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Lesson Learning Report: Ensuring Sustainable Livelihoods for Female Construction Workers (ESLFCWs)

EEP/shiree

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Project Area Map



List of Acronyms

ADB – Asian Development Bank
BDT – Bangladeshi Taka
BHH – Beneficiary Household
CFPR – Challenging the Frontiers of Poverty Reduction
CMS – Change Monitoring System
DAC – Development Co-operation Directorate
DFID – Department for International Development (UK)
EEP – Economic Empowerment of the Poorest / Shiree
ESLFCW – Ensuring Sustainable Livelihood for Female Construction Workers
FGD – Focus Group Discussion
GoB – Government of Bangladesh
HIES – Household Income and Expenditure Survey
IAP – Independent Assessment Panel
IF – Innovation Fund
IGA – Income Generating Activity
ILO – International Labour Organization
KII – Key Informant Interview
LLR – Lesson Learning Report
MDG – Millennium Development Goal
M&E – Monitoring and Evaluation
NGO – Non-governmental Organization
OECD – Organisation for Economic Co-operation and Development
SDC – Swiss Agency for Development and Cooperation
SWOT analysis – Strengths Weaknesses Opportunities Threats analysis
UNDP – United Nations Development Programme
VfM – Value for Money

Executive Summary

Bangladesh is ranked among the countries with the lowest female employment rates in the world (Choudhury, 2013). Only 29% of the workforce is constituted by women, and over 87% of these women work as unskilled labour; this is characterized by the lack of formal employment, limited access to social protection coverage and low wages (ADB, 2010).

This reality is particularly reflected in the construction sector where professional jobs, such as plastering, rod binding or painting, are perceived as masculine (Dainty et al., 2000) and are not accessible to females. Women's lack of skills leads them to take the least desirable jobs, such as brick breaking, where they are poorly paid/ paid in-kind and are subjected to high wage discrimination and sexual harassment. In order to raise unskilled construction workers from extreme poverty, Prip Trust created the project ESLFCW (Ensuring Sustainable Livelihood for Female Construction Workers), aiming to train poor females to do professional jobs within the construction sector and to create a trade union in order to support them in claiming fair wages and defend them from sexual harassment.

Findings

The project was effective in achieving its intended outcomes and outputs. By providing beneficiaries with training in professional construction activities such as rod binding, plastering, painting and masonry and especially by building beneficiaries self-confidence and help them to access the market, ESLFCW was able to significantly increase their income and help them to move out of extreme poverty. The distribution of program ID cards - stating the professional training that the female had successfully attended - facilitated their access to the job market in construction. Moreover, the division of beneficiaries into groups linked with the construction workers trade union (created by the program) has been proven successful in bringing unorganized informal workers together in asking for their rights (such as fair wages) to be respected.

Lessons Learned

- 1) Asset/ specialty chosen by women must be selected according to market demand.
- 2) Training certification is crucial in order for beneficiaries to be respected and avoid harassment and abuse.
- 3) When dealing with marginalized groups, need to consider ways to change the perception of and/or provide support to the group at large, in addition to beneficiaries, during project design.
- 4) It is not enough to give an asset or training, activities must focus on confidence too
- 5) Support beneficiaries in market access.
- 6) Investigating seasonality at the program design stage.

Recommendations for the national government

- 1) Identify and target the extreme poor in a gender sensitive way.
- 2) Strengthen institutional capacity to make sure that existing laws on labour rights are applied.
- 3) Introduce a female quota for professional construction workers.
- 4) Introduce a social compliance guideline ad hoc for construction sites.
- 5) Introduce insurance schemes for construction workers

Recommendations for non governmental stakeholder

- 1) Focus on skills transfer and create more opportunities to move toward higher wage employment as an alternative to self-employment.
- 2) Launch awareness campaigns for construction workers about their rights.

Section 1: Background, Purpose and Methodology

Economic Empowerment of the Poorest (EEP)/Shiree is a partnership between UK aid from the Department for International Development (DFID), the Swiss Agency for Development and Cooperation (SDC) and the Government of Bangladesh (GoB). This report details the lessons learned from the project 'Ensuring Sustainable Livelihoods for Female Construction Workers', implemented by Prip Trust from June 2011 – January 2015. The aim of this project was to enable 1000 extreme poor female workers employed in the construction sector to lift themselves out of extreme poverty, in line with the programme aim of EEP/Shiree to enable 1 million people to lift themselves out of extreme poverty by 2015.

The project was selected by an Independent Assessment Panel (IAP) and forms part of the Innovation Fund (IF) Round Four projects of EEP/Shiree. The main theme for IF Round Four projects is to achieve **sustainable impacts** in the lives of the extreme poor, with a focus on the most vulnerable and socially excluded groups: women, the elderly, the disabled. Eight NGO projects were selected, of which the total value of contracts was £2,452,233 covering 7,600 beneficiaries.

1.1 Purpose

The main purpose of this Lesson Learning Report (LLR) is to summarize lessons learned throughout the project, capturing the perspectives of the project stakeholders. The report also benchmarks findings against the project outcomes outlined in the Logical Framework and follows the Development Co-operation Directorate (DAC) Principles for Evaluation of Development Assistance (1991).

The objectives of this report are to:

- Identify the key factors contributing to performance, including initial project design, project management, delivery, and re-direction of the project following an EEP/Shiree inception review and innovation review at implementation stage;
- Highlight lessons (positive and negative) about what works and what does not work when implementing the innovation to lift the extreme poor out of poverty in Bangladesh;
- Define the extent of the impact (positive and negative) that is likely to be sustained by the project, and any approaches/tools that were useful in the management and delivery of components of the programme;
- Identify recommendations for (not in any particular order):
 - 1) The project team, as a baseline information for future initiatives;
 - 2) Other NGOs and development practitioners, in order to share, promote and influence good practices, scale up what works and learn from what did not; and
 - 3) Government of Bangladesh, to influence future policy for the betterment of the extreme poor.

1.2 Methodology

The overall methodology is based on a participatory approach using both quantitative and qualitative data (detailed below). The report further utilises an approach that focuses on the contributions to change, rather than directly attributing all results to the project's activities, as change is not linear and is a culmination of multiple factors (UNDP, 2014: 14).

The data collection was conducted through the review of project documents, purposively selected key informant interviews (KIIs) with stakeholders, site visits and observations, independent endline surveys, semi-structured focus group discussions (FGDs), case studies and life history collections. This triangulation of data ensures that consistent findings are supported by credible evidence and includes: source triangulation, method triangulation, researcher triangulation and debriefing after field visits, and sharing of draft reports to implementing partner NGO's project teams as part of the validation process.

Key Methods used in this report are as follows:

1) Review of Documentation

Internal and External documents were reviewed, including: project memorandum, contract agreement, inception report, project activities log, monthly, quarterly reports and self-review reports, other Monitoring and Evaluation (M&E) reports outside of EEP/Shiree Change Monitoring System (CMS), financial statements, internal and audit report, EEP/Shiree field reports, CMS 1 (baseline), CMS 2 (real-time monthly snapshot), and CMS 4 (participatory review), EEP/Shiree quarterly and annual reports, and the IAP selection report. External documents reviewed are listed in the reference section.

2) Field Trip, KIIs, FGDs and Reflection session with Project Team

The field trip took place from 16th – 22th January 2015. Six FGDs were conducted in Mirpur and Mohammadpur, with beneficiary households (BHHs) purposefully selected based on several indicators received by the program, including age, income and assets. Each FGD took two to three hours and was conducted by an EEP/Shiree Senior Programme Manager and M&E analyst. A reflection session with Prip Trust management and project staff was conducted on 20 March 2015 with thirteen members in attendance including Project Managers, Field Officers and a Trade Union representative.

3) Formal Surveys – Endline to Baseline Survey

Baseline and endline surveys were conducted to collect standardised and comparable information from 64 randomly selected households. The endline survey seeks to establish the efficiency and effectiveness of the innovation in uplifting people from extreme poverty by comparing the socio-economic condition of beneficiaries before and after the project.

Data Collection and Method: The baseline survey used a multi-module questionnaire on household socio-economic conditions, including assets, income and expenditure, loans/savings, food security and empowerment. The endline survey questionnaire contains additional modules specific to the innovation. Field work for the baseline survey was conducted in April - May 2011 and May 2012, and the endline survey was conducted in January 2015. Field teams at baseline were comprised of eight community organizers, with oversight by four project staff, and at endline the field team consisted of six trained enumerators, two research associates from EEP/Shiree scale fund projects as auditors and the process was monitored by two M&E staff of EEP/Shiree CMS unit. Data for both surveys was collected using piloted, paper-based questionnaires. Data entry for the baseline was done by project staff using online database

developed by EEP/Shiree, while endline data entry was done by the CMS unit of EEP/Shiree and one research associate from scale fund NGO.

Sample: The baseline survey was conducted for all beneficiaries before beginning project activities, totalling 1000 beneficiary households. Using the baseline as a sampling frame, the endline survey was conducted on a random sample of 64 households using cluster stratified randomization by location (district, village and para level) and project intervention (income generating activity (IGA)).

The control group is composed of 15 households selected from the Prip Trust database and containing potential beneficiaries meeting the project selection criteria, but that due to funds restriction could not be included in the program. The only criterion for selection in the control group was that women have not been enrolled in any other development programs.

Graduation from extreme poverty is based on an index of multi-dimensional socio-economic indicators from which a household is deemed 'graduated' if it meets a set number of indicators, which differ according to rural and urban settings (see Annex 6). The index is primarily used to determine the intervention impact and examine shortcomings, monitor sustainability, and give a practical meaning to the concept of extreme poverty eradication as 100% graduation.

Limitations of this report:

- 1) The control group was not interviewed by the EEP/Shiree CMS team at baseline. Therefore, the application of specific statistical tests of significance, such as Difference in Difference or ANCOVA, could not be performed.
- 2) Due to the instability of the national political situation in the months in which the data collection has been conducted, the number of KIIs is very limited.

1.3 Format of the Lesson Learning Report (LLR)

A similar process has been followed during the preparation of each IF Round Four LLR. The report is presented in five sections. **Section One** provides a background on the purpose and methodology of the report. **Section Two** gives a brief introduction to the project context and content, the main innovation, theory of change and Strength Weaknesses Opportunities Threats (SWOT) analysis. **Section Three** details the findings against DAC evaluation principles of relevance, appropriateness, effectiveness, efficiency and sustainability. **Section Four** concludes the findings on performance and lessons learned on the innovation. **Section Five** provides recommendations for different stakeholders. In all cases the report has been shared with the concerned NGO, feedback has been received and appropriate adjustments made.

1.4 Lesson Learning Team

The EEP/Shiree Lesson Learning Team consisted of Saidur Rhaman (Senior Programmes Manager), Ambra Colacicco (Monitoring and Evaluation Analyst) in charge of the sampling, questionnaire creation, data analysis and report writing, and Nadia Farnaz (Research Associate) who assisted with the field visit. The EEP/Shiree Lesson Learning Team is thankful for the all-around support provided by Prip Trust, especially the program director Ms. Aroma Datta and Program manager Champa Rani Nag.

Section 2: Introduction to Project Context and Content

2.1 Context

Bangladesh, with an economically active population of 57 million, of which only 29.8% are female (Bangladesh Bureau of Statistics, 2011), is ranked among the countries with the lowest female employment rates in the world (Choudhury, 2013). Moreover, not only do females constitute a small fraction of the total labour force, but the vast majority (87%) are engaged in the informal sector, characterized by the lack of formal employment, limited access to social protection coverage and low wages (ADB, 2010).

Among the informal sector, the construction industry has recently emerged as one of the most prominent employers. It is characterized by a high growth of almost 11%, together with a corresponding increase of female labourers in this sector (Bangladesh Bureau of Statistics, 2009).

In the highly gender stratified society of Bangladesh, women are over represented in the informal labour force and strongly under-represented as professionals (Ahmad, 1991). This reality is also reflected in the construction sector where professional jobs, such as plastering, rod binding or painting, are perceived as masculine (Dainty et al., 2000) and are not accessible to females. Women's lack of skills results in them taking on the least desirable jobs, such as brick breaking, where they are poorly paid or paid in-kind. Moreover, the poor working conditions on construction sites (lack of toilets and safe drinking water, exposure to extreme heat, dust particles and noise pollution) negatively affect the physical condition of women that work in such hazardous conditions. Furthermore, as the women do not have any employment security, they are passively accepting exploitation, high wage discrimination and sexual harassment.

2.2 Main Innovations

Gender norms in Bangladesh not only prevent women from working as professionals on the same level as men, but also prevent them from believing that they are capable of doing the same work. The innovation introduced in the project "*Ensuring sustainable livelihoods for female construction workers*" consists of allowing women to work as professionals in jobs that are traditionally considered to be for men only, showing for the very first time to the women themselves and to society that females can become experts in their fields and work effectively as professional construction workers. Moreover, the program aimed to give beneficiaries the necessary support in order to find jobs as professionals and claim their rights, moving a step towards the formalisation of the construction sector.

The main innovations are:

1) The promotion of female professional labour in the construction sector through:

- Introduction of ad hoc professional training in construction for unskilled female workers.

Women are provided with training on plastering, rod binding, painting, tiles cutting and masonry, according to their inclinations and preferences and they are given the tools necessary to work as a professional in these fields. As this is the first time in Bangladesh that the women are trying to perform these tasks, construction managers in charge of hiring may be sceptical

and unwilling to give them a chance. Therefore, the program management of Prip Trust provided each beneficiary with a program ID card, stating the list of training that the workers have successfully completed.

- Establishment of a Group Support Network facilitating market linkages.

In order to assist beneficiaries in finding jobs, Prip Trust created a group-based support network: beneficiaries are divided into groups of 25 women who meet weekly. Each group elects a leader, who is then in charge of maintaining the communication within all other groups. The leader is given a mobile phone by the program and, on a weekly basis, calls construction companies to check if there are available jobs and then informing the members of the group.

