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Lesson Learning Report: Poverty Reduction through Agricultural Sustainable Advancement Knowledge Transfer and Insurance (PRASAKTI)

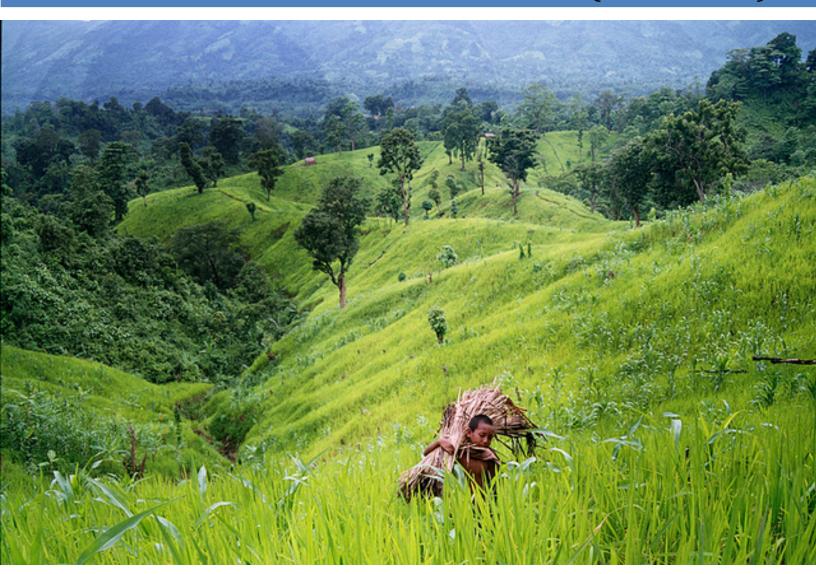
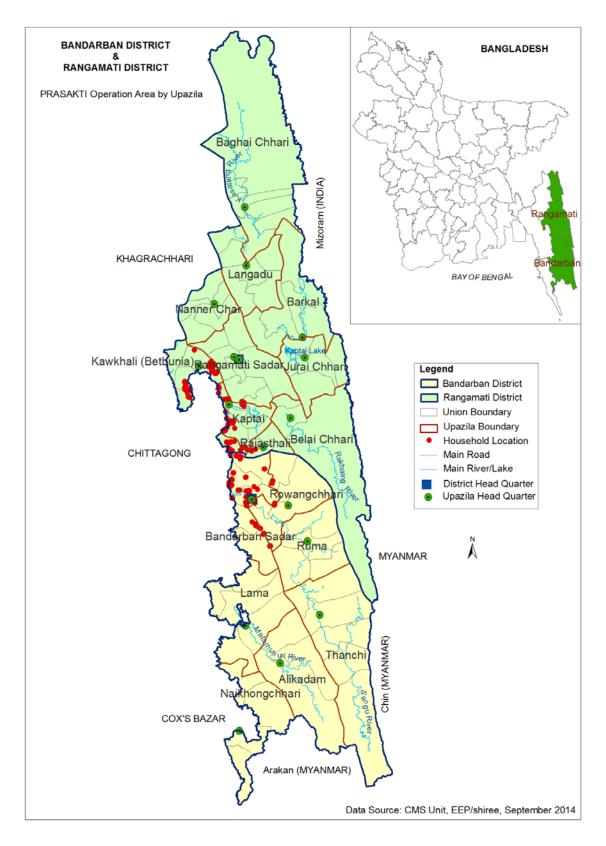


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Project Area Map:



List of Acronyms

- BHH Beneficiary Household
- CCT Conditional Cash Transfer
- CF Community Facilitator
- CMS Change Monitoring System
- DAC Development Co-operation Directorate
- DAE Department of Agricultural Extension
- EEP Economic Empowerment of the Poorest/Shiree
- FGD Focus Group Discussion
- GoB Government of Bangladesh
- HIES Household Income and Expenditure Survey
- iDE International Development Enterprise
- IF Innovation Funds
- IGA Income Generation Activities
- KII Key Informant Interviews
- LLR Lesson Learning Report
- NGO Non-Governmental Organisation
- M&E Monitoring and Evaluation
- MFI Micro Finance Institution
- MDG Millennium Development Goal
- Shiree Stimulating Household Improvements Resulting in Economic Empowerment
- SWOT Strength Weaknesses Opportunities Threats
- OECD Organisation for Economic Co-operation and Development
- UNDP United Nations Development Programme
- VSL Village Saving Scheme

Executive Summary

The Chittagong Hill Tracts (CHT) is home to eleven indigenous groups with their own language, religion and culture. Traditionally, the communities in the areas are involved in the Jhum cultivation however, in the past decade, the demand of Jhum steadily increased and cultivation has been intensified to the point that the soil fertility has been severely affected due to repeated use of the land. Even though the poor have little access to cultivable land, the negative effect of the fertility reduction in the soil, has greatly reduced the agricultural wage/labor opportunities available to them. Consequentially, the moderate poor households fell into extreme poverty, consuming less than two meals a day. As the root cause of poverty in the Chittagong hill tracks is the lack of job opportunity available to poor, Green Hill created PRASAKTI aiming to promote self entrepreneurship in order lift 1300 households out of extreme poverty.

Findings

The project was effective in achieving their intended outcomes and outputs. By providing beneficiaries with training in best agricultural practice and working tools, PRACKSATI was able to significantly increase their income and help them to move out of extreme poverty. Moreover, the division of beneficiaries into groups linked with local service providers and the establishment of collection centres where beneficiaries can sell their products and buy input material such as quality seeds and fertilise in a bulk, consent them to take advantage of economy of scales and lower the prices making their business sustainable.

