

2012

Lesson Learning Report: HSI (S)



shiree

where EEP / **shiree** works
(District and Upazila Coverage)

Innovation Round 1 & 2

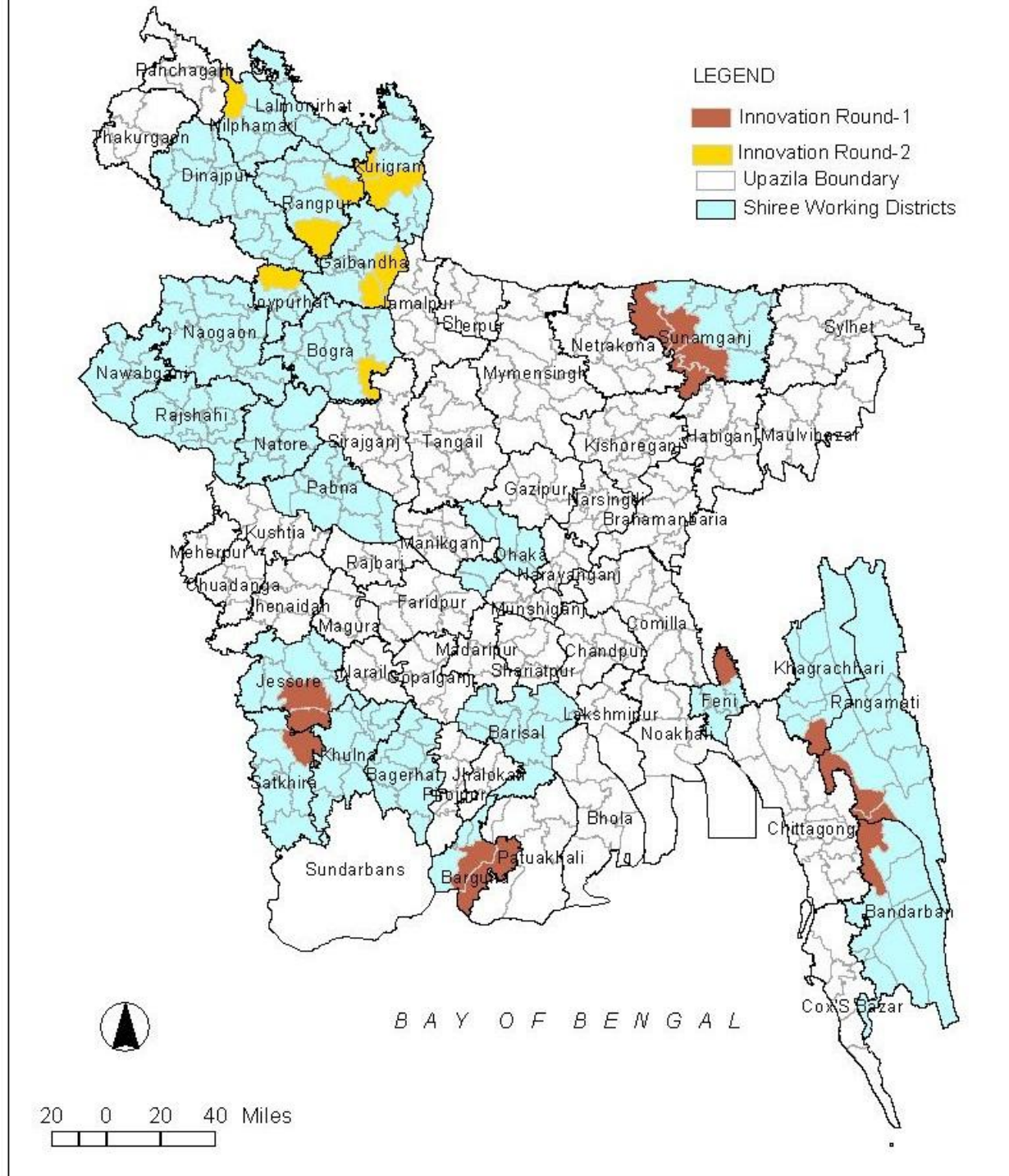


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Introduction

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**, a brief sub project **financial profile**, and a **case study**.

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, 2009; shiree and HSI
- Inception Report, 2009; shiree and HSI
- Disaster Affect Report 2010; HSI
- Shiree Output-to-Purpose Review, 2010; shiree
- Quarterly Change Reports and Self Review Reports; shiree
- Monthly and Quarterly Reports; HSI
- Annual Report Y1; HSI
- Annual Report Y2; HSI
- CMS 2 Analysis; HSI

INTRODUCTION

CMS 6: Summary of HSI Interventions

Beneficiary Information	2009	2010	2011	2012	Cumulative	Target (according to log frame)
BHH selection complete	1000	-	104	-	1,104	1000
BHH profiles (CMS 1) complete	-	1000	104	-	1,104	1000
BHH who dropped out or migrated	-	-	104	-	104	-
BHHs receiving asset transfer	-	5,234	11,180	1000	17,414	1000
BHHs receiving cash transfer	-	-	-	-	-	-
BHHs receiving IGA/skill training/other capacity building	-	2,028	7,123	1000	10,151	1000
Total value of assets/cash distributed	-	-			13,537,967	19,352,000
NOTE: this data is collected and reported by the NGOs to shiree as CMS 6 (reporting requirements to the Government of Bangladesh)						

The Agricultural Innovation for Eliminating Extreme Poverty (AIEEP) Project is working in areas Derai and Sulla upazilla under Sunamganj, the haor region of Bangladesh. Intercooperation has been operating in the Haors since 2004 and has a number of ongoing projects. The three-year HSI-shiree project is implemented directly by HSI staff and began in August of 2009. This innovation project is designed to graduate 1000 extreme poor, through innovative agricultural technologies and empowering extreme poor groups. The Project Memorandum drafted in 2009 summarizes the project goal, purpose, activities and expected outcomes/outputs as such:

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 Log Frame Goal 1 (eradicate extreme poverty & hunger) by 2015.

Purpose

The project will work with predominately female-headed households to ensure income-generating activities through improved access to innovative agricultural technologies in the *Haor* area of Sunamganj district, in northeast Bangladesh. This will be achieved through the inculcation of improved skills, confidence and negotiation capacities of households. As such, this will equip beneficiaries to secure a regular source of income. The extreme poor will gain additional opportunities in production, improved productivity, employment security, additional marketable products, and better access to markets, services, increased skills, and overall social capital. The aim is to ensure the BHHs are equipped with the tools to generate a monthly income of approximately 4,000 Tk., thereby enabling them to graduate from their poverty predicament.

Activities

Beneficiaries will gain access to new agricultural technologies (e.g. floating vegetables, fish cage culture, multi-layers vegetable cultivation, early rice varieties), including the provision of information on improved rice varieties, through the organization of field visit-exchanges, technical training programmes followed by a post-training mentoring process. The process will also undertake market surveys and match-making events with market actors along with development of marketing skills to institutionalize improved market access for the BHHs. This will be supplemented through a provision of working capital (cash and asset transfer) and support for accessing land.

The beneficiaries will have access to technical/advisory services facilitated between relevant and selected service providers. The project will create demonstration plots, develop adapted training modules and also improve the capacity of local service providers. The beneficiaries will be provided capacity development and awareness-raising exercises, through community leaders, organizational development, broader training and coaching on claiming rights, and facilitation of Union Parishads (UPs). The project will also facilitate BHHs to gain access to public and private resources (land and water).

Expected outcomes/outputs:

1. New agricultural technologies (including information on improved rice varieties) disseminated to 1,000 extreme poor households
2. Inputs, working capital and output market linkages made available for 1,000 extreme poor households
3. Public and private service providers identified, trained, and supported to service the beneficiary households
4. Organisational capacities and negotiation skills are developed for 50 groups of extreme poor households (1,000).

YEAR ONE: SEPTEMBER 2009-AUGUST 2010

All 1000 households had been accepted into the programme through shiree's established household targeting, selection and verification procedures. Although all 1000 households had been formed into 62 groups, only 15 groups (204 households) were able to undertake project activities in Year One. Among other activities, focus grouped discussions had been undertaken at the household level to develop feasible technologies and activities, active households had

agricultural tools transferred to them (six low-lift pumps to seven groups), 15 acres of fallow land had been cultivated for vegetables and match-making events had taken place.

HSI staff projected that along with the 204 active households, another 147 households would be involved in implementing their activities: totalling 351 households according to the work plan, which was well below the aim of 1,000 households. The SILPA review highlighted that the delays to the proposed Project Memorandum work-plan were reported by HSI as being caused by slowness in signing the project proposal, procurement delays, the imposed longer inception period and fragmentation and migration of selected households. All of these had a knock-on effect to implementing seasonally driven interventions in haor areas.

Fallow land cultivation sites that were visited during SILPA were flourishing. However, it was noticed that participant understanding of the long-term project cycle needed improvement. For example, for the fallow land cultivation groups AIEEP was to pay the significant costs of power tilling land in year one only. However, when questioned, households were either unaware of this or expected HSI to continue paying for this input. It is essential that households are well informed, so their expectations are realistic and they can undertake long-term planning; in that specific case, this meant saving some of their profits from each harvest to pay for input costs in year two.

Recognising the particular characteristics of the extreme poor, HSI were advocating the need for some safety net or social protection components within AIEEP to offset crisis for households. Beyond this, it was also recommended that HSI monitor the number of households who had taken out significant loans to keep household finances fluid, while waiting for profits from their new IGAs.

HSI beneficiaries were severely affected by drastic flash floods during April/May 2010, just at the point when they were starting to harvest the first crop of vegetables. In addition, the occurrence of three hailstorms significantly damaged the vegetables cultivated in fallow lands. A week after the hail storm, all seven fallow land vegetable cultivation fields were inundated because of the unexpected early flash flood in late March 2010 (a 100 year event) which did not recede for a long time. At the time of peak harvesting, vegetable plots of fallow lands and homesteads were severely damaged resulting in huge economic losses for the BHHs households. A rapid field survey was organised to assess the loss and found that the project incurred a total loss of 2,240,314 Tk. from vegetables cultivated on fallow land and 451,030 Tk. from vegetables cultivated on homesteads. The average loss faced by each BHH was approximately 13,390 Tk. The detailed flood damage assessment led to the development of a package of alternative IGAs appropriate for the monsoon season to be provided to the affected households. All affected BHHs also received secondary interventions as compensation for flash flood damages, such as groceries/small business inputs, fishing and ferry boats, rice processing, ducks, bamboo for handicraft productions, sewing machines and fishing nets. The project also provided the necessary information and support to all groups to repair their bamboo structures in vegetables fields and supported the communities to decide immediate steps to be taken before or after a flood appeared. The beneficiary groups demonstrated remarkable resilience, confidence and determination to try again in the next season despite this major early set back.

