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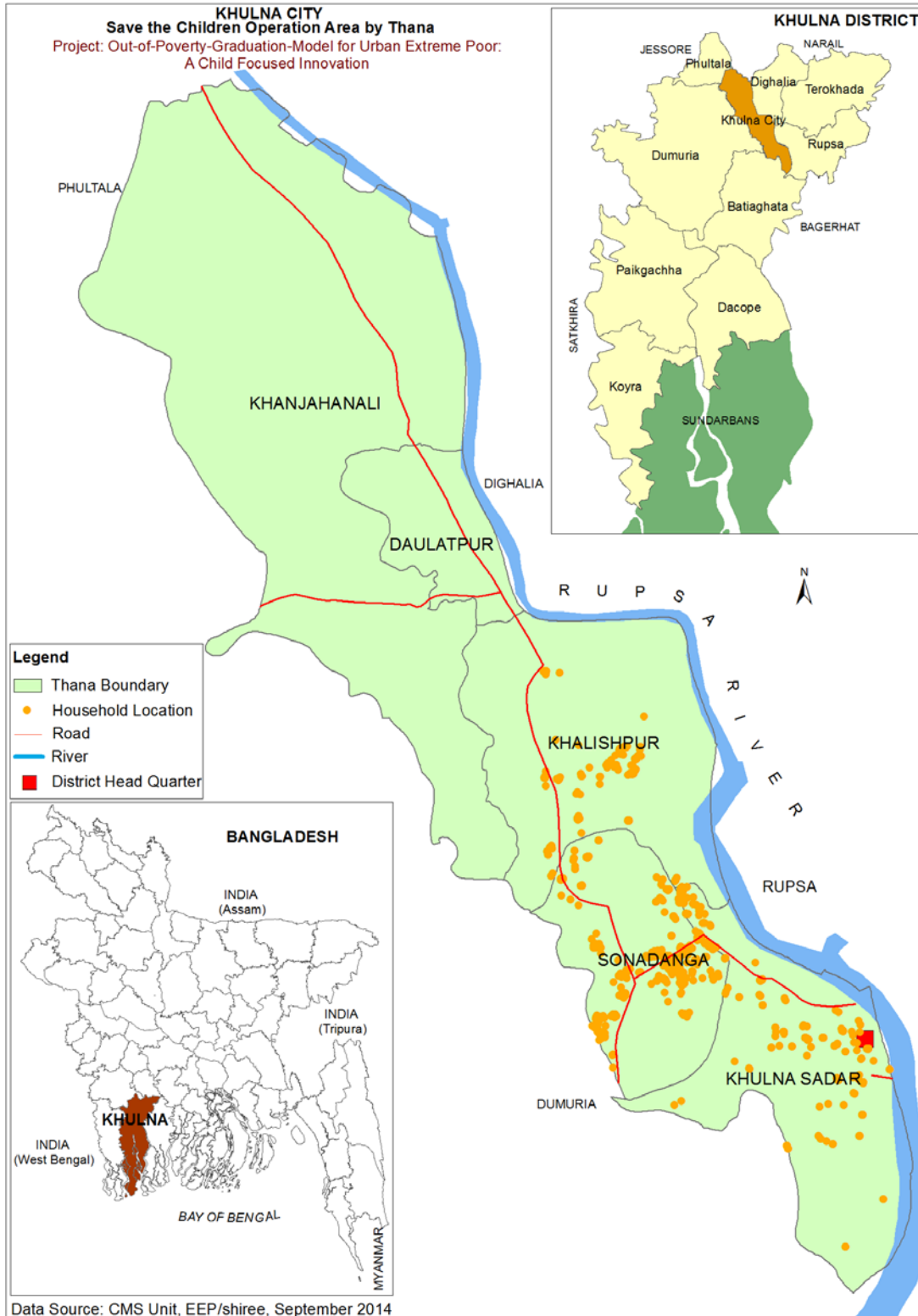
Lesson Learning Report: Out of Poverty Graduation Model for Urban Extreme Poor

EEP/shiree

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Project Area Map



List of Acronyms

BB	Bangladesh Bank
BCC	Behavior Change Communication
BDT	Bangladeshi taka
BHH	Beneficiary Household
CF	Child Facilitator
CPF	Child Protection Facilitator
CMS	Change Monitoring System
CMC	Centre Management Committee
DCD-DAC	Development Co-operation Directorate – Development Assistance Committee
DFID	Department for International Development
EEP	Economic Empowerment of the Poorest/ Shiree
FGD	Focus Group Discussion
GoB	Government of Bangladesh
GMS	Graduation Monitoring System
HES	Household Economic Security
HH	Household
HIES	Household Income and Expenditure Survey
IAP	Independent Assessment Panel
IEC	Information Education Communication
IF	Innovation Fund
IGA	Income Generating Activity
IYCF	Infant and Young Child Feeding
KII	Key Informant Interview
KCC	Khulna City Corporation
LLR	Lesson Learning Report
LRC	Learning and Recreation Centre
MDG	Millennium Development Goal
M&E	Monitoring and Evaluation
MFI	Microfinance Institution
MSSUS	Manob Sheba o Shamajik Unnayan Shangstha
NGO	Non-Governmental Organisation
OECD	Organisation for Economic Co-operation and Development
SCiBD	Save the Children in Bangladesh
SDC	Swiss Agency for Development and Cooperation
SWOT	Strengths Weaknesses Opportunities Threats analysis
TVET	Technical and Vocational Education Training
UCEP	Underprivileged Children's Educational Programs
UN	United Nations

Executive Summary

Rapid, unplanned urbanization has contributed to an increasing number of extreme poor, vulnerable children in Bangladesh's urban areas. The '*Out of Poverty Graduation Model for Urban Extreme Poor: A child focused innovation*' project addresses this issue by responding to both the economic needs of extreme poor households and the social protection needs of street and working children. Managed by Save the Children in Bangladesh (SCiBD) and implemented by local NGO Manob Sheba o Shamajik Unnayan Shangstha (MSSUS) the main innovation of this project is **its synthesis of these two distinct programmatic approaches, which attempts to break the intergenerational transmission of poverty by straddling two different generations simultaneously with separate but related sets of interventions.**

Targeting children through a household level intervention has proved an effective model for reducing child labour and a child-focused approach to graduation from extreme poverty. The overall purpose of the project, for 3,600 extreme poor households (1,200 direct and 2,400 indirect beneficiaries) in Khulna City Corporation to lift themselves from extreme poverty, is in line with the Government of Bangladesh's commitment to meeting Millennium Development Goal (MDG) one to eradicate extreme poverty and hunger, as it is integral to tackle the intergenerational transmission of extreme poverty.

Findings

The project was effective in achieving most of their intended outcomes and outputs. It was able to achieve all targets indicating that beneficiaries have lifted themselves from extreme poverty, as evidenced by significant increases in income, expenditures, and asset value. By raising awareness of safety net programs and mapping existing infrastructure and services, SCiBD was able to enhance capabilities of urban extreme poor children and households to access government services, such as safety nets and health services. However, it should be emphasized that the targets set covered only a small portion of total households, and so while the project was able to achieve its targets it is unclear whether these targets truly to enhanced access to social services. Promoting livelihoods through providing assets, skills transfer, stipends, business counselling and establishing market linkages has significantly enhanced the productive asset base of beneficiary households. Children have access to services through Learning cum Recreation Centres (LRCs), which provide not only a safe space for recreation but also tutoring and apprenticeship services for children. Enrolment in Technical and Vocational Education Training (TVET) has also proven to be effective, but again reached only a small portion of beneficiary children (11%). Furthermore, while the project was engaged in dialogues with Khulna City Corporation, it is unclear how they have strengthened their ability to provide services for extreme poor children and households. Based on value for money indicators, the project was very efficient compared to other Innovation Fund Round 4 projects, in part due to the high density of the project area which allowed them to adequately cover more beneficiaries with fewer resources.

Overall, SCiBD's '*Out of Poverty Graduation Model for Urban Extreme Poor: A child focused innovation*' project made a significant impact on the well-being of extreme poor households in Khulna City Corporation. Based on the EEP/Shiree Multidimensional Graduation Index, 98% of BHHs have graduated from extreme poverty at the end of the project. The largest improvements were made in cash savings and food security indicators. Sustainability will

depend on several factors, namely the linkages formed with local government and other service providers, continued operations of LRCs, and whether children will remain enrolled in school after the project.

Lessons Learned

- (1) Intergenerational transmission of poverty can be tackled by implementing programme approaches that straddle two different generations simultaneously with separate but related sets of interventions.
- (2) Sustainability of integral services should be considered at the design phase of projects.
- (3) Engaging with local government and civil society is essential to ensure that beneficiaries have access to support systems in the future.
- (4) Intensive monitoring can ensure that beneficiary households do not fall back into extreme poverty.
- (5) Involvement of beneficiaries during selection of income generating activity through developing household plans was crucial to ensuring sustainable livelihoods.
- (6) There is high demand for access to skills training programs amongst older children.
- (7) Greater transparency could manage expectations of both beneficiaries and non-beneficiaries with access to project services.

Recommendations

Policy Recommendations for National Government

- (1) More social services should be targeted specifically to children from extreme poor families.
- (2) Greater enforcement of child labour regulations.

Policy Recommendations for Non-Government Stakeholders

- (1) A strategy targeting multiple levels should be incorporated in the design of projects and programmes working towards eradication of extreme poverty for households with street and working children.
- (2) Technical and vocational training should be conducted together with a proper assessment of skills demanded in the market in the short and long term.
- (3) Engage with local government and civil society to link beneficiaries with support systems.

Section 1 Background, Purpose and Methodology

1.1. Background

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 '*Out of Poverty Graduation Model for Urban Extreme Poor: A Child Focused Innovation*' managed by Save the Children International Bangladesh and implemented by local NGO Manob Sheba o Shamajik Unnayan Shangstha (MSSUS) from January 2012 – January 2015. The aim of this project is to enable 3,600 extreme poor households (1,200 direct and 2,400 indirect beneficiary households) in Khulna 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 and adivasis. Eight NGO projects were selected of which the total value of contracts was £2,452,233 covering 7,600 beneficiaries.

1.2. Purpose

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

The objectives of the report are to:

- identify the key factors contributing to performance, including initial project design, project management, delivery, and re-direction of the project following EEP/Shiree inception review and innovation review at implementation stage;
- highlight lessons (positive and negative) about what works and 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 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 to share, promote and influence good practices, scale up what works and learned from what did not work
 3. Government of Bangladesh to influence future policy for the betterment of the extreme poor

1.3. 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 review of project documents, purposively selected key informant interviews (KIIs) with stakeholders, site visits and observations, independent endline survey, semi-structured focus group discussions (FGDs), case study and life history collection. 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 report to implementing partner NGO's project team 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, quarterly change 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 Save the Children Annual Progress Reports. External documents reviewed are listed in the reference section.

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

The field trip to Khulna took place from 29 November to 4 December 2014. During this time, three FGDs were conducted; one with 8 parents of child beneficiaries, another with 7 beneficiaries who are not receiving TVET, and lastly 8 beneficiaries who are receiving TVET. There was also an additional FGD with 5 non-beneficiary children who attended the Learning cum Recreation Centres (LRCs) on a regular basis. The beneficiary households (BHHs) were purposively selected based on several indicators in CMS-2, such as gender, age and intervention received. Each FGD took two to three hours and was conducted by an EEP/Shiree Senior Programme Manager, Research and Communication Manager and translated by the Senior Programme Manager. KIIs have been conducted with two Khulna City Corporation (KCC) councillors, the Centre Management Committee (CMC), and staff from the Underprivileged Children's Educational Programs (UCEP) School. A reflection session with SCiBD/MSSUS Project Managers and staff was conducted, and clarification by the Project Manager and team members in regards to any project questions and/or concerns was made.

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 & 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. Fieldwork for the baseline survey was conducted April-May 2012 and May 2013, and the endline survey was conducted in December 2014. Field teams at baseline were comprised of four child protection facilitators and with oversight by three senior 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 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 1200 beneficiary households. Using the baseline as a sampling frame, the endline survey was conducted on a random sample of 64 households using cluster-stratified sampling by location (ward).

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 5). 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:

- Some of the participants in the FGDs were not able to fully participate in the discussion due to their age limitations - some of the children were too young although the selection criteria for the focus groups were provided. Their ability to understand and answer questions was hindered.
- Furthermore, findings from the FGDs are generalized with KII interviews used as secondary data to support findings.
- Some questions during in endline survey were not initially included in the baseline (e.g. questions on empowerment), making some data not comparable.
- It should also be noted that any significant differences between baseline and endline cannot be attributed entirely to the project, unless we assume that the project was the only factor influencing any changes in key indicators over time, which is highly unlikely.

