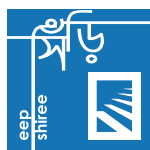




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# 2013

## Lesson Learning Report: BOSS



# EEP/Shiree

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## Introduction

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### ECONOMIC EMPOWERMENT OF THE POOREST (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. 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 October 2013, there were 29 active sub projects, 12 Scale Fund and 17 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 Poor<sup>1</sup>. The big objective of this work is to make a significant contribution towards the eradication of extreme poverty in Bangladesh by 2022.

### 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.

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

## THE LESSON LEARNING REPORTS

12 Lesson Learning reports were produced in 2012 for Innovation Rounds One and Two. This report is the first of the Round Three projects as BOSS was the first project to come to a close. 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 several independent (SILPA) reviews conducted during the course of the project. BOSS 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 12 projects. This survey was undertaken by trained enumerators adopting a similar methodology to that used for the Scale Fund CMS3 instrument.<sup>2</sup> 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** and a brief sub project **financial profile**.

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.

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

## Chapter One: Project Summary 2011-2013

### DOCUMENTS CITED

- Project Memorandum
- Inception Report
- Quarterly Change Reports and Self Review Reports
- SILPA 2012
- BOSS Annual Reports
- Field Reports (shiree)
- Quarterly and Annual Reports (shiree)
- CMS 4 Reports

### INTRODUCTION

*CMS 6: Summary of BOSS Interventions*

Beneficiary Information	2011	2012	2013	Cumulative	Target (according to log frame)
BHH selection complete	158	242	400	400	400
BHH profiles (CMS 1) complete	158	242	400	400	400
BHH who dropped out or migrated	-	10	-	10	-
BHHs receiving asset transfer	158	242	400	400	400
BHHs receiving cash transfer	-	-	-	-	-
BHHs receiving IGA/skill training/other capacity building	158	242	400	400	400
Total value of assets/cash distributed	2,868,301	4,179,682	180,948	7,228,931	7,242,278

### Goal

The goal of the Mainstreaming Marginalised Communities (MMC) project is to reduce extreme poverty and hunger in the proposed working area. The project will enable the British and Bangladeshi Governments to fulfil their commitment to 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 marginalised people from communities in Pabna district out of extreme poverty. Socially marginalised communities in the project area are most commonly known as *horijans* or „the untouchables“ and include: sweepers (*methor*), cobblers (*muchi*), gardeners (*mali*), and cremation workers (*dom*). They are often excluded from mainstream society, basic citizenship rights and

face extreme economic hardships. The proposed innovation plans to address the problem of extreme poverty and social exclusion of these highly marginalised groups.

## Major Activities

The project addresses both economic and social marginalisation through *complementary interventions that help build social and economic linkages between marginalized and mainstream communities*. The project seeks to graduate beneficiaries from extreme poverty step by step:

	Economic	Social
<b>Step 1</b>		Involvement in CLTS project – beneficiaries identify common sanitation problems and collectively solve them from existing community resources and efforts.
<b>Step 2</b>	Beneficiaries choose asset/skill transfer from a range of community-relevant IGAs and receive training on chosen IGA.	Become a member of a group: community challenges identified, exposed to new ideas from awareness raising.
<b>Step 3</b>	Received asset/skill transfer and as a result increased income.	Group meetings continue and beneficiaries are given mutual support on IGAs. Solutions on other community problems identified and new relationships are built with “mainstream” people.
<b>Step 4</b>	Receive follow up support from the project to ensure success of the IGAs.  Receive access to Khas resources (i.e. land or pond) and inputs to support the IGAs and diversify their income sources, this included access to livestock vaccines, medicine and support from local health centres.	Beneficiaries are empowered through the success of the IGA and awareness raising/capacity building interventions.  The project will advocate on behalf of the beneficiaries with local government bodies for access to public services. <sup>3</sup>
<b>Step 5</b>	<b>Graduated from Extreme Poverty</b>  Higher sustainable income that allows beneficiaries to meet their expenses for food, health, housing and other purposes.	New positive social linkages with mainstream groups developed. Rights are realised and groups are empowered to continue advocating for access to public services.

## Project Outputs and Activities

The project has 3 main outputs and the following activities under each output:

- 400 marginalised households receive assets/skills which allow them to sustainably graduate from extreme poverty.
  - Staff capacity building
  - Selections and mobilisation of 400 BHHs
  - Preparatory study with household micro plan and feasibility study to identify possible IGAs

<sup>3</sup> The project could not achieve their target of accessing Khasland and khas pond for the BHHs because they faced difficulties in sensitizing the local land administration.



- Organise technical training for 400 BHHs on chosen IGAs
  - Purchase and transfer productive assets to 400 BHHs
  - Provide follow up support for maintaining IGAs, including vaccines and medicines from livestock department
  - Facilitate linkages to service providers and market stakeholders to enable maximum profit from production, as well as access to health services
  - Promote savings to facilitate BHHs reinvestment in further IGAs
  - Organise exposure trip to learn from other similar projects
  - Annual lesson learning with group leaders
  - Khas resource support<sup>4</sup> (where possible)
2. Community groups developed from all beneficiary households which are capable of advocating with state actors.
- Develop social awareness session guides
  - Develop training module on leadership, group management and advocacy, and facilitate training with group leaders
  - Weekly group meetings
  - Engagement with local policy makers, such as Union Parishad and Upazila Parishad, and local MPs, to increase state services for social protection and safety nets
  - Community meetings
  - Daily observations
3. Community wide sanitation projects developed reducing social marginalised for all households.
- Learning trip to other CLTS projects and training on CLTS
  - Develop handbook on CLTS for CDOs
  - Organise Training of Trainer (ToT) for project staff
  - Facilitate CLTS intervention within the communities

## YEAR ONE: MARCH 2011-FEBRUARY 2012

During the first few months of the project's implementation the project team worked closely with a shiree Young Professional (YP) to redesign the project. Though the project had been selected through the Challenge Fund process a number of significant weaknesses had been identified by shiree's Operations Team and DFID. The initial project planned to establish cooperatives operating pig farms. On the basis of an existing project within the shiree portfolio which had included pigs as a primary IGA, serious problems were identified: firstly, that having pigs would increase the already significant social marginalisation faced by such communities and secondly, that it may not lead to the significant economic gains expected. A final design problem identified in the project design was the common difficulties in running collective economic activities. It was perceived that these would be magnified when working with the extremely poor communities BOSS had identified. Institutionally, BOSS is a comparatively small organisation without extensive experience operating asset transfer programmes.

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<sup>4</sup> BOSS is still working with the land and railway government departments to get khas or railway land.

On the basis of team meetings within shiree and the placement of a shiree YP within the team for the first few months, a new project design was developed which built on experiences of the first two Innovation Fund rounds. Key lessons included were the importance of multiple IGAs and the potential value of *khas* land advocacy. A further low cost intervention commonly used in Bangladesh – CLTS – was also incorporated as a way of helping address issues related to social marginalisation. Senior shiree staff decided to reduce the number of beneficiaries from 1000 to 400, fewer households compared to other Innovation Fund projects to ensure effective organisational management.