By the end of year 1, HSI needed to revisit the feasibility of its purpose level goal of an average monthly income of 4000 Tk. by 90% of participant households as graduation criteria. It was not seen to be a wholly realistic figure, particularly given that only a limited number of households were going to be able to complete the 36 month project cycle. Further, HSI stressed that AIEEP households would be intensively supported during the first year and closely observed during the rest of the years. Clearly this observation is essential to review household graduation from extreme poverty; however, the SILPA review was concerned how this would take place as at the time there was no budget for year three of programme activities.

The OPR team regarded it as too early to judge the robustness of the innovation as a sustainable route out of extreme poverty in the *Haors* context. Certain strategic issues emerged during the review (and the prior SILPA review) that had yet to be addressed. These included:

- a) The reliance of the intervention on casual agreements with landlords for access to land, which may not be sustainable when a successful venture establishes a value for this previously marginal land resource; the SILPA review also noted that HSI needed to consider, and monitor, the 'gentleman's agreements' as without formal leasing agreements there is an inherent risk that landowners may ask for the land to be returned to them earlier than agreed.
- b) The ability of extreme poor households to establish the technical and marketing expertise needed to sustain their enterprises without fairly intensive NGO support,
- c) The role of the dependent poor within the programme and the (self) exclusion of a few of the very poorest households as they could not bear the opportunity cost (sacrifice of cash wages) involved in committing time to agricultural activities.
- d) Also a local issue for HSI was the method to address the threat of future flash floods. It was surprising that HSI did not suggest a significant variation in their intervention model in response to the major unforeseen event that occurred during the first year of implementation.

HSI reported that all 1000 households would be engaged in some productive activities before the end of Sept 2010. While they had been successful in selecting 1000 extreme poor households they reported that this had proven far more costly and time consuming than originally anticipated. The strict adherence to the no micro finance criteria resulted in the need to access more widely dispersed households in a greater number of villages (80% of all households reportedly have some involvement in micro finance and HSI consulted with local MF providers in order to identify these households and exclude them from their shiree lists). The inaccessibility of villages, although quite close geographically, exacerbated this constraint. As a result HSI report a need to recruit 2 additional field staff in the second year.

YEAR TWO: SEPTEMBER 2010- AUGUST 2011

The project considered all the recommendations from SILPA and OPR review in its planning and budgeting for 2nd year. HSI recruited two more field staff for ensuring support to all 62 groups and its scattered 1000 BHHs. All BHHs developed their plan of action for implementing vegetable cultivation in homesteads, fallow lands and floating beds, floating cage fish culture and early rice variety. 100% BHHs received inputs for implementing their technologies. The project also started collaborating with the respective Upazila administrations, Union Parishads, Department of Agriculture Extension, related private sector organisations and other like-

minded related projects/organizations to ensure success and effectiveness.

A comparative statement of project cost and beneficiaries' economic returns are given below

Technology	No. of BHH	Project Cost of Inputs (BDT)	Economic Return (BDT)	% Project cost	Remarks
Homestead Vegetable Cultivation	1,000	499,671	3,181,961	637%	
Fallow Land Vegetable Cultivation	852	2,884,879	4,108,084	142%	
Floating Vegetable Cultivation	15	9,790	16,625	170%	
Cage Fish Culture	148	858,165	772,186	90%	Inputs transferred fish harvest in Y3
Early rice variety	148	26,235	784,650	2991%	
Secondary Intervention	204	0	814,532	0%	Inputs transferred in last month of Y1
Total	1,000	4,278,740	9,678,038	226%	

As of December 2010 HSI were supporting 204 BHHs in agricultural, fisheries and livestock projects as part of a recovery from the damaging impact of the flash floods. All BHHs had received inputs for homestead vegetable cultivation and those involved in fishing had received fingerling grading materials. All BHHs had also received a secondary intervention as compensation for flash flood damage such as grocery/small business inputs, fishing and ferryboats, rice processing, ducks, bamboo for handicraft productions, sewing machines and fishing nets for example.

A number of challenges did however emerge in the second year. Since water had not yet moved out from all fallow land by the end of the year, some groups were waiting to start winter vegetable cultivation. The project provided support for planting rice in those fields instead of waiting for vegetable cultivation. Due to flash floods in 2010 people lost their paddy crop as well as rice straw. In some cases BHHs were dependent on water hyacinths as cattle fodder and this limited availability of water hyacinths to prepare floating beds. In this case project adjusted their work plan accordingly (lowering the target). In 2011 hail storm occurred in all four project unions of Sulla and Vatipara union of Derai (33 groups). Due to preparatory measures like use of water hyacinth and other methods, only 10,000 sweet gourds were partially damaged. Groups could harvest about 90,000 sweet gourds in good condition in 2011. The project introduced new innovative technology to protect sweet gourds from hail storms.

The extreme poor HHs do not own land, and most of them reside on others' land. So homestead gardening was a challenge for them. The project introduced homestead cultivation on a "share basis" with remarkable results. In the first year, field staff had to facilitate the process i.e. negotiating with land owners and developing the share system, but in the second year, the BHHs negotiated with land owners for homestead vegetable cultivation on their own accord. Some land owners made verbal agreements in exchange for some produce for their home consumption while others observed different percentage of sharing of produces (25%-50% of

total production). It is to be noted that in case of percentage sharing land owners also contributed with some inputs in homestead gardening.

In the Self-Review Workshop, the project mentioned that the BHHs involved with vegetable cultivation earned less income from winter vegetables in the lean season because of their dependence on loan money. To help with the situation the project worked to distribute income from the fallow land to the BHHs during lean period and facilitated groups to allow the neediest BHHs to work out side as day labourers. According to the self-review report, the project could facilitate related LGIs and other organizations for getting safety net support which was 81% in year 2. Despite attempts from the project, local government representatives tended to avoid supporting households that were getting HSI support, saying that others with no NGO support were more in need of social safety nets. To establish better relations with UPs HSI has been coordinating with SHARIQUE, a local governance project.

There was also fish feed and fingerling crisis; the quality and quantity were insufficient because of the dependence on a single available supplier. The project followed a value chain approach to overcome the situation and successfully addressed the issue with fish feed and quality fingerlings now available in local markets. To mitigate natural disasters, the project worked to select and cultivate short duration varieties of vegetable crops and rice. It helped project participants to harvest 80% of their summer crop by the month of April and 90% by May. If there is early flash flood like last year (April/May) then it would not be a too severe problem for fallow land vegetable cultivation. There were many instances of diseases related to water and sanitation, for which the project organized awareness raising sessions with WATSAN, established links with other projects to install tube wells and provided water purifying powders to the BHHs for two months, organizing medical camps to support BHHs in collaboration with other organizations/projects.

By October of 2011, 48.9% of the beneficiaries reported in the CMS 4 reports that their lives were better because they had been able to diversify income opportunities and to invest in other small business and productive asset generation from earlier profits. 92.4% of the beneficiaries have managed to save money in a group-managed bank account. 6.5% BHHs reported to CMS 4 that their situation remained the same. At the end of the second year 94% BHHs generated significant level of productive assets, which reduced the migration of BHHs during lean period compared to the previous year. About 30% BHHs whole family and 50% partial family (only male/earning member) migrated in 2009 during the lean period, in comparison this year only about 10% BHHs partially migrated. It was observed that they spent shorter periods away from their homes.

In these instances income had increased but because of unavoidable expenses like medical bills, their situation remained the same. The project linked BHHs to health clinics and organized medical camps in collaboration with other organizations to provide access to medical treatment. In all, it had been a good year for vegetable cultivation, fish business and early rice variety; there were no flashfloods, and the monsoon flood was delayed.

HSI reported that collaborating with other projects and organizations helped BHHs to increase their income and access other resources and were looking to find more opportunities to

collaborate. They also found that BHHs who invested in other business or productive asset generation earlier managed to have better living conditions, so they were looking to expand this further so that other BHHs may do the same. Furthermore, the annual report showed that by end of the 2nd year, each of the 1,000 BHHs were earning an average of 500-1,000 Tk. per month from homestead vegetable cultivation after home consumption.

A number of TV channels and national news paper highlighted the success of HSI interventions floating cage fish culture and success of summer and monsoon vegetable cultivation.

YEAR THREE: SEPTEMBER 2011- SEPTEMBER 2012

In year 3, all 1,000 beneficiaries were receiving support from HSI but in a declining rate. For instance, transferring fish business to the groups or contribution from groups for fallow land vegetable cultivation. A good level of economic return has been gained in the first six months of year 3. Details are given below:

Technology	No. of BHH	Project Cost (BDT)	Economic Return (BDT)	% project cost	Remarks
Homestead vegetable cultivation	1,000	554,898	6,350,223	1144%	
Fallow land vegetable cultivation	1,000	2,493,607	2,898,745	116%	
Floating vegetable cultivation	27	17,150	75,051	438%	
Cage fish culture	148	209,975	1,603,819	764%	
Early rice variety	849	191,081	298,390	156%	Expected income from boro rice: BDT 90,00,000 from 260 acres of leased land
Secondary Intervention	33	0	300,466		Project provided inputs in Y1 while income continued in Y3
Total	1,000	3,466,711	11,526,694	332%	

As an additional activity supplementary to the original project design, a Khasland document distribution and advocacy workshop was held in Sunamganj. The PD-EEP/shiree was the chief guest and DC-Sunamganj chaired the workshop where most of the district and Upazila level senior government officials participated. The district administration distributed 11.76 acres of khasland to 20 project supported landless extreme poor. Till February 2012 the project has supported 99% of BHHs to submit an application for permanent allocation of khasland through a formal process. So far, 48 BHHs have got approval for about 21.64 acres of khasland worth BDT 15,148,000.

By February 2012, all 1,000 BHHs harvested from their homestead gardens, approximately 478.254 tons of vegetables worth BDT 6,350,223. Among these vegetables, they consumed

195.077 tons, gave 17.833 tons as share to land owners and sold the remaining 265.344 tons, thereby earning BDT 3,477,917. A total of 62 groups harvested vegetables from fallow land and earned BDT 2,898,745. Additionally, CMS 2 data from December 2011 highlighted that 86.3% of the beneficiaries had cash savings, compared with 56.9 from June 2011.

HSI's project activities have received noteworthy attention from the media including Channel 1, RTV, Mohona TV, Somoy TV, NTV and number of national and regional print media. The project also received a visit from the Government of Bangladesh including the Assistant Chief of the RDCD and the Deputy Chief of the Planning Commission.

