

2012

Lesson Learning Report: CNRS



shiree

Innovation Round 1 & 2

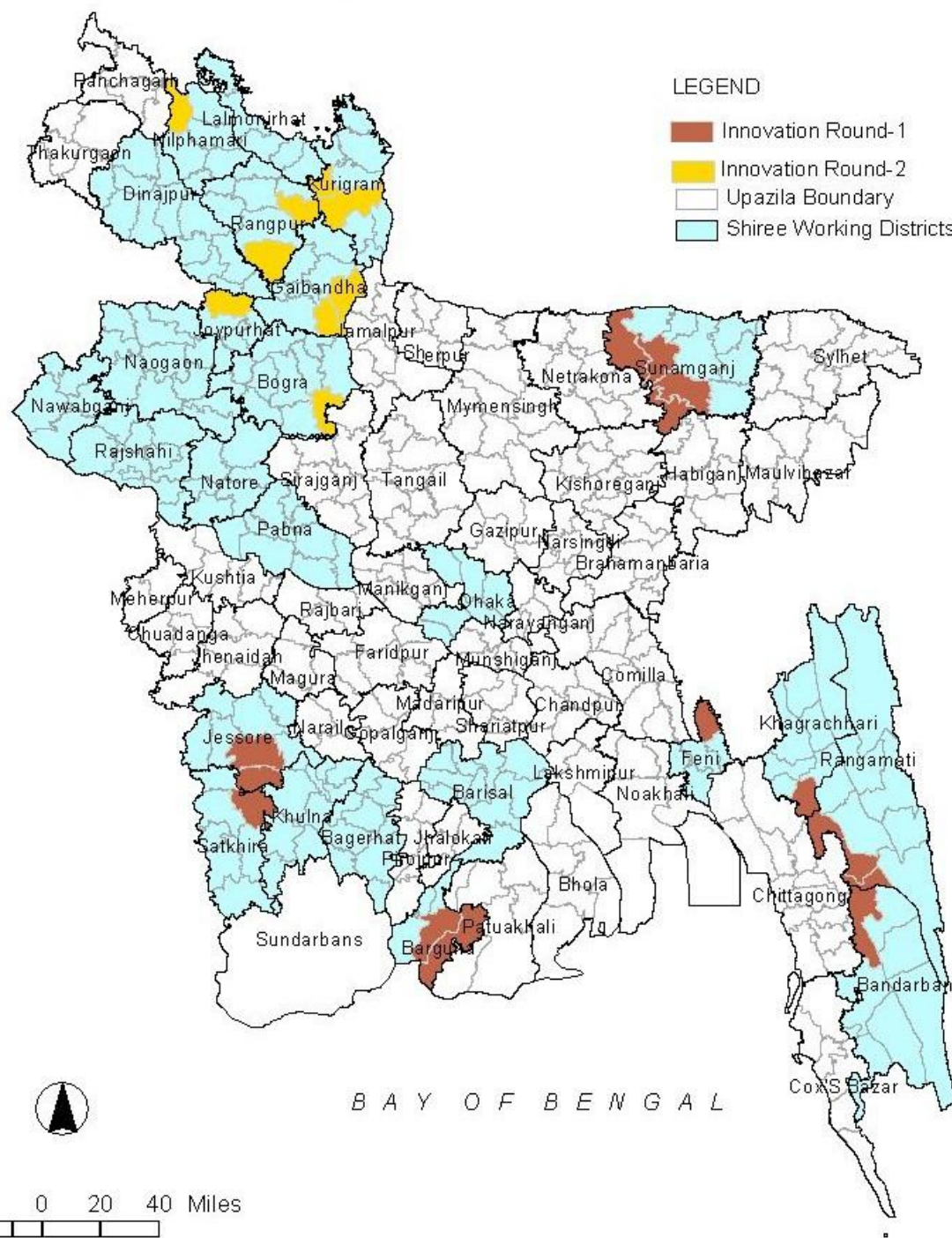


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Introduction

ECONOMIC EMPOWERMENT OF THE POOREST (SHIREE)

The Economic Empowerment of the Poorest (EEP) Project is a partnership between UKAID from the Department for International Development and the Government of Bangladesh that aims to take one million people out of extreme poverty by 2015. The programme has adopted the name *shiree* meaning steps in Bangla, reflecting the approach towards helping people to progress out of poverty. There are two *shiree* challenge funds, the Scale Fund and the Innovation Fund. Both are distributed to NGO implementing partners via a competitive process with selection made by an Independent Assessment Panel. The Scale Fund supports proven approaches to addressing extreme poverty while the Innovation Fund enables innovative approaches to be tested and enhanced in implementation. Scale Fund grants are typically of the order of £3million, covering around 10,000 direct beneficiary households each. Innovation Fund grants are also substantial, averaging £300,000 and up to 1,000 households. In August 2012 there were 36 active sub projects, 9 Scale Fund and 27 Innovation Fund working with over 200,000 households.

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

The *shiree* programme also has a mandate to research the dynamics of extreme poverty and of the effectiveness of interventions designed to address extreme poverty. This research and the learning from *shiree* projects feeds a growing stream of pro extreme poor advocacy activity, including the development of a Manifesto for the Extreme Poor¹. The big objective of this work is to make a significant contribution towards the eradication of extreme poverty in Bangladesh by 2021.

INNOVATION ROUNDS ONE AND TWO

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

¹ See: <http://www.shiree.org/>

² Except Puamdo ends Jan 2013

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

THE LESSON LEARNING REPORTS

This is one of 12 lesson learning reports, one for each of the Innovation Round One and Two projects. The reports have been produced for three main reasons: firstly to capture and to make available the significant learning from each individual project, secondly to provide an impact assessment that can inform decisions regarding the potential scale up of project activities, thirdly to provide a vehicle for a process of interaction, reflection and appreciative dialogue between the shiree team, NGO project staff and beneficiaries, hence generating learning and helping the formulation of ideas that build on project experience even prior to the publication of the report. Each report follows a similar structure that reflects the key elements of this intensive and interactive process that spanned over 6 months.

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

THE PROCESS LEADING TO THE REPORT

A similar process was followed during the preparation of each report. **Chapter One** was drafted to summarise the narrative of the project from design and inception through to completion. This chapter draws on the initial project memoranda as well as the output of several independent (SILPA) or Internal (Internal OPR) reviews conducted during the course of the project. NGOs were asked to submit relevant documents to inform this chapter and the chapter was reviewed and endorsed by each NGO prior to finalisation. **Chapter Two** reports the output of an Impact Survey conducted according to a standard methodology for all 12 projects. This survey was undertaken by trained enumerators under the guidance of the University of Cambridge adopting a similar methodology to that used for the Scale Fund CMS3 instrument.³ In all but one case⁴ the baseline census (CMS1) is used for before and after intervention comparisons. **Chapter Three** summarises the output of two Focus Group Discussions conducted with project beneficiaries. **Chapter Four** reports on a lesson learning workshop with the NGO team – during which the outputs of the Impact Survey were shared. The **Conclusion** is a comparison between

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

⁴ HKI did not undertake CMS1

final project achievements and the original logical framework. **Annexes** include an analysis of the outcome of the **CMS2** mobile phone based “monthly snapshot” monitoring pilot⁵ and **CMS4** beneficiary responses, the **discussion guide** used for the Focus Group Discussions, a summary of the **project exit strategy**, 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

- Inception Report, 2009; shiree and CNRS
- Project Memorandum, 2009; shiree and CNRS
- SILPA Report 1.5, 2010; shiree
- Monthly and Quarterly Progress Reports; CNRS
- Quarterly Change Reports and Self-Review Workshops; shiree
- Innovation Fund Output-to-Purpose Review, 2010; shiree
- Annual Report, 2010; www.shiree.org

INTRODUCTION

CMS 6: Summary of CNRS Interventions

Beneficiary Information	2009	2010	2011	2012	Cumulative	Target (according to log frame)
BHH selection complete	0	0	1500	0	1500	1500 ⁶
BHH profiles (CMS 1) complete	0	0	1500	0	1500	1500
BHH who dropped out or migrated	0	0	21	0	21	0
BHHs receiving asset transfer	0	0	0	0	0	0
BHHs receiving cash transfer	0	0	0	0	0	0
BHHs receiving IGA/skill training/other capacity building	0	0	0	1631	1631	2000
Total value of assets/cash distributed					11,256,497	13,827,000
Khas land transfer and application status	0	101 PI	200 PI; 418 DCR	89 DCR	1432 ⁷	1500

NOTE: this data is collected and reported by the NGOs to shiree as CMS 6 (reporting requirements to the Government of Bangladesh)

The Centre for Natural Resources (CNRS) launched their EEP-Shiree funded **Innovation Farming Practices as a Tool of Poverty Reduction and Climate Change Adaption** project in September 2009. The project aims to enable 1,500 households in the Haor region to get access to, and a financial return from, *khas kanda* land. CNRS estimates that each BHH will achieve up to Tk. 24,000 in profit thus raising the average income of participants from Tk. 21/person/day to Tk. 31/person/day, just above the average income in the *haor* area. The Project Memorandum drafted in 2009 summarizes project goal, purpose, activities and expected outputs/outcomes as such:

Goal

⁶ The initial project memorandum targeted 2000 BHHs, but this was changed with approval from shiree during the inception phase to 1500 BHHs.

⁷ Applied for permanent lease

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 MDGs, and specifically for shiree, Goal 1 (eradicate extreme poverty and hunger) and Goal 2 (achieve universal primary education) by 2015.

Purpose

The project will assist over 1500 HHs in the *Haor* region, located in northeast Bangladesh, to lift themselves out of extreme poverty by 2012. Due to climatic variability and lack of technology crops are typically grown in the dry season with the risk of flash flood during harvest. CNRS has identified an innovation that will enable the extreme poor to get a return from otherwise unused *kanda* land (slightly higher land) using climate resilient farming practices and through group initiatives to improve access to local services.

Activities

To achieve their aims, CNRS will:

- Identify *khas kanda* land in the project villages, and work to build community consensus on resource management and planning
- Identify crop packages/technology that require very little irrigation, can be cultivated profitably and are climate resilient
- Encourage implementation of government policy by distributing 50 decimals of *khas kanda* land to each of the beneficiary households (BHH)
- Provide access to innovative farming technologies and other inputs, such as tractors, seeds and fertilizer, as well as crisis coping support
- Provide safety-net support to the selected households.
- Provide services to improve hygiene, health and nutrition, which will contribute to 50% of all children in the BHHs improving their nutritional status by the end of the project
- Include a provision for establishing a safety net system and a crisis coping mechanism to support extreme poor households in the case of shocks

It was felt that exposure visits for government officials was crucial to the success of the project and so BARI, BRRI and DAE officials were involved in the process of planning the project.

