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Lesson Learning Report: Investment for Economic Empowerment of Street-dwellers (InvEST)

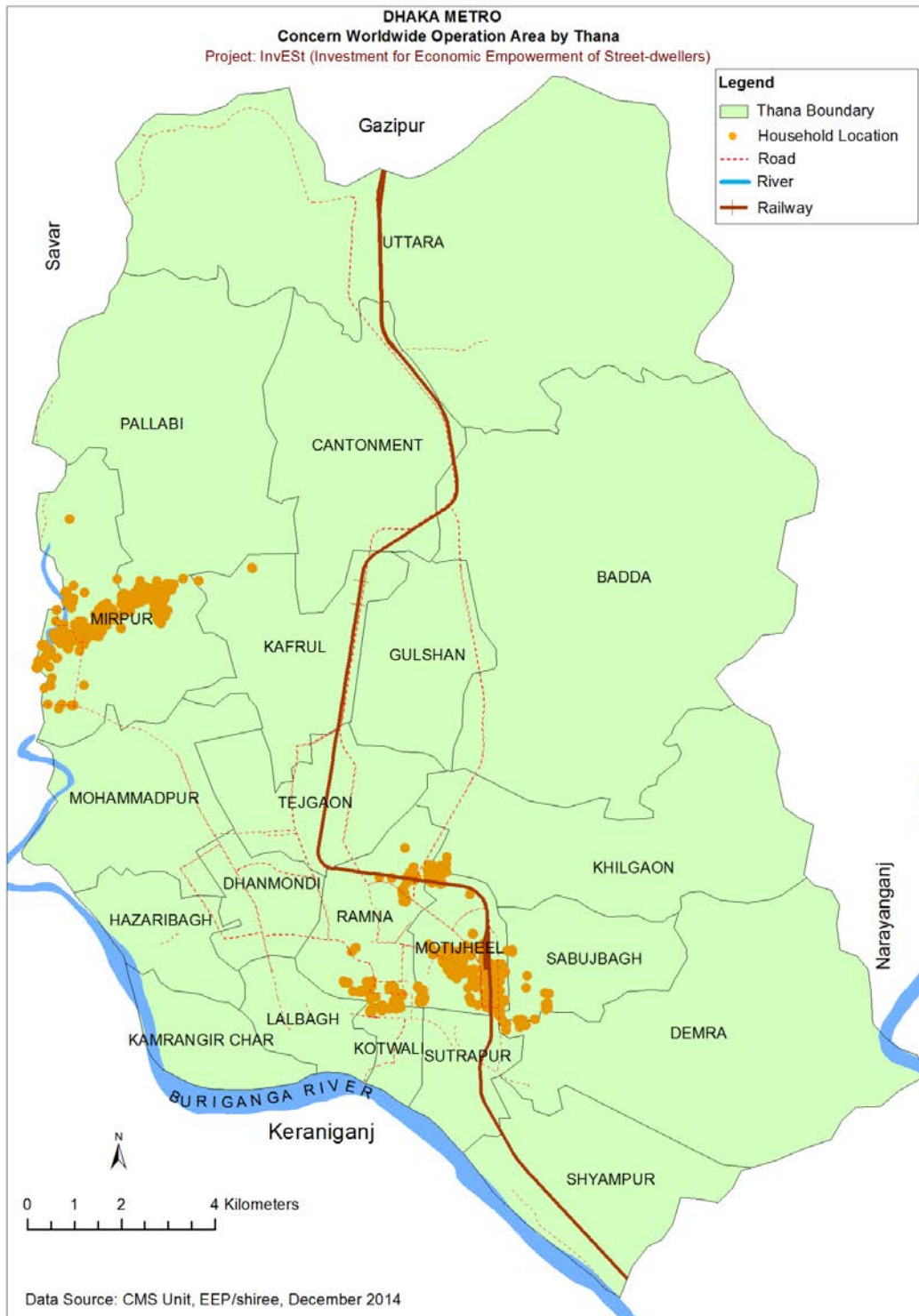
EEP/shiree

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Project Area Map



List of Acronyms

BDT - Bangladeshi Taka
BHH - Beneficiary Household
CMS - Change Monitoring System
DAC - Development Co-operation Directorate
DCC - Dhaka City Corporation
DFID - Department for International Development (UK)
EEP - Economic Empowerment of the Poorest / Shiree
FGD - Focus Group Discussion
GoB - Government of Bangladesh
HIES - Household Income and Expenditure Survey
IAP - Independent Assessment Panel
ICDDR,B - International Centre for Diarrheal Disease Research, Bangladesh
IF - Innovation Fund
IGA - Income Generating Asset
InvEst - Investment for Economic Empowerment of Street Dwellers
KII - Key Informant Interview
LLR - Lesson Learning Report
MDG - Millennium Development Goal
M&E - Monitoring and Evaluation
NGO - Non-governmental Organization
OECD - Organisation for Economic Co-operation and Development
SDC - Swiss Agency for Development and Cooperation
SWOT analysis - Strengths Weaknesses Opportunities Threats analysis
UNDP - United Nations Development Programme
VfM - Value for Money

Executive Summary

Street dwellers are a highly marginalized group. Having no shelter or access to any kind of sanitary facilities, they defecate on the streets and rely on unsafe sources of water. These poor hygienic conditions make them the object of social exclusion and no employer would consider to give them a job. In order to address this problem and link street dwellers to the job market, the InvEst project established Mojar Khabar (Fun Food), a social food chain enterprise that employs street dwellers directly. Beneficiaries are provided with training on hygiene and sales and are hired as street food vendors. The project has a twofold goal: to provide employment for street dwellers, and to offer hygienic and nutritious food at low prices, so that it can be afforded by street dwellers and other extreme urban poor.

Combining training with livelihoods activities has proved to be a successful approach to graduation from extreme poverty. The overall purpose of the project, for 700 extreme poor street dwellers in Dhaka city, is in line with the Government of Bangladesh's commitment to meeting Millennium Development Goal (MDG) target one.

Findings

The project was effective in achieving their intended outcomes and outputs. By providing beneficiaries with training in hygiene, safe food storage and selling best practise, InvEst was able to significantly increase their income and help them to move out of the street and into slum housing. The creation of the brand Mojar Kabhar has been proven successful in bringing unorganized street dwellers together, showing themselves and to others in the same condition, that a change of life is possible. However, due to the lack of a solid business plan, Mojar Kabhar as a social enterprise is unsustainable. After four years from its establishment, Mojar Khabar is not able to cover 90% of its total costs as it is only operating at one third of its capacity. As the business is not economically sustainable, InvEst has decided to close down the brand kitchens and link the beneficiaries to other suppliers. The adaptation of beneficiaries to their future employers remains to be seen, however there are external factors that may put the beneficiaries' livelihoods at risk, such as eviction and extortion.

Lessons Learned

- (1) Avoid co-ownership of assets to prevent one beneficiary partner from monopolizing the shared asset at the expense of the other partners.
- (2) The size of the assets matter: When dealing with street dwellers, who have no means to secure their assets, especially at night-time, the bigger the size of the asset the harder it is for them to keep the asset safe.

- (3) Engaging with local government is essential to ensure that beneficiaries have access to support systems.
- (4) Partnerships with other local organizations working with the same type of beneficiaries should be strengthened to ensure sustainability.
- (5) Having multiple livelihood opportunities is an important source of sustainability and resilience.

Recommendations

- (1) Include mobile clinics targeting street dwellers in the national program for providing services to these marginalized groups.
- (2) Combine educational outreach with existing programmes for the homeless to spread information about the availability of healthcare facilities and other services.
- (3) Form a multi-disciplinary coalition from different sectors, such as planning, education, economic empowerment to address the impact of urban growth, poverty, and the risky health experiences of vulnerable groups.

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 *Investment for Economic Empowerment of Street-dwellers (InvESt)*, managed by Concern Worldwide and implemented by local NGO partner Nari Matri from November 2011 – January 2015. The aim of this project is to enable 700 extreme poor people living as street dwellers in Dhaka 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 Three projects of EEP/Shiree. The main theme for IF Round Three projects is to achieve **sustainable impacts** in the lives of the extreme poor, with a focus on the most marginalized groups: elderly people, the physically challenged, religious and ethnic minorities who have been largely excluded from state and non-state interventions. . 7 NGO projects were selected of which the total value of contracts was £1,893,069 covering 7,160 direct 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 (DAC) Principles for Evaluation of Development Assistance (1991).

The objective of the report is 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, monthly, quarterly reports and self-review reports, other Monitoring and Evaluation (M&E) reports outside of EEP/Shiree Change Monitoring System (CMS), financial statements, internal and audit report, EEP/Shiree field reports, CMS 1 (baseline), CMS 2 (real-time monthly snapshot), and CMS 4 (participatory review), EEP/Shiree quarterly and annual reports, and the IAP selection report. External documents reviewed are listed in the reference section.

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

The field trip took place from 16th – 21st November 2014. Three FGDs were conducted in Mirpur and Malibag thanas with beneficiary households (BHHs) purposely selected based on several common indicators in CMS 2, such as income, government safety nets, assets and confidence about the future. Each FGD took two to three hours and was conducted by: Sutapa Paur

EEP/Shiree Senior Programme Manager and Ambra Colacicco/ Analyst at EEP/Shiree . Selected KIIs have been conducted with the Food and Health Administrator in Dhaka City Corporation (DCC) North and the owner of a local restaurant who is taking over the project in Mirpur. A reflection session with Nari Matri management and project staff was conducted on 21st November 2014 with Nari Matri Executive Director, Project Manager, M&E Officer, Marketing and Purchasing Officer, Accountant and 3 Community Facilitators.

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. Field work for the baseline survey was conducted April-May 2012 and May 2013, and the endline survey was conducted in November 2014. Field teams at baseline were comprised of eight community organizers and with oversight by four project staff, and at endline the field team consisted of six trained enumerators, two research associates from EEP/Shiree scale fund projects as auditors and the process was monitored by two M&E staff of EEP/Shiree CMS unit. Data for both surveys was collected using piloted, paper-based questionnaires. Data entry for the baseline was done by project staff using online database developed by EEP/Shiree, while endline data entry was done by 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 700 beneficiary households. Using the baseline as a sampling frame, the endline survey was conducted on a random sample of 64 households using cluster stratified randomization by location (district, village and para level) and project intervention income generating activity (IGA).

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 7). 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:

- 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 Lesson Learning Report (LLR)

A similar process has been followed during the preparation of each IF Round Three LLR. The report is presented in five sections. **Section One** provides a background on the purpose and methodology of the report. **Section Two** gives a brief introduction to the project context and

content, the main innovation, theory of change and Strength Weaknesses Opportunities Threats (SWOT) analysis. **Section Three** details the findings against DAC evaluation principles of relevance, appropriateness, effectiveness, efficiency and sustainability. **Section Four** concludes the findings on performance and lessons learned on the innovation. **Section Five** provides recommendations for different stakeholders. In all cases the report has been shared with the concerned NGO, feedback has been received and appropriate adjustments made.

1.5. Lesson Learning Team

The EEP/Shiree Lesson Learning Team consisted of Sutapa Paul (Senior Programmes Manager) who assisted with the field visit, and Ambra Colacicco (Monitoring and Evaluation Analyst) as report writer and graduation data analyst. The EEP/Shiree Lesson Learning Team is thankful for the all-around support provided by Concern Worldwide, especially Izaz Rasul (head of the program) and Kazi Farzana Sharmin (program manager).