The first year of project activities covered the period from March 2011 to February 2012, with the inception period totally 5 months. In the first phase of the project, BOSS focused on targeting extremely poor marginalized persons in Pabna. The essential criteria included: household income under 1500 BDT per month; no cultivable or productive land; no access to MFIs or microcredit; and sharing maximum one cattle and goat, or sharing four goats, or owning two goats or four kids. Supplementary inclusion criteria included: household having no member with access to regular employment; household having limited or no access to public services; household not receiving basic health services; household having school-aged children not enrolled in school; and no savings or assets for emergency use. BOSS also conducted a project inception workshop with shiree to plan initial project activities, including beneficiary selection criteria, baseline survey questionnaire, group formation, preparatory study (with needs assessment and feasibility study to identify possible IGAs) and community-led total sanitation (CLTS) with the goal of reaching 100% community coverage in the first phase.

By June 2011, BOSS had collected household baseline profiles for 131 BHHs. IGAs were identified with most BHHs choosing cattle, goats, land lease, handicrafts, pond-fish cultivation or small businesses (salons, haircutting). The project team analyzed the feasibility and profitability of each IGA, taking into account the seasonality of the activities as well. BOSS also connected with the Aysa Abed Foundation management team to arrange training and employment for 20 female beneficiaries. The Aysa Abed Foundation agreed to provide 7 days of training on stitching at no cost and then employment at the Foundation for 20 female beneficiaries. Income would vary depending on how many items they were able to stitch in one day, but the average monthly income would be approximately 1000-3000 BDT. Initially, many women were reluctant to leave their homes to take part in the training but after the field staff explained the benefits in participating they agreed to join.

The project team also began scouting land for lease and investigating potential *khas* land lease for beneficiaries interested in agriculture-based IGAs. All BHHs participated in the first CLTS session. Preliminary findings showed that most people were not using open spaces, but rather they were building temporary arrangements, sharing toilets or repairing old/broken toilets.

The second quarter showed further progress in targeting extremely poor marginalised beneficiaries and completing the baseline survey. 158 BHHs were selected and verified to join the project. Two project launching workshops were organized in which the UP chairman, UNO, local government officers and other elite persons attended. BOSS sought to strengthen linkages with the UP by submitting lists of extremely poor households in the working area eligible for safety nets and other public services.



Despite project activities moving forward, a number of challenges and constraints were realized during the Inception Phase. First, there was no budget for in depth IGA training. Second, community members were determined to do traditional activities and were not interested in taking up new IGAs. Third, identifying khas land proved problematic as it was predominately controlled by „muscle men“ who were known to illegally evict community members from the land. The local administration was reluctant to provide khas land information because they were concerned with the potential conflict created with elite „muscle men“. Furthermore, BOSS faced difficulties with the corruption among the community leaders who insisted on being a part of the asset transfer process.

There were several lessons learnt during the inception period that changed or influenced the project approach, strategy and delivery. To begin with, the divide between mainstream and marginalised community members was found to be rooted in hygienic and religious practices. Mainstream community members shared with BOSS that they do not like to share with the marginalized groups because they are dirty and rear hogs. On the other hand, marginalized groups think that they cannot mix with mainstream communities because of religious issues. It was also realised that BHHs required more of a focus on hygienic practices (i.e. washing hands and wearing sandals) as well as nutrition. Maintaining good health was seen as a major barrier among beneficiaries. Male members of the community were found to have problems with drug and alcohol addiction, affecting their ability to work and support their families. As such, female household members were more active than men, yet they faced social limitations in leaving the house.

Some of the recommendations for action highlighted in the Inception Report to mitigate the above challenges included: 1) using videos and cultural awareness sessions to address unhygienic practices; 2) arranging visits for beneficiaries to production centres to encourage new IGAs; 3) focusing on how dignity and income are increased and how to maximise results; 4) increasing the budget to 20,000 BDT per beneficiary to make it easier to match up the 1<sup>st</sup> and 2<sup>nd</sup> IGA; and 5) gaining commitment from local policy makers to support the inclusion of marginalised community members as well as arranging dialogue sessions with the MPs, Deputy Commissioner and political leaders.

As of December 2011, all BHHs had received a primary IGA. 53 households also received a secondary asset with the idea that one IGA will generate short term gains and the other longer term gains. CLTS sessions were also conducted with beneficiary communities and regular vaccination sessions were provided for livestock. BOSS also began advocating for increased access to local services for MMC beneficiaries. Several dialogue sessions with the local government were conducted resulting in an increase in safety net allocation. Furthermore, preparatory work for khas land distribution began through a number of dialogue sessions with the local government. 10 group savings accounts were also established in which beneficiaries began depositing savings on a weekly basis.

In the last quarter, an additional 242 BHHs were selected and approved through the shiree verification process. 104 BHHs received varying IGAs and also began homestead gardening. BHHs groups have saved 28,740 BDT as part of a weekly savings scheme and approximately 431,615 BDT was reinvested by BHHs on different IGAs. To strengthen local linkages, four

dialogue sessions were organized with the UP. In addition, with support from the project five beneficiaries found employment in a local cotton mill.

## YEAR TWO: MARCH 2012-FEBRUARY 2013

The first year of MMC activities ran relatively smooth and by the second year the project was on track with 400 BHHs (100%) receiving training in IGAs. Advocacy initiatives on increasing beneficiaries' access to safety nets and khas land picked up through continued dialogue sessions with local government officials.

In July 2012 a midterm review of MMC was conducted: "Simultaneous Impact Learning and Process Audit" (SILPA). The review praised BOSS for its simple yet comprehensive design of the MMC project, with clear and complementary interventions. The MMC team was very committed to the project and had good relationships with the beneficiaries. There were no major challenges facing the project and overall it was found to be implemented well. One recommendation that came out of the SILPA was to increase beneficiary numbers, particularly considering the small size/budget of the project compared to other innovation fund projects.<sup>5</sup> This was clearly a testament to the success of the project. Another recommendation highlighted in the SILPA Report supported the inclusion of skills training in addition to IGAs and assets. The project had shown success with employment linkages in local industries. As such, it was suggested that expanding skills training and private sector engagement would show positive results in improving social inclusion as well as economic stability.

Midway through the MMC project, there were no major problems except the following few:

- Khas land availability
- Land-based IGAs showed limitations due to lack of available land
- Short project duration would not allow much time for 2<sup>nd</sup> year target BHHs
- Health was a serious concern, especially as it could considerably effect income generation
- Many of the extreme poor in the working area were not included in the project because of the small budget
- Loss of animals due to death (discussion with shiree to replace with contingency funds).

One point the SILPA review made was the challenge in mainstreaming marginalized community members. The project was on track towards achieving its outputs and results, but a point of concern as whether „increased income and awareness“ would be enough to sustain „mainstreaming“ of the target BHHs. As such, it was suggested to: 1) promote activities that will eliminate social isolation/exclusion in a gradual but sustainable way; 2) promote and develop employable skills in-demand mainstream industries; and 3) promote education for the children and younger generation.

