

2012

Lesson Learning Report: Green Hill



shiree

Innovation Round 1 & 2

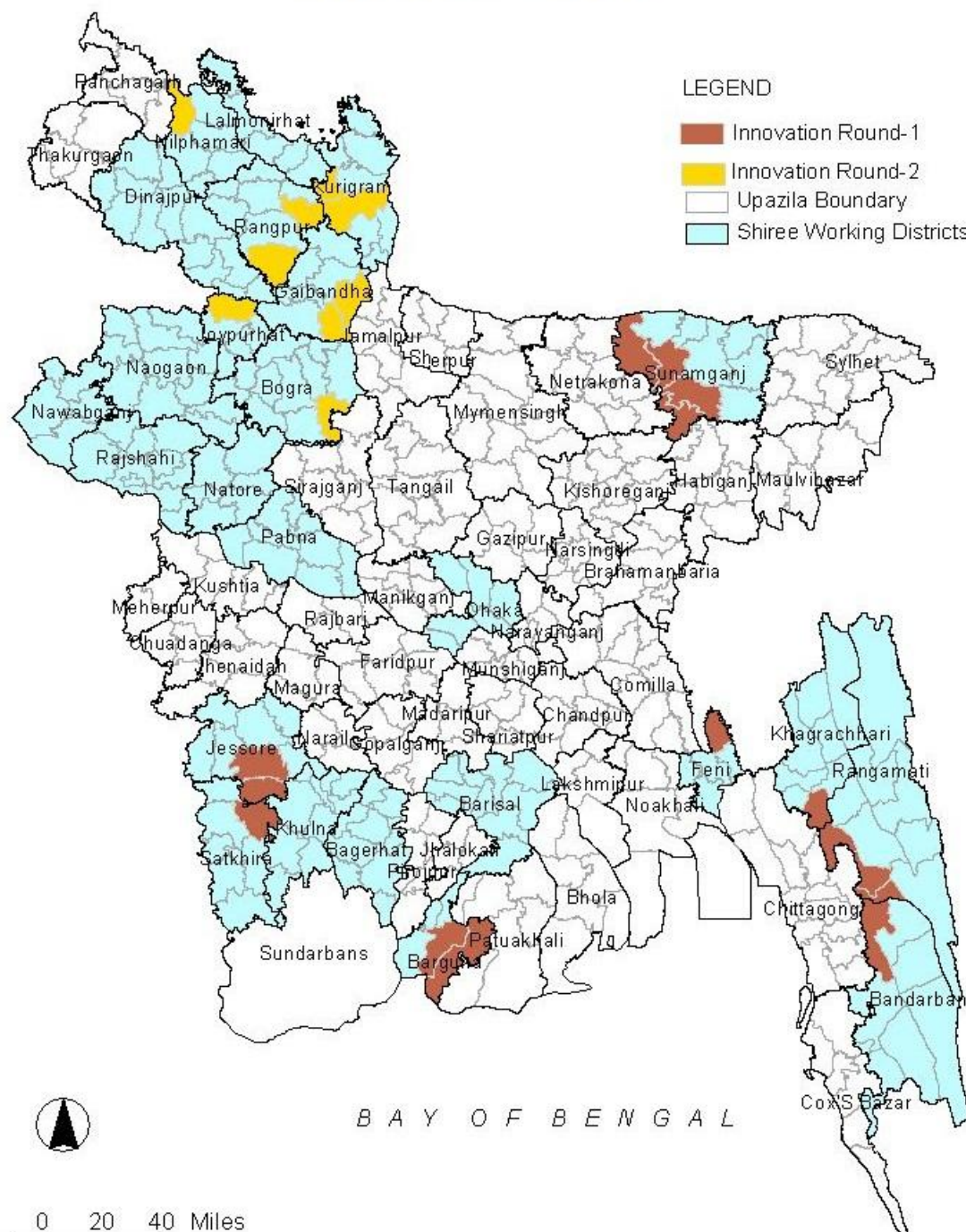


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Introduction

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 August 2012 there were 36 active sub projects, 9 Scale Fund and 27 Innovation Fund working with over 200,000 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 feeds 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 2021.

INNOVATION ROUNDS ONE AND TWO

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 result of the competitive process was 6 projects located in: the Haors (CNRS, HSI), the Chittagong Hill Tracts (Greenhill, HKI), the Southern Coastal belt (Shushilan) and one in the border area of Feni District (Aid Comilla). The theme for Round Two was innovative approaches towards addressing seasonal hunger (Monga) and resulted in a further 6 projects (Action Aid, MJSKS, SKS, NDP, HSI, Puamdo) located in Monga prone regions of the North West. While the Round Two projects were initially for two years they were later extended by a year to bring them into synch with the three-year Round One projects². This gave Round Two projects more time to test and establish the intervention model and allowed for a common evaluation process.

¹ See: <http://www.shiree.org/>

² Except Puamdo ends Jan 2013

The total value of 6 Round One contracts was £1,541,283 with 7,000 beneficiaries. Round Two value was £1,794,863 with 5,465 beneficiaries.

THE LESSON LEARNING REPORTS

This is one of 12 lesson learning reports, one for each of the Innovation Round One and Two projects. 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 that spanned over 6 months.

12 individual reports have been produced rather than a single report with tables comparing NGOs. This was a deliberate choice. Each project is delivered in a different context, with a different client group (although all extreme poor), differing geographic, social and economic conditions. Furthermore each project has faced a range of external shocks (from flash floods to communal conflict) during implementation. While a similar methodology was adopted in preparing each report (see below) it is not possible to simply rank the projects in terms of impact from most to least successful. Rather the complexities of each context and the implementation challenges faced by each project need to be considered case by case. The success of any one project was heavily influenced by project design (i.e. the nature of the innovation), but perhaps to an even greater extent was contingent upon the changing circumstances of implementation and the success of the project teams, working with shiree support to adjust, evolve and enhance the project as it rolled out. Hence each report is quite long and contains a full description of how the project developed over time as well as the evaluative reflections of the implementing team and beneficiaries.

THE PROCESS LEADING TO THE REPORT

A similar process was 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) or Internal (Internal OPR) reviews conducted during the course of the project. NGOs were asked to submit relevant documents to inform this chapter and the chapter was reviewed and endorsed by each NGO 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 under the guidance of the University of Cambridge adopting a similar methodology to that used for the Scale Fund CMS3 instrument.³ In all but one case⁴ the baseline census (CMS1) is used for before and after intervention comparisons. **Chapter Three** summarises the output of two Focus Group Discussions conducted with project beneficiaries. **Chapter Four** reports on a lesson learning workshop with the NGO team – during which the outputs of the Impact Survey were shared. The **Conclusion** is a comparison between

³ See: <http://www.shiree.org/extreme-poverty-monitor/#.UGp4U03A-a8>

⁴ HKI did not undertake CMS1

final project achievements and the original logical framework. **Annexes** include an analysis of the outcome of the **CMS2** mobile phone based “monthly snapshot” monitoring pilot⁵ and **CMS4** beneficiary responses, the **discussion guide** used for the Focus Group Discussions, 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 NGOs, feedback has been received and appropriate adjustments made. In a few cases an additional Annex has been included to provide a space for NGOs to provide an **alternative perspective** on any specific report findings with which they disagree.

The reports are quite long but they are also rich in content and we hope and expect that readers, especially development practitioners, will find them of real value.

⁵ Itself a significant process innovation

Chapter One: Summary of Project 2009-2012

DOCUMENTS CITED

- Project Memorandum
- Inception Report
- Shiree OPR 2010
- Quarterly Change Reports and Self Review Reports
- iDE Assessment of Market Initiative

INTRODUCTION

CMS 6: Summary of Green Hill Interventions

Beneficiary Information	2009	2010	2011	2012	Cumulative	Target (according to log frame)
BHH selection complete	200	400	600	-	1200	1200
BHH profiles (CMS 1) complete	-	200	1000	-	1200	1200
BHH who dropped out or migrated	-	-	-	-	-	-
BHHs receiving asset transfer	-	-	-	-	-	-
BHHs receiving cash transfer		600	600	-	1200	1200
BHHs receiving IGA/skill training/other capacity building	-	600	600	-	1200	1200
Total value of assets/cash distributed					13,337,869	
NOTE: this data is collected and reported by the NGOs to shiree as CMS 6 (reporting requirements to the Government of Bangladesh)						

Goal

The Goal of the 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 LogFrame Goal 1 (eradicate extreme poverty & hunger) by 2015.

Purpose

The purpose of "Improving Markets and Poverty Alleviation through Cash Transfer (IMPACT) in CHT" project is to create income opportunities for 1,200 extremely poor Adivasi households in the four Upazilas of Rangamati and Bandarban districts in the Chittagong Hill Tracts (CHT). The project will create agri-businesses of high value crops for these households (HHs). It will establish local markets with a workable marketing system (value chain) with external markets in order to stimulate the local micro-economy in the CHT Upazillas and beyond. The benefits from the project will thus spread to wider communities, creating greater employment opportunities. Through this process, the target families will have improved livelihood opportunities and sustainable and alternative sources of income.

Major Activities

Beneficiary recruitment was staggered across the three years of implementation with 200 households recruited in the first year, 400 in the second and 600 in the third. Uniquely amongst the shiree portfolio, the bulk of the project implementation was focused on the 1st year of beneficiary enrolment with limited support for BHH in subsequent years. Conditional cash transfers were dispersed in three instalments during the first year of enrolment. The 1st transfer totalled between BDT 1000-3000 and was conditional on the purchase of food, payment of old debts and participation in programme training. The 2nd instalment of between BDT 2000-4000 was earmarked for investment in a suitable agricultural enterprise and the third transfer, of a value between BDT 5000-7000, demanded additional investment in IGAs and basic household needs.

Beneficiaries were grouped into clusters for the purposes of training based on their planned agribusiness. 'Collection points', intended to act as temporary markets to link produce with buyers, were established according to the geographic distribution of BHH

Project Outputs

The IMPACT project has three main outputs: the delivery of conditional cash transfers (the main innovation given that this modality was as yet untested in the context of the CHTs); the development of agro-businesses and improved market development in the working area; and the establishment of several collection points to facilitate improved market linkages. The conditional cash transfer element was designed to help BHH meet immediate needs including healthcare, school fees and consumption, therefore enabling them to comfortably invest later transfers in the development of a sustainable income generating activity (IGA). GH partnered with iDE (International Development Enterprises) who were mandated to provide expert technical assistance in market and value chain development as well as the use of improved agricultural technologies.