Section 2 Introduction to Project Context and Content

2.1. Context

Bangladesh has experienced one of the highest urban population growth rates (around 7% per year) over the past three decades. Dhaka, the capital city, attracts approximately 320,000 migrants from rural areas every year (Uddin, 2008). The city is unable to provide shelter, food, education, healthcare, and employment for its rapidly expanding population. An estimated 3.4 million people (Concern, 2011) live in the overcrowded slums of Dhaka, and many more, known as street dwellers, live in public spaces lacking the most basic shelter. Having no shelter, street dwellers are forced to sleep on the street under mosquito nets, plastic sheeting, or just under a shawl/*lungi*- putting down their shelters early in the morning in some safe place to set-up again in the evening. The Government estimates that there are only 20,000 street dwellers in Dhaka city, while the International Centre for Diarrheal Disease Research, Bangladesh (ICDDR,B) (Uddin, 2008) estimates the number is much higher, close to one million, and it is constantly increasing due to the flow of new immigrants.

Street dwellers are a highly marginalized group. Having no shelter or access to any kind of sanitary facilities, they defecate on the streets and rely on unsafe sources of water. These poor hygienic conditions make them the object of social exclusion and the most marginalized and vulnerable group among the urban extreme poor. A 2009 study by Concern Worldwide revealed that more than 60% of the street-dweller households earn less than 100 Bangladeshi taka (BDT) per day, which is mainly spent on food. They rarely manage to be involved in income generation activities and, when they do, they work in very low paid jobs such as scavenging or prostitution (Koehelmoos, 2009). Nominal and irregular earning barely helps them to fulfill their basic needs. Concern Worldwide has shown that they have serious nutrition deficiencies; a large number of street dweller children suffer from chronic swollen abdomen due to continuous intake of unsafe food, and 39% of street dweller adults suffer from chronic diarrhea (Amra Manush, 2009).

Their situation is compounded by threats, eviction and exploitation by the law enforcement agencies, *mastans* & employers, and a societal attitude that considers them a burden to the city. Due to strong discrimination, street dwellers are a very hard segment of society to link to the existent job market. Few employers would consider giving them a job. In order to address this problem, the InvEst project aims to establish Mojar Khabar (Fun Food), a social food chain enterprise that would employ street dwellers directly. The project has a twofold goal: to provide employment for street dwellers, and to offer hygienic and nutritious food at low prices, so that it can be afforded by street dwellers and other extreme urban poor. The project was designed by Concern Worldwide and implemented by Nari Matri, a local NGO, with the support of Amra Manush, another local NGO with experience in helping street dwellers.

2.2. Main Innovations

Mojar Khabar as a Social Enterprise

According to Muhammad Yunus' definition, a social business is an organization that applies commercial strategies to maximize improvements in human and environmental well-being, rather than maximizing profits for external shareholders. Mojar Khabar corresponds to this description as the main objective is to provide employment among street dwellers. Furthermore, the company's core business is selling quality street food at cheap prices to meet the demand of the urban poor who, surviving on less than 35 BDT per day, have no other affordable option than unhygienic and unsafe street food.

Mojar Khabar is the first street food brand in Bangladesh with a regular trade licence released by the Dhaka City Corporation (DCC), which ensures that the food is produced according to the national hygienic standards and with quality ingredients. For the first time, the safety of street food is guaranteed and consumers can access quality-controlled products.

Mojar Khabar Business Model

The core of the innovation is the establishment of two central kitchens in densely populated areas of Dhaka: Malibag and Mirpur. Each kitchen provides supplies for program beneficiaries who are employed as the street vendors. The central kitchen buys the input material in bulk and therefore is able to obtain better prices than individuals buying independently. Moreover, the centralization of the cooking allows applying economy of scale, thus reducing the cost of each item produced.

Each vendor places an order to the central kitchen one day in advance and every morning visits the kitchen to collect the supplies. During the first year of the program, as vendors - being extreme poor - did not have any capital to invest, the central kitchen was distributing food on credit: each vendor would collect the food in the morning, sell it during the day at market price, and pay for the supplies in the evening, keeping the profits. He/she could also return the unsold snacks free of cost to the Mojar Khabar central kitchen where the staff would have distributed for free to other extreme poor in the area. A year after the start of the program, when the vendors had accumulated savings, they could no longer access supplies on credit; they then paid for the amount of supplies they ordered upfront and could not return the unsold items. In this way each beneficiary is responsible for planning the supply and needs to calculate the exact amount of snacks he/she is able to sell precisely in order to avoid incurring losses.

Brand Identification

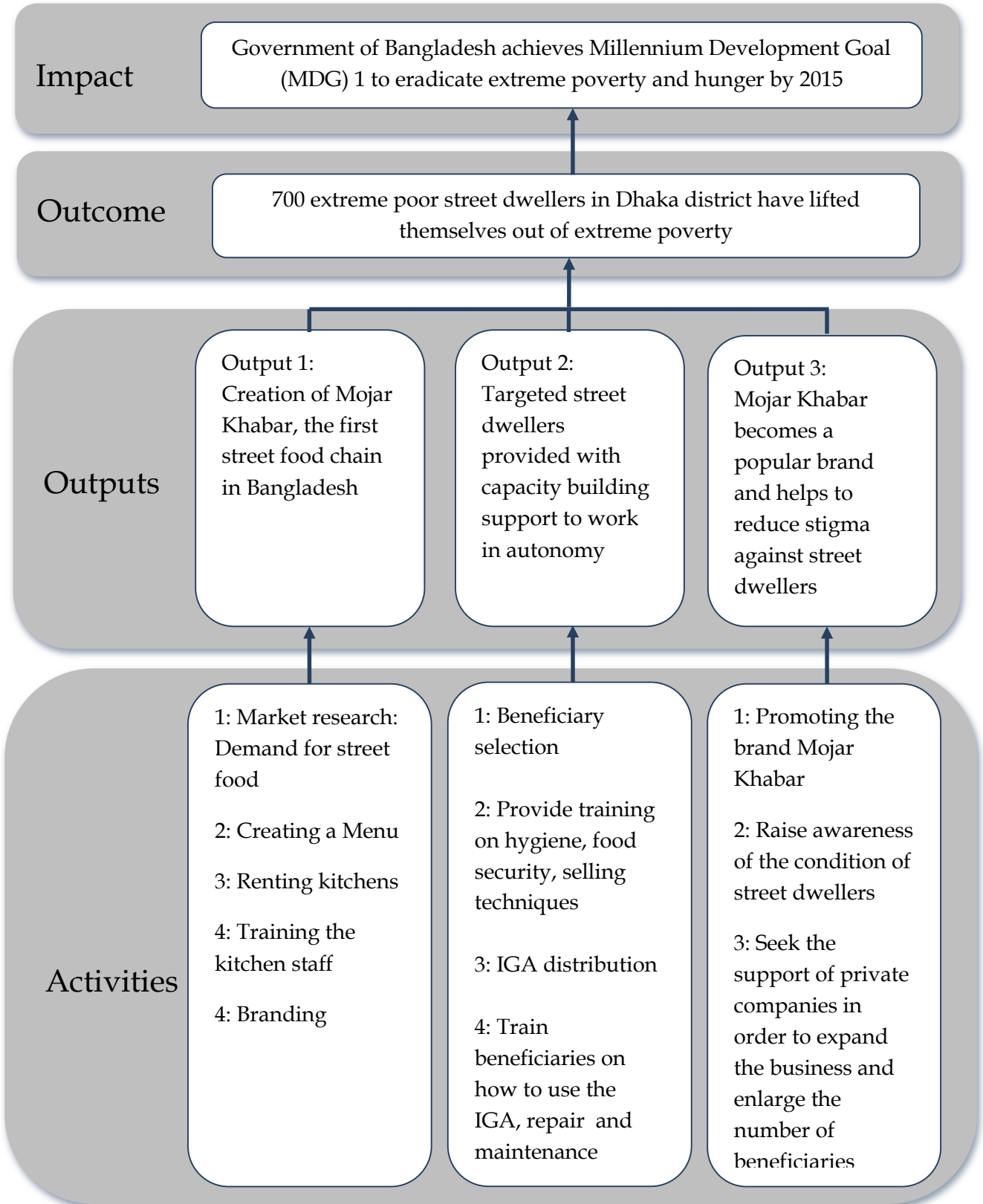
Mojar Khabar as a brand brought together scattered street dwellers under the same umbrella, giving them a new identity and setting an example for other street dwellers. Mojar Khabar aims to concretely prove to street dwellers themselves that a change of life is possible, while showing to society that street dwellers are capable of working hard.

Hygienic Supply Chain

Mojar Khabar, in order to guarantee the quality of the product from the central kitchen to the market, developed a new system of transporting and selling food:

- 1) **Mobile kitchen van:** Food vans are designed in such a way that the snack items can be prepared and cooked directly on the van and are then sold in individual paper packs to customers. The van has a transparent glass sheet that serves to protect the food from dust and insects while allowing customers to see how the food is prepared (in Bangladesh having a protective glass is not the standard). The van, having four wheels, can be easily moved around, allowing the vendors to change their selling spot according to the best location at different times of the day. Van ownership is shared among two beneficiaries that are supposed to either work together or alternate shifts.
- 2) **Hand-carry boxes:** As an alternative to mobile vans, InvEST also provided hand trolleys with wheels that the sellers push around. It is designed to be used by female sellers, so that they do not have to lift the weight of the box. Each hand-carry box has a heating system using gas that keeps the food warm. The box has glass walls for visibility of the food items, and ownership is individual.
- 3) **Uniform:** Each street vendor wears a uniform with the brand logo in order to both promote the brand and food safety. The uniform consists of a vest, hat and gloves that help prevent cross contamination and food borne illnesses.

2.3. Theory of Change



Assumptions: No major external factors (environmental, political, etc.) impacting project implementation

Internal	<p style="text-align: center;">Strengths</p> <ul style="list-style-type: none"> • Experience in dealing with urban extreme poor • The Mojar Khabar brand answer to the need of guaranteeing quality street food in Dhaka • Brand Popularity • Very experienced side partners such as Amro Manush 	<p style="text-align: center;">Weaknesses</p> <ul style="list-style-type: none"> • Less experience providing services for street dwellers • Less experience in running social enterprises • Difficulties in communication and coordination between the NGO Concern Worldwide and the implementation partner Nari Matri
External	<p style="text-align: center;">Opportunities</p> <ul style="list-style-type: none"> • Exploring new businesses, like food catering for low budget weddings or hospitals • Expanding the menu 	<p style="text-align: center;">Threats</p> <ul style="list-style-type: none"> • Susceptibility of beneficiaries to shocks (health, natural disaster, accidents, etc.) • Political instability (hartals) • Eviction and exploitation • Loss of asset

2.5 Beneficiary Selection and Budgeted Expenditure

Beneficiary Selection

The project targets extreme poor street dwellers in the Malibag and Mirpur neighbourhoods of Dhaka that have met the following essential criteria:

- At least five years living permanently on the street
- Income no greater than 1500 BDT per month
- No access to microfinance

A total of 700 beneficiaries were identified during the inception phase of the project. The process for selecting beneficiaries was carried out by conducting FGDs with community members and cross-checking data with different sources of information, such as other local NGOs. After the 700 households were identified physical visits were made to their place of residence on the street and submitted to be validated by EEP/Shiree.

Budgeted expenditure

The three years operation was budgeted to cost BDT 33,671,599 with 56.2% of the total budget spent on direct and indirect (i.e. training) delivery to beneficiary households. See Annex 2 for the complete financial overview.

Section 3 Findings against Evaluation Criteria

3.1. Relevance

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

The overall purpose of the project, for 700 extreme poor people living as street dwellers in the Dhaka district 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). In particular, migration from rural to urban areas has been recognized as a cross-cutting issue essential for the attainment of the MDGs, and it is essential to focus on the creation of job opportunities for the poor immigrating to the cities in order to eradicate urban extreme poverty and limit the number of people that live permanently on the streets. While street dwellers are not explicitly referred to in the MDGs, several studies (Afsar 2013, Hossain 2008) have found an increase in the number and proportion of extreme poor living in urban public places in Dhaka due to the increasing pressures of internal migration and rapid urbanization. This floating population of street dwellers consists of thousands of people¹ with no fixed dwelling in the major towns and cities of Bangladesh, who are likely to be amongst the most deprived in urban areas in terms of basic facilities and health indicators.