By June 2012, 41.5% of BHHs were receiving safety nets, showing the success of BOSS's local advocacy initiatives and continued dialogue with the local UP chairmen. Linkages with local businesses were also strengthened and 80 female beneficiaries were hired at a local cotton and jute mill. By the end of the second year, MMC had completed the entire asset transfer activity

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<sup>5</sup> Average innovation fund projects target 800-1200 beneficiaries over 3 years.

among 400 BHHs and 96.3% of beneficiaries were involved in homestead gardening. 25 savings group had been formed amongst the 400 BHHs, each one by an elected leader who deposited group savings to the Grameen Bank directly. 7 groups had also applied for registration with the government cooperatives department.

In January 2013, shiree conducted a self-review workshop with BOSS to identify problems and actions to address these problems. Scarcity of khas land was a major problem identified that had been found to be an ongoing challenge in the project area. Continued advocacy and dialogue with the Deputy Commissioner and land ministry was seen as the main action to take. It was also suggested for shiree to provide support in the development of a good savings utilization policy so beneficiaries could sufficiently build credit capacity and lend to each other. The local government also required further sensitization of the extreme poor to ensure full inclusion of beneficiaries in safety net programmes. During the self-review workshop MMC field staff were encouraged to introduce homestead gardening to all BHHs as a source of nutrition and income generation.

### YEAR THREE: MARCH 2013-AUGUST 2013

By the third year of the MMC project, beneficiaries had seen considerable change not only in their livelihoods but in community inclusion and engagement in mainstream professions such as van/rickshaw pulling, vegetable and fish businesses, and bull, cow and goat rearing. Their sanitation and hygienic condition had improved, with 100% BHHs using sanitary latrines. Many beneficiaries had also stopped using drugs and alcohol. The community had become aware of their rights and entitlements and were empowered to claim them. Their acceptance in social culture, restaurants and tea stalls, schools and local transportation increased and they saw the previous divide and marginality lessen.

In the last quarter, all 400 BHHs were cultivating homestead vegetables, had received skills development training and assets. More than 70% of beneficiaries had seen increases in the number and value of given assets. With support from BOSS, 26 BHHs had applied for khas land and 7 CBOs had applied for registration from the Government Cooperative Department. Through ongoing advocacy activities, 34 BHHs had received access to public services (i.e. health and family planning) and 148 had received blankets and warm clothes from the local government department. Furthermore, 1 District level advocacy workshop, 4 Union and Upazilla level dialogue sessions were organised with BHHs and the local government to claim safety net support and khas land. Overall, the last quarter of the project saw considerable gains among beneficiaries both in generating income, improving access to public services and supporting the integration of marginalised persons into the community.

### CONCLUSION

The MMC project was radically redesigned with the support of the shiree management team and a Young Professional embedded within the project for the inception period. The table below compares the initial innovation and project activities to the revised innovation:

Originally Designed PM (submitted to shiree on 11.8.2010)	Revised PM (signed on 24.11.2011)
<p><b>Output 1: 1000 households of the horijans graduated out of extreme poverty</b></p> <p>About 1000 households of the <i>horijan</i> communities will be graduated out of extreme poverty. All of these households will have productive resource in the form of hogs which they can sell after a certain period and reinvest for further asset creation.</p> <p><b>Output 2: Social Marginalization of the horijans removed to a large extent</b></p> <p>The <i>horijan</i> communities will emerge as a strong social group with enhanced bargaining capacity and understanding of their rights and entitlements. Thus, with enhanced income and bargaining capacity, the social marginalization of the <i>horijan</i> communities will be largely removed.</p> <p><b>Output 3: Cooperative of horijans emerged and operated in a sustainable way</b></p> <p>A cooperative will emerge as an effective forum of the <i>horijans</i> communities. This cooperative will ensure sustainability of poverty reduction for the <i>horijan</i> communities beyond the project period.</p>	<p><b>Output 1:</b> 400 marginalised households receive assets/ skills which allow them to sustainably graduate from extreme poverty</p> <p><b>Output 2:</b> Community groups developed from all beneficiary households (BHHs) which are capable of advocating with state actors</p> <p><b>Output 3:</b> Community wide sanitation projects developed reducing social marginalisation for all households</p>
<p><b>Activities:</b></p> <ul style="list-style-type: none"> <li>Organizing the horijans in a cooperative of 1000 households from two neighbouring communities through participatory planning.</li> <li>Establishing collective farms for hog rearing to be owned and managed by the cooperative of the horijans.</li> <li>Providing three hogs to each of the member households of the cooperative.</li> <li>Building management capacity of the cooperatives through a series of trainings with which they will be able to manage and run their own cooperative beyond the project period.</li> <li>Strengthening bargaining capacity of the cooperatives through series of trainings on rights based approach and local level advocacy in order to gain access to the locally available services.</li> <li>Advocating with the local government and local service providers so that the cooperative and its members receive the</li> </ul>	<p><b>Activities:</b></p> <ul style="list-style-type: none"> <li>Staff Capacity Building</li> <li>Selection and mobilisation of 400 BHHs</li> <li>Organise technical training to 400 BHHs on chosen IGAs</li> <li>Purchase and transfer productive assets to 400 BHHs</li> <li>Provide follow up support for maintaining IGAs</li> <li>Facilitate linkages to service providers and market stakeholders to enable maximum profit from the production</li> <li>Promote savings to facilitate BHHs reinvestment in further IGAs</li> <li>Organise exposure trip to learn from other similar projects</li> <li>Annual lesson learning with group leaders</li> <li>Khas resource support (where possible)</li> </ul>

supports and services as they deserve and require. • Propagating the model by documentation and dissemination through the media.	
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Differences between original project and revised project:	
Original Project	Revised Project
The initial proposal suggested 1000 BHHs	The number of BHHs was decreased to 400
It was urban and rural based (Pabna city)	Rural based
Project driven IGA were hogs	BHHs driven IGA (based on the choice of BHHs)
Focused innovation was hog rearing	Focused on public services, khasland, safety net and CLTS

However, after the project was redesigned activities stayed on track and BOSS effectively implemented the revised project interventions. The BOSS MMC project has been successful in improving the lives and livelihoods of extreme poor marginalized households. Beneficiaries have all seen an improvement in sanitary practices and hygiene. All households have received assets and skills training allowing them to sustainably graduate from extreme poverty. Through the formation of community groups and dialogues among community members, what were once marginalized extreme poor persons are now integrated into mainstream society with secure livelihoods.

One challenge that BOSS has faced during the MMC project has been securing permanent land leases for BHHs on khasland. However, they are continuing to talk to the local land authorities advocating on behalf of beneficiaries for khasland access.

## ISSUES REGARDING SCALABILITY

1. All of the BHHs are occupying khasland or land of elite persons. Although BOSS is trying to secure permanent land lease, they are facing a number of challenges, land scarcity being the biggest problem. Furthermore, BOSS does not have the land expertise. Project staff have received training and they have visited Uttaran to learn from their knowledge of the khasland process, but they are still not capable to pursue local land authorities for access to khasland.
2. BOSS is a local organization, they have good relations with the local administration and their reputation is good with the local level GoB as well as BHHs and community leaders. However, BOSS has limited experience implementing asset transfer projects and a large scale project with a significant increase in beneficiaries would certainly be challenging for the NGO.
3. Shiree provided strong guidance to BOSS from the designing stage to the close of the project. If they were to be scaled up, BOSS would require significant guidance from shiree.
4. One recommendation from BOSS if they were to scale up MMC would be to include Primary Health Care and Education interventions in the project to ensure the sustainable development of the BHHs.

