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Swiss Agency for Development  
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**August 2015**

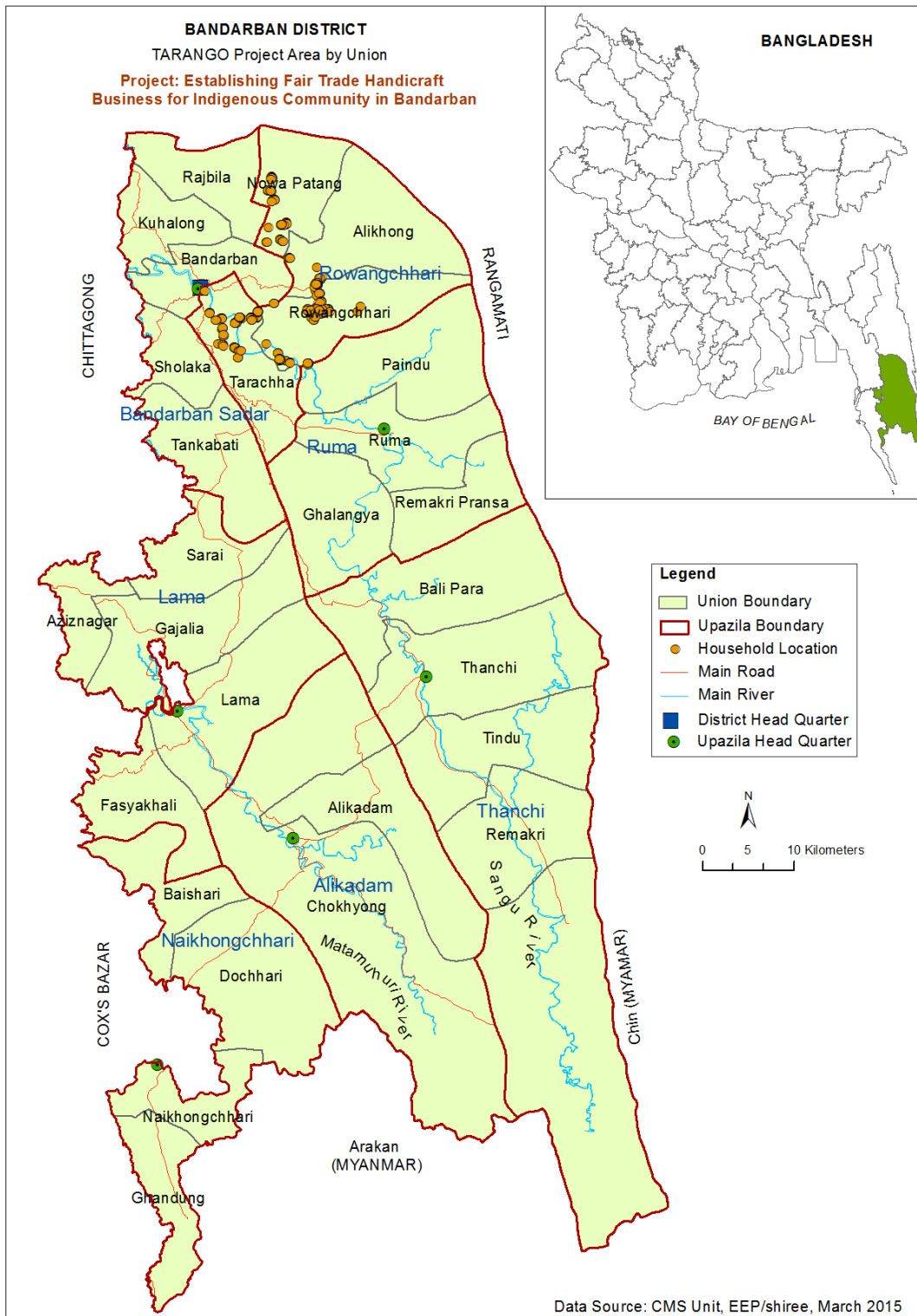
# Lesson Learning Report: Tarango

**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 Cooperation 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

The core of the Tarango project is the launch of a new Tarango product line of indigenous handicraft produced in the CHT according to ancient tradition and design. The goal is to promote indigenous handicrafts on the market in order to raise awareness toward the richness of their cultures and traditions lowering the stigma against minorities, while providing extreme poor community in the CHT with a new income generation activity.

The business model is based on the establishment of the Indigenous Craft emporium in the CHT that works as the first museum for indigenous culture and as sales point for locally made handicrafts. Through this emporium, the Tarango field officers dispatch the input material to beneficiaries as well as the design for the production, pay the artisans and run quality checks. In order to diversify the income sources of each household to ensure a higher status of resilience, Tarango distributed to the BHHs a secondary IGA consisting of livestock that would allow them to further increase their income. In order to expand this second business, Tarango **incenves** its own beneficiaries to save money while increasing their access to credit. Therefore, the project team put in place a VSL system.

## Findings

The project was effective in achieving their intended outcomes and outputs. By providing income related capacity building support (e.g. bamboo tool box, handloom, waist loom) to beneficiaries and ensuring their access to market through the brand, Tarango was able to significantly increase incomes of extreme poor households living in the Hill Tracks. Skills training, particularly with regards the tailoring activities, and linkages with local service providers for livestock vaccinations, proved crucial to increasing incomes. Sustainability will depend on several factors, namely the capacity of Tarango to keep investing in the development of the Handicraft Emporium, which remains to be seen.

## Lessons Learned

- 1) Brand development can foster social cohesion and facilitate market access.
- 2) Having multiple livelihood opportunities is an important source of sustainability and resilience.
- 3) Ensuring the sustainability of the business.
- 4) Promoting the group saving systems
- 5) Organizing beneficiaries into groups to ensure a greater and more sustainable impact.

## 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 '*Establishing fair trade handicraft business for indigenous community in Bandarban*' implemented by from November 2012 – July 2015. The aim of this project is to enable 750 extreme poor households from ethnic minorities to lift themselves out of extreme poverty, in line with the programme aim of EEP/Shiree to enable 1 million people to lift themselves out of extreme poverty by 2015.

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

### 1.2. Purpose

The main purpose of this Lesson Learning Report (LLR) is to summarize lessons learnt throughout the project that captures the perspectives of its stakeholders. The report also benchmarks findings against project outcomes outlined in the Logical Framework and follows the Development Co-operation Directorate (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 18<sup>th</sup> to 20<sup>th</sup> April. Three FGDs were conducted with beneficiary households (BHHs) purposively 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 Paul, Senior Programme Manager, EEP/Shiree. Selected KIIs have been conducted with the manager of the craft emporium.

### **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 in 2012, and the endline survey was conducted in April 2015. 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 750 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 4). 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 Four LLR. The report is presented in five sections. **Section One** provides a background on the purpose and methodology of the report. **Section Two** gives a brief introduction to the project context and content, the main innovation, theory of change and Strength Weaknesses Opportunities Threats (SWOT) analysis. **Section Three** details the findings against DAC evaluation principles of relevance, appropriateness, effectiveness, efficiency and sustainability. **Section Four** concludes the findings on performance and lessons learned on the innovation. **Section Five** provides recommendations for different stakeholders. In all cases the report has been shared with the concerned NGO, feedback has been received and appropriate adjustments made.

#### **1.5. Lesson Learning Team**

The EEP/Shiree Lesson Learning Team consisted of Sutapa Paul (Senior Programme 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 Tarango, especially Rafiqul Islam, program coordinator, Koohinur and the project team.



