and her husband’s non-farm income.

This household stopped agricultural farming two years ago due to their extended family’s internal conflicts over land. While the farming activity and livestock assets of this family have decreased, the graph shows that their income has increased. Zakia’s family mostly depends on her husband, a wage laborer and also a part-time electrical house wiring professional. His monthly income is US$122. To increase their family income, they have also planted lumber trees in the newly-purchased land as a long-term investment. On top of that, they have invested US$98 in a paddy trade business.

A sharp rise can also be noticed in Zakia’s decision making as she plays role in ensuring that her family spends within its means. She and her husband make decision based on joint consultation in most cases, starting from

Picture 1: Zakia harvested produces from her homestead garden which added nutritious value to the family meals.

Figure 1: The trend of key livelihood outcomes in Zakia’s household across the four rounds

Picture 2: Zakia planted trees in the newly purchased land as a long-term investment.
purchasing an asset to her children’s education, buying clothes, and buying groceries. Reflecting upon her past, she said her husband’s cooperation improved after attending the couple’s dialogue sessions. Her husband is also a male champion, hence, a promoter of positive male attributes.

The program promoted improved handwashing behavior in the courtyard session, which was further strengthened by household-level counseling. The interview provided additional insight that an improvement in her children’s health was a great motivation to adopt better handwashing practice that increased steadily over the last three rounds. She recalled the benefits and said, “I have learned about handwashing from the courtyard sessions and started practicing in my household. I can see the differences between the growths of my two children. My elder sons used to fall sick very frequently, but my younger one does not. I also do not have to visit a doctor frequently for my younger son.”

Zakia shared that increasing income had led to positive growth in her household dietary diversity score. Besides, she had homestead garden where she was growing spinach and red amaranth in the courtyard, which was mostly consumed by her family. She fed her children with eggs from the chicken and ducks.

5 Couple dialogue was facilitated at both village and union level where several couples interact with each other on benefits of improved relationship that leads to nutritional outcome, mutual decision making, and preventing domestic violence.

6 Men and boys who raised awareness in communities on norms and practices that hinder women’s empowerment.

7 The program disseminated information on dietary diversity, intra-household food equity, Infant and Young Child Feeding (IYCF) counseling focusing on exclusive breastfeeding, promotion of hand washing at critical times, maternal and adolescent nutrition including Iron and Folic Acid (IFA) promotion, separating children from animal feces, hygiene and promotion of sanitation behavior through regular courtyard sessions with pregnant women and lactating mothers.
Case two

SALMA

Figure two exhibits the changes in livelihood outcomes of a female program participant from July 2017 to December 2018. It shows that her resilience capacity remained mostly stagnant since the second round of the study. Salma’s family currently has five members; however, she was eight months pregnant during the interview.

Salma’s family income steadily increased from the second round and will most likely keep growing, as her husband had taken over a salaried job as a security guard with a private company in February 2019 (two months after the quantitative survey was completed). He is earning US$146 monthly. Previously, her husband had worked as a daily wage laborer, and his income was often inadequate for the family. Salma had an eye operation after the third round, which cost them US$366. US$244 came from their savings and they took a loan of US$122 from Prodipon (a local Microfinance Institution). Even though all the savings were spent on the surgery, Salma was confident that in the case of a new crisis or emergency, she could get financial help from her relatives and neighbors, which is indicative of substantial social capital.

Overall, there is a clear upward trend in her decision-making capacity; but this must be understood in the context that her husband lives away from home for work which allows her to make decisions on household issues. If her children fall sick, she takes them to the nearest health clinic by herself. Sometimes Salma goes to the nearest market alone to purchase necessary items, such as dresses for children and groceries. When asked what she would do if any of her children fell sick, she responded, “If any of my children fall sick, I’ll take him to a doctor; it does not matter if somebody is accompanying me, or, not.”

Figure 2: The trend of key variables in Salma’s household across four rounds

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8 The results from FLAIRb confirmed that households that participate in the village savings group have higher absorptive capacities compared to households that do not participate in this group.

9 Salma is a member of Village Development Committee. FLAIRb results suggested that participation in Village Development Committees (VDC) increases adaptive capacity which includes bridging social capital, linking social capital, human capital, livelihood diversification, access to financial services, asset ownership, and exposure to information.
In spite of this confidence she intimated that, the majority of the times she was accompanied by her brother-in-law challenging her response on being able to move around alone.

Similarly, there was a demonstrated increase in their household's dietary diversity in round four compared to the previous rounds. It is anticipated that her pregnancy might have influence this pattern. The graph also suggests a rising trend for her handwashing behavior that has changed from a minimum of three to six critical times. When asked about her handwashing practices, she referred to washing hands before and after eating, before feeding her children, before cooking, after defecation, and after cleaning her child that has defecated. She also mentioned learning about this from the courtyard sessions.

The graph shows a declining trend of Salma’s livestock during the second round. Her household was affected by a flood in 2017; her family lost two goats and suffered some damage to field crop (paddy). It is noticeable that between July and December 2018, there was little change in her livestock asset. However, a more recent visit to her household for the interview (conducted in April 2019) found that Salma had eight goats and three cows mostly from shared ownership.

