

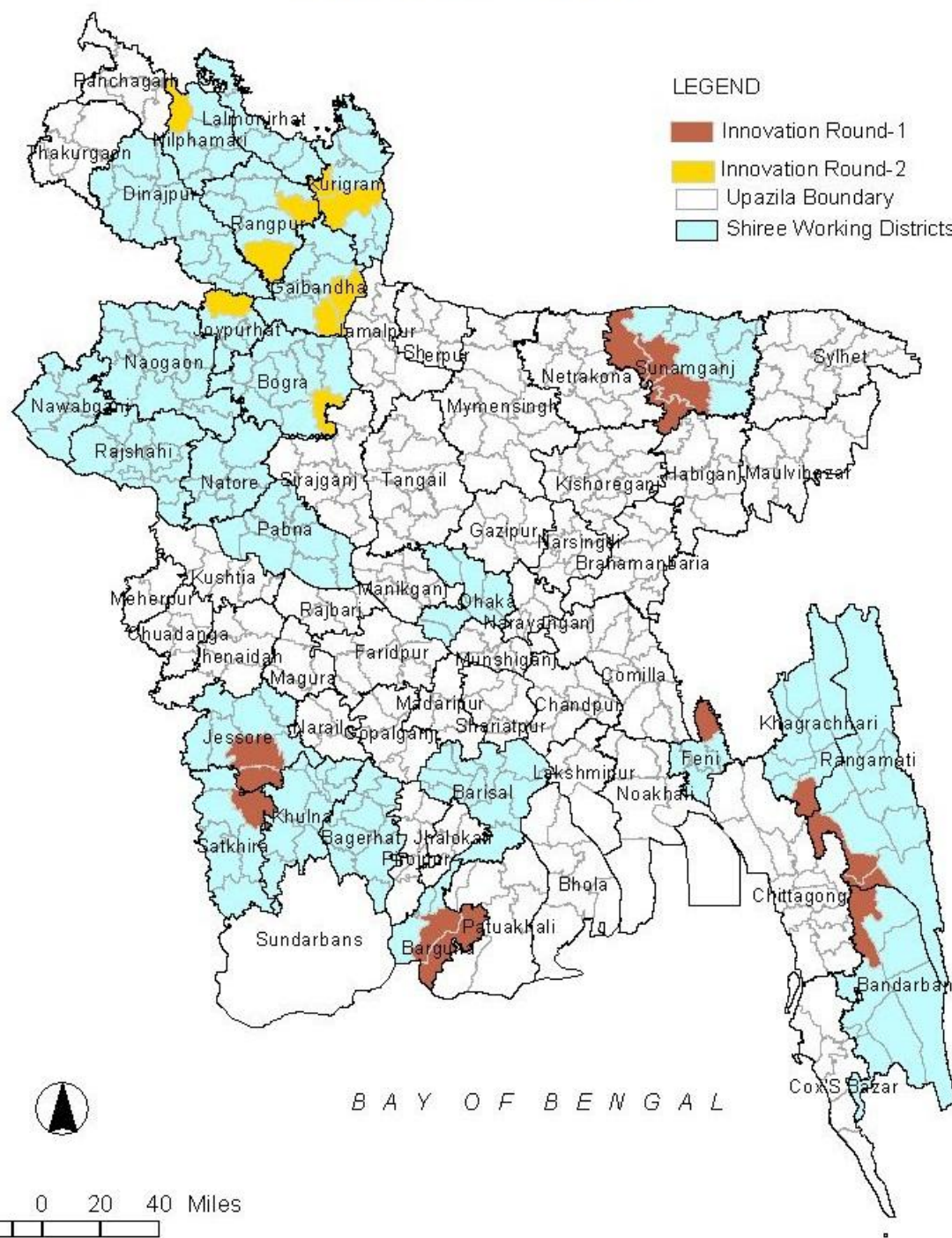
2012

# Lesson Learning Report: PUAMDO



**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 Poor<sup>1</sup>. The big objective of this work is to make a significant contribution towards the eradication of extreme poverty in Bangladesh by 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 projects<sup>2</sup>. This gave Round Two projects more time to test and establish the intervention model and allowed for a common evaluation process.

<sup>1</sup> See: <http://www.shiree.org/>

<sup>2</sup> 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.<sup>3</sup> In all but one case<sup>4</sup> 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

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

<sup>4</sup> HKI did not undertake CMS1

which the outputs of the Impact Survey were shared. The **Conclusion** is a comparison between final project achievements and the original logical framework. **Annexes** include an analysis of the outcome of the **CMS2** mobile phone based “monthly snapshot” monitoring pilot<sup>5</sup> 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.

### SPECIAL NOTE REGARDING PUAMDO

PUAMDO’s Innovation Fund project is not due to finish until January 2013. This lesson learning report only covers project activities and progress until September 2012.

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<sup>5</sup> Itself a significant process innovation

## Chapter One: Summary of Project 2009-2012

### DOCUMENTS CITED

- Independent Assessment Panel (IAP) Recommendations, 2009; shiree
- Annual reports 2010 and 2011; www.shiree.org
- Project Memorandum, 2009; shiree and PUAMDO
- Innovation Fund 2 Review, 2011; shiree
- Midterm Review, 2011; shiree
- Quarterly Change Reports and Self-Review Workshops; shiree and PUAMDO

### INTRODUCTION

*CMS 6: Summary of PUAMDO Interventions*

Beneficiary Information	2009	2010	2011	2012	Cumulative	Target (according to log frame)
BHH selection complete	0	350	425		775	775
BHH profiles (CMS 1) complete	0	350	425		775	775
BHH who dropped out or migrated	0	0	12		12	-
BHHs receiving asset transfer	0	350	425		775	775
BHHs receiving cash transfer	0	0	7		7	0
BHHs receiving IGA/skill training/other capacity building	0	823	1449		2272 <sup>6</sup>	775
Total value of assets/cash distributed (BDT)	0				10,261,965	-

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

PUAMDO implement the **Hog Rearing by the *adivasi* Women with Improved Accesses to Land** project to reduce food insecurity during the *monga* period for 775 *adivasi* women. The project runs from 2009-2012 and the Project Memorandum from 2009 summarises project goal, purpose, activities and outputs as such:

#### Goal

The Goal of the project is to support the Government of Bangladesh meet MDG targets 1 and 2 on income poverty reduction and hunger achieved by 2015.

#### Purpose

The purpose of the project is to empower 775 *adivasi* women to reduce food insecurity during *monga*. This will be undertaken on a phased basis. The affected districts are located in northwest Bangladesh and inhabited by different *adivasi* groups with Joypurhat remaining the regional hub for the minority groups. The BHHs of the working area include landless *adivasi* community members with an average annual income of 8,000 Tk.

<sup>6</sup> Some BHHs received multiple IGAs.

## Major activities

The major activities undertaken by PUAMDO are the following:

- Selecting the targeted beneficiary households through baseline survey and individual contact as per agreed criteria;
- Supporting beneficiary households (BHHs) in forming Village Development Committees (VDCs) and Bhumi (land) Committees;
- Provide leadership training for all beneficiaries;
- Identify 175 female BHHs who are the victims of mortgaging land;
- 175 BHHs were primarily selected; a decision was made however to work with only 50 HHs during the first year in order to redeem the mortgaged land and in the second year 125 HHs would then receive land leases instead of redeemed mortgaged land;
- Settle debts of the 175 female beneficiaries, allowing them to free themselves from the mortgage, enabling investment in other areas;
- Training on agricultural cultivation for redeemed land holders;
- Ensure supply of targeted number of hogs to 600 BHHs;
- Training on hog-rearing which includes animal healthcare, construction of shelters and supply of various inputs for the 600 female-headed, hog-rearing households;
- Identify and influence local hog retailers in supporting the *adivasi* farmers to enhance their market products, and revenues.

## Expected Outcomes/Outputs:

- 775 BHHs motivated and supported to form and function 49 VDCs.
- Formation and functioning of civil society and administration-based Bhumi Committee facilitated.
- 175 women supported to release mortgage- out land and adopt improved farming method.
- 175 BHHs primarily selected; work with 50 HHs during the first year in order to redeem the mortgaged land and in the second year work with 125 HHs who will receive land leases instead of redeemed mortgaged land.
- Traders sensitized about the high quality of agriculture outputs produced by *Adivasis*.
- Capital and technical support provided to 600 *adivasi* women for hog rearing.

## YEAR 1: FEB 2010-JAN 2011

During the project's first year 300 BHHs were provided with 2 hogs per HH, along with feed for 6 months and a wide range of supplementary services such as deworming and veterinary care. 50 BHHs received a total of 829.75 decimals of land which had been mortgaged under the traditional "kahikhalasi rule". This intervention allowed BHHs to regain land that they had previously mortgaged and were therefore unable to use. 48 of these BHHs cultivated transplanted winter rice, while two BHHs cultivated banana. The BHHs cultivating on redeemed land were provided with the required inputs as well as specialized training. Other sub-components to the project were growing potato, mustard, lotikochu, pumpkin, bottle gourd, lalshak and Indian spinach. The project was also closely supported during its first year by a shiree international young professional who spent significant amount of time providing hands on one-to-one support at the project location.



During the first year the project faced serious problems with their main “innovation” – hog rearing – which was implemented with 300 BHHs. A Self-Review Workshop conducted at the end of August 2010 highlighted a number of operational issues that had arisen. These include:

- *Challenges with the hog asset:* beneficiaries are unaware of where to get feed for hogs, nor where to buy or lease hogs for rearing. The budget for piglets were less than required, PUAMDO had to buy underweight piglets. There was a low budget for shed construction that resulted in safety problems. Social tension between muslim and *adivasi* communities increased because of hog rearing. The disposal of hog faeces was difficult and there was no budget for hog castration.
- *Challenges with land beneficiaries:* difficult for all land beneficiaries to share the power tiller. Inequality between land beneficiaries – some received inputs twice a year while others received inputs three times a year.
- *Other implementation issues:* PUAMDO argued that the selection criteria were too stringent – that it was hard to find beneficiaries under the 1500 taka mark. It was also noted that the BHHs were relying too heavily on the NGO.
- *Staffing issues:* the field officers (CDOs) have to handle hogs and this was deemed unsanitary. They also argued that when more beneficiaries are selected they will have the same number of CDOs, that staff salaries are too low, and that they needed motorcycles to facilitate field visits.