## **Section 2: Introduction to Project Context and Content**

### **2.1. Context**

Chittagong Hill Tracts is one of the most remote districts of the Bangladesh. The population, accounting for 292,900 people, is mainly composed by ethnic minorities (Marma, Mru, Tanchangya, Bawm, Khyang, Tripura, Lushei, Khumi, Cak, Kuki, Chakma, Rakhain, Riyang, Usaui and Pankho) living in chronic poverty. Unemployment and illiteracy and an overall lack of economic opportunity is endemic; and the proper functioning of social services is inhibited, with serious consequences for all inhabitants (UNDP in 2008). The economy of area is heavily dependent on agriculture and, given the remote and isolated locations of the different communities that live scattered here and there, creating factories is extremely difficult as no transportation system is in a place. In such a challenging environment, helping the poor with traditional income generation activities, such as livestock or tailoring machines, may not work as the beneficiaries would have no means to access markets to sell the products. To overcome these problems, Tarango, a social enterprise of handicraft existing since 1990, opened up a production center in the CHT aiming to facilitate the households to the market.

### **2.2. Main Innovations**

#### **Tarango Craft emporium in the CHT 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. Tarango, established in 1989, corresponds to this description as the main objective is to provide employment among the 14,000 Bangladeshi poor living in remote areas that otherwise would have no access to the market. In the frame of the Innovation Fund Round 4, Tarango aims to expand its business by creating the first Craft Emporium in the Chittagong Hill Tracts region, aiming to support the production of traditional indigenous craft. The Craft Emporium is the first social enterprise to be established in the hill tracts and the only one in the country that aims to market indigenous handicraft made locally according to the indigenous ancient tradition. The Craft Emporium is owned by the beneficiaries that will be represented in the board of directors by 20 beneficiaries democratically elected. The profits of the enterprise will be shared 80% with the beneficiaries while the remaining 20% will be reinvested in Tarango.

#### **Innovative core business**

Tarango is the first social enterprise implementing a production hub in the Chittagong Hill Tracts. The core of the innovation is that the business has carved out a unique market segment for handicrafts, reviving Chittagong Hill Tracts rich heritage, opening for the first time a market for traditional products. Tarango selects extreme poor beneficiaries whose ancestors used to work in handicraft, and try to push them to produce goods using traditional techniques. Tarango provides employees with design and material and connects them to the market by buying their products directly for a fixed price and selling them to the market for a higher price, in order to ensure that the management and logistic costs are covered. As indigenous handicraft is a new product that was never available in Bangladesh, Tarango needs to promote it in order to attract the attention

and stimulate the curiosity of potential buyers. For this reason, it established the first Indigenous Craft Emporium in the country.

### **Indigenous Craft Emporium**

The Craft Emporium has a dual function, it serves as sales centre and as a museum.

#### 1) Sales centre

The Craft Emporium is owned by the “*Rowangchari Handicrafts Producers Cooperative Association*” which was created by Tarango itself and it is registered as an independent company at the Cooperative Department of Government of Bangladesh. Its aim is to represent all the indigenous handcraft producers and to work as a liaison between them and Tarango, which is the ultimate buyer. In the Craft emporium, beneficiaries come to discuss the design, and collect their wages that are negotiated by *Rowangchari Handicrafts Producers Cooperative Association* on their behalf. The association is led by an executive committee formed of 6 professionals and by a group of 20 beneficiaries democratically elected.

#### 2) Museum

The Craft emporium also functions as a museum. Currently, 152 types of indigenous crafts are on display with profile of products and historical background. Mass people come to know the different kinds of indigenous crafts and the ‘Craft Emporium’ is created as a place to learn and understand the Indigenous crafts. Anytime the community produces a new type of traditional handcraft, the museum will commission one piece to acquire and the exposition will be enriched day by day.

### **Business Model**

Tarango headquarters are in Dhaka where the management works on products development and coordinate the sales. The buying of the input materials and selling is centralized and this allows Tarango to apply economy of scale, thus reducing the cost of each item produced. Once the design of a new product is ready, Tarango provides the Craft Emporium in the CHT with the product specification and the input material, and provides rural women with the training needed to start tailoring activities and realize the design. Once beneficiaries master these activities, the Craft Emporium dispatches the necessary materials to produce the handicrafts among the beneficiaries. Once the artisans have completed the production, they bring the outputs to the Emporium that check the quality of each item and buy it from the beneficiaries in order to re-sell them under the brand Tarango through the main company sales channel, both national and international. In this way, the rural artisan gradually learns to independently lead their lives, earning enough money to cover their expenses and sustain their family.

### **Brand Identification**

Tarango as a brand, aims to bring together scattered extreme poor in the Chittagong Hill Tracts under the same umbrella, giving them a new identity and setting an example for other extreme poor in the area that a change of life is possible, and showing other NGOs that setting up sustainable business in the area is doable. Tarango aims to concretely prove to poor tribes

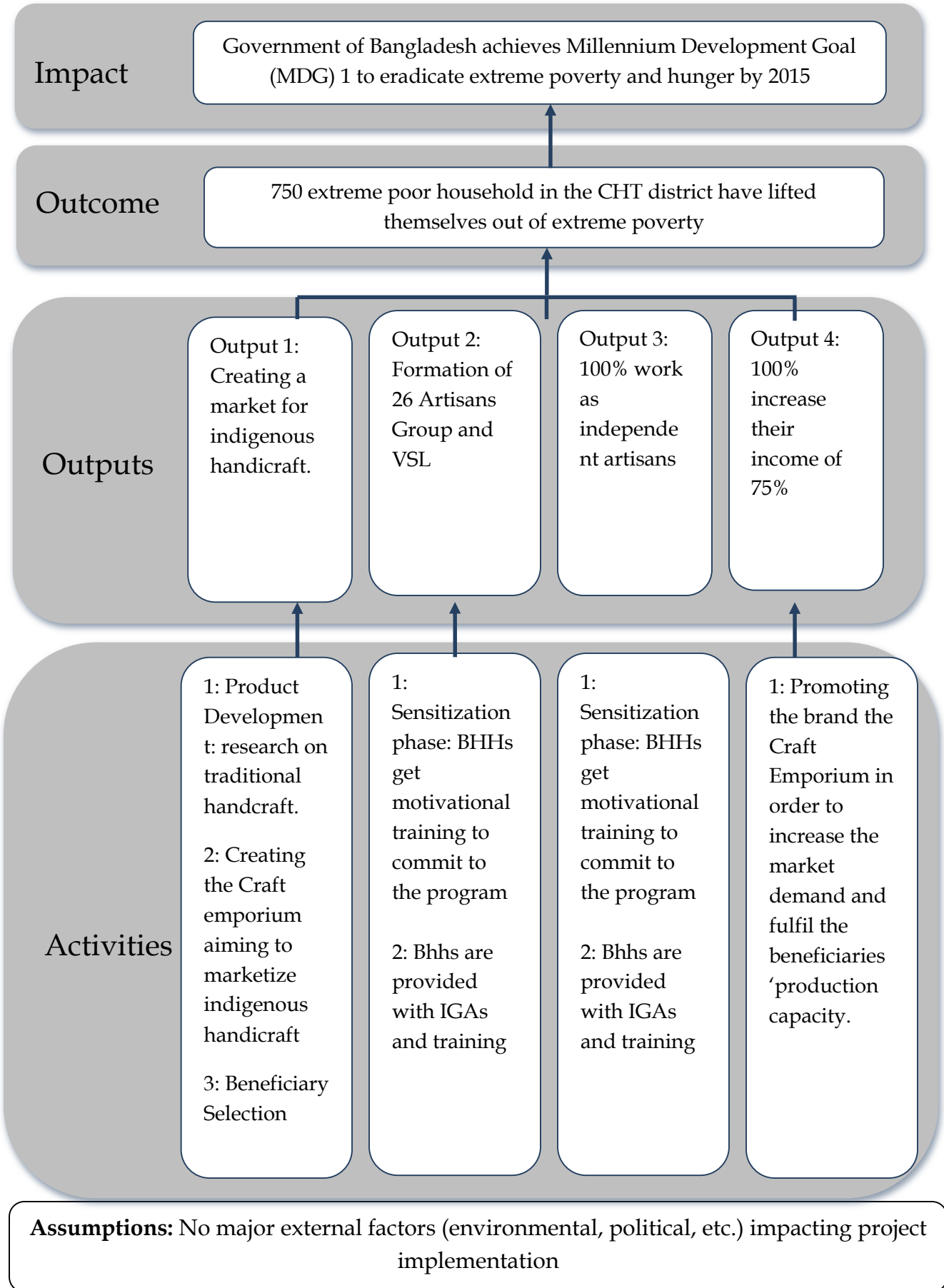
themselves that a change of life is possible, while showing to society that are capable of working hard work and that have fascinating traditions.