2) Formalization of the construction sector, through:

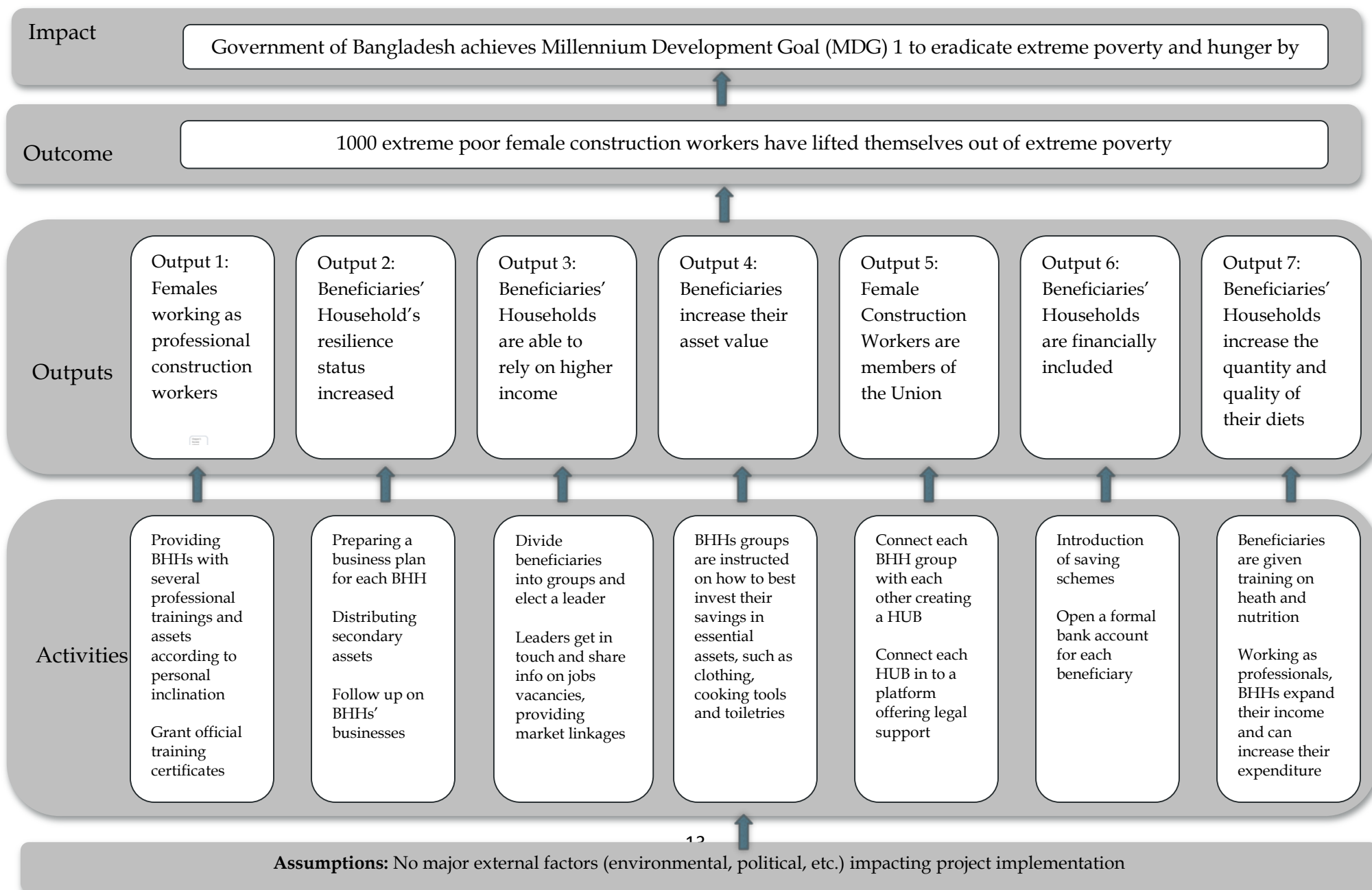
- Establishment of a registered trade union to represent female rights.

Women working in the construction sector are often discriminated against. They are regularly paid less than their male colleagues and are often victims of sexual harassment. In order to support beneficiaries to overcome these obstacles and raise their voices claiming for equal rights, Prip Trust established a trade union where professionals offer legal support to female construction workers, such as in the case of wage discrimination or sexual harassment.

- Introduction of formal training certificates.

For the first time, construction workers are given certification stating their skills and the professional courses they have attended. These are highly regarded by construction managers and aim to set up a standard of quality in the work delivered.

2.3 Theory of Change



2.4 Strength Weakness Opportunities Threats (SWOT) Analysis

The SWOT analysis below lists the internal and external factors that influenced the achievements of the outputs and outcomes of the project.

Internal	Strengths <ul style="list-style-type: none">• NGO's strong knowledge of the construction sector and commitment to the cause.• Previous experience in the management of programs targeting the extreme poor.	Weaknesses <ul style="list-style-type: none">• Prip Trust had never implemented programs on skills transfer before.
External	Opportunities <ul style="list-style-type: none">• Opening a section at the German Technical Institute in Dhaka, specialized in professional training for female construction workers.• Opening a construction company run by women, offering jobs mainly to female construction workers.	Threats <ul style="list-style-type: none">• Political instability (hartals).• Employers reluctant to the establishment of a platform providing services as a trade union.

2.5 Beneficiary Selection and Budgeted Expenditure

Beneficiary Selection

The project targets extreme poor households, in the areas of Mirpur and Mohammadpur in the Dhaka district, which have met the following essential criteria:

- Be a female working in the construction sector as unskilled labour.
- Income no greater than 30 BDT per capita per day.
- Frequency of income no greater than 15 days a month.
- Only one income source within the households.

A total of 1300 beneficiaries were identified during the inception phase of the project. The process for selecting beneficiaries was carried out by conducting FGDs with community members and cross-checking data with different sources of information, such as local government representatives, Upazila Social Service Offices and NGOs. As per budget constraints, only 1000 households could be enrolled in the program, and the NGO selected them randomly from the initial group. After the households were identified and physical visits made to each household, Shiree validated all 1000 households.

Budgeted expenditure

The three years operation was budgeted to cost BDT 40,807,371, with 57.5% of the total budget spent on direct and indirect delivery (i.e. training) to beneficiary households. See Annex 2 for the complete financial overview.

Section 3: Findings against Evaluation Criteria

3.1 Relevance

Relevance is concerned with assessing whether the project is in line with national and local priorities and refers to the overall outcomes and impacts.

The overall purpose of the project, for 1000 extreme poor female construction workers to lift themselves from extreme poverty, is in line with the Government of Bangladesh's commitment to meeting Millennium Development Goal (MDG) target one as well as their commitment in the 2014-15 Budget Speech to eliminate extreme poverty by 2018 (Muhith, AMA 2014:33). Gender discrimination, resulting in wage gaps, has been recognized as a cross-cutting issue essential for the attainment of the MDGs, and it is essential to focus on female access to work in order to eradicate extreme poverty. A detailed study by Kabir (2001) points out that in households where women's economic contribution is critical, women have been able to obtain a higher degree of respect; they have changed their own perception of themselves and their role in the household decision-making. Female employment has also led to a long-term reduction in domestic violence. Women have the opportunity to delay marriages and childbirth and to divorce abusive husbands. However, many studies also highlight the exploitative conditions in which working women are found, especially within the informal economy, and therefore urge for a formalization of the sector. The International Labour Organization (ILO) has financed various studies (ILO, 2011), aiming to assess the condition of female construction workers in different countries, and appeals to create policies at the national and local level in order to address issues such as wage discrimination and sexual harassment.

The project's purpose (establishing a trade union in order to promote fair wages and help female workers to raise their voice against abuse) is therefore relevant, by acknowledging the connection between gender discrimination in informal economic sectors and poverty through a skills transfer approach, to graduation of the extreme poor in Bangladesh. Furthermore, through the introduction of workers' ID cards certifying the professional training that the worker has successfully completed, Prip Trust took a step forward to the formalization of the construction sector.

3.2 Appropriateness

Appropriateness considers cultural acceptance against the feasibility of activities/ method of delivery, and evaluates whether the project design and implementation is acceptable and feasible within the local context.

The majority of female construction workers are migrants (Choudhury, 2013). Female migration from rural to urban areas is quite new to Bangladesh, as cultural traditions restrict women in terms of mobility and employment. Despite the increasing number of female job seekers, a large number of men continue to be highly resistant to women's paid employment. This is in part because of the social norm of purdah¹, and partly because men tend to consider

¹ Purdah means "curtain" in Farsi. The term is used to symbolize female seclusion prevalent in Muslim countries.

women working outside the home as a shameful reflection on their ability as breadwinners and thus on their masculine identity. As female income is not socially perceived as necessary, women often suffer from wage discrimination and are paid less than their male colleagues. It should also be emphasized that, when it comes to gender discrimination in the construction industry, sometimes the problem is a lack of awareness that people are themselves being discriminatory. For example, for many men, forbidding women to access professional jobs such as rod binding or plastering is a way to protect women from dangerous tasks.

Prip Trust, recognizing the key role that culture plays in employment, aims to address the lack of access to professional work and equal wages by showing society that women are capable of safely performing professional tasks and, through legal assistance, to make women and their colleagues aware of their rights to receive a fair wage. In a way, Prip Trust is challenging the local culture of restricting employment for women, in order to meet the real needs of women who are already employed. Therefore, the project is highly appropriate to the local context.

3.3 Effectiveness

The following section assesses the degree to which Prip Trust has been effective in achieving their intended outcomes and outputs. Below it is reported the list of the target that the program aimed to reach according to their log-frame (see Annex 3 for progress against the log-frame and all means of verification), and an analysis assessing the impact of each output.

Outcome: 1000 extreme poor female construction workers in Dhaka have lifted themselves out of extreme poverty

- 1) According to the Logframe, the program “Ensuring Sustainable Livelihoods for Female Construction Workers” was designed to help 1000 females employed in the construction sector to lift themselves from extreme poverty within 3 years, through the transfer of professional skills and work tools. 100% are working as professional construction workers.
- 2) 100% of beneficiaries are equipped with a second IGA in support of their main professional activity.
- 3) 60% of beneficiaries increased their income by 25%.
- 4) 60% of beneficiaries increased their assets by 10%.
- 5) 100% of beneficiaries are financially included.
- 6) 100% of beneficiaries are registered to the platform supporting construction workers and know how to access this service.
- 7) 60% of beneficiaries improved their food intake.

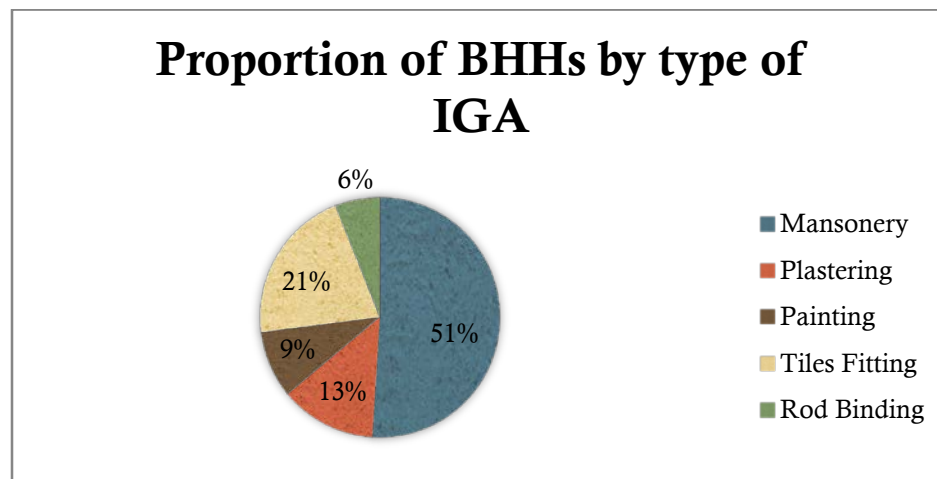
As the income generation activities in which beneficiaries have been involved greatly differ, the analysis will proceed by illustrating the differences in the achievement of the intended outcomes by IGA received, measured against the targets for the indicators under each output.

Prip Trust has been able to achieve most of the targets, indicating that 97% of beneficiaries have lifted themselves from extreme poverty according to their Logframe (see Annex 3 for progress against the Logframe and all means of verification). 100% of households have raised their income by 25% and 100% of BHHs have 3 meals a day, both against targets of 60%. Effective

achievement of the overall outcome is supported by the EEP/Shiree graduation analysis, which will be discussed in detail below under Section 3.5 on Impact.

