



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Swiss Agency for Development
and Cooperation SDC



2014

Lesson Learning Report: Tanisha



EEP/Shiree

Table of Contents

Summary Lessons.....	3
Introduction	6
ECONOMIC EMPOWERMENT OF THE POOREST (EEP/SHIREE)	6
INNOVATION ROUND THREE.....	7
THE LESSON LEARNING REPORTS	7
THE PROCESS LEADING TO THE REPORT	7
Chapter One: Project Summary 2011-2014.....	8
DOCUMENTS CITED	8
INTRODUCTION	8
BENEFICIARY SELECTION	13
RUMOUR SPREADING	16
COMMUNITY PEER GROUPS AND SAFE SPACES	19
INCOME GENERATING ASSETS.....	24
CONCLUSIONS	28
Chapter Two: Baseline to Endline Findings.....	29
HOUSEHOLD BASIC DEMOGRAPHIC CHARACTERSTICS.....	31
OCCUPATION	32
INCOME	34
CHANGE IN POVERTY THRESHOLDS.....	35
EXPENDITURE	36
ASSETS.....	38
HOUSEHOLD SAVINGS AND LOAN	40
HOUSING CONDITION AND ACCESS TO WATER SUPPLY, SANITATION AND ELECTRICITY.....	42
GRADUATION	50
CONCLUSIONS	50
Conclusions: Progress against Log Frame	51
Annex 1: Original and updated BHH selection criteria presented with SCI and SILPA review team comments	54
Annex 2: Exit Strategy	56

EXIT PLAN - UNION LEVEL	57
EXIT PLAN - UPAZILLA LEVEL	58
DOCUMENTATION AND REPORTING	59
Annex 3: Extension Period Addendum	59
Annex 4: Financial Overview	60
Annex 5: Innovation Revisions	61

Summary Lessons

1. Adolescent Girls as Target Group

- Targeting adolescent girls as project beneficiaries is sensitive with the potential of provoking sceptical attitudes and resistance from parents and local communities, especially in the remote fundamentalist Muslim Tanisha project areas where programme objectives conflict with local gender norms of girls' restricted mobility and early forced marriage.
- Targeting adolescent girls as project beneficiaries is important as in standard livelihood projects, girls usually lose out and only see marginal impacts on their own socio-economic empowerment due to gendered barriers.
- Focusing on adolescent girls is an important first step at breaking the barriers of gender norms holding them back in rural conservative extreme poor communities.

2. Selecting the Extreme Poor

- Substantial Project Staff orientation on definitions of extreme poverty, extreme poor selection criteria and operational implication of targeting the extreme poor for their sustainable graduation is needed to avoid inclusion errors and sub-optimal operation planning.
- Research should be conducted on the potential intra-household dynamics of extreme poverty to investigate the Tanisha Project Staff argument that adolescent girls within more affluent households can still be extreme poor, making it important to also target girls in such households as project beneficiaries.

3. Income Generation Assets:

- Projects must establish a clear IGA strategy or plan, logically proceeding from available resources with the objective of lifting households out of extreme poverty.
- A holistic approach to IGAs by engaging all household members along with adolescent girls can help ensure a more effective pathway towards household graduation.
- Ideal IGA packages should include 1 main IGA (profitable, managed and operated by other household member, e.g. shop/business/van) and 1 supplementary IGA (suitable for girls to manage and operate alone, e.g. tailoring, handicrafts). This combined IGA package would be necessary to be able to both combine suitability and profitability, since only one type of IGA was not sufficient.

- During whole household micro planning field staff must ensure equal decision making participation of the girl beneficiary to avoid dominance especially by older male members.
- Fear of social stigma and family pressure often discourage girls from engaging with income generating activities (IGAs) and result in households selecting IGAs solely to be operated and managed by older male members of the household. Thus substantial time should be dedicated to family micro planning and the family orientation of the cost-benefits of engaging girls with IGAs.
- During IGA selection a strict “do no harm” policy should be followed to ensure that the beneficiary girls do not drop out of formal schooling in order to manage IGAs.
- Substantial market feasibility and demand analysis should be conducted prior to IGA delivery, especially to identify suitable IGAs available for girls.
- A strong focus is needed on market linkages of IGAs suitable for girls
- Substantial training on IGA and business skills as well as financial literacy should be provided to the girls to make the IGAs suitable for them to manage on their own in a profitable and to develop a more long-term skill base.
- Close monitoring of girls equal involvement in operating and managing IGAs as well as their equal benefits for their socio-economic empowerment is required.
- For highest impacts on graduation all households should be given the equal IGA amount of minimum 15,000 taka. Inequitable IGA distribution among beneficiary households risks creating tension and must be avoided.
- Institutional transparency on IGA delivery must be strictly upheld by ensuring records of IGAs and their values are in the hands of beneficiaries themselves to enhance their own sense of ownership in the process and avoid project dependence.

4. Safe Spaces

- Substantial orientation of families and communities about the objective of the Safe Spaces, especially the savings groups, is necessary to avoid risks of tensions and drop-outs.
- Substantial training and guidance on savings management is required for more sustainable impact on the girls’ economic empowerment, e.g. to ensure girls awareness of the benefits of making productive investments rather than clothes/jewellery.
- Sufficient budget should be allocated for organising social and recreational events for the girls in the safe spaces and for remuneration of the Peer Educators and non-beneficiary girls to ensure their motivation and avoid jealousy issues among the girls.
- Thorough selection of qualified and dedicated Peer Educators is crucial.

- Substantial initial and continuous refresher training of Peer Educators is required to ensure high-quality delivery of safe space modules.
- High heterogeneity within Safe Space groups in terms of social background and level of education can mean that some modules (incl. modules of life skills, business and savings) are difficult to deliver uniformly. Thus it is recommended to prepare a simplified manual version for less educated girls with more visual images.
- Female CAC members were observed as more active participants than male CAC members.
- The key positive impacts of Safe Spaces is creating a space for girls to sit and talk to each other, share their problems, speak freely and be listened to without adults, men and boys disturbing them or restricting them.
- A clear exit strategy must be in place to ensure the sustainability of the Safe Space groups beyond the project period, e.g. regarding the supply of educational materials, the commitment of Peer Educators and CACs and the self-management capacity of the savings group members.

5. Community Mobilisation and Orientation:

- Ideally a project working with innovative and sensitive target groups in remote conservative scattered working area should have at least 5 month purely dedicated to community orientation and mobilisation, social mapping and linkage establishment and to build trust with local authorities and stakeholders. This would make both beneficiary selection and all project activities more successful.
- Focus on whole-community and whole-family orientation and engagement is the best model when trying to target a sensitive group like adolescent girls
- In order to make more long-term changes to local gender norms and overcoming gender discrimination against adolescent girls (such early and forced marriage and gender-based violence), whole community mobilisation and awareness is essential especially through engaging with village leaders, imams, ward members, UP members, teachers etc.
- Using field staff belonging to local working area communities makes it easier to build trust with local authorities, stakeholders and families.

6. Survey Data Collection

- If survey design and implementation is contracted to external consultancy firms a clear contract or MoU at the beginning of the partnership must be in place to avoid communication gaps and lack of understanding of local working area contexts.

- Significant time must be dedicated to conduct detailed contextual analysis of beneficiary communities prior to survey design followed by a thorough piloting process to avoid inappropriate or sensitive survey questions, methodologies or tools.
- Substantial training of enumerators and field staff on appropriate survey methodology and the requirement of informed consent from beneficiaries is crucial.
- Significant time must be dedicated for orientation of local beneficiary communities about survey methodologies and tools prior to any survey implementation.

Introduction

ECONOMIC EMPOWERMENT OF THE POOREST (EEP/SHIREE)

The Economic Empowerment of the Poorest (EEP) Project is a partnership between UKAID from the Department for International Development and the Government of Bangladesh that aims to take one million people out of extreme poverty by 2015. During 2013 Swiss Development Cooperation (SDC) joined the project as a co-founder and the duration has been extended slightly to March 2016. The programme has adopted the name *Shiree* meaning steps in Bangla, reflecting the approach towards helping people to progress out of poverty. There are two *Shiree* challenge funds, the Scale Fund and the Innovation Fund. Both are distributed to NGO implementing partners via a competitive process with selection made by an Independent Assessment Panel. The Scale Fund supports proven approaches to addressing extreme poverty while the Innovation Fund enables innovative approaches to be tested and enhanced in implementation. Scale Fund grants are typically of the order of £3million, covering around 10,000 direct beneficiary households each. Innovation Fund grants are also substantial, averaging £300,000 and up to 1,000 households. In May 2014, there were 26 active sub projects, 14 Scale Fund and 12 Innovation Fund working with approximately 250,000 households.

Inherent in the inclusion of an Innovation Fund in programme design is the objective that these projects will be closely and continuously monitored and evaluated with successes scaled up, either directly utilising available Shiree resources, or indirectly for example through other funding routes or by influencing the design of other projects and programmes.

The Shiree programme also has a mandate to research the dynamics of extreme poverty and of the effectiveness of interventions designed to address extreme poverty. This research and the learning from Shiree projects feed a growing stream of pro extreme poor advocacy activity, including the development of a Manifesto for the Extreme Poor¹. The big objective of this work is to make a significant contribution towards the eradication of extreme poverty in Bangladesh by 2022.

¹ See: <http://www.manifestofortheextremepoor.com>

INNOVATION ROUND THREE

The Innovation Fund is distributed via themed bidding rounds. Round One focussed on peripheral or marginalised regions exhibiting a high incidence of extreme poverty. The theme for Round Two was innovative approaches towards addressing seasonal hunger (Monga). Round Three focused on marginalised groups, a theme that was identified from Shiree's experience working with the extreme poor and evidence that marginalised groups make up a disproportionate number of the extreme poor. These groups include elderly people, the physically challenged, religious or ethnic minorities, who have been largely failed by state and non-state interventions. Thus Shiree encouraged NGOs in Round Three to develop proposals specifically designed to improve the lives of marginalised groups. 7 NGO projects were selected of which the total value of contracts was £1,893,069 with 7,160 beneficiaries.

THE LESSON LEARNING REPORTS

12 Lessons Learning reports were produced in 2012 for Innovation Rounds One and Two. This is the Lesson Learning report for the Innovation Round Three, Tanisha, project implemented by Save the Children in Barisal District. The reports have been produced for three main reasons: firstly to capture and to make available the significant learning from each individual project, secondly to provide an impact assessment that can inform decisions regarding the potential scale up of project activities, thirdly to provide a vehicle for a process of interaction, reflection and appreciative dialogue between the Shiree team, NGO project staff and beneficiaries, hence generating learning and helping the formulation of ideas that build on project experience even prior to the publication of the report. Each report follows a similar structure that reflects the key elements of this intensive and interactive process.

THE PROCESS LEADING TO THE REPORT

A similar process has been followed during the preparation of each report. **Chapter One** was drafted to summarise the narrative of the project from design and inception through to completion. This chapter draws on the initial Project Memoranda as well as the output of independent reviews conducted during the course of the project. Tanisha was asked to submit relevant documents to inform this chapter and the chapter was reviewed and endorsed by the NGO project staff prior to finalisation. **Chapter Two** reports the output of an Impact Survey conducted according to a standard methodology for all Innovation Fund projects. This survey was undertaken by trained enumerators adopting a similar methodology to that used for the Scale Fund CMS3 instrument.² The baseline census (CMS1) is used for before and after intervention comparisons. The **Conclusion** is a comparison between final project achievements and the original logical framework. The **Annex** includes a summary of the **project exit strategy**, a brief sub project **financial profile**, a summary of the project's **issues of scalability** and overview tables of the **revisions in the innovation and in beneficiary selection criteria**.

In all cases the report has been shared in draft, at several stages, with the concerned NGO, feedback has been received and appropriate adjustments made.

² See: <http://www.shiree.org/extreme-poverty-monitor/#.UGp4U03A-a8>

Chapter One: Project Summary 2011-2014

DOCUMENTS CITED

- Project Memorandum
- Inception Report
- Project Activities Log
- Quarterly Change Reports and Self Review Reports
- SILPA 2012
- Tanisha Annual Reports
- Field Reports (Shiree)
- Monthly and Annual Progress Reports (Tanisha)
- CMS 4 Reports
- Tanisha Review (March 2013) by Charlie Eustace
- Kishoree Kontha Midterm Evaluation: Institutional Learning Report (June 2012)

INTRODUCTION

CMS 6: Summary of Tanisha Interventions

Beneficiary Information	2011	2012	2013	Cumulative	Target (according to log frame)
BHH selection complete	208	928	86	1222	900
BHH profiles (CMS 1) complete	16	955	220	1222	900
BHH who dropped out or migrated	3	118	30	151	
BHHs receiving asset transfer	16	627	200	843	900
BHHs receiving cash transfer	-	-	57	57	
BHHs receiving IGA/skill training/other capacity building	12	634	254	900	900
Total value of assets/cash distributed	84,200	3,602,140	2,965,641	6,651,981	

Goal

The goal of the Improving Income and Advancing Social Identity of Rural Adolescent girls' project is to reduce extreme poverty and hunger in the proposed working area. The project will contribute to the British and Bangladeshi Governments' commitments to fulfil the UN Millennium Development Goals, and specifically to contribute to Shiree's Logical Framework Goal 1 (eradicate extreme poverty & hunger) by 2015.

Purpose

The purpose of the project as stated in the Project Memorandum is to sustainably graduate adolescent girls from communities in Barisal district out of extreme poverty. Adolescent girls in the rural areas of Barisal are highly disadvantaged in the areas of social and economic empowerment, despite the fact that they have the potential to greatly influence the economic

and social well-being of their households and communities. Recent research suggests that patterns of child and early marriage, as well as poor education and skills common among adolescent girls in rural Bangladesh serve to perpetuate the cycle of poverty and ill-being from generation to generation³. Project experience and analysis suggests that adolescent empowerment programs can greatly decrease girls’ vulnerability to these and other risk factors.

The project innovation planned to address the problem of extreme poverty and lack of social and economic empowerment of these rural adolescent girls by empowering adolescent household members to contribute economically and as informed decision-makers. Providing extreme poor adolescent girls with the economic means to start up an income generation activity (IGA), as well as social and leadership skills will enable them to realise their potential as productive members of their households, helping to bring their current households out of poverty. It was intended that by providing girls with social and leadership skills to positively influence other members of their households and their communities, including their future households as a wife and mother, multiplying the effects of the innovation far beyond the bounds of this project.