### **Village Save & Loans (VSL)**

Tarango has divided the beneficiaries into groups and, in each group, established a Village Saving and Loan system (VSL).

VSL is s a group of people who save together and take small loans from those savings. The activities of the group run in cycles of one year, after which the accumulated savings and the loan profits are distributed back to members. Tarango is establishing the VSL is to provide beneficiaries with simple savings and loan facilities as they does not have easy access to formal financial services. Tarango beneficiaries are encouraged to discuss with the management of the program regarding the intention of applying for a loan and can be advised on which activity to invest and for how much capital.

### 2.3. Theory of Change



## 2.4 Strength Weakness Opportunities Threats (SWOT) Analysis

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

<b>Internal</b>	<b>Strengths</b> <ul style="list-style-type: none"><li>• Experience in dealing with minorities</li><li>• The Tarango brand answer to the need of connecting extreme poor living in remote areas to the market.</li><li>• Very experienced in the social business development.</li></ul>	<b>Weaknesses</b> <ul style="list-style-type: none"><li>• Less experience providing services in the CHT.</li><li>• Difficulties in communication and coordination between with the local office.</li></ul>
<b>External</b>	<b>Opportunities</b> <ul style="list-style-type: none"><li>• Exploring new businesses, creating new products.</li><li>• Increasing the quality of the existing products.</li></ul>	<b>Threats</b> <ul style="list-style-type: none"><li>• Susceptibility of beneficiaries to shocks (health, natural disaster, accidents, etc.)</li><li>• Political instability (hartals)</li></ul>

## 2.5 Beneficiary Selection and Budgeted Expenditure

### Beneficiary Selection

The project targets extreme poor indigenous households in the Banderban area that have met the following essential criteria:

- Income no greater than 1.25 Dollars a day
- No access to microfinance
- Indigenous people, preference to women headed families

A total of 750 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 750 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 34,145,002 with 54.2% of the total budget spent on direct and indirect (i.e. training) delivery to beneficiary households. See Annex 1 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 750 extreme poor people living in Chittagong Hill Tracts 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, targeting the indigenous communities and minorities, as been recognized as a cross-cutting issue essential for the attainment of the MDGs, and it is essential to focus the inclusion of minorities in order to eradicate extreme poverty leaving no one behind. While indigenous community are not explicitly referred to in the MDGs, several studies (Adnan 2004, Ahmed 2001) have found an increase in the number and proportion of extreme poor belonging to ethnic minorities.

Targeting minorities in the CHT is very challenging. The region suffers of severe lack of infrastructures, such as road and means of communication. Physically reaching these communities in order to set up a market supply chain was a main obstacle that the field officers faced in order to monitor the beneficiaries and reach them in case of need.

### **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**

Indigenous communities are often viewed as backward and often defined as primitive. Their knowledge is regarded as "un-scientific" and it has often been substituted by reasoned scientific knowledge (Hebert, 2000). This top down approach has been individuated as the root cause of the failure of many development programs targeting indigenous communities (Mohan and Stokke, 2000) and now various development agency, among which the world bank (Mansuri and Rao 2013), have highlighted the need for replacing top down approaches with strategies focused on the use of indigenous knowledge. In this prospective Tarango, who has created ad hoc products based on indigenous traditional tailoring techniques and design, is appropriate in regards of the project beneficiaries as recognize their knowledge as an essential tool of the program.

#### **Appropriateness of the innovation in regards to the local context**

Despite being extremely poor and marginalized, indigenous communities of the hill tracks have a unique tradition of crafts and cottage industry that constitute their traditional heritage.

However, due to the lack of capacity to upgrade the products to meet the demand of time and modernity, their products value and uniqueness are still laid unknown. As a result, they are rare in the domestic market and, as the local tribes do not know how to create a demand for them, the production gradually decreases.

Believing in the uniqueness and traditional value of these crafts Tarango created a Craft Emporium, the first museum to represent the indigenous culture and promote their handcraft, aiming to attract tourism and boost the demand for indigenous home-made products. The Craft Emporium currently displays 152 different kinds of products and will be enriched day by day. Given the fact that it is visited not only by tourism coming from other regions of Bangladesh, but also from indigenous themselves that re-discover their culture, the innovation is appropriate.

### 3.3. Effectiveness

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

*Outcome: 750 extreme poor indigenous households in the CHT in Dhaka have lifted themselves out of extreme poverty*

Tarango has been able to achieve most of the targets indicating that beneficiaries have lifted themselves from extreme poverty according to their Logframe (see Annex 2 for progress against the Logframe and all means of verification). 56% of households have raised their income by 75% and 100% of BHHs have 3 meals a day.

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

- 1) 100 Market oriented crafts are developed and promoted.
- 2) 26 Craft Based Groups are formed and artisans are trained
- 3) 100% of beneficiaries received the production equipment
- 4) 100% of beneficiaries will increase the income by 75%

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) 100 Market oriented crafts are developed and promoted.**

Tarango have developed 148 market-oriented items incorporating indigenous traditional designs and material, which are currently being produced. In order to penetrate the market, Tarango carried on a promotional campaign distributing brochures breathing on the history of these communities and distributed catalogues displaying each product. The Craft emporium participated in six fairs organized in Dhaka, and two local fairs in Bandarban promoted by Channel I & Cute and Indigenous cultural institute.

Craft Emporium is getting positive response from all kinds of buyers, even from professional organizations (craft & Fair Trade) and foreign buyers mainly from UK.

In the course of the focus group discussion, beneficiaries seemed to have a clear idea of the craft emporium, they know how it works, and they declare to consider the emporium as an important tool to promote and recognized their work.

Shashima, one of the Tarango beneficiaries who visited the emporium in the spring declared *“ I felt very good in seeing handicraft than I can make exposed in the emporium and I feel great satisfaction to know that people would go and see it”*.

The Tarango management declared to be aware of the fact that running the craft emporium is expensive and that, at the moment, the business does not provide sufficient revenue to cover its cost. However, Tarango management considers it as a key tool to motivate the beneficiaries and help raising their imagine and reduce the discrimination in the regards of minorities and the management is willing to keep financing the initiative till it will reach the break even point, estimating in three years.