### YEAR 2: FEB 2011-JAN 2012

During the second year the 300 hog rearing beneficiaries came to sell their hogs at the local market, and challenges related to this arose. For each hog sold the project lost on average 2902 taka, meaning that the cost of inputs (piglets, feed, housing etc) was almost 3000 taka more than the amount received for selling the hogs. This was largely due to:

- *Market syndicates:* local hog buyers understood that the project would have to sell a high quantity of hogs and therefore collaborated to collectively offer low prices, cheating beneficiaries out of a fair price.
- *Sourcing and feeding:* many piglets were purchased under weight, and as a result did not grow sufficiently. Furthermore, the budgeted feed support turned out to be inadequate and this problem was exacerbated with the food crisis experienced during February/March 2011. Normally, in Bangladesh, pigs are not given any concentrated food; rather, they are allowed to graze in open fields. This was not taken into consideration while designing the project.

An underlying cause of this was identified as:

- *Poor project design and analysis:* there was little or no market analysis conducted during the design of the project or during the inception stage.

As a result, this key activity was dropped and new IGAs introduced with the second cohort of beneficiaries.

Second year reports indicated that land beneficiaries made reasonable or good progress. The review for a third year extension noted that in contrast to hog failings, 31 potato growing BHH made a net profit of 133,589 Tk., while 11 BHH growing mustard received a profit of 22,138 Tk. by mid-2011. However, Self-Review Workshops continued to note that the power tiller available remained inadequate because beneficiaries were spread out and therefore difficult to reach.

A review of all Innovation Fund Round 2 projects for a possible one-year extension concluded that all projects should continue for an additional year, noting that they required extra time to enable beneficiaries to consolidate their gains and ensure graduation from extreme poverty. Conducted mid-2011, the review summarised PUAMDO's project status as such:

- The project lost significant time (25%) before initial activities were delivered (referring to year 1)
- There was a lack of market analysis during the project's design and inception. As a result the project's primary "innovation" – hog production – was poorly designed and failed
- The project has since been completely redesigned from implementing project memorandum driven activities to implementing beneficiary demand driven activities.
- There is a need for further planning and beneficiary guidance on crop production and livestock rearing for the new IGAs
- The project requires a one year extension to help consolidate gains

Furthermore, the review found that there was limited access to land for cattle fodder, most beneficiaries were interested in rearing cattle and goats, beneficiaries had limited support from local government, there was a scarcity of vaccines in the local market and limited market opportunities for the finished stock. The report noted that BHHs with cattle seemed to be making good progress, although they appeared too dependent on the project for inputs and support. The review mentioned that the project should not experiment with different IGAs but rather explore IGAs that are appropriate for the context and beneficiaries' skills.

The key recommendations from the report included:

1. Improving market linkages with retailers, local service providers, local Government departments, etc. and training on modern agricultural crop production, livestock rearing, and best management practices;
2. Encouraging savings for reinvestment in demand driven current IGAs, strictly based on location-specific market opportunities.
3. Enabling BHHs to continue and sustain current activities through supplemental IGAs.

Following this review, PUAMDO modified their Project Memorandum significantly. Key components of the new design included:

- Beneficiaries no longer obliged to receive hogs
- A multiple IGA approach used - IGA "packages" developed providing both immediate and long-term income. These include combinations of land, livestock and small businesses. The packages were analysed economically following guidelines produced by shiree.

The project's new outputs changed to the following:

1. 775 households motivated and supported to operate 24 Village Development Committee (VDC), Bhumi committee and central coordination committee.
2. 775 women supported to adopt modern agricultural technology
3. Food and technical support to 775 *Adivasi* women for agricultural crop production and market demanded livestock species rearing
4. Encourage reinvestment
5. Develop Livestock Service Provider

Following this new model PUAMDO selected the remaining number of beneficiaries and these were externally verified by shiree. Beneficiaries received inputs related to their selected IGA packages.

### YEAR 3: FEB 2012-JAN 2013

To date, this year was spent consolidating the gains made in previous years and continuing regular project support. In terms of direct delivery 145 BHHs have received agricultural inputs during this period.

Toward the end of 2011, PUAMDO conducted CMS 4 among first year BHHs excluding second year BHHs, who were mostly hog rearing which delayed the progress- Quarterly Change Report and Self-Review Workshop -highlighting that 17.1% of BHHs reported their life was overall "slightly" or "much" worse during the past 3/4 months, 13.2% reported it was the "same", while 69.7% reported that it was "much" or "slightly" better. These findings indicated the successes of the project's interventions and showed their significant impact of BHHs' lives. Many beneficiaries reported that their income was increasing and that they were investing in additional IGAs. The Self-Review Workshop also highlighted a number of operational issues. It noted that the 300 hog-rearing BHHs from the first year were still lagging behind - while they had already encouraged reinvestment they proposed a 5000 Tk. supplement per beneficiary to be invested in an alternative IGA.

During this year the Midterm Review team visited PUAMDO and had a number of findings which are summarised below:

- Overall, they stated that the project has considerable merit in engaging with *Adivasis* and the field-visit confirmed very strong support from the Upazila secretary (UNO). The original concept failed and arguably the IAP should not have accepted this proposal without demonstration of the market linkages and the potential that the concept offered.
- The team reiterated earlier findings that the project as designed did not succeed because no market was identified for the finished hogs and it was discovered that bringing a relatively large number of hogs (500) to market at one point for a relatively small niche market for the minority community was flawed.
- There was a poor understanding of the graduation process by PUAMDO and an admission that support is needed from shiree to monitor the impacts.
- The project has learnt well from the first wave and the latest demand-driven IGAs have good potential sustainability

- There is a good link to local administration and other programmes of support in the region including access to education to support the *adivasi* community.
- The community-based approach has good prospect for sustainability.
- Whilst the women do not yet have full title to the land that has been redeemed (829.75 decimals) they have been empowered from the support provided by this process and the community based approach being adopted. In the MoU the idea was developed to have custodianship of the redeemed land not include the full title of the female beneficiary; however this was not understood by the team. Rather, the documents on the land redemption or cancellation of the debt have not been made out in the names of the woman in the household. PUAMDO have made the documents of land redemption or cancellation of the debt in the name of female beneficiaries and this was unfortunately overlooked during the process.<sup>7</sup>
- The linkage to education activities should strengthen gender equity.
- The project as designed could not be taken to scale as it proved that producing even a small number of hogs failed to gain a market.

In the final quarter of the project, PUAMDO began drafting an exit strategy to phase out project activities. The exit plan included meeting with external stakeholders regarding support to beneficiaries and capacity building initiatives among Local Service Providers on livestock management and animal health care. Beneficiaries also received agricultural training and further training on animal health care.

## CONCLUSION

The project began with two main interventions – reclaiming leased land with 50 BHHs and hog transfer with 300 BHHs. By the beginning of the second year it was clear that the hog intervention had failed, and beneficiaries received an extremely low price for their asset, less than had been invested by the NGO. Land beneficiaries meanwhile seemed to be making good progress and there was therefore an inequality in the benefits brought by the project to the beneficiaries. Considering the significant problems that arose with the original innovation, a comprehensive change in the project design was recommended and undertaken by PUAMDO.

With the second cohort of beneficiaries the project implemented a multiple IGA approach offering a range of NGO packages, and not mandating that they receive hogs. In addition, further support was given to the 300 first year beneficiaries who had not sufficiently benefitted from the project's intervention. By the end of the second year of the project an external review reinforced the previous findings regarding the failure of the original intervention (hog rearing). It also highlighted that the project has quickly learnt and adapted well, that beneficiaries seem to be making good progress, and that good links with local government had been established.

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<sup>7</sup> Note from PUAMDO: During the preparation and signing of MoU it was made clear that the custodianship of redeemed land would go to the female of the household. A redemption or cancelation of the debt has been made in the name of the household female head. PUAMDO prepared the paper to alert the female beneficiaries, her husband, community people/witnesses that this was the aim and objective of the land redemption. This document has been prepared as first part mahajon, second part female beneficiaries and 3rd part beneficiary's husband. PUAMDO has so far only taken the witness signature.

PUAMDO is currently providing health care support to the BHHs such as free prescriptions and medicine.

### ISSUES REGARDING SCALABILITY

The original innovation of the project was unsuccessful due to the lack of market systems in place for hog rearing. Considering that hog rearing failed with 300 BHHs, it would be unlikely that a similar intervention at a larger scale would be successful.



## 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.<sup>8</sup> The present section seeks to provide 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 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 of household heads on their socio-economic conditions using a pre-tested semi-structured questionnaire focusing on the following indicators:

- Demographic characteristics
- Household Assets
- Household income
- Household expenditure
- Loan and 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 conducted only on indicators common to both questionnaires.

<sup>8</sup> Except Greenhill ended June 2012, Action Aid October 2012 and 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. Finally, it is important to note that because of the project's design and development a range of significantly different interventions were implemented, though the data presented does not disaggregate for these.

**Organization of the chapter:** The report does not aim to compare effectiveness of innovation projects to each other but rather the socio-economic changes of BHHs of specific projects since baseline. Therefore, an analysis of each project has been done separately considering the fact that each project is different in terms of modalities, locality and targeted communities. In the following section findings from PUAMDO'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	56	87.5	53	82.8
Female headed household	8	12.5	11	17.2
Both	64	100	64	100

Endline findings indicate change in the sex of household heads since the baseline. At the baseline, 12.5% of household heads were female and 87.5% were male while in the endline 17% are female and the rest (83%) are male.

#### Household size

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

Baseline						Endline					
Male		Female		Both		Male		Female		Both	
Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
3.50	1.11	1.88	1.133	3.30	1.23	3.87	1.14	2.36	1.21	3.61	1.28

In the endline findings change in household size is observed. Among male headed households the mean household size has increased to 3.87 (endline) from the baseline mean household size of 3.50 while household mean size of female headed households has increased from 1.88 (baseline) to 2.36 (endline).

## OCCUPATION

Table 2.1: Change in primary occupation of household head

Occupation	Baseline		Endline	
	N	%	N	%
Agricultural day labour	10	15.6	30	46.9
Other Day labour	26	40.6	8	12.5
Rickshaw/van/boat/bullock/push cart	-	-	16	25
skilled labor (manual)	-	-	1	1.6
Other business	22	34.4	-	-
Begging	-	-	1	1.6
Others	3	4.7	-	-
Transport worker (bus and truck)	-	-	1	1.6
Does not work	3	4.7	-	-
Housewife	-	-	1	1.6
Own agriculture	-	-	3	4.7
Livestock/poultry	-	-	3	4.7
Service	-	-	-	-
Total	64	100	64	100

The endline findings for the primary occupation of beneficiary household heads indicate change in the occupation in comparison to the baseline status. A major intervention of the PUAMDO project was to involve women (in *adivasi* communities) in agro-based activities through training on agricultural cultivation and to engage them in livestock rearing. In the endline, the other day labour category household has decreased to 13% from 41% in the baseline and agricultural labour increased to 47% during endline from 16% in baseline. Endline findings further indicated that a similar percentage (5%) of households are presently involved in their own agriculture and livestock/poultry related activity while in the baseline not a single household was found under these occupational categories.