Major Activities

The project addresses both economic and social empowerment issues for extreme poor adolescent girls through *complementary interventions that help generate their social leadership and confidence, sustainable financial independence and livelihood skills, as well as strong linkages and support networks with the wider community*. The project seeks to graduate beneficiaries from extreme poverty step by step through community mobilization, peer education and asset transfer:

	Economic	Social
Step 1		<p>Peer-based awareness training on a broad curriculum of child rights, health, nutrition and hygiene, basic and financial literacy, Adolescent Reproductive Health (ARH), disaster preparedness, and problems and dangers facing youth (e.g. early marriage, early pregnancy, and gender-based violence).</p> <p>Peer groups will consist of 17-20 girls’ ages 12-19 that meet on a regular basis over at least two years. Each group will be supervised and facilitated by a peer group facilitator, while a full time Field Facilitator (FF) oversees 6-8 groups in a union. Peer groups will consist of approximately 45% extreme poor and 55% non extreme poor girls, so that the extreme poor girls are supported by girls likely to possess more social and economic capital at the outset and</p>

³ Temin, Miriam. 2010. *Start with a Girl*. s.l.: Center for Global Development, 2010. CGD Brief.

		<p>who can strengthen and encourage other group members. Meeting together regularly, these peer groups also have the potential to form important social cohesion within their communities across social and economic divisions.</p>
<p>Step 2</p>	<p>As girls learn about financial management skills, practical application of these skills will be enabled through <i>Safe Savings and Lending training</i>. Within the peer group trainings, girls will form <i>Safe Savings Groups</i>, and they will learn about how these methods can help them manage and grow their own finances.</p>	<p>Peer groups will be facilitated by <i>peer leaders</i>. Members of the group who show leadership promise and interest will receive additional training in leadership and will be equipped to lead regular group sessions. Six girls will be trained in each group, two for each curriculum area (ARH, life skills, financial literacy). It is expected that at least 1/3 of the peer leaders are trained (approximately 200 girls) will be extreme poor.</p> <p>Peer groups will be encouraged to organize <i>community-benefit events</i> addressing topics they have been learning of interest to the wider community. These events will provide an opportunity for girls to share what they are learning with their families and community members, while practically applying and demonstrating their leadership skills.</p>
<p>Step 3</p>	<p>Focus will shift from training to practical application of financial management and income-generating skills through IGAs. The final phase of the life skills and leadership curriculum will focus on financial literacy and income-generation, through which extreme poor girls will be supported in choosing an IGA and receive specialized training and support to implement their IGAs effectively and sustainably. They will also receive the economic means to start-up the IGA of their choice, which will include direct delivery (DD) of assets, or vouchers for needed supplies from local vendors. All girls will receive technical training, marketing and commercialization, and financial management on an ongoing basis, supported by the CAC and project staff. Linkages to Government technical training and market access services will be prioritized, as these give extreme poor girls a greater likelihood of sustaining their livelihood activities.</p>	<p>Peer groups will be supported by Community Advocacy Councils (CACs), groups of adults who demonstrate enthusiasm for girls' empowerment and interest in supporting them in their economic and leadership endeavors. In Save the Children's experience with past adolescent empowerment projects these supporting community groups are crucial to the adolescent groups' legitimacy and success. At least four adults (two men and two women) in each beneficiary community will compose each CAC. They will receive training on adolescent empowerment, especially of girls and extreme-poor adolescents, and will be equipped and supported in forming support systems within their communities for peer group activities.</p> <p>In order to maximize the effectiveness of CACs, Save the Children will take steps to include representatives from the groups and</p>

		<p>institutions that influence their lives. Priority will be given to parents and guardians, based on research that suggests that parental involvement in adolescent girls’ development is critical to realization of their rights. Participation from teachers and religious leaders, as important influences and gatekeepers in girls’ lives will also be prioritized.</p> <p>In order to ensure longevity and success of girls’ economic activities, linkages will be cultivated with local market associations, production groups, and individual entrepreneurs. CACs and project staff will enable girls’ participation in local and regional markets</p>
<p>Step 4</p>	<p>Extreme-poor girls will be made significantly better off after completing the peer-education program and receiving asset transfer, training and other targeted support which enables them to develop a sustainable source of income.</p> <p>Girls will focus on income generation activities, safe savings and lending activities, and forming market linkages to support continuous increases in income.</p>	
<p>Step 5</p>	<p>Graduated from Extreme Poverty</p> <p>Higher sustainable income and savings that allows beneficiary households to meet their expenses for food, health, housing, education and other purposes. Durable business skills and knowledge that will enable lifelong changes for the girls, their families and their children.</p> <p>Increased social empowerment of adolescent girls with higher confidence, decision-making power, awareness on rights, education, health, nutrition and hygiene, as well as less vulnerability to early marriage, early pregnancy, gender-based violence, trafficking and other risk factors.</p> <p>Established support networks and social cohesion within communities and social inclusion of marginalised extreme poor adolescent girls and their families.</p> <p>Improved access to positive market linkages and support from religious leaders and local government.</p>	

Project Outputs and Activities

The project has 4 main outputs and the following activities under each output:

Output 1: Community leadership and life skills developed in 900 extreme poor adolescent girls.

- Select and train 600 peer leaders (including 200 extreme poor girls) in peer education curriculum and leadership.
- Train peer groups on life skills and leadership at the personal, family, and community levels.
- Train peer groups on disaster risk reduction strategies and provide opportunities for application.
- Promote and provide opportunities for application of life skills, and leadership skills.

Output 2: 900 extreme poor girls provided with the means of starting their own Income-Generating Activity (IGA).

- Provide girls with adequate market knowledge needed to choose a successful IGA.
- Provide generic and sector-specific IGA & business management training for peer groups.
- Deliver productive assets and necessary inputs to 900 extreme poor girls.
- Support extreme poor girls with continued training and mentoring for at least one year following initial asset transfer

Output 3: Peer support systems established for economic and leadership activities of 900 extreme poor adolescent girls, with the support of other vulnerable girls in the community.

- Form 100 peer groups of up to 2000 adolescent girls, including 900 extreme poor girls.
- Train peer groups on safe savings and lending practices, encouraging establishment of safe savings and lending groups.
- Equip peer groups to define and monitor their own success on group and individual initiatives.

Output 4: Community supports adolescent girls' leadership and economic activities.

- Form community advocacy councils (CACs) consisting of interested key individuals in each beneficiary community.
- Develop community action plans to address challenges facing girls and adolescents in their communities.
- Support peer group formation and operation.
- Facilitate linkages between peer groups and ministry of local government to provide formal market access.
- Initiate connections with formal and informal distribution chains for product commercialization.
- Facilitate mentoring relationships between girls and local formal/informal entrepreneurs.

BENEFICIARY SELECTION

Criteria for beneficiary selection were determined through PRA activities (community wide wealth ranking and social mapping exercises) with community leaders and representatives. Community Entry & PRA activities allowed the field staff to familiarise themselves with the communities in which they would be working, develop a working knowledge of the physical and social landscape of the villages to which they were assigned, identify local criteria for extreme poverty, and develop an initial list of potential project beneficiaries to be verified and profiles. The following final criteria were ultimately used for the selection of extreme poor beneficiary households:

Essential criteria

- Household contains at least 1 girl aged 12 - 19 on 1/6/2011
- Income- generating productive assets worth less than 5,000 taka
- No access to or member of financial network or Micro Finance Institute (MFI)/No outstanding formal credit from any MFI (with the exception of consumption loans for food and medical emergencies for SCF)

Supplementary criteria

- Less than or equal to 4 decimals of homestead land including garden and/or pond
- Household income less than or equal to 4,000 taka per month (per head income 800 taka per month)
- Consumed no more than 4 meals last week that included fish/meat.
- Less than or equal to 4 decimals of agricultural land

Households identified as extreme poor by community members were revisited and validated against the selection criteria by Field Facilitators via short semi-structured interviews and observational visits. Those households who met all essential selection criteria were included in the final list of beneficiaries and sent to Shiree for verification. Initially, the Shiree verification team concluded that selected households were identified from the bottom 10% of the poorest families of that community and the entire household list was approved for inclusion as project beneficiaries. Yet, it was noted that comparing to extreme poor families of other parts of the country the Tanisha beneficiaries seemed slightly better off.

Beneficiary Selection: Challenges

Tanisha faced a number of initial challenges in targeting and selecting the extreme poor as project beneficiaries. Generally, it was a long and complex task finding households who met all essential criteria. Further, extreme poor households in the region were found not to live clustered together; rather they were spread across significant distances. This meant that forming peer groups including at least 6 extreme poor members proved difficult. Several community

members were reluctant to allow their adolescent daughters to participate in the project and questioned why adolescent boys could not participate instead. Many parents did not want to engage their young daughters in the project due to traditional local gender norms for girls and women confining them to their homes and restricting them from engaging with outsiders.

The various rumours spreading about the Tanisha project in the working areas (see next section) only further exacerbated difficulties in beneficiary recruitment. There was a substantial lack of interest or motivation for letting adolescent daughters join the project, a key barrier was the fact that many adolescent girls were already married or their parents were planning to marry them off soon. Overall, it was difficult to identify households that were both extreme poor and had adolescent girls. Many girls did not have birth registration documents and some households attempted to manipulate their household profiling information to appear extreme poor. The local UP Chairmen also caused a lot of problems during the selection period and were not initially cooperative in endorsing the beneficiary selection, perhaps an attempt to leverage control over the allocation of project resources. Additionally, two of the beneficiary girls that were initially selected ended up migrating to pursue jobs elsewhere and one family moved without informing anyone, these beneficiaries thus had to be replaced. During the second year of implementation 124 selected beneficiaries dropped out of the project for various reasons including urban migration for garments work, early marriage and conflicts with the time demands of their school.

During Shiree verifications at the end of the first quarter of the second year, it was observed that overall Tanisha struggled to identify correctly targeted extreme poor beneficiaries in the working area. The criteria according to which the listed households had been preselected appeared too flexible meaning that several preselected households were not in fact extreme poor, a compromise which Tanisha explained they had made in order to meet the criteria of selecting households with adolescent girls. Among these, some households had large amounts of microcredit, large areas of cultivable and homestead land, large houses, profitable businesses, solar panels installed, some had productive assets worth up to 20,000 taka including large livestock and others had already received assets from the Nobo Jibon project. Notably, it is worth questioning whether Shiree had managed to sufficiently orientate the Tanisha project staff on how the programme defines extreme poverty. Tanisha was requested to refine the selection criteria following further field investigations.

Beneficiary Selection: Project Response

Initially the project began implementing the peer education component prior to asset transfer. However, following the problems of drop-out and migration of beneficiaries during the inception period, it was decided to implement peer education and asset-transfers at the same time giving beneficiaries a stronger incentive to remain in the project.

In July 2012 a midterm review of Tanisha was conducted: “Simultaneous Impact Learning and Process Audit” (SILPA). One key recommendation was to further revise the beneficiary selection criteria to be more extreme poor focused, helping to avoid inclusion error and mis-targeting, in line with other Shiree projects that had been successful in targeting. The SILPA team stressed that while Tanisha’s recent revisions of the selection criteria, following the Shiree request, appeared more practical, the new criteria also risked moving the project away from focusing on the extreme poor. (See Annex for original and updated selection criteria presented with SCI and SILPA review team comments). To address the challenge of selecting households both with adolescent girls and also extreme poor, the SILPA team suggested a design compromise either by changing location to less wealthy working areas or including extreme poor households without teenage girls.

Following the SILPA review Shiree conducted further verification visits which confirmed the review findings that selected households appeared on average significantly more affluent when compared with the wider Shiree portfolio. Tanisha project staff responded with the argument that while the household as a whole might not be extreme poor, the adolescent girl mostly is which is why it is still important to target adolescent girls in less extreme poor households. Shiree was unable to further assess these potential intra-household dynamics of extreme poverty during the verification visit in order to confirm this argument. Furthermore, it was observed that, in a few cases, the wife rather than the daughter of the household had been selected as the beneficiary given that her age was below 19. After further discussions and donor consultations, it was finally agreed to adjust the criteria with the following final revised selection criteria:

Beneficiary selection criteria revision (all essential criteria):

- Household contains at least 1 girl aged 12 – 19 on the date of selection
- Less than or equal to 4 decimals of homestead land including garden and/or pond. Consider only productive land.
- Income- generating productive assets worth less than Tk. 10,000
- Household per head monthly income 1200 Tk. or less
- No access to or member of financial network or MFI/No outstanding formal credit from any MFI (with the exception of consumption loans for food and medical emergencies/ No member of MFI
- Consumed no more than 4 meals last week that include fish/meat.

Shiree recommended the Tanisha project staff to revise the list of preselected beneficiaries and present a new list to Shiree based on the revised selection criteria. During this process, Tanisha was requested to exclude all beneficiaries who are also enrolled in the Nobo Jibon Project.

Following this further Shiree verification visits were conducted and finally the Tanisha beneficiary household list was approved. In total, 679 BHHs were selected and verified in the year 2 period (593 BHHs in March-December 2012, 86 BHHs selected in January/February 2013), making a total of 1,222 BHHs enrolled in the project by the end of February 2013.

During the Lessons Learning Review in February 2014, it was concluded that the very short time frame for the inception period was a key constraint in enabling accurate beneficiary selection. Project staff felt that ideally a project working with such a sensitive target group in a remote, conservative and fundamentalist religious working area should have at least a 5 month inception period purely dedicated to community orientation and mobilization (networking with teachers, imams, ward members, UP members, village leaders etc), social mapping and wealth ranking to allow more time for the field staff to mix with the community and to build trust.

RUMOUR SPREADING

The greatest obstacle to the first phase of Tanisha's programme implementation was a series of rumours which started spreading in three project Upazillas, Hizla, Muladi and Mehendigonj from May 2011 onwards, regarding the nature and intention of Save the Children's work in these communities. The rumours were related to the midline evaluation survey (Randomised Control Trial) of Kishoree Kontha ("adolescent girls' voices"), another Save the Children project designed to empower adolescent girls aged 10-19 in five upazilas of the Barisal region, which was being conducted in the first quarter of 2011 - i.e. the first quarter of the Tanisha project period.

This project was implemented in partnership with Abdul Latif Jameel Poverty Action Lab (JPAL)/Innovations for Poverty Action (IPA) with the primary objective to test the effect of various intervention packages on delaying girls' age of marriage, while also examining effects on other indicators of girls' empowerment. Although the survey was not implemented by Save the Children itself but conducted by Mitra & Associates and managed by JPAL/IPA. Fears and suspicions relating to religious conversion and the kidnapping of daughters affected Save the Children's reputation in the respective communities and had negative effects on other Save the Children project activities in the region. As soon as the rumours were identified Save the Children undertook an extensive institutional learning exercise on the cause of the problem, potential long-term consequences on the work of Save the Children in Bangladesh and how these might be mitigated. The report was produced by external consultant Libby Abbott. In this report it was identified that the rise of rumours was the result of a combination of factors that were exacerbated by partnership dynamics and communication gaps. The survey implementation was undertaken amid difficult relations between JPAL/IPA and Mitra & Associates, which were marred by major communication gaps and a lack of transparency.

