2012

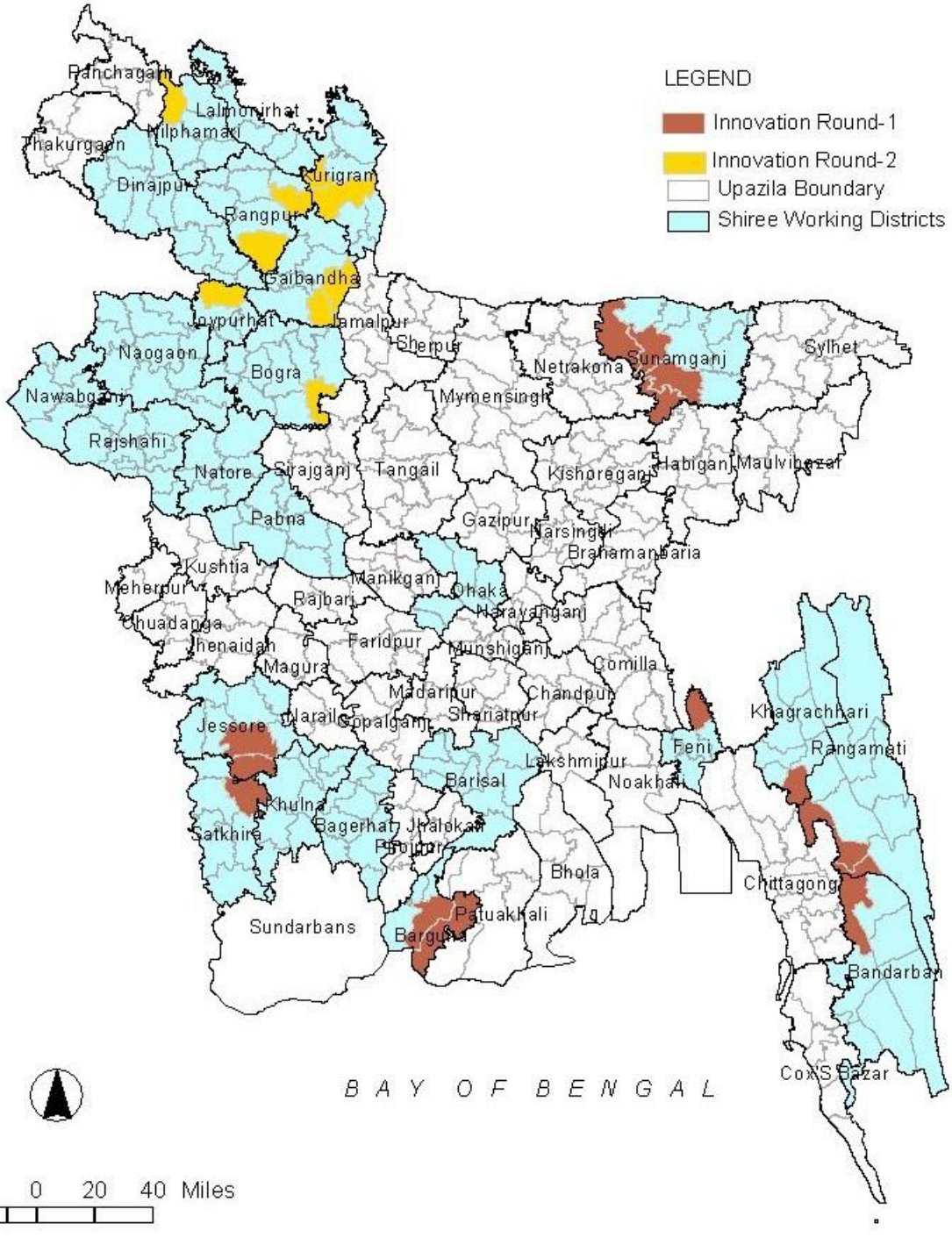
Lesson Learning Report: ActionAid

shiree

where EEP / shiree works

(District and Upazila Coverage)

Innovation Round 1 & 2



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Introduction

ECONOMIC EMPOWERMENT OF THE POOREST (SHIREE)

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

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

The shiree programme also has a mandate to research the dynamics of extreme poverty and of the effectiveness of interventions designed to address extreme poverty. This research and the learning from shiree projects feeds a growing stream of pro extreme poor advocacy activity, including the development of a Manifesto for the Extreme Poor[1]. 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[2]. This gave Round Two projects more time to test and establish the intervention model and allowed for a common evaluation process.

[1] See: http://www.shiree.org/
[2] Except Puamdo ends Jan 2013

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

THE LESSON LEARNING REPORTS

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

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

THE PROCESS LEADING TO THE REPORT

A similar process was followed during the preparation of each report. **Chapter One** was drafted to summarise the narrative of the project from design and inception through to completion. This chapter draws on the initial project memoranda as well as the output of several independent (SILPA) or Internal (Internal OPR) reviews conducted during the course of the project. NGOs were asked to submit relevant documents to inform this chapter and the chapter was reviewed and endorsed by each NGO prior to finalisation. **Chapter Two** reports the output of an Impact Survey conducted according to a standard methodology for all 12 projects. This survey was undertaken by trained enumerators under the guidance of the University of Cambridge adopting a similar methodology to that used for the Scale Fund CMS3 instrument.[3] In all but one case[4] the baseline census (CMS1) is used for before and after intervention comparisons. **Chapter Three** summarises the output of two Focus Group Discussions conducted with project beneficiaries. **Chapter Four** reports on a lesson learning workshop with the NGO team – during which the outputs of the Impact Survey were shared. The **Conclusion** is a comparison between

[3] See: http://www.shiree.org/extreme-poverty-monitor/#.UGp4U03A-a8
[4] HKI did not undertake CMS1

final project achievements and the original logical framework. **Annexes** include an analysis of the outcome of the **CMS2** mobile phone based "monthly snapshot" monitoring pilot[5] and **CMS4** beneficiary responses, the **discussion guide** used for the Focus Group Discussions, a summary of the **project exit strategy**, a brief sub project **financial profile**, and a **case study.**

In all cases the report has been shared in draft, at several stages, with the concerned NGOs, feedback has been received and appropriate adjustments made. In a few cases an additional Annex has been included to provide a space for NGOs to provide an **alternative perspective** on any specific report findings with which they disagree.

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

[5] Itself a significant process innovation

Chapter One: Summary of Project 2009-2012

DOCUMENTS CITED

- Inception Report, 2009; available at shiree and AAB
- Project Memorandum, 2009; available at shiree and AAB
- Innovation Fund Output-to-Purpose Review, 2010; available at shiree
- IF 2 Evaluation Report, 2010; available at shiree
- Mid-Term Evaluation Report, 2010; available at shiree
- Monthly and Quarterly Progress Reports; available at AAB
- Quarterly changes reports and self-review workshops; available at shiree
- AAB Internal Lesson Learning documents; available at AAB

INTRODUCTION

CMS 6: summary of AAB Interventions

Beneficiary Information	2009	2010	2011	2012	Cumulative	Target (according to log frame)
BHH selection complete	0	1316	0	0	1316	1200
BHH profiles (CMS 1) complete	0	1200	0	0	1200	1200
BHH who dropped out or migrated	0	0	0	0	0	0
BHHs receiving asset transfer	0	1200	0	1185	2358	1200
BHHs receiving cash transfer	0	704	704	0	1408	1200
BHHs receiving IGA/skill training/other capacity building	0	704	1200	1185	3089	1200
Total value of assets/cash distributed					21,979,208	22,043,592
NOTE: this data is collected and reported by the NGOs to shiree as CMS 6 (reporting requirements to the Government of Bangladesh).						

The project **Paribarvittik Jeebo-Boichitro Gram** (Extreme Poor Household Based Biodiversity Centres) began in 2009 and will run until 2012. Action Aid Bangladesh works with 1,200 extreme poor households in Monga affected areas over three years. The Project Memorandum written in 2009 summarises the project goal, purpose, activities and expected outputs/outcomes as such:

Goal

The Goal of the project is to reduce extreme poverty and hunger in the proposed working area. The project will enable the British and Bangladeshi Governments to fulfil their commitment to the UN MDG targets 1 and 2 on income poverty reduction and hunger achieved by 2015.

Purpose

The purpose of the project is to increase the income of 1,200 extreme poor households, fifty percent of whom are female headed. AAB aims to transfer a number of assets and inputs to the

BHHs. The households will be trained to utilize these assets, and to use innovative production technologies and manage bio-diversity centres on their own. AAB will follow a paired system where the beneficiaries are grouped together in twos, with one 'lead beneficiary'[6] receiving a biodiversity centre and the other employed as a 'wage labourer' to work on the biodiversity centre. The project has been designed to establish 600 centres each on ± 42 decimals of leased (mid-term) land, given to 600 entrepreneur extreme poor HHs, or 'lead beneficiaries'. Another 600 extreme poor 'wage labourers' will be engaged in the centres, and will receive wage support, particularly during Monga. The centres will produce a wide variety of bio-diversity crops. The inputs required to establish the centres will be given to the 'lead beneficiary' HHs who own and manage them. The 'lead beneficiaries' are expected to share the profit they earn proportionately with the wage earners.[7] Their income will increase through sale proceeds from the bio-diversity centres whilst the wage earners' income will increase through wages earned by working on the bio-diversity centres. It is expected that each centre 'lead beneficiary HHs'' net profit will be at least 40,000 Tk. per year and each wage earning HH will earn at least 100 Tk. per day during the 100 days of annual Monga.

Major Activities

To implement the project, AAB:

- Identifies training needs of HHs and provides trainings on centre management, cultivation, harvesting, processing, preservation, marketing, entrepreneurship and basic accounting.
- Provides the wage labourer with on the job training
- Markets the products from the centres for maximum profit
- Produces high value crops in bulk to receive maximum prices from contacted wholesalers. A liaison centre will be established to coordinate the efforts.

It was anticipated that at the end of the 4-year lease of the land, each HH would have received more than 150,000 taka from sale proceeds, which could be re-invested in the following season. Each centre is designed to be an example of biodiversity, plant rotation and soil protection and will serve as a demonstration plot for other farmers in the village. The 600 'lead beneficiaries' of the 600 centres are expected to produce enough vegetable seed for 40,000 farmers and high value crops for 20,000 consumers.

Project Outcomes/Outputs

- 600 biodiversity centres will be established
    - 600 biodiversity centres each with approximately 42 decimals of land will be established
    - 600 additional jobs will be created during Monga period
- 1,200 extreme poor receive skills and entrepreneurship development training
    - 600 extreme poor HH receive training on entrepreneurship marketing and plant production technology
    - 600 extreme poor HH receive on the job training to become skilled labourers
- Market access established for 600 extreme poor 'lead beneficiaries'

[6] 'Lead Beneficiary' may also be referred to as 'entrepreneur'.