YEAR ONE: JULY 2009-JUNE 2010

Green Hill (GH), an innovation fund round 1 partner, signed a contract with shiree in October 2009 to implement the 'Improving Markets and Poverty Alleviation through Cash Transfer' (IMPACT) project. IMPACT was planned to work with 1200 beneficiary households (BHH) across three years and to roll out in four Upazilas of Bandarban and Rangamati Districts, in the isolated and conflict affected Chittagong Hill Tracts (CHTs).

Having signed contracts in mid-October 2009 the project incurred a slight delay, commencing operations in early November. During the inception period staff were recruited and orientated, CCT operational guidelines were developed (based on the well-established "Participatory Targeting Approval and Payment Process"), and technical partner iDE conducted a mapping exercise of relevant stakeholders. Selection criteria for BHH were finalised in collaboration with shiree and following this, 200 BHH (as planned for year one) were formed into 14 groups and profiled. Additionally, a photographic record of BHH was completed and awareness meetings were held with local government officials, BHH and other stakeholders.

A number of issues came to light during the inception period. Notably, Green Hill encountered significant difficulty in selecting extreme poor beneficiaries; this was coupled with a general misunderstanding of shiree's aims and motives in identifying and exclusively working with

extreme poor. A lesson quickly learnt by shiree here was the need for thorough and clear orientation of partner NGOs on the concept of extreme poverty. In their inception report GH notes that in order to satisfy the exclusion criteria of 'previous access to micro finance' the project team had to look in more remote areas, they comment – "this causes lots of hardship to the limited field staff. It hampers timely and proper implementation of planned activities". In this respect, the project clearly failed to recognise that the poorest of the poor are often also the hardest to reach. Indeed, whilst SILPA 1.5 records that all 200 first year BHHs were selected and verified, the report also notes that "Green Hill staff are unsure that they can 'find' the remaining 800 households outlined in their project memorandum and there are questions being raised of the extreme poverty of households already selected".

Green Hill's initial difficulty in selecting beneficiaries was compounded by a delay in procuring and registering project motorbikes and a lack of field staff. The inception report and later OPR highlight that only 2 Community Development Officers (CDOs / field workers) were recruited to reach 200 beneficiaries spread throughout 25 villages. These factors are perhaps indicative of a degree of poor planning during project design and, in the case of HR requirements, under-budgeting. Additionally, a slow response regarding administrative support and procurement from shiree may have been a factor although the organisation was likely under considerable strain at the time with multiple projects starting up.

Issues with greater potential to derail project progress surfaced around the proposed mechanism for CCTs which lacked clarity in the project memorandum. It was found that project staff had a poor understanding of the CCT modality and were not able to easily articulate the planned mechanisms and purpose of their project. SILPA 1.5 notes that this resulted in slow progress during the inception period of the project. The arrival of an embedded shiree young professional (YP) saw progress accelerate. The YP was pivotal in raising the capacity of project staff and more clearly defining the proposed innovation and operational strategy. Consequently there were significant changes to the original proposal which SILPA notes led to a "new emphasis on the first year of activities, with households being supported through cash transfers, 10 field officer led sessions, four participatory reviews and other agricultural skills training sessions". These changes and capacity building activities brought much needed clarity and direction to the project.

The internal SILPA 1.5 report identified that while capacity building by shiree was bringing a stronger sense of strategic direction to the IMPACT project, there was still evidence of poor long term planning and that the project tended to over-focus on the achievement of short term outputs (for example cash transfers). This led to a situation where BHH were receiving CCTs for various inputs (including deworming medication) but not receiving any training on the CCT modality or explanations of why and how they should meet future conditions.

Similarly, the SILPA found that the curriculum for BHH training sessions was not properly developed in time for the sessions to be delivered. Furthermore, the amount of training allocated to BHH was thought to be inadequate at 2 half days for their chosen agricultural intervention, particularly when this short time was intended to include in depth technical training on topics such as post-harvest techniques, seed preservation and fertiliser technologies. The SILPA notes that these areas should have been under the direction of technical partner iDE, who may have initially lacked the human resources necessary during project inception. One

example of iDE's initial underperformance cited by SILPA recalled that it took more than 5 months for a market analysis conducted in January 2010 to result in any useful recommendations or written outputs. SILPA 1.5's overarching finding for GH's IMPACT project was a lack of structured and thoughtful planning, largely due to low staff capacity, this had obvious implications for project progress.

YEAR TWO: JULY 2010-JUNE 2011

The shiree OPR of August 2010, during the second year of IMPACT's operation, noted that capacity building within the NGO was leading to more clearly defined planning processes and corresponding gains in project progress. As planned, all 200 first year beneficiaries had received 2 cash transfers, participated in 6 awareness sessions and 1 participatory review. Almost all beneficiaries had successfully completed skill training on their chosen IGA. With first year produce approaching harvest market linkage activities were well under way with 17 input providers (seed suppliers etc.) having been identified and 5 'cluster committees' established. Other activities included the piloting of shiree's newly designed CMS 4 (participatory review) monitoring system which was successful thanks to GHs support. This will lead to the eventual rollout of the system across the shiree portfolio.

However, the OPR did raise a number of questions over the sustainability of the IMPACT intervention, particularly given that the bulk of project support is offered intensively during the first year of BHH enrolment. Consequently the OPR recognised the importance of fully capturing whether a 1 year CCT project is capable of sustainably graduating people from extreme poverty. The report corroborates concerns aired by GH that the project would require increase financial and human resources for research and lesson learning. Taking into account these concerns and the remote location of many BHH in the CHT the number of planned field staff in years 2 and 3 was re-assessed.

IMPACT encountered a number of difficulties surrounding land access which the NGO often resolved by engaging local elites and leaders. Like many other projects, these arrangements were often temporary and verbal in nature, which raises questions over the sustainability of newly established agricultural livelihoods. When the project ends it remains to be seen if BHHs can negotiate land access when they no longer have the leverage of NGO support.

While the relatively small amount of cash delivered by IMPACT (up to BDT 14,000) was considered unlikely to graduate beneficiaries alone, one of the most positive aspects of the project and the CCT modality was considered to be its ability to link BHH with service providers including schools and healthcare providers. Market analysis by technical partner iDE revealed some interesting challenges which the project and BHHs faced during implementation. iDE's research found that a small number of powerful 'underworld' individuals controlled prices in many areas, whilst a lack of trust between Bengali traders and indigenous Adivasi farmers complicated market linkages.

The latter half of 2010 saw significant growth in the capacity of IMPACT project staff and increasing "responsiveness to field realities". The OPR praises Greenhill and iDE for their improved engagement with the project, timely planning and integrated decision making - suggesting that many of the concerns raised in the earlier SILPA 1.5 report had been addressed.

YEAR THREE: JULY 2011-JUNE 2012

In early 2012, data from shiree's CMS4 (participatory review exercise) shows 16% of beneficiaries reported that their life is much better than three months previously and 45% report slight improvements. Only 9% report a negative change in their lives. Continuing problems reported by beneficiaries included access to safe water and government safety nets. Access to safe water is a problem encountered across Bangladesh but is frequently raised in the CHT where the water table is considerably more difficult to reach.

An internal workshop held in March 2012 provided an opportunity for field staff to reflect on the IMPACT intervention, revealing a number of lessons learnt. These included findings that cash disbursements close to periods of festivity were more likely to be misused, that plans to forge market linkages with major food buyers, (such as Agora supermarkets), were not possible as these bodies require suppliers to commit to producing huge quantities which must meet standardised quality controls. Furthermore, the workshop highlighted that many BHH find it difficult to care for crops when in many cases they remain engaged in day labour. It was later discussed that, despite this, BHH often invested wisely; many elected to plant some short term crops to generate a quick return, but also invested in longer term and higher value crops.

In the final quarter of the project, IMPACT project staff began planning its exit strategy. They conducted follow up visits to all IGA plots of beneficiaries. They also submitted a list of beneficiaries to the DAE to ensure they receive a farmer's card and other services. They handed a list of the all beneficiaries to the UP office. Finally, an endline survey was conducted by shiree of 64 BHHs where endline data was collected to realize gains made since the beginning of the project.

CONCLUSION

The IMPACT project implemented by Green Hill proved to be one of the most challenging in terms of the demands it placed on shiree management and the requirement for significant investment in capacity building. The project initially suffered from a lack of clarity in concept, poor planning and an absence of strategic direction. Many of these issues could be attributed to a low capacity project team who were slowed by their poor understanding of the innovation they were tasked with implementing. However, with the commitment of Green Hill staff, the secondment of a management intern and the support of shiree's project managers Green Hill have excelled. The selection of Green Hill as a partner in shiree's fourth round of innovation funding, is testament to the project's success. IMPACT successfully implemented an innovative approach to poverty reduction in the challenging context of the Chittagong Hill Tracts.

Chapter Two: Endline to Baseline Findings

INTRODUCTION

A total of 12 projects received funding under Innovation Fund Rounds One and Two with the project period ending in September 2012⁶. 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 through comparing socio-economic conditions towards the end of the intervention (March/April 2012) with baseline information (2009) 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 2009.

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 (which had been compiled as a census of all beneficiaries) to compare change.

Field Work: A total of 28 enumerators, 9 Research Assistants from Scale Fund organizations, 3 M&E/MIS personnel, and 1 Bengali Young Professional, under the guidance of a researcher from Cambridge University carried out the data collection for the endline study in 30 days from 16th March 2012. The entire study was managed by the Decision Support Unit at shiree and for the purpose of smooth implementation considering travel time and availability of accommodation and accessibility of sample households, the study team was divided into two smaller teams. The two smaller teams collected the data after 14 days of orientation on the questionnaire and methods.

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

- Demographic characteristic
- Household Assets
- Household income
- Household expenditure
- Loan and saving status
- Access to safe water, sanitation, electricity
- Housing condition
- Food security
- Access to safety nets

The endline questionnaire was developed by a faculty member of Cambridge University and follows closely the format used for the CMS3 panel survey instrument applied to shiree Scale

⁶ Except Greenhill ended June 2012, Action Aid October 2012 and PUAMDO Jan 2013

fund projects. As the baseline questionnaire is to some extent different to 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 the projects was collected during the same time period, but the baseline data was collected phase by phase at different times and seasons. Moreover, the data collected for the endline study was conducted by more trained enumerators in comparison to the data collectors of the baseline information. 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 data collectors.