Targeting street dwellers is very challenging. Their living condition, with frequent changes of sleeping location on the street, was a main obstacle that the field officers faced in order to monitor the beneficiaries and reach them in case of need. Moreover, the nature of their lifestyle, where days are not marked by time and their only goal is surviving till the next day, made it difficult for beneficiaries to adapt to a strict time schedule, for instance attending training on a specific time on a certain day. For this reason, together with the lack of self esteem of street dwellers, the dropout rate for this program was high at 12%.

3.2. Appropriateness

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

Appropriateness of the innovation in regards to beneficiaries

Regardless of the reasons people live on the street, street dwellers are often blamed for crime and other antisocial activities that occur in cities, including commercial sex work, begging and drug use. Lacking regular employment and trapped in a vicious cycle of poverty, deprivation and social ostracism, with barely sufficient income to keep them above starvation, some turn to crime or prostitution. If acknowledged at all, city authorities are likely to view street dwellers in terms of the social and environmental problems they may be seen as causing, such as blocking

¹ According to ICDDRB There are no reliable estimates on the total number of homeless people who live on the streets of Dhaka and in the smaller cities and towns of Bangladesh but the number could easily exceed a few million

footpaths or creating hygiene hazards. Given the high discrimination that street dwellers face from society, an appropriate option to connect them to the job market is to create a new enterprise like Mojar Khabar that would employ them directly.

Appropriateness of the innovation in regards to the local context

In Dhaka, as in other megacities in South Asia, street food vending represents a good self-employment opportunity for the urban poor and constitutes an important functional element in the urban food system. Street food includes “any food that can be eaten without further processing and is sold on the street, from pushcarts or baskets or balance poles, or from stalls or shops having fewer than four permanent walls” (Tinker 1997:52). Street food is easily available everywhere at most times of the day and meets the food requirements of the poorer sections of the urban population, who – most importantly – can also afford it. The street food vendors, therefore, fill an important niche in the food provisioning system of the megacity and crucially contribute to the food security of the urban poor. However, many street food vendors are unlicensed: the hygienic condition of the kitchens where their food is prepared is not inspected, nor the freshness of the ingredients they use. In most cases, the food supplies they sell are not stored in a proper way – they are exposed to dust and insects, which makes them unhealthy, unhygienic and therefore dangerous, and the ingredients used are not fresh, which make them poisoning. Yet construction laborers, van and rickshaw pullers, and other urban poor including street dwellers themselves, have few other choices than to rely on street food to be able to afford their daily calorific intake.

Mojar Khabar is the first licensed street brand. The kitchen, where the food gets prepared, has obtained a license from the Dhaka City Corporation. The food vendors, all street dwellers at the beginning of the project, have been trained on hygienic norms and food safety practices. They wear protective gear such as gloves and a hat, and sell each item in hygienic paper bags. Given the absence of healthy and safe street food at affordable price, Mojar Khabar is appropriate.

Appropriateness of the asset delivery mode

Street dwellers have been caught in poverty traps and most of them have been living on the street for more than one generation. Lacking of shelter and jobs, they mostly spend the day begging. They are not use of having a daily routine, they do not have sense of time and many of them, been born on the street, cannot image a different life and are discouraged in enrolling in development aid program. All these factors make them a very hard segment of society for NGO to reach.

A main obstacle that the InVEST team encountered was convincing street dwellers beneficiaries to attend the training on time and, due to their hopeless attitude, the percent of drops out was as high as 8% in the initial face. Therefore, when it came to asset delivery, the program managers of InVEST gave beneficiaries the asset in gratuitous lease for the first two years, so that, if anyone dropped out, the program would have still had ownership of the assets that could be allocated to a substitute beneficiary. Only during the third year of the program the management transferred the deed to beneficiaries, making them the legal owners of the assets. However, while the hand-carry boxes were transferred only to one owner, the ownership of mobile kitchen vans - been a bigger and more expensive asset, was transferred to two

beneficiaries who are co-owners of the assets. Yet, allocating the usage of a shared asset can be chaotic. Many beneficiaries are unable to ensure that each partner is not scheduling more usage than they're entitled to, based on their percentage of equity in the asset. Consequentially, one beneficiary partner could easily monopolize the shared asset at the expense of the other partners, or could even sell it without asking permission to the other owner. For those reasons, while the decision of no granting beneficiaries with immediate ownership is appropriate, the decision of granting co-ownership of the same asset is not.

3.3. Effectiveness

The following section assesses the degree to which InvEST has been effective in achieving its intended outcomes and outputs.

Outcome: 700 extreme poor street dwellers in Dhaka have lifted themselves out of extreme poverty

According to the initial Log-frame, InvEST was designed to help 700 street dwellers lift themselves from extreme poverty by the establishment of the social enterprise Mojar Khabar within 3 years. However, due to the instability of the political situation in 2012 and 2013 with frequent road blockades and terroristic attack on the street that crippled the transport sector, the InvEST team had serious difficulties in setting up the business and training street dwellers. In 2013, the program realised that it would be unable to employ the initial target group within the given time frame. Therefore, in the third year, InvEST changed the Log-frame and applied for one-year extension, which was granted by Shiree (see Annex 3 for progress against the Log-frame and all means of verification).

The new Log-frame aimed to lift 160 street dwellers (16% of the initial target) from extreme poverty through Mojar Khabar, 164 (24% of the total target group) through the distribution of other assets for street food businesses, such as selling fruits or vegetables, while the remaining 420 (60% of the total target group) received general IGA, such as livestock, pottery, small business on the side of the road such as tea stalls, etc.

This section aims to assess whether the program was able to meet the targets in the log-frame against the original target of 700 beneficiaries, namely:

- 1) Improve the condition of each beneficiary's household
- 2) At least 80% of beneficiaries would increase the value of their asset by 80%
- 3) At least 80% of beneficiaries would increase their level of income by 200%
- 4) At least 80% of beneficiaries would increase their savings by 1500%
- 5) 100% of beneficiaries would increase their expenditure by 50%

As the income generation activities in which beneficiaries have been involved greatly differ, the analysis will proceed by illustrating the differences in the achievement of the intended outcomes by IGA received against the targets listed above.

1) Change within the household: Household Head and Beneficiary Occupation

At baseline, the main occupation for most beneficiaries was: other day labour (44%), scavenging (16%), or domestic maid (16%). Looking at the intervention as a whole, at endline most beneficiaries are involved in petty trade/ business (50%), or other shop (15%). The percentage of

other day labour decreased to 5%, while begging, scavenging and domestic work are no longer practiced. It is interesting to see the changes among beneficiaries broken down according to the innovation they received, as show in figure 1.

Figure 1: Beneficiaries occupation at baseline and endline

Beneficiary Occupation	Baseline	Mojar Khabar Endline	Independent Food Business Endline	Regular IGA Endline
Mojar	-	90%	-	-
Pushcart	-	10%	6%	-
Petty Trade	6%	-	69%	55%
Domestic Maid	16%	-	7%	3%
Shop	-	-	12%	36%
Other Day Labour	44%	-	7%	6%
Unemployed	5%	-	-	-
Skilled labour	1%	-	-	-
Scavenging	16%	-	-	-
Cottage industry/handicraft	1%	-	-	-
Begging	3%	-	-	-
Housewife	3%	-	-	-
Other	4%	-	-	-
Shop	1%	-	-	-
N	64	11	15	38

Overall, all InvEst beneficiaries at endline changed their occupation from baseline. While 100% of beneficiaries enrolled in Mojar Khabar are working on the innovation they received from the program, including women, some beneficiaries given assets to become independent food sellers and other regular IGA did not change their occupation. They are still working as domestic maids and other day labourers. In the course of the FGD some female participants declared that they received the asset in their name but they preferred to let their husband work with it. In some cases the reason behind the choice was the innovation itself. Some women received push carts in order to start a business, but the carts were too heavy for them to move around, and so they preferred the male members of their family to use it. Other women did not feel confident in becoming vendors and having contact with strangers.

InvEst, as all projects under Shiree, aims to bring positive changes to the beneficiaries that will positively impact their families, magnifying the effect of the program. Therefore it is interesting to see how the occupation of the head of the household (when he/she is not the beneficiary of the program) changed before and after the intervention, as shown in Figure 2 below:

Figure 2: Occupation of household head (when not a beneficiary) at baseline and endline

Household Head Occupation	Baseline	Mojar	Independent	Regular IGA
		Khabar Endline	Food Business Endline	Endline
Unemployed	27%	-	-	6%
Other day labour	19%	-	25%	13%
Domestic maid	4%	-	-	-
Skilled labour	4%	-	-	-
Rag Picker / Scavenging	12%	-	-	-
Petty trade/business	11%	-	50%	25%
Begging	20%	16%	-	-
Shop	-	17%	25%	12%
Mojar	-	33%	-	-
Own Rickshaw/Push Chart	-	17%	-	-
Rented Rickshaw/Push Chart	-	17%	-	37%
Transport Worker	-	-	-	7%
Housewife	-	-	-	7%
Other	3%	-	-	-
N	26	16	4	6

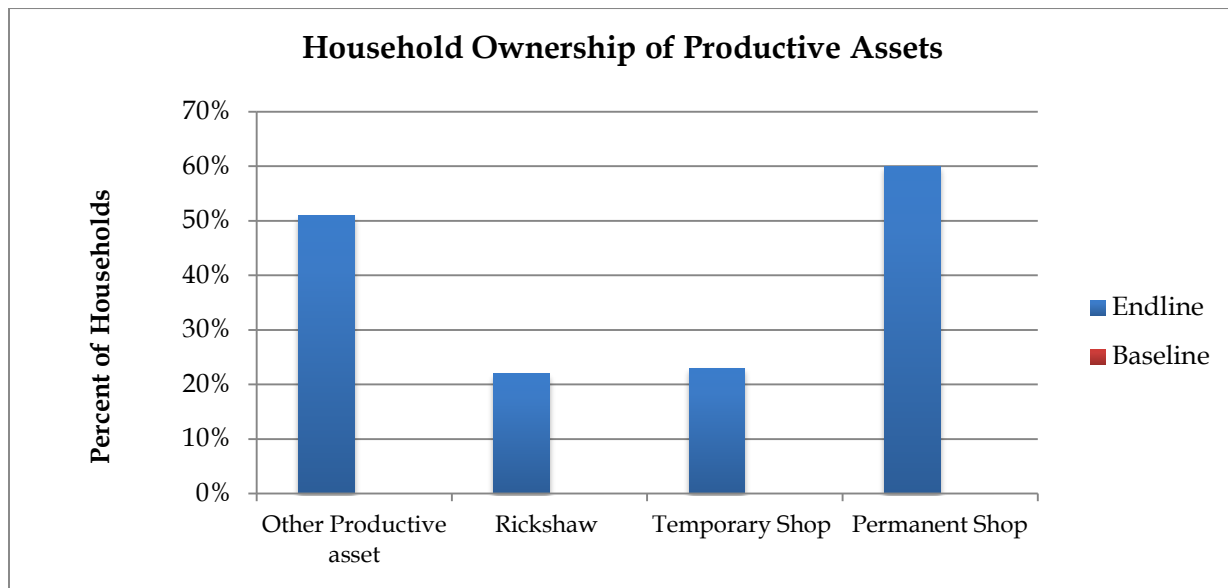
Across all IGAd household head occupation profoundly changed. The level of unemployment (27% at baseline) decreased to 6% and persists only among those households who received a regular IGA. On this note, it must be pointed out that households enrolled in regular income generation activities received the asset only eight months before the closure of the program; therefore their changes may yet to be seen. In the course of the focus group discussions, many beneficiaries declared to be working on the assets they received jointly with their husband, which explains the change in the household head's occupation, with the exception of women enrolled in the Mojar Khabar business who received the hand-carry box. In their case, the asset is designed to let the woman work independently without any help from her husband. Moreover, the asset is so small that can be used only by one person only, in fact and in fact there is a positive correlation between head of household begging and the IGA hand-carry box.² In the course of the focus group discussion, some women involved in Mojar Khabar declared that their business was going well and that they felt confident in taking more risks, such as investing their savings in new income generation activities, such as a rickshaw. This is supported by Figure 2 above, which shows how the beneficiaries involved in the social enterprise are the only category who bought a rickshaw that the head of household is using as income generation activity.