1.4. Format of the 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 Strengths 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.

1.5. Lesson Learning Team

The EEP/Shiree Lesson Learning Team consisted of Abdus Salam (Senior Programme Manager) who is the programme manager for this project at EEP/Shiree, Yana Barankin (Research and Communications Manager) as report writer, Abdul Jabber Jufry and Lucky Mahbuba Islam (CMS Team) who were responsible for data collection, and Christina Seybolt (Monitoring and Evaluation Analyst) as editor and graduation data analyst. The EEP/Shiree Lesson Learning Team is thankful for the all-around support provided by Save the Children and MSSUS, especially Adv. Shamima Sultana Shilu (Chief Executive, MSSUS), Dr. Md. Muzaffar Ahmed (Programme Director - Shiree, SCI), Rafiqul Islam Sarkar (Senior Manager, SCI), Abdullah-Al-Harun (Senior Manager LIA, SCI), Abu Bakkar Siddak (Senior Finance Officer, SCI), Mr. Ershadul Hauque (Project Manager, SCI), and Md. Shawkat Ali (Project Coordinator, MSSUS).

Section 2 Introductions to Project Context and Content

2.1. Context

The increasing pace of urbanization and growth coupled with a lack of employment opportunities in rural areas has led to an unprecedented flow of extreme poor families from rural to urban areas in Bangladesh. According to the World Bank, the incidence of urban poverty is approximately 28% in Dhaka and as much as 50% in Khulna, the third largest city in Bangladesh (World Bank 2007). Rapid urbanization and other factors have contributed to an increasing number of vulnerable children, including working children, unaccompanied children in disaster situations, trafficked children, children who have migrated, children in sex work and children in conflict with the law. According to the Project Memorandum, it is estimated that there are 679,700 street children in Bangladesh, of which 41,474 are in Khulna city.

The underlying causes of this vulnerability are structural (e.g. urban migration), social (e.g. children run away from abusive/negligent homes, and are exposed to violence and exploitation on the streets), and environmental (e.g. climate change and natural disasters are destroying rural livelihoods and pushing poor households to cities). More immediate causes of vulnerability include gaps in basic services and lack of adequate support for economic empowerment for extreme poor urban households. Poor urban households live in overcrowded, informal areas that lack access to basic facilities, such as safe drinking water, sanitation and health services. It is also important to note that child marriage hinders girls' education, and child marriage is associated with lower levels of schooling. It has also been recognized that investment in children, with more knowledge, skills and education, can help break the intergenerational transmission of poverty.

2.2. Main Innovations

The '*Out of Poverty Graduation Model for Urban Extreme Poor: A child focused innovation*' addresses these issues by responding to both the economic needs of extreme poor households and the social protection needs of street and working children. The main innovation of this project is its synthesis of these two distinct programmatic approaches, which attempts to break the intergenerational transmission of poverty by straddling two different generations simultaneously with separate but related sets of interventions. There are three major areas of intervention: (1) working with street children through the Learning cum Recreation Centers (LRCs) to develop human capital, (2) working with extreme poor urban households of street children by providing both assets and skills transfers, and (3) building social capital by linking households with service providers and strengthening support systems. Focusing on the economic empowerment of the household decreases the demand for child labor in the home and allowing children to attend school. The project outputs for this innovation are as follows:

1. Enhanced capabilities of urban extreme poor children and households to access government safety nets, social protection and other facilities;
2. Productive asset base and livelihood options of extreme poor urban households enhanced;
3. Street children/children from extreme poor urban households have access to services through learning cum recreational centers (LRC) in addition to a smaller group getting access to services and referrals including TVET;

4. Capacity of Khulna City Corporation (KCC) strengthened to enable them to provide social and child protection services for extreme poor households in Khulna town.

This project approach is based on former Save the Children UK's Household Economic Security (HES) Model. See Figure 1 below for an outline of the HES Model and Figure 2 for a pyramid illustrating child-inclusive project activities.

Figure 1: Save the Children's Household Economic Security Model to graduate from extreme poverty

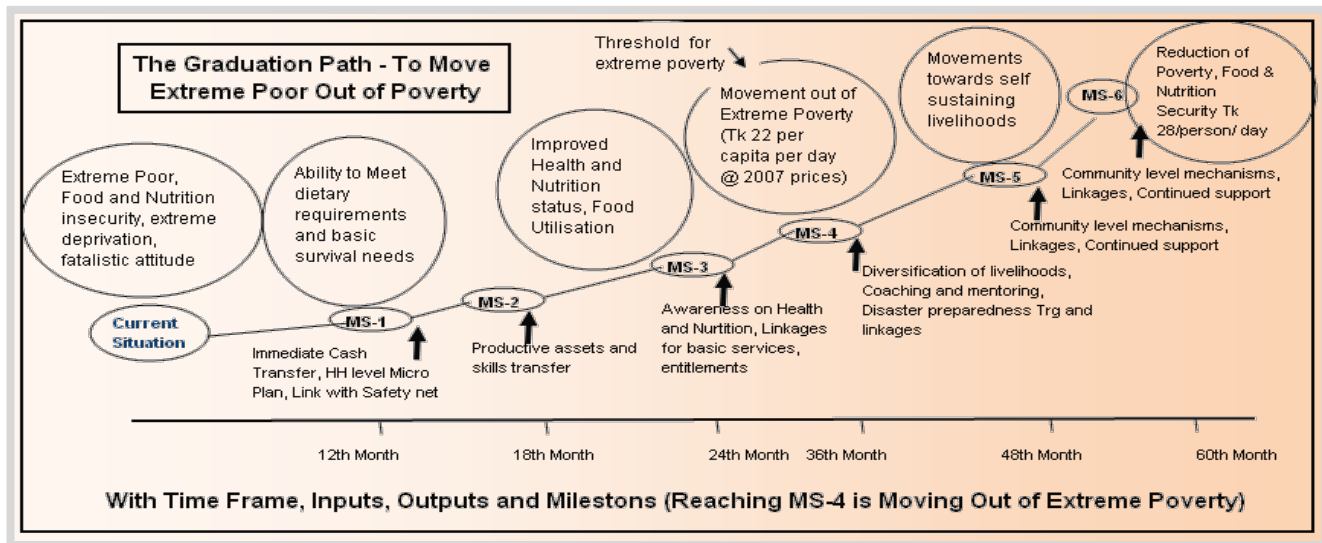


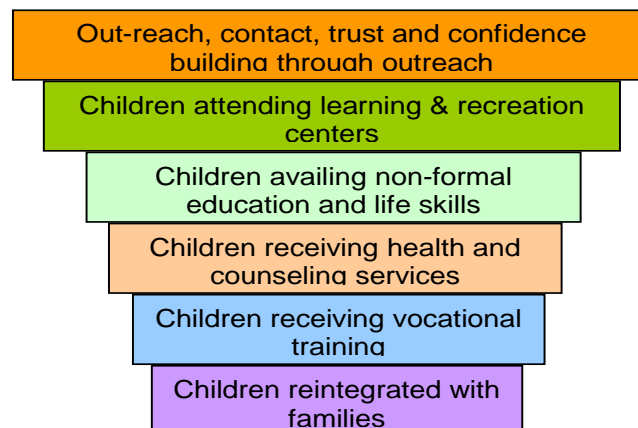
Figure 2: Project activities for child-inclusive graduation model

Categories of children

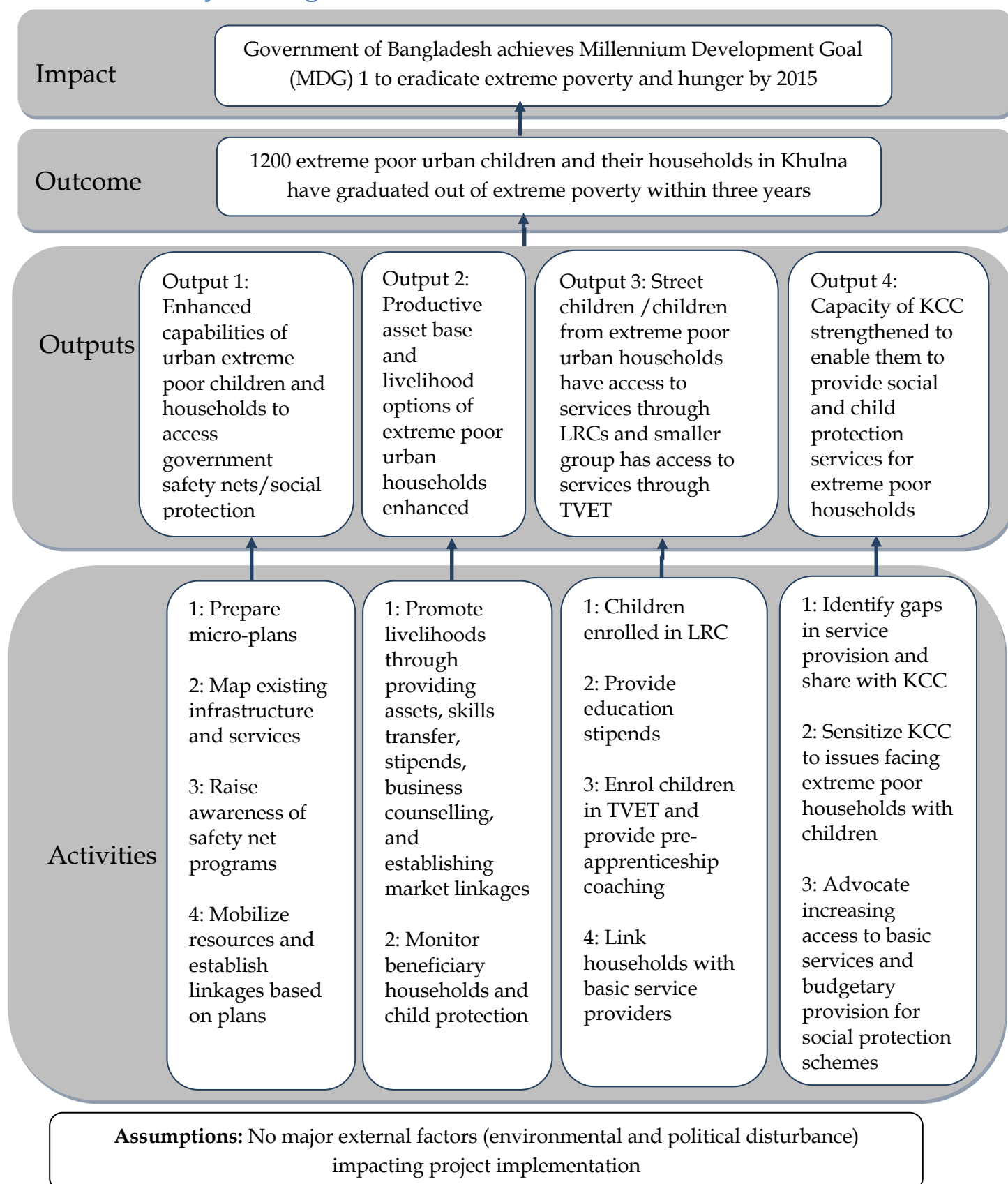
Working children

Street children: scavengers and occasional or irregular income earner
Physically and mentally challenged children.

The direct child beneficiaries will be targeted through an inverted pyramid of package of services as follows, with children receiving more than one service:



2.3. Theory of Change



2.4 Strength Weakness Opportunities Threats (SWOT) Analysis

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

Internal	Strengths <ul style="list-style-type: none"> • Strong emphasis on planning phase, including development of individual micro-plans based on household needs/experience • Ability to form linkages with existing network of NGOs, KCC and the local community 	Weaknesses <ul style="list-style-type: none"> • Impact of TVET limited by the low number of eligible children • High staff drop-out
External	Opportunities <ul style="list-style-type: none"> • Existing NGO network (GO, smiling sun, BRAC, etc.) that provided health (e.g. immunizations, supplements), sanitation (e.g. latrines) and education (e.g. educational materials) services • Support from local elected representatives, elites and community leaders • Many more vulnerable children in the area than could be covered (opportunity for scaling-up) 	Threats <ul style="list-style-type: none"> • Political instability (hartals) • Insecurity and threat of eviction to beneficiaries residing on public land without legal documentation • Cultural obstacles to women's empowerment (e.g. some children still forced into early marriage) • Migration (difficult to track households) • Closure of the LRCs threaten sustainability

2.5 Beneficiary Selection and Budgeted Expenditure

Beneficiary Selection

The project targets extreme poor households with street or working children in Khulna City in Bangladesh that have met the following essential criteria:

- At least one street or working child in the household living with family in a slum
- Monthly income below 3500 BDT
- Productive asset value less than 5000 BDT
- Not a member of a Microfinance Institution (MFI)
- Consume less than 3 meals a day

The project targeted street and working children who were between the ages of 6-17 when the project started in 2012. The selection of the children was as follows: 600 children (50%) between the ages of 6-12, 480 children (40%) between the ages of 13-15 and 120 children (10%) between the ages of 16-17.