[7] 20% wage BHHs and 80% lead BHHs

- Forward linkage established for the 600 extreme poor 'lead beneficiaries'
- 600 extreme poor 'lead beneficiaries' produce and market 3 to 4 high value crops.

YEAR 1: NOV 2009-OCTOBER 2010

As outlined in the inception report, there was an initial delay in selecting some beneficiaries. The project generated a primary list of around 467 BHHs during the reporting period and sent those to SHIREE Management for approval. Verification was on-going and the process of selecting the other 733 BHHs was expected to be finalised by February 2010. Many lessons were learnt from the delays in the selection process. For example, it was found to be useful to validate any information collected from the community with multiple sources. This was because during selection even comparatively well off participants wanted to participate, and therefore hid information regarding their socio-economic status which was revealed during verification. Learning from this contributed to more efficient selection of the participants in the Nilphamari area.

The inception report also noted that initially land-owners did not want to lease their land to be used by the poor, even at value, as they feared this land might be difficult to get back. When they understood that they would immediately benefit from the lease value and abundance of the agricultural produces in the area, as well as from increased land productivity and fertility, they were more interested in cooperating with the poor. AAB therefore found that to ensure benefit of the extreme poor of any community, it is essential to create a win-win situation between the poor and resourceful persons in the community.

The Quarterly Action Progress Reports showed that by the end of April the project had handed over a total of 222 bigha of land among 290 BHHs (145 lead farmers and 145 wage labour) through completion of formal land lease agreements between landlords and selected beneficiary households. AAB had also successfully organized a number of training sessions and workshops. As per design the project needed to select total 1200 BHHs. It was thought that some selected BHHs may not agree to work with the project due to their working habit, some would be excluded due to uneven numbers in the specific para/village, and others would lose out due to a lack of required land in that locality/area. Considering these assumptions, the project selected a total of 1316 BHHs to minimize the shortage of targeted BHHs.

From February to April 2010 the OPR reported a lack of availability of land for lease in. The project required 900 bighas of high land for 600 lead beneficiaries but during the reported period only 222 bighas were obtained. There were several reasons for this:

1) A local rich man leased in land for potato cultivation;
2) Advance loans were provided for tobacco cultivation at a higher price than usual, so the small and medium landholder wanted to cultivate the land themselves;
3) The price of turmeric and pepper was comparatively high so the landlord demanded more lease money. Many landlords also decided to grow their own turmeric on their land for their personal benefit;
4) Land for lease in was not available within 2 km from the residence of selected households;

5) Some land lords engaged their land in a sharecropping system with poor neighbours and other marginalized farmers (proja) and didn't want to exclude their proja from their land;
6) BRAC has leased much of the high land for participants of their ultra poor project; and,
7) Some private company including Alfa Agro Group and Destiny had taken lease of land for vegetable and rice seed production.

By July 31, as documented in the next Quarterly Progress Report, 507 bighas of land had been distributed among 352 beneficiaries, but similar issues were reported as before. Due to the experienced difficulties, AAB realised that future project proposals should consider the other actors working in the proposed area to minimize overlapping and negative competition with same assets and goods. Furthermore, during preparation of any project, budgets should be calculated or forecasted in consideration of inflation of the proposed goods, assets and other area of finance required for the proposed period. Project design should also be flexible to ensure achievement of project objectives. Eventually it was found that the availability of land for lease-in was not enough to reach the original target and the required land for the remaining 250 lead beneficiary households could not be obtained. AAB were thus forced to search for lower land for the remaining project period to meet the higher lease value.

The Quarterly Change Reports document the dissatisfaction of the beneficiaries themselves, many of whom reported that they did not believe that the paired system was working. The Quarterly Progress Report for May-June 2010 shows that, considering the land crisis and the failure of the paired system, AAB proposed a change of tactic to Shiree. This was that, instead of half of the remaining 496 beneficiaries receiving biodiversity centres, all of them would be provided with IGAs to increase their income and employment. However, the 352 lead beneficiaries who already received their land would continue their activity in the bio-diversity centre to ensure financial benefit and employment as per approved project proposal. Their respective 352 wage earners would also continue working for them. AAB submitted the alternative working strategy for the remaining 496 BHHs and they were given approval from Shiree.

At the end of the first year the OPR reported that the biodiversity centres were doing well, even though output was behind expected levels. Despite this, the suitability for scale up was deemed questionable by the OPR. The quality of soil and the location of the land have large risk factors associated with them which could potentially deem the model not viable for scale up. The OPR also raised concerns over potential flooding of the market. As many of the centres are in close proximity to one another and produce similar products, most farmers will send their produce to market outlets over a similar period. The capacity of these local market outlets to absorb this considerable increase in supply without depressing prices was not known.

The OPR predicted that after the end of the project, the graduation of the wage labourer would not be sustainable. It was thought that after the end of the informal agreement between the lead farmer and the wage labourer, the lead farmer may wish to discontinue the services of the wage farmers, preferring to employ an additional person at the same price without having to sacrifice 20% of their output. It also noted that more needed to be done to explain the relationship to the beneficiaries – it was found that they did not always understand the concept of the stipends for

the wage farmers. In some cases, lead farmers assumed that the project would provide the wages for the wage farmer throughout the intervention. On the other hand, it was noted that there was very little risk sharing between the lead farmer and wage labourer; if the crops failed to yield suitable returns the wage labourer still gains their daily wage, and the lead farmer would be left with just the produce to survive on.

Wage labourers had also started to receive additional input support of an average of 5000 Tk per beneficiary, with some getting cows and others goats. However, the other inputs provided to the wage labourers were not uniform. Although an average of 5,000 Tk was distributed to the wage labourers, some received a cow valued at 12,000 Tk, while others received goats valued at Tk. 1500. This unbalanced disbursement of assets may affect the graduation of the wage labourer. The OPR recommended that Action Aid seriously considered the difference between inputs provided to wage farmers and the effect that this will have on the project as a whole.

YEAR 2: NOV 2010 – OCTOBER 2011

The review of innovation round 2 had an unfavourable view of the project's paired system. Rather than creating coherence, it had actually created social dissatisfaction and silent conflict which affected management at farm and production levels. In many cases the paired beneficiaries split the land themselves and worked on it individually. A low sense of ownership and inadequate inspiration was evident among the beneficiaries. Some of the waged farmers viewed the approach as an example of immoral and imposed social injustices and inequalities by the project proponents. As the lead beneficiary controlled all the assets and the land lease, it was thought that there was a high risk that he may substitute the wage beneficiary with one of his family members to keep all the profits. The wage beneficiary could therefore be forced back into the same cycle of extreme poverty where he/she began

In year two the alternative project plan came into action for the remaining 496 beneficiaries, as documented in the QAPR (April-June 2011). These households were given IGAs in the following areas:

- Livestock rearing and homestead based crop culture (413 BHHs)
- Small traders-vegetable & other agro-product and homestead based crop culture (46 BHHs)
- Dry fish trading and homestead based crop culture (24 BHHs)
- Puffed rice trading and mini poultry hatchery (10 BHHs)
- Mobile seed trading and homestead based crop culture (3 BHHs).

A day long sharing meeting with shiree personnel helped to identify appropriate additional IGAs for BHHs. Feasible IGAs were tea stalls, grocery shops, fish trading, cloth trading, meat trading, puffed rice trading, rice trading, carpentry, bamboo goods trading, etc

The Quarterly Change Report for (Jan-March 11) mentioned a sharing meeting among the service provider, community leader, landlords and BHHs with the aim of securing entitled support to the extreme poor from the service agencies and social security. As with many NGO partners, AAB found that project beneficiaries had been excluded from different government safety nets to which they were entitled. This was because the Union Parishad thought that as they were members of the project they would be receiving adequate support. The internal lesson learning documents from the second year highlighted the UPs response, which focused

on the limited resources available compared to demands. Despite these issues, the UP gave assurance to the audience that in the future, they would give more emphasis to ensure support for the extreme poor, including project beneficiaries. In addition, BHHs did not receive their entitled support from the Union Health Complex, Department of Agriculture Extension, and Department of Livestock (such as information, treatment, cash, kind-medicine, seed, fertilizer etc). In response to this, AAB arranged for a doctor from the Union Health Complex, an Upazila Agriculture Officer and an Upazila Livestock Officer to come and discuss the services available with the beneficiaries.

The project design was not well suited to elderly and disabled beneficiaries, as they were not able to work well in the biodiversity centres, resulting in a poor return. The elderly and disabled are generally the poorest members of society, and so they were included in the project which intended to ensure employment and an increased income. The project tried to allocate land to physically weak beneficiaries and then pair them with a stronger wage labourer. However it was not possible in all cases to make such combinations, and due to personal interest and social complexity, many of the pair systems were not functioning. This caused major problems for the graduation of some beneficiaries.

Due to issues with acquiring suitable land, the project leased some land with a high percentage of sandy soil, which is comparatively lower in fertility and productivity. This resulted in high investments compared to returns. In response, the project assisted the BHHs to produce selective crops suitable for the soil. To improve soil fertility, the project is providing BHHs with farmyard manure at bio-diversity centres, using waste from crops and cow dung from livestock. AAB also ensured production of multiple cropping to improve soil fertility and productivity. This was reflected in internal lesson learning documents from AAB.

It was felt that the project duration needed to be extended beyond the original two years. AAB lost 25% of its project time for initiating actual field activities and had extreme difficulties in getting quality planting. Most of the project BHHs did not get the land to establish their bio-diversity centres until the end of summer season – up to 10 months after project inception. This meant most BHHs only received project support for 12-15 months of the 24-month project duration and it is difficult to lift livelihoods from extreme poverty within that short period. The time frame of two years is too short for any fine-tuning and adjustments which are common with innovative practices. Fruit trees, for example, are a long-term investment and BHHs need supplementary IGAs in the meantime – diversification of income is important, especially as the project is very young and the beneficiaries are very vulnerable. It was proposed therefore that shiree extended their support for an additional year to:

- Allow AAB s to consolidate its experiences and adjust the project accordingly
- Enable the BHH full ownership of their economic activities
- Ensure the BHH has a secured and regular income and income sources
- Ensure a smooth phasing out

YEAR 3: NOV 2011- OCTOBER 2012

The project was extended by a further twelve months. In the third year it had already been decided that the pair system (lead participant + wage earning participant) was not functioning

properly, and so the project provided budgeted support equally and separately among all participants in the 3rd year of the project.