Lessons Learned

- (1) Organizing beneficiaries into groups to ensure a greaterand more sustainable impact..
- (2) The training in the CHT Hilltracks should be carried out by local people in order to increase motivation and lower language barriers When dealing with marginalized groups, consider ways to change perception of and/or support the group at large in addition to beneficiaries during project design.
- (3) Incorporate practical demonstrations in the training process. Physical demonstration on how to farm a plot is a very effective way to teach and to inspire people to do more.

Recommendations for non-governmental stakeholder

- (1) Increase the number of field officers in order to ensure beneficiaries receive help on time
- (2) Include structured social topics such as gender, nutrition, health, hygiene and environmental issues in monthly awareness raising meeting to cultivate longer term behavioural change Introduce a female quota for professional construction workers.

Recommendations for national government

- (1) Simplify process to obtain permanent registration of land tenure ownership for the extreme poor indigenous communities, which will lead the way to more sustainable resource management in the CHT region.
- (2) Incentivize bulk buyers purchasing of the products marginalized communities such as CHT are selling at collection points, through financial discounts, rebates etc.

Section 1 Background, Purpose and Methodology

1.1. Background

Economic Empowerment for the Poorest (EEP)/*Shiree* is a partnership between the Department for International Development's UKAID, the Swiss Development Cooperation and the Government of Bangladesh (GoB). This report details the lessons learned from the project Poverty Reduction through Agricultural Sustainable Advancement Knowledge Transfer and Insurance (PRASAKTI) implemented by Green Hill between October 2011 and September 2014. This project, in line with the EEP/Shiree programme approach to lift 1 million people out of extreme poverty by 2015, aimed to lift 1300 women in Rangamati and Bandarban I districts out of extreme poverty, with a special focus on widows, abandoned women and women with a large number of children. The project was selected by an Independent Assessment Panel (IAP) and forms part of the Innovation Fund (IF) round four projects of EEP/Shiree. The main theme for IF round four projects is to achieve **sustainable impacts** in the lives of the most vulnerable and socially excluded groups: women, working children, the elderly and the disabled. 8 NGO projects were selected of which the total value of contracts was £2,452,233 with 7,600 collective beneficiaries.

1.2. Purpose

The main purpose of this Lesson Learning Report (LLR) is to encapsulate 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 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's inception review and subsequent innovation review at implementation stage;
- highlight the lessons learnt in the implementation of innovative measures aimed at extreme poverty eradication in Bangladesh by reviewing the successes and failures the programme met with.
- 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 so as to furnish baseline information for future initiatives
 - 2. Other NGOs and development practitioners so as to share, promote and influence good practices, aiding in the scaling up of successful practices and the correction of practices found to be ineffective
 - 3. Government of Bangladesh so as to influence future policy choices aimed at the betterment of the extreme poor

1.3. Methodology

The overall methodology is based on a participatory approach using both quantitative and qualitative data and is detailed below. The report further utilises an approach that focuses on

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).

The data collection was conducted through a review of project documents, through selected key informant interviews (KIIs) with stakeholders, site visits and observations, an independent endline survey, semi-structured focus group discussions (FGDs), case studies collection and life history collections. The ensuing 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 as well as the sharing of draft reports 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, Change Monitoring System (CMS) 1 (baseline), CMS 2 (real-time monthly snapshot), and CMS 4 (participatory review), EEP/Shiree quarterly and annual reports, and Independent Assessment Panel (IAP) selection report. External documents reviewed are listed in the reference section. Key documents on soil salinity and sustainable livelihood issues in Barisal were reviewed to further understand the context where the project operates.

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

The first field trip was made from 27-29 September 2014xx. One FGD was conducted with 17 Beneficiaries Households (BHHs) that received the project in the first year. A meeting was conducted with the Project Team on the first day with project team members (Mong Shenuk Marma PM Masud Kabir MALO, Subrata Chakma MEO Nikhil Chakma RO and Anwar Hossain VSL officer), and another meeting was conducted with Community Development Organizers (CDOs) the following day. Findings from the FGD were debriefed with the project team above and field report was shared.

A reflection session with the PRASAKTI project management & Project Staff was conducted in Bandarban Green Hill office with project team members

4. Formal Surveys – Endline to Baseline Survey

Both baseline and endline survey were conducted to collect standardised and comparable information from 64 randomly selected households. The endline survey seeks to establish the efficiency and effectiveness of these innovation modalities in uplifting people from extreme poverty by comparing and assessing the socio-economic changes of the project beneficiaries towards the end of the intervention with their condition before beginning project activities.

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. Field work for the baseline survey was conducted April-May 2012 and the endline survey was conducted in September 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 1300 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).

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:

There are a number of practical problems associated with collecting feedback from marginalised groups, which requires careful planning and closer facilitation. The FGD selection covered the 3 Upazilas where more than 90% of BHHs reside.

The data for end-line survey was collected during the same time period, but the baseline data was collected as beneficiaries were phased in at different times of the year and during different seasons. Therefore, the data may contain seasonal variations particularly related to economic activities in the rural context where agriculture is the single largest employment sector.

- It excludes the selection of those BHHs not included in CMS2 for FGDs and indicators for selection are based on CMS2 indicators only
- Reports and data available from the partner NGO were mostly input and activity oriented, which limited their usefulness in evaluating the outcome of the project.
- Endline survey did not include indicators specific to the innovation nor to the activities indicated in the log-frame, which reduces comparability further
- The focus group discussions were not designed specifically to the innovation nor to the activities indicated in the log-frame.

1.4. Format of the Lesson Learning Report (LLR)

A similar process has been followed during the preparation of each IF round 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's context and content, its main innovations, theory of change and Strength Weaknesses Opportunities Threats (SWOT) analysis. **Section Three** details the findings against Development Co-operation Directorate (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** provide recommendations for different stakeholders. In all cases the report has been shared with the concerned NGO, feedback has been received and appropriate adjustments have been made.

