

2012

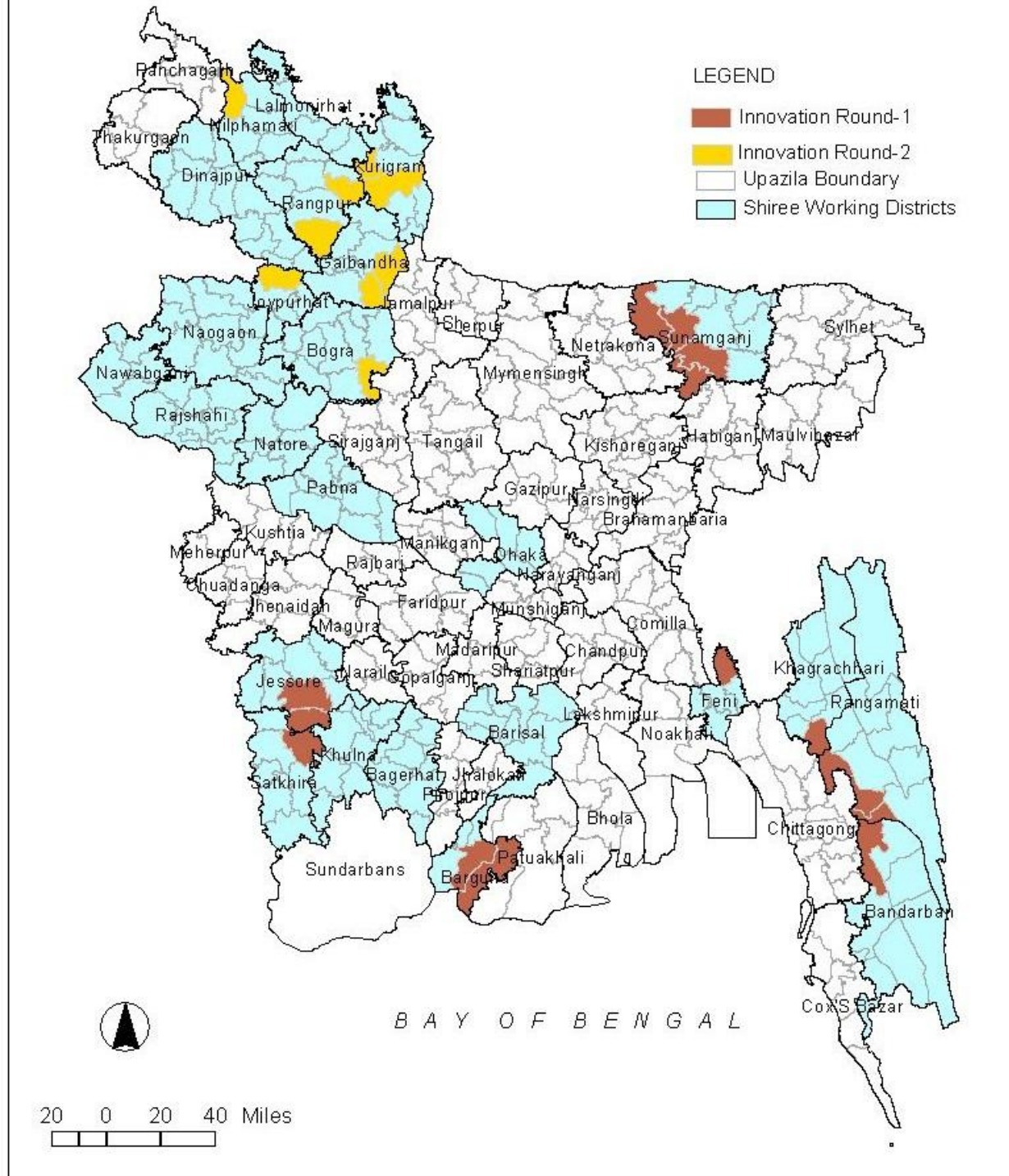
## Lesson Learning Report: Shushilan



**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<sup>1</sup>. The big objective of this work is to make a significant contribution towards the eradication of extreme poverty in Bangladesh by 2021.

### INNOVATION ROUNDS ONE AND TWO

The Innovation Fund is distributed via themed bidding rounds. Round One focussed on peripheral or marginalised regions exhibiting a high incidence of extreme poverty. The result of the competitive process was 6 projects located in: the Haors (CNRS, HSI), the Chittagong Hill Tracts (Greenhill, HKI), the Southern Coastal belt (Shushilan) and one in the border area of Feni District (Aid Comilla). The theme for Round Two was innovative approaches towards addressing seasonal hunger (Monga) and resulted in a further 6 projects (Action Aid, MJSKS, SKS, NDP, HSI, Puamdo) located in Monga prone regions of the North West. While the Round Two projects were initially for two years they were later extended by a year to bring them into synch with the three-year Round One projects<sup>2</sup>. This gave Round Two projects more time to test and establish the intervention model and allowed for a common evaluation process.

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

<sup>2</sup> Except Puamdo ends Jan 2013

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

## THE LESSON LEARNING REPORTS

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

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

## THE PROCESS LEADING TO THE REPORT

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

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

<sup>4</sup> 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<sup>5</sup> and **CMS4** beneficiary responses, the **discussion guide** used for the Focus Group Discussions, a summary of the **project exit strategy**, a brief sub project **financial profile**, and a **case study**.

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

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

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

# Chapter One: Summary of Project 2009-2012

## DOCUMENTS CITED

- Inception Report, 2009; shiree and Shushilan
- Shushilan Annual Report 2009-2010; Shushilan
- Shiree Annual Reports 2010 and 2011; www.shiree.org
- Project Memorandum, 2009; shiree and Shushilan
- SILPA 1.5 Report, 2010; shiree
- Quarterly Change Reports and Self-Review Workshops; shiree
- Innovation Fund Output-to-Purpose Review, 2010; shiree
- Shushilan Lesson Learning Workshop, 2012

## INTRODUCTION

*CMS 6: Summary of Shushilan Interventions*

Beneficiary Information	2009	2010	2011	2012	Cumulative	Target (according to log frame)
BHH selection complete	0	1000	0	0	1000	1000
BHH profiles (CMS 1) complete	0	0	1000	0	1000	1000
BHH who dropped out or migrated	0	0	14	0	14	0
BHHs receiving asset transfer	0	886	1000	215	2101	1000
BHHs receiving cash transfer	0	0	0	0	0	0
BHHs receiving IGA/skill training/other capacity building	0	720	595	23	1338	1000
Total value of assets/cash distributed					13,257,995	13,494,700
NOTE: this data is collected and reported by the NGOs to shiree as CMS 6 (reporting requirements to the Government of Bangladesh)						

The project '**Adapting Natural Resource Management to Climate Change and Increasing Salinity**' will help 1,000 households in the Southern coastal belt lift themselves out of extreme poverty by 2012. The project runs from 2009-2012 and the project memorandum from 2009 summarizes project goal, purpose, activities and outputs as such:

### Goal

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

### Purpose

This project will pursue innovation approaches in order to enable the extreme poor to adapt localised and smaller innovations that are particularly suited to their opportunities and available skills aimed at restoring the productivity of natural resources. The project will thus

demonstrate pro-poor innovative approaches potential to adapt in other areas within the target districts, and to other districts affected by similar environmental adversity. The purpose of the project is to lift 1,000 rural households in Satkhira, Barguna and Jessore out of the extreme poverty by 2012.

### **Major Activities**

The project will enable both women and men from participating households to access small areas of presently unproductive or underused land and water bodies, and they will be provided with need-based skills training and initial inputs/resources to test and develop innovative agro-based microenterprises that can generate substantial household income. These enterprises will be gradually incorporated in their livelihoods pattern through adaptable strategies. This will help them graduate from extreme poverty by virtue of increased income from the sales proceeds of diversified produce/crops/vegetables, as well as creating opportunities for increased household consumption of nutritional foods and adequate meals per day to improve health conditions. The project will ensure participatory monitoring including assessments/evaluation by the beneficiaries to improve their capacity for operation and management of the enterprises. Moreover, steps will be taken to strengthen linkages with the local society particularly access to different service providers related to natural resource management, product marketing, and health and education to improve social capital and expedite the graduation process.

It is expected that 90 percent of target participants will be able to graduate out of extreme poverty within three years of the project as a result of:

- Obtaining access to small areas of land or water bodies, acquiring skills through training, and using seed capital for enterprises (such as floating gardens and saline tolerant cultivation, etc);
- Using small grants for community wetland resource management - restoring water bodies and fisheries; and
- Maintaining savings schemes, creation of links with local elites and service providers, and networking within and among CBOs for sustainable access to resources, development and improvement of knowledge and small institutions.

### **Project Outcomes/Outputs**

1. Increased access to land;
2. BHHs provided with the means to take up natural resource-based enterprises;
3. Natural fisheries restored in 3 water bodies and wetlands; and,
4. Social capital and safety nets enhanced and strengthened.

#### **YEAR 1: SEPT 2009-AUGUST 2010**

The initial phase of the project focused on beneficiary selection and other project logistics. Within the first year, all 1000 BHHs were selected by Shushilan and verified as extreme poor by shiree. During the selection process, there was some overlapping with the beneficiaries of Uttaran-shiree project and 260 households had to be excluded from the Shushilan project. This resulted in delays in project implementation. The household profiles were completed shortly

after with help from shiree on training and preparation. Major lessons learned during the four-month inception phase included:

- BHHs had a lack of interest to be involved in business development (i.e. participation in group meetings and decision making); rather, they had expectations of receiving assets or relief free of cost and physical activities. They are also completely dependent on daily income, which distracts them from focusing on potential long-term benefits of investment.
- If BHHs find better economic opportunities than what the project can offer, then they move away from project activities.
- Most of the extreme poor BHHs selected have no access to microcredit and because of unemployment they have become associated with beggary. Many of them have become segregated from society and women are frequently divorced by their husbands.
- The project inception workshop raised expectations among the local people.
- Capacity building along with support for particular enterprises will be helpful for the hardcore poor, to make the project successful and for proper management and utilization of allocated money; appropriate modalities should be spelt out to the participants before starting the activities, which may vary according to the nature of the community.

During the first year, an independent review '*Simultaneous Impact Learning & Process Audit*' (SILPA), was conducted by Kate Conroy. The SILPA report indicated that project delivery was much slower than planned due to delays in undertaking household selection and verification. Despite the project's slow progress, SILPA did note examples of good planning among project staff. In particular, participants were very clear about project processes, including the amount of time Shushilan would support them with inputs and training sessions. A cost-benefit analysis had also taken place prior to the site being selected for activity. Shushilan stated that without clear returns to the households they would not undertake its work in the area. Additionally, it was recommended that Shushilan begin planning and implementing some of its other programmed activities, such as small savings schemes, safety net provision and community preparedness, in order to avoid them falling by the wayside to the delivery of short-term inputs. It was also mentioned that innovation monitoring beyond the households profile is lacking and this should be addressed with the support of shiree.

The first Quarterly Report (March-May 2010) summarized the project's progress and highlighted some specific limitations. This included issues regarding excessive draught and high salinity in the working area, resulting in delays in planned activities such as floating gardens for 200 HHs, crab culture and vegetable gardening. The Annual Report of the project reiterated the above, as well as highlighted the dependency of interventions on climatic condition and seasonal changes.