Tarango CEO declared *“ Since the very beginning we knew that opening a new Tarango Branch in the Bunderbun would have been very challenging and that three years (the duration of Shiree financial support) may have not be enough. But we are committed to help this communities, and we will not give up”*.

## **2) 26 Craft Based Group are formed and artisans are trained**

Beneficiaries have been divided into 26 groups. Group members attends together training on how to use and maintain their assets and on how to collect input materials and how to deliver goods and get paid.

The groups serves also as a cluster base savings system that follow the VSL model implemented by Tarango. Currently 608 beneficiaries are enrolled in this system and they regularly deposit their savings for a total of 753,860.

In the course of FGD the beneficiaries declared that the group training has been an occasion to learn together support each other. People working with waist-loom declared that, as it is a traditional tool in the Bandarban, they already knew how to use it, and the train was easy to follow. The hardest part has been to understand how to replicate perfectly the design given by Tarango. Bristi, 38 and mother of three declared, *“ I knew the waist-loom, my family used to rent one but we were not concerned about the quality or perfection of the design. If the decoration was uneven it was not a problem. Working for Tarango is different. The design counts a lot. Still now I Have problem in measuring the distance between one decoration and the other and I have difficulties in understanding the required combination of colour. ‘*

Similar results were fund among the beneficiaries working with Bamboo. Jaflong, 48 years old declared *“ I was working with bamboo also before Tarango, I knew how use to tools. But now the quality that Tarango requires it's much higher than what I was used, and I had to re-learn how to use the tools to shape the bamboo smoothly. And re-learning is sometimes more difficult than learning from scratch. ‘*

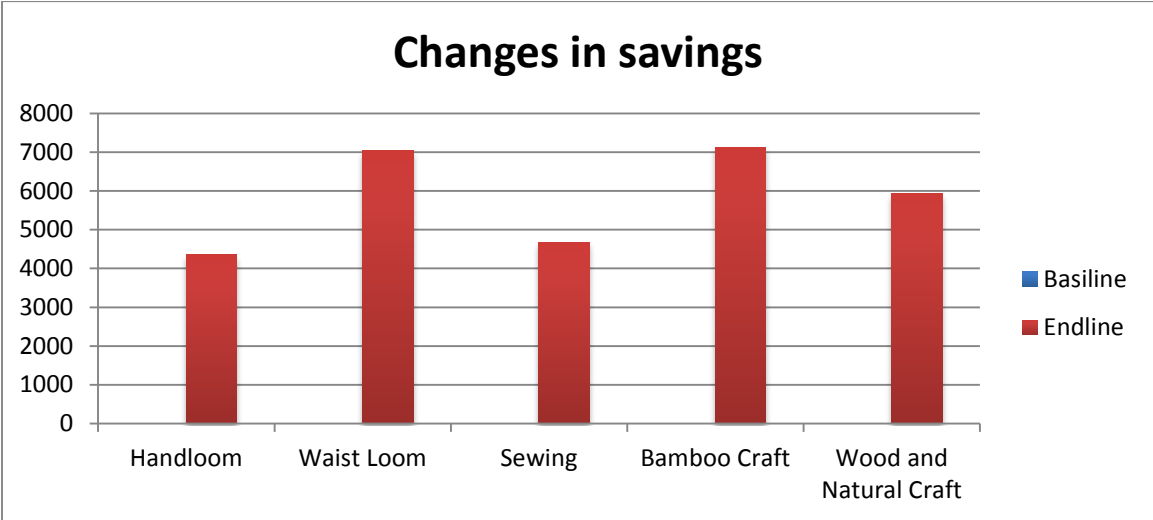


The difficulties in producing quality products are further confirmed by the project management that declared that especially in the bamboo handicraft sector, quality is an issue and the workers are still not ready to produce with the standards required by the export market.

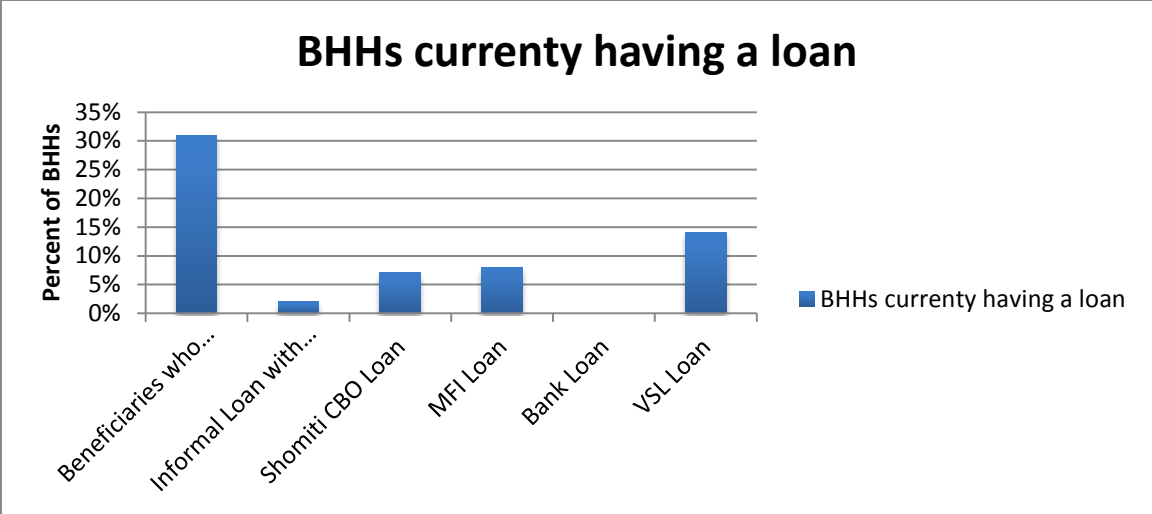
Even if 50% of the products produced are not exportable, Tarango still buys the items from the beneficiaries. *“Of course, not being able to export the products we are forced to sell them to the local markets for lower prices, often lower than the cost of the materials and we incur in a loss. However, in Tarangi we consider this loss as an investment in the beneficiaries: if we would reject their products and not pay them, they would feel demotivated and would stop trying. In this way, by buying their products, we guarantee them with a sustainable income and they can focus on learning and improving their skills. One day they will be ready for the export market, and we will cover the losses we incur today.”*

Given the fact that all what each worker produce is automatically bought by Tarango, beneficiaries increased significantly their level of income and savings, as shown in the table x below:

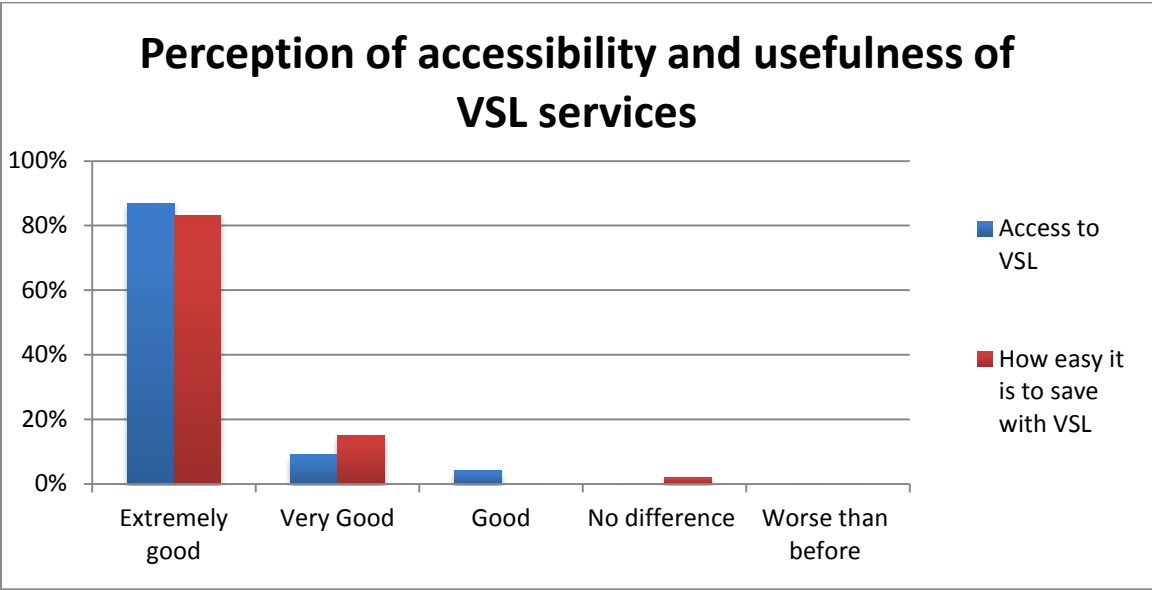
Figure x: Average savings from baseline to endline according to IGA type:



Through the VSL system, not only beneficiaries can access to saving facility, they can also apply for loans. So far, 26% of beneficiaries have a loan through VSL and 13% still have a pending amount to repay. Table below show the loan status:



As shown in the table x, 50% of BBHs who has contracted a loan relied on the services of the VLS. This experience is further confirmed quantitatively, as show in table x below:

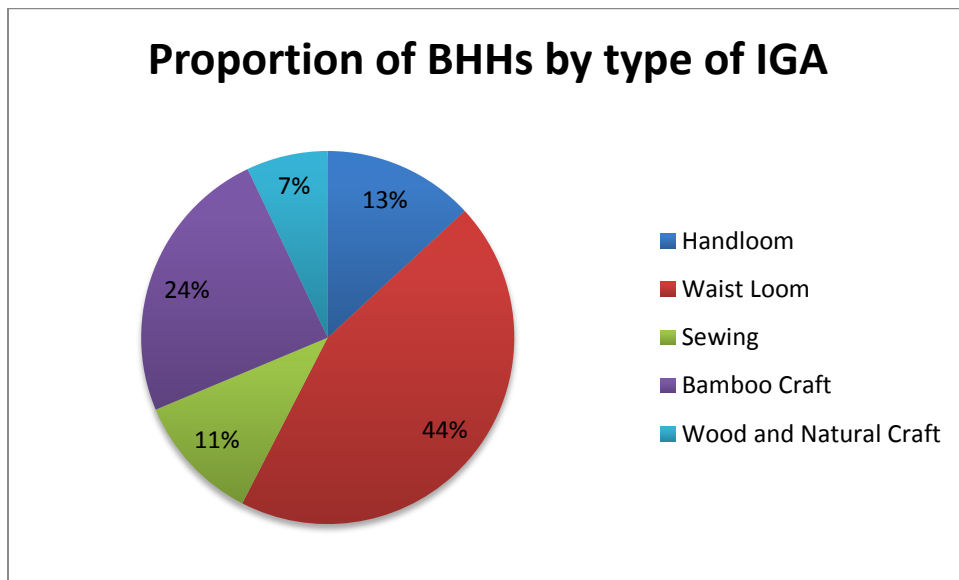


In the course of several FGD all the beneficiaries talked positively about the VSL. Shima declared *“Before the program, I needed money was a big problem. All my family and neighbours are poor, no one had the money to help me even if they wanted to. Sometimes I only needed 200 BDT to buy medicine, and I could not raise this little quantity of money Now, thanks to the VSL I can rely on a system and have constant access to credit”*.

### 3) Production equipment, raw materials, agriculture inputs, sapling distributed and beneficiaries' income increased.

Tarango has distributed to the program beneficiaries one main asset, to be used in the handicraft production, and another secondary asset of a different nature, such livestock. In both cases, 100% of households received professional training on how to best using the asset Figure 1 below shows an overview of the assets distributed:

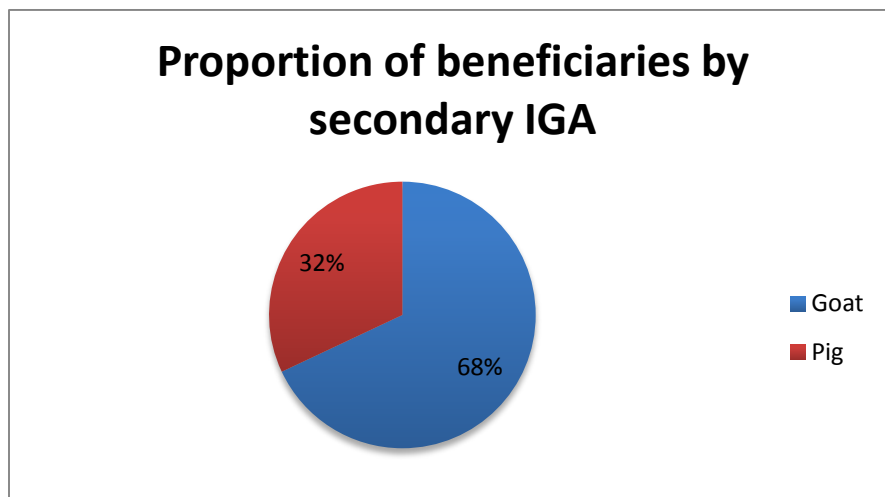
Figure 1: Overview of main asset distribution



The asset distribution seems to have been successful. At endline of the program, 90% of beneficiaries declared to be satisfied with the asset they received and they do not wish to change it, and 26% declared to have used this asset before and are happy to have given the chance to further prosper this profession.

In order to increase the household resilience to shocks by diversifying the income sources, Tarango has provided to beneficiaries with a secondary IGAs such as livestock as shown in the figure 2 below:

Figure 2:



The households, that at baseline could rely only one income source only, have now two new income generating assets. 40% of beneficiaries found this kind of supporting IGA very convenient as they can look after the livestock themselves while 57% producing handcrafts, while others declared to be too busy between housework and the Tarango production and they preferred leave the supervision of the livestock to another family member and 2% to a neighbour.

In general, beneficiaries declare that themselves, or other family members, dedicate 2.5 hours per day in taking care of the livestock, which gives them room to work on other income generation activities or other tasks.

Despite the income from livestock rearing represents an important part of the family monthly income (13%) only 9% of beneficiaries declared that working with livestock could be a sustainable income generation activity on its own, mainly because of the high likelihood of the animals getting sick and lack of veterinary service in the area. Especially during the first year of the program, beneficiary declared that all the livestock died. During the second year, the project team distributed 700 pigs among the households and linked them with local veterinary service provider, however still 70% of beneficiaries consider more sustainable to work in handicraft business, while 11% would rather be occupied in daily labour or agriculture work.