The lack of a contract or MoU at the beginning of the partnership was reflected in later failures to communicate expectations and roles clearly. The partnership between these organizations

can be understood in the context of broader tensions between implementing and evaluating organisations. A number of features of the survey itself (including sampling processes, enumeration and the use of a melamine plate as survey compensation) were key factors contributing to community apprehension towards the survey, largely because these features were not well explained to Upazilla community members and were not considered locally appropriate. Consistent reports from focus groups indicate that there were a number of events that occurred around the same time as the survey which elevated local concerns about the safety of young women.

Though the precise content of rumours varied across communities, most rumours involved either the plate that was offered as compensation or the height measurement device used by enumerators, both of which were typically believed to be associated with death or conversion to Christianity. The fact that Save the Children was known as an international NGO raised fears among parents that foreigners were trying to steal their daughters, kidnap them and traffic them abroad. This fear was grounded in the reality that many adolescent girls in the working areas had previously been trafficked to Dhaka and India to work in brothels as sex workers. Crucially, parents and other community members were not sensitised nor orientated about the reasons for the nature of the (often sensitive and personal) survey questions (e.g. regarding issues of violence against women), the need for privacy with the adolescent girls during the interview, nor the purpose of physical measurement of the girls.

In addition, the melamine plate given to survey respondents, intended as compensation for parents or in-laws to allowing IPA enumerators to interview the girls, raised suspicion that surveyors were forcibly converting the community girls to Christianity through the plate. The working areas were very conservative and religiously fundamentalist areas with a tradition of sending children to madrasa schools, with a very high prevalence of supporters of the Islamic political party Jamaat, with limited access to information about changes in gender norms around the country due to its remoteness, which made the local communities reluctant to engage with innovative norm-breaking projects like the Tanisha model. Beneficiaries expressed concerns that if they let their girls join the project then they would turn their back to the communities, misbehave, lose their faith and never be able to get married. It was in turn also suspected that any religious leader, local elite or community member who participated in the project would also lose their faith. Further, during the time of the midline survey, two village girls ran away from their village and thus rumours spread that they had been kidnapped by Save the Children staff. Tensions were heightened by a nutrition survey conducted in one of the working areas by the research institute NIPORT, which included taking blood tests from the girls without proper prior orientation.

Another key finding of this episode was that the engagement of local leaders before the survey was insufficient. Rumour spreading had negative impacts on all of Save the Children's programmes in the area, but with particular effects on Tanisha's operations given its focus on

adolescent girls in particular. Tanisha's project staff faced challenges in moving freely in the communities and in finding beneficiaries to join the project. There were incidents of field staff members being attacked and chased out by local community members with some being forced to shelter at the UP Chairman office. All of these factors contributed to a climate of scepticism among community members regarding the intervention.

The project staff perceived that women were more likely to believe and perpetrate the rumours and were also more difficult to dissuade. Notably, women had been mostly excluded from the limited informal community orientation meetings IPA conducted in public community spaces prior to the survey, as they were often busy working in their homes or in the fields.

Save the Children, with funding and support provided by JPAL/IPA, led a multi-tiered community mobilisation campaign in response to the rumours. Within Save the Children, organisational issues including high staff turn-over, role ambiguity and communication gaps (primarily between Dhaka and Barisal) presented major challenges to the coherence and effectiveness of the response. There was also a general lack of appreciation for, or ownership of, Save the Children's role in the larger partnership with J-PAL/IPA. Yet, thanks to the proactive engagement of Save the Children Project Staff, rumours were eventually dispelled through community meetings and increased communication, though many questions related to the survey persist in the communities today.

In response to the difficulties encountered, different stakeholders from the community including socially influential people, religious leaders, local government bodies, teachers, youth and parents of girls received thorough orientation on the project activities, as well as the benefits and processes of social change through community mobilisation. As a result, community members were involved in the beneficiary selection process and project activity monitoring as CAC (Community Advocacy Committee) members.

In relation to Tanisha's response and management of the negative community relations created from the "plate" the SILPA review team found it surprising that rumour spreading caused such serious disruption to project activities (delaying all activities for a number of months) given that Save the Children had been working in the area since 2004 and that the Kishoree Kantha project had been in operation since 2007. Given Save the Children's good relationships with local elites, leaders and local government it was unclear to the SILPA team why Save the Children had failed to tackle such an isolated incident and why it stopped activities across all working areas. Yet, Shiree recognises that ultimately a robust response and strategy was implemented by committed project field staff despite the very challenging context. Crucially, this was enhanced by the fact that all field staff belonged to the communities in which they worked.

The key lesson learned from this incident was that survey data collection and project implementation with adolescent girls is sensitive especially in conservative traditional communities, which makes it crucial to dedicate significant time to ensuring proper community

orientation and sensitisation of the project and survey purpose and process, with a focus on whole family and whole community benefits. Furthermore, the importance of appropriate training for enumerators and field staff on survey methodology and informed consent was clearly highlighted.

COMMUNITY PEER GROUPS AND SAFE SPACES

Community Mobilisation was an important activity of the inception period as it ensured community support and ownership of project activities and built relationships between the project and stakeholders in the community. During this phase, Field staff conducted community-level meetings in every programme village, identified and formed Community Advocacy Committees (CACs), identified and formed Peer Education groups, identified and trained Peer Educators, and met with parents and other interested groups and stakeholders one-on-one to inform them about the aims and activities of the project and to generate support for the programme. Local government institutions were engaged with the project from the beginning, participating in the beneficiary selection processes. They were also invited and encouraged to attend community-level meetings where all aspects of the project activities were explained by Field Facilitators. Plans were made to consult with Local health service providers regarding resources for girls' peer education. Legal and social service providers were contacted and agreed to provide relief and support to any girl in the program suffering from abuse or distress, as outlined in the Save the Children Community Conduct Guidelines.

The Peer Education sessions were initiated with selected beneficiaries in the 17 established Safe Spaces during year 2 of the Tanisha project with the aim of building the adolescent girls' community leadership and life skills. A total of 9,638 sessions were conducted (against the original target of 11,746 sessions). 144 Peer Educators were selected (against original target of 200) to receive training from Field Facilitators on Disaster Risk Reduction (DRR). The Peer Support system was initiated in the 17 established Safe Spaces. Throughout year 2, a total of 70 groups of adolescent girls continued with issue based Tanisha modules on life skills development and another 17 groups were formed during the last quarter of 2012 with newly selected beneficiaries. Peer education sessions focussed on girls' empowerment, marriage, life skills, health and hygiene, savings and business skills. Community mobilisation meetings were conducted in the surrounding villages of all 17 new safe spaces during this year. 91 Community Advocacy Councils (CACs) were formed in the working areas surrounding the Safe Spaces. A total of 64 bimonthly CAC orientation sessions about the roles and responsibilities of CAC members in ensuring girls' empowerment and life skills were held at the 17 Safe Spaces.

Community Peer Groups & Safe Spaces: Challenges

The issue of rumour spreading significantly affected the formation of Community Peer groups; only 7 out of 17 targeted groups were formed in cohort 1 and 64 out of 83 targeted groups in cohort 2. It was decided that, due to rumours, the first Peer Group session would be started in presence of Community Advocacy Council (CAC) members and UP representatives. However since it was difficult to coordinate a convenient time between all participants the safe space sessions started later than planned in the third week of September 2011.

In the beginning there was a significant lack of attendance by adolescent girls in all safe spaces owing to reasons including Eid vacation, school exams, house chores, harvesting time, restrictions from guardians/parents and community member's disregard for girls meeting in groups in public. Additionally some beneficiaries lost interest following project implementation delays.

A number of non-beneficiary girls (who were invited to participate but not due to receive assets) felt demoralised from attending the learning sessions since they were not in line to receive assets. Even among the beneficiary girls tensions and jealousy arose because some had received bigger or better IGAs than others. There was some initial reluctance to cooperate among selected CAC members and guardians/parents of the beneficiary girls were sometimes reluctant to give the girls permission to attend the safe space learning sessions or to provide them with safe spaces within the communities. Further, it proved more difficult than expected to find sufficiently qualified peer educators among the beneficiary girls as they were mostly illiterate and uneducated.

Amongst the selected peer educators there was a high drop-out rate as they went on to get married, find other work, or found it difficult to combine their peer educator tasks with their studies. Further, there was an overall lack of motivation and incentive among the peer educators as no remuneration was given for their work. Indeed, remuneration of peer educators was precluded by budget rules which limited the proportion of indirect delivery. Additionally, Shiree and Save the Children perceived that to pay peer educators would risk the sustainable nature of the peer education programme and safe places beyond the project end. Girls also cited a lack of recreational activities and enjoyable learning methods as reasons why they lacked motivation to participate in the sessions.

In August 2012 Shiree conducted a Self Review Workshop with Tanisha during which major accomplishments, problems and potential solutions were discussed. The following key issues were identified: 1) Community Advocacy Committee (CAC) members lack of motivation and active engagement in the safe spaces partly due to expectations of remuneration, 2) Non-beneficiaries showed reluctance to participate in safe spaces as they were not receiving assets from the project, 3) Savings related conflicts were found among the girls due to family quarrels and distrust which risked the break-up of savings groups, 4) Difficulties with finding qualified Peer Educators and problems of migration/drop-out of selected Peer Educators for work, study and marriage created challenges for running the Safe Space sessions.

During the Self Review Workshop in Year 3 it was concluded that in relation to the Safe Spaces recurring issues included the lack of participation and lack of skills of Peer educators. It was agreed further refresher training and follow-up evaluation should be conducted in the Safe Spaces to make them more appealing and providers of high-quality education. Some beneficiary girls felt too shy to attend the Safe Space sessions due to being illiterate, on the other end of the scale some of the more educated girls no longer felt motivated to attend as most education curriculums had at this stage been completed in the safe spaces. Throughout Year 3,

6 Safe Spaces of cohort 1 had been phased out while 63 were still continuing with regular peer education sessions and savings group meetings. Moreover, 17 new Safe spaces had been established with the second cohort and the peer education sessions were to soon begin. It was observed that female CAC members were more active participants than male CAC members.

Community Peer Groups & Safe Spaces: Project Response

In order to improve session attendance and quality, field staff conducted group discussions with the girls and identified a number of steps to strengthen the functionality of the safe spaces model. Staff began meeting with less regular attendees and less confident Peer Educators on a one to one basis to offer tailored support. Non-beneficiary girls were given more in depth orientation on the reasons why only extreme poor girls were transferred assets and CAC members were provided refresher orientation on their roles and responsibilities.

The SILPA midterm review in July 2012 noted that the Safe Space education curriculum delivered was comprehensive, relevant and appeared to be highly appreciated by girl beneficiaries interviewed during the field visit. Further, the SILPA noted the impact of awareness on health and nutrition, personal hygiene and other education was already apparent within the beneficiary groups. However, the SILPA review team noted that the lessons did not seem to be differentiated according the children's schooling experience, which it was observed vary greatly from girls with education up to 4th grade to college students. The SILPA recommended that avoiding a one-size-fits-all approach might make the curriculum more appealing to girls of all levels. Additionally, it was recommended that Tanisha looked into the relevance of providing basic literacy and numeracy to girl beneficiaries who are also school/college going students.

The SILPA review team raised a serious concern regarding the sustainability of the Safe Space groups. While it was noted that the Safe Space groups created were having a positive impact on the beneficiaries' lives, the review team believed it was unlikely that many of these structures would sustain beyond the project phase. Notably, no sustainable mechanisms to ensure supplies of educational material and related supplies had been set up by Tanisha. Given the lack of clear long-term operation and management plan, the sustainability of the savings and lending groups were recognised as particularly risky as these groups were operated on an ad-hoc basis with most girls getting savings money from their parents to deposit in the groups. Further, given the heterogeneity of the groups there appeared no common cause tying them together, thus the girls were likely to move on for different reasons including higher education, marriage, relocation, work etc. CACs also seem to lack any incentive to continue their services on a regular basis beyond the project period.

During the Lesson Learning Review in February 2014, it was discussed that a longer inception period would have been preferable to allow more time to identify stronger peer education through social mapping and mixing with the community. Further, budget constraints were key issues both in terms of having sufficient budget for organizing social and recreational events for the girls and being able to award the Peer Educators with small gifts and certificates. It was also stressed that the training Peer Educators received was sub-optimal since the field staff trainers themselves had not received any training in the safe space modules. It was noted that while the

Safe Space modules were relevant and important for raising the girls' awareness and empowerment, the high heterogeneity within the group in terms of social background and level of education meant that some modules (incl. modules of life skills, business and savings) were difficult to deliver uniformly and a simplified manual version with more visual images would have been helpful for the less educated girls. Further the modules on Child marriage and gender-based violence could have been made clearer with stronger emphasis on the legal aspects of these issues.

However, overall the project staff emphasised that the Safe spaces were crucial for enhancing the girls social empowerment, as otherwise the girls had no space to sit and talk to each other, share their problems, speak freely and be listened to without adults, men and boys disturbing them or restricting them. Towards the end of the project, the majority of the girls reported an increase in their confidence levels and felt a sense of comfort in sharing their problems of harassment, violence and child marriage in the Safe Space groups. There were several reported cases of child marriage being prevented in villages because participating girls supported each other and talked to their parents. Staff report that the friendship bonds and support network created between girls of very different backgrounds seems sustainable and long-lasting since throughout the project the girls would also meet up out of their own will outside the safe space sessions. While in the beginning of the safe space sessions, community members would question their need to meet in groups in public, towards the end the girls benefited from a higher sense of recognition, social status and mobility within their village communities.

These project staff findings were confirmed during interviews with beneficiary girls in two focus group discussions (FGDs) during the lesson learning review in February 2014, where all expressed their great appreciation for the safe space and the opportunity it had given them to create bonds and a support network with other adolescent girls with whom they now talk to about any problems that arise. They mentioned that the awareness and learning they had received via the peer education scheme, about key issues for their wellbeing and better future (hygiene, nutrition, child marriage, savings), had created improvements in their lives within those areas (e.g. improved nutrition and dietary diversity, better personal hygiene) and that they had passed on the knowledge to their parents who were supportive of them and in agreement. They explained that since the intervention, occurrences of child marriage have also decreased in their villages and they themselves said they would not get married until they are at least 18 and that their parents were in agreement. Yet some girls in the FGD groups have already been married off by their parents and some dropped out because they got married and had to move to their husband's village. The girls were all confident in their plans to continue the safe space sessions beyond the project period and mentioned they wish to invite more girls from their school and surrounding areas to join so they can also teach them what they have learned.

Overall, while the safe spaces and peer education scheme had clear impacts on the girls' level of social empowerment during the project period, its value as an intervention will depend on its long-term sustainability beyond the project period. Given the high initial costs put into safe space establishment, peer educator recruitment and group formations, its cost-effectiveness must be measured in terms of whether the girls' ability to take leadership in maintaining these structured on their own with the acceptance of their communities and families once they no longer get the support from Tanisha.