In the final quarter of the project, AAB submitted its exit strategy to shiree for review and recommendations. The exit strategy included a plan to strengthen linkages between the beneficiaries and the UP, Upazila Agriculture and Livestock Department, Upazila and Union level health clinic, BRAC-WASH, BRAC-MNHC for ongoing technical information and support. The majority of BHHs were now involved in savings schemes, undertaking additional IGAs and leasing their own land.

CONCLUSION

The main lesson learnt by AAB was that their innovation, namely the biodiversity centres operated by the beneficiaries through a paired system, was not successful. Rather than creating coherence, the centres actually created social dissatisfaction and silent conflict that affected management at farm level and production. The beneficiaries themselves reported that they did not think the system was working, and it was feared that if the system was continued it would be unsustainable after the end of the project. Elderly people and the disabled were also found to be disadvantaged by the system, as they were not as able to work and effective partnerships were not always possible. Eventually these realisations led to a complete project design overhaul, with beneficiaries in the later phases being given IGAs to involve them in trades such as livestock rearing, puffed rice trading and homestead based crop culture. Some other lessons experienced by AAB were common among other NGOs, particularly concerning access to safety nets and khas land.

POTENTIAL ISSUES REGARDING SCALABILITY[8]

- Location of land and quality of soil has been found to not be adequate to produce high-value crops. Unless project location was changed, this could continue to be an issue at a larger scale if the project were to be expanded.
- High price of leasing land is another issue which may hinder the scale up of the project.
- Potential flooding of the market due to the high number of BHHs growing similar products in the same area may also cause further issues at a scaled-up level, unless appropriate markets are developed.

[8] Please refer to annex for AAB's comments regarding scalability.

Chapter Two: Endline to Baseline Findings

INTRODUCTION

A total of 12 projects received funding under Innovation Fund Rounds One and Two with the project period ending in September 2012[9]. The present section seeks to establish the efficiency and effectiveness of these innovation modalities in uplifting people from extreme poverty in the given communities and regions through comparing socio-economic conditions towards the end of the intervention (March/April 2012) with baseline information (2009) using specific indicators.

Objective: The objective of the Endline Study is to assess the change in socio-economic status of the project beneficiary households since the baseline in 2009.

Study design: From each organization 64 representative sample households were randomly selected to carry out an endline study. Taking advantage of the uniqueness of the household identities, the same 64 households were selected from the baseline database (which had been compiled as a census of all beneficiaries) to compare change.

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

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

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

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

[9] Except: Greenhill ends June 2012, ActionAid Oct 2012, PUAMDO Jan 2013.

fund projects. As the baseline questionnaire is to some extent different to the endline study questionnaire, data analysis has been done only on the common indicators existing in both of the questionnaires.

Constraints: It should be noted that the data for the endline study for all the projects was collected during the same time period, but the baseline data was collected phase by phase at different times and seasons. Moreover, the data collected for the endline study was conducted by more trained enumerators in comparison to the data collectors of the baseline information. Therefore, the data may contain seasonal variations particularly related to economic activities in the rural context where agriculture is the single largest employment sector. It may also contain some variation due to the different levels of understanding and experience of data collectors.

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

HOUSEHOLD BASIC DEMOGRAPHIC CHARACTERSTICS

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

Category	Baseline		Endline	
	N	%	N	%
Male headed household	47	73.4	46	71.9
Female headed household	17	26.6	18	28.1
Both	64	100.	64	100

Endline findings do not indicate much change in the sex of household heads since the baseline which mostly remains same. During the baseline, household heads for 27% of households were female while in the endline it is 28%.

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
3.55	1.38	1.71	.85	3.06	1.50	4.41	1.22	1.56	.65	3.61	1.68

Based on household categories, contrast observation is noticed in regards to change in household size. Among male headed households the mean household size has increased to 4.41 (endline) from the baseline mean household size of 3.55. In contrast, household mean size of female headed households has decreased from 1.71 (baseline) to 1.22 (endline).

OCCUPATION

Table 2.1: Change in primary occupation of household head

Occupation	Baseline		Endline	
	N	%	N	%
Agricultural day labour/wage labour	2	3.1	28	43.8
Other Day labour	34	53.1	4	6.3
Domestic maid	2	3.1	2	3.1
Rickshaw/van/boat/bullock/push cart	-	-	9	14.1
skilled labour (manual)	-	-	2	3.1
Petty trade	-	-	3	4.7
Other business	21	32.8	1	1.6
Begging	-	-	1	1.6
Others	1	1.6	2	3.1
Does not work	3	4.7	-	-
Housewife	1	1.6	3	4.7
Own agriculture	-	-	7	10.9
Cottage industry	-	-	2	3.1
Total	64	100	64	100

The endline findings for the primary occupation of beneficiary household heads indicate that the innovation project had a considerable effect on occupation. One of the major interventions of the AAB project was to involve its beneficiaries in agricultural activity. In the endline, the category of 'other day labour' has reduced from 53.1% at the baseline to 6.3% and 'agricultural labour' has increased to 43.8% during endline from 3.1% in baseline. Endline findings further indicated that 10.9% households are presently involved in 'own agriculture' while in baseline not a single household was found under this occupational category.

Besides change in primary occupation, the endline findings also indicate that the vulnerability of income sources has declined as a majority of households have additional income sources besides the primary source. During endline, nearly 23.4% households have 3 additional income sources and 40.6% households have 2 additional occupations. Nevertheless, 4.7% households do not have any additional occupations other than the primary one.

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

Number of other jobs	Endline					
	Male headed household		Female headed household		Both	
	N	%	N	%	N	%
0	3	6.5	-	-	3	4.7
1	11	23.9	8	44.4	19	29.7
2	21	45.7	5	27.8	26	40.6
3	11	23.9	4	22.2	15	23.4
4	-	-	1	5.6	1	1.6
Total	46	100	18	100	64	100
Test	X^2= 6.599, p= 0.158					

NB: Number of occupation other then household main occupation.

INCOME

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

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
1893.84	567.89	6901.03	5507.70	5007.18	5598.64	T=7.155, p=1.072

Endline findings indicate a considerable change in income. The mean income in baseline was 1,893.84 BDT and SD[10] is 567.89 BDT while in endline the mean income is 6,901 BDT and SD is 5,507.70. The mean increase in income is 5,007.18 BDT. Here income includes income both cash and in kind.

However, table 3.2 provides information of cash and in kind income separately. The mean monthly household cash income in baseline was 1,694 BDT which increased to 5,247 BDT in endline. Similarly change is also observed in kind income. The mean kind income in baseline was 137.38 BDT while in endline it is 1,654 BDT. Increased involvement in agriculture related activity might be responsible for considerable increase in kind income which requires further investigation.

Table 3.2: Mean distribution of household monthly income

Variables /Categories	Baseline		Endline		Differences		Test
	Mean	SD	Mean	SD	Mean	SD	
Cash income	1693.50	537.71	5247.03	5406.37	3553.52	5480.35	t=5.17; p=2.413
Kind income	137.83	131.30	1654.00	1575.63	1516.16	1444.33	T=8.398 p=7.202

Moreover, the daily per capita mean income also increased considerably between baseline and endline. The mean daily per capita in baseline was 26 BDT which increased to 47.6 BDT during endline and during baseline it was 26.38 BDT.

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	24.47	16.38	52.65	39.82	28.18	40.78	t=5.52; p= 6.61
Kind income	1.91	2.12	21.33	27.05	19.42	25.24	t=6.15; p= 5.78
Total	26.38	18.5	73.98	66.87	47.6	66.02	

[10] In statistic and probability theory, **standard deviation** (SD) shows how much variation or "dispersion" exists from the average (mean or expected value). A low standard deviation indicates that the data points tend to be very close to the mean whereas high standard deviation indicates that the data points are spread out over a large range of values.

Income based Household Head category

Findings further indicated that having a mean analysis of household income without observing change in income based on household head category may drive one in the wrong direction. Findings indicate that the increase in female headed households is much less in contrast to male headed households. In the endline, the income of female headed households is 2,862 BDT while in the baseline it was 1,720 BDT. However, among male headed household the present mean income is 6,180 BDT while during baseline it was 1,683 BDT. Here, income refers to only cash income.

Table 3.4: Mean distribution of household monthly regular income according to sex of household head

Categories	Baseline		Endline	
	Mean	SD	Mean	SD
Male head	1683.82	551.66	6180.10	6044.25
Female head	1720.29	512.31	2862.50	1799.39
Total	1693.50	537.71	5247.03	5406.37

Income change in percentage

The endline findings indicate that income (cash and in kind) of nearly 80% of households has increased by more than 55% in comparison to the baseline; however, increases in income of 14% of households remains within 15%.

Table 3.5: Household income increases 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	15	23.4	9	14.1
16 - 25	2	3.1	1	1.6
26-35	1	1.6	2	3.1
36 -45	1	1.6	-	-
46 - 55	1	1.6	1	1.6
55+	44	68.8	51	79.7
Total	64	100	64	100

CHANGE IN POVERTY THRESHOLDS

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

Variable (sex)	Baseline								Endline							
	Extreme poverty (48)		Poor (49-55)		Non poor (55+)		Total		Extreme poverty		Poor		Non poor		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Male	45	95.7	-	-	2	4.3	47	100	30	65.2	4	8.7	12	26.1	46	100
Female	13	76.5	1	5.9	3	17.6	17	100	9	50.0	-	-	9	50.0	18	100
Total	58	90.6	1	1.6	5	7.8	64	100	39	60.9	4	6.3	21	32.8	64	100
Test	X^2=6.14; p=0.041								X^2=4.31 p=0.110							

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

After inflation adjustment to 2011, the percentage of households remaining below the extreme poverty line (daily per capita income is below 48 BDT) at the endline is 61%. However, 33% of households have crossed not only the extreme poverty line but also the poverty line and their daily per capita income is more than 55 BDT. The percentage of non-poor households increases further if in kind income is included along with cash income. In the endline, 54% of households fall under the non-poor category and the percentage of households earning less than 48 BDT has dropped to 36%.