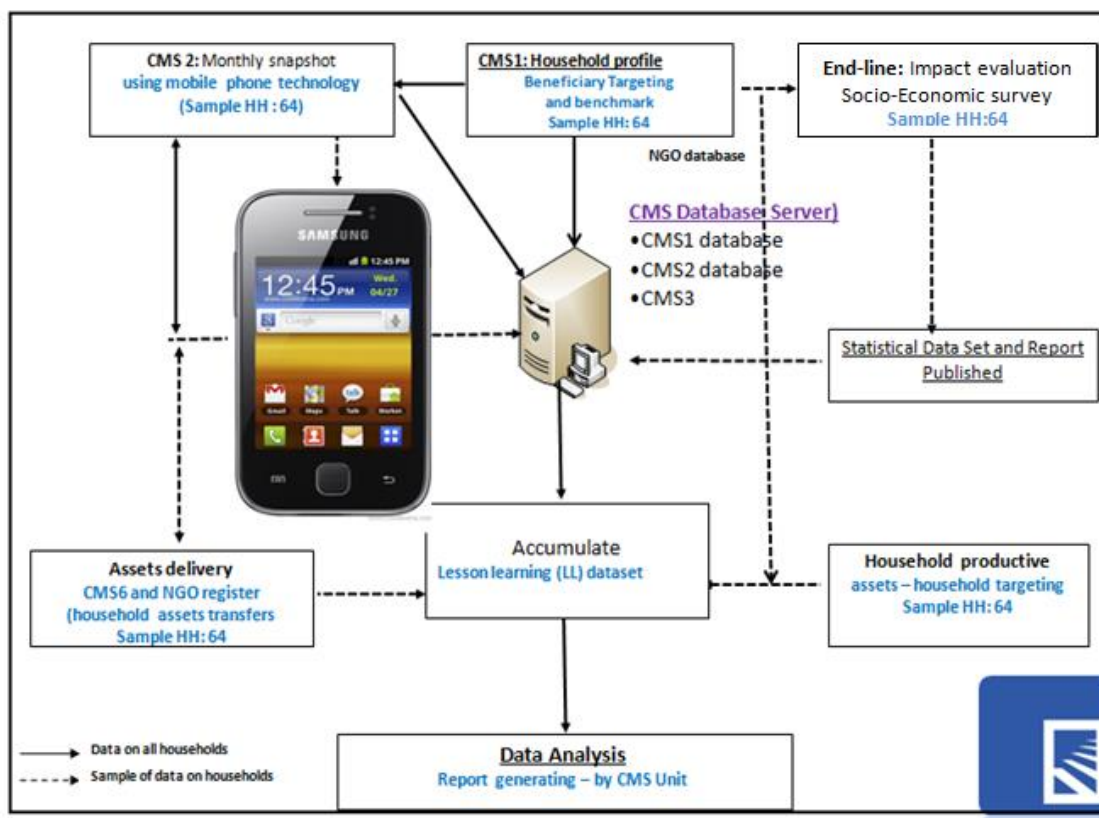


## Chapter Two: Endline to Baseline Findings

A total of 8 projects received funding during Innovation Fund Round 3, with the BOSS project period ending in August 2013. The present section seeks to establish the efficiency and effectiveness of these innovation modalities in uplifting people from extreme poverty in the given communities and regions by comparing socio-economic conditions towards the end of the intervention (August 2013) with baseline information (2011 and 2012) using specific indicators.

**Objective:** The objective of the Endline Study is to assess the change in socio-economic status of the project beneficiary households since the baseline in 2011.

**Study design:** From each organization 64 representative sample households were randomly selected to carry out an endline study. Taking advantage of the uniqueness of the household identities, the same 64 households were selected from the baseline database and also from the CMS2 monthly snapshot – which had been compiled as a census of all beneficiaries - to analyze change over time. The paradigm below outlines shiree's various CMS instruments and accumulated lesson learning dataset.





**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 July 14 - 15, 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 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 BOSS 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	%		
Male headed household	49	76.6	50	78.1	50	78.1
Female headed household	15	23.4	14	21.9	14	21.9
Both	64	100	64	100	64	100

Endline findings indicate change in the sex of household head since baseline. At baseline, 23.4% household heads were female and 76.6% were male, while in the endline survey (July 2013) and CMS2 monthly snapshot (Flow up: July 2013), female-headed households fell to 21.9% and male-headed households increased to 78.1%.<sup>6</sup>

**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
3.67	1.08	1.60	0.99	3.19	1.38	4.18	1.17	2.43	1.60	3.80	1.46	3.9	1.41	2.5	1.73	3.6	1.57

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 4.18 (endline July) and 3.9 (July CMS2) from the baseline mean household size of 3.19. In contrast, the mean household size of female-headed households increased from 1.6 (baseline) to 2.43 (end line) and 2.5 (CMS2).

## OCCUPATION

**Table 2.1: Change in primary occupation of HH head.**

Occupation	CMS1 - Baseline		CMS3 - End line	
	N	%	N	%
Does not work	10	15.6	-	-
Agriculture day labour	13	20.3	29	45.3
Other day labour	13	20.3	3	4.7
Domestic maid	2	3.1	5	7.8
Skilled labour	-	-	6	9.4
Fishing/aquaculture	2	3.1	5	7.8
Livestock/poultry	--	--	1	1.6

<sup>6</sup> This is consistent with research across the shiree 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).

Industrial/garment labour	-	-	1	1.6
Cottage industry/handicraft	4	6.3	3	4.7
Service	-	-	2	3.1
Housewife	15	23.4	-	-
Transport worker (bus/truck)	-	-	1	1.6
Owned rickshaw/van/boat/push cart	-	-	3	4.7
Grocery shop	-	-	3	4.7
Other shop	-	-	2	3.1
Others	5	7.8	-	-
Total	64	100.0	64	100.0

The endline findings concerning primary occupation of the beneficiary household head 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 BOSS project was to involve its beneficiaries in agricultural activities. At the endline, agricultural labour increased from 20.3% at the baseline to 45.3% at the endline. Endline findings further indicate that 7.8% households are presently involved in their own agriculture projects (Fishing/aquaculture), while during the baseline study only 3.1% of households were involved.

In addition, endline findings indicate that 29.8% of households changed their main occupation and are presently involved in skilled labour (9.4%), livestock/poultry (1.6%), industrial/garment labour, service work, transportation (bus/truck), owned rickshaw/van/boat/push cart, and grocery store. During the baseline survey, no household could be counted under these occupational categories. At baseline, the primary occupation of 7.8% households was reported as “other business.” This dropped to 0% at endline.

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, nearly 15.6% households have three additional income sources and 75% households have two additional occupations. Nevertheless, 6.6% households do not have any additional occupations besides the primary one.

**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	10	15.6	-	-	-	-
1	35	76.6	4	6.30	4	6.30
2	5	7.8	28	43.8	48 <sup>7</sup>	75.0
3	-	-	27	42.2	10	15.6
>3	-	-	5	7.80	2	3.10
Total	64	100.0	64	100.0	64	100

NB: Number of occupation other than household main occupation.

