

2012

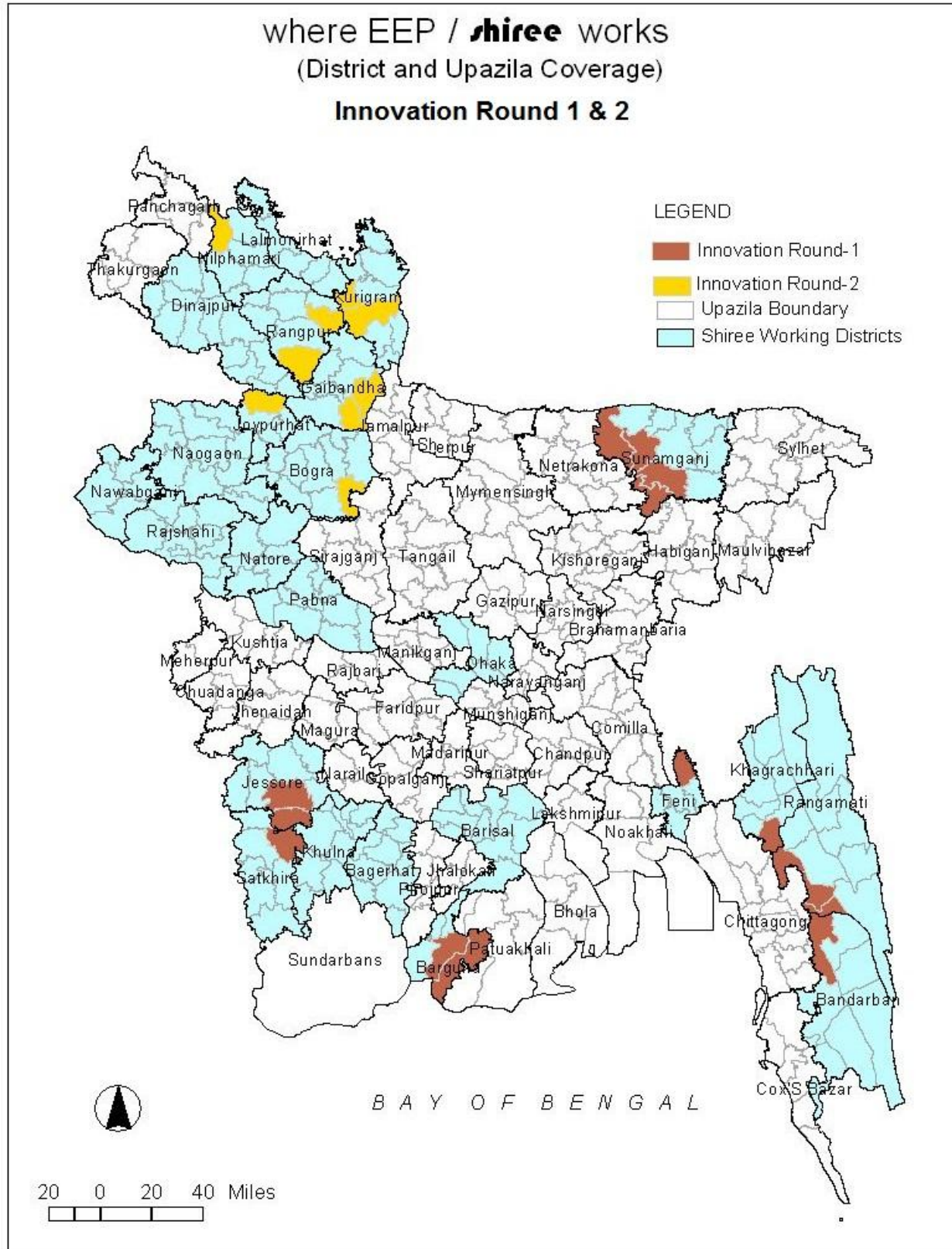
## Lesson Learning Report: SKS



**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

- Annual reports, 2010 and 2011, [www.shiree.org](http://www.shiree.org)
- SKS Project Memorandum, 2009; shiree and SKS
- SKS Revised Project Memorandum, 2011; shiree and SKS
- SKS Annual Progress Report, 2009-2010; SKS
- SKS Quarterly Progress Reports; shiree and SKS
- Innovation Fund Output-to-Purpose Review, 2010; shiree
- Innovation Fund 2 Evaluation Report, 2010; shiree

### INTRODUCTION

*CMS 6: Summary of SKS Interventions*

Beneficiary Information	2009	2010	2011	2012	Cumulative	Target (according to log frame)
BHH selection complete	984	0	0	n/a	984	1000
BHH profiles (CMS 1) complete	0	984	0	n/a	984	1000
BHH who dropped out or migrated	0	33	0	n/a	33	0
BHHs receiving asset transfer	0	984	0	n/a	984	1000
BHHs receiving cash transfer	0	984	502	n/a	984	1000
BHHs receiving IGA/skill training/other capacity building	0	984	984	n/a	984	0
Total value of assets/cash distributed (BDT)					17,053,009	18,052,000
NOTE: this data is collected and reported by the NGOs to shiree as CMS 6 (reporting requirements to the Government of Bangladesh)						

SKS work with just under 1,000 households cultivating strawberries and other high value fruits and vegetable crops to combat seasonal hunger (*monga*) and enable higher and more stable incomes. The project runs between 2009-2012 in Shaghata and Fulchari Upazillas, Gaibandha district. The 2009 Project Memorandum describes the goal, purpose, activities and outputs as such:

### Goal

The Goal of the project is to reduce extreme poverty and hunger in the proposed working area. The project will enable the British and Bangladeshi Governments to fulfill their commitment to the UN Millennium Development Goals, and specifically for shiree, Goal 1 (eradicate extreme poverty and hunger) and Goal 2 (achieve universal primary education), by 2015.

## Purpose

The purpose of this innovation is to graduate 1,000 Beneficiary Households (BHHs) in Gaibandha district from extreme poverty and hunger and address their seasonal food insecurity during the months of *monga*. The project aims to economically empower at least 90 percent of the participating families by helping them generate an additional annual income of BDT 15,000 after 18 months of participation in the programme.

The immediate objective is to sustainably improve income and employment generation opportunities for the extreme poor. This will be achieved primarily through providing access to innovative fruit based horticultural technologies to ensure round the year food for the family. The extreme poor will gain additional opportunities to increase production, secure opportunities for employment, broaden access to markets and services, improve skills, and gain self-confidence.

## Expected Outcomes/Outputs

1. Management technologies for high value quick growing fruit trees disseminated to 1,000 extreme poor beneficiaries.
2. 1,000 families are provided with capital and brokerage support for land leasing, and inputs supplies.
3. Match-making between producers and traders of fruits facilitated

## YEAR 1: SEPT 2009-AUGUST 2010

In the project's first year SKS worked with 984 BHHs and a total of 53 acres of land was leased over a 5 year period, averaging 5 decimals per BHH. 300 strawberry saplings were given to each of the beneficiaries along with an average of 31 saplings of jujube, lemon, guava, papaya and olive with the necessary manure and fertilizer for cultivation. A cash transfer of 1,600 taka per BHH was also given in order to cover the costs of preparing the land, building fencing (for which net was also given) and planting. A series of capacity building interventions were also delivered to help ensure the assets were used efficiently. A 3 day long training session was given to all beneficiaries on fruit tree and vegetable production, followed by a day-long refresher training session on strawberry cultivation. 200 selected beneficiaries were given 2 days training on marketing strategies, organised with the help of an external expert. In addition SKS organised exchange visits for 126 representatives of HHs to Rajshahi to show the production techniques of various fruits, including strawberries, and vegetables and regular fortnightly group meetings are held.

The project suffered serious delays during this early stage for a number of reasons. Firstly, it took longer than expected to identify extreme poor beneficiaries. Secondly, there was a shortage of strawberry saplings and thirdly, the land leasing process took longer than expected. It should be noted that while 1017 BHHs were selected the number worked with was 984. Some beneficiaries migrated, hid information, died or showed no interest in being part of the project.

Key findings and lessons learnt from the first year come from SKS's Inception Report, Annual Report and an internal shiree Output to Purpose Review (OPR). The Inception Report and



Annual Report both highlighted the difficulties in land leasing. In some areas beneficiaries had been selected but land was not available. In other cases, land was available but there were no beneficiaries in the area. This was only apparent in the beginning of the first year however. Eventually, all BHHs received the required amount of land. The cost of land leasing also differs from area to area due to availability of land, geographic location, cropping diversification. Additionally, land leasing is a complex process and it takes time to review the legal documents, significantly slowing down project operations. Permanent vulnerability to disasters resulting from natural hazards (floods, river erosion, cold wave and drought) and unemployment and migration during the lean periods were also noted as issues during the first year.

The OPR review conducted at the end of July 2010 also highlighted a number of significant findings related to SKS's progress. The review notes SKS's delay in implementing the innovation – strawberry production. The project struggled to source strawberry saplings and as a result beneficiaries were unable to plant the fruit as planned within the first year. Since they missed the first season to plant strawberries, SKS was forced to adapt the project design, introducing vegetable cultivation as an alternative IGA.

The OPR review also noted that the size of the distributed land – five decimals – may not be sufficient to lift households out of extreme poverty. Despite encouragement from SKS for the BHHs to properly manage their land, the land was still being used intensively, which would rapidly decrease the productivity of the land if proper soil management was not applied. SKS was concerned about soil fertility management issues and sought advice on fertility management technologies regarding intensive crop production. Many of the interventions – for example jujube, lemon and guava fruit trees – would not come to full bearing stage until the second year and required high management from the BHHs, prolonging the benefits.<sup>6</sup>

During the first year, it was found that the project faced resistance from local elites due to shifting power dynamics and social relations associated with land leasing for the extreme poor. The elites did not feel comfortable when they saw that their land was being cultivated by the extreme poor who previously had worked for them. Also the landlords were not convinced that the extreme poor could take leased land.