Output 1: 100% beneficiaries are working as professional construction workers

Prip Trust was able to achieve most of the targets, indicating provision of income related skill transfer support. 100% of households received professional training in construction on different assets and, depending on to their performance and personal desire, each of them received the asset in which they were more likely to be successful. Figure 1 below shows an overview of the assets distributed:



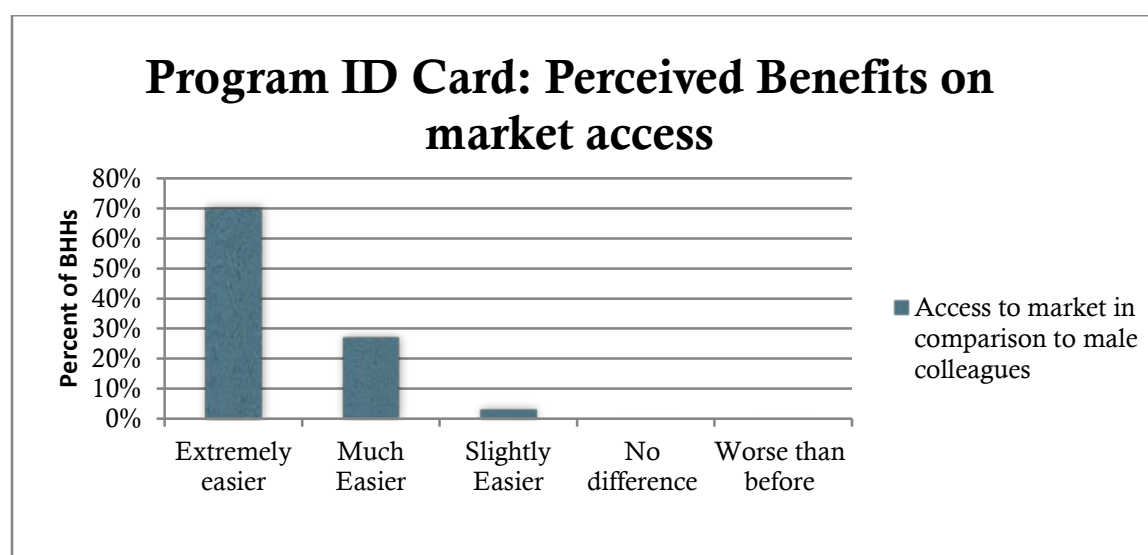
The asset distribution seems to have been successful. At endline of the program, 96% of beneficiaries declared themselves to be satisfied with the asset they received and they do not wish to change it.

After being trained and having received the asset, each beneficiary started to look for a job as a professional worker, encountering some difficulties from male co-workers and site construction managers in charge of hiring. In the course of the focus group discussion, Muni, a 35 year old single woman, mother of two, declared: *“Women in construction only work as brick breakers. If they are very lucky, they can work as a helper of a male working in rod binding, but they would never work independently as professionals. At the beginning, even I could not believe I could have done such a job myself. And if I myself could not believe that I could, how could the site manager believe that a woman could work in rod binding?”*.

Many construction site managers initially showed some resistance in giving the women a chance to work as professionals and Prip Trust officers often went back and forth to the construction sites in order to talk to managers and convinced them to give the women a chance. Once they saw the quality of their work, they were surprised and recommended them for other jobs. While at the beginning of the program, women managed to work as a professional for less than 5 days a month, now 70% of beneficiaries are working more than 14 days a month, with peaks of 20 days. At the end of the program, in order to further qualify the women as trained professional construction workers, Prip Trust distributed ID cards among them which certify the training that the worker has been following. Beneficiaries declared that, thanks to the card, construction managers (even those that had never worked with them before) are keener to hire

them as professional workers. At endline, 70% of beneficiaries declared that they feel it is extremely easier for them to find a job, even easier than their male colleagues, as show in Figure 2 below.

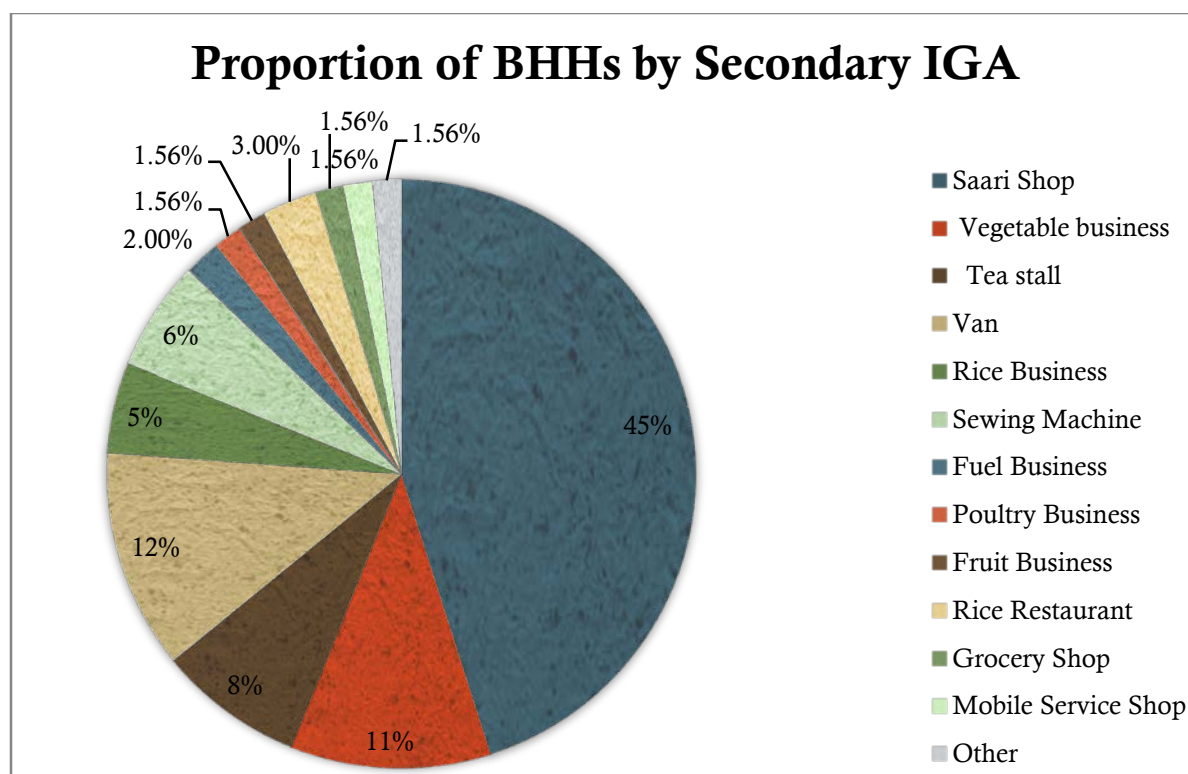
Figure 2: Overview on the perception of programs ID cards from beneficiaries



Output 2: 100% of beneficiaries are equipped with a second IGA in support of their main professional activity

Construction work is highly seasonal. In the winter season, many construction sites open and the number of jobs available in the sector is very high; comparatively, during the monsoon season (which lasts from May to September in Bangladesh) construction sites tend to close down and the labour opportunities are much lower. In order to support beneficiaries during times of low

for construction workers, Prip Trust, advised by Shiree, provided beneficiaries with a second asset, as shown in Figure 3 below.



In the course of many FGDs, the perception of this secondary IGA was variable. Some beneficiaries declared that this secondary IGA is an important contribution to household monthly income. In fact, at end line, 50% of beneficiaries declared that when they are busy working in construction, a family member living with them works on the business, contributing to the family economy. However, 39% of the interviewees declared that the assets remained unused while they work on construction, and that they only use it when construction work is unavailable.

Overall, all beneficiaries agreed that construction work is physically more demanding but much more reliable than entrepreneurship. At end line, 10% of interviewees declared to have faced difficulties in being paid on time (if not at all) by clients. Moreover, in the course of the FGD discussions, many beneficiaries pointed out the challenge of finding quality supplies at good prices and they all declared that working in construction is much more profitable. This is further proven by the end line, which shows that on average beneficiaries gain 223 BDT per day by working on the secondary IGA, whilst they gain 264 BDT per day by working in construction, 15% higher. ²

Output 3: 60% of beneficiaries increased their income by 25%

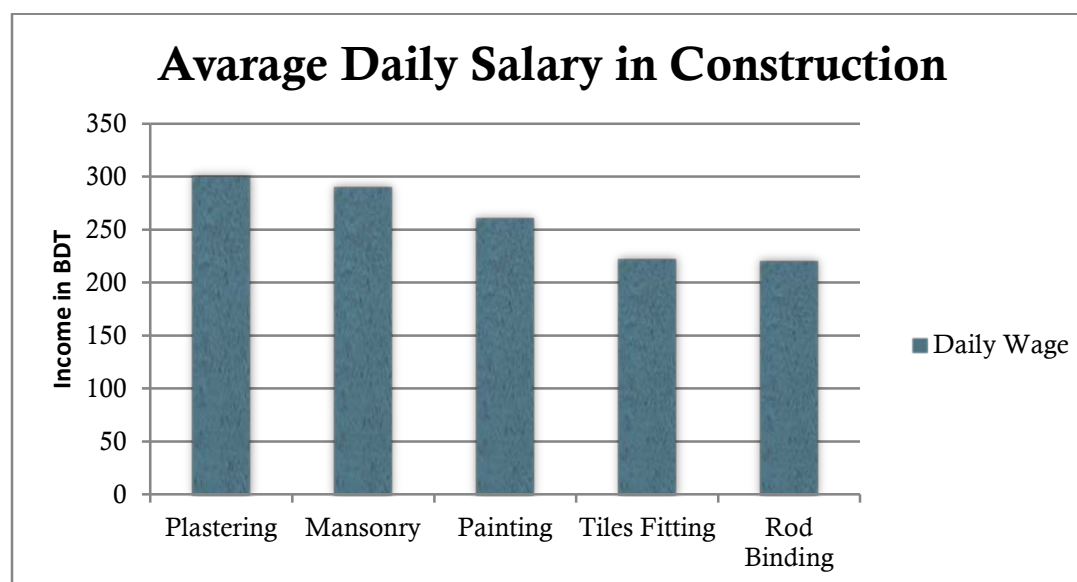
Overall, the achievement of the previous indicator has increased the income-generating capacity of beneficiary households. Average monthly household income increased significantly from

² Paired t-test (N = 64, Daily Income in Construction sd = 107,55, Daily Income in Business sd = 91, t = - 1.62, p < 0.05)

3,170 BDT/month at baseline to 11,063 BDT/month at end line, an increase of 7,893 BDT/month³ and is significantly higher than the average income reported by the control group, which now earns 5384 BDT monthly (31% less)⁴. Average income per capita per day has also increased significantly from 38 BDT/capita/day at baseline to 87 BDT/capita/day at end line and positively differs from the control group, 36 BDT at end line⁵. The extreme poverty line is defined based on income data from the Household Income and Expenditure Survey (HIES) 2010 report corresponding to the lowest 10%, calculated separately for urban and rural areas in taka per person per day. Taking into account annual inflation rates, the extreme poverty line was 49.0 BDT/capita/day at baseline and 57.0 BDT/capita/day at end line. At end line, 80% of households have crossed over the extreme poverty line, while all beneficiaries in the control group are still below the extreme poverty threshold, as in baseline.

Moreover, 89% of beneficiary households have raised their income per capita by 25% against targets of 60%, while 0% in the control group did. As the income is the result of two different IGA provided to beneficiaries, it is interesting to see how the wages differs across the different assets. Figure 4 show the changes in wages across construction assets, while Figure 5 shows the difference in earning from the business:

Figure 4



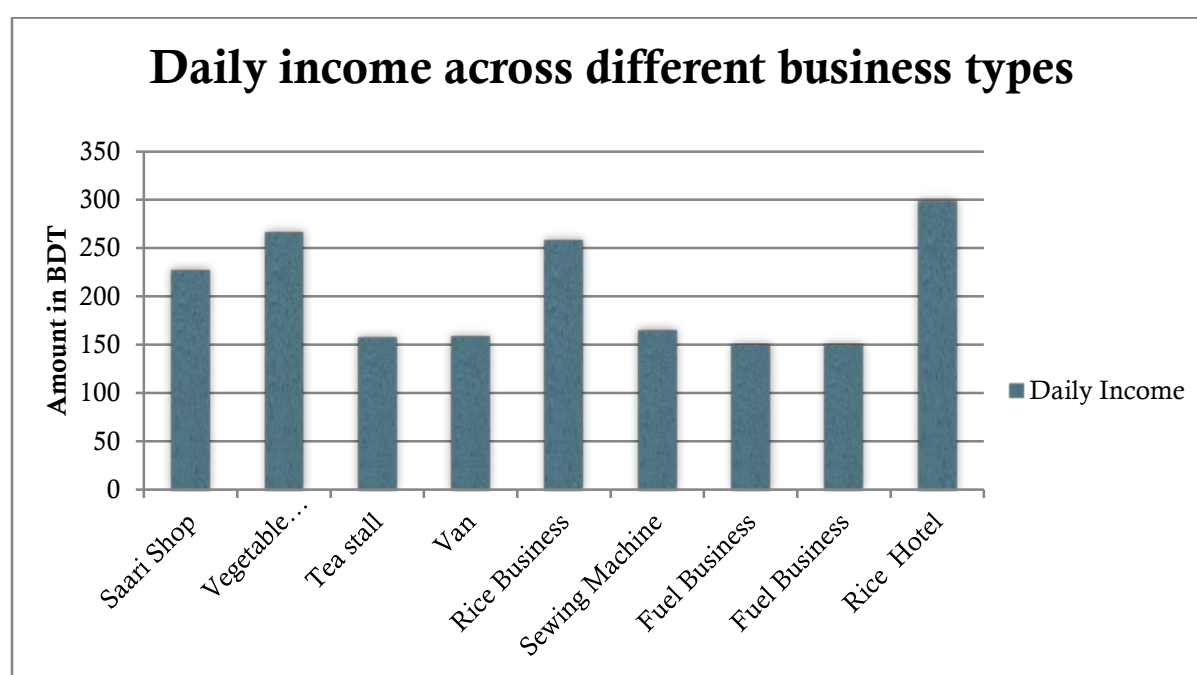
³ Paired t-test (N = 64, Baseline sd = 159 Endline sd = 3915 t = 22.51, p < 0.0001)

⁴ Unpaired t-test (N =64, treatment group sd = 3519, N=15, control group sd = 1295, t= 10.27, p<0.00001)

⁵ Unpaired t-test (N = 64, treatment group t sd = 11 Endline sd = 40 t = 8.59, p < 0.001)

The end line survey shows that the most remunerative activity is plastering (average 300 BDT daily) and Masonry (290 BDT daily) while Rod Binding and Tiles Fitting are the less paid (222 and 220 BDT daily respectively). It must be pointed out that the income depends on the days worked per months, which are subject to various factors, such as political stability and the seasons. The data collection for the end line was conducted in late January. Season wise, winter is the peak period for construction work however, the instability of the political situation with non-stop *Hartals*, strongly hampered the construction sector, reducing the labour opportunity available to the poor. During this difficult time, Prip Trust beneficiaries managed to find work in construction only 10 days a month in average, with no significant differences across sectors. Most of them relied on their secondary IGA to ensure a stable income, as shown in Figure 5 below.