1.5. Lesson Learning Team

The Lesson Learning Team consisted of Delwar Hossain (Senior Programmes Manager, EEP/Shiree), Evelyn Wonosaputra (Associate Programmes Manager, EEP/Shiree), Abdul Jabber Jufry (CMS Team Leader, EEP/Shiree) and Lucky Mahbuba Islam (CMS Analyst) who were responsible for the endline survey data collection and management of enumerators, and Ambra Colacicco (Monitoring & Evaluation Analyst, EEP/Shiree), as report writer. The EEP/Shiree team is thankful for the support provided by Project Managers and other team members, PRASAKTI of Green Hill.

Section 2 Introduction to Project Context and Content

1.1. Context

The Chittagong Hill Tracts (CHT) is home to eleven indigenous groups with their own language, religion and culture. The uneven hilly terrains, remoteness of the villages and political instability have seriously impacted the economic development of the region. Illiteracy, little education (only eight percent of people living in the CHT completed primary education (CHTDF 2009), high rate morbidity and health shocks are common among the jumiyas. Traditionally, the communities in the areas are involved in the Jhum cultivation however, in the past decade, the demand of Jhum steadily increased and cultivation has been intensified to the point that the soil fertility has been severely affected due to repeated use of the land. Even though the poor have little access to cultivable land, the negative effect of the fertility reduction in the soil, has greatly reduced the agricultural wage/labor opportunities available to them. Consequentially, the moderate poor households fell into extreme poverty, consuming less than two meals a day. As the root cause of poverty in the Chittagong hill tracks is the lack of job opportunity available to poor, Green Hill created PRASAKTI aiming to promote self entrepreneurship in order lift 1300 households out of extreme poverty.

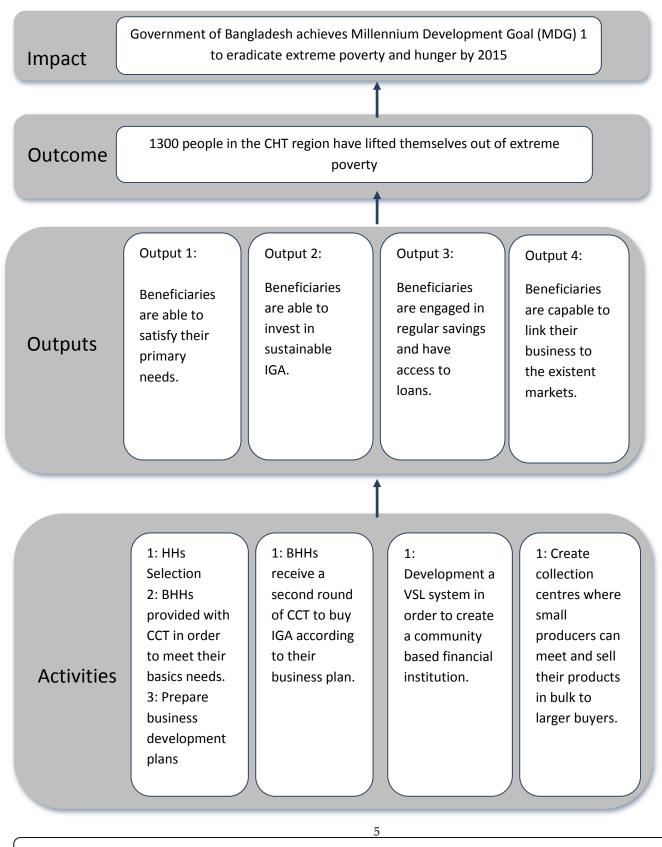
2.2. Main Innovations

PRASAKTI suggests the root cause of poverty in CHT region is the lack of employment opportunity available to the poor. In order to tackle this problem, the project has planned to promote entrepreneurship in the region through:

- 1. Conditional Cash Transfer (CCT): aims to provide cash in order to enable beneficiaries to meet basic needs, to purchase productive assets of their choice in order to become entrepreneurs.
- 2. Group-based support network: which develops market linkages throughout the value chain by developing economic and social support networks which are needed to sustain and self micro-business.

3. Collection centers: a platform aiming to link smaller producers to market players, such as the input providers and sellers.

2.3 Theory of change



No major external factors (environmental and political disturbance) impacting project implementation

2.4 Strength Weakness Opportunities Threats (SWOT) Analysis

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

Strengths	<u>Weaknesses</u>
 Experience: Green Hill designed the project in partnership with iDE which has a wide experience in carrying out agro-based projects. Green Hill has already established a similar project IF-1)in the CHT based on CCT. 	 The beneficiaries are spread on a vast territory and it is difficult to develop an efficient monitoring system. NGO dependency: The collection points are organized by the NGO and without the program support may not take place anymore.
<u>Opportunities</u>	<u>Threats</u>
 Link with larger markets and increased access to service providers. Diversification in crop cultivation 	 As the project works in remote areas with small producers, the availability of input markets and retailers is limited. Negotiating and interacting with input companies and ensuring close working relationships will be a key challenge

2.5 Beneficiaries Selection, Activities and Budgeted Expenditures

Beneficiaries Selection

The project targets extreme poor women within the Barisal district that have met the following essential criteria:

- Access to less than 10 decimals of land (other than homestead).
- Consumption of meat or fish less than once per week
- Household income less than BDT 2,000 per month
- Productive assets valuing less than BDT 1,000
- No access to financial network or MFI, nor possible for them to become member of these networks
- No savings

Activities

Developing an entrepreneurship activity, either agricultural or livestock farming requires half a year. PRASAKTI supported each household by providing conditional cash transfers (CCT) to

meet the basic needs of beneficiaries, such as food and medical care, during the business planning. Simultaneously, beneficiaries were trained in agricultural or farming best practices, in the use of the technologies and in market assessment (how to identify the demand of crops or livestock for in their area). In order to maximize learning, PRASAKTI instituted a network support group, were beneficiaries were divided into 67 location-based groups. Meetings were held every second month and each of them focused on a specific theme that was related to the IGA received (i.e. use of fertilizers) or to personal health practices (i.e. vaccine for children). In each meeting, PRASAKTI invited different representatives from local institutions that provide services related to the theme of the meeting. Each representative was invited to describe the service they provide and how beneficiaries could access the service.