The OPR review further highlighted concerns that many households were confused about why the NGO was hiring land for them, and did not understand the project intervention. This was partly explained by the context of Gaibandha and that it is not common to lease land from elites, especially for the extreme poor. It was found by the OPR however that those BHHs interviewed could not fully articulate present and future project activities or what would be the economic benefits of the crops that they are growing or would be growing, indicating a lack of communication of project activities from SKS. At the same time, the review also noted that the project field staff should be commended for ensuring beneficiaries did not have a “relief” type mentality, but helped them to be active participants in the process.

The OPR review made the following key recommendations that were later incorporated by SKS into the project interventions:

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<sup>6</sup> In SKS's experience, jujube has been known to give fruit in the same year if planted 4-5 months earlier than flowering season, and lemon and guava trees can produce fruit in the following year of planting. Furthermore, some of the jujube was successful.

- The BHHs would benefit from more information about project interventions, in terms of profit, cost and risks. In particular, the NGO should develop a business plan with the help of beneficiaries so that they know their future activities, and how much they will earn from their land.
- The project would benefit from a solid marketing strategy for the fruit produce of BHHs, before the start of harvest.
- The combination of vegetables/fruit trees needed to be reviewed. Depending upon the suitability of land and climate, the NGO could try to include high value cash crops so that maximum return is possible with minimum risks.

## YEAR 2: SEPT 2010 - AUGUST 2011

By the second year, all BHHs were cultivating strawberries and selling them at market either themselves or through SKS. In early 2011 SKS became significantly involved in marketing beneficiary's strawberries. They attempted to develop relationships with a number of supermarkets in Dhaka - such as Agora, Meena Bazar, Swapno and Nandan - and also targeted highway restaurants for the product. Shiree attempted on SKS's behalf to facilitate relationships with Dhaka based supermarkets, but demand was low. SKS further communicated with companies such as PRAN and ACI who were not interested in establishing a processing unit for the fruit. Some beneficiaries sold their produce in public places in Bogra, Gaibandha and Rangpur district while many sold in the local market. To reduce the high supply and low demand in the local market the project sold excess to wholesale markets in Badamtoli and Kawran bazaar. Furthermore, the project sold to NGOs and also shiree, DFID and the British High Commission. It is important to note the role SKS took in this process. In effect they became the middleman for the majority of strawberries sold, responsible for packaging the fruit, selling it, collecting money and distributing it back to the beneficiaries. However, in 2011, 50% of strawberries produced were sold at the local market by BHHs themselves, indicating the potential market of the IGA and the ability for BHHs to adapt to a new intervention. In addition to this key activity, the project also delivered supplementary IGAs to a number of beneficiaries, in accordance with the amended project memorandum.

The CMS 4 conducted in July found that 23% of beneficiaries reported their life was "much better" while 37.5% reported it was "slightly better". 17.1% reported it was "slightly worse" and 7.2% "much worse". These findings highlighted the positive impact of project interventions on BHHs' lives. However, a number of important lessons were still learnt from the project's second year. A key finding from the second year was that strawberry cultivation and production was not optimal for a number of reasons including inconsistent saplings, logistical obstacles such as beneficiaries being too far away from their land, and also theft. It was also generally difficult for beneficiaries and NGO staff to grow a completely new product that they were unfamiliar with. Strawberries were also highly vulnerable to poor weather with both high rainfall and high temperatures having a detrimental effect on production. A hail storm in April had a particularly negative impact. However, many of these problems were overcome, particularly the threat of theft and distance of BHHs to their fields.

A key finding from the project's second year relates to the challenges found with marketing strawberries - the project's innovation. As highlighted above the project faced serious obstacles findings buyers for high quantity of quickly perishable strawberries. Key lessons found were:

- It is high risk relying on one supplier, so SKS pushed to find multiple buyers in both Dhaka and locally.
- Serious market analysis is required from the start of a project when introducing relatively new products into a market.
- Beyond research, the market linkages themselves need to be established from the beginning of the project. It is important to have reliable relationships with buyers to reduce the risk to beneficiaries.
- There are limitations to a model which involves the NGO heavily in the marketing process. In this case, SKS became in effect the middleman – packaging the fruit – a model that is clearly unstable once the project finishes.
- To develop relationships with large companies – such as PRAN and Dhaka supermarkets – a number of conditions need to be met including quality and quantity assurance – conditions the project could not meet.

Many of these lessons were realized by SKS and they worked to overcome many of the obstacles in place, particularly those relating to the markets. SKS developed a relationship with buyers at Badmati whole sale market where beneficiaries could take a lead role in selling their strawberries directly to market actors. They also trained beneficiaries in proper packaging to ensure the quality of the berries.

An internal/external review was conducted midway through the second year of all Innovation Fund 2 projects for a possible one year extension. The review concluded that all projects should continue for an additional year, noting that they require extra time to enable beneficiaries to consolidate their gains and ensure graduation from extreme poverty. The review's major findings from SKS were as such:

1. There was a shortage of quality strawberry sapling
2. There was limited scope of marketing strawberries
3. Some of the interventions were fruit trees which are a longer term investment in a context when short term income may be important
4. There was a very short time period between harvesting and marketing of strawberries
5. Strawberries require proper packaging and transportation

The review also noted that overall the project approach, working at a household level, was operating well and the beneficiaries had a good sense of ownership. It noted that the participatory approach to marketing helped build a strong relationship among all BHHs, and that the low staff turnover strengthened the project. The review also made the point that there was no well-planned and overall exit strategy. It made a number of recommendations specifically on the need to establish market linkages, include supplemental IGAs to ensure year-round employment, plan a gradual reduction of its financial and input support through cost-sharing and withdrawing all inputs and cash support at least 6-months before phasing out, and finally that SKS should develop village service providers as entrepreneurs.

Following the internal/external review, the Project Memorandum was adapted based on the review's recommendations and wider lessons learnt from other reviews. The most significant modification made to project design was to increase the number of supplementary IGAs offered to households. This was based on the finding that diversified income streams are important for

improved livelihoods. SKS committed to conducting a comprehensive IGA analysis, considering the beneficiaries' existing skills and local market demand. SKS developed new IGAs including small businesses, rickshaws, further agricultural based work and also fisheries.

### YEAR 3: SEPT 2011 - SEPT 2012

In the project's third year the focus has been on consolidating the gains made from the previous interventions – strawberry and other fruit cultivation, vegetable cultivation and supplementary IGAs. The project has continued to try and develop market linkages within the strawberry sector, having had dialogue with the Agro business chief of PRAN and having developed a partnership with AKAFUJI Agro Industries Ltd for strawberry production and marketing.

A number of key findings were highlighted in the Self-Review Workshop conducted in January 2012. It was found that strawberry saplings have been inadequate due to high fluctuation in temperature and that each beneficiary could only plant on average 160-170 saplings. As such, shiree recommended SKS to ask their BHHs to keep at least 10 plants (enough to produce 300 saplings) for the production of strawberry saplings. From these plants, everyone received an average of 170 plants. It was also found that the main reason for low production of saplings was due to excessive water logging caused by unexpected heavy rains and sudden increase in temperature.

The Quarterly Change Report from the end of 2011 noted positive changes in beneficiaries' lives. It was found that the majority (39.2%) of beneficiaries said that their life was slightly better, the second highest (25.3%) beneficiaries said that their life was much better and the third highest of beneficiaries (16.5%) reported that the life had slightly worse. The majority of BHHs reported that their income had increased due to sales from guava, lemon and vegetables. Additionally, over 30% of BHHs said that since August, they had been able to put aside part of their income for savings. These preliminary findings all indicated the positive impact of the interventions on beneficiaries' livelihoods.

In the final quarter of SKS's project they drafted an exit strategy to plan for the phase out of project activities. The plan included developing linkages with the union parishad, upazila parishad, progressive beneficiary groups and local elites. Two lesson learning workshops were held with BHHs, local elites, market actors and service providers.

### CONCLUSION

The SKS project faced considerable problems in the first year, forcing them to alter their original Project Memorandum. Their primary innovation of strawberry cultivation faced multiple issues, particularly regarding market linkages. There was virtually no existing market for strawberries, and as such SKS had to intervene on behalf of the BHHs to ensure their product was going through the right market channels, essentially becoming the middleman. However, despite difficulties faced in the market, a demand for strawberries has emerged and BHHs are now able to sell their strawberries to a number of buyers both locally and in Dhaka. Based on the recommendation of shiree, in addition to strawberry cultivation SKS introduced a variety of alternative IGAs based on the skills of the BHHs. This has helped to provide a supplementary income and has contributed to an increase in livelihoods among the majority of BHHs.

### ISSUES REGARDING SCALABILITY

The main innovation of strawberry cultivation does not have a stable market as it is a new product in Bangladesh. Although the market is emerging and growing, product demand is still questionable and SKS would need to do an in-depth market analysis before bringing such an innovative IGA to scale.<sup>7</sup> The packaging of strawberries is also fragile and expensive and at a large scale may prove difficult to meet demands if the market were to significantly grow.

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<sup>7</sup> SKS commented that the project has tested household level strawberry processing by producing strawberry jelly and chutney and they have found it effective in reducing the rush and risk of strawberry marketing.



## Chapter Two: Endline to Baseline Findings

### INTRODUCTION

A total of 12 projects have received funding under Innovation Fund Round One and Two and the project period will come to a close at the end of September 2012.<sup>8</sup> The present section seeks to provide the efficiency and effectiveness of these innovation modalities in uplifting people from extreme poverty in the given communities and regions through comparing present socio-economic conditions with baseline information using specific indicators.

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

**Study design:** From each organization 64 representative sample households were randomly selected to carry out an endline study. Taking advantage of the uniqueness of the household identities, the same 64 households were selected from the baseline database to compare change. It is important to note that the baseline study was a census.