Regarding the savings group meetings, the girls who were savings members said they had enjoyed the savings scheme and the girls who were functioning as record keepers said they had particularly enjoyed the responsibility. Many of the girls had opened NGO bank accounts and had each accumulated between 100 - 1,500 taka, which they said they plan to invest in their education and future wedding costs, IGA reinvestment and health expenditure for their families. When speaking to the parents they mentioned they were supportive of the girls keeping their own savings. The girls mentioned that they plan to continue the savings groups beyond the project so that they can accumulate even more savings money for their future. Nonetheless, the potential of the savings scheme to enhance the economic empowerment of both the girls themselves and their families is questionable. Notably, the small savings amounts accumulated seem insufficient to have any significant impact on the beneficiary households' levels of resilience and graduation from extreme poverty. Further, the adolescent girls were arguably too difficult a target group for the savings scheme to obtain its intended impacts in the working areas. The girls' prevalent dependence on their parents to provide the weekly savings money to deposit in the groups, as they still remained in charge of financial decision-making and managing the family finances and revenues generated from IGAs, prevented the girls from achieving a substantial sense of financial ownership and literacy. Thus, at most the savings scheme equipped the girls with skills to apply once they become financially independent and to a certain extent made them aware of the importance of investing in their own future and education. Yet there was clear diversity within the savings groups and the girls who were selected as record keepers seemed to have gained a higher sense of financial literacy and awareness than the rest of the group members. Thus the Tanisha project staff together with Shiree concluded that for the savings scheme to be a more valuable addition to the project with more sustainable impacts, more training and guidance on savings management was required, e.g. to ensure girls awareness of the benefits of making productive investments rather than clothes/jewellery.

INCOME GENERATING ASSETS

Prior to input delivery, thorough market analysis was conducted with local level entrepreneurs in order to identify livelihoods activities available locally which could be suitable for adolescent girls. Furthermore, field staff conducted whole household interviews with beneficiary families to assess their capacity for managing livelihoods activities and family business plans were drafted in collaboration with the family members. This process of family orientation and facilitation required a longer time period than expected, especially as some beneficiary girls initially had difficulties identifying appropriate type of Income Generating Asset (IGA) or simply refused to accept assets due to pressures from their families and fear of the social stigma they would receive within their communities by engaging with income generating activities.

The process of providing beneficiary girls with the means and assets of starting their own Income-Generating Activities (IGAs) was initiated during Year 2. 15 local entrepreneurs were recruited to conduct market analysis in the Tanisha working areas to identify local level existing livelihoods activities suitable for adolescent girls. Family level IGA selection plans were developed with 735 beneficiary households (against the target of 883 BHHs). The 15 recruited local entrepreneurs provided tailoring and handicraft training to beneficiaries who had selected sewing machines and handicraft tools as IGAs. During the second year period, a total of 735 beneficiary girls (against the target of 876) received different kinds of technical IGA training on homestead vegetable production, tailoring, goat rearing, duck and chicken rearing, rickshaw, small trade management and other IGA management and operation, with goats and sewing machines proving the most popular choices. All 630 beneficiary girls also received secondary supplementary inputs for homestead gardening from the project during year 2. During the first quarter of 2013 another 13 beneficiary girls received asset transfers and 26 girls received cash transfers.

Income Generating Assets: Challenges

Initially the project faced significant challenges in the procurement of poultry from local markets for transfer to the beneficiary girls as the poultry locally available were of sub-optimal standards. Due to the risk of drop-outs from the project, the project therefore started the process of identifying alternative IGAs for these households. Political unrest and hartals also caused significant delays to IGA procurement and delivery. During a Shiree field visit in July 2012, a number of problems were observed in relation to Tanisha's IGA component. A key concern was that Tanisha should ensure that the beneficiary girls do not drop out of formal schooling in order to manage IGAs by following a strict "do no harm" policy. Further a more holistic approach to IGAs was suggested by engaging all household members along with adolescent girls for a more effective pathway towards household graduation.

The SILPA midterm review team observed that Tanisha's IGA component was poorly designed and implemented compared to other Shiree projects including a Shiree funded Scale Fund Project implemented by Save the Children. It was noted that Tanisha lacked a clear IGA strategy or plan, logically proceeding from available resources with the objective of lifting households out of extreme poverty. Thus, Tanisha was recommended to redesign the IGA component keeping in mind the overall objective of sustainable graduation. Further, the SILPA team noted that the per beneficiary allocation of 6,000-7,000 taka was low compared to other

Shiree projects and questioned whether an IGA transfer of this size would be sufficient to lift households from extreme poverty. In response, Tanisha noted that new asset transfer packages would include assets of values up to 11,000 taka.

Beneficiaries visited by the SILPA team generally lacked any records of the value of their IGA received which pointed to a risk of non-disclosure by Tanisha, contradicting its project objective of developing leadership, life and business skills among its beneficiaries as well as its institutional commitment to transparency. Another concern regarding the IGA component related to the processes of inter-household allocation of resources which the SILPA review team viewed as ad hoc and poorly designed. The review team pointed to risks of inequitable and inappropriate IGA allocation as the value of assets transferred per the original plan ranged from 1,500 taka (pigeons) to 7,500 taka (sewing machines). Such inequitable distribution might have risked creating tension between beneficiaries. Overall the IGA family selection, procurement and delivery processes were regarded as inefficient. Finally, it was recommended that the problem of high livestock mortality should be addressed with a more long-term strategy than the chosen approach of replacing dead livestock with a new IGA of the girl beneficiary's choice.

A more general SILPA critique of Tanisha's IGA interventions related to an observed disconnect between the overall project purpose of lifting extreme poor households out of extreme poverty and the activities designed and implemented by the project. Logically, according to the project's memorandum, the income and benefits an IGA brings would have to lift the whole household out of extreme poverty. The Project staff informed the SILPA review team that they expect each beneficiary girl will have control of approximately half of the income for themselves (which, Save the Children note, they will plan to use for IGA investment, education and family expenses) and the remaining half will be controlled by the rest of the household. Yet given that some beneficiaries only received small IGAs such as pigeons (worth 1,500 taka), poultry and a goat (worth 3,000 taka) the SILPA review team deemed it highly unlikely that the expected project aims of whole household graduation would be achieved.

The problem of the remoteness and lack of beneficiary clusters on the Tanisha project working areas remained a key challenge during the second year of the intervention. Field facilitators continued to be challenged in their field work during the second year, having to travel long distances between beneficiary households in challenging weather conditions and with no reliable transportation. Natural disasters, including high tidal surges and heavy rain fall caused further delays and difficulties for the field staff in their daily movements to carry out project activities. The SILPA midterm review team noted that the project operated in a difficult context spread across 6 unions in 3 Upazilas and made the following recommendations: 1) provide motorbikes or bicycles to field facilitators to increase their mobility (yet, considering the geographical terrain of the Tanisha working area, it was deemed not feasible to use motorbikes or bicycles), 2) consider focusing project operations in a more concentrated working area.

At the end of the first quarter of 2013 Shiree conducted a further Self Review Workshop with Tanisha during which problems, lessons learned and further action needed were discussed. Firstly, various continuous problems were identified with the IGA component. The first issue was migration and drop-out of extreme poor beneficiary girls to different places (mostly Dhaka & Chittagong) to seek other job opportunities as garments workers or housemaids. Key reasons for this were the delays in the IGA transfer process as well as selection of IGAs not suitable as

main income sources for extreme poor households bringing no immediate profits. This again relates to more systematic problems in response to which Tanisha decided to revisit the component to ensure more suitable and profitable IGA selection, especially avoiding goat rearing, discouraging beneficiaries changing their selected IGA after finalising family development plans and ensuring less delays in asset delivery. Tanisha's experience highlights the importance of conducting a thorough IGA feasibility study before making concrete plans with beneficiaries. A further point of learning was that vegetable crops were not harvested satisfactorily as the seasonal context was not taken into account during seed selection and distribution, this emphasised the need to always consider contextual feasibility and seasonality before IGA delivery. Beneficiaries who received sewing machines were mostly not able to produce high-quality products to sell due to lack of adequate tailoring skills as IGA skill training was too short to allow beneficiaries to develop an adequate skill base.

During the Lesson Learning Review in February 2014, the identification of IGAs suitable to the target group (adolescent girls) was identified as a key challenge. The project context demanded IGAs that were socially acceptable for girls according to local gender norms, (which restrict girls' ability to move freely and act as income earners); that matched the girls' limited skill level and that they could manage at the same time as also attending school. During the IGA selection process the project field staff went to considerable lengths to engage the entire household when selecting an IGA that the girl beneficiary could herself operate and manage. However, unfortunately this often resulted in the parents or male household members dominating the decision making and leading to the selection of an IGA which could be operated by the father or brother of the household. Often the girls were themselves motivated to work, but lacked the support from their family. Ultimately, these findings were indicative that a sole focus on IGAs for adolescent girls was perhaps too ambitious an aim, and too big a departure from entrenched conservative norms, for the project to address within the given time frame. The project accordingly ended up taking a household approach focusing on IGAs with the potential for profit and enhancing the overall wellbeing and economic empowerment of the households.

The project appeared to take three separate approaches to IGAs with varying results in terms of sustainability, profitability and the empowerment of girls:

- 1) IGAs solely managed and operated by the girls (e.g. tailoring, handicrafts), these were the most suitable for the girls, easy to manage outside their school commitments and best for their own individual economic empowerment, financial independence, control and ownership, providing them with key lifelong skills, but they were not especially profitable nor provided any regular income source
- 2) IGAs with shared operation and management by girls and other household members (e.g. livestock rearing of goats, chicken, ducks), these had some impact on the girls' empowerment given their shared management responsibility but their profitability was limited by the high risk of livestock mortality and inadequate livestock maintenance training to prevent this.
- 3) IGAs managed and operated solely by the father, brother or husband of the girls (e.g. van, business, shop, tea stall), these were the most profitable for the economic

empowerment of the whole family but with no additional benefits for neither the girls nor any impact on their empowerment as they were not suitable for them to be involved in managing.

A possible way in which the IGA element of the project could be enhanced would be to provide more substantial IGA skill training to the girls with a focus on business skills and increasing profitability. Additionally, a more extensive investigation or mapping of suitable IGAs available for girls (e.g. beauty parlours) would be of benefit. Another option discussed with project staff that might make families more amenable to girl focused IGAs was the concept of 'IGA packages'. These would include 1 main IGA (profitable, managed and operated by other household member, e.g. shop/business/van) and 1 supplementary IGA (suitable for girls to manage and operate alone, e.g. tailoring, handicrafts). When reflecting on the project's IGA strategy it was discussed that a transfer or investment of at least 15,000 taka would be required to allow sufficient income generation to enable a household to graduate from extreme poverty. The Project staff also pointed to constraints faced by the strict Save the Children IGA procurement policies which required the Tanisha project staff to use middlemen and suppliers rather than letting the field staff procure the IGA themselves locally for better quality assessment.

Responses

Following the self-review workshop in Year 2, Tanisha responded by providing further IGA technical training to beneficiaries in the Safe Spaces and conducting further orientation with parents and guardians about the benefits of the Tanisha project activities. In Year 3, following the self-review workshop, Tanisha decided to make plans to conduct longer IGA training and IGA refresher training with respective beneficiaries. Moreover, it was agreed that further research needed to look into intervention impacts on economic empowerment of extreme poor adolescent girls in relations to saving, utilisation of income and financial decision making within their households.

Further in 2013, Shiree provided Tanisha with overall recommendations to plan comprehensive follow-ups with beneficiary households to identify ways of making their IGAs more profitable. Tanisha was requested to provide Shiree with an updated asset distribution database including date of asset distribution, type and value of assets, which Shiree planned to use in assessing the performance of different IGAs and also in identifying households who required additional follow-up support. Regarding the Tanisha Safe Space savings scheme, it was further discussed that the team would prepare a uniform savings guideline to ensure better savings group management by beneficiaries. The Shiree team discovered that most IGAs were operated by other household members (father, brother or mother of the adolescent girl) with the sewing machines as one of the few exceptions. Thus, advice was given to closely monitor that benefits from IGAs go to the adolescent girls' social and economic empowerment.

CONCLUSIONS

An overall observation made from assessing the Tanisha project is that programmes dealing with adolescent girls are sensitive with the potential of provoking sceptical attitudes and resistance from local communities, especially in the remote fundamentalist Muslim Tanisha project areas. The project faced major challenges during inception, many of which were outside of the control of the Tanisha project staff. Save the Children whilst sharing some culpability for earlier errors, reacted appropriately to circumstances as they arose and the reactive measures taken through community and family orientation and sensitisation prevented further escalation of difficulties that might have jeopardised the viability of the project.

While conceptually the project design was relevant to the needs of the target group, in practice the difficulties identified in working with the extreme poor meant the project struggled to meet its objective of lifting households out of extreme poverty. This was largely due to a sub-optimal operational plan which failed to understand the operational implications of targeting the extreme poor. Thus, while many beneficiary households by the end of the third year saw improvements in their level of income and savings enabling them to better meet their expenses for food, health, housing, education and other purposes, whether these improvements signify their sustainable graduation and are resilient to shocks is yet to be seen.

On the one hand, the Tanisha project made clear achievements in socially empowering the targeted adolescent girls through the Peer Education Groups. The strong bonds and support networks created with others girls in the community greatly impacted their self-esteem. While previously these girls were mostly invisible and confined to their homes, they have now reached a heightened social status and acceptance within their communities and families and feel they can move around and speak more freely than before. Yet, it is not evident whether the girls' vulnerability to gender-based violence and access to positive market linkages and support from religious leaders and local government has improved significantly, partly from the recognition that such systemic power structure changes take time. On the other hand, the IGA and savings scheme did not sufficiently succeed in giving the girls a sense of economic empowerment in financially planning for their own futures. It remains unclear whether the girls have emerged as independent financial contributors to their families and confident financial decision-makers in their households and in most cases seems unchanged as the girls were often not able to themselves be involved in operating, managing and controlling the IGAs they received from the project.

Overall, while the innovation was not successful in reaching all its original targets, at the very least, key improvements were made in socially and economically empowering a target group of adolescent girls that is otherwise mostly cut off from any economic or social activities, particularly when living in extreme poor religiously conservative rural communities. Importantly, while before the sole future written for these girls were to get married off early to save money on dowry, they now have a whole range of opportunities ahead of them and a strong will to strive towards realising their dreams. The innovation design to target adolescent girls as beneficiaries was important from the outset as in standard livelihood projects girls usually lose out and only see marginal benefits and impacts on their own socio-economic empowerment due to gendered barriers. Adolescent girls are the change makers for the future generation of Bangladesh and the key to make improvements in women's empowerment and

Field Work: A total of 6 enumerators, 2 Research Assistants from Scale Fund organizations, 2 M&E/MIS personnel, and 1 Young Professional conducted the necessary field work. Under the remote guidance of a researcher from Cambridge University they carried out the data collection for the endline study from November 21 - 22, 2013. The entire study was managed by the CMS Unit at Shiree and for the purpose of smooth implementation considering travel time and accessibility of sample households, the study team was divided into two smaller teams who collected the data on the questionnaire.