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

Variables (sex)	Baseline								Endline							
	Extreme poverty		Poor		Non poor		Total		Extreme poverty		Poor		Non poor		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Male	45	95.7	1	2.1	1	2.1	47	100	22	47.8	3	6.5	21	45.7	46	100
Female	10	58.8	2	11.8	5	29.4	17	100	2	11.1	2	11.1	14	77.8	18	100
Total	55	85.9	3	4.7	6	9.4	64	100	24	37.5	5	7.8	35	54.7	64	100
Test	X^2= 14.36 p=.0007								X^2= 7.44 p= 0.24							

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	
1941.67	608.23	5911.77	4990.91	3970.09	5060.10	t=, p=6.277, p=0.0057

Endline findings indicate a considerable change in monthly expenditure. The mean expenditure in the baseline was 1,941 BDT while in the endline, mean expenditure is 5,912 BDT. The mean increase in monthly expenditure is 3,970 BDT. Here expenditure means only cash expenditure but includes irregular expenditure such as house repairs, purchasing of furniture etc. The daily per capita expenditure in the endline is 34 BDT while in the baseline it was 26 BDT.

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

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
25.73	17.22	33.97	19.32	8.24	23.05	t= 2.85, p= 0.005

Nevertheless, similar to income, considerable differences are seen in expenditure among female headed households and male headed households. The table 4.2 shows that the mean increase in monthly household expenditure in male headed households is 4,891 BDT while it is only 1,634 for female headed households.

Table 4.3: Distribution of households based on monthly expenditure according to head of household sex

Categories (sex)	Baseline		Endline			Test
	Mean	SD	Mean	SD	Mean Differences	
Male head	2017.56	639.27	6908.12	5427.11	4891.12	t=1.68, p=0.097
Female head	1731.85	466.96	3365.53	2189.62	1633.68	t=2.67, p=0.049

Percentage increase in expenditure

The endline findings indicate that total monthly expenditure including irregular expenditure of nearly 88% of households increased by more than 55% in comparison to baseline. However, increases of total monthly expenditure of 14% of households remain within 15% (*for detail see table 4.4*).

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

Income increase (%)	Regular expenditure		Total expenditure (include irregular expenditure)	
	N	%	N	%
Up to 15	26	40.6	7	10.9
16 - 25	2	3.1	-	-
26-35	2	3.1	-	-
36 -45	3	4.7	1	1.6
46 - 55	3	4.7	-	-
55+	28	43.8	56	87.5
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 livestock and poultry categories. In the baseline 98% of households did not own any livestock or poultry. However, at present 78% of households have livestock of which 34% have 3 or more, 25% have 2 and 18.8% have 1. Moreover, during the endline 56% of households have 3 or more poultry while 23% of households do not have any poultry. At the baseline no households owned any poultry. However, mentionable change is not observed from endline to baseline in the category of working equipment and households. 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

Asset Type	No of items	Baseline						Endline					
		Male		Female		Both		Male		Female		Both	
		N	%	N	%	N	%	N	%	N	%	N	%
Livestock	0	46	97.9	17	100	63	98.4	9	19.6	5	27.8	14	21.9
	1	-	-	-	-	-	-	8	17.4	4	22.2	12	18.8
	2	-	-	-	-	-	-	12	26.1	4	22.2	16	25.0
	3+	1	2.1	-	-	1	1.6	17	37.0	5	27.8	22	34.4
	Total	47	100	17	100	64	100	46	100	18	100	64	100
Poultry	0	47	100	17	100	64	100	9	19.6	6	33.3	15	
													23.4
	1	-	-	-	-	-	-	4	8.7	4	22.2	8	12.5
	2	-	-	-	-	-	-	5	10.9	-	-	5	7.8
	3+	-	-	-	-	-	-	28	60.9	8	44.4	36	56.3
	Total	47	100	17	100	64	100	46	100	18	100	64	100
Working equipment	0	1	2.1	-	-	1	1.6	-	-	2	4.3	2	3.1
	1	3	6.4	-	-	3	4.7	-	-	-	-		
	2	9	19.1	3	17.6	12	18.8	2	4.3	-	-	2	3.1
	3	34	72.3	14	82.4	48	75.0	44	95.7	16	88.9	60	93.8
	Total	47	100	17	100	64	100	46	100	18	100	64	100
Household belongings	0	-	-	-	-	-	-	-	-	-	-	-	-
	1	-	-	-	-	-	-	-	-	-	-	-	-
	2	-	-	-	-	-	-	-	-	-	-	-	-
	3	47	100	17	100	64	100	46	100	18	100	64	100
	Total	47	100	17	100	64	100	46	100	18	100	64	100

The value of assets

Table 5.3: Mean asset value of asset transferred from shiree supported project

Variables /Categories	Endline					
	Male		Female		Both	
	Mean	SD	Mean	SD	Mean	SD
Shiree livestock	4314.40	5469.11	5669.54	5837.22	4706.68	5533.13
Agriculture	3790.11	2970.90	2856.35	3077.40	3529.88	3004.85
Business support	4220.00	2671.70	4432.33	2754.88	4269	2574.31
Capital IGA	1719.50	1959.18	1572.66	1812.83	1685.61	1903.97
Khas land decimal	-	-	-	-	-	-
Lease or mortgaged land	7362.82	5143.01	8175.70	6841.23	7609.58	5659.72

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

Nevertheless, general shiree selection criteria is that all beneficiary households did not own assets that value more than 5000 BDT and the mean asset value of AAB transferred assets under

the category of livestock is taka 4,707 and no poultry was transferred. As such, it may be assumed the change in the mean value of assets under livestock and poultry is 6,267 BDT and the mean shiree transferred livestock value is 4,707 BDT while current livestock and poultry mean value is 10,973 BDT.

Table 5.4: 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 and poultry	11847.39	12176.95	8736.66	7948.51	10972.50	11178.03
Working equipment	1555.97	2086.71	746.38	1222.15	1328.28	1909.95
Household belongings	4417.93	2537.89	2512.77	2188.68	3882.10	2576.55

HOUSEHOLD SAVINGS AND LOANS

Endline findings indicate that mean monthly income (cash) is more than mean monthly expenditure which indicates the possibility of cash savings by households separate from the asset purchases. The endline findings of savings indicate change since the baseline. During the baseline no households had savings but the endline results show that 87% of households have some amount of savings among which 38% have between 1000-5000 BDT, 8% have between 5001-10,000 BDT, and 3% have between 10,001-15,000 BDT respectively while 39% of households practice savings but their savings 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	47	100	17	100	64	100	5	10.9	3	12.5	8	12.5
<1000	-	-	-	-	-	-	15	32.6	10	55.6	25	39.1
1000-5000	-	-	-	-	-	-	20	43.5	4	22.2	24	37.5
5001-10000	-	-	-	-	-	-	4	8.7	1	5.6	5	7.8
10001-15000	-	-	-	-	-	-	2	4.3	-	-	2	3.1
15001-20000	-	-	-	-	-	-	-	-	-	-	-	-
20000+	-	-	-	-	-	-	-	-	-	-	-	-
Total	47	100	17	100	64	100	46	100	18	100	64	100
Test							X^2=4.596, p=033					

In regards to taking loans, no mentionable change is observed. During the baseline not even a single household reported having a loan while in the endline only one household informed having a 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	-	-	-	-	-	-	24	52.2	11	61.1	35	54.7
Bamboo	44	93.6	17	100	61	95.3	20	43.5	3	16.7	23	35.9
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	1	2.1	-	-	1	1.6	-	-	-	-	-	-
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	2	4.3	-	-	2	3.1	2	4.3	4	22.2	6	9.4
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	47	100	17	100	64	100	46	100	18	100	64	100
Test	X^2=1.138, p=0.567						X^2= 7.18, p= 0.027					

Endline findings indicate that the quality of wall material for the majority of households has decreased since baseline. During baseline almost all house walls were made of bamboo (95%) and the rest were made of tin/CI sheet (3%) and mud (2%). However, during the endline it was found that 55% of house walls are made of grass/jute, 36% are made of sticks/leaves/plastic and 9% are made of tin/CI sheets.

In contrast, roof material quality for the majority of households has improved since the baseline. During the baseline only 39% of households have roofs made of Tin/CI sheet while in the endline it increased to 91%.

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	26	55.3	12	70.6	38	59.4	5	10.9	-	-	5	7.8
Bamboo	1	2.1	-	-	1	1.6	-	-	1	5.6	1	1.6
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	-	-	-	-	-	-	-	-	-	-	-	-
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	20	42.6	5	29.4	25	39.1	41	89.1	17	94.4	58	90.6
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	47	100	17	100	64	100	46	100	18	100	64	100
Test	X^2= 1.403, p=0.459						X^2=4.55, P=0.102					

The house ownership information indicates that since the baseline there have been a considerable number of new houses built. The house ownership table indicates that during the baseline 64% lived with families rent free, 3% in rented houses and 2% in parent's houses. In the endline all these categories are absent, and presently most of the households have their own houses which includes 3% who own houses on khasland, 47% own houses on others' land, and 47% own houses on their own land.

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

House ownership	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Owned	10	21.3	9	52.9	19	29.7	22	47.8	8	44.4	30	46.9
Rented	2	4.3	-	-	2	3.1	-	-	-	-	-	-
Parent	1	2.1	-	-	1	1.6	-	-	-	-	-	-
Parent in law							-	-	-	-	-	-
Live rent free with family	33	70.2	8	47.1	41	64.1	-	-	-	-	-	-
Live rent free with non family	1	2.1			1	1.6	1	2.2	1	5.6	2	3.1
Own house on khas land	-	-	-	-	-	-	2	4.3	-	-	2	3.1
Someone else's land	-	-	-	-	-	-	21	45.7	9	50.0	30	46.9
Total	47	100	17	100	64	100	46	100	18	100	64	100
Test	X^2= 6.707 , p= 0.152						X^2= 1.339, p= 0.719					

Access to safe water

The endline findings regarding access to improved water sources indicate positive increases. At the endline 100% of households reported that they collect drinking water from improved water sources, which includes hand tube wells (98% of HHs) and piped water supplies (2% of HHs). During the baseline only 28% of households used to collect water from unprotected sources such as open wells (6% of HHs) and pond-river (22% of HHs). The change in ownership category regarding protected 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	-	-	-	-	-	-	1	2.2	-	-	1	1.6
Hand tube well	34	72.3	12	70.6	46	71.9	45	97.8	18	100	63	98.4
Open well	2	4.3	2	11.8	4	6.3	-	-	-	-	-	-
Pond-river	11	23.4	3	17.6	14	21.9	-	-	-	-	-	-
Total	47	100	17	100	64	100	46	100	18	100	64	100
Test	X^2= 1.320, p= 0.0516						X^2=0.397, p=0.078					

During baseline no households 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 the majority of beneficiary households (56%) own tube wells which include households having shared ownership (17%).