Besides change in primary occupation, the endline findings indicate that 92% of household heads have an additional occupation 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	4	7.5	1	9.1	5	7.8
1	24	45.3	5	45.5	29	45.3
2	17	32.1	3	27.3	20	31.3
3	6	11.3	2	18.2	8	12.5
4	2	3.8	-	-	2	3.1
Total	53	100	11	100	64	100
Test	X <sup>2</sup> =0.853, p=0.931					

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	
1662.89	443.76	7218.17	5227.51	5555.28	5265.50	t=8.440, p=6.075

Endline findings indicate a considerable change in income. The mean income at the baseline was 1663 BDT and SD 444 BDT while at the endline the mean monthly income is 7218 BDT and SD is 5228 BDT. The mean increase in income is 5555 BDT. Here, income includes income both cash and in kind.

Table 3.2 provides information of cash and in kind income separately. The mean monthly household cash income in the baseline was 1596 BDT which increased to 6283 BDT in the endline. Similarly change is also observed in kind income. The mean kind income at the baseline was 67 BDT while in the endline it is 935 BDT. Increased involvement in agriculture related activity might be responsible for considerable increases in kind income which requires further investigation.

Table 3.2: Mean distribution of household monthly income

Variables /Categories	Baseline		Endline		Differences		Test
	Mean	SD	Mean	SD	Mean	SD	
Cash income	1595.98	448.74	6282.91	5060.59	4686.93	5068.69	T=7.397, p=4.043
Kind income	66.91	153.25	935.27	925.54	868.35	940.62	T=7.385, p=4.245

The daily per capita mean income increased considerably between the baseline and the endline. The mean daily per capita income at the baseline was 21 BDT which increased to 69 BDT during the endline.

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

Variables /Categories	Baseline		Endline		Differences		Test
	Mean	SD	Mean	SD	Mean	SD	
Cash income	20.38	14.32	58.36	41.81	37.99	43.74	T=6.948, p=2.463
Kind income	0.93	1.15	10.19	12.33	9.26	11.26	T=6.578, p=1.082
Total	21.31	15.47	68.55	54.14	47.25	55	

### Income change in percentage

The endline findings indicate that income (cash and in kind) of approximately 89% of households increased by more than 55% in comparison to the baseline; however increases in income of 3% of households remains within 15%.

Table 3.4: Household income increase according to household regular income and total income in percentage (includes in kind income)

Income increase (%)	Cash income		Income include kind	
	N	%	N	%
Up to 15	5	7.8	2	3.1
16 - 25	1	1.6	2	3.1
26-35	1	1.6	1	1.6
36 -45	4	6.3	1	1.6
46 - 55	3	4.7	1	1.6
55+	50	78.1	57	89.1
Total	64	100	64	100

**Note from PUAMDO on average income received from different IGAs<sup>9</sup>:**

1 <sup>st</sup> phase BHH(Hog rearing)	5770 BDT per month
2 <sup>nd</sup> Phase BHH	8423 BDT per month
Land BHH	7820 BDT per month
<b>Average income</b>	<b>7338 BDT per month</b>

## CHANGE IN POVERTY THRESHOLDS

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

Variables (sex)	Baseline								Endline							
	Extreme poverty		Poor		Non poor		Total		Extreme poverty		Poor		Non poor		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Male	54	96.4	-	-	2	3.6	56	100	24	45.3	6	11.3	23	43.4	53	100
Female	4	50	1	12.5	3	37.5	8	100	9	81.8	-	-	2	18.2	11	100
Total	58	90.6	1	1.6	5	7.8	64	100	33	51.6	6	9.4	25	39.1	64	100
Test	X <sup>2</sup> =18.979, p=7.563								X <sup>2</sup> =5.086, p=0.079							

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

After inflation adjustment for 2011, the percentage of households remaining below the extreme poverty line (daily per capita income is below 48 BDT) at the endline is 52%; however, 39% 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 in kind income is included along with cash income. At the endline 56% of households fall under the non-poor category and the percentage of households earning less than 48 BDT drops to 34%.

<sup>9</sup> Note: These findings are from PUAMDO not shiree.



Table 3.7: Distribution of household poverty level according to total income (cash and in kind) per capita/day and sex of household head<sup>10</sup>

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	54	96.4	-	-	2	3.6	56	100	18	34	4	7.5	31	58.5	53	100
Female	4	50	1	12.5	3	37.5	8	100	4	36.4	2	18.2	5	45.5	11	100
Total	58	90.6	1	1.6	5	7.8	64	100	22	34.4	6	9.4	36	56.3	64	100
Test	X <sup>2</sup> =18.979, p=7.563								X <sup>2</sup> =1.389, p=0.499							

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	
1739.78	944.88	6133.99	4844.82	4394.21	5022.17	T=7, p=2.001

Endline findings indicate a considerable change in monthly expenditure. The mean expenditure at the baseline was 1740 BDT while in the endline, the mean expenditure is 6134 BDT. The mean increase in monthly expenditure is 4394 BDT. Here expenditure means only cash expenditure and includes irregular expenditure such as house repairs, purchasing of furniture etc. The daily per capita expenditure at the endline is 37 BDT while in the baseline it was 20 BDT.

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

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
20.23	16.11	37.47	22.23	17.24	27.23	T=5.065, p= 3.809

## Percentage increase in expenditure

The endline findings indicate that total monthly expenditure including irregular expenditure of nearly 75% of households increased by more than 55% in comparison to the baseline; however increases in total monthly expenditure of 23% of households remains within 15%.

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

Income increase (%)	Regular expenditure		Total expenditure (include irregular expenditure)	
	N	%	N	%
Up to 15	16	25	15	23.4
16 – 25	1	1.6	-	-
26-35	3	4.7	-	-

<sup>10</sup> Due the fact that the baseline data was collected over the first year rather than at the very beginning of the project, some of the beneficiaries may have already increased their income significantly by the time their baseline data was logged. This may explain the high number of poor and non-poor BHHs at baseline.

36 -45	3	4.7	-	-
46 - 55	-	-	1	1.6
55+	41	64.1	48	75
Total	64	100	64	100

## ASSETS

Increases in income may result in increases in assets and endline findings indicate that considerable change is noticed in ownership of assets particularly under the livestock and poultry categories. In the baseline almost all households did not own any livestock (97%) or poultry (100%). However, at present 98% of households have livestock among which 20% have more than 1, 33% have more than 2 and 45% have more than 3. Moreover, at the endline 56% of households have poultry among which 38% have more than 3. Nevertheless, it is important to mention that information also includes assets distributed under the innovation project.

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

Assets type	Number of items	Baseline						Endline					
		Male		Female		Both		Male		Female		Both	
		N	%	N	%	N	%	N	%	N	%	N	%
Livestock	0	54	96.4	8	100	62	96.9	1	1.9	-	-	1	1.6
	1	2	3.6	-	-	2	3.1	10	18.9	3	27.3	13	20.3
	2	-	-	-	-	-	-	16	30.2	5	45.5	21	32.8
	3+	-	-	-	-	-	-	26	49.1	3	27.3	29	45.3
	Total	56	100	8	100	64	100	53	100	11	100	64	100
Poultry	0	-	-	-	-	-	-	22	41.5	7	63.6	29	45.3
	1	-	-	-	-	-	-	5	9.4	1	9.1	6	9.4
	2	-	-	-	-	-	-	5	9.4	-	-	5	7.8
	3+	-	-	-	-	-	-	21	36.6	3	27.3	24	37.5
	Total	56	100	8	100	64	100	53	100	11	100	64	100
Working equipment	0	1	1.8	-	-	1	1.6	-	-	1	9.1	1	1.6
	1	4	7.1	-	-	4	6.3	-	-	-	-	-	-
	2	9	16.1	2	25	11	17.2	2	3.8	-	-	2	3.1
	3+	42	75	6	75	48	75	51	96.2	10	90.9	61	95.3
	Total	56	100	8	100	64	100	53	100	11	100	64	100
Household belongings	0	-	-	-	-	-	-	-	-	-	-	-	-
	1	1	1.8	-	-	1	1.6	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-
	3+	55	98.2	8	100	63	98.4	53	100	11	100	64	100
	Total	56	100	8	100	64	100	53	100	11	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	7020.25	7127.40	7015.45	6663.17	7019.42	6998.38
Agriculture	4906.75	3199.34	4368.09	2365.90	4814.17	3062.52
Business support	375.30	1577.48	735.27	1635.88	437.17	1580.34
Capital IGA	921.28	2088.39	754.55	1680.10	892.63	2012.95
Khas land (decimal)	-	-	-	-	-	-
Lease or mortgaged land	5207.54	7210.46	5290.91	8193.96	5221.88	7319.24
Total	20638.68	17353.45	18164.27	3637.00	20213.39	15860.23

The value of assets was not collected at the baseline. Furthermore, the endline information includes the value of assets transferred under the project. As a result it is not possible to analyse change in the value of assets since the baseline.

Nevertheless, general shiree selection criteria is that all beneficiary households do not own assets that value more than 5000 BDT and the mean asset value for the assets transferred under the project is 20,213 BDT and the present mean asset value of PUAMDO beneficiary households is 28,598 BDT.

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

Variables /Categories	Endline					
	Male		Female		Both	
	Mean	SD	Mean	SD	Mean	SD
Livestock	19175.47	11400.76	17709.09	7540.48	18923.44	10799.03
Working equipment	2755.58	2381.10	964.55	1579.90	2447.75	2353.67
Household belongings	4889.52	5780.05	4406.36	6411.92	4806.48	5842.53
Total	29391.81	16036.32	24770.91	13504.01	28597.59	15629.95

## HOUSEHOLD SAVINGS AND LOAN

Endline findings indicate that cash mean monthly income is more than mean monthly expenditure which indicates the possibility of cash savings among households apart from asset purchases. The endline findings on savings indicate a change since the baseline. At the baseline not even a single household had any savings but the endline shows that 94% of households have some amount of savings of which 45% have between 1000-5000 BDT, 11% have between 5001-10,000 BDT, and 3% having savings between 10,001-15,000 BDT. 34% of households practice savings but the amount is less than 1000 BDT.