According to the Project Completion Report, a total of 28 households migrated during the project implementation period. However, this should be viewed positively, as some households returned to their rural communities once they had saved enough, and expressed interest in continuing their income generating activity back in their villages.

Budgeted expenditure

The three years operation was budgeted to cost BDT 34,499,960 with 68% of the total budget spent on direct and indirect (i.e. training) delivery to beneficiary households. See Annex 2 for the complete financial overview. Average cost of assets/cash provided to each BHH was 15,719 BDT with 53% of BHHs receiving capital more than once. Figure 3 below provides a summary of project activities as well as the distribution of funds over time.

Figure 3: Summary of 'Out of Poverty Graduation Model for Urban Extreme Poor: a child focused intervention' Activities

Beneficiary Information	2012	2013	2014	Cumulative	Log Frame Target
BHH selection completed	1200	-	-	1200	1200
BHH profiles (CMS 1) completed	700	500	-	1200	1200
BHHs receiving asset transfer	502	692	6	1200	1200
BHHs receiving cash transfer (education stipend)	25	25	25	75	75
BHHs receiving IGA/skill training/other capacity building	366	1,812	135	2,313	N/A
Total value of assets/cash distributed (BDT)	5,124,719	14,837,649	4,492,972	24,455,340	N/A

Section 3 Findings against Evaluation Criteria

3.1. Relevance

Is the overall goal and purpose of the project in line with national and local priorities?

The overall purpose of the project, for 1200 extreme poor children and their households in Khulna 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). This project also contributes to Save the Children's commitment to vulnerable children and communities.

In addition, the project addresses local priorities of child protection through its child-focused approach. According to SCiBD, on average, children contribute 30% to the economy of a household. The goal of the project is to increase the household income overall so that children do not need to engage in labour instead of attending school. The local government in Khulna is particularly concerned with health, sanitation and economic stability. This project addresses these key priorities as it seeks to raise the economic welfare of the urban extreme poor and reduce poverty. While Khulna district overall has the third lowest poverty rate, the urban extreme poverty rate in the urban area of Khulna division was 16.4% in 2010, more than double the national average of 7.7% in urban areas (Bangladesh Bureau of Statistics 2010). The literacy rate for those 7 years and over in urban Khulna division is also the lowest for any district at 64.7% (national average 70.4% for urban areas), illustrating the link between education and poverty that the project addresses (ibid).

The project is also relevant considering child labour policy and legislation in Bangladesh. The 2010 National Child Labour Elimination Policy aims to withdraw children from hazardous jobs, improve income generating opportunities for parents so they are less reliant on child income, offering incentives for working children to attend school and enacting laws and improving law enforcement to eliminate child labour (Ministry of Labour and Employment 2010). Furthermore, the 2011 National Policy on Children established for the first time that children are defined as all individuals below 18 years of age, and made a commitment to eliminating child labour in all forms (Ministry of Women and Children Affairs 2011).

3.2. Appropriateness

Is the project design and implementation acceptable and feasible within the local context?

Participatory design with implementing partner

During the design phase of the project, SCiBD conducted a consultation process with the local implementing partner organization MSSUS. The specific needs of children in the wards were addressed during this process, and the beneficiary selection criteria were deemed relevant to the context of Khulna and the project. The project team also conducted economic analysis of the IGAs and the market in its design stage. The beneficiaries were then informed as to the economic benefits and costs involved in running a particular IGA, and were able to choose an IGA based on their skills, knowledge and experience. All 66 types of IGAs selected for

beneficiaries were deemed to be appropriate. The implementing partner NGO has been present and active in Khulna for some time, and was responsible for the delivery of project services including training as part of community outreach, developing linkages with service providers and district level implementation of activities. The MSSUS project team selected beneficiaries, delivered inputs (assets, cash and skills training) as well as day-to-day monitoring and reporting to Save the Children.

Gender

SCiBD's baseline studies on street children in Khulna indicate that young girls are extremely vulnerable, not only to violence, exploitation, early marriage and sexual abuse (including trafficking and prostitution) but also in terms of lower wages and poorer access to services. The project made sure during implementation to address the barriers that girls and women face in terms of economic empowerment and access to services. According to CMS-2 data, approximately 52% of girls in the beneficiary households are between the ages of 10-16, an age group that is particularly at risk of child marriage. In Bangladesh, young children are more likely to be forced into child marriage if they are working and not attending school. This is because poor families feel pressure to marry their daughters off at a young age in order to pay a lower dowry, as dowries increase with a child's age.

There are several actions that the project took to address gender issues throughout project design and implementation. They prioritized women in staff recruitment, beneficiary selection and project support. For example, 72% of staff and 80% of TVET recipient were female. But the project went beyond simply including women as beneficiaries and ensured that women participated when forming micro-business plans and were given direct ownership of assets. The project also emphasized livelihood options directed towards women, illustrated by the fact that the most common type of IGA was a cloth selling business (primarily a woman's occupation). Furthermore, gender issues (e.g. dowry, early marriage, child care, etc.) were addressed explicitly during courtyard sessions.

Climate Change and Natural Disasters

As a coastal region, Khulna is particularly vulnerable to the effects of climate change. Sea level rise is a growing threat to Khulna, with increasing permanent inundation, salinity intrusion and storm surges increasing in southwestern coastal Bangladesh. There is also greater frequency and severity of natural disasters such as cyclones, tidal surges floods, river erosion and excessive rainfall. Climate change is adversely affecting the livelihoods of local communities, as the inundation of coastal lands and increased salinity negatively impacts crops production. As a result of this vulnerability, poor households are faced with growing food insecurity and potable water shortages in the region. However, despite an acknowledgement of these issues, this project did not appropriately address the negative effects of climate change. In fact, the rapid rural to urban migration in Khulna could be seen in part as a response to climate change, as households are forced from their unproductive coastal land to urban areas, and thus not as something that should be revered.

3.3. Effectiveness

To what extent did the project achieve their intended outcomes and outputs?

Outcome: 1200 extreme poor urban households have lifted themselves from extreme poverty

This project has been able to achieve most of its targets indicating that beneficiaries have lifted themselves from extreme poverty according to their Log frame (see Annex 3 for progress against the Log frame and all means of verification). Targets were to increase income by 15% for 90% of households, increase expenditure by 25% and asset value by 50% for 50% of households, and significant increase in ability to make effective choices. 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. While the project has effectively achieved their target outcome indicators, it should be noted that the targets are in fact very low. For example, the target to increase asset value by 50% (from an average baseline value of 2,248 BDT) falls far below the value of assets provided by the project.

Income

Average monthly income increased significantly from 2,541 BDT/month at baseline to 9,518 BDT/month at endline.¹ In other words, income has more than tripled since before the project, which is well above the target of increasing income by 15%. There was also a significant increase in income per person per day from 22.31 BDT/capita/day at baseline to 78.72 BDT/capita/day at endline.²

The extreme poverty line was defined based on income data from the 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 BDT/capita/day at baseline and 57 BDT/capita/day at endline. At endline, 70% of households have crossed over the extreme poverty line, while 30% of households remain below.

Expenditure

Average monthly expenditure increased significantly from 2,444 BDT/month at baseline to 7,629 BDT/month at endline.³ Average expenditure has also tripled since before the project, which is well above the target of increasing expenditure by 25%. There was also a significant increase in expenditure per person per day from 20.82 BDT/capita/day at baseline to 61.75 BDT/capita/day at endline.⁴ Using the above extreme poverty line, only 52% of households are above the threshold at endline.

Assets

Overall there have been moderate increases in asset ownership. Total average asset value (productive and non-productive) has increased significantly from 2,248 BDT at baseline to

¹ Paired t-test (N = 64, Baseline sd = 529.72, Endline sd = 3293.00, t = 16.77, p < 0.001)

² Paired t-test (N = 64, Baseline sd = 9.88, Endline sd = 37.86, t = 12.71, p < 0.001)

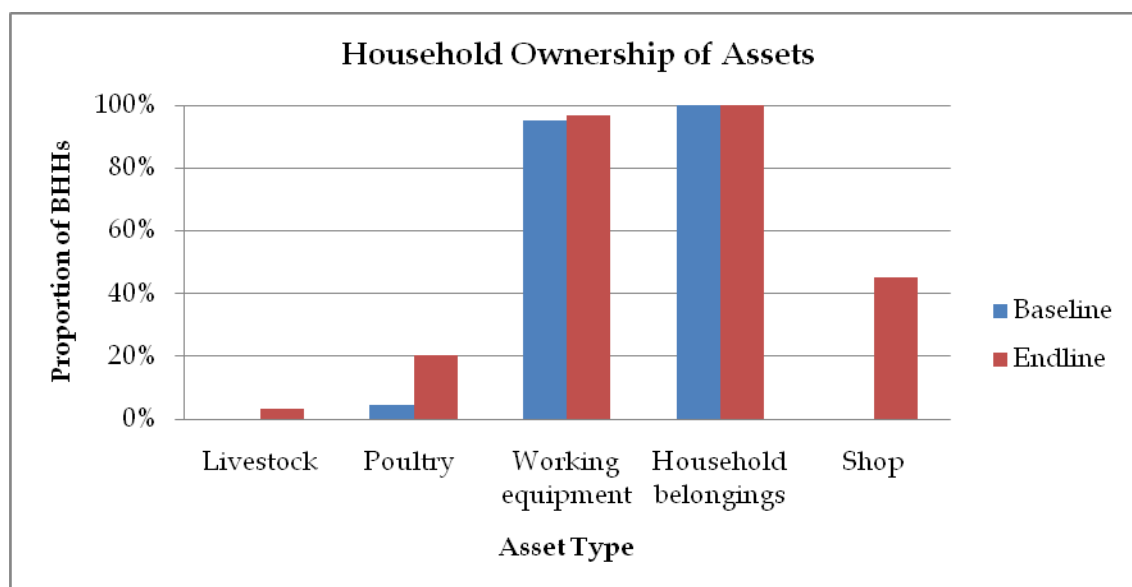
³ Paired t-test (N = 64, Baseline sd = 629.91, Endline sd = 2452.30, t = 17.41, p < 0.001)

⁴ Paired t-test (N = 64, Baseline sd = 7.91, Endline sd = 23.68, t = 15.16, p < 0.001)

24,761 BDT at endline.⁵ Again, this is well above the target of increasing asset value by 50%. Notably, 45% of households own shop assets at endline, and the proportion of households owning poultry increased from 5% to 20% at endline (see Figure 4).

There has also been a significant increase in non-productive asset value from 2,139 BDT at baseline to 11,656 BDT at endline.⁶ Non-productive assets include items such as televisions and jewellery but also fans and blankets.

Figure 4: Proportion of households owning at least one type of asset



Courtyard Meetings

Although not directly relevant for any one output, courtyard meetings are held once a month for 1 hour with the women from beneficiary households with the purpose to disseminate messages on a variety of issues. The sessions cover a total of 21 topics, including nutrition, education, child marriage, sanitation, and maternal education. There are 60 groups of women that participate in courtyard sessions with 20 BHHs in each group. All beneficiary households reported attending courtyard meetings, 97% of which attend once a month. When asked how often they would prefer that courtyard meetings were held, 31% of households would prefer once a week, 27% once every two weeks and 42% would prefer that meetings remain once a month. Beneficiaries generally asked for more sessions given the brief time devoted to each topic.

Output 1: Enhance capabilities to access government safety nets and social protection

This project was able to achieve all targets indicating enhanced capabilities to access safety nets and other social services. 343 against a target of 240 households are covered by government safety nets (e.g. old age allowance, widow allowance, etc.) and 3443 people received health services referred by the project from GoB, KCC or NGOs. 672 against a target of 600 households

⁵ Paired t-test (N = 64, Baseline sd =1317.92, Endline sd =13500.05, t = 13.29, p < 0.001)

⁶ Paired t-test (N = 64, Baseline sd =1303.95, Endline sd = 6591.19, t = 11.37, p < 0.001)

received short-term support services from either NGOs or KCC. See Annex 3 for progress against the Log frame and all means of verification. Again, it should be noted that the targets set are very low. For example, the target of covering 240 households by safety nets covers only 20% of total beneficiaries.