Trained enumerators carried out interviews primarily of household heads on their current socio-economic conditions using a pre-tested, semi-structured questionnaire, focusing on the following indicators:

- Demographic characteristics
- Household Assets
- Household income
- Household expenditure
- Loan and savings status
- Access to safe water, sanitation, electricity
- Housing condition
- Food security
- Access to safety nets
- Women's empowerment

The endline questionnaire was developed by a faculty member of Cambridge University and revised by the CMS unit. It closely follows the format used for the CMS3 panel survey instrument applied to shiree Scale Fund projects. As the baseline questionnaire (CMS 1) is to some extent different from the endline study questionnaire, data analysis has been done only on the common indicators existing in both of the questionnaires.

Constraints: It should be noted that the data for the endline study for all households was collected during the same time period, but the baseline data was collected phase-by-phase at different times and during different seasons. Moreover, data collection for the endline study was conducted by more trained enumerators in comparison to baseline study data collection. 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 may also contain some variation due to the different levels of understanding and experience of the data collectors. Finally, political unrest was a constraint in the implementation of the study, but fortunately caused no major impact on the data collection.

Organization of the chapter: This report does not aim to compare the effectiveness of innovation projects to one another, but rather, the socio-economic changes in the BHHs of specific projects since baseline. Therefore, a separate analysis of each project has been done, keeping in mind each project's unique modalities, locality, and targeted communities. Findings from the Tanisha project are presented in the following section.

HOUSEHOLD BASIC DEMOGRAPHIC CHARACTERISTICS

Table 1.1: Basic socio-demographic characteristics according to sex of HH head.

Category	CMS1 (Baseline)		CMS3 (Endline)		CMS2 (Monthly snapshot)	
	N	%	N	%	N	%
Male headed household	58	90.6	53	82.8	45	81.8
Female headed household	6	9.4	11	17.2	10	18.2
Both	64	100	64	100	55	100

Endline findings indicate change in the sex of household head since baseline. At baseline, 9.4% household heads were female and 90.6% were male, while in the endline survey (November 2013) female-headed households increase to 17.2% and male-headed households decrease to 82.8%.⁴ And CMS2 monthly snapshot (Flow up: November 2013), indicate the similar percentages.

Table 1.2: Distribution of HH average size according to sex of HH head.

CMS1 – Baseline						CMS3 – End line						CMS2 (Monthly snapshot)					
Male		Female		Both		Male		Female		Both		Male		Female		Both	
M	SD	M	SD	M	SD	M	SD	M	SD	M	SD	M	SD	M	SD	M	SD
5.45	1.16	3.67	1.63	5.28	1.30	5.70	1.60	4.82	1.94	5.55	1.68	5.76	1.57	5.00	1.94	5.62	1.65

NB: M – Mean; SD – Standard Deviation

In the household head category, there is a marked difference in regards to baseline and endline household size. Among the male-headed households, the mean household size increased to 5.70 (endline November) and to 5.76 (CMS2) from the baseline mean household size of 5.45. In contrast, the mean household size of female-headed households increased from 3.67 (baseline) to 4.82 (end line) and 5.00 (CMS2). Notably this is significantly higher than the average family from the overall Shree portfolio, which was measured as 3.39 in the CMS 3 Survey Round 8 in March 2013.

⁴ This is consistent with research across the Shree programme which shows that economic empowerment may lead to the “recombination” of families. A similar explanation can be given for the reduction in FHHs seen in Table 1.2 (i.e. families come back together with economic gains).

OCCUPATION

Table 2.1: Change in primary occupation of HH head.

Occupation	CMS1-Baseline		CMS3-Endline	
	N	%	N	%
Unemployed	12	18.8	4	6.3
Own Agriculture	1	1.6	-	-
Vegetable producer on homestead land	-	-	1	1.6
Livestock/poultry	-	-	1	1.6
Agriculture day labour	11	17.2	7	10.9
Other day labour	14	21.9	10	15.6
Domestic maid	1	1.6	2	3.1
Skilled labour	2	3.1	3	4.7
Fishing/Aquaculture	11	17.2	12	18.8
Industrial/garment labour	-	-	-	-
Petty trade/business	-	-	6	9.4
Cottage industry/handicraft	-	-	2	3.1
Service	2	3.1	3	4.7
Transport worker	-	-	1	1.6
Begging	-	-	-	-
Housewife	2	3.1	4	6.3
Other	3	4.7	-	-
Rented rickshaw/van/boat/push cart	3	4.7	-	-
Owned rickshaw/van/boat/push cart	-	-	6	9.4
farmer on leased in land or waterbody	-	-	-	-
farmer on temporary lease of khas arable land or waterbody	-	-	1	1.6
Grocery shop	-	-	-	-
Other shop	-	-	-	-
Repair vehicles	-	-	1	1.6
Other business	2	3.1	-	-
Total	64	100.0	64	100.0

Table: Change in primary occupation of beneficiary.

Occupation	CMS1-Baseline		CMS3-Endline	
	N	%	N	%
Unemployed	64	100	13	20.3
Agriculture day labour	-	-	-	-
Other day labour	-	-	-	-
Domestic maid	-	-	1	1.6

Livestock/poultry			3	4.7
Skilled labour	-	-	3	4.7
Industrial/garment labour	-	-	1	1.6
Petty trade/business	-	-	-	-
Cottage industry/handicraft	-	-	1	1.6
Service	-	-	-	-
Housewife	-	-	9	14.1
Student			31	48.4
Rural maintenance programme			1	1.6
Other	-	-	-	-
Rented rickshaw/van/boat/push cart	-	-	-	-
Owned rickshaw/van/boat/push cart	-	-	-	-
farmer on leased in land or waterbody	-	-	1	1.6
farmer on temporary lease of khas arable land or waterbody	-	-	-	-
Grocery shop	-	-	-	-
Other shop	-	-	-	-
Repair vehicles	-	-	-	-
Total	64	100.0	64	100.0

The endline findings concerning primary occupation of the beneficiary indicate that the innovation project intervention had a considerable effect in encouraging a change in occupation after the baseline study. One of the major interventions of the TANISHA-SCI-IF3 project was to improve income and advancing social identity of rural adolescent girls.

Endline findings indicate that most of the households changed their main occupation and are presently involved in fishing (18.8%), own rickshaw (9.4%), service (4.7%), skilled labour (4.7%), labour (26.5%). Endline findings further indicate that 9.4% households presently have their own rickshaw which was 0% in baseline. Finally, endline findings show a large percentage increase in the proportion of students which almost doubled.

Besides a change in primary occupation, the endline findings also indicate that income source vulnerability is declining as a majority of households have gained an additional income source (see table 2.2) to supplement the primary source. At endline, 29.1% households have three or more than three additional income sources and 41.8% households have two additional occupations.

Table: 2.2: Distribution of other occupations of HH head according to sex of HH head.

Number of other jobs	CMS1 - Baseline		CMS3 - End line		CMS2 (Monthly snapshot)	
	N	%	N	%	N	%
0	-	-				
1	64	100	19	29.7	16	29.1
2	-	-	26	40.6	23	41.8
3	-	-	15	23.4	13	23.6
>3	-	-	4	6.3	3	5.5
Total	64	100.0	64	100.0	55	100.0

NB: Number of occupation other than household main occupation.

INCOME

Table 3.1: Mean distribution of HH monthly income (cash and in kind).

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
3472.66	1523.57	9005.47	7811.14	5532.81	7780.32	t=5.689, p=3.560

Endline findings indicate a considerable change in household income. The mean income at baseline was 3472.66 BDT with a standard deviation of 1523.57 BDT, while at endline the mean income was 9005.47 BDT with a standard deviation of 7811.14 BDT. The mean increase in income is 5532.81 BDT. Here, income includes both cash and in-kind payments.

Table 3.2 separates information about cash and in-kind income. The mean monthly household cash income in baseline was 3472.66 BDT, which increased to 7787.81 BDT in endline. Similarly change is also observed in in-kind income. The mean in-kind income in baseline was 0 BDT, while in endline it is 1217.66 BDT. Increased involvement in different economic activity may be responsible for the considerable increase in in-kind income, though further investigation is needed.

Table 3.2: Mean distribution of HH monthly income

Variables /Categories	Baseline		Endline		Differences		Test
	Mean	SD	Mean	SD	Mean	SD	
Cash income	3472.66	1523.57	7787.81	7544.00	4315.16	7512.13	t=4.595, p=2.127
Kind income	-	-	1217.66	1530.12	1217.66	1530.12	t=6.366, p=2.506

Moreover, the per capita per-day mean income also increased considerably between baseline and endline. The mean per capita per-day regular income in baseline was 23.71 BDT, which increased to 55.32 BDT during endline.

Table 3.3: Mean distribution of HH monthly regular income per capita/day

Variables /Categories	Baseline		Endline		Differences		Test
	Mean	SD	Mean	SD	Mean	SD	
Cash income	23.71	13.33	47.19	44.01	23.49	44.24	t=4.247, p=7.269
Kind income	-	-	8.13	10.75	8.13	10.75	t=6.046, p=8.877
Total	23.71	13.33	55.32	45.57	31.61	44.93	t=5.628, p=4.501

INCOME CHANGE IN PERCENTAGE

The endline findings indicate that the income (cash and in-kind) of nearly 71.9% households increased more than 55% in comparison to baseline. The increase of only 15% in household income has remained within 12.5% of all households.

Table 3.4: HH income increase according to HH regular income and total income in percentage (including kind income)

Income increase (%)	Cash income		Income include kind	
	N	%	N	%
Up to 15	18	28.1	8	12.5
16 - 25	4	6.3	3	4.7
26-35	-	-	3	4.7
36 -45	3	4.7	-	-
46 - 55	5	7.8	4	6.3
55+	34	53.1	46	71.9
Total	64	100	64	100

Table 3.5: What has been happening to HH income from all sources over the previous month? - CMS2 November 2013

Income change (Compared to last month)	Male		Female		Total	
	N	%	N	%	N	%
Falling fast	1	2.2	-	-	1	1.8
Falling a little	4	8.9	-	-	4	7.3
Remained the same	35	77.8	9	90	44	80
Increasing a little	4	8.9	1	10	5	9.1
Increasing fast	1	2.2	-	-	1	1.8
Total	45	100	10	100	55	100
$X^2=1.497, p=0.827$						

CHANGE IN POVERTY THRESHOLDS

Table 3.6: Distribution of HH poverty level according to HIES (2010) Lower Poverty Line (re-adjusted to correspond to the lowest 10% of the population and inflation adjusted to 2011, 2012 and 2013) measured as cash income per capita/day and sex of HH head.

Variables (sex)	Baseline						End line					
	Extreme poverty		Above extreme poverty		Total		Extreme poverty		Above extreme poverty		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
Male	58	90.6	-	-	-	-	17	26.6	36	56.3	53	82.8
Female	6	9.4	-	-	-	-	8	12.5	3	4.7	11	17.2
Total	64	100	-	-	64	100	25	39.1	39	60.9	64	100
Test							$X^2=6.324, p= 0.012$					

NB: Thresholds based on adjusted HIES (2010) Lower Poverty Line: baseline 28.8 pppd using weighted average of 2011 & 2012; end line 32.5 pppd using 2013 inflation adjustment).

Table 3.7: Distribution of HH poverty level according to total income (cash & in kind) per capita/day and sex of HH head.

Variables (sex)	Baseline						End line					
	Extreme poverty		Above extreme poverty		Total		Extreme poverty		Above extreme poverty		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
Male	58	90.6	-	-	-	-	9	14.1	44	68.8	53	82.8
Female	6	9.4	-	-	-	-	3	4.7	8	12.5	11	17.2
Total	64	100	-	-	64	100	12	18.8	52	81.3	64	100
Test							X ² =0.633, p=0.426					

NB: Inflation adjusted to 2011, 2012 & 2013 according to rural food index inflation (baseline 28.8 pppd using weighted average of 2011 & 2012; end line 32.5 pppd).

After inflation adjustment to 2011, 2012 and 2013 levels, the percentage of households that remain below the extreme poverty line (per capita per day income below 32.5 BDT) during endline is 39.1%. Hence, 60.9% of households crossed the extreme poverty line and their per capita, per day income is greater than 32.5 BDT. This percentage increases further if in-kind income is included along with cash income. In endline, 18.8% of households still remain below the poverty line and 81.3% of households crossed extreme poverty line. The percentage of extreme poverty has decreased greatly from the baseline of 100%.

EXPENDITURE

Table 4.1: Mean distribution of HH monthly total expenditures.

Baseline		Endline		Differences		Paired t-Test
Mean	SD	Mean	SD	Mean	SD	
2,050.97	1,393.30	8,390.46	5,957.54	6,339.49	5,627.37	t=9012, p= 6.164

Endline findings related to income indicate a considerable change in monthly expenditure. The mean monthly expenditure in baseline was 2,050.97 BDT, while in endline mean expenditure is 8390.46 BDT. The mean increase in monthly expenditure is 6,339.49 BDT. Here, expenditure means only cash expenditure, but includes irregular expenditures like house repair, the purchase of furniture, etc. The per capita, per day total expenditure in endline is 51.34 BDT, while in baseline it was 13.81 BDT.

Table 4.2: Mean distribution of HH monthly regular expenditures

Baseline		End line		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
2,050.97	1,393.30	7,868.55	5,978.74	5,817.58	5,620.50	t=8.281, p=1.154

Table 4.3: Mean distribution of HH monthly total expenditures per capita /day

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
13.81	8.61	51.34	34.26	37.53	32.10	t=9.353, p=1.593

Table 4.4: Mean distribution of HH monthly regular expenditures per capita /day

Baseline		End line		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
13.81	8.61	48.17	34.43	34.36	32.07	t=8.570, p=3.609

After inflation adjustment to 2011, 2012 and 2013 levels, the percentage of household expenditures that remain below the extreme poverty line (per capita, per day regular expenditure below 32.5 BDT) during endline is 32.8%. However, 67.2% crossed the extreme poverty line and their per capita per day total expenditure is now more than 32.5 BDT (for details see **table 4.5**). This percentage decreases if irregular expenditures are included along with regular income (extreme poverty 25 & above poverty line 75).