In the final quarter of the project, HSI drafted an exit strategy to plan accordingly the phase out of project activities. All field staff participated in a day long orientation on the khasland application process. All 1000 beneficiaries received field based training on vegetable cultivation during the rainy season. 31 beneficiaries received training on fingerling grading, transportation and marketing and 32 beneficiaries visited a homestead garden of a nearby village to observe and learn the techniques of summer vegetable cultivation. HSI also organized an early harvesting programme - Farmer's Field Day - at Foridpur village which was inaugurated by the Deputy Commissioner of Sunamganj and attended by multiple key stakeholders and over 1000 farmers in the community.

CONCLUSION

Unexpected natural calamities have either slowed down or held back the project. There have been instances of surprise flashfloods, hailstorm damage and rapid drying of fallow lands. HSI developed changes in their intervention model with innovative ways resulting in impressive results in year 2 and 3. The interventions were effective as tested during hail storms and drought, providing round year income, through crop combination/varieties etc. However further work is needed in developing innovative ways of protecting against the negative impact of and responding rapidly and effectively to the climatic shocks that can occur, perhaps with increasing frequency, in the Haors context. Households should also be well informed about the extent of the duration and involvement of the project so that expectations and plans are practical in the long term. HSI itself needs to consider its involvement after the project; whether it will continue to observe after 'graduation'. The intervention depends heavily on casual agreements with landlords for land and some landlords have started to demand returns on land or are refusing to lease out the land for a long period of time. Although they are taking steps to facilitate khasland transfers, there is a need for a better way to ensure that ownership over land extends over a longer period of time. By default, a lot of the extreme households fall in very remote areas but a lot of those participants have difficulty selling their produce because of high travel expenses, so the project should look into establishing collection points or helping with transport costs.

It has been noted on many occasions by the shiree MA that this project has excellent, committed and energetic management who display an outstanding level of attention to detail in project implementation. HSI should be congratulated for this; however the level of beneficiary problem solving capacity in the absence of this support will be critical to sustainable graduation.

ISSUES REGARDING SCALABILITY

Unpredictable climatic changes have severely impacted project interventions. It would be unwise to scale up without effective mitigation strategies being designed into the intervention model. Furthermore, project management was fairly intensive and very effective. This quality would need to be replicated at scale.

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

⁶Except 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 HSI-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	52	81.3	47	73.4
Female headed household	12	18.8	17	26.6
Both	64	100.	64	100

Endline findings do not indicate change in the sex of household heads since the baseline. At the baseline, 19% of household heads were female and 81% of households were male headed and in the endline it changes to 27% female-headed households and 73% male-headed households.

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
4.73	1.77	3.50	1.44	4.50	1.77	5.13	1.97	4.24	2.72	4.89	2.21

Endline findings show considerable change in household size irrespective of household category. Among male headed households, the mean household size has increased to 5.13 (endline) from baseline (4.73). Similar trends are observed among female headed households. The household mean size of female headed household has increased to 4.24 in the endline from 3.50 (baseline).

OCCUPATION

Table 2.1: Change in primary occupation of household head.

Occupation	Baseline		Endline	
	N	%	N	%
Agricultural day labour	3	4.7	21	32.8
Other Day labour	22	34.4	14	21.9
Domestic maid	7	10.9	3	4.7
Rickshaw/van/boat/bullock/push cart	4	6.3	3	4.7
skilled labour (manual)	-	-	3	4.7
Fishing	20	31.3	5	7.8
Petty trade	1	1.6	5	7.8
Other business	-	-	1	1.6
Begging	-	-	-	-
Others	3	4.7	-	-
Does not work	1	1.6	-	-
Housewife	1	1.6	-	-
Own agriculture	-	-	6	9.4
Cottage industry	2	3.1	2	3.1
Livestock/poultry	-	-	-	-
Service	-	-	1	1.6
Total	64	100	64	100

Endline findings for the primary occupation of beneficiaries highlight the effects of project interventions in changing the main occupation from its baseline status. Major interventions of the project were to involve its beneficiaries in agriculture and fishing related activities. At the endline, agriculture day labour has increased to 33% from 4.7% (baseline); furthermore, own agricultural labour has increased to 9% (endline) while in baseline not a single household was found under this occupational category.

Endline findings further indicate that almost all households (98%) have additional income sources beside the primary source. Nearly 31% of households have 3 additional income sources, 36% of households have 2 additional income sources and 23% have more than one additional income source.

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

Number of other jobs	Endline					
	Male headed HH		Female headed HH		Both	
	N	%	N	%	N	%
0	1	2.1	-	-	1	1.6
1	11	23.4	4	23.5	15	23.4
2	18	38.3	5	29.4	23	35.9
3	15	31.9	5	29.4	20	31.3
4	1	2.1	3	17.6	4	6.3
5	1	2.1	-	-	1	1.6
Total	47	100	17	100	64	100
Test	X ² = 5.83, p= 0.322					

NB: Number of occupation other than household main occupation.

INCOME

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

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
1101.11	266.74	11171.84	5702.74	10070.73	5705.300	T=14.121p=3.46

Endline findings indicate a considerable change in income. The mean income at the baseline was 1101 BDT and SD was 267 BDT while in endline mean income is 11,172 BDT and SD is 5703 BDT. The mean increase in income is 10,071 BDT. Here income includes both in cash and in kind income.

However, in Table 3.2 information of cash and in kind income is presented separately. At the baseline the mean monthly cash income of HSI beneficiary households was 1001 BDT which increased to 8897 BDT in the endline. Similar change is also observed in kind income. The mean kind income at the baseline was 100 BDT while at the endline it reached 2275 BDT. Increased involvement in agriculture related activity might be responsible for this considerable increase in kind income, but this 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	1000.80	218.43	8896.71	4753.04	7895.91	4788.45	t=13.19, p=0.008
Kind income	100.30	172.26	2275.12	1616.56	2174.12	1603.17	t=10.85, p=0.008

Moreover, the mean daily per capita income also increased considerably between baseline and endline. The mean daily per capita regular income in baseline was 11 BDT which increased to 94 BDT at the endline.

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

Variables /Categories	Baseline		Endline		Differences		Test
	Mean	SD	Mean	SD	Mean	SD	
Cash income	9.02	5.68	75.29	59.84	66.26	56.20	t=9.43 p= 0.001
Kind income	1.63	1.32	18.94	15.51	17.30	14.58	t=9.49 p= 0.009
Total	10.65	7	94.23	75.35	83.56	70.78	

Income change in percentage

The endline findings indicate impressive improvement in total income (cash and in kind) since baseline. Almost all households' (98.4%) income has increased by more than 55% since the baseline.

Table 3.5: Household income increase according to household regular income and total income in percentage (includes in kind income).

Income increase (%)	Cash income		Income include kind	
	N	%	N	%
Up to 15	-	-	-	-
16 - 25	-	-	-	-
26-35	-	-	-	-
36 -45	1	1.6	-	-
46 - 55	-	-	-	-
55+	63	98.4	64	100
Total	64	100	64	100

CHANGE IN POVERTY THRESHOLDS

Table 3.6: Distribution of household poverty level according to cash income per capita/day and sex of household head.

Variables (sex)	Baseline								Endline							
	Extrem e poverty (48)		Poor (49-55)		Non poor (55+)		Total		Extreme poverty		Poor		Non poor		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Male	52	100	-	-	-	-	52	100	16	34.0	4	8.5	27	57.4	47	100
Female	12	100	-	-	-	-	12	100	5	29.4	1	5.9	11	64.7	17	100
Total	64	100	-	-	-	-	64	100	21	32.8	5	7.8	38	59.4	64	100
Test									X ² =0.302 p=0.859							

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

After inflation adjustment for 2011, the percentage of households remaining below the extreme poverty line (daily per capita income below 48 BDT) during endline is 33%; however, 59% have crossed not only the extreme poverty line but also the poverty line and their daily per capita income is more than 55 BDT.

The percentage of non poor households increases further if kind income is included along with cash income. In the endline, 73% of households fall under the non poor category and the percentage of households earning less than 48 BDT is drops to 25%.

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

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	52	100	-	-	-	-	52	100	12	25.5	1	2.1	34	72.3	47	100
Female	12	100	-	-	-	-	12	100	4	23.5	-	-	13	76.5	17	100
Total	64	100	-	-	-	-	64	100	16	25.0	1	1.6	47	73.4	64	100
Test									X ² = 0.41 p= 0.814							

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

EXPENDITURE

Table 4.1: Mean distribution of household monthly expenditures.

Baseline		Endline		Differences		Paired t-Test
Mean	SD	Mean	SD	Mean	SD	
1318.81	346.79	8321.03	4753	7002.21	4681.29	t=11.96 p= 0.007

Endline findings indicate a considerable change in monthly expenditure. The mean monthly expenditure at the baseline was 1319 BDT while at the endline the mean expenditure is 8321 BDT. The mean increase in monthly expenditure is 7002 BDT. Here expenditure means only cash expenditure and includes irregular expenditure like house repairs, furniture purchases etc.. The daily per capita regular expenditure (excluding irregular expenditure) at the endline is 49 BDT while at the baseline it was 11 BDT.

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

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
10.82	5.35	48.60	40.50	37.78	38.56	t= 7.83, p= 6.85

Percentage increase in expenditure

The endline findings indicate that the total monthly expenditure including irregular expenditure of nearly 88% of households increased by more than 55% compared to the baseline; however increases in total monthly expenditure for 11% of households remains within 15%.

Table 4.4: Percentage of increase in household monthly regular and total expenditure including irregular expenditure

Income increase (%)	Regular expenditure		Total expenditure (include irregular expenditure)	
	N	%	N	%
Up to 15	-	-	7	10.9
16 - 25	-	-	-	-
26-35	-	-	-	-
36 -45	1	1.6	-	-
46 - 55	1	1.6	1	1.6
55+	62	96.9	56	87.5
Total	64	100	64	100

ASSETS

Increases in income may result in increases in assets or savings or increases in expenditure. The endline findings indicate that the increases in income of HSI beneficiaries did not result in increases in assets except under the category of poultry.

At the baseline, 100% of households did not own any livestock and 94% of households did not own any poultry; however, endline findings indicate that nearly 91% of households now have and 35% of households have livestock.