Table 7.6: Distribution of households according to ownership of hand tube wells and sex of household heads

Sources of drinking water	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Owned by household	-	-	-	-	-	-	23	50.0	8	44.4	31	48.4
Shared ownership	-	-	-	-	-	-	10	21.7	1	5.6	11	17.2
Own by others	-	-	-	-	-	-	12	26.1	9	50.0	21	32.8
Not applicable	-	-	-	-	-	-	1	2.2	-	-	1	1.6
Public (Government)	26	76.5	7	58.3	33	71.7	-	-	-	-	-	-
NGO Supplied	7	20.6	4	33.3	11	23.9	-	-	-	-	-	-
Others	1	2.9	1	8.3		4.3	-	-	-	-	-	-
Total	34	100	12	100	46		46	100	18	100	64	100
Test	X^2=1.602, p=0.448						X^2=4.69, p=0.195					

Sanitation

The 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 and 8% of households used to defecate in hanging latrines. The remaining households (17%) had ring slab latrines. However, in contrast, endline findings report that 84% of households defecate in ring slabs and 9% 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	38	80.9	10	58.8	48	75.0	2	4.3	2	11.1	4	6.3
Hanging latrine	5	10.6	-	-	5	7.8	-	-	-	-	-	-
Pit latrine	-	-	-	-	-	-	3	6.5	3	16.7	6	9.4
Ring/slab latrine	4	8.5	7	41.2	11	17.2	41	89.1	13	72.2	54	84.4
Total	47	100	17	100	64	100	46	100	18	100	64	100
Test	X^2=10.36, p=.0005						X^2=2.805, p=0.245					

Electricity

In regards to electricity access no change has been observed since the baseline. During the baseline only 4% of households had connections to electricity which decreased to 2% in the endline.

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	46	97.9	16	94.1	62	96.8	46	100	17	100	63	98.4
Connected to main line	1	2.1	-	-	1	1.6	-	-	1	5.6	1	1.6
Connected to other house	-	-	1	5.9	1	1.6	-	-	-	-	-	-
Connected to generator	-	-	-	-	-	-	-	-	-	-	-	-
Solar power	-	-	-	-	-	-						
Total	47	100	17	100	64	100	46	100	18	100	64	100
Test	X^2= 8.99, p= 0.029						X^2= 2.96, p= 0.227					

CONCLUSION

The endline findings indicate that the situation of AAB beneficiary households have improved in the area of income, expenditure, assets, savings and sanitation. However, if you include both cash and in kind income earning a portion of beneficiary households (38%) households still remains below an inflation adjusted HIES lower poverty line of 48 BDT monthly income. However this should not be taken as diminishing the success of the project as it is largely a reflection of the level of extreme poverty of those enrolled on the programme who, despite significant improvements in their livelihood, remain below the HIES threshold which, in 2010, accounted for 17.6% of the entire population.

Chapter Three: Beneficiary Focus Group Discussion

INTRODUCTION

Part of the lesson learning process is to hear from the beneficiaries on how they perceive the impact of the interventions on their livelihoods. For AAB, two Focus Group Discussions (FGD) were conducted in which approximately 15 female beneficiaries, 10 in the first group and 5 in the second group, were interviewed to gauge their experiences with the interventions. Each FGD took two to three hours and was conducted by a three-person team: one shiree Programme Manager; one shiree Young Professional; and one Research Assistant. The discussions focused on discovering key findings relevant to economic empowerment given the geographical and social contexts of the working area.

BEFORE INTERVENTION

Before the beneficiaries joined the AAB project they were living in dire poverty and hardly managed to eat more than once day. Work was scarce, especially during the lean period. The women would work in other people's homes or fields and worked wherever and whenever they could for small amounts of money or for rice.

FGD ONE AND TWO

Location: Domar, Nilphamari
15 female beneficiaries

After Intervention.
Though the beneficiaries recognise that there has been improvement in their living standards, there has not been significant change in their lives. The different IGAs have increased their overall income and they have been able to make renovations to their homes, but their situations are not too different and they still identify themselves as the most poor in the area.

The second group chose different IGAs like rice businesses, puffed rice business, cows, etc. They have managed to buy other small assets like chickens. The amount they earn is enough for them to eat three meals a day, but they do not have a lot of money saved. They still do some day labour work. For some who have bought cows they feel more secure and the businesses earn them a steady income.

Economic Security and Sustainability.
For their interventions, along with the IGAs, the beneficiaries received supportive materials like ratchets and seedlings. The group does not have large savings but their overall standard of living has improved. They have been able to set tube wells and sanitary latrines. They have been able to renovate their homes and make them more comfortable and liveable and have been able to pay for health care. They have invested in assets like sewing machines, cows, goats and chickens and they have been earning income from other things as well. They are also more secure during the lean period than before and are able to save money and food to help cope during this time when work is scarce.

Sabina is saving and planning on buying her own land, as are some of the other beneficiaries like Rahela and Hasina. Some of them have joint funds where they put in a little bit of money every month so that after the project they can lease their own land. They have already entered negotiations with landowners to lease land temporarily and have made agreements over how long they can work there and share some of the produce or profits with the landowner.

Empowerment and Confidence.
The beneficiaries feel more confident to try and lease land on their own. The landlords did not trust that they could utilise the land properly but now are impressed with their success. The women feel more empowered because of the control they have over their assets and income. They are able to buy things for themselves without asking permission from their husbands.

Halena used to live with her mother in law, but now she can afford to have her own home and feels very empowered by it. Shahana is pleased that she has control over her assets and can spend the money as she likes. Sonia no longer needs to borrow money from her son as she needed to before. In fact, she lends her son some money now, something she feels very proud to be able to do.

IGA suitability.
Before, the land being used was not used for multiple crops and would remain unused for months at a time; now the beneficiaries are utilising the land to its full potential. At first they needed a lot of advice and training but now they have become experts and do not require as much consultation. They have good knowledge about what grows when and are able to plan their gardens accordingly. The initial idea of working in pairs where one was the leader and the other was a wage earner did not work very well as it created disputes over fair wages and work load. The beneficiaries are able to work at home and on the field but stopped working in other people's homes like they used to. They did not see it as a loss because the work on the land brings in more of an income.

The field work is not as easy for the elderly and disabled; they usually have to do less physical work like bringing water or watching their cows. They are not able to reap benefits from the land without community or family support.

Gender Awareness and Household Dynamics.
The women are happy that they have control over the IGAs and feel confident that they will still be fine even if their husbands leave them. They bought their own assets with their profits and feel a strong sense of ownership. They are proud to be able to feed their children proper meals and send them to school. There is more equality between husbands and wives, they share their workload and always make decisions together. If the husband ever leaves for work in other places they leave the responsibility with the wives and have a lot of confidence in them now. Shahana's husband had forbid her to work, but she convinced him otherwise.

Ahmena's mother in law is an old widow and was poor and alone before. Ahmena and her husband did not have the capacity to take care of her before. But now with their increased income, they can host her in their home and can pay for her medical expenses with her widow allowance from the government.

Improved Health and Nutrition.
The beneficiaries used to complain about dizziness, blurred vision and weak limbs. Their children used to suffer from worms and diarrhoea. After the intervention they have better knowledge about hygienic practices and do not suffer from the same ailments. They feel physically stronger and can work longer hours in the field. They have also been linked with clinics and medical facilities where they can go for medical support. They are now able to pay comfortably for medical needs. They are able to eat meat, eggs and fish more often. Most of them have access to tube wells and sanitary latrines.

Community Engagement, Mobility and Market Engagement.
The community in general see these beneficiaries in a different light. They used to have to drink from other people's tube wells and were often berated for it. Now they have their own tube wells and have more respect from the community because of their success. The women no longer need their husbands to accompany them in the market when they are buying or selling anything. A wholesaler used to try and cheat them so they take their produce to the market themselves and bargain well for a fair price.

Access to Services.
Ahmena's elderly mother in law received widow's allowance from the local government. There are care givers who come to give advice to expecting mothers. The member chairman also visits them more often. When there was a hurricane a year ago that destroyed many of their homes, they received a lot of support from the LGIs in the area who gave them food and helped rebuild their homes. However, the second group mentioned that they do not have any contact with the LGIs in the area.

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

- Unfamiliarity with people in new areas caused obstacles in identifying extreme poor and for obtaining land. Land owners were reluctant to lease land because they did not know about NGO work and did not believe the extreme poor could utilise the land properly.
- Difficult to obtain high land near beneficiary households.
- Delay in targeting and reaching the right number of beneficiaries held the project back, leading to missing the opportunity to lease land in the right time as the owners had already started using the land.
- Unable to lease land to all 1200 targeted people- could only lease to 704.
- The original pair system with lead worker and wage earning did not work- the imbalance in power caused conflict between beneficiaries because of the unequal distribution of profits and general social connotations of being leader and worker.
- The UP did not want to give social safety nets to beneficiaries who were receiving support.
- There was some theft of crops because of large distance between beneficiary homes and the land.
- The treadle pump that had been installed was not effective enough to irrigate certain areas for large plots.
- The quality of land for some of the beneficiaries was not good enough and did not yield good produce.
- After the pair system was changed many elderly and disabled beneficiaries had difficulty coping on their own.

SUCCESSES

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

- The beneficiaries now generate income and grow fresh produce all year round
- There is sufficient food and money during the lean period
- The beneficiaries have built the capacity to diversify their income generating activities- they can lease or mortgage land on their own, buy IGAs from the profit their make from the vegetable cultivation
- Skill development so that they are hired in other kinds of jobs which they were being hired for before
- There has been an increase in mobility for women
- They have forged good links with community health providers and the status of health is generally better amongst beneficiaries
- Family relations have improved- children who had separated from parents returned to their homes
- Social status and solidarity in the extreme poor community has improved
- Strengthened linkage with GOB and NGO service providers
- Eventually ensured entitled safety net support for BHHs
- Production of diversified crops enhanced consumption of diversified food which minimized sickness, malnutrition, diseases and improved overall health increasing their capability to work longer hours

KEY LESSONS LEARNT

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

- Land ownership is significant in pulling people out of extreme poverty because of their high returns- they use the vegetables for consumption and to generate income. They do not have to buy vegetables anymore.
- November to January are prime times to lease land- for future activities they need to consider timing for leasing land for maximum utilization and profit
- The paired system would have worked better if they both got equal benefits
- Bad attitudes and self interest lead to the pair system not working and AAB would not suggest to modify and continue in pairs
- Timely operation would be difficult in pair systems
- Because the extreme poor were not great at savings, they were encouraged to invest in more assets like chickens, goats, vans, cows etc. which ensures more income.
- The ones who got land vs. those who received IGAs did better. Those who bought cows would feed the cow, or wait for a baby to arrive, or spend too much time guarding the cows.
- Land is more profitable than livestock as there is more independence with land.
- Households with more than one IGA and at least one able-bodied member had a higher income

- Production of diversified crops minimizes crop loss and market saturation and ensures utilization of soil nutrients
- Production of diversified crops (short, seasonal and annual) ensures availability of cash to invest in crop production, in other small scale IGAs, and different livelihood options.
- Participants have inherent knowledge and skills on agriculture, so they could easily work in crop production, livestock and poultry rearing with limited technical support.