Figure 5

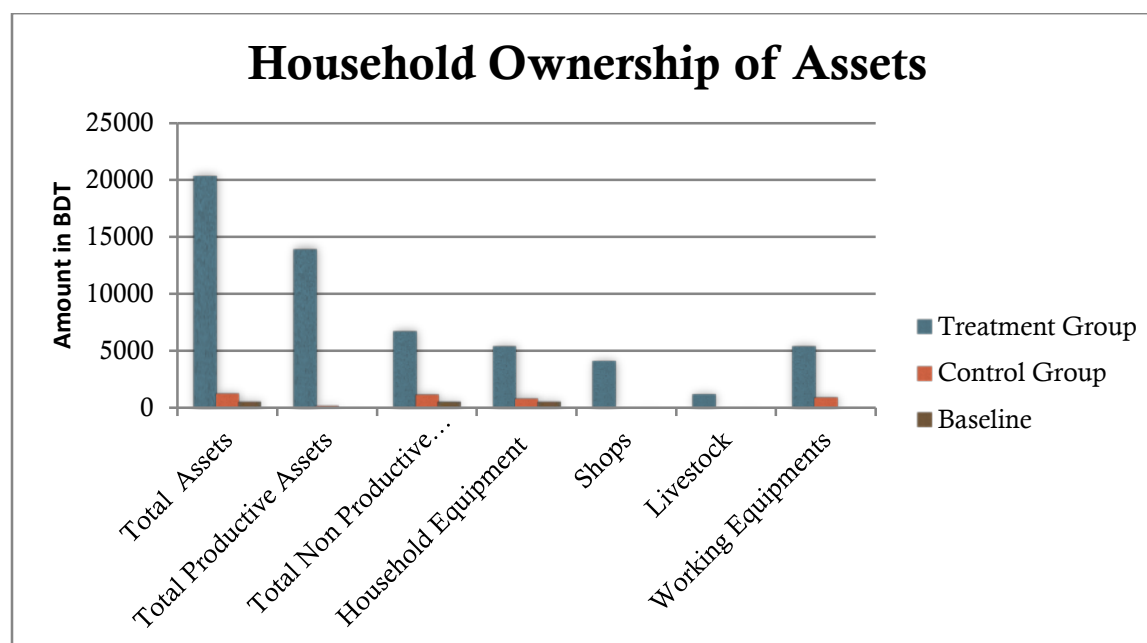


Across the different business types, the Rice Hotel seems to be the most profitable (298 BDT daily), as well as the rice and vegetable business (258 and 266 BDT daily respectively). Among the other businesses (Tea Stall, Fuel Business, Van and Kerosene) there are not significant differences in earnings; the average is 158 BDT per day. The businesses are located in the slum where the beneficiary resides and clients are other residents of the slum. During the focus group discussions, beneficiaries pointed out business focusing on everyday necessities goods, such as rice and vegetables, are more profitable than others because they guarantee a constant flow in sales, while other businesses, such as Saari, are considered to be an extra and the other poor living in the slam are less keen to spend money on it.

Output 4: 60% of beneficiaries increased their assets of 10%

Overall, there have been significant increases in asset ownership. Notably, the proportion of households owning livestock increased from 3% to 59%, and households owning poultry increased from 33% to 89% from baseline to endline (see Figure 6).

Figure 6: Proportion of households owning at least one type of asset



There was a significant increase in the average value of productive assets from 10 BDT at baseline to 6704 BDT at endline, with significant differences with the control group that owns assets for 176 BDT.⁶ Average asset value provided by Prip Trust was 10,145 BDT per household, indicating additional asset accumulation by beneficiary households. Prip Trust's target was to allow beneficiaries to increase the value of their assets of 10% from baseline. All beneficiaries crossed this line, however also the control group did, indicating that the requirement of 10% increase may have been set too low. However, it must be pointed out, that Prip Trust beneficiaries increased their initial asset value of 400%, while the control increased their assets value of 240%.

Output 5: 100% of beneficiaries are financially included.

Prip Trust has also been successful in facilitating financial inclusion for program beneficiaries; however, at the time of the data collection end line, the target of 100% was not met. At baseline all beneficiaries were relying on self-savings only. At end line, while the control group still rely on self-savings only, the target group save in a variety of places. 55% of beneficiaries have their saving deposited in a bank, 14% rely on group savings, 4% has saving in a NGOs, 7% within a relative and 20% rely on self savings, with 82% of households saving in more than one place.

It must be pointed out that at the time of the end line survey data collection; Prip Trust had opened bank accounts for 60% of beneficiaries, while the procedure for the remaining 40% was not yet finalized. It is very possible that by the end of the program, 100% of beneficiaries will shift their savings to their formal bank account, becoming financially included. In the course of the FGD discussion, the beneficiaries who had their account opened, declared to have already

⁶ Paired t-test (N = 64, Baseline sd = 586.48, End line sd = 21785.64, t = 13.99, p < 0.001)

moved part of their savings to the bank, and they were aware on the rules in order to deposit and withdraw money, while the beneficiaries who did not have their account opened were looking forward to access the service.

Output 6: 100% of beneficiaries are registered to the platform supporting construction workers and know how to access this service

By the end of the program, Prip Trust successfully managed to create a trade union in support of all beneficiaries. In the course of the FGD most female construction workers openly talked about the difficulties that women face in such a male dominated sector. Many of them have been paid less than their male colleagues, even though they perform the same task. Before joining Prip Trust, they did not know how to raise their voice asking for equality and were passively accepting the workplace discrimination. Now they are aware of their rights and can rely on the platform to claim them. Even if most of the women were unable to provide a proper definition of the platform, they could provide clear examples of circumstances in which they would have relied on the service. Moreover, their attitude toward injustice has strongly changed, as one beneficiary said *"Before becoming a member of Prip Trust I was carrying bricks for 130 Taka a day and for me it was okay. I knew that males doing the same jobs were paid more, but they told me it was due to the fact that male are stronger and able to carry more weight at once. For me it made sense. Now I see that it's true that man carry more weight at once, but they often take break while women work continuously and in the end of the day they carried the same amount of sand. Even though I do not work anymore as carrier because I work in tails fitting, I tell other women they should complain about their wage. If we keep doing nothing, nothing will ever change!"*

So far, it seems that women are well aware of their rights to receive equal wages and they are aware that the platform supports them to claim their rights. However, difference in wages is not the only discrimination that female construction workers face. Extensive literature (Choudhry 2012; Ahsan, R. M. 1997) shows that sexual harassment and physical abuse against female workers happen frequently in the construction sector in Bangladesh. However, this discrimination often goes silent. In the Bangladeshi culture, sexual harassment is not a publicly discussed topic. Women are often discouraged from reporting it for the shame in reporting the act, fear of being blamed, or fear of retaliation by harassers (Karim, 2007).

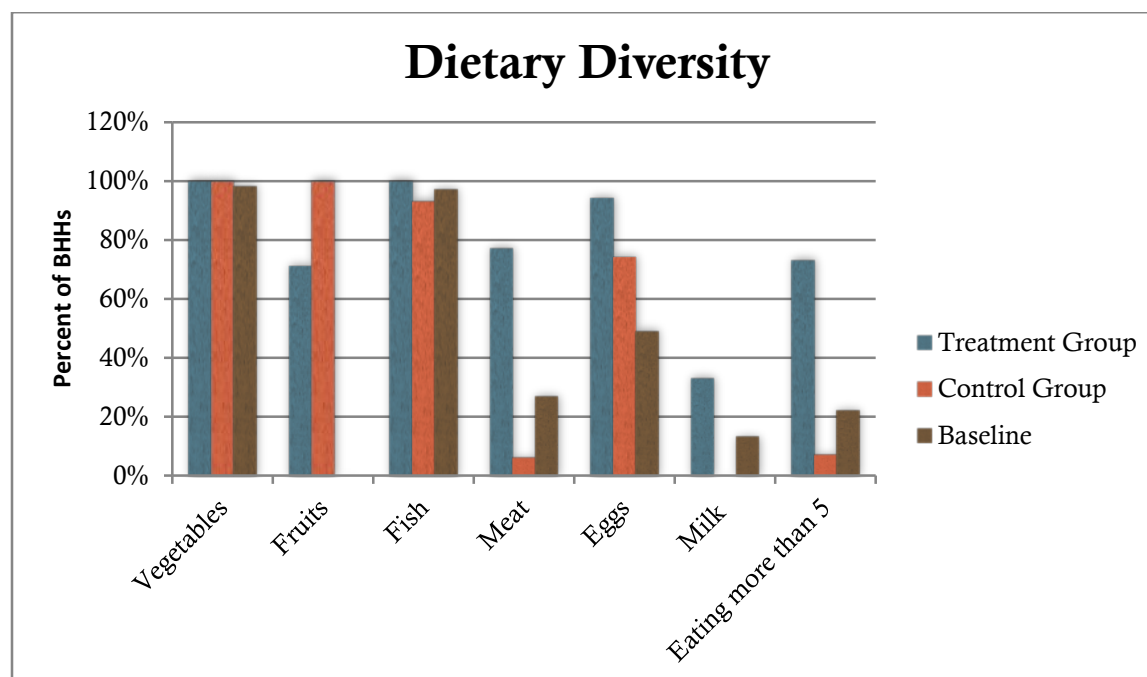
In such a context, the promotion of awareness on sexual harassment and especially the empowerment of victims are fundamental. Despite the fact that the government approved several laws aiming to guarantee female safety in the workplace, they are little known and not respected (Zaman, 1999). The creation of independent institutions promoting awareness and providing services to enforce the existing law is very essential. In this context, the platform created by Prip Trust is a milestone in the defence of female rights at the workplace. However, time and more resources are necessary in order to establish it as a well known institution recognized by other organizations, so that the users will be confident enough to rely on its services for more delicate matters including harassment and abuse, claiming their rights to respect and security.

Output 7: 60% of beneficiaries enabled to afford three meals per day

Overall, beneficiary households are significantly more food secure than before the project. There has been a significant decrease in food coping strategies used by households, such as skipping meals, eating smaller portions or eating lower quality food.⁷ At end line, none of the households reported using any food coping strategies in the last week, while 33% of interviewees in the control group reported to have used at least one, compared to 80% of households that reported using 2 or more strategies in the last week at baseline. This shows that there is a general betterment in the condition of the ultra poor in Bangladesh, even among the ones that are not enrolled in any development program. However, Prip Trust still had a positive impact, successfully erasing hunger.

Dietary diversity has also significantly increased, with 91% of households consuming food from 5 or more food groups at least once in the last week compared to only 6% of the control group⁸ showing an impact of 85%. Households are increasing their dietary diversity by eating more eggs (74% to 94%), milk (0% to 33%) and meat (6% to 77%) (see Figure 7).

Figure 7: Proportion of households consuming food from major food categories in the last week



⁷ Paired t-test (N = 64, Baseline sd = 1.60, Endline sd = 0, t = -14.02, p < 0.001)

⁸ Paired t-test (N = 64, Baseline sd = 0.94, Endline sd = 1.01, t = 19.44, p < 0.001)

3.4 Efficiency

Efficiency measures how well inputs (ex. funds, expertise or time) have been converted into outputs.

Value for Money

One way to consider efficiency is to look at it as part of Value for Money (VfM), which is about maximizing the impact each pound spent. It is important to note that the concept of value for money goes above and beyond efficiency; “it is about getting the right balance between three things – economy, efficiency and effectiveness – and it needs to be assessed as a whole” (Jackson 2012). See Figure 8 below for selected EEP/Shiree VfM indicators that have been utilised to evaluate the efficiency of the Prip Trust project.

Figure 8: EEP/Shiree Value for Money (VfM) indicators for Prip Trust

EEP/Shiree VfM indicators for Prip Trust	
Fees to Total Expenditure	4%
Cost per beneficiary	40,807 BDT
Direct Delivery Percentage	50.1%
Number of BHHs per field worker	167
BHH Direct Delivery Spend	20, 434 BDT
Cost per graduate	42,069 BDT

Overall, the Prip Trust project is slightly but not significantly more expensive than other Innovation Fund Round 4 projects aiming to sustainably graduate of extreme poor households including members from marginalized groups. Total cost per BHH is 40,807 BDT, which is only 8% higher than the average of 37,498 BDT/BHH. Total direct delivery per BHH is also slightly higher at 20,434BDT, which is 13%% higher than the average of 18,092 BDT/BHH. While spending per BHH is high, the direct delivery as a percentage of total expenditures is in line to other projects. The benchmark for direct delivery costs as a percentage of total expenditures when scaling out other EEP/Shiree projects was 50%, and average for IF R4 projects is 47.1%. The direct delivery percentage for Prip Trust is 50%, indicating a higher portion of expenditures spent directly on beneficiaries.

However, it should be noted that Prip Trust has a very high ratio of BHHs per field worker compared to other projects, raising concerns as to how effectively/efficiently field staff were able to support beneficiaries. For example, each field worker oversees 167 beneficiaries at Prip Trust, while at EcoDev and Tarango a field worker is responsible for 94 and 125 BHHs respectively. However, it's possible that this was effective considering the greater density of beneficiaries in urban compared to rural project, which reduces travel time/costs significantly and allows field staff to cover more beneficiaries.

