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Independent Impact Assessment of the Chars Livelihoods Programme – Phase 1

Final Report

August 2011

By

HTSPE Limited

In association with

Verulam Associates Bangladesh Ltd

Department for International Development

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Final Report, 31st August, 2011

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GLOSSARY OF TERMS

Adhi	In the context of this report the term refers to a system for sharing livestock rearing and is used to denote a contract (usually informal) between an asset owner and the household that cares for the animal. In the example quoted to our qualitative assessment team, it was used to describe a relationship, prior to programme interventions, whereby the household looked after livestock that belonged to another and used its produce during that period. Once the animal had produced offspring it was returned to its owner and the household kept the offspring. The term can also mean a system of share cropping.
Assumptions	The factors that lie outside the control of the intervention. These typically relate to the behaviours and decisions of beneficiaries and other stakeholders both of whom can determine the degree to which, for example, the outputs contribute to the intended purpose sought by the intervention.
Chars	Low-lying temporary sand islands formed through silt deposition and erosion.
Cohort	A group of households coming from the same CLP-1 Asset Transfer cycle (i.e. from the same 18-month period).
Counterfactual	The situation or condition which hypothetically may prevail for individuals, organisations, or groups where there was no CLP-1 activity, from: OECD/DAC Glossary of Key Terms in Evaluation and Results Based Management, 2010.
Impact	An assessment of the positive and negative changes produced by CLP-1, whether directly or indirectly and intended or unintended.
Khas land	This land is vested in the hands of government and, according to law, is in principle available for distribution among landless households.
Monga	A seasonal food insecurity between mid-September to November in ecologically vulnerable and economically weak parts of north-western Bangladesh, primarily caused by an employment and income deficit after the aman rice crop is transplanted and before it is harvested.
Nutritional Anthropometry	The study of nutritional effects upon the size, weight and proportions of the human body.
Plinth	A raised earth bank on which to place homesteads so that

	they lie above a flood line.
Propensity score matching	A statistical technique for selecting, from a pool of potential counterfactual (see above) sample members, those that most closely match the treatment sample on the basis of a score for probability of selection into the treatment sample. After the samples have been matched, balancing tests are conducted to assess the closeness of the match.
Systemic change	Change in the underlying causes of market system performance – typically in the rules and supporting functions – that can bring about more effective, sustainable and inclusive functioning of the market system.
Theory of Change	A theory of how and why CLP-1 worked and brought about change.
Union	The lowest administrative unit in Bangladesh – below Upazila.
Union Parishad	Union Council.
Upazila	Administrative government structure – below district.

MEASUREMENTS

Tk.	Taka (currency in Bangladesh)
£	Pounds Sterling (United Kingdom)
$	Dollars (United States of America)
Tk./p/day	Taka per person per day
%	Percentage
g/l	Grams per litre
K.Cal	Kilocalorie

All names mentioned in the case studies throughout the report have been changed.

ACRONYMS

ATP	Asset Transfer Programme
AusAID	Australian Agency for International Development
BMI	Body Mass Index
BRAC	Bangladesh Rural Advancement Committee
CBHH	Core Beneficiary Households (of CLP-1)
CDOs	Community Development Officers
CFPR	Challenging the Frontiers of Poverty Reduction Programme
CLP-1	Chars Livelihoods Programme Phase 1
CSK	Community Health Workers (*Char Shasthya Karmi)*
CSN	Community Safety Net (of CLP-1)
DFID	UK Department for International Development
DFID-B	DFID Bangladesh
EDU	Enterprise Development Unit (of CLP)
FGI	Focus Group Interview
GoB	Government of Bangladesh
HAZ	Height for Age
HIES	Household Income and Expenditure Survey
IA	Impact Assessment
IEP	Infrastructure Employment Programme
IML	Innovation, Monitoring and Learning Division (of CLP)
IMO	Implementing Management Organisation
KAP	Knowledge, Attitude and Practice
KII	Key Informant Interview
LRC	Livelihoods Resource Centre
LSO	Livestock Service Officer
LSP	Livestock Service Provider (Paravet)
M&E	Monitoring and Evaluation
MFI	Micro-finance institution
NCBHH	Non-Core Beneficiary Households (of CLP-1)
NGO	Non-Governmental Organisation
OVI	Objectively Verifiable Indicator
PCR	Project Completion Report
PRSP	Poverty Reduction Strategy Paper

PSM	Propensity Score Matching
RCT	Randomised Control Trial
RDA	Rural Development Academy
RDCD	Rural Development and Cooperatives Division
SSI	Semi-structured Interview
Tk.	Taka (unit of currency in Bangladesh)
ToC	Theory of Change
ToR	Terms of Reference
UP	Union Parishad (local Government body)
VDC	Village Development Committee
VfM	Value for Money
VSLA	Village Savings and Loans Association
WAZ	Weight for Age
WHZ	Weight for Height

EXECUTIVE SUMMARY

Chars Livelihoods Programme – Phase 1

The Chars Livelihoods Programme (CLP) is a major programme delivering a mix of welfare and development support to extremely poor households living on low-lying temporary sand islands (called chars) on the Jamuna River in Northern Bangladesh. The first programme, CLP-1, ran from 2004-2010 and was funded by the UK Department for International Development (DFID). It was succeeded by a second programme, CLP-2, in 2010, with the Australian Agency for International Development (AusAID) joining as a funding partner.

CLP-1 delivered a tailored package of interventions to 90,684 households – of which 55,000 received a full package of support and are referred to as core beneficiary households. The other 35,684 households are referred to as non-core beneficiaries. The 55,000 core beneficiary households were supported by an Asset Transfer Programme (ATP) that was implemented in four phases: ATP 1 was implemented in 2006; ATP 2 (2006-07); ATP 3 (2007-08); and ATP 4 (2008-09). Just under half of the core beneficiary households were reached in the last phase (ATP 4). Delivery of the interventions was largely through local Non-Governmental Organisations (NGOs). The interventions were designed to protect very poor people whilst at the same time working towards longer term social and economic transformation.

The package of support for each household spanned an 18-month timeframe and the women of the households were the main recipients. Interventions included:

- The transfer of an initial amount of capital with which to purchase an income-generating asset (e.g. cow, rickshaw, sewing machine), followed by monthly stipends for 18 months;
- The provision of physical infrastructure such as plinths to raise homesteads above the flood line, latrines and tubewells; and
- The delivery of social development training and other types of support such as village savings and loans associations, community health care and enterprise development.

The Impact Assessment

In order to fully identify the achievements of CLP-1 and future lessons for CLP-2 and other donors, DFID Bangladesh (DFID-B) commissioned an independent impact assessment of CLP-1. The assessment was funded by AusAID as part of their commitment to informing and improving the follow on programme, CLP-2. It was managed by DFID-B and served three objectives:

- To identify and better understand the social and economic impacts of CLP-1 in order to assess the programme's achievement of its purpose;

- To document operational lessons of CLP-1 in order to strengthen delivery of CLP-2; and
- To provide a foundation for a rigorous independent impact assessment of CLP-2.

The terms of reference (ToR) for the assessment were based on these three overriding objectives and it set out to answer six specific questions:

- How many people have been lifted out of extreme poverty?
- How has CLP-1 reduced vulnerability of the poor island char dwellers?
- How has CLP-1 increased the wellbeing of the poor char-dwelling children, men and women?
- How has CLP-1 improved social capital among char dwellers?
- To what extent did CLP-1 stimulate systemic change?
- Does the programme provide good value for money?

The impact assessment lasted six months, from October 2010 to March 2011. It took a theory-based approach and used a combination of qualitative and quantitative methodologies covering various aspects of extreme poverty. Primary data collection involved a mix of formal surveys and informal interviews with groups and individual core and non-core beneficiaries (men and women). Comprehensive field work was undertaken by a team of 14 trained researchers who interviewed more than 500 women and men living on chars in the five districts where the programme worked. The assessment teams used a range of tools including surveys, focus groups discussions and in-depth interviews. These were predominantly undertaken with individuals and groups from CLP-1's second phase (ATP 2). This provided the longest time-span over which to assess the impacts and sustainability of the programme. The informal and formal surveys that took place covered economic and social dimensions of impact and change. Some of them were designed to explicitly test assumptions that the IA team defined for the programme's theory of change.

Our analysis of income and expenditure was based on time-series data collected by the CLP team (i.e. secondary data) across a sub-sample of core beneficiary households from all four ATP phases. It covered the reference period February 2009-January 2010. The last phase (ATP 4) was used as the counterfactual group whose incomes were matched with those from earlier phases. To take into account the different assumptions made between CLP and the IA team in calculating baseline household income we included a sensitivity analysis to estimate a minimum and maximum range of households whose income levels had been raised above the extreme poverty threshold.

Our methodology also involved reviewing the results of the most recent surveys and reports commissioned by CLP of how and to what extent CLP-1 impacted on the asset values and nutritional status of core beneficiary households. The analysis within these reports was based on comparing differences across the two groups - with ATP 1 and 2 defined as 'early' and ATP 3 and 4 being 'later'. We present the results in this way. It should be noted that

this is obviously different to how we analysed the impacts on household incomes (described above).

Our methodology also involved a thorough review of documents and CLP-1 systems. Section 3.2 provides a fuller explanation of the methodology that we used, including its relative pros and cons. Details can be found in Annexes VII, VIII and IX.

An interim set of findings was presented at the end of February to the CLP team, representatives from implementing NGOs and representatives from the Government of Bangladesh (GoB), AusAID and DFID-B.

Conclusion

The overall conclusion is that CLP-1 was a good programme that had positive impacts, but this report's evidence raises questions about whether or not it was as good as the managing agents and DFID-B judged it at the end of the programme. The key findings to support this conclusion are based around the successes and lessons summarised below.

Successes

Increases in income levels have a positive effect on social outcomes. Our findings support this view in that the incomes of some of the poor and most vulnerable households have been raised above the extreme poverty threshold and individuals supported by CLP-1 have experienced positive social benefits. We also found that some of the social outcomes such as improved health, sanitation, nutrition have occurred independently of any upward movement in income. This is largely explained by the scope of CLP-1's interventions, and the direct contributions these have made to improving well being. We found for example that access to and use of safe water, sanitation and healthcare facilities, clusters of households living on raised plinths and increases in the consumption of vegetables from own production were important factors in improving the well being of vulnerable households and individuals. These interventions were not necessarily linked to those focused on raising incomes.

Households lifted above extreme poverty threshold and increased incomes – Using our impact assessment methodology, we calculate that *at least* 12,490 households (or 46,712 individuals) have been lifted above the extreme poverty threshold (18 Taka per person per day in 2009 prices). Comparing the matched samples among households from ATP 1-3 (our treatment) with those from ATP 4 (our counterfactual) reveals that 24.1% from the second phase and 18.4% of households from the third phase had risen from below to above the extreme poverty threshold. Based on similar comparisons, evidence also clearly shows highly significant and positive differences in actual levels of income per person per day amongst ATP 2 (8.1 Taka per person per day or 35.8%) and ATP 3 (4.61 Taka per person per day or 19.1%) when compared with those from ATP 4.

The appreciation of assets - The value of productive assets held among sampled households from all phases appreciated significantly from a maximum of Tk. 5,000 to an overall average of just over Tk. 34,000. Those from earlier phases (ATP 1-2) had statistically significant higher average levels than those from later phases (ATP 3-4). From the latest data available covering all four phases, the average productive asset value of earlier cohorts

(Tk. 37,119) is above the threshold of Tk. 33,500 CLP-1 set while that for later cohorts (Tk. 30,831) is below it.

Physical Infrastructure – the raising of 90,684 homesteads above flood levels using earth plinths has greatly reduced the vulnerability of very poor households. Plinths have enabled char dwellers to safeguard valuable economic assets and they offer greater safety in times of crisis when flood waters could previously have caused catastrophic damage and loss of homes and possessions.

Food and Nutrition – as a result of CLP-1 many poor households are better able to feed their families and distribute food more evenly across the household. Beneficiaries have an increased understanding of nutritional value and food hygiene and consume a more varied diet, particularly more vegetables. As a measure of long-term under-nutrition, there is evidence of a significant reduction in the prevalence of stunting among children from earlier groups of households that were supported by CLP-1. There is also evidence that documents increases in maternal Body Mass Index (BMI). It would appear that the above describe some longer term benefits of CLP-1 on groups that were involved earlier in the programme. The evidence on the weight for height and age among children is less conclusive and encouraging. It suggests that the weight for age and height worsened among children from earlier cohorts.

Health Care – Community Health Workers introduced by CLP-1 established good relationships with women. This allowed women to take more control over their reproductive health and the health of their families. Latrines and tubewells provided by the programme have given many people, particularly women and girls, access to private sanitation facilities that they did not previously have.

Improved Status of Women – targeting the women of the household has had a positive impact on their status. Women from core beneficiary households explained that attending weekly social development meetings has helped to develop their confidence to move around the community and visit others. These meetings, combined with other CLP-1 interventions, also contributed to a significant increase in the percentage (from 53 to 75%) of households who registered the births of their children. There is evidence to suggest greater levels of respect for women in the community and improved intra-household relationships.

Programme Transparency – CLP-1 adopted a 'contractor-client' relationship between the programme office and local NGOs that it engaged to implement its interventions. This approach appears to have been formal and tightly controlled. For each financial year NGOs had a 'management contract' and separate contracts for individual workstreams, in which deliverables and unit costs were specified. This model worked with close to zero leakage.

Delivered to scale ahead of schedule – the chars present a challenging physical environment. Little is known about them, government services are scarce, access to most chars is via boat, and during the annual monsoon season chars are prone to flooding. Despite this CLP-1 delivered support to all projected beneficiaries, and more, ahead of schedule.

Lessons Learnt

Different theories of CLP-1 – the understanding of how CLP-1 sought to help households out of extreme poverty varied amongst different people interviewed as part of this assessment. The logical framework that guided the programme was not particularly clear, and the expected route and nature of changes predicted by it lacked coherence. In addition, it had overly ambitious targets set for the programme's purpose. As CLP-1 evolved, it drifted from the logical framework and its assumptions remained poorly defined. This limited its usefulness for the purposes of this impact assessment and for monitoring and evaluation generally.

Asset choice – the programme anticipated widespread direct increases in household incomes from livestock assets (largely heifers or cows) and products (e.g. milk) that were transferred to women. However, the evidence we collected points to how the large majority of beneficiaries from the second phase regarded their cow as a disposable not an appreciating asset. Expectations for milk production as a sustained source of income growth have been severely disappointed. Following the end of CLP-1 cows were often sold. Proceeds were used as a means to accessing and acquiring inputs to cultivate land on which high value vegetable crops were grown. This may well be a rational economic choice but it is not the one that was expected. We did not survey households from ATP 3 and 4 so there remains the possibility that there was a step change for households from ATP 3 and 4 (i.e. cows were better performing). There is also the possibility that households from these later phases follow a similar pattern to the one we found from our survey of ATP 2 households.

Community networks – Following a re-design in 2007, CLP-1 shifted the positioning of its support to delivering services directly to households. At the same time, it also supported local structures, such as Village Development Committees, and established Social Development Groups, satellite clinics, Village Savings and Loans Associations and Community Safety Net Schemes that provided a mix of development and welfare support. The evidence collected by this IA suggests that these structures appeared to fall away after the end of the 18-month cycle. Coupled with the limited relationship the programme had with the wider community, it is difficult to indicate for how long the mix of developmental and welfare benefits realised by households – many of them depended on the continued support of these structures, will grow (or last) beyond the 18-month period.

Social practices – the expectation of reducing illegal social practices through delivering training to women was overly ambitious. Women on the chars have little power to challenge and shape social norms and values. Therefore, while the programme may have influenced the way some women behave, it did not alter the way men and local institutions think and behave. As such, the norms and behaviour within which women operate remained much the same.

Measuring extreme poverty – there were four different counts the programme used to measure poverty outcomes among very poor households, and a fifth if nutritional status is included (the programme defined nutrition as an output indicator). We found that most of the interest and effort was predominantly in monitoring households' monthly incomes and expenditures and the nutritional status of mothers and children. We further found that the criteria set for households to enter the programme were different to those that were used to

subsequently assess how and to what extent they benefitted at the end of the programme. In our baseline calculations for this assessment, the selection criteria CLP-1 used to identify and qualify extremely poor households into the programme were not directly comparable to the extreme poverty income threshold (18 Tk. per person per day) DFID-B introduced to assess the programme's impact on uplift from extreme income poverty.

Going Forward – Recommendations for the Future

Based on the team's findings and conclusions, this report makes a number of recommendations for donors (specifically DFID-B and AusAID at this time) and the next programme CLP-2:

1. Any future programme-level **decisions should be made based on evidence** of independent reviews of the programme in its entirety;

2. The future **mid-term review and end-of-programme evaluation** of CLP-2 should feature some minimum standards in terms of duration, team composition and scope;

3. An **ex-post impact assessment** of both phases of CLP should be commissioned at the earliest one year after CLP-2 has been completed. Based on lessons learnt from this assessment on how mixing cohorts across most villages resulted in disturbing the counterfactual, the Innovation, Monitoring and Learning Division should commence monitoring a control sample at least two years in advance of exposure to programme interventions (to eliminate disturbance by direct programme impacts);

4. Care should be taken to avoid one target for a programme being preferred over another, both in terms of importance in implementation and for monitoring and evaluation (e.g. household incomes over women's empowerment). Overall there is a need to **monitor both planned and potential unintended consequences at different levels** (in this case at the community level and at the intra-household level);

5. Current systems impede abilities to assess value for money. As CLP-2 is already underway, there is a need to determine **what information** about programme costs and activities **is required** and how these can be integrated so as to adequately monitor and assess the **value for money** being achieved by the programme. This should happen as soon as possible;

6. **Revise down expectations on reductions in illegal social practices** and transformative change for CLP-2. Most aid programmes cannot realistically be expected to transform entrenched values, norms and exchange systems as well as provide effective relief to extremely poor households within an 18-month period;

7. The **use and definition of graduation criteria** in the context of a monitoring framework that feeds into the monitoring of DFID-B's Operational Plan needs to be finalised and should be relevant across DFID-B's extreme poverty portfolio.

Recommendations for CLP-2 are as follows:

1. **Review the logical framework developed for CLP-2** to help ensure that it: adequately defines the vertical logic or the basis for the programme's theory of change; makes explicit key assumptions about the reactions to CLP-2 interventions

among households and local service providers; shows how targets help track progress toward the shorter-term welfare objectives as well as the longer-term transformative objectives; and is periodically updated and used.

2. **Develop a more balanced approach to monitoring and understanding change** through: designing ways to survey and assess important assumptions; and complementing formal enumerator-led surveys with more qualitative ways of understanding the perceptions and responses among households and individuals.

3. **Develop ways to help assess the economy and efficiency dimensions of Value for Money** by redesigning their information systems, where practicable, that better integrates financial and management information that delivers information more accurately and in a timely manner.

4. **Develop opportunities for learning** by providing a basis for improving future IMO performance and for CLP-2 management to support them, the IML and the Operations Division should organise and moderate an **annual feedback session with IMOs** that is based on achievements and lessons written up in their respective annual reports.

5. **Enhance prospects for sustainability** by recognising and making clearer the degree to which household benefits derived from the programme depend on the continued and effective functioning of, for example, the operations of Village Development Committees, the Village Savings and Loan Associations and satellite clinics. Opportunities should be identified for supporting and sustaining critical structures beyond the main 18 months of support.

6. **Be more specific about the reasons why women are selected** to participate in the Asset Transfer Programme and communicate these to women and men – specifically whether it is to do with an objective or more to do with pragmatic reasons that explain why the programme works with residual household members due to male out-migration.

1 INTRODUCTION

1.01 The Chars Livelihoods Programme Phase 1 (CLP-1) was a major livelihoods programme under the Rural Development and Cooperatives Division (RDCD) of the Ministry of Local Government, Rural Development and Co-operatives of the Government of Bangladesh (GoB). This £50 million programme ran from 2004 to 2010 and was funded by the UK Department for International Development (DFID) and managed by Maxwell Stamp Plc.

1.02 In 2009, DFID and the Australian Agency for International Development (AusAID) identified the need for an independent Impact Assessment (IA) of CLP-1 as part of the design process for CLP-2[1]. AusAID's funding of this impact assessment was part of their commitment to CLP-2 to help inform and improve it. The broad rationale for the independent IA was that firstly it would add credibility to important lessons identified by CLP's internal monitoring function. Secondly, the IA would provide evidence to support the programme's expansion, sustainability and integration with Government under a second phase. It was also hoped that the IA could mobilise political will and GoB support for the CLP approach.

1.03 The IA of CLP-1 was commissioned through the Livelihoods Resource Centre (LRC) by DFID Bangladesh (DFID-B) and funded by AusAID. A competitive mini tender process was managed by the LRC, were selected to undertake the work. The team mobilised in September 2010, with fieldwork completed by March 2011. The process was supported by an Expert Panel, appointed and managed by DFID-B and AusAID[2].

1.04 There were three objectives for the Impact Assessment, more details of which are set out in the Terms of Reference (ToR, which can be found in **Annex I**):

- To identify and better understand the social and economic impacts of CLP-1 in order to assess the programme's achievement of its purpose;
- To document operational lessons of CLP-1 in order to strengthen programme delivery of CLP-2; and
- To provide a foundation for a rigorous independent impact assessment of CLP-2.

1.05 The scope of work relating to the objectives was set out in Section 4 of the ToR, as follows:

- During Inception develop an approach and implementation plan for the IA, including a review of the usability of existing quantitative and qualitative data.

1 Samson, M. (2009) "Technical Report on Social Protection Elements within the CLP".
2 The Expert Panel: Michael Samson; Howard White; Hossain Zillur Rahman.

- Implement a qualitative assessment of programme operations and impacts using focus groups discussions, in-depth interviews, key stakeholder consultations, analysis of existing qualitative data and other approaches as appropriate and approved in the implementation plan.

- Implement a quantitative assessment of programme operations and impacts using CLP's existing administrative and other data sets, and new data collection using appropriate sampling methods as necessary and approved in the implementation plan. While doing the quantitative assessment, the study team will also look into the Value for Money (VfM) aspects of CLP-1.

1.06 The core questions set for the IA were[3]:

- How many people have been lifted out of extreme poverty?

- How has CLP reduced vulnerability of the poor island char dwellers?

- How has CLP increased well being of the poor char children, men and women?

- How has CLP improved social capital among char dwellers?

- To what extent did CLP-1 stimulate systemic change?

- Does the programme present good value for money?

1.07 The ToR requested a light touch review of operational and cross-cutting issues such as: the effectiveness of targeting; the Asset Transfer Instrument; gender mechanisms; the effect of CLP upon the wider environment; and the use of the logframe as an M&E framework (including an assessment of CLP's Innovation, Monitoring and Learning (IML) Division).

1.08 This Impact Assessment is structured around seven remaining chapters: Chapter 2 provides a brief contextual background to CLP-1, an overview of its components and how the programme worked; Chapter 3 outlines the methodology of the IA which was defined during Inception; and Chapter 4 presents the main findings, looking first at the social and economic impacts of CLP-1 and followed by an analysis of operational lessons for CLP-2. These findings provide the basis for the conclusions (Chapter 5), lessons for DFID-B and AusAID (Chapter 6) and recommendations for donors and CLP-2 (Chapter 7).

[3] The first four questions are synonymous with the CLP-1 logical framework's purpose-level indicators.

2 BACKGROUND

2.1 Context

2.01 Bangladesh has made strong progress towards reducing income poverty, placing it roughly on track to meet the Millennium Development Goal target of halving the share of the population living under US $1.25 per day by 2015. However, poverty remains pervasive: about 40% of the population are poor and many more are subject to income risks from intermittent shocks, such as floods, and systemic shocks, including seasonal unemployment. Within Bangladesh social protection remains a critical strategy to lift people out of extreme poverty[4], and forms a key pillar of the 2006 Poverty Reduction Strategy Paper (PRSP-1). It is within this context that CLP-1 was designed. More detail on social protection in Bangladesh is given in **Annex II**.

2.02 Home to approximately 800,000 people, one area of concentrated extreme poverty in Bangladesh is the Jamuna river chars. Chars are low-lying temporary islands formed through sand and silt deposition and erosion[5]. Continual erosion (50% of chars, including temporary sand bars, are less than two years old) means that homesteads and infrastructure are constantly being destroyed, and households can migrate as many as five times in a generation[6]. In the context of CLP-1 the chars selected had permanent vegetation and habitation, and an average life span of 15 years[7].

Case Study

Born in Gaibandha, he came to this area with his father at the age of nine. His family was not rich but, the village was quite prosperous with many trees, a bazaar, and schools. He studied up to class IV before working in agriculture. The old village went into the river a long time ago and has re-surfaced many times in the past 60 years. He recounts from his memory that a big flood in 1953-4 took the entire village out of the scene only to re-emerge gradually during 1965-67. He has seen the village playing hide-and-seek about five times in his life-time. The last time it came back was about 7-8 years ago, although it began to be seasonally visible 10 years ago.

Impact Assessment - Key Informant Interview with village elder,

11 January, 2011

4 Social protection involves actions that seek to resolve risk, vulnerability and exclusion among chronically poor households. It often works across four levels: protection (through social assistance); prevention (through insurance mechanisms); promotion (interventions that enhance productivity); and transformation (improving the social status of those excluded).

5 (1997) "Morphological Dynamics of the Brahmaputra-Jamuna River" *Water Resources Planning Organisation, Ministry of Water Resources, Government of Bangladesh*. February.

6 More detail on the age of char land can be found in **Annex III**.

7 See Kenward, S. and Islam, R. June, 2011.

2.03 Char communities are severely deprived and face multiple livelihood challenges[8]:

- The chars are less productive than the mainland, and are under constant threat of flooding throughout the monsoon season (June – September), making inhabitants' lives subject to environmental instability and prone to seasonal migration and pronounced fluctuations in assets, income and consumption;
- Deeply entrenched social and cultural norms which impede prospects for social change;
- Low levels of access to services such as healthcare, education and markets;
- Low levels of access to government institutions and the services they provide;
- Inadequate infrastructure and lack of access to labour markets, resulting in few off-farm employment opportunities.

2.04 Most char households are reliant on daily wage employment for survival. The limited and fluctuating opportunities and wages for agricultural activities rarely allow for human capital investments or asset accumulation. However, the chars are not homogenous, differing in physical, social and economic characteristics. These are primarily determined by their age as well as by distance from the mainland.

2.05 The box below provides an indication of socio-demographic characteristics of extreme poor households living in the chars. It is based on the key findings of a census of all 8,296 beneficiary households selected for CLP-1's Asset Transfer Programme, phase 2 (ATP 2)[9].

[8] Conroy, K., Goodman, A. R., and Kenward, S (2010). "Lessons from the Chars Livelihoods Programme, Bangladesh (2004-2010)".

[9] Scott, L., Islam, R. (2007) "Socio-demographic Characteristics of Extreme Poor Households Living on the Island Chars of the Northern Jamuna" *Innovation, Monitoring and Learning Division, Chars Livelihoods Programme*, April.

Key Facts

- An average household size of 3.7, which is less than the national average of 4.9.
- 24% of households are female headed and these, on average, own fewer assets than those headed by males.
- The average asset value of a household is Tk. 1,329 Taka (or £10), with productive assets valued at Tk. 390.
- The main occupation of 71% of household heads is daily wage labouring.
- 87% of household heads have no education.
- Only 6% of households own a sanitary latrine and 39% have access to a tubewell.

Socio-demographic Characteristics of Extreme Poor Households

(Source: Scott, L and Islam, R 2007)

2.2 The Chars Livelihoods Programme

2.06 The focus of CLP-1 was to address the extreme poverty experienced by char dwellers as described above. The main objectives were to:

- Reduce environmental vulnerability;
- Enhance economic opportunities;
- Improve social wellbeing and governance;
- Support livelihoods through services; and
- Foster learning and sharing through programme monitoring (a cross-cutting output delivered by the CLP Innovation, Monitoring and Learning Division – IML).

2.07 CLP-1 was based in the Rural Development Academy's (RDA) offices in Bogra and its activities were implemented and monitored by local non-governmental organisations (Implementing Management Organisations or IMOs) and, to an extent, Union Parishads (UPs). IMOs were contracted by CLP-1 through a modified accountable grant mechanism, under which CLP "specifies the services and inputs to be offered, the size, scale and standard of the deliverables and agrees fixed prices

with [NGOs]".[10] The CLP management team has (and exercises) the option of cancelling or not renewing accountable grants.[11] The clarity of the relationship between CLP-1 and the IMOs was crucial in ensuring that the programme was delivered across all 647 villages and achieved targets. The chars present a difficult physical environment. Little was known about them pre-CLP. There are few with government services, access to most is via boat and during the annual monsoon season chars are prone to flooding. Despite this, CLP-1 delivered support to all projected beneficiaries, and more, ahead of schedule.

2.08 The history of CLP-1's original design is important. The initial strategy was to provide targeted infrastructure, strengthen the voice of poor char dwellers and build the capacity of local government to provide basic services. However, a review in 2006 found the design too complex and the assumptions concerning local government capacity unrealistic. A redesign was recommended and was carried out between 2005 and 2007. The positioning of the programme shifted away from local government towards a more direct delivery model focussed on the household. The purpose of the redesigned CLP-1 sought to "improve livelihood security for poor and vulnerable women, men and children living within the riverine areas of five districts of the northern Jamuna"[12]. The revised and final logframe for CLP-1 can be found in **Annex IV**.

2.09 At the core of CLP-1 activities was the Asset Transfer Programme (ATP), which involved an initial injection of capital into selected extreme poor households with no land, jobs or assets. We refer to these as core beneficiary households (CBHH). They were selected using three main criteria (having productive assets worth less than Tk. 5,000; having no land or access to it (i.e. leased or owned); and having no formal employment). The ATP was based on a similar mechanism to that implemented by BRAC's Challenging the Frontiers of Poverty Reduction (CFPR) Programme. The initial injection of capital, used to buy an asset from a menu offered by the programme (e.g. a cow), was supplemented with a monthly stipend for the first six months (Tk. 400-600 per month) followed by a lower stipend (Tk. 300-350 per month) for the subsequent 12 months. The purpose of the initial stipend was for income support and maintaining the asset (e.g. to cover the costs of feed, de-worming etc – avoiding diverting household resources away from the family to the asset) until income could be generated. The latter stipend could be used by the household to support the family and its exact use was at the discretion of the household. Stipends were conditional on women core beneficiaries attending 50 weekly meetings as part of the CLP Social Development Programme[13]. The objective of which was to maximise the benefits from the livelihoods supporting

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10 Goodman, A. R., Scott, M. (2010) "Achieving Impact – Crucial factors of design and implementation Chars Livelihoods Programme, Bangladesh" Paper presented to: Regional Conference on Sustainable Livelihoods and Rural Development "Two Decades of Impact and Learning" New Delhi, 21st -23rd April 2010.

11 Ibid

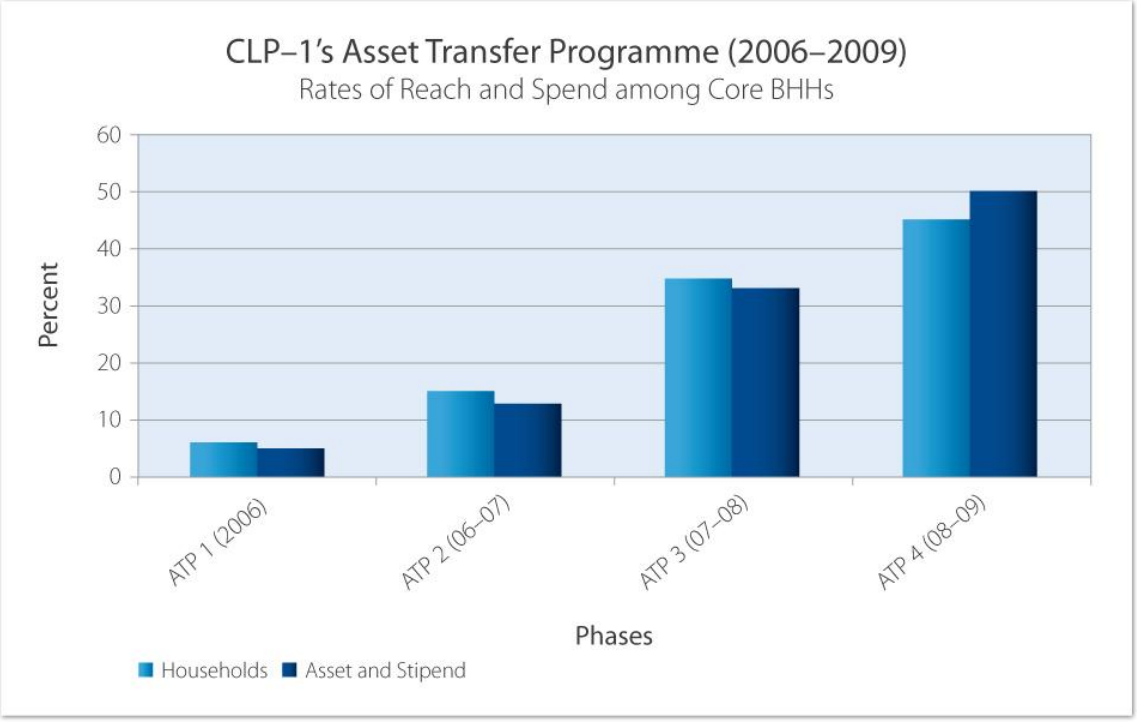
12 Kurigram, Gaibandha, Jamalpur, Bogra and Sirijganj.

13 Conroy, K. (2009) "Social Development: Knowledge, Attitudes and Practice – A Short Beneficiary Review" *Chars Livelihoods Programme*, March.

activities[14]. Meetings were facilitated by Community Development Organisers contracted through IMOs. The Social Development Programme comprised seven modules: Social Capital (six sessions); Supportive Capital (six sessions); Human and Civil Rights of Char-dwellers (six sessions); Protection Against Social Evils in Chars (nine sessions); Disaster Preparedness and Management (seven sessions); Health and Environment (eleven sessions); and Community Safety Nets (five sessions).

2.10 Under CLP-1, the Asset Transfer Programme targeted 50,000 core beneficiary households (but actually reached 55,000)[15] over four annual phases: ATP 1 (2006), ATP 2 (2006-2007); ATP 3 (2007-2008); and ATP 4 (2008-2009). The programme delivered to all 55,000 households, with just under half of them being reached in the last phase, receiving 50% of the total value of assets and stipends (Figure 2.1).

Figure 2.1 Reaching the Core Beneficiary Households across the Four Phases



Source: CLP-1 Final Report, 2010, Maxwell Stamp

2.11 While there were four distinct phases associated with the implementation of CLP-1 between 2006-2009 many communities had more than one group (cohort) functioning at the same time. For example, the team's analysis of households sampled for the income and expenditure component of the quantitative methodology shows that 72.2% of ATP 4 households were living in communities that had cohorts from all or some of ATP 1-3.

14 Date unknown, "Social Development: Discussion Modules (Abridged English Version)", Developed by COMMUNicA for the Chars Livelihoods Programme.

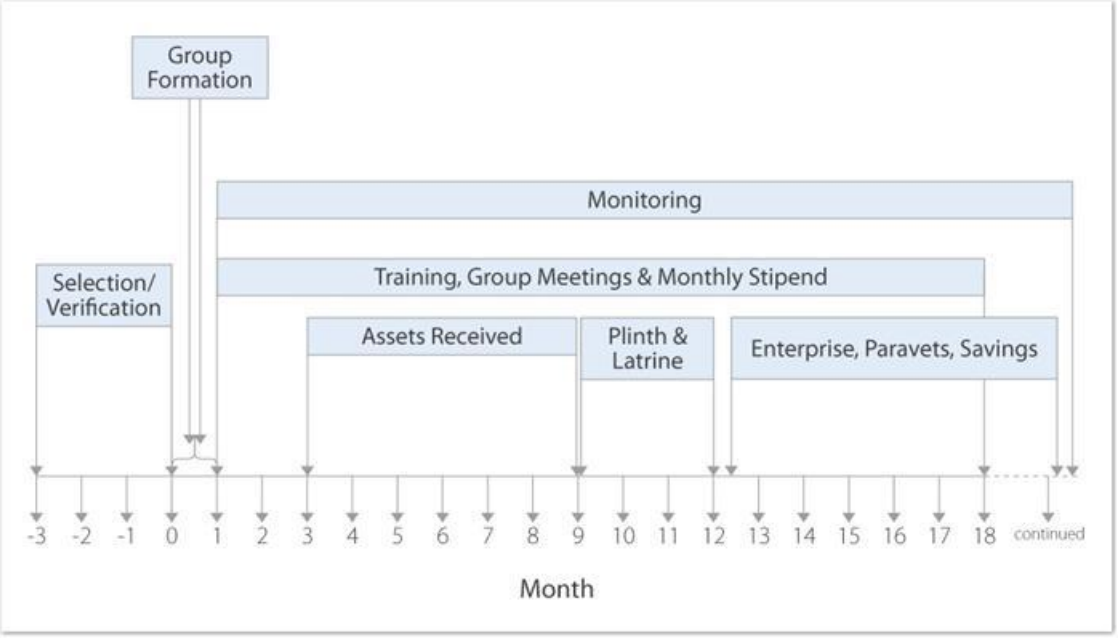
15 During the latter stages of CLP-1 beneficiary households were re-named participating households. For the purpose of this IA we will retain the term 'beneficiary'.

2.12 An additional suite of CLP-1 services was added to the Asset Transfer Programme during the redesign period, so that within a given community there could be up to 16 CLP-1 sponsored activities ongoing at any one time[16]. The complete package of services focussed on:

- Protection of livelihoods (with public works and monthly stipends);
- Prevention of threats to livelihoods (with infrastructure development);
- Promotion of livelihoods (via asset transfers, enterprise development, veterinary services, health support and water and sanitation facilities); and
- Transformation of livelihoods (through social development interventions, village savings and loans associations and establishing local service providers).

2.13 The suite of interventions involved support to non-core beneficiary households (NCBHH) as well as to core beneficiary households and the wider community[17]. This support included: building plinths to raise homes above the flood line; establishing market linkages; providing preventative health care and informal primary education services; training in livelihood activities; facilitating group savings and loans groups; and implementing an Infrastructure Employment Programme (IEP). Figure 2.2 illustrates how CLP-1 sequenced its support across the 18-month cycle for each ATP phase.

Figure 2.2 Simplified CLP Schedule of Broad Activity



Source: CLP Presentation to IA Team, September 2010

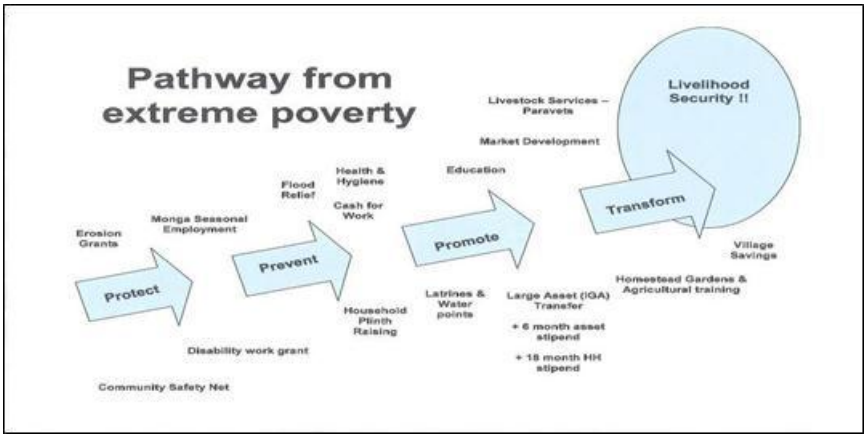
16 Panetta, D. (2009) "A Review of the Village Savings and Loan Programme".

17 Whilst core beneficiary households have access to the whole package of support, including vouchers for CLP-1 services, non-core beneficiary households have access to everything but the Asset Transfer Programme and the accompanying support on social development delivered through groups of core participants.

2.14 With the exception of the Asset Transfer and the Social Development Programmes, both core and non-CBHHs had access to the full scope of services. However, entitlement to these services varied: non-CBHHs paid for the use of livestock and healthcare services in cash, whereas core beneficiary households were provided with vouchers for these services up to the end of the 18-month cycle. The providers of these services, paravets and community health workers, were trained by CLP-1. Health workers were paid a monthly stipend, but paravets were set up from the start as businesses generating their own income.

2.15 The theory of change for the programme was that through the Asset Transfer Programme and participation in weekly social development meetings, extremely poor households could build up assets (economic, human and social) to generate reliable income streams and carve a pathway out of poverty (see Figure 2.3). The expectation was that not only would livelihoods of the core beneficiary households be protected and promoted, they would be transformed, allowing households to have sustainable and self-sufficient livelihoods[18]. Thus the sustainability of CLP-1 was about being independent of other outside assistance so that the benefits created by the programme could continue without further intensive support (although they will of course remain in need of basic health, education, financial services etc), and CLP-1 could demonstrate to external organisations that it was possible to provide services on the chars.

Figure 2.3 CLP-1's Pathway from Extreme Poverty



Source: CLP Presentation to IA Team, September 2010

2.16 At the end of its first phase (2004 – March 2010), Maxwell Stamp and DFID Bangladesh judged the programme to have exceeded all the targets set for the purpose-level indicators. A second phase (CLP-2) was designed from mid-2009 and this phase started in April 2010.

[18] Maxwell Stamp, (2010) "Final Report, Chars Livelihoods Programme".