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

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

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

The endline questionnaire was developed by a faculty member of Cambridge University. As the baseline questionnaire is to some extent different to the endline study questionnaire, data analysis has been done only on the common indicators existing in both of the questionnaires.

<sup>8</sup> Except Greenhill ended June 2012, Action Aid October 2012 and PUAMDO Jan 2013

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

**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 SKS's project is presented.

## HOUSEHOLD BASIC DEMOGRAPHIC CHARACTERISTICS

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

Category	Baseline		Endline	
	N	%	N	%
Male headed household	35	54.7	36	56.3
Female headed household	29	45.3	28	43.7
Both	64	100.	64	100

Endline findings do not indicate much change in the sex of household heads since the baseline. At the baseline, 45% of household heads were female and 55% were male while in the endline 44% are female and the rest (56%) are male.

### Household size

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

Baseline						Endline					
Male		Female		Both		Male		Female		Both	
Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
3.34	1.25	2.17	1.46	2.81	2.84	3.86	1.45	1.54	.79	2.84	1.67

Based on household categories, a contrasting observation is noticed regarding changes in household size. Among the male headed households the mean household size has increased to 3.86 (endline) from the baseline mean household size of 3.34. Household mean size of female headed households has decreased from 2.17 (baseline) to 1.54 (endline).

## OCCUPATION

Table 2.1: Change in primary occupation of household head

Occupation	Baseline		Endline	
	N	%	N	%
Agricultural day labour	5	7.8	21	32.8
Other Day labour	23	35.9	-	-
Domestic maid	-	-	6	9.4
Rickshaw/van/boat/bullock/push	-	-	6	9.4

cart				
skilled labour (manual)	-		4	6.3
Fishing in open water	-	-	5	7.8
Petty trade	-	-	2	3.1
Other business	29	45.3	-	-
Begging	-	-	1	1.6
Others	3	4.7	2	3.1
Does not work	3	4.7	1	1.6
Housewife	1	1.6	2	3.1
Own agriculture	-	-	13	20.3
Cottage industry	-	-	1	1.6
Total	64	100	64	100

The endline findings of the primary occupation of beneficiary household heads indicate that the innovation project intervention had a considerable effect in changing the occupation from its baseline status. One of the major interventions of the SKS project was to involve its beneficiaries in agricultural activity and endline findings are in line with this.

During the baseline the primary occupation of most beneficiary household heads was other business (45%) and other day labour (36%) and in endline both the categories are absent and agriculture day labour increases to 33% from 8% in baseline. Endline findings further indicate that 20% of households are presently involved in their own agriculture while in baseline not a single household was found under this occupational category.

Besides change in the primary occupation, the endline findings also indicate that the majority of households have an additional income source besides the primary source (*see table 2.2*). During the endline, nearly 11% of households have 3 additional income sources and 45% of households have 2 additional occupations and 36% have 1 additional income source. Nevertheless, 8% of households do not have any additional occupations other than the primary one.

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

Number of other jobs	Endline					
	Male headed household		Female headed household		Both	
	N	%	N	%	N	%
0	3	8.3	2	7.1	5	7.8
1	18	50.0	5	17.9	23	35.9
2	12	33.3	17	60.7	29	45.3
3	3	8.3	4	14.3	7	10.9
Total	36	100	28	100	64	100
Test	$\chi^2=7.67, p=0.053$					

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	SD	Mean	SD	Mean	SD	
1672.98	470.68	4647.10	7042.56	2975.12	7080.80	T=3.36, p=0.001

Endline findings indicate change in income since the baseline. The mean income at the baseline was 1673 BDT and SD 471 BDT while in the endline, mean monthly income is 4647 BDT and SD is 7043 BDT. The mean increase in income is 2975 BDT. Here income includes income both cash and in kind.

However, table 3.2 provides information on cash and in kind income separately. The mean monthly household cash income at the baseline was 1666 BDT which increased to 3906 BDT in endline. Similarly change is also observed in kind income. The mean kind income in the baseline was 86 BDT while in the endline it is 741 BDT. Increased involvement in agriculture related activity might be responsible for the considerable increase in kind income which requires further investigation.

Table 3.2: Mean distribution of household monthly income

Variables /Categories	Baseline		Endline		Differences		Test
	Mean	SD	Mean	SD	Mean	SD	
Cash income	1665.82	466.49	3905.96	6926.43	2240.14	6948.77	t=2.57, p=0.01
Kind income	85.93	415	741.14	833.80	655.20	974.69	t=5.37, p=1.17

Moreover, the mean daily per capita income also increased considerably between the baseline and endline. The mean daily per capita income at the baseline was 29 BDT which increased to 62 BDT at the endline.

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

Variables /Categories	Baseline		Endline		Differences		Test
	Mean	SD	Mean	SD	Mean	SD	
Cash income	27.72	19.36	48.65	76.17	20.93	79.82	t=2.09, p= 0.03
Kind income	1.03	1.31	13.06	14.51	12.02	13.5	t=7.12, p=1.02
Total	28.75	20.67	61.71	90.68	32.95	93.32	

### Income change in percentage

The endline findings indicate that income (cash and in kind) of nearly 63% of households increased by more than 55% in comparison to the baseline; however increases in income of 27% of households remain with 15%.

Table 3.5: HH income increase according to household regular income and total income in percentage

Income increase (%)	Cash income		Income include kind	
	N	%	N	%
Up to 15	24	37.5	17	26.6
16 - 25	3	4.7	2	3.1
26-35	4	6.3	1	1.6
36 -45	2	3.1	1	1.6
46 - 55	-	-	3	4.7
55+	31	48.4	40	62.5
Total	64	100	64	100

## CHANGE IN POVERTY THRESHOLDS

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

Variables (sex)	Baseline								Endline							
	Extreme poverty (48)		Poor (49-55)		Non poor (55+)		Total		Extreme poverty		Poor		Non poor		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Male	33	94.3	1	2.9	1	2.9	35	100	29	80.6	2	5.6	5	13.9	36	100
Female	19	65.5	1	3.4	9	31.0	29	100	20	71.4	1	3.6	7	25.0	28	100
Total	52	81.3	2	3.1	10	15.6	64	100	49	76.6	3	4.7	12	18.8	64	100
Test	X <sup>2</sup> =9.69, p=0.007								X <sup>2</sup> =1.34, p=0.51							

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

After inflation adjustment for 2011, the percentage of households remaining below the extreme poverty line (daily per capita income falls below 48 BDT) at the endline is 77%; however, 19% have crossed not only the extreme poverty line but also the poverty line and their daily per capita income is more than 55 BDT. The percentage of non poor households increases further if in kind income is included along with cash income. At the endline 33% of households fall under the non poor category and the percentage of households earning less than 48 BDT drops to 55%.

Table 3.7: Distribution of household poverty level according to total income (cash & kind) per capita/day<sup>9</sup>

Variables (sex)	Baseline								Endline							
	Extreme poverty		Poor		Non poor		Total		Extreme poverty		Poor		Non poor		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Male	33	94.3	1	2.9	1	2.9	35	100	26	72.2	3	8.3	7	19.4	36	100
Female	19	65.5	1	3.4	9	31.0	29	100	9	32.1	5	17.9	14	50.0	28	100
Total	52	81.3	2	3.1	10	15.6	64	100	35	54.7	8	12.5	21	32.8	64	100
Test	X <sup>2</sup> =9.96, p=0.007								X <sup>2</sup> =10.25, p= 0.005							

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

<sup>9</sup> Due the fact that the baseline data was collected over the first year rather than at the very beginning of the project, some of the beneficiaries may have already increased their income significantly by the time their baseline data was logged. This may explain the high number of poor and non-poor BHHs at baseline.



## EXPENDITURE

Table 4.1: Mean distribution of household monthly expenditures

Baseline		Endline		Differences		Paired t-Test
Mean	SD	Mean	SD	Mean	SD	
1445.48	549.57	4319.42	8348.78	2873.94	8453.78	t=2.69 p= 0.008

Endline findings indicate change in the monthly expenditure. The mean expenditure at the baseline was 1445 BDT while at the endline the mean monthly expenditure is 4319 BDT. The mean increase in monthly expenditure is 2874 BDT. Here expenditure means only cash expenditure and includes irregular expenditure such as house repairs, purchasing of furniture etc. The daily per capita expenditure at the endline is 30 BDT while at the baseline it was 23 BDT.

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

Baseline		Endline		Differences		Test
Mean	SD	Mean	SD	Mean	SD	
23.19	17.07	29.82	18.71	6.62	25.67	t= 2.06, p=0.042

### Percentage increase in expenditure

Endline findings indicate that the total monthly expenditure including irregular expenditure of nearly 80% of households increased by more than 55% in comparison with the baseline; however increases in total monthly expenditure for 19% of households remains within 15%.

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

Income increase (%)	Regular expenditure		Total expenditure (include irregular expenditure)	
	N	%	N	%
Up to 15	24	37.5	12	18.8
16 - 25	2	3.1	-	-
26-35	3	4.7	-	-
36 -45	2	3.1	1	1.6
46 - 55	1	1.6	-	-
55+	32	50.0	51	79.7
Total	64	100	64	100

## ASSETS

Endline findings indicate a slight change in the ownership of assets particularly under the poultry and livestock categories. In the baseline 98% of households did not own any poultry; however, at present 47% of households have poultry among which 25% have more than 3, 13% have more than 2, and 9% have more than 1 poultry. Moreover, at the endline 30% of households reported to have livestock but at the baseline it was only 2%.