Expected Outcomes/Outputs

- Access to productive land enabled for 1,500 households
- 1,500 households provided with innovative technologies of climate variability resilient crops and input support
- 1,500 household members (men and women) imparted skills on adaptive cropping and 50 percent of them provided with improved social services and other linkages
- Tools for effectively communicating project recommendations and methods to reach target audiences (policy makers, intermediaries, practitioners) developed and institutional learning system promoted

CNRS's project memorandum also highlighted the intention to create a savings and insurance environment to provide a safety net against seasonal food insecurities. The safety net programme also aims to incorporate the financial capital of the given village to address issues of crop failure and health hazards and is designed to increase project ownership, mobilization and

democratic processes. However, the micro insurance plan was dropped due to resource constraints.

Health hazards were also accounted for and CNRS intends to compensate for these. All BHHs are to be supplied with de-worming medication, and 50 percent provided with improved nutritional services.

YEAR 1: SEPT 2009-AUGUST 2010

There were significant delays to the work-plan due to a number of different factors, including land identification impediments, prolonged procurement processes, irrigation issues and the impact of record high flash floods (SILPA 1.5). The OPR highlights that the household selection process was fairly rigorous and time consuming. CNRS reported that to achieve 750 first year beneficiaries, as laid out in the work-plan, it was necessary to access 32 villages rather than 15 as originally planned. Given the time required to initiate productive and land transfer activities, it was felt that the recruitment of households in the third year of the project should be reconsidered. The total number of beneficiaries was therefore reduced from 2,000 to 1,500, a significant change from the original log frame target.

Further delays were caused as the long-term transfer of khas land was found to be a far lengthier process than originally envisaged. This was because it has to pass through several different Government departments. In the January 2010 report CNRS proposed that arranging a Government Order (GO) of similar documentation regarding the project, might smooth its implementation. The cost of permanent transfer of khas land also needed to be added to the budget (1,000 Tk/ household).

Another key assumption was the extent and continued availability of valuable *kanda* lands, a point that had been overlooked during the inception period. The actual cultivation process on *kanda* caused further difficulties that were neither envisaged nor planned for. As the land had never been cultivated before it was highly compacted and there was a high density of weeds and small bushes, making ploughing difficult. This made the cultivation process time consuming and caused delays. Additional support was therefore needed for renting one tractor and four power tillers to aid the cultivation across all the beneficiary households. There were also issues for irrigation as it was found that one pump for 50 acres/100 BHHs was not sufficient when all farmers began irrigation simultaneously. The distance from the water was an issue for many especially in the dry season when sources of water are far from the *kanda* land. CNRS proposed to create different options of irrigation facilities for *kanda* lands to increase cropping intensity.

It was thought that involvement of the government officials in the programme activities may help overcome the local and administrative barriers. CNRS therefore organized a couple of dissemination workshops which the work plan had not accounted for. It was found that as shiree is a collaborative programme with the GoB, the involvement of the local administrative and civil society was very helpful and effective. However, CNRS needed a letter from the Bangladeshi Ministry of Land, and again this caused delays – an experience replicated across those innovation fund partners working on land transfer or land access. The SILPA report recommended that this was a key area where shiree should take the lead, transferring simple

but key relevant lessons across its various partners. As such, shiree hosted a workshop on khas land transfer with partner NGOs toward the end of 2011.

All the initial work done by the project was undone when a devastating 100-year flood hit the project area in April/May 2010 resulting in most beneficiaries losing all or most of their first crop. However due to the number of delays CNRS experienced, although all households of the first year target of 750 had been identified, only 407 had been enrolled into the program. Of these, only 73 had been provided support for two crops while the remainder received support for only one crop. As almost the entire second crop was destroyed by the flood, only the small number of BHHs (73) with the first crop made any gains. The project was therefore yet to have any significant positive impact on income (in fact a negative impact as beneficiaries sacrificed the opportunity for paid labour to work on the *kanda* land only to see their crops destroyed). Nevertheless, CNRS remained positive and enthusiastic about the second year as the land transfer registration process was progressing. It should be noted that although there were setbacks in the first year, significant progress was made in occupying land for 400 landless people and permanent land lease for 101 BHHs. Additionally, people were organised, access rights were established, bushes were cleared from land that would enable second year farming, ploughing took place that would enable farming the following year, confidence among the landless BHHs was increased, and learning was generated on crop packaging, irrigation, constraints, etc.

The SILPA report found that by May 2010, eight months into the project, staff had not yet received a full orientation on the project and were unaware of significant project components such as diet, health and nutrition behaviour change elements. It highlighted that this was likely to take up significant amounts of field time over the following months, and questioned the logic of undertaking these components during the monsoon season. It recommended that CNRS, with the support of shiree, urgently review their Project Memorandum, activities and work-plan.

The OPR conducted later in 2010 also noted that although the original CNRS Project Memorandum made some mention of micro insurance linked to savings schemes, these had not been further developed. Given that so much of the core output had yet to be achieved, it was felt that it was not feasible to implement a micro insurance scheme within the remaining lifespan of the project. Ideas for such a scheme could however be further developed. Additionally, disaster mitigating measures also needed to be rigorously examined, especially as a component of any scale up proposal.

YEAR 2: SEPT 2010-AUGUST 2011

The 2010 Annual Report again reiterated the issues related to state-ownership when distributing *khasland* among the landless. Although by January 2011 the BHHs had received 360 acres of *kanda* land, there were many difficulties. The bureaucracy in Bangladesh is rigid, most officials are anti-poor and the process is cumbersome. As a result, the Self-Review Workshops during the second year emphasised the difficulties associated with acquiring registration for surrendered land (e.g. as land officials are not clear on the related policies) and the need to review *khanda* land with regard to ownership. CNRS identified the key elements in the process were unity and solidarity within the community.

Many of the reports from the second year stressed the importance of the involvement of an elite person in favour of poor people to possess *khanda* land without conflict. CNRS thus continued to attempt to influence land officials on the issue of *khanda* distribution through advocacy at the local level with the organization of two Upazila level advocacy workshops. They also moved to involve the Land Minister in the project area to distribute permanent lease land deed among the BHHs. Unity and solidarity within the community were also viewed as an important part of the process, and so they formed cohesive community groups. CNRS also took the following actions:

- Examination of *khanda* register at AC land office
- Analysis of present status of *khanda* and *khanda* through high court form number M-55

The Self-Review documents further included plans to:

- File a declaratory suit for changing the category of land
- Get legal assistance concerning working with Land Ministry on ceiling exceeded land

In the first year, a flash flood took away crops that were nearly ready for harvesting, causing CNRS to fall behind their target of cultivating *kanda* twice a year. In the second year, they again attempted to cultivate two crops. However, no different methods were implemented to ensure survival of the crops as it was not anticipated that such a rare event would reoccur.

Seasonal unemployment and migration were still identified as a major problem in year two, as many BHHs were forced to sell their labour in advance or move elsewhere to look for work. Migration undermines cohesiveness among BHHs, which is essential in the sustainability of gains. The project discouraged micro-finance loans, so those who stayed often took loans from local moneylenders, with interest rates sometimes as high as 120%. The Quarterly Change reports highlighted one of the main causes of seasonal unemployment to be a lack of year-round diversification, which had only been occurring on a seasonal basis. To combat this, CNRS encouraged people to both diversify their IGAs and work collectively.

The Self-Review documents highlighted issues experienced in the second year relating to input support to the remaining beneficiaries. The Government changed the boundaries of two Mouzas (village), Moshal Ghat and Islampur, so they became located in a different Upazila (Bishamvarpur). Bishamverpur was not one of the original working areas of the project and CNRS experienced issues with cooperation from the land officials, presenting difficulties for them to work in the two concerned Mouzas. There was a further problem with an unexpected embankment on some of the selected *khanda*. As a result 329 of BHHs could not cultivate. CNRS were forced to select new villages, new BHHs and different *khanda* land.

Success of the project revolves around the beneficiary's ability to farm the land. Many vulnerable extreme poor HHs are female-headed, widows, disabled or elderly and they are often unable to take part or to be fully productive in farming activities, requiring others to work for them. It was found that one time support was not sufficient for these vulnerable groups and CNRS resolved to give additional input support to the 421 most vulnerable households, such as supply of a power tiller driver. Share cropping and wage compensation was also thought to be a good alternative. It was suggested that shiree as a whole needed to develop better ways to

work with the elderly and disabled, as asset transfers are extremely problematic with this group. Subsequently, guidance notes have been developed to support partner NGOs in working with this particular group of hard to reach beneficiaries (see www.shiree.org - advocacy/other studies)

Despite the high vulnerability of many of the beneficiaries, it was found that only 6% of beneficiaries had access to safety nets in the first quarter. Furthermore, many of those who had received such safety nets before had them taken away. This was because there was a limited allocation of safety nets and it was preferred to give them to those excluded from NGO interventions. CNRS felt that this was undermining their work and so they attempted to increase awareness of entitlements and assisted beneficiary access to safety nets by submitting eligibility lists to all UPs. Workshops and meetings were also organised with the UP and BHHs to enable both groups to share their opinions with each other. In addition, CNRS ensured involvement of the UP and other line agencies of the GOB in different project events at the field level. As a result of CNRS-shiree work, by the end of May 2011 the number of beneficiaries with access to safety nets had increased to 8.4%, with 18 beneficiaries acquiring VGD cards in the previous 3 months.

Health was a big component of the project outlined in the original Project Memorandum, yet access to health facilities was low and health issues often went untreated. CNRS mentioned that health workers did not work effectively or go to the field. There was an insufficient supply of medicines, a lack of awareness on family planning and an unsuitable communication system, which further hindered access. Some BHHs had received health provision through the project, but in order to improve coverage, CNRS held a health camp in each village to raise further awareness through a variety of forums.

YEAR 3: SEPT 2011-SEPT 2012

As of December 2011, 609 BHHs had received access to approximately 252.2 acres of government *khasland*. A total of 388 acres of *khasland* had been cultivated by 1,388 BHHs. Of the 609 that received *khasland*, 200 received permanent access rights, while 308 received temporary access rights. In addition, a further 89 applicants had been submitted for *khasland*. CNRS helped facilitate the development of 33 groups operating together to cultivate land, generate group savings and also build collective action on rights issues, such as advocacy with local government.

It was noted in the Self-Review Workshop in February 2012 that there was still a lack of awareness of family planning. It was felt that the family planning scheme was not getting priority and that it had lost momentum. Awareness raising discussions were taking place during weekly meetings, and they had decided to try to collect information regarding family planning from the Government and disseminate this to BHHs.

It was also found that homestead gardening was not popular among CNRS project participants. Seeds and orientation was provided to make the beneficiaries more comfortable with cultivating vegetables, but at the Self-Review Workshop it was acknowledged that more had to be done to understand why they were reluctant to be involved in this. Crop production was also found to be in trouble in the *kanda* region due to excessive drought, which affected

mustard, wheat, coriander, chilly, pumpkin, maize, ladies finger, leafy vegetables and pulses. It was feared that the crisis of water would have a big impact on production and so CNRS sought advice from the local Government Agricultural Department. The deputy director of CNRS also visited the beneficiaries to relay this advice. It was felt that more realistic crop layouts may be required in the future.