2) Value of assets

Overall, there have been significant increases in asset ownership. Notably, the proportion of households owning productive assets increased from 0% to 100%. As the program distributed IGA to support entrepreneurial activities, the percentage of households who own permanent shops increased 60%.

² Correlation Coefficient: Begging and Hand-carry Box: 0,38 while Begging & Mojar Khabar mobile kitchen = -0.06

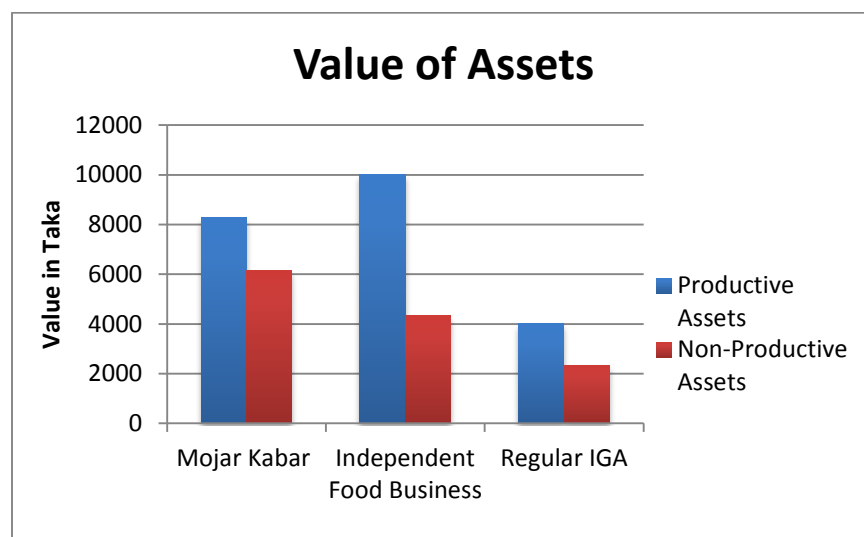
Figure 3: Proportion of households owning at least one type of asset



There was a significant increase in the average value of productive assets from 0 BDT at baseline to 5645 BDT at endline.³ 100% of the beneficiaries were able to increase the value of their productive asset from baseline, against the 80% target in the log frame.

The value of productive assets is significantly different according to the type of IGA in which the beneficiary is involved. In particular, beneficiaries involved in Mojar Khabar own productive assets worth on average 7,617 Tk, while beneficiaries involved in independent food business own productive assets worth on average 9,295 TK and the regular IGA own assets worth as little as 3,590 TK on average. The same differences among groups can be found in the ownership of non-productive assets, as shown in Figure 4 below:

Figure 4: Value of assets by IGA received



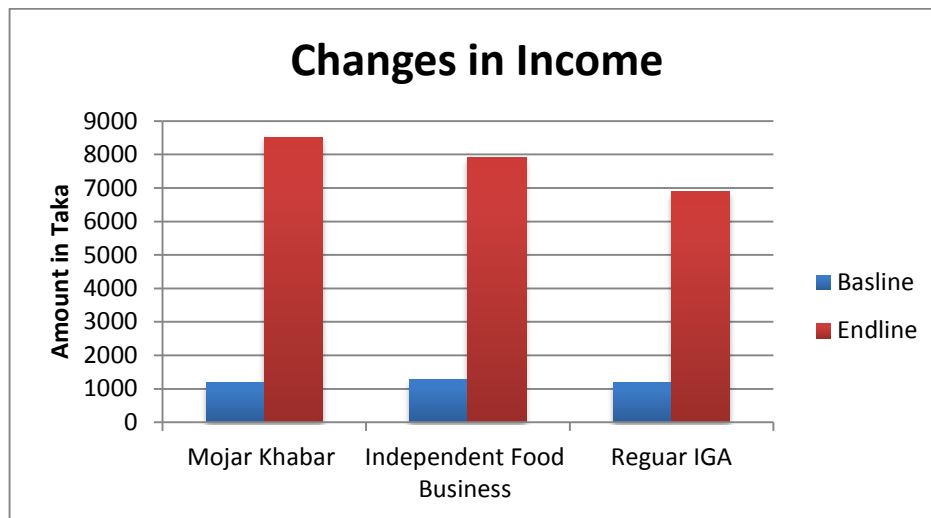
³ Anova (N = 64, Baseline sd = 0, Endline sd = 4495, t = -10.04, p < 0.001)

3) Income

Overall, the achievement of the previous indicators has increased the income-generating capacity of beneficiary households. Average monthly household income increased significantly from 1,549 BDT/month at baseline to 7,408 BDT/month at endline, an increase of 5,955 BDT/month.⁴ Average income per capita per day has also increased significantly from 11.95 BDT/capita/day at baseline to 74.52 BDT/capita/day at endline.⁵ The extreme poverty line is defined based on income data from the Household Income and Expenditure Survey (HIES) 2010 report corresponding to the lowest 10%, calculated separately for urban and rural areas in taka per person per day. Taking into account annual inflation rates, the extreme poverty line was 49.0 BDT/capita/day at baseline and 57.0 BDT/capita/day at endline. At endline, 65% of households have crossed over the extreme poverty line, while all beneficiaries were below the extreme poverty threshold at baseline.

Moreover, 90% of beneficiary households have raised their income by 200% against targets of 85%. It is interesting to see how the increase in income differs across the different income generation activities in which the beneficiaries have been involved, as show in Figure 5 below.

Figure 5: Average income from baseline to endline according to IGA type



While in Mojar Khabar 100% of the beneficiaries have raised their average income by 200% compared to baseline, as per log-frame target, 2% of beneficiaries involved in the independent food business and 12% of beneficiaries involved in regular IGA did not.⁶ It should be pointed out that InvEST distributed the regular IGA in mid 2014, only six months before the closure of the program. Therefore, the lower income of beneficiaries in this category may be due to lack of experience in the sector and it may increase in the future. For instance, in the course of the FGD, beneficiaries working on regular IGA declared that they were still looking for a

⁴ Paired t-test (N = 64, Baseline sd = 845,55, Endline sd = 3919.63, t = 15.19, p < 0.001)

⁵ Paired t-test (N = 64, Baseline sd = 10,06 Endline sd = 35,77 t = -15.81, p < 0.001)

⁶ Limitation of the sample size. The indicator of 2% in the dataset correspond to only 1 beneficiary whose income did increase of 200% compared to baseline.

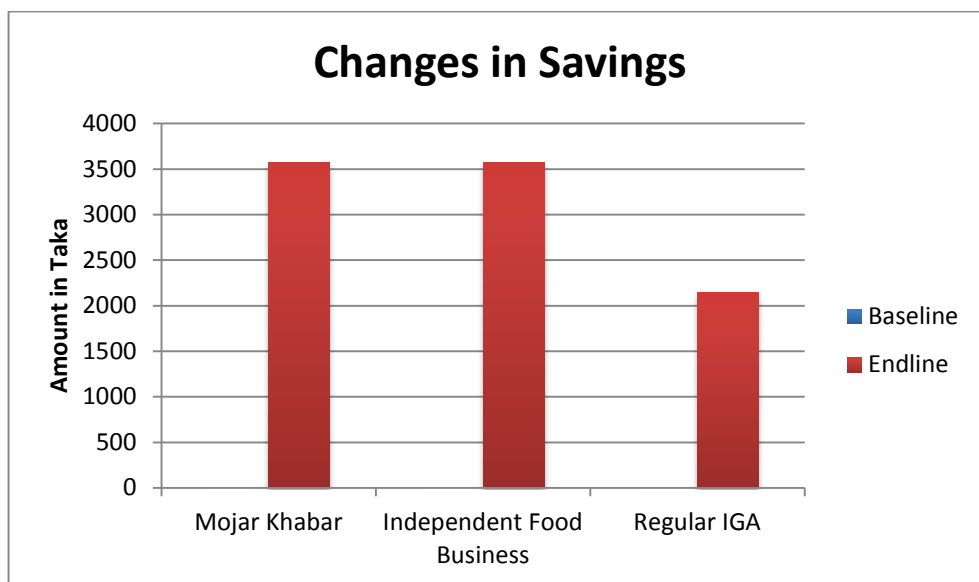
convenient spot to install their business on the street, and were still figuring out where to buy supplies at the best price. Moreover, the continuous eviction by police and other authorities made it difficult for them to find a permanent location where they can start to be known among consumers. Some beneficiaries declared that in the last six months they could never stay in the same spot for more than one month.

Eviction is a serious issue not just for those that received a regular IGA, but also for Mojar Khabar and food businesses as well. 70% of beneficiaries working both at Mojar Khabar and as independent food vendors have declared being evicted at least once in the month in which the interview was conducted, and 60% declared to have paid a bribe to the local officers to avoid having to change the spot in which they were selling. On this matter, beneficiaries from both Mojar Khabar and in the independent selling fruit & vegetable business, in the course of the FGD, have declared the usefulness of having an asset on wheels that allows them to move freely on the street and quickly change location in case of eviction. On the contrary, beneficiaries involved in regular IGA, pointed out that the lack of mobility of their asset is a burden to their business and when asked which other kind of asset they would rather have received, they indicated a van to sell fruit or vegetables.

4) Savings:

InvEst has also been able to achieve most of the targets indicating resilience of the beneficiaries through increased savings. As Figure 6 shows, all beneficiaries have at least 2000 taka saved.

Figure 6: Average savings from baseline to endline according to IGA type:



As with the other indicators, there is a significant difference between the level of savings of beneficiaries who received regular IGAs and those who have been given assets related to food business, presumably due to their differences in income. ⁷ However, considering that beneficiaries working with regular IGAs got their asset six months before the closure of the

⁷ Anova (N=64, F = 3.03, Significance level at 3% (Prob < F = 0.03) R-squared =0.1317)

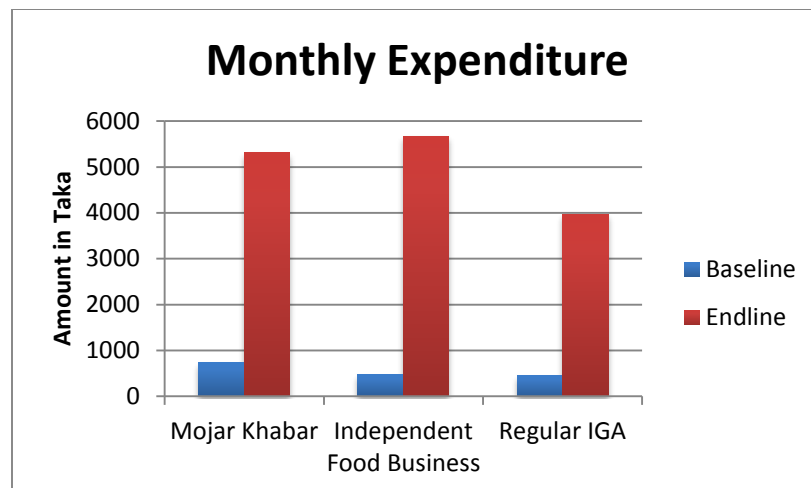
program, their level of savings is impressive. In the course of the focus group discussion, while debating on the topic of importance of savings, they underlined the key role that Amrao Manus, partner of the InvEST project, played in developing their attitude toward savings.