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

Category (BDT)	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
0	56	100	8	100	64	100	2	3.8	2	18.2	4	6.3
<1000	-	-	-	-	-	-	17	32.1	5	45.5	22	34.4
1000-5000	-	-	-	-	-	-	26	49.1	3	27.3	29	45.3
5001-10000	-	-	-	-	-	-	6	11.3	1	9.1	7	10.9
10001-15000	-	-	-	-	-	-	2	3.8	-	-	2	3.1
15001-20000	-	-	-	-	-	-	-	-	-	-	-	-
20000+	-	-	-	-	-	-	-	-	-	-	-	-
Total	56	100	8	100	64	100	53	100	11	100	64	100
Test							X <sup>2</sup> =4.911, p=0.297					

In regards to taking loans, no mentionable change is observed. During the baseline not even a single household reported to have loans while in the endline only 3% of households informed having a loan.

Table 6.2: Distribution of household having loan

Sources of loan	Baseline					Endline				
	Yes		No		Outstanding mean (BDT)	Yes		No		Outstanding mean (BDT)
	N	%	N	%		N	%	N	%	
Informal without interest	-	-	64	100	-	2	3.1	62	96.9	1100
With interest informal loan	-	-	-	-	-	-	-	-	-	-
Formal loan with interest MFI	-	-	-	-	-	-	-	-	-	-
Formal loan with GoB	-	-	-	-	-	-	-	-	-	-
Loan from shomity or CBO With interest	-	-	-	-	-	-	-	-	-	-
Other loan	-	-	-	-	-	-	-	-	-	-

## HOUSING CONDITION AND ACCESS TO WATER SUPPLY, SANITATION AND ELECTRICITY

### **Change in wall and roof material of house**

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

Materials (walls)	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Grass/jute stick/leaves/plastic	1	1.8	-	-	1	1.6	2	3.8	1	9.1	3	4.7
Bamboo	54	96.4	8	100	62	96.9	1	1.9	-	-	1	1.6
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	1	1.8	-	-	1	1.6	49	92.5	9	81.8	58	90.6
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	-	-	-	-	-	-	1	1.9	1	9.1	2	3.1
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	56	100	8	100	64	100	53	100	11	100	64	100
Test	X <sup>2</sup> =0.295, p=0.863						X <sup>2</sup> =2.384, p=0.497					

Endline findings indicate change in the quality of wall materials for most households. During the baseline the walls of almost all houses were made of bamboo (97%). However, during the endline it is reported that walls for 91% of houses are made of mud.

Like wall materials, change is also observed in the quality of roof materials for most households. During the baseline only 27% of households had roofs made of Tin/CI sheet while in the endline it has increased to 94%.

*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	40	71.4	7	87.5	47	73.4	4	7.5	-	-	4	6.3
Bamboo	-	-	-	-	-	-	-	-	-	-	-	-
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	-	-	-	-	-	-	-	-	-	-	-	-
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	16	28.6	1	12.5	17	26.6	49	92.5	11	100	60	93.8
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	56	100	8	100	64	100	53	100	11	100	64	100
Test	X <sup>2</sup> =0.927, p=0.336						X <sup>2</sup> =0.886, p=0.347					



The change in house ownership pattern may provide some kind of explanation for the mentionable change in housing conditions regarding roof materials, walls and the house size. The house ownership information as well as changes in roofing and wall construction materials indicate that since the baseline there have been a considerable number of new houses built.

The house ownership table indicates that significant change has occurred in the pattern of ownership. At the baseline 70% of PUAMDO beneficiary households lived in their own house and 27% with family without paying rent. However, endline findings reported that presently 22% of beneficiaries live in houses constructed on other's land and the rest live in their own house (64%) or with their parents (6%).

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

House ownership	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Owned	40	71.4	5	62.5	45	70.3	34	64.2	7	63.6	41	64.1
Rented	-	-	-	-	-	-	-	-	-	-	-	-
Parent	-	-	1	12.5	1	1.6	4	7.5	-	-	4	6.3
Parent in law	1	1.8	-	-	1	1.6	-	-	-	-	-	-
Live rent free with family	15	26.8	2	25	17	26.6	2	3.8	-	-	2	3.1
Live rent free with non family	-	-	-	-	-	-	-	-	-	-	-	-
Own house on khas land	-	-	-	-	-	-	-	-	-	-	-	-
Someone else's land	-	-	-	-	-	-	12	22.6	2	18.2	14	21.9
Son-Daughter	-	-	-	-	-	-	-	-	1	9.1	1	1.6
Other	-	-	-	-	-	-	1	1.9	1	9.1	2	3.1
Total	56	100	8	100	64	100	53	100	11	100	64	100
Test	X <sup>2</sup> =7.231, p=0.065						X <sup>2</sup> =7.660, p=0.176					

### Access to safe water

The endline findings regarding access to improved water sources indicate improvement. At the endline 100% of households reported that they collect drinking water from improved water sources such as hand tube wells/pipes. At the baseline the percentage of households collecting water from this water source category was only 61% and 38% of households depended on unprotected sources such as open wells (36%) or pond-rivers (2%). The change in ownership categories regarding protected water sources may be responsible for this change.

Table 7.5: Distribution of households according to sources of drinking water and sex of household heads

Sources of drinking water	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Piped/Hand tube well	35	62.5	4	50	39	61	53	100	11	100	64	100
Open well	19	33.9	4	50.0	23	35.9	-	-	-	-	-	-
Pond-river	1	1.8	-	-	1	1.6	-	-	-	-	-	-
Rain water	-	-	-	-	-	-	-	-	-	-	-	-
Purchased water	-	-	-	-	-	-	-	-	-	-	-	-
Others	1	1.8	-	-	1	1.6	-	-	-	-	-	-
Total	56	100	8	100	64	100	53	100	11	100	64	100
Test	X <sup>2</sup> =1.813, p=0.770											

During the baseline not even a single household owned any protected water sources and most of them were collecting water from community owned sources supplied by NGOs or the Government. However, endline findings indicate that a significant number of beneficiary households (69%) own tube wells which include households having shared ownership (38%).

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

Sources of drinking water	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Owned by household	-	-	-	-	-	-	17	32.1	3	27.3	20	31.3
Shared ownership	-	-	-	-	-	-	19	35.8	5	45.5	24	37.5
Own by others	17	30.4	3	37.5	20	31.3	17	32.1	3	27.3	20	31.3
Not applicable	-	-	-	-	-	-	-	-	-	-	-	-
Public (Government)	14	25	2	25	16	25	-	-	-	-	-	-
NGO Supplied	25	44.6	3	37.5	28	43.8	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	56	100	8	100	64	100	53	100	11	100	64	100
Test	X <sup>2</sup> =0.196, p=0.907						X <sup>2</sup> =0.359, p=0.836					

### Sanitation

Endline findings indicate a positive shift in defecation practices since the baseline. During the baseline nearly 75% of households used to defecate in open spaces/hanging latrines and 13% of households used to defecate in pit latrines. However, in contrast endline findings reports that 75% of households defecate in ring slabs and 3% of households use pit latrines for defecation.

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

Place of defecation	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Open spaces/ Hanging latrine	41	73.2	7	87.5	48	75	8	15.1	2	18.2	10	15.7
Pit latrine	8	14.3	-	-	8	12.5	2	3.8	-	-	2	3.1
Ring/slab latrine	7	12.5	1	12.5	8	12.5	40	75.5	8	72.7	48	75
Complete Sanitary	-	-	-	-	-	-	1	1.9	1	9.1	2	3.1
Others	-	-	-	-	-	-	2	3.8	-	-	2	3.1
Total	56	100	8	100	64	100	53	100	11	100	64	100
Test	X <sup>2</sup> =3.727, p=0.293						X <sup>2</sup> =2.720, p=0.743					

### Electricity

In regards to access to electricity small change has been observed since the baseline. During the baseline only 3% of households had connections to electricity whereas in the endline, 9% have available solar power facilities.

Table 2.8: Distribution of households according to connection of electricity and sex of household heads

Type of electricity connection	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
No electricity	54	96.4	8	100	62	96.9	47	88.7	10	90.9	57	89.1
Connected to main line	2	3.6	-	-	2	3.1	-	-	-	-	-	-
Connected to other house	-	-	-	-	-	-	-	-	-	-	-	-
Connected to generator	-	-	-	-	-	-	-	-	-	-	-	-
Solar power	-	-	-	-	-	-	5	9.4	1	9.1	6	9.4
Others	-	-	-	-	-	-	1	1.9	-	-	1	1.6
Total	56	100	8	100	64	100	53	100	11	100	64	100
Test	0.298, p=0.862						X <sup>2</sup> =0.214, p=0.899					

### CONCLUSION

Endline findings indicate that the situation of PUAMDO beneficiary households has improved in the area of income, expenditure, assets, savings, access to safe drinking water and sanitation. The income of 89% of households has however increased by more than 55%. However, 34% of beneficiary households still fall under 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. Furthermore, PUAMDO is due to finish in January 2013 so beneficiaries will continue to benefit from project interventions and improve their livelihoods.

## Chapter Three: Beneficiary Focus Group Discussion

### INTRODUCTION

Part of the lesson learning process is to hear from the beneficiaries on how they perceive the impact of the interventions on their livelihoods. For PUAMDO, two Focus Group Discussions were conducted in which approximately 12 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.

Two FGDs were conducted with PUAMDO beneficiaries. PUAMDO project staff chose two groups that had different experiences and outcomes in participating on the project. Beneficiaries in the first group said that they had made many positive gains. The second group contained elderly *adivasi* women for whom the project had not made as strong an impact on their lives. The beneficiaries had received livestock IGAs and a couple had also received land for agro-based IGAs.

### BEFORE INTERVENTION

The beneficiaries were living in a state of destitution and extreme poverty before they joined the PUAMDO project. They often had to go hungry because they could not afford enough food. They did not have proper clothes, and they used to get work intermittently. Whenever they managed to get food they had to think ahead and eat carefully. They never thought about investing even a small amount into anything productive due to the fear of cost and therefore worked in other people's home for money. With poor sanitary facilities, they were prone to illness and disease. Most of the beneficiaries feel aggrieved by the treatment towards them by the majority Bengali community. Most of them lived in a situation of despair and hopelessness. 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:

**Number of Beneficiaries:** 7 female beneficiaries; conducted at Kashipur, Pachbib, Jaipurhat

#### After Intervention.

All of the women had received hogs in the first year. They said they were happy with the hogs but were disappointed that they did not receive good prices. However, they have not looked back since they received other livestock assets near the end of the first year. All of the women received cattle. One beneficiary said she received a cow worth Tk. 10,900 and some start-up capital. Her disabled husband received support to work in a barbershop. She was later able to buy a cow for Tk. 13,000 and she was able to purchase a tubewell for her household. All of the women were able to buy other assets from the income they generated including ducks and chicken.