In its final quarter of the project, CNRS drafted its exit strategy to plan the phasing out of project activities. They continued with their *khasland* advocacy campaign and organized a Land Transfer Deed Distribution Event of *khasland* at the CNRS office in Sunamganj. More than 600 BHHs, over 100 local elites, different NGO representatives, all government department heads of the Jamalganj Upazila, and journalists attended the event.

CONCLUSION

CNRS experienced a number of delays relating to access and cultivation of *khasland*. They found that it was far harder to get access to the land in the first instance, and even once it had been acquired it was not clear if this access would become contested at a later date. There were also many issues of cultivation relating to irrigation and ploughing, which not only caused delays but meant that elderly and female headed households required more input support. On top of these delays, a devastating flood in the first year ruined almost all of the crops that had been grown up to that point. Although this meant that little improvement was seen in the beneficiaries' lives by the end of the first year, CNRS did not change their work plan accordingly as it was assumed such a rare event would not reoccur. However, the large number of delays did cause one significant change for CNRS – the total number of beneficiaries was reduced from 2,000 to 1,200.

ISSUES REGARDING SCALABILITY

There are two main issues regarding the scalability of the CNRS-shiree project. First, Khanda land availability and practicality have already presented problems at a small-scale level, leaving doubt as to whether or not the same model could be applied at a larger scale. Second, relations with the local government also seem fickle and may present further problems if the project were to be scaled up across more Upazilas.

Chapter Two: Endline to Baseline Findings

INTRODUCTION

A total of 12 projects have received funding under Innovation Fund Round One and Two and the project period will come to a close at the end of September 2012.⁸ The present section seeks to assess the efficiency and effectiveness of these innovation modalities in uplifting people from extreme poverty in the given communities and regions through comparing present socio-economic conditions with baseline information 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 to compare change. It is important to note that the baseline study (CMS1) was a census.

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 with 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 net

The endline questionnaire was developed by a faculty member of Cambridge University. 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.

⁸ Except: Greenhill ends June 2012, ActionAid Oct 2012, PUAMDO Jan 2013

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 perceptions of data collectors.

Organization of the chapter: The report does not aim to compare effectiveness of innovation projects against 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 CNRS's project is 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	48	75	52	81.2
Female headed household	16	25	12	18.8
Both	64	100	64	100

Endline findings indicate a change in the sex of household head since the baseline. At the baseline, 25% household heads were female and the other 75% was male while at the endline female headed households reduced to 19% and the percentage of male headed households increased to 81%.

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
4.63	1.46	3.13	2.09	4.25	1.75	4.94	1.62	2.25	1.13	4.44	1.86

Contrast observation is noticed in regards to change in household size from the baseline to endline. Among male headed households, the mean household size increased to 4.94 (endline) from a baseline mean household size of 4.63. In contrast, the household mean size of female headed household has decreased from 3.13 (baseline) to 2.25 (endline).

OCCUPATION

Table 2.1: Change in primary occupation of household head.

Occupation	Baseline		Endline	
	N	%	N	%
Agricultural day labour	6	9.4	21	32.8
Other Day labour	1	1.6	11	17.2
Domestic maid	-	-	5	7.8
Rickshaw/van/boat/bullock/push cart	-	-	2	3.1
skilled labour (manual)	-	-	-	-
Fishing in open water	-	-	5	7.8
Petty trade	-	-	5	7.8
Other business	48	75.0	2	3.1
Begging	-	-	2	3.1
Others	-	-	1	1.6
Transport worker (bus and truck)	-	-	1	1.6
Does not work	1	1.6	-	-
Housewife	8	12.5	2	3.1
Own agriculture	-	-	4	6.3
Cottage industry	-	-	-	-
Livestock/poultry	-	-	-	-
Service	-	-	1	1.6
Total	64	100	64	100

The endline findings for the primary occupation of beneficiary household heads indicate that the innovation project intervention had a considerable effect in changing occupation. One of the major interventions of the CNRS project was to involve its beneficiaries in agricultural activities. In the endline, agricultural labour increased to 33% from 9% in the baseline. Endline findings further indicated that 6% of households are presently involved in their own agricultural activities while in the baseline no household was found under this occupational category. Furthermore, at the baseline the primary occupation of the majority of households was reported as other business which dropped to 3% at the endline.

Besides changes in primary occupation, endline findings also indicate that the vulnerability of income sources is declining as the majority of households have additional income source apart from the primary source. At the endline, nearly 14% of households have 3 additional income sources and 41% of households have 2 additional occupations. Nevertheless, 6% of households do not have any additional occupations other than the primary one.

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

Number of other jobs	Endline					
	Male headed household		Female headed household		Both	
	N	%	N	%	N	%
0	2	3.8	2	16.7	4	6.3
1	21	40.4	4	33.3	25	39.1
2	22	42.3	4	33.3	26	40.6
3	7	13.5	2	16.7	9	14.1
Total	52	100	12	100	64	100
Test	$\chi^2 = 2.95, p = 0.39$					

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	
1528.65	266.32	7475.33	5982.71	5946.68	5971.68	$t = 7.967, p = 4.083$

Endline findings indicate a considerable change in income. The mean income at baseline was 1529 BDT and SD is 266 BDT while at the endline mean income is 7475 BDT and SD is 5983 BDT. The mean increase in income is 5947 BDT. Here income includes both cash and in kind.

Table 3.2 provides information on cash and in kind income separately. The mean monthly household cash income at the baseline was 1525 BDT which increased to 5692 BDT at the endline. Similarly, change is also observed in kind income. The mean kind income at the baseline was 3 BDT while at the endline it is 1783 BDT. Increased involvement in agriculture related activity may be responsible for the considerable increases 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	1525.46	268.04	5692.19	5476.13	4166.73	5453.07	$T = 6.113, p = 6.817$
Kind income	3.20	11.05	1783.14	1872.86	1779.95	1871.28	$T = 63, p = 1.720$

Moreover, the daily per capita mean income also increased considerably between the baseline and endline. The mean daily per capita regular income at the baseline was 17 BDT which increased to 63 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	15.32	10.72	47.22	45.25	31.90	43.80	T=5.827, p=2.080
Kind income	1.38	1.57	15.52	16.93	14.14	15.44	T=7.323, p=5.451
Total	16.7	12.29	62.74	62.18	46.04	59.24	

Income change in percentage

The endline findings indicate that income (cash and in kind) of nearly 95% of households increased by more than 55% in comparison to the baseline. However, increases in income among 2% of households remains within 15%.

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

Income increase (%)	Cash income		Income include kind	
	N	%	N	%
Up to 15	5	7.8	1	1.6
16 - 25	2	3.1	1	1.6
26-35	1	1.6	1	1.6
36 -45	-	-	-	-
46 - 55	-	-	-	-
55+	56	87.5	61	95.3
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.

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

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	48	75	-	-	-	-	48	75	39	60.9	3	4.7	10	15.6	52	81.3
Female	13	20.3	2	3.1	1	1.6	16	25	8	12.5	-	-	4	6.3	12	18.8
Total	61	95.3	2	3.1	1	1.6	64	100	47	73.4	3	4.7	14	21.9	64	100
Test	X ² =9.443, p= 0.009								X ² =1.670, p= 0.434							

After inflation adjustments for 2011, the percentage of households remaining below the extreme poverty line (daily per capita income below 48 BDT) during the endline is 73%. However, 22% 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. At the endline 44% of households fall under the non poor category and the percentage of households earning less than 48 BDT has dropped to 50%.

Table 3.7: Distribution of household poverty levels according to total income (cash and in kind) per capita/day and sex of household 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	48	75	-	-	-	-	48	75	27	42.2	4	6.3	21	32.8	52	81.3
Female	13	20.3	2	3.1	1	1.6	16	25	5	7.8	-	-	7	10.9	12	18.8
Total	61	95.3	2	3.1	1	1.6	64	100	32	50	4	6.3	28	43.8	64	100
Test	X ² =9.443, p= 0.009								X ² =1.846, p=0.398							

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	
1571.30	479.84	5824.22	5593.40	4252.92	5645.26	T= 6.027, p= 9.553

Endline findings such as income indicate considerable change in monthly expenditure. The mean monthly expenditure at the baseline was 1571 BDT while at the endline the mean expenditure is 5824 BDT. The mean increase in monthly expenditure is 4253 BDT. Here expenditure means only cash expenditure and includes irregular expenditure such as house repairing, purchasing of furniture etc. The daily per capita regular expenditure at the endline is 33 BDT while at the baseline it was 16 BDT.

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

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
15.78	14.92	32.52	24.83	16.74	28.55	T=4.691, p= 1.507

Percentage increase in expenditure

The endline findings indicate that the total monthly expenditure including irregular expenditure for nearly 63% of households increased by more than 55% in comparison with the baseline. However, increases in total monthly expenditure for 30% 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	11	17.2	19	29.7
16 - 25	2	3.1	2	3.1
26-35	1	1.6	2	3.1
36 -45	5	7.8	-	-
46 - 55	2	3.1	1	1.6
55+	43	67.2	40	62.5
Total	64	100	64	100

ASSETS

Increases in income may result in increases in assets, savings or expenditure. However, endline findings indicate that no mentionable change has occurred in ownership of assets except assets under poultry. At the baseline not even a single household owned any poultry. However, at present 69% of households have poultry among which 31% have more than 3; 11% have more than 2; and 17% households have more than 1 poultry respectively.

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	48	100	15	93.8	63	98.4	48	92.3	11	91.7	59	92.2
	1	-	-	1	6.3	1	1.6	2	3.8	-	-	2	3.1
	2	-	-	-	-	-	-	2	3.8	1	8.3	3	4.7
	3+	-	-	-	-	-	-	-	-	-	-	-	-
	Total	48	100	16	100	64	100	52	100	12	100	64	100
Poultry													
	0	48	100	16	100	64	100	21	40.4	5	41.7	26	40.6
	1	-	-	-	-	-	-	9	17.3	2	16.7	11	17.2
	2	-	-	-	-	-	-	5	9.6	2	16.7	7	10.9
	3+	-	-	-	-	-	-	17	32.7	3	25.0	10	31.3
	Total	48	100	16	100	64	100	52	100	12	100	64	100
Working equipment	0	1	2.1	-	-	1	1.6	-	-	2	16.7	2	3.1
	1	-	-	-	-	-	-	1	1.9	2	16.7	3	4.7
	2	3	6.3	1	6.3	4	6.3	10	19.2	6	50.0	16	25.0
	3+	44	91.6	15	93.7	59	92.1	41	78.8	2	16.7	43	67.2
	Total	48	100	16	100	64	100	52	100	12	100	64	100

Household belongings	0	-	-	-	-	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-
	3+	48	100	16	100	64	100	52	100	12	100	64	100
	Total	48	100	16	100	64	100	52	100	12	100	64	100

The value of assets

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

Variables /Categories	Endline					
	Male		Female		Both	
	Mean	SD	Mean	SD	Mean	SD
Shiree livestock	-	-	-	-	-	-
Agriculture	5372.0	0	5372.0	0	5372.0	0
Business support	-	-	-	-	-	-
Capital IGA	-	-	-	-	-	-
Total	5372.0	0	5372.0	0	5372.0	0

The value of assets was not collected during the baseline. However, the endline information includes the value of assets transferred under the project. As a result, it is very difficult to mention anything about change in value of asset compared to the baseline.