Project activities are as follows:

- Beneficiaries selection through meetings with local leaders
- Beneficiaries capacity development through motivational session and skill development
- Agreement of conditional cash transfer signed between each beneficiary with project management and transfer of conditional cash transfer (CCT)
- Formation of groups
- Facilitate building market linkages and access to the market
- Demonstration at farmer field day
- Village saving and loan activities (VSL)
- Training of groups in agricultural best practice, market assessment, and the creation and management of linkages with relevant local institutions
- •

Budgeted expenditure

The three years operation was budgeted to cost BDT 36,574,420 with 52% of its cost spent for direct and indirect (training) for BHHs. Detail of financial overview is included in Annex 2.

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.

In this case, the national and local priorities are defined by the Government of Bangladesh (GoB)'s commitment to Millennium Development Goal (MDG) target one and their commitment (Budget Speech 2014-15) to eliminate extreme poverty by 2018 (Muhith, AMA 2014:33). In line with this goal, PRASAKTI supports the Economic Empowerment of the Poorest (EEP)/Shiree mandate to lift 1 million people living in extreme poverty in Bangladesh who are facing unique geographical, economic, political and social challenges.

PRASAKTI project is directly targeting the indigenous communities of Bangladesh and broadly aligns with the goals of the Peace Accord agreement in 1997 that recognises the distinct

ethnicity and special status of the tribes and indigenous people of the CHT region. The signing of the Chittagong Hill Tracts Peace Accord was considered a milestone to stop the decades of political conflict, violence, and exploitation of the indigenous people (Jumiya) or frequently identified as *Adivasi* (original inhabitant) and to facilitate socio-economic development¹.

Jhum cultivation is becoming an unsustainable livelihood means as the fallow period has reduced to 3-5 years. This is an insufficient period as nothing is being done to improve the nutritional status of the degraded land due to lack of ownership. A Study by Borggaard, Gafur and Petersen 2003 found that with an estimated output of USD 360 against an input of USD 380 ha/year, Jhum cultivation is no longer financially sound. Rasul and Gopal (2006) supports this finding and further add that the average cost of soil nutrient depletion is BDT 7,883 ha/year, which is environmentally unsustainable in the long term. CHT area been susceptible to climate changes with communities observing overall temperatures increases over the past ten years and that land-based livelihood strategies are being impacted due to poor land fertility, lack of water supply for irrigation, and heavy rain during the monsoon season. It damages the topsoil of the land and reduces nutrients (Kumar and Subedi 2011: 5). Therefore, finding alternatives to shifting Jhum cultivation that can provide sustainable livelihood to lift the extreme poor out of poverty, when done on a large scale, can have a ground-breaking positive impact in the CHT region.

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 mode of asset delivery

Assets were delivered to the participants in three rounds through conditional cash transfers for a total of BDT 12,000 per beneficiaries. Each CCT disbursed amounted toBDT 6,728,140 to 1300 BHHs for IGA activities. The first cash transfer was meant to cover the beneficiaries and their families' living costs while attending training, so that they did not need to worry about meeting their needs and could focus their attention on learning. With the second transfer, beneficiaries could purchase the planned IGA according to their own aspiration. The amount left, if any, could be used by beneficiaries to meet their basic needs, such as food or healthcare. The third cash transfer had to be invested into the productive asset previously bought in order to upscale the production. This mode of asset delivery proved to be appropriate in the sense that it allowed beneficiaries to acquire ownership of the assets immediately and without delays, increasing their motivation. Furthermore, the flexibility that allowed beneficiaries to spend part of the amount on basic needs helped beneficiaries tide over the stress of subsistence living and allowed them to devote their full attention to training.

3.3. Effectiveness

¹ The Ministry of Chittagong Hill Tracts (MoCHTA) and Chittagong Hill Tracts Regional Council was established in 1998 of which one of the main duties is to supervise the development of work in the CHT region for the betterment of tribal and non-tribal people in terms of economy, education, culture, social activities, language and religious indigenous activities. Bangladesh, however, has not ratified United Nations Declaration on the rights of Indigenous Peoples.

Effectiveness measures the extent to which the project or activities achieve their purpose, or whether this can be expected to happen on the basis of the outputs.

PRASAKTI aimed to lift 1300 extreme poor households in the Chittagong hill track through the distribution of conditional cash transfers.

This section aims to assess whether the program was able to meet the targets in the log-frame, namely:

- 1) At least 80% of the target beneficiaries would increase their expenditure by 30%
- 2) At least 90% of beneficiaries would invest the third cash transfer for upgrading or enlarging their businesses.
- 3) At least 80% of beneficiaries would have saved 2000 BDT each year.
- 4) At least 50% of beneficiaries would have improved their market connection by selling their products to new sellers or buying their inputs from new sources.

PRASAKTI has been able to achieve most of the targets indicating that beneficiaries have lifted themselves from extreme poverty according to their Logframe (see Annex 3 for progress against the Logframe and all means of verification). 98% of households have raised their income, therefore overcoming extreme poverty levels and 100% of BHHs have 3 meals a day. Effective achievement of the overall outcome is supported by the EEP/Shiree graduation analysis, which will be discussed in detail under Section 3.5 on Impact.

Output 1: 80% of the target beneficiaries would increase their expenditure by 30%

The average monthly expenditure increased significantly from 2,043 BDT/month at baseline to 9,092 BDT/month at endline, which is an increase of 7,049 BDT/month (+ 345%)². This is only slightly below the National rural expenditure per household average of BDT 9,612 (HIES 2010). Also the expenditure at endline increased to BDT 84.44 from BDT 18.87 at baseline (+447%) and 100% of beneficiaries have been able to increase their monthly expenditure by 30%, as per log frame. Expenditure consisted of investment in their IGA, and education etc...