REVIEW OF THE INNOVATION

AAB submitted its original concept note in May of 2009 and the final project proposal was won as a contract a few months later. Part of the lesson learning process is to reflect on changes to the original innovation and most importantly look at why those changes took place and what it can tell us about the innovation.

The original innovation was to establish a central biodiversity center with spaces for horticulture, medicinal plants, livestock, rainwater harvesting for irrigation, etc. However the proposal had not considered the practicality of the idea because when they started to implement the project they found that there was not enough space and the centre needed to be close to the beneficiary homes. The project was modified so that there was no central biodiversity centre on 66 decimals of land as they originally planned, but different components were scattered around the project area and each household had 22 decimals of land to work in. In areas where the biodiversity centers were not feasible, the project resorted to transferring assets to individual homes. There were also plans to grow other fruits like strawberries, leeches and blackberries but they later found procuring saplings and preservation of these fruits were unfamiliar to them and might prove to be more complicated. They were also uncertain about whether there would demand for them in the market. So they abandoned the idea of new fruits. They had thought of having seed banks in the different villages but because of long distances and lack of secure space the seed banks were set in individual homes. They also managed to lease enough private land and did not go through the process of retrieving khasland.

CHALLENGES: TAKING THE INNOVATION TO SCALE

AAB was asked to identify challenges they may face if they were to take their innovation to scale. They agreed that the original proposal did not work very well and if they were to take this project to scale then they would use the revised implementation plan. They would not include the pair system as that faced a number of challenges. They would need to expand their working area to find a larger number of extreme poor families. Also, if there were new people coming into management, they would require intensive support and training from AAB to ensure success.

Conclusion: Progress Against Logical Framework

Hierarchy of Objectives	Verifiable Indicators	Means of verification	Progress to date	Assumptions
Goal The Government of Bangladesh MDG 1 targets on income poverty and hunger achieved by 2015				Government agriculture, rural development and poverty alleviation strategy is pro-poor
Purpose 1,200 extreme poor (of which 50 percent are women) HHs income is increased by the end of the project.	Each centre entrepreneur HH's net profit is at least Tk. 40,000 per year. Each wage earning HHs earns at least Tk. 100 per day during the 100 days of Monga of every year.	Yearly review reports M&E system Bank records Newspaper clippings Case studies Meeting minutes Financial Records	Established 362 biodiversity centres by 724 BHHs on (+/-) 22 decimals of land each. Each centre earns an average of Tk. 20,000-30,000 annually.	Price of inputs remains stable Other market distorting factors do not affect adversely Adequate government subsidy on agriculture inputs is given to producers Flood, drought and Climate change factors do not occur during project period
Outputs 1. 600 bio diversity centres established. 2. 1,200 extreme poor receive skills and entrepreneurs hip development training. 3. Market access	1.1. 600 biodiversity centres each with ± 42 decimals are established. 1.2. 600 additional jobs are created during Monga period. 2.1. 600 extreme poor HHs received training on entrepreneurship marketing and plant	Books & records of centres, Reports Video documentation M&E system Newspaper clippings Case studies	1.1) Established 362 biodiversity centres by 724 BHHs with (+/-) 22 decimal land. Besides project support, 90 BHHs have become involved with crop production on their own. 1.2) 706 BHHs have one additional	Large scale natural disasters do not occur during project period Market access for vendors is not obstructed Inputs are available on time

established for 600 extreme poor entrepreneurs.	production technology. 2.2. 600 extreme poor HHs receive on the job training to become skilled labourers. 3.1. Forward linkages established for the 600 extreme poor entrepreneurs 3.2. 600 extreme poor entrepreneurs produce and market 3 to 4 high value crops	Meeting minutes	IGA, 241 BHHs have two additional IGAs and 13 BHHs have three additional IGAs in addition to their main IGA throughout the year. 2.1) 600 HHs received training on entrepreneurship marketing and plant production technology. 2.2) 704 BHHs received on the job training to become skilled labourers. 3.1) Forward linkage established for the 1,192 extreme poor entrepreneurs at local level 3.2) 600 extreme poor entrepreneurs produced diversified crops and high value crops (Turmeric, Chilli etc.) throughout the year	Adequate government subsidy on agriculture inputs is given to producers

Annex: CMS 2 and CMS 4 Findings

CMS 1 BASELINE SUMMARY

Household Target:	1,200			**(No.)**	**(%)**
CMS1 data available:	1,200		Total Household Members	3,403	
Average HH Income:	1308.7	*Tk. per month*	Average HH Size:	2.8	
Average HH Expenditure:	1342.6	*Tk. per month*	Male Headed HH	681	56.8
Average HH Land:	3.1	*decimal*	Female Headed HH	519	43.3
Khasland	0.03		*No of under 5 children*	508	
Owned land	1.6		*No. of under 18 girls*	680	
Not Owned land	1.5		*HH having disabled member*	70	5.3

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 AAB 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 third quarter of 2010 and AAB has only carried out CMS 4 four times during the project with 10-12 HHs in a total of 10 groups. This has resulted in limited findings and therefore should not be used as a sole reflection of intervention impact, but rather an additional tool to track changes in beneficiaries' lives during their participation in the project.

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

CMS 2 METHODOLOGY

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

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

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

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

To obtain a monthly value for each of the six variables the weighted average was taken for each one. For example, the monthly income variable for AAB 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:

Economic = Income + Expenditure + Savings + Asset Bought

A monthly Economic index value for AAB 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:

Socio-Economic= Income+ Expenditure+ Savings+ Asset Bought+ Health+ Confidence

A monthly Socio-Economic index value for AAB 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:

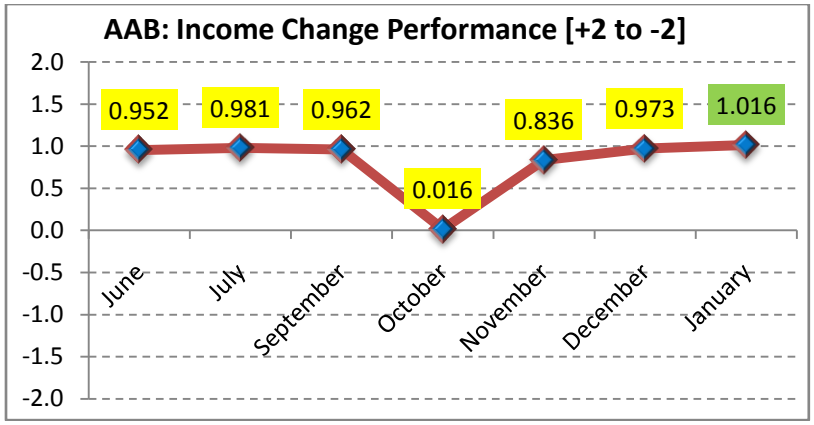
Decreasing Fast				Decreasing Slowly				Same	Improving Slowly					Improving Fast				
-8	-7	-6	-5	-4	-3	-2	-1	0	1	2	3	4	5	6	7	8	9	10

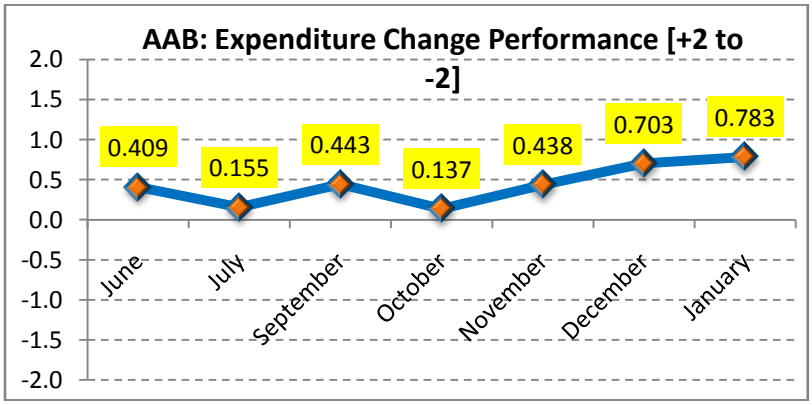
SUMMARY FINDINGS FROM CMS 2: JUNE 2011 TO JANUARY 2012

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
AAB	**0.779**	**0.415**	**0.949**	**1.077**	**1.941**	**3.967**	
June	0.952	0.409	-0.826	0.861	2.574	2.609	**230**
July	0.981	0.155	-1.193	1.379	2.360	2.547	**161**
September	0.962	0.443	1.570	1.148	2.241	4.958	**237**
October	0.016	0.137	1.843	1.102	0.624	3.569	**255**
November	0.836	0.438	1.549	0.996	1.575	4.119	**226**
December	0.973	0.703	0.811	1.000	2.189	4.000	**37**
January	1.016	0.783	1.944	1.076	2.442	5.462	**249**

INCOME AND EXPENDITURE: CMS 2 AND CMS 4

CMS 2

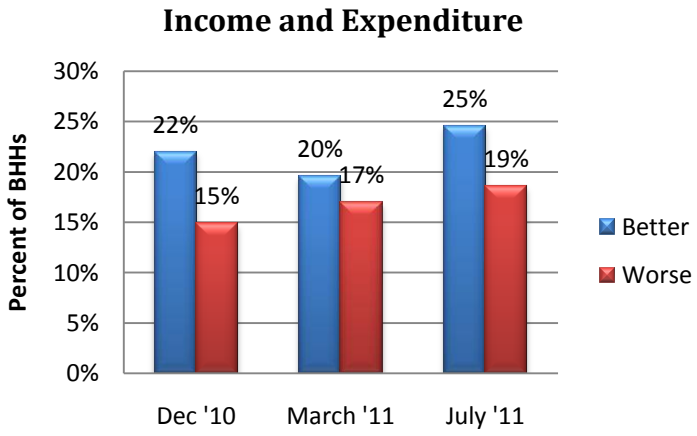




CMS 2 indicates that the majority of BHHs have seen positive, although small changes in both income and expenditure since June 2011. For income, the average BHH has seen their income increase slightly and expenditure they have seen it increase slightly or stay the same.