Amrao Manus is an organization providing services for street dwellers, such as access to toilets, day care centres for children of poor working mothers, and saving schemes. During an interview, the coordinator of Amrao Manus, Hizrul Islam, who has extensively worked with street dwellers, said that “One of the necessary prerequisites of developing dignity of life is not only earning a required level of income but, most importantly, saving a part of the total earnings for future security. As street dwellers live on the street and they own nothing more than the lunghi or the kameez they wear, where can they save their money? They literally don’t have any opportunity to keep savings safe!” This is why, in order to accommodate the life style of street dwellers, Amrao Manush developed a “savings dropping centre” where each street dweller can go at any time during the day (there are no fixed hours) and deposit savings into an account which is opened in his/her name at the center, and where the money can also be withdrawn. Each street dweller at Amrao Manush is strongly encouraged to work, save money and move forward to a better life that would let him/her move out of the street and rent a more appropriate residence, such a room in a slum. The drive to encourage street dwellers to change their life is the reason behind the short period in which each beneficiary is allowed to use the service of Amrao Manus: only 5 years. “Once the beneficiary has moved to a slum, they do not need the services of Amrao Manus any longer. They would have access to a safe place where to save their money without having to worry, this is what we wish for them, and this is why we push them in reaching this goal as soon as possible.”

5) Expenditure

Along with the rise in the beneficiaries’ level of income, their expenditure capacity has also increased across all IGA types, as shown in figure 7.⁸⁹

Figure 7: Average monthly expenditure from baseline to endline according to the type of IGA received

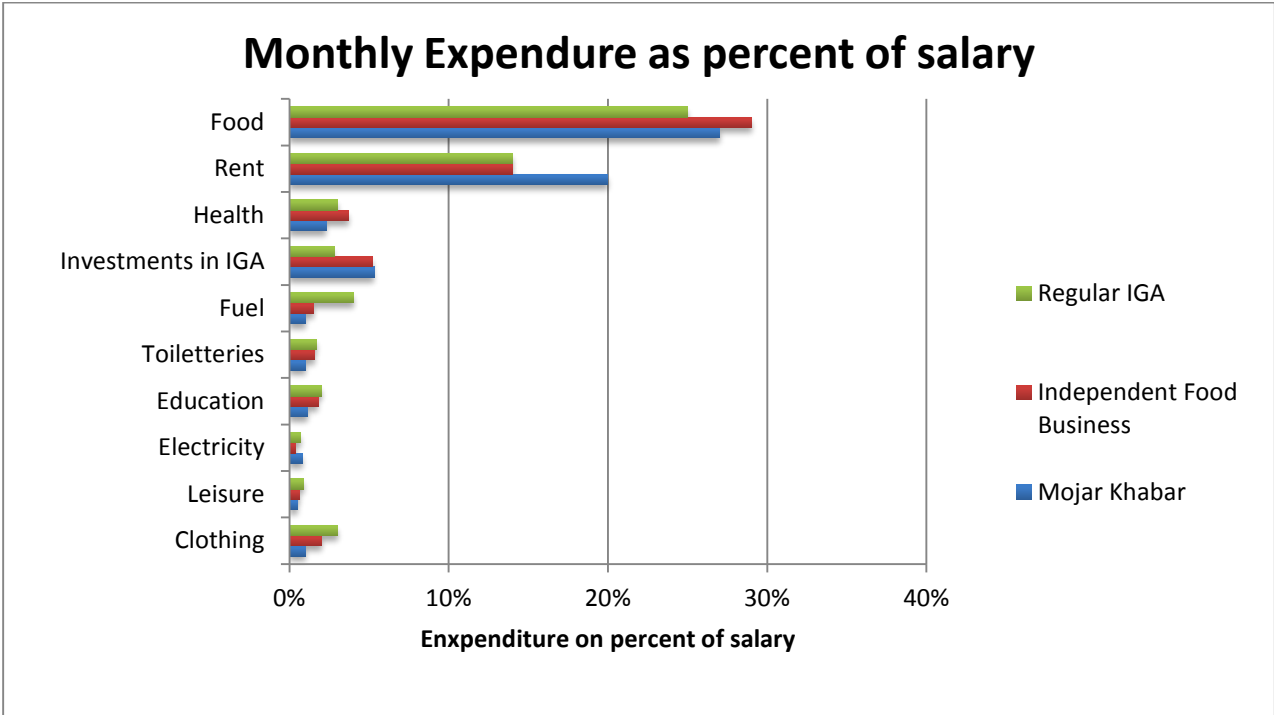


⁸ Paired T Test (N=64, baseline sd 405, endline sd 2667, T= -11,86 P<0,001)

⁹ Anova: (N=64, F = 2,43, Significance level at 7%, Prob < F=0.07 R-squared =0.1085)

As with savings, the level of expenditure for beneficiaries involved in regular IGAs is significantly lower than for the beneficiaries involved in Mojar Khabar and the independent food business, as their spending capacity is inferior due to their lower level of income. Looking in detail at their spending calculated as a percentage of their household income, there are no significant differences across different IGAs with the exception of investment in IGA, as shown in Figure 8 below.

Figure 8: Average monthly expenditure as a proportion of monthly income by type of IGA



As InvEst deals with extreme poor households struggling to fulfill their basic needs, the majority of household income is spent on food (on average 27% of monthly income) relative to other expenses. It is important to highlight that a significant part of their income is now reinvested into IGAs across all IGAs (on average 4%). This is an important sign of the effectiveness of the program and of its capacity to teach the beneficiaries how to be self sustaining by pushing them towards investing a considerable amount of money in their economic activities to ensure the prosperity of their business and their families.

Another piece of data that needs to be highlighted is the increase in expenditure on rent (increase of 27% on average from baseline). At the beginning of the project, beneficiaries were permanently living on the street. However, at the end of the project they are paying on average rent of 1200 BDT (16% of their income), indicating they are no longer street dwellers and have been able to alleviate the problems that living on the street involves, such as lack of security, access to sanitary facilities and drinking water. The data is further confirmed by our survey where 76% of beneficiaries, who had been living on the streets for 10 years on average, declared that they have moved to a slum. Moreover, in the focus group discussion, many beneficiaries declared that they are now sending their children to school. They see in the IGA they received

not only a way to meet their basic needs but also a means to change the future of their children so that they will be able to climb up the social ladder.

3.4. Efficiency

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

Value for Money

One way to consider efficiency is to look at it as part of Value for Money (VfM), which is about maximizing the impact 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 9 below for selected EEP/Shiree VfM indicators that have been utilised to evaluate the efficiency of the project.

Figure 9: EEP/Shiree Value for Money (VfM) indicators for InvEST

EEP/Shiree VfM indicators for INVEST	
Fees to Total Expenditure	5%
Cost per beneficiary	48,102 BDT
Direct Delivery Percentage	56,2%
Number of BHHs per field worker	88
BHH Direct Delivery Spend	18,906 BDT
Cost per graduate	75,039 BDT

Overall, the InvEST project is more expensive than other Innovation Fund Round 3 projects, bringing into question its efficiency compared to other projects on sustainable graduation of extreme poor from marginalized groups. Total cost per BHH is 48,102 BDT, which is 25% higher than the average of 38,390 BDT/BHH. While total spending per beneficiaries is higher than other projects, the total direct delivery is in line with the average of 18,092 BDT/BHH. However, the direct delivery as a percentage of total expenditures is actually higher compared to other projects. The benchmark for direct delivery costs as a percentage of total expenditures when scaling out other EEP/Shiree projects was 50%, and average for IFR4 projects is 47.1%. The direct delivery percentage for InvEST is 56.2%, indicating a larger portion of expenditures was spent directly on beneficiaries.

However, it should be noted that InvEST has a very low ratio of BHHs per field worker compared to other projects, indicating that they are able to provide more intensive support to beneficiaries. For example, each field worker oversees 88 beneficiaries at InvEST, while at EcoDev and iDE a field worker oversees 94 and 125 BHHs respectively. The need of having such an intensive control of beneficiaries, with a consequential increase of costs, was explained by the InvEST management team during the reflection section. As the program targets street dwellers, who have low self esteem and are not used to work and a daily routine, the program team has to constantly check on them and motivate them not to drop out of the program.

3.5. Impact

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

Graduation Analysis

The overall purpose of the InvEST project was that 700 extreme poor street dwellers in Dhaka district have lifted themselves from extreme poverty. Based on the Shiree Multidimensional Graduation Index provided in detail in Annex 7 and described in Section 1.3 above, 64% of BHHs have graduated from extreme poverty at the end of the project (see Figure 10).

Figure 10: Graduation from extreme poverty of beneficiary households

Graduation Criteria	Baseline	Endline
Essential Criteria		
Food coping (less than two strategies)	2%	98%
Supplementary Criteria		
PPPD Income (cash and in-kind) (Extreme poverty line - 49.0 BDT/capita/day at baseline, 57.50 BDT/capita/day at endline)	0%	65%
Number of income sources (two or more sources)	11%	65%
Cash savings (1000 taka or more)	0%	72%
Value of productive assets (7,000 taka or more)	0%	41%
Number of non-productive assets (four or more assets)	16%	43.8%
Food diversity (five or more food groups)	0%	67%
Gender and Social Empowerment (answer positively to 75% of questions)	-	57%
Graduation (Essential 1+ Supplementary 4)	0%	64%

None of the beneficiary households at baseline met the criteria for income, savings, productive asset value and dietary diversity, while at endline more than 65% of BHHs have crossed over at least these thresholds. The overall graduation rate of 64% is low compared to other EEP/Shiree Innovation Fund projects as well as and other livelihoods programs targeting the extreme poor. For example, the average graduation rate for EEP/Shiree Innovation Fund Round 3 projects was 87%, and a study on BRAC’s Challenging the Frontiers of Poverty Reduction (CFPR) program was found to have an overall graduation rate of 95% (Das and Misha 2010).¹⁰ 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.

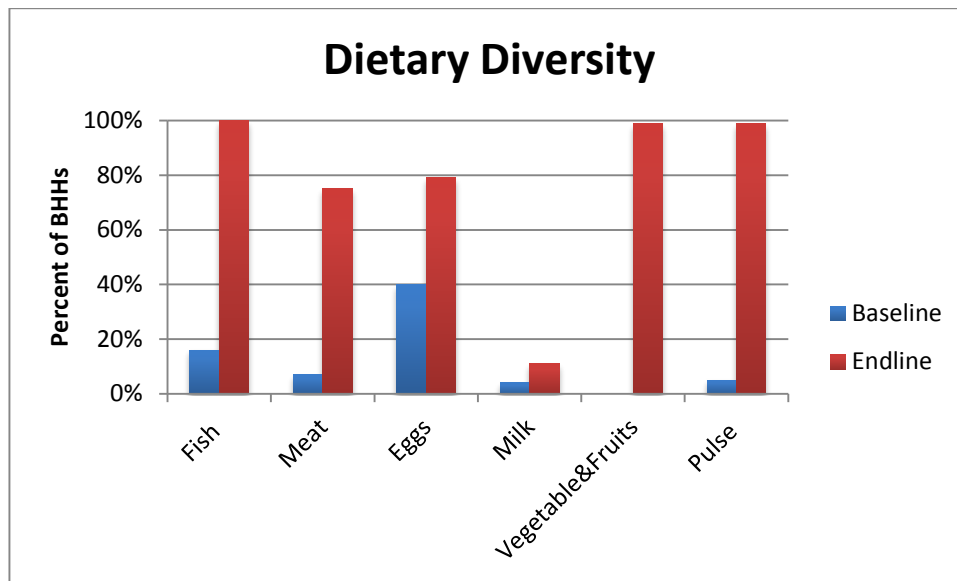
¹⁰ Lesson Learning Reports for EEP/Shiree IF R3 with overall graduation rates can be found at <http://www.shiree.org/advocacy/learning-lessons-from-operations-ngo-donor-sharing/lesson-learning-reports/>. Note also that BRAC uses different criteria for determining graduation and may not be directly comparable.