3 APPROACH AND METHODOLOGY

3.1 The approach

3.01 To answer the core questions for the IA set out in Section 1 of this report, the IA team adopted a theory-based approach, which was guided by six principles[19]:

- Mapping out the causal chain (to establish CLP-1's theory of change through a review of the logframe's vertical logic coupled with discussions with key stakeholders and beneficiaries);
- Understanding the context through a thorough review of documents and discussions with different stakeholders (see **Annexes V and VI** respectively for details);
- Anticipating heterogeneity (through a differentiated analysis of impact among men and women and different sites on different chars, among others);
- Rigorously evaluating the impacts using a credible counterfactual[20] (by comparing the observed condition of the early CLP-1 cohorts with the condition of ATP 4 beneficiaries at their time of entry into CLP-1 (technically, a 'rolling baseline' covering a full year from Feb 2009 – January 2010);
- Rigorously analysing the facts (through understanding who actually benefits from the programme, how and to what extent); and
- Using a mixed methods approach (through integrating the methods and tools used for collecting and analysing quantitative and qualitative data).

Theory of Change and Impact Assessment Framework

3.02 During inception, a modest theory of change (see Figure 3.1) was developed. This assessment was not a purely-impact oriented exercise. Its contents draw on the logframe's Outputs and Purpose, while making explicit the key assumptions upon which the CLP-1's theory rests. The team focussed on developing assumptions relating to the envisaged causal relationship between the Outputs and the Purpose of CLP-1. The bulleted assumptions developed by the team, through discussions with various stakeholders, are general and related to specific outputs. Although similar to the logframe (it is also a causal model) it makes the assumptions more explicit and explains why something will cause something else and how[21]. For this IA the testing of these assumptions as part of tracing the causal chain is of no less importance than

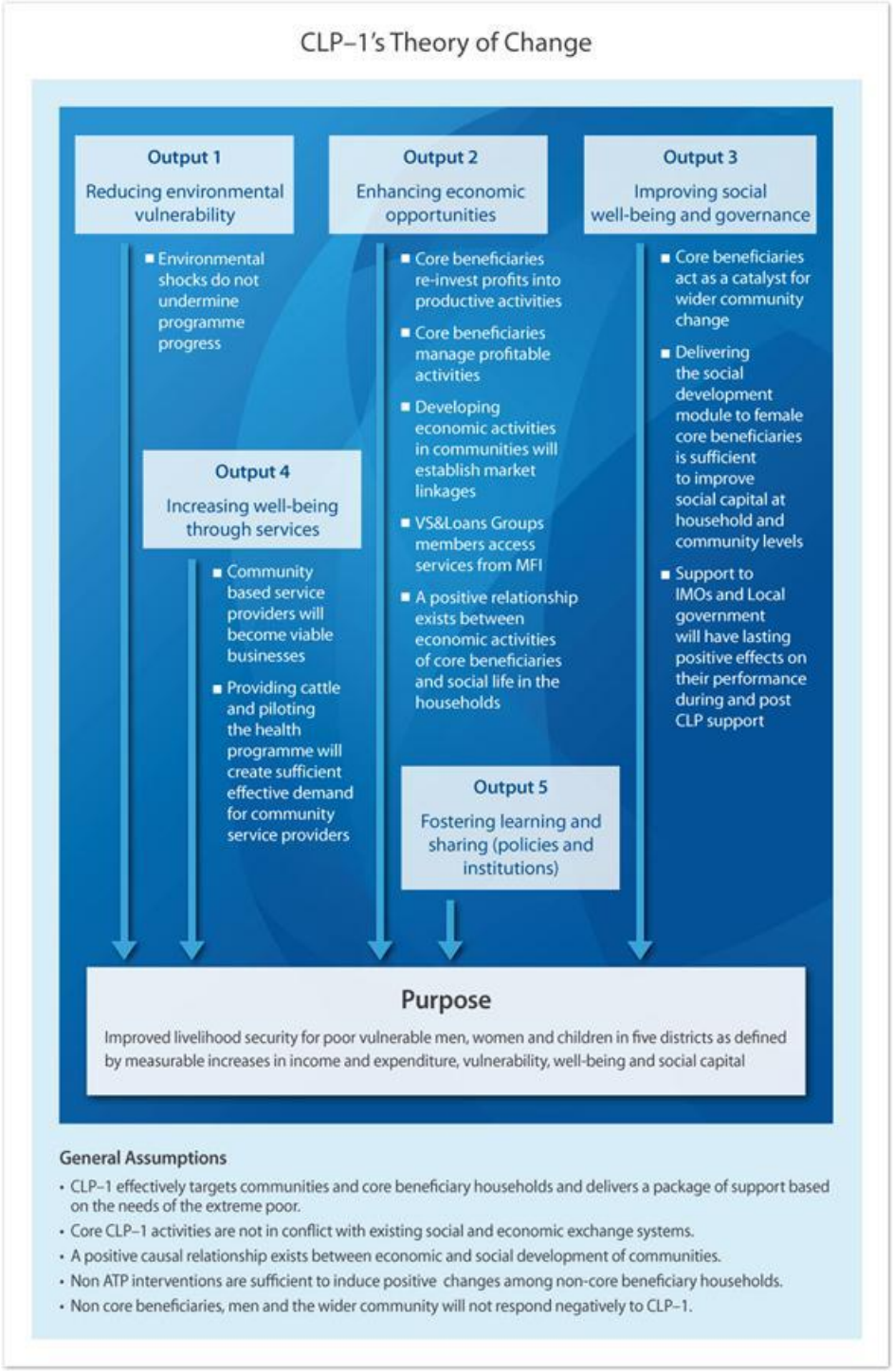
19 White, H. (2009) "Theory-Based Impact Evaluation: Principles and Practice" *International Initiative for Impact Evaluation (3Ie)*, Working Paper 3.

20 The situation or condition which hypothetically may prevail for individuals, organisations, or groups where there was no CLP-1 activity, from: OECD/DAC Glossary of Key Terms in Evaluation and Results Based Management, 2010.

21 Clark, H. and Anderson, A. (2004) "Theories of Change and Logic Models: Telling them Apart" Presentation at the American Evaluation Association, Atlanta, Georgia.

measuring the pre-determined indicators for CLP-1's purpose. Thus, testing the assumptions is an integral feature of assessing the degree to which CLP-1's theory of change has held.

Figure 3.1 A Theory of Change



3.2 The Methodology

3.03 The methodology for the IA was developed during an inception period spent in Dhaka and Bogra between 15th September and 4th October 2010. The main objective of this inception period was to develop an approach and implementation plan for the impact assessment based, in part, on a review of the usability of the existing quantitative and qualitative data. The team carried out a preliminary scoping of the data availability and coverage of the IML databases and CLP-1's reports against the log frame's Objectively Verifiable Indicators (OVIs) at Purpose and Output levels, including the assumptions.

3.04 The scoping had three objectives:

- To show where additional data may be required for the impact assessment;
- To provide a basis for discussion of improvements required under CLP-2 in preparation for an eventual assessment; and
- To provide input into a review of the utility of the logframe as an M&E framework.

3.05 In summary, it was found that the availability of data relating to CLP-1's economic and infrastructure outputs and impacts on the core beneficiaries was good, notwithstanding the deficiencies in baseline coverage of economic indicators (income and expenditure) for the early ATP cohorts. Infrastructure outputs and impacts for the non-core beneficiaries were also well covered, as were nutrition outputs, but economic indicators for the non-core were patchy, especially regarding businesses stimulated by CLP-1 interventions.

3.06 The coverage of social outputs and impacts (Purpose-level OVIs 3 and 4, and Outputs 3a, 3b and 4a) was patchy, with the exception of social support interventions under Output 4 (Increasing wellbeing through services). In particular, at Purpose level, the three defined components of wellbeing (health status, fitness and strength for work) and level of education and skills were not covered, and key aspects of social capital were missing or incompletely covered. The availability of data on Output 5 (Learning and sharing) is good. A further point is that there was almost a complete lack of data to measure the assumptions in the log frame, which would have been useful for CLP-1 to monitor and for this assessment to review.

3.07 Drawing on the results of this scoping, the methodology was based on a combination of qualitative and quantitative methodologies. These are summarised in Table 3.1, which shows the key features of each approach. The detailed narrative for the quantitative approach is provided in **Annex VII** and for the qualitative approach in **Annex VIII**. Key points to highlight here are:

- Measuring change in poverty attributable to CLP-1 requires a counterfactual – a basis for estimating the changes that would have taken place without CLP-1 due to broader economic trends. For reasons outlined in **Annex VII**, the initial condition of the last-enrolled CLP-1 cohort (ATP 4) was used as a proxy for the condition earlier cohorts would have reached in the absence of CLP-1.

Propensity score matching (PSM) was used to ensure a more credible and rigorous attribution of impact;

- Most primary data collection was based around ATP 2. The reason for this was to select the cohort which provided the longest time-span over which to assess the impacts and sustainability of CLP-1. ATP 1 would have been preferable but it was considered as partly experimental and therefore not a safe basis for extrapolation;

- The main objective of the qualitative analysis was to interrogate the more complex questions of impact. This work included facilitating household analysis of the causal chain through describing pathways and causality, attributing programme activities to reported changes and understanding intra-household and gender dimensions of change; and

- A number of quality assurance checks were put in place for the qualitative research to avoid possible bias. These included detailed training of the field team, peer review, and avoiding making reference to CLP too early on in the interview process.

Table 3.1 Key Features of the Quantitative and Qualitative Programmes

	Quantitative	Qualitative
What and How (collected)	Data from monthly income and expenditure surveys collected by IML dis-aggregated and organised across all four ATP cohorts. The 2008 Knowledge, Attitudes and Practice (KAP) survey was repeated for ATP 4 CBHHs using a modified questionnaire. Primary data were collected for 285 randomly sampled enterprises from the ATP 2 cohort (81 for milk, 80 for poultry and 124 for homestead gardens). Recent surveys on asset values and the nutritional status of households from ATP1-4 An analysis of overall CLP-1 programme costs and efficiency of IMOs.	17 focus group interviews (FGIs) of 6 – 10 beneficiaries per group. Groups were separated into core and non-core men and women. 12 key informant interviews (KII) with significant members of the community, including paravets, health workers and village elite. 24 semi-structured interviews (SSI) were held with individual men and women from core and non-core households. All interviews were facilitated by one trained researcher. FGIs were also supported by a note-taker who assisted the facilitator when required. Interviews were written up in the evening they took place.
How (sampled)	Propensity score matching (PSM) was used to identify samples of beneficiaries from the latest cohort (ATP 4) which correspond most closely to each of the earlier cohorts, based on CLP Registration Survey data. The KAP survey sampled 82 ATP 4 CBHHs from the 437 sampled by the 2008 survey using a two-stage cluster design. The CBHHs for each enterprise survey were sampled from records for ATP 2 held by CLP Economic Development Unit.	Based on age and proximity to the mainland, eight chars were sampled using a circular systematic method from a list of villages on the chars with whom IMOs contracted by CLP-1 worked with during ATP 2 and 3. We used the terms, old, new, far and near to define age and proximity to the mainland. Old – char which has been inhabited for more than 5 years; New – char that has been inhabited for less than 5 years; Far – char that took more than 2 hours to reach from the mainland; Near – char that took less than 2 hours to reach from the mainland at the time the qualitative assessments took place.
How (analysed)	A rolling baseline approach with the condition of the latest cohort (ATP 4) taken as a proxy for the initial condition of the earlier cohorts. Change is measured by comparison across cohorts of household income and expenditure, after removing the influence of direct CLP interventions and resale of CLP-provided assets. The results of the KAP survey were analysed using SPSS and some results of the KAP survey for ATP 4 CBHHs were compared to the results – at baseline – of the original sample of 437 CBHHs. Results of enterprise surveys, a way of analysing the assumptions, were compared with the results generated through analysing secondary data on income and expenditure.	Findings from the 2008 KAP survey were compared with those from the 2011 survey as well as with the results of the FGIs and SSIs. The FGIs, SSIs and KIIs were processed and analysed using MAX QDA software.
Key links	The statistical significance of the findings from the quantitative programme (using the counterfactual of ATP 4 households) on income and expenditure was compared with the significance of the findings learnt from interviews with core and non-CBHHs. The results of the enterprise sample surveys and the KAP survey were compared with those gathered from KIIs with paravets and FGIs with CBHHs.	

3.3 Pros and cons of the methodology used

3.08 As with any methodology, there were several limitations to the one adopted by the IA team, but there were also a number of tools that worked well. These included:

1. **Focus on ATP 2:** As discussed above, a key and deliberate limitation was the decision to focus primary data collection around ATP 2, although ATP 1 had a longer time and adjustments continued to be made to the programme for later cohorts;

2. **Seasonality:** Assessment spanning seasons is likely to have offered a further dimension, yet given the specific timeframe of the IA this was not possible;

3. **Timeframe:** The limited timeframe restricted the opportunities of the qualitative and quantitative teams to interact;

4. **Counterfactual:** As discussed above, the absence of control samples meant a rolling baseline with ATP 4 as the counterfactual was the best available approach. As shown by the balancing tests, the use of PSM to produce matched samples was in general successful in radically reducing the divergence of the matching variables, and thus providing a robust counterfactual, though this match naturally varied from cohort to cohort, and variable to variable within cohorts. However:

- No impact measurement could be obtained for ATP 4 – a matter of concern, since ATP 4 contained 44% of the total core beneficiary households. While we found no evidence to suggest it, there is the possibility that enrolment of such a large number under pressure of time may have prejudiced implementation standards. If that were the case, it would be unsafe to extrapolate to ATP 4 impacts measured for the earlier cohorts;

- The same factors could also have damaged the validity of ATP 4 as a counterfactual. This danger was minimised by using propensity score matching to screen the available pool of ATP 4 data;

- Given the need to let the ATP 4 monitoring sample accumulate, the reference year for the team's estimates started six months after the beginning of ATP 4 enrolment. There may already have been some movement in the impact indicators in this time. While any such movement is likely to have been small, there was definitely a small upward movement in ATP 4 incomes *during* the reference year (which is during the 18 months of direct support from CLP). This has the effect of reducing the apparent gain by the earlier cohorts vis-à-vis ATP 4. We have tried to remove all direct CLP support from our baseline income calculations, but there remain aspects of income (discussed later) where it is impossible to be definitively accurate in excluding anything that may have come from CLP sources such as incomes from asset sales and cash for work. Therefore, it is important to highlight that the mainline results presented are minimum estimates of impact (on incomes);

5. **Assets:** The IA team had limited resources for surveying primary data. The assessment of the degree to which participation in CLP-1 among core beneficiary households (CBHHs) brought about changes in the value of their asset base was made by reviewing the findings from a recent survey that compared differences between earlier (ATP 1-2 CBHHs) with those from later phases (ATP 3-4)[22];

6. **KAP survey:** The team's source of new quantitative data on social change was the re-survey of a sample of 437 ATP 4 beneficiaries originally interviewed as part of CLP-1's KAP survey in 2008. The original survey documentation does not specify how its sample was selected so the team had to assume that it was not a randomised selection, and therefore cannot support generalised statements about ATP 4 in total. The findings from the re-survey apply only to the sample of 437 considered as a universe of its own;

7. **Lack of pre-existing qualitative data:** The team identified during the inception period that there were limited pre-existing data with which to assess the activities of CLP-1. This made the scope of enquiry to assess from primary evidence necessarily broad. All themes of enquiry were covered in all focus groups, which often lasted longer than three hours. On reflection, interview length could have been shorter. Saturation point, beyond which the likelihood of learning anything new was significantly reduced, was reached two thirds of the way through the interviews; and

8. **Lack of data on nutrition:** As stated in the inception report, it was not envisaged that the team would collect any additional quantitative data on nutritional indicators. Rather, it was proposed that the causal linkage between changes in nutritional status and changes in income and expenditure be tested by a combined analysis of the nutrition indicators (at household level) from the 2008-2009 surveys with the income and expenditure data from the same households. In trying to match up the samples, however, it was found there were insufficient numbers with which to make a valid comparison. In order to provide evidence on the nutritional impacts of CLP-1 the most recent results from a panel survey released in a report written in July 2011 were included.

3.09 As a counterbalance to the above points, the review found that in general the tools used worked well, the training delivered to the field teams was successful, and the quantitative and qualitative assessment teams were excellent given the numerous challenges they faced. The quality assurance mechanisms worked well and MAX QDA proved an effective software programme with which to process, manage and manipulate qualitative data for understanding the differences between themes, people and places.

[22] Mascie-Taylor, N. (2010) "Differences in the Socio-economic Characteristics and Nutritional Status of Households Recruited Earlier and Later into the CLP-1 Asset Transfer Programme".

4 FINDINGS

4.01 The findings are organised by the first two objectives set for the IA. Section 4.1 analyses the findings in order to identify and better understand the social and economic impacts of CLP-1. Section 4.2 uses the data collected to identify and document the operational lessons of the programme. Experiences and lessons learnt from this assessment relating to the third objective – to provide a foundation for a rigorous impact assessment of CLP-2 – are highlighted in section 3.2 and specific parts of 4.2. These inform recommendations to both DFID-B, AusAID and the CLP team.

4.1 To identify and better understand social and economic impacts of CLP-1

4.02 The findings have been organised around the core questions set out in the ToR that begin with how the Project Completion Report (PCR) answered them at the end of CLP-1 in March 2010[23]:

- Section 4.1.1 – How many people have been lifted out of extreme poverty? This is the most detailed of the findings sections. While this section looks at increases in incomes between the different Asset Transfer Programme phases and the values of assets, it also provides a critical reflection on the problem of attribution. This section concludes by testing the assumptions in the theory of change relating to poverty reduction.
- Section 4.1.2 – How has CLP-1 reduced vulnerability of the poor island char-dwellers?
- Section 4.1.3 – How has CLP-1 increased the wellbeing of the poor char children, men and women?
- Section 4.1.4 – How has CLP-1 improved social capital and reduced illegal social practices among char-dwellers?
- Section 4.1.5 – To what extent did CLP-1 stimulate systematic change?
- Section 4.1.6 – Does the programme present good value for money?

4.1.1 How many people have been lifted out of extreme poverty?

4.03 The Project Completion Report stated that the target (75% of all core beneficiary households having significant increases in income that persisted for three or more years by the end of the programme) had been exceeded. It drew on

[23] The PCR was developed by DFID-B and drew exclusively on the Final Report of CLP-1 produced by Maxwell Stamp (July 2010). DFID-B verified the content of the report with field visits, meetings with CLP management and reviews of periodic progress reports.

evidence across the four cohorts provided by the programme's Final Report (Table 4.1):

Table 4.1 Income at Entry and Exit across the Cohorts

Cohort	Average baseline income at entry (Tk./p/day)	Average income at exit (Tk./p/day)
ATP 1	17.4	28.9 in 39-45 months
ATP 2	17.4	27.6 in 28-33 months
ATP 3	20.2	24 in 16-21 months
ATP 4	19.0	21.8 in 6-13 months

Note: Income is adjusted for 10% per annum for inflation and figures given in September 2009 prices

Source: Final Report of CLP-1 produced by Maxwell Stamp (July 2010). Annex I, page 54

4.04 It will be noted that there was no defined income poverty line set for this indicator in the logframe and this impact estimate was based on a comparison of incomes for each of the four cohorts. This analysis does not take into account what would have happened without CLP-1 and, whilst being a common approach to estimating the baseline situation, it is typically unreliable.

4.05 The question of how many people have been lifted out of extreme poverty by CLP-1 was addressed by: A) presenting mean monthly incomes; B) assessing uplift from poverty; C) comparing the values of assets among different cohorts; D) reviewing the problem of attribution; and E) testing the theory of change on enterprises and Village Savings and Loan Associations supported by CLP-1.

A) Mean Monthly Incomes

Key Finding

The mean incomes for ATP 2 and ATP 3 are higher than ATP 4 (it is also statistically highly significant ($p<0.001$)). The increasing impact between ATP 3 and ATP 2 matches the theory of change model – i.e. that sustained improvements in income are attributable to CLP.

4.06 As discussed in Chapter 3, the impacts of CLP-1 on poverty, as measured by household income and expenditure, were based on data from the monthly monitoring

surveys carried out by CLP's Innovation, Monitoring and Learning Division. Samples from ATP 1, ATP 2 and ATP 3 were compared with samples from ATP 4 matched by PSM. To take account of the divergent assumptions between CLP and the IA (see 4.11 below) regarding the income elements which should be included in the ATP 4 counterfactual, we present in Tables 4.2 and 4.2a a range of impact estimates under different assumptions. Table 4.2 represents the mainline IA estimate, which is based on ATP 4 income net only of direct CLP interventions (asset transfers and stipends).

Table 4.2 Household Income, Tk./person/day (excluding CLP-1 interventions)

Cohort	Feb09	Mar09	Apr09	May09	Jun09	Jul09	Aug09	Sep09	Oct09	Nov09	Dec09	Jan10	Mean
ATP 3	28.85	25.37	25.30	24.49	31.00	23.28	27.14	29.85	28.68	25.98	34.64	39.98	28.71
ATP 4	22.45	19.0	21.57	22.57	26.17	20.70	16.93	27.20	27.89	21.68	25.37	36.73	24.10
PSM matched to ATP 3													
Difference (Tk/p/day)													4.61
ATP 2	31.59	28.54	30.09	30.58	32.92	29.39	29.49	33.79	30.49	27.68	33.97	30.91	30.79
ATP 4	20.24	23.25	20.77	23.81	24.32	19.2	20.09	22.45	22.56	22.81	26.12	26.56	22.68
PSM matched to ATP 3													
Difference (Tk/p/day)													8.11
ATP 1	36.37	29.95	20.74	19.61	26.14	21.16	8.76	19.57	15.33	17.75	15.51	14.86	20.48
ATP 4	23.68	17.51	24.15	22.04	27.19	18.58	17.28	28.60	26.45	25.13	25.93	49.12	25.47
PSM matched to ATP 3													
Difference (Tk/p/day)													-4.99

4.07 From Table 4.2, it can be seen that ATP 3 and ATP 2 show highly significant positive differences over ATP 4. ATP 1 shows a marginally significant negative difference over ATP 4. Following the theory of change for CLP-1 (see Chapter 3), it is expected that impact on poverty will increase with the age of the respective cohorts. The earlier the cohort, the greater the time its members will have had to build on the initial injection of capital and income support, and on the greater physical security provided by CLP infrastructure. As shown in the table above and figures that follow, the expected pattern appears to emerge clearly from ATP 3 and ATP 2. ATP 3 mean income is Tk.4.61/person/day (19.1%) higher than the corresponding ATP 4 sample and ATP 2 mean income is Tk.8.11/person/day (35.8%) higher. In both

cases the difference with ATP 4 is statistically highly significant ($p<0.001$), and the increasing impact between ATP 3 and ATP 2 matches the theory of change model.

4.08 It must be noted the ATP 4 income estimates shown in Table 4.2 are significantly higher than those found by IML's analysis of income data from the Registration Survey (pre-enrolment census)[24] and subsequent monthly monitoring of income and expenditure data for the reference year. IML data found an average income of Tk.17.50/person/day, compared with this assessment's figure of between Tk.20.24 – Tk.23.68 (depending on the individual PSM sample) at the start of the reference year for the assessment. We believe the most likely and significant reason for this difference is under-reporting of income (notably savings) and assets in the Registration Survey. The likely source of such income was most probably derived from spillover benefits realised through households who, among other interventions, participated in cash for work programmes which injected significant amounts of financial resources. Most of these households, despite living in communities with core beneficiaries from ATP1, 2 and/or 3, were subsequently registered as ATP 4 core beneficiary households. Table 4.2 thus represents a maximum estimate of ATP 4 income in the reference year, and therefore a minimum estimate of CLP-1 impact.

4.09 The Registration Survey estimated only 4% of households had any savings, at an average value of Tk.598 per household. The monthly monitoring income/ expenditure data for the reference year show 91.5% of households *drawing down* savings, to an average value of Tk.6,300 per household (for the ATP 4 sample matched to ATP 2). It seems unlikely that savings sufficient to support this level of drawdown were derived only from income growth during the short time these households had been in ATP 4.

4.10 There are two broad reasons that go some way to explaining why this assessment reports higher income levels than those arrived at by CLP-1 during the same reference period for ATP 4. These point to how 'spill-over' benefits before their entry into CLP-1 contaminated this impact assessment's use of them as a counterfactual. This provides suggestive but not conclusive evidence as to the validity of the ATP 4 registration survey results.

4.11 **Firstly, CLP-1 used a narrower definition of income** and, in particular, excluded (whereas this assessment included) two key sources of income during the ATP 4 beneficiaries year from February 2009 to January 2010:

- *All agricultural and livestock-related income* based on the premise that, being assetless and landless; the core beneficiary households would have no means of generating such income except through CLP-1 support. However, the selection criteria for core beneficiary households permitted sharing one animal that we assume could have generated an income from milk and or sales, albeit limited. We also found from our sample survey of ATP 2 households that all households had homestead gardens on entry. We have

[24] Conroy, K. "Socio-economic Characteristics of Jamuna Char Households Entering Phase 4 of the CLP's Asset Transfer Programme", *Chars Livelihoods Programme, Innovation, Monitoring and Learning Division*, date unknown.

no reason to believe households from ATP 4 are different given the insignificant differences shown between these two cohorts as shown by the balancing tests; and

- *The drawdown of savings* in order to remove the influence of proceeds from selling CLP-1 assets and those from participating in the programme's Infrastructure Employment Programme. Again this is based on the premise that any source of savings captured had to be derived from CLP-1 activity following their enrolment which assumed the low levels captured in the registration survey. In particular, potential sources included income from selling the primary asset and wages from the cash for work programme. Given CLP-1's community-wide approach, over 70% of ATP 4 households sampled by this assessment lived in the same villages as those from earlier cohorts.[25] It is therefore highly probable that many ATP 4 households participated in cash for work programmes either during the reference year, or before entry. These would both serve to increase the baseline above a true 'without CLP threshold'.

4.12 Secondly, CLP-1 used a different method of analysing the data to that required for this assessment by:

- Comparing the incomes across years (i.e. comparing status from the original baseline survey with the same household in later years, allowing a nominal 10% inflation) separately for each of the four cohorts (i.e. before and after CLP-1) that did not take into account what would have happened without CLP-1 and assumed that all change can be attributed to the programme; that is, as opposed to this assessment comparing the incomes of cohorts within the same reference year using a counterfactual (i.e. with and without CLP-1); and relatedly

- Not using Propensity Score Matching to ensure a closeness of match in the characteristics of households from ATP 1-3 (the treatment) when comparing the incomes of those from ATP 4 (the counterfactual).[26]

[25] The report defined under footnote 25 found that just over 47% of ATP 4 households at entry lived on plinths, 40% of which were raised by CLP-1.

[26] There is a wasting effect of PSM on the number of sampled households resulting from the need to arrive at a sample of adequately matched pairs of households. For this assessment the numbers of sampled households used in the PSM were 103 (from ATP 1) 154 (ATP 2) and 326 (ATP 3) paired with the same number of matched households from ATP 4.

Figure 4.1 Monthly Mean Household Income ATP 3 and ATP 4 (PSM matched samples)

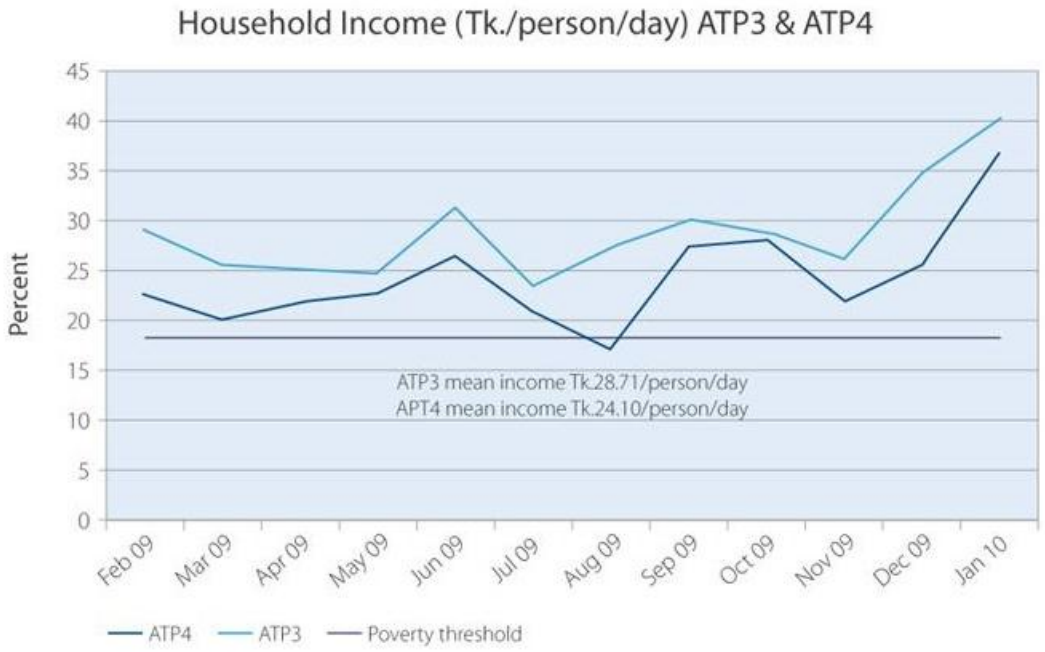


Figure 4.2 Monthly Mean Household Income ATP 2 and ATP 4 (PSM matched samples)

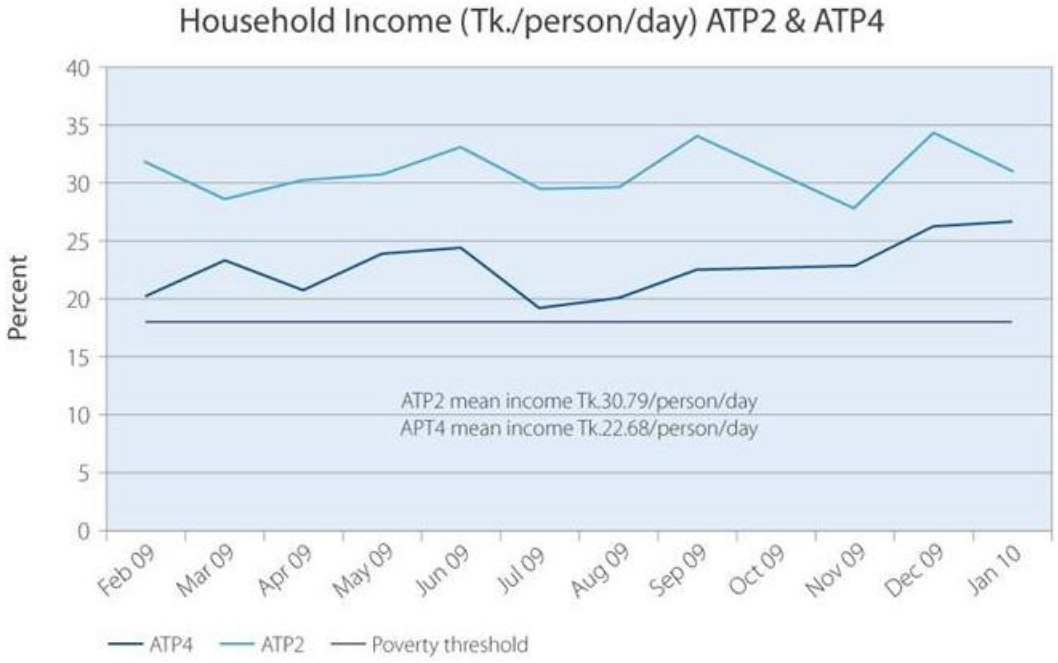
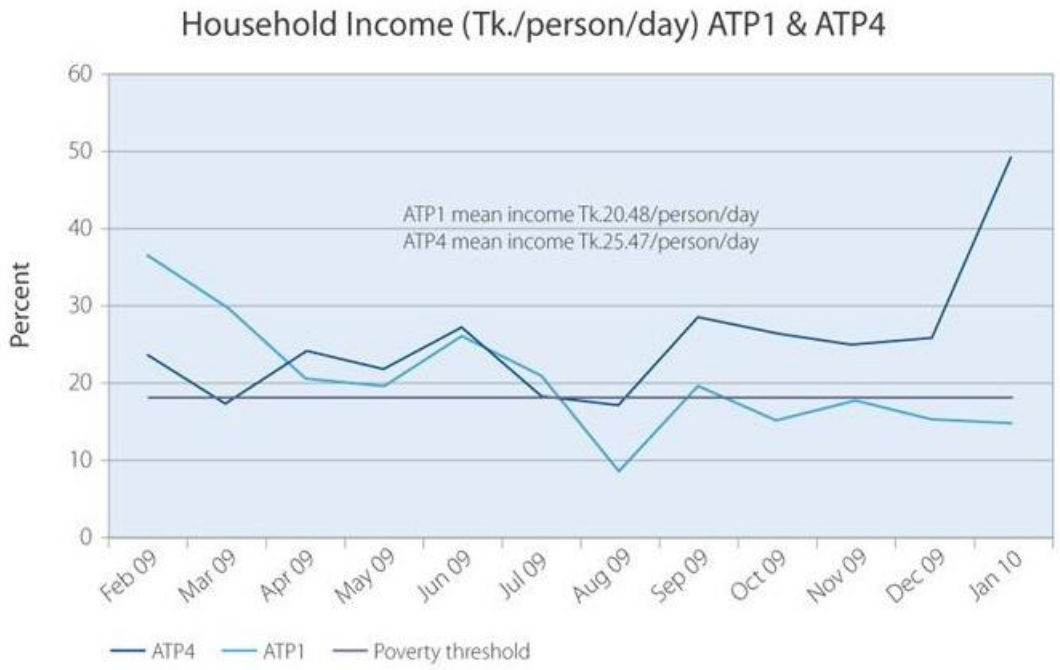


Figure 4.3 Monthly Mean Household Income ATP 1 and ATP 4 (PSM matched samples)



4.13 It is also apparent from Table 4.2 and the accompanying Figures 4.1-4.3 that ATP 4 incomes were rising even during the reference year, and it is plausible that this rise had started before the beginning of the reference year. That would imply that the true 'undisturbed' income levels of ATP 4 were somewhat lower than those given by the PSM samples, although probably higher than the Registration Survey estimate. That in turn implies that the impact estimates given above are minima.

4.14 ATP 1 does not conform to the model. Mean income is lower than for the matching ATP 4 sample, the difference being marginally ($p<0.2$) significant. This finding essentially repeats, though rather more strongly, IML's January 2010 assessment of ATP 1 impact[27]. The likely reason is that ATP 1 was carried out as part of a testing period. For example, trials with goats were far less successful than cattle, and initial asset transfer sizes were smaller and had less impact. Lessons from this phase informed revisions that were introduced to ATP 2. That being the case, the lack of poverty impact in ATP 1 is relatively insignificant. ATP 1 consisted of 3,174 households out of 55,000 (5.7%), and lessons from this phase were vital in improving the design for later cohorts.

4.15 Table 4.3 is based on ATP 4 income net of CLP-1 interventions, and also net of all income from agriculture, livestock and from savings drawdown, corresponding broadly to CLP-1's assumptions regarding the 'undisturbed' condition of ATP 4

[27] Scott, L. and Islam, R. (2010) "Have Recipients of Asset Transfer Seen an Increase in their Income and Expenditure?" *Chars Livelihoods Programme, Innovation, Monitoring and Learning Division*, p.10. They commented "In contrast to all the other phases, incomes and expenditure of ATP 1 households have not been able to remain convincingly above the national extreme poverty line…"

households. It thus represents a minimum estimate of ATP 4 income, and therefore a maximum estimate of CLP-1 impact.

Table 4.3 Impact on Household Income, Tk./person/day at Minimum Estimate of ATP4 Income (excluding CLP-1 interventions, agriculture and livestock income, and savings drawdown)

Cohort	Feb09	Mar09	Apr09	May09	Jun09	Jul09	Aug09	Sep09	Oct09	Nov09	Dec09	Jan10	Mean
ATP 3	28.85	25.37	25.30	24.49	31.00	23.28	27.14	29.85	28.68	25.98	34.64	39.98	28.71
ATP 4	17.37	15.08	15.31	16.14	18.18	14.80	11.56	14.58	15.97	14.51	16.82	13.11	15.27
(PSM matched to ATP 3)													
Difference (Tk/p/day)													13.44
ATP 2	31.59	28.54	30.09	30.58	32.92	29.39	29.49	33.79	30.49	27.68	33.97	30.91	30.79
ATP 4	16.53	16.15	15.37	17.12	17.33	12.99	12.09	13.12	14.05	14.44	16.48	12.10	14.80
(PSM matched to ATP 2)													
Difference (Tk/p/day)													15.99
ATP 1	36.37	29.95	20.74	19.61	26.14	21.16	8.76	19.57	15.33	17.75	15.51	14.86	20.48
ATP 4	15.88	13.73	16.53	15.71	18.75	11.30	11.65	14.76	13.83	15.24	18.14	14.74	15.00
(PSM matched to ATP 1)													
Difference (Tk/p/day)													5.48

4.16 Under these lower estimates of ATP 4 income, the programme impacts in ATP 1 to ATP 3 are inevitably increased, including bringing ATP 1 into a status of positive impact. The overall pattern, however, remains the same as in Table 4.2: ATP 1 remains inferior to ATP 2 and ATP 3 for the reasons already discussed, while ATP 2 has a higher net impact than ATP 3, in accordance with the theory of change.

B) Uplift above the "Extreme Poverty Line"

Key Finding

Based on a number of assumptions, the income of 24.1% of 51,826 households (including ATP 2, 3 and ATP 4 but excluding 3,174 households from ATP 1), has been raised, meaning at least 12,490 households, or 46,712 people, have been lifted above the extreme poverty line selected by DFID (of Tk. 18 per person per day) by CLP-1.

4.17 After consultation with the DFID-B livelihoods team and economist it was agreed that the IA team would use the adjusted Rajshahi Division extreme poverty threshold of Tk.18/person/day (2009 prices) which reflects the poorest 10% of people in that part of the country. This is below the national 'lower poverty line'[28] – which at

[28] Lower Poverty Line: corresponds to the extreme poor households whose total expenditures are equal to the food poverty line; Food poverty line refers to 'estimated cost of acquiring a food basket' - the

2005 in Rajshahi Rural was Tk.22/person/day that corresponds to roughly Taka 31 in 2009 prices (inflation adjusted)[29]. This includes about 35% of the total population in Rajshahi rural areas (HIES 2005). DFID chose to develop a poverty line at 10% (below the national 'lower poverty line' because at the time it was felt this better reflected the focus of DFID on the poorest of the poor. However, it does mean that the programmes are not comparable to national or Rajshahi rural lower poverty lines. There are problems with the selection of any single threshold. The threshold figure of Tk.18/person/day used by this IA is very low – and to some extent moving above this line does not necessarily mean a family is no longer living in poverty. Although income alone is not the only indicator for 'sustainable livelihoods' and 'poverty reduction', it is an important indicator and has provided this team with the best means of quantitative analysis of the impact of CLP. The distribution of the PSM-matched samples around the Rajshahi Division extreme poverty threshold of Tk.18/person/day is shown in Table 4.4.

Table 4.4 Sample Distributions around the Poverty Threshold (maximum estimate of ATP 4 income)

Cohort	% above Tk.18/person/day	Change over counterfactual
ATP3	86.5%	18.4%
ATP4 (PSM sample matching ATP3)	68.1%	
ATP2	87.7%	24.1%
ATP4 (PSM sample matching ATP2)	63.6%	
ATP1	54.4%	-15.5%
ATP4 (PSM sample matching ATP1)	69.9%	

4.18 As in the case of the mean income data, ATP 1 runs against the expectation that the percentage above the threshold will increase over time. Setting ATP 1 aside for the reasons already discussed, it is the ATP 2 distribution which provides the best basis for extrapolating CLP-1's eventual impact on the number of people escaping extreme poverty. Comparing ATP 2 with its matched sample from ATP 4, it can be seen that at least 24.1% of the population have risen from below to above the poverty threshold as a result of CLP-1's interventions. This is a minimum estimate of the possible eventual change, based on two years' additional development compared with ATP 4. The methodology, which compares the earliest available full monitoring sample from ATP 4, does not permit extrapolation of the future trend in ATP 2

quantities in the basket are scaled according to the nutritional requirement of 2122 K.Cal per capita per day'. (HIES 2005: p. 56).

29 Estimate based on Household Income and Expenditure Survey 2005 and BBS CPI –Various years.

incomes. ATP 3 appears to be following the same trajectory, though with a smaller percentage uplift up to the reference period. This is compatible with the shorter time since it had entered CLP-1.

4.19 On the conservative assumption that no further uplift will take place beyond that observed for ATP 2, and also assuming that CLP-1 implementation standards were maintained at the same level in ATP 3 and ATP 4 as in ATP 2, a minimum final figure for uplift from extreme poverty can be extrapolated as 24.1% of 51,826 households (excluding 3,174 from ATP 1), a total of 12,490 households or 46,712 people (at a mean household size of 3.74 persons). Again, the possibility must be noted that ATP 4 incomes had already started to rise during the period before the reference year (see above). This implies that the total uplifted from extreme poverty may be higher than the estimates indicate but it is impossible to confirm this.

4.20 As in Table 4.3, we present in Table 4.5 the alternative estimate of distribution around the poverty threshold, based on the lower estimate of ATP 4 income (excluding agriculture and savings drawdown, as well as direct CLP interventions).

Table 4.5 Sample Distributions around the Poverty Threshold (minimum estimate of ATP 4 income)

Cohort	% above Tk.18/person/day	Change over counterfactual
ATP3	86.5%	
ATP4 (PSM sample matching ATP3)	30.7%	55.8%
ATP2	87.7%	
ATP4 (PSM sample matching ATP2)	31.2%	56.5%
ATP1	54.4%	
ATP4 (PSM sample matching ATP1)	32.4%	22.0%

4.21 Based on Table 4.5, a maximum figure of 29,281 households can be estimated to have been lifted above the extreme poverty line or 56.5% of the 51,826 households (again excluding ATP 1).