### YEAR 2: SEPT 2010-AUGUST 2011

By the second year of the project, Shushilan's activities were on track and running smoothly. The December-February Quarterly report summarized some of the challenges the project faced during this time. Due to land reclamation process and large numbers of irrigation pumps, the water level of one of the main rivers in the working area was reduced significantly, resulting in

difficulties in multiple IGAs for the beneficiaries. BHHs also faced several types of skin diseases from the floating bed preparation in contaminated water. There was also a lack of availability of small crabs, affecting beneficiaries' ability to conduct a full cycle of crab fattening. Shushilan also noted that it was necessary to build up a market chain for collecting small crabs from the local market.

In July 2010, an Output-to-Purpose Review was conducted by shiree that evaluated project activities to date. It was noted that Shushilan's innovations were not designed for immediate impact (like traditional asset transfer programmes) and as such it would be unfair to judge them less than one year after the project began. Initial findings from the OPR were generally positive and noted the significant progress Shushilan had made toward achievements of targets. The inclusion of alternative IGAs was also highlighted as an important addition to the log frame that would provide BHHs with the necessary supplementary income between seasons. The main innovations (crab fattening and floating gardens) would only be able to provide income for approximately four months out of the year. Shushilan then consulted BHHs for what other IGAs they would like to engage in and generated a list of around 15 different IGAs (i.e. chicken-rearing) that would hopefully provide a constant stream of income to the BHHs and allow them to fully engage with the main interventions. However, Shushilan was cautioned by shiree to not lose sight of the original innovation of the project. During a field visit by shiree, BHHs also reported that they felt more confident as a result of the project and that their relations with other people in the area had improved. A few non-BHHs had even visited the floating garden area to discuss the innovation (how to construct the beds etc) because they were interested in adopting a similar activity, a positive sign of knowledge dissemination within the community. The OPR gave some general recommendations to Shushilan to strategically plan for the coming year's activities and to employ more robust mechanisms to ensure sustainability of their innovations, particularly for the highly seasonal floating gardens.

At the end of 2010, shiree's Annual Report reviewed the Shushilan project. Given the diversity of asset transfers and IGAs the challenges faced by Shushilan had been significant, including: lengthy negotiations on Khal re-excavation, lack of available livestock vaccines, issues managing the sluice gates for tidal water for crab fattening, and difficulties establishing market linkages for selling fattened crab. The project had also developed a number of changes from the original design, including alternative livelihood disbursements in Jessore and Satkhira. Integration of the pen-culture system with both the floating gardens and the mangrove nursery also took place to maximise profits using by-products (e.g. compost from floating beds is used for feeding fish). Homestead vegetable gardening for all 200 BHHs in ShyamnagarUpazila was developed to provide year round income and vermi-compost technology was used to cultivate worms on abandoned floating beds. A total of 77 group savings accounts had been opened under the project. In the last quarter of 2010, 896 BHHs had accumulated savings of Tk. 258,170. That more than 89% of BHHs experienced an increase in savings indicates a level of project success.

The Self-Review workshop that followed CMS 4 highlighted the major challenges, including: marketing, forward thinking among BHHs, shiree's restrictive selection criteria, and decreased help from the UP. It was suggested that Shushilan work on its marketing strategy and research UP relationships and dynamics. Furthermore, it was recommended that Shushilan strategically

plan before the next intervention phase in order to avoid mis-targeting of BHHs and to also have an open discussion with shiree concerning the selection criteria.

The Self-Review Workshop conducted in 2011 reiterated many of the same challenges identified previously, particularly establishing market linkages for organic products and fattened crabs and the need to protect the Kapatoakkho riverbed from local land grabbers. Other challenges that were identified were the need to open individual bank accounts for every group and arrange small crab for better crab fattening returns. It was suggested that Shushilan allocate some extra support for BHHs who lost their livelihood asset at the initial stages of the project (due to severe weather patterns). Some BHHs have been unable to graduate due to damage of their generated assets and a contingency plan is being worked out for them to receive new interventions from the project.

### YEAR 3: SEPT 2011-SEPTEMBER 2012

2011 saw continued support to all 1,000 BHHs in a range of livelihoods and IGA support. Shushilan conducted various trainings and supplied inputs for IGAs, including floating gardens, crab fattening and work reproduction using vermi-compost technology. The re-excavation of two canals was completed allowing some BHHs to use the dykes of these canals for vegetable gardening. Yet, Shushilan is still experiencing problems with market access and protection from local land grabbers. It was recommended that Shushilan create an outlet in Dhaka to sell organic products produced by BHHs as well as create the opportunity to sell fattened crabs on a regular basis, such as at Mina Bazar, Agora or Shapna. This would ensure proper marketing of the organic products and crabs of BHHs. The protection of the Kapatakkho riverbed is a more complex matter. The river will likely be entirely grabbed soon especially in the Keshabpur area by the political goons/cadre. It was noted during Self Review Workshop that a small project like this may not be able to handle such a complex issue, but something will need to be done soon in order to protect the gains of BHHs. Challenges related to agro-climatic conditions still remain and Shushilan will continue to give support to its BHHs with the aim of ensuring the sustainability of positive gains. According to CMS 2 data as of December 2011 the confidence of 91% of beneficiaries is either “increasing a little” or “increasing fast”, which is a sign of positive impact from the interventions.

Shushilan also held a Lesson Learning Workshop at the beginning of 2012 that had a high level of participation from relevant stakeholders. One particularly interesting point was raised regarding the southwest of Bangladesh. The region is impacted by 3 major forces: 1. Climate change related impacts, 2. Natural disasters, 3. Poor planning, governance and other human failings. It was thought that these issues have a complex relationship and interact with each other. For example, climate change may be increasing the frequency and severity of destructive cyclones. Whilst the flash floods caused by greater rains to the north (another likely impact of climate change) are exacerbated by bad water management strategies and ineffective local government – drainage systems are not adequately maintained and a defective barrage system does not enable flood waters to properly exit into the bay. This results in water logging and raised salinity. There is a risk that the climate change agenda becomes overly-dominant and begins to hide the other negative factors which affect this troubled region. To successfully tackle the above issues it is crucial that stakeholders (including shiree and partners) are able to distinguish between, and address, the 3 principle causes outlined here.

In the final quarter of the Shushilan project, a self review workshop was conducted to plan their Exit Strategy. Shushilan began developing group savings plans for the phase out of the project and to ensure the sustainability of gains made. Additional activities of the last quarter included providing 193 BHHs with seeds for vegetable gardening. 175 BHHs also received 175 floating vegetable garden beds and 2 beneficiary groups received access to Khas land for crab fattening.

### CONCLUSION

With the exception of a slight delay due to overlapping of selected BHHs with Uttaran, Shushilan has been on track with all proposed activities and targets since the beginning of the project. They have also been flexible with the project design in order to maximize impact, which has meant that the innovation of the project has not been the primary focus. Alternative IGAs such as chicken rearing have been included to compensate for the 8 months that crab would not be able to provide a profit. Crab fattening has shown to be a successful innovative intervention in the area and other locals have even showed interest in adopting it as an IGA, which highlights the potential for successful dissemination of the original innovation. However, there are still issues regarding efficient market linkages with both crab and organic vegetables. Unless a sustainable connection is made with the market, beneficiaries will face difficulties profiting from their IGAs. Extreme weather patterns have also negatively affected the project damaging many IGAs. This further stresses the vulnerability of the extreme poor living on the southern coastal belt to climate and the importance of having a strong contingency plan in place to respond to emergencies. Overall, BHHs have so far seen increases in confidence and small increases in income that will continue to grow in the coming seasons, highlighting the positive effect of Shushilan's interventions.

### ISSUES REGARDING SCALABILITY

Shushilan has had difficulties establishing sound market linkages for both crab and organic vegetables that provide beneficiaries with high returns. At a scaled up level, this may prove more problematic, especially regarding access to larger markets (i.e. Dhaka), if there is not sufficient demand.

Security has also been a major issue throughout the project, particularly regarding land and water grabbers. In order to effectively scale up the project, this issue would need to be addressed through either forming close ties with the local government for protection or closely monitoring the area in order to mitigate conflict with local land grabbers, which may require too much field staff time and high costs.

## 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<sup>6</sup>. 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

<sup>6</sup> 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 Shushilan's project are presented.

## HOUSEHOLD BASIC DEMOGRAPHIC CHARACTERISTICS

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

Category	Baseline		Endline	
	N	%	N	%
Male headed household	55	85.9	55	85.9
Female headed household	9	14.1	9	14.1
Both	64	100.	64	100

Endline findings do not indicate any change in the sex of beneficiary household heads of Shushilan since the baseline. At the baseline, 14% of household heads were female and 86% of households were male-headed and in the endline it remains the same.

## 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
2.27	0.804	2.56	1.42	2.31	0.90	4.05	1.28	2.22	1.302	3.8	1.42

Based on household category, contrast observation is noticed in regards to change in household size. Among the male headed households, the mean household size has increased to 4.05 (endline) from the baseline mean household size of 2.27. In contrast, the household mean size of female-headed households has decreased from 2.56 (baseline) to 2.22 (endline).

## OCCUPATION

Table 2.1: Change in primary occupation of household head

Occupation	Baseline		Endline	
	N	%	N	%
Agricultural day labour	4	6.3	28	43.8
Other Day labour	-	-	10	15.6
Domestic maid	-	-	-	-
Rickshaw/van/boat/bullock/push cart	-	-	10	15.6
skilled labour (manual)	-	-	-	-
Fishing in open water	-	-	1	1.6
Petty trade	-	-	7	10.9
Other business	48	75.0	6	9.4
Begging	-	-	-	-
Others	1	1.6	1	1.6
Transport worker (bus and truck)	-	-	-	-
Does not work	3	4.7	-	-
Housewife	1	1.6	1	1.6
Own agriculture	-	-	-	-
Cottage industry	5	7.8	-	-
Livestock/poultry	-	-	-	-
Service	-	-	-	-
Scavenging	2	3.1	-	-
Total	64	100	64	100

The endline findings of the primary occupation of household heads among Shushilan beneficiaries indicate change in the main occupation from its baseline status. This may be the result of project interventions. In its project, Shushilan primarily provided agriculture inputs beside some marginal support for livestock and IGAs.

In the endline, the primary occupation of 44% of household heads is agriculture labour while at baseline it was only 6%. Apart from agriculture labour, endline findings indicate increases in the percentage of occupations that fall under other day labour (16%), rickshaw/van/boat puller (16%), petty trade (11%) and fishing (2%). During the baseline these categories were absent. Nevertheless, the other business category was the primary occupation of 75% of household heads which has dropped to 9% in endline.

Endline findings further indicate that almost all households (96%) have an additional income source beside the primary source. Nearly 22% of households have 3 additional income sources, 33% of households have 2 additional occupations and 28% have more than one additional income source. Nevertheless 6% of household heads have no additional income source/occupation.

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

Number of other jobs	Endline					
	Male headed household		Female headed household		Both	
	N	%	N	%	N	%
0	4	7.3	-	-	4	6.3
1	16	29.1	2	22.2	18	28.1
2	18	32.7	3	33.3	21	32.8
3	14	25.5	-	-	14	21.9
4	2	3.6	3	33.3	5	7.8
5	1	1.8	1	11.1	2	3.1
Total	55	100	9	100	64	100
Test	X <sup>2</sup> =13.94, p= 0.015					

NB: Number of occupation other than household main occupation.

## INCOME

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

Baseline	Endline	Differences	Test
Mean	Mean	Mean	
1348.09	9204.12	7856.02	T=8.871p=1.08

Endline findings indicate a considerable change in income. The mean income in baseline was 1,348 BDT while in the endline study mean income is 9,204 BDT. The mean increase in income is 7,856 BDT. Here income includes both cash and in kind income.