Picture 5: Due to his work, Salma’s husband was away from home. She started doing things on her own, including taking her children to school.

Picture 6: In the flood of 2017, Salma lost two goats, but she continued rearing and earning from her livestock.

Picture 7: Salma could identify the benefits of washing hands, so she ensured that her children were practicing it.
Figure three shows significantly rising trends in several livelihood outcomes for Jarina’s household. It suggests that after an initial fall, her resilience capacity gradually increased. Jarina is a 51-year old woman from Itnakhani village in Habiganj district. Her immediate family consists of five members, including her husband and four children.

From the line graph, it is clear that the livestock assets of Jarina’s household grew strikingly over the four rounds. She had only one cow in July 2017 and the number grew to three in December 2018. She spent US$37 which she received as a monetary input (in 2017) from the program to buy ten hens. She lost four of them within four days and her family consumed another three. Around the same time, Jarina bought ten ducks combining her savings and a small contribution from her husband, of which eight were still alive. Her livestock, alongside the vegetables that she grows in their courtyard, is a significant source of nutritious food for this household. The training on comprehensive homestead development from the program has helped Jarina adopting improved technologies for increased production. She said, “I did not apply Mada while growing vegetables previously.

learned improved technology (Mada) and applied in vegetable cultivation, which resulted in better production.” This quotation is in line with the graph, as it shows an upward trajectory in household dietary diversity.

As is illustrated in the graph, their handwashing behavior increased from two critical times per day to at four crucial times in between December 2017 and December 2018. During the interview, Jarina could clearly identify critical times of handwashing and some health benefits of such improved behavior (e.g., her children suffer no more from diarrhea, which was fairly

Picture 8: Jarina’s livestock seemed to be a significant source of nutritious food and income for her household.

10 Mada is an improved pit technology which is being used in homestead gardening, especially planting vegetables.
common before practicing handwashing; there has been a reduction in medicine intake, and the household also benefitted monetarily from not having to spend money on medical costs). Observations during the visit to her house revealed that they have a clean toilet with a bar of soap available beside the tube well. She also made a separate shelter for livestock to keep her children away from animal feces, and the shade appeared to be very clean.

Jarina’s graph reveals a rather uncommon trend in income levels over the four rounds. With an initial upsurge followed by a fall, and then another considerable rise which indicates a certain level of income instability. During the interview, Jarina indicated that their income is heavily intertwined with seasonality in Haor, which is reflected in the graph. The primary source of cash income is her husband’s work as a mason both within and outside their locality. During the wet season (roughly from June to November), the demand for a mason is higher as the volume of construction work increases. He had also worked as a sharecropper in the last two years on 0.44 acre of land; they successfully harvested around 0.8 MT paddy in year one and 1.6MT in year two. Jarina added to the family income by producing and selling Chota¹¹, rearing livestock, and yielding vegetables. She indicated that the sell spikes up during the rainy season because it is more difficult for people to dry their own Chota due to scarce space leaving them with the only option of buying it.

Jarina’s family was saving US$2.4 every month; however, they used up their savings worth US$305 being fooled by a middleman who promised her husband an overseas job. Further in November 2017, the Jarina’s eldest son was wounded by a bamboo stick which led to a surgery at Hobiganj District Sadar Hospital, costing them an additional US$183. Initially, this money was borrowed from Jarina’s father, who lives in the same village, but they were able to refund the money within a few days. These shocks have severely influenced their family income over the last two years.

The graph shows a somewhat contradictory relation between income and household decision making which can be attributed to Jarina’s husband’s work pattern. Generally, her husband is the primary buyer of necessary items for the family, but this responsibility falls on Jarina when her husband works outside their village. Nevertheless, during the interview, Jarina asserted that she and her husband make joint decisions when it comes to different family issues.

¹¹ Chota is made with cow dung and straws and is used as fuel materials in villages.
Figure four illustrates vital livelihood outcomes of Monowara’s household. An overall understanding suggests that her household demonstrated a satisfactory progress in most of the indicators. The following narrative builds on this graph by providing insights from an in-depth interview conducted at her home. Monowara, a female program participant from Horipodo Nagor village in Sunamganj district, is 36 years old and has a four-year-old son and was six months pregnant during the time of interview.

One of the notable features in this graph is the upward trajectory of several indicators including income, household dietary diversity, and handwashing practice. Monowara’s family is solely reliant on her husband’s income, who is a wage laborer. He works as a sharecropper during the rice planting seasons (twice a year) and sells stones (collected from the river to construction companies during the wet season (from June to November). Between round one and four, their monthly income increased from US$41 to US$89. This was largely driven by Monowara and her husband’s aspiration to seek alternative livelihoods and act on available opportunities. The graph shows that her livestock asset did not increase across the four rounds of the study. It speaks the reality as Monowara owns 18 chicks and five hens which is not significant in monetary value.