<sup>7</sup> One explanation for the difference between CMS 3 and CMS 2 occupations might be difficulties of the enumerator depicting between all sources of income.

## INCOME

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

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
966.41	285.23	9027.53	8423.89	8061.13	8410.77	t=7.667, p=1.362

Endline findings indicate a considerable change in household income. The mean income at baseline was 966.41 BDT with a standard deviation of 285.23 BDT, while at endline the mean income was 9027.53 BDT with a standard deviation of 8423.89 BDT. The mean increase in income is 8061.13 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 908.59 BDT, which increased to 8272.34 BDT in endline. Similarly change is also observed in in-kind income. The mean in-kind income in baseline was 57.81 BDT, while in endline it is 755.19 BDT. Increased involvement in agriculture-related 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	908.59	364.56	8272.34	8260.77	7363.75	8276.82	T=7.117, p=1.247
Kind income	57.81	234.90	755.19	826.18	697.38	854.91	T=6.526, p=1.330

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 11.23 BDT, which increased to 77.30 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	11.23	6.57	77.30	79.55	66.07	80.48	T=6.568, p=1.126
Kind income	1.04	4.44	8.58	11.26	7.54	9.30	T=6.487, p=1.555
Total	12.27	6.26	85.88	81.97	73.60	82.5	T=7.137, p=1.152

## INCOME CHANGE IN PERCENTAGE

The endline findings indicate that the income (cash and in-kind) of nearly 95.3% households increased more than 55% in comparison to baseline. The increase of only 1.6% of households' income has remained within 15%.

**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	1	1.6	1	1.6
16 - 25	1	1.6	-	-
26-35	1	1.6	-	-
36 -45	-	-	-	-
46 - 55	-	-	-	-
55+	61	95.3	63	98.4
Total	64	100	64	100

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

Income change (Compared to last month)	Male		Female		Total	
	N	%	N	%	N	%
Falling fast	-	-	-	-	-	-
Falling a little	14	28.0	5	35.7	19	29.7
Remained the same	16	32.0	4	28.6	20	31.3
Increasing a little	20	40.0	5	35.7	25	39.1
Increasing fast	-	-	-	-	-	-
Total	50	100	14	100	64	100
	X <sup>2</sup> =0.312, p=0.856					

## CHANGE IN POVERTY THRESHOLDS

**Table 3.6: Distribution of HH poverty level according to 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	49	76.6	-	-	49	76.6	11	17.2	39	60.9	50	78.1
Female	14	21.9	1	1.6	15	23.4	2	3.1	12	18.8	14	21.9
Total	63	98.4	1	1.6	64	100	13	20.3	51	79.7	64	100
Test	X <sup>2</sup> =3.319, p=0.234						X <sup>2</sup> =0.402, p=0.415					

NB: Inflation adjusted to 2013 according to rural food index inflation 2011, 2012 and 2013 with HIES 2010.

**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	49	76.6	-	-	49	76.6	13	20.3	37	57.8	50	78.1
Female	14	21.9	1	1.6	15	23.4	4	6.3	10	15.6	14	21.9
Total	63	98.4	1	1.6	64	100	17	26.6	47	73.4	64	100
Test	$\chi^2=3.319$ , $p=0.234$						$\chi^2=0.037$ , $p=0.547$					

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 26.6%. Hence, 73.4% 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, 20.3% of households still remain below the poverty line. This number has decreased greatly from the baseline of 98.4%.

## EXPENDITURE

**Table 4.1: Mean distribution of HH monthly total expenditures.**

Baseline		Endline		Differences		Paired t-Test
Mean	SD	Mean	SD	Mean	SD	
947.22	280.82	7630.47	7646.36	6683.26	7623.95	T=7.013, $p=1.898$

Endline findings related to income indicate a considerable change in monthly expenditure. The mean monthly expenditure in baseline was 947.22 BDT, while in endline mean expenditure is 7630.47 BDT. The mean increase in monthly expenditure is 6683.26 BDT. Here, expenditure means only cash expenditure, but includes irregular expenditures like house repair, the purchase of furniture, etc. The per capita, per day regular expenditure in endline is 75.03 BDT, while in baseline it was 11.94 BDT.

**Table 4.2: Mean distribution of HH monthly regular expenditures**

Baseline		End line		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
947.22	280.82	7048.19	7618.14	6100.97	7602.47	T=6.420, $p=2.026$

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

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
11.94	5.83	72.38	75.03	60.44	74.54	T=6.487, $p=1.551$



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

Baseline		End line		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
11.94	5.83	64.29	63.29	52.35	63.20	T=6.626, p=8.926

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 28.1%. However, 71.9% 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 increases further if irregular expenditures are included along with regular income. In endline only 23.4% of households are still below the poverty line, which during baseline was 100% of households.

**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	49	76.6	-	-	49	76.6	13	20.3	37	57.8	50	78.1
Female	14	21.9	1	1.6	15	23.4	5	7.8	9	14.1	14	21.9
Total	63	98.4	1	1.6	64	100	18	28.1	46	71.9	64	100
Test	X <sup>2</sup> =3.319, p= 0.234						X <sup>2</sup> =0.511, p=0.344					

*NB: Inflation adjusted to 2011, 2012 & 2013 according to rural food index inflation (baseline 28.8 pppd using weighted average of 2011 & 2012; endline 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	49	76.6	-	-	49	76.6	11	17.2	39	60.9	50	78.1
Female	14	21.9	1	1.6	15	23.4	4	6.3	10	15.6	14	21.9
Total	63	98.4	1	1.6	64	100	15	23.4	49	76.6	64	100
Test	X <sup>2</sup> =3.319, p= 0.234						X <sup>2</sup> = 0.263, p= 0.424					

*NB: Inflation adjusted to 2011, 2012 & 2013 according to rural food index inflation (baseline 28.8 pppd using weighted average of 2011 & 2012; endline 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 increase in total monthly expenditure of 3.1% households remains within 15%.

**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	2	3.1	2	3.1
16 - 25	-	-	-	-
26-35	2	3.1	1	1.6
36 -45	-	-	1	1.6
46 - 55	1	1.6	1	1.6
55+	59	92.2	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	-	-	-	-	-	-
Falling a little	9	18.0	5	35.7	14	21.9
Remained the same	15	30.0	2	14.3	17	26.6
Increasing a little	26	52	7	50	33	51.6
Increasing fast	-	-	-	-	-	-
Total	50	100	14	100	64	100
	$\chi^2 = 2.594, p = 0.273$					

## 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. In baseline not even a single household owned any poultry or livestock. However, at present 93.7% households own livestock and 54.7% own poultry, among which 46.9% and 37.5% BHHs have more than 3 livestock and poultry respectively.