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.¹¹ At endline, only 2% of households reported using any food coping strategies in the last week, compared to 98% of households that reported using 2 or more strategies in the last week at baseline. This was further supported during FGDs where beneficiaries often reported that they would skip meals before the project (ex. skip meals 4 days a week) but now eat three meals a day.

Dietary diversity has also significantly increased, with 67% of households consuming food from 5 or more food groups at least once in the last week, while before the project none could afford that. Households are increasing their dietary diversity by eating more fruit (0% to 99%), eggs (40% to 79%), milk (4% to 11%) and meat (7% to 75%) (see Figure 11).

Figure 11: Proportion of households consuming food from major food categories in the last week

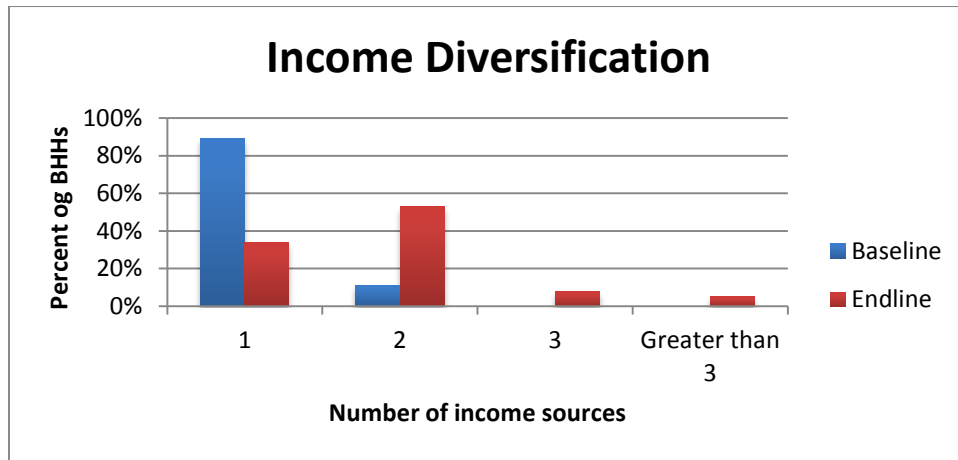


Income Diversification

There has been a significant increase in the number of income sources per household, indicating spreading risk over a wider number of options and choices. For example, the proportion of households with 2 or more income sources increased from 11% to 66% at the end of the project (see Figure 12).

¹¹ Paired t-test (N = 64, Baseline sd = 1.60, Endline sd = 0, t = -14.02, p < 0.001)

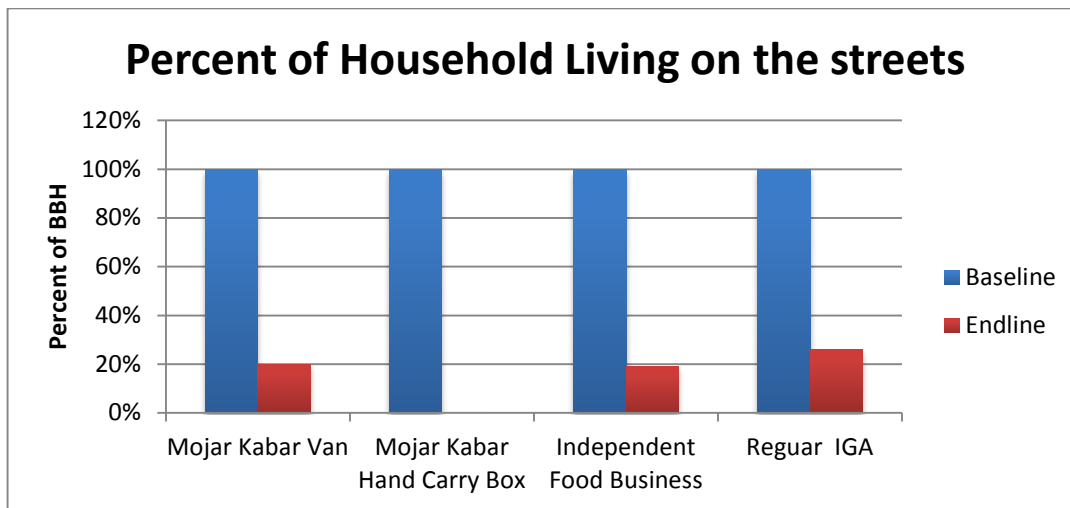
Figure 12: Proportion of households by number of income sources



Access to housing

There have been notable decreases in the proportion of households that live on the street, with 79% of beneficiary households moving from the street to a slum. The difference in proportion of households still living on the street at the end of the project differs according to the income generation activities that beneficiaries have been enrolled in (Figure 12)

Figure 12: Proportion of households who failed to move to a slum or to other type of proper housing



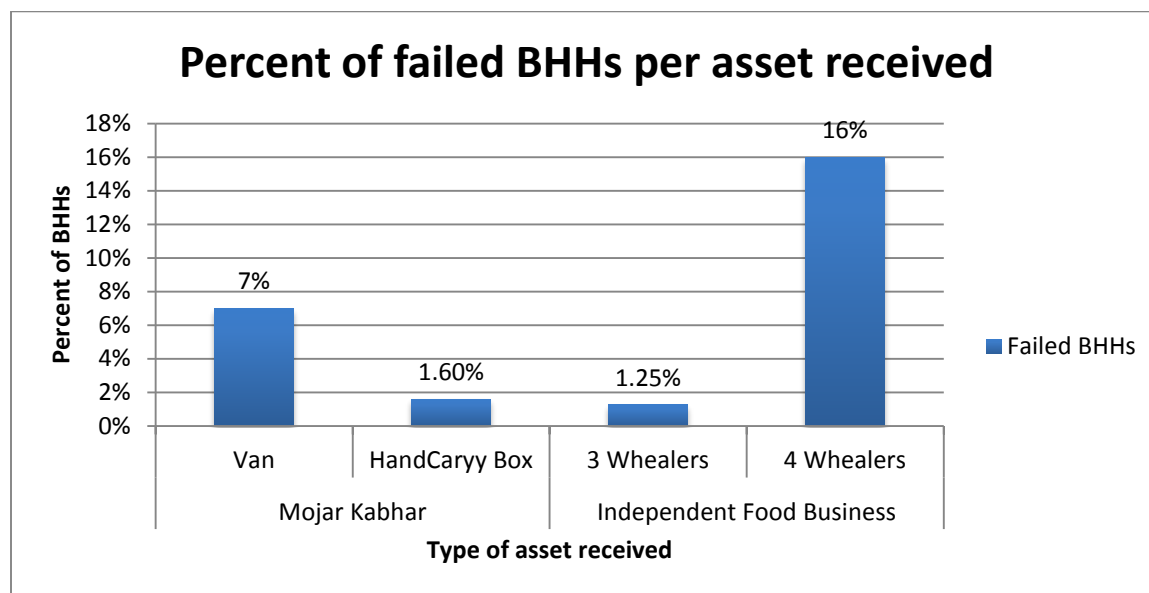
As previously mentioned, the ownership of the Mojar Khabar van is shared among two beneficiaries (normally friends or neighbours) who co-own the asset and are supposed to share its management and usage. In the course of the FGD, we paid particular attention to beneficiaries who did not manage to change their condition and are still living as street dwellers. Most of them had problems with their business partner and stopped working on the asset, leaving the van to the partner who, only in a few cases, is paying them a small daily fee for using the van on his own. Most beneficiaries were confused about the meaning of “shared

ownership” and did not know that they were entitled to receive a rent from the business partner or to receive 50% of the value of the asset in case of sale. Hand-carry box users instead, having full ownership of their asset, could manage the business well and successfully managed to move from the street to a slum.

Who did not graduate?

The percent of beneficiaries that failed to graduate is similar across type of business: Mojar Khabar 2.5%, independent food business 3%, and regular IGA 3.3%. It is interesting to analyse the differences between the two kinds of food business, with and without the brand, as shown in Figure 13.

Figure 13 Proportion of households who failed to graduate: a comparison between beneficiaries working under the brand Mojar Khabar and as independent food vendors



The large majority of beneficiaries working in Mojar Khabar who failed to graduate at the end of the project received a mobile kitchen (van), are all males, and their household can only rely on one source of income only, meaning that their wives are still not contributing to the family economy. This data underline the importance of female empowerment, whose economic contribution is essential to uplift the household from extreme poverty. Another point that must be taken into consideration is eviction. In the course of the focus group discussion with less successful vendors, harassment by police was highlighted, who often ask for bribes worth up to 30% of daily income with the threat of eviction.

Some of beneficiaries also pointed out the difficulties in making profits given the pricing scheme. Each vendor buys supplies from Mojar Khabar at a fixed price of 4 Taka per item, but can only sell them for 5 or 6 taka, which is 1 or 2 taka profit per item. Even if a vendor is able to sell 400 snacks per day making 400 Tk, daily gas costs are between 60 to 80 taka a day, and therefore their profit is only 320-380 taka. This shared by the two owners of the van amounts to a daily profit of only 160-190 taka per day. In the course of the FGD it emerged that successful

vendors either have an exceptional understanding with their partners, whereby they each work in 8 hour shifts each day and are both able to make a profit, or they are working on the van alone and paying a small fee to their co-owner/partner. Also, all successful vendors have declared to be selling food not exclusively produced by Mojar Khabar. Many of them purchase cigarettes and other food items from the local market and re-sell them for higher prices from the van. They are aware that Mojar Khabar, as a brand, allows vendors to sell only food-produced hygienically in the Mojar Khebar kitchen, but they don't realise any harm they would do to the company if they would sell other kinds of food. The concept of a brand selling only hygienically prepared food is very new in Dhaka and, especially among the extreme poor, time is needed to elaborate the concept and understanding the meaning. Moreover, also the brand managers needs time to come up with a precise monitoring system. So far, program officers have run random checks on vendors however, when they found them selling not branded items no disciplinary action was taken due to a lack of protocol on this matter.

Compared to mobile vans, the hand-carry boxes turned out to be a relatively successful asset. Women declared that the asset is so unique that, when they push it around the streets, people gather to check it out. These interested people become customers and end up buying something, and if they are satisfied, return and become regular customers. The hand-carry box is small and can contain up to 60 snacks at a time. Many vendors return back to the kitchen (they all work nearby) for a refill during the day. As the hand-carry boxes are easy to carry, vendors can visit several schools at lunch time when students are most likely to want snacks.

It must be pointed out that the percentage of beneficiaries who failed to graduate while working with the Mojar Khabar kitchen van is significantly lower than the percentage of beneficiaries who received a four wheeler van and work as an independent street food vendor, without the brand. In the course of the focus group discussion, beneficiaries of Mojar Khabar declared that wearing a uniform and belonging to a brand could not stop authorities from harassing them, but they were confident that without the brand they would have been harassed more. This was further confirmed by the focus group discussion with the independent food street vendors who declared that not only were they victims of eviction and had to pay bribes to keep their selling spot, often local maastans would take food from their van without paying and they had no means to protect themselves.

3.6. Sustainability

Sustainability assesses the likelihood of benefits to continue after funding has been withdrawn. The full list of key resilience indicators which form the Innovation Fund Round Three's Sustainability theme is included in Annex 6. 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.

Project Exit Plan

The core of the InvEst project is the establishment of Mojar Khabar, the first street food brand in Bangladesh. The business model is based on two central kitchens, which prepare food and sell it to the street vendors in order to cover the production costs. Unfortunately, at the end of the project the two central kitchens established by InvEst were not able to cover their costs and were operating at a loss. This is mainly due to the fact that the kitchens do not produce at full capacity. According to the implementation partner Nari Matri, each kitchen could produce 9000

snacks per day, which is enough to supply 150 vendors. Currently each kitchen supplies only 60 vendors, for a total of less than 3000 snacks produced per day, a third of its capacity. The social enterprise based on this level of production is therefore unsustainable, and Concern Worldwide has presented an exit plan aiming to guarantee the continuity of food supplies to the program beneficiaries to sell, while closing down the Mojar Khabar Brand in the Mirpur location and maintaining operations only in Malibag.