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

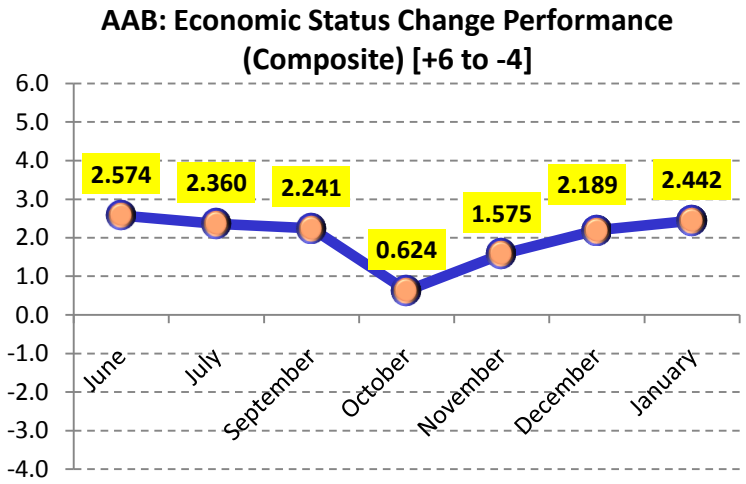
CMS 4



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

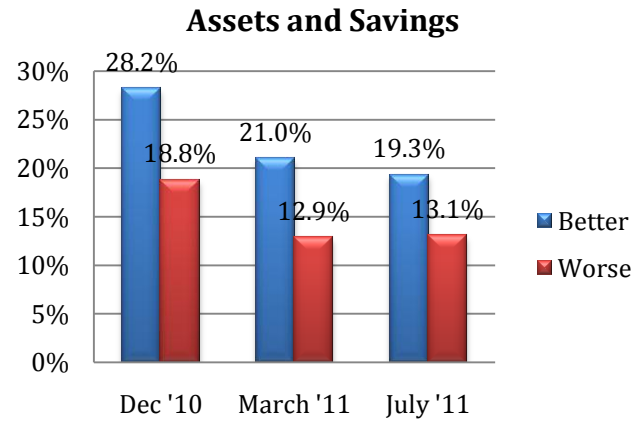
ECONOMIC STATUS: CMS 2 AND CMS 4

CMS 2

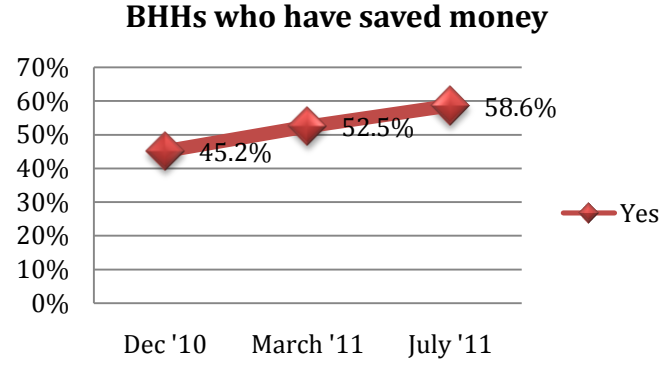


CMS 2 findings for composite changes in economic status, including: income, expenditure, cash savings and assets bought show positive changes from June 2011. However, there is a drop in October 2011 that correlates with a small decrease in income and expenditure during the same month, indicating a potential drop in economic activity during that time, possibly as a result of the lean period.

CMS 4



CMS 4 asked BHHs on a quarterly basis whether or not their assets and savings were getting better or worse. The first chart indicates a decrease in improvement with a drop of nearly 10 percent of BHHs who responded assets and savings were getting better.

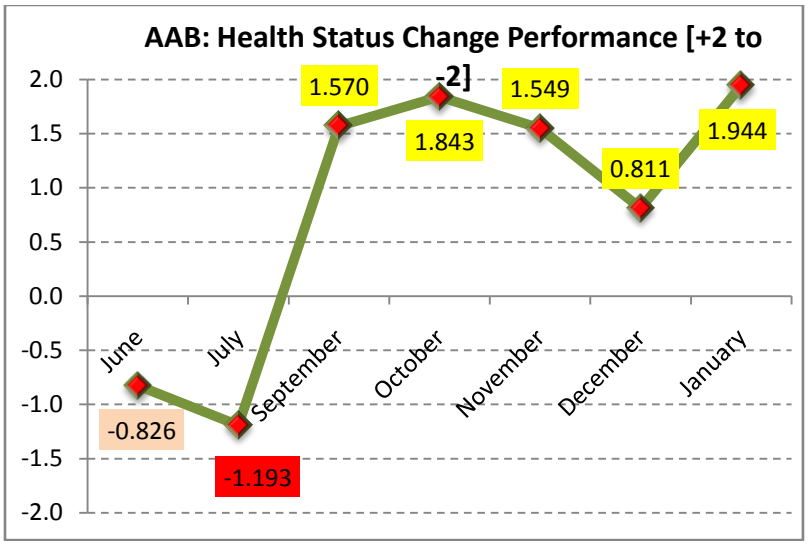


The second graph shows the percentage of BHHs who have saved money. There has been a steady increase in the number of BHHs who have saved money from project interventions.

HEALTH STATUS: CMS 2 AND CMS 4

CMS 2

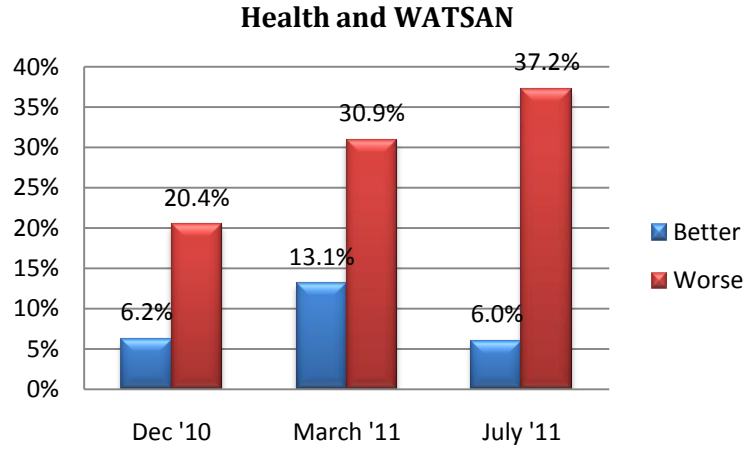
BHHs whose overall **health** status has shown positive change during the period of June 2011 to January 2012.



CMS 2 indicates that in the summer months on June and July, health was poor among BHHs, but then showed significant improvement from September onward.

This was also reflected in CMS 4 which shows a decline in health and WATSAN during December 2010 through July 2011.

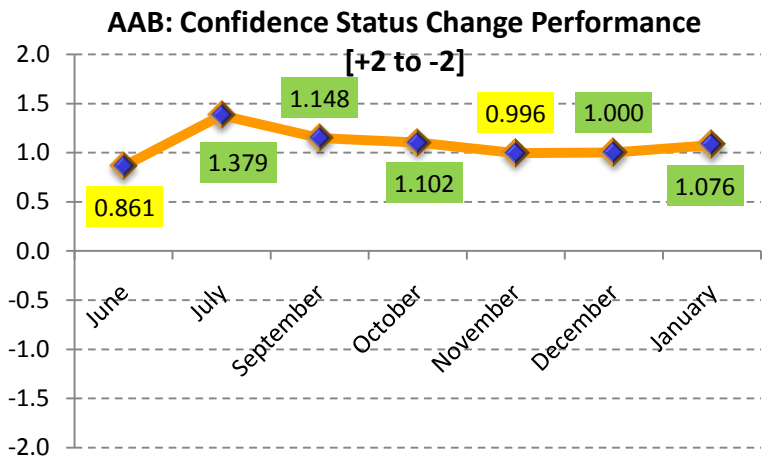
CMS 4



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

CONFIDENCE STATUS: CMS 2 AND CMS 4

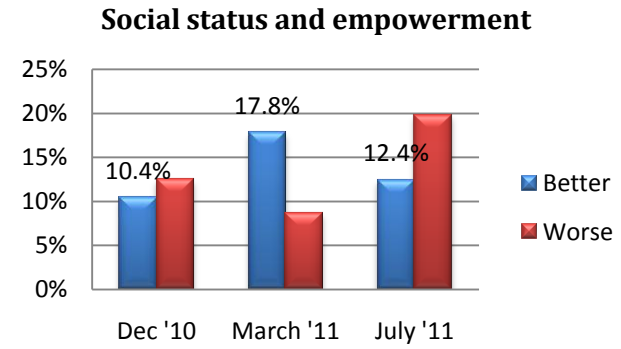
CMS 2



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

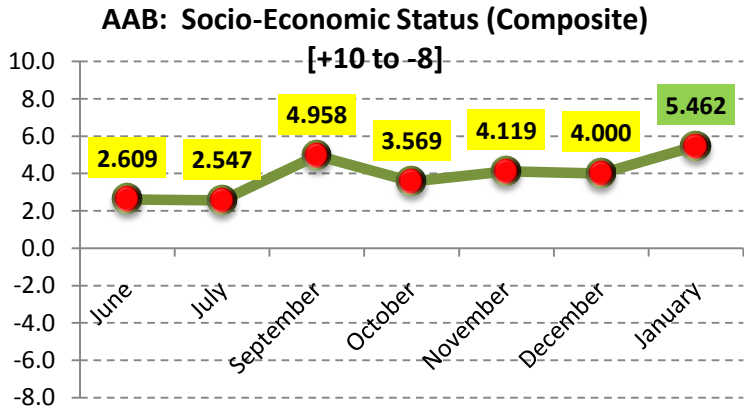
This is not reflected in CMS 4 data however, which actually shows a decline in confidence in July 2011.

CMS 4



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

SOCIO-ECONOMIC STATUS: CMS 2



CMS 2 findings for composite changes in socio-economic status, including: income, expenditure, cash savings, assets bought, health and confidence show positive changes from June 2011. BHHs show a steady increase in socio-economic status moving from 2.6 to 5.4 from June 2011 to January 2012. The low number in June and July correlate with the low health status found during those same months.

Annex: FGD Questionnaire

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

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

Process in selecting households:

1) One where someone mentioned an interesting success story and why

2) One where it failed or did not work so well

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

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

It is also important to understand that "*This is a safe place to share your thoughts and feelings in regards to the AAB 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.