3.5 Impact

Impact refers to measured changes in human development and people's well-being brought by the project, indirectly or directly, intended or unintended.

Graduation Analysis

The overall purpose of the Prip Trust project was that 1000 extreme poor female construction workers in the Mirpur and Mohammadarpur areas in Dhaka district have lifted themselves from extreme poverty. Based on the Shiree Multidimensional Graduation Index provided in detail in Annex 6 and described in Section 1.3 above, 97% of BHHs have graduated from extreme poverty at the end of the project (see Figure 9).

Figure 9: Graduation from extreme poverty of beneficiary households

Graduation Criteria	Beneficiary Households at Baseline (A)	Beneficiary Households at Endline (B)	Non-beneficiary households at Endline (C)	Project Impact (B - C)
Essential Criteria				
Food coping (less than two strategies)	20%	100%	67%	33%***
Supplementary Criteria				
PPPD Income (cash and in-kind) (Extreme poverty line - 44 BDT/capita/day at baseline 57 BDT/capita/day at endline)	0%	80%	7%	73%***
Number of income sources (two or more sources)	79%	100%	93%	7%***
Cash savings (1000 taka or more)	0%	95%	20%	75%***
Value of productive assets (7,000 taka or more)	0%	62%	0%	62%***
Number of non-productive assets (four or more assets)	6%	93%	13%	80%***
Food diversity (five or more food groups)	18%	89%	7%	82%***
Gender and Social Empowerment (answer positively to 75% of questions)	-	93%	40%	53%***
Graduation (Essential 1+ Supplementary 4)	0%	97%	0%	97%

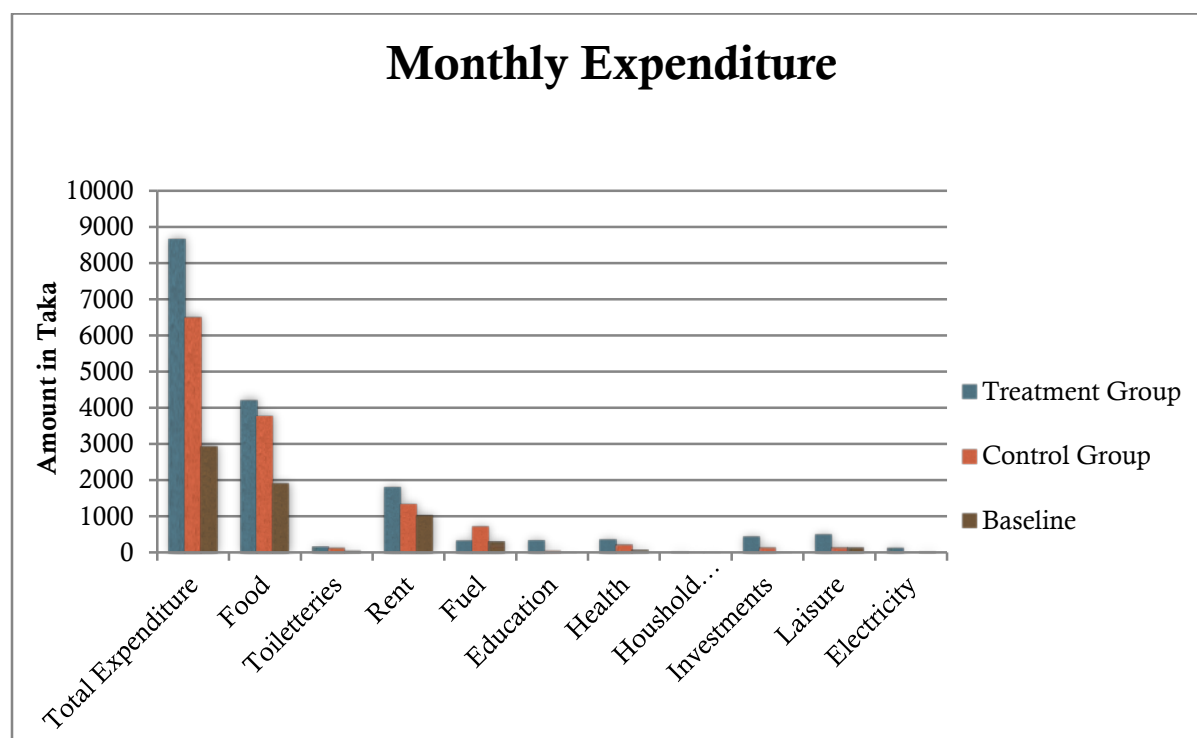
Notes: *** = p<0.01, ** = p<0.05, * = p<0.10

None of the beneficiary households at the control group met the criteria for income, savings, productive asset value and dietary diversity, while at endline the 80% of BHHs have crossed over all these thresholds. The overall graduation rate of 97% is very high compared to other EEP/Shiree Innovation Fund projects as well as and other livelihoods programs targeting the extreme poor. For example, the average graduation rate for EEP/Shiree Innovation Fund Round 3 projects was 87%, and a study on BRAC's Challenging the Frontiers of Poverty Reduction

(CFPR) program was found to have an overall graduation rate of 95% (Das and Misha 2010).⁹ Most of the individual indicators have been discussed above in Section 3.3 on Effectiveness (i.e. income level, productive assets) or will be discussed in section 3.6 below on Sustainability (i.e. number of income sources, savings), but descriptive statistics for the remaining indicators will be discussed briefly below.

Expenditure

While not included in the Graduation Index above, there is a significant increase in monthly household expenditures from an average of 2934 BDT in baseline, 8647 BDT for beneficiary households and 6508 BDT for non-beneficiaries households at end line¹⁰ as shown in the Figure 10 below:



The comparison of the expenditure habit of Prip Trust Beneficiaries compared with non-beneficiaries clearly show that the program impact has been of 25%. Moreover, the impact of the program is not only significant on the household expenditure but it is even higher on the per capita expenditure, there is impact is of 35%. In fact data shows that the average expenditure per capita per day significantly differs from the control group, average of 44 BDT, to 67

⁹ Lesson Learning Reports for EEP/Shiree IF R3 with overall graduation rates can be found at <http://www.shiree.org/advocacy/learning-lessons-from-operations-ngo-donor-sharing/lesson-learning-reports/>. Note also that BRAC uses different criteria for determining graduation and may not be directly comparable.

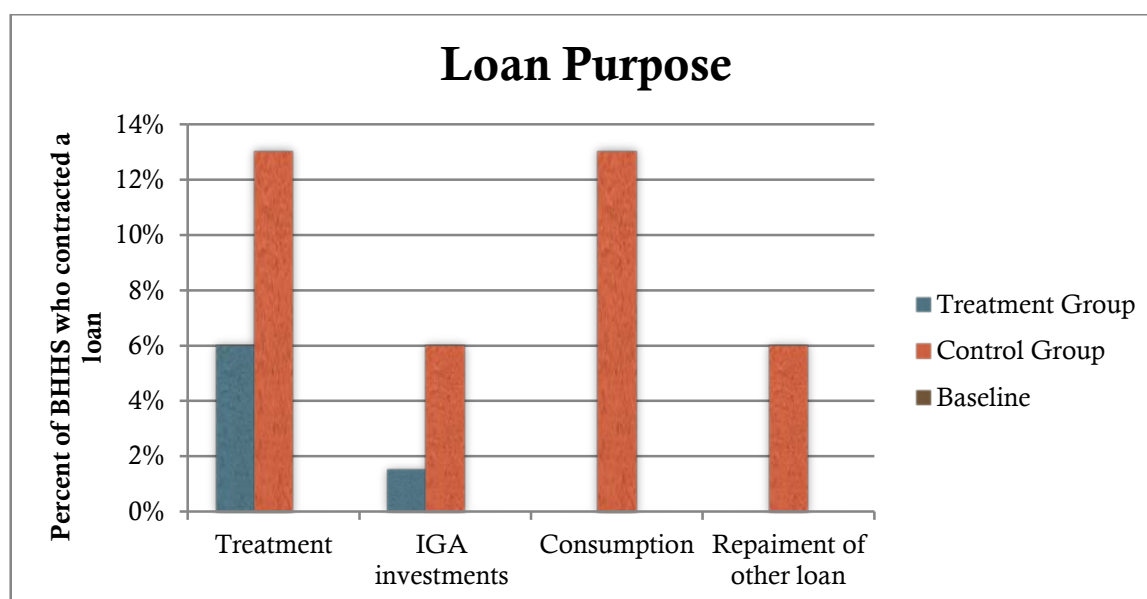
¹⁰ Paired t-test (N = 64, Baseline sd = 1058.91, Endline sd = 2868.11, t = 14.70, p < 0.001)

BDT/capita/day of the end line¹¹. Considering that the Government of Bangladesh has set the extreme poverty line on 57 BDT per day, we see that while only 13% of household in the control group are spending at least 57 BDT a day, 68% of Prip Trust beneficiaries manage to meet this threshold daily, a remarkable positive impact of 53%.

Access to Loans

An important means of exiting poverty is access to the capital necessary to invest in higher education, smooth consumption, or start a business. Expanding access to credit is a common means to enable participation in the economy, and there is a common assumption that expanding access to productive credit makes the poor to escape poverty. The percent of beneficiaries who contracted loans among Prip Trust beneficiaries is significantly lower than the one in the control group, only 7% against 44%. However, whether access to credit is a mean to escape poverty depends of the scope behind a loan. Figure 11 below show the different purpose behind loans among the target groups:

Figure 11: Loan Purpose



As shown in Figure 11, non beneficiaries are accessing loans mainly in order to respond to other loans (6%) or to meet their consumption needs, such as providing food for the family (13%), while Prip Trust beneficiaries are able to cover these needs through their earnings. In case of health shocks, such as a member of the household getting sick and in need of medical care, only 6% of program beneficiaries would need to applied for a loan, while 13% of non beneficiaries needed to contracted a debt. This data show that the Prip Trust program has a positive effect on increasing to resilience of beneficiaries that are demonstrating to apply for loans to recover from shock significantly less than the non beneficiaries group.

¹¹ Paired t-test (N = 64, Baseline sd = 7.62, Endline sd = 18.75, t = 15.51, p < 0.001)

Gender Empowerment

Overall there has been a strong and significant increase in percentage of positive answers to questions on empowerment between the control and the target group. The average of non beneficiaries women in the sample graduating in gender empowerment is only 40%, meaning that 60% of them did not answer positively, and at least 75% of the empowerment related questions asked, while among beneficiaries, 94% answered positively, showing that empowering women through skills transfer helps them to feel more confident and more respected within their households and the community.¹² Table 11 and 12 show the differences between the groups:

Figure 12: Proportion of females answering positively to questions on influence over household decisions and confidence

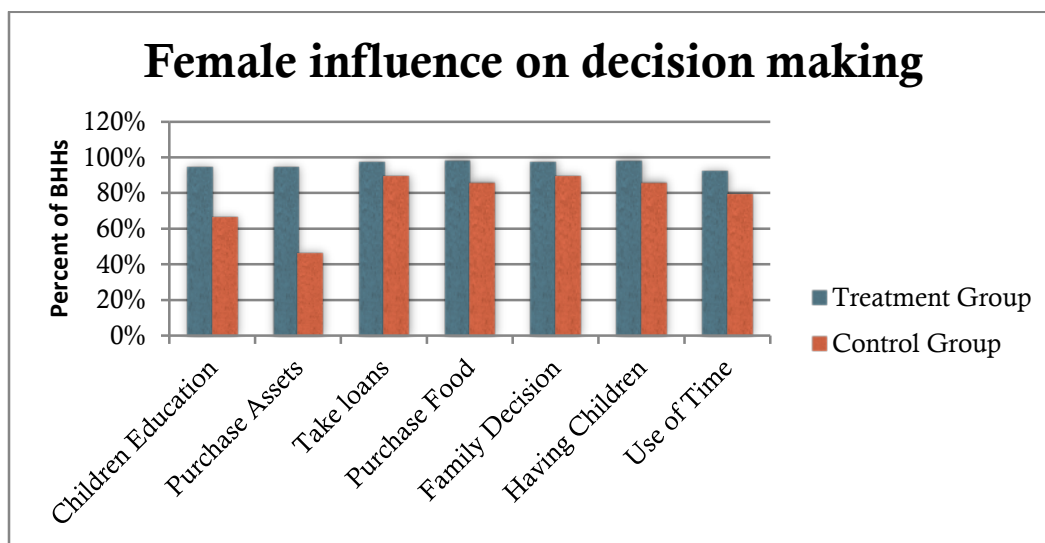
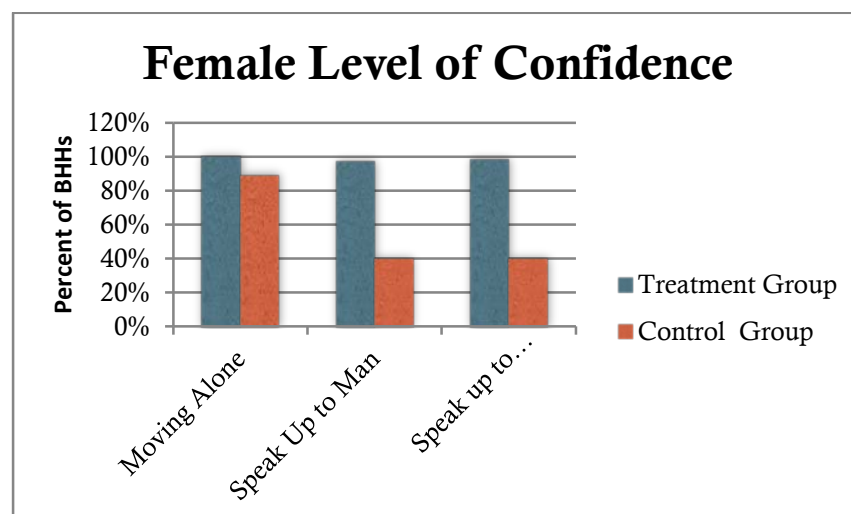


Figure 13: Proportion of females answering positively to questions on their level of confidence within the household and in their community.