Table 4.5: Change in poverty thresholds (regular-expenditure)

Variables (sex)	Baseline						Endline					
	Extreme poverty		Above extreme poverty		Total		Extreme poverty		Above extreme poverty		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
Male	58	90.6	-	-	58	90.6	16	25	37	57.8	53	82.8
Female	6	9.4	-	-	6	9.4	5	7.8	6	9.4	11	17.2
Total	64	100	-	-	64	100	21	32.8	43	67.2	64	100
Test							X ² =0.963, p=0.326					

NB: Inflation adjusted to 2011, 2012 & 2013 according to rural food index inflation (baseline 28.8 pppd using weighted average of 2011 & 2012; end line 32.5 pppd).

Table 4.5: Change in poverty thresholds (total-expenditure)

Variables (sex)	Baseline						Endline					
	Extreme poverty		Above extreme poverty		Total		Extreme poverty		Above extreme poverty		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
Male	58	90.6	-	-	58	90.6	11	17.2	42	65.6	53	82.8
Female	6	9.4	-	-	6	9.4	5	7.8	6	9.4	11	17.2
Total	64	100	-	-	64	100	16	25	48	75	64	100
Test							X ² =2.964, p=0.085					

NB: Inflation adjusted to 2011, 2012 & 2013 according to rural food index inflation (baseline 28.8 pppd using weighted average of 2011 & 2012; end line 32.5 pppd).

PERCENTAGE INCREASE IN EXPENDITURE

The endline findings indicate that total monthly expenditure, including irregular expenditures, of nearly 92.2% households increased more than 55% in comparison to baseline. However, the lowest 15 % increase in total monthly expenditure remained within 4.7% of all households. Further, the CMS findings in table 4.6.1 indicate a plateauing effect in expenditure after the initial asset transfer.

Table 4.6: Percentage of increase in HH monthly regular and total expenditure including irregular expenditure

Expenditure increase (%)	Regular expenditure		Total expenditure (include irregular expenditure)	
	N	%	N	%
Up to 15	3	4.7	3	4.7
16 - 25	1	1.6		
26-35	-	-		
36 -45	1	1.6	1	1.6
46 - 55	1	1.6	1	1.6
55+	58	90.6	59	92.2
Total	64	100	64	100

Table 4.6.1: What has been happening to household expenditure over the previous month? - CMS2 July 2013

Expenditure change (Compared to last month)	Male		Female		Total	
	N	%	N	%	N	%
Falling fast	1	2.2	-	-	1	1.8
Falling a little	1	2.2	-	-	1	1.8
Remained the same	41	91.1	9	90	50	90.9
Increasing a little	2	4.4	1	10	3	5.5
Increasing fast	-	-	-	-	-	-
Total	45	100	10	100	55	100
$X^2=0.909, p=0.823$						

ASSETS

An increase in income may result in an increase in assets, savings or expenditures. However, endline findings indicate that the only mentionable change occurred in ownership of assets. However, at the time of the endline survey 68.7% of households owned livestock.

Table 5.1 Ownership of asset HH according to HH head categories in percentage

Asset Type	No of items	Baseline						End line					
		Male		Female		Both		Male		Female		Both	
		N	%	N	%	N	%	N	%	N	%	N	%
Livestock	0	32	55.2	4	66.7	36	56.3	16	30.2	4	36.4	20	31.3

	1	24	41.4	1	16.7	25	39.1	9	17	3	27.3	12	18.8
	2	2	3.4	1	16.7	3	4.7	12	22.6	3	27.3	15	23.4
	3+	-	-	-	-	-	-	16	30.2	1	9.1	17	26.6
	Total	58	100	6	100	64	100	53	100	11	100	64	100
Poultry	0	32	55.2	1	16.7	33	51.6	11	20.8	3	27.3	14	21.9
	1	2	3.4	1	16.7	3	4.7	2	3.8	-	-	2	3.1
	2	12	20.7	2	33.3	14	21.9	11	20.8	1	9.1	12	18.8
	3+	12	20.7	2	33.3	14	21.9	29	54.7	7	63.6	36	56.3
	Total	58	100	6	100	64	100	53	100	11	100	64	100
Working equipment	0	51	87.9	5	83.3	56	87.5	2	3.8	-	-	2	3.1
	1	5	8.6	1	16.7	6	9.4	3	5.7	1	9.1	4	6.3
	2	2	3.4	-	-	2	3.1	-	-	1	9.1	1	1.6
	3+	-	-	-	-	-	-	48	90.6	9	81.8	57	89.1
	Total	58	100	6	100	64	100	53	100	11	100	64	100
Household belongings	0	11	19	-	-	11	17.2	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-	-	-	-
	2	2	3.4	2	33.3	4	6.3	-	-	-	-	-	-
	3+	45	77.6	4	66.7	49	76.6	53	100	11	100	64	100
	Total	58	100	6	100	64	100	53	100	11	100	64	100

Table 5.2: Mean asset value of asset transferred from shiree-supported project

Variables /Categories	End line					
	Male		Female		Both	
	Mean	SD	Mean	SD	Mean	SD
Livestock (30 hhs-Male: 21, Female: 9)	6,000	-	6,000	-	6,000	-
IGA (34 hhs-Male: 32, Female: 2)	7,681	3,326	8,755	5,296	7,744	3,363
Total (64 hhs)	7,015	2,699	6,501	2,012	6,927	2,587

Table 5.3: Distribution of land (decimal) by household

Land types	Average amount in decimal	Average value in taka	N	%
Homestead	6.9	-	45	70.3
Cultivable	10	-	4	6.25
Temporary lease	12	-	7	10.9
Share cropping/mortgage	53	-	10	15.6
Access to Any land	17.89	-	54	84.4
Total	15.09	-	64	100

As household income increases productive asset accumulation takes place. The total asset value during endline is 21,461 BDT where value of the assets transferred under the projects mean was 6,927 BDT.

Table 5.4: Mean distribution of HH assets according to gender of HH head

Variable/ Category	Baseline						End line					
	Male		Female		Both		Male		Female		Both	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Livestock	1,603	2,196	1,083	2,010	1,555	2,169	7,692	10,860	2,355	3,045	6,775	10,146
Working equipment	355	1,092	300	735	350	1,059	5,009	6,166	2,130	2,746	4,514	5,812
HH belongings	732	638	675	544	726	626	7,536	4,851	4,836	2,966	7,072	4,677
Shop	-	-	-	-	-	-	896	4,160	-	-	742	3,794
Total	3,035	2,465	2,592	1,888	2,993	2,408	23,649	15,816	10,916	5,775	21,461	15,336

Table 5.5: Mean distribution of HH total value of assets

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
2,993	2,408	21,461	15,336	18,467	14,760	t=10.009, p=1.207

HOUSEHOLD SAVINGS AND LOAN

Endline findings indicate that mean cash monthly income is more than the mean monthly expenditure, indicating the possibility of households saving cash in addition to purchasing assets. The endline findings on savings indicate a change since baseline. At baseline not even a single household had any savings. However, in the endline survey 64.1% of households have some amount of savings, among which 32.8% and 6.3%, had savings between 1,000-5,000 BDT and 5,001-10,000 BDT respectively. Total mean value of households' savings was 3,422 BDT.

Table 6.1: Distribution of HHs reporting to have savings

Category (BDT)	Baseline						End line								
	Male		Female		Both		Male			Female			Both		
	N	%	N	%	N	%	N	Mean	%	N	Mean	%	N	Mean	%
0	58	100	6	100	64	100	17	-	32.1	6	-	54.5	23	-	35.9
1-1,000	-	-	-	-	-	-	10	723	18.9	4	463	36.4	14	649	21.9
1,001-5,000	-	-	-	-	-	-	20	2,854	37.7	1	3,000	9.1	21	2,861	32.8
5,001-10,000	-	-	-	-	-	-	4	6,954	7.5	-	-	-	4	6,954	6.3
10,001-15,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15,001-20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20,001+	-	-	-	-	-	-	2	61,000	3.8	-	-	-	2	61,000	3.1
Any amount (1-20,001+)	-	-	-	-	-	-	36	5,948	67.9	5	970	45.5	41	5,341	64.1
Total	58	100	6	100	64	100	53	4,040	100	11	441	100	64	3,422	100
Test	$\chi^2=6.078, p=0.193$														

Table 6.2: Distribution of HH reporting to have savings as per HH head category.

Option	Baseline						End line						CMS2 (Monthly snapshot)					
	Male		Female		Both		Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
No	58	100	6	100	64	100	17	32	6	55	23	36	11	24	5	50	16	29
Yes	-	-	-	-	-	-	36	68	5	45	41	64	34	76	5	50	39	71

Table 6.3: What has happened to the total level of savings? – CMS2 November 2013

Category	CMS2 (Monthly snapshot)					
	Male		Female		Both	
	N	%	N	%	N	%
No Savings	11	24	5	50	16	29
Falling fast	-	-	-	-	-	-
Falling a little	-	-	-	-	-	-
Remained the same	23	51	4	40	27	49
Increased a little	11	24	1	10	12	22
Increasing fast	-	-	-	-	-	-
Test	$\chi^2=2.825, p=0.244$					

In regards to loans, only one household reported having loan in baseline, while in endline 77% of the households had a loan. These include loans with interest free informal sources (50%), with interest informal loan (22%), formal loan with interest MFI (16%), and loan from shomity or CBO With interest (17%).

Table 6.4: HH percentage reporting outstanding loans and sex of HH heads.

Sources of loan	Baseline					End line				
	Yes		No		Outstanding mean (BDT)	Yes		No		Outstanding mean (BDT)
	N	%	N	%		N	%	N	%	
Informal without interest	-	-	64	100	-	32	50	32	50	17,944
With interest informal loan	-	-	64	100	-	14	22	50	78	37,878
Formal loan with interest MFI	-	-	64	100	-	10	16	54	84	12,652
Formal loan with GoB	-	-	64	100	-	-	-	-	-	-
Loan from shomity or CBO With interest	-	-	64	100	-	11	17	53	83	11,879
Total HH	-	-	64	100	-	49	77	15	23	27,790

Table 6.4.1: Did you take out any loans over the last month? – CMS2 November 2013

Category	Baseline		End line		CMS2 (Monthly snapshot)	
	N	%	N	%	N	%
No	64	100	64	100	49	89.1
Yes	-	-	-	-	6	10.9

Table 6.4.2: Reason for Loan

Category	Baseline		End line		CMS2 (Monthly snapshot)	
	N	%	N	%	N	%
Consumption	-	-	7	11	2	3.6
Consumption & Treatment	-	-	1	1.6	-	-
Consumption, Treatment & Other	-	-	1	1.6	-	-
IGA	-	-	4	6.3	1	1.8
IGA & Other	-	-	1	1.6	-	-
Treatment	-	-	9	14.1	1	1.8
Treatment & IGA	-	-	1	1.6	-	-
Treatment & Other	-	-	2	3.1	-	-
Dowry	-	-	1	1.6	-	-
Repayment of other loan	-	-			-	-
Other	-	-	22	34	2	3.6

HOUSING CONDITION AND ACCESS TO WATER SUPPLY, SANITATION AND ELECTRICITY

CHANGE IN WALL AND ROOF MATERIAL OF HOUSE

Table 7.1 Distribution of HHs according to wall construction materials and sex of HH heads.

Materials (walls)	Baseline						End line					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Grass/jute stick/leaves/plastic	35	60.3	3	50	38	59.4	9	17	1	9.1	10	15.6
Bamboo	-	-	-	-	-	-	-	-	-	-	-	-
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	-	-	-	-	-	-	-	-	-	-	-	-
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	23	39.7	3	50	26	40.6	44	83	10	90.9	54	84.4
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	58	100	6	100	64	100	53	100	11	100	64	100
Test	X ² =0.241, p=0.623						X ² =0.512, p=0.430					

Endline findings indicate a change in the quality of wall material of a majority of the households. At baseline almost all house walls were made of Grass/jute stick/leaves/plastic (60.3%) and tin/CI sheets. At the endline survey, 90.9% of households had walls made of tin.

Table 7.2 Distribution of HHs according to roofing materials and sex of HH heads

Materials (roof)	Baseline						End line					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Grass/jute stick/leaves/plastic	2	3.4			2	3.1	-	-	-	-	-	-
Bamboo	-	-	-	-	-	-	-	-	-	-	-	-
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	-	-	-	-	-	-	-	-	-	-	-	-
Tiles	1	1.7	1	16.7	2	3.1	-	-	-	-	-	-
Tin/CI sheets	55	94.8	5	83.3	60	93.8	53	100	11	100	64	100
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	58	100	6	100	64	100	-	-	-	-	-	-
Test	X ² =4.1669, p=0.124											

HOUSE SIZE

The mean house size had increased considerably by the endline in comparison to baseline. At baseline mean house size was 219 sqft while at the endline survey it was 429 sqft.

Table 7.3: Mean distribution for size of house and per capita housing space according to sex of HH head

Categories	Mean of house size (sqft)		Mean of per capital floor space (sqft)	
	Mean	SD	Mean	SD
Baseline	218.52	100.55	44.78	24.67
Endline	428.76	337.96	80.69	57.41

The house ownership table indicates that at baseline 85.9% of households lived in their own house. At the endline, 71.9% lived in their own house while 17.2% lived on someone else’s land.

Table 7.4: Ownership distribution of house according to sex of HH head

House ownership	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Owned	51	87.9	4	66.7	55	85.9	41	77.4	5	45.5	46	71.9
Rented	1	1.7	-	-	1	1.6	-	-	-	-	-	-
Parent	1	1.7	-	-	1	1.6	-	-	-	-	-	-
Parent in law	-	-	1	16.7	1	1.6	-	-	1	9.1	1	1.6
Live rent free	2	3.4	1	16.7	3	4.7	-	-	-	-	-	-
Own house on khas land	-	-	-	-	-	-	2	3.8	1	9.1	3	4.7
Someone else’s land	-	-	-	-	-	-	8	15.1	3	27.3	11	17.2
Other	3	5.1	-	-	3	4.7	2	3.8	1	9.1	3	4.7
Total	-	-	-	-	-	-	53	100	11	100	64	100
Test	X ² =12.497, p=0.052						X ² =7.993, p=0.092					

ACCESS TO SAFE WATER

The baseline and endline findings in regards to improved access to a water source indicate the same. According to the endline, 100% households reported that they collect drinking water from pipe supply.

Table 7.5: Distribution of HHs according to sources of drinking water and sex of HH heads.