NGO Proposal		Shiree Feedback
Component of exit strategy	**Description**	**Comments/Action to take**
Presence of Information and service support volunteers (Resource Person)	- The project has developed Union and Village based information & service support volunteer (Resource Person) who will facilitate discussions between beneficiary households and service providing institutions to ensure availability of support and service from different sectors within and after project. - 38 information and service support volunteers who are more advanced participants of the project have already been selected who are interested in performing the responsibilities for free. They don't need financial support from the project. - The project has already organised formal training on agriculture technologies that will continue with in and after project. - AAB has developed formal groups with the project participants in the village level and formed a Union Coordination Committee with representation from all group of the union. The group is meant to allow exchange in information regarding technology, market, health, education and services available from different service provider. They should also facilitate good communication with government and non-government institutions for service, entitled facilities, policy advocacy, and different issue based activities, campaign and mobilisation.	- Create a TOR for the resource persons outlining their roles and responsibilities, working areas and BHHs) by July - The project plans to train them through practical interaction with service providers. Union and Upazila Coordination Committee also guide the resource person within and after project.

Building linkages with Upazila and Union level government, non-government and private sectors to get better support from them	- The project has already developed strong and effective network with Upazila and Union level government, non-government and private sectors to ensure supports and services from them. These processes will continue after the project ends. - Project participants have already communicated with different government & non-government support service providing institutions like Union Parisad, Union level health clinic, Union level sub assistant agriculture officer, market player, private livestock vaccinator/doctor and human health doctor, NGOs and at Upazila level Upazila Agriculture Extension Department, Department of Livestock and Veterinary Surgeon, Hospital etc. - The project has already provided a list of participants along with project brief, progress and future plan to the respective Union Parisad and Upazila Parisad. - Project participants are already involved in different social committees - Project participants also participate in ward wise Union Parisad budget sharing meeting and contribute their opinions for community development. - Resource persons have communicated with the service providing agencies for information on different benefits available at different times. This process will continue after project.	- Create a list of Union Committees and explicitly outline their roles and responsibilities - Provide a list of BHHs, required support (Carried out by project stuff by July) - Organise union wise exit workshop with different service providers and community people by July 2012 - Organise a seminar at Upazila level with different government and non-government service and support providing agencies in August 2012 to inform about project, progress and limitations
Development of individual family development plan by September 2012	- The project has planned to develop project participants' individual "Family Development Plan" for next one year by September 2012 - Representatives from Union and Upazila Coordination Committee will review the Family Development Plan half yearly basis.	- In the month of September 2012, project staff will sit together with individual participating households and review their previous plan and performance from different interventions. Based on the existing performance and learning, they will develop individual family development plan for the participating household for next one year. (Project Manager, Associate

		Officer-M&E and Associate Officer-Resource Mobilization will review the Family Development Plan as a sample basis at least 10% of the total BHHs.)
Conduct exit workshop	- During exit workshop, the project will provide updated project participants list, state support required from support service providers within and after project. Focus on providing minimum services (including inclusion on safety nets) to beneficiaries. - Aim to inform LGIs about project, progress and change in project participants' households' livelihoods, limitations, support available from different service providers to assist project participants in continuing their activities sustainable and advocate for scale up the project activities.	- The project is going to organize exit workshop with local elected bodies, local market committees, different service providers, land owner and community leaders by July'12. - The project will try to prepare an MOU with interested local government institution (Union Parisad) – to officially handover list of beneficiaries with agreement that local Govt. - Organise a seminar at Upazila level with different government and non-government service and support providing agencies in the month of August 2012 - Handover the list of BHHs to them
Presence of AAB in the project area	ActionAid Bangladesh is working in the Nilphamari district for long time. Udayonkur Seba Songstha (USS) is its long time partner working in the project working area. So, ActionAid Bangladesh will make a support mechanism (initially organizing and technical support) for the project participants directly or through its partner organizations.	
Follow up by AAB	ActionAid Bangladesh staff involved in LRP and other functions will be assigned to work in the working area will make regular follow up and monitory activities according to their designed activity follow up and monitoring plan in a regular manner.	
Final Comments		
At present a total of 814 participating households of the project have been involved in crop production		

activities. In the third year of the project, 724 participating households had taken a total of 169 acres of leased land from the land lord with project support. The project provided land lease support of Tk. 1,742,500 and 518 HHs contributed Tk. 468,843. It was found from the land lease agreement that after the project (31st October'12) a total of 440 HHs will have land to continue crop production activities, of which 281 HHs, 128 HHs and 32 HHs will be able to cultivate the same land for 1, 2 and 3 more seasons respectively. Additionally, beyond project support a total of 220 HHs involved with BDC have produced crops on the leased land, mortgaged and purchased with their own income.

Annex: Financial Overview

Budget Line	Total Contract budget	Total Expenditure as of June 2012
Human Resource Cost	9,777,841	8,016,055
Travelling Cost	827,234	718,156
Vehicles & Equipment	756,751	756,751
Office Rent & Utilities	226,926	191,108
Administration cost	561,395	407,863
Operational Cost	695,760	494,951
Direct Delivery to Beneficiaries	23,564,529	23,500,145
Total Direct Cost	**36,410,436**	**34,085,029**
Contingencies	50,000	-
Management Cost(Over head)	2,002,573	1,874,677
Total Cost	**38,463,009**	**35,959,706.00**
No of Beneficiaries		*1,200*
Total cost per BHH		*32,053*
Direct cost per BHH		*18,370*

Note: Amount in BDT

Annex: AAB Comments

POTENTIAL ISSUES REGARDING SCALABILITY: FEEDBACK FROM AAB

Location of land and quality of soil has been found to not be adequate to produce high-value crops. Unless project location was changed, this could continue to be an issue at a larger scale if the project were to be expanded.

Nilphamari district has a food surplus because production of food is more in the district which indicates there is enough productive and fertile land. It is obviously true that the land type and quality of soil might vary with in the same union, village and even para. Availability of productive land depends on the land type (high, medium high, medium, low) and what type of crops would be produced and the leasing price.

If we consider food security and malnourishment why do we depend on only high value crop production? Why not consider the production of diversified crops which enhance availability of diversified food items, improved crop field eco-systems, reduces production cost, environmental degradation and human health hazards due to limited application of chemical fertilizer and pesticides, and improve soil fertility and productivity. Crop selection depends on market demand, agro-ecological conditions, land & soil type and food requirement for the involved families. If we push them to cultivate high value crops aiming to increase income, it will not produce positive results for the families. We can enrich their existing ideas & values regarding food choice and crop production with exploring different suitable adoptive and proven innovative ideas and technologies. Make them capable to take appropriate decisions to select crops for production which meet their economic demands, family food requirements and employment.

Capacity of high value crop production and marketing is more dependent on support from external actors/market which is not sustainable in case of extreme poor. If we want sustainable development of the extreme poor, then we should consider their existing capacity, capability, knowledge base, skill, choice and attitude and take initiatives to make them capable through enriching their existing capacities in related field at specific location.

From our experience in the project, along with other reasons mentioned in the paper following two major practical reasons i) non-flexibility from the management of ActionAid Bangladesh regarding leasing of high land as per project design, on the other hand ii) there are some season when the land lord leased or mortgaged out their land for specific season or period (in Nilphamari district, suitable lease out/lease in time is from November-January), were influenced negatively to have land for lease for the project participants. But in the 3rd year of the project, the project was able to get all required land leased to allow participants access to types of good quality land as per their choice to produce diversified crops. Also, the project participants were interacting with the land lord on time in the month of November'11-January'12.

If we do not limit the land type, types of crops and land leasing, then the price (reasonable/fair based on the locality) required for productive land for production of diversified crops is definitely available in the Nilphamari district.

High price of leasing land is another issue which may hinder the scale up of the project.

The price of land is not fixed all over the Bangladesh. It varies in different locations depending on land position and quality. Bangladesh is an agro-based developing country. To ensure food security and nutrition it is most important to enhance more food production through designing and implementing climate resilient sustainable agriculture farming practices and maximizing appropriate use of resources considering context and condition of the locality.

Good quality land requires higher leasing prices but it will also give good harvests and good returns. From our experience it was found that project participants like good quality land and that is why they invested their own income to get such desirable land.

Potential flooding of the market due to the high number of BHHs growing similar products in the same area may also cause further issues at a scaled-up level, unless appropriate markets are developed.

From our experience with the project, production of diversified crops minimizes market saturation with similar crops. On the other hand, project participants were using 80% of the parcel for cereal/tuber/cash crop and 20% for different types of vegetables including spices, pulses and oils and they consumed around 60% of food grains and 30% of vegetables. So, it is found that participants were not facing any major problem to sell their products at fair prices. Due to good road communication and established market chains, agriculture product by the rich and middle farmers are easily marketed to big markets nationwide. Project participants were harvesting different crops at different times and sold to pyker, foria, arotder and sometimes they sold the product themselves in the local markets. Although some of the project participants have direct connections with market players who are involved in purchasing bulk amounts of product and providing it to different big markets.

Annex: Case Study

Ahmena has lived in extreme poverty all her life. Because of a lack of jobs in her area, she used to work in other people's homes and fields on whichever days she could, for payments of rice and a meagre sum of money. Her husband worked as an agricultural day labourer. Their small household income was barely enough for them to eat two meals a day. Five years ago Ahmena was accused of being 'mad' as she suffered from some kind of mood disorder which brought about stigma from her neighbours. She often suffered from dizziness, weakness and night blindness but accepted it as a part of life and didn't know where to go for medical help.

As a part of the intervention from ActionAid, after 15 days of training, Ahmena received a 3 year land lease as well as supportive materials such as ratchets, spades and materials to plants vegetables, turmeric and rice. She also received saplings for lychee, guava and lemon trees. She has been able to consume and sell the produce that has grown on her land and has done very well. She has now become an expert gardener, with good know how of what to plant in which season. With her earnings, she has bought a cow for tk 10,000 which gives them milk that they are able to sell and consume. She also bought a goat, furniture and utensils for her home and has renovated her house to make it sturdier. Her elderly mother in law, who is extreme poor and was destitute and alone has moved in with them and they are able to support, which Ahmena feels very proud about as they weren't able to take care of her before. As they were linked up with the union parishad, the mother in law is able to receive a widow allowance from the government which they use for medical expenses. Ahmena is now able to go to the market by herself and bargain boldly with the buyers to demand the right price. She has gained a level of financial independence and is able to buy anything she likes for herself. Her family and her community now have food security, even during the lean period when she is able to save up enough rice to eat. Because of the plants and vegetables in her land, her level of nutrition has increased significantly and she feels much stronger and can work for longer hours. She still sometimes works in other people's homes if she needs to. When there is no work her husband travels to Dhaka city to drive a van.

"I no longer consider myself to be extreme poor but there are still many others around who are downtrodden and marginalised, I would like to help my community and other extreme poor women for their economic development by helping them in any way I can."

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