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

Asset Type	No of items	Baseline						Endline					
		Male		Female		Both		Male		Female		Both	
		N	%	N	%	N	%	N	%	N	%	N	%
Livestock	0	52	100	12	100	64	100	30	63.8	11	64.7	41	64.1
	1	-	-	-	-	-	-	11	23.4	4	23.5	15	23.4
	2	-	-	-	-	-	-	2	4.3	2	11.8	4	6.3
	3+	-	-	-	-	-	-	4	8.5	-	-	4	6.3
	Total	52	100	12	100	64	100	47	100	17	100	64	100
Poultry		N	%	N	%	N	%	N	%	N	%	N	%
	0	50	96.2	10	83.3	60	93.8	4	8.5	2	11.8	6	9.4
	1	1	1.9	-	-	1	1.9	5	10.6	-	-	5	7.8
	2	-	-	2	16.7	2	3.1	1	2.1	-	-	1	1.6
	3+	1	1.9	-	-	1	1.6	37	78.7	15	88.2	52	81.3
	Total	52	100	12	100	64	100	47	100	17	100	64	100
Working equipment	0	4	7.7	3	25.0	7	10.9	4	8.5	2	11.8	6	9.4
	1	1	1.9	-	-	1	1.6	5	10.6	-	-	5	7.8
	2	2	3.8	-	-	2	3.1	1	2.1	-	-	1	1.6
	3+	45	86.5	9	75.0	54	84.4	37	78.7	15	88.2	52	81.3
	Total	52	100	12	100	64	100	47	100	17	100	64	100
Household belongings	0	-	-	-	-	-	-	-	-	-	-	6	9.4
	1	-	-	-	-	-	-	-	-	-	-	5	7.8
	2	2	3.8	-	-	2	3.1	-	-	-	-	1	1.6
	3+	50	96.2	12	-	62	96.9	47	100	17	100	52	81.3
	Total	52	100	12	100	64	100	47	100	17	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	9089.72	3445.45	8588.88	2771.11	8956.68	3266.15
Business support	-	-	-	-	-	-
Capital IGA	531.36	581.21	605.88	509.07	551.15	559.97
Khasland decimal(decimal) 1 HH only	50	50	-	-	50	50
Lease or mortgaged land	870.19	992.84	922.76	557.98	884.15	894.07
	10491.27	2982.91	10117.52	2516.77	10392.00	2851.86

The value of assets was not collected during the baseline. Furthermore, the endline information includes the value of the assets transferred under the project. So it is very difficult to mention anything about change in value of assets since the baseline.

Nevertheless, general shiree selection criteria is that all beneficiary households do not own assets that value more than 5000 BDT and the mean asset value of HSI transferred assets is 10,392 BDT which mostly includes agricultural inputs including money to lease land. The mean asset value of HSI at the time of endline is 24,419 BDT which indicates increases in asset value since the baseline. Moreover some households (2%) received 50 decimals of khasland as a lease.

Table 5.3: Mean distribution of household's according to assets mean value and sex of HH head.

Variables /Categories	Endline					
	Male		Female		Both	
	Mean	SD	Mean	SD	Mean	SD
Livestock & poultry	7186.80	15928.81	5064.70	4875.92	6623.12	13863.31
Working equipment	3077.44	3858.09	1226.00	1683.89	2585.65	3502.53
Household belongings	8560.42	8871.81	5855.29	6026.19	7841.87	8254.88
Total	27074.25	33783.52	17077.17	19254.14	24418.78	30778.33

HOUSEHOLD SAVINGS AND 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 only 6% of households had savings but endline findings show that 93% of households have some amount of savings.

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	48	92.3	12	100	60	93.8	2	4.3	-	-	2	3.1
<1000	4	7.7	-	-	4	6.3	10	21.3	1	5.9	11	17.2
1000-5000	-	-	-	-	-	-	20	42.6	13	76.5	33	51.6
5001-10000	-	-	-	-	-	-	13	27.7	3	17.6	16	25.0
10001-15000	-	-	-	-	-	-	2	4.3	-	-	2	3.1
15001-20000	-	-	-	-	-	-	-	-	-	-	-	-
20000+	-	-	-	-	-	-	-	-	-	-	-	-
Total	52	100	12	100	64	100	47	100	17	100	64	100
Test	X ² =0.98, p=042						X ² =4.596, p=033					

In regards to loans, some change is observed. At the baseline 64% of households have loans from informal sources with interest while in the endline only 2% of households informed about having loans.

Table 6.2: Distribution of households reporting to have outstanding loans and sex of household heads.

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	625
With interest informal loan	41	64.1	23	35.9	541.67	1	1.6	63	98.4	1125
Formal loan with interest MFI	-	-	64	100	-	-	-	64	100	-
Formal loan with GoB	-	-	64	100	-	-	-	64	100	-
Loan from shomity or CBO With interest	-	-	64	100	-	-	-	64	100	-
Other loan	-	-	64	100	-	-	-	64	100	-

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	11	21.2	2	16.7	13	20.3	12	25.5	1	5.9	13	20.3
Bamboo	4	7.7	1	8.3	5	7.8	3	6.4	2	11.8	5	7.8
Wood	1	1.9			1	1.6	-	-	-	-	-	-
Mud	16	30.8	5	41.7	21	32.8	14	29.8	7	41.2	21	32.8
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	19	36.5	4	33.3	23	35.9	17	36.2	6	35.3	23	35.9
Cement/brick	1	1.9	-	-	1	1.6	-	-	1	5.9	1	1.6
Others	-	-	-	-	-	-	1	2.1	-	-	1	1.6
Total	52	100	12	100	64	100	47	100	17	100	64	100
Test	X ² =0.944, p=0.96						X ² = 6.45, p= 0.0264					

Endline findings indicate no change in the quality of wall material. However, positive trends are observed in the quality of roof materials since the baseline. At the baseline 80% of households had roofs made of Tin/CI sheet while at the endline it has increased to 95% and roofs made of grass/jute stick/leave has reduced to 3% from 19% in the baseline.

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	11	21.2	1	8.3	12	18.8	1	2.1	1	2.1	2	3.1
Bamboo	-	-	-	-	-	-	-	-	-	-	-	-
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	-	-	-	-	-	-	-	-	-	-	-	-
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	40	76.9	11	91.7	51	79.7	45	95.7	16	94.1	61	95.3
Cement/brick	1	1.9	-	-	1	1.6	1	1.6	-	-	1	1.6
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	52	100	12	100	64	100	47	100	17	100	64	100
Test	$X^2 = 1.35, p = 0.50$						$X^2 = 0.928, p = 0.628$					

House ownership

The house ownership table indicates that at the baseline 59% of households lived in houses owned by themselves; however, endline information indicates change in the pattern of ownership. At the endline 87% live in their own house built on khasland (36%) or land owned by others (44%) and 13% have their house constructed on their own land.

Table 7.4: 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	32	61.5	6	50	38	59.4	5	10.6	3	17.6	8	12.6
Rented	-	-	-	-	-	-	-	-	-	-	-	-
Parent	3	5.8	-	-	3	4.7	2	4.3	-	-	2	3.1
Parent in law	5	9.6	-	-	5	7.8	-	-	-	-	-	-
Live rent free with family	4	7.7	1	8.3	5	7.8	1	2.1	2	11.8	1	1.6
Live rent free with non family	8	15.4	5	41.7	13	20.3	-	-	-	-	-	-
Own house on khasland	-	-	-	-	-	-	20	42.6	3	17.6	23	35.9
Someone else's land	-	-	-	-	-	-	19	40.4	9	52.9	28	43.8
Total	52	100	12	100	64	100	47	100	17	100	64	100
Test	$X^2 = 5.38, p = 0.24$						$X^2 = 9.70, p = 0.083$					

Access to safe water

The endline findings in regards to access to improved water sources do not indicate change. At the endline 100% of households reported that they collect drinking water from hand tube wells while at the baseline it was 98%.

Table 7.5: 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	-	-	-	-	-	-	-	-	-	-	-	-
Hand tube well	51	98.1	12	100	63	98.4	47	100	17	100	64	100
Open well	-	-	-	-	-	-	-	-	-	-	-	-
Pond-river	1	1.9	-	-	1	1.6	-	-	-	-	-	-
Rain water	-	-	-	-	-	-	-	-	-	-	-	-
Purchased water	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	52	100	12	100	64	100	47	100	17	100	64	100
Test	X ² = 0.23, p= 0.812											

Ownership of water source

At the baseline, among the households collecting water from hand tube wells only 2% had shared ownership and most of them were collecting water from community owned sources supplied by NGOs or Government. However, endline findings indicate that majority beneficiary households (56%) have shared ownership of tube wells.

Table 7.6: Distribution of households 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	-	-	-	-	-	-	2	4.3	-	-	2	3.1
Shared ownership	1	2.0	1	8.3	2	3.2	27	57.4	9	52.9	36	56.3
Own by others	8	15.7	2	16.7	10	15.9	18	38.3	8	47.1	26	40.6
Not applicable	-	-	-	-	-	-	-	-	-	-	-	-
Public (Government)	38	74.5	8	66.7	46	73.0	-	-	-	-	-	-
NGO Supplied	3	5.9	1	8.3	4	6.3	-	-	-	-	-	-
Others	1	2.0	-	-	1	1.6	-	-	-	-	-	-
Total	52	100	123	100	63	100	46	100	18	100	64	100
Test	X ² =1.65, p=0.79						X ² =1.004, p=0.605					

Sanitation

The endline findings indicate a positive shift in defecation practices since the baseline. At the baseline nearly 16% of households used to defecate in hanging latrines and 25% in pit latrines.

However, 44% had ring slab latrines and 13% had complete sanitary latrines. However, at the endline 45% of households reported that they defecate in ring slab latrines and 29% of households use pit latrines for defecation (see table 7.7). Nevertheless, 9% of households still defecate in hanging latrines and 13% in open spaces.

Table 7.7: 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	-	-	-	-	-	-	5	10.6	3	17.6	8	12.5
Hanging latrine	9	17.6	1	8.3	10	15.9	5	10.6	1	5.9	6	9.4
Pit latrine	10	19.6	6	50.0	16	25.4	14	29.8	5	29.5	19	29.7
Ring/slab latrine	24	47.1	4	33.3	28	44.4	22	46.8	7	41.2	29	45.3
Complete Sanitary	7	13.7	1	8.3	8	12.7	1	2.1	1	5.9	2	3.1
Others	1	2.0	-	-	1	1.6	-	-	-	-	-	-
Total	52	100	12	100	64	100	47	100	17	100	64	100
Test	$\chi^2=4.93, p=0.29$						$\chi^2=1.44, p=0.833$					

Electricity

In regards to access to electricity some change has been observed since the baseline. At the baseline 2% of households had a connection to electricity which increased to 9% in the endline.