#### 4) 100% of beneficiaries would increase their level of income by 75%

Overall, the achievement of the previous indicators has increased the income-generating capacity of beneficiary households. Average monthly household income increased significantly from 1780 BDT/month at baseline to 6556 BDT/month at endline, an increase of 4,175 BDT/month.<sup>1</sup> Average income per capita per day has also increased significantly from 14.49 BDT/capita/day at baseline to 51.20 BDT/capita/day at endline.<sup>2</sup> The extreme poverty line is defined based on

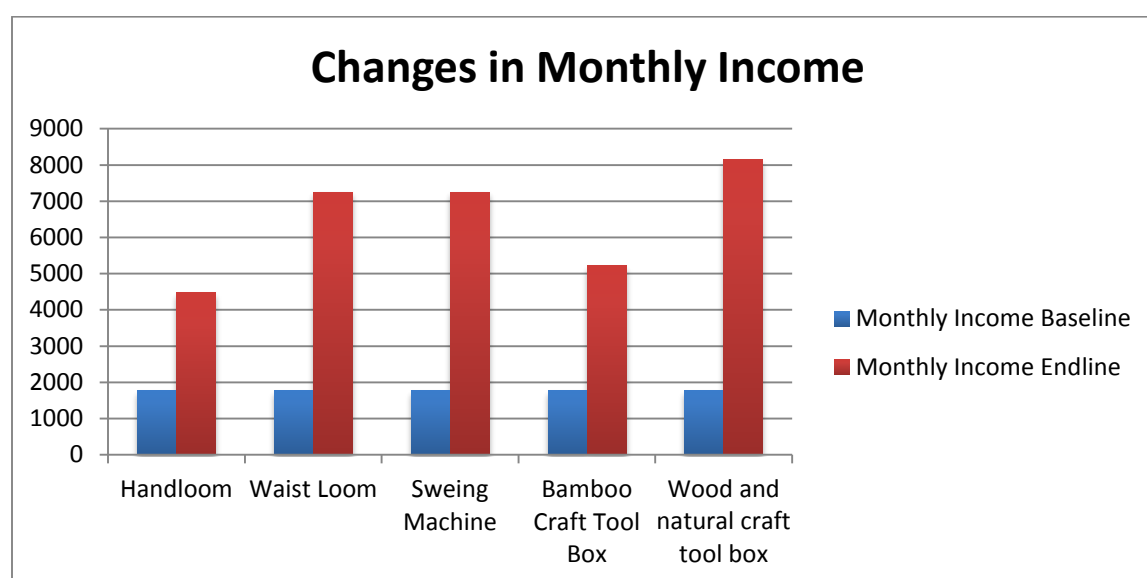
<sup>1</sup> Paired t-test (N = 64, Baseline sd = 226, Endline sd = 407, t = -11,67 p < 0.001)

<sup>2</sup> Paired t-test (N = 64, Baseline sd = 4,11 Endline sd = 30,41 t = -9,90, p < 0.001)

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, 56% of households have crossed over the extreme poverty line, while all beneficiaries were below the extreme poverty threshold at baseline.

Moreover, 82% of beneficiary households have raised their income by 75% against targets of 100%. 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

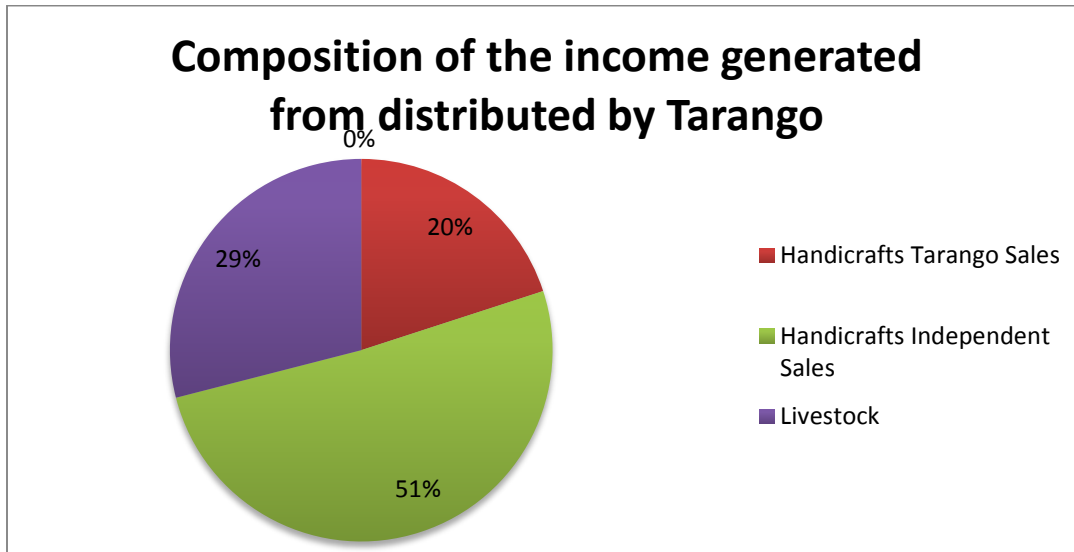


While more than 95% beneficiaries specialized in Wood and Natural Crafts, Handloom & Waist Loom fabric production and have raised their average income of 75% compared to baseline, as per log-frame target, only 54% and 72% of beneficiaries operating on Sewing Machines and Bamboo Craft tool box could over pass this threshold.

In the course of several FGD, the Bamboo and natural wood workers, declared that the key of their success is in large availability of cheap supply. Nima, working with bamboo, declared “Sometimes I buy the supply but often I, or my husband, go to the jungle and find the material for free, so all the income I get is in my disposal. However, even if the supplies are cheap, I am not able to increase the sales nor from Tarango not on the local market”. At the contrary Farzana, who is very successful working with woods, declared “wood supplies are sometimes expensive, however it is worth the investments because we lots of commission. Villagers’ needs chairs, doors and other housing equipment and my husband and I are very busy to satisfy the needs of the community. Even if the order from Tarango are low, they can still survive well.

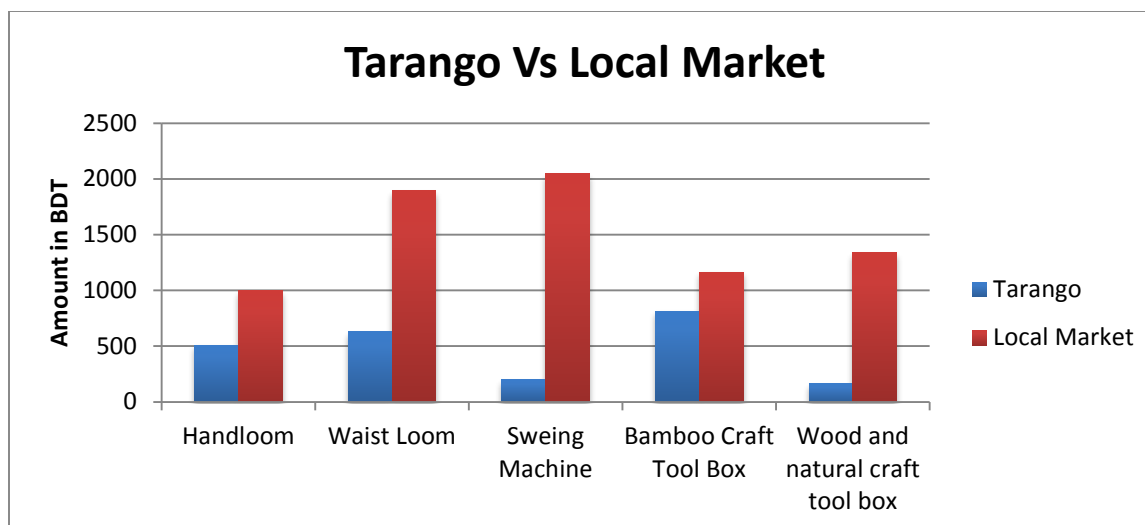
It must be pointed out that beneficiaries are using assets for handicraft production not only to produce goods for the Tarango, but they also sell products on the local market. Figure x below,

shows the income composition of the additional income that each BHHs is able to generate monthly from the assets distributed by the program:



From table x is clear that the significant raise in the household income is only partially due to the beneficiary active participation in the Tarango business, which represent only 20% of their additional earning.