C) Changes in the Value of Assets

Key Finding

The value of productive assets held among sampled households from all cohorts appreciated significantly from a maximum of Tk. 5,000 to an overall average of just over Tk. 34,000. Those from earlier cohorts (ATP 1-2) had statistically significant higher average levels than those from later cohorts (ATP 3-4). From the latest data available covering all four cohorts, the average productive asset value of earlier cohorts (Tk. 37,119) is above the threshold of Tk. 33,500 CLP-1 set for graduation while that for later cohorts (Tk. 30,831) is below it.

4.22 IML surveyed changes in the value of assets held among core beneficiary households in 2009 (for ATP 1 and 2)[30] and 2010 (for ATP 1, 2 and 3).[31] The 2009 survey sampled 800 households from ATP 1 and 1,300 from ATP 2. It found that the average value of assets of ATP 1 households was Tk 30,567 and for ATP 2 the value was Tk 24,737. Of course it must be remembered that Tk 13,000 of seed capital was provided by the CLP-1.

4.23 The second (2010) survey looked at the asset values among a sample of 1,001 core beneficiary households from ATP 1 - 3 (300 from ATP 1, 350 from ATP 2 and 351 from ATP 3). It revealed that core beneficiary households from across all phases had been able to maintain and build their asset base. It also pointed to how the asset values of ATP 3 core beneficiary households at the time of the survey (Tk.35,560) were higher and had appreciated more than those from ATP 2 (Tk.28,201) over the same time period. This runs contrary to the Theory of Change and the results suggested from a survey carried out by Professor Nick Mascie-Taylor later in October 2010 (as shown in Table 4.6).

4.24 The aim of the 2010 survey sought to compare differences among core beneficiary households from all four phases across a range of socio-economic and nutritional variables. [32] (See para 4.5.9 for the findings on nutrition.) This survey was carried out between April-May 2010 and sampled 650 core beneficiary households, 346 from ATP 1-2 (defined as earlier phases) and 304 from ATP 3-4 (defined as later phases).

4.25 The findings revealed highly significant differences in the value of productive[33] and total assets between earlier (ATP 1-2) and later phases (ATP 3-4). Those from earlier phases owned productive assets worth, on average, Tk.6, 288 more than later recruits (see Table 4.6), increasing to Tk.7, and 129 for total assets. This was despite the fact that later phases received significantly more cash with which to purchase

30 Scott, L. (Consultant) The CLP Asset Transfer Programme: changes in household asset values time Innovation, Monitoring and Learning Unit March 2009.

31 Scott, L., Islam, R. (2010) "Moving out of Material Poverty? The Current Assets of CLP Core Beneficiaries" *Innovation, Monitoring and Learning Division*.

32 Mascie-Taylor, N. (2010) "Differences in the Socio-economic Characteristics and Nutritional Status of Households Recruited Earlier and Later into the CLP-1 Asset Transfer Programme".

33 The survey defined 11 types of productive assets as those that could generate an income such as land, trees, livestock and means of transport such as a boat or rickshaw.

assets (Tk 13,000 for ATP 1 and 2 against Tk 15,000 for ATP 3 and Tk 17,000 for ATP 3). There was no significant difference in non-productive assets between earlier and later phases.

Table 4.6 Total Mean Value of Productive and Total Assets (Taka) in Earlier and Later CLP-1 Phases

CLP-1	Productive	Non-productive	Total Assets
Earlier	37,119	5,290	42,409
Later	30,831	4,450	35,281
Probability	0.003	Not significant	0.002
Total	**34,178**	**4,898**	**39,076**

Source: Mascie-Taylor, N. (2010) "Differences in the Socio-economic Characteristics and Nutritional Status of Households Recruited Earlier and Later into the CLP-1 Asset Transfer Programme".

D) The Problem of Attribution

Key Finding

It is clear that large elements of the growth in non-wage income are in sectors that CLP-1 did not directly support but had influence in bringing about.

4.26 As discussed above, in overall terms household incomes in ATP 2 and ATP 3 show a clear and statistically significant superiority over their respective counterfactual samples from ATP 4. Under the CLP-1 theory of change, the programme delivered a wide-ranging package of support. This included interventions in the form of asset transfers with a period of income support; support for selected production enterprises (milk, poultry, homestead vegetables, fodder) and healthcare. It also provided a set of infrastructure interventions (primarily plinth-building) which have safeguarded households against the economic shock of losses caused by flooding. Cash for work programmes to assist poor households during the dry season (when most cash for work was done) and monga season (when further works were done, with a particular focus on providing labour opportunities during the lean season) delivered short-term impacts.

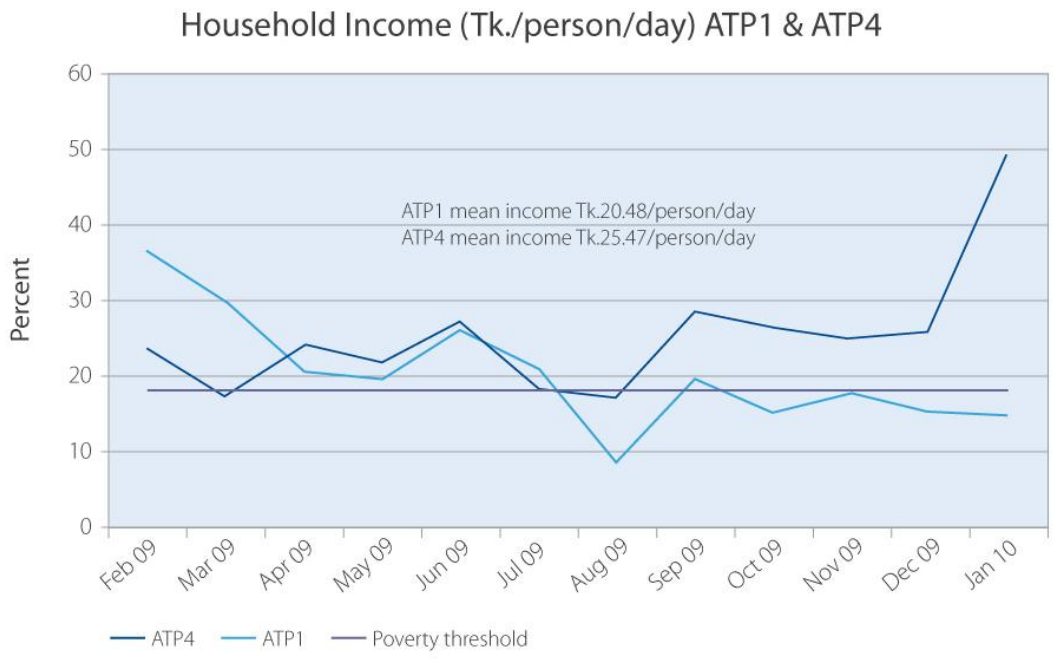
4.27 However, if income is broken down by main categories, as shown for ATP 2 and ATP 4 in Figure 4.4, it is clear that large elements of the growth in non-wage income are in sectors that CLP-1 did not directly support, notably vegetable field crops and drawing on savings. This evidence is supported by focus group interviews

with men and women from ATP 2 core beneficiary households who ranked non-CLP direct income sources higher than those directly provided by CLP. Figure 4.4 simply reports sources of income and not items of expenditure such as loans repaid.

"CLP gave them 15,000 taka to buy a cow. If anyone had money after buying a cow then they bought goats, sheep, chickens, etc. They said that cows were the right choice for them as they were profitable. Most of them sold their cows and built houses or bought land. To them houses and land are considered permanent assets, capable of assuring their survival better than the cow". From a Focus Group Discussion that took place in an old and near char, Bogra.

"After selling the cow most of them bought land for cultivation. They think land is a permanent asset which will help them have a better way of life." From a Focus Group Discussion with core female participants that took place in and old and close char in Jamalpur.

Figure 4.4 ATP 2 and ATP 4 Non-Wage Income, by Main Categories



4.28 Only livestock product sales (e.g. milk, eggs, etc.) and animal sales (which exclude direct sales of CLP stock) are likely to be directly linked to programme interventions. For some other sectors the linkages are quite direct and highly plausible. The increase in vegetable sales (these are field vegetable crops such as chillies – see picture - and okra, not homestead garden produce) can be linked to reinvestments of proceeds of sold-off assets in renting or accessing land. Much of the land in the char areas is devoted to high-value vegetable crops. Evidence from many focus group interviews confirms this trend.

4.29 For other sectors the linkages are much less direct. For example, to link ATP 2's higher level of remittances to CLP-1 interventions would suggest that ATP 2 households have used their additional income and/or credit-worthiness to obtain more jobs for their members outside the chars.

4.30 The attribution issue is highlighted not because it implies a reduction of CLP-1's impact on poverty, but because it demonstrates the need for a more sophisticated theory of change than that which underlaid CLP-1's design. The delivery of impacts by programme interventions is seldom direct. These impacts are often mediated in a complex environment in which beneficiary decisions and behaviours are determined. Most programmes have limited control over these decisions and behaviours when operating within short intervention periods. This will be seen in even stronger form when considering CLP-1's social interventions. Addressing these complexities is central to identifying improvements to programme interventions and their objectives. Unfortunately, the time and resources for the present impact assessment were insufficient to probe the chain of causality in greater detail. The team's reading of CLP-1's analyses does not show research by IML in this direction. Given the large data resource from CLP-1, however, and the continuity with CLP-2, the team feels further work in understanding these complexities would be valuable for the ongoing programme.

E) Testing the Assumptions in the Theory of Change on Profitable and Sustainable Enterprises and Village Savings and Loan Associations

4.31 The CLP-1 theory of change incorporates the assumption that the initial injection of resources into the beneficiary households will stimulate profitable and sustainable income-generating activities. This in turn will create a spiral of income growth that will be sufficient to maintain households above the poverty line. Recognising this, CLP-1 supported a range of enterprise models, including milk production, beef fattening, poultry production, fodder cultivation, and homestead garden cultivation. The IA set out to test the assumption of profitable and sustainable enterprise growth through a set of sample surveys on three of these enterprise models: poultry production, homestead gardening, and milk production. Milk production was selected because the overwhelming majority (6,698 out of 8,246 ATP 2 households) took heifers as their primary asset.

4.32 To provide maximum insight into sustainability issues, the samples were drawn exclusively from ATP 2 beneficiaries (ATP 1 being excluded as, though earlier than ATP 2, it was considered to be a testing period). Due to time and resource constraints the IA could only run single-interview surveys. The surveys depended on informants' recall of pre-CLP conditions with which to compare their statements of present conditions.

4.33 The following discussion summarises the survey findings and their implications for CLP-1's theory of change. Details of the findings, together with the survey questionnaires, are given in **Annex IX**.

i) Findings on Profitability and Sustainability

Key Finding

The poultry enterprises were a modest net contributor to growth for most households. Homestead gardening enterprises saw a sharp *decrease* in tendency to sell produce and this had potentially positive impacts on nutrition. 38% of households had ceased milk production entirely. Technical efficiency in the remaining herds was very low, and therefore technically unsustainable. Only 14% of proceeds from selling female stock were reinvested in replacement females. The reason, supported by qualitative assessments, was that female stock was sold to appropriate more permanent assets, such as land or the inputs to work it.

4.34 The poultry enterprise has seen significant improvements in technical efficiency (35% increase in eggs per hen), egg production per household (49%), volume of egg sales (31%) and bird sales (11%). Egg and bird sales by value have risen, by 79% and 54% respectively, reflecting a real increase in unit prices as well as the increased volume. In selling households, bird sales now contribute an average of just over Tk.1, 000/month, and egg sales just over Tk.100/month. Frequency of consumption of eggs has increased by 63%, compared with 13% for poultry meat. Evidently households are preferentially selling their birds but consuming their eggs. A few individuals appear to have over-invested in purchased inputs and are making a financial loss, but at the median there has been a modest growth in net income (Tk.34/household/month), as well as the nutritional benefit of increased egg consumption. Overall the poultry enterprise is a modest net contributor to the spiral of income growth expected under the theory of change.

4.35 The homestead gardening enterprise has seen negligible change in level of participation (already high pre-CLP), cropped area and crop diversity (also already very high). There has been a sharp *decrease* in tendency to sell garden crops (only 25% of households now sell half or more of their output, down from 48%) and in sales value (down 54% in real terms). These results indicate a decreased contribution of homestead gardening to cash income, but imply a greatly strengthened contribution to nutrition (since cropped area has remained constant). Furthermore many of these gardens are on plinths, protected from flooding and can thus contribute to consumption even during the monsoon. This conclusion is supported by comments received during the key informant interviews and is also compatible with the general picture of higher incomes amongst ATP 2 beneficiaries (as shown by the income analyses in Section 4.1A). ATP 2 has experienced income growth averaging Tk.8/person/day and most households are clearly above the extreme poverty threshold. It is plausible that this has freed them from the coping strategy of marketing every saleable item from the homestead gardening enterprise. The non-appearance of increases in cultivated area and sales is probably due to the fact that most homestead garden work is done by women, who have many competing demands on their time.

4.36 The milk production enterprise is expected on principle to be a major contributor to growth because it builds on the major capital asset selected by the

large majority of beneficiaries – female cattle. The informants in the milk production survey did not fulfil this expectation, however. 38% of interviewed beneficiaries had dropped out of milk production entirely, in the sense that they no longer had either milking cows or young females to bring forward. Technical efficiency in the remaining herds was very low, with calving rates averaging only 33% per year and very high mortality (35%) amongst young stock, while almost all surviving young female stock had been sold rather than retained as herd replacements. At these coefficients the remaining herds are technically unsustainable. In line with the low calving rate, milk production is very low at 0.25 litres/cow/day, and mean production per household was 0.56 litres/day. 34% of interviewed households were selling milk, at an average of 0.86 litres/day, worth Tk.582/month. The overall conclusion is that the expectations for milk production as an engine of sustained growth have been severely disappointed, and that most of the remaining milk producers will, whether voluntarily or involuntarily, quite soon cease to operate.

4.37 These surprising results prompted the team to assess whether ATP 2 milk production enterprises are representative of CLP-1 in general, though the IA had to draw on indirect evidence since the survey covered only ATP 2. An analysis of the uses to which core beneficiary households of all cohorts put the proceeds of selling female stock provided by CLP-1 was conducted. For ATP 2 the results agreed with survey findings, in that only 14% of sale proceeds were reinvested in replacement females. The preferred destination for sale proceeds was acquiring access to land or the inputs to work it. Therefore core beneficiary households were selling assets from CLP-1 in order to acquire more permanent assets. ATP 1 follows an almost identical pattern to ATP 2, but ATP 3 and ATP 4 show a much stronger tendency to reinvest in female stock (30% and 50% respectively). The question remains open whether ATP 1 and ATP 2 represent a pattern to which ATP 3 and ATP 4 will in due course conform, or whether there was a step change in beneficiaries' behaviour between ATP 2 and ATP 3. A possible explanation for this is that the paravet service had not been fully introduced until ATP 3, neither had they introduced cross-bred cattle or artificial insemination services. However, once introduced there was evidence of paravets supporting households from ATP 2.

4.38 Access to livestock services is important for sustainable poverty reduction at the household level. As discussed earlier, Government services on the chars are poorly developed, and livestock services are no exception. CLP-1 decided, therefore, to train a cadre of community-based livestock service providers, or paravets. In 2007 and 2008, with the support of Upazila Livestock Officers and Upazila Veterinary Surgeons, CLP-1 trained 387 paravets in livestock management, disease identification, treatment and vaccination. Vaccination, including management of the cold chain, received priority. Subsidies were provided to buy 35 solar refrigerators to be shared amongst the paravets. Core beneficiary households were given vouchers for vaccination and de-worming which paravets then redeemed from IMOs.

Case Study

Paravet Makhan is 32 years old and grew up on a large char which is sprawling with villages. In his lifetime he has seen four major bhangani (breakaways) of the char, where villages become detached from the char and sink. The current estimate of the population of the char is 5,000-15,000, but an exact figure is difficult to ascertain as seasonal male migration is common.

Since 2007 Makhan has provided paravet services to char dwellers in several villages across three unions. Makhan, a high secondary school graduate, started his career with World Vision Bangladesh as a field worker for a primary health care project. After that he joined a veterinary hospital and worked as a vaccinator. Since 2007, when CLP trained him as a Livestock Service Provider, he has concentrated primarily on cattle and goats. He mainly treats animals for diarrhoea, fever and worms. He does not charge a fee, as people are reluctant to pay, so he covers his costs by a small 'mark-up' on the price of the medicines he sells to his clients. The rates he charges for vaccines are: chicks - Tk.1; goat/sheep - Tk.10; cows – Tk.20. The latter includes vaccination against Foot and Mouth Disease, Hemorrhagic Septicemia and Anthrax. CLP used to give vouchers to households through which they could pay for his visits. But this stopped six months ago and people have to pay for his services from their own pockets.

Makhan says over the last five years people have become more conscious about livestock health compared to previously. People now know the benefit of vaccination and this has contributed significantly to the improved survival rate of livestock in the area. In the past people would rely on traditional healers. As a result there was a high livestock mortality rate which discouraged people, particularly the poor, from raising livestock. Makhan says that the CLP group training on Asset Management was comprehensive and enabled people to learn many useful things including how to keep animals in a safe and cool place, feed them nutritious food and to treat them on time if they were sick. Makhan said that now the CLP groups had no activity there was nobody to guide char-dwellers into action. However, the impact of the group training has remained.

For him, his monthly income could get up to Tk.25,000. He said that he is much better off than before and he was indebted to CLP for that. Besides his new motorbike (valued at Tk. 100,000, to be paid in instalments) he has a deposit pension scheme account of Tk.150,000 in a bank and five decimals of land in Bogra.

Key Informant Interview with a paravet, old and near char, Bogra

4.39 Every 10 paravets were supervised by one IMO veterinarian Livestock Services Officer (LSO) who provided "on the job" training and supervision. Despite this, one thing that is clear from the survey is that most, if not all, beneficiaries ceased to regard their female stock as a source of sustainable income and are

disposing of them in the same way as male stock, when the imperatives of household economics demand a large lump sum of cash. The team therefore carried out an analysis of the profitability of sales of male animals kept by ATP 2 informants. Averaged over the time span during which these animals were owned by the informants, the profit per month on the sale of male animals greatly exceeded (by Tk.650 to Tk.169) the monthly value of milk produced by female animals. This income from selling bulls of course does not involve the reproductive complications and considerable risks associated with dairy cows, with which ATP 2 respondents have failed to engage, that govern milk production. Coupled with high mortality and low calving rates the benefits of maintaining the dairy cows are marginal.

4.40 This tendency to treat female stock in the same way as male stock may also be reinforced by the gender dynamics of beneficiary households. The focus group interviews and semi-structured interviews show clearly, as do the results of the KAP survey, that control of major income and expenditure items still rests firmly with male household members, and there can be little doubt that selling a cow or heifer would fall in this category – in contrast with the small daily stream of income from milk sales which remains with the women.

4.41 To this may be added the influence of gender inequality (against men) in training for cow management. Only 40% of surveyed households contained a member who had any cattle management experience pre-CLP-1, so training was clearly essential and was indeed delivered to women in 100% of households by CLP-1. However, in only two households out of 81 was a male member trained. The

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"One respondent said after selling her cow she bought land and she bought it in her husband's name. Now her husband is very happy. He listens to her more than before." From a Focus Group Discussion with core female participants that took place in an old and close char, Jamalpur.

trained women will therefore have possessed the knowledge required for management, while budgetary control remained with untrained men. The degree to which this varies among households headed by females not males is uncertain. This may explain in part the poor technical efficiency of the surveyed herds, while lack of technical understanding by men of the milk production enterprise may also have reinforced their tendency to regard the cow (and her progeny) as a disposable, not an appreciating, asset. The sale of the cow, however, provided an entitlement to a more appropriate asset that better met their needs.

Findings on Credit and the Role of the Village Savings and Loan Associations (VSLAs)

Key Finding

Access to credit is an important component of economic growth. Participation as a core beneficiary in CLP-1 enhanced ability to access credit, but VSLAs are not central to credit access on the scale required by households.

4.42 Figure 4.4, above, shows the importance of higher credit inflows in raising ATP 2 incomes vis-à-vis ATP 4. The theory of change embodies as a key assumption the role of increased microcredit access in sustaining income growth after it has been kick-started by the Asset Transfer Programme and all of the other previously mentioned CLP-1 interventions. CLP-1's intervention to support increased credit access was the formation of the Village Savings and Loans Associations (VSLAs), in which groups of women contribute to a mutual fund which makes interest-bearing loans to members. In general there is a low level of micro-finance provision on the chars due to their remoteness and inaccessibility. This was complemented by setting up a memorandum of Understanding with Palli Karma Sahayak Foundation (PKSF), a quasi government organisation that wholesales credit, in 2006/07. PKSF provided technical assistance to IMOs and introduced a variety of loan products. By 2010, approximately 60,000 households on the chars had access to mainstream credit which partially explains the evidence this assessment found concerning higher credit inflows.

4.43 Unfortunately, the evidence for success and sustainability of the VSLAs is incomplete and in some respects contradictory. This is in part because the VSLAs were organised by the IMOs, using their Village Savings Organisers (VSOs), within a 12-month cycle for each group, and regular progress monitoring ceased at the end of the 18-months. It is known that VSLA coverage was incomplete, and the IA team's re-survey of ATP 4 KAP informants likewise found that 60% had never been VSLA members. 22,000 of CLP's core households enrolled in VSLAs. A study by Panetta (2009) on behalf of CLP-1[34] found 95% of VSLAs still active, based on the findings of a survey undertaken by Grameen Bikash Foundation, while CLP-1 surveys in 2009 and 2010 both found about 85% still active[35].

[34] Panetta, D. (2009) "A Review of the Village Savings and Loan Programme", Chars Livelihoods Programme.

[35] The 2009 survey was carried out by IMO VSOs (the same personnel who set up the VSLAs) and may therefore have been optimistic in their estimates of VSLA survival, although a sample of their findings was verified by TARANGO. The January 2010 survey was an informal and internal study.

4.44 The VSLAs do not appear to be highly active at present. Evidence we collected amongst informants in the team's ATP 4 KAP re-survey suggests that, of those who were VSLA members, the majority had neither attended a meeting nor made a deposit within the past year. Moreover, the magnitude of the loans taken by core beneficiary households makes it clear that the VSLAs are not the primary source of credit. For example, the IML income and expenditure survey shows that in February 2009 a total of 138 ATP 2 beneficiaries (out of a sample of 868) took loans averaging Tk.2,572, with the largest single loan being Tk.21,500. This average is far beyond the capacity of the VSLAs, and it must be concluded that the primary source of credit is Micro-Finance Institutions (MFIs) and/or the informal sector (money lenders - a conclusion also reached by Panetta's study). It is plausible to link the credit-worthiness of core beneficiary households for relatively large sums with their enhanced asset status consequent on ATP participation.

4.45 Where relevant, VSLAs were discussed in focus group interviews and semi-

"The primary uses of VSLA loans are for funeral expenses (38%) and health expenses (12%), as well as investments in poultry and land leases (both 10%)"

structured interviews and were found to provide a function for women to safely save and/or borrow small amounts of cash. Loans were taken in times of crisis, including times of food scarcity, to pay for funerals, medical treatment, asset maintenance, or clothes, or were taken on behalf of others.

4.46 However, despite the benefits of VSLA, given the small amount of money deposited people said that being a member of the group did not have an effect upon household income level. Moreover none of the groups on the chars visited during the IA were continuing. Groups ceased for a number of reasons, including forced migration through flooding and the erosion of chars, members being unable to pay back loans, and a lack of leadership and ability to manage the accounts without the support of the VSO.

4.47 The overall conclusion is that access to credit is indeed important for households, and that participation as a core beneficiary in CLP-1 enhanced credit access, but VSLAs are not central to gaining access to credit from MFIs on the scale demanded by beneficiary households.

4.1.2 How has the CLP reduced vulnerability of the poor island char dwellers?

Key Finding

Plinths provide effective safeguards for social and economic assets and livelihoods, with only an estimated 6% of CLP-1 core and non core beneficiary households adversely affected by the 2007 floods.

4.48 The Project Completion Report concluded that the key vulnerabilities of 100,000 households had been significantly reduced and targets had been exceeded. Headline outcomes included an average reduction in food insecurity and hunger from 35% to 9% and acute seasonal hunger, on average, reduced from 43% to 13% for those that received assets from the transfer programme.

4.49 CLP's infrastructure component helped raise 90,684 homesteads above flood levels through plinth construction (latrines and shallow tubewells are discussed below), and thus provided an effective safeguard against flooding. The plinth raising formed a key component of the Infrastructure Employment Programme (IEP), which took place during the dry season, injecting significant amounts of money into these communities. This support was complemented with a suite of discrete social protection activities: 9,762 households were supported by the safety net; nearly 1.2 million households received food transfers as part of the 2007 Flood Relief Programme coordinated by CLP-1; just under 20,000 households received erosion grants; and over 80% of households reported that homestead gardens provided an important source of food during the monga[36].

4.50 A regular finding across all types of interview with men and women was that core and non-core beneficiary households highlighted the direct benefits realised among the communities and individual households. Plinths provided an effective safeguard for social and economic assets and livelihoods with only an estimated 6% of core and non core beneficiary households being adversely affected by the 2007 floods. The average lifespan of these plinths and chars is 15 years[37].

4.51 The plinths have proved a robust defence to floods, enabling both core and non-core beneficiary households to realise a combination of significant and lasting direct and indirect benefits. It is also important to note how the process of building plinths also went a long way to contributing to temporary income generation and social capital. Respondents explained that all members of their family were able to take part and the increased income helped the family meet their daily needs.

"When SKS started to work for CLP poor people of the community were paid a good amount of cash for their labour. This made it difficult for the land owners to find agricultural labour. He was personally affected in this way and stopped agricultural activities because he had to pay high wages. Previously many poor people in the community took "adhi" from those who had a cow or goat but when CLP gave them a cow then the family lost the opportunity to give "adhi." It also became difficult for them to collect fodder as many people now have a cow". From a Key Informant Interview with a Community Leader from an old and near char in Gaibandha.

4.52 However, there was also evidence that cash-for-work could have a negative impact. The headman of a village in Gaibandha reported that it inflated agricultural wages and disrupted traditional income earning opportunities:

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36 Maxwell Stamp, (2010) "Final CLP Report" Maxwell Stamp.

37 Kenward, S., Islam, R. (2011) "A Study to Assess the Life-span and Occupancy Status of CLP Raised Plinths" *Innovation, Monitoring and Learning Division*,.

4.53 In discussing the sustainability of such benefits generated through an explicit CLP-1 relief effort, notwithstanding the more lasting effects of the plinths, continued reference was made by focus group participants to two issues. First, an obvious but important point: whilst the plinths may provide effective protection against flooding, by design they cannot prevent erosion – an almost inevitable outcome for all chars and char-dwellers. For some (approximately 3% of households a year), this means a permanent loss and starting over:

"All of them said with grief that the char was dissolved when they were on the way of prosperity." From a Focus Group Discussion with core female participants that took place in old and near char in Bogra.

4.54 A second repeated finding concerned the longer term implications, albeit unintended, of CLP-1 support, particularly concerning discriminatory treatment of core beneficiary households by local government relief efforts in villages during the monga after the end of CLP-1 support. Some of the people interviewed by the team complained that after receiving assistance from CLP-1 it was hard to get relief for the residents of the char.

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"When the government or UP give relief or any help, they don't give it to them (core). They say you are CLP member, you will get (help) from CLP so we will not give you any help". From a Focus Group Discussion with core male participants that took place on an old and far char in Bogra.

4.55 CLP-1 attempted to provide relief to very poor people through the Social Development Programme with a Community Safety Net (CSN) scheme. The CSN scheme was a CLP-1 concept that was piloted in May 2008 through which each member of the scheme voluntarily 'sponsored' another member of the community less fortunate than themselves and who was not receiving support from any social protection programme with a weekly donation, typically a few taka. This approach rested upon the benevolence of core beneficiary households (called donors) who attended Social Development Group meetings and was also conceived as a way of strengthening the social fabric of the community. The aim was to establish 2,000 schemes with an average membership of 20-25 in each. As of June 2009 there were 1,882 people involved in the CSN scheme.

4.56 The prospects concerning the extent to which the Community Safety-Net (CSN) schemes outlasted CLP-1's 18 month cycle appear limited. In the villages we visited across seven chars none of the men and women and key informants, even when probed, mentioned CSNs. An IML review of the CSN initiative in 2009 raised

similar concerns and recommended an ex-post evaluation to assess to what extent CSN schemes continue after the programme's involvement ended. [38]

4.57 Whilst there is no disputing the short-term benefits felt by many members of the villages that received CLP-1 monga relief support and the Village Development Committees helped out at certain times, there was an absence of any local mechanism or arrangement that outlasted CLP-1. This may explain why only 27.8% of core beneficiary households reported that they felt they could now cope with a future crisis, and only 14.7% of core beneficiary households reported that they felt they could now cope with the next monga39. As the 2008 review highlighted, there remains a question about whether the programme and especially DFID-B can address longer-term (i.e. post CLP-1) sustainability of these achievements[40].

4.1.3 How has the CLP increased well being of the poor char children, men and women?

Key Finding

There were significant improvements in the amount of food available for participating households, the use of tubewells and latrines (particularly in accessibility for girls), and significant changes in attitudes towards family planning.

4.58 The Project Completion Report concluded that targets had been exceeded with significant increases in wellbeing (defined as good health, fitness and strength). 90% of core beneficiary households said they could better feed their families; there were significant increases in access to and use of shallow tubewells (67%) and latrines (80-90%), and better access to health care.

4.59 Changes in the nutritional status of core beneficiary household members as defined by anthropometric outcomes are defined and reported on at output level (Output 2, Indicator 2) in the CLP-1 Logical Framework. Using a panel design the most recent study on nutritional status[41] examined changes based on anthropometry and haemoglobin concentration among CLP-1 mothers and children. In total there were six rounds (named 1 to 6) of anthropometric surveys while haemoglobin concentration was measured in the last two rounds only (rounds 5 and 6). Because of uncertainties in the accuracy of the data collected in rounds 1 and 2, the anthropometric analyses were restricted to rounds 3-6, which were collected in the months of April and October 2009 and April and October 2010. 230 children had

38 Matthews, H., Hossain, A. (2009) "Community Safety Net Review", Chars Livelihoods Programme, Innovation, Monitoring and Learning Division.

39 Data Management Aid generated data from a sample of 2,000 core beneficiary households as part of a General Customer Satisfaction Survey commissioned (but never written up) by IML, 2009. On investigation, the IA team found that the survey was not broken down by ATP phase. The figures quoted are from the processed data analysed by the IA team from this sample.

40 2007-2008 Annual Review Synthesis Report, October, 2008.

41 Changes in Nutritional Status of CLP1 Mothers and Children; results from the panel studies (Draft). Professor Nick Mascie-Taylor. University of Cambridge, July 2011

complete anthropometric data over the four rounds, of whom 55% were recruited in *earlier phases* (i.e. ATP 1-2 between January – June, 2006 and November 2006 - May 2007) and 45% in the *latter two phases* (i.e. ATP 3-4 between October 2007-May 2008 and August 2009-May 2009). 221 mothers had complete anthropometric and haemoglobin data, of whom 130 (58.8%) were recruited in the earlier two phases of CLP-1. The main findings can be summarised as follows:

- *On height and stunting of children.* There was an overall improvement in height for age ratios and reductions in the prevalence of stunting. Children of households from ATP 1-2 had significantly better (lower) mean height for age (HAZ) scores than those from ATP 3-4. Similar results were found relating to the prevalence of stunting between earlier and later cohorts and in overall terms – there was an overall reduction in stunting of 2.2% documented across data collection rounds 3-6;

- *On weight and wasting of children and mothers.* There was an overall worsening in the prevalence of underweight – on counts of weight for age and height – and wasting children over the four rounds of data collection by 4.1%. This was especially so among those from ATP 1-2 households (by 7.1%). Wasting was also significantly higher among children from ATP 1-2 than those from ATP 3-4 households in all four rounds, and overall there was a 5.6% increase in the prevalence of wasting from round 3 (17.4%) to round 6 (23.0%). There was no overall difference in means for weight for age (WAZ) between children from ATP 1-2 households and those from ATP 3-4. However, mean WAZ tended to worsen from data collection rounds 3 to 6 relating to children from ATP 1-2. It remained unchanged among those from ATP 3-4. Mean weight for height (WHZ) of children from ATP 1-2 was significantly worse than later recruits (-1.28 versus -1.07) and mean WHZ fell consistently (worsened) from rounds 3 to 6 for those from ATP 1-2. The pattern for those from ATP 3-4 was less consistent, although there was an overall fall. There was a more consistent and positive pattern for mothers: maternal weight increased significantly by, on average, 0.7kg over the four rounds of data collection; and Body Mass Index also increased significantly by, on average, 0.3kgm – 2kgm over the four rounds;

- *On levels of haemoglobin and anaemia.* No significant change in mean haemoglobin concentration occurred among children from all cohorts between rounds 5 and 6. While those from ATP 3-4 improved by 2.6g/l on average between rounds, that of children from ATP 1-2 actually fell by, on average, 0.9g/l. The prevalence of anaemia also fell from 36.9% in round 5 to 30.2% in round 6. In mothers, haemoglobin concentration hardly changed between rounds 5 and 6 but the prevalence of anaemia increased insignificantly from 40.6% to 42.4%, which was due to increased anaemia among those from ATP 1-2 households (up from 38.9% to 43.7%).

4.60 Nutritional anthropometry has certain limitations when used to interpret the degree to which impacts are the direct result of programme interventions. There are difficulties in detecting changes in the nutritional status of people over short periods

of time, and weight especially can fluctuate due to seasonal factors and illness that leads to weight loss and lack of appetite. It is also difficult to distinguish the effects of specific nutrient deficiencies (e.g. zinc deficiency) that affect growth in children from those due to inadequacy of food in general and what causes this. It may be the result of factors such as previous infections and poor care in children (before they entered CLP-1)[42]. That said, CLP-1's Social Development Programme advocated members to de-worm and provide micro-nutrients to children. This, complemented by other wellbeing inventions, has contributed to beneficiary views that general health has improved.

4.61 The social development training provided participants with a better understanding of the benefits of nutritious food. Views from focus group interviews and semi-structured interviews highlighted that beneficiaries were able to produce and consume a more varied diet which included vegetables, eggs and milk. Coupled to this, women with cows and gardens, as the quantitative analysis has shown, contribute to the household's consumption needs. The qualitative analysis revealed that there have been improvements in the quantity of food available for consumption and a fairer distribution of food amongst members of the household. However, it was mentioned a number of times that in difficult times there is a reversion to an inequitable distribution of food within the household.

4.62 Other contributions to the improved nutritional status can be attributed to increased access to, and use of, water and sanitation facilities. When comparing households with their access to facilities before CLP-1 in 2008 against findings of the 2011 KAP re-survey, significant improvements were found (Figure 4.5). These findings are backed up by those found in the qualitative assessment programme where beneficiaries talked positively about the value of latrines and tube wells.

"…Before CLP, she usually ate two meals a day. She never ate at noon. Common food in those days was pulses and vegetables. Now she and her husband eat three times a day with a diet comprising rice, vegetables, pulses, fish (three or four times a month), egg two or three times a month, meat at Eid and papaya which is grown at her own house". From a semi-structured interview with a core female on an old and near char in Gaibandha.

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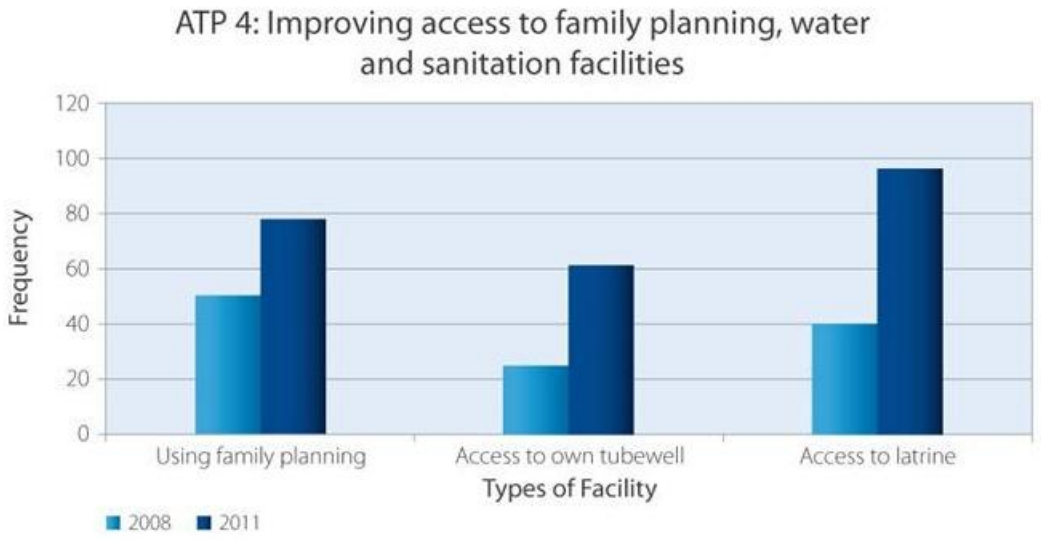
[42] Shetty, P. (date unknown) "Keynote Paper: Measures of Nutritional Status from Anthropometric Survey Data" United Nations Food and Agriculture Organisation, *Rome*.

Figure 4.5 Access to Water and Sanitation Facilities and Family Planning among ATP 4 Core Beneficiary Households



Source: The IA KAP Survey, 2011

4.63 Usage of facilities was and remains high. Over 90% of all family members from ATP 4 core beneficiary households now use their latrines, and particular increases were evident for girls who, relative to other family members in 2008, had significantly less access. A similar trend was found for washing of hands. The findings of the KAP re-survey show that pre CLP-1 few people washed their hands; now over 70% wash with ash and 17% with soap.

"(Our) sanitation problem was a great one. (We) had to go far from the house to defecate. Especially women and girls were in trouble because they had to wait for a long (time) as they could only go in the early morning so that no-one would see them. Now they have a latrine so they don't suffer from sanitation problems". From a Focus Group Interview with female core beneficiaries, old and close char, Jamalpur.

4.64 The introduction of Community Health Workers (Char Shasthya Karmi (CSK)) has also proved to be an important pivot around certain aspects of the Social Development Programme. The IA found that CSKs engaged by CLP-1 played an integral role in the delivery of the Primary Health and Family Planning Project although our repeat of the KAP survey highlighted how only 5% of those interviewed (among ATP 4 households) were most likely to use CSKs for healthcare provision (as opposed to traditional healers – 30.4% - and paramedics – 55.7%). This project started in the second half of 2007 and service delivery to communities commenced in 2008. It delivered services to about 38,000 core beneficiary households43. The

43 Fitzwarryne, C. (2010) "Review of Primary Health Care and Family Planning Project".

services provided by the project were at three levels: by the CSKs at household level; at weekly community-level satellite clinics provided by trained paramedics; and at designated referral centres. In addition to providing reproductive health services44, CSKs attended social development meetings, enabling women to realise the benefits of using clean water and sanitation facilities. Beneficiaries repeatedly gave examples of how their knowledge in relation to personal and food hygiene was increased and practised. A reduction in incidences of diarrhoeal infection was consistently reported.

Case Study

Shaniur is 25 years old. She has been married for 11 years and has a nine-year old daughter who attends the government primary school. She lives in an established village on a char which is linked to the mainland (except in the rainy season when the pathway floods) and was the CSK for the village for 14 months. She provided services to 400 households, 30 of whom were core ATP 1 and ATP 2 beneficiaries. Being the CSK enabled her to become closer to the people of the community. Now CLP has now gone, the weekly meetings and satellite clinics have stopped, as have her door-to-door visits, but people still come to her for advice.

Shaniur's clients were mostly women from core beneficiary households; she treated them and their children for minor illnesses like fever and diarrhoea. In weekly meetings she advised women on nutrition, hygiene, family planning and antenatal care. She also conducted door-to-door visits with every household in the village, talking with all the family members, including men. Shaniur thinks that her intensive promotion of health issues, combined with government and NGO health interventions, resulted in positive changes in community health and family planning. Over time people learnt not to overlook the primary stage of illness, which helped reduce the development of severe ailments.

As a CSK, Shaniur's income was reliant on a basic salary received for assisting paramedics. This was topped up by people paying for treatment from her. Following the completion of CLP she no longer receives the basic salary or medicine, thus her CSK income has ceased. People now go to a doctor who was not around previously and she is not sure if he is qualified. As for Shaniur, she has bought a sewing machine with her savings and is earning a little money from tailoring.

Case study of a CSK in an old and near char in Jamalpur district

4.65 In summary, a key strength of the programme was in making significant improvements in access to water and sanitation facilities, coupled with a dedicated stream of support that bought about a commensurate increase in their use among all household members. The importance of CLP-1 support as a significant contribution

44 Figure 4.5 shows an increase in family planning usage.

to these outcomes is clear and unambiguous. The role of the CSKs was successful in so far as their main clients were women (particularly in terms of family planning advice) but the gains made during the 18-month cycle (including social capital) appeared to fall away with the withdrawal of the satellite clinics and the end of the Social Development Groups. Both of these were important support structures for the CSKs. A willingness to pay survey in January 2010[45] found that:

"If the voucher system were withdrawn, 100% of CSKs would still operate provided they get external support for training, logistics and drug funds. They would charge up to 10 taka and beneficiaries would have sufficient income, and be willing to pay".

4.1.4 How has CLP improved social capital and reduced illegal social practices among char-dwellers?

4.66 The Project Completion Report concluded that all targets were exceeded. The evidence provided was based around improvements in the degree to which core beneficiary households felt more respected now (90%) as opposed to upon entry (64%), being invited to community events now (44%) compared to a baseline of 14%, increases in awareness of the legal age of marriage (for men and women) and a decrease in the number of core beneficiary households from ATP 1 who expect to pay dowry (from 95% to 35%). As concluded during the inception phase of the IA, the evidence base that helps describe and understand changes associated with this indicator is relatively limited[46]. The evidence rests almost exclusively upon that generated by a one-off KAP survey backed up with a few enterprise studies. This evidence, along with a review of the Community Safety Net, was consolidated into a report produced in 2009[47].