Exit Plan For the Kitchen in Mirpur:

The central kitchen in Mirpur closed down at the end of the project. In order to allow beneficiaries to keep running their business, InvEST linked them with a local restaurant in Mirpur, which has agreed to sell them supplies of raw and finished products at the same price of the Mojar Khabar central kitchen. The beneficiaries will buy the fried food products at the rate of 4 taka and will sell at the rate of 5 taka, thus making a profit of 1 taka per item. The individual beneficiaries' businesses will be sustainable depending on their sales.

Exit Plan For the Kitchen in Malibag:

The central kitchen in Malibag will be merged with the existing Maitree Canteen run by Nari Maitree (NM). The current goodwill created by the Mojar Khabar brand will be capitalised by Nari Matri in ensuring more visibility and sales for the project participants. This canteen will continue to provide supplies to 14 vans and 30 hand-carries. The 58 beneficiaries will be engaged in direct sale of products, with the same pricing scheme as above, making 1 taka profit per item.

In order to make the kitchen profitable, Nari Matri has expanded Mojar Khabar to a catering service business, becoming a supplier of catering services at social events. Due to these additional activities, Nari Matri has increased the production of the kitchen and plans to reach the breakeven point within 2015 and work in full capacity by 2016. According to the latest update, after aligning with Nari Maitree, the kitchen has made a 27,000 BDT profit after having covered their operational costs, and their target is to double to profits to 46,000 BDT in 2016.

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. The NGO Amra Manush offered savings facilities to street dwellers enrolled in InvEST, and agreed to allow them to use the service for another five years. Overall, there is an increase in the proportion of households with any cash savings from 0% at baseline to 100% at endline. Households save in a variety of places, mostly with themselves (70%), in groups (12%) and NGOs (50%), with 60% of households saving in more than one place.

There is also a slight increase in the proportion of households with loans from 0% at baseline to 7% at endline. For those with loans, the average outstanding amount is 2,417 BDT. The loans are either from microfinance institutions (30%) or community based organizations (20%), and most households took out loans to finance their IGAs.

While there has been an increase in cash savings, it is uncertain whether this is adequate to shift use away from sub-optimal coping strategies to deal with shocks. Sub-optimal coping mechanisms increase household vulnerability, and could include selling productive assets (ex. selling livestock), decreasing accumulation of human capital (ex. removing children from school) or reducing consumption. Those with more cash savings might be able to shift away from these behaviours, but others could find their savings depleted from shocks. For example, during an FGD one beneficiary reported that her husband recently died and that she did not have the strength to work anymore with her IGA (Mojar Khabar Van). She had left the usage of the van to her business partner who was giving her a small rental fees for the usage of the van and she fell into extreme poverty again.

Investment in the Future

Another indicator of sustainability is the transfer of a stronger socio-economic position to one's children. During FGDs several beneficiaries mentioned that before the project their children had not been attending school, but that now most are enrolled. This is verified by significant increases in average monthly expenditure on education from 4 BDT at baseline to 136 BDT at endline.¹²

Sustainability is also indicated by a reduction in vulnerability to health crises, and overall access to healthcare has increased throughout the project. One indicator of this is that that average monthly expenditure on health care has increased significantly from 1 BDT before the project intervention to 150 BDT at the end of the project.¹³

Threats to security

During FGDs there were differing levels of confidence in the future. Some beneficiaries felt that while they were now able to meet their basic needs (ex. eating 3 meals a day), they were not confident that they could go beyond that. Their main fear regards the sustainability and security of their business. Since 2009 the Dhaka City Corporation, in charge of issuing licences for street vendors, has not processed any licence request. Therefore, the beneficiaries of the InvESt program are unlicensed and, as such, they are constantly at risk of being evicted or abused by local authorities. 70% of beneficiaries at endline reported to have been evicted at least once in the last month. The police approach them while they were selling food on the street and force them to leave their selling spot. Very often, the local officers ask them for bribes to avoid the eviction and 60% of beneficiaries reported to have paid a bribe of differing amounts of taka or even several food items.

Beneficiaries living in the Mirpur area are particularly worried due to the closure of the central kitchen. They fear that the quality of the food (which is their main competitive advantage) will not be as high from the local restaurant as it was previously. Moreover, as they will buy their supplies from a private restaurant at a fixed price, they fear that the owner may increase the price over time and that they will be left with no profit.

Beneficiaries in both Malibag and Mirpur fear eviction. But while the beneficiaries in Malibag are still connected to the NGO Nari Matri and feel that they can count on their help to mitigate

¹² Paired t-test (N = 64, Baseline sd = 22.86 Endline sd = 335.77, t = - 3.23, p < 0.001)

¹³ Paired t-test (N = 64, Baseline sd = 15.83, Endline sd = 158.47, t = -2.55, p < 0.01)

eventual abuses, the beneficiaries in Mirpur feel unprotected. In the course of the InvEST program, 70% of beneficiaries have declared to call the field officers for help in case of abuse by the local police, which they will no longer be able to rely on for support. Even if their access to food supplies at a cheap price is guaranteed, they feel uncertain toward the future. In the course of the focus group discussion, beneficiaries highlighted the importance of being able to work regularly in the same selling spot as they can become known to people living and working in the area. This is supported by the endline survey in which 90% of beneficiaries reported to have returning customers.

The situation of those beneficiaries who received a mobile van in co-ownership with a partner and that, for different reasons, are unable to work on it together, is also concerning. In the course of the focus group discussion, there was confusion regarding the meaning of co-ownership. Some beneficiaries even declared that, if their partner sold the assets on his own initiative, they may not even come to know about it. The program management is aware of the issue and in the exit plan has highlighted the intention of providing extra IGA assets to the owners of the mojar khabar van who, at this time, are not actively working with it. However, the ownership of the mojar khabar van will remain unchanged, meaning that the two beneficiaries will still legally share the ownership, which could create problems for future sales.

4 Overall Conclusion on Performance and Lessons Learned

Section 1. Overall Conclusion

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

The main innovation of the InvEST project, combining the creation of a social enterprise to provide work to street dwellers and the creation of the first hygienically controlled street food chain in Dhaka, has been proven a successful approach to graduation from extreme poverty. This innovation and the overall impact is in line with the Government of Bangladesh's commitment to eradicating extreme poverty.

The project was effective in achieving their intended outcomes and outputs. By providing beneficiaries with training in hygiene, safe food storage and selling best practise InvEST was able to significantly increase their income and help them to move out of the street and into slum housing. The creation of the brand Mojar Kabhar has been proven successful in bringing unorganized street dwellers together, showing themselves and to others in the same condition, that a change of life is possible. However, due to the lack of a solid business plan, Mojar Kebhar as a social enterprise is unsustainable. After four years from its establishment, Mojar Khabar is not able to cover 90% of its total costs as it is only operating at one third of its capacity. As the business isn't economically sustainable, InvEST has decided to close down the brand kitchens and link the beneficiaries to other suppliers. The adaptation of beneficiaries to their future employers remains to be seen, however there are external factors that may put the beneficiaries' livelihoods at risk, such as eviction and extortion. While the beneficiaries in Malibag will be linked with Nari Matri, which will continue to support their business by supplying them with quality and hygienic food and help them in their daily work, beneficiaries in Mirpur will be linked with a private restaurant that will only provide them with food supply and no other support. As the InvEST project did not manage to provide the vendors with licences nor with identification cards, when they are harassed by the local authorities they have no means to

protect themselves and are forced to pay bribes in order to continue their activity. In the course of the program, beneficiaries could rely on the help from the InvEST staff in order to seek protection from abuse, but now that the program is closing down they are left with no protection and their resilience is at risk.

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 InvEST project that can provide decision-makers with relevant information for future programs.

(1) Avoid co-ownership of assets

Shared ownership is the only way to avoid paying 100% of an asset while still owning equity and not renting. However, allocating the usage of a shared asset can be chaotic. Partners should be made aware when someone reserves the asset, and there should be a good understanding between them to see when the asset is reserved and available. InvEST experience shows that many beneficiaries are unable to ensure that each partner is not scheduling more usage than they're entitled to, based on their percentage of equity in the asset. Consequentially, one beneficiary partner could easily monopolize the shared asset at the expense of the other partners. This lesson learnt is relevant for any organization distributing IGAs.

(2) The size of the assets matter.

When dealing with street dwellers, who have no means to secure their assets, especially at night-time, the bigger the size of the asset, the harder it is for them to keep the asset safe. During the piloting phase of the project 20% of the larger assets (namely mobile kitchen vans) got stolen. Therefore, during the scale up phase of the program, InvEST provided van owners a safe location to keep their asset at night free of charge for the first year. And even in that time, many beneficiaries had difficulties in reaching the storage location as they lived too far away, and some beneficiaries dropped out for this reason. Even at the end of the program, when most beneficiaries had moved to a slum, they still could not ensure a secure location for their assets and many have to pay a fee to a private depot that negatively impacts their earnings. This lesson is relevant to any program providing asset transfer to street dwellers and other extreme poor.

(3) Engaging with local government is essential to ensure that beneficiaries have access to support systems.

Streets vending assets, such as three of four wheelers or mobile kitchens, are common IGAs than NGOs distribute to beneficiaries to promote small scale entrepreneurship. However, working on the streets informally brings risks, such as eviction and personal security, especially for women that face a high risk in being harassed. Building a relationship between beneficiaries and local government, letting them know about the existence of the program and its goals, may help beneficiaries to overcome problems such as harassment, eviction and paying bribes. In order to further help, the program could provide beneficiaries with a “program identity card” displaying

the picture of the beneficiary, his/her name and the program he/she is enrolled in, in order to better protect them from abuse from local authorities.

- (4) **Partnerships with other local organizations working with the same type of beneficiaries should be strengthened to ensure sustainability.** InvEST represents a good example of successful collaboration between existing organizations: Concern Worldwide, and international NGO, and Nari Matri and Amra Manush, two local organizations providing assistance and basic services to street dwellers. Due to their extensive local knowledge, Amra Manush could be utilized during beneficiary selection to identify potentially eligible households and played a major role in motivating the selected beneficiaries to take a part in the program and avoiding dropping out.
- (5) **Brand development can foster social cohesion and facilitate market access.** Transforming the development program into a brand allowed for the unification of beneficiaries under the same umbrella, making the extreme poor to feel and to be perceived as they are a part of a larger group and not marginalized individuals. Once they are joined together as part of an organization, they can be advertised, branded, and each vendor has immediate access to the market through the brand. Further, innovations such as quality control of the food become possible. This is a lesson for any organization promoting entrepreneurship, in order to create social enterprise where innovation is possible instead of unorganized micro scale producers.
- (6) **Having multiple livelihood opportunities is an important source of sustainability and resilience.** Most beneficiary households who failed to graduate could rely only on one source of income. The diversification of income not only reduces impacts of external shocks, since different sources of income are likely to be affected differently, but providing assets that have both short and long term production cycles can allow for households to supplement their main source of income during predictable (e.g. seasonal) fluctuations. For instance, InvEST beneficiaries declared themselves to be better off during the winter season rather than the raining season. This lesson is relevant for other extreme poor livelihoods programs in a variety of contexts.

Section 5 Recommendations

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

Street dwellers are extremely vulnerable in terms of their health needs and healthcare-seeking behavior. A study by ICCDRB found that two thirds of street dwelling women reported reproductive health problems and about half of street dwelling women did not seek treatment during their illness. Reasons for not using healthcare services were mainly due to non-availability of services.

5.1. Policy Recommendations for National Government

- (1) Include mobile clinic targeting streets dwellers in the national program for providing services for this marginalized groups.
- (2) Combine educational outreach with existing programmes for the homeless to spread information about the availability of healthcare facilities and other services.
- (3) Form a multi-disciplinary coalition from different sectors, such as planning, education, economic empowerment to address the impact of urban growth, poverty, and the risky health experiences of vulnerable groups.