Sources of drinking water	Baseline						Endline						Monthly snapshot						
	Male		Female		Both		Male		Female		Both		Male		Female		Both		
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	
Piped	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hand tube well	58	100	6	100	64	100	53	100	11	100	64	100	45	100	10	100	55	100	
Open well	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Pond-river	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Rain water	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Purchased water	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Test	X ² =0.001, p=0.977																		

OWNERSHIP OF PROTECTED SOURCE

78.1% of households reported that they collect tubewell water which is owned by others, this proportion was reported at 60.9% at baseline (see table 7.6)

Table 7.6: Distribution of HHs according to ownership of hand tube wells and sex of HH heads

Sources of drinking water	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Owned by household	-	-	-	-	-	-	-	-	-	-	-	-
Shared ownership	3	5.2			3	4.7	7	13.2	2	18.2	9	14.1
Own by others	37	63.8	2	33.3	39	60.9	44	83	6	54.5	50	78.1
Not applicable	-	-	-	-	-	-	-	-	-	-	-	-
Public (Government)	16	27.6	3	50	19	29.7	-	-	-	-	-	-
NGO Supplied	2	3.4	1	16.7	3	4.7	-	-	-	-	-	-
Others	-	-	-	-	-	-	2	3.8	3	27.3	5	7.8
Total	-	-	-	-	-	-	-	-	-	-	-	-
Test	X ² =4.085, p=0.252						X ² =7.544, p=0.023					

SANITATION

The endline findings indicate a positive shift in defecation practice since baseline. At baseline nearly 70.3% of households defecated in ring slab latrines. The rest (10.9%) had offset/septic latrines and (10.9%) pit latrines. In contrast, endline findings indicate that 83.6% of households defecated in sanitary latrines/ring slab latrine.

Table 7.7: Distribution of HH according to place of defecation and sex of HH heads

Place of defecation	Baseline						Endline						Monthly snapshot						
	Male		Female		Both		Male		Female		Both		Male		Female		Both		
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	
Open spaces	1	1.7	1	16.7	2	3.1	-	-	-	-	-	-	-	-	-	-	-	-	-
Hanging latrine	2	3.4	1	16.7	3	4.7	1	1.9	-	-	1	1.6	1	2.2	-	-	1	1.8	
Pit latrine	7	12.1			7	10.9	7	13.2	2	18.2	9	14.1	6	13.3	2	20	8	14.5	
Ring/slab latrine	42	72.4	3	50	45	70.3	44	83	9	81.8	53	82.8	37	82.2	8	80	45	81.8	
Offset/septic	6	10.3	1	16.7	7	10.9	-	-	-	-	-	-	-	-	-	-	-	-	
Complete Sanitary	-	-	-	-	-	-	1	1.9	-	-	1	1.6	1	2.2	-	-	1	1.8	
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	58	100	6	100	64	100	53	100	11	100	64	100	45	100	10	100	55	100	
Test	X ² =7.223, p=0.125						X ² =0.577, p=0.910						X ² =0.699, p=0.873						

ELECTRICITY

In regards to access to electricity some changes have been observed since baseline. At baseline 87.5% of households had no connection to electricity, this number dropped to 76.6% at the endline. At the endline survey a further 12.5% of households were reported as connected to main lines.

Table 7.8: Distribution of HHs according to connection of electricity and sex of HH heads

Type of electricity connection	Baseline						End line					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
No electricity	50	86.2	6	100	56	87.5	38	71.7	11	100	49	76.6
Connected to main line	7	12.1	-	-	7	10.9	8	15.1	-	-	8	12.5
Connected to other house	-	-	-	-	-	-	-	-	-	-	-	-
Connected to generator	-	-	-	-	-	-	7	13.2	-	-	7	10.9
Solar power	1	1.7	-	-	1	1.6	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	58	100	6	100	64	100	53	100	11	100	64	100
Test	X ² =0.946, p=0.623						X ² =4.066, p=0.131					

FOOD SECURITY

Table 7.9: Food Security at Endline

Question: 'In the Last Seven Days has your household used the following food coping strategy?'	Male		Female		Total	
	Yes	%	Yes	%	Yes	%
Eat Smaller Portions of Food (Quantity)?	7	13.2	2	18.2	9	14.1
Eat Less than Three Times a Day?	1	1.9	1	9.1	2	3.1
Eat Food of Lower Than Normal Quality?	2	3.8	2	18.2	4	6.3
Eat Food Naturally Available or Gathered Wild Potato, Kochu, etc?	-	-	1	9.1	1	1.6
<u>For Adults Only:</u> Eat No Food in Any 24 Hour Period?	-	-	-	-	-	-
<u>For Children Only:</u> Eat No Food in Any 24 Hour Period?	-	-	-	-	-	-
Borrow Money to Buy Food?	1	1.9	-	-	1	1.6
Bought Food on Credit?	1	1.9	1	9.1	2	3.1
Send a Family Member Elsewhere to Eat?	-	-	1	9.1	1	1.6
Give More Food to An Earning HH Member?	1	1.9	2	18.2	1	1.6
Food Insecurity (using more than 2 food coping strategies)	4	7.5	2	18.2	6	9.4

The households were asked about the food coping strategies they used as a result of financial hardship in the seven days prior to the survey with a pre-coded list of 10 food strategies (Table 7.9). As demonstrated in the table food security was high at endline and 90.6% of all households reported using less than 2 food coping strategies in the past 7 days. Notably, food security was slightly higher among male headed households (92.5%) than female headed households (81.8%). Due to limitations in the baseline questionnaire it is not possible to present detailed comparative analysis of food security between baseline and endline.

FOOD DIVERSITY

Table 7.10: Number of days (%) in the last week that household members consumed food items at End-line:

Food types	Male		Female		Total	
	N	%	N	%	N	%
Fish						
0	1	1.9	1	9.1	2	3.1
1	3	5.7	2	18.2	5	7.8
2	12	22.6	2	18.2	14	21.9
3+	37	69.8	6	54.5	43	67.2
Meat						
0	43	81.1	10	90.9	53	82.8
1	9	17	1	9.1	10	15.6
2	-	-	-	-	-	-
3+	1	1.9	-	-	1	1.6
Pulse						
0	-	-	-	-	-	-
1	7	13.2	3	27.3	10	15.6
2	7	13.2	1	9.1	8	12.5
3+	39	73.6	7	63.6	46	71.9
Vegetable						
0	-	-	-	-	-	-
1	-	-	-	-	-	-
2	-	-	-	-	-	-
3+	53	100	11	100	64	100
Fruit						
0	25	47.2	8	72.7	33	51.6
1	8	15.1	2	18.2	10	15.6
2	15	28.3	1	9.1	16	25
3+	5	9.4	-	-	5	7.8
Milk						
0	40	75.5	10	90.9	50	78.1
1	2	3.8	1	9.1	3	4.7
2	3	5.7	-	-	3	4.7
3+	8	15.1	-	-	8	12.5
Egg						
0	18	34	5	45.5	23	35.9
1	10	18.9	2	18.2	12	18.8
2	14	26.4	3	27.3	17	26.6
3+	11	20.8	1	9.1	12	18.8
Food Diversity						
<5	24	45.3	8	72.7	32	50
>=5	29	54.7	3	27.3	32	50
Mean	4.6	-	3.9	-	4.5	-

The households were asked how often family members had eaten 6 different food items in the 7 days prior to the survey (Table 7.10). As demonstrated in the table, there was a positive average consumption of eggs, poultry, meat, milk and pulses. Overall, 50% of all households had positive food diversity at endline, whereas the other half did not have adequate food diversity in their weekly food consumption. Notably, food diversity was significantly higher among female headed households (72.7%).

The extent of household food diversity was determined in two ways (a) based on the mean of the number of food items eaten (maximum 6) and (b) based on the 7 food groups (grains, roots and tubers, legumes and nuts, dairy products, meat and fish, eggs, vitamin A rich fruits and vegetables and other fruit and vegetables) as defined by WHO and UNICEF. Consumption of any amount of food from each food group is sufficient to count.

WOMEN EMPOWERMENT

Table 7.11: Social Empowerment (Female replies)

Question	Yes %	No %
There are people outside my family I can rely on for help	62.5	37.5
I feel frightened of moving alone outside my village	26.6	73.4
I feel I have enough information about the government programmes designed to help the poor	46.9	53.1
I feel confident that I can face whatever the future brings/holds	64.1	35.9
I feel comfortable speaking and participating in community groups	53.1	46.9
I feel comfortable addressing UP Chairmen/Members/Ward Commissioner	46.9	53.1
Adult men in my household do some of the domestic work	56.3	43.8
If I face income constraints I would marry off my daughter at an early age to save dowry money	17.2	82.8
I feel I may face disapproval if I move alone outside my village	26.6	73.4
Are you a member of any social or community group? (eg CBO)	25	75

Table 7.12: Influence on decision-making in your household (female replies) at Endline

Decision	Main	Major	Small	No
Children’s education	12.5	59.4	7.8	20.3
Purchase or sale of land	9.4	50.0	12.5	28.1
Buying or selling large assets	12.5	54.7	17.2	15.6
Taking or repaying loan	10.9	51.6	21.9	15.6
Everyday expenditure	17.2	46.9	21.9	14.1
Important family matters	4.7	76.6	3.1	15.6
When to have children	-	67.2	-	32.8
How to use your time for work	39.1	35.9	10.9	14.1

In the end-line survey the majority of women reported (Table 7.11) that they had a ‘major’ influence on decision making in their households in all categories asked. Yet, one-third of women still reported having ‘no’ influence on decision-making on ‘when to have children’ and ‘purchase of land’, while 15-20% reported ‘no’ influence in all other categories. A small proportion of women 5-17% of women reported having ‘main’ influence on decision-making in all categories except for ‘how to use your time for work’ which 40% of women reported having a ‘main’ influence on. Due to limitations in the baseline questionnaire it is not possible to present detailed comparative analysis of women’s empowerment from between endline and baseline.

GRADUATION

Table 8: Household overall graduation

Graduation Criteria	Baseline %	Endline %
Essential Criteria		
Food Coping (<2)=1, (>=2)=0	-	90.6
Supplementary Criteria		
PPPD Income (Cash+Kind) (Inflation adjusted- endline 33 taka)-HIES 2010	0	79.7
Number of jobs (>=2)	0	70.3
Cash savings (>=1000 taka)	0	50.0
Productive asset value (>=10000 taka)	0	46.9
Non-Productive asset number (>=4)	0	85.9
Food diversity (>=5)	-	50.0
Gender Empowerment (>=75% answering positively)	-	31.3
Sources of safe water	100	100.0
Sanitary latrine	81.3	84.4
Access to any land	75	84.4
Graduation (Essential Criteria 1+ Supplementary Criteria 6)	0	71.9

CONCLUSIONS

The endline findings indicate that the situation of SCI Tanisha beneficiary households has improved in the area of income, expenditure, sanitation and access to land. Further at endline, the status of food security, household goods and number of jobs was high. Yet, the status of food diversity, cash savings and productive asset was only positive for around half of the beneficiary households. Women's empowerment was the only indicator that was alarmingly low, and despite the project focus on empowering girls the impact was only apparent for one-third of beneficiaries at endline. Based on the EEP/Shiree Multidimensional Graduation Index (Table 8), overall 79.7% of households had graduated from extreme poverty at the endline survey. However, the households' vulnerability to shocks at both community level (e.g. floods) and household level (e.g. illness) remains.

Conclusions: Progress against Log Frame

	Indicator	Baseline 2011	Target	Progress
Goal	Reduction in the proportion of people living in extreme poverty in line with MDG targets.	25 million extreme poor below national poverty line.		
Purpose	Percentage of beneficiary households who consume 3 meals per week that includes fish	Some or all BHH members currently consume no more than 2 meals/week that includes fish	90% of BHHs consume 3 meals per week that includes fish	CMS 2 survey results from June 2014 showed that 98% of Tanisha BHHs reporting <u>not</u> having missed any meals due to lack of money. 21% reported eating fish on most days, 43% reporting eating fish every week and 36% reporting eating fish 2 or 3 times in a month.
	Per person per day income of the household.	Per person per day income is below 30 Taka as per HH Income Expenditure survey	Per person per day income will be increased to 40 Taka for at least 80% of the targeted households	Endline result shows that per capita per day income increased to BDT 55.32 which was BDT 23.71 during baseline.
	Percentage of targeted adolescent girls report that they are receiving support from the CACs for their empowerment	Non existence of CAC	100% girls report that they are receiving support from the CACs	It has been reflected from the monthly reports and various visit reports that 100% of the beneficiary girls are receiving supports from the CACs as and when required.
	Percentage of targeted extreme poor adolescent girls with satisfactory levels of social capital, influence, and financial literacy.	Not measured	75% of girls are at least somewhat influential in decisions that affect them	Girls mentioned during group discussions that they are aware about their rights and hope to be able to fully enjoy them, but they are not able to realise all of these rights.
Output I	Number of targeted beneficiaries completed the life skills and leadership curriculum	0	All 900 targeted adolescent girls completed the life skills and leadership curriculum	All 900 targeted adolescent girls have completed the life skills and leadership curriculum. 50% of them completed the curriculum through peer education sessions at safe spaces and the remaining 50% were covered through day-long sessions conducted by the Field Facilitators.
	Number of targeted beneficiaries trained in peer leadership and savings group	0	At least 480 adolescent beneficiaries will be trained in peer	The achievement was 425 which is less than the target but adequate to conduct the peer

	coordination		leadership and savings group coordination	educations sessions and run the savings operations.
	Number of public events where targeted adolescents demonstrated their skills	0	9	Successful adolescent beneficiaries participated in 6 union level exit meetings and 3 upazila level exit meetings to share their learning. People presented in those meetings covered: local service delivery agencies, local elected bodies, local government authorities, civil society members, local level policy formulators/policy makers, policy implementing agencies, and community advocacy committee members.
Output 2	Number of targeted adolescents who have received productive assets followed by household level development plans	0	All 900 girls will receive the productive assets for IGA	All 900 girls provided with productive assets of their choice to ensure food security at the household level.
	Percentage of targeted adolescents beneficiaries completed technical training course on production and commercialization	0	100% of the asset recipient adolescents will complete the training course	!00% of the targeted asset recipient adolescents completed the technical training course on production and they were advised on the means of commercialization.
Output 03	Number of peer groups meeting regularly	0	80 groups are meeting regularly	75 peer groups were meeting regularly.
	Number of girls attending the peer group meetings on a regular basis	0	900	50% of them were participating in peer group meetings and the remaining 50% were covered through day-long sessions by the field facilitators.
	Number of non-beneficiary girls attending the peer group meetings on a regular basis	0	1100	Not measured.
Output 4	Number of Community Advocacy Committees	0	80	81 Community Advisory Committees were

	(CACs) formed and trained on peer group support and advocacy			formed and trained on supporting peer groups.
	Number of CAC members and other community members oriented on adolescent rights	0	320	383 CAC members were oriented on adolescent rights.
	Numbers of linkages build between adolescent girls and local entrepreneurs where CACs role was prominent.	0	100	Not measured.
Source: annual Lesson learning workshop, meeting minutes, direct observation, activity reports, CMS data etc.				