Output 2: At least 90% of beneficiaries would increase invest the third cash transfer for upgrading or enlarging their businesses.

In the course of FGDs the vast majority of beneficiaries declared that that the CCT has been distributed in a timely manner and at the right time (e.g. CCT distributed before winter for winter crops) and that skills training and awareness sessions were conducted before CCT distribution successfully. Timing of project activities and support activities was perceived to be good (year 1, project can focus on project related activities and in year 2, VSL was introduced). Distribution of CCTs before the third season meant that there was no lean period, which reduces food insecurity (e.g. if CCT is given before Bengali NY in mid April festivity, the money is likely to be spent – a learning applied from IMPACT project). CCT distribution is as follows:

² Paired t-test (N = 64, Baseline sd = 0.94, Endline sd = 1.01, t = 16,16, p < 0.001)

- Oct Nov Winter
- April May Summer (after festivals)
- June July rainy season

Most beneficiaries declared that they have been able to reinvest the third cash transfer into their business, especially to buy fertilizers therefore we can consider that the PRASAKTI program achieved the intended output.

Output 4: At least 80% of beneficiaries would have saved 2000 BDT each year.

There is a significant increase in the proportion of households with savings from 0% at baseline to 100% at endline, as shown in table 2. The average amount of savings at endline is BDT 8,628 Overall 79.7% households had group saving, 3.1% households save in individual bank account and 65.6% had self savings. The national rural figure for household savings in individual bank account is BDT 15.94 (HIES 2010).

Savings (BDT)	Baseline (%)	Endline (%)	Endline Mean (BDT)
No savings	100%	-	-
< = 1000	-	1.6	1,000
1001-5000	-	50.0	2,788
5001-10000	-	21.9	6,875
10001-15000	-	14.1	12,392
15001-20000	-	3.1	17,000
> 20001	-	9.4	36,700
Any savings	-	100%	8,628

Figure 1: Distribution of HHs reporting having savings

Given that PRASAKTI lasted for three years and each beneficiary household was supposed to save 2000 per year, at the end of the program each beneficiaries should have at least 6000 taka saved. However, only 45% of BHHs managed to meet or exceed this threshold against the 80% forecasted by the program mangers. Therefore, this output has not been achieved.

Output 4: At least 50% of beneficiaries would have improved their market connection by selling their products to new sellers or buying their inputs from new sources.

Access to market for households in the CHT is made difficult by the scarce transport facilities available in the area. Most of the extreme poor enrolled in the program live in geographically remote areas where local market facilities are lacking or nonexistent. The few large markets are far, and due to the transportation cost the extreme poor cannot access them. This increases the dependency of the extreme poor on the *Farias*, rent seeking middlemen who buy agricultural products on behalf of large buyers, which in remote areas like CHT may often constitute the

only option for farmers seeking to sell their products. *Farias* are often their only customers and as such retain very high bargaining power, enjoying the sway over farmers often associated with a monopoly system. Consequentially, the extreme poor living in the area and working in agriculture receive low prices for their products.

In order to overcome this obstacle, PRASAKTI has established market linkages through the development of collection points for producers and large buyers interested in buying products in bulk. PRASAKTI beneficiaries produce individually on a very small scale, but together they produce enough to trigger the interest of bulk buyers. At collection points small producers have the chance to meet and sell their products collectively for higher prices and they can access information about the market demand for the coming season in order to plan production accordingly. Moreover, collection points represent a way in which beneficiaries can access quality input, such as fertilizers and seeds, for better price. Instead of buying inputs individually they can buy them in bulk for cheaper prices and share them among the group. The idea of instituting collection points to help beneficiaries creating linkages to the market was not a part of the initial program design, and the implementation was not without obstacles. The hardest parts of such a plan revolved around the creation of support in the local community for the creation point.

In the course of the FGD it turned out that the collection point have not been successfully established in all areas where the program operates. Beneficiaries with access to collection points declared that their existence is a useful tool for them to both buy fertilizers and seeds and sell their products. However, the collection points have not been successfully established in all the areas where the program operates and a large part of beneficiaries complained about the difficulties in reaching the market. However, due to the lack of quantitative data regarding the market access, we are unable to assess whether this indicator has been reached or not.

3.4 Efficiency

Efficiency measures how economically inputs (e.g. 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 HI project.

Fees to Total Expenditure	4%
Cost per beneficiary	BDT 26,526.60
Direct Delivery Percentage	51.2%
Number of BHHs per field worker	130
BHH Direct Delivery Spend	BDT 16,877
Cost per graduate	BDT 27,000

Figure 2: EEP/Shiree Value for money indicators - PRASAKTI

Overall, the PRASAKTI project is in line with the average of expenditure of other Innovation Fund Round 4 projects. Total cost per BHH is 26,526.60 BDT, which is 30% lower than the average of 38,390 BDT/BHH. Total direct delivery per BHH is also lower than the average, at 16,877 BDT, which is 6% lower than the average of 18,092 BDT/BHH. In line with the lower spending per BHH, the direct delivery as a percentage of total expenditures is also low 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 PRASAKTI of 51.2% is slightly higher, indicating a higher portion of expenditures spent directly on beneficiaries.

However, it should be noted that PRASAKTI has one of the highest ratio of BHHs per field worker compared to other projects, indicating that beneficiaries are not given intensive support. While in PRASAKTI each field worker oversees 130 beneficiaries, other Round 4 projects, such as Handicap and ECO-Dev, each field worker oversees only 75 and 94 beneficiaries respectively. The need of providing a more intense control on beneficiaries was raised by the management of PRASAKTI during the focus group discussion. For the future, they would consider raising the cost per beneficiaries and hire more field workers.