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	35	100	28	96.6	63	98.4	21	58.3	24	85.7	45	70.3
	1	-	-	1	3.4	1	1.6	7	19.4	1	3.6	8	12.5
	2	-	-	-	-	-	-	6	16.7	2	7.1	8	12.5
	3+	-	-	-	-	-	-	2	5.6	1	3.6	3	4.7
	Total	35	100	29	100	64	100	36	100	28	100	64	100
Poultry	0	35	100	29	100	64	100	16	44.4	18	64.3	34	53.1
	1	-	-	-	-	-	-	4	11.1	2	7.1	6	9.4
	2	-	-	-	-	-	-	7	19.4	1	3.6	8	12.5
	3+	-	-	-	-	-	-	9	25.0	7	25.0	16	25.0
	Total	35	100	29	100	64	100	36	100	28	100	64	100
Working equipment	0	-	-	-	-	-	-	1	2.8	-	-	1	1.6
	1	4	11.4	3	10.3	7	10.9	-	-	-	-	-	-
	2	7	20.0	11	37.9	18	28.1	1	2.8	4	11.1	5	7.8
	3+	24	68.6	15	51.7	39	60.9	34	94.4	24	85.7	58	90.6
	Total	35	100	29	100	64	100	36	100	28	100	64	100
Household belongings	0	-	-	-	-	-	-	1	2.8	-	-	1	1.6
	1	-	-	-	-	-	-	-	-	1	3.6	1	1.6
	2	-	-	-	-	-	-	-	-	-	-	-	-
	3+	35	100	29	100	64	100	35	97.2	27	96.4	62	96.9
	Total	35	100	29	100	64	100	36	100	28	100	64	100

### The value of assets

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

Variables /Categories	Endline					
	Male		Female		Both	
	Mean	SD	Mean	SD	Mean	SD
Shiree livestock	-	-	108.25	572.80	47.35	378.00
Agriculture	5582.17	3180.89	6335.40	3554.73	5911.75	3343.43
Business support	5186.90	9675.21	2911.80	3551.27	4191.54	7661.88
Capital IGA	1087.05	1489.21	1117.85	1780.29	1100.53	1609.55
Khas land decimal	-	-	-	-	-	-
Lease or mortgaged land	5186.90	9675.21	2911.80	3551.27	5542.10	1821.83
Total	17699.39	8271.06	15628.32	2871.21	16793.30	6527.73

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

Nevertheless, the general shiree selection criteria is that all beneficiary households do not own assets that value more than 5000 BDT and the mean asset value of SKS transferred assets is 16,793 BDT which mostly includes agriculture inputs. However, the mean value of assets of SKS beneficiaries is 7988 BDT.

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

Variables /Categories	Endline					
	Male		Female		Both	
	Mean	SD	Mean	SD	Mean	SD
Livestock	2605.83	5037.64	608.21	1215.98	1731.87	3966.12
Poultry	469.722	1070	279.64	539.24	386.56	877.80
Working equipment	1722.50	2135.16	320.71	271.86	1109.21	1748.04
Household belongings	5080.69	6060.53	2375.89	3858.30	3897.34	5349.25
Total	10992.36	11028.95	4125.53	5504.18	7988.12	9609.83

## HOUSEHOLD SAVINGS AND LOAN

The endline findings on savings indicate change since the baseline. At the baseline not even a single household had savings but endline findings show that 70% of households have some amount of savings among which 28% have between 1000-5000 BDT and 9% have between 5001-10,000 BDT. 30% of households practice savings but their savings amount is less than 1000 BDT.

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

Category (BDT)	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
0	35	100	29	100	64	100	10	27.8	9	32.1	19	29.7
<1000	-	-	-	-	-	-	9	25.0	10	35.7	19	29.7
1000-5000	-	-	-	-	-	-	12	33.3	6	21.4	18	28.1
5001-10000	-	-	-	-	-	-	4	11.1	2	7.1	6	9.4
10001-15000	-	-	-	-	-	-	1	2.8	1	3.6	2	3.1
15001-20000	-	-	-	-	-	-	-	-	-	-	-	-
20000+	-	-	-	-	-	-	-	-	-	-	-	-
Total	35	100	29	100	64	100	36	100	28	100	64	100
Test							X <sup>2</sup> =1.80, p=0.77					

In regards to taking loans, endline findings indicate some change. During the baseline not even a single household reported to have loans while at the endline 20% of households informed having a loan.

Table 6.2: Distribution of household 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	-	4	7.8	60	93.8	5920
With interest informal loan	-	-	64	100	-	4	7.8	60	93.8	3968
Formal loan with interest	-	-	64	100	-	3	4.7	61	95.3	4330

MFI										
Formal loan with GoB	-	-	64	100	-	-	-	64	100	-
Loan from shomity or CBO With interest	-	-	64	100	-	-	-	64	100	-
Other loan	-	-	64	100	-	-	-	64	100	-

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

### Change in wall and roof material of house

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

Materials (walls)	Baseline						Endline					
	Male		Female		Both		Male		Female		Both	
	N	%	N	%	N	%	N	%	N	%	N	%
Grass/jute stick/leaves/plastic	-	-	-	-	-	-	17	47.2	15	53.6	32	50.0
Bamboo	35	100	29	100	64	100	4	11.1	1	3.6	5	7.8
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	-	-	-	-	-	-	-	-	-	-	-	-
Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	-	-	-	-	-	-	15	41.7	12	42.9	27	42.2
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	35	100	29	100	64	100	36	100	28	100	64	100
Test							X <sup>2</sup> =1.27, p= 0.52					

Endline findings indicate change in the quality of wall materials for the majority of households. During baseline almost all house walls were made of bamboo (100%). However, at the endline it was found that house walls for 50% are made of grass/jute, 42% are made of stick/leaves/plastic, and 8% are made of tin/CI sheets and bamboo. Change is also reported on the quality of roof materials. At the baseline only 48% of households had a roof made of Tin/CI sheet while at the endline it has increased to 98%.

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	16	45.7	11	37.7	27	42.2	-	-	-	-	-	-
Bamboo	4	11.4	2	6.9	6	9.4	1	2.8	-	-	1	1.6
Wood	-	-	-	-	-	-	-	-	-	-	-	-
Mud	-	-	-	-	-	-	-	-	-	-	-	-

Tiles	-	-	-	-	-	-	-	-	-	-	-	-
Tin/CI sheets	15	42.9	16	55.2	31	48.4	35	97.2	28	100	63	98.4
Cement/brick	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	35	100	29	100	64	100	36	100	28	100	64	100
Test	$X^2=1.07, p=0.58$						$X^2=0.79, p=0.56$					

The change in house ownership patterns may provide an explanation of why there is notable change in housing conditions regarding roofing, walls and house size. The house ownership information indicates that since the baseline a considerable number of houses have been newly constructed or renovated. The house ownership table indicates that during the baseline 83% lived in their own house and 10% with family. However, at the endline 81% live in their own house which includes those who have constructed a house on khasland (11%) or on occupied land (25%).

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	31	88.6	22	75.9	53	82.8	18	50.0	11	39.3	29	45.3
Rented	-	-	1	3.4	1	1.6	-	-	-	-	-	-
Parent	2	5.7	1	3.4	3	4.7	2	5.6	-	-	2	3.1
Parent in law	-	-	-	-	-	-	-	-	-	-	-	-
Live rent free with family	2	5.7	5	17.2	7	10.9	1	2.8	5	17.9	6	9.4
Live rent free with non family	-	-	-	-	-	-	1	2.8	-	-	2	3.1
Own house on khas land	-	-	-	-	-	-	6	16.7	1	3.6	7	10.9
Someone else's land	-	-	-	-	-	-	7	19.4	9	32.1	16	25.0
Son-daughter	-	-	-	-	-	-	1	2.8	1	3.6	2	3.1
Total	35	100	29	100	64	100	36	100	28	100	64	100
Test	$X^2=3.61, p=0.30$						$X^2=11.35, p=0.123$					

### Access to safe water

The endline findings regarding access to improved water sources indicate improvement. At the endline 100% of households reported that they collect drinking water from improved water sources, including hand tube wells (98%) and piped water supply (2%). At the baseline 25% of households used to collect water from unprotected sources such as open wells (16%) or ponds-rivers (9%). The change in ownership category regarding protected sources may be responsible for this change.



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	3.4	1	1.6	1	2.8	-	-	1	1.6
Hand tube well	27	77.1	20	69.0	47	73.4	35	97.2	28	100	63	98.4
Open well	5	14.3	5	17.2	10	15.6	-	-	-	-	-	-
Pond-river	3	8.6	3	10.3	6	9.4	-	-	-	-	-	-
Total	35	100	29	100	64	100	36	100	28	100	64	100
Test	$X^2=1.49, p= 0.68$						$X^2=0.79, p= 0.56$					

At the baseline only 4% of households owned protected sources and the majority of households used to collect water from community owned sources supplied by NGOs (87%). However, endline findings indicate that 44% of beneficiary households own tube wells which also include households having shared ownership (17%).

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		-	1	5.0	1	2.1	14	40.6	2	7.1	16	26.6
Shared ownership	1	3.7	-	-	1	2.1	6	16.7	5	17.9	11	17.2
Own by others	2	7.4	1	5.0	3	6.4	15	41.7	21	75.0	36	56.3
Not applicable	-	-	-	-			-	-	-	-	-	-
Public (Government)	-	-	1	5.0	1	2.1	-	-	-	-	-	-
NGO Supplied	24	88.9	17	85.0	41	87.2	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	27	100	20	100	47	100	35	100	28	100	63	100
Test	$X^2=7.50, p=0.11$						$X^2=10.25, p=0.016$					

### Sanitation

The endline findings indicate a positive shift in defecation practices since the baseline. At the baseline nearly 78% of households used to defecate in open spaces/hanging latrines. Only 14% had ring slab latrines and 5% used to defecate in complete sanitary latrines. However, in contrast endline findings report that 52% of households defecate in ring slabs and 16% of households use pit latrines. Nonetheless, 28% of households still defecate in open spaces/hanging latrines.