Annex 1: Original and updated BHH selection criteria presented with SCI and SILPA review team comments

Original selection criteria	Updated selection criteria (2012)	Save the Children's comment	Review team's comment
Essential criteria		Essential criteria	
House Hold contains at least 1 girl aged 12 - 19 on 1/6/2011	House Hold contains at least 1 girl aged 12 - 19 on 1/6/2011		
Income- generating productive assets worth less than tk 5,000	Income- generating productive assets worth less than tk 15,000	Many households are found to have shared or individual assets in excess of Tk 5,000 (the original limit), such as a cow or fishing boat. However, these households are still vulnerable, due to the number of members or delayed / seasonal nature of their income-generating activities.	The asset criteria proposed is a higher threshold than most other shiree project beneficiaries have reached <i>even after a considerable amount of time of involvement with projects</i> . The review team suggests revising downwards, similar to other projects, and other projects operating in that area
No access to or member of financial network or MFI/No outstanding formal credit from any MFI(with the exception of consumption loans for food and medical emergencies for SCF)	No access to or member of financial network or MFI/No outstanding formal credit from any MFI(with the exception of consumption loans under taka 15,000, or consumption loans for food and medical emergencies of any amount)	"Population-based data from Save the Children's other programs in Barisal contradict this rationale. Our data shows that even among households that have no land, no productive assets, and suffer frequent food insecurity, 55% have loans. Among these, 88% are from formal MFIs. Field teams report that extreme poor households that fit the above criteria are targeted by MFIs,	There the rationale for targeting households without access to microfinance is that microfinance institutions typically systematically exclude the very poorest from accessing their products/services. That said, this is not always the case, the review team agrees with Save the Children's comments.

		contributing to chronic indebtedness and deepening poverty. Data from a recent Nobo Jibon survey indicate that this is a legitimate cut-off point, given that among the 55% of extreme poor households that have MFI loans, the average amount of these loans is Tk 13,827.”	
<i>Supplementary criteria</i>	<i>(All the new criteria are essential)</i>		
Less than or equal 4 decimals of homestead land including garden and/or pond.	Less than or equal 4 decimals of productive homestead land including garden and/or pond.	“Many households are found to have land or have access to land, but are unable to exploit it either because of lack of investment capital, or because the land itself is covered in water most of the year or otherwise unusable. Therefore, only land that is used for production should count towards the four decimal limits.”	The explanation for the change is not clear to the review team If a household has 4 decimals of land which they are using for productive purposes they will not be considered extreme poor in other shiree projects.
Household income less than or equal 4,000tk/month (per head income 800 tk per month)	Household income less than or equal 2,000tk/month/person.	“The threshold has been adjusted to account for households that exceeded the original limit of Tk 5,000/month, but remain vulnerable because of the number of household members.”	The extreme poverty line in terms of income (called the lower poverty line) in rural Barisal area, according to 2010 HIES data and adjusted according to the food inflation between 2010 -2011 is 48 taka per person per day (pppd). This is 1438 taka a month. The upper poverty line (hence those deemed to be in poverty by the Government of Bangladesh) is 55 pppd - 1664 a month. Targeting households who have income ‘less

			or equal to 2000 taka a month per person' will include households who are not only non extreme poor but also non poor, according to GoB measurements.
Consumed no more than 4 meals last week that include fish/meat.	Consumed no more than 4 meals last week that include meat of any kind.		
Less than or equal 4 decimals of agricultural land			

Annex 2: Exit Strategy

Exit Strategy of Improving Income and Advancing Social Identity of Rural Adolescent Girls, Tanisha.

- 1) **Preparatory Phase: January to March, 2014** - The project management team will start making preparations for the phase-out process. This will involve informing community members that Save the Children will not continue to support them after June 2014 and that they would therefore need to run the centres at their own accord. Specific emphasis will be given to incorporating the learning from the recent assessment of Tanisha (Eustace, 2013) and recent gender-sensitive BCC (Leung, 2013).
- 2) **Planning Period: January to February, 2014** - The project management team will plan timelines and procedures for handing over the project to the community, incorporating other stakeholders, sustaining the project, sensitising policy makers and ensuring media coverage of the project impact both in print and via broadcast. During this time period the project management team will initiate a stakeholder mapping analysis (i.e. developing list of available local service delivery agencies, local elected bodies, local elites, local government authorities etc).
- 3) **Organising Period: March to April, 2014** - Finalisation of all requirements for the total phase-out including list of local stakeholders, identification of local resources, identification and communication with other service delivery agencies (Government

Offices, Development Organisations, Local Government units, Commercial units, Business Development Services, Local Market Authorities etc).

- 4) **Full Phase out: June 2014** - Implementation of final phase-out activities of the project. During this period, the project management team will organise one or more day-long events (workshops) where all identified stakeholders, local service delivery agencies, local elected bodies, local government authorities, civil society members, local and national media, local Level or district level policy formulators/policy makers, and policy implementing agencies will be invited. During this session communities will be introduced to the service delivery agencies and the project will formally be handed over to the beneficiary communities.

EXIT PLAN - UNION LEVEL

Name -Field Facilitators	Union	Exit Meeting Date
Ms. Anzuman Ara	Char Gopalpur	21.05.2014
	Char Jangalia	14.05.2014
Ms. Afroza	Guabaria Union	08.05.2014
	Harinathpur	20.05.2014
Ms Shirina Nasrin	Safipur	18.05.2014
Ms. Khokomoni	Char Ekkaria	12.05.2014

Guests to be invited to Exit Meeting at Union level:

1. UP Chairman: 1
2. UP members: 1 Male, 1 Female
3. UP Secretary: 1
4. Para-vet: 1(Government Animal Health Assistant)
5. Union Health Assistant: 2(Union Community Health Clinic)
6. Religious leader: 2
7. Marriage Registrar: 1
8. Local School Teachers: 3
9. CAC members: 2 (1 Male, 1 Female)
10. Successful beneficiary girls: 4
11. Local Market Management Committee Members: 2
12. Village Police: 1
13. Local Elite: 2

Tentative Agenda for the Exit Meeting:

1. Respective Field Facilitators will act as the facilitators of the event.
2. Field Facilitators will share their knowledge, experience and constraints they faced during this project implementation.
3. Project Officers will read out some success stories.
4. Beneficiary Girls will tell how Tanisha changed their lives.
5. List of beneficiaries will be given to the local service providers.
6. A suggestion box will be made available and participants will make their commitments there.

EXIT PLAN - UPAZILLA LEVEL

Name -Field Facilitator	Name-Upazilla	Exit Meeting Date
Ms. Anzuman Ara/Ms. Khokomoni	Mehendigonj	09.06.2014
Ms. Afroza	Hizla	11.06.2014
Ms. Shirina	Muladi	04.06.2014

Guests to be invited to Exit Meeting at Union level:

1. Upazilla Nirbahi officer: 1
2. Upazilla Women Development Officer: 1
3. Upazilla Livestock officer: 1
4. Upazilla Social Welfare Officer: 1
5. Upazilla Youth Development officer: 1
6. Religious leader: 2
7. Successful beneficiary girls: 4
8. Marriage Registrar: 1
9. Local School Teachers: 3
10. Upazilla Chairman: 1
11. CAC members: 2 (1 Male, 1 Female)
12. Upazilla Education Officer: 1
13. Health and Family Planning officer: 3
14. Media Personnel: 2
15. UP Chairman: 3
16. Upazilla DRR officer: 1
17. Department of Public Health Engineering officer: 1
18. Polli Daridra Bimuchon Foundation officer: 1
19. BRAC: 1

DOCUMENTATION AND REPORTING

All the activities will be recorded in written and a narrative reports will be prepared. The responsible person for making draft documentation will be Mr. Mahabubur Rahman, Project Officer which will finally be edited by Project Manager.

Annex 3: Extension Period Addendum

Major Achievements:

- Appropriate second top-up assets awarded to 414 low performers/ beneficiary girls (Families).
- Linkage and networking developed between beneficiaries and wholesale markets, retail markets and local level market trade associations.
- Additional technical training provided to the beneficiaries in order to enhance their capacity.
- Linkages were developed with local elected bodies, service providers in order to enable beneficiaries' access to local services and for the sustainability of the project.
- Organized 6 exit meetings at the union levels and one at the Upazilla level (Mehendiganj) in order to hand over the responsibilities of the project interventions to the local elected bodies/service providers.
- Two other Upazilla level (Hizla and Muladi) exit meetings were completed in July 2014.

Final Project Staff Lessons Learnt:

- **Staff Base:** Next time, Project officers should be based at the Upazilla Level for better and more regular follow-up on the progress of the project
- **CACs' Roles and Responsibilities:** The roles and responsibilities of the Community Advocacy Councils (CACs) should be clearly stated and in written form.
- **Frequent Staff Drop-Outs:** Measures should be taken to stop/minimize frequent staff drop-outs
- **Gift Items for Peer Leaders:** Gift items should be considered for the peer leaders, which would encourage them to run the sessions effectively
- **Cross visits:** During the inception period project management team visits to similar projects should be incorporated into the project work plan to generate knowledge about best practices/interventions.
- **M&E Mechanisms:** At least one M&E/MIS staff should be deployed at the SCI level in Barisal to ensure that monitoring and evaluation mechanisms are being accomplished in order to oversee the progress and achievements as per project's logframe

Annex 4: Financial Overview

Expenditure Item	Original Budget Jan'2011 - Dec'2013 (Shiree) (in BDT)	Revised Budget Jan'2011 - July'2014 (Shiree) (in BDT)	Actual Expenditure (Jan' 2011- Dec' 2011) - Shiree (in BDT)	Actual Expenditure (Jan' 2012- Dec' 2012) - Shiree (in BDT)	Actual Expenditure (Jan' 2013- Dec' 2013) - Shiree (in BDT)	Actual Expenditure (Jan' 2014- Jul' 2014) - Shiree (in BDT)	Total Actual Expenditure (Jan' 2011- Jul' 2014) - Shiree BDT	Variance BDT
Human Resource Cost	9,698,989	9,925,712	2,959,575	3,766,443	2,117,159	1,241,935	10,085,112	(159,400)
Travelling Cost	1,381,850	1,520,090	292,715	558,285	446,455	265,761	1,563,216	(43,126)
Vehicle & Equipments	219,931	196,653	167,553	-	29,100	-	196,653	-
Office Rent and Utilities	1,148,660	1,355,660	381,062	532,598	344,235	142,829	1,400,724	(45,065)
Administrative Cost	1,270,150	1,752,645	549,663	445,487	445,704	212,378	1,653,232	99,413
Operational Cost	1,887,041	1,804,668	177,289	629,804	554,616	337,281	1,698,990	105,678
Direct Delivery to Beneficiaries	13,241,318	14,169,190	919,419	5,779,933	3,299,608	3,959,576	13,958,536	210,655
Management Cost	2,884,794	3,072,462	397,677	1,318,305	723,688	615,976	3,055,646	16,816
SC Bangladesh -Share staff Cost	1,206,190	1,541,031	689,712	252,576	306,088	288,996	1,537,372	3,658
Contingency	-	-	-	-	-	-	-	-
TOTAL	32,938,924	35,338,110	6,534,665	13,283,431	8,266,653	7,064,732	35,149,480	188,630

Note: Figures are in BDT

Annex 5: Innovation Revisions

The table below compares the initial innovation and project activities to the revised innovation:

Originally Designed	Revised
<p>Output 1: Community leadership and life skills developed in 900 extreme poor adolescent girls.</p> <ul style="list-style-type: none"> • Select and train 600 peer leaders (including 200 extreme poor girls) in peer education curriculum and leadership. • Train peer groups on life skills and leadership at the personal, family, and community levels. • Train peer groups on disaster risk reduction strategies and provide opportunities for application. • Promote and provide opportunities for application of life skills, and leadership skills. 	<ul style="list-style-type: none"> • 600 peer leaders trained on peer educators trained following Tanisha designed training Manuals. • 900 adolescent girls are trained in peer education and their values and potentiality increased in the family and society • Peer groups are trained on disaster risk reduction and made family DRR plan • Peer leaders shared and promoted life skills and leadership skills to their other fellow friends and community people out of Safe Spaces
<p>Output 2: 900 extreme poor girls provided with the means of starting their own Income-Generating Activity (IGA).</p> <ul style="list-style-type: none"> • Provide girls with adequate market knowledge needed to choose a successful IGA. • Provide generic and sector-specific IGA & business management training for peer groups. • Deliver productive assets and necessary inputs to 900 extreme poor girls. • Support extreme poor girls with continued training and mentoring for at least one year following initial asset transfer 	<p>Only around 670 extreme poor girls (against the target of 900) were provided with the means of starting their <u>own</u> Income-Generating Activity (IGA) – including 140 with sewing machines, 18 with handicraft materials (hogla and bamboo), and 153 with ducks, 5 with chickens, 353 with goats, 1 with puffed rice. The remaining beneficiaries received IGAs that were only suitable for their male relatives to operate and manage (van, business, shop). Additionally homestead vegetable production was initiated with a total of 730 beneficiary girls (against the target of 900) who received 3 types of vegetable seeds to cultivate for both family consumption and small scale selling.</p>
<p>Output 3: Peer support systems established for economic and leadership activities of 900 extreme poor adolescent girls, with the support of other vulnerable girls in the community.</p> <ul style="list-style-type: none"> • From 100 peer groups of up to 2000 adolescent girls, including 900 extreme 	<ul style="list-style-type: none"> • Peer support systems established from 100 peer groups including 900 beneficiaries received direct asset delivery from Tanisha. • Peer groups are trained on safe savings • Peer groups are equipped to define and monitor own success on groups and

<p>poor girls.</p> <ul style="list-style-type: none"> • Train peer groups on safe savings and lending practices, encouraging establishment of safe savings and lending groups. • Equip peer groups to define and monitor their own success on group and individual initiatives. 	<p>individual initiatives.</p>
<p>Output 4: Community supports adolescent girls' leadership and economic activities.</p> <ul style="list-style-type: none"> • Form community advocacy councils (CACs) consisting of interested key individuals in each beneficiary community. • Develop community action plans to address challenges facing girls and adolescents in their communities. • Support peer group formation and operation. • Facilitate linkages between peer groups and ministry of local government to provide formal market access. • Initiate connections with formal and informal distribution chains for product commercialization. • Facilitate mentoring relationships between girls and local formal/informal entrepreneurs. 	<ul style="list-style-type: none"> • Community Advocacy is formed in each beneficiary group and they played important roles to run the community. • Undone • Peer groups formed with active involvement of Tanisha team. • Peer groups as well as beneficiaries introduced with Ministry of Local Government and local market associations & they received support from them. • Introduced beneficiaries with formal and informal distribution channels for their product commercialization/Marketing & Purchasing. • Introduced beneficiaries with local formal & informal entrepreneurs and their access is ensured.