Organization of the chapter: The report does not aim to compare effectiveness of innovation projects to each other but rather the socio-economic changes of BHHs of specific projects since baseline. Therefore, an analysis of each project has been done separately considering the fact that each project is different in terms of modalities, locality and targeted communities. In the following section findings from Green Hill's project are presented.

HOUSEHOLD BASIC DEMOGRAPHIC CHARACTERISTICS

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

Category	Baseline		Endline	
	N	%	N	%
Male headed household	53	82.8	52	81.2
Female headed household	11	17.2	12	18.8
Both	64	100	64	100

Endline findings indicate change in the sex of household heads since the baseline. At the baseline, the 17% of households were female and 83% were male, while in the endline 19% of household heads are female and the remaining (81%) are male.

Household size

Table 1.2: Distribution of household average size according to sex of household head

Baseline						Endline					
Male		Female		Both		Male		Female		Both	
Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
4.06	1.80	2.64	1.50	3.81	1.83	4.37	1.86	2.08	1.24	3.94	1.97

Based on the household category, in the endline change in household size is observed. Among male-headed households the mean household size has increased to 4.37 (endline) from a baseline mean size of 4.06. The mean size of female-headed households has decreased from 2.64 (baseline) to 2.08 (endline).

OCCUPATION

Table 2.1: Change in primary occupation of household head

Occupation	Baseline		Endline	
	N	%	N	%
Agricultural day labour	7	10.9	5	7.8
Other Day labour	32	50	1	1.6
Domestic maid	6	9.4	-	-
Rickshaw/van/boat/bullock/push cart	4	6.3	1	1.6
skilled labour (manual)	1	1.6	-	-
Fishing in open water	2	3.1	-	-
Petty trade	-	-	2	3.1
Other business	-	-	1	1.6
Begging	6	9.4	-	-
Others	-	-	-	-
Transport worker (bus and truck)	-	-	-	-
Does not work	6	9.4	-	-
Housewife	-	-	-	-
Own agriculture	-	-	52	81.3
Cottage industry	-	-	2	3.1
Livestock/poultry	-	-	-	-
Service	-	-	-	-
Total	64	100	64	100

The endline findings for the primary occupation of beneficiary household heads indicate that Green Hill's project interventions have had considerable impact in changing the occupation in comparison to baseline status. One of the major interventions of the project was to involve adivasis in agro-based activities through establishing market linkages, trainings and cash transfers for investment in agricultural activities. In the endline, the primary occupation for 81% of household heads is 'own agriculture' and during the baseline this occupation category was absent. Besides change in primary occupation, the endline findings indicate that 98% of household heads have additional occupations other than the primary one.

Table: 2.2: Distribution number of other occupations of household head according to sex of household head

Number of other jobs	Endline					
	Male headed household		Female headed household		Both	
	N	%	N	%	N	%
0	1	1.9	-	-	1	1.6
1	19	36.5	6	50	25	39.1
2	22	42.3	4	33.3	26	40.6
3	1	1.9	2	16.7	10	15.6
4	2	3.8	-	-	2	3.1
Total	52	100	12	100	64	100
Test	$\chi^2=1.348, p=0.853$					

NB: Number of occupation other than household main occupation.

INCOME

Table 3.1: Mean distribution of household monthly income (cash and kind)

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
1633.73	679.43	13788.05	11828.58	12154.32	11835.19	t=8.216, p=1.498

Endline findings indicate a considerable change in income. The mean income in baseline was 1663 BDT and SD 679 BDT while in the endline the mean monthly income is 13,788 BDT and SD is 11,829 BDT. The mean increase in income is 12,154 BDT. Here income includes both cash and in kind.

However, Table 3.2 provides information of cash and in kind income separately. The mean monthly household cash income at the baseline was 1435 BDT which increased to 9811 BDT at the endline. Similarly, change is also observed in kind income. The mean in kind income at baseline was 199 BDT while at endline it is 3977 BDT. Increased involvement in agriculture related activity might be responsible for this considerable increase in kind income which requires further investigation.

Table 3.2: Mean distribution of household monthly income

Variables /Categories	Baseline		Endline		Differences		Test
	Mean	SD	Mean	SD	Mean	SD	
Cash income	1435.16	763.29	9810.70	9153.05	8375.54	9184.32	T=7.296, p=6.094
Kind income	198.57	284.94	3977.34	7168.23	3778.78	7194.18	T=4.202, p=8.494

Moreover, the daily per capita mean income also increased considerably between baseline and endline. The mean daily per capita income in baseline was 21 BDT which increased to 145 BDT at the endline.

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

Variables /Categories	Baseline		Endline		Differences		Test
	Mean	SD	Mean	SD	Mean	SD	
Cash income	16.88	15.60	101.27	92.67	84.39	91.27	T=7.398, p=4.038
Kind income	4	9.67	43.39	108.10	39.39	98.71	T=3.192, p=0.002
Total	20.88	25.27	144.66	200.77	123.78	189.98	20.88

Income change in percentage

Endline findings indicate that income (cash and in kind) for 100% of households increased by more than 55% in comparison to baseline.

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

Income increase (%)	Cash income		Income include kind	
	N	%	N	%
Up to 15	-	-	-	-
16 - 25	-	-	-	-
26-35	2	3.1	-	-
36 -45	1	1.6	-	-
46 - 55	1	1.6	-	-
55+	60	93.8	64	100
Total	64	100	64	100

CHANGE IN POVERTY THRESHOLDS

Table 3.6: Distribution of HH poverty level according to cash income per capita/day and sex of HH head⁷

Variables (sex)	Baseline								Endline							
	Extreme poverty		Poor		Non poor		Total		Extreme poverty		Poor		Non poor		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Male	50	94.3	1	1.9	2	3.8	53	100	20	38.5	2	3.8	30	57.7	52	100
Female	10	90.9	-	-	1	9.1	11	100	3	25	-	-	9	75	12	100
Total	60	93.8	1	1.6	3	4.7	64	100	23	35.9	2	3.1	39	60.9	64	100
Test	$\chi^2=0.768$, $p=0.681$								$\chi^2=1.432$, $p=0.489$							

NB: Inflation adjusted to 2011 according to rural food index inflation 12.03%

After inflation adjustment for 2011, the percentage of HHs remaining below the extreme poverty line (daily per capita income below 48 BDT) at the endline is 36%. However, 61% of HHs have crossed not only the extreme poverty line but also the poverty line and their daily per capita income exceeds 55 BDT. The percentage of non-poor HHs increases further if kind income is included along with cash income. At the endline 75% of HHs fall under the non poor category and the percentage of HHs earning less than 48 BDT has decreased to 22%.

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

Variables (sex)	Baseline								Endline							
	Extreme poverty		Poor		Non poor		Total		Extreme poverty		Poor		Non poor		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Male	50	94.3	-	-	3	5.7	53	100	12	23.1	2	3.8	38	73.1	52	100
Female	10	90.9	-	-	1	9.1	11	100	2	16.7	-	-	10	83.3	12	100
Total	60	93.8	-	-	4	6.3	64	100	14	21.9	2	3.1	48	75	64	100
Test	$\chi^2=0.183$, $p=0.669$								$\chi^2=0.781$, $p=0.677$							

NB: Inflation adjusted to 2011 according to rural food index inflation 12.03%

⁷ Due the fact that the baseline data was collected over the first year rather than at the very beginning of the project, some of the beneficiaries may have already increased their income significantly by the time their baseline data was logged. This may explain the high number of poor and non-poor BHHs at baseline.

EXPENDITURE

Table 4.1: Mean distribution of household monthly expenditures

Baseline		Endline		Differences		Paired t-Test
Mean	SD	Mean	SD	Mean	SD	
1870.89	835.07	8408.74	6876.84	6537.85	6980.19	T=7.493, p=2.751

Endline findings indicate a considerable change in monthly expenditure. The mean expenditure at the baseline was 1871 BDT while at the endline, the mean expenditure is 8409 BDT. The mean increase in monthly expenditure is 6538 BDT. Here expenditure indicates cash expenditure and includes irregular expenditure such as house repairs, furniture purchases, etc. The daily per capita expenditure in the endline is 56 BDT while in the baseline it was 22 BDT.

Table 4.2: Mean distribution of household monthly regular expenditures per capita/day

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
21.91	18.27	55.50	44.83	33.59	41.13	T=6.533, p=1.293

Percentage increase in expenditure

Endline findings indicate that total monthly expenditure including irregular expenditure of nearly 81% of households increased more than 55% in comparison to baseline. However, an increase in total monthly expenditure for 17% of households remains within 15%.

Table 4.3: Percentage of increase in HH monthly regular and total expenditure including irregular expenditure

Income increase (%)	Regular expenditure		Total expenditure (includes irregular expenditure)	
	N	%	N	%
Up to 15	10	15.6	11	17.2
16 - 25	2	3.1	-	-
26-35	2	3.1	-	-
36 -45	-	-	-	-
46 - 55	3	4.7	1	1.6
55+	47	73.4	52	81.3
Total	64	100	64	100

ASSETS

Increases in income may result in increases in assets. Endline findings indicate that considerable change is noticed in ownership of assets particularly under livestock, poultry and household categories. In the baseline most households did not own any poultry (88%), livestock (77%) or household belongings (100%). However, according to endline, 73% of households currently have livestock and 44% of households have more than 3 poultry assets.