Nevertheless, general shiree selection criteria mandates that all beneficiary households do not own assets valued more than 5000 BDT at the baseline. The mean asset value of CNRS transferred assets is 5372 BDT and it is entirely agriculture input. The mean value of assets of CNRS beneficiaries at the endline is 9972 BDT, showing significant increases due to project interventions.

Table 5.3: Mean distribution of household's asset value and sex of household head.

Variables /Categories	Endline					
	Male		Female		Both	
	Mean	SD	Mean	SD	Mean	SD
Livestock	1921.54	6195.99	1341.67	3857.51	1812.81	5807.59
Working equipment	1190.96	3077.18	147.92	120.86	995.39	2799.34
Household belongings	4865.29	4197.75	2782.50	1858.44	4474.77	3941.97
Total	10867.63	13905.47	4490.83	4410.93	9671.98	12892.70

It is important to mention that through its project CNRS ensured access to khasland to almost all households. 94% of sample households now have access to 50 decimals of khasland.

Table 5.4: Distribution of Khasland (decimal) by household

Amount of khas land in decimal	N	%
13	1	1.6
50	60	93.8
56	3	4.7
Total	64	100

HOUSEHOLD SAVINGS AND LOAN

Endline findings indicate that mean monthly cash income is more than mean monthly expenditure which signifies the possibility of cash savings of households separate from asset purchases. The endline findings on savings indicate change since the baseline. During the baseline not a single household had savings but endline findings show that 92% of households have some amount of savings among which 25% have between 1000-5000 BDT and 2% have between 5001-10,000 BDT respectively while 66% of households practice savings but the amount is less than 1000 BDT.

Table 6.1: Distribution of households reporting to have savings.

Category (BDT)	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
0	48	100	16	100	64	100	3	58.0	2	16.7	5	7.8
<1000	-	-	-	-	-	-	36	69.2	6	50.0	42	65.6
1000-5000	-	-	-	-	-	-	13	25.0	3	25.0	16	25.0
5001-10000	-	-	-	-	-	-	-	-	1	8.3	1	1.6
10001-15000	-	-	-	-	-	-	-	-	-	-	-	-
15001-20000	-	-	-	-	-	-	-	-	-	-	-	-
20000+	-	-	-	-	-	-	-	-	-	-	-	-
Total	48	100	16	100	64	100	52	100	12	100	64	100
Test							X ² = 6.365, p= 0.095					

In regards to loans, not a single household reported having loans at the baseline while in the endline the majority (77%) of households informed having loans including loans with interest from informal sources (59%) and MFIs (5%).

Table 6.2: household percentage 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	-	6	9.4	58	90.6	437.5
With interest informal loan	-	-	64	100	-	38	59.4	26	40.6	6381.25
Formal loan with interest MFI	-	-	64	100	-	3	4.7	61	95.3	283.98
Formal loan with GoB	-	-	64	100	-	-	-	64	100	-
Loan from shomity or CBO With interest	-	-	64	100	-	2	3.1	62	96.9	140.63
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	1	2.1	-	-	1	1.6	18	34.6	3	25.5	21	32.8
Bamboo	47	97.9	16	100	63	98.4	4	7.7	3	25.0	7	10.9
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	-	-	-	-	-	-	15	28.8	1	8.3	16	25.0
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	-	-	-	-	-	-	13	25.0	5	41.7	18	28.1
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	2	3.8	-	-	2	3.1
Total	48	100	16	100	64	100	52	100	12	100	64	100
Test	X ² =0.339, p=0.750						X ² = 6.011, p= 0.198					

Endline findings indicate changes in the quality of wall material for the majority of households. At the baseline almost all house walls were made of bamboo (98%) and the rest were made of Grass/jute stick/leaves/plastic. However, at the endline it was found that 33% of house walls are made of Grass/jute stick/leaves/plastic; 11% are made of bamboo; 25% are made of mud; and 28% are made of tin/CI sheets.

Change in roof materials for the majority of households was also reported during the endline. At the baseline only 59% of households' houses had roofs made of Tin/CI sheet while in the endline it has increased to 88%.

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	20	41.7	6	37.5	26	40.6	7	13.5	-	-	7	10.9
Bamboo	-	-	-	-	-	-	-	-	-	-	-	-
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	-	-	-	-	-	-	-	-	1	8.3	1	1.6
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	28	58.3	10	62.5	38	59.4	45	86.5	11	91.7	56	87.5
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	48	100	16	100	64	100	52	100	12	100	64	100
Test	X ² = 0.086, p=0.504						X ² =5.978, p=0.050					

The house ownership table indicates that at the baseline 100% of households lived in their own house which changed during the endline. In the endline 36% lived in their own house while 50% had constructed their own house on khasland.

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

House ownership	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Owned	48	100	16	100	64	100	18	34.6	6	50.0	23	35.9
Rented	-	-	-	-	-	-	-	-	-	-	-	-
Parent	-	-	-	-	-	-	2	3.8	-	-	2	3.1
Parent in law	-	-	-	-	-	-	1	1.9	-	-	1	1.6
Live rent free with family	-	-	-	-	-	-	3	5.8	1	8.3	4	6.3
Live rent free with non family	-	-	-	-	-	-	1	1.9	-	-	1	1.6
Own house on khas land	-	-	-	-	-	-	7	13.5	-	-	7	10.9
Someone else's land	-	-	-	-	-	-	20	38.5	5	41.7	25	39.1
Total	48	100	16	100	64	100	52	100	12	100	64	100
Test							X ² = 3.71, p= 0.812					

Access to safe water

The endline findings in regards to access to improved water sources indicate improvement. According to the endline, 100% of households reported that they collect drinking water from hand tube wells while at the baseline 59% of households used to collect water from tube wells and the rest used unprotected sources such as open wells (34%) and pond-rivers (6%).

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

Sources of drinking water	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Piped	-	-	-	-	-	-	-	-	-	-	-	-
Hand tube well	29	60.4	9	56.3	38	59.4	52	100	12	100	64	100
Open well	15	31.3	7	43.8	22	34.4	-	-	-	-	-	-
Pond-river	4	8.3	-	-	4	6.3	-	-	-	-	-	-
Rain water	-	-	-	-	-	-	-	-	-	-	-	-
Purchased water	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	48	100	16	100	64	100	52	100	12	100	64	100
Test	X ² =1.919, p=0.384											

Ownership of protected source

At the baseline not a single household owned any protected source and most of them were collecting water from community owned sources supplied by NGOs or Government. However, endline findings indicate that many beneficiary households (41%) own tube wells, which includes primarily households having shared ownership (39%).

Table 7.5: Distribution of households according to ownership of hand tube wells and sex of household.

Sources of drinking water	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Owned by household	-	-	-	-	-	-	-	-	1	8.3	1	1.6
Shared ownership	-	-	-	-	-	-	20	38.5	5	41.7	25	39.1
Own by others	8	16.7	3	18.8	11	17.2	32	61.5	6	50	38	59.4
Not applicable	-	-	-	-	-	-	-	-	-	-	-	-
Public (Government)	4	8.3	1	6.3	5	7.8	-	-	-	-	-	-
NGO Supplied	21	43.8	5	31.3	26	40.6	-	-	-	-	-	-
Others	15	31.3	7	43.8	22	34.4	-	-	-	-	-	-
Total	48	100	16	100	64	100	52	100	12	100	64	100
Test	X ² =1.104, p= 0.776						X ² = 4.578, p= 0.101					

SANITATION

The endline findings indicate a positive shift in defecation practices since the baseline. At the baseline nearly 91% of households used to defecate in open spaces and 6% of households used to defecate in hanging latrines. The rest (3%) had pit latrines. However, in contrast, endline findings indicate that 42% of HHs defecate in ring slab latrines, 28% of HHs use pit latrines and 14% defecate in hanging latrines. 11% of HHs still defecate in open spaces.

Table 7.6: Distribution of households 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	43	89.6	15	93.8	58	90.6	5	9.6	2	16.7	7	10.9
Hanging latrine	3	6.3	1	6.3	4	6.3	9	17.3	-	-	9	14.1
Pit latrine	2	4.2	-	-	2	3.1	14	26.9	4	33.3	18	28.1
Ring/slab latrine	-	-	-	-	-	-	21	40.4	6	50.0	27	42.2
Complete Sanitary	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	3	5.8	-	-	3	4.7
Total	48	100	16	100	64	100	52	100	12	100	64	100
Test	X ² =0.690, p=0.708						X ² = 3.569, p= 0.468					

ELECTRICITY

In regards electricity access no changes have been observed since the baseline. At the baseline no households had connections to electricity and no change has been observed in the endline. However during the endline solar power facilities were reported by 8% of households.

Table 7.7: 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 electrify	48	100	16	100	64	100	44	84.6	12	100	56	87.5
Connected to main line	-	-	-	-	-	-	-	-	-	-	-	-
Connected to other house	-	-	-	-	-	-	-	-	-	-	-	-
Connected to generator	-	-	-	-	-	-	-	-	-	-	-	-
Solar power	-	-	-	-	-	-	5	9.6	-	-	5	7.8
Others	-	-	-	-	-	-	3	5.8	-	-	3	4.7
Total	48	100	16	100	64	100	52	100	12	100	64	100
Test							X ² =2.110, p=0.348					

CONCLUSION

The endline findings indicate that the situation of CNRS beneficiary households have improved in the area of income, expenditure, savings and sanitation. However, still a majority of beneficiary households (50%) remain below the extreme poverty line. This should not be taken as diminishing the success of the project as it is largely a reflection of the level of extreme poverty of those enrolled on the programme who, despite significant improvements in their livelihood, remain below the HIES threshold which, in 2010, accounted for 17.6% of the entire population.

Chapter Three: Beneficiary Focus Group Discussion

INTRODUCTION

Part of the lesson learning process is to hear from the beneficiaries regarding how they perceive the impact of the interventions on their livelihoods. For CNRS, two Focus Group Discussions were conducted in which approximately 20 male and female beneficiaries were interviewed to gauge their experiences with the interventions. Each FGD took two to three hours and was conducted by a three-person team: one shiree Programme Manager and two shiree Young Professionals. The discussions focused on discovering key findings relevant to economic empowerment given the geographical and social contexts of the working area.