¹² Data on women empowerment not available at the baseline.

The improvement in female empowerment for project beneficiaries is due to the advancement of their professional life. 57% of the non-beneficiary women in the comparison group work as helpers of professionals (i.e. they carry the tools that the worker needs and are responsible for other minor tasks) and the remaining 43% work as brick breakers. In contrast, all 100% of the women enrolled in Prip Trust working as professionals, receiving better wages and better treatment as a result.

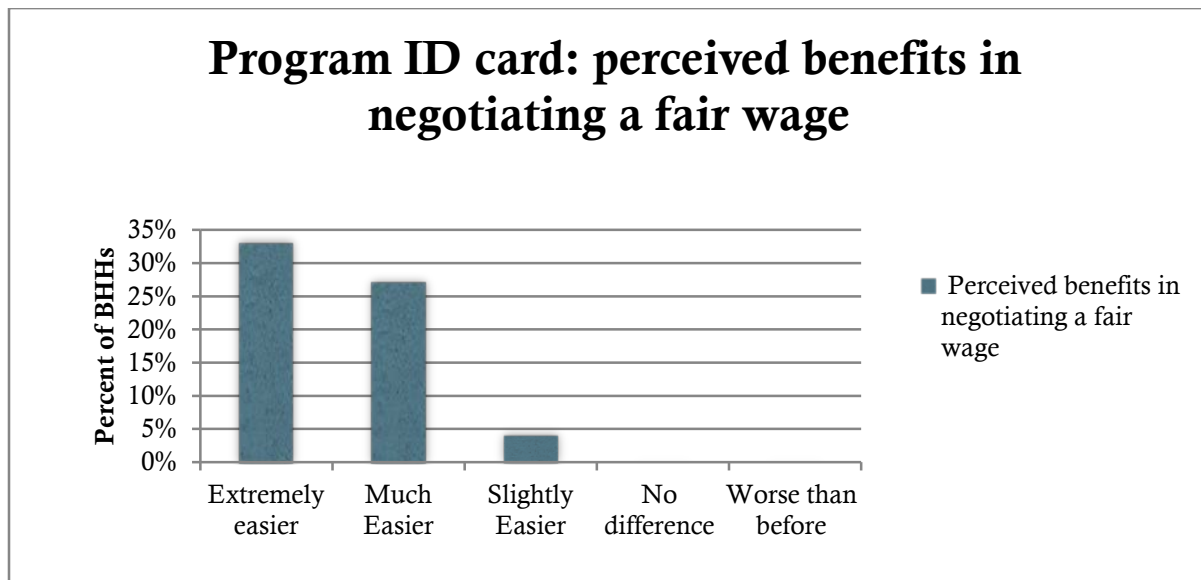
The difference in the daily wages from construction between beneficiaries and non-beneficiaries is remarkable; while female professional workers earn on average 305 BDT per day, unskilled labour in the comparison group earns 165 BDT a day, which is 46% less.¹³

In the course of the FGDs many beneficiaries pointed out how their increase in socio-economic status facilitated their integration into the community. They feel that people now chat with them when they pass by, they get invited to social events, and that their family values them more. A few women declared that their husbands who had previously abandoned them, have re-joined the household and that their husbands now listen to them and are more active in household work as a result of the improvement of the women's economic conditions. This qualitative finding is further supported by the quantitative analysis that shows a drastic change in the household composition: while at baseline 48% of beneficiary household were female headed, at end line only 10% are.

Prip Trust beneficiaries' level of confidence, not only increased within the household, but also on the construction site. In the course of the FGDs, many beneficiaries stated that since they received the program ID card, certifying the professional training that they have successfully completed, they feel as they are more respected by their male colleagues and less harassed, especially when it comes to wage negotiation. This finding is also supported quantitatively, as shown in Figure 14 below.

¹³ ¹³ Paired t-test (N = 64, treatment group sd = 10,05 control group sd = 5.5, t = 12.39, p <0.001)

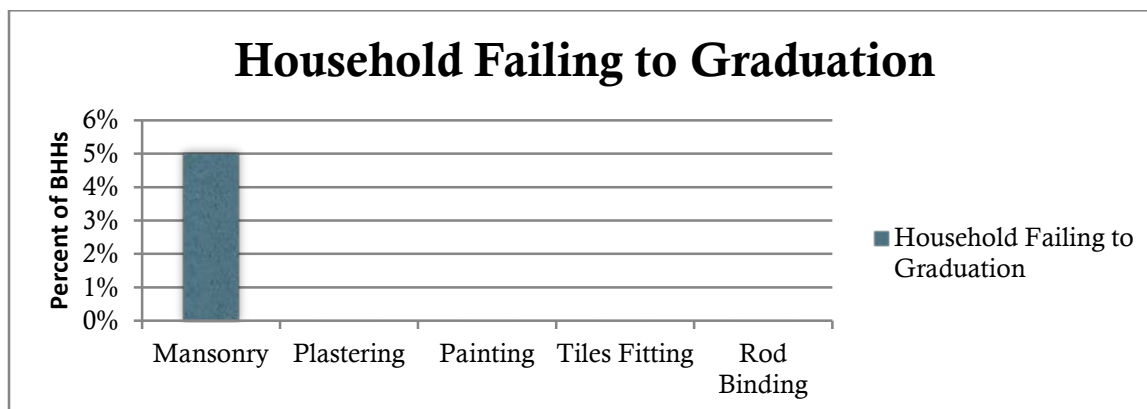
Figure 14: Impact of Program ID card on fair wage negotiation:



Who did not graduate?

The percent of beneficiaries that failed to graduate greatly differs across business types. While all beneficiaries involved in plastering, painting, rod binding and tiles fitting graduated, 5% of beneficiaries working in masonry did not, as shown in Figure 15 below.

Figure 15: Proportion of households who failed to graduate across IGA



Masonry is the construction activity most affected by seasonal changes and its demand is very low in monsoon season. This is due to the continuous heavy rainfall that prevents workers from being effective in the open air as the rain would penetrate bricks and the cement used for construction. The other activities, such as painting and tiles fitting, are performed inside the construction and therefore are less likely to be affected by the seasonal changes. The malcontent of masonry workers emerged also in the course of FGDs as they were the only

women externalizing the need to adopt food coping strategy during the summer months and some of them expressed the wish of changing asset. This finding is further confirmed quantitatively as 3% of interviewees working in masonry declared to prefer being involved in tiles fitting.

3.6 Sustainability

Sustainability assesses the likelihood of benefits to continue after funding has been withdrawn. The full list of key resilience indicators, which form the Innovation Fund Round Four's Sustainability theme, is included in Annex 5. This section will first review the project's Exit Plan and follow with a discussion on the ability of BHHs to cope with adverse shocks through savings/loans, renting out assets, and income diversification.

Exit Plan

The objectives of Prip Trust's Exit Plan, which is essentially a sustainability plan, are to (1) allow women to work as professional construction workers, (2) provide them with a secondary IGA to increase resilience, (3) increase their living standards due to steady increase in their incomes, (4) create a trade union in order to support women's rights in claiming a fair wage, and (6) make sure that beneficiaries have access to the trade union.

Beneficiaries were chosen among poor women who had already been working in the construction sector. Therefore, they have a pre-existing, strong knowledge on the mechanisms of the market and how to access jobs. In the course of the FDGs, none of beneficiaries expressed worries regarding the closure of the program. They have good access to information and are confident that they will find employment easily, thanks to the ID card certifying the training they received. As shown in Figure 2 above, 70% of beneficiaries feel that accessing jobs will be much easier, even easier than for their male colleagues. Moreover they declared that the trade union will be a strong tool to make their voices heard in case of discrimination.

However, while the 3 years of project implementation was sufficient to establish a trade union in favour of female construction workers, it was not enough time to make the union a well-known institution recognized by other organizations. Prip Trust is currently looking for funds to expand the project and strengthen the trade union, in order to ensure its sustainability.

Savings

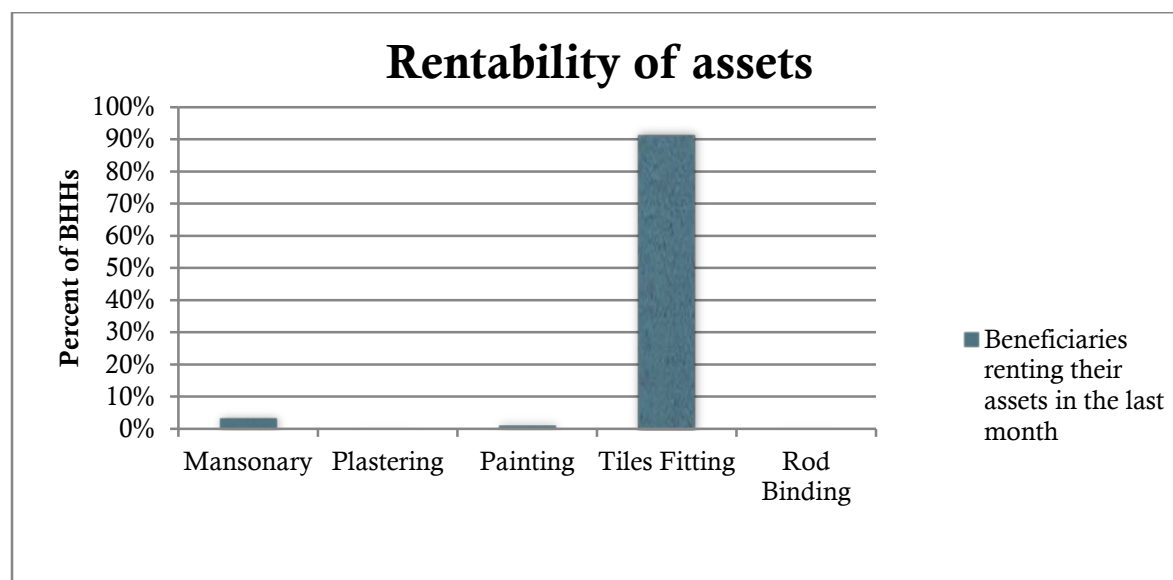
Savings are an important indicator of sustainability because having savings improves people's capacity to cope with hazards and shocks, is an indicator of more forward-planning from beneficiaries, and improves household ability to manage uneven income flows. There is an increase in the proportion of households with any cash savings from 0% at baseline to 100% at end line. The average amount of savings increased significantly from 0 BDT per household at baseline to an average of 9,410 BDT at end line while the control group still have no savings as at baseline.

In order to help beneficiaries to keep track of their savings and be financially included – being able to receive interests on their savings, Prip Trust had opened bank accounts for all the project beneficiaries.¹⁴

Ability to rent assets

Another way, in which the Prip Trust beneficiaries successfully improved their household's ability to manage uneven income flows, is through renting the construction asset they received from the program in case of sickness. In the course of a focus group discussion, a female headed household declared that now she is less scared of whether she or a family member gets sick, because there is a high demand for renting construction tools in the slum and she has always managed to rent hers when she was unable to work. This habit has been further investigated quantitatively, and the results are interesting: 26% of beneficiaries rent their asset regularly while not using it, receiving an average fee of 75 Taka per day which is 29% of their daily wage. However, not all assets are easy to rent. Table 16 below show the rentability across assets and the average daily income per assets:

Figure 16: Assets rentability



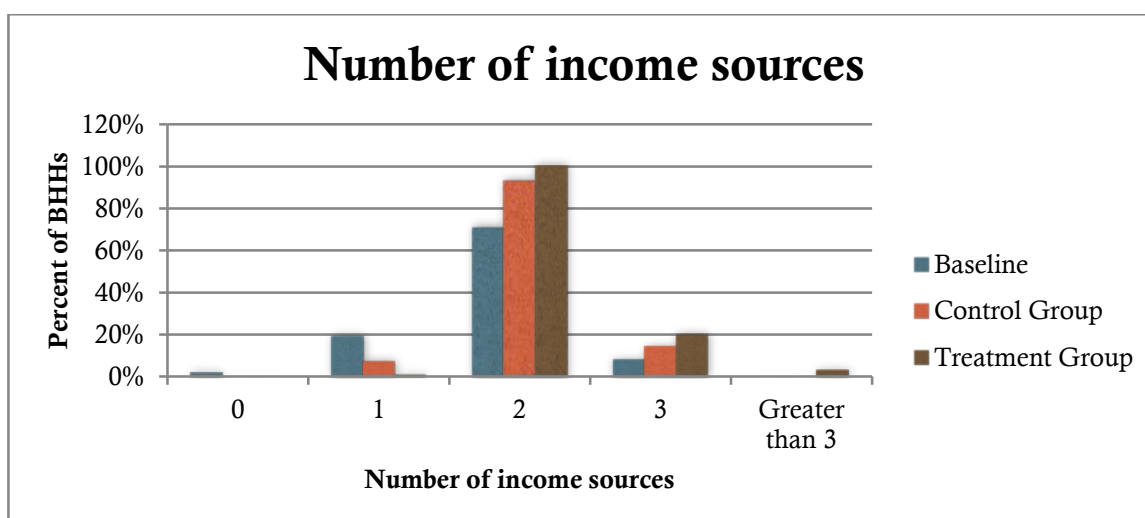
As shown in table 15, there is a sharp difference in the rentability of assets. While tiles fitting professionals are paid in average 26% less than masonry or plastering professional, their ability to rent their assets increase their household's resilience level in case of shocks. While other professions, such as rod binders, are also paid 26% less than masonry, they are not able to rent their assets and therefore their level of resilience is lower.

¹⁴ Please refer to Section Effectiveness, Output 5 – Financial Inclusion, page 20 of this report.