Programme Design

4.67 At the outset it is important to highlight how high the expectations for this indicator regarding reductions in illegal social practices were. The main reasons for this were that the design of the activities aimed at reducing illegal social practices was not based around the underlying causes for such practices. The support was delivered exclusively to women, with very little engagement with men and other local institutions. The knowledge, attitudes and practices of men and institutions are key determinants in the persistence of illegal social practices. Whilst it is acknowledged that the chars represent a particularly challenging environment, established local structures and institutions do exist and are influential, notably mosque and bazaar committees and village elders. CLP-1 did not work with these structures beyond consulting them on the logistics of the Infrastructure Employment Programme. A report that consolidated progress on indicators in 2009[48] refers to the establishment of Village Development Committees and their role in: i) effectively identifying and agreeing community priorities; (ii) identifying external sources of support and

45 Gisby, L., Hossain, A. (2010) "Willingness to Pay Health Study".
46 A point highlighted by the 2008 review.
47 Gisby, L. (2009) "Attitude Change: An Amalgamation of Findings from Previous CLP Studies".
48 We know that there was work done on this – a Progress Report in 2009 produced by CLP mentioned the formation of VDCs and Para Committees – but we found no documentary evidence as to whether these structures either produced plans or implemented them.

assistance; (iii) actively engaged in mobilising such support for community priorities yet support to them appears to have waned from 2008-2009. This IA was unable to trace evidence of their performance and found little evidence to support their existence: during interviews carried out by the team it was found that when participants had heard of them they could not explain their purpose and did not know whether they were active.

4.68 The social development group meetings provided a forum to deliver CLP-1 training modules and to distribute stipends for maintaining assets and household security during the 18 month cycle. Beyond this, the groups, by virtue of bringing women together, encouraged increased social interaction and the creation of social networks between core beneficiaries including interaction with the CSK. At the end of the 18 month cycle and the exit of CLP, the majority of the groups stopped meeting. Nearly 75% of the women we interviewed through the KAP survey said the last time their group met was a year or longer ago.

4.69 In our interviews we found that despite formal meetings not continuing women felt more able to stop and talk when they met causally with their fellow beneficiaries and they felt more respected in the community. This indicates a successful outcome of the social development group.

4.70 At the same time there were other consequences of formal social development group meetings ending at the end of the 18 months. With the exception of some school committees, women are very unlikely to be able to be members of other community groups – membership of those such as the market committee or mosque committee are restricted to men and the better off. We also found that the absence of continued formalised social development meetings had an impact on community health services. The CSK utilised the social development meetings to deliver community health services. When the meetings stopped the accessibility of the CSK service became reduced, impacting on both community health and the income of the CSK.

Female Community Interactions

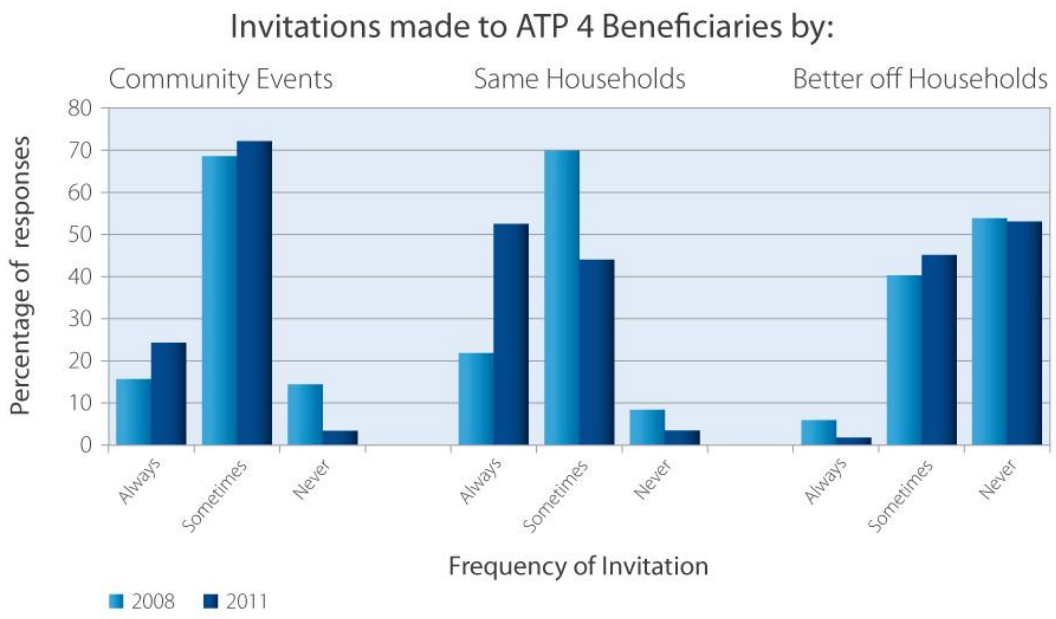
Key Finding

Women's interactions with other community members increased as a result of participating in CLP-1 activities.

4.71 Similar to the Project Completion Report findings, 90% of ATP 4 respondents in the 2011 KAP survey felt more respected by others in the community, compared to 64% before entry into CLP-1. When asked why, most stated that it was because their behaviour had changed and their mobility within their villages had improved. The findings from focus group and semi-structured interviews underpin the KAP results: women often had to walk across their villages to attend social development

training, providing them with opportunities to interact with community members that they had not dealt with in the past and exchange advice, cash or food on an informal basis. The findings also show improvements in interactions between different households and community events among core beneficiary households (Figure 4.6). Most striking is the increase in invitations to visit beneficiaries' peers and to community events.

Figure 4.6 Movements of ATP 4 Core Beneficiary Households in the Communities



"It is against tradition for a woman to claim her rights on land." From a Focus Group Interview with female core beneficiaries on an old and near char, Bogra.

Source: IA KAP Survey, 2011

Knowledge on land rights among women and children's rights to birth registration

Key Finding

Very low levels of knowledge among men and women on land rights remain, with a tendency among core beneficiary households to sell cows as a means to securing land titled in the husband's name. On the other hand, there was a significant increase in the percentage of ATP 4 households who register the birth of their children at the Union Parishad Offices.

4.72 Feedback from the CLP-1 team on the interim findings of the IA questioned how realistic the target to reduce illegal practices was and highlighted the importance

"But there is change in their family. They said that now they can decide what they should do to have a better life. Before getting this asset from CLP they didn't say anything to their family. Only men made decisions. Now the men also want to know their opinions. From a Focus Group Interview with core beneficiary women in an old and close char. Jamalpur.

of efforts to improve knowledge and attitudes. The IA team shares these concerns and recommends that targets should be revised for CLP-2 and adequately monitored.

4.73 Evidence collected by both CLP-1 and the IA team regarding levels of knowledge, attitudes and practices demonstrated important variations. Consistent findings from among the focus group interviews and interviews with core and non-CBHHs from ATP 2 pointed to how little an effect awareness of their rights had for beneficiaries:

4.74 Every child in Bangladesh has the right to a name, identity and nationality. Birth Registration is a first and significant step in meeting child rights as it becomes the State's first official acknowledgement of the child's existence and the recognition of the child's status before the law. From our repeat of the KAP survey, we found there to be a significant increase (from 53.7% in 2008 to 75% in 2011) among ATP 4 households who had registered the birth of their children at the Union Parishad Offices. The significance of registration is that it entitles the child to secure other child rights such as the access to services and state benefits such as immunization, health care and education.

Intra-household Decision-making

Key Finding

There was an increased level of decision-making by women around issues of family planning and health, but little impact on expenditure and loans, where decisions remain dominated by men.

4.75 The IA found mixed results when looking at impact on intra-household relationships and decision-making. The KAP re-survey found women felt that they were consulted more on decisions relating to how money is spent. However, there was virtually no change in the degree to which women make decisions on expenditure and loans[49]. On the other hand, findings from the semi-structured interviews and focus group interviews paint a far more positive picture of decision-making. This difference points to the limitations of the KAP survey in understanding such changes.

[49] K. Conroy's study found evidence from the 2008 KAP survey of how, following 'graduation', ATP 1 beneficiary decision making on income, expenditure, loan taking and education falls away.

4.76 Women felt that because they now have increased knowledge they are better able to give advice, and because they own/owned the asset received from CLP-1, and thus directly contributed to the household income, they received more respect from household members, specifically mothers-in-law and husbands. Women now feel able to contribute when making decisions around saving for a crisis, saving for Eid, dowries, selling assets, buying land, and their husband's migration. Another positive finding was repeated references to other household members taking on the wives' household duties so beneficiaries could participate in social development training.

"In the past she listened to everything her husband said. But now the situation is changed because her husband doesn't take care of the family and (her) income to run her household. So now she decides what is good for her family and what is not. She didn't speak in front of her husband before but now if her husband says something that's not good for the family like stop saving or don't take injections for family planning etc., she doesn't listen to those comments anymore". From a Semi-Structured Interview with a core beneficiary woman in a new and far char, Kurigram.

Marriage and Dowry Payments

Key Finding

Practices relating to underage marriage and dowry payments have remained largely unchanged. Participating as a core beneficiary household has had an inflationary impact on dowry 'price'.

4.77 Women's awareness of the legal age of marriage for women was high (89%) and this knowledge has been widely shared, with women from non-core beneficiary households talking confidently about their knowledge of the legal age. There was far less awareness concerning the age of marriage for men (27% of women were aware).

4.78 Despite this, households still feel pressure concerning underage marriage and dowry payments – the younger and prettier the child, the cheaper the dowry price. Evidence from CLP-1 regarding payment of dowries illustrates that more dowries were made and received by core beneficiary households from ATP 1-3 than those from ATP 4[50]. A trend was found suggesting that the relative improvement in the economic status of the core beneficiary households had an inflationary effect upon the 'price'. There were extreme cases of core beneficiary households having to sell their assets to finance dowry payments that roughly equated to the value of the asset.

[50] Conroy, K. (2008) "Social Development: Knowledge, Attitudes and Practice – A Short Beneficiary Review".

"There is a law (to protect against) domestic violence towards women but (we) do not have the ability to take any such action because ultimately (we) have to live with our husbands". From a Focus Group Interview with non core female participants on an old and far char Bogra.

4.79 Irrespective of the financial capacity of core beneficiary households to pay dowries the practice has largely remained unchanged.

4.80 The 2008 KAP survey included a question on the quality of the relationship between the woman and her spouse. This question was not repeated during the IA's re-survey as it was not felt appropriate in the context of a closed enumerator-led questionnaire. However, the issue of domestic violence was frequently mentioned as

"They also know that they should not arrange marriage of their daughters until they are 18 and their sons are 21 but in reality they do not practice this. According to them, when a girl is 12 it is considered that she is old enough to get married and she should get married. Otherwise, the amount of dowry increases when the girl is more than 12 years old. They know that dowry practice is bad and it is illegal but they practice it and it is considered the tradition of the char. In the last five years no marriage has taken place without dowry." From a Focus Group Interview with female core beneficiaries from a new and far char in Kurigram.

a norm during focus group interviews.

4.81 Unfortunately little evidence was found of core and non-core beneficiaries wanting or having an avenue to report cases of domestic violence.

"The male participants said they sometimes become very rough with their wives. They said it is necessary to do so. If they love them all the time the wives will be spoiled. That's why they sometimes slap or mildly beat them if they quarrel or make any mistakes". From a Focus Group Interview with core men beneficiaries on a new and far char in Kurigram.

4.1.5 To what extent did CLP 1 stimulate systemic change?

Key Finding

Given the shift in the design and positioning of CLP-1 in 2007 to delivering services directly to households, there was no evidence that CLP-1 stimulated any systemic changes beyond those relating to the continuation of some local service providers established on the chars by CLP-1.

4.82 This question assumes that CLP-1 sought to bring about systemic change through resolving the underlying causes that prevent systems working effectively for

char-dwellers. The impact of CLP-1 as to how it sought to stimulate changes upon market and government systems was not an explicit objective in the Logical Framework given its positioning and how it contracted IMOs to deliver direct, subsidised services. CLP-1 intervened directly and focussed on getting things done as a result of government and market failures on the Chars. In other words, the causal logic of CLP-1 was not about changing systems – CLP-1's approach to sustainability coupled with the absence of any vision and/or relevant indicators above output level in the Logical Framework make this clear. However, the IA was asked to examine this issue in relation to market linkages, systems of service provision for safety nets and basic services and the wider chars community. There are three types of systems: core transactions (supply and demand sides); formal (regulations, standards etc.) and informal (attitudes, values) rules; and supporting functions (information, services)[51].

4.83 Essentially the IA looked for evidence on how CLP-1 stimulated other players to bring about change based on the underlying causes of system performance, as opposed to becoming a direct player or provider itself[52].

4.84 The only potential source of evidence found related to how CLP-1 'crowded-in' support services offered by the Community Health Workers (CSKs) and the Paravets. Whilst they continued to deliver services beyond the 18-month period, CSKs did so without support from the satellite clinics as did paravets without the support of IMO Livestock Officers.

4.85 The IA found no further evidence of any systemic changes stimulated by CLP-1. Specifically:

- Focus group and semi-structured interviews provided found little or no evidence of follow-through regarding systems of safety net provision with which CLP-1 worked (e.g. UPs) and/or those supported (e.g. VDCs) and established (e.g. CSNs) by CLP-1;
- The 2010 Review of the Social Development Programme highlighted that CLP-1 paid "…little attention to influencing policies and institutions at local level" [53]; and
- The 2010 review of Primary Health Care and Family Planning, as stated above, stressed that CSKs would require ongoing support, training, logistics, access to reliable drugs, and ability to refer patients if their services were to be maintained.

4.86 The main reason for this was that support was delivered directly to households through intermediary IMOs who delivered a package of interventions designed by CLP-1. The approach worked around rather than with systems (formal and informal) and functions (other service providers) that pre-dated and/or ran alongside CLP-1. This is not a criticism of CLP-1, rather a comment on how its

51 Adapted from http://www.businessfightspoverty.org/profiles/blogs/alan-gibson-cofounder-the
52 A Synthesis of the Making Markets Work for the Poor (M4P) Approach. DFID and SDC (2008)
53 Review of Social Development, 2010

design was based on delivering support over an 18-month period that focussed on the symptoms not the underlying causes of problems being experienced by char–dwellers: lack of entitlements to food security, lack of assets, lack of social and financial services and a lack of protection from flooding. If CLP-1 was seeking systemic change it would not have contracted IMOs to deliver support directly to households and nor would it have set up structures to deliver services.

4.1.6 Does the programme present good value for money?

4.87 The expression value for money (VfM) is used to embrace the three concepts of economy, efficiency and effectiveness, sometimes referred to as the 'three Es' (see **Annex X** for a more detailed explanation of VfM). The 'three Es', in turn, are used to assess:

1. How adequately and how cheaply the programme went about determining the costs typically judged by benchmarking these with similar programmes (economy);

2. How productive the processes were in delivering the products and services to client groups in relation to associated costs (efficiency); and

3. The changes stimulated by the programme on two counts – the behavioural changes among beneficiaries in terms of using and retaining products and services and the immediate benefits of this to beneficiaries and others (effectiveness).

4.88 The large number of outcomes in different dimensions, social and economic, the numerous interactions between CLP-1 components, the complexity of CLP-1 and the short and long term nature of the benefits made it challenging to accurately measure and quantify CLP-1 'value'. A full assessment of CLP-1's VfM was not possible for these technical reasons as well as the limited budget and timescale for the IA. To be meaningful a VfM study would have required a different set of objectives and tasks. However, at the end of the inception period, it was agreed that the IA would analyse the costs of CLP-1 and review the relative efficiencies of the IMOs contracted by the programme. The main findings from these two enquiries follow.

4.89 CLP-1 delivered £37.07 million to its client households at a cost of £12.89 million. A breakdown of the programme's total direct and indirect costs is given in Tables 4.4 and 4.5 below.

Table 4.7 Programme Cost Breakdown by Beneficiary

Core Beneficiary Household (55,000)	£million	Percentage
Livelihoods and Infrastructure	20.04	
IMO Delivery Cost of Livelihoods and Infrastructure	2.54	

Core Beneficiary Household (55,000)	£million	Percentage
Social Group Formation and Discussion	3.60	
Total	**26.18**	**70.6**
Non-Core Beneficiary Household (35,684)		
Infrastructure	4.10	
IMO Delivery Cost of Infrastructure	0.52	
Total	**4.62**	**12.5**
All Households		
Monga Social Protection Payments	1.47	
Enterprise Development	1.44	
Education, Governance, Youth Training, Flood Relief	2.07	
Healthcare	1.29	
Total	**6.27**	**16.9**
Grand Total	**37.07**	**100**

Table 4.8 Total Programme Cost Analysis

Elements of total programme cost	£million	Percentage
Total direct programme cost (from Table 4.4)	**37.07**	**74.20**
a) Innovation, Monitoring & Learning	1.15	2.30
b) Other (Crown Agents & GoB senior personnel)	0.32	0.64
Total reported programme cost	**38.54**	**77.14**
c) Programme management and costs	9.96	19.94
d) DFID Audit & Evaluation (Budget)	1.46	2.92

Cost of delivery (a+b+c+d)	**12.89**	
Total (direct and indirect) programme cost	**49.96**	**100**

Source: An Assessment of IMO Efficiency and Programme Costs, Final Report - (February, 2011). HTSPE and Verulam Associates Bangladesh

4.90 A significant first point to make is how there was minimal leakage associated with delivering the programme's interventions, particularly with infrastructure, social protection payments and flood relief. See Section 4.2.4 below for more on CLP-1's corruption minimisation mechanism.

4.91 In trying to analyse the *efficiency* of the IMOs who delivered the support, the main finding was that CLP-1 did not have the systems in place to facilitate such an assessment. This was largely because there was no integrated financial management system which allowed for reporting on the quality of IMO expenditure and how this varied among them. The original financial reporting system did not match costs to project activities. A revised reporting system, providing a much more useful statement of expenditure by activity, was introduced in 2006-2007, but cannot be used to identify total programme costs.

4.92 This does not mean that information on IMOs does not exist in a raw form, but that the evidence on their actual performance (non-financial and financial) against terms specified in their contracts are reported separately: expenditures against their contracts are reported directly to the financial division, while progress against deliverables specified in their contracts is reported to the CLP district offices, which is then reported to the Head Office broken down by component, not by IMO.

4.2 To document operational lessons of CLP-1

4.93 This section assesses the effectiveness of targeting (Section 4.2.1); the ATP instrument (Section 4.2.2); the coherence of the programme's varying components (Section 4.2.3); the corruption minimising mechanism (Section 4.2.4); gender mechanisms (Section 4.2.5); decentralised implementing partners (Section 4.2.6); the role of local government (Section 4.2.7); and the use of the logframe as an M&E framework, including commentary on the IML (Section 4.2.8).

4.94 A combination of evidence was used, drawn from: focus group and key informant interviews with beneficiaries; key informant discussions with those who had worked on the programme; the main findings of a quantitative study that was designed to assess the relative efficiencies of IMOs; and a review of programme documents, including past reviews.

4.2.1 The Effectiveness of Targeting

Key Finding

(i) No significant inclusion or exclusion errors were found among ATP 2 and 3 households in terms of applying the CLP selection criteria;

(ii) Men and women from core beneficiary households had a different understanding to that of CLP-1 of the reason that women (rather than men) were selected as primary recipients of household support;

(iii) 67% of ATP 4 households already had an income of more than Tk.18/person/day despite having satisfied the criteria of being landless, assetless (below Tk.5000 worth of assets – equivalent to less than £50) and jobless. Our calculations show they were already above the 'extreme poverty threshold' (suggested by a DFID funded study in 2008 as an 'extreme poverty threshold' for DFID extreme poverty portfolio which included CLP-1) at entry. Therefore they cannot contribute to the total number of households lifted out of poverty by CLP-1.

4.95 The selection of core beneficiary households was based on three core criteria: whether they were assetless, jobless and landless. This was defined as having assets worth less than Tk.5, 000 per household, having no formal employment, and not owning land or having access to it. The criteria were independently verified through re-interviewing 5% of proposed beneficiary households. Both the criteria and their purpose were made explicit to and clearly understood by the communities where CLP-1 worked. No significant inclusion and exclusion errors (in terms of the original selection criteria) were found as part of the IA's qualitative assessments of ATP 2 households. Two of the assumptions defined in the theory of change that were tested were that the deliberate selection of women would have no ill effect on their relationship with their spouse, and that the selection of some, and not all, households would have no ill effect on relationships between core beneficiary and other households and local institutions. The findings, which support those from the 2007 Mid-term Review, show that males and females from core beneficiary households

"Women are the best for rearing the cow. They are living in the house all the time and can care for it properly. The men from the household have to work outside of the house. They do have not enough time for the cow." From a Semi-structured Interview with a core male beneficiary from a new and far char in Siragjanj.

appeared satisfied that the female member was selected and intra-household relationships were not negatively affected.

4.96 The IA found that, although households were satisfied women were selected as the main recipient; they did not understand the intention or purpose of this selection. Therefore, the reasons women participated, and were allowed to, had little to do with empowerment and, as the quote above illustrates, rather more to do with their presence.

4.97 Beneficiaries, men and women, core and non-core alike, agreed that the extreme poor were most in need of support and that CLP-1's targeting criteria and processes did not aggravate community harmony. The most repeated perspective was that the targeting was fair. There were, however, a few extreme opinions that contradicted this. Although these opinions were not seemingly widespread, they are

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"The core/non-core distinction created some tension between community members. The groups quarrelled with each other for being selected or not being selected. Those that were not selected used to tell those that were, "You have made new husbands and they will give you nose-ring...You are not only going to receive the cow but they will mark under your navel, they will affix seal in your belly...Before receiving the cow you will have to put the Holy Quran under your feet...They will make you say your prayers facing the east instead of the west... If you receive a cow then you will not receive white clothes during your funeral, you will be buried wearing red clothes..." After hearing so much bullying some of the selected women removed their names because of the perceived future insecurity. When the rumours were proved wrong the selected beneficiaries who took their name off the list regretted their decision and accused those non-core whenever they got chance, because it was their rumours that made them remove their name from the list. They missed a good opportunity to have their own asset." From a Semi-structured Interview with a core female beneficiary on a new and far char in Siragjanj.

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important to consider as a consequence of the household approach rather than an approach linked more closely with pre-existing community structures.

4.98 Through the quantitative work the IA team found that 67.2% of ATP 4 households (average of the three samples) already had incomes at or over Tk.18/person/day in the reference year. That is, on the income criterion put forward by DFID for their extreme poverty programmes in Bangladesh and used for this study, they were not in the extreme poor category.

4.99 This in part reflects the fact that the criteria used for targeting at entry by CLP-1 (land, asset and employment status) and one of the criteria for project impact at exit specified by DFID-B (income and expenditure) were dissimilar, and exact agreement between them could not be expected. It may also be relevant that most ATP 4 beneficiaries were in villages (many as non-CBHHs) where CLP-1 had already intervened with the earlier cohorts, so that spread effects could have raised incomes for ATP 4 beneficiaries (72.2% of the IA sample) before they were enrolled. In theory the Registration Survey could have detected this, but only if the extra income had been translated into more valuable asset inventories (e.g. livestock or land). If extra income had been held as savings it would not have been detected by the

Registration Survey. The IA team therefore believe that ATP 4 held large (over Tk.6,000) savings on entry – although this is disputed by the CLP team who believe most people carry debts on entry and would not have such large cash savings.

4.100 Regardless of the mechanism involved, the presence of inclusion error (defined by income) on this scale means that two-thirds of the targeted population can make no contribution to our calculation of numbers lifted above the extreme poverty line selected. This has obvious negative effects on the apparent cost-effectiveness of CLP-1 and especially when judged on the single criteria of income alone. Given the fact that targeting data have to be collected as a one-time exercise immediately prior to induction of each cohort, and the well-known problems around income and expenditure recall over long periods, it would be unrealistic to suggest substituting an income/expenditure criterion for targeting. However, the large data series generated by CLP-1 offers scope for establishing more precisely the relationship between the existing targeting criteria and the subsequently observed poverty levels based on income/expenditure criteria. This could still yield valuable lessons for CLP-2.

4.2.2 The Asset Transfer Programme Instrument

Key Finding

The ATP instrument provided an efficient and robust delivery mechanism and proved to be an effective way of transferring assets to women. However, there was no clear-cut exit strategy at the end of the 18-month cycle.

4.101 Overall, the ATP instrument, based on its targeting (as described above), the efficiency and robustness of its delivery mechanism, corruptibility (see below) and affordability was implemented well and was an effective way of transferring assets to women.

4.102 The ATP instrument successfully went to scale. The consequence of an ineffective design of the first phase meant that the programme had to catch up. By the completion of CLP-1, support had been delivered to all projected beneficiaries (and more), with just under half of the core beneficiary households (24,730, or 44%) being reached in the last phase, ATP 4.

4.103 Asset transfers are bound up with the Social Development Programme: the programme beneficiaries were women who made up the Social Development Group, and their attendance at social development meetings was compulsory, since that was where the stipends were distributed. One of the aims of the group was to provide a forum in which women could share experiences with one another and learn about issues relating to asset and other enterprise development, in addition to being taught through the social development modules.

4.104 A further key finding on the instrument relates to how there does not appear to have been any clear-cut exit strategy at the end of the 18-month cycle. The core beneficiary households (and others) did not perceive any sense of 'graduation' at the end of the 18 months. Whilst there was prior work on graduation that made recommendations on indicators and setting thresholds for targeting and graduation[54] and reference to graduation[55], it remains a concept that is neither understood by core beneficiary households, nor has it been adequately assessed.

4.105 Furthermore, expectations regarding further assistance from CLP-1 point to how the closure of the programme following the 18-month cycle was not effectively communicated. The IA found there remained a dependency culture. As stated above, given that many villages had beneficiaries of more than one ATP phase and that graduation was not understood, expectations were high that CLP-1 would return again, even after the 18+ months of support - and provide further assistance.

Laily didn't think that, core/non-core distinction affected relations negatively. They all are poor. Some are in very vulnerable situation, some are not. Whoever are ultra-poor now they need the emergency money assistance but there is a chance for everyone in the community to get the facility from CLP next time. From a Semi-structured Interview with a non-core woman in an old and far char in Kurigram.

4.106 Core and non-core beneficiaries alike spoke about their expectations of and hopes for CLP-1 returning to help their neighbours. Core beneficiaries also mentioned that they are excluded from other outside relief because they are still considered to be CLP beneficiaries despite having finished their participation in the programme two years previously.

"When the government or UP give relief or any help, they don't give it to them (core beneficiaries). They say 'You are CLP member, you will get (help) from CLP so we will not give you any help'". From a Focus Group Interview with core male beneficiaries in an old and far char in Bogra.

4.107 Had communities clearly understood that once CLP left the village for the final time they would not be returning, the IA may have heard a different story as regards perspectives about the fairness of CLP targeting and likelihood of future support from Upazila Parishads.

4.2.3 Integration of Interventions

4.108 The IA examined the degree to which the mix of interventions related to and complemented each other at the community level. The mix of CLP-1 interventions

[54] Gill et al. (2008) "Monitoring Framework for Projects and Programmes that Impact on Poverty and Extreme Poverty".

[55] CLP Final Report. Maxwell Stamp. July 2010, KAP – a short beneficiary review, 2008.

was made up of long-term development support (ATP, Social Development Programme, Primary Health Care, Village Savings and Loans) and short-term relief (during the floods of 2007 when GoB asked for support in meeting relief needs in the area).

4.109 The introduction of the pilots soon after the re-design – the VSLAs in late 2006, followed by health and education in 2008 – diluted the focus and broadened the scope of interventions. Not all 55,000 core beneficiary households gained access to these pilots. For example, only 22,000 core beneficiary Households were ever members of a VSLA. The term 'pilot' appears to be misleading: the basis for and objectives of the piloted activities had relatively little to do with experimentation. Their limited scope (i.e. not full coverage) was explained by budgetary constraints. Their purpose was to show the possibility of delivering basic services not present on the chars and thus attract or 'crowd-in' more permanent local service providers. As explained above, there was almost a complete absence of other service providers on the chars in areas such as health and microfinance. To what extent then does a development programme working in a very difficult environment take a holistic approach to service provision, in addition to large scale core activities like the Infrastructure Employment Programme and the Asset Transfer Programme. This was the dilemma faced by CLP-1. Pilot interventions were introduced to cover these gaps but without adequately building in sustainability to enable the local service providers CLP-1 created to continue with adequate support after CLP withdrawal.

4.110 That said, the CSKs proved an effective means of supporting women and children from core beneficiary households (and other households) to put into practice knowledge acquired through the social development meetings. As the findings of the IA demonstrate, CSKs were a success but the continuation of this success depended to a high degree upon the continuing operations of the satellite clinics. The paravets too represented a useful and effective complement to the Asset Transfer Programme, given that cattle were the preferred asset amongst core beneficiary households in the absence of an alternative source of support services. Like the satellite clinics, the support to paravets from professional Livestock Services Officers from the IMOs appeared to cease after the 18-month period.

4.2.4 Corruption Minimising Mechanisms

4.111 The programme's zero tolerance policy on corruption was successfully implemented through a variety of mechanisms:

- With the IMOs, through building their capacity to control and account for expenditures through the accountable grants;
- Independent customer satisfaction surveys that focussed on seeking feedback from beneficiaries as to the extent of any leakages associated with the Infrastructure Employment Programme. If problems were identified, they were followed up with affidavit surveys and other necessary actions; and
- Independent surveys that verified the presence (and quality) of a 10% sample of physical interventions (e.g. plinths, latrines and tubewells).

4.2.5 Gender Mechanisms

4.112 Improving household welfare can only be achieved by understanding the situation of both sexes and the changing relations between them. CLP-1 deliberately targeted women as its primary beneficiaries by providing assets and capacity building support on the assumption that this created a basis for their social and economic empowerment. The Programme had limited engagement with men and, as the 2010 review of its Social Development Programme highlighted, limited emphasis was placed on creating voice and influence. The IA found few gender mechanisms associated with CLP-1 beyond this deliberate selection of women within core beneficiary households and the consequent direct support they received thereafter. The other example found related to paravets and the CSKs. The main reason these worked well is clearly based on how their services aligned to the intra-household gender division of labour: paravets were exclusively men and the CSKs exclusively women. One reason why the paravets worked well was that their client base was often spread across several chars and, as men, they were able to travel.

4.2.6 Decentralised Implementing Partners

4.113 The contractual relationship between CLP-1 and IMOs was built around the modified accountable grant. Given the focus on fiscal probity, the approach to contracting with each IMO appears to have been formal and tight. For each financial year, each IMO had a 'management contract' and separate contracts for individual workstreams, in which deliverables and unit costs were specified. As reported by CLP-1, this approach produced an impressive range of outputs on time and within budget which were all associated with minimal leakage.

4.114 The programme built the capacity of IMOs through supporting the establishment of online financial accounting software. Discussions with IMOs corroborate evidence that this support increased the standards of financial management and reporting in general (through compliance with the standards demanded). In attempting to assess the relative efficiencies of IMOs, the IA found that the performance data (on activities and deliverables) was usually presented in an aggregated format rather than being analysed further to show the efficiency of respective IMOs in delivering programme activities. There is no built-in analysis to ascertain, for example, why activities exceeded or fell short of targets. The form of the report provides no scope for any narrative explanation.

4.115 Whilst the modified accountable grant had many advantages, it also had certain weaknesses. The nature of these is intrinsic to the accountable contract conditions which, as stated above, were tight and worked. However, strengths associated with other models such as partnership agreements cannot be easily accommodated in this model and trade-offs have to be made. Some of the weaknesses of the grants included:

- A top-down suite of interventions designed by CLP-1 that gave no discretion to IMOs, because it was a client/contractor relationship, somewhat limited the extent to which CLP-1 could learn from and complement the experiences and

skills among IMOs (although being based in Bogra, near the field sites, the CLP team did interact frequently with the IMO teams);

- Learning tended to focus on showing how innovations and interventions pursued by CLP-1 worked. Reports were restricted to a catalogue of what was done with limited opportunities to take stock at the end of each phase within each community; and

- By the very nature of the finite contract, there was no prospect for the IMOs to provide follow-up support after 18 months with CLP funding, beyond monitoring income and expenditures. Many IMOs have attracted other donor support, and many are still active in the chars areas.

4.2.7 The Role of Local Government

4.116 The main role of local government concerned itself with partial aspects of the Infrastructure Employment Programme. As the Project Completion Report notes, the extent to which government capacity improved is not clear, mainly due to the absence of a clear statement of intent in the logframe (Output 3, Indicator 5). 362 UP Chairman and 1,866 UP members received training in varying aspects of governance but there is no evidence of any follow-up.

4.117 The Upazila Initiative Fund, which financed various community infrastructure activities, ceased in 2008-2009, while the Union Parishad Fund that exclusively funded plinth raising was phased out towards the end of CLP-1 as virtually all plinth raising was done by IMOs.

4.2.8 Use of the Logical Framework as an M&E Framework

Key Finding

The Logical framework finalised in 2007 defined a weak articulation of the programme's theory of change and confounded its activities and outputs with the changes these sought among both beneficiaries and the structures (e.g. VDCs and VSLAs). Further, the M&E Framework derived from this focused on quantitative income, expenditure and nutrition data. There was relatively little social and qualitative data collected, resulting in a lack of understanding of the economic and social behaviours of the targeted households beyond anecdotal evidence.

4.118 This section focuses on monitoring by CLP-1. Evaluation is looked at separately.

4.119 Developing an M&E framework assumes that the design (in this case the logframe) is sound and coherent. Based on a review of the results chain, the IA found the usefulness of the CLP-1 logframe as an M&E framework limited for the following reasons which point to improper use:

- The vertical logic among the hierarchy of objectives is confusing and it compresses or conflates the development process by making premature

reference to a mix of short and long term changes – such as nutritional status and income and expenditure levels – at output level. The implication of this is that there exists an insufficient difference among many Output and Purpose OVIs. There are also examples of repeating the same OVIs at activity and output level, explained largely by the OVIs for some activities being an attempt to define the immediate consequence of the activity; and

- The nature of the assumptions and risks varies. Some are comments on the feasibility of measuring the adjacent indicator while others concern themselves with the availability of funding. There are also several cases of repeating the same assumptions at activity and output levels. Very few – around 17 of the 57 – define the frame conditions that must hold if CLP-1's contribution – its activities and outputs – is to have a bearing on the objective level above it.

4.120 As discussed in Section 3.2, although there was a set of indicators across the logframe which reflected the scope of change sought by CLP-1, IML's coverage of these was patchy. The nature of impact data tracked by IML was determined by decision makers and managers from DFID-B and CLP-1 who preferred harder measures of change and exclusively at the household level – incomes, expenditures, and anthropometric outcomes.

4.121 This explains why the income and expenditure (Purpose OVI) and anthropometric outcomes (Output OVI) provided exclusive contributions to CLP-1's databases. Moreover, these were the only indicators IML tracked beyond the 18-month cycle, and for good technical reasons: movements in their relative values take time, and especially so for anthropometric outcomes.

4.122 IML developed and maintained throughout the life of CLP-1 a consistent format for tracking the indicators of income and expenditure through monthly surveys of core beneficiary households administered by the Community Development Officers until 2009. These were captured in a set of databases which, subject to a number of scheduling, sampling and database design issues discussed below, permit the analysis of the indicators over time and between the ATP cohorts. These were the foundation of most of the quantitative impact analyses carried out by IML and, for the most part, by this IA.

4.123 The design of the income and expenditure tracking system embodied two calculated risks, both of which appear (from close inspection of the data during the present assessment) to have worked:

- Reliance on the CDOs for data collection, a decision which appears to have been taken largely on grounds of cost and logistic convenience. The history in Bangladesh of using NGO staff for tasks which are outside their core

competencies, such as M&E data collection, has not always been a happy one[56] in terms of quality of output and independence;

- The monitoring system was based around repeated requests for numeric data on income and expenditure from the same informants by the same interviewers. It is likely that no other approach could have provided valid measurements of DFID-B's preferred impact indicator (income/expenditure per person per day), but surveys of this type, worldwide, have gained a bad reputation for both interviewer and informant fatigue, with consequent deterioration of data quality.

4.124 The initial implementation of the monitoring database system was relatively crude, especially in the database structures and the handling of informant identification. With a new IML team in place, these processes were substantially revised after ATP 1, but the early databases were never upgraded to the later standard. The later standard itself retains some unexpected shortcomings, notably the failure to update household sizes with the passage of time. This is especially unfortunate since it could have been expected that injection of substantial new resources will change, for example, rates of male migration from the chars through increasing the opportunity costs of out-migration. Results from our interviews with men found no evidence of how CLP-1 support provided adequate incentives for them to remain on the chars.

4.125 Initially the monthly monitoring surveys in ATP 1 to 3 were conducted on a census basis, but this was found to be impractical with the much larger numbers after induction of ATP 3 and coverage was reduced to a sample (from September 2008 for ATP 1 and 2, from October 2008 for ATP 3). In 2009 the sample sizes for ATP 2 and 3 were reduced, while ATP 4 had sample coverage from the start of monitoring in November 2008[57]. Initially, ATP 4 was monitored on a large sample, approximately 3,500 at full strength, but this was reduced to around 500 from February, 2010.

4.126 This focus on collecting data and communicating information about income and expenditure and nutrition by IML overshadowed the need to systematically assess other equally important ways in which CLP-1's interventions impacted on households and communities, in particular the functioning and performance of VDCs and VSLAs and the social objectives generally. The one-off 2008 KAP survey, which surveyed the outcomes of the Social Development Programme as well as the reactions among core beneficiary households to water and sanitation facilities, was the only real effort of substance. This did not learn from the lessons mentioned above in sample design, sticking to a 'bigger is better' approach through interviewing all 30,000 core beneficiary households from ATP 1 to 3 and ignoring the considerable

56 The DFID/World Bank 4th Fisheries Project had severe data quality problems with M&E data collected by staff of partner NGOs, and more recently IFAD has consistently experienced problems in getting timely and accurate baseline data through its NGO partners.

57 Details of the actual sample sizes available for analysis in the IML databases are given in Annex VII, table AVII.4. The documentation of the monthly monitoring databases does not give any description of the sampling scheme and based on discussions with IML we were not able to ascertain whether the sampling was Probability Proportional to Size (PPS), and therefore whether any weighting of the sample data is required in analysis.

risks of measurement error. In addition, the sampling scheme that determined the selection of 437 core beneficiary households from ATP 4 was uncertain.

4.127 A good programme monitoring system should collect qualitative data. However, the IA found little evidence of this. Surveying the 'what' questions solely on the basis of closed, enumerator-led interviews and questions is too remote from the beneficiaries of the programme, and also limits learning opportunities. There are some fundamental and (as discussed above) unstated assumptions concerning the economic and social behaviours of targeted households that have not been monitored. Future work by IML needs to better understand and take into account the motivations and values that are associated with decision-making processes within households. Seeking beneficiaries' opinions would provide more scope for involving them in the monitoring process and would provide opportunities for a dialogue (with groups or individuals) in which the programme purpose could be explained in order to provide a context for their responses.

4.128 Apart from the regular income and expenditure surveys IML carried out a wide variety of studies (45 in total), using a mix of long-term CLP-1 staff and attached young professionals. It also commissioned a number of studies and reviews by external consultants.

4.129 Relative strengths to be highlighted include:

- The regular income and expenditure monitoring surveys;
- Periodic studies that verified the targeting mechanism and validated the presence and quality of physical outputs delivered among the chars communities;
- Studies of the impacts brought about by the Infrastructure Employment Programme;
- Customer satisfaction surveys that helped monitor compliance with CLP-1's zero tolerance policy on corruption and leakage; and
- The KAP survey of 2008 that defined the sole source of evidence for the changes stimulated by the Social Development Programme.

4.130 The relative weaknesses of IML's performance relate to:

- The absence of a clearly defined set of objectives that define in specific terms why the IML functions, and who it is there for, as a basis for assessing its performance and impact on decision-making, as opposed to a plan that describes what it does and how that is assessed on counts of output;
- How the studies cover rather heterogeneous and unrelated sets of activities. They do not appear to have been guided by an overall master plan, nor have they been identified through an analysis of results of the regular income and expenditure surveys;

- In some cases the selection and completion of individual studies appears to have been dictated by the availability or non-availability of particular staff members (e.g. the incomplete General Client Satisfaction Survey of 2,000 core beneficiary households); and

- Its limited capacity to effectively communicate the results of its work within the CLP structure, including feedback to IMOs.

4.131 This IA encountered significant problems in obtaining an “un-disturbed” counterfactual, due to the way the monthly monitoring surveys related to the programme implementation schedule, and the organisation of the implementation schedule itself:

- The majority of ATP 4 CBHH (from which the counterfactual was drawn) were in villages previously impacted by ATP 1-3. Consequently, there was the possibility of ‘spill-over’ impacts in the period before ATP 4 started. These could be both direct (future ATP 4 CBHH benefitting from infrastructure programmes ostensibly targeting an earlier cohort) and indirect (future ATP 4 CBHH benefiting from community economic uplift stimulated by CLP-1 interventions with earlier cohorts). To the extent that they started before ATP 4 fell under the monthly monitoring programme, these ‘spill-overs’ are undetectable; and

- The monthly monitoring programme was tied to the schedule for implementing CLP-1 interventions, so that monitoring data on a useful sample were only available starting six months after enrolment of ATP 4 (see Annex VII for details). Consequently, there is the risk that a counterfactual using ATP 4 data is subject to influence not monthly by ‘spill-over’ from earlier cohorts but by the interventions aimed directly at ATP 4 itself.

The implications for CLP-2 are that programme implementation should avoid mixing cohorts within villages (to minimise ‘spill-over’) and that IML should commence monitoring a counterfactual sample at least a year in advance of programme interventions (to eliminate disturbance by direct programme impacts).