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/ Hanging latrine	28	80	22	75.9	50	78.1	8	22.2	10	35.7	18	28.1
Pit latrine	1	2.9	1	3.4	2	3.1	7	19.4	3	10.7	10	15.6
Ring/slab latrine	5	14.3	4	13.8	9	14.1	19	52.8	14	50.0	33	51.6
Complete Sanitary	1	2.9	2	6.9	3	4.7	2	5.6	1	3.6	3	4.7
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	35	100	29	100	64	100	36	100	28	100	64	100
Test	$\chi^2=1.26, p=0.86$						$\chi^2=3.74, p=0.44$					

### Electricity

In regards to electricity access no changes have been observed since the baseline. At the baseline only 2% of households had an electricity connection, and in the endline findings no households reported having an electricity connection. However, 2% of households reported having a solar power supply facility at the endline.

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	35	100	28	96.6	63	98.4	36	100	27	96.4	63	98.4
Connected to main line	-	-	1	3.4	1	1.6	-	-	-	-	-	-
Connected to other house	-	-	-	-	-	-	-	-	-	-	-	-
Connected to generator	-	-	-	-	-	-	-	-	-	-	-	-
Solar power	-	-	-	-	-	-	-	-	1	3.6	1	1.6
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total	35	100	29	100	64	100	36	100	28	100	64	100
Test	$\chi^2= 3.99, p= 0.135$						$\chi^2= 1.30, p= 0.43$					

## CONCLUSION

The endline findings indicate that the situation of SKS beneficiary households has improved in the area of income, expenditure, savings and water and sanitation. However, 55% of beneficiary households still fall under the extreme poverty line despite the fact that the income of nearly 63% of households has increased by more than 55% in comparison to the baseline. This should not be taken as diminishing the success of the project as it is largely a reflection of the level of extreme poverty of those enrolled on the programme who, despite significant improvements in their livelihood, remain below the HIES threshold which, in 2010, accounted for 17.6% of the entire population. Their situation will continue to improve as the beneficiaries now have the opportunity to use the leased land for an additional two years. Furthermore, as the supplementary IGAs were only disbursed in the middle of the third year, they only just began generating income.

## 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 SKS, two Focus Group Discussions (FGD) were conducted in which approximately 16 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. 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 SKS project, they were living in a state of destitution and absolute extreme poverty. Many had to beg for food and money and were avoided by other community members. They were not able to afford more than two meals a day and usually only ate rice with chillies. As a result, they suffered from poor nutrition and were prone to ill health. The lean period was especially difficult for them when there was no work or no food and male members of the household would often migrate to other cities for work. Many complained about minor but significant health problems such as night blindness, dizziness and general weakness.

### DAY ONE – FGD 1 AND 2:

Number of BHHs: 9 women; 7 men

#### **After Intervention.**

The intervention included land leased to a group along with supportive materials like seeds, fencing, spades, etc. The beneficiaries received training on how to take care of land and planted different kinds of vegetables and trees. They are now able to consume produce from the gardens instead of spending any money on buying them. All of the beneficiaries said they do not have to worry about food anymore. During the lean period, they still have produce on their land to eat and do not go hungry like they used to. Their overall physical and mental state has become better. The proper care and management of the strawberries takes a lot of work. At the beginning it was not so successful but now the IGA yields great benefits for them. The beneficiaries feel that the intervention is beneficial for their whole family and they now feel that they can meet their basic needs. They are also confident that they can handle any emergency and have the group's support if required.

#### **Economic Security.**

All the beneficiaries in the FGD are practicing saving and some have opened bank accounts or saved at home. They no longer have to worry about food and they are able to spend their earnings on things like home repairs, new assets, education for their children and clothes. They

all understand the value of the training they received and have made future plans to invest in land and work on the land themselves.

Almost all of the beneficiaries have bought goats, cows, chickens, and ducks and leased land to diversify their income. The men have all used their munga stipend and some other money from their profits to mortgage land. All of the beneficiaries in the second FGD group put aside 100 BDT every month towards a group savings scheme and are looking for reasonably priced land to buy after the project is over.

Joreena, a single female was able to give 2000 BDT for her grandson's wedding and has bought chickens, which allows her to sell and consume eggs. She has also mortgaged land to plant rice.

The beneficiaries also explained that their income has increased more with the addition of secondary IGAs.

### **Empowerment and Confidence.**

They all shared how they used to resort to begging and often felt that people looked at them with hatred or avoided their gaze. When the project first started the women were often berated by the community, their morals questioned when they travelled long distances to work in the field. But community perceptions have changed significantly because of their success. They are now able to give advice to others who want to have their own gardens. They are able demand things from the local government and identify problems and needs in their villages. When asked why they had not attempted to lease land or go to the market before the beneficiaries answered that they felt like they were not worth anything and did not believe anyone would agree to giving them anything.

It is very significant for the beneficiaries to be able to talk to people in local government and other affluent people in the community. They are confident enough to engage in negotiations with landowners to lease land on their own now. And the landowners are more trusting of them, knowing that they will reap benefits from the land or get paid back. They are invited to weddings and social functions. In some ways, this social empowerment is more important for them than the economic benefits of the intervention.

They have also been linked up with local government institutions. One of the beneficiaries, Ashuna is a part of the advocacy committee with the union parishad. The chairman contacts her when they are providing VGF and VGD cards and she is able to identify the neediest for them. She represents the views of the extreme poor when union parishad meetings are held and has even called out a particular person on being corrupt. She has identified six homes that needed tube wells and they were installed. As she feels that the people in her community listen to her, she would like to stand in the local government elections.

### **IGA suitability.**

The group was generally happy with the IGA and appreciated the fact that they were consulted about it beforehand. They felt that vegetables and strawberries earned them the most, even if the strawberries require the most work. They always need to keep an eye on strawberry field because they are under constant attack from birds. However, they recognise the benefits and will continue working with the IGAs after the project is over. They understand the seasonality

of the different crops and are able to plan when and what they will plant and continue to use the land so that it is never unutilised. They also have enough time to take part in secondary IGAs. It has been observed that after the project interventions most beneficiaries did not go back to their former occupations of working in other homes. The beneficiaries are well aware that they do not have the land and project support forever so they do not plant things that take a long time to grow such as guava trees. The jujube trees are producing fruit every year and require less care and management. They informed that among the perennial fruit trees jujube is better.

Babu set up his own vegetable selling business which is fuelled by the produce from his garden. He even buys vegetables from others in the group, which is convenient because then the older members do not have to travel long distances to sell their produce. Zaki is thought to be 'retarded' by the others in the group, but rather he has some sort of speech disability. He has had no problem understanding how to work in the field and has been earning well from his garden. Overall, the elderly and disabled did not complain about the IGAs and have been able to manage them well enough. In some cases, they have received extra help from family members.

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

They all received training on gender as a part of project activities and they all agree that the dynamics between men and women have changed in the households. The men and women work together in the fields and the husbands now consult them in every household decision. They feel like their husbands look at them with more respect.

However, they feel like things would not have changed had the IGA been given to the husband because they would have retained control and would not have treated them with the same respect that they do now.

The advocacy component of the intervention has made all the members more gender sensitive and aware and has taught them that they cannot marry their daughters off before the age of 18.

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

Their health conditions have significantly improved as they are able to consume more protein and vegetables. They drink milk and consume eggs more often. They feel physically stronger and are able to work longer hours without feeling too weak or falling ill. They know which foods are more nutritious and carry out hygienic practices so them and their children hardly fall ill now. They all have their own tube wells, but some of them have to share sanitary latrines.

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

There are more amicable dynamics between men and women in the community; when the women used to go to the market or travel long distances to work in the field, men in the community would berate them and question their character for doing so without their husbands, but this does not happen anymore and now when the women go to the market, they are recognised and people stop and talk to them and ask about their gardens.



There was some jealousy within the community about how these extreme poor people were receiving free support and many felt like they were not deserving of such handouts. However, as the beneficiaries have proved themselves through increasing their income, renovated their houses and harvesting successful gardens, people in the community now admire them and even ask them for advice about gardening.

They are invited to more social events. Prior to intervention, they were never invited to events; instead they were called to wash dishes or clean up and were given a little food. They feel like they are not the extreme poor in the community anymore and would not try to apply for government social safety net programs.

### **Market Engagement.**

The beneficiaries use the vegetables in the garden for consumption and to sell. They also sell their guava, lemon, without much difficulty. When the strawberries were first harvested there was a lot of difficulty in packaging and selling them. The community people had no idea about what strawberries were and they were reluctant to buy them. However, after a few customers decided to try the strawberries, demand began to increase and they are now popular among the community.

The women have much better bargaining skills and are able to demand the right price from the wholesaler. They sell their produce (vegetables, guava, lemon, papaya etc) in different places. Some travel to the market while sometimes wholesalers come to their village to buy produce. They are well aware of prices in the market and have become expert bargainers. If they ever feel like the wholesaler is trying to cheat them, they go ahead and sell somewhere else.

### **Access to Services.**

As mentioned before, beneficiaries have been linked up with the different local government institutions. The Sub Assistant Agricultural Extension Officer of DAE comes by for the pest management when they are needed or when their plants are under attack from different pests. The district livestock officer also comes when requested if they require livestock support.

Zakia was not able to send her son to school before, but after the intervention she has enrolled him in school and the government pays for part of it. They all have a voter IDs and their children have proper birth registration certificates.

### **Sustainability.**

The beneficiaries have future plans; they are saving as a group and hope to lease or buy their own piece of land to work on once the project is over. They all have some money saved for themselves and hope to pool their resources together to continue working on their gardens. All of the beneficiaries with children are sending them to school and trying to ensure the best level of education for them. They hope that their children will also be self sufficient individuals who will get good jobs and contribute to their overall economic development. They indicated that they still have opportunities to cultivate their current gardens for another two years which will give them extra leverage to continue earning an income.