Income Diversification

There has been a significant increase in the number of income sources per household, indicating spreading risk over a wider number of options and choices. For example, the proportion of households with 2 or more income sources increased from 79% to 100% at the end of the project for the program beneficiaries, while it increased to 93% in the control group an impact of 7%. The fact that rate of number of income sources was high also at baseline and among non-beneficiaries at end line. Prip Trust beneficiaries are only female working in construction and their income is summed to the one of their husband or other male in-laws living with them who are generally employed in occasional jobs.

Figure 17: Proportion of households by number of income sources



Having multiple income sources within a single household is effective both towards increasing sustainability and overall income levels. Given the fact the work in construction suffers of season fluctuation with high demands during winter and very low demand in the monsoon, providing livelihood assets that have both short-term and long-term production cycles are necessary for households to have a more regular source of income. For example, the market demand for professional workers in rod binding decreases significantly during the monsoon season and having other sources of income during these months increase resilience.

Investment in the Future

Another indicator of sustainability is the transfer of a stronger socio-economic position to one's children. During FGDs several beneficiaries mentioned that before the project their children had not been attending school, but that now most are enrolled. This is verified by significant increases in average monthly expenditure on education from 5 BDT at baseline, to 54 BDT in the control group to 328 BDT in the target group.¹⁵

Sustainability is also indicated by a reduction in vulnerability to health crises, and overall access to healthcare has increased throughout the project. One indicator of this is the average monthly expenditure on health care, which has increased significantly from 74 BDT before the project

¹⁵ Paired t-test (N = 64, Target Group sd = 62.06, Control sd = 25.78, t = 4.06, p < 0.001)

intervention to 351 BDT at the end of the project among the target group and 213 in the control group.¹⁶

Section 4: Overall Conclusion on Performance and Lessons Learned

4.1 Overall Conclusion

This section provides an overall conclusion based on the interpretation of the above findings.

The main innovation of the *Ensuring Sustainable Livelihood for Female Construction Workers* project, combining skill transfers to allow beneficiaries to work as professional construction workers, and asset transfer, to allow for the first time women to work independently as professional in the construction sector, has proved a successful model for a gender-inclusive approach to graduation from extreme poverty. This innovation and the overall impact are in line with the Government of Bangladesh's commitment to eradicating extreme poverty.

The project was effective in achieving their intended outcomes and outputs. By providing income related capacity building support (e.g. training in rod binding, plastering, tile cutting and fitting, and painting) along with the secondary income generating assets, beneficiaries were able to significantly increase incomes. Further, the distribution of an ID program card, stating the training that the beneficiaries successfully attended, proved crucial to obtaining higher paid jobs and an easier access to the market. As a result of receiving this qualification, Prip Trust beneficiaries have become some of the first females working as skilled labourers in the construction sector in Bangladesh; a job that is traditionally was only performed by males. Their empowerment is not only related to their professional spheres, as they are also more active members of the civil society. Being aware of the discrimination that unskilled female workers face, namely being paid less than their male colleagues, they strongly support the union that Prip Trust managed to register to claim their rights, and they would seek support from the union to help other female construction workers being discriminated.

The importance of the trade union created by Prip Trust goes beyond this project. In the past decade, the national government approved several laws aiming to guarantee female safety in the workplace. However, they are little known and not respected (Zaman, 1999), and the creation of independent institutions promoting awareness and providing services to enforce the existing law is very essential. In this context, the platform created by Prip Trust is a milestone in the defence of female rights in the workplace in Bangladesh. However, the sustainability of the platform is currently at risk. Currently, the beneficiaries using the services of the Union are still in poverty and cannot afford to pay membership fees to the union. Therefore, the platform has no means to generate the funds that are needed to cover costs. It is essential that the Union continue operations and becomes a well known institution recognized by other organizations, so that the users will be confident enough to rely on its services for such delicate matters as harassment and abuse, claiming their rights to respect and security.

Regarding replication and potential for scaling-up Prip Trust is currently looking for funding.

¹⁶ Paired t-test (N = 64, Target Group sd = 63.19, Control Group sd = 58.68.18, t = 1.60, p < 0.05)

4.2 Lessons Learned

The Organisation for Economic Co-operation and Development (OECD) defines lessons learned as “generalizations based on evaluation experiences with projects, programs or policies that abstract from the specific circumstance to broader situation” (DAC 2010). The following are the most meaningful lessons from the Prip Trust project that can provide decision-makers with relevant information for future programs.

- 1) **Assets must be selected according to market demand.** Prip Trust beneficiaries have all being trained in the construction sector and received construction assets. The demand for these assets is very high; many job seekers would rent these assets in order to work on constructions sites with higher salaries. In the event case of illness or other household shocks, Prip Trust beneficiaries can rent out their assets thus contributing to their resilience level. This lesson is relevant for any kind of programs dealing with asset transfer working with the extreme poor across Bangladesh.
- 2) **Training certification is crucial in order for beneficiaries to be respected and avoid harassment and abuse.** Many beneficiaries across different programs in EEP/Shiree have complained of harassment and abuse at the hands of the local *maastan*¹⁷ or authorities. For example, if they sell food or other items on the streets, they have been victim of eviction or they have been asked for excessive bribes, sometimes higher than their daily earnings. Beneficiaries of Prip Trust are unique in that they have received an ID card certifying that they are a part of group. They are perceived to be less vulnerable and the authorities in their work place, namely construction managers, have been more respectful towards them as a result. Most Prip Trust beneficiaries have declared to have noticed positive changes in the way they are treated after having received the program ID card. This lesson is relevant for any kind of programs working with the extreme poor, especially those in traditionally informal occupations, across Bangladesh.
- 3) **When dealing with marginalized groups, consider ways to change perception of and/or support the group at large in addition to beneficiaries during project design.** The theme for Innovation Fund Round 4 projects is to achieve sustainable impacts in the lives of the extreme poor from the most vulnerable and socially excluded communities. Prip Trust not only provided skills and asset transfers to 1000 female construction workers, but managed to set up a trade union in order to support not only the program beneficiaries in demanding fair wages and defend themselves from abuse, but all female construction workers. This lesson is relevant for any development program working with people from marginalized groups, at both the NGO as well as governmental level.
- 4) **It is not enough to give an asset or training, activities must focus on confidence too.** Successful Prip Trust beneficiaries declared that the reason behind their success was their self-confidence. At the beginning of the program, despite having been trained as professional construction workers and owning the tools, they felt intimidated to ask for a professional job and did not talk to construction managers insisting on giving them a chance to prove themselves. Each development project, in order to succeed, should include a sensitization

¹⁷ Maastan are influential member of local elite

component in the log frame aiming, from the very beginning, to motivate the project beneficiaries and build their self-confidence from the very start.

- 5) **Support beneficiaries in market access.** Construction sector is highly gendered. Females are believed to be incapable of performing professional task such as rod binding or plastering that are normally performed by men only. Therefore, Prip Trust not only provided beneficiaries with training and assets, but it was actively supporting females to be hired as professional construction workers. This was done by reaching the construction managers beforehand and advertising their program and explaining which kind of professional training the workers had attended.
- 6) **Investigating seasonality at the program design stage.** The construction sector is highly seasonal. In the winter season, many construction sites open and the number of jobs available in the sector is very high; compared to the monsoon season (which lasts from May to September). However, not all activities are equally seasonal, rod binding which require working in the open air is highly seasonal, while plastering or tiles fitting are activities normally performed inside buildings. Thus, these jobs are available all year around and would be more suitable in paving a way out of seasonal poverty.

Section 5: Recommendations

This section will provide recommendations based on the findings and conclusions of this project.

5.1 Policy Recommendations for National Government

- 1) **Identify and target the extreme poor in a gender sensitive way** (e.g. to identify and monitor the female status in work place, with a particular focus on wage discrimination).
- 2) **Strengthen institutional capacity to make sure that existing laws on labour rights are applied** (e.g. The labour act of 2006, Chapter XXI, comma 345, clearly states equal wages for male and female workers for equal work shall follow and no discrimination shall be made on the ground of sex. However many studies, including the referenced documents, prove that the law is not applied). The capacity of the Directorate of Inspector of Factories and Establishments should be enhanced. Exemplary punishments and sanctions should be ensured against violators.
- 3) **Introduce a female quota for professional construction workers** in order to guarantee female workers access to professional work and decrease gender discrimination and provide incentives to construction companies hiring women.
- 4) **Introduce a social compliance guideline ad hoc for construction sites** in order to guarantee minimum standards of security and hygiene established already stated in the Labour Act of 2006.
- 5) **Introduce insurance schemes for construction workers.** Back in 2013 the labour and employment minister Rajuddin Ahmed Raju already underlined the importance of creating a public insurance scheme to protect construction workers. However, the reform has never been implemented.

5.2 Recommendations for Non-Government Stakeholders

- 1) **Focus on skill transfer and create more opportunities to move towards higher wage employment as an alternative to self-employment.** As an alternative to self employment, focusing on skills transfer and linking beneficiaries with the existing job market can reduce extreme poverty and promote social change. The program innovatively targeted poor, unskilled female construction workers, and transferred them the necessary skills and tools to work as professionals. Contrary to self-employment, these women have had the opportunity to grow as professionals in the construction sector earning a decent wage that is likely to increase over time, offering them a stable life.
- 2) **Launch awareness campaigns for construction workers.** NGOs and other organizations could tackle the discrimination and abuse towards female construction workers by promoting campaigns informing them regarding their rights.

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Annexes

Annex 1: Exit Strategy

The exit plan has been developed to sustain the project benefits and continue development efforts of BHHs to fully graduate them from extreme poverty by increasing their resilience in coping with future shocks and challenges and tapping opportunities to avoid fall-back into extreme poverty. The specific objectives of the exit strategy are as follows:

- 1) To facilitate the process for sustaining the project impact at household level after the end of the project
- 2) To strengthen the formalization of the construction sector

OBJECTIVES	STRATEGY PLAN
Ensuring the project impact at household level after the closure of the program	<ol style="list-style-type: none">a) All beneficiaries have received training on the importance of savings.b) All beneficiaries have been instructed on how to access their bank account, how to deposit and collect funds.
Formalization of the construction sector	<ol style="list-style-type: none">a) Legalization of the trade union. Beneficiaries are currently relying on this organization to claim their right, such as fair wages.b) To bear the cost of the trade union and ensuring the continuity of its service, Prip Trust is <u>currently looking for funds</u>. It is vital to find resources in order to strengthen and expand the trade union as a legal institution, creating an avenue for establishing rights of women construction labourers as a formal labour force in the construction industry.

Annex 2: Progress against log frame

Name of Project: Ensuring Sustainable Livelihoods for Female Construction Workers

Duration: November 2011 – October 2014, Extended up to February, 2015

	Indicator	Baseline	Year 1	Year 2	Year 3	Target 2015	MOV	Assumptions	Achievement
Goal: Government of Bangladesh MDG targets 1 and 2 on income poverty reduction and hunger achieved by 2015.	Reduction in the proportion of people living in extreme poverty in line with MDG targets.	35.0 million Extreme poor, below national poverty line.	A reduction of between 1 to 2 million extreme poor.	A reduction of between 1 to 2 million extreme poor.	A reduction of between 1 to 2 million extreme poor.	A reduction of between 1 to 2 million extreme poor.			
		Source: HIES 2005, BBS and future updates.							
	Indicator	Baseline	Year 1 2011 -2012	Year 2 2012-2013	Year 3 2013 - 2014	Target 2015	MOV	Assumptions	Achievement
Purpose: 1,000 Female Construction Workers Households in Dhaka City have lifted themselves from extreme poverty by 2015.	Level of income	1000 households below TK/30/ppd	15% of targeted individuals with 25% increase in income.	35% of targeted individuals with 25% increase in income.	55% of EEP targeted individuals with 25% increase in income.	60% of EEP targeted individuals with 25% increase in income.	CMS2 data and monthly meeting	GoB policies are consistent with a focus on the extreme poor. Global factors (economic, political) do not significantly increase numbers of extreme poor.	Overall the target has been achieved as the income of the beneficiaries increased of 200% comparing with baseline data.
		Source: Baseline Survey (to be conducted within 6 months of project start) Project Monitoring Report, Annual report						Climate change (variability)	

	Indicator	Baseline	Year 1 2011-2012	Year 2 2012-2013	Year 3 2013-2014	Target 2015	MOV	factors managed so as not to significantly increase numbers of extreme poor.	
	Quality of food intake	Target households are economically not in a position to afford sufficient food for all HH members most of the time.	15% of targeted households affords minimum required food for all HH members	35% of targeted households affords minimum required food for all HH members	55% of targeted households affords minimum required food for all HH members	60% of targeted households affords minimum required food for all HH members	From CMS2 data as well as monthly meeting with beneficiaries during data collection.	Real prices, for consumers facing extreme poverty, for basic essentials remain stable.	Quality of food intake in households is increased by 100% as well their its nutrition values
		Source: EEP annual impact survey (anthropometrics and socio economic).						Other government and NGO programmes	
	Indicator	Baseline 2011	Year 1 2011-2012	Year 2 2012-2013	Year 3 2013-2014	Target 2015	MOV		Achievements
	Growth in household assets	Baseline data to be collected after project start	20% of targeted households have an increase in assets by at least 10%.	40% of targeted households have an increase in assets by at least 10%.	60% of targeted households have an increase in assets by at least 10%.	60% of targeted households have an increase in assets by at least 10%.	From CMS2 data as well as monthly meeting with beneficiaries during data collection.	deliver planned benefits for the poor.	CMS 2 data shows that 100% of targeted households have an increase in asset at least by 10%
		Source: Baseline Survey, Monitoring and Evaluation Report, Impact survey							
INPUTS (Tk.)			14,652,461	13,657,756	8,431,056	36,741,272			