5 CONCLUSIONS

5.01 Primarily this independent IA sought to assess and understand the economic and social impacts of CLP-1. ***The overall conclusion is that it was a good programme that had positive impact, but this report's evidence raises questions about whether or not it was as good as the Managing Agent and DFID-B judged it at the end of the Programme.*** This section summarises the key conclusions of the IA, identifying what worked or was done well, and what did not work so well.

5.1 CLP-1 managed and implemented its core activities well

5.02 The core instruments (the Infrastructure Employment, Asset Transfer and Social Development Programmes) were done well within the context of their designs. The work was delivered on time, on target, to the targeted beneficiaries and within budget with close to zero leakage.

5.03 The healthcare and microfinance pilots varied in how and to what extent they complemented the core instrument. They were designed to address the absence of services on the chars. As previously discussed, the primary healthcare and family planning pilot, through the role of the CSKs and their attendance at social development group meetings, complemented other support associated with improving the wellbeing of char-dwellers. The objective of the microfinance pilots, through individuals participating in the VSLAs, was that 100,000 poor island char households have access to a choice of appropriate micro financial services (as defined by Output 2c) in the logical framework). As stated above, the coverage of this pilot was limited among poor char-dwellers, and both the duration of membership of VSLAs and the extent to which participation successfully brought about access to a choice of micro financial services are uncertain.

5.04 To be effective the design of these pilots would have required a longer time period, a more tailored approach given the circumstances on the chars and a more thoughtful effort to develop support networks (informal and formal) post-IMO withdrawal (after 18 months). The results of willingness to pay surveys helped shed light on demand-side aspects concerning sustainability. However, their replication under CLP-2 does not appear to have been based on a systematic review of CLP-1 experience.

5.05 The modified accountable grant relationship between CLP-1 and the IMOs was efficient and based on a tightly controlled management culture. The focus on implementation paid off, supported by an efficient system of transferring funds from Maxwell Stamp in London to CLP management in Bogra and in turn from Bogra to the IMOs. However, whilst a consensual 'partnership' model may not have provided such efficiency, elements of it would have given more discretion to the IMOs (to tailor support and learn from experience), and would also have provided opportunities and incentives to continue relationships and support among beneficiaries beyond their

contractual obligations, notably those relating to the CSKs and the paravets highlighted earlier.

5.2 Household incomes and assets increased and households were lifted above the 'extreme poverty threshold' – with caveats

5.06 Income and expenditure impacts were generally achieved for core beneficiary households among ATPs 2 to 4. Just over 24% of those from ATP 2 were lifted above the poverty line, and it is plausible to extrapolate from this rate similar levels for those among ATPs 3 and 4 with the caveat that implementation standards remained constant.

5.07 Out of 55,000 core beneficiary households to date, the incomes of 12,490 have been lifted above the poverty line of Tk.18/person/day in 2009 prices. DFID-B's investment of £50 million has effectively brought an income uplift of at least £5.2 million per year to the chars communities. As presented in Chapter 4, there was definitely a small upward movement in ATP 4 incomes *during* the reference year, and concerns about ensuring all CLP impacts were excluded from the baseline incomes, which will have had the effect of reducing the apparent gain by the earlier cohorts vis-à-vis ATP 4. It is therefore important to highlight that these results are minimum estimates of income impact.

5.08 The value of productive assets held among sampled households from all cohorts appreciated significantly from a maximum of Tk.5,000 to an overall average of just over Tk.34,000 with those from earlier cohorts (ATP 1-2) having statistically significant higher average levels than those from later cohorts (ATP 3-4). From the latest data available covering all four cohorts, the average productive asset value of earlier cohorts (Tk.37,119) is above the threshold of Tk.33,500 CLP-1 set for graduation while that for later cohorts (Tk.30,831) is below it.

5.09 Large elements of growth in non-wage income are in sectors that CLP-1 did not support directly but have had influence in bringing about. In addition, while injecting capital into poor households by targeting women has proved to be an effective means of raising incomes, the majority of assets (notably cows), or the proceeds of selling these assets, were controlled by male household members. Assets were often converted to other uses, primarily land, a rational economic choice. Whilst these alternative uses appear to have contributed to overall household income, they have made a limited contribution to achieving the economic empowerment of women.

5.3 Targeting beneficiaries and assessing impact

5.10 The targeting criteria used by CLP-1 to qualify households for entry were not associated with any significant inclusion or exclusion errors based on our qualitative assessments among ATP 2 and 3 households. However, the IA found that there was a mismatch between these and the income poverty criteria DFID-B used as an 'extreme poverty threshold' based on a study

across the extreme poverty portfolio in 2008. This poverty line was chosen as the line against which to assess partial impacts of CLP-1 for this study and led to the inclusion of large numbers of ATP 4 households (67.2% of the sample used by the IA) who, at entry, were already at or above the extreme poverty threshold of Tk.18/person/day. Although, as explained earlier, the baseline figures used by this IA team are higher than that which the CLP team calculate (for a full explanation see section 4.1)

5.4 The social capital of women did increase, but there was limited impact on social behaviour among men – and by extension on broader social norms

5.11 There were beneficial consequences of the Social Development Programme and other interventions. Most noteworthy of these is an improved social mobility of women within core beneficiary households and their interactions within the community. Other positive outcomes included improvements in the reproductive health of women, improvements in their relationships with Community Health Workers, reductions in waterborne diseases and a significant reduction in the prevalence of stunting among children from ATP 1 and 2 and significant increases in the confidence of many women within the household in their relationships with their husbands and their domestic roles. The evidence on other anthropometric indicators (Weight for Height and Age among children) is less conclusive. It suggests that the weight for age and height actually worsened among children from earlier cohorts. The likely reason for this is the limited reference period covered by the methodology used with which to establish trends in such outcomes: the weight of children, unlike mothers, can fluctuate by quite a large amount because of seasonal factors and illness leading to weight loss and lack of appetite among children.

5.12 Beyond the household and the lifetime of the programme, the IA found little had changed for women or men. Consistent with CLP-1's own findings, the changes that were apparent during the time of CLP-1, particularly regarding decision-making, often disappeared with CLP and/or the primary asset. The reasons for this are largely due to the overly-ambitious targets, the limited duration of the relationship as dictated by the design and IMO contractual obligations, and the difficulties associated with addressing the root causes of illegal social practices. Unlike the lagged effect of impact upon incomes and nutritional status among ATP 3 and 4, the IA found little evidence of changes in men's behaviour.

5.5 The logical framework and different programme theories

5.13 Notwithstanding earlier comments on the Logframe itself, there appeared to be different theories of the CLP-1 as explained to the IA team by CLP and DFID-B. The logical framework's vertical logic is different to the pathway from extreme poverty presented to multiple audiences by CLP-1, and both are different to that explained in CLP-1's Final Report. It highlights, among other things, how access to and membership of the VSLAs is important to helping people access credit lines from MFIs. In reality, the VSLA pilot programme appeared rather peripheral, both in its outreach and its performance as a deposit-taking and credit-providing facility, and

coincidental in the face of core beneficiary households accessing sources of MFI credit.

5.14 The majority of the interventions CLP-1 delivered targeted women, with the aim of aiding their social and economic empowerment. However, the purpose-level indicators make no mention of this and, as pointed out in our inception report, this and evidence on the other three indicators were given relatively limited attention. The Final Report produced approved in 2010 makes the reason for this clear:

5.15 *"….. the most important of the criteria at the current stage of emergence from poverty is that related to increasing expenditure and income".*[58]

5.16 CLP-1 thus presented the majority of their evidence based on quantitative measures of income level and, to a certain extent, anthropometric impacts reported at household-level.

5.6 Vulnerability was reduced and food security improved – but it is hard to know for how long

5.17 The plinth raising proved a hugely successful component of the Infrastructure Employment Programme. CLP-1 beyond doubt helped thousands of core and non-CBHHs to realise lasting benefits that clearly contribute to poverty alleviation: the plinths helped many households endure floods, they made possible a perennial source of vegetables, they provided a safe location for household assets and they provided a safe place for social interactions. Thus, in addition to the temporary benefits (jobs and income) associated with constructing the plinths, there is now evidence that points to how physical assets created through public works programmes can positively impact on safeguarding and building other assets, both social and financial. It is an obvious point to make but the plinths, whilst providing an effective safeguard against flooding, cannot provide protection against erosion.

5.18 The falling away of the Community Safety Net and, from our understanding, the Village Development Committees as well, implies that communities supported by CLP-1 have no effective means in place for the future to plan for and mitigate against future shocks, beyond the plinths. This highlights opportunities for CLP-2 to pursue.

58 Op cit, page 39

Case Study

When the village was eroded, they would lose all their assets and properties, the trees, land prepared for cultivation, house and all their belongings. They would take shelter along the government built roads or embankments nearby by putting up shacks. Children and women would suffer the most from lack of food and clothes. Many people went to faraway districts to find work and send money for the family left behind. It is very difficult for women during this time to manage the affairs of the family. That is why he did not want to leave during the times of crisis. He tried to get whatever work he could get in the area.

What was the future for him and his future generations? "Uncertain as ever"? Yes, when the river behaves so erratically, who can pull its rein? What improvement was visible in the last five years? The raised homestead plinths provided by CLP support.

He thinks the overall situation on the chars has improved through CLP interventions and was hopeful for a better future. According to him, sustainability of any achievement hinges on the physical sustainability of the char itself. And only the Jamuna knows about it!

From a Key Informant Interview with a village elder on a new char and far char in Kurigram

6 LESSONS FOR DFID-B AND AUSAID

6.1 On design and appraisal

6.01 Ignoring oversights associated with the original design, the primary (and almost exclusive) basis upon which CLP-1 was judged to have impacted on poverty reduction focussed on the extent to which it lifted people above the extreme poverty line. Although the logframe has three other indicators that define other dimensions of impact, these were overshadowed by interest and effort in money-metric measures. The gender dimensions of social and economic empowerment sought by CLP-1 through its targeting of women also became lost. There are important choices or trade-offs to be made among the different objectives associated with poverty reduction[59]. The failure to do so resulted in unintended consequences; for example, improved access to land for men lifted many households above the poverty line through CLP-1 transferring cows to women.

6.02 The reliance on beneficiary households to sustain the benefits they realised through the programme after the initial 18 months was unrealistic, as illustrated by the VSLA, Social Development and Primary Health Care and Family Planning reviews. As the latter mentioned, there were too many assumptions made about how the withdrawal of IMO and other services that supported the CSKs would have no significant effect on their performance. Basing the exit strategy on the capacities of local service providers set up by CLP-1 to adequately function following the withdrawal of IMOs was expecting too much.

6.2 On review and evaluation

6.03 The history of CLP-1 review and evaluation is instructive regarding a declining intensity and independence and an increasing optimism.

Review Date	Review Type	Completed By
October 2004	Snapshot	DFID Bangladesh Livelihoods Adviser
	Annual Review	
May 2005	Annual Review	DFID Bangladesh staff
May 2006 in two phases 20-26 March and 27 March – 9 April	Annual Review Score: 3	An independent team of six consultants

[59] Barder, O. (2009) "What is Poverty Reduction?" Centre for Global Development, Working Paper Number 170.

Review Date	Review Type	Completed By
May 2007	Summary Review Score: 2	DFID Bangladesh Staff
November 2007	Annual Review	An independent team of six consultants
10th Sept and spent 3 days in Bogra; Completed early October 2008	Annual Review Score: 1	One Independent Consultant and three DFID Bangladesh staff
October 2009	Summary Review Score: 1	DFID Bangladesh Senior Livelihoods Adviser
February 2010	The Chars Livelihoods Programme (CLP) End of Phase 1 report.	Consultant to Maxwell Stamp
April 2010	Project Completion Report Score: 1	DFID Bangladesh Livelihoods Adviser (based on Maxwell Stamp final report)

6.04 Although many of the design factors for subsequent monitoring (and evaluation) are evident in logframes (indicators, assumptions and means of verification), the

appreciation of which of these are practical and need to be flexible in highly unpredictable environments, the institutional context for developing systems and the engineering of complex and rapid surveys appear neglected.

6.05 The recent interest in and agenda set around monitoring and evaluation (including value for money and impact assessment) has prompted a renewed focus on M&E within DFID, and should ensure that rigorous M&E is put at the heart of how DFID manages and reviews its programmes. To ensure that the quality of monitoring systems and validity of evaluations contribute to learning and to achieving DFID's overall objectives, DFID needs an internal skills base that can support the development of and critically assess the monitoring systems of individual programmes such as CLP-1, and what they do (and do not) provide. Equally, it took a confident DFID-B in 2010 to follow through on commissioning the present IA, especially for a flagship programme such as CLP-1 that had not been independently reviewed since 2007.

7 RECOMMENDATIONS

7.1 For donors

7.01 The key recommendations for donors are as follows:

1. Any future programme-level **decisions should be made based on the evidence** of independent reviews of the programme. Reviewing discrete parts of the programme (e.g. the pilots and social development) commissioned by those responsible for their implementation is not sufficient in this regard;

2. The future **mid-term review and end of programme evaluation** of CLP-2 should feature the following: a minimum three-week duration; a monitoring and evaluation specialist to support IML (and the Enterprise Development Unit); the revision of the logframe in line with programme developments; and equal importance being placed on the assessment of output to purpose assumptions (validity and value) and indicators;

3. An **ex-post impact assessment** of both phases of CLP should be commissioned at the earliest one year after CLP-2 has been completed. The window of opportunity for establishing a RCT (Randomised Control Trial) approach covering the whole of CLP-2 has already passed. However, based on lessons learnt from this assessment on how mixing cohorts across most villages resulted in disturbing the counterfactual, IML should commence monitoring a counterfactual sample at least two years in advance of exposure to programme interventions (to eliminate disturbance by direct programme impacts). The ToR should also make provision for fresh data collection. The limited fresh data collection for this IA points to the value of this as a cross-check and amplification of data collected by CLP-1. If DFID leads the next IA then it is recommended that its Evaluation Department, rather than the country office, commissions and manages the process, with support from an expert panel;

4. Overall care should be taken to avoid one specific target for a programme being preferred over another both in terms of importance in implementation and M&E (e.g. household incomes over women's empowerment). There is a need **to monitor potential unintended consequences at different levels** (in this case at the community level or at the intra-household level). This will allow for understanding, mitigation and defence of unintended consequences in the interests of the overall objective;

5. As CLP-2 is already underway, there is an urgent need to determine **what** information about programme costs and activities **is required** to monitor and assess the value being achieved from the programme;

6. **Revise down expectations on reductions in illegal social practices** and transformative change for CLP-2. Most aid programmes cannot realistically be

expected to transform entrenched values, norms and exchange systems, as well as provide effective relief to extreme poor households within 18 months;

7. The **use and definition of 'graduation' criteria** in the context of a monitoring framework that feeds into the monitoring of DFID-B's Operational Plan needs to be finalised and should be relevant across DFID-B's extreme poverty portfolio.

7.2 For CLP-2

7.02 This IA is a test of what can be said about CLP-1's impact based, in part, on existing material on social and economic impacts. It follows, therefore, that it is also a test of CLP-1's performance in monitoring impact that can inform CLP-2. Key recommendations for CLP-2 are as follows:

1. **To review the logframe developed for CLP-2 through helping to ensure that:**

   - **It adequately defines the vertical logic or the basis for the programme's theory of change** that clearly distinguishes what CLP does and what it delivers (its activities and outputs) with the short and longer-term changes these are expected to bring about, where, to what extent and among whom (CLP-2's outcomes and impacts).

   - **the envisaged changes at household level** are associated with indicators that are adequately and precisely defined in both quantitative and qualitative terms.

   - **reference is clearly made to any systemic changes** envisaged by the programme relating to the continued functioning and performance of **VDCs, VSLAs CSKs and Paravets**.

   - **its contents (including its assumptions) are used to define the primary design factors** for IML's monitoring function.

   - **Its contents are periodically revised based** on lessons learnt informed by the results of IML's work and recommendations made by external reviews.

2. **Develop a more balanced approach to monitoring and understanding change**

   - Ensure that **plans for monitoring change are more balanced** than those carried out during CLP-1 in order to provide adequate coverage across the purpose/outcome level indicators.

   - **Design and carry out a set of qualitative case studies** among core beneficiary households from CLP-1 to understand why and how increases in their incomes are related to CLP-1 support.

- **Review the assumptions** contained in the CLP-2 logframe and develop ways in which they can be assessed and the implications communicated to promote learning.

- **Balance** the need to demonstrate impacts upon individuals and households with the need to monitor the existence and performance of structures (e.g. VSLAs and VDCs) post CLP-2 support in parallel with the income and expenditure and nutrition surveys.

- **Develop a complementary approach** to enumerator-led questionnaires that provides more voice to beneficiaries (and others) to help CLP assess and understand social and economic change. It is hoped that the qualitative methodology developed for the present IA and its limitations are of some use in this regard. Opportunities for building this into the Social Development Groups, the VDCs and the VSLAs could be usefully explored.

3. **Develop ways to help assess the economy and efficiency dimensions of Value for Money**

- The CLP management team, based on Recommendation 5 to donors above, should redesign their information systems, where practicable, that delivers integrated financial and management information accurately and in a timely manner.

- To help ensure CLP-2 has an **integrated financial management system**, output data received from IMOs and CLP district offices should be collated differently at CLP head office to inform ongoing, quarterly and annual reports on the performance of each IMO. The following information should be brought together into one performance report: contract values and deliverables; relevant data from monthly financial reports; funds claimed for outputs delivered, as per invoices submitted; outputs reported to CLP Operational Units; and, for annual reports, key lessons learnt, based on feedback from beneficiaries.

4. **Develop opportunities for learning**

- To provide a basis for improving future IMO performance and for CLP-2 management to support them, the IML and the Operations Division should organise and moderate an **annual feedback session with IMOs** that is based on achievements and lessons written up in their respective annual reports.

- Space should be provided in the IMO progress reporting formats in which to articulate lessons learnt.

5. **Enhance prospects for sustainability**

- To recognise and make clearer the degree to which household benefits derived from the programme depend on the continued and effective functioning of, for example, the operations of Village Development Committees, the Village Savings and Loan Associations and satellite clinics.

- Opportunities should be identified for supporting and sustaining critical structures and their functions beyond the main 18 months of support.

6. **Be more specific about the reasons why women are selected to participate in the Asset Transfer Programme**

   - To communicate these to women and men – specifically whether it is to do with an objective or more to do with pragmatic reasons that explain why the programme works with residual household members due to male out-migration.

Annex I

Terms of Reference for Impact Assessment of the Chars Livelihoods Programme (CLP) Phase-1

1 BACKGROUND[60]

The Chars Livelihoods Programme (CLP) phase-1, a DFID funded integrated intervention, has the goal of halving extreme poverty in the riverine areas of Bangladesh by 2015. The programme purpose is 'improved livelihood security for poor and vulnerable women, men and children living within the riverine areas of 5 districts of the northern Jamuna.' The Programme targets the extreme poor – with no land or assets. The CLP provides a comprehensive package of supports ranging from a productive asset to raising homes above the flood line. In addition the programme provides supports for market linkage, preventative health care, homestead gardening and group savings schemes and implements cash for work.[61]

The programme has successfully completed its first phase (2004 - March 2010 with £ 50 million budget). The project is managed by Maxwell Stamp and led by the Rural Development and Cooperative Division (RDCD) of Ministry of Local Government, Rural Development and Co-operatives of Government of Bangladesh (GoB).

CLP phase-2 (2010-2016) is jointly funded by DFID and AusAID reaching 67,000 additional extreme poor households (with £70 million from UK and £8 million from AusAID). Following recommendations of DFID reviews and an independent appraisal process administered by AusAID, the programme memorandum of CLP-2 has included carrying out an independent impact assessment of CLP-1 by the end of year-1 of CLP-2.

2 OBJECTIVES

- To identify and better understand social and economic impacts of the CLP-1 in order to assess the programme's achievement of goal and purpose;
- To document operational lessons of the CLP first phase in order to strengthen programme delivery of CLP-2;
- To provide a foundation for a rigorous independent impact assessment of the CLP phase-2.

3 RECIPIENT

Rural Development and Cooperative Division (RDCD) (under Ministry of Local Government, Rural Development and Co-operatives) of Government of Bangladesh will be the main recipient of these services. Results will be shared with DFID Bangladesh, AusAID and other

60 Further background materials will be available on request; see section 14, for a list.

61 For more information about the programme , please visit CLP website< http://www.clp-bangladesh.org/>

development partners, other line ministries of Government of Bangladesh and Maxwell Stamp and CLP team.

4 SCOPE OF WORK

- Develop an approach, and implementation plan for the impact assessment in the inception period. During inception, a review will be carried out on the usability of the existing quantitative and qualitative data to finalize the scope of work.
- Implement a qualitative assessment of the programme operations and impacts using focus groups discussions, in-depth interviews, key stakeholder consultations, analysis of existing qualitative data base and other approaches as appropriate and approved in the implementation plan,
- Implement a quantitative assessment of the programme operations and impacts using the CLP's existing administrative and other data sets, and new data collection using appropriate sampling methods as necessary and approved in the implementation plan. While doing the quantitative assessment, the study team will also look into the value for money (VfM) aspects of CLP-1 by doing a pragmatic comparison with 1-2 other similar programmes in Bangladesh.[62]

5 METHODOLOGY

The project will adopt both qualitative and quantitative approaches. The qualitative methodology will include an operational review to assess the functioning of the programme and to identify lessons supporting the strengthening of programme operations. The qualitative analysis will interrogate the more complex questions of impact, including the pathways and causality linking programme activities to the observed outcomes. The qualitative methods will include focus groups discussions and in-depth interviews with the core programme participants from early phase and new entrants, key stakeholder consultations with government authorities, local representatives, NGOs and wider community members, analysis of existing qualitative data and other approaches. A detailed plan and methodology for stakeholder consultation will be finalised during the inception phase.

Quantitative approaches will be used in order to more precisely measure programme outcomes and to attribute impacts as far as possible. The quantitative analysis will primarily employ quasi- or non-experimental methodologies (comparison between new and old intakes)[63] which would help avoid ethical concerns about permanently excluding extremely poor households to serve as the programme's control group[64]. This analysis will be mainly based on existing administrative and other data sets and only employ randomised

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62 The exact methodology and extent of the exercise will be finalised during the inception phase and will be depending on willingness of other programmes to share their information.

63 "Quasi-experimental approach involves constructing a comparison group of individuals who are comparable to participants. This can be done: by statistically controlling for differences between groups during data analysis; by matching participants and non-participants according to key traits (such as age, sex and education) believed to influence the outcomes of interest; or both." Retrieved from http://www.hrsdc.gc.ca/eng/cs/sp/sdc/evaluation/sp-ah053e/qeee.pdf 04 July 2010.

64 The CLP has adopted a "rolling baseline" for measuring changes in the livelihoods of core participants. This used the characteristics (income/expenditure, nutritional status etc.) of new participants into the core programme as a proxy for the "without CLP case" (or counterfactual). Final Report: Chars Livelihood Programme Phase-1, July 2010. However, while using the quasi-experimental approach, special attention to be needed by the researchers to understand and differentiate the effects of other processes (i.e., extraneous confounding variables) and the issues related with selection biases.

experimental trials where these do not exclude households from programme benefits. This analysis should be based on a pragmatic application of 'theory of change' for beneficiaries and an appropriate counterfactual.

The inception phase of the assessment will specifically look into the usability of the existing qualitative and quantitative data base of the CLP collected through their M&E system and develop a clear approach and implementation plan based on the scoping visit by the core research team. During the inception phase, the team will also review the existing reports including profile of the CLP char dwellers, various thematic and periodic study reports and related publications, mainly produced by the Innovation, Monitoring and Learning Unit (IML) of CLP.

6 GOVERNANCE STRUCTURE

The whole research team and the two-three Advisory Panel members will be contracted by the Livelihoods Resource Centre (LRC). LRC may explore opportunities to collaborate with other research organisations and impact assessment bodies for strengthening the research team and increasing independence of assessment work.

An Advisory Panel will be comprised of up to three impact assessment experts and a Steering Group will be formed with representatives from Government of Bangladesh (RDCD/ IMED-Implementation, Monitoring and Evaluation Division), DFID and AusAID. The Team leader, with inputs from qualitative and quantitative research teams, will produce an inception report and later a draft final report, both will be finalised upon receiving comments from the Advisory Panel and Steering Group members.

On behalf of the Steering Group, UK-DFIDB will manage the comments of the Advisory Panel and use them as a quality assurance board to check the deliverables (mainly the inception and the draft/final report). DFIDB (where relevant in consultation with AusAID and GoB) will coordinate the whole assessment work and provide comments on inputs and processes. However, this will not influence the findings of the assessment.

7 KEY QUESTIONS AND THEMES

The assessments will address a number of questions and themes, which may be modified during the inception phase. The first four big questions to be addressed in the assessments are based on the goal and purpose level indicators of the programme log frame (see section 14 for background materials). The fifth and final one is about understanding the Value for Money aspects of the programme in comparison with others. These are:

- How many people have been lifted out of extreme poverty – based on agreed income and expenditure measures - through the programme?
- How has the CLP reduced vulnerability of the poor island char dwellers (including vulnerability to natural shocks, health shocks and food insecurity/hunger)?
- How has the CLP increased well being of the poor char children, men and women (social status, health, nutrition & education for their children)?
- How has the CLP improved social capital among char dwellers?

- Does the programme present good value for money as compared to other similar livelihoods project/programmes in Bangladesh?[65]
- The questions can be examined in more detail by classifying them into six categories and will be finalised during the inception phase based on CLP-1 log frame and priority interventions. These issues need to be assessed, highlighting both positive and negative impacts along with an assessment of likelihood of sustainability. The categories are as follows:

i) Poverty, hunger, food security

How has CLP changed:

- income and expenditure poverty,
- reported incidence of hunger for children and adults, particularly during seasonal food insecurity (*monga)*,
- sufficiency of food availability, and
- quantity and quality (diversity) of diets

ii) Assets and livelihoods

What impact has the CLP generated in terms of:

- household income and savings
- assets (particularly livelihood assets), and
- vulnerability to flooding and river erosion

iii) Health and nutrition

How has the programme changed the:

- prevalence of severely underweight, stunted, wasted and anaemic children under 5 years,
- chronic energy deficiency level of adult women; and
- Incidence of diarrheal infections?

[65] During the inception phase, the assessment team will look into the practical matters to define the extent and methods for carrying out a possible VfM comparison within the given time and resource framework.

iv) Social capital

How has the programme changed:

- community preparedness,
- household networks (contacts and relationships), and
- Community-based communication tools?
- Gender

What impact has the programme had in terms of:

- reducing violence against women and girls,
- reducing dowry and early marriage and their harmful impact,
- Improving self-confidence amongst women and girls,
- Increasing women's participation in making decisions and choices, and
- Improving women's status within the household.
- Systemic change

How has the CLP changed:

- linkages to markets and technical innovation,
- systems that provide a mix of safety net entitlements, social and basic services, and
- other government benefits to char dwellers?

In addition, the qualitative assessment will look into some other operational and cross cutting issues, trying to draw out lessons (e.g. best practice, strengths and weaknesses)[66] in areas such as:

- Effectiveness of targeting
- Relative cost effectiveness of the major project interventions
- Asset transfer instrument
- Integrated approach and complementary programmes
- Land ownership, tenure/leasing pattern and associated risks of eviction, erosion
- Corruption minimizing mechanism
- Gender mechanisms
- Decentralised implementing partners
- Role of local government
- Mainstreaming climate resilience
- Effect of CLP intervention on wider *chars* community
- The use of the Logical Framework as a monitoring and evaluation framework - including looking at the assumptions linking activities, outputs and outcomes.

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66 This operational review will be a light touch assessment to better understand the issues and process of possible changes, in many cases as spill over effect of the programme. Qualitative assessment could better capture these results using several FGDs/interviews with different stakeholders including the core participants, implementing partner organisations, the CLP programme and monitoring team members etc. However, the research team will finalise the areas of qualitative investigation during the inception phase.

8 OUTPUTS

The Chars Livelihood Programme assessment will produce the following outputs:

- An inception report (no more than 30 pages -not including annexes) covering implementation plan for the study project with method and key research tools (formats, checklist, questionnaires etc.), including a clear and rigorous attribution strategy employing quasi-experimental approaches.
- Data sets, interview transcripts, survey forms, statistical programmes implementing quasi-experimental approaches and other work products[67] supporting the qualitative and quantitative analysis.
- A de-briefing presentation on early findings at the end of field assessment
- A draft integrated report of both qualitative and quantitative assessment, possibly including a VfM comparison and specific recommendation to provide a foundation for an independent impact assessment of the CLP -2
- A Final Report, the main body should aim to be no more than 50 pages (not including annexes), with an executive summary, methodology, key findings, conclusions, lessons and recommendations. The expected length of the Executive summary to be no more than 6-8 pages. This main report needs to be proof read before the final submission.
- In addition to the main report and its' executive summary , a stand alone 4 pages summary with a short statement describing the purpose of the report, the brief methodology, the most important conclusions, priority findings and recommendations .
- The Executive Summary and 4 pages summary should both be written using non-technical language that is appropriate for wider audiences.[68]
- A presentation on the impact assessment findings for the dissemination meeting.

9 COMMUNICATION AND DISSEMINATION

Several methods and channels will be used to reach wider audience and relevant stakeholders but these will not be the responsibilities of the task team during the assessment period except arranging a dissemination event.

The event will be hosted by the GoB in collaboration with UK-DFID, AusAID and CLP where the study team will present and share the key findings with the key development partners and relevant stakeholders in Bangladesh.

The 4 pages summary will be used as a communication tool and may be shared both during and after the dissemination event. The final report will be available on the websites of the CLP, GoB, UK-DFID and AusAID for public access. Moreover, it is expected that the impact assessment methods and findings will inform and contribute to the global evidence base on best practices of social protection and rural livelihoods programmes for the extreme poor.

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67 Where appropriate, the research team will take necessary measures to get ethical clearance, and maintain appropriate confidentiality of information, particularly if non-participants are interviewed.

68 For example : shorter sentences and paragraphs, limiting the use of Latin phrases, using less technical language

10 TIMEFRAME

The assessment period will last up to a period of eight months between July 2010 to March 2011. The actual work will be started in August after completion of necessary contractual arrangements and team mobilisation. The timeframe for the activities and outputs for the inception and implementation phase is summarised in Table 1 below.

Table 1. Project activities, timeframes and deliverable outputs

A Inception Phase

Activity	Timeframe[69]	Output
Commissioning and mobilisation of the research team including Advisory Panel members[70]	July-Aug 2010	Research team structure
Research Team Arrive in Field/Bangladesh	3rd/4th week of August	-
Developing a draft approach and implementation plan with methodology and research tool; review of existing admin data.	Sep 2010	Draft Inception report (with draft Implementation Plan, methods, instrument formats)
Review and Finalisation of the implementation plan /design based on comments from the Advisory Panel (and Steering Group)	Sep 2010	Final Inception Report[71]

B. Implementation Phase

Activity	Timeframe	Output
Implementation of qualitative and quantitative research and necessary field work; produce early findings and shared with the Steering Group.	October-December 2010	Debriefing the Steering Group about early findings in December 2010

69 Time frame is provisional and may change due to natural disaster and other administrative delays.

70 The local research assistants/firm may also be selected during the inception period.

71 It is expected that after the draft inception report is submitted, the Advisory Panel members will review the plan and send their comments electronically. That means the full research team will not be required to stay on the field (Bangladesh) during this period and can start doing the actual research after a month or so, sometimes in October, once the design is finalised to implement. The local research assistants/firm may be selected during the inception period.

Activity	Timeframe	Output
Revisions and completion of analysis based on comments from the Advisory Panel (and Steering Group), proof reading, and final submission ;	Feb 2011	Final Report
Present Final report in the dissemination meeting	March 2011	Presentation on the Final Report

11 ROLES, REQUIREMENTS AND RESPONSIBILITIES

The project will require a team leader, a senior quantitative researcher, a senior qualitative researcher and 2 junior researchers, whose main responsibilities will be carrying out the background research for the team and support the team leader as necessary. The team will be expected to have a mix of skills and experiences, with a mixture of both expatriate and local team members as well as an appropriate mix of gender.

In addition, depending on research requirements, three to four research assistants and may be an interpreter too, required for the field work. A local research firm may be sub-contracted for these services.

Both senior researchers (and research assistants as appropriate) of quantitative and qualitative work will participate in quantitative-qualitative integration activities as coordinated by the Team Leader. In addition, a two-three member Advisory Panel, two international and one national, will work as the quality assurers of the assessment work, mainly by providing comments on the inception plan (study design including methodology) and subsequently on the draft final report. However, the final responsibility will lie on the Team Leader and research team members to deliver the expected outputs.

Team Leader

Extensive experience in leading similar impact assessment work of donor funded poverty, livelihoods and social protection projects in developing countries, preferably in South Asia ; excellent analytical and precise English writing skills to communicate with non-technical audience; strong command over impact assessment and M&E methods; particularly quasi-experimental approaches ; extensive experience in integrating large amount of quantitative and qualitative data. A relevant postgraduate degree is essential.

Senior qualitative researcher

Extensive experience with operational reviews, focus groups discussions, in-depth interviews, key stakeholder consultations and other qualitative methodologies, analysis of already collected qualitative data through CLP's M&E system particularly in the areas of social protection and livelihoods, has experience in integrating qualitative and quantitative data. A relevant postgraduate degree and excellent written and spoken English is essential.

Senior quantitative researcher

Extensive experience in quantitative methodologies including studies that involve qualitative/quantitative integration; specifically extensive experience in quasi-experimental quantitative impact assessment, advanced skills in SPSS software and analysis of administrative data (already collected data through CLP's M&E system) in assessments, particularly in the areas of social protection and livelihoods. A relevant postgraduate degree and excellent written and spoken English is essential.

Junior researchers (2) (One Quantitative, one Qualitative)

At least 5 years of experience in qualitative /quantitative field research. The Junior Quantitative Researcher should have strong academic background in Economics/Statistics and/or necessary skills in using statistical programmes like SPSS. The Junior Qualitative Researcher, may be a local Bangladeshi person, should have adequate skills and experiences in the application of qualitative research methods/tools, particularly on FGDs and interviews. For both the Junior Researchers, experience of implementing projects is ideal, with experience of programme monitoring and evaluation and /or impact assessment. Relevant qualifications to Masters Level are required. Excellent written and spoken English is essential and ideally strong knowledge about poverty and overall development issues of Bangladesh.

All four key positions will therefore require essential backgrounds and expertise in the areas of livelihoods, M&E, impact assessment, South Asia/Bangladesh, a relevant post graduate degree and excellent English language skill. It is also expected that some team members have mix of expertise in the areas of cross cutting dimensions like gender, governance and nutrition.

The Advisory panel

The Advisory Panel will mainly be working as the quality assurers and comment on the inception report (implementation plan) and draft reports. This panel may include up to two International Advisers (one should be relatively senior) and a National Adviser. There should be a balance between skills and expertise in the areas of quantitative and qualitative aspects of impact assessment and monitoring poverty and livelihoods focused rural development projects.

The Advisory Panel members must have extensive experience in designing and supervising large impact assessment work, particularly in the areas of poverty, social protection and livelihoods, ideally in the context of Bangladesh. The Advisory Panel members' opinion will help improve the overall design of the impact assessment and provide feed back on the draft reports.

12 UK-DFIDB COORDINATION/REPORTING

From UK-DFIDB, Anirban Bhowmik will be the project officer and the overall coordinator of this assessment work. Arifur Rahman, DFIDB Livelihoods Adviser and Lead Adviser for the CLP and Yolande Wright, DFIDB Senior Livelihoods Adviser and Team Leader of the Extreme Poverty and Climate Change Team will provide technical support, as required.

13 LEVEL OF EFFORTS AND BUDGET FORMAT

A budget estimate format is given below in Table 2 with the required level of efforts of the key personnel.

Table 2: Budget Format

Item	Unit /person day[72]	Rate	Amount (£)
A. FEES			
Research Team			
Team Leader	70		
Quantitative Researcher	100		
Qualitative Researcher	100		
Value for Money Specialist[73]	10		
Junior Researcher-	80		
Quantitative/Statistician			
Junior Researcher-Qualitative	80		

[72] Indicative estimate. It includes both inception & implementation phase of the assessment.

[73] If the core team members have the required skills to do a pragmatic VfM comparison of CLP-1 with 1-2 other similar projects/programmes in Bangladesh, this position may not be needed. This may be decided during the inception phase.

Item	Unit /person day[74]	Rate	Amount (£)
Advisory Panel			
Senior International Adviser	10		
International Adviser (optional)[75]	10		
National Adviser	10		
B. RESEARCH EXPENSES			
Travel expenses			
Per diem (Food , Accommodation,			
Incidental)			
Local transportation			
Communications			
Data processing including Software			
Logistics (for field work and overall operation)			
C. Dissemination Workshop			
D. Total A+B+C			

14 FURTHER BACKGROUND MATERIAL: (AVAILABLE ON REQUEST)

- Programme Memorandum CLP-1 & Revised Log frame
- Project Completion Report (PCR)- CLP-1 , April 2010
- Final Report : Chars Livelihood Programme Phase-1, July 2010
- Progress against Log frame Indicators- February 2010
- Annual Review Reports / Mid Term Report 2007
- CLP Quarterly Progress Reports
- Programme Memorandum CLP-2 & Log frame
- Profiles of the chars and participants households

<http://www.clp-bangladesh.org/index.php?option=com_docman&task=cat_view&gid=55&Itemid=99>

- CLP website < http://www.clp-bangladesh.org/>

[74] Indicative estimate. It includes both inception & implementation phase of the assessment.

[75] Depending on willingness and availability of another International Adviser from a reputed impact assessment organisation with extensive experience of South Asia.

Annex II

Social Protection in Bangladesh

Bangladesh has made strong progress towards reducing income poverty, placing it roughly on track to meet the MDG target of halving the share of the population living under US $1 per day by 2015. However, poverty remains pervasive. Even if Bangladesh puts in place sound macro-economic policies and pursues institutional reforms that helps achieve the MDG target, the extent of vulnerability and exclusion would remain unacceptably high. About **40% of the population is poor and many more are subject to income risks from individual shocks including health and seasonal unemployment and systemic shocks, such as floods. Particular populations, such as vulnerable children (e.g. street children, child labourers) and the disabled, remain marginalised. Demographic forces, such as rapid urbanisation and temporary migration, are creating new social protection challenges for the country.**

In recognition of this, the Poverty Reduction Strategy Paper (PRSP) of 2006 has a strong emphasis on Social Protection. The state implements about 30 public safety net programmes to promote inclusive growth, some of which are highly innovative and known worldwide (e.g. the Secondary Schools Stipends Program). Among the 30 programs, there are eight unconditional programs of which four are food transfers and four are cash transfers. Two of these food based programmes are generally used in times of natural disasters or seasonal downturns. There are also ten conditional programs, comprising of seven cash transfers and three food transfers. Bangladesh also has five credit schemes and three conditional subsidy programs in addition to four funds.[76] Other private sector led programs, such as the Grameen Bank's micro finance program, have also received worldwide recognition.

Recent economic growth and emerging fiscal space has led to increased spending on public social safety nets from 0.4% of GDP in 2002 to 1.6% of GDP in 2007. Currently, the GoB allocation for Social Protection in 2010-11 is Taka 195 billion which is equivalent to around USD 2.778 billion (using an exchange rate at 1USD=Tk.70). This is 2.5% of GDP and 14.8% of the National Budget.

However, the amount spent is not always proportionate to the differences that spend makes. In the case of Bangladesh, the safety net system faces several challenges in effectively protecting the poor.[77]

1. The reach of the current portfolio is limited to approximately 4-5 million people and the effectiveness of these is mixed. Options for improvement include reducing the duration of benefits so as to increase the number of beneficiaries, increasing the focus on programmes to remove the impediments to growth and contribute to human

[76] Social Safety Net Programmes in Bangladesh. Shaikh S. Ahmed. October, 2007

[77] Summarised from: "Social Safety Nets in Bangladesh: An Assessment." Bangladesh Development Series – Paper No.9. The World Bank Office, Dhaka, January 2006.

capital development, and devise specialist programmes for particular groups (eg. char dwellers).

2. Inappropriate criteria for targeting may lead to significant mis-allocation of resources. Modifications could be made that take into account peoples' occupations, dwellings and incomes rather than assets such as land.

3. Leakages remain an important issue: they vary but studies estimate in the order of 1-50% for food-based and 5-25% for cash-based programmes. Options for reducing these rates include shifting to cash benefits, more focussed and adequate monitoring and realigning incentives for service providers.

4. There is often frequent overlap between programmes and inadequate coordination across ministries. The effective functioning, not just establishment, of inter-agency forums such as budget and inter-ministerial committees could improve coordination as could developing arrangements for out-sourcing the management of programmes at the local level.