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

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

### CHALLENGES

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

- Working with the elderly and disabled who were unable to do some of the work
- Managing huge amounts of seedlings and saplings, particularly strawberries – they were difficult to find and collect on time
- Marketing the strawberries- there was not a high demand initially and they have to be sold very soon after harvesting
- The different timings for yielding different fruits – for example guava , jujube, lemon – all grew at different times of the year
- Not finding enough land to lease near to the BHHs in time
- Theft and attacks from birds and animals, especially with the strawberries
- Natural disasters
- Timing difficulties
- Quality maintenance of product
- There was a time lapse - they did not know if the project was going to continue so they did not order the saplings on time

### SUCCESESSES

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

- Begging has stopped
- All BHHs are generating income
- Health status of beneficiaries has improved due to regular fruit and vegetable consumption

- Their social status has improved within the community
- They have all learnt agricultural and gardening skills that they can use later
- They are purchasing their own assets
- Their skills have increased
- They were able to establish fruit orchards
- Involvement of all stakeholders in project activities
- More than 70% of beneficiaries reached project outcomes
- Multi-cropping pattern has been successfully introduced and is harvesting benefits

## KEY LESSONS LEARNT

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

- The IGA worked well when there were others involved, such as family members or spouses. There were more problems when they were single headed, old or disabled- they had to bring in outside help from the community group or hire others for them.
- They needed to establish a controlled environment to take care of the strawberries because of their vulnerability to weather. Covering the strawberries helped. The soil should not be disturbed in order to ensure the saplings take root, and they also needed to install an irrigation and drainage system
- It is easy to sell the strawberries as jam or pickles, but they still need industry support
- The local market demand is increasing and as a result there is not as much wastage. Beneficiaries have taken their own initiatives to market strawberries.
- Leasing high land that is near to the beneficiaries is important
- Some people think it is not beneficial to have so many different fruits because of the amount of attention it requires, while others believe that it is a good thing that there are yields of produce year round
- Guava and olive was not very good and they had to alternate
- They needed to increase the amount of allocated land- supplementary IGAs are essential
- The combination of fruits has been more successful
- The increase in vegetable consumption among beneficiaries has improved their health

## REVIEW OF THE INNOVATION

SKS submitted its original concept note in May of 2009 and the final project proposal was won as a contract a few months later. The approach, technical support and original innovation proposed in the project memorandum was not changed but as the project went on, skills training and supplementary IGAs were added to the intervention.

## CHALLENGES: TAKING THE INNOVATION TO SCALE

SKS was asked to identify challenges they may face if they were to take their innovation to scale. They do not think that there would be financial constraints but they think that finding technical field staff may be difficult. They also think that the challenges would vary depending on what aspects of the project would be scaled up. One possible technical issue may be the timing of the strawberry processing, particularly the timing of the saplings, transportation and linking with service providers. However, SKS believe that if these issues were addressed with similar support as before then they will be able to overcome any potential problems.

## Conclusion: Progress Against Logical Framework

Hierarchy of Objectives	Verifiable Indicators	Means of verification	Progress to date	Assumptions
<b>GOAL</b> The government of Bangladesh's MDG targets on income poverty and hunger achieved by 2015	Reduction of the proportion of people living in extreme poverty from 28% in 1991/92 to 9.5% by 2015, in line with PRSP target	Government of Bangladesh, National MDG Report, UNDP and World Bank Statistics		
<b>PURPOSE</b> 1,000 extreme poor families in Gaibandha district have achieved elimination of hunger during monga period.  <b>IMMEDIATE OBJECTIVE</b> Extreme poor women and men have adopted new self employment opportunities.	90% of the target households are able to have three nutritious meals throughout the year EOP.  An additional annual income of at least BDT 15,000 after 1.5 years is generated by 90% of the target households  80% extreme poor households have increased physical assets by at least 40% by EOP  At least 15% trained extreme poor sell their new skills to the local large orchards from 2 <sup>nd</sup> year 90% of the trained extreme poor successfully establish and profitably managed	Base-line survey  End of project survey  Periodic monitoring reports  Midterm review  External evaluation	100% beneficiaries consumed vegetables and fruits from their garden  An additional annual income of more than 15,000 BDT generated by more than 63% of households  47% of BHHs gained poultry and 30% of BHHs gained livestock by over 100% compared to the baseline  97% of BHHs now have working equipment  100% of BHHs established and managed their garden profitably	Large scale development partners continue to work to mitigate food insecurity, and the government is supportive and cooperative  No large scale disasters (e.g. severe flooding, drought, cold wave)

Hierarchy of Objectives	Verifiable Indicators	Means of verification	Progress to date	Assumptions
	their own orchards			
<b>OUTPUTS</b>				
1. Management technologies for high value quick growing fruit trees disseminated to 1,000 extreme poor beneficiaries.	95% of targeted poor families (40% women, 60% men) received training  At least two out of five technologies are preferred by 95% of target families in the 2 <sup>nd</sup> year of project	Monitoring reports  Annual reports  Socio-economic survey  Experience capitalisation (on regular basis)  Visit report of SKS Foundation management	All 984 (100%) beneficiaries received training  Five out of seven technologies preferred by 100% of beneficiaries	Ongoing local disaster risk reduction activities carried out by SKS Foundation and outside agencies continue  Existing communication infrastructure not damaged by disaster
2. 1,000 families are provided with capital and brokerage support for land leasing, and inputs supplies.	1,000 extreme poor households receive initial capital for land lease, quality grafting and necessary inputs in 1 <sup>st</sup> year  Orchards are owned by 90% of the trained families  At least 80% of the orchards is raised with quality planting materials from appropriate sources	Fruit season based cost benefit analysis report  Financial records regarding transfer of inputs and cash  Training modules and material	984 families provided with capital for land leasing, quality grafting  984 out of 1000 families own orchards  All orchards are raised with quality planting materials	
3. Match-making between producers and traders of fruits facilitated	75% of the targeted extreme poor receive reasonable prices for their produce		All targeted EP received reasonable price for their products except strawberry which was sold for less than expected	

## Annex: CMS 2 and CMS 4 Findings

### CMS 1 BASELINE SUMMARY

Household Target:	1,000			(No.)	(%)
CMS1 data available:	990		Total Household Members	2,782	
Average HH Income:	1323.6	Tk. per month	Average HH Size:	2.8	
Average HH Expenditure:	1364.6	Tk. per month	Male Headed HH	516	52.1
Average HH Land:	2.9	decimal	Female Headed HH	484	48.9
Khasland	0.1		No of under 5 children	336	
Owned land	1.5		No. of under 18 girls	542	
Not Owned land	1.3		HH having disabled member	65	4.9

### 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 SKS beneficiaries was a part of the pilot study of CMS2. Therefore, the data only tracks an average of 200 BHHs over a 7 month period from June 2011-January 2012 and change from intervention impact cannot be accurately monitored using only this tool.

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

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



## CMS 2 METHODOLOGY

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

Income	Decreased a lot	Decreased a little	Remained the same	Increased a little	Increased a lot
Expenditure	Decreased a lot	Decreased a little	Remained the same	Increased a little	Increased a lot
Health	Significantly deteriorated	Deteriorated	Remained the same	Improved	Much improved
Self-Confidence	Highly decreased	Slightly decreased	Unchanged	Slightly increased	Highly increased
<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 SKS 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 SKS 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 SKS 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:

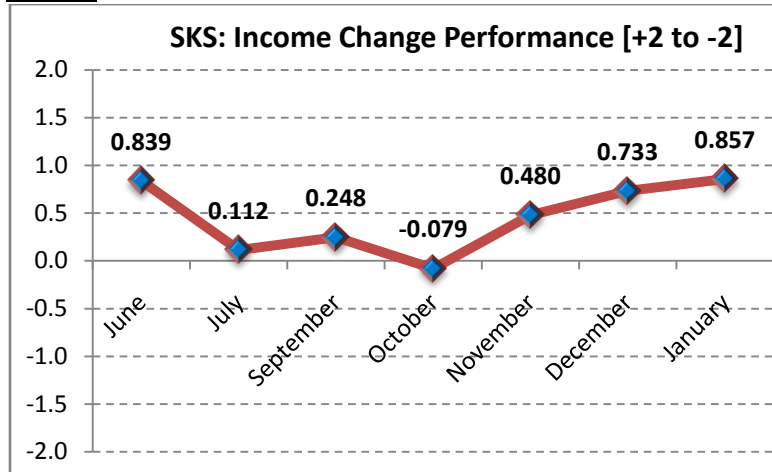
Decreasing Fast				Decreasing Slowly				Same	Improving Slowly					Improving Fast				
-8	-7	-6	-5	-4	-3	-2	-1	0	1	2	3	4	5	6	7	8	9	10

## 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
SKS	0.411	0.151	-0.015	0.587	1.229	1.801	
June	0.839	0.308	0.161	0.758	2.019	2.938	211
July	0.112	0.020	0.180	0.678	0.737	1.595	205
September	0.248	0.287	-0.096	0.780	1.266	1.950	282
October	-0.079	0.126	-0.108	0.448	0.523	0.863	277
November	0.480	0.122	-0.137	0.502	1.218	1.583	271
December	0.733	-0.009	0.013	0.672	1.362	2.047	232
January	0.857	0.211	-0.030	0.083	1.917	1.970	133

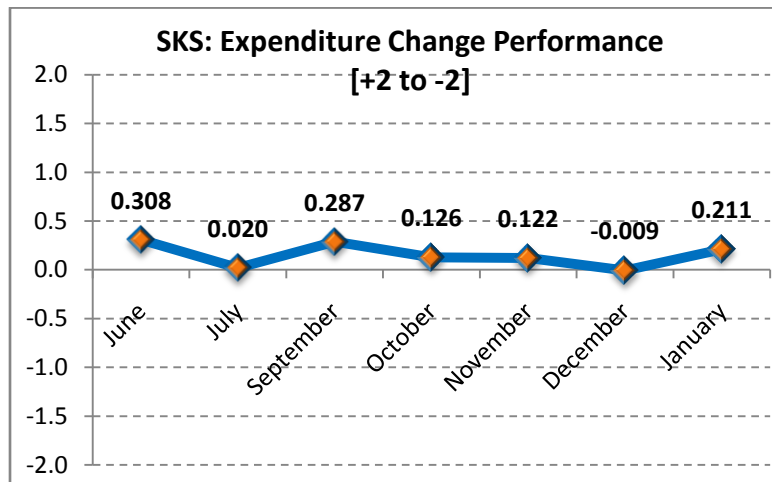
## INCOME AND EXPENDITURE: CMS 2 AND CMS 4