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

BEFORE THE INTERVENTION

The beneficiaries were living in a state of destitution and extreme poverty before they joined the CNRS project. All were landless and had no access to productive land. They never thought about applying for Khasland as they did not know about this service. They often had to go hungry because they could not afford enough food, and it was hard to eat even once in a day. Some members used to collect straw and store it and later boil it for eating. Many would migrate to nearby villages in the Sylhet region for work and most worked on an irregular basis. They could not afford to send their children to school. With poor sanitary facilities, they were prone to illness and disease. Many of the women used to suffer domestic violence from their husbands, and some of the men admitted they used to physically abuse their wives. They had intentions to improve their livelihoods, but with no capital to invest or start earning they had no way of improving their situation.

DAY ONE FGD 1 AND 2:

FGD -1: Conducted at Fenarbak union, Jamalgonj; 14 Beneficiaries (11 women and 3 men)

FGD-2: Conducted at Rajapur, Fenarbak union, Jamalgonj; 6 Beneficiaries (4 women and 2 men)

After the Intervention.

All of the beneficiaries have been on the project for a full 3 years. With the support of the project they did not need to migrate to other villages for work or to work in other people's homes as domestic help. They received land, power tiller, trolley, seed, fertiliser and fertiliser implementing machine from the project. The second group mentioned that they also received pipes, watering machines (irrigation pumps). Both groups mentioned that they received training from project staff. They all mentioned that they received training on how to apply fertiliser, how to produce fertilisers themselves and how to prepare land for cultivation and getting rid of weeds and bushes.

All of the beneficiaries now have ownership of up to 50 decimals of Khasland – some on temporary basis and some on permanent basis. They can now harvest different types of crops

and recognise that this has been a major improvement in their livelihoods alongside getting access to Khasland. They are now able to store food for the lean periods because of the harvests. They mentioned that they now have a much better knowledge on different crop types and cultivation techniques and are now producing sesame, mustard and wheat crops. They mentioned that they now understand how to utilize the land properly.

Economic Security.

Both groups mentioned that they now have significant savings and register their savings as groups with Grameen Bank. The first group said they have group savings of Tk. 850 and the second group said they have group savings of Tk. 300. The first group said they spent their monthly savings on agricultural purposes. Similarly, the second group mentioned that they had recently utilized their savings for buying seeds. The first group also mentioned that 3 people need to go to the bank for withdrawing any amount of money, signifying safety and security. Members from the first group said some had recently taken loans in the range of Tk. 1000 – 20,000. They mentioned that the purposes were related to health issues such as child sickness, elderly issues and some minor accidents. If someone has taken a loan of Tk. 1000 they mentioned that repayment would be Tk. 1500 within 6 months. The second group had no members who had taken out loans. All members mentioned that they live on other people's land or on Khasland and that their houses are not on their own land.

Both groups said that they have been able to store a large amount of paddy for the lean period. The first group said the range of paddy was between 3 – 10 Mon (120 – 400 kg). The second group said the range of paddy was between 0.5 – 10 Mon (20 – 400 kg). In addition the second group also said that they have nets and rent out boats for fishing purposes. Two members said they had bought a boat (Tk. 3500), one had bought tin for a new roof (Tk. 1600), one had built a small house (Tk. 9000) and two chairs (Tk. 800). One member from the second group also said that she had bought one calf (Tk. 10,000) and a cell phone (Tk. 1600). All members from the second group mentioned that their incomes had improved to such a level that they can now send their children to school.

Empowerment and Confidence.

Beneficiaries from both groups expressed greater confidence since participating on the project. One of the members of the first group said that he did not want to move away from their land ever. They mentioned that for resolving any conflict they sit and discuss problems together in groups. They mentioned that in groups if any disaster ever happened they could get together and repair any broken houses. In addition, the beneficiaries of both groups mentioned that they felt better because they can cook 3 times a day now. The second group said that they individually received lots of respect in the village and were welcomed in village level meetings.

IGA suitability.

The groups talked about the IGAs and its suitability. They mentioned that they felt happy to cultivate the land as it is their own land and feel much happier working on it. They mentioned that working in the field does not harm their other household work/activities and said that husbands, wives and children work together in the field during working seasons. The first group said that they could have a combination of harvests in any year, for example wheat and mustard in the first year, and moog daal and sesame in the second year. They mentioned that many elderly people also work on the kanda land and receive help from others to work on the

kanda land within their community free of cost. One beneficiary looks after the maintenance of the power tiller. Both groups felt that this project could be applied in other places in the region and would benefit from it.

The first group said they had a problem with water for irrigation in the first year and could see the crisis happening again. The second group also expressed that water for irrigation is a problem on their kanda land. The first group said that they thought disabled people could not work in the field but any other member of a disabled person's family could work on that land or could lease it out to others. Both groups also mentioned that extra income generating opportunities would be helpful during the harvesting/cultivating period.

Gender Awareness and Household Dynamics.

The beneficiaries of both groups mentioned that Khasland is registered in the name of both husband and wife. The first group said this was why they now think they have equal rights on the land and can produce crops together. The second group said that family conflict was reduced due to joint ownership on the kanda land. The women in the first group mentioned that they could not participate in different aspects of society before but now get better respect in society due to ownership of land and improved living conditions. Both groups mentioned that conflicts were common before because of financial crises but that had now reduced a lot. The major change noted was that husband wife now makes household decisions on family issues together. The women in the second group said that their opinions have more importance in the family making process. In the second group all of the respondents said that instead thinking about fixing the marriage of the children they now prioritise their children's education and think about their marriage later when they are older.

Improved Health and Nutrition.

The beneficiaries in both groups noted improved health and nutrition at the household level. With respect to health the first group said that they can now go to Jamalgonj Hospital where they can buy medicine now. The second group specifically mentioned that they now know to take medicine regularly for worm problems. The first group also mentioned that they now use soap regularly and wear sandals whilst using the latrines. In the first group, 10 out of 14 have latrines in their households. Some mentioned that they do not have any suitable place to put a latrine and therefore have not purchased one. In the second group only 2 have their own latrines, whilst the others use latrines in their relative's homes. Both groups mentioned that they only drink deep tube wells water instead of direct river water.

With respect to nutrition both groups said that they can now store paddy/rice, wheat and other crops for the rainy season and don't face extreme food crises anymore. The second group mentioned that they eat all different types of vegetables regularly including spinach, snake gourd (a type of vegetable), sweet gourd and other green vegetables. All are able to eat three times a day now.

Community Engagement and Mobility.

Members from the second group said that their mental strength has improved a lot and whereas before they were scared to venture outside of their community, they are not afraid anymore.

Both groups expressed that they feel they have no obstacles with regards to mobility and can easily go anywhere according to their needs.

Access to Services and Market Engagement.

In the first group 4 out of the 14 members get different types of safety net allowances including elderly support and widow support. In the second group 5 out of 6 get different types of safety net allowance including VGD, elderly and widow allowance. They have increased mobility and now feel comfortable going to the UP office, and in the rainy season go there by boat. The first group said that they now feel they get appropriate prices in the market for their crops. The second group also said this and said that customers of mustard oil come to their house and purchase. They receive Tk. 250 per 1kg of mustard oil.

Sustainability.

All of the beneficiaries said they feel they can cultivate their land next year using their own savings. They felt strongly about not selling their land and recognise its importance. Some of the beneficiaries in the first year said they are putting material on their kanda land to raise it higher for building a new homestead on. All expressed that wheat and potato are the best crops and want to carry on growing these. Beneficiaries in the first group said they already have plans to produce wheat next year.

Most of the beneficiaries in both groups expressed that they would like extra support especially for building their own house on their kanda land so that they do not have to live on other people's land anymore. They all also expressed that they want regular work during the rainy season.

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 were asked to identify challenges they felt the innovation project faced in the last three years. The challenges identified were as follows:

Intervention challenges:

- The project was time sensitive and project activities needed to start on time because of annual flooding in the Haor region.
- It took time to receive cultivating equipment, and finally received at the end of first cropping season in Year-1.
- Kanda land (raised land) had never been under cultivation before in the region and the compaction of soil was very hard which meant that ploughing, tilling and cultivation would be difficult.
- High density of weeds and other small wild bushes delayed cultivation as this had to be cleared off the land first. This caused delays in the start of project activities, which is problematic in the Hoar region due to climate and annual flooding.
- It requires 20 persons a day for weeding one acre of Kanda land. With the hard compact soil this increases to an average of 7 times ploughing by one power tiller to prepare land for farming.
- It is incredibly difficult to share one power tiller for every 100 households (over 50 acres of land) and to cover the land especially considering the geo-physical characteristics of the Haor region.
- Water recedes from the Kanda land from October to November time, and immediately after the land becomes very hard.
- Different crops need different levels of softness of soil requiring careful management of soil on Kanda land

Targeting and working with the extreme poor:

- The process of selecting beneficiaries, consensus building and group formation took a considerable amount of time.
- Beneficiary households are scattered across different villages, coupled with the need to share a power tiller, smaller groups are less feasible.
- Migration of beneficiaries away from Hoar region is a constant problem with a small number of beneficiaries. 69 BHHs migrated midway through project and returned near the end of the project period. Out of this number, 48 BHHs communicated with CNRS and are now, belatedly, in the process of getting permanent land lease.

External Shocks:

- A flash flood, the largest in 100 years, in March 2010 damaged all growing crops. This was the first crop BHHs' had started growing which caused some to lose motivation in the project.
- One-time support to those affected by flash flood meant, with shiree approval, these beneficiaries received compensatory support, but also had to start from scratch which is significant for a time-bound project.

SUCCESSES

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

Intervention successes:

- Land transfer has been successful. The project has observed BHHs' receiving on average 30,000-40,000 taka from 50 decimals land cultivation in a year and increased income through Khasland.
- 532 acres of Khasland has been cultivated successfully over the last two years of project activities. This has led to increases in food security for the extreme poor.
- Project BHHs were able to cultivate non-traditional crops in the Khasland throughout the year, despite flooding for 5 to 6 months in the year.

Sustainability and other successes:

- Wheat has high demand in local markets
- Cropping patterns and use of climate resilient non-traditional crops in the Haor region has been disseminated to advanced farmers in the region.
- The project has developed 33 CBOs titled 'Landless Thrift Group' in the area. The CBOs are managed by project BHHs and remain operational.
- The groups have opened bank accounts to which each group adds a portion of their savings. The savings are then used for cultivation purposes and also for periods of crisis for any BHH.

Access to services:

- Good support from local government has been key to the success of the project as transfer of Khasland can only happen with close cooperation from local government.

- Each group have submitted relevant documents to the Upazilla Cooperative Division for application of legal establishment of group institution (cooperative) recognised by the government.
- High profile visits from UP chairmen and local government, including Project Director of Shiree.