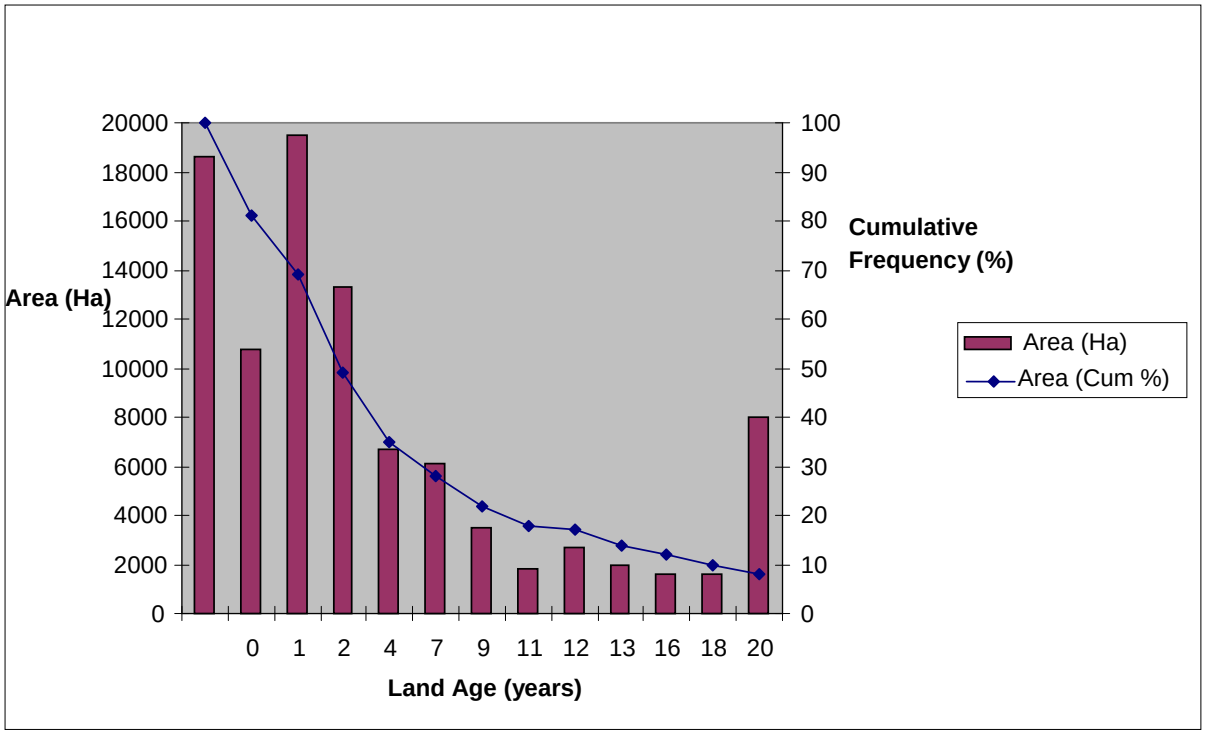
5. There is inadequate Monitoring and Evaluation: poor performance of these systems creates the opportunity for relatively high levels of leakage and misallocation of resources. More stringent arrangements need to be made that help track disbursements and greater use of quantitative and qualitative methods is needed to better understand impacts as a means to informing investment decisions.

Annex III

The Age of Charlands

It is estimated that 2,000 Ha of charland appears in the braided course of the River Jamuna every year since 1973.

With the exception of the 10 per cent of stable char land more than 20 years old, the processes of erosion and deposition mean that chars are frequently destroyed at one location and created at another. The average age of a given area of charland is only four years with 50% of area covered by chars aged 2 years or less (see Figure).



Source: Morphological Dynamics of the Brahmaputra-Jamuna River. Water Resources Planning Organisation, Ministry of Water Resources, Government of Bangladesh. February, 1997.

Twenty five per cent of the charland is more than a decade old and 10% is at least 20 years old. It is not possible to judge the age of the oldest charland, but analysis of historical maps provides evidence that portions of the island chars may have been in existence for several decades.

Annex IV

Revised Logical Framework

Goal & Purpose Level	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOV)	Assumptions and Risks
Goal To halve extreme poverty in the riverine areas of Bangladesh by 2015.	Human poverty index for people in the riverine areas of Bangladesh halved by 2015.[78] Impact on other IDT and PSA targets particularly education (Primary school enrolment and ration of girls) and health (under 5 mortality and assisted births.)	Household Expenditure Survey by the Bangladesh Bureau of Statistics Country Statistics on economic and social indicators by UN agencies	Government policies and programmes and donor assistance continue to focus on the poorest and most vulnerable in the char areas. Political priorities do not change and government maintains sustainable politicise for rural micro finance and other institutional assistances.
Purpose Improved livelihood security for poor and vulnerable women, men and children[79] living within the riverine areas of five districts of the northern Jamuna.[80]	Measurable increase in income & expenditure for 50,000 assetless and landless households on designated island chars by end of project (EoP).[81]	Independent evaluation commissioned by DFID based on data and evidence collected or commissioned by the CLP.	Environmental change or natural disasters are not so large as to significantly undermine programme progress. The phrase “poor and vulnerable” refers to what is now called “the poorest” or “the extreme poor” in the context of Bangladesh. The CLP, DFID and GOB will from time to time agree definitions and targeting policies as appropriate.

78 The Goal, OVIs, MOV and Assumptions and Risks columns are unchanged from the original log frame as it appeared in the original Project Proforma document at the request of the Ministry Rural Development and Cooperatives Division.

79 Programme data will be disaggregated by gender and age where appropriate.

80 Within the CLP programme area of 150 designated unions, the CLP will primarily target 50,000 core beneficiary households living on island chars for the full asset transfer based livelihood programme and an additional 50,000 households for homestead plinths, water and sanitation. In total it is expected that 1,000,000 people will be specifically targeted by the CLP. Any second phase of the CLP will consider assisting those remaining households not assisted during phase one. The 1m specifically targeted will include approximately 500,000 who will benefit from homestead plinths and other infrastructure work and another 500,000 who will receive help for the reduction of the impact of Monga through wage employment, the Market Development schemes for self employment or health and literacy assistance. In

Outputs	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOV)	Risks and Assumptions
	Measurable increase in well-being[82] for 100,000 poor and vulnerable island chars dwellers by EoP.	As above.	The CLP and many households will not have sufficient funds to commission or purchase these services from other providers. The assumption is that DFID will provide further funds if necessary or that the GoB will provide these services.
	Measurable increase in social capital[83] and reduction in illegal social practices on island chars among 50,000 core beneficiary households	As above	*Increased capacity and well-being among char dwellers will lead to an increasing respect for national laws and regulations*

addition 200,000 people, called Core Beneficiaries will significantly benefit from the Livelihood promoting asset transfer programme and an intensive programme of social development.

81 Further explanation of the CLP programme and its history can be found the paper, "The CLP: The Story and Strategy So Far available on www.CLP-Bangladesh.Org

82 Defined as good health, fitness and strength for work; good standard of basic education and skills.

83 Social capital is defined as the ability to cooperate among similar households within segments of the community and between different segments of the community to protect and enhance livelihoods and help build a society where the laws of Bangladesh are respected and observed and which is more supportive of women and girls in particular.

Outputs	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOV)	Risks and Assumptions
(i) Reducing Environmental Vulnerability			
1(a) Reduced vulnerability of island char dwellers[84] to environmental stress.	100,000 households on island chars live on raised plinths by EoP[85].	Field survey supported by CLP Beneficiary Panel data sets	A homestead plinth is a "public good" and will not be as rigorously means tested as other forms of CLP assistance. The CLP will endeavour to protect raised plinths from erosion through planting erosion resisting grasses but knows of no cost-effective steps to reduce erosion of the land on which plinths are built.
	Most households on island chars have access to safer drinking water, including during floods by EoP	As above	Shallow tube wells on raised plinths may themselves be contaminated during floods. Chemical treatment alternatives may not prove to be widely available.
	Most households on island chars consistently use improved sanitation facilities by EoP	As above	*It is to be assumed that improved sanitary facilities are in place and that households are prepared to use them.*

84 The term 'island char dwellers' refers to approximately 900,000 people (175,000 households), resident in approximately 700 island char villages as designated by the MA within the CLP Programme area of 150 Unions.

27 Understood to be April, 2011. Proportional incremental progress should be expected year on year. The CLP is committed to utilising the capacity of Union Parisads and Upazila administrations through the distribution of funds as grants to these bodies to carry out infrastructure work, primarily homestead plinths. Up to £1 million per year will be available to the Union and Upazila Funds, subject to performance. Also see Output 3b promoting the capacity of local government.

Outputs	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOV)	Risks and Assumptions
(ii) Enhancing Economic Opportunities			
2 (a) 75% CLP core beneficiary[86] households have significant increases in incomes, which persist for 3 or more years, by EoP.	Household incomes and agreed proxies for income.	CLP collected and verified panel data sets	If eligible households go beyond 50,000 the CLP will be required to seek further funding or ration allocation on additional criteria.
	50% of women and children in CLP core beneficiary households have improved nutritional status by EoP.	Nutritional status surveys	Assumes a major portion of increased household income will be allocated to increased food consumption. There is a risk that increased income could be allocated to further investment or to non food consumption. Same OVI to be used to measure Social Well-being Outputs

86 The definition of a CLP core beneficiary is a household living on designated island chars, which is landless and assetless without a source of regular income other than casual labour, living on a designated CLP island char village, who is able and willing to add value to an asset through their own labour and skills and who do not have outstanding loans from CLP IMOs. The term 'Landless and Assetless' represents a further set of definitions and judgements. Landlessness as defined by the CLP means absolutely landless, including homestead land. This is different from the GOB definition of functionally landless which includes households of up to 50 decimals of agricultural land and doesn't include homestead land. The CLP definition does not relate to holding title deeds or other formal documentation showing ownership, but to the general understanding in the community of who *de facto* gains the benefit of the land. Households who are sharecroppers are deemed by the CLP not to be landless as they have access to agricultural land which provides income. Households with leased land, a system of land tenure which requires capital (similar to pawning of land) are deemed not to be landless. Individuals who will inherit land under Islamic law are also deemed not to be landless. Households who have been given permission to put their homestead on another person's land but are not at present required to pay rent are not deemed to be owners, merely that the land owner deems them too poor to try to collect rent. The term 'Assetless' is defined as not holding productive assets worth more than 5000 taka. 'Landless and Assetless' are proxy indicators for income.

Outputs	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOV)	Risks and Assumptions
2(b) Poor char households enjoy an increased opportunity for employment and income generation activities.	At least 20,000 households participate in a CLP sponsored market development initiative; not less than 10,000 of those households will be on island chars.	CLP monitoring verified by external evaluation	An accurate assessment of indirect and long-term benefits will require specialized evaluation techniques.
	At least 10,000 (based on sample data) participants in market development initiatives self-report a satisfactory return on investment	CLP monitoring verified by external evaluation	*That sufficient local demand exists or is developed for products and services offered*
	Measurable increase in the number of commercial enterprises on designated island chars	Comparison to CLP Baseline Survey data	*As above*
	Livestock on chars have decreased mortality and morbidity and improved growth rates.	Field Surveys	Private sector vaccinations and animal health service providers may be slow to develop..
2(c) Poor island char households enjoy increased access to competitive financial services.	100,000 poor island char households have access to a choice of appropriate micro financial services.	End of project survey.	Continued support and provision of loan capital by the PKSF.
	MFI service and loan portfolio quality meets or exceeds mainland standards.	External evaluation.	*That sufficient quality MFI services can be attracted to island chars*

Outputs	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOV)	Risks and Assumptions
(iii) Improving Social Well-being and Governance			
3(a) CLP core beneficiary households increase their knowledge, skills and capacity to cooperate with others in their community to:		*CLP collected data and evidence, verified by external evaluation*	
(i) protect their assets and enhance their incomes;	90% of HHs assisted with homestead raising should have retained their right to reside on the homestead on affordable terms. Examples of theft of assets should be under 2% of total asset transfer grants per year.	*Household sample survey* *Household sample survey*	Landowners may endeavour to profit from the investment in beneficiary homesteads. Rents should rise in line with income but not disproportionate to income.
(ii) reduce social practices unjust to women and girls; (iii) understand their legal and human rights; (iv) help those in their communities unable to help themselves.	75% of women and girls report reduced domestic violence, rape and increase in age of marriage. 50% of adults can name and explain a group of key rights Social Protection provision for 2000 households without an adult able to work by EoP.	*Household sample survey* *Household sample survey*	*An increased asset-base will increase the vigilance of beneficiary households* *Accurate data collection can achieved for these socially sensitive elements* *Group meetings are regularly occurring and household members attending* For every 25 asset transfer HHs, one HH without a member able to work (old, ill or handicapped) will be supported by community contributions equal to the national old age pension.
3(b) Improved organisational capacity of Local Government and NGO partner organisations.	Capacity of GOs and NGOs as perceived by char residents to manage activities beneficial to the poor & vulnerable.	Evidence collected by CLP and verified by external review. Public opinion surveys, focus groups and structured in-depth household interviews.	*Capacity of GOs and NGOs will increase over time*

Outputs	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOV)	Risks and Assumptions
	At least 1500 community groups established under CLP are able to demonstrate evidence of effectively identifying and agreeing necessary changes in their community and making progress to achieving this change	Evidence collected by CLP and verified by external review.	*Group meetings are regularly occurring and household members attending*
(iv) Increasing Wellbeing through Services			
4 (a) The well being of char dwellers is improved through the provision of appropriate human development and welfare services[87].	Social Protection provision in the form of Cash for Work is ensured for up to 500,000 family members in Kurigram and Gaibanda Districts to present seasonal hunger (Monga).	Evidence produced by CLP and verified by external review.	*An adequate social protection system can be put in place*
	Improved health service significantly reducing the risk of health shocks for at least 10,000 households is ensured by EoP.	Evidence produced by CLP and verified by external evaluation	Additional funding beyond the £1 million present allocated will be made available by DFID if necessary.
	10,000 illiterate adults are ensured an opportunity to gain minimal[88] literacy and numeracy by EOP	Evidence from the CLP verified by external evaluations.	Additional funding beyond the £1 million present allocated will be made available by DFID if necessary.

87 CLP believes that Health, Nutrition and Educational services are essential to prevent inter-generational transmission of extreme poverty.

88 Minimal literacy means ability to sign name, phonetic recognition of the Bangla alphabet and basic numbers.

Outputs	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOV)	Risks and Assumptions
	5000 school age children on island chars not attending school are ensured an opportunity to gain basic literacy and numeracy skills by EOP.	Actual testing of programme beneficiaries to show actual skill levels.	*Adequate training and funding resources are made available*
(v) Fostering Learning and Sharing (Policies and Institutions)			
5 (a) Development of a body of evidence documenting the impact of interventions	Auditable database tracking key indicators of CLP core beneficiary HHs over the life of the Programme Cumulative body of studies, data reviews and internally and externally commissioned evaluations and research studies.	External evaluation of cumulative evidence and analysis *External assessment*	The tracking of CLP core beneficiary households may be extended beyond 2010 if funding is available *Development of library resources and website*
5 (b). The lessons learned by CLP widely shared and disseminated	Quality of CLP Website and Publications Participation in Conferences	External Assessment	*Allocation of sufficient human and financial resources*
5 (c) An institutional capacity to monitor poverty and social and economic development on the chars is created	Research and Analysis produced by CLP funded Char Unit within RDA.	External Assessment	As this capacity is being created at the Rural Development Academy, a GOB institution, its effectiveness depends on the interest and commitment of future Director-Generals of RDA and overall GOB policy

Activity	Objectively Verifiable Indicators (OVI)	Means of Verification (MOV)	Assumptions & Risks
(i) Reducing Environmental Vulnerability			
1.1 Construction of infrastructure to help poor char dwellers and their livestock cope with flooding.	Construction of raised plinths above the highest locally recorded flood level for 100,000 households on island chars.	*Internal monitoring* and Independent verification of M&E reports.	Environmental and climate change and natural disaster are not so large to significantly undermine programme progress.
	Provision of year round access to clean water for the 100,000 of island char households.	*As above*	*As above*
	Provision of on-plot sanitation facilities and supporting related educational inputs to 50,000 households	*As above*	*As above*
1.2 Capacity Building of Union and Upazila Parishads and partner NGOs to effectively utilise funds for mitigating seasonal flooding and other public infrastructure.	Amount of training and on site supervision delivered.	People's satisfaction survey reports and physical verification and independent evaluation	*Change in mindset of local government officials occurs so that they become more sensitive and reactive to local needs. Availability of local government agents to attend regular training exercises.*
(ii) Enhancing Economic Opportunities			
2.1 Provide income generating asset (IGA) grants to landless and assetless island char households.	50,000 households will receive IGAs by EoP	Systematic verification of NGOs/IMOs and selected beneficiaries; Internal M&E And external verification reports.	*Accurate targeting of beneficiary households occurs and that established criteria for household selection is fully observed*

Activity	Objectively Verifiable Indicators (OVI)	Means of Verification (MOV)	Assumptions & Risks
2.2. Improve access to training and extension for core beneficiary HHs to ensure IGA productivity.	Return on investment (through increase in value of assets and accumulated income) average 75% per annum At least 90% of cattle and sheep IGAs alive and growing normally after 18 months Non-livestock IGAs yielding positive cash flow after 8 to 10 months. Beneficiaries procuring essential services to sustain IGAs from providers.	M&E surveys, reports from NGO partner organisations and independent verification report. *Monitoring of ATP beneficiaries* *As above* *Household survey*	*In order for these indicators to be satisfactorily achieved, there is the need either for a lack of natural catastrophes (flooding, disease, erosion) or adequate catastrophe relief systems put in place*
2.3 Develop a reliable savings option ('a safe place to save') for core programme beneficiaries.	At least 80% of core beneficiary households have participated in secure savings services from either licensed MFIs or mutual savings associations; Most participating households continue those saving activities for 2 years or more.	M&E reports	*Core beneficiaries are able and prepared to contribute to such savings schemes*
2.4 Increase the outreach and quality of micro financial services in the programme area.	100,000 island char households have access to appropriate micro financial services. Range and flexibility of products equals or exceeds industry standard in mainland areas. Loan portfolio quality equal to or better than mainland standard	M&E reports End of project survey External evaluation External evaluation	Continued support and supply of wholesale loan capital from the PKSF. *That sufficient quality MFI services can be attracted to island chars* *That sufficient quality MFI services can be attracted to island chars*

Activity	Objectively Verifiable Indicators (OVI)	Means of Verification (MOV)	Assumptions & Risks
2.5 Develop key agricultural and non-farm productive sectors, and key service sectors to support income generation and employment.	At least 20,000 households (10,000 from island chars) have elected to participate in projects of the Market Development Fund, whether as producers, suppliers, traders or labourers.	M&E reports	Char dwellers demonstrate a willingness to pay the full cost of goods and services associated with CLP-sponsored initiatives.
(iii) Improving Social Well-being and Governance			
3.1 50,000 Beneficiaries selected and formed into groups to implement structured learning programmes for a period of 18 to 24 months by EoP.	Awareness of agreed training syllabus absorbed and utilised.	Internal and External auditing of beneficiary selection, Quarterly verification surveys, Internal and Commissioned studies	Political interference is selection of partners and beneficiaries is minimised
	Programme of community based analysis and mobilisation agreed and established.	CLP reports	*Sufficient capacity developed in IMOs and CDOs*
	Community groups produce outline priority lists and action plans linked to analysis and structured learning programme.	CLP reports Internal and Commissioned studies	*Sufficient capacity developed within participating community groups*
	Safety nets for the extreme poor strengthened and social vulnerability reduced. Existence of 2000 Community Safety Net Beneficiaries by EoP	Partner NGO reports IML studies	*Local households accept to contribute to an adequate social protection system*
3.2 Identify, contract and build capacity of partner NGOs to implement development programmes and support community mobilisation.	Suitably qualified partner NGOs contracted and 50,000 core beneficiary households (BHHs) meeting agreed CLP target criteria identified and formed into groups by 2008.	Contracts with partner NGOs signed.	*Sufficient capacity developed in IMOs, CDOs and participatory households*

Activity	Objectively Verifiable Indicators (OVI)	Means of Verification (MOV)	Assumptions & Risks
	90% NGO field staff (IMO's CDOs) well trained and can effectively administer beneficiary identification, group formation, rights awareness and livelihood promotion by 2007	Internal and External Assessments	*Quality field staff made available by NGOs and sufficient resources available for their training*
	Capacity building programme for NGOs to strengthen capacity to support community priorities agreed and initiated.	Programme documents	*Quality field staff made available by NGOs and sufficient resources available for their training*
	Capacity building programme reviewed and revised annually on basis of community feedback and lessons learned.	Internal and External Assessments	*No risks*
3.3 Training for local government functionaries.	Improved local government efficiency and understanding in undertaking routine functions.	Char dwellers directly report improved responses on issues raised to UPs.	Rent seeking and opportunism are amenable to change through training.
	Improved financial management of UP resources through training.	*Periodic financial audits*	*Leakages are reduced*
(iv) Supporting Livelihoods Through Services			
4.1 Provision of social protection through Cash-for-Work (CFW), in particular through targeting of prone areas.	Yearly increase on Cash-for-Work schemes to a minimum of 2.0 M person-days of employment by 2010.	CLP financial records. Field verification surveys.	Collaborative agreements on targeting with other key actors working to alleviate 'Monga' and to share information on best practice are put in place.
	CFW beneficiaries retain 100% of earned income. (i.e. pay no "commissions" to Union Officials)	*Worker satisfaction surveys*	*That respondents are not afraid to answer truthfully*

Activity	Objectively Verifiable Indicators (OVI)	Means of Verification (MOV)	Assumptions & Risks
4.2 Provision of pilot Literacy and Health services.	Improved Health and Literacy in pilot communities. Specific Indicators to be agreed in light of programme development and studies commissioned.	External evaluation	*Sufficient funding and key personnel are available*
4.3 Strengthen and promote GoB extension services and private sector delivery chains in support of livelihoods activities.	At least 15,000 households drawn from the 'whole community' will obtain Agriculture, Fisheries & Livestock support services.	CLP surveys & independent verification reports.	Political intervention and leakage are minimised and staff remain motivated. Reliable vaccines and other support services ensuring programme efficiency are available in marketplace.

Annex V

List of Selected Key Documents

Programme Memorandum CLP 1

Chars Livelihood Programme Logical Framework (Revised, 2007)

Maxwell Stamp (2010) *Final Report: Chars Livelihoods Programme*

DFID (2010) *Project Completion Report*

DFID (2008) *Annual Review 2007-2008 Synthesis Report*

DFID (2009) *DFID Bangladesh Information Note: Poverty Thresholds and Reporting*

Gardener, Janet et al (2007) *Mid-Term Review. Narrative Report*

Gardener, Janet et al *(2006) Output to Purpose Review*

Gill et al (2008) *Monitoring Framework for Projects and Programmes that Impact on Poverty and Extreme Poverty*

Islam, Rafiqul & Hussain, Md. Arshad (no date) *List of Existing Databases – with notes on reliability and contents*

Fitzwarryne, Caroline (2010) *Review of the Primary Health Care and Family Planning Project of the Chars Livelihoods Programme*.

Hodson, Roland (2006) *The Chars Livelihoods Programme: The Story and Strategy So Far.*

Hodson, Roland (2009) *Reflections on the CLP Approach to Reducing Extreme*

Poverty - The Story Continues.

Scott, Lucy and Islam Rafiqul (Jan 2010) *Moving out of Material Poverty? The Current Assets of CLP Core Beneficiaries*.

Conroy, K (no date) *Socio-economic characteristics of Jamuna char households entering phase 4 of the CLP's Asset Transfer Programme*

Scott, L. & Islam, R (2010) *Have Recipients of Asset Transfer Seen an Increase in their Income and Expenditure?*

Harper, Malcolm (2006) *Village Savings and Loan Associations and the Chars Livelihoods Programme.* A Report on the feasibility of introducing community-based microfinance into the Cars Livelihoods Project.

Conroy, K, Goodman AR and Kenward, S *Lessons from the Chars Livelihoods Programme (2004-2010).* Paper presented to Ten Years of War Against Poverty: What have we learned

since 2000 and what should we do 2010-2020? CPRC International Conference 8-10th September, 2010.

Chars Livelihood Programme Baseline Survey

Goodman R and Scott M (2010) *Achieving Impact – Critical factors of design and implementation*

Conroy, Kate (2008): *Social Development: Knowledge, Attitudes and Practice – a short participant review.*

Conroy, Kate and Islam, Rafiqul (2009) *Homestead Gardens: Improving Household Food Security Results from a One-Year Study*

Matthews, Hannah and Hossain, Arshad (2009) *A review of the Community Safety Net pilot*

Gisby, Laura (2009): *Attitude Change An Amalgamation of findings from previous CLP studies.*

Premchander, Smita (2010): *Social Development and Livelihoods of the Ultra poor: Lessons from the Chars Livelihoods Programme – not published*

Mascie-Taylor, Nick. (2010) "*Differences in the Socio-economic Characteristics and Nutritional Status of Households Recruited Earlier and Later into the CLP-1 Asset Transfer Programme*".

Mascie-Taylor, Nick. (2011) "*Changes in Nutritional Status of CLP1 Mothers and Children; results from the panel studies* (Draft)".

Marks, Malcolm and Mir. Tania Sultana (2009) *Economic Impact of Cattle Transfers during the CLP Asset Transfer Programme*

Marks, Malcolm (2007) *Economic Impacts of Rickshaws and Sewing Machines provided during the CLP Asset Transfer Programme*

Marks, Malcolm (2007) *Economic Impact of Cattle Transfers during the CLP's Asset Transfer Programme*

Marks, Malcolm (2009) *Indicator Progress and Key Indicator Targets for the Chars Livelihoods Programme (5th Edition)*

Panetta, David (2009) *A Review of the Village Savings and Loans Programme*. Maxwell Stamp.

Hemlich, Roos (2010) *Methodology Paper: Measuring and Monitoring Empowerment in CLP2 – not published*

Annex VI

List of People Met

	Designation	Organization
Arifur Rahman	Livelihood Adviser and Lead Adviser for CLP	DFIDB
Yolande Wright	Senior Livelihood Adviser and Team Leader of the Extreme Poverty and climate change team	DFIDB
Anirban Bhowmik	Programme Manager, Extreme Poverty Portfolio	DFIDB
Amanda Jennings	Second Secretary (Development cooperation)	AusAID
Shaheen Fazley Elahi Mahmud	Senior program Manager (Social protection & Livelihood)	AusAID
Rabeya Yasmin	Associate Director (Ultra Poor Program)	BRAC
Colin Risner	Team Leader	SHIREE
Dr. Malcolm Marks	Team Leader	CLP
Ric Goodman	Operations Director	CLP
Md. Abdul Haque	Project Director	CLP
Stuart Kenward	Director, Innovation, Monitoring and learning	CLP
Md. Rafiqul Islam	UM-IML	CLP
Dr Omar Faruk	Health Program Coordinator	CLP
MD. Mozaharul Islam	Market Development Program Manager	CLP
Arshad Hussain	Database Manager	CLP
Julian Francis	Programme and Implementation Advisor	CLP
Md. Abul Kalam Azad	Programme Coordinator – Education and Social Protection	CLP
Razib Hassan	Director – Finance, Administration, Procurement and IT	CLP
Md. Muktadir Hossain	Livelihoods Unit Manager	CLP
Mahbub Alam	Livelihoods Coordinator	CLP
Roos Helmich	Young Professional	CLP
Prof. Nick Mascie-Taylor	Consultant	Cambridge University
M Monzurul Alam	Director	Gram Bikash Sangstha (GBS)
Md. Maniruzzaman Mukul	PM	GUK Gaibandha
Mosammat Tanzina Khatun	APM	GUK Gaibandha
Md. Ettakha Rasul	LDO	GUK Gaibandha
Mosammat Rahima Khatun	CDO	GUK Gaibandha
Md Abdur Razzaque Mondol	CDS	GUK Gaibandha
Md. Saiful Azad	AO	GUK Gaibandha
K.A.H.M Munsurul Amin	CDO	GUK Gaibandha
Mosammat Raihana Islam	CDO	GUK Gaibandha
Md. Abbaydullah	MDO	GUK Gaibandha
Shamol	LO	GUK Gaibandha
Samsul Alam Saju	VSO	GUK Gaibandha
Md. Maniruzzaman Mukul	PM	GUK Gaibandha
Mosammat Tanzina Khatun	APM	GUK Gaibandha
Md. Ruhul Amin	TS	GUK Gaibandha
Sarojit Kumar Mahanta	HS	GUK Gaibandha

Md Abdur Razzaque Mondol	CDS	GUK Gaibandha
Sankar Kumar	Assistant Accountant	GUK Gaibandha
Md. Saiful Azad	AO	GUK Gaibandha
K.A.H.M Munsurul Amin	CDO	GUK Gaibandha
Mosammat Monne Akhter	Paramedic	GUK Gaibandha
Md. Tajul Islam	LDS	GUK Gaibandha
Md. Mahabub Alam	MDO	GUK Gaibandha
Md. Abdul Baten	TO	
Mosammat Raihana Islam	CDO	GUK Gaibandha
Md. Moklesur Rahman	TO	GUK Gaibandha
Abdus Salim Azad	MDS	GUK Gaibandha
Sowerdra Narayan Ghose	Coordinator (F & A)	GUK
Shamol	LO	GUK Gaibandha
Md. Solaiman Ali	Chairman	Kamarjani Union
Ms Majeda	Women member	Kamarjani Union
Md. Miajhan Ali	Member	Kamarjani Union
Md. Abu Bokkar	Member	Kamarjani Union
Md. Majibor Rahman	Member	Kamarjani Union
Kazi Ahsan Hassan	Upazila Coordinator	Gaibandha Sadar Under GoB, CLP
Md. Shafiuqul Islam	DSDM	Human Development Unit
Dr Monoara	DLC	Livelihood Unit
Md. Moslem Uddin	DMDC	Market Development Unit
S.M. Shafiqur Rahman	DIM	Infrastructure Development Unit
Md. Anwarul Kabir Farid	DMO	Human Development Unit
Dr. Md. Shaowkat Ali	DSLO	Market Development Unit
Dr. Md. Nurunnobi	DSLO	Market Development Unit

Annex VII

Quantitative Methodology

AVII.1 CHOICE OF QUANTITATIVE MEASUREMENT METHODOLOGY

As described in our Inception Report and in the main text of the Final Report on this IA, our choice of impact measurement methodology was governed largely by CLP-1 programme decisions, at a very early stage of the programme, on the method and phasing of beneficiary selection and monitoring, and to a lesser extent by DFID's decision, incorporated in our ToR, that we should undertake a minimum of fresh quantitative data collection. Those preconditions drove our choice of a rolling baseline methodology with ATP-4 as the counterfactual (notwithstanding the implication that we could not directly estimate the impact of ATP-4 itself) and the use of Propensity Score Matching (PSM) to tighten the match between the counterfactual and the treatment samples from ATP-1 to 3.

The purpose of the discussion in this section of Annex VII is to briefly outline some of the alternatives that might have been open for CLP-1 impact measurement, had different decisions been taken at the start of the programme, in the context of discussions, ongoing in DFIDB at the time of writing, regarding the impact measurement approach to be adopted for CLP-2.

One approach frequently adopted in impact measurement for development programmes has been use of a counterfactual provided by a 'control sample' drawn from non-beneficiaries who are closely comparable with the targeted population but who are at no stage exposed to programme interventions. If impact indicators are obtained from the control sample and treatment sample(s) at start and close of the programme (and possibly intermediate points) impact can then be measured by difference-in-difference methods. This approach is subject to both practical and ethical hazards. It requires identification of a closely comparable population outside the programme, which in the case of CLP-1 (and CLP-2) would be very difficult because CLP has the ambition of exhaustive coverage of all households which meet its selection criteria. The control sample must then be subject to a data collection programme of the same intensity as the populations under the programme, with obvious resource implications (not the least of which, in CLP, would be that it would not be possible to use IMO staff for data collection from the control sample). In the case of an intensive monitoring programme like CLP-1's monthly income/expenditure surveys, the control sample would be subject to repeated demands for information without the motivating factor of programme participation, which makes maintenance of data quality problematic. To this purely practical consideration is added the ethical hazard incurred in making demands on people who draw no benefit from the data collection process.

Another alternative, much discussed in the evaluation literature in recent years, is the Randomised Control Trial or RCT[89], in which potential programme participants (identified by some process similar to CLP's Registration Surveys) are randomly assigned to participate or not, with impact indicators gathered from random samples (or even a census) of participants and non-participants. The non-participants then provide the counterfactual for impact measurement. Again, there are both practical and ethical hazards, though the latter can to some degree be minimised. The practical problem is that the entire population of potential participants must be identified, through some form of screening process, right at the start of the programme, so that the random assignments can be made. This would create a very heavy workload at the start of the programme, but given sufficient resources the problem is not insoluble.

The ethical hazard arises, as in the case of control sample methodology, from demanding information from people who are not receiving programme benefits. The hazard can be minimised (though not eliminated) by eventually enrolling non-participants in the programme, so that their benefits are only delayed, not denied. CLP's established approach of phased enrolment of annual cohorts of beneficiaries would lend itself to this, since non-participants are progressively transformed into participants as the programme advances. The key differences are that members of cohorts would have to be selected randomly (which would present practical problems – probably selection would have to be at village level to avoid complicating implementation logistics) and that people not selected for the first cohort would be asked to provide monitoring data before they became beneficiaries.

It can be seen that, at a practical level, the adoption of an RCT evaluation approach requires specific procedures for programme implementation, and that these must be adopted right at the start of the programme. CLP-2 is already one year into implementation, although implementation activity so far has focused on residual pockets of CLP-1 beneficiaries. If an RCT approach were to be adopted, it would require immediate revision of the cohort selection and implementation phasing for CLP-2's main target population. It is probable that the window of opportunity for this has already passed.

AVII.2 DATA SETS FOR INCOME AND EXPENDITURE ANALYSES

The data for the income and expenditure analyses were drawn from the IML monthly monitoring surveys which were (and continue to be) administered to a consistent format across all four CLP1 cohorts. The decision to use a rolling baseline measurement methodology with ATP4 as the counterfactual meant that only data from after the start of ATP4 (August 2008) could be considered for the analyses. The number of cases actually available from each cohort varies due to IML's shift from comprehensive to sample coverage (with different sample sizes for the various cohorts) and secondarily due to month-to-month sample wastage caused by temporary or permanent non-availability of individual respondents. Table AVII.4 shows the number of household cases actually available (as

89 See, e.g. Karlan, D. "Thoughts on Randomized Trials for Evaluation of Development: Presentation to the Cairo Evaluation Clinic", in 3IE Working Paper #4, July 2009.

defined by the content of the IML databases), by cohort and month, during the period of interest.

AVII.3 CHOICE OF KEY IMPACT INDICATOR

At the start of the assessment it was expected, in line with the consensus of the evaluation literature, that household expenditure rather than income would provide a clearer and more consistent picture of CLP1 impact. In fact the contrary proved to be true. Figures AVII.1 – AVII.3 show the mean monthly expenditure for ATP1-3 respectively, compared with their PSM-matched counterfactuals from ATP4. In contrast to the income data presented in Chapter 4 of the main report, none of the treatment samples shows a clear superiority over the counterfactual. The reason appears to be that expenditure in the counterfactual is uplifted by the presence of borrowing. CLP1 discouraged borrowing from MFIs while each cohort was in the 18-month programme cycle, but this would probably not have been effective in deterring borrowing from the informal sector. At the same time, the newly asset-endowed ATP4 beneficiaries would have become credit-worthy in the eyes of traditional moneylenders.

Figure AVII.1 Household Expenditure ATP-3 and ATP-4 (Tk./person/day, PSM-matched samples)

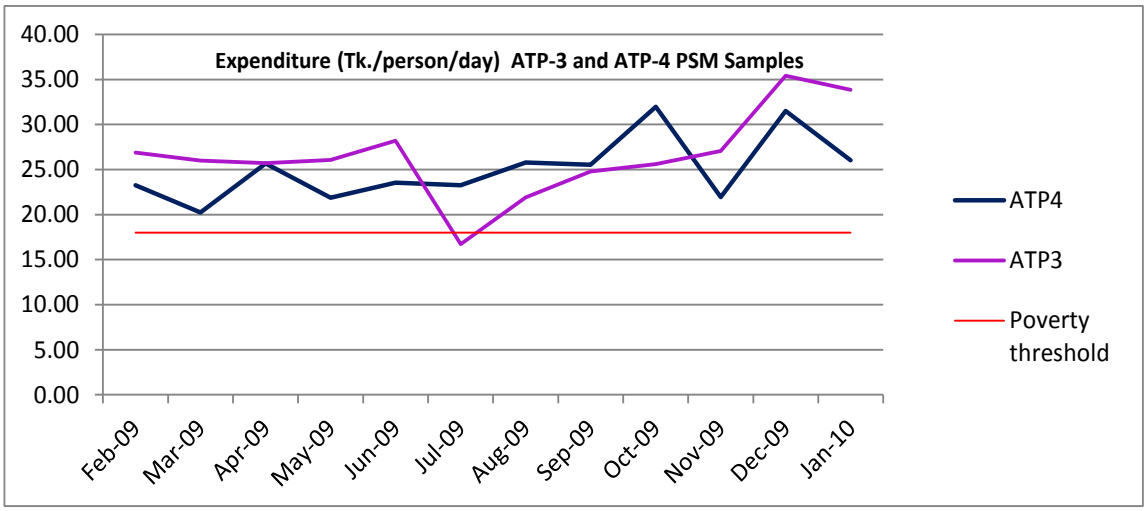


Figure AVII.2 Household Expenditure ATP-2 and ATP-4 (Tk./person/day, PSM-matched samples)

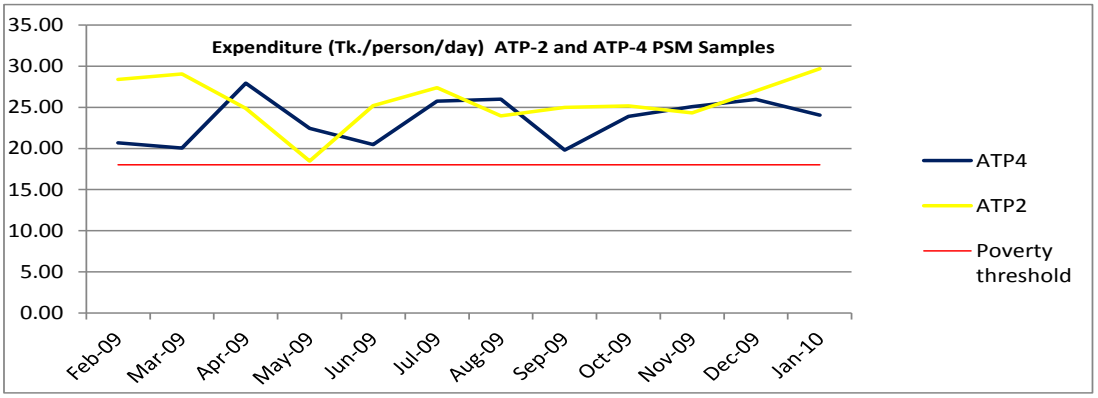
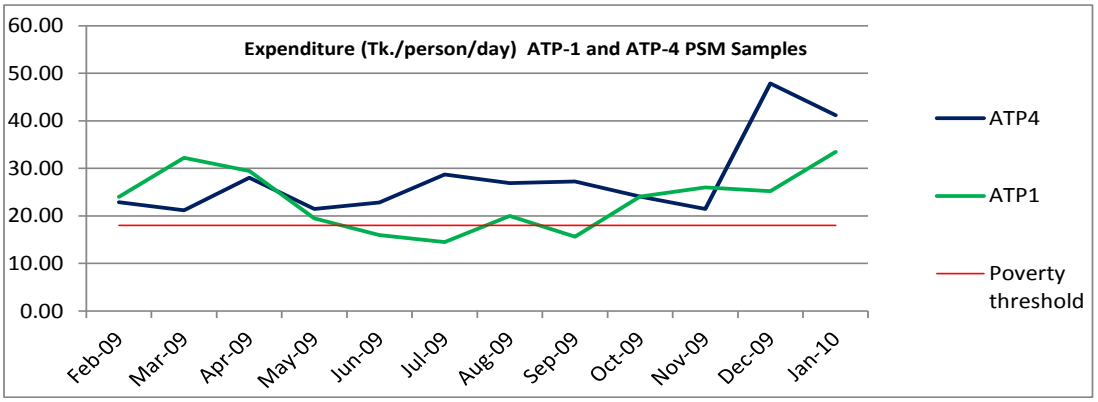


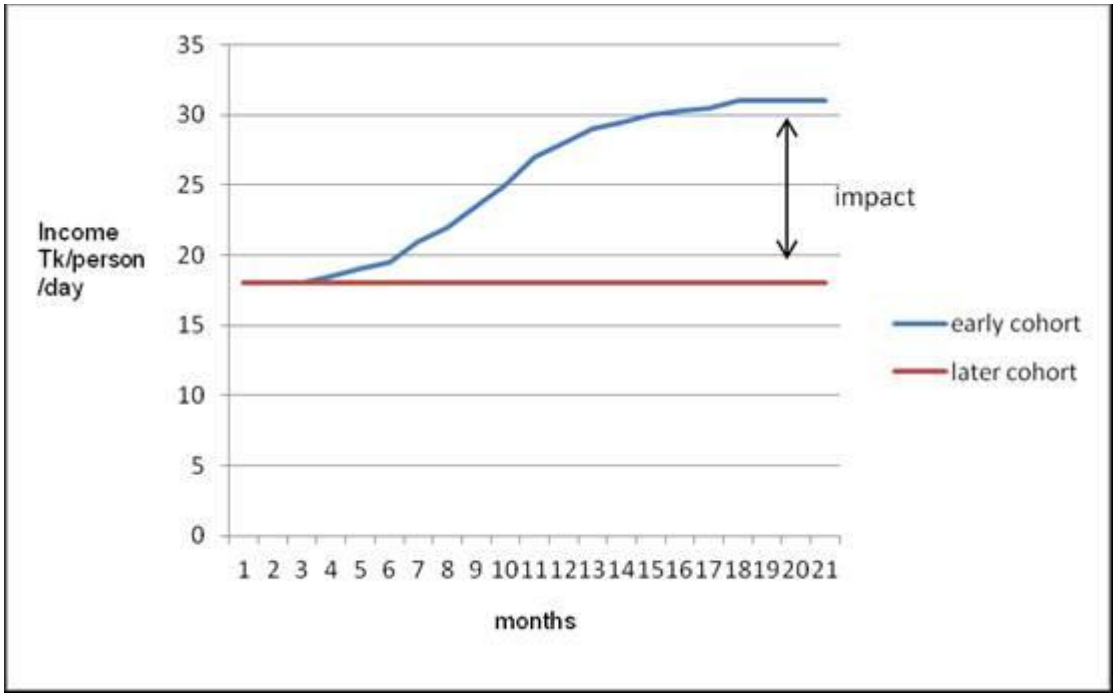
Figure AVII.3 Household Expenditure ATP-1 and ATP-4 (Tk./person/day, PSM-matched samples)



AVII.4 PROPENSITY SCORE MATCHING OF INCOME/ EXPENDITURE DATA SETS

The rolling baseline measurement approach, as applied in the present assessment, rests crucially on the assumption that members of early and late cohorts share essentially the same characteristics apart from their time of entry into the programme. For the all-important income and expenditure indicators, this corresponds to the assumption that (net of inflation) the starting levels of the early and late cohorts are not significantly different; in the accompanying schematic (fig.AVII.4), the departure point of the early and late cohorts must be the same.