The household’s dietary diversity pattern seems to be correlated with their income. The graph depicts an initial rise and then a fall followed by a gradual upswing when it comes to this household’s nutritional diversity. There is a clear indication that this is directly associated with seasonality (cropping time). In round three, the household dietary diversity score was lower compared to the previous round, as her husband could not work due to his sickness (flu) which negatively affected their food consumption.

Since the second round (December 2017), Monowara’s household demonstrated a quick adoption of handwashing practices, which continued through the fourth round. This household settled in a new place in January 2019, as their previous house was falling apart. One of their distant relatives provided a house to four families including her own as an in-kind support.

As the graph presents, Monowara’s decision-making capacity began to climb from a flat growth in round three, followed by a sharp fall in the next round. This pattern is in line with her narrative, as she was only able to make decisions when her husband was away collecting stones from the river. She mentioned visiting the

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12 The monsoon season.
local market to buy medicine and other daily necessities with her husband’s consent. During the interview, it became apparent that gender-based violence is a common phenomenon in their household. Monowara shared that her husband assaulted her for doing anything that he does not approve of.

One other thing the graph could not captures was that her husband was accused of illegal gambling two years ago. To date, the family has spent approximately US$ 1,220 for the court case, requiring them to sell all of their belongings, including furniture and other assets. Monowara and her family not only suffered from financial losses but also lost dignity in their community as a result of her husbands’ actions. Monowara said, “Our life would be much better if we did not have to deal with the court case and the cost incurred in this.”

This likely hindered their potential growth; however, despite this shock, the family still managed to maintain relatively higher growth in most of their livelihood outcomes.
SHOUHARDO III intervened in the communities to increase the adoption of improved agricultural technology, ensure participants’ income growth, access to health care information and services, household and community awareness on shock preparedness, encourage savings, raise awareness and action to address gender based violence. Taken together, the results of the fourth round suggest significant changes in resilience capacities, women’s participation in program groups, and women’s decision-making power, and their control over cash income. While the positive effects that the program interventions have on resilience capacities are visible, it will need to be validated in the next rounds of data collection. Moreover, there are areas that the program needs to give due focus to:

- **Idiosyncratic shocks (e.g., injury, loss of resource/asset):** each of the respondents from the qualitative study have experienced different types of shocks in their day-to-day life. The program needs to find strategies to reduce their vulnerabilities from such shock.

- **Meaningful decision-making that is not seasonal or in the absence of men:** another hidden fact was that women did not necessarily have better decision-making outcomes when more substantial assets were procured. The example given by most women was decision making power over chickens or ducks, but when it came to cattle, they had to consult with men. The study also revealed that their decision-making capacity relies on their husbands’ migration; they tend to make more decisions during monsoon when husbands are working away from home. The program will require to review its women empowerment work to address this issue.

- **Addressing a response bias as participants want to offer the acceptable/expected answers:** one of the respondents of this study chose not to speak to the researcher in front of her in-laws, so the researcher did the interview in a place that she perceived as safe. This data collection process requires the in-depth engagement of the researcher and prioritizing the need and safety of the respondent for ensuring quality as well as accuracy. It is unlikely for a quantitative process to ensure such engagement of the researcher. The program intends to replicate this process at a large scale for future research.

The stories of these four women do not authoritatively represent the entire program. However, their personal stories in relation to the quantitative numbers provide SHOUHARDO III with compelling evidence of the changes in people’s lives, issues they must deal with, and areas of limited, unexpected, or negative results that need some program recalibration. These issues will be prioritized in the remaining one year of implementation.

As next steps, a more extensive review will be done in the areas of limited progress to identify coherent actions to be taken, while simultaneously ensuring that the excellent progress is being felt across the entire program. In the remaining round, the FLAIRb study will
not only identify the results of remedial actions taken (based on the first four rounds) but also direct program staff to gaps and progress for scaling up within and beyond the life of the program. This process will focus not only on numbers, figures, and graphs but also in gaining deep insight on social, economic, cultural factors. As SHOUHARDO III moves into the phase-out stage, the purpose of the FLAIRb data collection and analysis system will shift from providing information to support adaptive management decisions, to uncover lessons learned about how the implementation strategy helped to enhance resilience capacities, and to assess how the program’s close-out strategy will help to sustain the improvements in such capacities.

CONCLUSION

This report began with the importance of ensuring accountability and effectiveness in development programming. In doing so, it argued that reporting numbers as results are barely useful. It suggested that innovation, especially iterative mixed-method research, can address this challenge. Based on the experience of one of SHOUHARDO III, a US government and Bangladesh government-funded project, it showed how a development program could obtain a better and more in-depth understanding of individual lessons and insights at the household level by using a longitudinal study followed by a qualitative exploration and eventually making adjustment in program design for achieving its goal. A relatively large project like SHOUHARDO III has multiple focuses and the gaps identified from the qualitative findings were not previously under consideration. Although, the process explained in this report can be expensive as it includes a large scale longitudinal study followed by a qualitative one but to implement a five-year long program and phasing out with limited or partial understanding of the results as well as what else could be done – is probably more expensive. Hence, this report concludes with the intention of promoting similar in-depth and rigorous research process and a wide sharing of this practice with other public and private sector stakeholders through cross-learning.