OUTPUT 1	Indicator	Baseline 2011	Year 1 2011-2012	Year 2 2012-2013	Year 3 2013-2014	Target 2015		Risks	Achievement
Platform is developed to organize FCWs for establishing their rights and recognition	Number of FCW groups in operation	No FCW groups are in operation	600 FCWs are organized and associated with 50 FCW groups	1000 FCWs are organized and associated with 50 FCW groups	1000 FCWs are organized and associated with 50 FCW groups	1000 FCWs are organized and associated with 50 FCW groups		Employers, developers may show disinterest and may play negative role towards organizing and supporting the FCWs with a fear that this may affect cheap supply of labour.	50 groups (1000 BHHs) 100%
	Number of FCW Hubs are in Operation	No FCW Hub is in operation	6 FCW Centres are in operation each involving 5 FCW groups (100 FCWs)	10 FCW Centres are in operation each involving 5 FCW groups (100 FCWs)	10 FCW Centres are in operation and benefiting 1000 FCWs	10 FCW Centres are in operation and benefiting 1000 FCWs			10 FCWs Hub Centers (100%)
	Number of FCW Platform is in operation	No FCW Platform is in existence	600 FCWs are informed and motivated to form a FCW Platform	The FCW Platform has defined its own operational guideline and management procedure	The FCW Platform has taken registration from relevant authority	The Registered FCW Platform is in operation as per its mandate			2 FCWs platform (100%)
IMPACT WEIGHTING		Source:						RISK RATING	
25%		M&E Report, Meeting Minutes and Resolutions, Process Documentation Reports						Medium	
INPUTS (Tk.)			162,400	499,900	443,800	1,106,100			

OUTPUT 2	Indicator	Baseline 2011	Year 1 2011-2012	Year 2 2012-2013	Year 3 2013-2014	Target 2015	MOV	Risks	Achievement
Skills are imparted to FCWs for professional up gradation, enhanced/ supplementary income and occupational safety	Number of FCWs having basic orientation on construction	Selected FCWs have no formal orientation on construction	600 FCWs have basic orientation on construction	1000 FCWs have basic orientation on construction	1000 FCWs received basic orientation on construction	1000 FCWs have basic orientation on construction	Our training records of FCWs	The FCWs may not initially show interest to attend meetings and training sessions as this will hamper their earning for the day (wage loss). Male counter part may anti role as the support to FCWs will reduce their dominance in the labour market.	800 FCWs(Revised Target for 800) (100%)
	Number of FCWs having training on thematic and rights issues	Selected FCWs have no training on thematic and rights issues	600 FCWs received training on thematic and rights issues	1000 FCWs received training on thematic and rights issues	1000 FCWs are aware on thematic and rights issues	1000 FCWs are aware on thematic and rights issues	Our training records of FCWs		1000 FCWs (100%)
	Number of FCWs having occupational skills training	Selected FCWs have no training on occupational skills	600 FCWs received occupational skills training	1000 FCWs received occupational skills training	1000 FCWs have added occupational skills	1000 FCWs have added occupational skills	Our training records of FCWs		970 FCWs (97%)
	Number of FCWs having IGA training	Selected FCWs have no training on IGA	600 FCWs received IGA training	1000 FCWs covered with IGA training	1000 FCWs using IGA skills	1000 FCWs using IGA skills	Our training records of FCWs		1000 FCWs (100%)
IMPACT WEIGHTING		Source: Training Report, Financial Report, M&E Report						RISK RATING	
25%								Medium	
INPUTS (TK.)			398,250	265,500	0	663,750			

OUTPUT 3	Indicator	Baseline 2011	Year 1 2011-2012	Year 2 2012-2013	Year 3 2013-2014	Target 2015	MOV	Risks	Achievement
Assets and equipments are transferred to enhance income	Number of field offices/centers and FCW groups equipped with assets on joint ownership, and management agreement	No field office/center is equipped with any asset on joint ownership and management agreement	Asset procurement, transfer, management, maintenance and benefit sharing policy is drafted and finalized	2 field office /center and 50 FCW groups are equipped with asset on joint ownership and management agreement	2 field office /center and 50 FCW group is generating income and distributing share among the FCWs as per joint ownership agreement	2 field office /center and 50 FCW group is generating income and distributing share among the FCWs as per joint ownership agreement	Asset Register	Conflict of interest may arise among FCW group members in relation to management role and profit sharing of assets	Brick Crusher-1 Mixture Machine-1 (25%)
	Number of FCWS with safety equipments	No FCW has any safety equipment		Safety equipments are procured and distributed among 1000 FCWs	Safety equipments are owned and used by 1000 FCWs	Safety equipments are owned and used by 1000 FCWs	Bank account Register for FCWs		Instead of safety equipments, , Taka 48,15,200/- has been transferred to 936 Beneficiaries individual Savings Bank Account at the rate of Tk. 5,200/- for income generation through expansion of individual trade.
IMPACT WEIGHTING		Source: Financial Report, M&E Report, Meeting Resolution						RISK RATING	
15%								Low	
Inputs			0	26,500	12,600	39,100			

OUTPUT 4	Indicator	Baseline 2011	Year 1 2011-2012	Year 2 2012-2013	Year 3 2013-2014	Target 2014	MOV	Risks	Achievement
Savings and micro-insurance schemes are introduced for economic security	FCW Groups with joint savings account in bank	No FCW Group is having any joint savings account in bank	30 FCW groups opened joint savings account and started mobilizing and depositing savings in bank	50 FCW groups regularly mobilizing and depositing savings in bank	50 FCW groups regularly mobilizing and depositing savings in bank	50 FCW groups regularly mobilizing and depositing savings in bank	Bank Account register for FCWs	Discontinuation of savings deposit by any single member may influence other members to withdraw.	917 Beneficiaries opened Savings Bank A/C and 236 FCWs opened DPS A/C in total 1153. (115%)
	FCWS with insurance schemes	No FCW is accustomed with any insurance scheme	600 FCWs opened insurance scheme with insurance company	1000 FCWs are depositing insurance premium on a regular basis	1000 FCWs are depositing insurance premium on a regular basis	1000 FCWs are depositing insurance premium on a regular basis	Trade Register for FCWs	Insurance companies, initially may show low interest towards opening schemes with FCWs.	Instead of insurance schemes Supplementary IGA Trade were distributed to 976 FCWs for the Trades like Sharee, Salwar-Kamij, Lungi, Rickshaw Van-, Sewing Machine, Vegetable, Grocery, Firewood, Small Hotel, Tea Stall-, Rice Selling, Snacks Selling and so on.
IMPACT WEIGHTING		Source:							RISK RATING
15%		Project Monitoring Report, Insurance Contract Papers, Copy of MoU with Insurance Companies, Copy of Bank Statements							Medium
Inputs			12,000	3,000	0	15,000			

OUTPUT 5	Indicator	Baseline 2011	Year 1 2011-2012	Year 2 2012-2013	Year 3 2013-2014	Target 2014	MOV	Risks	Achievement
Platform is supported to network and link with various policy making bodies inclusive of formal and informal service providing institutions	Connectivity with RE Companies and associated entities (REHAB, INSUB)	RE Companies and REHAB and INSUB is not informed about project initiatives	RE Companies and REHAB and INSUB is informed and motivated about project initiatives	RE Companies and REHAB and INSUB is playing supportive role towards realizing the rights of the FCWs	RE Companies and REHAB and INSUB is playing supportive role towards realizing the rights of the FCWs	RE Companies and REHAB and INSUB is playing supportive role towards realizing the rights of the FCWs	Meeting minutes	RE Companies, Service providing organizations may not, initially, positively respond towards supporting the FCWs.	<p>Discussion Session was held between ESLFCW project staff and Nagar Sashthyo Kendro staff for ensuring health service for female construction workers of Mohammadpur area.</p> <p>Meeting with the ward secretary of City Corporation among ESLFCW Project staff, local elites and ward secretary to establish linkage with ESLFCW project. Date: 18th September, 2013</p> <p>Venue: Ward Councilors office, 47 no Ward, Rayerbazar, Mohammadpur</p> <p>C. Consultation meetings were taken place in Kallyanpur and Gudaraghat in Mirpur areas for establishing GO-NGO coordination and collaboration.</p>

	Responsiveness of service providing organizations	Service providing organizations are not concerned about the FCWs	Service providing organizations are sensitised and accommodative towards the FCWs	Service providing organizations are extending support to the FCWs	Service providing organizations are extending support to the FCWs	Service providing organizations are extending support to the FCWs			
	Level of involvement of Media in focusing the issues and concerns of FCWs	Electronic and print media is highlighting the issues and concerns of FCWs at a low profile	Electronic and print media is highlighting the issues and concerns of FCWs at a moderate level	Electronic and print media is significantly highlighting the issues and concerns of FCWs	Electronic and print media is significantly highlighting the issues and concerns of FCWs	Electronic and print media is significantly highlighting the issues and concerns of FCWs	It is available in SHIREE Website		A Documentary Film has been produced for duration of 15 minutes on FCWs issues, which has been uploaded in Shiree Website. Al Jazira an international media telecasted an Audio Visual on January 3, 2014 covering FCWs work and livelihood.

Annex 3: Financial Overview

Duration: 3 Years (January'11 to December'13 Plus 1 Year no cost extension)

Sl. No.	Head of Expenditure	Total 4 Years Budget					
		Total Approved Budget	% On total 4 Years original budget	Total Revised Budget 2nd Revision May'12	Shiree Contribution	NGO Contribution	% on total 4 Years revised budget
	Human Resources Cost	9,235,961	24%	11,809,542	11,720,542	89,000	29%
	Travelling Cost	342,000	1%	373,863	373,863	-	1%
	Vehicles and Equipment	1,243,000	3%	1,029,061	1,029,061	-	2%
	Office Rent and Utilities	1,512,000	4%	1,999,262	1,347,262	652,000	5%
	Administration Cost	709,000	2%	600,829	600,829		1%
	Operational Cost	729,700	2%	592,494	592,494		1%
	Direct Delivery to Beneficiaries	19,280,000	51%	19,854,214	19,854,214		48%
	Indirect Delivery to Beneficiaries	2,771,750	7%	3,443,530	3,443,530		8%
	Total (1-7)	35,823,411	94%	39,702,795	38,961,795	741,000	96%
	Management cost-Overhead % on the balance of total (1-7)	1,555,204	4%	1,518,848	1,518,848		4%
	Contingency	662,406	2%	2,728	2,728		0
	Grand Total (Project Total Cost) BDT	38,041,021	100%	41,224,371	40,483,371	741,000	100%

Annex 4: EEP/Shiree Innovation Fund Round Four Sustainable Graduation

The key overarching concept of resilience includes efforts aimed at:

- Improving people's capacity to cope with hazards and shocks;
- Spreading people's risk over wider number of options and choices to substitute and diversify income sources;
- Encouraging more forward-planning, investment and savings from beneficiaries;
- Improving their ability to manage uneven income flows (for example from seasonal labour peaks and troughs) and expenditure requirements through methods of balancing out spending and saving, reducing their short term dependency upon exploitative relations;
- Having access to collective institutions rather than being exposed to crisis individually or in households;
- Improving the security of their productive assets through progressive asset substitution and raising productivity levels over time as well as through forms of insurance;
- Reducing morbidity and vulnerability to health crises;
- Enabling beneficiaries to transfer a stronger socio-economic position to one's offspring;
- Preparing youth to maintain the improved platform, and themselves to improve beyond it rather than slip back;
- In the absence of other well-functioning institutions, to have the support and care of one's empowered offspring in old age.

Annex 5: Shiree Multidimensional Graduation Index for IF4

Essential Criterion	Rural	Urban
Food coping strategies of household – including but not limited to: eating smaller portions of food, eating less than three times a day, eating food of lower than normal quality, giving more food to an earning household member, etc.	≥2 strategies = 0 <2 strategies = 1	≥2 strategies = 0 <2 strategies = 1
Supplementary Criteria		
Poverty line - using the mean income and standard deviation in the HIES 2010. Income included both cash and in-kind sources	2010<25.5 =0, ≥25.5 = 1 2014<35.5 = 0, ≥35.5 = 1	2010 <41 =0, ≥41 = 1 2014 < 57 = 0, ≥57 = 1
Number of sources of income – number of jobs of all household members	<2 jobs in household = 0 ≥ 2 jobs in household = 1	<2 jobs in household = 0 ≥ 2 jobs in household = 1
Cash savings – amount of reported cash savings in Taka/household	<1000 Taka/household = 0 ≥ 1000Taka/household = 1	<1000 Taka/household = 0 ≥ 1000Taka/household = 1
Value of productive assets	<10,000 Taka/household = 0 ≥10,000 Taka/household = 1	<7000 Taka/household = 0 ≥7000 Taka/household = 1
Number of non-productive assets of household	<4 assets = 0, ≥ 4 assets = 1	<4 assets = 0, ≥ 4 assets = 1
Food diversity of household - pulse, green leafy and other vegetables, fruit, milk, eggs, fresh/dried fish, poultry and meat	<5 foods = 0, ≥5 foods = 1	<5 foods = 0, ≥5 foods = 1
Women Empowerment - of female adult member of household based on decision making and views	<75% answering positively = 0 ≥75% answering positively = 1	<75% answering positively= 0 ≥75% answering positively= 1
Access to safe drinking water of household - defined as meeting the MDG guidelines	No = 0 , Yes = 1	Not Applicable
Access to hygienic sanitation of household - defined as meeting the MDG guidelines	No = 0, Yes = 1	Not Applicable
Access to land of household - all land comprising homestead, cultivable, temporary lease, sharecrop and use free of charge	No = 0, Yes = 1	Not Applicable
Maximum score	11	8
Graduation threshold	Essential 1 + 6 Supplementary	Essential 1+ 4 Supplementary