However, in Table 3.2 information of cash and in kind income is presented separately. During baseline the mean monthly cash income of Shushilan beneficiary households was 1,309 BDT which increased to 8,190 BDT in the endline. A similar change is also observed in kind income. The mean kind income in baseline was 39 BDT while in the endline it reached to 1,014 BDT. Increased involvement in agriculture related activities might be responsible for the considerable increase in kind income. However, this requires further investigation.

Table 3.2: Mean distribution of household monthly income

Variables /Categories	Baseline		Endline		Differences		Test
	Mean	SD	Mean	SD	Mean	SD	
Cash income	1309.11	545.28	8190.18	6939.96	6881.07	6921.89	t=7.95 p=4.31
Kind income	38.98	154.13	1013.93	1067.16	975.95	1089.54	T=7.15 P=1.06

Moreover, the mean per capita daily income also increased considerably between baseline and endline. The mean per capita daily income in baseline was 23 BDT and increased to 94 BDT at the endline.

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

Variables /Categories	Baseline		Endline		Differences		Test
	Mean	SD	Mean	SD	Mean	SD	
Cash income	21.44	11.36	84.79	112.80	63.35	114.47	t=4.40, p= 3.97
Kind income	1.33	1.43	9.85	9.97	8.52	8.59	t=7.92, p=4.77
Total	22.77	12.79	94.64	122.77	71.87	123.06	

## Income change in percentage

The endline findings indicate impressive improvement in total income (cash and in kind) since baseline. Income of most Shushilan households (81%) has increased by more than 55% since baseline. However, increases in total monthly income of 10% of households remains within 15%.

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

Income increase (%)	Cash income		Income including in kind	
	N	%	N	%
Up to 15	8	12.5	6	9.4
16 - 25	-	-	2	3.1
26-35	3	4.7	1	1.6
36 -45	1	1.6	2	3.1
46 - 55	2	3.1	1	1.6
55+	50	78.1	52	81.3
Total	64	100	64	100

## CHANGE IN POVERTY THRESHOLDS

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

Variables (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	52	94.5	2	3.6	1	1.8	55	100	19	34.5	4	7.3	32	58.2	55	100
Female	9	100	-	-	-	-	9	100	3	33.3	-	-	6	66.7	9	100
Total	61	95.3	2	3.1	1	1.6	64	100	22	34.4	4	6.3	38	59.4	64	100
Test	X <sup>2</sup> =0.51, p=0.77								X <sup>2</sup> =0.75, p=0.68							

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

After 2011 inflation adjustments, the percentage of Shushilan households remaining below the extreme poverty line (daily per capita income below 48 BDT) at the endline is 34%. However, 59% have crossed not only the extreme poverty line but also the poverty line and their daily per capita income is more than 55 BDT.

The percentage of non-poor households further increases (70%) if kind income is included with cash income. The percentage of households earning less than 48 BDT drops to 28%.

*Table 3.7: Distribution of household poverty level according to total income (cash & 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	52	94.5	2	3.6	1	1.8	55	100	15	27.3	1	1.8	39	70.9	55	100
Female	9	100	-	-	-	-	9	100	3	3.3	-	-	6	66.7	9	100
Total	61	95.3	2	3.1	1	1.6	64	100	18	28.1	1	1.6	45	70.3	64	100
Test	X <sup>2</sup> = 14.36 p=.077								X <sup>2</sup> = 0.28 p= 0.86							

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	
1165	341.34	8682.88	9208.65	7517.41	9265	t=6.49 p= 1.52

Endline findings indicate a considerable change in monthly expenditure. The mean monthly expenditure in baseline was 1,165 BDT while in the endline, mean expenditure is 8,682 BDT. The mean increase in monthly expenditure is 7,517 BDT. Here expenditure means only cash expenditure and includes irregular expenditure like house repairs, purchase of furniture etc. Furthermore, the daily per capita regular expenditure (excluding irregular expenditure) at the endline is 55 BDT while at the baseline it was 20 BDT.

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

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
19.64	11.71	55.05	54.58	35.40	58.10	t= 4.87, p=7.71

### Percentage increase in expenditure

The endline findings indicate that total monthly expenditure including irregular expenditure of nearly 92% of households increased more than 55% in comparison to baseline. However the increase in total monthly expenditure for 6% of the households remains within 15%.

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

Income increase (%)	Regular expenditure		Total expenditure (include irregular expenditure)	
	N	%	N	%
Up to 15	12	18.8	4	6.3
16 – 25	-	-	1	1.6
26-35	3	4.7	-	-
36 -45	3	4.7	-	-
46 – 55	-	-	-	-
55+	46	71.9	59	92.2
Total	64	100	64	100

## ASSETS

Increases in income may result in increases in assets. The endline findings indicate that considerable change is noticed in ownership of assets particularly under livestock and poultry categories. At the baseline 92% of households did not own any livestock while 94% had no poultry. However, at the endline it was reported that 92% of households have livestock and 83% own poultry. Nevertheless, it is important to mention that information also includes assets distributed under the innovation project including livestock.

At the endline, mentionable change is not observed in comparison to baseline in the number of assets under categories of working equipment and household belongings.

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

Assets type	Number of items	Baseline						Endline					
		Male		Female		Both		Male		Female		Both	
		N	%	N	%	N	%	N	%	N	%	N	%
Livestock	0	51	92.7	8	88.9	59	92.2	5	9.1	-	-	5	7.8
	1	-	-	-	-	-	-	16	29.1	1	11.1	17	26.6
	2	1	1.8	-	-	1	1.6	9	16.4	3	33.3	12	18.8
	3+	3	5.5	1	11.1	4	7.3	25	45.5	5	55.6	30	46.9
	Total	55	100	9	100	64	100	55	100	9	100	64	100
		N	%	N	%	N	%	N	%	N	%	N	%
Poultry	0	52	94.5	8	88.9	60	93.8	10	18.2	1	11.1	11	17.2
	1	1	1.8	-	-	1	1.6	4	7.3	1	11.1	5	7.8
	2	-	-	-	-	-	-	11	20.0	1	11.1	12	18.8
	3+	2	3.6	1	11.1	3	4.7	30	54.5	6	6.7	36	56.3
	Total	55	100	9	100	64	100	55	100	9	100	64	100
		N	%	N	%	N	%	N	%	N	%	N	%
Working equipment	0	1	1.8	-	-	1	1.6	-	-	-	-	-	-
	1	2	3.6	-	-	2	3.1	-	-	-	-	-	-
	2	6	10.9	-	-	6	9.4	2	3.6	1	11.1	3	4.7
	3+	46	83.6	9	100	55	85.9	53	96.4	8	88.9	61	95.3

Assets type	Number of items	Baseline						Endline					
		Male		Female		Both		Male		Female		Both	
		Total											
Household belongings	0	-	-	-	-	-	-	-	-	-	-	-	-
	1	0	-	-	-	-	-	-	-	-	-	-	-
	2	0	-	-	-	-	-	-	-	-	-	-	-
	3+	55	100	9	100	64	100	55	100	9	100	64	100
	Total	55	100	9	100	64	100	55	100	9	100	64	100

### Value of assets

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

Variables /Categories	Endline					
	Male		Female		Both	
	Mean	SD	Mean	SD	Mean	SD
Shiree livestock	1641.29	2138.07	3185.11	2607.36	1858.39	2252.32
Agriculture	3432.34	2806.87	3733.22	2099.97	3474.65	2706.31
Business support	1042.41	1831.43	400.00	1200.00	1684.76	2093.06
Capital IGA	1875.38	2133.55	519.88	1413.45	952.07	1763.10
Khas land decimal	-	-	-	-	-	-
Lease or mortgaged land	878.69	1757.44	657.77	1973.33	847.62	1774.22
Total	8870.12	2856.95	8496.00	1685.93	8817.51	2715.55

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

Nevertheless, the general shiree selection criteria mandates that beneficiary households do not own productive assets valuing more than 5,000 BDT and the mean asset value of Shushilan transferred assets is 8,818 BDT which mostly includes agricultural inputs and IGA support, business support, money to lease land and livestock. However, the mean asset value of Shushilan at the time of the endline is 38,716 BDT, indicating improvements in asset value since the baseline.

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

Variables /Categories	Endline					
	Male		Female		Both	
	Mean	SD	Mean	SD	Mean	SD
Livestock	15124.54	12521.96	9533.33	6339.95	14338.28	11972.53
Poultry	726.36	619.27	611.11	375.64	710.15	590.14
Working equipment	3490.90	3777.34	838.88	943.84	3117.96	3634.08
HH belongings	15753.54	12760.66	9280.88	9006.72	14843.32	12450.57
Total	41556.67	24843.41	21353.11	11778.38	38715.54	24428.52

## HOUSEHOLD SAVINGS AND LOAN

Endline findings indicate that cash mean monthly income is more than mean monthly expenditure which indicates the possibility of cash savings by households separate from the purchase of assets. The endline findings on savings indicate change since the baseline. During baseline not a single household had savings but endline findings show that 100% of households have some amount of savings, of which 58% have between 1,000-5,000 BDT, 13% have between 5,001-10,000 BDT, and 9% of households have between 10,001-15,000 BDT respectively. 14% of households practice savings but their savings amount is less than 1000 BDT and 6% of households have more than 20,000 BDT in savings.

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

Category (BDT)	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
0	55	100	9	100	64	100	-	-	-	-	-	-
<1000	-	-	-	-	-	-	8	14.5	1	11.1	9	14.1
1000-5000	-	-	-	-	-	-	31	56.4	6	66.7	37	57.8
5001-10000	-	-	-	-	-	-	6	10.9	2	22.1	8	12.5
10001-15000	-	-	-	-	-	-	6	10.9	-	-	6	9.4
15001-20000	-	-	-	-	-	-	-	-	-	-	-	-
20000+	-	-	-	-	-	-	4	7.3	-	-	4	6.3
Total	55	100	9	100	64	100	55	100	9	100	64	100
Test							X <sup>2</sup> =2.63, p=062					

In regards to loans, during the baseline no households reported having a loan while in the endline 8% of households had a loan.

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

Sources of loan	Baseline					Endline				
	Yes		No		Outstanding mean (BDT)	Yes		No		Outstanding mean (BDT)
	N	%	N	%		N	%	N	%	
Informal without interest	-	-	64	100	-	5	7.8	59	92.2	312.50
With interest informal loan	-	-	64	100	-	-	-	-	-	-
Formal loan with interest MFI	-	-	64	100	-	-	-	-	-	-
Formal loan with GoB	-	-	64	100	-	-	-	-	-	-
Loan from shomity or CBO With interest	-	-	64	100	-	-	-	-	-	-
Other loan	-	-	64	100	-	-	-	-	-	-

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

### Change in wall and roof material of house

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

Materials (walls)	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Grass/jute stick/leaves/plastic	-	-	-	-	-	-	4	7.3	-	-	4	6.3
Bamboo	54	98.2	9	100	63	98.2	4	7.3	-	-	4	6.3
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	1	1.8	-	-	1	1.8	36	65.5	8	88.9	44	68.8
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	-	-	-	-	-	-	1	1.8	-	-	1	1.6
Cement/brick	-	-	-	-	-	-	9	16.4	1	11.1	10	15.6
Others	-	-	-	-	-	-	1	1.8	-	-	1	1.6
Total	55	100	9	100	64	100	55	100	9	100	64	100
Test	X <sup>2</sup> =0.166, p=0.859						X <sup>2</sup> =2.39, p= 0.079					

Endline findings indicate that the quality of wall materials of the majority of households has improved since the baseline. During the baseline almost all house walls were made of bamboo (98%) and the rest were made of mud (3%). However, during the endline it was found that house walls are made of mud (69%), cement/brick (16%), tin/CI sheets (2%), and grass/jute stick/leaves/plastic respectively (6%). Nevertheless, 6% of households still have house walls made of bamboo. Change is also observed in the quality of roof materials since the baseline. During the baseline 61% of households had roofs made of Tin/CI sheet while in the endline it decreased to 20%. However, 72% of households in the endline reported to have roofs made of tiles and this category was totally absent during the baseline.