Figure AVII.4 Schematic of Rolling Baseline Measurement Approach



This assumption may not hold if there has been any tendency for selection criteria to change between early and late cohorts. Pressures acting to modify selection criteria can come from many sources: implementers at the grassroots may initially pick for the early cohorts the most obviously-qualifying individuals, or the more accessible villages, while in later cohorts there may be pressure to relax selection standards in order to fill a numeric enrolment target before programme closure.

To guard against this danger we adopted, on the recommendation of the Expert Panel, the Propensity Score Matching (PSM) methodology. This matches the sample of impacted cases (in our case the earlier cohorts) with individual cases from the pool of potential counterfactual cases (in our case the monitoring sample from ATP-4), on the basis of indicators which are believed to be good proxies for the propensity of an individual being selected as a programme core beneficiary

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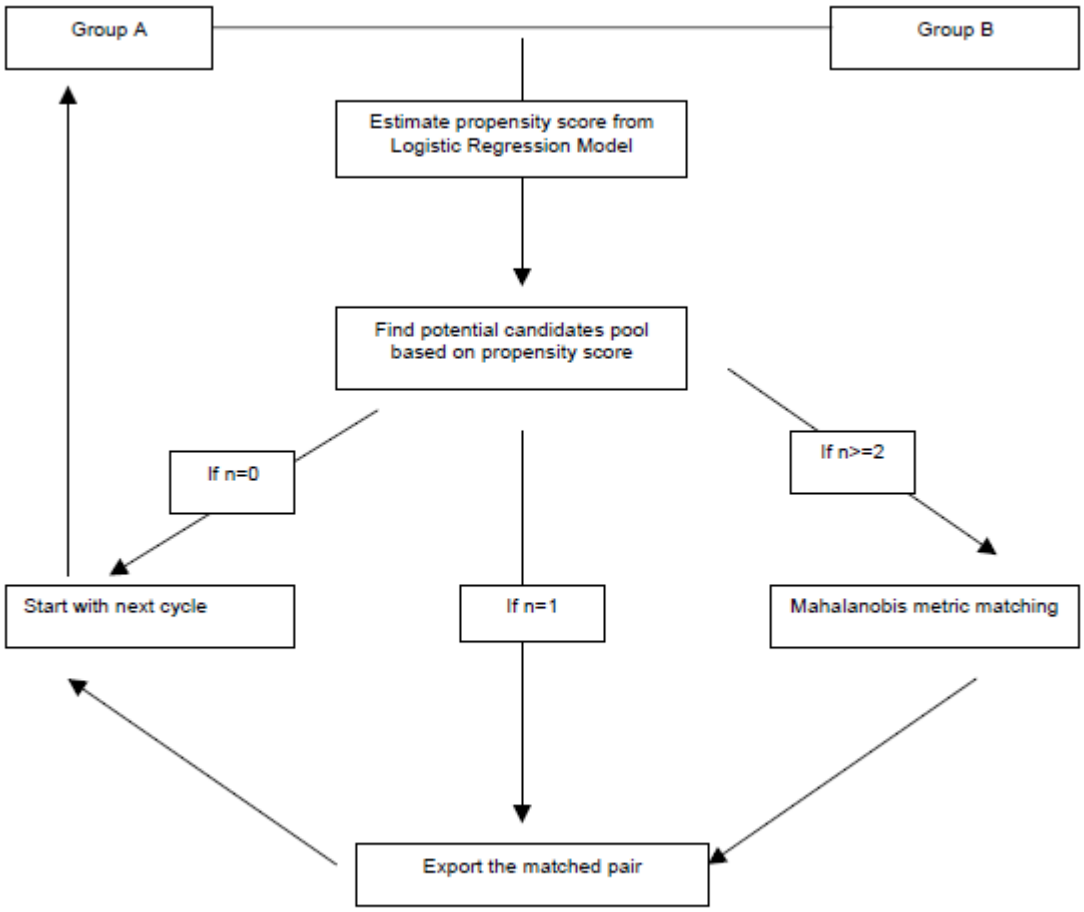
FigureAVI.5 PSM Procedure



PSM employs a predicted probability of group membership e.g., treatment vs. control group—based on observed predictors, usually obtained from logistic regression to create a counterfactual group. Also propensity scores may be used for matching or as covariates—alone or with other matching variables or covariates.

Procedure of PSM Analysis:

1. Run logistic regression:

   Dependent variable: Y = 1, if participate; Y = 0, otherwise.

   Choose appropriate conditioning (instrumental) variables.

   Obtain propensity score: predicted probability (p) or log[p/(1 − p)].

2. Match each participant to one or more nonparticipants on propensity score; possible methods include:

- Nearest neighbour matching
- Caliper matching
- Mahalanobis metric matching in conjunction with PSM
- Stratification matching
- Difference-in-differences matching (kernel and local linear weights)

3. Multivariate analysis based on new sample

Use analyses appropriate for non-independent matched samples

Our model

Data used primarily from the IML Monthly Monitoring surveys for each ATP cohort – early condition of ATP4 as a counterfactual for measuring performance of ATP1-3.

PSM was carried out based on Registration Survey data used to ensure maximum comparability across Cohorts (assets, location and HH composition). Incomes and expenditures could not be used because they were not consistently handled in the early years of CLP1.

For fitting the Logistic Regression model ATP 4 was used as the control group while ATP1, ATP2 and ATP3 treated as treatment groups. For fitting the logistic regression model ATP cohorts were selected as dependent variable and family composition of beneficiary House Holds (sex of the household head, age of the beneficiary and number of family member), District and total household asset value were considered as independent variables.

Then the logistic regression was run to obtain the predicted probability of inclusion in CLP for each household, which was then treated as the propensity score. Mahalanobis distance matching of propensity scores was then used to find the best match amongst the households in the ATP-4 monitoring sample with each beneficiary in the ATP-1 to 3 monitoring samples.

Balancing tests

PSM finds the best match for each treatment case from the pool of potential counterfactual cases, but the best match may still not be a good match. Balancing tests are therefore required to verify that the match is good enough for the sample selected by PSM to constitute a robust counterfactual.

The results of the balancing tests on our three PSM-matched samples are shown in Tables AVII.1 – AVII.3. The particular test we used is the t-test for significance of difference of the means of the variables used for PSM[90]. If the treatment and counterfactual samples are a good match, the means will not show significant difference (as indicated by a high value of p, which is the probability that they come from the same population).

The results show varying goodness of match for the three treatment cohorts and for the different variables within each cohort. Overall, PSM was highly effective in reducing the difference of means ('bias' in the tables), though for the Assets variable in the ATP-4

[90] A good summary of the various types of balancing tests is given in Lee, Wang-Sheng "Propensity Score Matching and Variations on the Balancing Test", Melbourne Institute of Applied Economic and Social Research, March 2006.

samples matching ATP-1 and ATP-3 the match was still not good (p=0.009 and p=0.005 respectively). The most important result, however, is that the ATP-4 sample matching ATP-2 is a good match on all variables, the lowest p value being 0.214 (for number of household members). Based on this, we are confident in the robustness of the counterfactual for ATP-2, and consequently confident in the impact estimate obtained for ATP-2, which is the keystone of our overall estimate of CLP-1 poverty impact.

Sample sizes for analysis

The usable Monthly Monitoring samples in our reference year are defined by the number of cases with a full 12 months' data. As shown in Table AVII.4, these amount to 250 cases for ATP-1, 499 for ATP-2, 472 for ATP-3 and 2722 for ATP-4 (our reference year was deliberately set to end before the monitoring sample for ATP-4 was reduced to its later level of approximately 550). There was considerable sample wastage in obtaining acceptably close PSM matches between the treatment (ATP-1 to 3) and counterfactual (ATP-4) samples, and there was also some wastage due to missing household sizes (required to calculate income/person/day) in the relevant Registration Surveys. The final number of matched cases available for analysis was:

- ATP-1 vs ATP-4103
- ATP-2 vs ATP-4154
- ATP-3 vs ATP-4326

Table AVII.1 Balancing Tests for PSM-matched samples, ATP1 and ATP4

		Before Matching						After Matching						
		ATP1		ATP4				ATP1		ATP4				
		Mean	SD	Mean	SD	P Value	Bias	Mean	SD	Mean	SD	P Value	Bias	Reduction of bias
	Asset	5314.77	5362.1	2236.82	2020.24	0.0001	3077.95	6538.91	6021.34	4838.79	3592.84	0.009	1700.12	44.76
	Sex (Male)	86.5		78.7		0.0001	7.8	87.5		85.2		0.59	2.3	70.51
District	Jamalpur			7.4		0.001	-7.4					0.429	0	100.00
	Bogra			11			-11						0	100.00
	Gaibandha	32.7		11.5			21.2	55.3		60.2			-4.9	123.11
	Kurigram	32.8		45.3			-12.5						0	100.00
	Sirajgonj	34.5		24.8			9.7	44.7		39.8			4.9	49.48

Table AVII.2 Balancing Tests for PSM-matched samples, ATP2 and ATP4

		Before Matching						After Matching						
		ATP2		ATP4				ATP2		ATP4				
		Mean	SD	Mean	SD	P Value	Bias	Mean	SD	Mean	SD	P Value	Bias	Reduction of bias
	Asset	1456.24	2913.56	2236.82	2020.24	0.0001	-780.58	1257.76	916.2	1373.62	969.21	0.217	-115.86	85.16
	Sex (Male)	72.3		78.7		0.0001	-6.4	85.8		86.9		0.767	-1.1	82.81
	Age	39.58	12.7	39.9	12.8	0.0001	-0.32	37.98	9.99	37.72	10.95	0.826	0.26	181.25
	HH Member	3.67	1.65	3.72	1.64	0.433	-0.05	4.07	1.6	3.86	1.5	0.214	0.21	520.00
District	Jamalpur	18.5		7.4		0.001	11.1	45.3		40.5		0.365	4.8	56.76
	Bogra	6.3		11			-4.7						0	100.00
	Gaibandha	14.9		11.5			3.4						0	100.00
	Kurigram	25.8		45.3			-19.5	54.7		59.5			-4.8	75.38
	Sirajgonj	34.5		24.8			9.7						0	100.00

Table AVII.2 Balancing Tests for PSM-matched samples, ATP3 and ATP4

		Before Matching						After Matching						
		ATP3		ATP4				ATP3		ATP4				
		Mean	SD	Mean	SD	P Value	Bias	Mean	SD	Mean	SD	P Value	Bias	Reduction of bias
	Asset	1641.04	1377.61	2236.82	2020.24	0.0001	-595.78	1823.27	1626.67	2195.74	1896.11	0.005	-372.47	37.48
	Sex (Male)	74		78.7		0.0001	-4.7	81		84		0.285	-3	36.17
	Age	39.65	12.4	39.9	12.8	0.038	-0.25	38.25	11.43	38.82	11.84	0.525	-0.57	-128.00
	HH Member	3.72	1.78	3.72	1.64	0.433	0	4.01	1.6	3.9	1.6	0.333	0.11	
District	Jamalpur	16.4		7.4		0.0001	9	17.7		17.2			0.5	94.44
	Bogra	10.3		11			-0.7	8.6		15			-6.4	-814.29
	Gaibandha	18.4		11.5			6.9	15.3		24.5			-9.2	233.33
	Kurigram	34.2		45.3			-11.1	35.9		19.6			16.3	246.85
	Sirajgonj	20.6		24.8			-4.2	22.5		23.6			-1.1	73.81

Table AVII.4 Income and Expenditure Data Availability (household cases)

Year	Month	ATP1	ATP2	ATP3	ATP4	Comments
2008	May	3056	8037	18810		ATP1, ATP2, ATP3 100% coverage
2008	Jun	3048	8019	18802		"
2008	Jul	3026	7956	18744		"
2008	Aug	2992	7870	18688		"
2008	Sep	250	501	18631		ATP1, ATP2 sample coverage
2008	Oct	248	1001	2573		ATP3 'large' sample coverage. ATP2 has 509 in "Part 1 " database
2008	Nov	248	1026	2611	534	ATP4 'large' sample coverage. ATP2 has 492 in "Part 1 " database
2008	Dec	250	1038	2636	1037	ATP2 has 534 in "Part 1 " database
2009	Jan	250	1029	2682	2190	ATP2 has 504 in "Part 1 " database
2009	Feb	250	1029	2657	2722	ATP2 has 525 in "Part 1 " database
2009	Mar	250	1028	2703	2969	ATP2 has 504 in "Part 1 " database
2009	Apr	264	1025	2684	3083	ATP2 has 524 in "Part 1 " database
2009	May	264	1017	2668	3577	ATP2 has 501 in "Part 1 " database
2009	Jun	296	516	2644	3571	
2009	Jul	295	562	554	3470	ATP3 'small' sample coverage

Year	Month	ATP1	ATP2	ATP3	ATP4	Comments
2009	Aug	291	510	472	3458	
2009	Sep	282	499	497	3432	
2009	Oct	275	495	499	3411	
2009	Nov	282	497	490	3387	
2009	Dec	287	511	514	3381	
2010	Jan	287	509	510	3250	
2010	Feb	287	509	509	553	ATP4 'small' sample coverage
2010	Mar	263	508	506	550	
2010	Apr				521	

Months bordered in red are the minima defining the data sets for analysis.

defines the reference year

AVII.5 DESIGN OF THE ENTERPRISE SURVEYS

The enterprise surveys were intended to provide additional data on the performance of selected production enterprises, in order to validate the assumption under the CLP1 theory of change that beneficiaries would reinvest their capital injection (from the ATP) in productive uses and thereby continue on a virtuous spiral of income growth. Resource constraints limited the coverage to three enterprises, those selected being Poultry, Homestead Gardening and Milk Production.

The samples for Poultry and Milk Production were drawn from the enterprise participation lists maintained by the CLP Economic Development Unit (EDU), cross-referenced to the IML master database of core beneficiaries in order to exclude non-core households who have also been supported by the EDU. The samples for the two enterprises were separate, because the geographical distribution of participants is different, although there was overlap in some villages. A cluster design was used, with a first-stage sample of villages selected with probability proportional to number of participants in the relevant enterprise, and a second-stage sample with a simple random sample of four participants (a self-weighting design). The sample size was set at 80 each for Poultry and Milk Production, based on a modest requirement for confidence and precision (90% confidence in a 1-tailed confidence limit of 10 percentage points) and an expectation of an evenly-divided population (worst case in terms of sample size requirements) and heavy intra-cluster correlation (Intra-cluster Correlation Coefficient = 0.3) due to shared environmental and micro-economic conditions within clusters.

A separate sample was not drawn for the Homestead Gardening enterprise because, unlike Poultry and Milk Production, this had 100% coverage amongst core beneficiary households. Instead, a simple random sample of four CBHH was drawn on the spot in each village selected as the site of a cluster for the Poultry and Milk Production samples. This resulted in a sample of 124 Homestead Gardening informants (less than the theoretically possible 160 due to overlap between the Poultry and Milk Production samples).

The fieldwork for the enterprise surveys was carried out in December 2010 - February 2011. The questionnaires are attached following that presented for the KAP survey

AVII.6 DESIGN OF THE KAP RE-SURVEY

The KAP survey for the IA was in effect a repeat of the IML KAP survey carried out in 2008 that provided the sole reference on social dimensions of impact among CBHHs collected during CLP-1. For ensuring the representation of all five districts the design we used a two stage sampling or stratified cluster sampling technique. The first stage involved stratifying our frame by district (assuming Chars in a district were homogeneous in nature). In the second stage each char was treated as a cluster and we randomly selected two clusters from each district. Among our ten chars we found 105 CBHHs that were sampled for the 2008 KAP survey. The minimum sample size was calculated as 71 based on a modest requirement for confidence and precision as used for the enterprise surveys: 90% confidence in a 1-tailed confidence limit of 10 percentage points. Our final sample size was 82 - 23 of the 105

households selected were not traceable. Some of the char villages had since been eroded and the respondents had either left for other districts or living on the embankments on the main land. Field work was carried out between February – March 2011.

Questionnaire version: Final Date: 31/01/2011

Independent Impact Assessment Team

Social Development: Household Perception, Knowledge, Attitudes and Practice

Date: ...../ ..../ ..... **Cohort IV** Y/N **IMO:** | |

HHID:

District			**Upazila**		**Union**		**Village**		**HH Code**			**Beneficiary Name:**

Section One: Household Perceptions, Knowledge, Attitudes & Practice

1. Do you regularly attend SD group meetings? [ ] 1 = Yes, 2 = Sometimes, 3 = No

1.1 If 1 or 2:

What is the most important reason in attending these meetings? [ ] 1 = to attend training; 2 = to receive the stipend; 3 = to meet with other women; 4 = other (specify……..……)

1.2 If 3 for Q.1:

a) Has the group stopped meeting altogether or have you just stopped attending? [ ] 1 = stopped meeting altogether; 2= the respondent has stopped attending

b) When was the last time you attended? [ ] 1 = within the last month; 2 = within the last 6 months; 3 = a year ago; 4 = over a year ago

c) What is the explanation for the response to 1.2 a)?

……..……
……
……

**********Now skip to question 4 (on VSLA)

2. Are you an active member of your SD group? [ ] 1 = Yes – Inputs / Talks at every meeting, 2 = Sometimes – Inputs / Talks occasionally at meetings, 3 = No - Rarely inputs / talks at every meetings, 4 = Never talks at meetings), 5=N/A

2.1 If the response to question 2 is 1-4, could you explain the reasons

.....
.....
.....
.....

3. Do you feel respected by other SD group members? [ ] 1=Yes, 2=No, 88= will not answer

3.1 If yes, how and in what ways?

……
……
……

3.2 If no, why do you think /say this?

.....

.....

.....

4. Are you a member of a VSLA?

If yes, go to 4.1; if no, go to 4.2 ☐ 1=Yes, 2=No, 88= will not answer

4.1 a) When was the last time you met as a group? ☐ 1 = within the last month; 2 = within the last 6 months; 3 = a year ago; 4 = over a year ago

b) When was the last time you deposited savings? ☐ 1 = within the last month; 2 = within the last 6 months; 3 = a year ago; 4 = over a year ago

c) Have you ever taken a loan from the VSLA ☐ 1 = Yes; 2 = No

If yes, what was the purpose of the loan?

.....

.....

.....

4.2 a) Were you ever a member? ☐ 1 = yes; 2 = no

b) If yes to the above, why did you stop being a member?

.....

.....

.....

5. Do you feel respected within the local community?

☐ 1=Yes, 2=No, 88= will not answer

5.1 If yes, in what ways?

……

……

……

5.2 If no, why not?

.....

.....

.....

6. Have you ever provided assistance to a neighbour/relation?

☐ 1=Yes, 2=No, 88= will not answer

6.1 If yes:

a) Who did you assist? ☐ 1 = relation; 2 = neighbour; 3 = other person (specify……..)

b) Have you done this more than once? ☐ 1 = Yes; 2 = No

7. How often are you invited to:

(1=Always, 2=Sometimes, 3=Never, 88= will not answer)

a) Community Events: ☐ Specify which ones

b) Individual Household Events at:

i) Same socio-eco HH ☐ ii) Better off HH ☐ iii) Rich HH ☐

8. Over the last two years, what have been the most significant changes in the household in terms of sources of income? (we are interested in household composition and linkages with the mainland in the form of remittances, and it flows well with Q 9)

.....
.....
.....

9. Primarily, which HH member makes the following HH decisions:

	Main decision maker	Other(s) consulted
a) Spending HH income / money		
b) Taking Loans		
c) Family Planning		
d) Children's Education		
e) Visiting Doctor		
f) Feeding Elderly Family Members		
g) Receiving Paravet services		

Relationship with HH head: 1 = Household Head, 2 = Wife, 3 = Husband, 4 = Son, 5= Daughter, 6 = Father, 7 = Mother, 8 = Son-in-Law, 9 = Daughter-in-Law, 10 = Brother, 11 = Sister, 12 = Father-in-law, 13 = Mother-in-law, 14 = Nephew, 15 = Niece, 16 = Grandfather, 17 = Grandmother, 18 = Granddaughter, 19 = Grandson, 20 = Brother-in-law, 21 = Sister-in-law, 22=N/A, 23 = Other, 24 = All adult members, 25 = Service not available, 88= will not answer

10. Are you using family planning? ☐ 1=Yes, 2=No, 9=N/A,88= will not answer,

11. Have the children in the HH been registered at the UP? ☐ 1=All , 2=Some, 3=None, 9=N/A
(i.e. birth registration or later registration of the child)

12. Do you have any daughters? ☐ 1=Yes, 2=No, 9=N/A,88= will not answer,
If yes, go to 12.1, if no, go to 13

12.1 a) Have you paid any dowries in the last two years? ☐ 1=Yes, 2=No, 9=N/A,88= will not answer,

b) If yes, write the sum given and state likely source ☐

13. Do you have any sons? ☐ 1=Yes, 2=No, 9=N/A,88= will not answer,
If yes, go to 13.1, if no go to 14

13.1 a) have you received any dowries for your son(s) in the last two years? ☐ 1=Yes, 2=No, 9=N/A,88= will not answer

b) if yes, write the sum received

14. Has your / other HH member's marriage been registered with the UP? 1=Yes, 2=No 9=N/A

15. What is the legal minimum age in Bangladesh that: (Please write exact age in years, 99= Don't Know)

a) Women can marry: b) Men can marry:

Section Two: Household Water & Sanitation Access & Practices

	Adult – Female	*Adult – Male*	*Girls*	*Boys*
16. a. Where do HH members defecate? (1 = Own latrine, 2= Other HH Latrine, 3 = Own homestead, 4=River / Pond, 5 = Open Space, 6= Other (Please Specify), 9=Not applicable)				
b. If a latrine, do they use it? (1 = always, 2 = sometimes, 3 = never)				
c. Do HH members wash their hands after they defecate? (1 = Yes with ash, 2 = Yes with soap, 3 = Yes with water, 4 = Yes with Mud, 5 = Don't know, 6 = No, 9=Not applicable)				

17. If 16a. = 1 or 2, who constructed the latrine?
(1 = CLP, 2 = Household, 3 = Landlord, 4 = Community, 5 = NGO, 6 = Don't Know, 7 = Other (Specify)

18. Does your HH have access to a tube-well? (1 = Yes (Their Own), 2 = No, 3 = Uses other HH (limited use), 4 = Uses other HH (full access & use), 5 = Use local pond / river as water source, 6 = Other (Please Specify……)

18.1 if no, why not?
1 = none in village; 2 = tubewell broken down; 3 = tubewell too distant; 4 = socially excluded; 5 = other (specify)

18.2 If yes, b) Who constructed the tube-well?
(1 = CLP, 2 = Household, 3 = Landlord, 4 = Community, 5 = NGO, 6 = Don't Know, 7 = Other (Please Specify).....

c) Does it have a cement platform? (1=Yes, 2=No)

19. Who are you most likely to visit for health-care services?
(1 = CSK, 2 = Doctor, 3 = Paramedic, 4 = Upazila Health Centre, 5. Traditional Healer, 6. = Pir/Huzur/Guru,, 7 = Other (Please Specify).....

20. When was the last time you were visited by a CLP/IMO staff member?
1 = within the last month; 2 = within the last 6 months; 3 = a year ago; 4 = over a year ago

20.1 What was the reason for the visit?

1 = a survey like this one; 2 = group meeting; 3 = other (specify……)

21. Are there any other socio-economic development programmes in your village? *1 = Yes; 2 = No*
If yes go to 21.1

21.1

Type of Programme 1 = micro-credit; 2 = social mobilisation; 3 = health; 4 = agriculture; 5 = other (specify……..)	**Provider** 1 = NGO; 2 = Govt

NAME OF ENUMERATOR:_____ **VERIFIED**

BY:_____

Impact Assessment of the Chars Livelihoods Programme Phase 1
Enterprise Surveys
Poultry Enterprise Questionnaire
(V4.0, revised 4 December 2010)

Date of Interview:__ __/__ __/__ __ __ __ (day/month/year)

Name of District:		**District Code:**	
Name of Upazilla:		**Upazilla Code:**	
Name of Union:		**Union Code:**	
Name of Village:		**Village Code:**	
Name of IMO:		**IMO Code:**	
Name of Household Head		**HH ID:**	

1. Household Details:

	Male	Female	Total
Number of HH members			
Number of Adult HH members			
Productive HH members			
Gender of HH head (tick one)			
Marital status of household head			
Main occupation of household head			

Marital Status: 1=*married, 2=unmarried, 2=Separated, 3=abandoned, 4=divorced, 5=widowed*
Main Occupation: *1 = Agricultural labourer, 2 = Brick Field Labourer, 3 = Earth Moving Labourer, 4 = House Labourer, 5 = Industrial labourer, 6 = Transport Labourer, 7= Construction Labourer, 8 = Other Wage Labourer, 9 = Rickshaw / Van Puller, 10 = Transport Driver, 11 = Boatman, 12 = Tailoring, 13 = Kantha Sewing, 14 = Blacksmith, 15=Goldsmith, 16=Weaver, 17 = Barber / Beautician, 18 = Handicraft, 19 = Mason, 20 = Carpenter, 21 = Laundryman, 22 = Mechanics / Electrician, 23 = Salaried worker, 24 = Maid servant, 25 = Agricultural (own farm), 26 = Share cropper, 27 = Fisherman, 28 = Fish culture, 29 = Petty Trader (<5000 Tk.), 30 = Medium trader (5000-10000 Tk.), 31 = Large trader (>10000 tk.), 32 = Village Doctor (allopath), 33 = Kabiraj/Hakim, 34 = Paravet, 35 = Immam / Muazzem, 36 = Beggar, 37 = Student, 38=Unemployed, 39= Other (Please specify)*

2. Poultry Numbers and Breeds

2.1 BEFORE CLP, did you keep poultry (chickens and ducks)? YES/NO

2.2 IF YES, how many FEMALE ADULT BIRDS and what breed?

	Breed of poultry	No. of birds kept
Chickens		
Ducks		

Breed of chickens: *1 = Desi 2 = Fayoumi 3 = Sonali 4 = Other (specify)*

Breed of ducks: *1 = Desi 2 = Other (specify)*

2.3 Do you keep poultry (chickens and ducks) NOW? YES/NO

2.4 IF YES, how many FEMALE ADULT BIRDS and what breed?

	Breed of poultry	No. of birds kept
Chickens		
Ducks		

Breed of chickens: 1 = Desi 2 = Fayoumi 3 = Sonali 4 = Other (specify)

Breed of ducks: 1 = Desi 2 = Other (specify)

3. Egg Production and Sales

3.1 BEFORE CLP, what was your average production of eggs per month?

	Number in best month of year	Number in worst month of year
Chickens		
Ducks		

3.2 What is your average production of eggs per month NOW?

	Number in best month of year	Number in worst month of year
Chickens		
Ducks		

3.3 BEFORE CLP, what was your average sale of eggs per month? What price did you get?

	Best month of year		Worst month of year	
	Number of eggs sold	Price per egg Tk.	Number of eggs sold	Price per egg Tk.
Chickens				
Ducks				

3.4 What is your average sale of eggs per month NOW? What price do you get?

	Best month of year		Worst month of year	
	Number of eggs sold	Price per egg Tk.	Numberof eggs sold	Price per egg Tk.
Chickens				
Ducks				

4. Sales of Birds

4.1 BEFORE CLP, what was your average sale of birds per month? What price did you get?

	Best month of year		Worst month of year	
	Number of birds sold	Price per bird Tk.	Number of birds sold	Price per bird Tk.
Chickens				
Ducks				

4.2 What is your average sale of birds per month NOW? What price do you get?

	Best month of year		Worst month of year	
	Number of birds sold	Price per bird Tk.	Number of birds sold	Price per bird Tk.
Chickens				
Ducks				

5. Purchased Inputs

5.1 BEFORE CLP, did you purchase any eggs for hatching or any small chicks for rearing? Did you use any purchased food or medicine for your poultry? How much did you spend?

	Annual cost Tk.
Chicks or hatching eggs	
Purchased feed	
Medicines and vaccines	

5.2 Do you purchase any eggs for hatching or any small chicks for rearing NOW? Do you use any purchased food or medicine for your poultry? How much do you spend?

	Annual cost Tk.
Chicks or hatching eggs	
Purchased feed	
Medicines and vaccines	

6. Household Consumption of Eggs and Poultry

6.1 BEFORE CLP, how many days per month did your household eat eggs and chicken or duck meat?

	Days per month eaten
Eggs	
Chicken/duck meat	

6.2 How many days per month do your household eat eggs and chicken or duck meat NOW?

	Days per month eaten
Eggs	
Chicken/duck meat	

7. Marketing Method and Costs of Marketing

7.1 Is there any poultry producer group in your village? If YES, are you (or a member of your household) a member of the group?

Poultry producer group in village?	YES/NO
Member of group?	YES/NO

7.2 If you sell eggs and poultry, where do you sell? Who does the selling? Do you have any costs for selling?

Place of sale	**Person usually making sales**	**Number of times sold at this location per month**	**Cost per selling trip Tk.**	**Hat/bazaar toll or fee per trip Tk.**
At house or in own village				
Hat/bazaar on same char				
Hat/bazaar on other char				
Hat/bazaar on mainland				
Sold through poultry group				
Direct to trader				

Person making sales: *1 = self 2 = spouse 3 = child 4 = other (specify)*

8. Household Work Allocation for Poultry

8.1 Who does the poultry work in your household? On average, how many hours per day do they spend?

Person(s) doing work	**Type of Work**						
	Managing egg hatching	Feeding/ watering	Vaccin-ations	Building/ repairing poultry house	Selling eggs/ poultry	Other	TOTAL
Self							
Spouse							
Children							
Other (specify):							

Impact Assessment of the Chars Livelihoods Programme Phase 1
Enterprise Surveys
Homestead Garden Questionnaire
(V4.0, revised 4 December 2010)

Date of Interview:__ __/__ __/__ __ __ __ (day/month/year)

Name of District:		**District Code:**	
Name of Upazilla:		**Upazilla Code:**	
Name of Union:		**Union Code:**	
Name of Village:		**Village Code:**	
Name of IMO:		**IMO Code:**	
Name of Household Head		**HH ID:**	

1. Household Details:

1.1 Household Composition

	Male	Female	Total
Number of HH members			
Number of Adult HH members			
Productive HH members			
Gender of HH head (tick one)			
Marital status of household head			
Main occupation of household head			

Marital Status: 1=*married, 2=unmarried, 2=Separated, 3=abandoned, 4=divorced, 5=widowed*
Main Occupation: *1 = Agricultural labourer, 2 = Brick Field Labourer, 3 = Earth Moving Labourer, 4 = House Labourer, 5 = Industrial labourer, 6 = Transport Labourer, 7= Construction Labourer, 8 = Other Wage Labourer, 9 = Rickshaw / Van Puller, 10 = Transport Driver, 11 = Boatman, 12 = Tailoring, 13 = Kantha Sewing, 14 = Blacksmith, 15=Goldsmith, 16=Weaver, 17 = Barber / Beautician, 18 = Handicraft, 19 = Mason, 20 = Carpenter, 21 = Laundryman, 22 = Mechanics / Electrician, 23 = Salaried worker, 24 = Maid servant, 25 = Agricultural (own farm), 26 = Share cropper, 27 = Fisherman, 28 = Fish culture, 29 = Petty Trader (<5000 Tk.), 30 = Medium trader (5000-10000 Tk.), 31 = Large trader (>10000 tk.), 32 = Village Doctor (allopath), 33 = Kabiraj/Hakim, 34 = Paravet, 35 = Immam / Muazzem, 36 = Beggar, 37 = Student, 38=Unemployed, 39= Other (Please specify)*

2. Pre-CLP Garden Status

2.1 Did you grow any garden crops BEFORE CLP? YES/NO

2.2 If YES, how big was your total garden (decimals): _____

2.3 What crops did you grow? Did you sell any garden crops? Did you buy vegetables/fruits?

Crop code	Proportion of output sold						Yearly* value of sales Tk.	Purchased (tick if relevant)	Yearly* value of purchases Tk.
	None	Under 1/4	1/4 to 1/2	1/2 to 3/4	Over 3/4	All			

Crop code	Proportion of output sold						Yearly* value of sales Tk.	Purchased (tick if relevant)	Yearly* value of purchases Tk.
	None	Under 1/4	1/4 to 1/2	1/2 to 3/4	Over 3/4	All			

Yearly values: If respondent cannot give yearly value, ask for typical monthly value and multiply by 12

Crop code: *1 = Red Amaranthus, 2 = Amaranthus Stem, 3= Kankong, 4 = Indian Spinach, 5 = Egg Plant, 6 = Radish, 7 = Okra, 8 = Bottle Gourd, 9 = Ash Gourd, 10 = Snake Gourd, 11 = Sweet Gourd, 12 = Bitter Gourd, 13 = Country Bean, 14 = Yard Long Bean, 15 = Potato Yam, 16 = Elephant Yam, 17 = Ginger, 18 = Turmeric, 19 = Mango, 20 = Jujube, 21 = Lemon, 22 = Papaya, 23 = Guava, 24 = Jack fruit, 25 = Tomato, 26 = Banana 27 = Onion 28 = Garlic 29 = Green chillies 30 = Coriander 31 = Plum (boroi/kul) 32 = Other (please specify)*

3. Present Garden Status

3.1 Do you grow any garden crops NOW? YES/NO

3.2 If YES, how big is your total garden this year (decimals): _____

3.3 What crops do you grow? Do you sell any garden crops? Do you buy vegetables/fruits?

Crop code	Proportion of output sold						Yearly* value of sales Tk.	Purchased (tick if relevant)	Yearly* value of purchases Tk.
	None	Under 1/4	1/4 to 1/2	1/2 to 3/4	Over 3/4	All			

Yearly values: If respondent cannot give yearly value, ask for typical monthly value and multiply by 12

Crop code: *1 = Red Amaranthus, 2 = Amaranthus Stem, 3= Kankong, 4 = Indian Spinach, 5 = Egg Plant, 6 = Radish, 7 = Okra, 8 = Bottle Gourd, 9 = Ash Gourd, 10 = Snake Gourd, 11 = Sweet Gourd, 12 = Bitter Gourd, 13 = Country Bean, 14 = Yard Long Bean, 15 = Potato Yam, 16 = Elephant Yam, 17 = Ginger, 18 = Turmeric, 19 = Mango, 20 = Jujube, 21 = Lemon, 22 = Papaya, 23 = Guava, 24 = Jack fruit, 25 = Tomato, 26 = Banana 27 = Onion 28 = Garlic 29 = Green chillies 30 = Coriander 31 = Plum (boroi/kul) 32 = Other (please specify)*

3.4 Costs of Garden Production In Most Recent Year

Type of Inputs	Tk.
Planting materials *	
Fertilizer	

Cattle/Goat/Poultry manure	
Insecticides and Fungicides	
Fences (construction & repair)	
Irrigation	
Other (specify):	
Other (specify):	
Other (specify):	
TOTAL	

* Planting materials include: seeds, seedlings of plants and trees, roots and tubers, cuttings

3.4 If you sell vegetables/fruit, where do you sell and do you have any costs for selling?

	Tick each location where vegetables/ fruit sold	**How often do you sell vegetables/ fruit at this location**		**Market fees/tolls per visit to selling location Tk.**	**Transport cost per visit to selling location Tk.**
		Times/ Month*	**Times/ Year***		
At own house/garden					
Own village					
Hat/bazaar on same char					
Hat/bazaar on other char					
Hat/bazaar on mainland					
Trader					

* Record times per month OR times per year, NOT BOTH. If times per month varies according to season, ask most frequent and least frequent and take the average.

3.5 If you sell vegetables/fruit, who does the selling at the various locations?

	Self	**Spouse**	**Child**	**Other* (specify)**
At own house/garden				
Own village				
Hat/bazaar on same char				
Hat/bazaar on other char				
Hat/bazaar on mainland				
Trader				

* 'Other' is other person living in the household, e.g. father-in-law, brother-in-law etc.

4. Family Labour Allocation for Homestead Gardening

4.1 Who does the different types of work on your vegetable garden? (tick all relevant boxes)

	Self	**Spouse**	**Child**	**Other (specify)**
Digging				
Planting				
Weeding				
Watering				
Applying fertilizer/ manure/compost				
Applying insecticide/ fungicide				
Harvesting				
Making compost				
Other				

4.2 Do any household members have to give up paid work in order to cultivate the garden? YES/NO

Impact Assessment of the Chars Livelihoods Programme Phase 1
Enterprise Surveys
Dairy Cow Questionnaire
(V8.0, revised 14 December 2010)

Date of Interview:__ __/__ __/__ __ __ __ (day/month/year)

Name of District: _____ **District Code:** | | | |

Name of Upazilla: _____ **Upazilla Code:** | | |

Name of Union: _____ **Union Code:** | | |

Name of Village: _____ **Village Code:** | | |

Name of IMO: _____ **IMO Code:** | | |

Name of Household Head _____ **HH ID:** | | | |

1. Household Details:

	Male	Female	Total
Number of HH members			
Number of Adult HH members			
Productive HH members			
Gender of HH head (tick one)			
Marital status of household head			
Main occupation of household head			

Marital Status: 1=*Married, 2=Unmarried, 3=Separated, 4=abandoned, 5=divorced, 6=widowed*
Main Occupation: *1 = Agricultural labourer, 2 = Brick Field Labourer, 3 = Earth Moving Labourer, 4 = House Labourer, 5 = Industrial labourer, 6 = Transport Labourer, 7= Construction Labourer, 8 = Other Wage Labourer, 9 = Rickshaw / Van Puller, 10 = Transport Driver, 11 = Boatman, 12 = Tailoring, 13 = Kantha Sewing, 14 = Blacksmith, 15=Goldsmith, 16=Weaver, 17 = Barber / Beautician, 18 = Handicraft, 19 = Mason, 20 = Carpenter, 21 = Laundryman, 22 = Mechanics / Electrician, 23 = Salaried worker, 24 = Maid servant, 25 = Agricultural (own farm), 26 = Share cropper, 27 = Fisherman, 28 = Fish culture, 29 = Petty Trader (<5000 Tk.), 30 = Medium trader (5000-10000 Tk.), 31 = Large trader (>10000 tk.), 32 = Village Doctor (allopath), 33 = Kabiraj/Hakim, 34 = Paravet, 35 = Immam / Muazzem, 36 = Beggar, 37 = Student, 38=Unemployed, 39= Other (Please specify)*

2. Current Herd Size and Value

Animal #	Sex	Age months	Current Value Tk.
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

3. Herd History Since Joining CLP

Animal #	Sex M/F	How acquired	Month/year acquired	Approx. age when acquired (months	Cost Tk.	Source of funds	Animal died? Y/N	No. of Calves Produced	Month/year sold*	Sale price Tk.*
			/						/	
			/						/	
			/						/	
			/						/	
			/						/	
			/						/	
			/						/	
			/						/	

How acquired: *1 = Purchased 2 = Born 3 = Other (specify)*
Source of funds: *1 = CLP 2 = Own funds (including sale of cattle) 3 = NGO loan 4 = Moneylender loan 5 = Shared 6 = Other (specify)*
If more than one source of funds, give ALL relevant codes
** Leave blank if animal is still owned.*

4. Calving History

Cow number (from herd history)	1st calf				2nd calf				3rd calf			
	Month/ Year born	Sex M/F	Died Y/N	Retained/ sold	Month/ Year born	Sex M/F	Died Y/N	Retained/ sold	Month/ Year born	Sex M/F	Died Y/N	Retained/ sold
	/				/				/			
	/				/				/			
	/				/				/			
	/				/				/			
	/				/				/			
	/				/				/			
	/				/				/			
	/				/				/			

5. Breeding method

Do you use a bull or AI to impregnate your cow(s)? What is the cost?

	Type of service (tick applicable boxes)	Total Cost in 12 months up to now (Tk.)
Bull		
AI		

Notes:
Include transport cost of bull or cow
Include cost of repeat service

6. Milk Production

Cow number	Month/Year most recent calf born	Cow pregnant again? Y/N	Milk now* produced per day lt/kg**
1	/		
2	/		
3	/		
4	/		
	Total production		

* At time of interview
**Excluding milk taken by calf or fed to calf after milking

7. Disposal of Milk

7.1 How much milk do you use in the household per day? How much did you use before CLP? Did you buy milk before CLP?

	Kg/litres per day NOW	Kg/litres per day BEFORE CLP	Milk purchased before CLP? Y/N
Milk used in household*, per day			

* Includes gifts to neighbours/relatives

7.2 Do you sell any milk? YES/NO

7.3 If YES, what was your average sale per day over the last 12 months? _____ kg/ltrs

7.4 If YES, where do you sell it and what price do you receive?

	Place of sale (tick all relevant)	**Days/month selling at this location**	**Average price received Tk./ltr.**	**Transport cost, Tk./ RETURN trip***	**Toll or market fee Tk./day**
At house or in own village					
Hat/bazaar on same char					
Hat/bazaar on other char					
Hat/bazaar on mainland					
Sold through milk producer group					
Direct to milk collector					

7.5 Is there a milk producer group in you village? If YES, are you a member of the group?

Milk producer group in village	YES/NO
Respondent is a group member	YES/NO

8. Manure Sales

What do you do with the cattle manure (tick all relevant)? If you sell manure, how much money do you get per month?