### CMS 2

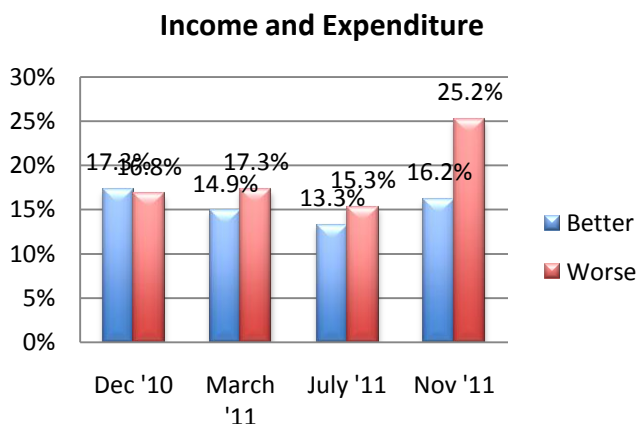


CMS 2 shows that between July and October 2011, BHHs saw very little to no change in their income. From November through January 2012, BHHs began to see an increase in the rate of positive change in their income.

Expenditure change shows very little to no change from June 2011 through January 2012. This correlates with CMS 4 findings which shows both income and expenditure to be a problem for the majority of BHHs since monitoring began.



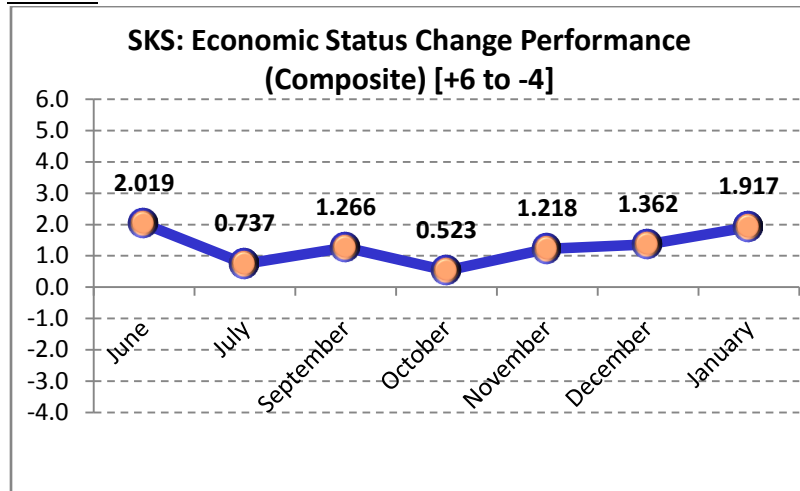
### CMS 4



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 split among BHHs, with about 15% indicating income and expenditure are getting better and about 16% saying it has gotten worse. However, in the last report there was an increase in negative responses with 25% saying their situation has gotten worse.

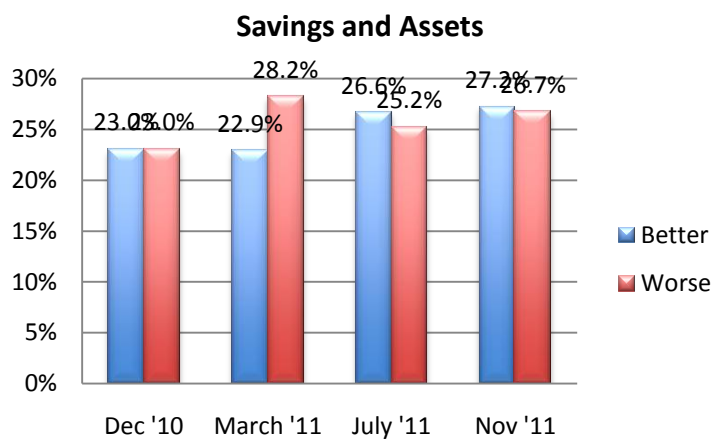
## ECONOMIC STATUS: CMS 2 AND CMS 4

### CMS 2



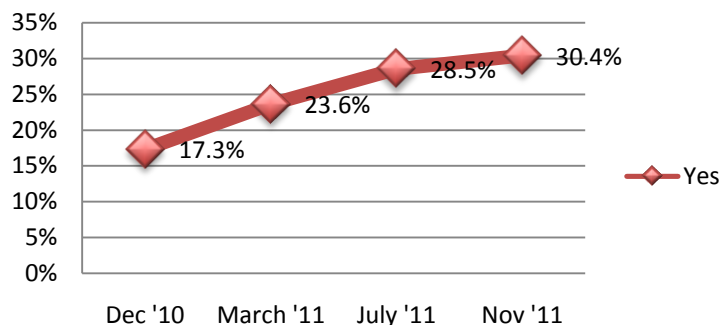
CMS 2 findings for composite changes in economic status, including: income, expenditure, cash savings and assets bought show small positive changes from June 2011 through January 2012. There is a slight decrease in change in July and October, correlating with decreases in income and expenditure during those months.

### CMS 4



CMS 4 asked BHHs on a quarterly basis whether or not their assets and savings were getting better or worse. The first chart indicates that approximately 25% of BHHs feel their savings and assets are both better and worse with little change since monitoring began.

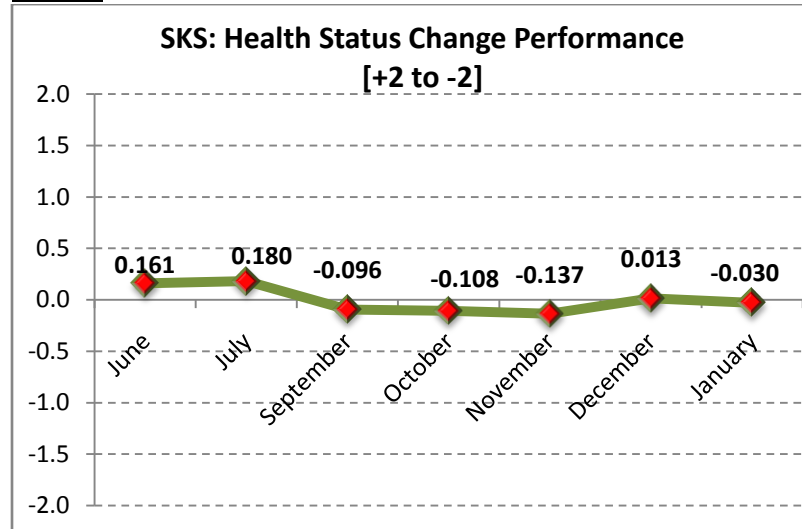
### Percent of BHHs who have saved money



The second graph shows the percentage of BHHs who have saved money. There has been a slight increase in savings from Dec. 2010 and Nov. 2011, with about 30 percent of BHHs saving money in the last Quarterly Change Report.

## HEALTH STATUS: CMS 2 AND CMS 4

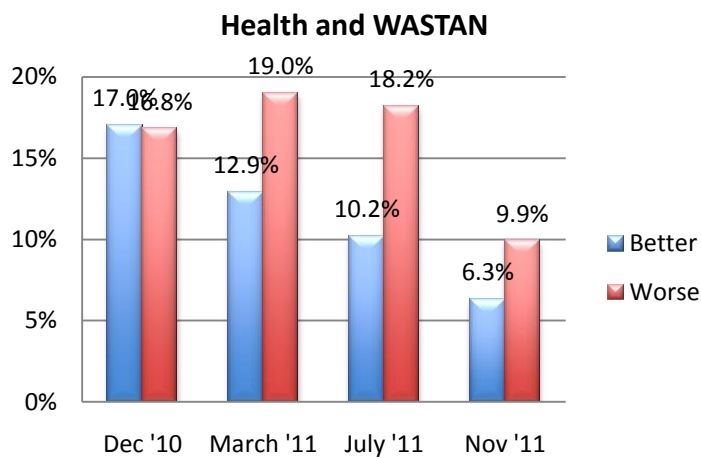
### CMS 2



CMS 2 indicates that BHHs have seen almost no change in health status and in some months have seen slight decreases.

This correlates with CMS 4 data which also shows health and WATSAN being a problem for the majority of BHHs since monitoring began.