### **Economic Security.**

The women in the group expressed that with productive assets and income they enjoyed greater economic security. One of the women said that when they sold their hogs they used the money to purchase rickshaw vans. She was able to also purchase one goat and 3 more after that, and later one cow. Another beneficiary purchased a rickshaw van and a cow and used the income to purchase a sewing machine which has increased her income even further. She has since been able to lease 24 decimals of land with the condition of giving 6 Mon (240 kg) paddy per year. Another beneficiary said that she purchases 5 – 10 Mon (200 – 400 kg) of paddy in advance to keep during the rainy season.

Many of the women said that they had been able to transform the hog sheds into cattle sheds. All of the women said that they now store paddy in advance for the *monga* period. Some of the women said that they know they can get credit from moneylenders but do not feel they need loans as they always have savings. They save Tk. 20 every day from their income from their husbands' rickshaw vans. Their husbands consider it as spending for paying the rent of the van and save it for their wives.

### **Empowerment and Confidence.**

The women said that all of the assets they had received were in their name. The women said they used to be scared of going to the market in past and did not know how to negotiate prices for goods. Now they say that this fear is broken. One of the women said that her parents never forced her to go to school before. Now she says that they all realize the importance of education and send their children to school. She also said they all had little knowledge before but have learnt from project staff about many things and have begun to think more for themselves and plan for their future.

### **IGA suitability.**

The women said that they chose the hogs themselves knowing that their ancestors used to rear hogs profitably, and so believed it would be profitable to them too. One of the beneficiaries said that hogs could misbehave and spoil other people's crops. They said they when they went to sell the hogs they were intentionally misguided and fooled by the buyers. The women said that after they sold the hogs they were told about receiving new IGAs and felt more confident. They say that they face no serious problems with their new IGAs and are able to carry out their other household activities. One beneficiary said that the rickshaw van is most profitable. She was also able to get 18 days training on tailoring from BRAC. The women also said they do not face any problems. Some of the women said that they think elderly people need further support for rearing a cow.

### **Gender Awareness and Household Dynamics.**

The women said that their husbands acknowledge their wives' contribution all of the time now. Husbands also acknowledge that it is because of their wife that they have assets. One beneficiary said that the husband and wife both talk together to take decisions on what to purchase through selling crops. Another beneficiary said that wives used to be beaten, but now there are lots of meetings in the community so these incidents are embarrassing if people know about it. So now everyone is more careful and conscious than before. One beneficiary also said she spends Tk. 200 per month for her son's private tuition.

### **Improved Health and Nutrition.**

All of the women said that their children's health had improved now. They are now able to feed them pumpkins, beans, green vegetables and eggs. They also have improved food security during the lean season.

### **Community Engagement and Mobility.**

The women now engage in more community events than they used to. One beneficiary said that many neighbours and other villagers ask to look after their cows and train them on how to rear properly. The women receive much more respect from people in their community now.

### **Access to Services and Market Engagement.**

All of the women say that they receive good prices for their produce now. They have learnt from the hog selling problem and now understand the importance of knowing the right price. They all said that they now are confident to go to the UNO office by themselves to gain their rights. They said that they understand they should go together as a group to claim their demands.

### **Sustainability.**

The women said that they think they should have continuous support from the project. They also said that they want continued advisory services, continuous village development committee (VDC) activities for potential emergency conflicts and situations.

## **DAY ONE FGD 2:**

**Number of Beneficiaries:** 5 female beneficiaries; conducted at Sitah, Pachbibí, Jaipurhat

### **After Intervention.**

The five women in the group said that they had received hogs but sold them later. They then received secondary IGAs. The women said that the support they had received so far had not improved their lives much. They said that they have not received much extra income from the IGAs. They said they have not progressed much. The hogs took a long time to grow at the beginning. One of the women said she purchased 2 goats but one got sick and died before it could receive treatment. She then had to sell the other goat for the education of her youngest daughter at the Salvation Army in Dhaka.

### **Economic Security.**

The women said that the cows they have received are small so they do not get much income from it. One beneficiary said she had to spend Tk. 6000 for her husband's illness. She had to sell her assets for a total of Tk. 9000. Her husband died of tuberculosis a few months ago. One of her sons works in Dhaka and the youngest works in the field. She said that the assets helped her daughter get to Dhaka for her education. Another beneficiary also said her husband died some time back. She said that she has two goats from the project but both got sick and died, she now has a cow. Her daughter also died and so she looks after 4 grandchildren. Another beneficiary said that her grandchildren try to take care of the cattle as she thinks she will die soon, so her children her grandchildren will inherit it.

### **Empowerment and Confidence.**

The women said that although their children studied up to class 8 they still could not think of better activities than working in the field. They said they feel reluctant to engage with their IGAs they received and do not seem to think that any potential will come from their assets (cow, goat, etc). Two of the women said they feel as hopeless as before the intervention. The women said that their community has suffered in the past due to the negligent activities (land-grabbing) from the majority Bengali community. They lack motivation because of this. The women explained that their forefathers has lost their land to the Bengalis and called it a 'conspiracy'.

The community has a history of disappointment and hopelessness in their minds. They admitted that due to lack of education and literacy they have suffered a lot and lost their land without really understanding how. One beneficiary said that they did not receive any education and that is why they have no idea of 'doing anything good'. They said they do not feel confident in expecting any success in their loves, especially as most of them have experienced unfortunate incidents (death of family member due to illness).

### **IGA suitability.**

One beneficiary is around 90 years old. Both of her hands do not function normally. She broke one hand because she slipped and fell the other broke while she was begging in the street and a football hit her hand. She lives with her grandchildren as her husband and 3 of her sons and daughters died. She receives an old age allowance. She said she cannot work or manage her IGA. Her grandson looks after the asset. She manages to get food through begging. The other women in the group said that the hogs were ferocious to rear and they had problems in rearing them.

### **Gender Awareness and Household Dynamics.**

All of the women had some bad event in their household. All of the households are female-headed. They said they relied on their children and close relatives for support but that everyone was as poor as them.

### **Improved Health and Nutrition.**

The women all responded saying that their health status had not improved significantly. They explained that their health was as it was before. They did not see their situation improving.

### **Community Engagement and Mobility.**

All of the women work in field and work long hours from 7am and 5pm. In the *Adivasi* community, the women explained that female and male members of the family work together in the field. The women said that apart from the project staff they do not engage with the Bengali community.

### **Access to Services and Market Engagement.**

The women said that the Livestock Service Providers (LSPs) visit them often as they received their IGAs later than most groups. The LSPs help them tend to their livestock. They said that have good access to the ULO office as it is nearby.

### **Sustainability.**

The women said that they understand better now that they have to look after their cattle for their own benefit. The cattle was the first asset they had received on which they will need to spend a significant time caring for it. One of the ladies said if they can manage to get rice, then they cannot manage to get salt, and if they can manage to get salt then they cannot manage to get proper clothes. She said that one improvement in their life did not solve all of their problems. However, they said that they still have some hope they can improve their lives one day. They hope their heifer will give birth to more cattle, so they can continue to sell milk and rear the cattle for selling. One of the beneficiaries said that it will take time to improve their situation.

## 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:

- Hog-rearing and marketing were the biggest challenges. A market for hogs was not identified properly before the project started. Buyers of hogs syndicated and bought hogs at a lower price than their true value, so beneficiaries sold hogs at a loss.
- The project changed to a livestock asset transfer project and effectively had to start again from scratch from the beginning of the second year.
- Small homesteads and a lack of space made rearing livestock challenging.

#### Targeting and working with the extreme poor:

- Language was a constant barrier. Most of the elderly *Adivasi* people cannot understand Bengali. It was difficult to communicate to beneficiaries about the project.
- Relatively new methods of livestock rearing (treatment, artificial insemination, etc) and fodder cultivation treated as suspicious by *Adivasi* community. As a result livestock became constantly ill.
- Difficult in getting BHHs to understand good livestock feeding practices. Many beneficiaries did not take proper care of livestock and as a result many cattle are undernourished.
- Convincing BHHs to take more than one IGA was a challenge. Many BHHs thought that too many assets would increase their burdens and initially did not accept multiple IGAs.

- Staff had to constantly encourage beneficiaries to sell livestock at a good price on the market.
- Some beneficiaries did not want to sell livestock because they believed Muslims will kill the livestock.
- BHHs lacked confidence and to think about their future life. In particular *Adivasis* felt secluded and inferior to the majority Bengali population in the local area. This was one of the first major challenges – to induce confidence in them.
- Timely communication and information gathering was another challenge. *Adivasis'* working hours are different – they leave home early in the morning.
- There were challenges with *Adivasis* selling their labour in advance and taking loans from moneylenders at a high interest rate. This meant they had to work on the lands and have less time to participate on the project.
- In the *Adivasi* communities, women usually work while men stay idle at home. *Adivasi* women usually do not feel enough self-respect. They usually think Bengali people get more respect everywhere which they can never attain. As a result they can't go anywhere confidently.
- Alcohol addiction is a huge problem among *Adivasi* communities. Husbands would consume alcohol and beat their wives after returning home. This made households less stable.
- Most of the beneficiaries were illiterate and not interested in educating their children
- Communicating with BHHs was logistically a problem at the start of the project as staff received bicycles for transportation. Difficult to set up timely health treatment due to this problem. Later, with shiree approval, they received motorcycles to overcome this barrier.

## 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:

- Despite syndication of buyers of hogs, beneficiaries were still able to sell all 600 hogs and recoup some losses, instead of completely losing all value of asset.
- The project has been able to overcome initial failure very quickly with implementation of different type of IGAs in the second year for BHHs and helping them to overcome the lean period.
- The project has been able to transfer different IGAs very quickly and make rapid gains to beneficiaries' lives despite one year set-back.
- Project was successful in encouraging every BHH to receive more than one IGA.
- Ameliorating *Monga* through various mechanisms: savings in peak season, cultivation of early variety rice (BINA-7), providing supplementary IGA (goat, duck, chicken, rickshaw van, etc), and collecting and saving rice on a group basis.
- Land leasing (redeeming mortgaged land) for 50 BHHs has been fairly successful
- Slow but gradual uptake of artificial insemination. Beneficiaries have found it more profitable and can produce improved livestock.