Beneficiary empowerment:

- Landless groups have claimed their rights in different services from LGIs (local government institutions), government services as well as achieving their social rights.
- Confidence and awareness of BHHs have improved significantly.
- Increased empowerment and self-confidence - BHHs perception about gender issues increased and are more conscious about their rights.
- 506 BHHs are now receiving social safety nets regularly.

KEY LESSONS LEARNT

Project staff were asked to then reflect on the key lessons learnt over the last three years:

Key lessons learnt on the innovation/intervention:

- Project is dependent on close cooperation with local government in the legally transferring entitlement of land to BHHs. The project already had good working relations with local government and had to maintain good relations throughout.
- Acquiring Khasland on permanent lease within 3 years is difficult. Temporary lease is much easier – it is relatively quick to get. Permanent process is long and there are many steps in the process.
- Timing of activities is extremely important especially for double cropping since land is first used to cultivate wheat in the lean season and then rice in the rice season before annual flooding.
- Power tillers are not as effective as tractors (one tractor in project), but these are expensive.
- Power tillers take a long time to till the land (plough, cultivate etc). Power tillers are much better than traditional methods (oxen-driven ploughing) but hard kanda land makes power tillers less effective than originally thought.
- Making Kanda land productive is time consuming and requires a lot of initial work and preparation.

Key lessons learnt on working with the extreme poor:

- Land is a form of social power. Therefore moneylenders have been targeting the area lending to BHHs who previously never received loans as they were deemed unworthy. There is a need to work with BHHs to sensitise them to the potential perils of microcredit.
- Community volunteers more effective than field organisers in key activities – savings collection, log sheet of power tiller use, collecting photographs, visiting Union Parishod, etc. Community volunteers have closer links to community and can establish closer links to UP, important for such a project. Community volunteers act as a more legitimate representative of the extreme poor in the areas as they are actually from there.

REVIEW OF THE INNOVATION

CNRS submitted its original concept note at the beginning of 2009 and the final project proposal was won as a contract a few months later. 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.

The project concept note initially stated that the project would work with 2000 BHHs, and this number was also cited in the final project memorandum too. However the project ended up working with 1500 BHHs, 500 fewer than originally stated. This was due to the flash floods which destroyed approximately 55 lakh taka worth of assets. With shiree approval the budget was changed so that the project supported 1500 BHHs and the remainder of the budget would go to support BHHs who lost assets in the flash flood. According to CNRS project staff if there had not been a flash flood in 2010, then working with 2000 BHHs would have been entirely possible. CNRS staff noted that they have experience working on kanda land and have good working relations with the local government. CNRS stated that they originally chose to work with 2000 BHHs because the innovation was a tweak on an already known method of transferring Khasland for productive uses.

The actual innovation was mitigating negative effects of the lean period by utilising kanda land for double-cropping. The innovation centred on using kanda land to grow wheat in the lean period and then grow rice before seasonal monsoon. To do this required timely and thorough tilling of the land, and therefore a tractor was purchased to aid in tilling the land quickly in order to ensure time for double cropping. The project did not initially stipulate that it would purchase a tractor. As power tillers were deemed to be less effective as originally thought a tractor was purchased. Thus CNRS staff explained that the original innovation requires time for preparation of land (ploughing, cultivating and harvesting) twice, once for wheat and a second time for rice, before the seasonal monsoon season. Therefore efficient means of preparing the land was needed.

CNRS project staff explained that one year support to train beneficiaries by the project is sufficient as long as the project is supplemented with extra IGAs for the rainy season. CNRS staff noted that whilst the project was successful in double-cropping in the lean period, BHHs still suffered from having little to no income in the rainy season. Staff said that IGA for rainy season would enhance effectiveness of the innovation as savings from supplementary IGAs could be used for next year's cropping season. Although CNRS staff declared that the 3rd year BHHs in the current project improved their lives with their own assets and are capable of cultivating without project help, additional tweaks in the project design (providing extra IGA) would ensure better returns for beneficiaries (smoothing consumption pattern).

CHALLENGES: TAKING THE INNOVATION TO SCALE

CNRS was asked to identify challenges they may face if they were to take their innovation to scale. A number of practical issues were identified. A key immediate issue is if the project was scaled up soon. Staff noted that Concern Worldwide, a shiree Scale Fund NGO partner, are now working in the area with 22,000 BHHs, therefore this would make it more difficult to get number of BHHs at a higher scale. Tying into this challenge is expanding upazila working area

to enroll more BHHs. CNRS envision working in 2 other upazilas and have already completed surveys to map kanda land.

CNRS staff expressed that the application of the innovation at scale would not be problematic due to the availability of khaskanda land. Staff admitted the project would necessarily have to be tweaked to take on lessons from the original project. This included providing extra IGAs for the rainy season. The project staff already noted the limitations of power tillers versus tractors. Staff explained that tractors could work for the whole project and replace power tillers. However, maintaining expensive tractors would be more problematic. In addition, ensuring good relations with local government (the DC) would be a challenge for gaining permanent land, even though it is relatively easy to obtain temporary land as application goes straight to UNO. Staff explained they would have to work more closely with DC. CNRS staff further explained that the project relied on good working relations with the DC, and in the event of a re-election of DC post, CNRS would sensitise the new DC to their project.

In the current project CNRS have a higher provision for permanent lease and less for temporary lease. CNRS staff said that if there was a scale-up of their project, then it would still keep provision in the budget for temporary lease (whilst still getting everyone to apply for permanent lease) and make sure all BHHs at least have a temporary lease. This would make logical sense since once BHHs have temporary lease the process for permanent lease is much easier. As temporary lease is not deleted from the DC registers (where permanent is) this would have implications of a new DC is elected, since most DC's ask how much Khasland is available. As time period was also identified as a constraint in transferring permanent land, CNRS staff said at scale-up they would recruit more community volunteers to stay in the village to impart training to BHHs. The village volunteers would work with village CBOs and UNO/DC to continue application for Khasland.

Conclusion: Progress Against Logical Framework

Objectives	Verifiable Indicators	Means of verification	Achievement	Assumptions
GOAL Government of Bangladesh MDG targets 1 and 2 on income poverty reduction and hunger achieved by 2015	Reduction in the proportion of people living in extreme poverty from 28 percent in 1991/92 to 9.5 percent by 2015, in line with PRSP targets	Government of Bangladesh, National MDG Report, UNDP and World Bank statistics.		Not needed
PURPOSE Over 10,000 people in rural <i>haor</i> areas have lifted themselves out of extreme poverty by 2012	<p>At least 1,500 households vulnerable to climate variability adopted new technologies and cultivated <i>kanda</i> lands by EOP</p> <p>At least 1,500 households raised their income above Tk 31/person/day by the EOP from initial targeting of below 21 Tk/person/day</p> <p>50 percent of all children in project participating households improved their nutritional status by EOP</p>	<p>Beneficiary master list</p> <p>Production monitoring report including crop damage</p> <p>Poverty monitoring and impact assessment report</p> <p>Report on sample survey of Z score for weight for height</p>	<p>1432 BHHs (95%) adopted new technologies and cultivated <i>kanda</i> land</p> <p>100% of BHHs increased their income above BDT 55/person/day EOP from initial targeting of below 21 Tk/person/day</p> <p>80% of all children in project participating households improved their nutritional status</p>	<p>No erratic behaviour of climate but flash floods</p> <p>Stable market for produce</p>

<p>OUTPUTS</p> <p>1: Access to productive land enabled for 1,500 households</p> <p>2: 1,500 households provided with innovative technologies of climate variability resilient crops and input support</p> <p>3: 1,500 household members (men and women) imparted skills on adaptive cropping and 50percent of them provided with improved social services and other linkages</p> <p>4. Tools for effectively communicating project recommendations and methods to reach target audiences (policymakers and intermediaries & practitioners) developed and institutional learning system promoted.</p>	<p>Asset index of productive lands of all participant households changed from 0 to 50 decimals by EOP</p> <p>At least 1,500 households received crop packages appropriate to their land by 2011</p> <p>At least 1,500 households accessed appropriate tractors and inputs including Integrated pest management for productive <i>kanda</i> land by 2011.</p> <p>At least 1,500 household members (50 percent women) trained in adaptive cropping skills by 2011</p> <p>100 percent of participant households supplied anti-worm medicines by 2011</p> <p>At least 10 key decision makers from different institutions participate in developing the communications strategy by end of 2010</p>	<p>Land transfer records (agreement with government on <i>khas</i> lands), Duplicate Carbon Receipt (DCR)</p> <p>Documentation of 5 crop package modules by land type</p> <p>Map on land classification based on elevation, irrigation and soil type</p> <p>Master roll of input recipient</p> <p>Crop damage report</p> <p>Training module, participant list</p> <p>Master roll of medicine recipient</p> <p>Communications strategy and list of participants</p> <p>Resource pack of improved <i>Kanda</i> farming</p> <p>Reports from communities, e.g. reflective diaries, Case studies</p>	<p>95% of BHHs accessed 37 decimals of <i>khas kanda</i> land</p> <p>1432 BHHs received crop packages appropriate to their land</p> <p>1432 households accessed appropriate tractors and inputs including Integrated pest management for productive <i>kanda</i> land</p> <p>1432 household members (50 percent women) were trained in adaptive cropping skills</p> <p>100 % of participant households were supplied with deworming medication</p> <p>10 key decision makers (UNO, UP Chair, UZ Chair, UZ Vice Chair) from different institutions participated in developing the communications</p>	<p>Government policy on <i>khas</i> land and one year lease will remain as usual</p> <p>Government officials are supportive</p> <p>Service providers maintain required level of services</p> <p>Communication strategy rightly incorporates views and needs of Government and community audience.</p>
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	<p>A draft resource pack for climate resilient farming is available by end of 2011</p> <p>At least two community groups undertake reflective learning activities on <i>Kanda</i> farming, by EOP</p>		<p>strategy</p> <p>A draft resource pack was developed and made available</p> <p>4 community groups undertook reflective learning activities on kanda farming</p>	
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Annex: CMS 2 and CMS 4 Findings

CMS 1 BASELINE SUMMARY

Household Target:	1,500			(No.)	(%)
CMS1 records available:	1,496		Total Household Members	6,347	
Average HH Income:	1604.5	<i>Tk. per month</i>	Average HH Size:	4.2	
Average HH Expenditure:	1604.5	<i>Tk. per month</i>	Male Headed HH	1245	83.2
Average HH Land:	7.7	<i>decimal</i>	Female Headed HH	251	16.8
<i>Khasland</i>	4.9		<i>No of under 5 children</i>	1367	
<i>Owned land</i>	1.8		<i>No. of under 18 girls</i>	1586	
<i>Not Owned land</i>	.9		<i>HH having disabled member</i>	50	3.1

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 CNRS beneficiaries was a part of the pilot study of CMS2. Therefore, the data only tracks an average of 450 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 third quarter of 2010 and CNRS has only carried out CMS 4 three times during the project with 10-12 HHs in a total of 10 groups (100 HHs total). 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 CNRS 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 CNRS 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 CNRS 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:

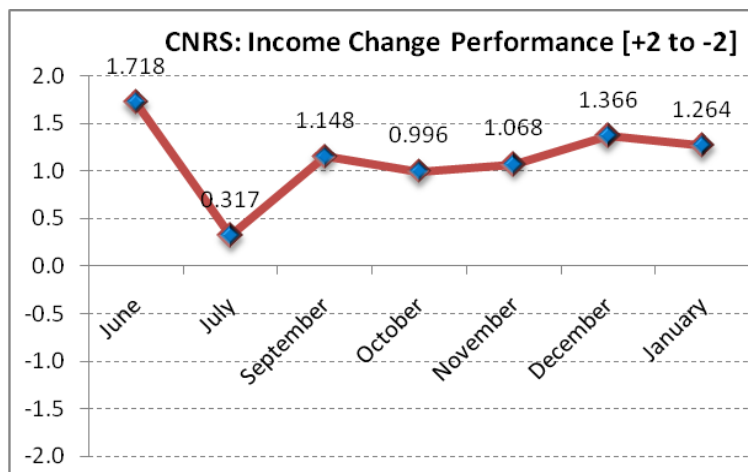
Decreasing Fast				Decreasing Slowly				Same	Improving Slowly					Improving Fast				
-8	-7	-6	-5	-4	-3	-2	-1	0	1	2	3	4	5	6	7	8	9	10

SUMMARY FINDINGS FROM CMS 2: JUNE 2011- 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
CNRS	1.101	0.910	1.676	1.321	3.283	6.280	
June	1.718	0.860	1.427	1.727	3.782	6.936	642
July	0.317	0.229	1.624	0.960	1.693	4.276	619
September	1.148	1.002	1.813	1.298	3.420	6.531	507
October	0.996	0.994	1.830	1.258	3.284	6.372	489
November	1.068	1.175	1.562	1.207	3.503	6.272	338
December	1.366	1.507	1.776	1.452	4.417	7.645	290
January	1.264	1.241	1.859	1.344	3.897	7.100	311

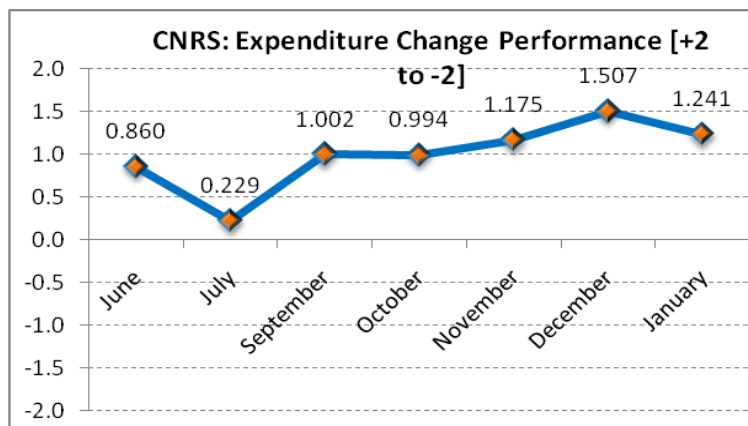
INCOME AND EXPENDITURE: CMS 2 AND CMS 4

CMS 2

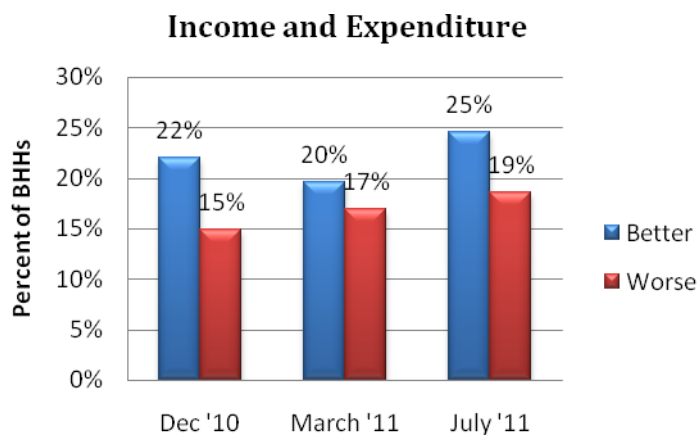


CMS 2 indicates that the majority of BHHs have seen positive changes in their income and expenditure, with the exception of July where they saw a drop in positive change. Most BHHs have reported between slight and notable changes in the income between June and January.

These findings also agree with subsequent CMS 4 data, further showing improvements in income and expenditure among AAB BHHs.



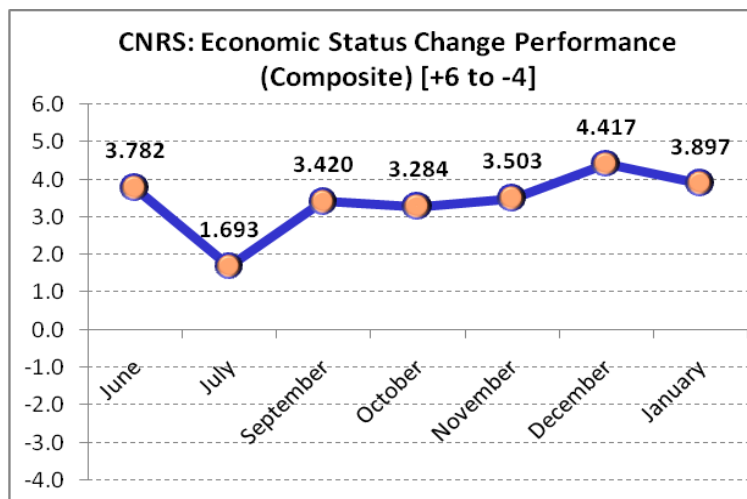
CMS 4



CMS 4 asked BHHs on a quarterly basis whether their income and expenditure were either getting better or worse in their life. The below graph shows a general increase in improvements in both those indicators, with over 20 percent of beneficiaries claiming their situation is better than before.

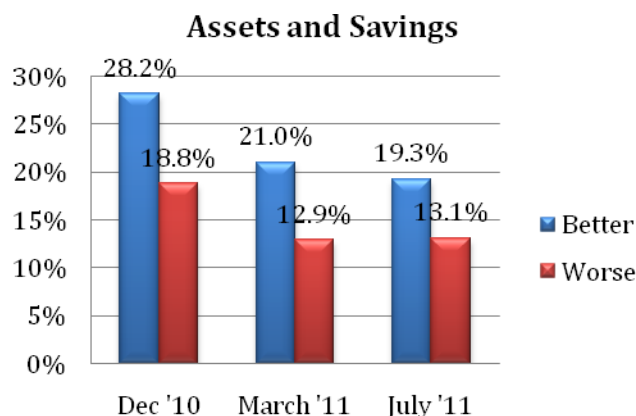
SAVINGS AND ASSETS: CMS 2 AND CMS 4

CMS 2

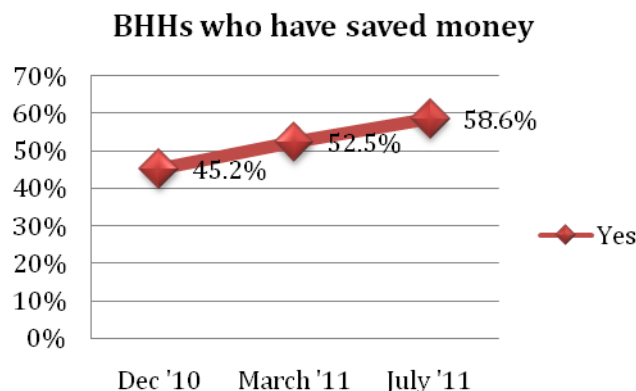


CMS 2 findings for composite changes in economic status, including: income, expenditure, cash savings and assets bought show positive changes from June 2011. The majority of BHHs found a positive rate of change in their economic status, with the exception of July which shows a sudden drop. This correlates with the similar trend in income and assets, which both show declines during the month of July.

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 a decrease in improvement with a drop of nearly 10 percent of BHHs who responded assets and savings were getting better.

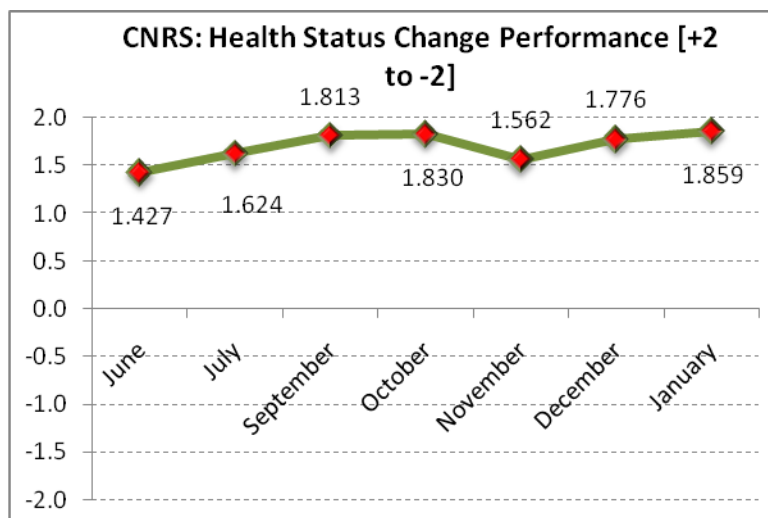


The second graph shows the percentage of BHHs who have saved money. There has been a steady increase in the number of BHHs who have saved money from project interventions.

HEALTH STATUS: CMS 2 AND CMS 4

CMS 2

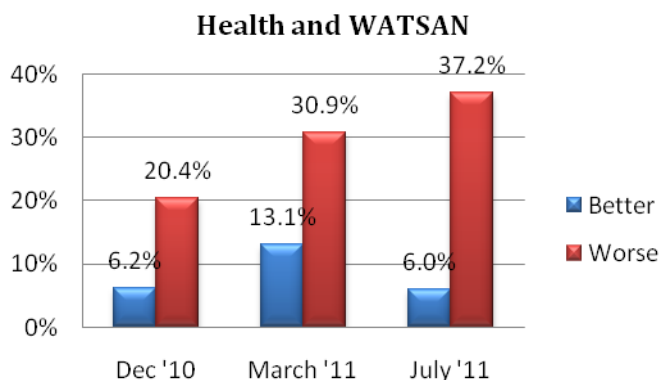
BHHs whose overall **health** status has shown positive change during the period of June 2011 to January 2012.



CMS 2 indicates that the majority of BHHs have seen improvements in health status since June 2011, with greater improvements in change in the following months.

This is not reflected in CMS 4 data which actually shows a steady decline in health and WATSAN among BHHs.