3.5. Impact

Impact refers to measured changes in human development and people's well-being influenced by the project, direct or indirect, intended or unintended.

Graduation Analysis

The overall purpose of the PRASAKTI project was that 1300 extreme poor households in the CHT 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, 100% of BHHs have graduated from extreme poverty at the end of the project (see Figure 10).

Graduation Criteria	Baseline%	Endline %
Essential Criteria		
Food Coping (<2)=1, (>=2)=0	0	100
Supplementary Criteria		
PPPD Income (Cash+Kind) (Inflation adjusted- baseline 31.8 (weighted average of 2012 & 2013) & endline 35.5 taka)-HIES 2010	6.3	98.4
Number of jobs (>=2)	12.5	100
Cash savings (>=1000 taka)	0	100
Productive asset (>=10000 taka)	0	98.4
Non-Productive asset number (>=4)	0	43.8
Food diversity (>=5)	0	90.6
Gender & Social Empowerment (>=75% female answering positively)	34.4	76.6
Sources of safe water	71.9	73.4
Sanitary latrine	0	60.9
Access to any land	70.3	100
Graduation (Essential 1+ Supplementary 6)	0	98.4

Figure 3: Graduation from extreme poverty of beneficiary households

Beneficiary households interviewed in FGDs mainly attributed changes in their life to their increases in income and the concomitant economic empowerment, which lead to their ability to reinvest in other productive assets such as livestock and invest in their children's education. Furthermore, the access to improved hygiene and water practices helped reduce the health problems faced by the households.

Changes in the Household Profile

The living condition for the vast majority of the household changed considerably. While at baseline none of the beneficiaries had access to clean and safe drinkable water, now 50% of them use tube well water daily. While the housing structure (as per size or construction material) did not improve significantly, the access to electricity rose by 23% and the hygienic condition of the homestead positively improved: the use of sanitary latrines increased by 31% and as many as 58% of the interviewees declared that they make use of soap and wear sandals.

Income

Overall, the conditional cash transfer, which made the household invest in productive assets, has increased the income-generating capacity of beneficiary households. Average monthly household income increased significantly from 1,843 BDT/month at baseline to 12,478 BDT/month at endline BDT/month at endline. Average income per capita per day has also increased significantly from 11.95 BDT/capita/day at baseline to 63.62 BDT/capita/day at

endline.³ 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 31.33 BDT/capita/day at baseline and 35.5 BDT/capita/day at endline. At endline, 98% of households have crossed over the extreme poverty line, while all households were below the extreme poverty threshold at baseline.

Moreover, one of the core objectives of the Shiree economic empowerment interventions is to diversify and increase the number of household income sources so as to improve their economic conditions via income regularity and employment security. Income diversification is also found to be a key contributor to the resilience of economic empowerment gains. On this matter, PRASAKTI was very successful. As shown in figure 4, while at baseline only 13% of household could rely on more than one source of income, at endline it was 100%.

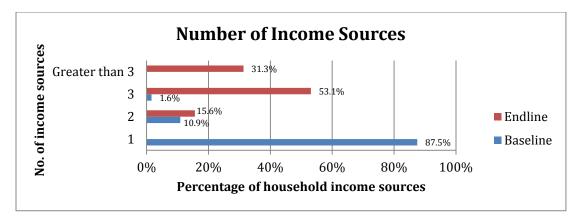


Figure 4: Sources of income

Asset

Naturally, as the program provided CCT to beneficiaries in order to buy working equipment, all households experienced a significant increase in their productive asset value. At baseline none of them were in possession productive assets worth more than 327 Taka while now the total value of their productive assets is, on average, 86,000BDT as shown in the figure 5 below.

³ Paired t-test (N = 64, Baseline sd = 5.86, Endline sd = 26.19, t = 16.16, p < 0.001)

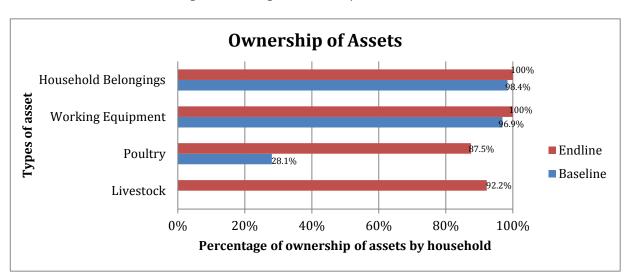
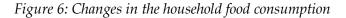
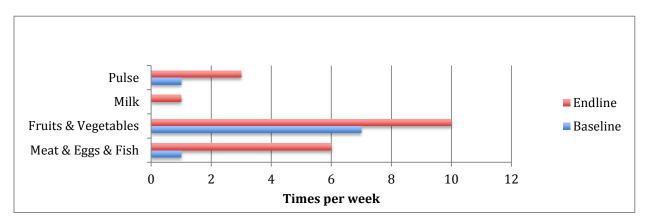


Figure 5: Changes in BHHs' productive assets.

Food security

The diversification of their income generation activities between agriculture and livestock, gave the beneficiaries not only the opportunity to improve their economic condition, but also a direct access to nutritious food. The table⁴ below shows changes in the household food diversity before and after the program:





⁴ Paired t-test (N = 64, Baseline sd = 0.62, Endline sd = 0.48, t = -2.41., p < 0.01)

3.6. Sustainability

Sustainability assesses the likelihood of benefits continuing after funding has been withdrawn. This section will discuss the ability of BHHs to forward-plan, invest, save and access financial services in order to cope with shocks as well as their access to collective institutions. A full list of the key concepts and resilience indicators included in EEP/Shiree Innovation Fund Round four briefing are included in Annex 7.