**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	49	100	15	100	64	100	3	6.0	1	7.1	4	6.3
	1	-	-	-	-	-	-	9	18.0	5	35.7	14	21.9
	2	-	-	-	-	-	-	14	28.0	2	14.3	16	25.0
	3+	-	-	-	-	-	-	24	48.0	6	42.9	30	46.9
	Total	49	100	15	100	64	100	50	100	14	100	64	100
Poultry													
	0	49	100	15	100	64	100	22	44.0	7	50.0	29	45.3
	1	-	-	-	-	-	-	-	-	-	-	-	-

	2	-	-	-	-	-	-	9	18.0	2	14.3	11	17.2
	3+	-	-	-	-	-	-	19	38.0	5	35.7	24	37.5
	Total	49	100	15	100	64	100	50	100	14	100	64	100
Working equipment	0	44	89.8	9	60	53	82.8	-	-	2	14.3	2	3.1
	1	-	-	1	6.7	1	1.6	-	-	1	7.1	1	1.6
	2	1	2.0	2	13.3	3	4.7	3	6	1	7.1	4	6.3
	3+	4	8.2	3	20	7	10.9	47	94.0	10	71.4	57	89.1
	Total	49	100	15	100	64	100	50	100	14	100	64	100
Household belongings	0	2	4.1	-	-	2	3.1	-	-	-	-	-	-
	1	1	2.0	1	6.7	2	3.1	-	-	-	-	-	-
	2	2	4.1	1	6.7	3	4.7	-	-	-	-	-	-
	3+	44	89.8	13	86.7	57	89.1	50	100	14	100	64	100
	Total	49	100	15	100	64	100	50	100	14	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
Shiree livestock	15129.1	3627.3	15299.6	4314.6	15164.9	3744.4
Agriculture	690.1	420.9	999.5	908	757.8	569.7
Business support	518.2	2492.9	454.3	1155	504.2	2260.4
Capital IGA	1154.4	2316.1	214.3	649.1	948.7	2100.7
Khas land (decimal)	0.7	3	1.2	3	0.8	3
Lease or mortgaged land	-	-	-	-	-	-
Total	17178.4	2994.5	16823.1	4176.9	17103.9	3241.8

**Table 5.3: Distribution of Khas land (decimal) by household**

Amount of khas land in decimal	N	%
0	59	92.2
8	4	6.3
18	1	1.6
Total	64	100

As household income increases productive asset accumulation takes place. The total asset value during endline is 37925.63 BDT where value of the assets transferred under the projects mean was 17103.9 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	-	-	-	-	-	-	30523	21844	26857	21618	29721	21677
Working equipment	34	161	46.7	64	37	143	2253	2077	978	818	1974	1943
HH belongings	334	257	286	184	323	241	6285	5183	6376	8169	6305	5888
Total	367	374	333	177	359	338	39503	23053	32293	21674	37926	22788

**Table 5.4: Mean distribution of HH total value of assets**

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
359.22	337.45	37925.63	22788.14	37566.41	22752.51	T= 13.209, p= 8.178

## 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. During baseline not even a single household had any savings. However, in endline 100% of households have some amount of savings, among which 51.6% and 17.2%, have savings between 1000-5000 BDT and 5001-10000 BDT respectively. Total mean value of households is 8956.69 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	49	100	15	100	64	100	-	-	-	-	-	-	-	-	-
<1000	-	-	-	-	-	-	2	525	4	1	610	7.1	3	553.3	4.7
1000-5000	-	-	-	-	-	-	28	2584.2	56	5	3081	35.7	33	2659.5	51.6
5001-10000	-	-	-	-	-	-	7	6991.4	14	4	6712.5	28.6	11	6890	17.2
10001-15000	-	-	-	-	-	-	4	11703.8	8	-	-	-	4	11703.8	6.3
15001-20000	-	-	-	-	-	-	-	-	-	2	16915	14.3	2	16915	3.1
20000+	-	-	-	-	-	-	9	28766.7	18	2	34235	14.3	11	29760.9	17.2
Total	49	100	15	100	64	100	50	8561.3	100	14	10368.9	100	64	8956.7	100
Test							$\chi^2=10.805$ , p=0.055								

**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	49	100	15	100	64	100	-	-	-	-	-	-	-	-	-	-	-	-
Yes	-	-	-	-	-	-	50	100	14	100	64	100	50	100	14	100	64	100

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

Category	CMS2 (Monthly snapshot)					
	Male		Female		Both	
	N	%	N	%	N	%
Falling fast	-	-	-	-	-	-
Falling a little	-	-	-	-	-	-
Remained the same	-	-	-	-	-	-
Increased a little	47	94	14	100	61	95.3
Increasing fast	3	6	-	-	3	4.7
Test	$\chi^2=0.881, p=0.470$					

In regards to loans, not even a single household reported having a loan during baseline, while in endline 18.75% of the households had a loan. These include loans with interest from informal sources (15.6%) and with interest informal loans (3.1%).

**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	-	10	15.6	54	84.4	3460
With interest informal loan	-	-	64	100	-	2	3.1	62	96.9	2200
Formal loan with interest MFI	-	-	64	100	-	-	-	-	-	-
Formal loan with GoB	-	-	64	100	-	-	-	-	-	-
Loan from shomity or CBO With interest	-	-	64	100	-	1	1.6	63	98.4	3300
Total HH	-	-	64	100	-	12	18.75	52	81.25	3525

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

Category	Baseline		End line		CMS2 (Monthly snapshot)	
	N	%	N	%	N	%
No	64	100	52	81.25	58	90.63
Yes	-	-	12	18.75	6	9.38

**Table 6.4.2: Reason for Loan**

Category	Baseline		End line		CMS2 (Monthly snapshot)	
	N	%	N	%	N	%
Consumption	-	-	4	6.25	1	1.56
IGA	-	-	1	1.56	3	4.69
Treatment	-	-	2	3.13	-	-
Dowry	-	-	1	1.56	-	-
Repayment of other loan	-	-	-	-	2	3.13
Other	-	-	4	6.25	-	-

## 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	45	91.8	10	66.7	55	85.9	34	68	7	50.0	41	64.1
Bamboo	-	-	1	6.7	1	1.6	-	-	1	7.1	1	1.6
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	1	2	1	6.7	2	3.1	4	8	2	14.3	6	9.4
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	3	6.1	2	13.3	5	7.8	8	16	4	28.6	12	18.8
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	1	6.7	1	1.6	4	8	-	-	4	6.3
Total	49	100	15	100	64	100	50	100	14	100	64	100
Test	$\chi^2=8.931, p=0.063$						$\chi^2=6.627, p=0.157$					

Endline findings indicate a change in the quality of wall material of a majority of the households. During baseline almost all house walls were made of grass/jute stick/leaves/plastic (85.9%) and rest was made of bamboo/mud/tin. In endline, 28.6% of households reported walls made of tin. During baseline 93.8% households' house had a roof made of Tin/CI sheeting, while in endline that number increased to 100%.



**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	1	2.0	3	20.0	4	6.3	-	-	-	-	-	-
Bamboo	-	-	-	-	-	-	-	-	-	-	-	-
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	-	-	-	-	-	-	-	-	-	-	-	-
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	48	98.0	12	80.0	60	93.8	50	100	14	100	64	100
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	49	100	15	100	64	100	50	100	14	100	64	100
Test	X <sup>2</sup> = 6.322, p=0.037											

## HOUSE SIZE

The mean house size increased considerably by the endline in comparison to baseline. During baseline mean house size was 96.11 sqft while in endline it is 196 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	96.11	43.22	40.65	33.50
Endline	196.10	95.71	64.43	50.15

The house ownership table indicates that during baseline 78.1% households lived in their own house. In endline, 28.6% lived in their own house while 45.3% constructed their own house on someone else's land (15.6%), khas land, or land owned by others (15.6%).