- Introducing homestead vegetable cultivation for supplementing BHH's nutritional needs replicating a successful PUAMDO method the Goyeshpur model.

## Beneficiary Empowerment:

- Sensitising beneficiaries' on when to sell livestock so that they will receive more profit
- *Adivasi* women's level of confidence increased through group meeting.
- Beneficiaries, particularly men, encouraged to work on regular basis rather than sitting idle at home.
- Interaction of groups with local government (UP chairman, etc) yielded positive gains such as receipt of sanitary latrines, tubewells and elderly safety net allowance. This also increased *Adivasi* women's confidence.

## Sustainability:

- For sustainability of gains, the project has developed LSPs, created links with assistant agricultural officer and other stakeholders.
- Adopting modern agricultural techniques has also been slow but gradual process. Beneficiaries have been introduced and educated on quality of seed, timely cultivation, using compost fertilizer on the field, irrigation management, planting crops in line, etc.

## 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:

- Assumption that all hogs could be sold at the same time. However demand for hogs in region (and generally across Bangladesh) is low. Thorough market research needs to be conducted.
- Although market syndication was not something that could have been predicted, a way to combat this would have been to stagger the selling of hogs onto the market to maintain price.
- The first year was purely project driven. The demand for hogs did not come from the beneficiaries. In the second year, beneficiaries were asked what type of IGA they wanted. Thus there is a need to take beneficiaries' views on board.
- Supplementary IGAs help stabilise incomes and reduce tendencies to take loans.
- Thorough training, with LSPs, is needed to raise consciousness of effective livestock rearing, management and treatment. This is important in ensuring beneficiaries go to LSPs.

### Key lessons learnt on working with the extreme poor:

- Lack of owned land is a major source of disenfranchisement for *Adivasi* communities who used to own much of the land they now work on. Land should be prioritised due to the high potential for crop production and income returns, as well as the higher social prestige land gives.

- Working with *Adivasis* requires patience and sensitivity. Many (though not all) *Adivasis* have misconceptions and apprehensions about project activities due to years of social and economic marginalisation.
- Communications with *Adivasis* can be greatly enhanced through working with younger *Adivasi* people. Regular visitations and group meetings are essential to maintain dialogue and understanding.
- Communications with project staff after office hours was effective in maintaining relationships with BHHs.
- Reducing alcoholism requires regular messages from staff on the negative effects of addiction through group meetings. This reduces conflict at every level as violence against women also drops as communities are educated about alcoholism.
- Through sensitization in group meetings beneficiaries were encouraged to sell their livestock by making them understand that they will be able to reinvest in the purchase of more livestock and able to get more profit.

## REVIEW OF THE INNOVATION

PUAMDO submitted its original concept note at the beginning of 2009 and the final project proposal was won as a contract a few months later. However the project was delayed by almost 6 months and eventually started at the beginning of 2010. 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.

PUAMDO project staff was open in discussion about the failure of the first innovation in the project – hog rearing. The first year IGAs, hogs, failed to provide adequate returns for the BHHs and the project had to change this component in the second year. Hogs failed because there was a severe lack of demand for hogs in the region and also because the main buyers of hogs syndicated, effectively curtailing the bargaining/negotiating power of the beneficiaries. The project staff said that they did not anticipate syndication in the market. Upon reflection, many of the staff believed that in the right circumstances and with thorough market research hog rearing may be profitable but admitted that it was not an appropriate IGA for their beneficiaries. BHHs were able to choose their second year IGAs (small business, goats, cows, etc) but had no say in the first year. The project manager said that future projects must take into account the demand and preferences of the extreme poor to identify what could work for them, instead of the project making decisions on their behalf.

The second innovation is a smaller component – land leasing for *Adivasis*. Land is leased by 50 BHHs in the first and second years of the project through project support, and then BHHs lease the land themselves in the third year. Project staff noted that crop-production support is essential for land leasing. The Chairman of PUAMDO expressed that land is a much more suitable option for *Adivasis* since landlessness is a key feature of their marginalisation. Land leasing has been fairly successful as production is sufficient to make up for the high land prices, although the project has half a year of implementation left, and therefore the full impact of sustainability of land leasing cannot yet be evaluated.

The project manager said that staff were able to learn very quickly about the failure of the original innovation and learnt a great deal from this experience. Project staff said that the

project could have carried on to with the innovation, but due to time considerations it was much more realistic to change the core IGAs package. The turnaround in the project was swift and budget work restructuring was done quickly too to ensure minimal loss of time.

### CHALLENGES: TAKING THE INNOVATION TO SCALE

PUAMDO was asked to identify challenges they may face if they were to take their innovation to scale. As the core innovation was not successful (and with plenty of reflection in the innovation) staff focused on working with marginalised groups like *Adivasis* and how a future project would seek to work with this group.

The Chariman of PUAMDO expressed that working with *Adivasis* requires more time and patience compared to working with other groups in Bangladesh. Although PUAMDO works almost exclusively with *Adivasi* communities, the Chairman expressed that a future project at a larger scale should work with both *Adivasis* communities and the majority Bengali community (approximately 4:1 ratio). The rationale was that *Adivasis* continue to be treated badly by the majority Bengali community, therefore future projects should work to reduce social tension by working closely with extreme poor households in both communities. As *Adivasis* are not just extreme poor but socially marginalised, future projects at scale-up should have a major component to address this issue together with a livelihoods support. In addition, project staff express that land-leasing for *Adivasis* should be a component taken to scale considering the failure of hog rearing. Staff noted that even if the working area was not expanded at scale-up then this would be a problem. Therefore the project would have to expand its working area.

## Conclusion: Progress Against Logical Framework

Hierarchy of objectives	Objective verifiable indicator (OVI)	Means of verification(MOV)	Progress to date	Assumption
<b><u>GOAL:</u></b> The Government of Bangladesh MDG targets on income poverty and hunger achieved by 2015.	Reduction in the proportion of people living in the extreme poverty from 28%. In 1991/1992 to 9.5% by 2015 in line with PRSP targets.	Government of Bangladesh national and MDG reports, UNDP and world Bank statistics.		Social and Communal conflict avoided through the work of Bhumi Committee.
<b><u>Purpose:</u></b> 775 Adivasi women empowered to reduce hunger in monga period in Panchbibi Upazilla by 2013.  <b><u>Immediate Objective:</u></b> 775 Adivasi women sustainably improved their income earning capacity.	<ul style="list-style-type: none"> <li>620 targeted HH receive 3 times nutritional food in a day throughout the year.</li> <li>620 of targeted HH increase their income by Tk. 11000-12000.</li> <li>660 beneficiaries operate various income generating activities (IGA).</li> <li>620 (targeted) beneficiaries per day income 30 taka on an average throughout the year.</li> </ul>	<ul style="list-style-type: none"> <li>Reports</li> <li>Photographs</li> <li>Field visits</li> <li>Interviews</li> </ul>	<b>100%</b> (620) targeted HH receive 3 times nutritional food in a day throughout the year.  <b>100%</b> (620) of targeted HH increase their income by Tk. 11000-12000.  <b>97.8%</b> beneficiaries operate various income generating activities (IGA).  620 (targeted) beneficiaries earn <b>69 taka per day</b> on an average throughout	

Hierarchy of objectives	Objective verifiable indicator (OVI)	Means of verification(MOV)	Progress to date	Assumption
			the year.	
<b>Outputs:</b> 1. 775 household motivated and supported to function 24 Village Development Committee (VDC). Bhumi committee and central coordination committee.	<ul style="list-style-type: none"> <li>24 Village Development Committee formed and meets monthly.</li> <li>Names of 5 representatives to Bhumi Committees from targeted HH.</li> </ul>	<ul style="list-style-type: none"> <li>Meeting minutes and resolution</li> <li>Monthly Reports</li> <li>Bhumi committee's resolutions</li> </ul>	<b>100%</b> (24) of village Development Committees formed and meeting monthly.  <b>100%</b> (5) representatives to Bhumi Committees.	
2. 775 women support to adopt modern technology.	<ul style="list-style-type: none"> <li>150 targeted beneficiaries have knowledge of modern technologies of agriculture.</li> <li>150 <i>Adivasi</i> women are employed all the year round in their field.</li> </ul>	<ul style="list-style-type: none"> <li>Deed of Agreement</li> <li>Field visits</li> <li>Interview of Beneficiaries</li> <li>Case studies</li> <li>Annual reports</li> </ul>	<b>92%</b> (138 out of 150) targeted beneficiaries have knowledge of modern technologies of agriculture.  <b>92%</b> (138 out of 150) <i>Adivasi</i> women are employed all year round in their field.	
3. Food and technical support to 775 <i>Adivasi</i> women for Agricultural crop protection and livestock rearing.	<ul style="list-style-type: none"> <li>Targeted women own at list at least one/two livestock.</li> <li>500 livestock's are healthy.</li> <li>100% cattle and goat are vaccinated and dewormed.</li> <li>95% BHH trained up on livestock rearing and agriculture.</li> <li>Ensure quality seed and fertilizer support for better production for the BHH.</li> </ul>	<ul style="list-style-type: none"> <li>Report, Photographs</li> <li>Record books</li> <li>Field visits</li> </ul>	Targeted women own <b>2-3</b> livestock.  <b>1000</b> livestock are healthy  <b>100%</b> cattle and goat are vaccinated and dewormed.  <b>97%</b> BHH trained up on livestock rearing	

Hierarchy of objectives	Objective verifiable indicator (OVI)	Means of verification(MOV)	Progress to date	Assumption
			and agriculture.  <b>100%</b> have been ensured quality seed and fertilizer support for better production for the BHH.	
4. Encourage reinvestment	620 targeted beneficiaries have reinvested.	<ul style="list-style-type: none"> <li>• Reports</li> <li>• Record books</li> <li>• Field visits</li> </ul>	<b>758 (97.8%)</b> targeted beneficiaries have reinvested.	
5. Developed Livestock Service provider	14 LSP are trained and engaged in activities.	<ul style="list-style-type: none"> <li>• Field visits</li> </ul>	<b>100% (14)</b> LSPs are trained and engaged in activities.	