Access to safety nets

The project incorporated a relevant mapping of the existing infrastructure and facilities currently providing social safety nets and basic services together with their key representatives. An analysis was further carried out to identify gaps and opportunities for linkages. Increased access to safety nets has been an important area for the project although according to CMS-2, 17% of BHHs are enrolled in safety nets but many are not receiving the allowance. The allowances that households are enrolled in but not receiving are largely Old Age Allowances (OAA), as the budget available for distribution of this safety net by the Government is very small in comparison to the number of those who are eligible.

Access to health care

The project promoted access to health services through Information Education Communication (IEC) and Behaviour Change Communication (BCC) sessions at both the household level and through the LRCs. Courtyard sessions also focused on improving nutrition through counselling of mothers on infant and young child feeding (IYCF) and better feeding practices.

Health expenditure has increased significantly from an average of 46 BDT/month to 273 BDT/month at the end of the project.⁷ Of those household members who had a serious health condition within the last year, all received medical treatment. Most household members received treatment at government health centres (75%) and in private clinics (17%). Average cost of treatment was 611 BDT for government health clinics, and 15,600 BDT for receiving care in private clinics. The higher cost for treatment at private clinics questions the affordability of healthcare services that some beneficiary households are receiving. CMS2 data reveals that beneficiaries, when asked to categorize their health on a scale from 1 to 10 (1 being lowest, 10 being highest), ranked their health at a level 6 on average at the end of the project.

Access to basic services

While access to services was fairly high before the project, there have been notable increases in the proportion of households with access to sanitary latrines (63% to 89%) and connection to a main electric line (59% to 88%) (see Figure 5).

Figure 5: Proportion of households with access to basic services

Access to Basic Services	Baseline	Endline
Safe source of drinking water	100%	100%
Sanitary latrine	63%	89%
Electricity Connection	59%	88%
N	64	64

⁷ Paired t-test (N = 64, Baseline sd = 64.21, Endline sd = 418.98, t = 4.32, p < 0.001)

Output 2: Enhance productive asset base and livelihood options

This project was able to achieve most of the targets indicating enhanced productive asset base and livelihood options. All targeted households have received asset/stipend support, 640 of 600 targeted households have learned at least 2 new skills, and 872 against a target of 240 households own new enterprises. See Annex 3 for progress against the Log frame and all means of verification.

Productive assets

Following selection, preliminary analysis was conducted and a micro business plan was created for each beneficiary household. Economic analysis of the income generating activities (IGAs) was presented to the households and consideration was made to take into account the existing local IGAs before providing productive assets to BHHs. As a result, there was a significant increase in the average value of productive assets from 109 BDT at baseline to 13,105 BDT at endline.⁸ While no households had productive assets valuing more than 7,000 BDT at baseline, 73% of households have productive assets worth more than 7,000 BDT at the end of the project.

As shown in Figure 6 below, the most common IGA distributed was cloth business. Providing the beneficiaries with 66 types of IGAs has given them the option of matching their knowledge and skills to an IGA. The top 12 distributed IGA in the project were amongst 1,047 BHHs.

Figure 6: Most common type of IGA distributed (note: top 12 of 66 total IGA types)

IGA Type given to BHHs	No. of BHHs
Cloth business	309
Wooden business	117
Van	92
Rickshaw	90
Sewing machine with cloth	80
Tea stall	72
Van for a vegetable business	71
Grocery business	70
Fish business	57
Vegetable business	37
Sewing machine with bag making materials	28
Packet making	24

Some of the older and disabled household heads faced challenges with their allocated IGAs. These households initially received 500 BDT for assistance, which proved to be insufficient and not sustainable after phase-out. As a result, the project initiated social-linkages within the communities as a means of support and assistance for the elderly and disabled households.

⁸ Paired t-test (N = 64, Baseline sd =177.80, Endline sd = 9165.73, t = 11.35, p < 0.001)

Occupation

There have been significant changes in the occupation of the household head. At baseline, most household heads were engaged in skilled labour (20%), operating rickshaws/vans (19%), day labour (19%) or domestic service (17%). At endline, over half of household heads are involved in petty trade/business (59%), which is a more reliable source of income (see Figure 7).

Figure 7: Proportion of households by occupation of household head

Occupation of Household Head	Baseline	Endline
Unemployed	3%	-
Agriculture/other day labour	19%	6%
Domestic maid	17%	-
Skilled labour	20%	5%
Rickshaw/van puller	19%	11%
Industrial/garment labour	8%	-
Petty trade/business	6%	59%
Service	2%	2%
Housewife	6%	2%
Shop	-	9%
Other	-	6%
N	64	64

Output 3: Children have access to services through LRCs and a smaller group to TVET

This project was able to achieve all targets indicating access to Learning cum Recreation Centres (LRCs) and Technical and Vocational Education Training (TVET). All 1200 children have access to LRCs and basic services, including an additional 1427 non-beneficiary children who also have access to the LRCs. 131 of 120 targeted children are supported through TVET and 521 of 270 targeted children have received LRC based pre-apprenticeship coaching. See Annex 3 for progress against the Log frame and all means of verification.

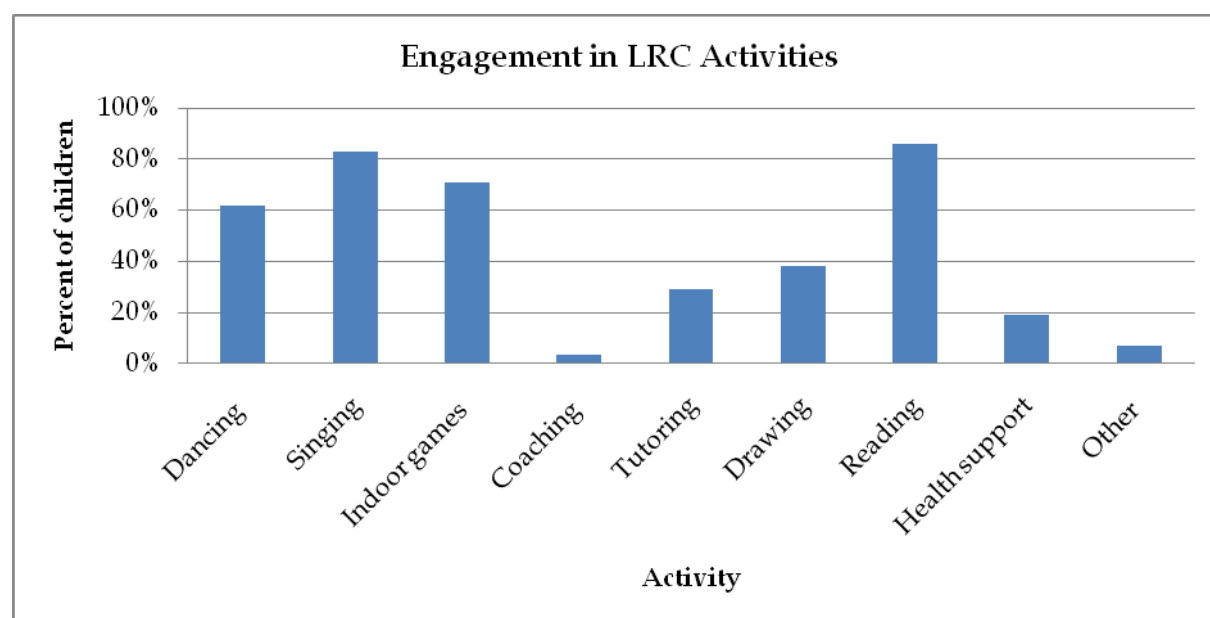
Learning cum Recreation Centres (LRCs)

LRCs have proven to be more than just a safe space for beneficiary and non-beneficiary children to come to before and after school. Children engaged in a wide range of activities including dance, singing, reciting, painting, drama, reading, receiving homework support and occasional visits by health care professionals. Eleven LRCs were utilized for the project, each overseen by a Centre Management Committee (CMC) consisting of 9-11 elected members responsible for organizing functions, providing counseling support, addressing LRC issues and negotiating with service providers. However, it should be noted that these committees did not play a role in influencing policy or advocacy initiatives. Field visits to the LRCs made apparent that children and community members saw the centers as the driving force of the project. However, there might have been a misunderstanding as to the purpose of the LRCs, as some interviewed non-

beneficiary children and their parents assumed that in attending the LRC, they would be selected as the next cohort for the project.

Most children enrolled in the LRCs between once and two years ago (74%) or more than two years ago (21%). The majority of children (72%) visit the LRCs daily and the remainder at least once a week (28%). The children are engaged in a wide range of activities, mostly reading (86%), singing (83%), indoor games (71%) and dancing (62%) (see Figure 8).

Figure 8: Proportion of children engaging in different activities offered at the LRCs



Technical and Vocational Education Training (TVET)

This project was able to tap into an existing network of Technical and Vocational Education Training (TVET) centres to provide appropriate skills training for beneficiary children. TVET targeted children between the ages of 8-16 and has proven to be effective in providing a small group of older children with vocational skills that they will use in the future for employment. The training included skills in beauty parlour (e.g. hair and make-up), tailoring, mobile phones, computer repair, and electronics hardware. The training was provided by a professional agency and ranged in duration and hours for the different categories. The children selected to participate in the small group of TVET received a stipend for attending these sessions and were given assets to utilize their newly acquired skills (e.g. sewing machine).

Only 12% of endline respondents were enrolled in TVET, which is more or less the proportion of beneficiaries recorded in the Log frame (11%). Of these, 43% received tailoring training with sewing machines, 43% computer training and 14% beauty parlour training with kits, with assets valuing between 7,000 and 12,000 BDT. 86% of those who were enrolled in TVET earned income from their IGA in the last month; net income from these activities averaged 733 BDT/month per beneficiary child. Overall, income is higher for tailoring (average 967 BDT/month) than for those that received computer training (average 550 BDT/month). All enrolled in TVET would attend a refresher course if it was offered.

As a result of these activities, there have been significant changes in child beneficiary occupation. Before the project, most beneficiary children were engaged in day labour (25%), were students (13%) or unemployed (13%) (see Figure 9 below). At the end of the project, 86% of beneficiary children are students and 5% are involved in skilled labour, indicating a positive shift away from harmful labour towards education and skilled labour. The remaining children who are still engaged in labour were older when enrolled in the project.

Figure 9: Proportion of beneficiary children by occupation

Beneficiary Occupation	Baseline	Endline
Unemployed	13%	-
Agriculture/other day labour	25%	-
Domestic maid	8%	-
Skilled labour	11%	5%
Rickshaw/van puller	-	2%
Industrial/garment labour	5%	-
Petty trade/business	2%	3%
Service	3%	3%
Transport worker	2%	-
Rag picker/scavenger	8%	2%
Student	13%	86%
Other	13%	-
N	64	64

We asked children what they want to be when they grow up, in order to measure their aspirations for the future. Children responded with a variety of highly skilled occupations, such as doctors (22%), government service (21%) or to own their own business (19%), indicating that they have high aspirations.

Output 4: Build capacity of KCC to better provide services to children and the extreme poor

The project did not effectively build the capacity of Khulna City Corporation (KCC) to enable them to better provide social and child protection services for the urban extreme poor. This is in part because this output was inappropriately defined, and the project neither had the ability nor intention to build capacity of KCC, but rather to link beneficiaries with services. However, while there was a modest increase in access to government safety nets and other KCC services, the project was not able to effectively link beneficiaries with services either.

The first target was to hold 8 consultative meetings and 3 follow-up workshops with KCC, local politicians and other local bodies. While project staff participated in ward level coordination meetings, only 1 workshop was conducted with KCC elected representatives and senior officials, compared to 9 workshops with private sector, civil society, business associations, rotary clubs, CMCs, different NGOs and local elites. The second target centred on changes undertaken by KCC as a result of sensitization, including at least one policy level change that supports the rights of urban extreme poor children/households and budget allocation for child-focused social protection. While there were no concrete policy changes or

shifts in budget allocation, KCC did form eleven child protection and counter-trafficking committees, with a committee in each ward where LRCs are located. However, there is no evidence that these committees were formed as a direct result of project activities. The Project Completion Report described that the involvement of KCC representatives in program activities was one of the challenges to implementation.

3.4. Efficiency

How well were project inputs (e.g. funds, expertise or time) 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 of 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 10 below for selected EEP/Shiree VfM indicators that have been utilised.