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

Assets type	Number of items	Baseline						Endline					
		Male		Female		Both		Male		Female		Both	
		N	%	N	%	N	%	N	%	N	%	N	%
Livestock	0	40	75.5	9	81.8	49	76.6	13	25	4	33.3	17	26.6
	1	5	9.4	-	-	5	7.8	16	30.8	2	16.7	18	28.1
	2	2	3.8	1	9.1	3	4.7	11	21.2	3	25	14	21.9
	3+	6	11.3	1	9.1	7	10.9	12	23.1	3	25	15	23.4
	Total	53	100	11	100	64	100	52	100	12	100	64	100
Poultry	0	46	86.8	10	90.9	56	87.5	20	38.5	7	58.3	27	42.2
	1	2	3.8	-	-	2	3.1	3	5.8	1	8.3	4	6.3
	2	1	1.9	-	-	1	1.6	5	9.6	-	-	5	7.8
	3+	4	7.5	1	9.1	5	7.8	24	46.2	4	33.3	28	43.8
	Total	53	100	11	100	64	100	52	100	12	100	64	100
Working equipment	0	10	18.9	3	27.3	13	20.3	1	1.9	-	-	1	1.6
	1	5	9.4	4	36.4	9	14.1	2	3.8	-	-	2	3.1
	2	26	49.1	3	27.3	29	45.3	49	94.2	12	100	61	95.3
	3+	12	22.6	1	9.1	13	20.3	-	-	-	-	-	-
	Total	53	100	11	100	64	100	52	100	12	100	64	100
Household belongings	0	53	100	11	100	64	100	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-
	3+	-	-	-	-	-	-	52	100	12	100	64	100
	Total	53	100	11	100	64	100	52	100	12	100	64	100

The value of assets

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

Variables /Categories	Endline					
	Male		Female		Both	
	Mean	SD	Mean	SD	Mean	SD
Shiree livestock	-	-	-	-	-	-
Agriculture	7381.46	4644.29	6310.42	5124.40	7180.64	4714.18
Business support	2506.44	4506.95	2632.92	4148.96	2530.16	4410.10
Capital IGA	438.08	1664.56	1119.17	2630.78	565.78	1877.03
Total	10325.98	2344.96	10162.50	2557.97	10295.33	2366.02

The value of assets was not collected during the baseline. Furthermore, the endline information includes value of assets transferred under the projects. As such, it is difficult to mention anything about the change in value of assets since the baseline. Nevertheless, general shiree selection criteria of the extreme poor is that all beneficiary households do not own assets that value more than 5000 BDT and the mean asset value of Green Hill project transferred assets is 10,295 BDT and the present mean asset value of Green Hill beneficiary households is 30,984 BDT.

Table 5.3: Mean distribution of households according to asset mean value and sex of HH head.

Variables / Categories	Endline					
	Male		Female		Both	
	Mean	SD	Mean	SD	Mean	SD
Livestock	9783.27	11645.11	8120.83	9703.64	9471.56	11253.83
Working equipment	1659.23	1494.28	1137.50	1557.41	1561.41	1507.71
Household belongings	7854.23	8250.89	3491.67	2514.04	7036.25	7691.50
Total	32736.54	26799.80	23391.67	20901.54	30984.38	25907.88

HOUSEHOLD AND SAVINGS LOAN

Endline findings indicate that mean monthly cash income is more than mean monthly expenditure which indicates the possibility of cash savings by households apart from asset purchases. The endline findings on savings indicate change since the baseline. At the baseline no households had savings but endline findings show that 98% of households have some amount of savings of which 55% have between 1000-5000 BDT, 13% have between 5001-10,000 BDT, and 5% having savings between 10,001-15,000 BDT respectively while 5% of households have savings between 15,001-20,000 BDT.

Table 6.1: Distribution of household reporting to have savings as per household head category

Category (BDT)	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
0	53	100	11	100	64	100	1	1.9	-	-	1	1.6
<1000	-	-	-	-	-	-	12	23.1	2	16.7	14	21.9
1000-5000	-	-	-	-	-	-	25	48.1	10	83.3	35	54.7
5001-10000	-	-	-	-	-	-	8	15.4	-	-	8	12.5
10001-15000	-	-	-	-	-	-	3	5.8	-	-	3	4.7
15001-20000	-	-	-	-	-	-	3	5.8	-	-	3	4.7
20000+	-	-	-	-	-	-	-	-	-	-	-	-
Total	53	100	11	100	64	100	52	100	12	100	64	100
Test							$\chi^2=5.861, p=0.320$					

In regards to loans, no mentionable change is observed. At the baseline no households reported having a loan while in the endline only 2% of households informed having a loan.

Table 6.2: Distribution of households having loan

Sources of loan	Baseline					Endline				
	Yes		No		Outstanding mean (BDT)	Yes		No		Outstanding mean (BDT)
	N	%	N	%		N	%	N	%	
Informal without interest	-	-	64	100	-	1	1.6	63	98.4	500
With interest informal loan	-	-	-	-	-	-	-	-	-	-

Formal loan with interest MFI	-	-	-	-	-	-	-	-	-	-
Formal loan with GoB	-	-	-	-	-	-	-	-	-	-
Loan from shomity or CBO With interest	-	-	-	-	-	-	-	-	-	-
Other loan	-	-	-	-	-	-	-	-	-	-

HOUSING CONDITION AND ACCESS TO WATER SUPPLY, SANITATION AND ELECTRICITY

Change in wall and roof material of house

Table 7.1 Distribution of households according to wall construction materials and sex of household heads

Materials (walls)	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Grass/jute stick/leaves/plastic	34	64.2	7	63.6	41	64.1	-	-	-	-	-	-
Bamboo	5	9.4	-	-	5	7.8	50	96.2	12	100	62	96.9
Wood	1	1.9	-	-	1	1.6	-	-	-	-	-	-
Mud	-	-	-	-	-	-	1	1.9	-	-	1	1.6
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	13	24.5	4	36.4	17	26.6	-	-	-	-	-	-
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	1	1.9	-	-	1	1.6
Total	53	100	11	100	64	100	52	100	12	100	64	100
Test	$\chi^2=1.726, p=0.631$						$\chi^2=0.476, p=0.788$					

Endline findings indicate change in the quality of wall material of most of households. At the baseline the majority of household walls were made of grass/jute stick/leaves/plastic (64%). However, at the endline it is reported that 97% of house walls are made of bamboo.

In contrast to wall materials, change is not observed in the quality of roof materials of most households. At the baseline 42% and 58% of households had a roof made of grass/jute stick/leaves/plastic and Tin/CI sheet respectively and in the endline it remains mostly the same.

Table 7.2 Distribution of households according to roofing materials and sex of household heads

Materials (roof)	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Grass/jute stick/leaves/plastic	24	45.3	3	27.3	27	42.2	26	50	4	33.3	30	46.9
Bamboo	-	-	-	-	-	-	1	1.9	-	-	1	1.6

Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	-	-	-	-	-	-	-	-	-	-	-	-
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	29	54.7	8	72.7	37	57.8	25	48.1	8	66.7	33	51.6
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	53	100	11	100	64	100	52	100	12	100	64	100
Test	$\chi^2=1.212, p=0.271$						$\chi^2=1.462, p=0.481$					

The house ownership table indicates significant change in the pattern of ownership. At the baseline 78% of Green Hill beneficiary households lived in their own houses and 13% with family members without paying rent. However, endline findings report that presently 97% of beneficiaries live in houses constructed on khasland.

Table 7.3: Ownership distribution of house according to sex of household head

House ownership	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Owned	42	19.2	8	72.7	50	78.1	-	-	-	-	-	-
Rented	-	-	-	-	-	-	-	-	-	-	-	-
Parent	5	9.4	-	-	5	7.8	-	-	-	-	-	-
Parent in law	-	-	-	-	-	-	1	1.9	-	-	1	1.6
Live rent free with family	5	9.4	3	27.3	8	12.5	-	-	-	-	-	-
Live rent free with non family	1	1.9	-	-	1	1.6	1	1.9	-	-	1	1.6
Own house on khas land	-	-	-	-	-	-	50	96.2	12	100	62	96.9
Someone else's land	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total	53	100	11	100	64	100	52	100	12	100	64	100
Test	$\chi^2=3.614, p=0.306$						$\chi^2=0.476, p=0.788$					

Access to safe water

The endline findings regarding access to improved water sources indicate improvement. At the baseline 97% of households reported that they collect drinking water from other sources. However, now 50% collect drinking water from improved water sources (hand tube well/pipe).

Table 7.4: Distribution of households according to sources of drinking water and sex of household heads

Sources of drinking water	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Piped	-	-	-	-	-	-	7	13.5	-	-	7	10.9
Hand tube well	-	-	1	9.1	1	1.6	17	32.7	8	66.7	25	39.1
Open well	1	1.9	-	-	-	1.6	6	11.5	-	-	6	9.4
Pond-river	-	-	-	-	-	-	3	5.8	-	-	3	4.7
Rain water	-	-	-	-	-	-	-	-	-	-	-	-
Purchased water	-	-	-	-	-	-	-	-	-	-	-	-
Others	52	98.1	10	90.9		96.9	19	36.5	4	33.3	23	35.9
Total	53	100	11	100	64	100	52	100	12	100	64	100
Test	$\chi^2=5.075$, $p=0.079$						$\chi^2=6.601$, $p=0.159$					

Sanitation

The endline findings indicate change in latrine technology. At the baseline nearly 55% of households used to defecate in pit latrines and 45% had ring-slab latrines. However, at the endline, 53% of households reported to have offset latrines and the rest have pit (28%) and ring slab latrines (17%).

Table 7.5: Distribution of household according to place of defecation and sex of household heads

Place of defecation	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Open spaces	-	-	-	-	-	-	1	1.9	-	-	1	1.6
Hanging latrine	-	-	-	-	-	-	-	-	-	-	-	-
Pit latrine	27	50.9	8	72.7	35	54.7	15	28.8	3	25	18	28.1
Ring/slab latrine	26	49.1	3	27.3	29	45.3	6	11.5	5	41.7	11	17.2
Complete Sanitary	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	30	57.7	4	33.3	34	53.1
Total	53	100	11	100	64	100	52	100	12	100	64	100
Test	$\chi^2=1.744$, $p=0.187$						$\chi^2=6.520$, $p=0.089$					

Electricity

In regards electricity access little change has been observed since the baseline. At the baseline no households had any kind of electricity supply. However, at the endline, 6% have access to solar power facilities.