Table 7.8: 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	%
No electricity	51	98.0	12	100	63	98.4	39	83.0	13	76.5	52	81.2
Connected to main line	1	2.0	-	-	1	1.6	3	6.4	3	17.6	6	9.4
Connected to other house	-	-	-	-	-	-	-	-	-	-	-	-
Connected to generator	-	-	-	-	-	-	-	-	-	-	-	-
Solar power	-	-	-	-	-	-	5	10.6	1	5.9	6	9.4
Total	52	100	12	100	64	100	47	100	17	100	64	100
Test	$\chi^2= 0.23, p= 0.80$						$\chi^2= 2.72, p= 0.436$					

CONCLUSION

The endline findings indicate that the situation of HSI beneficiary households has improved a lot in the area of income, expenditure, savings and sanitation and nearly 73% of households have crossed the poverty line and their daily per capita earned is more than 55 BDT. Furthermore, the income of 100% of households has increased by more than 55% compared to the baseline.

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 HSI-Sunamganj two Focus Group Discussions (FGDs) were conducted in which approximately 19 male and female beneficiaries, 8 in the first group and 11 in the second group, 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 Assistant 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.

BEFORE THE INTERVENTION

Before the beneficiaries joined the HSI-Sunamganj project, they were living in a state of destitution and absolute extreme poverty. Many of them only found work as domestic maids or day labourers and had an average monthly income below 22 BDT a day. They could not send their children to school or feed them properly. Meeting their basic needs was a constant daily struggle for them and they often only had one or two meals a day.

FGD ONE AND TWO

After the Intervention.

They used to feed their fish too much before. They did not have the proper knowledge on fishery cultivation and as a result the fish would never survive very long. Now due to the intervention, they know what the feeding process is. They all received training and input support on vegetable farming, cage culture, early variety paddy, fish fingerling cultivation, and homestead farming. Before they did not know about farming and that these types of agricultural activities existed within the community; but now they are all actively engaged in agriculture and aquaculture activities.

They are all forward thinking now and want to send their children to school and invest in their education. They want to continue to expand their livelihoods and IGAs. They also all want to build a house for their families. They used to face regular threats of eviction when they had to live in other people's homes. Now they can afford to invest in their homes and never have to live in that situation again.

Economic Security.

None of the beneficiaries have their own land and many are living on occupied land. However, they have all applied for Khasland with the help of HSI.

They have a group savings scheme set up at Grameen Bank with at least 750 BDT for each beneficiary deposited in the account. None of them have any loans and if they do need to borrow money they can do so through the group savings and loan system set up. They can

borrow money from the group with the condition that they will pay 100BDT on every 1000BDT that they borrow. None of the beneficiaries have loans either.

Resiliency during lean period.

The Haor region faces long lean periods during the rainy season. For months at a time there is little available work or food and inhabitants are usually forced to migrate elsewhere to ensure their livelihoods. The HSI beneficiaries now store extra rice to cope during the lean period.

Empowerment and Confidence.

They used to be considered unequal and never given any respect in their villages. Now they are treated with respect and as active community members. They are invited to participate in community events and weddings. They also feel confident to approach the authorities and elite community members if there is any problem or issue that needs addressing.

IGA suitability.

They all chose their IGAs from a variety of options presented by HSI. They do not have any problems managing their household activities while working with their IGAs. If they have important household work to take care of, they sometimes send their husbands into the field and finish their household work first. The IGAs are not very suitable for the elderly members of the group and as such the group supports them with any heavy work such as carrying water for field irrigation.

Gender Awareness and Household Dynamics.

Before working with HSI, they used to have many household conflicts, particularly over lack of food. Now if there are any conflicts they are able to resolve the issues. The husbands have seen the wives prosper with the project interventions and are happy and supportive of their progress. They even ask their husbands to buy nice new sarees and clothes for them, which would never happen before. They try to take decisions together, especially decisions regarding their children.

Improved Health and Nutrition.

They have improved diets and nutritional intake. They consume a variety of food every day and always have meat or fish when they choose. Even for small health problems, they visit the doctor. They have access to sanitary latrines now and improved hygienic practices. They take deworming medication every three months and always wear sandals. They share their practices with others in the community to help improve their health. Furthermore, they now know it is important to visit the nearby clinic when they fall ill in order to prevent something small from getting worse.

Community Engagement and Mobility.

They used to never be included in weddings or other village programmes in the community. Rich people in the community used to be very arrogant toward them. Now when there are any events, they are informed and even asked to contribute through entertainment or food. They also have increased mobility and have formed a good relationship with the UP Chairman.

Market Engagement.

They have good communication with the market. Buyers know their location and they come to purchase fish and vegetables. They typically communicate through mobiles and do not face problems in marketing their products. They always receive fair market prices as well.

Access to Services.

They received rice from the UP Chairman and help in using their land. They also went to get their birth certificate and they were able to receive it immediately. Some of the beneficiaries receive elderly allowance as well. Local Service Providers have been very helpful and supportive in giving advice and trainings.

They have formed good relationships with Local Service Providers and frequently receive support from them. BRAC also came to conduct training on cage culture for them.

Sustainability.

They feel confident that they can continue with their livelihoods in the future without the help of HSI. They want to cultivate more crops/varieties. They do think that more training would be useful, particularly on farming and insecticide application. They also think that improved technologies would enhance their cultivation and help them further improve their livelihoods. They all have savings ranging from 700 to 7000 BDT.

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 HSI-S 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:

- Timely availability of fish feed and fish fingerlings
- Lack of support from the Fisheries department for support on fish culture
- Power relations related to land (landless and landlords)

Working with the Extreme Poor:

- Migration during the lean period at the start of the project – around 70% of beneficiaries would migrate after monsoon period, thus delaying winter crop cultivation
- Beneficiary health issues

Intervention challenges:

- Flash flooding in the first year of project activities
- Lack of income when single-headed HHs whose main income earner participated on the project working on fallow land
- Scepticism of new technology – many people had never seen many of the vegetable plants in that region before and did not believe it would grow there
- It took time and effort to make beneficiaries aware of the benefits of fish culture (related to above point on scepticism of new technology)

SUCCESES

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

Intervention successes:

- High demand for vegetables from wider community in Sunamganj region
- High consumption of vegetables providing nutrition in beneficiaries' diets
- Adoption / take-up of homestead gardening of vegetables by non-beneficiaries
- Totally new technology in the area adopted: fish culture has proved successful and beneficiary groups have seen huge production of fish

Access to services:

- Before the project there were only two seed companies supplying seeds but now many more are supplying and have developed specially branded small packets of seeds for small-scale farmers
- Complete market chain (fingerling seeds through to marketing) developed
- UNO allocated space on wholesale market for the type of fish that beneficiaries were cultivating
- UP chairman was impressed by the project and extended SSNPs (VGD and old-age allowance) to 131 beneficiaries

Sustainability and other successes:

- Reduced seasonal migration, to little over 5%, during the course of the project
- There has not been a single case of land being taken back by landlords
- All beneficiary groups have continued to work on fish culture by re-investing their profits
- Non-beneficiaries replicating fish culture after seeing the success

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:

- Due to flash flooding and loss of assets it was necessary to give secondary IGAs for quicker returns
- Secondary IGAs (duck, chicken rearing, etc) are needed to supplement incomes until primary IGAs / main interventions yield returns
- Organised learning visits are crucial to introduce local service providers and provide on-the-job training for homestead gardening and share-cropping
- A casual agreement between landlords and tenants on land leasing is strong as there is a tradition of verbal agreements in the region
- HSI-S developed their own form of agreement used between groups of beneficiaries and landlords to be signed by beneficiary group and landlord. A written agreement should be simple to not undermine verbal agreement

Key lessons learnt on working with the extreme poor:

- For single, female-headed HHs it was necessary to extend homestead gardening or have beneficiaries work as close to home as possible
- single-headed HHs were found to be linked closely to other NGOs (like Islamic Aid)
- One IGA / livelihood option cannot graduate extreme poor; rather a mixture of IGAs are required

REVIEW OF THE INNOVATION

HSI-Sunamganj submitted its original concept note at the beginning of 2009 and the final project proposal was won as a contract a few months later. HSI-Sunamganj made relatively few changes from its concept note to its project memorandum. Yet the project did face some challenges which it had to overcome. 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, HSI-Sunamganj was asked to reflect on how the innovation has changed since the original project proposal was submitted in 2009 but noted that many of the core elements have stayed the same. In the original concept note HSI-Sunamganj had proposed that 500 BHHs would receive floating gardens using water hyacinths. During the inception period HSI-Sunamganj revised this number down to 150 BHHs. During implementation this number was further revised down to 34 BHHs. Upon reflection, HSI-Sunamganj explained that there was an abundance of water hyacinths in areas where they had selected few beneficiaries, and there was very little amount of water hyacinths in areas where there were clusters of their beneficiaries. Project staff reflected that this change was made as the original concept note did not take into account the distribution of potential beneficiaries relative to the availability of water hyacinths. Thus the problem was not the innovation per se. However, the project manager noted that the cost of water hyacinths was very low and it did not greatly affect the work plan or budget. In addition, project staff noted that it would still consider water hyacinths if scaled-up, on a case-by-case basis.

Another alteration to the project was the removal of the livestock (cattle) component. In the original concept note this was included as one of the options of IGAs (with the innovation being the list of IGAs available which beneficiaries could choose from). However this option was removed, with approval from shiree, as HSI-Sunamganj felt that the list of IGAs had grown too large. The project manager decided that it was not feasible to procure and maintain quality IGAs if the list of options (quantity) was too large. The project decided to abandon including different breed cows in the project. Although the cattle livestock component was removed, the project did include another livestock component during the second year in response to the flash floods of the first year. The inclusion of secondary, or supplementary, IGAs was added to make up for losses incurred during the flash flood and could provide year-round income. The project overall did not make many alterations and was successful in implementation and from sticking closely to its concept note and innovation: to provide a package of IGAs to the flood-prone Hoar region of Bangladesh.

CHALLENGES: TAKING THE INNOVATION TO SCALE

HSI-Sunamganj was asked to identify challenges they may face if they were to take their innovation to scale. Although the staff was confident that their project was a big success they did identify some areas that could pose problems if the project was scaled up. The first challenge would be selecting a larger number of beneficiaries in the working area. This would be more difficult at a larger scale and also as Concern Worldwide have a contract in the scale fund with shiree, and then it will also be harder for this reason. Communications could be a constraint as the staff noted that communications in the Hoar region is challenging, especially in the rainy seasons when large parts of the region are under water. The staff said that would not be a problem with access to water bodies for fish culture. At a possible scale-up, the staff identified that availability of fallow land may be a problem. To mitigate this, HSI-Sunamganj would introduce technology that would allow vegetable cultivation on homesteads.