Figure 10: EEP/Shiree Value for Money (VfM) indicators for Save the Children International

EEP/Shiree VfM indicators for Save the Children International	
Fees to Total Expenditure	7%
Cost per beneficiary	29,345 BDT
Direct Delivery Percentage	69.4%
Number of BHHs per field worker	300
BHH Direct Delivery Spend	20,407 BDT
Cost per graduate	29,944 BDT

Overall, this project is efficient in that it is less expensive than other Innovation Fund Round 4 projects aiming to sustainably graduate extreme poor households from marginalized groups. Total cost (indirect and indirect) per BHH is 29,345 BDT, which is 22% lower than the average of 37,498 BDT/BHH for IF Round 4. Total direct delivery per BHH, or the average amount spent directly on each BHH, is about average at 20,407 BDT. While spending per BHH is relatively low, the direct delivery as a percentage of total expenditures is high compared to other projects. The benchmark for direct delivery (actual spent direct and indirect) costs as a percentage of total expenditures when scaling out other EEP/Shiree projects was 50%, and average for IFR4 projects is 52.8%. The direct delivery percentage for SCiBD is 69.4%, indicating a greater portion of expenditures spent directly on beneficiaries.

MSSUS has a very high ratio of BHHs per field worker compared to other projects, raising concerns as to how effective/efficient field staff was able to support beneficiaries. For example, each field worker oversees 300 beneficiaries at MSSUS, while at Handicap and EcoDev a field worker is responsible for 75 and 94 BHHs respectively. However, it's possible that this was effective considering the greater density of beneficiaries in urban compared to rural areas, which reduces travel time/costs significantly and allows field staff to cover more beneficiaries. This is evidenced by the frequency of household visits, sometimes 2-3 times a month, and staff

noted that households were very close to one another. Also, there was volunteer staff at the LRCs, who were able to provide extra support to children at the centres.

3.5. Impact

What changes were there in human development and well-being as a result of the project?

Graduation Analysis

The overall purpose of the ‘*Out of Poverty Graduation Model for Urban Extreme Poor: a child focused innovation*’ project was that 1200 extreme poor urban children and their households in Khulna have lifted themselves from extreme poverty. Based on the Shiree Multidimensional Graduation Index provided in detail in Annex 5 and described in Section 1.3 above, 98% of BHHs have graduated from extreme poverty at the end of the project (see Figure 11).⁹

Figure 11: Graduation from extreme poverty of beneficiary households

Graduation Criteria	Baseline	Endline
Essential Criteria		
Food coping (less than two strategies)	3%	100%
Supplementary Criteria		
PPPD Income (cash and in-kind) (Extreme poverty line - 49 BDT/capita/day at baseline, 57 BDT/capita/day at endline)	3%	70%
Number of income sources (two or more sources)	58%	73%
Cash savings (1000 taka or more)	0%	98%
Value of productive assets (7,000 taka or more)	0%	73%
Number of non-productive assets (four or more assets)	86%	97%
Food diversity (five or more food groups)	6%	89%
Gender and Social Empowerment (answer positively to 75% of questions)	65%	97%
Graduation (Essential 1+ Supplementary 4)	0%	98%

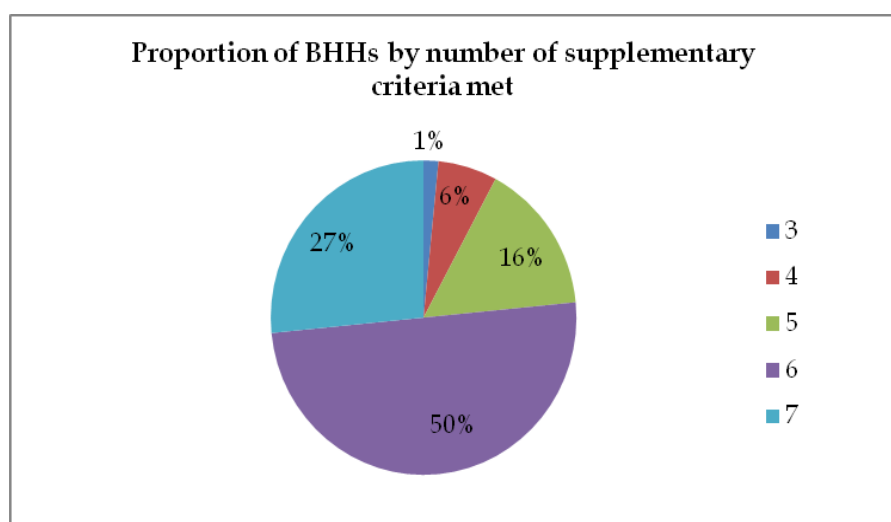
Less than 5% of beneficiary households at baseline met the criteria for food security, income, savings and productive asset value, while at endline more than 95% of BHHs have crossed over the thresholds for food security and savings. However, it should be noted that only 70% of households have crossed over the extreme poverty threshold based on income/capita/day and only 73% of BHHs have productive assets valuing more than 7,000 BDT.

The overall graduation rate of 98% 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

⁹ Note that graduation by IGA type is not shown due to the small endline sample size (only 1/64 households surveyed did not graduate)

study on BRAC's Challenging the Frontiers of Poverty Reduction (CFPR) program was found to have an overall graduation rate of 95% (Das and Mishra 2010).¹⁰ Beneficiaries interviewed in the FGDs attributed changes in their lives and shifts away from child labour to the opportunity to continue education and develop skills through TVET. These are very visible and life-changing impacts to the lives of the extreme poor, indicating the success of the project intervention and its household inter-generation approach.

Figure 12: Proportion of BHHs by number of supplementary criteria met



When breaking graduation down by number of supplementary criteria, 77% of beneficiaries meet either 6 or 7 criteria (out of a total of 7), which suggests that beneficiaries are moving well above the graduation threshold and aren't merely hovering above (see Figure 12 above). Those meeting only 4 or 5 criteria are missing mostly criteria for number of income sources (71% of those meeting 4-5 criteria miss the criteria for number of income sources), productive assets (57%) and the extreme poverty line (50%). Those meeting 6 criteria are also missing mostly these same criteria - 34% miss the extreme poverty line, 25% miss productive assets and 22% miss number of income sources. In sum, 77% of beneficiaries meet almost all of the graduation criteria. Of those that are still missing some criteria, they have either less than two income sources, productive assets valuing less than 7,000 BDT, or are below the extreme poverty line.

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.

Household Profile and Housing Characteristics

There has been a decrease in the proportion of female-headed households and an increase in overall household size. At baseline 41% of households were female-headed, which has

¹⁰ 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.

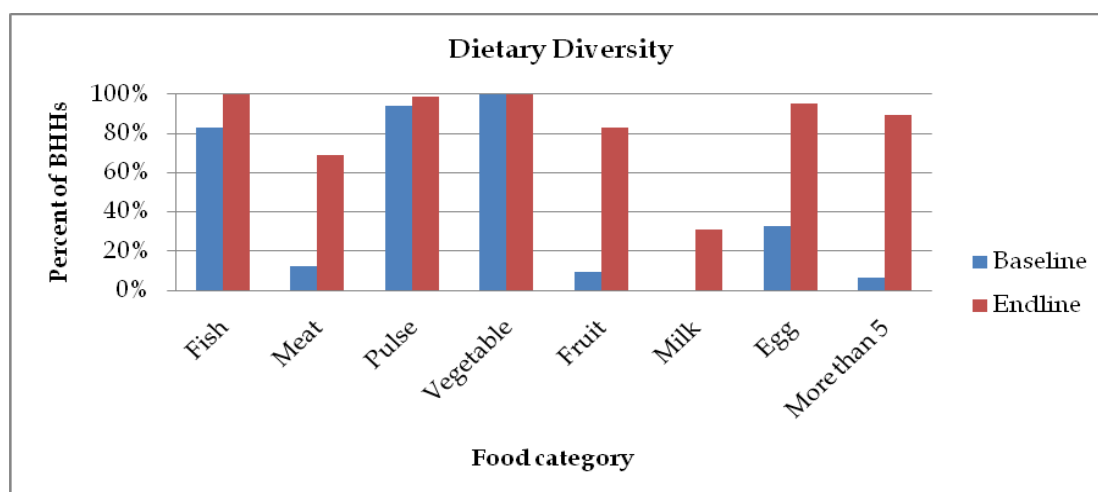
decreased to 34%. While average household size has increased from 4.25 members at baseline to 4.47 members, this is statistically insignificant.¹¹ This is consistent across EEP/Shiree where research shows that economic empowerment often leads to the recombination of families.

There is no significant change in occupancy status; most households either rent (55%) or own (38%) their home at the end of the project. However, as a result of renting better homes there have been some improvements in housing construction materials. More homes have walls made of cement/brick (13% to 33%) while fewer homes have walls made from grass/straw/jute (34% to 14%). There is also a slight shift from grass/straw/jute (45% to 22%) to tin (53% to 77%) roofs, and a shift from mud (77% to 59%) to cement/brick (22% to 41%) as floor material.

Food Security

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.¹² At endline, no households reported using any food coping strategies in the last week, compared to 97% of households that reported using 2 or more strategies in the last week at baseline.

Figure 13: Proportion of households consuming food from major food categories in the last week



Dietary diversity has also significantly increased, with 89% of households consuming food from 5 or more food groups at least once in the last week compared to only 6% at the beginning of the project.¹³ Households are increasing their dietary diversity by eating more fruit (9% to 83%), eggs (33% to 95%), meat (13% to 69%) and milk (0% to 31%) (see Figure 13 above).

Gender Empowerment

Overall there has been a slight but insignificant increase in percentage of positive answers to questions on empowerment from an average of 82% to 89%.¹⁴ While many of the questions are

¹¹ Paired t-test (N = 64, Baseline sd = 1.37, Endline sd = 1.74, t = 1.75, p > 0.05)

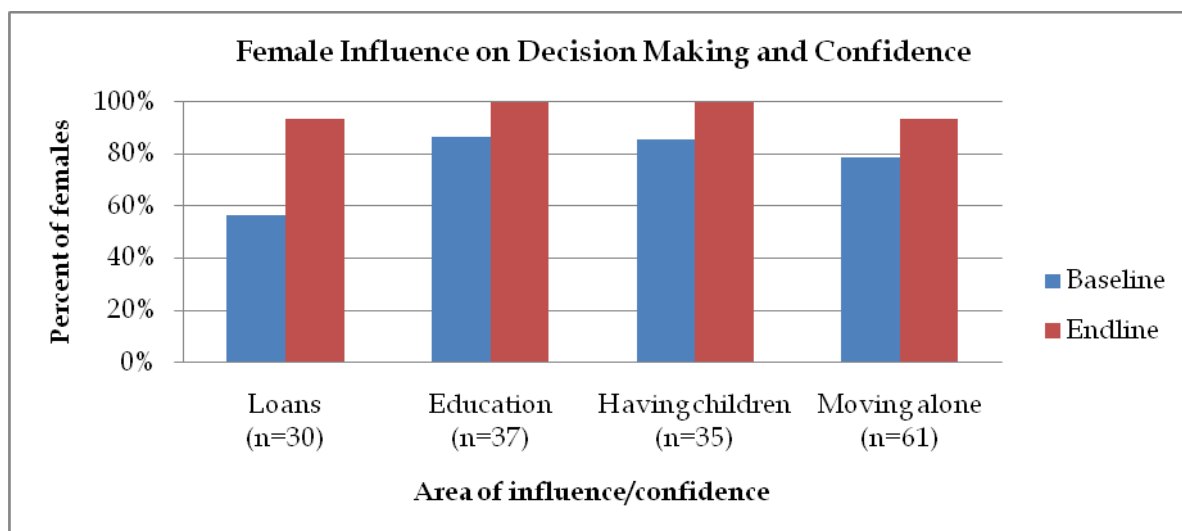
¹² Paired t-test (N = 64, Baseline sd = 1.28, Endline sd = 0, t = -25.57, p < 0.001)

¹³ Paired t-test (N = 64, Baseline sd = 0.83, Endline sd = 1.00, t = 14.00, p < 0.001)

¹⁴ Paired t-test (N = 61, Baseline sd = 0.21, Endline sd = 0.06, t = 2.45, p > 0.01)

not comparable between baseline and endline, there is an increase in the proportion of women who have influence on decisions about loans (57-93%) (see Figure 14).¹⁵ Thus while the overall proportion of females answering positively to 75% or more of questions has increased from 65% to 97% of BHHs, there is not a significant impact on empowerment. According to CMS-2 data, 50% of the beneficiaries say they are confident. However, in FGDs beneficiaries reported that influence on decision-making has significantly shifted within households, with females gaining influence and control over resources and domestic decisions.