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

Materials (roof)	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Grass/jute stick/leaves/plastic	21	38.2	4	44.4	25	39.1	-	-	-	-	-	-
Bamboo	-	-	-	-	-	-	-	-	-	-	-	-
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	-	-	-	-	-	-	-	-	-	-	-	-
Tiles	-	-	-	-	-	-	41	74.5	5	55.6	46	71.9
Tin/CI sheets	34	61.8	5	55.6	39	60.9	11	20.0	2	22.2	13	20.3
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	3	-	2	22.2	5	7.8
Total	55	100	9	100e	64	100	55	100	9	100	64	100
Test	X <sup>2</sup> = 1.403, p=0.459						X <sup>2</sup> =3.19, p=0.202					

### House ownership

The house ownership table indicates minor changes in the pattern of ownership. During the baseline 88% of households lived in houses owned by themselves; however, at the endline 72% live in their own houses and 8% have their own houses but they have been built on land owned by others.

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

House ownership	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Owned	47	85.5	9	100	56	87.5	38	69.1	8	88.9	46	71.9
Rented	2	3.6	-	-	2	3.1	1	1.8	-	-	1	1.6
Parent	1	1.8	-	-	1	1.6	8	14.5	-	-	8	12.5
Parent in law	2	3.6	-	-	2	3.1	-	-	-	-	-	-
Live rent free with family	-	-	-	-	-	-	1	1.8	1	1.6	2	3.1
Live rent free with non family	3	5.5	-	-	3	4.7	-	-	-	-	-	-
Own house on khas land	-	-	-	-	-	-	-	-	-	-	-	-
Someone else's land	-	-	-	-	-	-	5	9.1	-	-	5	7.8
Other	-	-	-	-	-	-	2	3.6	-	-	2	3.1
Total	55	100	9	100	64	100	55	100	9	100	64	100
Test	X=1.49, p=827						X <sup>2</sup> = 5.17, p= 0.394					

### Access to safe water

The endline findings regarding access to improved water sources indicate improvements. During the endline 84% of households reported that they collected drinking water from hand tube wells and 3% from a pipe water supply. However, during the baseline 48% of households used to collect drinking water from tube wells and nearly 50% from unprotected sources such as open wells (11%) and pond-river (39%).

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

Sources of drinking water	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Piped	1	1.8	-	-	1	1.6	2	3.6	-	-	2	3.1
Hand tube well	25	45.5	6	66.7	31	48.4	45	81.8	9	100	54	84.4
Open well	7	12.7	-	-	7	10.9	-	-	-	-	-	-
Pond-river	22	40.0	3	33.3	25	39.1	-	-	-	-	-	-
Rain water	-	-	-	-	-	-	-	-	-	-	-	-
Purchased water	-	-	-	-	-	-	-	-	-	-	-	-

Others	-	-	-	-	-	-	8	14.5	-	-	8	12.5
Total	55	100	9	100	64	100	55	100	9	100	64	100
Test	X <sup>2</sup> = 2.11, p= 0.54						X <sup>2</sup> = 1.93, p= 0.37					

## Ownership of water source

During the baseline, all households that used to collect water from hand tube wells were community owned sources, supplied by NGOs or the Government. However, endline findings indicate that the majority of beneficiary households (55%) have their own private tube well of which 30% have shared ownership.

Table 7.5: Distribution of HHs according to ownership of hand tube wells and sex of HH heads

Sources of drinking water	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Owned by household	-	-	-	-			14	25.5	2	22.2	16	25.0
Shared ownership	-	-	-	-			16	29.1	3	33.3	19	29.7
Own by others	-	-	1	16.7	1	3.2	15	27.3	4	44.4	19	29.7
Not applicable	-	-	-	-			-	-	-	-	-	-
Public (Government)	12	48.0	3	50.0	15	48.4	-	-	-	-	-	-
NGO Supplied	12	48.0	2	33.3	14	45.2	-	-	-	-	-	-
Others	1	4.0	-	-	1	3.2	-	-	-	-	-	-
Total	25	100	6	100	31	100	45	100	9	100	54	100
Test	X <sup>2</sup> =3.78, p=0.436						X <sup>2</sup> =2.48, p=0.478					

## Sanitation

The endline findings indicate a positive shift in defecation practices since baseline. At the baseline nearly 69% of households used to defecate in open spaces and 2% of households used to defecate in hanging latrines, however 22% had ring slab latrines and 8% had pit latrines. During the endline the percentage of households reported to have ring slab latrines has increased to 89% and 5% have complete sanitary latrines. Nevertheless, 2% of households still defecate in open spaces.

Table 7.6: 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	39	70.9	5	55.6	44	68.8	1	1.8	-	-	1	1.6
Hanging latrine	-	-	1	11.1	1	1.6	-	-	-	-		
Pit latrine	4	7.3	1	11.1	5	7.8	3	55.5	-	-	3	4.7
Ring/slab latrine	12	21.8	2	22.2	14	21.9	48	87.3	9	100	57	89.1
Complete	-	-	-	-	-	-	3	5.5	-	-	3	4.7

Sanitary												
Total	55	100	9	100	64	100	55	100	9	100	64	100
Test	X <sup>2</sup> =6.522, p=0.088						X <sup>2</sup> =1.28, p=0.732					

## Electricity

In regards to access to electricity some improvement is observed among Shushilan beneficiary households since baseline. During the baseline no households had any connection to electricity while in endline 22% of households have access to electricity.

*Table 7.7: Distribution of households according to connection of electricity and sex of household heads*

Type of electricity connection	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
No electricity	55	100	9	100	64	100	43	78.2	7	77.8	50	78.1
Connected to main line	-	-	-	-	-	-	12	21.8	2	22.2	14	21.9
Connected to other house	-	-	-	-	-	-	-	-	-	-	-	-
Connected to generator	-	-	-	-	-	-	-	-	-	-	-	-
Solar power	-	-	-	-	-	-	-	-	-	-	-	-
Total	55	100	9	100	64	100	55	100	9	100	64	100
Test							X <sup>2</sup> = 7.38, p= 0.63					

## CONCLUSION

The endline findings indicate that the situation of Shushilan beneficiary households has improved significantly in the areas of income, expenditure, savings, assets, and sanitation. Furthermore, nearly 70% of households have crossed the poverty line, including in kind income. Their daily per capita earned is more than 55 BDT and the income of 81% of households has increased by more than 55% compared to the baseline data.

## 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 Shushilan, three Focus Group Discussions (FGD) were conducted in which approximately 24 male and female beneficiaries, 8 in each group, were interviewed to gauge their experiences with the interventions. Each FGD took two to three hours and was conducted by a three-person team: one shiree Programme Manager; one shiree Young Professional; and one Research Assistant for help with translations. The discussions focused on discovering key findings relevant to economic empowerment given the geographical and social contexts of the working area.

### BEFORE INTERVENTION

Before the beneficiaries joined the Shushilan project, they were living in a state of destitution and absolute extreme poverty. Many of them had been severely affected by the cyclone Sidr in 2007, losing nearly everything including their homes and livelihoods. Many of them only found work as domestic maids or day labourers and had an average monthly income below 22 BDT a day. Often their homes would be split during the lean period for many months because the male earners would be forced to migrate elsewhere. This would leave the family highly vulnerable, particularly the women who would likely have small children to care for. Meeting their basic needs was a constant daily struggle for them and they often only had one or two meals a day.

### DAY ONE – FGD 1

Choto Laban Gola village, Buriehchar union  
Beneficiaries: 6 men and 2 women

#### **After Intervention.**

Shushilan provided them with different IGAs depending on their interests and skills. Raheem Aman, for example, wanted to rebuild his shop that has been destroyed in Sidr. Shushilan gave him the funds for his shop as well as 50 decimals of land to grow crops. They also trained him in sunflower cultivation and taught him how to produce sunflower oil, a high income earning activity that he can also use for home consumption. On the other hand, Marufa received a cash transfer of 3000 BDT to purchase 10 swans, which she later sold for a 7000 BDT and was able to reinvest the profits in other livestock assets. Shushilan also helped her lease 50 decimals of land which she uses for padi cultivation.

Sunflower cultivation is one of the innovative interventions in Barguna and 13 beneficiaries out of 22 in this village are currently engaged in this activity. All of them chose their own IGA and have also been introduced to some new activities, such as swan rearing and sunflower farming. They have also all chosen their own land and with the help of Shushilan have bargained down the price so that they can lease it. Initially, some of them asked for one large cash or asset transfer, but Shushilan refused explaining that it would be better to receive it in instalments to avoid misuse, loss or damage.

### **Economic Security.**

They all have multiple forms of income, including livestock rearing, vegetable cultivation, rice farming and sunflower oil cultivation. Some of the beneficiaries also own small grocery shops and are looking to expand their businesses further. Others are interested to invest their earnings in homestead land or invest in their children's education.

They all agreed it was a bad idea to borrow money from money-lenders. They also have strategies to protect assets from natural disasters by listening to warnings.

### **Empowerment and Confidence.**

They have improved social relations in the community. They all feel really happy, confident and proud with their work. They can afford to give food to others during the lean period and will even lend money to those in need if necessary. Their bargaining power has also increased and they feel that they can argue against wrongdoings.

Before interventions, the women would feel especially vulnerable and afraid to go to markets or health clinics alone. Now they feel empowered and confident to travel outside their village by themselves.

### **IGA suitability.**

Sunflower farming has become quite popular in the area now that they have realized the benefits of it. Other people in the community are asking them to show them how to grow sunflowers and make the oil. It is also a female-friendly IGA. They all agreed that they would recommend this IGA to other people in the community. Some of them have already taught other community members how to cultivate and process sunflower oil.

Some beneficiaries were quite competitive in selecting the IGAs. One man asked Shushilan for a cow as an IGA but he was refused. Then he heard an elderly couple received a cow because it was a more suitable IGA for them and he grew angry with the Shushilan field staff.

### **Disaster Risk Reduction.**

Cyclone Sidr devastated the area and left many people completely homeless and without livelihoods. Since then, the community members have all been taught how to respond in case of an emergency and all of the beneficiaries appeared knowledgeable of possible disaster risks and how to best mitigate damage. However, occasionally there has been false panic created resulting in chaos and in one instance a death.

Their biggest threats in the area are flooding, cyclones and heavy rain fall that can damage their crops or make it difficult to fish in the nearby canals and rivers.

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

Their health has improved, primarily due to improved nutritional intake of milk, eggs and other protein sources (i.e. meat and fish). They also have access to a nearby clinic. Before working with Shushilan, many of the beneficiaries were not comfortable going to the clinic and they would often put off treatment. The women felt particularly scared and vulnerable and would

not go to the clinic alone. Now they all feel confident to seek out treatment for illness if necessary.

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

Cyclone Sidr was devastating for the community, but also resulted in strong community solidarity as everyone came together to support each other.

### **Market Engagement.**

They sell products in the Barguna market and they have good communication with market actors there. They are always in contact with dealers for current market prices.