Table 7.6: Distribution of households according to connection of electricity and sex of household heads

Type of electricity connection	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
None	53	100	11	100	64	100	48	92.3	11	91.7	59	92.2
Connected to main line	-	-	-	-	-	-	-	-	-	-	-	-
Connected to other house	-	-	-	-	-	-	-	-	-	-	-	-
Connected to generator	-	-	-	-	-	-	-	-	-	-	-	-
Solar power	-	-	-	-	-	-	3	5.8	1	8.3	4	6.3
Others	-	-	-	-	-	-	1	1.9	-	-	1	1.6
Total	53	100	11	100	64	100	52	100	12	100	64	100
Test							$\chi^2=0.334, p=0.846$					

CONCLUSION

The endline findings indicate that the situation of Green Hill beneficiary households have improved in the area of income, expenditure, assets, savings, access to safe drinking water and sanitation. The income of 93.8% of households has increased by more than 55%. However, 22% of beneficiary households still fall under the extreme poverty line according to the HIES 2011 poverty thresholds. This should not be taken as diminishing the success of the project as it is largely a reflection of the level of extreme poverty of those enrolled on the programme who, despite significant improvements in their livelihood, remain below the HIES threshold which, in 2010, accounted for 17.6% of the entire population.

Chapter Three: Beneficiary Focus Group Discussion

INTRODUCTION

Part of the lesson learning process is to hear from the beneficiaries on how they perceive the impact of the interventions on their livelihoods. For Green Hill, two Focus Group Discussions were conducted in which approximately 19 male and female beneficiaries were interviewed to gauge their experiences with the interventions. Each FGD took two to three hours and was conducted by a three-person team: one shiree Programme Manager; one shiree Young Professional; and one Research Assistant⁸ for help with translations. The discussions focused on discovering key findings relevant to economic empowerment given the geographical and social contexts of the working area.

As the FGDs were conducted in similar settings and the interventions were the same, the findings have been summarized as one.

BEFORE INTERVENTION

The beneficiaries were living in a state of destitution and extreme poverty before they joined the Green Hill project. They often had to go hungry because they could not afford enough food. They could not afford to send their children to school. With poor sanitary facilities, they were prone to illness and disease. They had bad household relations and often argued with their spouses. They had intentions to improve their livelihoods, but with no capital to invest or start earning they had no way of improving their situation.

DAY ONE FGD 1 AND 2:

FGD No-1: Kakrachari para, Bangalhalia Union, Rajosthali Upazila, Rangamati

FGD No-2: Taingkhali para Rajvila Union, Bandarban sadar upazila, Bandarban

After Intervention.

With the support of Green Hill, they have been able to invest in an IGA, such as turmeric farming. They all received Conditional Cash Transfers to invest in their basic needs, send their children to school, meet their health needs as well as invest in their livelihoods. They selected their own IGAs and were then taught both practical and theoretical parts of the IGA as well as necessary trainings and services. Green Hill connected them with the government livestock and agriculture centre to conduct trainings for them.

One suggestion was made that deworming medication could have been given to them as a cash stipend because sometimes it is not useful for their health and they would prefer the extra funds.

⁸ Due to the local dialects of the CHT, the Project Manager from Tarango (a shiree pNGO) joined the FGDs to assist with the translations. In this case, a Research Assistant was not required.

Economic Security.

All of the group members have some savings now both in kind and cash savings. Some have started saving in a local community savings scheme. They are all involved in multiple IGAs and have been gradually increasing their income since joining the IMPACT project. During the lean period they have some small vegetable production that provides enough income and they can grow papaya which is a year round crop.

Some of them are trying intercropping, but as it is a new IGA for them they are nervous that they will not have the proper training to do it well. As such, they are continuing with their original IGA since they are well trained in it.

Empowerment and Confidence.

Other people in the community have seen their transformation and now show them more respect than before. They are now seen as active community members. They are invited to community and religious events and are respected by community elites. They have increased their bargaining power with shopkeepers and social/political leaders, which they never had before. They also think they can further improve their positions in the community.

They are all forward thinking now and keen to invest in their future, particularly the education of their children. They are also thinking to build bigger houses for their families.

IGA suitability.

They have all selected their own IGAs with some advice from Green Hill. They all agreed that their best part of the project for them was that Green Hill provided them with cash and gave them the freedom to choose their own IGAs as well as use some of the money to meet their basic needs. Their money was better because it gave them the freedom to purchase what they thought was needed (i.e. better quality seed).

Some of them are growing turmeric or other vegetables, others are working with livestock. Since they were able to choose their own IGA, they have an increased level of ownership over their work. They also all received training specific to their IGAs, which has helped them maximize their benefits. They feel that the whole package was really useful for them and successful:

- The cash stipend allowed them to invest in an IGA that they chose based on their interest and knowledge
- The education stipend provided their children with education
- The sanitation interventions improved their health and made them feel better overall
- The trainings have given them lifelong skills on how to successfully and sustainably manage their livelihoods

The elderly people of the community explained that the field work is difficult for them to manage and they require some extra support from community members. The most suitable IGAs for them are small handicraft production.

Gender Awareness and Household Dynamics.

They used to argue a lot in their household, but now they work together to have peace in the family. They all work together as a community and when they see that other families are

quarrelling they try to resolve the conflict. They have receiving some training sessions from Green Hill on family solidarity and the importance of respect. They are encouraged to work together as a family.

In most families, the women manage the savings. Both husband and wife have a mutual understanding of spending patterns. The men are in favour of the women controlling the business and money, but the decision making process is shared. They also try to include their children in household decisions.

Improved Health and Nutrition.

Before working with Green Hill, they had very poor health. They used open latrines close to their homes and were very unhygienic. Now they have improved sanitary facilities and have been trained in proper hygiene and health. They have higher working capital because they are not as sick as often as before and have more energy to work in the fields. They also have improved nutritional intake with higher vegetable and protein consumption. They have access to local government health facilities for free treatment but it is only good for minor things and doctors are not always available. For more serious cases they have to go to the Christian Hospital. They received counselling from the local health facilitators that move from village to village. As Bandarban is the closest town with proper maternal health care facilities, it is important that they have knowledge of basic health care practices.

Community Engagement and Mobility.

They have increased mobility in the village community because they have to move to meet traders and purchase agricultural inputs, such as seed and fertilizer. They feel they have had a radical change in their mobility now and they are all involved in community events. They have good relationships with other group members and have developed relationships with markets actors. They also have increased negotiation power in the community. They receive respect from other and are greeted with formal titles.

The community has been accepting of Green Hill's initiative to work in that area and they support the beneficiaries' progress. Other families have seen how they have progressed and are interested to get involved in the trainings and learn from the Green Hill beneficiaries on how to improve their production.

Access to Services and Market Engagement.

The remoteness of the CHT and the lack of proper infrastructure (i.e. roads and bridges) results in many inhabitants having poor access to services and markets, particularly the extreme poor who often live in highly inaccessible areas. Part of Green Hill's intervention was to increase market access among adivasis in the CHT. Based on FGD findings, the beneficiaries responded to having improved access to markets through formed connections with market buyers facilitated by Green Hill. Now they group their products together so that they can sell it to the main market for better prices. They all receive fair market prices and are connected to Local Government Service agents.

One group set up a storage system nearby where they store their products in bulk and a buyer comes to collect their products to sell at the main market.

They also have increased access to local services for vaccinations and immunizations. A local UNDP health clinic provides health services to them as well and the elderly and widows in the group all receive access to Social Safety Nets. The children are all receiving school stipends and are now attending school.

Environmental challenges.

They face some problems with irrigation as they do not have efficient water storage systems. A large herd of elephants also live nearby in the forest and sometimes cause problems for them. The elephants will come down from the forest and destroy their crops, not leaving their land for days. Tornados and high winds are also a concern for them.

Sustainability.

All of the beneficiaries agreed that they would continue with their IGAs post Green Hill and that they will try to improve their livelihoods as much as possible. They have also all managed to save some extra funds and they try to keep some assets at home in case of a shock. They have group savings that they can take loans from without interest in case of emergency. This can be used as a coping mechanism if a shock happens. They feel confident that they can meet their basic needs.

Chapter Four: NGO Lesson Learning Workshop

INTRODUCTION

Part of the lesson learning process is to capture the experiences of the field staff involved in the innovation project. The field staff provide an essential view on the successes and challenges faced in the implementation of the innovation. They have worked closely with the beneficiaries and have had to mitigate the effect of a number of both small and large challenges on the livelihoods of the beneficiaries. In order to capture their experiences with the project, shiree held a day-long workshop with all project field staff present. The agenda consisted of:

1. Exploring challenges
2. Exploring successes
3. Summarising key lessons learnt
4. Review of the original innovation
5. Identifying potential challenges if the project were to go to scale
6. Discussing NGO feedback on report findings
7. Exit Strategy (see Annex)

CHALLENGES

All field staff from Green Hill IMPACT Project were asked to identify three challenges they felt the innovation project faced in the last three years. The challenges identified were as follows:

Access to Services:

- Irrigation during the winter period is always scarce in the CHT
- Ensuring market access, especially in remote areas, has been a major challenge
- Sanitation coverage was found to be very poor at the beginning of the project
- Scarcity of pure drinking water
- Scarcity of land and quality seed, especially during the winter season, was a problem for those beneficiaries involved in agricultural activities
- Local government support and service providers are not available in the working area

Targeting and working with the Extreme Poor in the CHT:

- IMPACT faced difficulties monitoring BHHs during monsoon season due to their inaccessibility
- Beneficiary selection was difficult because they have to inform LGI representatives and get their permission to work in the area
- Language barriers in the CHT made communication difficult between field staff and the beneficiaries
- There were challenges in monitoring BHHs' activities given the inaccessibility of the CHT (i.e. field officers sometimes have to stay overnight in villages waiting for the beneficiary to return); field staff had long hours and heavy workloads
- Encouraging and motivating beneficiaries to maintain the IGA was challenging

- Many beneficiaries had drinking problems which would cause difficulties in effective monitoring
- Ensuring non-MFI members during beneficiary selection was more difficult than anticipated

Intervention Challenges:

- There were difficulties in getting access to medical care for livestock and field staff had little experience on livestock caring, which posed problems among beneficiaries working with livestock. For instance, pigs are an important asset in the CHT but ensuring vaccinations is a major problem in their maintenance as an IGA.
- The remoteness of working area was an overarching problem throughout the project
- The elderly and abandoned women required special attention
- IGA packages in some cases has been insufficient in meeting beneficiary needs (e.g. fertilizer; additional inputs)
- Group meetings were very transient with different household members attending different sessions which presented challenges in maintaining group messages
- Green Hill found difficulties in explaining and understanding the CCT module at the beginning of the project
- In some cases the beneficiaries would select an unsuitable IGA but Green Hill could not tell them not to choose it
- The field officers would sometimes be carrying a lot of cash to remote areas for the cash transfers; although there were no robberies, it was a risky transaction
- There were immunization problems among some beneficiaries because some locals believe that vaccinations are a way for the government to suppress them
- There was always the risk that beneficiaries would use the CCT on something other than their IGA
- There was a lack of logistical support for field staff; they had low salaries compared to other NGOs working in the area (i.e. UNDP)

SUCCESSES

All field staff were asked to identify three successes of the project over the last three years. The successes identified were as follows:

Intervention Successes:

- All beneficiaries have made considerable gains due to the interventions, particularly socio-economic improvements
- The communities have shown improved sanitation practices and use of good drinking water
- The project maintained secrecy of delivering cash transfers to ensure security
- The beneficiaries understand 'malching' (local leaf/grass), a farming process that maintains soil fertility, acts as a compost and protects against direct sunlight
- Beneficiaries have become community advisors on agricultural practices
- Creation of the cash transfer cards as well as the proper use of CCT model resulted in 100% success rate delivering CCTs to 1200 BHHs

- Beneficiaries are now using of pheromone which increases production and quality

Access to Services:

- They have established good market linkages in a very remote context
- Green Hill has been able to form relationships with local institutions. For instance, they have been able to involve beneficiaries in sugar cane cultivation despite not have enough land to participate
- They have signed an MoU with Lalteer and ACI Seed companies
- Some beneficiaries bought a tube well with their own money because they realized the importance

KEY LESSONS LEARNT

Based on the challenges and successes realized by field staff, they were then asked to reflect on the key lessons learnt over the last three years. Their responses were as follows:

Key lessons learnt on the innovation/intervention:

- Use of the CCT card was used as a self-reflection on activities and progress. This allowed field staff to monitor progress and acted as an important tool to ensure transparency and accountability with beneficiaries
- The training received by project staff was far better than it would have been if training had been supplied by the local government because it incorporated close monitoring and hands on trainings as well as understanding and progress made by beneficiaries
- Good planning was introduced to ensure effective farming
- Establishing good relationships with market actors to ensure good prices was essential
- Increased technical knowledge of cropping for both beneficiaries and field staff was important in realizing the benefits of new technologies and no longer relying on traditional methods
- They involved religious figures in the community when distributing CCTs to help monitor progress and engagement with IGA

Key lessons learnt on working with the extreme poor:

- Demonstration plots inspired people to do more
- They had to consider local festivals to know when to distribute CCTs because it was found that beneficiaries may spend CCT on the festival rather than on their IGAs
- House to house monitoring of beneficiaries was an important component of the project
- Using visual flipcharts helped beneficiaries understand the project and the graduation process

REVIEW OF THE INNOVATION

Green Hill submitted its original concept note at the beginning of 2009 and the final project proposal was won as a contract a few months later. However, as challenges arose due to unpredictability or a lack of understanding of a number of factors, such as environmental or social contexts, alterations to the original innovation had to be made in order to maximize gains

made by the beneficiaries and ensure their climb out of extreme poverty. Part of the lesson learning process is to reflect on changes to the original innovation and most importantly look at *why* those changes took place and what it can tell us about the innovation.

During the lesson learning workshop, Green Hill was asked to reflect on how the innovation has changed since the original project proposal was submitted in 2009. It was found that the innovation went through a number of changes particularly in the first year. The selected criteria of extreme poor households changed from a monthly income of 1,500 BDT to 2,000 BDT due to targeting difficulties in the first year. First year beneficiaries were initially receiving rice for attending trainings, but it was found that money was more useful so they started distributing small cash stipends at trainings. Green Hill also increased the IGA package from 3000 BDT to 4000 BDT in the second year and they also began distributing mosquito nets due to the high levels of malaria in the region. Health was realized to be a major barrier to increasing their gains and as such they decided to increase their emergency health support package from 500 BDT to 1000 BDT per year. Other changes included moving the working area in order to avoid households who had taken out loans or credit from an MFI as well as some minor changes in the intervention package amounts. Green Hill also included five elderly beneficiaries in the first year and in order to effectively meet their needs, they incorporated a care taker system to ensure they had sufficient support.

CHALLENGES: TAKING THE INNOVATION TO SCALE

Green Hill was asked to identify challenges they may face if they were to take their innovation to scale. They agreed that if the project were to go to scale they may need to change the selection criteria to include 10 decimals of land and a higher income range. They would also have to change work expectations of field time as they would have to go to even further remote areas. The availability of technical staff would be a challenge, particularly regarding livestock IGAs. Higher management overheads for field staff would be needed if they were expected to work longer hours and travel further. Finally, establishing effective market linkages in the far remote areas of the CHT would be extremely challenging but not impossible.

Conclusion: Progress Against Logical Framework

Hierarchy of objectives	OVI	MOV	Progress to date	Assumptions
Goal: Government of Bangladesh MDG 1 targets 1 and 2 on income poverty reduction and hunger achieved by 2015.	Extreme poverty reduced from 28% in 1991/1992 to 9.5% by 2015.	Government of Bangladesh, National MDG Report, UNDP and World Bank statistics		
Purpose: 1,200 households in the Chittagong Hill Tracts lift themselves out of extreme poverty. Immediate Objective: Livelihoods and food security of 1,200 poor households sustainably improved.	Average value of assets increase by 50% for 75% of households. . Beneficiaries attend more social and other events compared with BL. 80% households consume three meals a day by end of project.(EOP) 75% households profitably adopt at least two new Income earning opportunity EOP. Average monthly income increases by at least Tk. 2,000 for 75% households EOP.	Household based socio economic and dietary baseline data Monitoring report. Case studies End of project impact evaluation by external consultant.	Average value of household assets increased more than 80% in the project area. 80% of households consume three meals a day in the project area. 80% of households profitably adopted at least two new income earning opportunities in the project area. Average monthly income increased by at least Tk. 2,000 for 99% households EOP in the project area.	No natural disasters such as landslide, flash-flood affects program participants. Current tension between different parties to the CHT Peace Agreement doesn't escalate.

Hierarchy of objectives	OVI	MOV	Progress to date	Assumptions
Outputs 1. Conditional Cash Transfers (CCT) given to 1,200 households to participate in training, and in immunization and schooling of children.	1.1 CCT cards are available to 100% of targeted HHs. 1.2 Updated vaccination cards are available for 80% of U-5 children, at home 1.3 100% mothers of U-5 children know the dosage of the six vaccines. 1.4 School attendance of the children from target households increases by 65%	Physical verification. Immunization cards School attendance register Case studies. Periodic progress report.	1.1) 1,200 ID cards, Conditional Cash Transfer Card with photo prepared and distributed to all targeted beneficiary households 1.2) 1,200 vaccination cards prepared, distributed & updated to all targeted beneficiary households 1.3) Develop conditions to receive cash transfer, training guideline and awareness session plan. 100% mothers of U-5 children know the dosage of the six vaccines in the project area. 1.4) Facilitate regular and need based motivational sessions. 75% school attendance of the children from target households	Participants follow the agreed conditions for the receiving cash. Relevant GOB departments and other relevant service providers are cooperative.
Outputs 2. New and high potential agro	2.1. 100% HHs receive knowledge on: risk management, high value	Physical verification. Case study.	2.1) 100% of BHHs have received training & knowledge on crop	

Hierarchy of objectives	OVI	MOV	Progress to date	Assumptions
based investment options disseminated to target households	<p>agriculture, entrepreneurship development, marketing skill, quality input & services.</p> <p>2.2. 80% of HH receive training on new income options.</p> <p>2.3 80% households are knowledgeable of the five income earning options</p> <p>2.4 80% households can explain preference for at least two options.</p>	<p>Training participants list. Periodic progress report.</p> <p>Monitoring report.</p> <p>KAP on training study</p>	<p>production technology, risk/ pest management, post harvest handling, high value agriculture, quality inputs& services, marketing skill.</p> <p>2.2) 100% BHHs have received training on new income options like new & high value crop production, short term crop production, intercropping in long term crop, micro business.</p> <p>2.3) 85% of BHHs are knowledgeable on five income earning options</p> <p>2.4) 80% of BHHs can explain preference for at least two options like high value crop production, intercropping, short term crop production, etc</p>	

Hierarchy of objectives	OVI	MOV	Progress to date	Assumptions
Outputs 3. Five collection points and distribution groups are facilitated to act as marketing linkage.	3.1. Three to five market collection points established and functioning. 3.2. Technical information provided by 3-4 input companies at the collection points. 3.3. Attendance at workshops is 75% of the invitees. 3.4. 80% of women report receiving technical information from input retailers 3.5 At least 10 input retailers at the trading points received training on the source and quality of inputs.	Physical verification. Case studies. Periodic progress report. Attendance registration at workshop. Profiles of the input companies and input retailers. Market studies.	3.1) Six collection points established & functioning. 3.2) Three input companies like Lal Teer Seed Ltd, ACI Seed Ltd, etc. provided technical information at the collection points. 3.3) 80% workshop attendance. 3.4) 80% of BHHs report receiving technical information from trained input retailers. 3.5) 35 input retailers at the trading points receiving training on the source & quality inputs.	

Annex: CMS 2 Findings

CMS 1 BASELINE SUMMARY

Household Target:	1,200			(No.)	(%)
CMS1 data available:	1,196		Total Household Members	4,616	
Average HH Income:	1553.5	<i>Tk. per month</i>	Average HH Size:	3.9	
Average HH Expenditure:	1593.2	<i>Tk. per month</i>	Male Headed HH	973	81.4
Average HH Land:	6.8	<i>decimal</i>	Female Headed HH	223	18.6
<i>Khasland</i>	3.7		<i>No of under 5 children</i>	668	
<i>Owned land</i>	1.6		<i>No. of under 18 girls</i>	992	
<i>Not Owned land</i>	1.5		<i>HH having disabled member</i>	73	4.7

SUMMARY OF CMS 2

This annex provides a brief summary of change using findings from CMS 2 pilot study conducted from June 2011 through January 2012.