## Annex: CMS 2 and CMS 4 Findings

### CMS 1 BASELINE SUMMARY

<b>Household Target:</b>	775			<b>(No.)</b>	<b>(%)</b>
<b>CMS1 data available:</b>	765		<b>Total Household Members</b>	2,348	
<b>Average HH Income:</b>	1113.9	<i>Tk. per month</i>	<b>Average HH Size:</b>	3.1	
<b>Average HH Expenditure:</b>	1336.5	<i>Tk. per month</i>	<b>Male Headed HH</b>	657	85.9
<b>Average HH Land:</b>	6.5	<i>decimal</i>	<b>Female Headed HH</b>	108	14.1
<i>Khasland</i>	0.3		<i>No of under 5 children</i>	301	
<i>Owned land</i>	3.8		<i>No. of under 18 girls</i>	441	
<i>Not Owned land</i>	2.5		<i>HH having disabled member</i>	35	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 PUAMDO beneficiaries was a part of the pilot study of CMS2. Therefore, the data only tracks an average of 200 BHHs over a 7 month period from June 2011-January 2012 and change from intervention impact cannot be accurately monitored using only this tool.

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

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

## CMS 2 METHODOLOGY

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

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

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
<b>Weight Score</b>	<b>1</b>	<b>0</b>

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

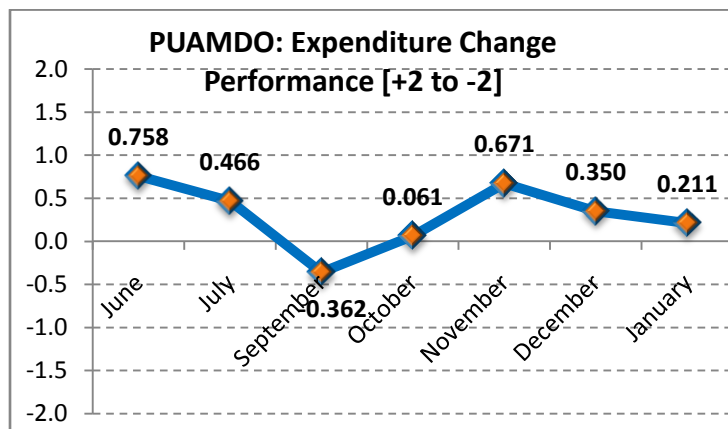
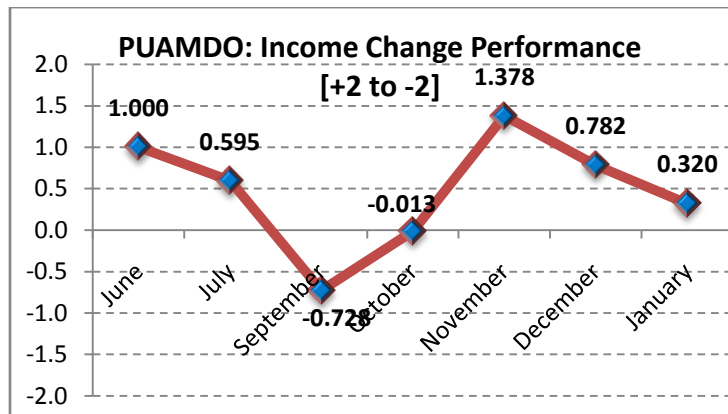
Decreasing Fast				Decreasing Slowly				Same	Improving Slowly					Improving Fast				
-8	-7	-6	-5	-4	-3	-2	-1	0	1	2	3	4	5	6	7	8	9	10

## SUMMARY FINDINGS FROM CMS 2: JUNE 2011 TO JANUARY 2012

Row Labels	Income [+2 to -2]	Expenditure [+2 to -2]	Health Status [+2 to -2]	Confidence [+2 to -2]	Economic [+6 to -4]	Socio-Economic [+10 to -6]	No of Visits
PUAMDO	0.485	0.324	0.812	1.090	1.749	3.651	
June	1.000	0.758	-0.405	1.016	2.627	3.238	252
July	0.595	0.466	0.704	0.891	1.947	3.543	341
September	-0.728	-0.362	0.560	1.004	-0.216	1.349	232
October	-0.013	0.061	0.939	0.987	1.255	3.182	231
November	1.378	0.671	1.347	1.360	3.067	5.773	225
December	0.782	0.350	1.451	1.272	2.078	4.801	206
January	0.320	0.211	1.433	1.258	1.320	4.010	194

## INCOME AND EXPENDITURE: CMS 2 AND CMS 4

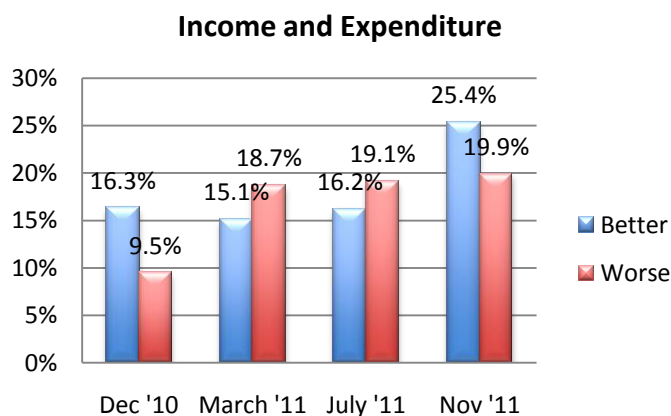
### CMS 2



CMS 2 shows a sudden decline for changes in both income and expenditure in September 2011. BHHs found their income and expenditure to be getting slightly worse during that month. However, by November 2011, BHHs were seeing slight increases in both indicators and this stayed fairly consistent through January 2012.

This correlates with CMS 4 findings which show the majority of BHHs claiming their income and expenditure were getting worse in July 2011.

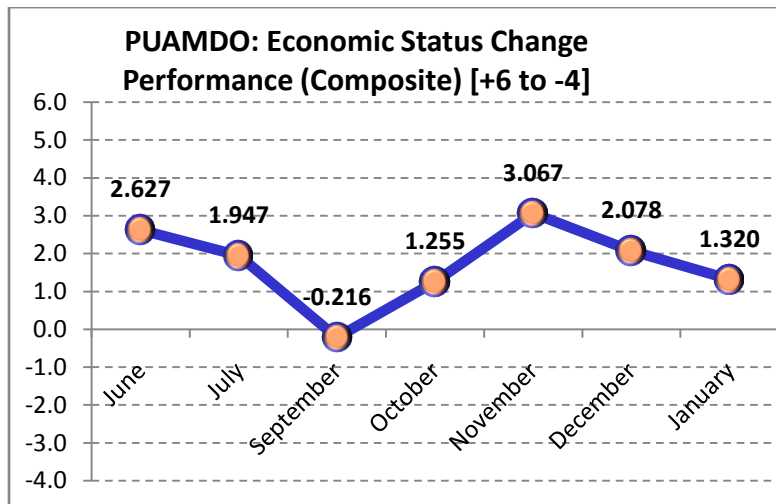
### CMS 4



CMS 4 asked BHHs on a quarterly basis whether their income and expenditure were either getting better or worse in their life. In both March and July the majority of BHHs responded negatively. However, in the last quarterly change report 25% of BHHs noted their situation had improved.

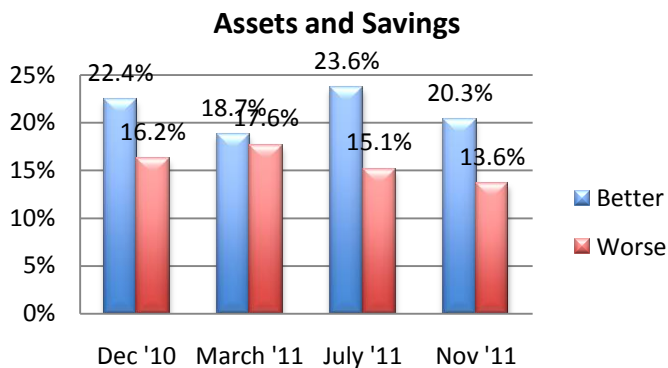
## ECONOMIC STATUS: CMS 2 AND CMS 4

### CMS 2

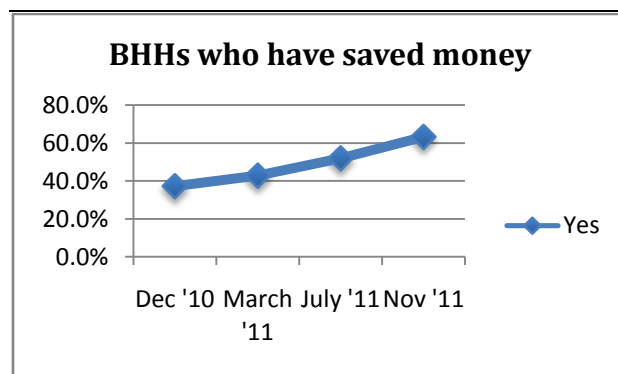


CMS 2 findings for composite changes in economic status, including: incoming, expenditure, cash savings and assets bought show a decrease in change during the month of September 2011, correlating with similar findings from CMS 2 data on negative changes in income and expenditure.

### CMS 4



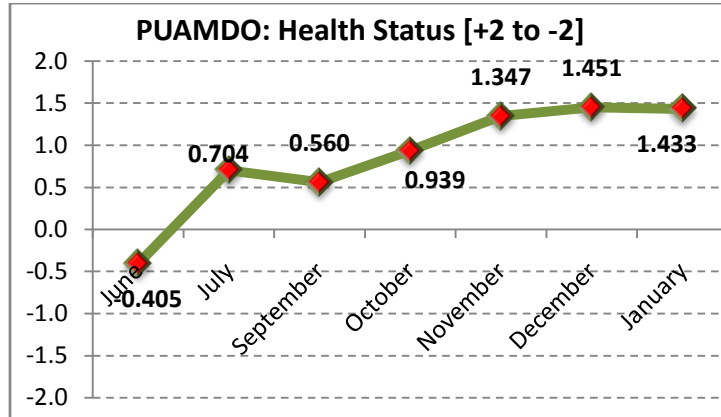
CMS 4 asked BHHs on a quarterly basis whether or not their assets and savings were getting better or worse. The first chart indicates a similar percentage of BHHs feel that assets and savings are both better for an average of 22% of BHHs. 16% did express it was still a problem over the last four Quarterly Change Reports.