Figure 14: Proportion of females answering positively to questions on influence and confidence



3.6. Sustainability

Are the project benefits likely to continue after funding has been withdrawn?

The full list of key resilience indicators that form the Innovation Fund Round Four's Sustainability theme is included in Annex 4. 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 and income diversification.

Exit Plan

The project adopted various measures to protect gains through their sustainability plan so that benefits accrued to beneficiary households would continue beyond the project period. The focus areas of the Exit Plan are sustaining project activities, employment and livelihood opportunities, partnership and linkage building, and shifting responsibilities to KCC representatives (see Appendix 1 for the detailed Exit Plan). Activities are centred on engaging with different stakeholders that could play a vital role in supporting beneficiaries; partner NGO MSSUS, other NGOs working in Khulna, Centre Management Committee (CMC), Khulna City Corporation

¹⁵ This indicator is based on 12 questions at baseline and 18 questions at endline, only 4 of which are comparable. It is because of this that the indicator is answering positively to 75% of questions and not, for example, answering positively to 14 out of 18 questions.

(KCC), local business association (for market linkages), GoB departments, Rotary Club of Khulna, technical institutions (TVET), financial institutions (e.g. Janata, Sonali, Krishi Bank), and local elites. Project staff worked at length with local government and KCC to encourage participation and provision of services throughout the project, as well as to ensure less hazardous workplaces for young adults. Awareness of households and community structures, building capacity of community support groups and linkages with existing facilities/services for continued support in areas of basic services, will also contribute to sustainability.

However, the Exit Plan lacks well-defined objectives and actions. It is unclear exactly what role each of these stakeholders will play and their commitment to provide further support to beneficiary households. It is also vague exactly what actions this support would require. For example, with regards to shifting responsibilities to KCC representatives, the activities are simply to discuss the plan in a meeting and provide a list of beneficiary children that received TVET training and/or are going to school. Overall, without a clear understanding of the extent to which extreme poor beneficiary households have actually been integrated into other programs and services, it is uncertain how well the Exit plan will contribute to sustainability.

Closure of LRCs

A concern that was raised from some of the project facilitators is that once the LRCs are closed, children, both beneficiary and non-beneficiary, will go back to working. The LRCs are seen as an important element of the community, especially for non-beneficiary children that have not had household level support from the project (income generating activities, access to TVET, educational stipend and monitoring of attendance, etc.), and have provided non-beneficiary children with a safe space and tuition support. However, there was some misperceptions regarding participation in the LRCs, and many community members thought that if their child attended the LRC then their households would be included in the next phase of the project. Also, many of the children who attend the LRCs were not given ample warning that the centres were closing.

While MSSUS has been in discussion with the local Rotary Club and business associations to provide financial support to maintain the operation of the LRCs, no agreement has been reached. Unfortunately, the KCC does not have the financial capacity to fund the LRCs, but discussions are on going with other NGOs who could potentially support the re-opening of the LRCs. At present, seven LRCs are running under the supervision of MSSUS, but are only open from 2-6 PM. The remaining four LRCs are running as a satellite programme where staff from MSSUS goes into the community and gather children from the surround area at a particular house and provide support in a limited scale. This satellite program operates only 3 days a week.

Savings and Loans

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 a significant increase in the proportion of households with savings from 0% at baseline to 100% at endline. The average amount of savings has increased from an average of 0 BDT per household

to 10,588 BDT at endline, with most households saving between 5,000 and 10,000 BDT (see Figure 15).¹⁶ Households save in a variety of places, mostly in banks (86%) or with themselves (69%), with 42% of households saving in more than one place.

Figure 15: Proportion of households by savings level at endline

Savings (BDT)	Endline
No savings	-
< 1000	2%
1000 - 5000	25%
5000-10000	39%
10000-15000	20%
15000-20000	8%
> 20000	6%
N	64

At baseline 14% of households have an outstanding loan compared to 2% at endline. All loans at baseline and endline are informal (both with and without interest), and the average outstanding amount has not increased significantly.¹⁷ In Bangladesh, if an individual saves more than 50,000 BDT in their bank account, they are considered to be eligible to receive a loan should they seek one. Access to financial services for future investments, working capital and savings were promoted through linkages with market-based mechanisms (micro value chain operators) and other development programmes.

Bangladesh Bank (BB) has initiated a unique scheme called “working and street children banking,” whereby children can open a bank account with a minimum of 10 taka in a local bank selected by BB. The children can deposit or withdraw any amount at any time. BB also contributes a certain amount, which the local bank deposits in the children’s accounts. This program is unique in Bangladesh and possibly the first of its kind. At the local level, MSSUS was given the role of facilitating the process on behalf of BB and is responsible for selecting eligible children, accompanying them to the local bank to open the bank account and make deposits and withdrawals. MSSUS monitors the children and provides assistance to ensure effective use of the savings. However, the children cannot have the accounts past the age of 18, and the time of interview only 60 children were enrolled in the program of which only 8 were project beneficiaries. While since then more beneficiary children have enrolled in the program, it is unclear what impact this program will have on the savings behaviour for children in the future.

Income Diversification

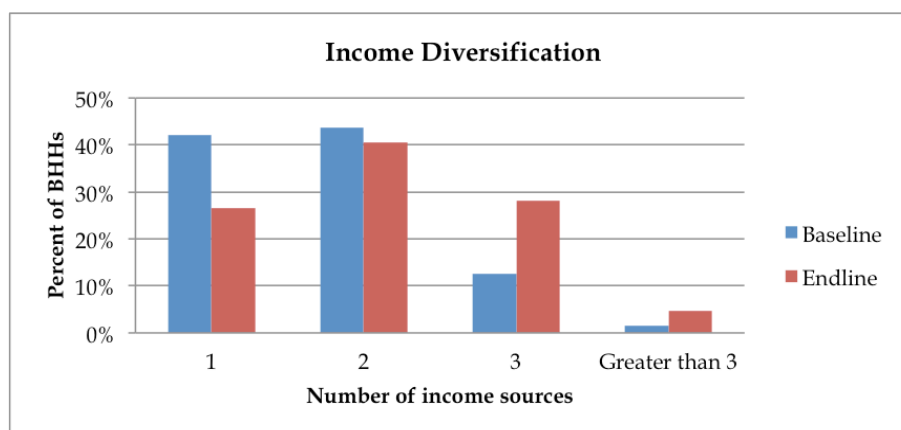
Having multiple income sources within a single household is effective both towards increasing sustainability and overall income levels. There has been a significant increase in the number of income sources per household, indicating spreading risk that contributes to resilience to

¹⁶ Paired t-test (N = 64, Baseline sd = 0, Endline sd = 13603.26, t = 6.23, p < 0.001)

¹⁷ Paired t-test (N =64, Baseline sd = 278.49, Endline sd =625, t = 0.21, p > 0.10)

shocks.¹⁸ For example, the proportion of households with 2 or more income sources increased from 58% to 73% at the end of the project (see Figure 16).

Figure 16: Proportion of households by number of income sources



Education

Another indicator of sustainability is the transfer of a stronger socio-economic position to one's children. One of the main mechanisms of the innovation was to get street and working children into schools. Upon speaking with many of the parents of the beneficiary children in focus groups and in-depth interviews, all have expressed a shift in perception on the importance of their child attending school and not engaging in child labour.

All households have at least one school-aged child (6-18 years of age), with an average of 1.8 school-aged children per household. Households send the majority of their children to school; 92% of school-aged children are enrolled in school. This is further supported by a significant increase in spending on education from an average of 19 BDT/month to 468 BDT/month at the end of the project.¹⁹ Also, only 5% of beneficiaries reported receiving educational stipends from the project.

¹⁸ Paired t-test (N = 64, Baseline sd = 0.74, Endline sd = 0.86, t = 2.87, p < 0.01)

¹⁹ Paired t-test (N = 64, Baseline sd = 33.13, Endline sd = 360.95, t = 10.11, p < 0.001)

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 *Out of Poverty Graduation Model for Urban Extreme Poor: a child focused innovation* project, to break the intergenerational transmission of poverty by straddling two different generations simultaneously with separate but related sets of interventions, has proved a successful model for a child-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, as the project addresses the link between education and poverty that has been recognized as an essential issue for the attainment of the MDGs.

The project was effective in achieving most of their intended outcomes and outputs. By mapping the available services and conducting awareness sessions on social protection, the project was able to enhance the capabilities of urban extreme poor children and households to access safety nets and other social services. However, it should be emphasized that the targets set covered only a small portion of total beneficiary households, and so while the project was able to achieve its targets it is unclear whether these targets truly enhanced access to social services. Productive asset base and livelihood options have been enhanced through providing assets, skills transfer, stipends, business counselling and establishing market linkages. Children have access to services through LRCs, which provide not only a safe space for recreation but also tutoring and apprenticeship services for children. Enrolment in TVET has also proven to be effective, but again reached only a small portion of beneficiary children. Furthermore, while the project was engaged in dialogues with Khulna City Corporation, it is unclear how they have strengthened their ability to provide services for extreme poor children and households. Based on value for money indicators, the project was very efficient compared to other Innovation Fund Round 4 projects, in part due to the high density of the project area that allowed them to adequately cover more beneficiaries with fewer resources.

Overall, Save the Children's *Out of Poverty Graduation Model for Urban Extreme Poor: a child focused innovation* project implemented by MSSUS made a significant impact on the well-being of extreme urban poor children and households in Khulna. Based on the EEP/Shiree Multidimensional Graduation Index, 98% of BHHs have graduated from extreme poverty at the end of the project. The largest improvements were made in income, cash savings, value of productive assets and food security indicators. Sustainability will depend on several factors, namely whether the support provided at the LRCs can be continued and the extent to which extreme poor beneficiary households are integrated into other programs and services. Serious concerns also remain that children will return to work once LRCs are closed.

Regarding replication and potential for scaling-up, SCiBD and MSSUS would have to consider a mechanism through which to provide long-term technical and financial support for LRCs. They should also consider increasing the availability of TVET services to a greater proportion of children, acknowledging multiple pathways from poverty through both education and skills development.

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 Save the Children project *Out of Poverty Graduation Model for Urban Extreme Poor: a child focused innovation* that can provide decision-makers with relevant information for future programs.

- (1) **Intergenerational transmission of poverty can be tackled by implementing program approaches that straddle two different generations simultaneously with separate but related sets of interventions.** Save the Children was able to respond to both the economic needs of extreme poor households and the social protection needs of street and working children. Through both supply (i.e. providing recreation centres and skills training programs) and demand (i.e. economic empowerment of adults decreases the demand for child labor in the household) side interventions, the project has been able to effectively address extreme poverty at the child and household level. This lesson is relevant to incorporate in mainstream poverty reduction efforts and future livelihoods programs.
- (2) **Sustainability of integral services should be considered at the design phase of projects.** The Lesson Cum Recreation Centres (LRCs) are important for sustainability of project impacts given their central role in maintaining school enrolment and providing a safe place for children. However, at the end of the project, there was no clear plan for the continuation of operation of the centres despite their apparent effectiveness and a strong demand from both children and the community for them to remain open. This lesson is relevant for any program that is providing a service that the community has grown to rely on throughout the project.
- (3) **Engaging with local government and civil society is essential to ensure that beneficiaries have access to support systems in the future.** Coordination with local stakeholders was important throughout the project, from selecting the right beneficiaries to linking beneficiaries with formal banking. Building a relationship between beneficiaries and local stakeholders will increase access to health, livelihood and safety net services that will contribute to sustainability of the project impact. This lesson is relevant for any organization working within civil society, whether relevant stakeholders are the local government or private companies.
- (4) **Intensive monitoring can ensure that beneficiary households do not fall back into extreme poverty.** Monitoring played an important role in ensuring school enrolment and attendance for children in addition to acting as a flagging mechanism for households that might be falling behind. Monitoring attendance allowed project staff to provide focused support to the households that needed it most, as drops in attendance were related to larger problems at the household level. This lesson is relevant for other extreme poor livelihoods programs in a variety of contexts.
- (5) **Involvement of beneficiaries during selection of income generating activity through developing household plans was crucial to ensuring sustainable livelihoods.** Through

the development of micro business plans, selection of IGAs was appropriately tailored to the capacity of each individual beneficiary household, taking advantage of pre-existing skills and knowledge. This lesson is relevant for other extreme poor livelihoods programs in a variety of contexts.