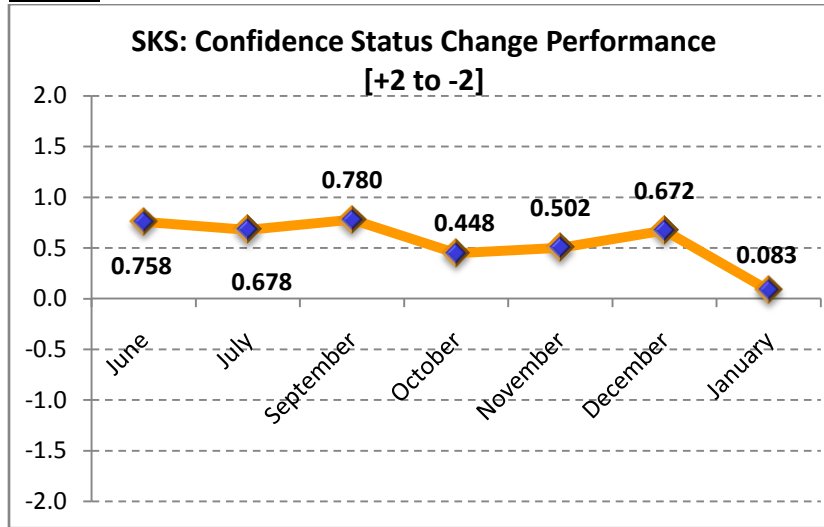
### CMS 4



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

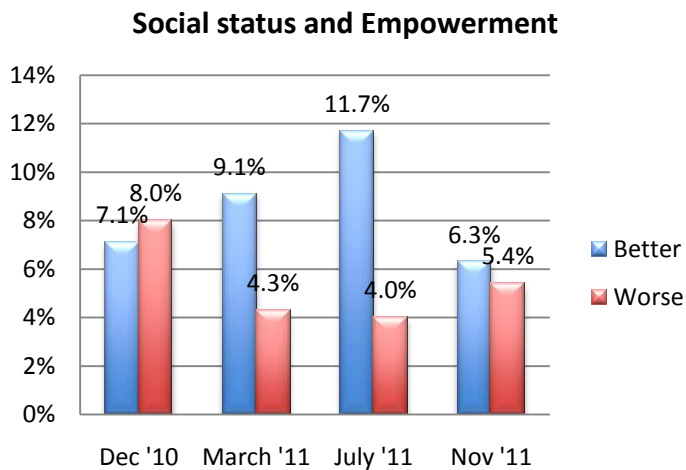
## CONFIDENCE STATUS: CMS 2 AND CMS 4

### CMS 2



CMS 2 indicates that the majority of BHHs have on average seen slight improvements in confidence since monitoring began, with a decline in January 2012 when BHHs reported seeing nearly no change in confidence levels.

### CMS 4

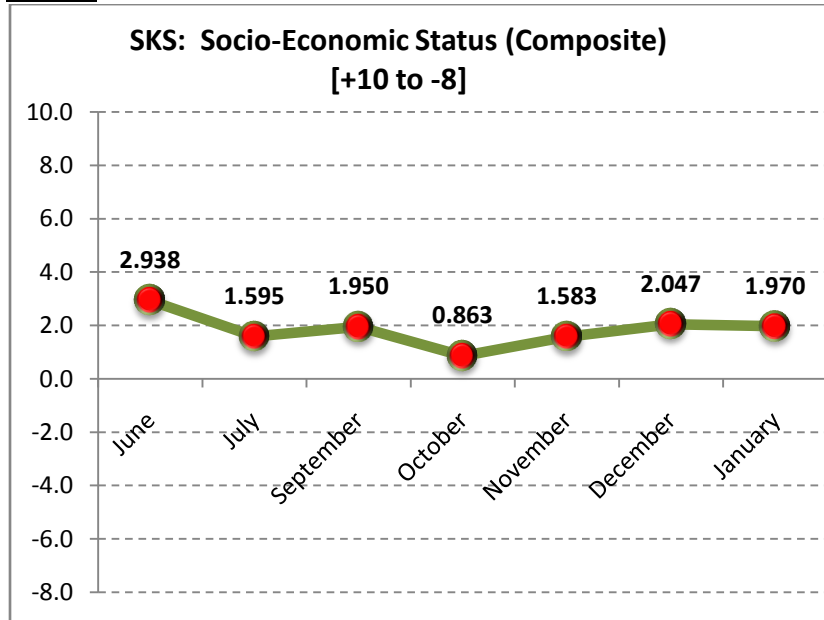


CMS 4 asked BHHs on a quarterly basis whether their social status and empowerment was getting better or worse. A low percentage of BHHs indicated their situation was getting better or worse, indicating that for most HHs their social status and empowerment have stayed the same since monitoring began. This correlates with CMS 2 findings.



## 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 small positive changes since monitoring began, with a decline in the rate of change from June 2011 to January 2012. This correlates with similar changes found in economic and health indicators.

## Annex: FGD Questionnaire

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

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

### Process in selecting households:

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

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

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

It is also important to understand that *"This is a safe place to share your thoughts and feelings in regards to the SKS project and nothing you say will impact your relationship with the project field staff."*

### FGD Questionnaire:

#### Exploring IGA Impact

1. What was your life like one year before you joined the project? What is your life like now? Why?
2. What type of intervention(s) did you receive from the project/NGO? What is the status of your IGA now?
3. How was the IGA chosen for you? Did you ask for it or was it selected by the NGO?

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

#### Other Indicators

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

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

## Annex: Exit Strategy

### OBJECTIVE OF EXIT STRATEGY:

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

Component of Exit Strategy	Descriptions	Action
Scope of utilization of land for two more years after the end of project	<p>SKS leased land for five years which will allow BHHs to cultivate land for another two years after the end of the project.</p> <p>In addition, reinvestment by household will continue for more income</p>	<p>Distant support may require overseeing the beneficiaries after the end of the project period.</p> <p>The project plans to make their core staff be monitoring officers and have at least two field facilitators; each of them will be designated to oversee one upazila. The plan of action will be developed after agreed mechanism.</p>
Linkages with market actors	SKS expects that BHHs will be linked with different market actors for selling their products	<p>Final list and communication guideline for project related market actors have been provided to each of the groups as well as LSPs for maintaining linkage with them.</p> <p>Presently BHHs are maintaining the linkage independently at a small scale.</p> <p><i>The project horticulturalist and marketing manager will devise simple tips to the beneficiaries by the end of September 2012.</i></p>
Linkages with DAE and other GO and NGO service providers	After the project, BHHs will get technical support from local DAE field staff.	<p>A verbal MOU has been established and functioning with DAE and DoL especially at the union level. NGOs will provide technical, financial and material support to beneficiaries. Relations are functioning to maintain saving and supporting loan.</p> <p>The MOU with service providers depends on the requirements</p> <p><i>SKS has officially handed over the list of beneficiaries with agreement that the local Govt. will ensure a minimum of services (including inclusion on safety nets) for beneficiaries. The representative of UP are frequently calling for monthly group meetings to sensitize them to ensure support in favour of listed beneficiaries - local government actors have committed to helping</i></p>

Component of Exit Strategy	Descriptions	Action
		<i>out the beneficiaries.</i>
Accessibility of services of Local Service Providers(LSP) developed by the project	SKS has developed LSP from their beneficiaries. It is expected that they will support BHHs in terms providing saplings, technical support and other inputs ( seeds, fertilizer etc) on payment	<p>Payment mechanisms have not been developed yet.</p> <p>LSPs have been linked with suppliers but only for limited services; for large scale services it will take another period to gain strength of LSPs.</p> <p>A comprehensive list of input suppliers, service providers and market linkages has been and will again be given to the beneficiaries so that they are accessible.</p> <p>Financial capacity needs to be increased which SKS cannot do. This requires time to do it on a large scale. The negotiation skills of beneficiaries need to be developed and there needs to be incentive among LSPs to the EEP for discounted prices.</p>
Well organized BHHs groups are in place with strong leadership	The groups will liaise with local service providers including Union Parishad and place their demands for information and services.	SKS is taking steps to separate those who have graduated and those who need continued support.
<b>Final Comments</b>		
SKS 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) SKS needs to think and develop a clear strategy of support for its BHHs – continued support should come at no cost. Where possible, any linkage with other projects should occur.		



## Annex: Financial Overview

Budget Line	Total Contract Budget	Total Expenditure as of June 2012
Human Resource Cost	8,025,645	7,247,987
Travelling Cost	198,758	148,494
Vehicles & Equipment	902,076	901,791
Office Rent & Utilities	526,194	491,659
Administration cost	623,453	550,904
Operational Cost	1,116,623	948,093
Direct Delivery to Beneficiaries	21,880,162	21,318,761
<b>Total Direct Cost</b>	<b>33,272,911</b>	<b>31,607,689</b>
Contingencies	359,797	-
Management Cost(Over head)	998,187	948,230
<b>Total Cost</b>	<b>34,630,895</b>	<b>32,555,919</b>
<i>No of Beneficiaries</i>		1,000
<i>Total cost per BHH</i>		34,631
<i>Direct cost per BHH</i>		21,427

Note: Amount in BDT

## Annex: Case Study

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*Zakia lived with her two sons and two daughters and her elderly husband who is only interested in singing and acting and wouldn't manage to earn anything. Zakia had to resort to begging for food and sometimes went hungry for days. She felt like the people in her village hated her as they would avoid her gaze when she walked past and would only attend social gatherings when the host would hire her to wash the big pots and pans. She had no idea about the local government system, social safety nets or allowances for the poor; didn't know where the offices were or who does what.*

*With her earnings from the project interventions, she has bought furniture for her home, clothes, utensils to cook in and some chickens. She even bought her husband a radio. She is now part of an advocacy committee with the Union Parishad and works with the policing committee and standing committee that collects tax in her area. She was included in the local initiative with the UP that installed sanitary latrines in all the houses in the village; she assisted by identifying the ones most in need. She also identified 6 houses that needed tube wells. The chairman still calls her for consultation when they are disseminating VGF and VGD cards and many extreme poor families have received them because of her reference. When she noticed that there was corruption in the system and the ones who were most needy weren't getting them she reported to the chairman. Once ignored, Zakia is now always invited to social events and treated with reverence by the village people. She has managed to garner a lot of respect and popularity in the village and people listen to her when she talks on matters about gender violence and women's rights. She no longer goes hungry in the lean season as she saves money and rice and even has savings in case of disasters like floods. The caring and marketing of strawberries was difficult for Zakia and her fellow beneficiaries at first as they were unfamiliar on how to take care of them and since it was a new fruit no one wanted to buy them. But now that the community has developed a taste for them and they are more experienced on how to take care of them, the strawberries are earning them a lot of money.*

*Zakia would like to stand in the local elections and be a part of the Union Parishad, "I think enough people know me and respect me enough for me to stand. I have learned that good people, no money wins elections." She has also jointly saved with her group so that they can buy a piece of land together after the project is over.*

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