### **Access to Services.**

Before joining Shushilan, many of them had no connection with the local government. Shushilan connected them with the local agriculture centre where they have received trainings from them on how to cultivate land and on pest management. They feel that they can seek further training from the local government officer if needed. The officer treats them with respect, which was not the case before. They take part in UP elections and receive government SSNs, such as school stipends

They have water from a nearby canal to irrigate their land and to use during the dry season for drinking water. They also have dykes to prevent future flooding. However, they have poor access to safe drinking water with the closest source being 30 to 35 minutes away.

### **Sustainability.**

All beneficiaries interviewed plan to continue with their IGAs after the project. They all feel that they have established a daily routine with the IGAs and they will continue with their group meetings twice a month to collectively discuss problems and find solutions. They feel that they can meet their basic needs without project support. They do not want further assistance from Shushilan and think that support should go to other poor people.

They are all thinking of their future and how to improve their activities to continue to increase their livelihoods. They have received training on how to respond to natural disasters, which has enabled them to plan their futures accordingly and form strategies on how to protect their assets in case of a disaster.

## **DAY ONE – FGD2**

Labongola upazila, Megna Group  
8 beneficiaries: 5 women and 3 men

### **After Intervention.**

All of the beneficiaries are doing very well operating a number of different income generating activities, with the main innovation being swan rearing and sunflower oil cultivation. Through rearing swans, many of them have been able to reinvest their earnings in other livestock or land. Some of them are farming fish in the canals, running small businesses such as tea stalls, rickshaw pulling or sharecropping.

Before, they could never dream of a better future, they had too much stress of everyday concerns and meeting their basic needs. Now they are all forward thinking on how to expand their IGAs and livelihoods. They all want to invest in their children's education as well.

### **Economic Security.**

They are all engaged in multiple IGAs throughout the year. During the lean period when there is a scarcity of work due to the heavy rains, they store food to help cope during this season. Some of them also have small sewing businesses to earn extra income during the lean period.

### **Empowerment and Confidence.**

They have increased confidence and bargaining power. They are respected within their communities and even check in on their neighbours to see how they are doing. They have full ownership of their IGAs and would not give their assets to anyone. They communicate with their spouses on decisions regarding their IGAs and livelihoods. They all agree that both husband and wife must take decisions together.

### **IGA suitability.**

The process of the IGA selection and cash instalment worked well with this group of beneficiaries. Everyone has done well with the intervention and they do not see how it could have gone any better. They would recommend these IGAs to others in the community. They also feel that they have more livelihood options and are invested in their IGAs, spending most of their day and time on them. They all want to continue with their work and take on more jobs to increase and sustain their income year-round.

### **Disaster Risk Reduction.**

They were all severely affected by cyclone Sidr and lost their homes and livelihoods. Now that they have been able to regain what they lost, they are very aware and careful how to preserve the gains made. Mosques alert them if there is cyclone warning and they are all familiar with the procedure. They also have good irrigation systems installed to avoid water logging.

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

They have all improved their health and diets, primarily through increases in vegetable, dairy, meat and fish consumption.

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

Before the intervention, they were outsiders in the community. Now they are respected by their neighbours and have improved relations with the local government. However, some neighbours are jealous of their improved situations.

The women used to feel shy going to the market or clinic on their own. One woman said she would not go to the hospital on her own. Now they have increased mobility because they feel empowered from their improved livelihoods.

### **Access to Services.**

They have been connected with the local government to receive trainings on livestock vaccinations. They can receive vaccinations when they need them. Despite many efforts, they

have not been able to get access to local government services, “If you want access to LGS you have to pay a bribe”.

### **Sustainability.**

After the project phases out, they will do their best to continue with the IGAs and improve their livelihoods. They want to continue with group meetings and savings. They also want to increase their assets with their own efforts and not be reliant on Shushilan for livelihood improvements.

### **DAY TWO – FGD 3:**

Chadra village; 2 groups: Padma and Keya  
8 Beneficiaries: 6 women, 2 men

### **After Intervention.**

All of the beneficiaries participating in the FGD had received multiple interventions and trainings from Shushilan, mainly on floating vegetable gardens and livestock. The women claim control over the assets, not their husbands. But they all mutually decide household activities.

### **Economic Security.**

They all have multiple forms of income from their vegetable gardens, livestock assets and fishing. The vegetables from the floating gardens are very popular and in high demand in the market because they are grown organically without any fertilizer. Buyers say they have a very good taste. They are able to use local markets to sell their vegetables due to popular demand.

They have all opened a joint bank account for group savings. Maheen has saved over 50,000 BDT from her floating vegetable gardens alone. They are all saving money and have an extra storage of food for the lean period.

### **Empowerment and Confidence.**

The women in the group particularly have increased confidence and feel that they can bargain with the UP Chairman for more rights. They also have a better position in the community. They can borrow from others and others can borrow from them. Now they are included in community meetings with the UP. They have earned a voice on the community council and have increased respect and bargaining power.

Alipa used to feel scared if guests came to her home because she had nothing to offer them. Now she can afford to offer them tea and food. She feels confident and brave enough to speak to strangers as well. Maheen was in a similar position. She was too scared and lacked the confidence to speak to the UP Chairmen about her VGD card. With her increased confidence she has been able to apply for her VGD card, which she recently received.

### **IGA suitability.**

The innovative floating vegetable gardens have done very well in this area. The floating beds provide income and food during the lean period because they are not affected by the flooding and high water levels. They are showing others in the community how to prepare the floating beds.

The men shared that the women are more skilled in managing the floating beds and they all agreed that they were suitable for both women and the elderly.

### **Disaster Risk Reduction.**

This particular area was not affected by cyclone Sidr, but it does suffer from annual flooding and water logging. The floating vegetable gardens have helped to mitigate this challenge. At first, they had some problems with the gardens floating away during tidal surges, but then they fastened the beds to the floor of the canal using bamboo sticks. Now the beds are secured and can rise with the water levels during the rainy season.

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

Before Shushilan their health was really poor and they had no access to doctors or health care. Now they are in better health due to improved diets and there is a new government clinic close to their home. All of them know how to prepare saline solution and if anyone falls sick, the group will support them. They have a good latrine installed from a WASH project and have been taught good sanitation practices.

### **Access to Services.**

One beneficiary received paravet training from the livestock officer and now helps others in the community to look after their livestock. They have all been connected with the local agriculture officer and have no problem accessing safe drinking water. The Shushilan project staff encouraged them to talk to the UP chairman and now they have gained access to Social Safety Nets (i.e. old age, abandonment and pregnancy allowances). Three of them have VGD cards and 11 have 'Food for Work' cards. All of their children are in school now.

### **Sustainability.**

They all have significant savings and year-round IGAs. They no longer have to migrate during the lean period. They plan to continue all activities post-project.

## Chapter Four: NGO Lesson Learning Workshop

### INTRODUCTION

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

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

### CHALLENGES

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

#### Intervention Challenges

- Collection of 'No Objection Certificate' (NOC) for canal re-excavation has been more difficult than originally surmised
- Leasing 122 acres of land
- Introducing new crops to beneficiaries, particularly maize and sunflowers
- Group-based management for crab-fattening faced problems and it was found that individual IGAs were more successful than group-led IGAs
- It was very difficult to continue with pen culture (white river fish cultivation) due to social barriers

#### Targeting and working with the Extreme Poor

- Changing the mindset of beneficiaries to believe in a new future and improved livelihoods was very challenging
- The conservative society of the region made it difficult to involve females in the floating garden beds

#### Access to Services

- Crab buyers would attempt to exploit the beneficiaries by setting the grade level lower than it was resulting in lower prices for beneficiaries selling their crabs

## External Shocks

- Steadily increasing salinity levels in the area, which has affected cultivation
- High frequency of robbery has made it challenging for beneficiaries to collect small crabs from the forests
- A dam broke due to embankment repairing and beneficiaries had to stop fattening crabs for five months
- Land grabbers are a constant threat to beneficiaries
- Floating beds are vulnerable to high tides and can be washed away if not secured properly
- Skin disease presented a problem among beneficiaries working on the floating garden beds
- The dry season in December and January dries the river canals and affects crab cultivation
- Excessive rainfall also raised challenges

## SUCCESSES

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

### Intervention successes

- Beneficiaries adopted multiple year-round IGAs (rice, sunflower, vegetable)
- 40 households spent 1,500 BDT on vermi-culture to make compost and they sold it for 70,000 BDT
- They have started using canals for water preservation during the dry season
- They have applied saline tolerant technologies to overcome increased salinity
- The group savings scheme has been successful and now beneficiaries plan to open their own savings account
- Beneficiaries now have access to natural resources
- Project staff feel confident that if they have made this innovation successful, they can make any project successful

### Beneficiary empowerment

- They were able to change the mindset of the beneficiaries to believe in a new future of improved livelihoods
- Beneficiaries were able to meet their basic needs, improve their social dignity and empowerment
- Beneficiaries are taking their own initiatives, such as leasing their own land, starting savings, and expanding existing IGAs
- Female empowerment has increased due to IGA ownership, particularly with crab fattening
- Beneficiaries have achieved their annual development plans (achievements/targets)
- Beneficiaries want to now help other people

## KEY LESSONS LEARNT

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

### Key lessons learnt on the innovation/intervention

- Pen culture cannot be scaled up because of management problems and social barriers
- Individual versus group management of IGAs have shown that individual IGAs are more successful
- By sending official letters through Government line ministry to speed up processes, government correspondence can be better mobilized
- They should have developed a group of crab collectors in the forest that would then sell them to the BHHs (i.e. draft an MoU between crab collectors and beneficiaries to strengthen the link)
- Mangrove nursery takes a long time between implementation and being ready for the market; as such, it is a limited IGA and not widely suitable
- Multiple land use and acquiring khasland is very important in securing sustainable livelihoods

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

- Female BHHs should be selected because they are better with IGA management; group attendance; and are more present with IGAs
- Supplementary IGAs are essential on making livelihoods work for the extreme poor
- Beneficiaries no longer need to migrate for work because they have IGAs here; therefore, if you improve livelihoods, migration for work is not necessary
- Understanding the selection process of the extreme poor has been a key part of the learning for Shushilan

## REVIEW OF THE INNOVATION

Shushilan submitted its original concept note at the beginning of 2009 and the final project proposal was won as a contract a few months later. However, as challenges arose due to unpredictability or a lack of understanding of a number of factors, such as environmental or social contexts, alterations to the original innovation had to be made in order to maximize gains made by the beneficiaries and ensure their climb out of extreme poverty. Part of the lesson learning process is to reflect on changes to the original innovation and most importantly look at *why* those changes took place and what it can tell us about the innovation.

During the lesson learning workshop, Shushilan was asked to reflect on how the innovation has changed since the original project proposal was submitted in 2009. A key change to the log frame was the inclusion of alternative livelihood options for 800 BHHs in Jessore and Satkhira. It was found that the original innovation of crab fattening and floating vegetable gardens only provided income for approximately four months during the year. As such, it was required that Shushilan introduce alternative livelihood options to beneficiaries to ensure the availability of sustainable year-round IGAs and cover their basic needs during the lean period. In addition, Shushilan could only re-excavate 3 canals rather than 5 because of the permission given by the Deputy Commissioner (DC). When Shushilan went to the DC for permission to re-excavate the state-owned canals, the DC suggested that they start with 2 canals rather than 5 as they were

testing an innovation. After negotiations, Shushilan was able to get permission to re-excavate 3 canals with the possible extension to 5 once the innovation was tested and proven successful.