The majority of beneficiaries (57%) declared to prefer working for the local market rather than for the brand Tarango. The reason behind this preference, is that Tarango does not seem to be able to fulfil the production capacity of the artisans. Data shows that beneficiaries were commission only 2.7 products by Tarango, and to raise their income and fulfil their family needs they produced and sold 9 pieces of handicraft and sold them on the local market. For this external production, 10% of BHHs declared to use the material given by Tarango, while 87% buys the supplies independently from the local market and 2% from other sources. Figure x below, shows the different in earning on the local market for each business from the sales to Tarango and to the local markets:



Statistics shows that across all sector, BBHs earn more by independently selling goods on the local market rather than from selling to the Tarango brand.

In the course of Focus Group Discussions beneficiaries declared they like working for Tarango because they feel a part of the group and because they are paid on time. Shima declared *“While selling to the local market, very often they sell on credits and I am never sure if and when the client will pay me”*. And again Saira who works with handloom, said *“In the last months I sold products and I did not get paid. Maybe I will get some money in the next few weeks, however I am not afraid of losing money because we know all each other and I can also be paid in-kind which is fine if I need. But I prefer Tarango, because money are better than in-kind”*.

### 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

<b>EEP/Shiree VfM indicators for INVEST</b>	
Fees to Total Expenditure	5%
Cost per beneficiary	50,899.19 BDT
Direct Delivery Percentage	69,4%
Number of BHHs per field worker	130
BHH Direct Delivery Spend	<b>24,488,263 BDT</b>
Cost per graduate	62,890 BDT

Overall, the Tarango project is more expensive than other Innovation Fund Round 4 projects. Total cost per BHH is 50,899 BDT, which almost double than the average of 38,390 BDT/BHH (+99%). While total spending per beneficiaries is much higher than other projects, the total direct delivery is slightly higher than the average of 18,092 BDT/BHH. The data is further reflected in the direct delivery as a percentage of total expenditures that is significantly 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 Tarango is 69.4%, indicating a larger portion of expenditures was spent directly on beneficiaries.

Additionally, it should be noted that Tarango has a very high ratio of BHHs per field worker compared to other projects, indicating that they are not able to provide intensive support to beneficiaries. For example, each field worker oversees 130 beneficiaries at Tarango, while at EcoDev and iDE a field worker oversees 94 and 125 BHHs respectively. For future upscale, the need of having a more intensive control over beneficiaries an intensive control of beneficiaries, with a consequential increase of costs, was explained by the Tarango management team during the reflection section. As the program targets to train beneficiaries to become high professional handcraft artisans producing quality product with the standard for the export market, they would need constant training on design and monitoring.

### 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 4 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
<b>Essential Criteria</b>		
Food coping (less than two strategies)	0%	100%
<b>Supplementary Criteria</b>		
PPPD Income (cash and in-kind) (Extreme poverty line - 49.0 BDT/capita/day at baseline, 57.50 BDT/capita/day at endline)	0%	56%
Number of income sources (two or more sources)	11%	100%
Cash savings (1000 taka or more)	0%	93%
Value of productive assets (10,000 taka or more)	0%	84%
Number of non-productive assets (four or more assets)	0%	7%
Food diversity (five or more food groups)	0%	84%
Gender and Social Empowerment (answer positively to 75% of questions)	-	81%
<b>Sources of safe water</b>	<b>4%</b>	<b>25%</b>
<b>Sanitary latrine</b>	<b>0</b>	<b>10</b>
<b>Access to any land</b>	<b>70.3</b>	<b>93</b>
<b>Graduation (Essential 1+ Supplementary 4)</b>	<b>0%</b>	<b>81%</b>

None of the beneficiary households at baseline met the criteria for income, savings, productive asset value and dietary diversity, while at endline more than 50% of BHHs have crossed over at least these thresholds. The overall graduation rate of 81% 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).<sup>3</sup> 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.

### Food Security

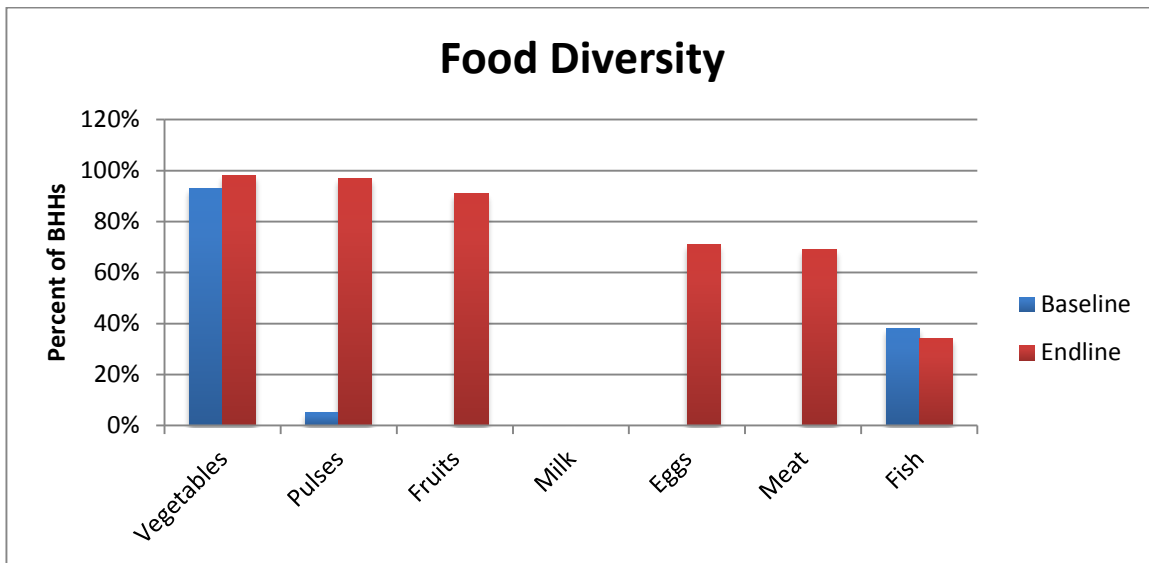
Overall, beneficiary households are significantly more food secure than before the project. There has been a significant decrease in food coping strategies used by households, such as skipping

<sup>3</sup> 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.

meals, eating smaller portions or eating lower quality food.<sup>4</sup> At endline, only none 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 84% 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 91%), eggs (0% to 71%), and meat (0% to 69%) and still none consume milk (see Figure 11).