- (6) **There is high demand for access to skills training programmes amongst older children.** It is important for children to have options to develop their human capital, whether through education alone or supplemented with skills training programs. Both beneficiary and non-beneficiary children desired TVET services, and many expressed an interest in continuing to improve their skills in the future. This lesson is relevant for other livelihoods programs working with extreme poor households with street and working children.
- (7) **Greater transparency could manage expectations of both beneficiaries and non-beneficiaries with access to project services.** Communication could be improved to ensure that there are no misunderstandings regarding services provided by the project. For example, many households in the community believed that if their children attended the LRC, they would then be enrolled in a later phase of the project and receive an IGA, although this was not the case. Furthermore, the project did not adequately address the tension between some children who attended the LRCs receiving additional support and others not. This lesson is relevant for a wide variety of programs for which greater transparency could address issues of equity.

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) **More social services should be targeted specifically to children from extreme poor families.** While there are several social programs and services in Bangladesh that aim to increase school enrolment, such as educational stipends, more could be done to ensure that these services are targeted to households with the greatest need. This could be accomplished through more decentralized decision-making, particularly with regards to budgeting, which has been shown to both decrease corruption and increase efficiency. Also, eliminating local councils for selecting recipients of social safety nets and moving towards a more needs-based allocation of resources would increase transparency.
- (2) **Greater enforcement of child labour regulations.** Child labour remains an issue in Bangladesh despite the existence of several laws that aim to withdraw children from hazardous jobs, improve income generating opportunities for parents so they are less reliant on child income, and offer incentives for working children to attend school. In order to address this, the government should better strengthen rule of law and exploring ways to improve law enforcement to eliminate child labour through the Ministry of Labour and Employment.

5.2 Policy Recommendations for Non-Government Stakeholders

- (1) **A strategy targeting multiple levels should be incorporated in the design of projects and programmes working towards eradication of extreme poverty for households with street and working children.** The vulnerability of children must be addressed not just at the child level but at the household level as well, as there are both supply and demand issues that affect whether or not a child receives an education, enters the labour force or is married early. Focusing a program at only the child level, for example by providing education stipends or a safe space after school, addresses only part of the problem. Economically empowering households will address the underlying issues of poverty that force a household to take their child out of school for work or to marry them off, and a multi-level approach will provide greater support and sustainability.
- (2) **Technical and vocational training should be conducted together with a proper assessment of skills demanded in the market in the short and long term.** Too often training programs provide people with skills that are not in high demand from employers. Future programs with a component similar to TVET must adequately gauge market demand to ensure that beneficiaries are receiving relevant and marketable skills. The trade-off between additional time spent in school and time spent learning a skilled trade must also be considered so that beneficiaries receive the optimal amount of both.
- (3) **Engage with local government and civil society to link beneficiaries with support systems.** Coordination with local stakeholders will provide more efficient and effective delivery services for beneficiaries during a project, and building a relationship between beneficiaries and local stakeholders will increase access to health, livelihood and safety net services that will contribute to sustainability of the project impact.

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Annexes

Annex 1: Exit Strategy

Exit Strategy 1:

PNGOs itself (MSSUS): Integration of HEFS/Shiree-Innovation Fund Project's BHHs with other activities of MSSUS – implementing partner of SCI.

Strategies to implement: Management Sharing/Inclusive or Agreed Action plan

Step 1: PNGOs' management meeting, by October 2014, Responsibility: PC-MSSUS and PM-SCI

Step 2: Develop integration plan with other activities of the respective NGOs, By November, 2014
Responsibility: PC-MSSUS and PM-SCI

Step 3: BHHs list Finalization by November 2014, Responsibility: PC-MSSUS and PM-SCI

Step 4: Follow up and monitoring by November 2014 December 2013, Responsibility: PC-MSSUS and PM-SCI

Exit Strategy 2:

Linkage with like-minded NGOs: Value additions/service continuation/Access of services from other NGOs

From the beginning of the Project, Save the Children and MSSUS are closely linking with different NGOs those who are working in KCC area to mount up different supports, services and assistance for the extreme Poor BHHs to graduate them from extreme poverty.

Strategies to implement: Coordination and networking, Sharing, Bi-lateral discussions

Step 1: Mapping of NGOs, By November 2014, Responsibility: PC-MSSUS and PM-SCI

Step 2: Sharing meeting/Dialogues, By November 2014, Responsibility: PC-MSSUS and PM-SCI

Step 3: BHHs list sharing and handed over, By November 2014, Responsibility: PC-MSSUS and PM-SCI

Step 4: Involve BHHs children's in different NGOs TVET & Education and cultural program, By December 2014, Responsibility: PC-MSSUS and PM-SCI

Step 5: Assist MSSUS to identify other donors to continue the activities, By November 2014, PM-SCI & Sr Manager-SCI

Step 5: Follow up and monitoring, By December 2014, Responsibility: PC-MSSUS and PM-SCI

Exit Strategy 3: Centre Management Committee (CMC): CMC as caregivers and supporters of BHHs.

Centre Management Committee is one of the potential stakeholders to sustain the project after exit. Save the Children has defined the CMC members are the traditional local elites or cooperative people who always willingly help the vulnerable people at the community. By inheritance the helpless peoples are receiving different services and cooperation from those actors at the community level.

Strategies to implement: Meetings /Discussions/Capacity building

Step 1: Exit workshop with CMC, By October 2014, Responsibility: PC-MSSUS and PM-SCI

Step 2: BHHs list handover to CMC, By November 2014, Responsibility: PC-MSSUS and PM-SCI

Step 3: Provide support to CMC to negotiate with different service providers, By November 2014, Responsibility: PC-MSSUS and PM-SCI

Step 6: Follow up and monitoring, By December 2014, Responsibility: PC-MSSUS and PM-SCI

Exit Strategy 4: Khulna City Corporation: Local government Institutional engagement and enhancing services.

During the continuation of the project a formal workshop with KCC representatives was in place where Honourable Mayor, Counsellors, senior officials were present. The objective of the workshop was that during the project period KCC will actively involved in program activities as well as ensure support to BHHs to increase their livelihood through providing support from KCC and beyond the project period KCC will play a vital role for the sustainability of the activities. On the other hand KCC will mobilize GOB resources to ensure for the BHHs from GOB other sources. Save the Children is expecting to establish institutional engagement with the extreme poor households and enhancing services.

Strategies to implement: Coordination and sharing updates, vestibule and sponsorship

Step 1: Exit workshop in all wards (13 wards) and handover BHHs list, By November 2014, Responsibility: PC-MSSUS and PM-SCI

Step 2: Exit plan share with Mayor and senior officials and handover BHHs list, By November, 2014, Responsibility: PC-MSSUS and PM-SCI

Step 3: Ensure participation of Counsellors in CMC meeting, September to December 2014, Responsibility: PC-MSSUS & PM-SCI

Step 4: Participate at WLCC meeting, September to December 2014, Responsibility: FS, PC-MSSUS & PM-SCI

Step 5: Participate in TLCC meeting, September to December 2014, Responsibility: PC-MSSUS and PM-SCI

Step 6: Share end line survey findings, December 2014, Responsibility: PC-MSSUS and PM-SCI

Step 7: Ensure health, safe water and sanitation facilities, September to December 2014, Responsibility: PC-MSSUS and PM-SCI

Step 8: BHHs list handover to Counsellors, October 2014, Responsibility: PC-MSSUS & PM-SCI

Step 9: Deploy staff to supervise the project from KCC, November 2014, Responsibility: PC-MSSUS & PM-SCI

Step 10: Shifting LRC in Counsellors office compound, By October 2014, Responsibility: PC-MSSUS and PM-SCI

Step 11: Follow up & Monitoring, September to December 2014, Responsibility: PC-MSSUS and Pm-SCI

Exit Strategy 5: Selected Business Associations: Linkage and engagement with local business association to maximize profit.

Project has provided assets to the extreme poor household to strengthen their existing or new livelihoods and help them graduate out of extreme poverty. The asset recipients are now operating their business in full swing. The extreme poor household needs the support of different business association to get access to the different level of market for further enhancement. During the project period Save the Children and MSSUS are playing as match maker for creating a bridge among the business associations and the extreme poor households so that after exit of Project linkage and engagement continue with local business association and the extreme poor households get maximum profit.

Strategies to implement: Networking, Sharing, and Dialogue, By October 2014, Responsibility: PC-MSSUS and PM-SCI

Step 1: Identify potential local business associations, By November 2014, Responsibility: PC-MSSUS and PM-SCI

Step 2: Sharing meeting with business associations, By November 2014, Responsibility: PC-MSSUS and PM-SCI

Step 3: Develop Code of Conduct with Associations, By December, 2014, Responsibility: PC-MSSUS and PM-SCI

Step 4: Follow up and monitoring, By December 2014, Responsibility: PC-MSSUS and PM-SCI

Exit Strategy 6: GOB different department: Institutional engagement and ensure availability of services.

During the continuation of the project a formal program discussion with different GOB officials was in place as well as involves GOB officials in different program activities like input distribution, LRC fair and in different activities. The objective was that GOB will be actively involved in program activities as well as ensures support to BHHs to increase their livelihood through providing support from GOB and beyond the project period GOB will play a vital role for the sustainability of the activities.

Strategies to implement: Coordination/ Dialogue/Sharing/Participate in different meetings/Joint field Visit

Step 1: Exit strategy share with GOB, By November 2014, Responsibility: PC-MSSUS and PM-SCI

Step-2: BHHs list handover to GOB, By November 2014, Responsibility: PC-MSSUS and PM-SCI

Step 3: Joint LRC visit with GOB, By September to December 2014, Responsibility: PC-MSSUS & PM-SCI

Step 3: Follow up and Monitoring, By September to December 2014, Responsibility: PNGOs and SCI

Exit Strategy 7: Rotary Club of Khulna: Rotary Club Member's engagement and enhancing services.

During the continuation of the project a formal discussion was in place and also a workshop will be held with the Rotary Club members. The objective of the activities are beyond the project period the rotary club will actively involve for the sustainability of the activities as well as they will continue the LRC by their own fund as well as linkage building with others.

Strategies to implement: Coordination, sharing updates and support

Step 1: One to One discussion with President of RC, By September 2014, Responsibility: PC-MSSUS and PM-SCI

Step 2: Program sharing and plan for next, By October 2014, Responsibility: PC-MSSUS and PM-SCI

Step 3: LRC wise children list handover, By November 2014, Responsibility: PC-MSSUS & PM-SCI

Step 4: Joint LRC visit with Rotarian, By October to December 2014, Responsibility: FS, PC-MSSUS & PM-SCI

Step 5: Communicate with Local elites jointly with Rotarian, By September to December 2014, Responsibility: PC-MSSUS and PM-SCI

Step 6: Handed over LRC to the Rotarian, December, 2014, Responsibility: PC-MSSUS and PM-SCI

Step 7: Follow up and Monitoring, September to December 2014, Responsibility: PC-MSSUS and PM-SCI

Exit Strategy 8: Technical Institutions: Technical institutions engagement and enhancing technical training.

During the continuation of the project SCI & MSSUS always keeps a linkage with the technical institutions as well as provide technical trainings to the children through TVET. The objective of the activities is beyond the project period the technical institute will provide training to the children/adolescent in free of cost so that after the training the children/adolescent can involve in the income generating activities.

Strategies to implement: Coordination, sharing updates and support

Step 1: One to One discussion with different technical institutes principal/authority, By November 2014, Responsibility: PC-MSSUS and PM-SCI

Step 2: Joint visit LRC, By November 2014, Responsibility: PC-MSSUS & PM-SCI

Step 3: Unskilled children's list handover, By November 2014, Responsibility: PC-MSSUS and PM-SCI

Step 7: Follow up and Monitoring, September to December 2014, Responsibility: PC-MSSUS and PM-SCI

Exit Strategy 9: Local Financial Institutions: Engagement with formal financial institutions, such as Bangladesh Janata, Sonali, Krishi Bank, or any other nationalized commercial banks or private banks, which are willing and interested to mobilize savings and capital accumulations.

Southwest coastal region is climatically vulnerable and people of these areas are experiencing frequent disasters like cyclone, water logging, tidal surges etc. Extreme poor people are more susceptible for any disaster situations, as they have no strong housing/shelter supports and other associated equipment to protect themselves from any disaster situations. From the project support households are getting livelihoods improvement supports, skills etc. and they are also encouraged to save the money regularly. If they suffer loss of their livelihood options from any disaster then immediately they will be able to recover their livelihood by their savings. After exit project is expecting to create engagement with formal financial institutions to mobilize savings and capital accumulation by the extreme poor households.