On reflection of the original innovation approved at the project proposal stage Shushilan made two minor alterations to the log frame: 1) Inclusion of alternative livelihood options and 2) the re-excavation of 3 rather than 5 canals. The inclusion of alternative livelihoods in addition to the innovative IGAs has been found to be a key part of lifting households out of extreme poverty because it can provide year-round income from different sources, especially during the lean period when income generating activities are often halted or slow down significantly. This additional project intervention has secured Shushilan's beneficiaries with sustainable livelihoods whilst maintaining their activities in the innovative IGAs of crab fattening and floating vegetable gardens. The decrease in the number of canals Shushilan has been able to re-excavate was due to external factors. However, it does highlight the importance of forming relationships with the local government as they can help facilitate a number of activities, such as provide local government services or access to social safety nets, and in this case grant permission to use state-owned canals.

### CHALLENGES: TAKING THE INNOVATION TO SCALE

Shushilan was asked to identify challenges they may face if they were to take their innovation to scale. Their initial response was that they would not face any challenges at scale because their innovation has been successful in its application. However, after a few minutes of probing it was found that disaster risk would pose a challenge and would have to be mitigated by having a strong contingency fund and by encouraging savings among beneficiaries. Furthermore, maintaining quality staff and technical staff would also be challenging if the project were to be scaled up. NGO professionals in Bangladesh tend to be fluid and finding staff to commit to the full duration of a project can be difficult, particularly quality staff. By offering competitive packages, this challenge can be mitigated.

## Conclusion: Progress Against Logical Framework

Objectives	Verifiable Indicators	Means of Verification	Progress to date	Assumptions
<b>GOAL</b>  Government of Bangladesh MDG targets 1 and 2 on income poverty reduction and hunger achieved by 2015	Reduction in the proportion of people living in extreme poverty from 28 percent in 1991/92 to 9.5 percent by 2015 in line with PRSP targets	Government of Bangladesh National MDG Report, UNDP and World Bank statistics		
<b>PURPOSE</b>  At least 1,000 rural households in Satkhira and Barguna have lifted themselves out of extreme poverty by 2012.	<p>90 percent of participant households out of extreme poverty by end of project</p> <p>All participants have at least one additional income source adapted to drought, flood or salinity.</p> <p>Livelihoods of participants improved by end of project.</p> <p>Local institutions demonstrate more pro-poor services and decisions by end of project.</p>	<p>Sample baseline and impact survey of participants' assets, vulnerability and incomes.</p> <p>Compilation of participatory monitoring and reflective learning sessions with participants in PY3.</p> <p>Participant households' assessments of education, health and consumption of fish and vegetables from report cards.</p> <p>Review of records of CBOs, UPs and service providers.</p> <p>Participant reports of involvement in local institutions from focus</p>	<p><b>99%</b> participant HHs are out of extreme poverty</p> <p><b>99%</b> participants have at least one additional income source adapted to drought, flood or salinity</p> <p>Livelihoods of <b>99%</b> of BHHs have improved remarkably</p> <p><b>23.5%</b> BHHs are included in Govt. safety nets and 80% BHHs are part of several govt. programs (e.g. Cash for work, Food for work etc.)</p>	<p>Non-poor agree to renew access arrangements for participants.</p> <p>CBOs retain access to water bodies.</p> <p>Other government and NGO programmes deliver planned benefits for the poor</p>

Objectives	Verifiable Indicators	Means of Verification	Progress to date	Assumptions
		groups		
<b>OUTPUTS</b>  1. Access to land and water facilitated for 1,000 extreme poor households.  2. 1,000 extreme poor households provided with means to take up natural resource based enterprises  3. Natural fisheries restored in 3 water bodies and wetlands.  4. Social capital and safety nets for 1,000 extreme poor households enhanced and strengthened.	All participant households have a signed agreement with respective land/ water owner by end of PY1.  At least 2,000 people (50 percent women) trained in at least 1 new enterprise by end of PY2.  1,000 poor households obtain necessary inputs to start new enterprises in PY1.  Natural fish catches (per acre and per person) increase by 50 percent by end of project.  Reintroduced fishes reproduce by end of project.  At least 80 percent of 1,000 poor households meet and obtain help from champions/UP in py2 and py3.  At least 3 CBOs network and adopt pro-poor governance and savings	Project report on compilation of agreements.  Project report on training conducted.  Project records.  Records of CBOs derived from participatory monitoring.  Observations by CBOs.  Records of UPs, CBOs and focus groups with participants  CBO and CBO network records, and assessment by team	95% BHHs have an agreement with respective land/ water owner  4% BHHs have received Khas land with legal documents. 3% BHHs have applied for Khas land and 5% BHHs are using Khas land for producing agricultural products  100% BHHs (50% women) trained in 2 new enterprises such as floating vegetable cultivation, crab fattening etc.  100% BHHs obtained assets to start new enterprises for their livelihood  Natural fish catches (per acre and per person) increased by 60%  Reintroduced and reproduced natural fishes (e.g. climbing fish, walking fish, cat fish, scorpion fish etc.)  95% BHHs met and obtained help from UP, Agriculture and Livestock Departments  5 CBOs registered with Govt.	Local elites respect agreements for poor to access resources.  Salinity is not greater than crop tolerance.  No natural disasters during vulnerable start up period for enterprises.

Objectives	Verifiable Indicators	Means of Verification	Progress to date	Assumptions
	schemes for participants.		<p>Cooperative Department</p> <p><b>837</b> BHHs (83%) opened bank accounts with scheduled bank and depositing savings</p> <p><b>100%</b> BHHs deposited savings (average BDT 1208/BHH)</p>	

## Annex: CMS 2 and CMS 4 Findings

### CMS 1 BASELINE SUMMARY

<b>Household Target:</b>	1,000			(No.)	(%)
<b>CMS1 data available:</b>	1,000		<b>Total Household Members</b>	3,833	
<b>Average HH Income:</b>	1599.6	<i>Tk. per month</i>	<b>Average HH Size:</b>	2.3	
<b>Average HH Expenditure:</b>	1378.7	<i>Tk. per month</i>	<b>Male Headed HH</b>	832	83.2
<b>Average HH Land:</b>	4.5	<i>decimal</i>	<b>Female Headed HH</b>	168	16.8
<b>Khasland</b>	0.3		<i>No of under 5 children</i>	440	
<b>Owned land</b>	3.1		<i>No. of under 18 girls</i>	823	
<b>Not Owned land</b>	1.1		<i>HH having disabled member</i>	46	2.9

### 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 Shushilan beneficiaries was a part of the pilot study of CMS2. Therefore, the data tracks an average of 900 BHHs over a 7 month period from June 2011-January 2012 and change from intervention impact cannot be accurately monitored using only this tool.

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

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

## CMS 2 METHODOLOGY

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

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

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

Savings	Have cash savings	No cash savings
Asset	Bought an asset	No asset bought
<b>Weight Score</b>	<b>1</b>	<b>0</b>

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

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

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

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

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

A 'Socio-Economic' index was created as a composite of all six individual variables. The monthly scores from all of the variables can be added together to give a monthly socio-economic composite value for each beneficiary. It uses the same formula as the Economic index and adds the extra two variables: health status and confidence. The absolute maximum score is +10 and the absolute minimum score can be -6. Hence the formula:

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

A monthly Socio-Economic index value for Shushilan 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:

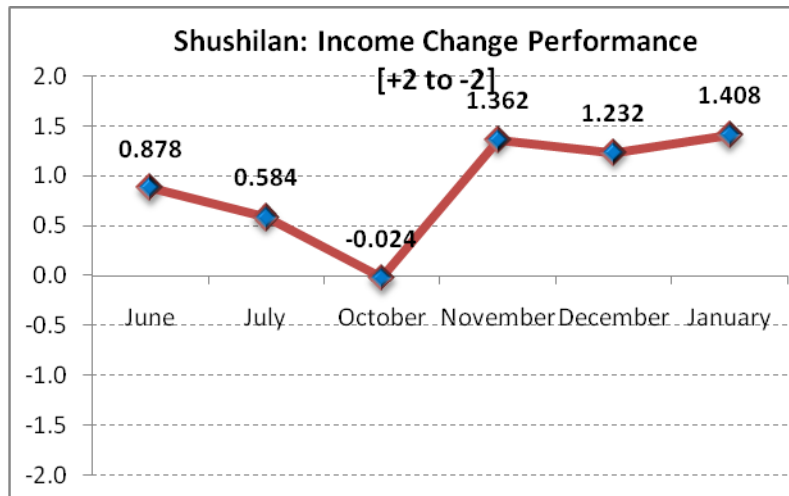
Decreasing Fast				Decreasing Slowly				Same	Improving Slowly					Improving Fast				
-8	-7	-6	-5	-4	-3	-2	-1	0	1	2	3	4	5	6	7	8	9	10

## 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
Shushilan	0.893	0.520	0.559	0.985	2.223	3.766	
June	0.878	0.515	-0.007	0.831	2.138	2.961	850
July	0.584	0.375	0.325	0.780	1.643	2.748	991
October	-0.024	0.499	0.484	0.534	1.063	2.081	973
November	1.362	0.642	0.726	1.351	2.772	4.849	857
December	1.232	0.536	0.787	1.177	2.806	4.769	928
January	1.408	0.572	1.009	1.277	3.020	5.306	956

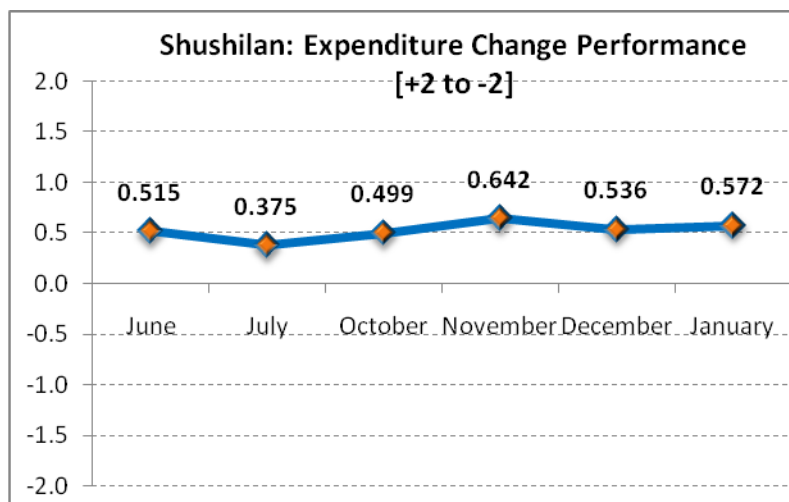
## INCOME AND EXPENDITURE: CMS 2 AND CMS 4

### CMS 2

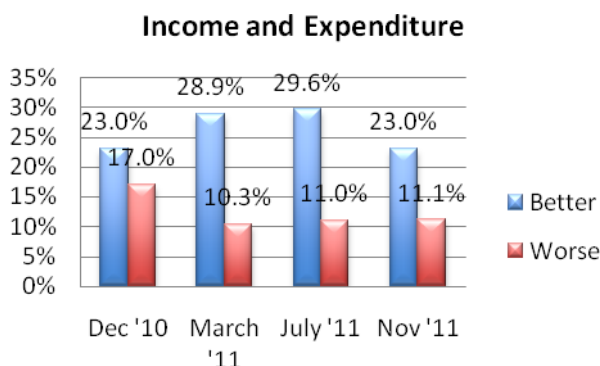


CMS 2 shows BHHs have experienced slight positive change in their income from June 2011, with the exception of October 2011 when they saw a slight decrease in income change. This was due to severe water logging in the south. However, November through January 2012, BHH reported experiencing a notable change in income, which may have been a result of the floating vegetable gardens.