CMS 2 is a monthly snapshot that allows tracking of household livelihoods and of events capable of impacting these livelihoods. It uses innovative mobile phone technology to collect data with the survey being delivered by NGO staff during their normal round of BHH visits. The survey is short and simple, focusing on beneficiary self-assessment of change using a multiple-choice format. The data collected from Green Hill beneficiaries was a part of the pilot study of CMS2. Therefore, the data only tracks an average of 70 BHHs over a 7 month period from June 2011-January 2012 and change from intervention impact cannot be accurately monitored using only this tool.

Chapter Two provides a more accurate quantitative summary of intervention impact using an endline to baseline comparison of key indicators- income, expenditure, savings, assets, health and confidence.

CMS 2 METHODOLOGY

The CMS-2 pilot questionnaire used a 5-point scale for responses to questions on the following indicators: income, expenditure, health status, and self-confidence. The questions asked the beneficiary to assess the change in each indicator with qualitative responses. In order to take average readings across the project the qualitative responses were converted into quantitative ones. The weights range from +2 to -2 and are equivalent to the qualitative responses, as shown in the table below:

Income	Decreased a lot	Decreased a little	Remained the same	Increased a little	Increased a lot
Expenditure	Decreased a lot	Decreased a little	Remained the same	Increased a little	Increased a lot
Health	Significantly deteriorated	Deteriorated	Remained the same	Improved	Much improved
Self-Confidence	Highly decreased	Slightly decreased	Unchanged	Slightly increased	Highly increased
Weighted Scale	-2	-1	0	1	2

For questions on savings and assets, the CMS-2 questionnaire responses were binary, with only two possible answers. The questions asked whether the beneficiary had savings or had purchased any assets in that month. The weighted score are equivalent to the qualitative responses, as shown in the table below:

Savings	Have cash savings	No cash savings
Asset	Bought an asset	No asset bought
Weight Score	1	0

To obtain a monthly value for each of the six variables the weighted average was taken for each one. For example, the monthly income variable for Green Hill would be the sum average of all the converted responses given for income.

An 'Economic' index was created as a composite of four of the above variables: income, expenditure, cash savings and asset bought. The monthly scores from each of the economic variables can be added together to give a monthly economic composite value for each beneficiary. The absolute maximum score is +6 and the absolute minimum score can be -4. Hence the formula:

$$\text{Economic} = \text{Income} + \text{Expenditure} + \text{Savings} + \text{Asset Bought}$$

A monthly Economic index value for Green Hill beneficiaries is then calculated by taking the sum average of all of the 'Economic' scores. The scale is then converted to qualitative responses based on the weighted score given equivalent to the maximum and minimum possible scores:

Decreasing Fast		Decreasing Slowly		Same	Improving Slowly			Improving Fast		
-4	-3	-2	-1	0	1	2	3	4	5	6

A 'Socio-Economic' index was created as a composite of all six individual variables. The monthly scores from all of the variables can be added together to give a monthly socio-economic composite value for each beneficiary. It uses the same formula as the Economic index

and adds the extra two variables: health status and confidence. The absolute maximum score is +10 and the absolute minimum score can be -6. Hence the formula:

$$\text{Socio-Economic} = \text{Income} + \text{Expenditure} + \text{Savings} + \text{Asset Bought} + \text{Health} + \text{Confidence}$$

A monthly Socio-Economic index value for Green Hill beneficiaries is then calculated by taking the sum average of all of the 'Socio-Economic' scores. The scale is then converted to qualitative responses based on the weighted score given equivalent to the maximum and minimum possible scores:

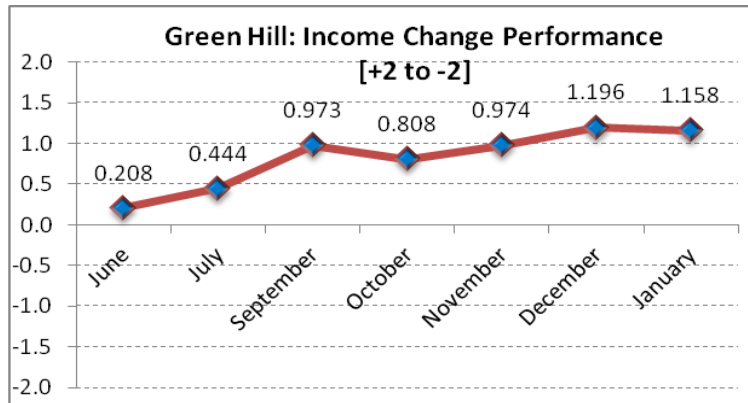
Decreasing Fast				Decreasing Slowly				Same	Improving Slowly					Improving Fast				
-8	-7	-6	-5	-4	-3	-2	-1	0	1	2	3	4	5	6	7	8	9	10

SUMMARY FINDINGS FROM CMS 2: JUNE 2011 TO JANUARY 2012

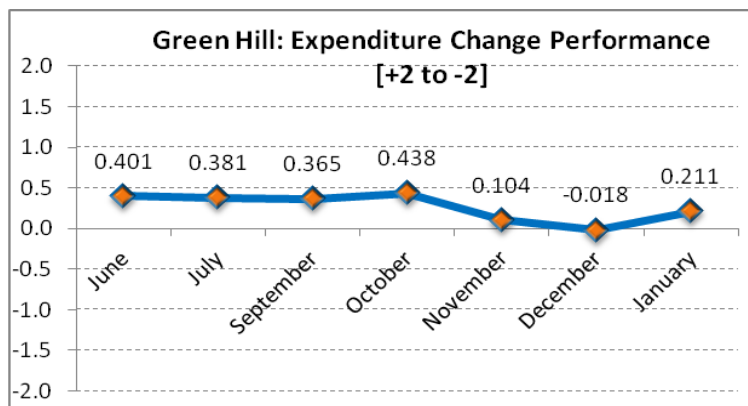
Row Labels	Income [+2 to -2]	Expenditure [+2 to -2]	Health Status [+2 to -2]	Confidence [+2 to -2]	Economic [+6 to -4]	Socio- Economic [+10 to -6]	No of Visits
Green Hill	0.639	0.312	1.066	1.214	1.275	3.556	
June	0.208	0.401	0.660	1.090	0.778	2.528	212
July	0.444	0.381	0.905	0.984	1.048	2.937	63
September	0.973	0.365	1.338	1.365	1.581	4.284	74
October	0.808	0.438	1.096	1.397	1.521	4.014	73
November	0.974	0.104	1.455	1.221	1.727	4.403	77
December	1.196	-0.018	1.589	1.429	1.732	4.750	56
January	1.158	0.211	1.842	1.421	2.263	5.526	19

INCOME AND EXPENDITURE: CMS 2

CMS 2



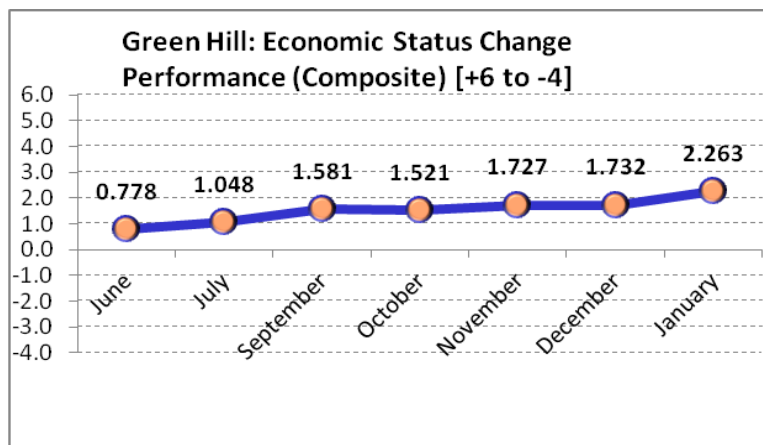
CMS 2 indicates that the majority of BHHs have seen a steady increase in the rate of change for income. In June 2011, BHHs were experiencing very small positive changes in income and by January 2012, BHHs reported experiencing notable positive changes.



Change in expenditure primarily stays at slightly increasing, except for November through January 2012 when BHHs report a decline in the rate of change.

ECONOMIC STATUS: CMS 2

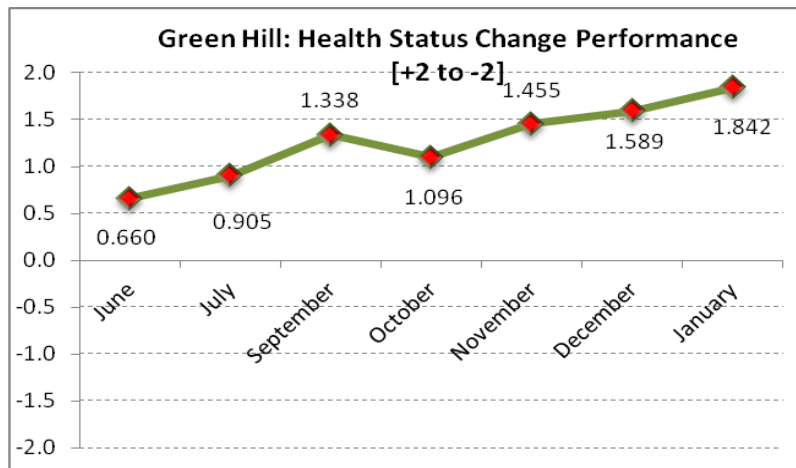
CMS 2



CMS 2 findings for composite changes in economic status, including: income, expenditure, cash savings and assets bought show small positive changes from June 2011 through January 2012, with an increase in change from .8 to 2.3 over since monitoring began.

HEALTH STATUS: CMS 2

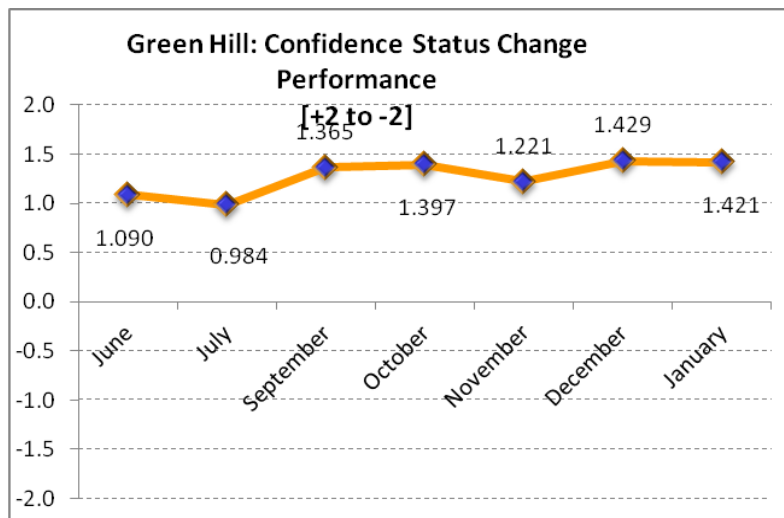
CMS 2



CMS 2 indicates that the majority of BHHs have seen small to significant changes in health status since June 2011, with a steady increase in the rate of change over the last 7 months from .7 to 1.8.