Strategies to implement: Motivation/ Financial Institutions' identifications, Create awareness towards formal financial institutions, Account opening.

Step 1: Mapping of Financial Institutions, By November 2014, PC-MSSUS and PM-SCI

Step 2: Account opening of remaining HHs, By November 2014, PC-MSSUS and PM-SCI

Step 3: Share the savings amount by individual HHs, By November 2014, PC-MSSUS and PM-SCI

Step 4: Mobilize financial institute for providing financial support, By November 2014, PC-MSSUS and PM-SCI

Step 5: Follow up and monitoring, By December, 2014, PC-MSSUS and PM-SCI

Tentative Common Agenda for all Exit Meetings:

1. *Field Supervisor/PC will act as the facilitators of the event.*
2. *Field Supervisor/PC will share their knowledge, experience and constraints they faced during this project implementation.*
3. *PM will read out some success stories.*
4. *Beneficiary Girls will tell how Project changed their lives.*
5. *Different service provider's speech as Commitment type or what they can do.*
6. *List of beneficiaries will be given to the local service providers.*

Annex 2: Financial Overview

Line Item	Original Budget	Revised Budget	Actual Expenditure	Variance	Remarks
Human Resources	7,302,120	6,062,251	6,039,395	22,856	
Transport	529,620	504,004	513,817	(9,813)	
Vehicles & Equipment	412,353	429,860	420,180	9,680	
Office Rent & Utilities	378,300	391,251	389,351	1,900	
Administration	783,462	788,124	769,041	19,083	
Operational	1,062,063	474,129	522,919	(48,790)	
Direct Delivery to Beneficiaries	21,775,035	24,456,968	24,455,340	1,628	
Lesson Learning and Advocacy	-	293,199	271,237	21,962	
Total Direct Cost	32,242,953	33,399,786	33,381,280	18,506	
Management Cost	2,257,007	2,337,985	2,336,690	1,295	7% overhead
Contingencies	-	-	-	-	
Total Cost	34,499,960	35,737,771	35,717,970	19,802	

Annex 3: Progress against the Log frame

Hierarchy of Objectives	Verifiable Indicators	Means of Verification	Achievement	Assumptions
<u>Goal:</u> 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 from 28% in 1991-1992 to 9.5% by 2015 (in line with Poverty Reduction Strategy Paper (PRSP) targets.	Government of Bangladesh, National MDG-Report, UNDP and World Bank statistics		
<u>Purpose:</u> 1200 extreme poor urban children and /households in Khulna have graduated out of extreme poverty within three years	% of targeted households achieved at least 15% increase in their annual income	<ul style="list-style-type: none"> - Baseline/endline surveys - Shiree CMS 2 & 4 - Periodical reports of the project -Different sharing reports -Children Gathering report -LRC documents -BHHs micro-plan and Support Card 	As per CMS 4 data (Jan-March 2014) 89.9% of the BHHs have doubled their income against the target of 90% BHHs due to appropriate assets support and safety not support	<ul style="list-style-type: none"> -Un-Stable political environment both end of 2012 and first of 2013 did not significantly affect the program delivery. -Cold wave of 2012 did not significantly affect the program delivery. -Global factors (economic, political) do not significantly increase number of extreme poor. -Government and NGO programmes deliver planned benefits for the poor.
	% of increase in the household assets and expenditure	<ul style="list-style-type: none"> - Baseline/endline surveys - Shiree CMS 2 & 4 - Periodical reports of the 	- Average value of household assets increased more than 90% in the project area.	

		project -Different sharing reports -BHHs micro-plan and Support card		
	Level of self confidence in making choices regarding their livelihoods and access to basic services and information (health, education, water & sanitation, early warning system)	- Baseline/endline surveys - Shiree CMS 2 & 4 - Periodical reports of the project -Different sharing reports -Children Gathering report -LRC documents -BHHs micro-plan and Support Card	-As per CMS 4 (Jan-March 2014) data shows that 89.9% BHHs informed that their children are going to school regularly and dropped harmful work, increase their social dignity, increase self-confidence and increase access to health, safe water and sanitation facilities system etc.	
<u>Output 01:</u> Enhanced capabilities of urban extreme poor children and households to access government safety nets/social protection and other facilities	Number of households who are eligible and covered by government safety net supports (E.g., Old-age, widow, disability allowances)	- Project records - Periodic progress report of the project - Shiree CMS 2 & 4 -Children Gathering report --Different workshop reports -LRC documents -BHHs micro-plan and support card - End line survey	A total of 343 BHHs received Government safety net support against the total target of 240. Out of which, 40 BHHs received Old age and 07 BHHs received Disable allowances. 296 Children received education stipend from KCC.	- No major natural calamities occur during project period
	Number of persons from targeted households received health services referred by the project	- Project records - Periodic progress report of the project - Shiree CMS 2 & 4 -Children Gathering report --Different workshop reports -LRC documents -BHHs micro-plan and support card	-A total of 3443 persons received health services from GOB, KCC and different NGOs against the project total of 1000 persons	

		- End line survey		
	Number of targeted households received short term support services (watsan, cash, education) from other NGOs and services	<ul style="list-style-type: none"> - Project records - Periodic progress report of the project - Shiree CMS 2 & 4 -Children Gathering report --Different workshop reports -LRC documents - End line survey 	-A total of 672 BHHs received at least two facilities from KCC and NGOs against the project total of 600.	
<u>Output 02:</u> Productive asset base and livelihood options of extreme poor urban households enhanced	Number of targeted households with assets and stipend support (by type, gender and ethnic/ religious group) Avg Tk. 18,000 for each BHH	<ul style="list-style-type: none"> - Project records - Periodic progress report of the project - Shiree CMS 2 & 4 -Children Gathering report -Different workshop reports - End line survey 	<ul style="list-style-type: none"> - 1200 HHs(male- 630 and female 570) received asset support, average asset value (BDT 15673. - Among them, 1173 were muslim, 14 hindu and 13 Christian - Total 75 students received stipend from the project out of which 49 was female students - Child Protection Facilitator visited all BHHs (1200 BHHs) in every month as well as recorded data in CMS 2. -Child Facilitators & Child Protection Facilitators visited the productive assets and assist BHHs to document properly. 	- No major natural calamities occur during project period
	Number of households with new skills in urban enterprises (by type, gender and ethnic/ religious group)	<ul style="list-style-type: none"> - Project records - Periodic progress report of the project - Shiree CMS 2 & 4 -Children Gathering report --Different workshop reports - End line survey 	<ul style="list-style-type: none"> - 640 BHHs with new skills in urban enterprises and expand their business against the target of 600 HHs. -100% BHHs received skill development training for quality management of assets 	

			and livelihood options.	
	Number of households with new enterprises (by type, gender and ethnic/ religious group)	<ul style="list-style-type: none"> - Project records - Periodic progress report of the project - Shiree CMS 2 & 4 -Children Gathering report --Different workshop reports - End line survey 	-A total of 872 BHHs with new enterprises	
<u>Output 03:</u> Street children / children from extreme poor urban households have access to services through learning cum recreation centres (LRC) in addition to a smaller group getting access to services and referrals including TVET	Number of targeted children having access to LRC	<ul style="list-style-type: none"> - Project records - Periodic progress report of the project - Shiree CMS 2 & 4 -Children Gathering report --Different workshop reports - End line survey 	<ul style="list-style-type: none"> -Established 11 Nos Learning cum Recreation centres based on easy access of all the targeted children in the LRC. -A total of 2600 children have the access to visit LRCs regularly out of which 1200 were direct project beneficiaries and 1400 were Non-BHHs children where every day the children come to learn, prepare their school home work and enjoy the recreation facilities. - The LRC opened at 9 am and continue up to 5 pm or beyond except GOB and weekly holiday (Friday). - Formed Centre Management Committee in each LRC (11 Nos) consist of 9-11 members and the committee organize monthly meeting where they review last month's performance and challenges and take necessary measure for smooth operation of LRC 	<ul style="list-style-type: none"> -Affordable physical infrastructure is available for the project period for running the LRCs in areas that children can access easily. -Local health care providers agree to be a part of health referral network. -Local level TVET school management agree to enroll targeted children -TVET schools/KCC and employers associations agrees to support LRC based pre-apprenticeship

			<p>activities as well as plan for next month.</p> <ul style="list-style-type: none"> -To deal with Child protection issues and monitors the progress the project formed 2 nos Child Protection Committee (LRC 22 & 30) and linked to the LRCs. -11 nos consultation meeting with the children and their families or relatives to identify specific needs for their development and growth potential. 	
	<p>Number of targeted children having access to basic services (health care, education) and to TVET facilities</p>	<ul style="list-style-type: none"> - Project records - Periodic progress report of the project - Shiree CMS 2 & 4 -Children Gathering report --Different workshop reports -Training institute record - End line survey 	<p>A total of 131 adolescent received TVET though the target was 120 (Tailoring-50, Computer-20, Beautification-30, Mobile servicing-18 and Auto mobile-18).</p> <ul style="list-style-type: none"> -A total of 1200 children received health and education services from different NGOs, GOB and KCC. - A total of 75 nos children received monthly education stipend to continue education/schooling. -Regularly follow up school to monitor education of the children by Child Protection Facilitator and Field Supervisor as well as participated in parents meeting and School 	

			<p>Management Committee (SMC) Meeting.</p> <p>-World Vision provided School bag and Education materials to 46 children.</p> <p>-Mercantile Bank will provide education support to 13 students which is under process.</p> <p>-World vision provided life skill training to 36 adolescent (LRC 20, 30) and Tarar Mela provided life skills training to 40 adolescent (LRC 16, 17),</p>	
	Number of targeted children having access to LRC based pre-apprenticeship coaching	<ul style="list-style-type: none"> - Project records - Periodic progress report of the project - Shiree CMS 2 & 4 -Children Gathering report --Different workshop reports - End line survey 	<ul style="list-style-type: none"> - A total of 521 children received LRC based pre-apprenticeship coaching on different plastic block set which helps them to make them to prepare themselves for future. 	
<u>Output 04:</u> Capacity of Khulna City Corporation (KCC) strengthened to enable them to provide social and child protection services for extreme poor households in Khulna city	Number of dialogues held (local, district and divisional levels) on child sensitive social protection issues and packages for extreme poor	<ul style="list-style-type: none"> - Project records - Periodic progress report of the project - Shiree CMS 2 & 4 -Children Gathering report --Different workshop reports - End line survey 	<ul style="list-style-type: none"> -The project identified the gaps /areas relevant for urban extreme poor households and shared with the KCC authority to explore areas for improvement. -A total of 01 workshop conducted with KCC elected representatives and senior officials. -Participated in 88 nos Ward level Coordination meeting. - KCC authority increased access of health, education, safe drinking water and 	<ul style="list-style-type: none"> -Khulna city corporation functionaries are receptive to child sensitive issues and willing to support the concept considering merit of intergenerational transfer aspect. Politicians, Bureaucrats and Elites showed interest of visiting and listening to beneficiaries.

			<p>sanitation, footpath, bathroom facilities etc and increase old age allowance and disability support for the extreme poor households having children.</p> <p>-A total of 09 workshop completed with Private sector and Different NGOs, Private sector, Civil Society, Business association, Rotary Club, Banker, CMCs and Local elites</p>	
	Changes undertaken by KCC as a result of being sensitized	<ul style="list-style-type: none"> - Project records - Periodic progress report of the project - Shiree CMS 2 & 4 -Children Gathering report --Different workshop reports - End line survey -Lesson Learning report 	<p>-KCC formed Child protection committee 11 nos & Counter trafficking committee 11 nos in each working ward in 11 LRCs area as well as organize meeting in each month where project staffs participate</p>	

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

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 IFR4

Essential Criterion	Rural	Urban
Food coping strategies of household - including but not limited to: eating smaller portion 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 includes both cash and in-kind sources.	2010 $< 25.5 = 0$, $\geq 25.5 = 1$ 2014 $< 35.5 = 0$, $\geq 35.5 = 1$	2010 $< 41 = 0$, $\geq 41 = 1$ 2014 $< 57 = 0$, $\geq 57 = 1$
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 ≥ 1000 Taka/household = 1	< 1000 Taka/household = 0 ≥ 1000 Taka/household = 1
Value of productive assets	$< 10,000$ Taka/household = 0 $\geq 10,000$ 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
Gender Empowerment - of female adult member of household based on decision making and views	$< 75\%$ answering positively = 0 $\geq 75\%$ answering positively = 1	$< 75\%$ answering positively = 0 $\geq 75\%$ 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