Findings on expenditure change show BHHs experiencing a small yet constantly positive change in expenditure from June 2011 through January 2012.



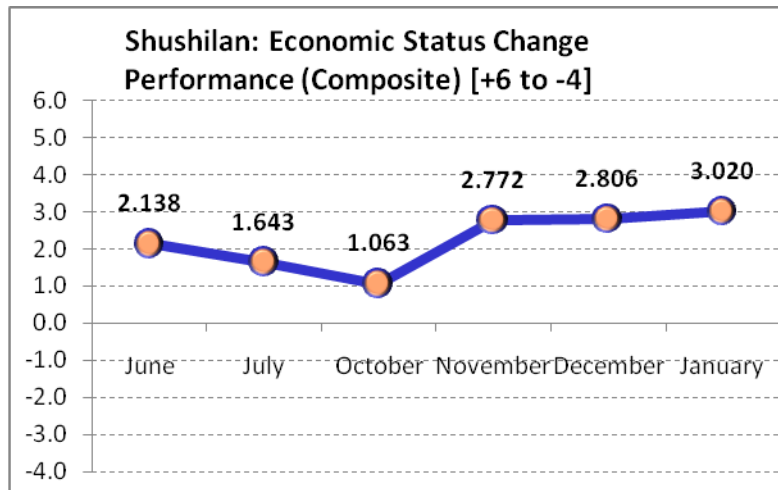
### CMS 4



CMS 4 asked BHHs on a quarterly basis whether their income and expenditure were either getting better or worse in their life. The graph shows 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



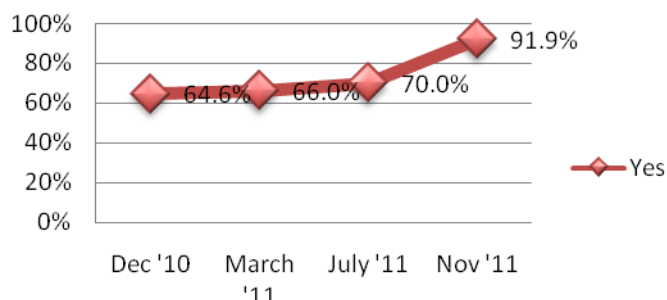
CMS 2 findings for composite changes in economic status, including: income, expenditure, cash savings and assets bought who small positive changes from June 2011 through January 2012, with a slight decrease in October 2011 due to income loss during that month.

### 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 increases in assets and savings with a slight decrease in March 2011 where 18% said their situation was worse and only 22% showed improvements.

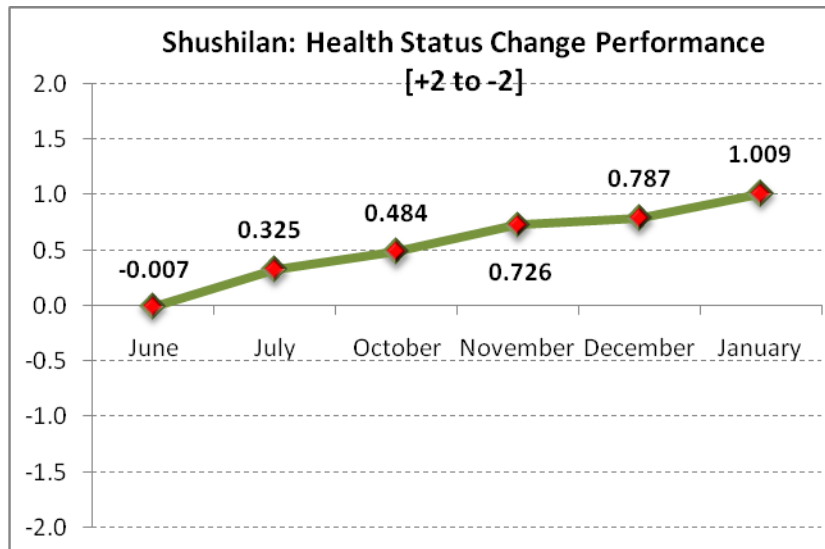
#### Percent of BHHs who have saved money



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 with nearly 100% positive responses in Nov. 2011.

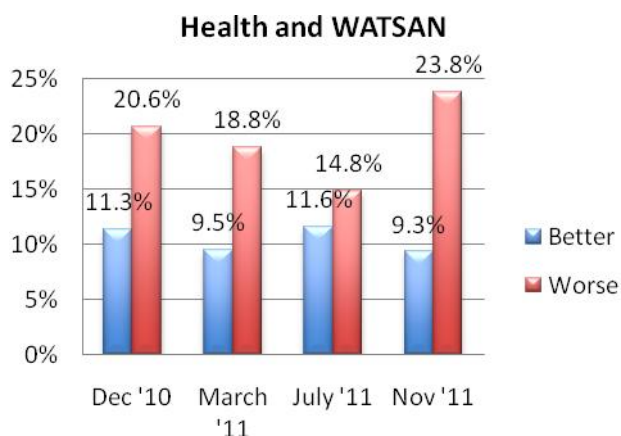
## HEALTH STATUS: CMS 2 AND CMS 4

### CMS 2



CMS 2 indicates that the majority of BHHs have seen improvements in health status. In June 2011, BHHs responded negatively indicating no change in health status, but every subsequent month there has been an increase in positive change. By January 2012, BHHs were seeing a small yet positive change in health status. This may have been due to increased vegetable consumption from the floating gardens, which were becoming a primary IGA at that point.

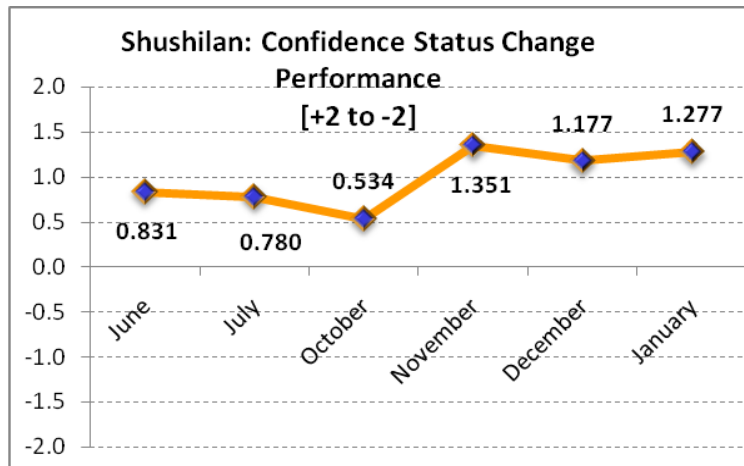
### CMS 4



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

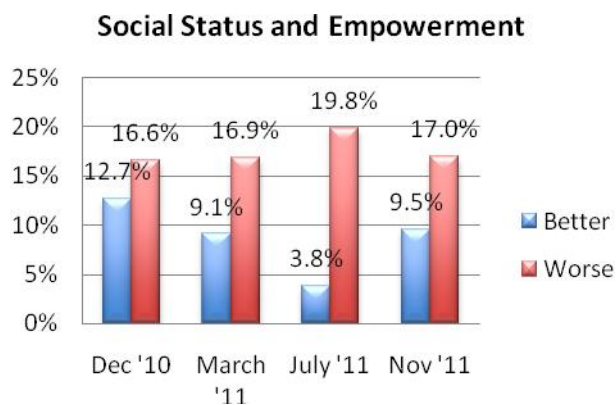
## CONFIDENCE STATUS: CMS 2 AND CMS 4

### CMS 2

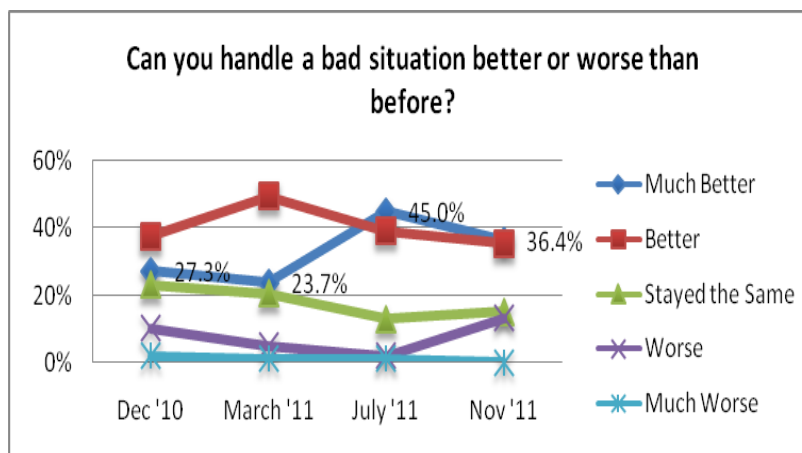


CMS 2 indicates that BHHs have seen small positive changes in their confidence levels since June 2011. The rate of change has also increased by .4 from June 2011 to January 2012.

### CMS 4



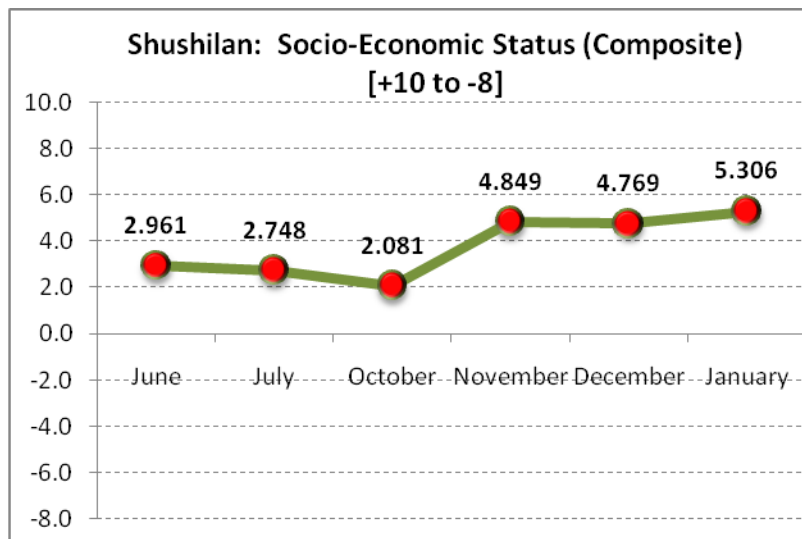
CMS 4 asked BHHs on a quarterly basis whether their social status and empowerment was getting better or worse. The graph indicates a steady decline in social status and empowerment with an average of 18 percent responding negatively and less than 10 percent responding positively.



CMS 4 also asked how BHHs felt they could handle a bad situation and this received generally positive responses with at least 25 percent of BHHs repeatedly responding 'better' or 'much better' since Dec. 2010.

## SOCIO-ECONOMIC STATUS: CMS 2

### CMS 2



CMS 2 findings for composite changes in socio-economic status, including: income, expenditure, cash savings, assets bought, health and confidence show positive small change since June 2011 through January 2012, with a slight increase in the rate of change from 2.9 to 5.3 over a 7 month period. There was a small decrease in October, relating to a decrease in income during that month.

## Annex: FGD Questionnaire

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

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

### Process in selecting households:

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

**Preamble:** Thank you for taking the time to sit and speak with us today. We would like to talk to you about your experience participating in the Shushilan project and to understand what worked and what did not work in the intervention. We are interested to know how the interventions have or have not 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 Shushilan project and nothing you say will impact your relationship with the project field staff.”*

### FGD Questionnaire:

#### Exploring IGA Impact

1. What was your life like one year before you joined the project? What is your life like now? Why?
2. What type of intervention(s) did you receive from the project/NGO? What is the status of your IGA now?