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Annexes

Annex 1: Exit Strategy

The exit report was prepared and submitted by Concern Worldwide on 1st April 2015

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

Exit plan schedule:

Operational modality	Expected Financial impact
The central kitchen in Malibag will be merged with the existing Maitree Canteen run by Nari Maitree (NM). The current goodwill created by <i>Mojar Khabar</i> will be capitalised by NM in ensuring more visibility and sales for the project participants.	<p>This Canteen will continue to provide the raw products to 14 number of vans and 30 hand carries and 58 beneficiaries engaged in direct sale of products.</p> <p>The beneficiaries will take the fried food products at the rate of taka 4 and will sell at the rate of Tk 5, thus will make profit of taka 1 per items.</p> <p>The Mojar Khabar catering service business will be continued along with the fixed shop thus will reach at the break even within 2015 and start making profit within 2016.</p> <p>According to the last update , after aligning with Nari Maitree the kitchen has made profit of taka 27,000. However the centre will be self-sustainable and profitable when the profited amount will be taka 46,000. And Nari Maitree has forecasted and confident that the center will be able to reach that profit ceiling within three(03) months (February-April 2015).</p>

- **Mirpur kitchen center:**

Operational modality	Expected Financial impact
<p>The central kitchen in Mirpur will be closed by the end of the grant and this was discussed by Nari Maitree with the Mojar Khabar participants supported by the Central Kitchen. Project has decided to work with a local Restaurant in Mirpur and came into an agreement for the supply of raw and finished products for 58 beneficiaries from the Mirpur area.</p>	<p>This decision has been reached based on the profit analysis vs the direct benefit to the project participants. As the Maitree canteen and local restaurant will supply products to beneficiaries, beneficiaries will be able to sell the products at higher rates that will include margin, cost of the labour and other contingencies. Nari Maitree will be selecting the vendor (Hotel) for supplies based on their assessment of the hygiene factor of the food production at the hotel and will continue to monitor to ensure quality, by signing a deed with the hotel owner regarding the price and other modalities.</p> <p>The beneficiaries will take the fried food products at the rate of taka 4.00 and will sell at the rate of taka 5 thus will make profit of taka 1.00 per items. Thus the individual beneficiaries' business will be sustainable depending on their sales.</p>

Moreover, to ensure that the business model is adapted and taken forward in a sustainable manner, project also proposes few other steps to run the business smoothly and to ensure continuity:

1. All the 116 project participants involved in the project will need follow up at least for another year until the breakeven is reached. This will ensure running of the business in the new format; sustenance of graduation for those who graduated and in ensuring graduation for those who are on the path to graduation. Concern through its ongoing Amrao Manush programme (which provides basic services to the street dwellers across Dhaka city) will ensure the follow up of the **Mojar Khabar** participants, their business operation and will troubleshoot any issues that might arise in the process. The issue of follow up of InvEST project participants was discussed by Concern and the AOM partner NGOs (SF, SEEP and NM) and it was discussed and agreed by the NGOs as these InvEST participants were selected from among the AOM participants.

2. All the materials procured under the project for running of the central kitchen will be handed over to Maitree Canteen which will take the additional load of providing the supplies to the ***Mojar Khabar*** Beneficiaries.
3. Nari Maitree will keep the track of existing customer base of ***Mojar Khabar*** and continue the catering service ensuring that the beneficiaries are getting engaged and earning from the catering service as before.
4. With the running of current business and the other IGA that will be initiated, it is aimed that by the end of 2015, all ***Mojar Khabar*** beneficiaries will be able to move out of street to rented rooms in slums and in other rented houses.

Annex 2: Financial Overview

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

Sl.No.	Head of Expenditure	Total 4 years Budget					
		Total Approved Budget	% on total 4 years original budget	Total Revised Budget 2nd Revision May 2012	Shiree Contribution	NGO contribution	% on total 4 Years revised budget
Jan-00	Human Resources Cost	7,562,690	22	10,795,143	7,417,635	3,377,508	29
Jan-00	Travelling Cost	1,454,760	4	1,329,037	1,329,037	-	4
Jan-00	Vehicles and Equipment	305,000	1	215,564	215,564	-	1
Jan-00	Office Rent and Utilities	297,500	1	382,003	382,003	-	1
Jan-00	Administration Cost	455,000	1	1,080,564	1,080,564	-	3
Jan-00	Operational Cost	1,155,000	3	1,357,635	1,357,635	-	4
Jan-00	Direct Delivery to Beneficiaries	20,535,709	61	20,552,106	20,552,106	-	55
	Total (1+7)	31,765,659	94	35,712,051	32,334,543	3,377,508	96
Jan-00	Management cost-Overhead - .. % on the balance of total (1-7)	635,313	2	714,241	646,691	67,550	2
Jan-00	Contingency	1,270,626	4	690,365	690,365		2
	Grand Total (Project total Cost) BDT	33,671,598	100	37,116,657	33,671,598	3,445,059	100

Annex 3: Progress against the Log-frame

Logical Framework:

Goal	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target	Assumptions	
Government of Bangladesh MDG targets 1 and 2 on income, poverty reduction and hunger achieved by 2015.	Reduction in the proportion of people living in extreme poverty in line with the MDG targets.	Same as Shiree						
	Source							
	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target		
	Reduce by half the proportion of people who suffer from Hunger (under nutrition)							
	Source							

Purpose	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target	Assumptions
700 street-dweller HHs have expanded assets to lift themselves out of extreme poverty	Households(HH) assets	Household profile and baseline will be developed	At least 20% of targeted street-dwellers HH increased assets	At least 40% of targeted street-dwellers HH increased assets	At least 60% of targeted street-dwellers HH increased assets	In 60% of street-dwellers HH increased assets	Government policies and local administration supportive to street-dwellers. Food prices increase at a normal level
	Household expenditure	0(2009 baseline)	At least 20% of target households increased savings by 500%	At least 40% of target households increased savings by 1000%	At least 60% of target households increased savings by 1500%	At least 60% of target households increased savings by 1500%	
			Disease related expenditures reduced by 20% among target households	Disease related expenditures reduced by 30% among target households	Disease related expenditures reduced by 40% among target households	Disease related expenditures reduced by 40% among target households	
Source							
Baseline, Annual Review, quarterly/half-yearly report, sample surveys							

	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target	
	Monthly Income	Same as above	At-least 235 street-dwellers income increase by 70%	At-least 387 street-dwellers income increase by 100%	At-least 600 street-dwellers income increase by 200%	At-least 600 street-dwellers income increase by 200%	
	Source						
	Baseline, Annual Review, quarterly/half-yearly report						
	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target	
	Street dwellers HH buying quality food		30% street dweller HH	60% street dweller HH	100% street dweller HH	100% targeted street-dweller HH buying quality food	
	Source						
	Baseline, Annual Review, Half-yearly report						
Inputs(BDT)	331,499,847						
Inputs(HR)	All Project Staff						
Output 1	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target	Assumptions

320 mobile kitchen and 5 central kitchen involving 700 street dweller Households will be put in operation	Number of functional central kitchens	0	2	5	5	5	Local actors remain supportive of street-business Fraud related to mobile kitchens and exploitation by others are minimal
		Source					
		Record-Sheet, quarterly/half-yearly report					
	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target	
	No. of mobile kitchens received by street dweller HH	0	150	170	320	320	
		Source					
		Record-Sheet, quarterly/half-yearly report					
	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target	
	Direct beneficiary own mobile kitchens	0	0	0	320	320	
		Source					
	Record-Sheet, quarterly/half-yearly report, case-study						
Impact Weighting							
30%							
						Risk Rating	
						Medium	
Inputs((BDT)							
Inputs(HR)	Kitchen Staff, Field-Inspirators, Guard, Driver, Project Manager, M&E Specialist, savings assistants						

Output 2	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target	Assumptions
700 street-dweller HH capacitated to independently run business under the brand	Number of entrepreneurs trained	0	300	400	700	700	The training process is effective for street-dwellers. The street-dwellers remain motivated to achieve targets.
		Source					
	Training reports/attendee sheet, quarterly/half-yearly report, Annual report, case-study						
	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target	
	Number of business plans prepared	0	150	170	320	320	
		Source					
	Business plan, Quarterly/half-yearly report, Annual report						
	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target	
	Participation of entrepreneurs in business consultation sessions	0	80%	80%	80%	80%	
		Source					
Attendee sheet, quarterly/half-yearly report, Annual report							
Impact Weighting							
40%							
							Risk Rating

							Medium	
Inputs(BDT)								
Inputs HR	Training-Officer, Field-Inspirators, Project-Manager, PC, PO, Savings Assistants							
Output 3	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target	Assumptions	
The brand of mobile kitchen promoted	Level of awareness of the brand among clients from other groups	0	20% of clients	40% clients	60% of clients	60% of clients	A positive brand image increases and diversifies client base.	
		Source						
	Surveys, quarterly/half-yearly report, Annual report							
	Number of private companies supporting the business	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target	Quality aspects of food are successfully promoted
		0	01	02	02	At-least 2 private company linked with the Brand		
		Source						Private sector companies are supportive
Record-sheet, quarterly/half-yearly report, Annual report								
	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target		
	Number Street dwellers in Dhaka are aware of the	0	40%	60%	80%	80% of street dwellers are aware of		

	brand					the brand		
		Source						
	News clippings, record sheet, quarterly/half-yearly report, Annual report							
	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target		
Number of mystery clients trained for the brand	0	10	20	20	20			
	Source							
	News clippings, record sheet, quarterly /half-yearly report, Annual report, case-study							
Impact Weighting								
30%								
								Risk Rating
								Medium
Inputs((BDT)								
Inputs(HR)	Project-Coordinator, M&E Specialist							

Annex 6: EEP/Shiree Innovation Fund Round Three Sustainable Graduation

The key overarching concept of resilience includes efforts aimed at:

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

Annex 7: Shiree Multidimensional Graduation Index for IF4

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 included both cash and in-kind sources	2010 < 25.5 = 0, ≥ 25.5 = 1 2014 < 35.5 = 0, ≥ 35.5 = 1	2010 < 41 = 0, ≥ 41 = 1 2014 < 57 = 0, ≥ 57 = 1
Number of sources of income - number of jobs of all household members	<2 jobs in household = 0 ≥ 2 jobs in household = 1	<2 jobs in household = 0 ≥ 2 jobs in household = 1
Cash savings - amount of reported cash savings in Taka/household	<1000 Taka/household = 0 ≥ 1000 Taka/household = 1	<1000 Taka/household = 0 ≥ 1000 Taka/household = 1
Value of productive assets	<10,000 Taka/household = 0 ≥ 10,000 Taka/household = 1	<7000 Taka/household = 0 ≥ 7000 Taka/household = 1
Number of non-productive assets of household	<4 assets = 0, ≥ 4 assets = 1	<4 assets = 0, ≥ 4 assets = 1
Food diversity of household - pulse, green leafy and other vegetables, fruit, milk, eggs, fresh/dried fish, poultry and meat	<5 foods = 0, ≥ 5 foods = 1	<5 foods = 0, ≥ 5 foods = 1
Women Empowerment - of female adult member of household based on decision making and views	<75% answering positively = 0 ≥ 75% answering positively = 1	<75% answering positively = 0 ≥ 75% answering positively = 1
Access to safe drinking water of household - defined as meeting the MDG guidelines	No = 0, Yes = 1	Not Applicable
Access to hygienic sanitation of household - defined as meeting the MDG guidelines	No = 0, Yes = 1	Not Applicable
Access to land of household - all land comprising homestead, cultivable, temporary lease, sharecrop and use free of charge	No = 0, Yes = 1	Not Applicable
Maximum score	11	8
Graduation threshold	Essential 1 + 6 Supplementary	Essential 1 + 4 Supplementary