The *range* of options of new technologies – the innovation at question – as a package of support would still have to be broadly the same. In other words, HSI-Sunamganj would have to be able to offer the same list of options on a larger scale whilst still being able to maintain quality of support. According to HSI-Sunamganj, they are able to handle presenting a broad range of intervention options at a large scale. In an expanded area HSI-Sunamganj said that to maintain this they would need to recruit more staff with the same technical skills to give training on a range of options of IGAs but that this would not be a challenge. The project has developed a system using books for field staff to diagnose particular problems (e.g. insect infestation). They have a good system of communication using mobile phones and are able to disseminate basic technical advice to field staff using mobile phones.

Conclusion: Progress Against Logical Framework

Objectives	Verifiable Indicators	Means of verification	Achievements	Assumption
GOAL The Government of Bangladesh's MDG targets on income poverty and hunger achieved by 2015	Reduction of the proportion of people living in extreme poverty from 28percent in 1991/92 to 9.5percent by 2015, in line with PRSP target	Government of Bangladesh, National MDG Report, UNDP and World Bank Statistics		
PURPOSE Extreme poverty eliminated for 1,000 extreme poor households in the Haor area of Sunamganj District	90 percent extreme poor households have generated a monthly income of at least BDT 4,000 after 3 years	Base-line survey Data from other relevant projects / initiatives / institutions End of project survey Yearly beneficiaries social audit	99% BHHs have generated a monthly income of BDT 4500	Global scale agencies continue to work to mitigate food insecurity
IMMEDIATE OBJECTIVE Livelihoods and income generation opportunities for extreme poor women and men in Sunamganj Haor area sustainably improved	90percent extreme poor households have doubled their physical assets after 3 years 75percent of extreme poor households have 3 meals a day after 3 years	Base-line survey Midterm review Data from other relevant projects / initiatives / institutions End of project survey Beneficiaries social audit	99% BHHs have doubled their physical assets 100% BHHs have 3 meals a day	No large scale and / or frequent disasters (e.g. severe flooding, flash flood)
OUTPUTS				
O1. New agricultural technologies (including information on improved rice varieties) disseminated	1,000 extreme poor (60% women; 40% men) trained and mentored on at least 2 new technologies (out of 5)	Monitoring reports Annual reports	1,000 BHHs (93% women; 7% men) trained and mentored 3 new technologies such as	On-going local disaster risk reduction activities carried

Objectives	Verifiable Indicators	Means of verification	Achievements	Assumption
to 1,000 extreme poor households	At least 2 new varieties of rice disseminated to 50 groups of extreme poor/ communities	Socio-economic observatories (sample basis) Experience capitalisation (on regular basis) Backstopping meetings minutes of IC Delegation Seasonally sample basis profitability analysis for new rice varieties cultivation	homestead gardening, cage fish culture, vegetables cultivation at fellow land, floating garden and early rice variety production 2 early rice varieties (BRRI dhan 45 and BRRI dhan 28) of rice disseminated to 62 groups	out by other IC interventions and outside agencies continue Availability of suitable land is not a limiting factor Sufficient volume of produce at group level attracts markets
O2. Inputs, working capital and output markets linkages made available for 1,000 extreme poor households	1,000 extreme poor (60percent women, 40percent men) trained and mentored in marketing 1,000 extreme poor households provided with working capital and necessary inputs in 1 year At least 50 interest / marketing groups directly linked to markets	Financial records regarding transfer of inputs / assets / cash KAP survey reports Training modules and material	100% BHHs (93% women ; 7% men) trained and mentored in marketing of vegetables and fish vending 100% BHHs provided with working capital and necessary inputs 100% groups are directly linked to markets (local, upazila, district and regional level).	On going communication infrastructure construction continues
O3. Public and private service providers identified, trained, and supported to service the beneficiary households	At least 3 line agencies and 2 research institutions collaborate with the innovation At least 40 local service providers (35% women; 65% men) trained in new agricultural technologies after 1 year		4 line agencies {DAE, DoF, BADC, Land administration} and 2 private seed companies (research division) (Lal Teer Ltd. and Bejo Shetal) collaborated for developing suitable vegetable variety for haor areas.	

Objectives	Verifiable Indicators	Means of verification	Achievements	Assumption
			49 local service providers (18% women; 82% men) trained in new agricultural technologies; they are supporting BHHs and their groups	
O4. Organisational capacities and negotiation skills are developed for 50 groups of extreme poor households (1,000)	<p>2-3 members from each group trained and mentored on organisational capacities</p> <p>25 groups claimed access to public natural resources to UP / LGI</p> <p>At least 10 groups are successful in accessing public natural resources</p>		<p>5 members from each group trained and mentored for capacity development on organization development aspects</p> <p>100% BHHs selected for permanent allocation (99 years) of agricultural khasland (424 BHHs received deed of 114 acres khasland and 576 BHHs are in final stage for receiving khasland deed soon). The initiative also supported 365 non-BHHs who got 420 acres of khasland deed.</p> <p>10 groups are maintaining cage fish culture in public water bodies (river) which was allowed by respective Upazila administrations.</p> <p>90% BHHs received safety nets supports from LGI.</p>	

Annex: CMS 2 and CMS 4 Findings

CMS 1 BASELINE SUMMARY

Household Target:	1,000			(No.)	(%)
CMS1 records available:	1,000		Total Household Members	4,593	
Average HH Income:	1212.9	<i>Tk. per month</i>	Average HH Size:	4.6	
Average HH Expenditure:	1511.9	<i>Tk. per month</i>	Male Headed HH	793	79.3
Average HH Land:	4.8	<i>decimal</i>	Female Headed HH	207	20.7
Khasland	1.8		<i>No of under 5 children</i>	1014	
Owned land	1.5		<i>No. of under 18 girls</i>	1202	
Not Owned land	1.5		<i>HH having disabled member</i>	85	7.0

SUMMARY OF CMS 2 AND CMS 4

This annex provides a brief summary of change comparing CMS 2 data from the pilot study with CMS 4 findings.

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 HSI-Sunamganj beneficiaries was a part of the pilot study of CMS2. Therefore, the data only tracks an average of 300 BHHs over a 7 month period from June 2011-January 2012 and change from intervention impact cannot be accurately monitored using only this tool.

CMS 4 provides a forum for beneficiaries to explain changes in their lives and the reasons for these changes, as well as creating a platform for NGOs to adapt and improve their innovations according to the needs of the beneficiaries. This is implemented only by Innovation Fund NGOs. The objective of CMS 4 is to undertake a participatory evaluation and review of project experience at both the level of beneficiaries and for the implementing NGO. The focus on CMS 4 is in depth understanding of the innovation, enabling identification of successes and challenges and quick feedback into project management decisions. CMS4 began in the fall of 2010 and HSI-Sunamganj has only carried out CMS 4 three times during the project with 10-12 HHs in a total of 10 groups. This has resulted in limited findings and therefore should not be used as a sole reflection of intervention impact, but rather an additional tool to track changes in beneficiaries' lives during their participation in the project.

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 HSI Sunamganj 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 HSI Sunamganj 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 HSI Sunamganj 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:

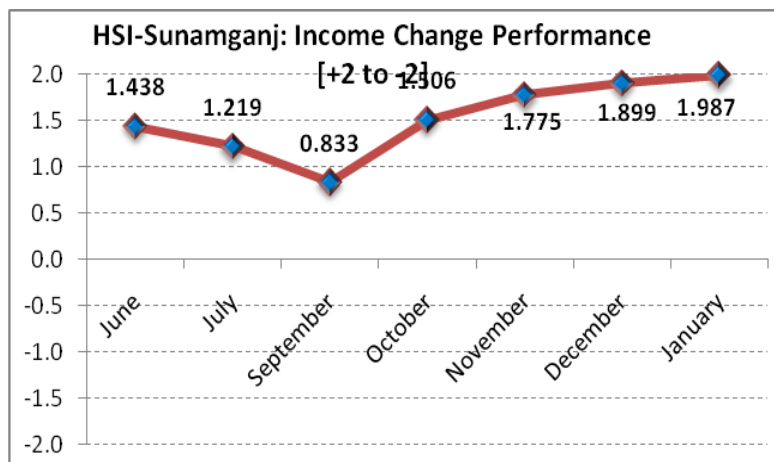
Decreasing Fast				Decreasing Slowly				Same	Improving Slowly					Improving Fast				
-8	-7	-6	-5	-4	-3	-2	-1	0	1	2	3	4	5	6	7	8	9	10

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
HSI-1: S	1.552	-0.465	0.821	1.712	2.499	5.032	
June	1.438	-0.020	0.026	1.501	2.611	4.138	347
July	1.219	-0.558	0.590	1.490	2.104	4.183	251
September	0.833	-0.333	0.549	1.114	1.462	3.125	264
October	1.506	-0.496	0.861	1.853	2.365	5.078	395
November	1.775	-0.539	1.099	1.938	2.796	5.834	373
December	1.899	-0.557	1.209	1.937	2.905	6.051	316
January	1.987	-0.770	1.341	1.950	2.965	6.256	317

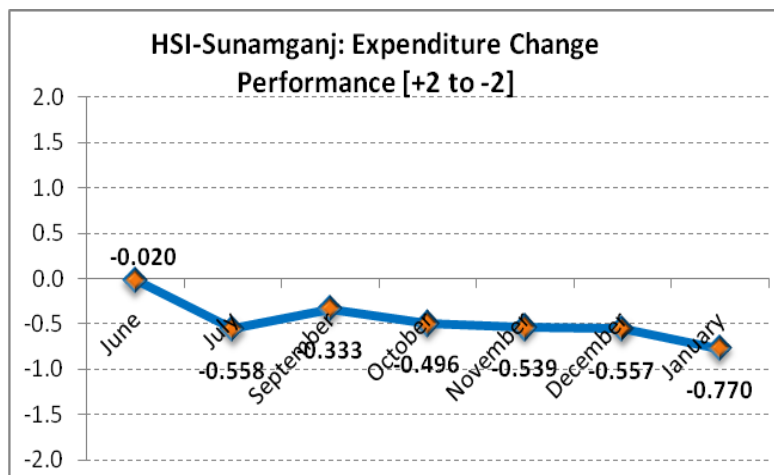
INCOME AND EXPENDITURE: CMS 2 AND CMS 4

CMS 2

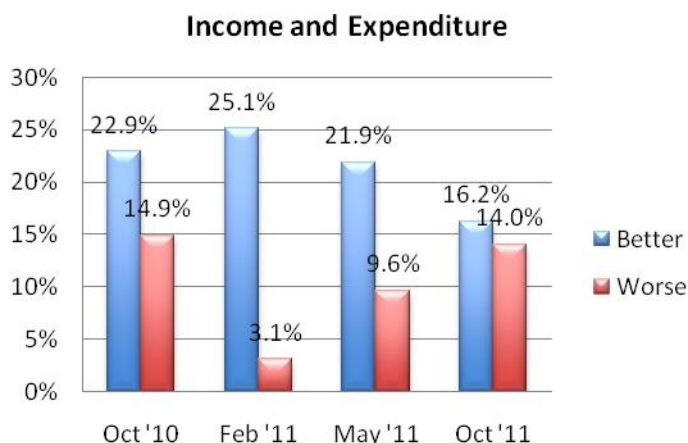


CMS 2 indicates that the majority of BHHs have seen significant increases in income from June through January 2012, with the exception of September when they only saw small changes in their income.