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

## Other Indicators

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

23. Empowerment- In negotiation with your husband, has your power in decision making improved since the intervention? In what areas and why? In what areas has your decision making not improved? Why?
24. Has your power in negotiations with family, community members, shopkeepers, employers, patrons, moneylenders, political official changed? If so how and why? Please explain.
25. Security/resiliency- Do you feel you are more or less able to cope with shocks? What kind of shocks and why?
26. Sustainability- Do you feel you need further assistance, such as safety net support? Why?
27. How has your future planning changed? Has your future outlook changed? How and why?
28. What has your relationship been like with the field staff? Do you feel the NGO staff respect you? Have they ever been rude to you? *This question should not be asked in front of the NGO staff to ensure honest answers.*
29. Has your access to local services improved? For example, access to sanitation and education services?

## Annex: Exit Strategy

### OBJECTIVE OF EXIT STRATEGY:

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

Component of exit strategy mentioned in the signed Project Memo/ exit strategy	Descriptions	Comments/Action to take
Utilization of savings/Opening beneficiary wise bank account in scheduled bank/Grameen Bank	At the initial stage of the project; it was planned for opening group bank accounts for 1000 BHHs to minimize the operation cost. But now as the project is going to be finished in August 2012 and BHHs have gathered sufficient amount individually; so BHHs have decided to open bank accounts individually in nearest govt. scheduled bank or grameen bank.	Before completion of the project within August 2012, all 1000 BHHs will have individual bank accounts. Shushilan staff members are providing all necessary supports to ensure it – this must be completed before end of project.  The operating cost of opening a Grameen account is zero. They can go to whichever bank is most available.
Linkage with Upazila Local Agriculture, Livestock and Fishery Office	BHHs have received floating agriculture, homestead vegetable gardening, mangrove nursery, dry season alternate cropping, pen culture, crab fattening option as part of project innovation. Again, BHHs have received goat, chicken, hen, pig sheep (some have purchased cow by adding capital) support as part of intervention as they can generate supplementary income. Shushilan has already established linkages with UAO, UFO and ULO through individual contact, involving them in the trainings, workshops etc. During the project period, BHHs are facilitated through different services/advises by those departments and that will continue because the BHHs are familiar with them and officials as well.	Project team will arrange some orientation sessions again with BHHs where ULO, UAO and UFO will conduct the sessions and through these sessions the BHHs will get more opportunity to get familiar with them.  Develop a MOU – to officially handover list of beneficiaries with agreement that local Govt. will ensure a minimum of services (including inclusion on safety nets) of beneficiaries. Clear message needs to be conveyed: that the BHHs are still poor and require on-going support from local government so that they do not slip back into extreme poverty.  Specifically focus on SSN for

Component of exit strategy mentioned in the signed Project Memo/ exit strategy	Descriptions	Comments/Action to take
		disabled and elderly BHHs.
Access to social safety net	Already 233 BHHs out of 1000 are enjoying Govt. Social Safety Net Programme (SSNP).	Project staffs will attempt to link more BHHs with SSNP to continue their sustainable graduation. Specifically disabled and elderly BHHs.
Application for Khas land	Already 36 BHHs have applied for khas land and 18 have possessed the land. The numbers of khas land applicants from our targeted beneficiaries are increasing every month. (khas land is not available everywhere and not applicable to all BHHs since some of the BHHs have been occupying the land for many years- WAPDA; since they have been occupying the land for so long they have no need to apply for khas land formally and it would be very unlikely they would be approved.)	Project staffs will assist all the BHHs to apply for khas land and assist them to receive it during the project period. Khasland is a long and complicated process - with only 2 months left of the project - it is unrealistic to apply for new applications. Therefore proceed with those applications where the process has started in advance.
Establish <i>backward-forward</i> linkage of BHH's product	Shushilan has already conducted 2 marketing workshops in Barguna and Shyamnagar in presence of BHHs, suppliers, traders, buyers, consumers, seed sellers and others to establish a sustainable linkage for ensuring marketing of the products of BHH's . The BHHs will sell their products directly to the bulk buyers without influence of middlemen.	Shushilan will conduct 2 more workshops (at Khulna and Keshabpur) for smooth marketing operation during and after the project period.  How will Shushilan ensure that BHHs can sell their products to bulk buyers at a good price?
Registration with Cooperative Society	BHHs (especially in <i>Shyamnagar</i> area) will be linked with the cooperative department to receive registration as fisher folk cooperative for utilization of Khas water bodies through bidding and make regular income generating options. .	Project staffs will assist the BHHs to apply for registration as well as they will sensitize cooperative department to give registration as soon as possible. The process has been started and will be completed within August 2012. Must complete before end of project.
Plan on continuation of innovation	Project BHHs have generated some assets and savings through the support of project; they learned how to generate income and they will carry out their	In the regular group meetings staffs shared the plan and will continue conducting coordination meeting at local level with different stakeholders, UP officials and other

Component of exit strategy mentioned in the signed Project Memo/ exit strategy	Descriptions	Comments/Action to take
	intervention for ensuring earnings.	representatives to make certain the continuation of project activities after being phase out the project.  Develop a MOU - to officially handover list of beneficiaries with agreement that local Govt. will ensure a minimum of services (including inclusion on safety nets) of beneficiaries.
Homestead gardening	Every HH is cultivating vegetable at their own homestead or neighbours; they will continue to generate their income as well as a source of nutrition intake.	BHHs will receive sufficient seeds and technical support to make them comfortable to cultivate homestead vegetables.
Review of household planning	Most of the BHHs have achieved their plans at HH level. BHHs who couldn't achieve their plan by this time will be suggested accordingly.	Review of household development plans of BHHs and action will be taken accordingly.
Re-excavated canal Management	With the project support 200 BHHs have used rain water during and off seasons for cultivating vegetables, paddy and creating a fish sanctuary. There are 5 CBOs backed by project Technical Associate FHRC is supporting the BHHs to use water from the re-excavated canals. These 200 BHHs and CBO members will use the water collectively during cultivation of paddy and vegetables round the year.	A resolution has been adopted in the group meeting of 200 BHHs to use common resources equally and will maintain the re-excavated canal collectively as they are using during project intervention.
Group based crab cultivation and mangrove nursery management	BHHs are now operating some group based interventions (e.g. crab fattening earthen point, developing mangrove nursery etc.). Already group based responsibility chart has been developed under the project intervention. After the phase out of the project the group wise interventions will be developed like enterprises and continue spontaneously,	Shushilan will assist to develop a management structure of each collective enterprise and continue to provide support with its core fund.  Shushilan's existing core staff continues to monitor and provide assistance as they have other activities in the same working area.  No core staff of Shushilan in Keshobur
Liaison and	The leaders from all 97 groups will	In the group meeting all group

Component of exit strategy mentioned in the signed Project Memo/ exit strategy	Descriptions	Comments/Action to take
Coordination with Shushilan and other service providers	continue liaison with Shushilan and other service providers in each area.	leaders were advised to continue coordination with local area office of Shushilan and concerned ULO, UFO, UAO and the bank including local NGO representatives.
Link BHHs with Shushilan's other ongoing activities	Shushilan have other ongoing activities in the same area with other stakeholders/BHHs. The graduated 1000 BHHs of this project will be linked with other ongoing activities like food security, sanitation, technical support on agriculture, crab fattening and shelter etc.	Director of Shushilan will issue a letter to all concerned Project Coordinator in the respective area to include these BHHs with their existing services and continue follow up them in order to ensure sustainable graduation of these bottom 10% people
<b>Final Comments</b>		
Shushilan should categorise those BHHs that have graduated, those that still need support, and those that need intensive support. As resources are limited (field officer time, etc) Shushilan needs to think and develop a clear strategy of support for its BHHs – continued support should come at no cost. Where possible, any linkage with other projects should occur. Where support for Khasland has already started this should continue. Shushilan should ensure that relevant market linkages are in place and that BHHs have good access to seed and fertilizer.		

## Annex: Financial Overview

Budget Line	Total Contract budget	Total Expenditure as on Jun'12
Human Resource Cost	6,811,363	6,012,921
Travelling Cost	465,427	417,427
Vehicles & Equipment	805,203	805,202
Office Rent & Utilities	817,182	741,327
Administration cost	936,784	844,136
Operational Cost	2,135,045	1,719,087
Direct Delivery to Beneficiaries	15,113,344	14,813,414
<b>Total Direct Cost</b>	<b>27,084,347.53</b>	<b>25,353,514</b>
Contingencies	41,124	-
Management Cost(Over head)	812,529	758,500
<b>Total Cost</b>	<b>27,938,001</b>	<b>26,112,014</b>
<i>No of Beneficiaries</i>	<b>1,000</b>	
<i>Total cost per BHH</i>	<b>27,938</b>	
<i>Direct cost per BHH</i>	<b>13,886</b>	

Note: Amount in BDT

## Annex: Case Study

Chandan Malek (45) resides in a small and vulnerable house, built on a piece of his own land beside Sundarban canal. But his homestead area belongs to Khas land. He is the fifth child among his six brothers and sisters. His father was a daily labourer and he has no land. To bear the expenditure of the family, he has been catching crab in the Sundarbans since his childhood. Due to his family's financial crisis, he has never studied in school. After his marriage about 12 years ago, he became the sole bread earner for his 3 children (1 son and 2 daughters) and wife. He has no definite income source. When he gets any labour selling opportunities, he will undertake that activity. Otherwise, he catches crab or fish from the river. It is really tough for him to manage three meals per day for his family. He can hardly arrange two meals per day.

Nearly two years ago, officers from Shushilan came to Chandan's village to discuss the idea of crab fattening in the saline zone. He explained that it was really tough to manage sweet drinking water especially during the summer season. Remembering the discussion they had during their first meeting, he reflected, "Officer from Shushilan told us that we can do little to change this situation but we can use this situation to our advantage. They convinced us that if we can arrange land or case, net, drums, fence, small crabs and other necessary inputs for crab fattening then we will receive a permanent source of earnings.

After the initial discussion, 10 households from this village formed a group. After forming this group, they have received 3 day long trainings comprised of theoretical and field based practical learning. They are also conducting two group meetings per month to discuss several issues related to their interventions (crab fattening status, availability of small crabs, local market price, feeding and other costs, profits etc.) and socio-economic conditions.

Chandan has received a crab fattening case, four drums, small crabs and feeding cost from ANRMCCIS project of Shushilan. He received a total amount of 4,613BDT for his case and drums in September, 2010 which has 64 small quarters for crab fattening. He initiated his first crab fattening circle in August, 2010. Now he has earned 37,749 BDT from a total of 30 circles. Beside his crab fattening case, he has received 10 ducks and homestead vegetable gardening options from this project. From these two interventions he has earned 6,140 BDT, though his 5 ducks have died due to severe water logging. He has received 1000 BDT as compensation. From his earnings, he has bought several daily necessary goods (e.g. pot, bucket, pitcher etc.) and fishing nets. He has saved 1,450 BDT in the group savings account. In addition, He has leased 1 bigha of land at 20,000 BDT from where he has received 440kg Amon paddy in this season.

It was like an aspiration to Chandan and his family to finally have three meals a day. At the beginning of the project, his daughters were unable to go to school. Now his three children (1 son and 2 daughters) are all in school. According to his family development plan, he is preparing his own crab fattening earthen point beside his house. He is also attempting to open an individual bank account. This way, Chandan is trying to come out of extreme poverty.

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