**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	42	85.7	8	53.3	50	78.1	8	16.0	4	28.6	12	18.8
Rented	-	-	-	-	-	-						
Parent	4	8.2	2	13.3	6	9.4	1	2.0	2	14.3	3	4.7
Parent in law	-	-	1	6.7	1	1.6	-	-	-	-	-	-
Live rent free	3	6.1	-	-	3	4.7	-	-	-	-	-	-
Own house on khas land	-	-	-	-	-	-	9	18.0	1	7.1	10	15.6
Someone else's land	-	-	-	-	-	-	22	44.0	7	50.0	29	45.3
Other	-	-	4	26.7	4	6.3	10	20.0	-	-	10	15.6
Total	49	100	15	100	64	100	50	100	14	100	64	100
Test	X <sup>2</sup> =19.120, p=7.442						X <sup>2</sup> = 8.156, p= 0.086					

## ACCESS TO SAFE WATER

The endline findings in regards to improved access to a water source indicate improvement. According to endline, 100% households reported that they collect drinking water from hand tubewell, while during baseline it numbers remained the same.

**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	49	100	15	100	64	100	50	100	14	100	64	100	50	100	14	100	64	100
Open well	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Pond-river	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rain water	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Purchased water	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	49	100	15	100	64	100	50	100	14	100	64	100	50	100	14	100	64	100
Test																		

## OWNERSHIP OF PROTECTED SOURCE

During baseline only 1.6% of households owned any protected source of water and most households collected water from public sources (31.3%), Government-owned sources, or sources owned by others (54.7%). However, endline findings indicate that a majority of the beneficiary households (46.9%) use water sources owned by others, or share ownership of a water source (15.6%).

**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	-	-	1	6.7	1	1.6	5	10.0	1	7.1	6	9.4
Shared ownership	6	12.2	1	6.7	7	10.9	8	16.0	2	14.3	10	15.6
Own by others	11	22.4	4	26.7	15	31.3	21	42.0	9	64.3	30	46.9
Not applicable	-	-	-	-	-	-	-	-	-	-	-	-
Public (Government)	17	34.7	3	20.0	20	31.3	-	-	-	-	-	-
NGO Supplied	5	10.2	1	6.7	6	9.4	-	-	-	-	-	-
Others	10	20.4	5	33.3	15	23.4	16	32.0	2	14.3	18	28.1
Total	49	100	15	100	64	100	50	100	14	100	64	100
Test	X <sup>2</sup> =5.446, p=0.364						X <sup>2</sup> =2.495, p=0.476					

## SANITATION

The endline findings indicate a positive shift in defecation practice since baseline. During baseline nearly 35.9% households defecated in open spaces and 4.7% households defecated in a hanging latrine. The rest (50.6%) had ring/slab latrines and pit latrines. In contrast, endline findings indicate that 100% of households defecate in ring/slab latrines.

**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	21	43	2	13	23	36	-	-	-	-	-	-	-	-	-	-	-	-
Hanging latrine	3	6	-	-	3	5	-	-	-	-	-	-	-	-	-	-	-	-
Pit latrine	5	10	1	7	6	9	2	4	-	-	2	3	-	-	-	-	-	-
Ring/slab latrine	17	35	9	60	26	41	48	96	14	100	62	97	50	100	14	100	64	100
Complete Sanitary	-	-	2	13	2	3	-	-	-	-	-	-	-	-	-	-	-	-
Others	3	6	1	7	4	6	-	-	-	-	-	-	-	-	-	-	-	-
Total	49	100	15	100	64	100	50	100	14	100	64	100	50	100	14	100	64	100
Test	$\chi^2=12.206, p=0.032$						$\chi^2= 0.578, p= 0.608$											

## ELECTRICITY

In regards to access to electricity no changes have been observed since baseline. During baseline 89.1% households had no connection to electricity, dropping to 73.4% in endline. During endline a further 6.3% of households reported solar power facility.

**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	57	89.1	-	-	57	89.1	33	66.0	14	100	47	73.4
Connected to main line	7	10.9	-	-	7	10.9	13	26.0	-	-	13	20.3
Connected to other house	-	-	-	-	-	-	-	-	-	-	-	-
Connected to generator	-	-	-	-	-	-	-	-	-	-	-	-
Solar power	-	-	-	-	-	-	4	8.0	-	-	4	6.3
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	50	100	14	100	64	100	50	100	14	100	64	100
Test							$\chi^2=6.481, p=0.039$					

## FOOD SECURITY

**Table 8.1: Food Coping**

Question (Last Seven Days)	Male		Female		Total	
	Yes	%	Yes	%	Yes	%
Eat Smaller Portions of Food (Quantity)?	-	-	-	-	-	-
Eat Less than Three Times a Day?	-	-	-	-	-	-
Eat Food of Lower Than Normal Quality?	-	-	-	-	-	-
Eat Food Naturally Available or Gathered Wild Potato, Kochu, etc?	-	-	-	-	-	-
<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	7.1	1	1.6
Bought Food on Credit?	-	-	-	-	-	-
Send a Family Member Elsewhere to Eat?	-	-	-	-	-	-
Give More Food to An Earning HH Member?	2	4.0	-	-	2	3.1
Total (any food coping)	2	4.0	1	7.1	3	4.69
Food Coping ( $\geq 2$ )	-	-	-	-	-	-

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 8.1). At end line, the vast majority of households did not use any food coping strategies. However, detailed comparison between baseline and end line was not possible due limitations in the baseline questionnaire.

# FOOD DIVERSITY

**Table 8.2: Number of days (%) in the last week that household members consumed foodstuffs:**

Food types	Male		Female		Total	
	N	%	N	%	N	%
<b>Fish</b>						
0	4	8	2	14.3	6	9.4
1	6	12	3	21.4	9	14.1
2	22	44	1	7.1	23	35.9
3+	18	36	8	57.1	26	40.6
<b>Meat</b>						
0	20	40	5	35.7	25	39.1
1	2	4	2	14.3	4	6.3
2	8	16	1	7.1	9	14.1
3+	20	40	6	42.9	26	40.6
<b>Pulse</b>						
0	1	2	-	-	1	1.6
1	11	22	5	35.7	16	25
2	18	36	1	7.1	19	29.7
3+	20	40	8	57.1	28	43.8
<b>Vegetable</b>						
0	-	-	-	-	-	-
1	-	-	-	-	-	-
2	-	-	-	-	-	-
3+	50	100	14	100	64	100
<b>Fruit</b>						
0	5	10	1	7.1	6	9.4
1	8	16	5	35.7	13	20.3
2	22	44	3	21.4	25	39.1
3+	15	30	5	35.7	20	31.3
<b>Milk</b>						
0	20	40	7	50	27	42.2
1	12	24	3	21.4	15	23.4
2	8	16	3	21.4	11	17.2
3+	10	20	1	7.1	11	17.2
<b>Egg</b>						
0	12	24	6	42.9	18	28.1
1	13	26	2	14.3	15	23.4
2	17	34	3	21.4	20	31.3
3+	8	16	3	21.4	11	17.2
<b>Food Diversity</b>						
<5	5	10	1	7.1	6	9.4
>=5	45	90	13	92.9	58	90.6
<b>Mean</b>	5.8	-	5.5	-	5.7	-