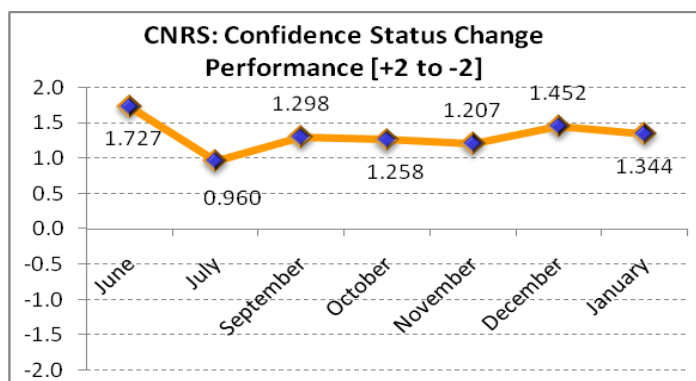
CMS 4



CMS 4 asked BHHs on a quarterly basis if their health and WATSAN was improving. The graph indicates a steady decline in both indicators and an average of less than 10 percent saying their situation is better. It should be noted that AAB has no provisions for WATSAN interventions within the project.

CONFIDENCE STATUS: CMS 2 AND CMS 4

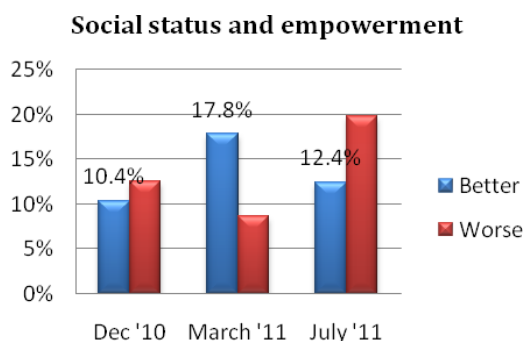
CMS 2



CMS 2 indicates that the majority of BHHs have seen slight to good moderate improvements in confidence levels since June 2011, with little change over the last several months, with the exception of July 2011.

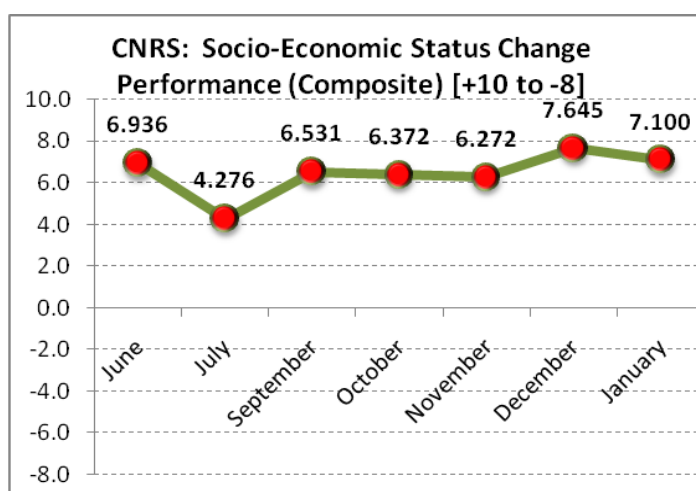
This is also reflected in CMS 4 findings, which also show a decline in July 2011.

CMS 4



CMS 4 asked BHHs on a quarterly basis whether their social status and empowerment was getting better or worse. The graph indicated a decline in the last Quarterly Change Report with 20 percent of BHHs responding negatively to the questions and a 5 percent drop in positive responses from the previous quarter.

SOCIO-ECONOMIC STATUS: 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 with moderate to significant changes from June through January 2012. There is the exception of July 2011, which has shown a decline in change across multiple indicators. This correlates with a drop in changes in income for 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 CNRS 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 be 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.

Exit strategy mentioned in the signed Project Memo/as per status of BHHs	Description	Comments/action to take
Utilization of savings/Opening group wise bank account with Grameen Bank	<p>It was planned for opening group bank accounts for 1500 BHHs; total 30 groups formed and opened 30 bank accounts; 29 with grameen and one with Pubali Bank. Group leaders are signatories of the account; group meeting held weekly with savings collection; leaders of the group deposited savings to bank independently; Community Volunteers provide support for keeping record properly.</p> <p>Institutional support: All of these groups will be registered with Cooperative Department by EOP.</p> <p>Governance: Constitution of the primary cooperative society and consensual decision recorded in the resolution.</p> <p>Transparency: i) Member of the groups will have access to all documents, and ii) periodic update and display of basic information including savings.</p> <p>Accountability: i) Holding regular AGM, ii) Annual Audit and submit to the Coop Dept.</p>	<p>The 30 groups are khaskanda land based; they cultivate kanda as a group and protect their crops collectively; all of them got access to khaskanda land; the BHHs received supports from the project to get access and cultivate kanda and they are depositing savings to continue cultivate kanda collectively using this savings for meeting up the input and recurrent cost of farming; this will be a continuous process.</p> <p>CNRS must make clear the relationship between beneficiaries and group leaders who act as signatories – an understanding of who is responsible.</p> <p>Ensure that all groups are registered with Cooperative Departments before end of project – this is one of the most important aspects for sustainability.</p>
Linkage with Upazila Local Agriculture, Office and UPs	BHHs have received support from the local Agriculture Office to cultivate kanda such as regular technical advice, seeds and trainings through	The project will develop a MOU – to officially handover the list of beneficiaries with agreement that Upazila Agriculture office will

	individual contact, trainings, workshops etc and that will continue because the BHHs are familiar with the officials now and they have learned how to make a claim efficiently. They will also keep contact with local UPs.	provide continuous support to this BHHs on a priority basis.
Access to social safety net	Already 506 BHHs out of 1500 are receiving Govt. Social Safety Net Programme (SSNP).	Project staffs will make a list of eligible BHHs for SSNP and submit it to LGIs to ensure a minimum of services (including inclusion on safety nets). 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.
Registration with Cooperative Society	BHHs will be linked with the cooperative department to receive registration as farmer cooperative society for utilization of public compensation on the agriculture inputs. Meanwhile 5 groups applied and other will apply soon.	Project staff will assist the groups to apply for registration as well as sensitize cooperative department to give registration as soon as possible. The process has started and will be completed by August 2012; PD shiree is assisting to get registration; registration with cooperative is a permanent solution for a group.
Link BHHs with CNRS other ongoing activities	CNRS has other ongoing activities in the same area with other stakeholders/BHHs. The graduated 1500 BHHs of this project will be linked with other ongoing activities like food security, sanitation, technical support on agriculture etc.	Director of CNRS will issue a letter to all concerned Project Coordinator in the respective area to include these BHHs with their existing services and continue follow up them in order to ensure sustainable graduation.
Retention of khasland	808 BHHs received legal entitlement up to now; rest of them applied for legal entitlement.	Project staff are working to ensure receiving legal entitlement within the project period for rest of the BHHs and handover them to CNRS to continue other activities with them; CNRS has soft micro finance project which will continue activity with them. Micro-finance is not a suitable option for all. It is suggested that only those beneficiaries that have shown most improvement should be considered.
Final Comments		
CNRS should categorize those BHHs that have graduated, those that still need support, and those that need intensive support. As resources are limited (field officer time, etc) CNRS needs 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.		

Annex: Financial Overview

Budget Line	Total Contract budget	Total Expenditure as on Jun'12
Human Resource Cost	7,528,430	6,487,907
Travelling Cost	1,004,111	828,969
Vehicles & Equipments	1,203,852	1,197,052
Office Rent & Utilities	574,871	513,160
Administration cost	703,623	600,082
Operational Cost	2,260,056	1,637,049
Direct Delivery to Beneficiaries	12,954,940	12,603,047
Total Direct Cost	26,229,883	23,867,266
Contingencies	98,953	-
Management Cost(Over head)	1,311,493	1,193,361
Total Cost	27,640,329.00	25,060,627.00
<i>No of Beneficiaries</i>		1,500
<i>Total cost per BHH</i>		18,427
<i>Direct cost per BHH</i>		8,260

Note: Amount in BDT

Annex: Case Study

Bhaten Chonda Das lives in Jatindrapur village under Beheli union of Jamalgonj upazila which is located in the low lying deep basin of the Shanir Haor, one of the largest haors in Sunamgonj district. Communication from the upazila head quarter (around 14km from Jamalgonj town) to the village is very difficult and costly. Fishing is one of the major livelihood means of the majority of the poor people in the area. Like many others, Bhaten is extreme poor and sustains on fishing and wage labour. His family comprises of six members (husband, wife, three daughters and one son).

Before joining Shiree, Bhaten used to do subsistence fishing for about 6 months of the year from Jaisthay-Kartik (May to October) for around 20 days per month with current jal. He used to earn roughly Tk. 100 from fishing each day. He also regularly worked as boro rice transplantation labourer for around 45 days during Agrahayan - Poush (mid November to mid January) earning around Tk. 9,000 (Tk. 200 per day). During the dry season (mid February to March) when no fishing opportunity exists and rice cannot yet be harvested, people define this situation as nidan (crisis period) and the poor face a serious lack of income earning opportunities. During this time Bhaten would search for small ditches full of weeds that still retained some water to find small fish. He used to get on an average of Tk. 70 per day from ditch fishing. However, this income would only be available for roughly four weeks out of two months, providing his family with Tk. 1000 per month during the crisis period. During the rice harvesting time in April he worked for one month and earned around 7 mounds of rice (worth Tk. 4,200).

Bhaten joined the CNRS-shiree project in December 2010 and began cultivating wheat on 30 decimals of kanda land as one of the beneficiaries. This was the first farming initiative of the villagers of Jatindrapur through the project innovation initiative. Bhaten received 5 mounds (200kg) of wheat from 30 decimals of kanda land, worth Tk. 6,000. With the money he got from selling wheat, he started a grocery shop at his house. From the beginning, sales from his grocery store were good and earned him Tk. 800-1,000 per day. He now makes around 20% profit from the sale proceeds and daily income from the shop alone is around Tk. 200. Seeing the profitability, he wants to continue with the shop and improve it further. Bhaten along with his wife have decided that his wife will run the shop and Bhaten will continue kanda farming as well as other livelihood activities (i.e. fishing, wage labour and ditch fishing).

By the end of 2011, Bhaten had saved a good amount of money mostly from the profits from his grocery shop and income from other sources. He bought one used solar panel for Tk. 8,000 with the capacity of 3 bulbs – one at his shop, one in front of the shop and the third one at his house (mainly for his kids' education). As the shop is located in the deep haor basin, the night-time fishers gather at his shop in the evening and spend time taking tea, betel leaf, buying cigarettes, eating cookies, recharging mobile phones, buying diesel for fishing boats, until they go fishing at midnight. He encourages the gathering as this enhances his sales and income. Now his sales from the shop per day have increased to Tk. 1,200-1,500. He makes roughly over Tk. 7,000 per month as profit from the grocery store.

His wife is now not only a house wife, but has turned into a talented shop keeper and earns money for the family. Along with seasonal kanda farming, Bhaten also continues with his previous livelihood activities to increase income. He is expecting that his income this year will more be more than double what he used to earn before joining CNRS-Shiree.

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