CMS 2 findings for changes in expenditure show a slight decrease among BHHs from June through January 2012.



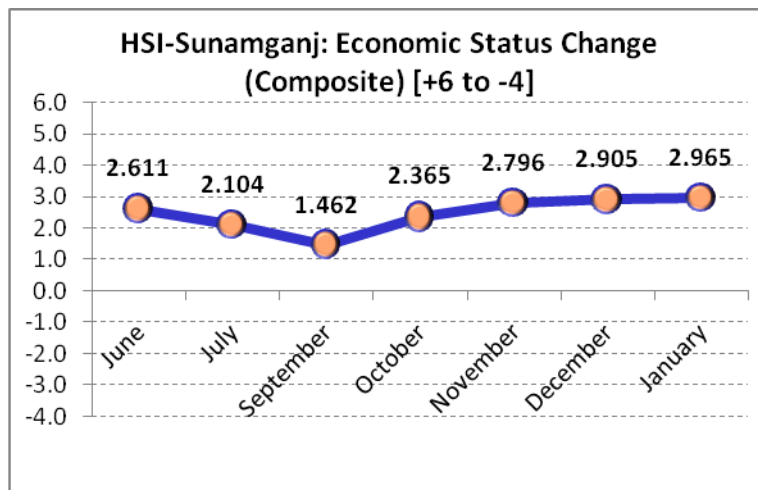
CMS 4



CMS 4 asked BHHs on a quarterly basis whether their income and expenditure were either getting better or worse in their life. The graph shows an average of 20% BHHs feel their situation has improved. However, the last report indicates that some BHHs saw declines in their income and expenditure, which correlates with CMS 2 findings on expenditure.

ECONOMIC STATUS: CMS 2 AND CMS 4

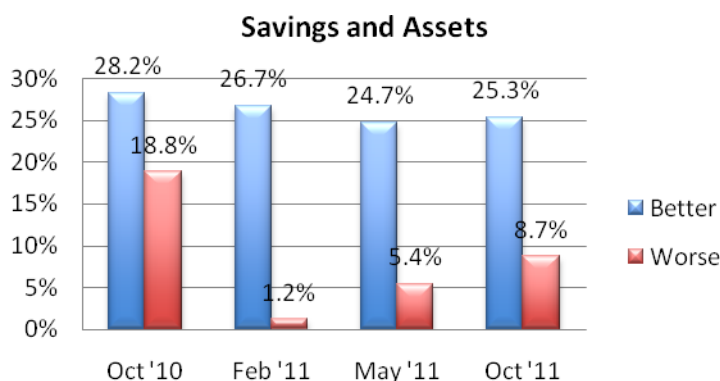
CMS 2



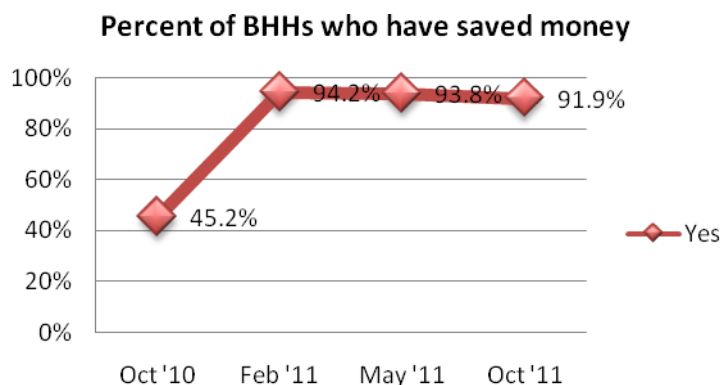
CMS 2 findings for composite changes in economic status, including: income, expenditure, cash savings and assets bought show small to moderate positive changes among BHHs from June through January 2012.

These findings also agree with subsequent CMS 4 data, showing savings and assets getting better for BHHs and the percentage of BHHs saving money increasing to nearly 95%.

CMS 4



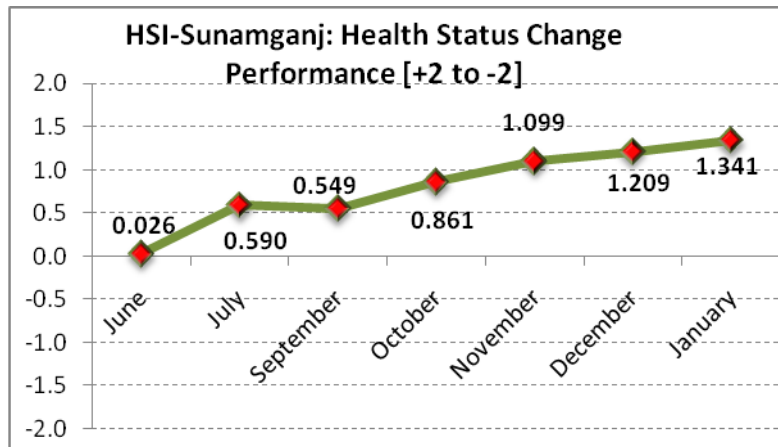
CMS 4 asked BHHs on a quarterly basis whether or not their assets and savings were getting better or worse. The first chart indicates that approximately 25% of BHHs feel their savings and assets are better and a low percentage has responded negatively.



The second graph shows the percentage of BHHs who have saved money. An impressive number of BHHs have saved money since the project began, nearly 95%, which can partly be explained by the savings scheme embedded within the project.

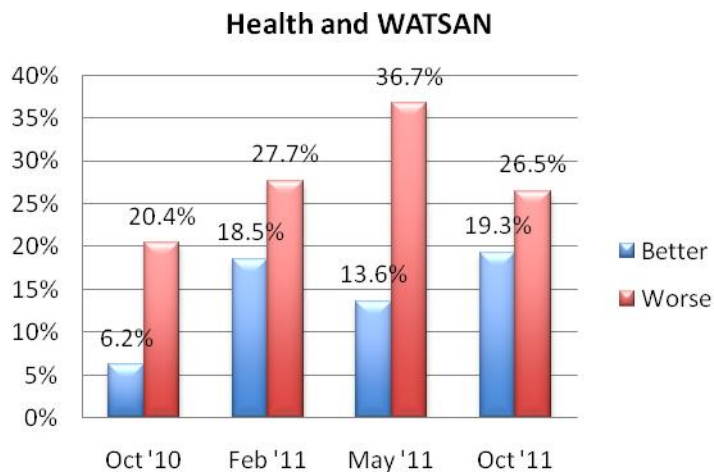
HEALTH STATUS: CMS 2 AND CMS 4

CMS 2



CMS 2 indicates that the majority of BHHs have seen improvements in health status. In 2011, BHHs were seeing no change in health improvements and by January 2012, they were seeing moderate changes in their health conditions.

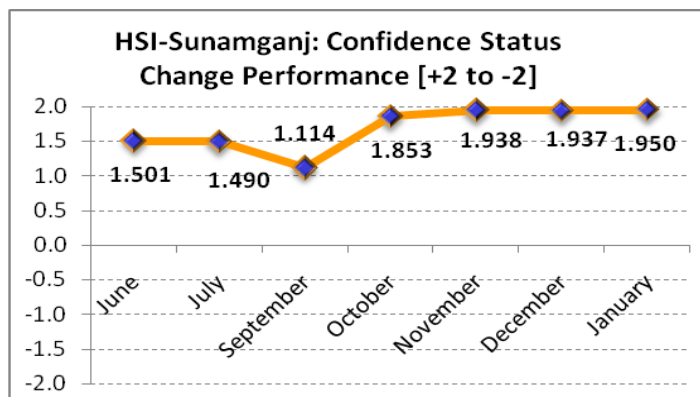
CMS 4



CMS 4 asked BHHs on a quarterly basis if their health and WATSAN was improving. The graph indicates that BHHs have found both health and WATSAN to be a problem throughout the project and has actually gotten worse since interventions began.

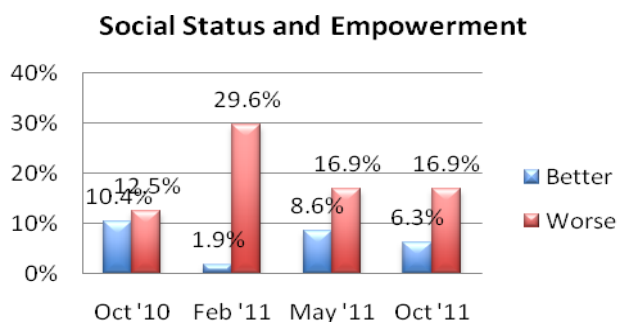
CONFIDENCE STATUS: CMS 2 AND CMS 4

CMS 2



CMS 2 indicates that the majority of BHHs have seen large improvements in their confidence status from June through January 2012.

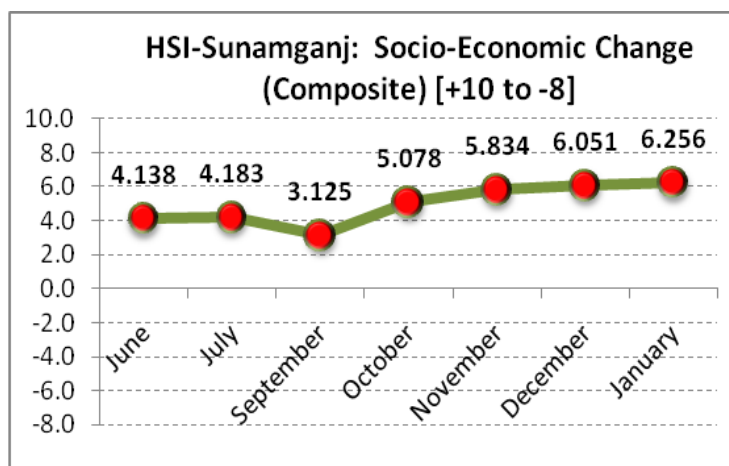
CMS 4



CMS 4 asked BHHs on a quarterly basis whether their social status and empowerment was getting better or worse. A low percentage of BHHs indicated their situation was getting better and an average of 20% indicated it was worse.