The households were asked how often family members had eaten 6 different food items in the 7 days prior to the survey (Table 8.2). As the table indicates there was a positive food diversity at online with good consumption of eggs, poultry, meat, milk, pulses

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 & 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'S EMPOWERMENT

**Table 8.3: Influence on decisions in your household (female replies)**

Decision	Main	Major	Small	No
Children's education	21.9	56.3	1.6	20.3
Purchase or sale of land	9.4	45.3	6.3	39.1
Buying or selling large assets	12.5	68.8	4.7	14.1
Taking or repaying loan	17.2	48.4	20.3	14.1
Everyday expenditure	25.0	46.9	12.5	15.6
Important family matters	7.8	56.3	6.3	29.7
When to have children	4.7	59.4	4.7	31.3
How to use your time for work	46.9	32.8	6.3	14.1

**Table 8.4: Social Empowerment (Female replies)**

Question	Yes %	No %
There are people outside my family I can rely on for help	76.6	23.4
I feel frightened of moving alone outside my village	20.3	79.7
I feel I have enough information about the government programmes designed to help the poor	59.4	40.6
I feel confident that I can face whatever the future brings/holds	76.6	23.4
I feel comfortable speaking and participating in community groups	82.8	17.2
I feel comfortable addressing UP Chairmen/Members/Ward Commissioner	75	25
Adult men in my household do some of the domestic work	71.9	28.1
If I face income constraints I would marry off my daughter at an early age to save dowry money	1.6	98.4
I feel I may face disapproval if I move alone outside my village	20.3	79.7
Are you a member of any social or community group? (eg CBO)	71.9	28.1



At the endline survey the majority of women reported that (Table 8.3 & 8.4) they had a major influence on decision making in all categories, while less than one fourth reported having main influence on financial decision making. The majority of women also responded positively to overall yes/no questions on their empowerment, out of which “information about government programmes to help the poor” had the lowest rate of positive responses. Detailed comparison between baseline and endline data on empowerment was not possible due limitations in the baseline questionnaire.

## GRADUATION

**Table 9: Household overall graduation:**

Graduation Criteria	Baseline %	Endline %
<b>Essential Criteria</b>		
Food Coping (<2)=1, (>=2)=0	0	100
<b>Supplementary Criteria</b>		
PPPD Income (Cash+Kind) (Inflation adjusted- baseline 28.8 & endline 33 taka)-HIES 2010	0	79.7
Number of jobs (>=2)	-	93.8
Cash savings (>=1000 taka)	0	95.3
Productive asset value (>=10000 taka)	0	84.4
Non-Productive asset number (>=4)	0	62.5
Food diversity (>=5)	0	90.6
Gender & Social Empowerment (>=75% female answering positively)	-	31.3
Sources of safe water	100	100
Sanitary latrine	43.8	96.9
Access to any land	20.3	28.1
<b>Graduation (Essential 1+ Supplementary 6)</b>	<b>0</b>	<b>92.2</b>

## CONCLUSION

The endline findings indicate that the situation of BOSS beneficiary households has improved in the area of income, expenditure, assets, savings, productive assets, food security, food diversify and household goods. Women’s empowerment and access to land appeared the two only indicators where the households are still lacking behind. Based on the amended graduation checklist, 92.2% of households had been lifted out from extreme poverty at the time of the endline survey.

## Conclusion: Progress against Log Frame

	Indicator	Baseline 2011	Target	Progress
<b>Goal</b>	Reduction in the proportion of people living in extreme poverty in line with MDG targets.	25 million extreme poor below national poverty line.	A reduction of between 1 to 2 million extreme poor.	391 BHHs are out of extreme poverty.
<b>Purpose</b>	Household income	400 HHs living below 22 TK/pd	Out of 400 HHs 80% HHs having an increase in income to 40 TK/pd.	Out of 400 HHs 94.75% HHs having an increase in income to 40 TK/pd.
	Increase social acceptance		Gain local resources & engagement of mainstream job	95% BHHs have gained local resources and are engaged in a mainstream job
<b>Output 1</b>	BHHs with IGA skills	0	400 BHHs	400 BHHs
	BHHs with assets	0	80%	100%
	Reinvested in assets	0	80%	82.67%
	Savings mobilization	0	30%	100%
<b>Output 2</b>	Formed and functioning groups	400 individual HHs not organized	25 nos. Group formed with 400 members	25 nos. Group formed with 400 members
	Received awareness sessions	0	400 HHs	400 BHHs
	Access to public services	0	15% BHHs receive Govt. services.	97.75% BHHs receive Govt. Services.
	Local Resource mobilization	0	5% receive khas resources	On process 5% BHHs on khas resources
<b>Output 03</b>	% of non marginalized HHs participating in CLTS	0	100%	100%
	Number of BHHs using latrines	20 BHHs	400 BHHs	400 BHHs
	Reduce vector and worm borne disease		80%	87%

*Source: annual Lesson learning workshop, meeting minutes, direct observation, activity reports, CMS data etc.*

## Annex: Exit Strategy

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### *Exit Strategy of Mainstreaming marginalized Communities (MMC) Project*

The preparatory study will develop a solid economic analysis into the long term viability of IGAs. This will inform the precise support and guidance given throughout the project period and positively impact the sustainability of the intervention. Thus the assets will be created on which households can build future incomes.

Throughout the project implementation it will be made clear that the project is not there to continuously support the beneficiaries and is for a limited period only – this will counter any dependency on the NGO developing. Empowering the beneficiaries will begin from the outset with the CLTS project.

Key to the sustainability of the project is that the groups developed will have built up capacity and involvement during the project period (through advocacy for example) that they will take more responsibility as project staff reduce involvement.

## Annex: Financial Overview

Expenditure Item	Original Budget	Revised Budget (March 2011-Aug. 2013)	Actual Expenditure (March 2011-Sept. 2013)	Expenditure for only the month of Sept. 2013	Variance
Human Resource Cost	3,863,750	4,511,680	4,543,505	35,750	100.71
Travelling Cost	171,000	175,272	167,940	3,499	95.82
Vehicle & Equipments	368,600	402,223	402,223	0	100.00
Office Rent and Utilities	128,952	123,974	127,957	4,320	103.21
Administrative Cost	265,000	300,269	318,421	5,491	106.05
Operational Cost	385,000	254,922	334,234	105,750	131.11
Direct Delivery to Beneficiaries	7,843,000	8,089,575	8,010,791	0	99.03
Management Cost	521,012	554,805	555,988	6,179	100.21
Contingency	677,316	40,000	0	0	0.00
<b>TOTAL</b>	<b>14,223,630</b>	<b>14,452,720</b>	<b>14,461,059</b>	<b>160,989</b>	<b>100.06</b>

*Note: Amount in BDT*