CONFIDENCE STATUS: CMS 2

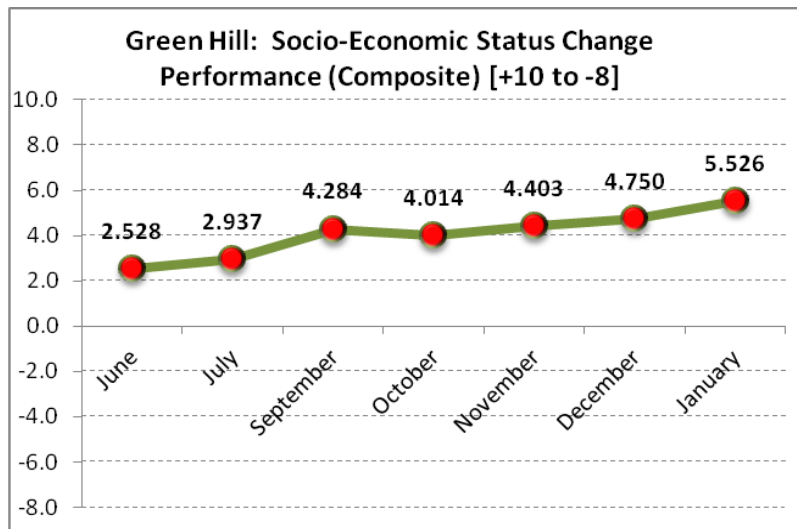
CMS 2



CMS 2 indicates that the majority of BHHs have seen slight to notable improvements in confidence levels since June 2011 through January 2012, with an increase in the rate of change from 1.1 to 1.4 since monitoring began.

SOCIO-ECONOMIC STATUS: CMS 2

CMS 2



CMS 2 findings for composite changes in socio-economic status, including: income, expenditure, cash savings, assets bought, health and confidence show positive change from June 2011 through January 2012, with a notable increase in the rate of change from 2.5 to 5.5 over a 7 month period.

Annex: FGD Questionnaire

Aim: To reflect the BHHs' view on project's success and impact of interventions

- 1st year BHHs
- 5 to 8 beneficiaries for in-depth analysis (different locations)

Process in selecting households:

- 1) One where someone mentioned an interesting success story and why
- 2) One where it failed or did not work so well

Preamble: Thank you for taking the time to sit and speak with us today. We would like to talk to you about your experience participating in the SKS project and to understand what worked and what didn't work in the intervention. We are interested to know how the interventions have or haven't impacted your lives in different areas, what challenges you have faced over the last two-three years, and how you envision your future now that you have been a part of this project. Try to think of what you had before you joined this project and what you have now after two-three years of training and support. We will be asking questions regarding changes in your income, assets, savings, health, food intake, ability to overcome shocks (environmental or health related), relationships with key people – friends, family, moneylenders, shopkeepers, UP chairman/members, political figures – and overall well-being.

We are the students and you are the teachers today – only you know the truth and details of how the intervention worked for you. What we learn today will not directly change your position; however it will be used to improve other extreme poor programmes and better shape the way NGOs and the government work with the extreme poor. Our learnings will hopefully influence the government to sponsor programmes that actually work for the poor and improve their lives.

It is also important to understand that *"This is a safe place to share your thoughts and feelings in regards to the Green Hill project and nothing you say will impact your relationship with the project field staff."*

FGD Questionnaire:

Exploring IGA Impact

1. What was your life like one year before you joined the project? What is your life like now? Why?
2. What type of intervention(s) did you receive from the project/NGO? What is the status of your IGA now?
3. How was the IGA chosen for you? Did you ask for it or was it selected by the NGO?

4. Did you receive any previous experience or exposure to the intervention? If not, did you receive training? By whom?
5. What was your income, assets and savings before the interventions? Were there any changes in income, assets, and savings due to interventions?
6. *Where do you sell your produce? Do you get fair prices? (specific to type of IGA)*
7. Will you continue with the same types of IGAs?
8. What would you say worked best about the intervention you received? Why? What worked least well? Can you discuss why it didn't work? Would any of you have preferred to have another type of IGA? If yes, why?
9. What have been some of the key challenges you have faced during this project (regarding the implementation of the IGA)?
10. Would you recommend this IGA to other people? Why/why not? Will you be continuing with this IGA post-project involvement?
11. How long have you spent on this IGA and how has this impacted your daily routine? Did you have to give up other paid work or do less work at home? (Opportunity cost)
12. How suitable is this IGA for FHHs? Disabled? Elderly? If not, why?
13. **(For women)** If a husband operated the IGA, in what ways did his wife benefit and in what ways did she fail to benefit? What would happen if a husband or son who managed the asset later left this wife?

Other Indicators

14. What has been the community's perception of your involvement in this project? Has it improved or worsened your engagement within the community? Explain how and why it changed and what it means for you and your family.
15. How has this intervention impacted your resiliency- your ability to cope during the lean period? How has it affected your ability to respond and recover from environmental shocks?
16. Has the health conditions of your HH improved over the project period? Explain.
17. Do you have better access to health care services than before the intervention?
18. Have your food habits changed since you joined this project? Explain.
19. In general, what has this project intervention meant for you and your family? How have your kids benefitted or not?
20. *Do you feel you are more or less mobile than before? Specific for FHHs.*
21. Confidence- How mentally strong did you feel before the intervention? Do you feel more confident now? In what area are you confident and why?
22. Do you feel assured you can meet your basic needs regularly in the coming year? Why or why not? Do you feel you can prosper beyond your meeting your basic needs in the coming year? Why?
23. Empowerment- In negotiation with your husband, has your power in decision making improved since the intervention? In what areas and why? In what areas has your decision making not improved? Why?
24. Has your power in negotiations with family, community members, shopkeepers, employers, patrons, moneylenders, political official changed? If so how and why? Please explain.
25. Security/resiliency- Do you feel you are more or less able to cope with shocks? What kind of shocks and why?

26. Sustainability- Do you feel you need further assistance, such as safety net support? Why?
27. How has your future planning changed? Has your future outlook changed? How and why?
28. What has your relationship been like with the field staff? Do you feel the NGO staff respect you? Have they ever been rude to you? *This question should not be asked in front of the NGO staff to ensure honest answers.*
29. Has your access to local services improved? For example, access to sanitation and education services?

Annex: Exit Strategy

OBJECTIVE OF EXIT STRATEGY:

- i) Achieve sustainability of the project purpose so that it would able to contribute in achieving the goal;
- ii) Guide all concerned in strengthening capacity of group and individual so that extreme poor households can lift themselves from poverty line.

Component of exit strategy	Descriptions	Action to take
Exit meeting at union level with joint collaboration of UP	<p>Share the working experience, challenges and lessons with UP, TCL, extreme poor HHs and CSOs and media with transparency and accountability.</p> <p>Vote of thanks to concerned stakeholders who provided necessary cooperation.</p> <p>Project hand over to UP.</p> <p>Invite UP, TCL, social elites and other stakeholders to extend further cooperation to the extreme poor HHs.</p>	Prepare information (Name and type of given training, # participants, total given CCT, average amount, brief overview on before and after scenario of changed economic empowerment of some 3-4 of sampled best HHs.
Submission of BHHs list submit to DAE	Green Hill has submitted BHHs list to DAE for ensuring the farmer card and other services.	DAE follow up and supported the graduate BHHs as farmers.
Linkage build up with Input and output market	<p>IDE has linked BHHs with input and output markets.</p> <p>The BHHs and community farmers are collecting quality input from input sellers and getting market information and technical support from input companies.</p>	
Established Collection point as Market linkage activities	<p>GH/IDE have established 6 Collection points and management committees</p> <p>BHHs and community farmers</p>	

	are linking with distance markets and getting better prices and market information.	
MoU with input companies	<p>MoU has been signed with Lal Teer Seed Ltd and ACI Seed Ltd.</p> <p>The seed companies continuously support BHHs regarding supply of quality inputs, services and technical information. They are also providing technical information among the input retailers.</p>	
Linkage with VSL activities	All IMPACT BHHs savings through VSL (Village Savings and Loan)	PRASAKTI staff should continue the VSL support to IMPACT project Beneficiaries
Linkage with local government	<p>Widow, disable and Old Age list were submitted to Union Parishad through respective ward member for govt. safety nets.</p> <p>Some BHHs have already received the govt. safety nets (1 house 1 farm, VGD, VGF, Old Age stipend and others)</p>	
Linkages with SEERC, EQUITY supported by Green Hill, CODEC	Green Hill has already established formal and informal linkages with mentioned organization.	

Annex: Financial Overview

Budget Line	Total Contract budget	Total Expenditure as on Jun'12
Human Resource Cost	10,854,502	10,397,253
Travelling Cost	1,254,052	1,198,427
Vehicles & Equipment	902,553	902,553
Office Rent & Utilities	750,440	744,462
Administration cost	753,627	743,780
Operational Cost	633,688	752,202
Direct Delivery to Beneficiaries	15,076,724	14,535,293
Total Direct Cost	30,225,586	29,273,970
Contingencies	240,470	-
Management Cost(Over head)	1,209,023	1,170,958
Total Cost	31,675,079	30,444,928
<i>No of Beneficiaries</i>		1,200
<i>Total cost per BHH</i>		26,396
<i>Direct cost per BHH</i>		11,479

Note: Amount in BDT

shiree

House 5, Road 10, Baridhara

Dhaka 1212, Bangladesh

Phone: 88 02 8822758, 88 02 9892425

E-mail: info@shiree.org

www.shiree.org