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

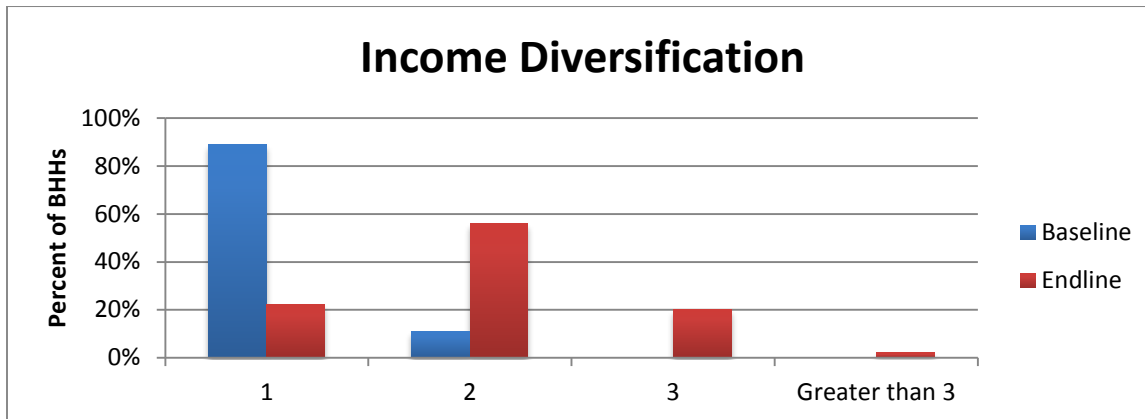


### Income Diversification

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).

<sup>4</sup> Paired t-test (N = 64, Baseline sd = 1.60, Endline sd = 0, t = -14.02, p < 0.001)

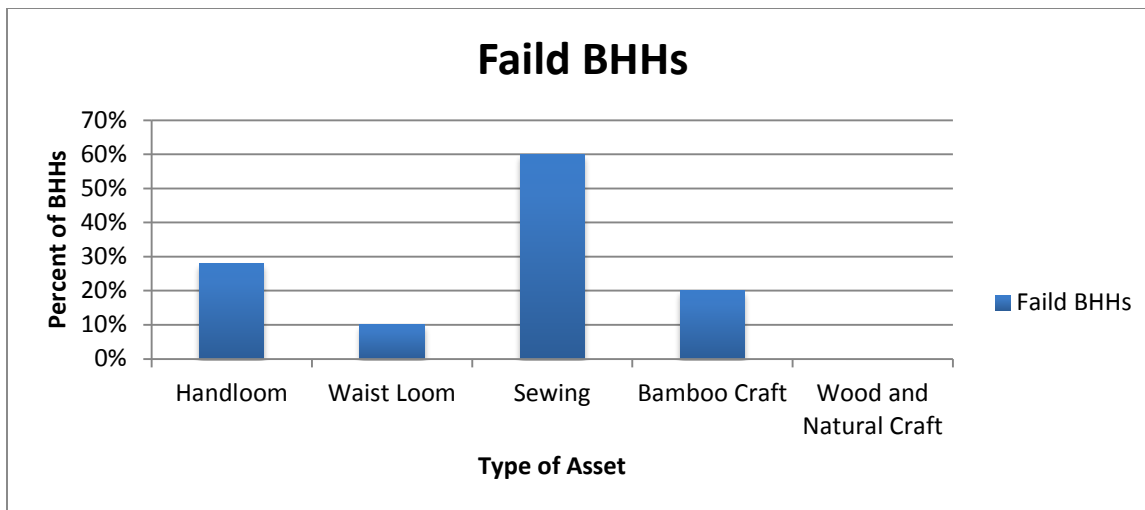
Figure 12: Proportion of households by number of income sources



### Who did not graduate?

The percent of beneficiaries that failed to graduate greatly differs across IGA types. It is interesting to analyse the differences between the different business:.

Figure 13 Proportion of households who failed to graduate: a comparison between beneficiaries working under different kind of IGA



The large majority of beneficiaries working with sewing failed to graduate. This is due to a bug in the Tarango business model. Handloom and waist loom workers were supposed to create the fabric that the Sewing workers would have cut and sew according to the design given by the Tarango fashion designers. However the quality of their cutting and sewing was too low, and finish products was difficult to sell even on the local market causing a large financial loss for the company. To lower this loss, Tarango kept producing the fabric on waist-loom and hand-loom machines in the Bunderban, however this material started to be sent to expert tailors in Dhaka, in order to ensure the quality of the final product and gain some profits. Therefore the sewing

workers in the Hill Tracts started to receive less and less order and ended up not working. That is the majority could not achieve the graduation.

### **3.6. Sustainability**

Sustainability assesses the likelihood of benefits to continue after funding has been withdrawn. The full list of key resilience indicators which form the Innovation Fund Round Four's Sustainability theme is included in Annex 3. 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 Tarango project is the launch of a new Tarango product line of indigenous handicraft produced in the CHT according to ancient tradition and design. The goal is to promote indigenous handicrafts on the market in order to raise awareness toward the richness of their cultures and traditions lowering the stigma against minorities, while providing extreme poor community in the CHT with a new income generation activity.

The business model is based on the establishment of the Indigenous Craft emporium in the CHT that works as the first museum for indigenous culture and as sales point for locally made handicrafts. Through this emporium, the Tarango field officers dispatch the input material to beneficiaries as well as the design for the production, pay the artisans and run quality checks. In order to diversify the income sources of each household to ensure an higher status of resilience, Tarango distributed to the BHHs a secondary IGA consisting of livestock that would allow them to further increase their income. In order to expand this second business, Tarango incenes its own beneficiaries to save money while increasing their access to credit. Therefore, the project team put in place a VSL system.

In order to check the sustainability of the project, this current section will analyse individually the exit plan of the Indigenous Craft emporium, the Tarango Management structure, and the VSL system.

#### **Indigenous Craft Emporium**

The craft emporium is owned by an association called "Rowangchari Hostoshilpo Utpadonkari Somobay Samitee Ltd" which is registered under the Cooperative Department of the Government of Bangladesh. At the beginning of the program, this association was owned by Tarango and was serving as a liaison between Tarango itself and the beneficiaries. Now the ownership of this association, and therefore of the Craft Emporium, has been transferred to the beneficiaries themselves. Each member has deposited an admission fee of 50 BDT and bought a minimum of one share (value 100 BDT) - there is no limit to the number of share that each beneficiary could purchase. The dividends from the emporium are yearly reattributed among the owners according to the amount of shares they own.

## Section 4: Performance and Lessons Learned

### 4.1. Lessons Learned

- (1) **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. 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.
- (2) **Having multiple livelihood opportunities is an important source of sustainability and resilience.** 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.
- (3) **Ensuring the sustainability of the business:** Social enterprise must also be financially sustainable in order to guarantee employees job security. To achieve sustainability, an enterprise's costs should fall as the number of its beneficiaries rises, allowing the venture to reduce its dependence on the NGO's support. That translated in a successful analysis of the value chain and market demand.
- (4) **Promoting the group saving systems:** The use of group 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.

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## Annexes

### Annex 1: 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 Equipments	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	Mangement 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 2: Progress against the Log-frame

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### 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						



							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						
	Indicator	Baseline	Milestone Year 1	Milestone Year 2	Milestone Year 3	Target	Quality aspects of food are successfully promoted
	Number of private companies supporting the business	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	0	40%	60%	80%	80% of street dwellers are		

	are aware of the brand					aware of 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 3: EEP/Shiree Innovation Fund Round Four Sustainable Graduation

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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 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
<b>Supplementary Criteria</b>		
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
<b>Maximum score</b>	<b>11</b>	<b>8</b>
<b>Graduation threshold</b>	<b>Essential 1 + 6 Supplementary</b>	<b>Essential 1 + 4 Supplementary</b>