Savings and access to loans

Savings and access to loans are important indicators of the ability of BHHs to protect their gains. Rutherford (2000) argued that the capacity to tackle life-cycle needs, emergencies, avail of opportunities and consumption smoothing constitute crucial reasons that make savings essential to economic success and survival of the poor. The program put a savings scheme in place promoting village savings and loan (VSL) groups. The majority of beneficiaries declared they participate in and rely on group savings.

Access to credit also increased. 30% of the beneficiaries contracted a loan and during the focus group discussion, they seemed to have positive attitudes towards the idea of borrowing money to invest further in their productive assets. Given their level of savings and the value of the assets that they already possess, the program management considers that they would be eligible to apply for a formal loan.

Section 4 Overall Conclusion on Performance and Lessons Learned

4.1. Overall Conclusion

This section provides an overall conclusion based on the interpretation of the above findings. The endline findings indicate that the situation of Green Hill beneficiary households have improved in the area of income, expenditure, assets, savings, access to safe drinking water and sanitation.

The PRASHAKTI project has meant that 1300 extreme poor households have benefited and the vast majority of the households have graduated from extreme poverty. Now they are engaging in different and diversified income generating activities, increasing their income opportunities, and selling products at reasonable prices at the established collection points. Moreover, they have sanitary latrines set up, their children go to school regularly More importantly, extreme poor households are engaged in saving and participate in the loan

More importantly, extreme poor households are engaged in saving and participate in the loan from theVSL accounts to mitigate health shocks, food insecurity and invest profit in various income generating activities. Overall the project made a significant improvement in their livelihoods.

Lesson Learnt

The Organization 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

examples are lessons learned from PRASAKTI project that can be used in a future context to improve projects and programs when replicated or scaled up.

- 1) Organizing beneficiaries into groups to ensure a greaterand more sustainable impact.
- 2) The training in the CHT Hilltracks should be carried out by local people in order to increase motivation and lower language barriers. The CHT region has it's own dialects which differ greatly from Bangla. A local trainer maybond with beneficiaries and gain their trust more effectively. A better approach in future programmes may be to adopt a training of trainers approach in which model beneficiaries who have graduated as a result of programme are trained to share knowledge amongst their own communities. This also may be more sustainable.
- 3) Incorporate practical demonstrations in the training process. Physical demonstration on how to farm a plot is a very effective way to teach and to inspire people to do more.
- 4) Emphasize the cultivation of long term crop rather than short term. Short term crops are effective as quick income generation but most of the BHHs were interested in cultivating long term crop because they need higher incomes in the long run.
- 5) The use of group bank accounts as a means to transfer assets reduces transaction costs and the risk of funds being misused. It has lesser logistical complexity than individual bank accounts while still empowering beneficiaries to purchase their own assets.

Section 5: Recommendations

5.1. Recommendations to the PRASAKTI programme and other NGOs and development stakeholders

- 1) For future programmes, increased efforts needs to be taken to ensure that the baseline and endline studies contain a minimum set of comparable indicators. Obviously the programme should revise the 'SMART'-ness of these indicators during the life of the programme, but there should be a set core indicators to measure progress at mid-stage and end-stages.
- 2) Investigate further the cost and development effectiveness of increasing ratio of field officers against BHHs and its implications for the cost per BHH of implementing the intervention.
- 3) Conduct further research into the non-achievement of the savings target and what factors made it difficult for BHHs. Further research investigating the outcome of inviting local institution representatives to meeting with beneficiaries should be conducted to determine if beneficiaries access services available to them.
- 4) Include structured social topics such as gender, nutrition, health, hygiene and environmental issues in monthly awareness raising meeting to cultivate longer term behavioural change. Identify community champions on these issues to instigate and promote sustainable change.
- 5) Greenhills should investigate further coordination with other development partners and NGOs working in the CHT and exploit synergies in approaches and interventions where possible especially in terms of market linkages.

5.3 Policy recommendation for National Governments

- **1)** Simplify process to obtain permanent registration of land tenure ownership for the extreme poor indigenous communities, which will lead the way to more sustainable resource management in the CHT region.
- 2) Include as part of extension services of DAE, the creation of a longer term platform of resource centers learning in each Upazila in the CHT region to increase the knowledge on farming and cultivation best practices, to allow farmers' access to good quality raw materials, to provide technical support and to increase market linkage with buyers.
- 3) Incentivize bulk buyers purchasing of the products marginalized communities such as CHT are selling at collection points, through financial discounts, rebates etc.

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Annex 1: Log-frame on achievements

Output	Indicator	Target (October 2014)	Means of Verification	Progress (October 2014)
Impact: Government of Bangladesh MDG targets 1 and 2 on income poverty reduction and hunger achieved by 2015.	Reduction in the proportion of people living in extreme poverty in line with MDG targets.	A further reduction of between 5 to 6 million extreme poor.	HIES 2005, BBS and future updates.	
Outcome: 1300 CHT resident extremely poor families' extremely poor households in Rangamati and Bandarban Hill district graduated from extreme poverty.	Income level	80% of targeted individuals achieve a 50% increase in income	Field observation, Change Monitoring System(CMS),Case Study, IGA booklet tracking sheet	92% of targeted individuals achieved a 64% increase in income.
Output 1: 1300 Beneficiary Households (BHHs) able to satisfy primary needs, enabling investment.	Household expenditures # BHHs receive CCT cards and transfer	80% of targeted beneficiaries increase expenditure by 30% 1300 BHHs received CCT cards and transfer	Change Monitoring System-2, IGA booklet, Baseline survey, CCT card, IGA booklet, Monthly progress report, CMS-2	92% of targetedbeneficiaries increasedexpenditure by 45%1300 BHHs receivedCCT cards and transfer