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 changes from June 2011. BHHs show a steady increase in socio-economic status moving from 4.1 to 6.2 from June 2011 to January 2012. The low number in September correlates with the decrease in positive change in income that month.

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 HSI-S 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	Comments/Action to take
Gradual reduction of staff support to group	A total 7 FF were supporting a total of 62 groups of 1,000 BHHs. From midyear-3; project staff support has reduced in the area of providing technical information, creating market linkage, marketing, organization development such as management of group fund, maintaining different registers etc. Currently the project staff members are facilitating khasland transfer process for BHHs and enhancing cultivation of rainy season homestead vegetables in every HH of the project beneficiaries.	<p>Ensure weekly group meetings take place regularly</p> <p>Savings collection and deposition at the bank go on spontaneously</p> <p>Maintaining all the records of groups properly</p> <p>Ensure that Khasland application process is followed through carefully</p> <p>Ensure beneficiaries are well familiarized with the buyers</p> <p>Ensure they vend their goods directly to them</p>
Increase dependency on local service providers (LSP) instead of project staff	As per exit strategy and sustainability concern, the project in collaboration with HSI's Samriddhi Project developed capacity of the Local Service Providers (LSP) and their Service Providers Association (SPA). First one and half year, the project provided service charge to the LSPs for technical services to the BHHs and their groups. Later, the project facilitated BHHs and groups to share service charge of the LSPs against the service provided by LSPs. From March 2012, the BHHs as well as groups is sharing 90% service charge of the LSPs against their services.	<p>Gradual withdrawal of the project support and full stop at the end of the project</p> <p>Encourage BHHs and groups to pay full service charge to LSP within the project period</p> <p>Ensure services of LSPs to BHHs</p> <p>Ensure BHHs understand when LSPs are required for their services - i.e. know when to check if cattle/sheep etc need treatment, especially preventable ones.</p>

		Ensure LSPs understand that their income comes from due diligence and serving BHHs well (mutual understanding that BHHs and LSPs help support each other – mutual benefit).
Management of cage fish culture by the groups	Project handed over 70 cages to the 10 groups comprised of 147 BHHs at the beginning of Year-2. Project provided full cost for fish production (fingerling and feeds) in the first cycle of production and partial cost for second cycle of production in these 70 cages. Afterwards, all the 10 groups continued third, fourth and fifth cycle of fish production by their own fund and without project supports. All the 10 groups made significant profit from third, fourth and fifth cycle of production. In the meantime, all the 10 groups started sixth cycle of fish production in these 70 cages. Now, all the 10 groups could finance for fish production in cages, purchase of inputs, sale fish produces, distribute profit among their members without the involvement of project staff.	<p>Fully stop project contribution to the caretakers of the cages before end of the project</p> <p>Ensure fish production in the cages going on regularly</p> <p>Ensure to fix a mechanism for fair profit distribution policy</p> <p>Ensure familiarity with the vendors of fish fry and ensure availability fish fry</p> <p>Ensure linkages with the buyers of fish with good price</p> <p>Prepare a strategy on cage culture</p>
Ensure permanent allocation of Khasland to 100% BHHs.	A significant level of amount has been spent for leasing fallow lands for vegetable cultivation during the project period. This would be one of the challenges of BHHs to continue their vegetable cultivation in fallow lands after the end of the project. In order to overcome this difficulty project supported 99% of the BHHs to apply to the respective land authority for receiving legal entitlement of khasland. The project is facilitating entire process and following up progress at different stages/level of approval system. Till date; 51 BHHs got legal entitlement. Left over applications are at different stages of approval process. A special letter along with applicants' list and special recommendation from PD, EEP/shiree has been submitted to Deputy Commissioner (DC), Sunamganj. DC, Sunamganj has issued letters to the respective UNOs with a request to process the applications of Shiree supported BHHs as soon as possible. The office of the DC is also following up the approval process of the applications constantly.	<p>Regular follow up of khas land applications approval process</p> <p>Consistent persuasion is essential</p> <p>A target has been set in consultation with government land offices that all BHHs will get legal entitlement by August 2012 through a handing over event</p> <p>Ensure that all applications are followed up.</p> <p>Enhance influencing to achieve the target</p> <p>Ensure BHHs understand how to make best use of Khasland for productive uses.</p>
Inclusion of group leaders to	With the support of 'samriddhi' project 333 WPs have been organized in Sunamganj. These WPs act	Handover the group wise BHHs list to 'samriddhi' and

existing ward platform (WP)	<p>as development catalyst within the geographical boundary of ward level, aim at creating a local enabling environment for social and economic development, and improving local governance. Inclusion of groups in these WPs would ensure following supports:</p> <ul style="list-style-type: none"> -Include groups requirements in the WP's work plan -WP would lobby/advocacy with public agencies including union parishads to ensure rights and entitlements of BHHs/groups. 	<p>make them sensitize to take these groups in WPs</p> <p>The BHHs groups are recognized as a MSE under the MSE networks.</p> <p>Familiarize shiree group leaders with the leaders of WPs formally and informally</p> <p>Ensure participation of shiree group leaders in the existing meeting of WPs, MSE networks.</p>
Effective linkage with Union Parishad (UPs).	<p>According to last (5th round) CMS4 analysis 85.5% BHHs got different safety net supports from local UPs. Sharique (Local Governance Programme of HSI) facilitated 48 UPs in Sunamganj to be more proactive towards extreme poor through extending their support such as support for disables, skill development of EP, other IGA support. In order to access support from UPs, the groups (beneficiaries as well) prepared 62 projects with a total value BDT 3,697,000 according to prescribed format of UPs.</p>	<p>Handover list of shiree BHHs to Sharique and allow them to ensure inclusion of the BHHs in UP committees and beneficiary list.</p> <p>Sign a MoU between Sharique and shiree about the potential collaboration</p> <p>Ensure proper introduction of shiree group leaders with the Sharique team</p> <p>Develop a MOU to officially handover list of beneficiaries with agreement that local Govt. will ensure a minimum of services (including inclusion on safety nets) of beneficiaries</p> <p>Clear message needs to be conveyed: that the BHHs are still poor and require on-going support from local government so that they do not slip back into extreme poverty</p>
Registration of groups with cooperative department.	<p>As part of organizational development and to get support from different government organizations, it is require having registration of these groups from department of cooperative. Project made primary discussion with district and upazila cooperative offices. According to their suggestion and guideline, necessary documents for group</p>	<p>Submit applications for registration as soon as possible</p> <p>Take support from PD-shiree to get registration as quick as possible</p>

	registration are under preparation. Already some discussions have been made with district cooperative department in presence of PD, EEP/shire, which would support to complete the registration process almost immediately.	Ensure registration of groups as much as possible within the project period.
Final Comments		
<p>HSI should categorise those BHHs that have graduated, those that still need support, and those that need intensive support. As resources are limited (field officer time, etc) IC need to think and develop a clear strategy of support for its BHHs – continued support should come at no cost. Where possible, any linkage with other projects should occur.</p> <p>Priorities - Khasland and registration of cooperatives group</p>		
<p>Notes:</p> <p>In the signed project memo, there was no separate exit strategy section or clause. HSI has considered the above mentioned exit strategies while developing its Year 3 plan and during implementation of planned activities of Year 3. The exit strategies have been developed in consultation with EEP/shiree e.g. khasland allocation, cooperative registration etc.</p>		

Annex: Financial Overview

Budget Line	Total Contract budget	Total Expenditure as on Jun'12
Human Resource Cost	8,121,258	7,466,196
Travelling Cost	424,645	333,811
Vehicles & Equipment	978,668	978,668
Office Rent & Utilities	321,540	292,063
Administration cost	692,772	636,238
Operational Cost	643,762	380,509
Direct Delivery to Beneficiaries	15,227,878	14,890,984
Total Direct Cost	26,410,523	24,978,469
Contingencies	-	-
Management Cost(Over head)	1,584,632	1,498,709
Total Cost	27,995,155	26,477,178
<i>No of Beneficiaries</i>		1,000
<i>Total cost per BHH</i>		27,995
<i>Direct cost per BHH</i>		15,184

Note: Amount in BDT

Annex: Case Study

Rani Chakrabat was born in 1950, to a poor Hindu family comprising of her parents and three brothers, in the village of Hobibpur, under Hobibpur Union. It is located in one of the most remote areas in Sunamganj District. She lost her mother at the age of four and her father at seven. Though her family was poor, she belonged to a rich caste. However, because there weren't many others from the Chakraborti caste, when she was 20, she had to marry Jari Chakrabat who was 25 years older than her. They never had any children and he died at the age of 48, leaving her with no money or assets. According to their cultural norms, as Rani didn't have any children she had to move back to her brother's home. But with intervention from local elites she moved back to her husband's village and her brother in law gave her a small space to live. Coming from a higher Hindu caste, she cannot beg for food or work in people's houses. There were times when she would go hungry, but wouldn't beg.

In 2009 she became a member of the EEP/shiree project implemented by HELVETAS Swiss Intercooperation. In first year she cultivated vegetables in other's people's homesteads and on 1.5 acres of fallow lands shared with a group of 12 members. When they just started harvesting from their fallow lands, they lost of a lot of vegetables because of an early flash flood. She only received 1000 Tk. from selling vegetables. She received some support from the project to recover her losses. She decided to start a grocery shop, and bought inputs worth 3,400 Tk. She sells items for 500-600 Tk. per day and makes a profit of 150-200 Tk. She continued cultivating the fallow land vegetables and earned about 15,700 Tk. last year. This year she has already earned 4,600 Tk. from selling vegetables and expects more as production has been good.

Six to eight months back she came to know that her husband owned 30 decimals of land that was cultivable for rice. Three years before her husband's death he mortgaged the land for money but couldn't recover it. Rani didn't have any idea about the land and only came to find out from someone in the community when she had made more money. With 3000 Tk. she reclaimed the land and started cultivating rice. She had also applied for khasland with support from the project before she received the mortgaged land.

She was able to repair her house and grocery shop for 8000 Tk. a few months back. Again she saved 10,000 Tk., with which she expects to change her house from bamboo mat to tin before the monsoon season.

Rani Chakrabat's situation is now significantly better and people in her community give her a lot more respect. She gets frequent invitations to social events and was even able to give gifts which is socially empowering for her. She has discovered many relatives who had been absent when she was poor and finds solace in knowing that people won't have to beg for her funeral once she dies as she has enough money saved up right now.

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