The second graph shows the percentage of BHHs who have saved money. There has been an increase in savings from Dec. 2010 and Nov. 2011, with nearly 62 percent of BHHs saving money in

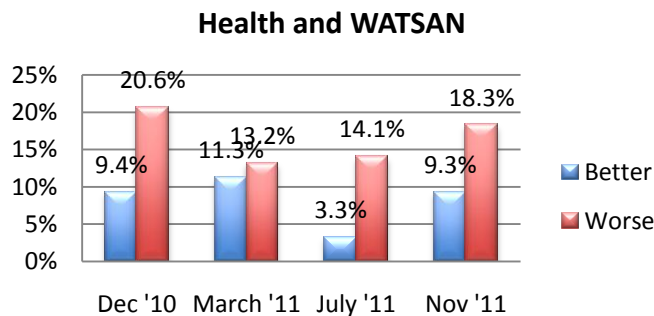
## HEALTH STATUS: CMS 2 AND CMS 4

### CMS 2



CMS 2 indicates that the majority of BHHs experienced a decline in health status in June 2011, but since then they have seen a positive change in health. BHHs reported a notable improvement in health in January 2012.

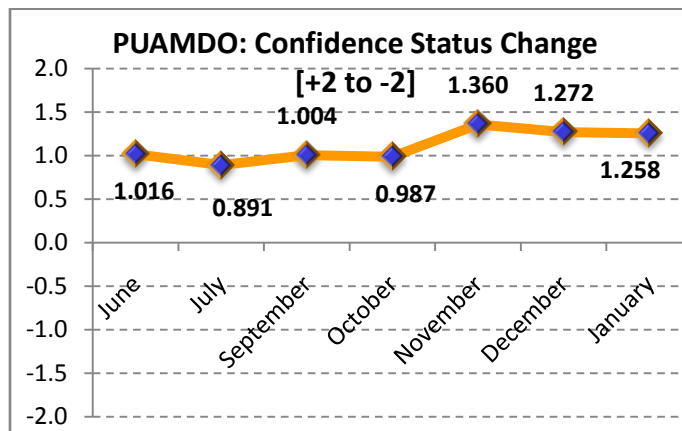
### CMS 4



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

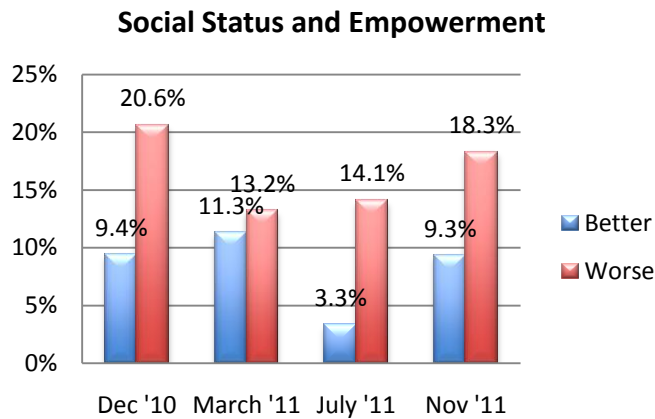
## CONFIDENCE STATUS: CMS 2 AND CMS 4

### CMS 2



CMS 2 indicates that the majority of BHHs have seen slight improvements in their confidence levels since June 2011.

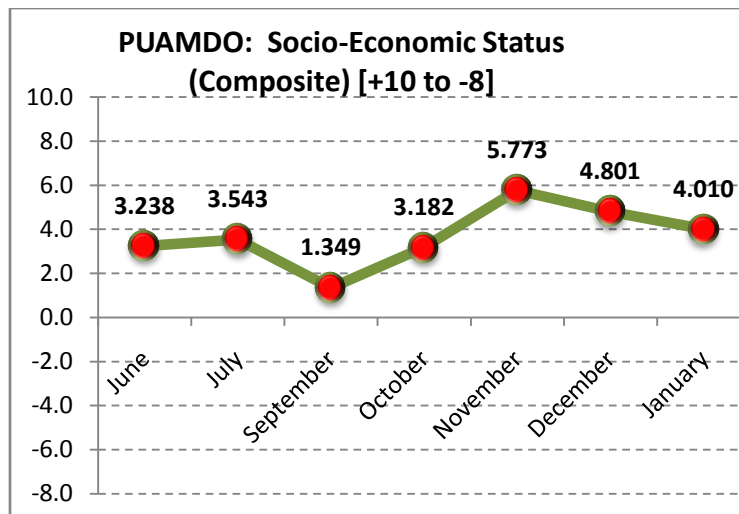
## CMS 4



CMS 4 asked BHHs on a quarterly basis whether their social status and empowerment was getting better or worse. There has been a high level of negative responses with little improvement since monitoring began.

## SOCIO-ECONOMIC STATUS: CMS 2 AND CMS 4

### CMS 2



CMS 2 findings for composite changes in socio-economic status, including: income, expenditure, cash savings, assets bought, health and confidence show positive change from June 2011, with a slight decline in September 2011. This correlates with decrease in income and expenditure felt during that month. By January 2012, BHHs were



## Annex: FGD Questionnaire

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

- 1<sup>st</sup> 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 PUAMDO project and nothing you say will impact your relationship with the project field staff."*

### FGD Questionnaire:

#### Exploring IGA Impact

1. What was your life like one year before you joined the project? What is your life like now? Why?
2. What type of intervention(s) did you receive from the project/NGO? What is the status of your IGA now?
3. How was the IGA chosen for you? Did you ask for it or was it selected by the NGO?
4. Did you receive any previous experience or exposure to the intervention? If not, did you receive training? By whom?

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

## Other Indicators

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

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

## Annex: Exit Strategy

### OBJECTIVE OF EXIT STRATEGY:

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

Component of exit strategy	Descriptions
Presence of Local Service Providers	PUAMDO developed 14 Livestock service providers (LSP) in 7 unions of the project area. LSPs have been working with BHHs. At the end of the project LSPs will continue their service. LSPs are committed to receiving consultancy fees less than others. All of the BHH are now aware of any illness of the livestock IGA by the training and they are aware of what types of illness LSP support is necessary.
Linking of BHHs with DAE, DLS and other service providers. Treaty signing with UP's on responsibility taking of the BHH	<p>PUAMDO has strong linkages with DAE and DLS for obtaining technical assistance for crop production, livestock related issues. Both departments have committed to helping the BHH in absence of the project. Different level officials of DAE such as SAAO (sub-Assistant Agricultural officer), Agricultural extension officer and Agricultural officer will also help BHHs. A tripartite MOU among Govt. PUAMDO, BHH is not impossible but govt. officials need prior instruction from their higher officials.</p> <p>A BHH list is already prepared; it will be handed over to local govt. to make clear to the local govt. authorities that the BHHs are still poor and are entitled to govt safety nets.</p>
Accessibility of the services of Local Village development committee (VDC) and Bhumi committee	Village development committee (VDC) and Bhumi committee will assist and give advice to the BHHs to help them run existing activities. PUAMDO has arranged VDC monthly and Bhumi committee meeting quarterly and discusses different issues of BHHs. They should be aware of the discrepancies among stronger and weaker BHHs.
Linking of BHHs with credit staff and support microfinance of PUAMDO	All beneficiaries have good faith and dependency on PUAMDO and they feel ownership of PUAMDO; therefore, their existing group will establish a connection to the working PUAMDO credit staff and they will ensure and encourage their savings and reinvestment in their IGAs, taking support from microfinance if necessary
Around 10% BHH may remain in extreme	PUAMDO will take initiative to support the following alternatives: a) inclusion in safety net programmes by government. b) PUAMDO itself will

poverty.	help them through other integrated programmes like agriculture and livestock support by MCC Bangladesh and financial support by PUAMDO microcredit.
Health and nutrition support	Regarding the nutrition and health support PUAMDO's existing activities will provide support. BHHs are getting free treatment and children in CLC (Child learning centre) funded by Action Aid Bangladesh and special allotment of DC are also getting nutrition.
Contingency fund	PUAMDO decided to extend the programme up to two months after January-2013 by giving agriculture input support for boro cultivation to the BHHs and build their confidence for sustainable livelihood development.
Maintaining peace within the community	For the protection and growth of property peace is an essential factor. They will be keeping in touch with the peace building group of MCC-Bangladesh those who are working with PUAMDO. MCC-Bangladesh gives peace trainings among the UP chairman, member and elite person in the community who are involved in the peace making process.
For inventory	PUAMDO has every respect to the final decision of SHIREE. If SHIREE wants to enrich the other programme of PUAMDO, then PUAMDO will utilize the resources of SHIREE properly and skilfully through its capacity and integration into the other running project for the benefit of indigenous people.

## Annex: Financial Overview

Budget Line	Total Contract budget	Total Expenditure as on Jun'12
Human Resource Cost	9,146,782	7,737,462
Travelling Cost	287,214	169,044
Vehicles & Equipment	964,637	965,036
Office Rent & Utilities	278,782	224,302
Administration cost	778,741	554,772
Operational Cost	570,922	197,613
Direct Delivery to Beneficiaries	18,627,168	17,370,864
<b>Total Direct Cost</b>	<b>30,654,246</b>	<b>27,219,093</b>
Contingencies	72,218	-
Management Cost(Over head)	919,627	816,571
<b>Total Cost</b>	<b>31,646,091</b>	<b>28,035,664</b>
<i>No of Beneficiaries</i>		775
<i>Total cost per BHH</i>		40,834
<i>Direct cost per BHH</i>		22,896

Note: Amount in BDT

## Annex: Case Study

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*Veena is married with one daughter and one son and lives in Danashpur, Panchbibi, Joypurhat. Her daughter reads in class seven. The economical condition of the household was so poor, they could not eat daily, had no assets or savings, and they did not have steady daily labour.*

*Veena was identified as an extreme poor household by PUAMDO-SHIREE project staff and was included in the project in March 2011. She is now a 2<sup>nd</sup> year beneficiary and received a cow and an IGA van as assets. After receiving assets Veena has been trying to improve her economic and social status. Her and her husband are very careful with the assets. Her husband has been pulling the van regularly and contributes to the family expenditure as well as saves some money. After six and half months Veena sold her cow at 19,600 Tk. which was originally purchased for 12,700 Tk. After she sold the cow, she wanted to purchase another one so the project staff helped her find a cow for 19,160 Tk. Now Veena receives 2 litres of milk a day of which she sells 1.5 liters for 50/60 taka at the daily market and keeps .5 liters for consumption. With the profits made from selling milk and pulling the can, Veena's family has saved 3,500 Tk. so far. Her family is eating three meals a day and is able to send her children to school.*

*Her future plan is to continue her daughter's education, improve her house and increase her assets so that she can purchase another cow.*



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