Output 2: 1300 BHHs investing in sustainable IGAs.	% of transfers fulfilled. # BHHs received skill development training (on crops production and management, use of fertilization,	90% of conditions of granted transfers fulfilled 1300 BHHs trained	CCT card, Field visit report, Physical verification, Participant list, Monthly progress report	100% of transfer fulfilled 1300 BHHs received skill development training on high value crop production, risk management
	intercropping, quality inputs and services etc.)			mechanism, seed treatment, quality input and services.
	# BHHs receiving transfers for IGAs	1300 BHHs received transfer for IGA	Monthly progress report, Case study, Physical verification, Training	1300 BHHs received transfer for IGA activities
	# BHHs satisfying condition of investment in IGAs	95% BHHs satisfy condition of investment of IGAs	Monthly progress report, Case study, Physical verification,	100% BHHs satisfy condition of investment of IGAs
	# BHHs reinvesting after cash transfer support is withdrawn	90% BHHs reinvesting after cash transfer	Monthly progress report, Field visit,, Physical verification,	92% BHHs reinvesting after cash transfer
Output 3: 1300 BHHs are engaged in regular savings and loan	# BHHs members in VSL	1300 BHHs member in VSL	Monthly VSL report, Monthly progress report Group wise information	1300 BHHs members engaged in VSL
activities Output 4: 1000 BHHs benefit from improved market linkages (both		65 VSL groups	list , BHHs wise information list	67 VSL groups formed

inputs and sales)				
	# BHHs received	1300 BHHs received	VSL group constitution	1300 BHHs received
	training on VSL	training on VSL		training on VSL
	# BHHs with savings	60% BHHs participating	Group wise information	65% BHHs participating
		in VSL groups save	list , BHHs wise	in VSL groups save
		more than 2000 Tk per	information list	more than 2000 Tk per
		year		year
			Group wise information	
		50% of Phase 1 BHHs	list , BHHs wise	29% of Phase 1 BHHs
		participating in VSL	information list, VSL	participating in VSL
		groups save more than	report	groups save more than
		3000 per year		3000 Tk per year
	% BHHs having taken	50% of BHHs take out	Group wise VSL	28% BHHs received
	out a loan from VSL	loans or insurance from	information list , BHHs	loan from VSL groups
	groups	VSL groups in a year	wise VSL information	
			list	
	# BHHs selling to new	50% BHHs selling to	Field verification,	75% BHHs selling to
	seller	new sellers	interview with	new sellers
			beneficiary and buyers	
			Field verification,	80% BHHs using high
	# BHHs using high	50% BHHs using high	interview with	yield inputs
	yield inputs	yield inputs	beneficiary	
	# of marketing points	4 market points	Field verification,	5 market points
	built and functioning	functioning	information collected	functioning
			from field staff	

Annex 2: Financial Overview

SL No.	Head of Expenditure	Reimbursable/ Fixed	% OverTotal Project Cost	Schedule/Note etc	Total Budget (3 years)
1	Human Resources Cost				
1.a	Technical staff Cost (Lead Org)	Reimbursable	21.64	Details Schedule	7,463,711
1.b	Technical Staff Cost (Partner Org)	Reimbursable	0.00	Details Schedule	-
1.c	Admin and Support Staff (Both)	Reimbursable	2.74	Details Schedule	945,545
	Sub total: 1		24.39		8,409,256
2	Traveling Cost	Reimbursable			
2.a	Lead Organization	Reimbursable	3.69	Budget note	1,272,000
2.b	Partner Organizations	Reimbursable	0.00	Budget note	-
	Sub total:2		3.69		1,272,000
3	Vehicles and Equipments	Reimbursable			
3.a	Vehicles and Motorcycles	Reimbursable	1.81	Schedule	625,000
3.b	Computer and Equipments	Reimbursable	0.62	Schedule/no	215,000
3.c	Furniture	Reimbursable	0.31	Schedule/unit	106,000
	Sub-Total: 3		2.74		946,000
4	Office Rent and Utilities	Reimbursable			
4.a	New Field Offices	Reimbursable	1.00	Name/Unit	345,000
4.b	partner Field Office rent	Reimbursable	0.00	Name/Unit	_
4.c	Electricity Phone etc	Reimbursable	0.70	Name/Unit	241,200
	Sub Total:4		1.70		586,200
5	Administration Cost				
5.a	Publications	Reimbursable	0.26	Schedule	90,000
5.b	Stationery and Supplies	Reimbursable	1.13	Schedule	390,000
5.c	Fuel and maintenance	Reimbursable	0.78	Schedule	270,000
5.d	Other Admin & running	Reimbursable	0.20	Schedule	70,000
	Sub total:5		2.38		820,000
6	Operational Cost				
6.a	Baseline Survey	Reimbursable	0.00	Budget note	-
6.b	Audit and Investigation	Reimbursable	0.70	Budget note	240,000
6.c	MIS/ CMS	Reimbursable	0.87	Budget note	300,000

6.d	Training, Seminar and workshop	Reimbursable	0.39	Budget note	134,000
6.e	Joint Evaluation/Evaluation	Reimbursable	0.29	Budget note	100,000
6.f	Other operational cost	Reimbursable	0.66	Budget note	228,000
	Sub Total:6		2.91		1,002,000
7	Direct Delivery to Beneficiaries	Reimbursable			
7.a	Direct Delivery	Reimbursable	52.32	Budget note	18,041,000
7.b	Indirect Delivery	Reimbursable	4.02	Budget note	1,387,960
	Sub total:7	Reimbursable	56.34		19,428,960
	Sub Total (1-7)		94.14		32,464,416
8	Mangement Overhead (4%)	% over Direct Exp	3.77	On Actual Exp	1,298,577
9	Contingency	Block Fund	2.09	Shiree approval	721,591
	Grand Total (Project total Cost)		100		34,484,584

Annex 3: EEP/Shiree Innovation Fund Round Four Sustainable Graduation

The key overarching concept of resilience includes efforts aimed at:

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

Annex 4: Shiree Multidimensional Graduation Index for IFR4

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