Type of Use	Tick all applicable	Average monthly sales value Tk.
Use for fuel		
Use on garden		
Sell as fuel		Tk.
Sell as manure		Tk.

9. Previous Livestock Experience and Livestock Training

9.1 Did you or any member of your household have PRACTICAL EXPERIENCE of looking after cattle before CLP? YES/NO

9.2 Have you or any member of your household received training in looking after cattle? YES/NO

9.3 If YES, who received training and on what subjects? Who provided the training? (tick all applicable boxes)

Household member	Feeding*	Milking	Animal Health	Breeding (includ-ing AI)	Training Provider
Self					
Husband					
Children					
Other					

* Includes making UMS

Training Provider: *1 = CLP NGO 2 = Other NGO 3 = Dept. of Livestock 4 Other (give name)*

10. Allocation of Household Labour for Livestock

Which household members carry out activities for looking after the cows? (give number of days per week each type of work is done)

Household member	Cutting grass	Making UMS	Feeding animals	Milking cows	Selling milk
Self					
Spouse					
Children					
Others					
TOTAL					

11. Costs of Livestock Production

(give Tk./year if available, otherwise Tk. for most recent month)

Cost Item	Tk./year	Tk./month
Straw		
Urea		
Molasses		
Grass		
Wheat Bran		
Rice Bran		
Oil Seed Cake		
Vitamins		
Salt		
Vaccination		
De-worming		
Other veterinary costs		
Building/repair of livestock shelter		
Cow blankets		

12. Contribution of Cows to Household Income

12.1 In the most recent 12 months, what % of total household income was from cattle and milk?

_____ %

Annex VIII

Qualitative Methodology

AVIII.1 ANALYTICAL FRAMEWORK

What outcomes are being evaluated?		What are the relevant CLP interventions?
1. Income, Employment Enterprise and Food Security		
1.	Changes in employment opportunities for the poor (eg cash for work)	• Asset transfer + stipend (core) • Annual cash for work and safety net for those unable to work(core) • Training on asset selection & management (core) • Homestead gardening (core) • Market development (poultry rearing, milk marketing, fodder production) • Village Savings & Loans Scheme • Capacity building of MFIs & borrowers • Capacity building of paravets and CSKs • Emergency flood relief (2007 and 2008)
2.	Sustained changes in how the poor manage their assets (eg livestock)	
3.	Reasons behind selection of specific assets (eg livestock preferred over anything else)	
4.	Changes in income and food security as a result of participation in an enterprise group (eg poultry rearing, milk marketing, fodder production)	
5.	Changes in income as a result of VSL membership.	
6.	The impact of increased commercial enterprises on local markets.	
7.	Changes in income and food security as a result of participation in homestead gardening assistance	
8.	Changes in access to financial services for the poor (MFIs)?	
9.	Sustained changes in seasonal food security for the poor. In a. availability of food in markets b. affordability of food c. nutritional value of food	
10.	Sustained changes in behavioural patterns amongst the poor (coping mechanisms) in times of food insecurity, such as: migration; selling assets.	

What outcomes are being evaluated?		What are the relevant CLP interventions?
11.	Sustained changes in patterns of household food allocation	
12.	Sustained changes in the nutritional status of women & children.	
2. Social Capital		
1.	The impact of CLP group formation on existing community-based institutions.	• Group formation and regular meetings for core beneficiaries • Community based social protection schemes (core beneficiaries give cash to non-core who are unable to work) • Employment programme • Village & hamlet level meetings • Training for core includes component on: social bonding; inter-& intra-community level social capital & cohesion; disaster preparedness. • VSL groups
2.	The impact of VSL schemes on community cooperation and mutual collaboration.	
3.	The impact of the employment programme community cooperation and mutual collaboration.	
4.	The impact of community based social protection on the extreme poor.	
5.	Changes in levels of confidence, status and respect amongst community members through group formation.	
6.	Changes in ability of group members to link with other services (eg health, education)	
7.	Changes in ability of group members to make contacts with influential people.	
8.	Activities and impact of CLP groups after the lifespan of CLP.	
3. Vulnerability to Flooding and River Erosion		
1.	An understanding of the key risks associated with flooding (eg loss of assets, diarrheal infections).	• Plinths (core & non-core) • Latrines (core & non-core) • Tubewells (core & non-core)
2.	Changes in what people do (coping mechanisms) to mitigate against flooding (eg move from the char, sell assets).	
3.	Changes in methods of defecation	
4.	Changes in personal washing methods	
5.	Changes in the incidences of diarrheal infections caused by flooding.	
4. Gender and Empowerment		

What outcomes are being evaluated?	What are the relevant CLP interventions?
1. A change in peoples' knowledge of their rights relating to land and property. 2. A change in womens' knowledge of laws and sources of support relating to violence. 3. Behaviour changes in relation to dowry practices. 4. A change in peoples' knowledge of laws relating to marriage and in their behaviour towards the age of marriage. 5. A change in how women influence decision making at the household level (eg over use of earnings, loans, savings and household assets). 6. Changes in women's participation and influence in community level groups. 7. A change in womens' levels of respect, confidence and status at the household and community level. 8. Changes in household relations brought about by women receiving an asset and cash transfer. 9. The impact of asset management, cash transfer and group meetings on women's time.	• CLP group formation. • Training for CLP group includes components on; marriage age; rights awareness; polygymy; desertion; dowry; violence. • Asset Transfer & stipend given to women • Homestead gardening • VSL groups
5. Targeting	
1. The process (NOT the criteria) of selecting core / non-core . 2. Opinions on the implications of this core/non core distinction (ie how fair is it?) 3. Explanation of why the core ended up with only women. 4. Explanation of how VSL members are selected? 5. Explanation of how homestead gardening participants are selected. 6. The way in which beneficiaries benefit from CLP activities after the 18 month programme has been completed 7. Explanation of how those 'unable to work' were selected for the safety net programme. 8. Explanation of how those eligible for the community based social protection were chosen. 9. Explanation of how recipients for emergency flood relief (2007 &	• Core selection is based on: landlessness, assetlessness and joblessness. • Safety Nets (cash) are given to those 'unable to work • Only Core receive vouchers for free health and paravet services NOTE: There are 4 areas where we do not know what selection criteria was used. These are: a) Those selected as non core. b) 'those unable to work' for safety nets under cash for work programme; c) recipients of community based social protection; d) and recipients of 2007 and 2008 emergency relief.

What outcomes are being evaluated?		What are the relevant CLP interventions?
	2008) were chosen.	
10.	The impact of core targeting on the wider community?	
6. Institutional Capacity Building		
1.	Opinions on the capacity of the IMOs to deliver CLP inputs (eg asset & cash transfer, training, employment programme, group formation)	• Capacity building of IMOs • Capacity building of paravets • Capacity building of CSKs
2.	Opinions on the quality of services provided by the paravets	
3.	Opinions on the quality of the services provided by CSKs, paramedics and referral centres.	

AVIII.2 OUTLINE OF TRAINING PROGRAMME FOR ASSESSMENT TEAM

❶ The Learning Objectives

By the end of the five days you will be able to:

1. Explain the CLP in terms of its objectives, how it went about trying to achieve these and listing who are the key stakeholders;

2. Understand the objectives and the overall approach we are using for this Impact Assessment

3. Describe the framework we are using for the qualitative programme and how it relates to the objectives of the Impact Assessment

4. Define the purpose of the qualitative field work, the roles and responsibilities you all have and what you need to deliver

5. List and apply at least five principles in carrying out the focus group interviews and key informant interviews

6. Define how to facilitate and take notes from an interview process that focuses on understanding respondents' reactions to and perceptions of CLP activity according to their motivations

7. Produce the results of the assessment in the form and quality as defined by the Senior Qualitative Expert

8. Facilitate and reflect upon Focus Group Interviews and Key Informant Interviews and the KAP survey

❷ The Deliverables

- An agreed and tested range of data collection tools to be used within the context of Focus Groups Interviews, Key Informant Interviews and the KAP survey

- A set of simple how to notes for carrying out the assessment process from observing protocols, participant identification through to documenting the findings and results.

- A defined and agreed set of roles and responsibilities among different members of the field team along with a list of the main deliverables

- A detailed workplan with milestones between now and the end of the field work

AVIII.3 THE SAMPLE FRAME OF CHARS

See separate File on spreadsheet

15 AVIII.4 TOOLS USED FOR THE FOCUS GROUP INTERVIEWS

1. Income, Employment and Food Security
1. Ranking of Income Sources Ask the group to list their sources of income (eg livestock products, labour, rickshaw driver etc.). These can be drawn as simple pictures / symbols on pieces of paper. Ask respondents to identify their largest source of income by placing a red counter on the relevant piece of paper. Then ask them to identify their second largest source of income by placing a blue counter on the relevant piece of paper. And again for the 3rd most important source of income with a yellow counter. See Table 1 below to see how these results could be collected. Use this exercise to trigger a discussion about the significance of CLP on peoples' incomes, in particular the Asset Transfer Programme (see Framework).
2. Ranking and Preference of Household Food Items Ask the group what food items constitute their household food basket (eg. fish, milk, poultry meat). These can be drawn as simple pictures / symbols on pieces of paper. Ask the respondents to identify which items they consume daily by placing a red counter on the relevant piece of paper. Repeat this for items consumed weekly, monthly and never, using different coloured counters. See Table 2 below for how these results can be collected. Use this exercise to discuss food security with reference to the framework.

Table 1: Ranking of Income Sources

Source of Income	Most Important source by no. of respondents	2nd most important source by no. of respondents	3rd most important source by no. respondents

Table 2: Ranking of Household Food items

Household Food Item	consumed daily by no. respondents	consumed weekly by no. respondents	consumed monthly by no. respondents	never consumed by no. respondents

2. Social Capital

1. Social Network Analysis

Ask respondents to list all formal and informal groups and networks that exist at the community level (eg: savings & loans group, school committee). These can be drawn as circles on a page or board. This can be used to discuss the function is of each group, the criteria for membership, the interactions between each group..

2. Discussion on Benefits of Group Membership

From this social network analysis, start a discussion on how respondents value group membership in terms of those questions outlined in the framework.

3. Flooding

1. Listing of key natural shocks and coping mechanisms

Ask respondents to list the key natural shocks that have affected their lives over the last five years (eg. flood, tornado).

Then ask them to describe the coping mechanisms that they have implemented to mitigate against each shock (such as: selling an asset, moving from char to mainland, migrating to city in search of employment, living off aid from other relations or community members).
Use this exercise to discuss respondents' vulnerability to flooding and erosion with reference to the framework.

4. Gender and Empowerment (only with female groups)

1. Discussion on key issues of gender inequality

Hold a general discussion in which you need to answer the questions on gender and empowerment in the framework. You could begin by asking the respondents to list key areas where they experience gender inequality (eg, no influence in household over decisions on income expenditure, violence, early marriage, lack of access to credit). From this you can prompt a discussion on each area.

2. Collect a Story for a Case Study

If someone has an interesting story to tell, either about herself or someone else, this may be an opportunity to take it down as a case study for the final report. For example, if someone has a story about how the CLP programme has given her more confidence and a higher status in the household, and how she makes more decisions now about income expenditure than previously.

5. Targeting

1. Discussion on respondents' opinions about core and non-core targeting.

The purpose of this discussion is to find out what the group thinks about how CLP has chosen CORE and NON CORE beneficiaries for project activities. As a visual prompt, you could draw two large circles on a bit of paper, calling one CORE and one NON CORE. Then ask respondents two questions about each: a) what criteria was set to chose beneficiaries? And b) how would you have done it differently?

See Framework for guidance.

2. Discussion on respondents' opinions about other CLP targeting criteria

There are four areas where we do not know what criteria has been used to select beneficiaries. These are:

(a) those selected as core;
(b) Safety net for those unable to work under cash for work programme;
(c) Community based social protection
(d) Emergency relief that CLP distributed in 2007 and 2008.

Hold a discussion with the group about how they believe selection criteria was done and what their opinions are on this. See Framework.

6. Institutional Capacity Building
1. Ranking of Services Ask the group to list all services provided to them, either from the government, the private sector, or from an NGO. (eg. community health workers, health clinic, extension services, paravets, education etc.) Illustrate each service with a simple picture / symbol on a piece of paper. Ask respondents to rank each service according to their effectiveness. Use this to start a discussion on their opinions about the quality of each service and service provider. Pay particular attention to their opinions about access of service (i.e. frequency, distance) and affordability. See framework.

16 AVIII.5 CHECKLIST OF THEMES FOR KEY INFORMANT INTERVIEWS

CSKs

- CSK selection, training, including effectiveness of this support
- Impact of CLP role on traditional job
- Impact of role of CSK on income
- Changes in rates of infection
- Patterns in nutrition status
- Changes in ANC health seeking behaviour
- Reproductive Health – changes in contraceptive use
- Access / affordability / voucher
- Why they wanted to become a CSK (– they must have given up something to do this or are they multi-tasking– what was it and what were their hopes?)
- How much they were paid/month during the 18 months?
- Review their hopes/objectives – were they realised? Are they still practising? Do they have problems accessing and buying inputs? How have things changed since CLP left?
- What are the popular services demanded of them and from whom? Do they face competition or are they mini monopolies?
- How and to what extent did the demand for their services vary among core households (nb, the vouchers) clients and the others over time?

Paravets

- CLP selection and training, including effectiveness of support
- Impact of CLP role on traditional job

- Impact of CLP on income
- Effectiveness of asset management training on beneficiaries
- Changes in animal care practices (vaccines, fodder, shelter)
- Access / affordability / voucher
- How much they were paid/month during the 18 months?
- Why they wanted to become a paravet?
- Were the hopes/objectives realised? Were they still practising? Do they have problems accessing and buying inputs? How have things changed since CLP left?
- What are the popular services demanded of them and from whom? Do they face competition or are they mini monopolies?
- How and to what extent did the demand for their services vary among core hh (nb, the vouchers) clients and the others over time?

Community Leaders

- Story of Char
- Overall perspective of CLP – how has it impacted on beneficiaries

17 AVIII.6 CHECKLIST OF THEMES FOR KEY INFORMANT INTERVIEWS

Semi-Structured List of Questions for Individuals (men and women from Core and NCBHHs)

No	Question	Response
General		
0.1	Name	
0.2	ATP year	
0.3	Core / Non Core / Not a CLP participant	
0.4	District	
0.5	Upazila	
0.6	Union	
0.7	Village	
0.8	Male / Female	
0.9	Age	
0.10	Marital Status	
0.11	Number of household members	

No	Question	Response
0.12	Religion	
0.13	Caste	
0.14	Period living on char	
0.15	Employment Status (eg formal employment, informal employment, own enterprise, unemployed)	
0.16	Level of education (tertiary, secondary, primary, none)	
0.17	Household Head (yes / No)	
Income, Employment, Enterprise, Food Security		
1.1	What is the main source of income for your household?	
1.2	Have you / your household received an asset from CLP?	
If no, go to 1.15		
1.3	What was this asset (eg cow, rickshaw)?	
1.4	Who in your household was selected for this asset?	
1.5	Why did you / your household choose this asset over any other asset?	
1.6	Did you / your household receive a monthly cash payment at the same time as receiving this asset?	
If no, go to 1.9		
1.7	How much was this monthly cash payment?	
1.8	What did you / your household use this monthly cash payment for?	
1.9	Have you or anyone in your household received training to help you manage this asset?	
If no, go to 1.12		

No	Question	Response
1.10	Did this training help you / your household to manage this asset?	
If no, go to 1.12		
1.11	Can you give examples of how this training helped you / your household?	
1.12	How has this asset changed your household's income level?	
1.13	Has this asset, changed the quantity and quality of your household's diet?	
If no, go to 1.15		
1.14	If yes, can you describe these changes?	
1.15	Have you / anyone in your household received assistance in homestead gardening?	
If no, go to 1.22		
1.16	Do you know why you / your household were selected for this assistance?	
1.17	What type of assistance did you / your household receive (eg type of inputs, training)?	
1.18	Has this homestead gardening assistance helped you / your household to increase your income?	
If no, go to 1.20		

No	Question	Response
1.19	Can you describe how?	
1.20	Has this homestead gardening assistance changed the quantity and quality of your household's diet?	
If no, go to 1.22		
1.21	Can you describe these changes?	
1.22	Have you or anyone in your household participated in a CLP cash for work programme?	
If no, go to 1.28		
1.23	Which member of your household participated?	
1.24	Do you know how you or the member of your household was selected?	
1.25	When (eg this year, last year, the year before last)?	
1.26	What type of work was it?	
1.27	Can you describe how this cash for work programme benefited your household?	
1.28	Have you or anyone in your household received a disability payment from CLP?	
If no, go to 1.30		
1.29	Do you know why were you / your household selected for this payment?	
1.30	Are you or anyone in your household a member of a VSLA?	

No	Question	Response
If no, go to 1.41		
1.31	Do you know why you / your household were selected to be a VSLA member?	
1.32	How regularly does / did this VSLA meet (weekly, monthly, not at all)?	
1.33	When was your last meeting (eg last week, last month, last year)?	
1.34	Do you know how much money in total you / your household deposited to this VSLA?	
1.35	Have you / your household ever received dividends from this VSLA?	
1.36	Have you / your household ever applied for a loan from this VSLA?	
If no, go to 1.39		
1.37	Did you / your household receive this loan?	
1.38	What was the purpose of this loan?	
1.39	Has VSLA membership changed the income levels of your household?	
1.40	If yes, can you describe how?	
1.41	Have you or anyone in your household ever received any assistance in a commercial enterprise (poultry rearing, milk marketing, or fodder production)?	
If no, go to 1.49		
1.42	Do you know why you / your household was selected for this enterprise assistance?	
1.43	What type of assistance did you / your household receive?	

No	Question	Response
1.44	Is this enterprise the main source of income for you / your household?	
1.45	Has this enterprise changed the income levels of your household?	
1.46	If yes, can you describe how?	
1.47	Has this enterprise changed the quantity and quality of your household's diet?	
If no, go to 1.49		
1.48	If yes, can you describe how?	
1.49	Have you or anyone in your household ever applied for a loan from an MFI?	
If no, go to 1.53		
1.50	What was the name of the MFI?	
1.51	What was the purpose of this loan?	
1.52	Was your application successful?	
1.53	Has your household ever received any emergency assistance?	
If no, go to 1.58		
1.54	When was the last time your household received this emergency assistance?	
1.55	What was this assistance (eg, cash, food, shelter)?	
1.56	Do you know who provided this assistance?	
1.57	Do you know why you were selected for this assistance?	
1.58	Over the last five years, has your household had enough to eat all year round?	

No	Question	Response
If yes, go to 2.0		
1.59	When was the last time your household did not have enough to eat all year round (eg this year, last year)?	
1.60	What were the reasons for your household not having enough to eat (eg flood, death of livestock, illness)?	
1.61	What did you / your household do to survive during this time?	
2. Social Capital		
2.1	Are you or anyone in your household a member of any community groups / committees (eg disaster management committee, village development committee, village Shalish group, Bazar Committee, Mosque / Mandir Committee, Fisher Association)?	
If no, go to 2.3		
2.2	Can you name the groups?	
2.3	Do you and all your household members have national ID cards?	
2.4	Are you or anyone in your household a member of a group formed under CLP?	
If no, go to 2.15		
2.5	Who in your household is a member?	
2.6	Are you / a member of your household an office holder of this group (eg President)?	
2.7	When was the last group meeting (eg last week, last month, last year)?	

No	Question	Response
2.8	What is/was the purpose of these meetings?	
2.9	What benefits have you / your household derived from being a member of this group?	
2.10	Has this group membership helped your household in times of stress (eg flooding, illness)?	
If no, go to 2.12		
2.11	Can you give an example of the last time this group helped you in times of stress?	
2.12	Have you ever provided assistance to neighbours outside the CLP group?	
If no, go to 2.15		
2.13	To whom did you provide assistance?	
2.14	What type of assistance did you provide?	
2.15	Does / did your CLP group have any links with other community level groups/ committees?	
If no, go to 3.1		
2.16	If yes, can you name which ones?	

No	Question	Response
3. Flooding and River Erosion		
3.1	Has your household ever suffered from flooding?	
If no, go to 4.1		
3.2	When was the last time your household suffered from flooding (eg this year, last year, 2 years ago)?	
3.3	What was the impact of this flooding)?	
3.4	What did you do as a result of this flooding (eg moved away from the char)?	
3.5	Have you ever received any long-term assistance to help you when you suffer from flooding (eg plinths)	
If no, go to 4.1		
3.6	When did you receive this assistance (eg this year, last year)?	
3.7	What was this assistance?	
3.8	Can you describe how this assistance helped your household?	

No	Question	Response
4. Gender and Empowerment		
4.1	Can you tell us what you know about the laws that exist relating to the age of marriage for boys and girls?	
If no, go to 4.3		
4.2	Where did you learn this?	
4.3	Can you tell us what you know about laws that exist relating to dowry practices?	
If no, go to 4.5		
4.4	Where did you learn this?	
4.5	Can you tell us what you know about the laws that exist against violence?	
If no, go to 4.7		
4.6	Where did you learn this?	
4.7	What would you do if you or someone you know suffered from violence (eg where would you go to seek support)?	
4.8	Can you give examples of how you have been able to apply the knowledge you gained about these issues (age of marriage, dowry practice, violence) to your everyday	

No	Question	Response
	life?	
If the respondent is a male, please miss out the rest of this section and go to question 5.1		
4.9	Do you have influence in your household over decisions about the use of your earnings, savings or loans?	
If no, go to 4.11		
4.10	Can you give a recent example of this influence?	
4.11	Do you have influence in your household over decisions about seeking healthcare?	
If no, go to 4.13		
4.12	Can you give a recent example of this influence?	
4.13	Do you have influence in your household over decisions about your children's education?	
If no, go to. 4.15		
4.14	Can you give a recent example of this influence?	
4.15	Has your influence over all these decisions changed recently (eg has it increased)?	
If no, go to 5.1		
4.16	Can you describe how this influence has changed recently?	
4.17	Has this change in your influence over decisions caused any conflict in the household?	
If no, go to 5.1		

No	Question	Response
4.18	Can you describe this conflict?	
5. Targeting		
5.1	In your opinion, how has this core/non-core distinction affected relations between community members?	
5.2	Do you know why only women were selected to receive the CLP assets?	
6. Institutional Capacity Building		
6.1	What is your opinion of the quality of the services provided by the IMO? Give examples.	
6.2	Has your household ever received a service from a paravet?	
If no, go to 6.6		
6.3	How long ago was this (last week, last month, last year)?	
6.4	What service did the paravet provide (eg vaccination, advice)?	
6.5	In your opinion what was the quality of this service?	

No	Question	Response
6.6	Have you or anyone in your household ever received a service from a CSK?	
If no, go to 6.10		
6.7	How long ago was this (last week, last month, last year)?	
6.8	What service did the CSK provide?	
6.9	In your opinion what was the quality of this service?	
6.10	Have you or anyone in your household ever received a service from a paramedic?	
If no, go to 6.14		
6.11	How long ago was this (last week, last month, last year)?	
6.12	What service did the paramedic provide?	
6.13	In your opinion what was the quality of this service?	
6.14	Have you or anyone in your household ever been referred to a health referral centre?	
If no, go to 6.17		
6.15	How long ago was this (last week, last month, last year)?	
6.16	In your opinion what was the quality of this service?	
6.17	Does your household receive any services from the UP	

No	Question	Response
6.18	What are these services?	
6.19	In your opinion what is the quality of these services?	

Annex IX

The Enterprise Surveys

AIX 1.1 THE POULTRY ENTERPRISE

The Poultry enterprise survey was conducted on a sample of 80 households, all of which were recorded as poultry enterprise participants in the CLP Economic Development Unit's databases. That notwithstanding, a small minority (16%) of respondents stated that they had never kept poultry, and it is not clear how they came to be in the database. The key indicators for the poultry enterprises are summarised in Figures AIX.1 – AIX.3.

Figure AIX.1: Selected Technical Coefficients for ATP2 Poultry Enterprises

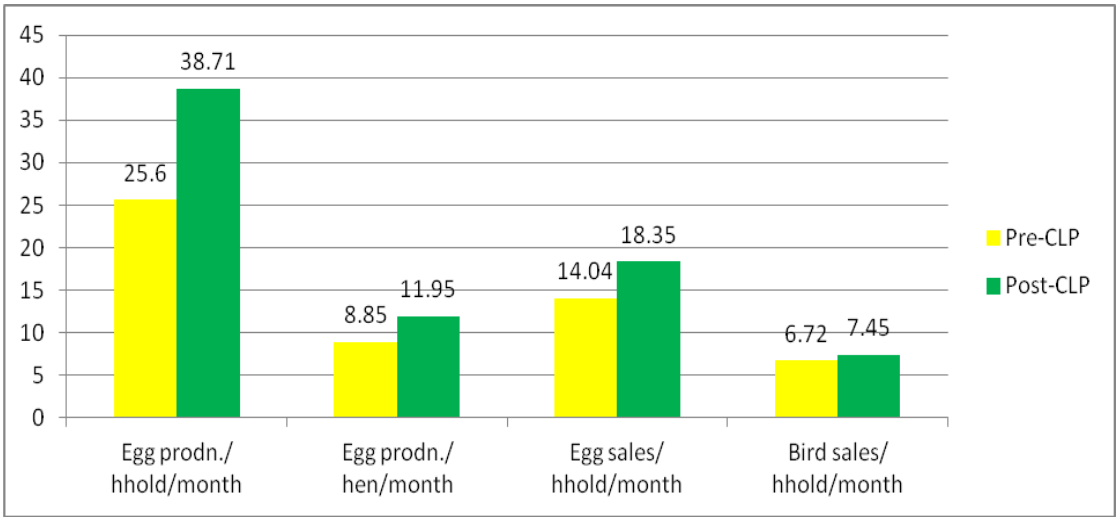
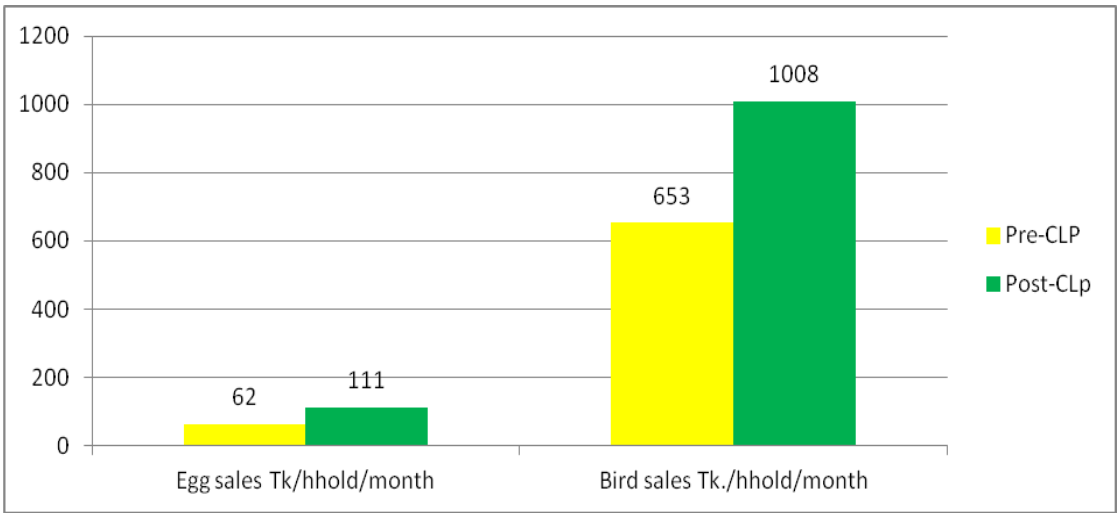
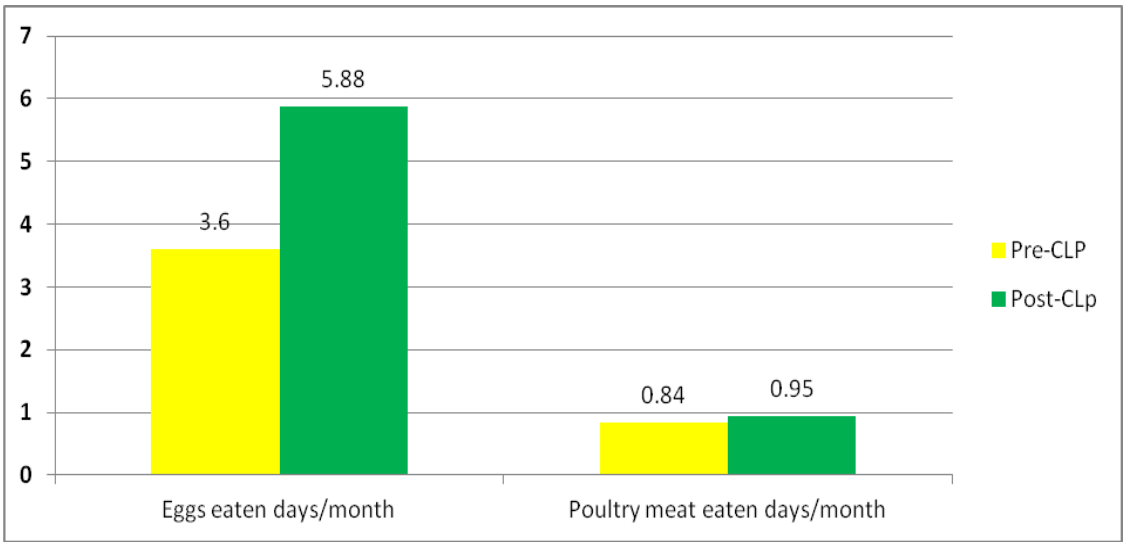


Figure AIX.2: Poultry Sales for ATP2 Beneficiaries (constant 2010 Taka)



The evidence of the survey is that under CLP1 there have been only minor changes in the number of households keeping poultry (a statistically non-significant fall from 84% to 79%), average flock size (12% increase) and adoption of improved breeds (1 owner now, compared with none pre-CLP). However, as shown in Figure AIX.1, there have been significant gains in productivity and in sales volume, while Figures AIX.2 and AIX.3 show that this has translated into increased income and improved household nutrition. Egg sales value has increased by 79% in real terms, though the total income from eggs remains small, and the value of bird sales has increased by 54% or Tk.353 per household per month. To put this in context, the increase in bird sales is almost Tk.3/person/day for the average household size, or 16% of the poverty threshold income. Comparing Figure AIX.2 with Figure AIX.3, it appears that poultry-owning households are preferentially selling their birds but consuming their eggs, the increase in frequency of consumption for eggs being 63% against a 13% increase for poultry meat.

Figure AIX.3: Frequency of Poultry Consumption for ATP2 Beneficiaries



The growth in sales value is in part due to a substantial increase in unit value for both eggs and birds (39% in real terms). There is no evidence for an exogenous increase in demand sufficient to have caused this, so the increase must be attributed to improvements in the marketing chain. However, the survey evidence is that such improvement was not due to CLP1's interventions. CLP1 encouraged the growth of poultry producer groups with functions including joint marketing, but only 4% of our survey informants had ever been group members.

At the mean, there has been a sharp rise in cost of poultry inputs (from just under Tk.100 to just over Tk.400/month), so that incremental income after costs is only about Tk.100/month. However, the distribution of costs is highly skewed due to a few individuals who probably have over-invested; the median cost increase is only Tk.95/month indicating that the poultry enterprise is a significant net income generator.

AIX.1.2 THE HOMESTEAD GARDENING ENTERPRISE

The Homestead Gardening enterprise survey was conducted on a sample of 124 ATP2 beneficiaries, drawn from the villages sampled for the Poultry and Milk Production surveys. Unlike other enterprises sponsored by CLP1, Homestead Gardening had universal coverage, training and support being given to all core beneficiaries.

CLP1 appears to have had negligible influence on the proportion of households cultivating homestead gardens, or the size of gardens. The proportion cultivating was already very high (95%) pre-CLP, and increased to 97%. There was an increase in average area cultivated from 0.9 to 1.04 decimals - statistically significant but negligible in practical terms. There were changes in the most favoured crops, but overall little change in crop diversity, which was very high both pre- and post-CLP (in both periods 16 different crops were each grown by at least 10% of households).

The striking findings relate to sales and purchases of vegetables and fruit. There has been a marked reduction in the propensity of households to sell homestead garden crops (on a weighted average, 25% now sell half or more of their output, compared with 48% pre-CLP) and in the value of sales (down from Tk.1203 to Tk.400 per household per year, in constant 2010 prices). There has also been an increase in propensity to purchase fruit and vegetables (up from 33% of households to 70%) although the average value of purchases has fallen in real terms.

The conclusion is therefore that homestead gardens remain an integral part of the char household economy, but have suffered significant decline as an income source. Somewhat counter-intuitively, this can be read as evidence for the broader success of CLP1. The combination of a small increase in cultivated area but sharp decrease in sales implies greater consumption of fruit and vegetables in the household, and the fact that households now feel free to consume their produce rather than selling it correlates with the growth of incomes under CLP1 (as documented earlier). Selling every saleable item is a survival strategy for the desperate.

AIX.1.3 THE MILK PRODUCTION ENTERPRISE

Female cattle were the most popular choice of asset amongst CLP1 core beneficiaries, and one with obvious potential for generating a sustainable income stream from sales of milk and of offspring not required for herd replacement/ expansion. The Milk Production Enterprise survey interviewed 81 ATP2 core beneficiaries, all of whom had originally received at least one cow or heifer under the Asset Transfer Programme. The current technical status of the informants' herds is summarised in Figures AIX.4 and AIX.5.

Figure AIX.4: ATP2 Milk Production Enterprises – Selected Technical Coefficients

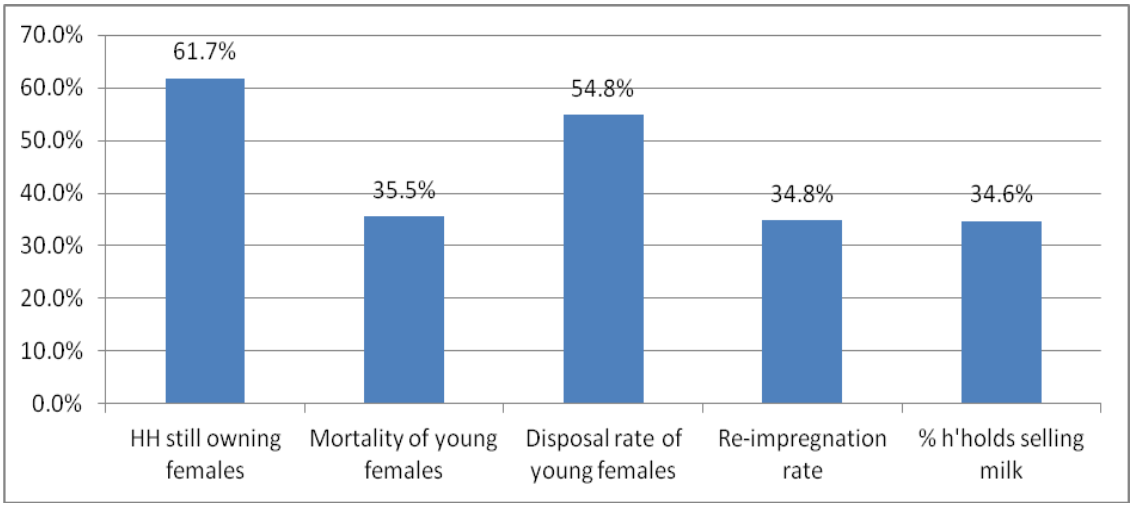
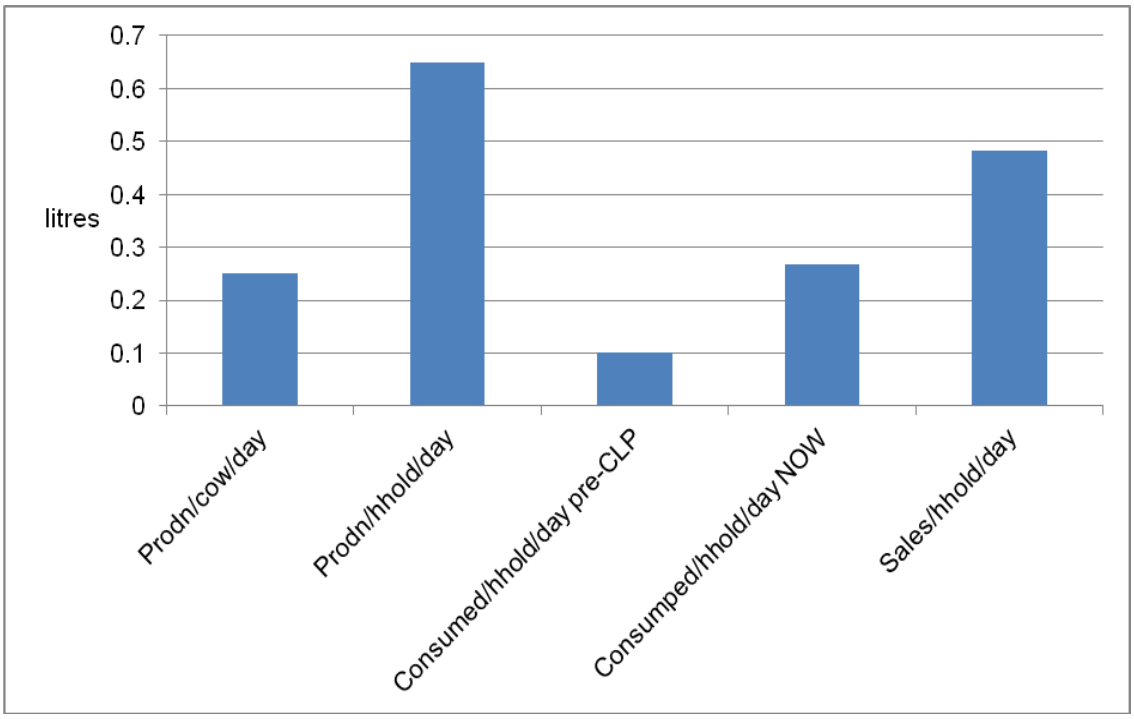


Figure AIX.5: ATP2 Milk Production Enterprises – Production, Consumption & Sales



Of the 81 informants, 50 (62%) were still in possession of female animals, implying the ability, in principle at least, to operate a milk production enterprise, even if the animals were not currently producing milk. Correspondingly, 38% had disposed of, or otherwise lost, all their female stock. This compares closely with CLP1's asset monitoring data on ATP2, which show a gross wastage rate of 44% of female stock (some of which was replaced with purchases of new stock).

The sustainability of the surviving 50 herds in our sample appears to be low. The two key technical coefficients in this respect are calving rate and mortality of young stock. For calving rate, we able to obtain lifetime calf production for a total of 104 bought-in cows or heifers whose length of ownership could be discovered. These had been in the informants' possession for an average of 44.6 months, during which time they had produced an average of 1.22 calves per cow, or 1 calf in just over 3 years. The implied calving rate of 33% is extremely low, even by the standards of unimproved village cattle, but our observations agree with the CLP cattle study of 2008 which noted "To date, no cow of a Phase 2 [ATP2] beneficiary has given birth twice."[91] It would appear that for most animals this condition persisted over the following two years. The low calving rate also correlates closely with the low rate of re-impregnation; of 43 cows which were in milk at the time of our survey, only 34% were pregnant again. We were also able to obtain data on 22 female animals born to the informants' cows/heifers and still owned at the time of our survey. These animals averaged 25.3 months in age, with 4 over 36 months, and none of them had ever calved. Given the availability of both bulls and AI services in the ATP2 chars, the low calving performance of both purchased and own-production stock must indicate an extremely low level of interest in managing female stock for either milk or calf production.

[91] Marks, M. March 2009 p.15

The mortality of young female stock is likewise extremely high, at 35.5% of all those born; even under village conditions not more than 10% losses would be hoped for, given the availability of de-worming and vaccination. A further 54.8% of young female stock born in the sample herds had been sold, which agrees with the lack of interest in obtaining calves noted above. The overall impression is that female animals are only marginally valued for their ability to generate a sustained stream of income, and are in general viewed simply as a lump-sum asset. The 37% of informants who no longer have any female stock would seem to have carried this line of thought to its logical conclusion.

Since milk yield depends (subject to the genetic potential of the stock) on frequency of calving, under these basic coefficients milk production is inevitably very poor. The local desi stock are not of high potential, probably around 2 litres/cow/day at the peak of the lactation[92], but the 43 cows which were in-milk at the time of our survey averaged only 0.25lt/day. Mean production per household (for those still owning female stock) is 0.56lt/day.

Introduction of milking cows to the ATP2 beneficiaries does at least appear to have raised milk consumption, from 0.08lt/household/day pre-CLP to 0.23lt/day at the time of survey. Twenty-eight of our informants (65% of those with one or more cows in-milk) sold milk, at an average volume of 0.86lt/day. At the prevailing weighted mean price of Tk22.56/lt, this implies an income of Tk.582 per month. The most popular sales avenue (though also the one which commanded the lowest price) was to a trader through a producer group. Forty-one per cent of informants reported the existence of a producer group in their village, and 27% stated that they themselves were members. Selling manure as fertilizer or fuel was a minority option, but for those who sold it the mean monthly value was Tk.298 per household – a telling comparison with the value of milk sales.

The evidence from our survey can be summarised as follows:

- the milk production enterprises established amongst ATP2 beneficiaries have suffered severe wastage;
- those remaining are unsustainable due to very low calving performance and the death or disposal of the large majority of potential female replacements;
- milk production is at best a minor contributor to household incomes; and
- female animals are being valued for the one-off sale income they provide, not for their potential to generate a sustainable income stream.
- This pattern is so contrary to the expectation both of CLP1 and of the theory of change established by the IA team that some elucidation is called for, however partial and speculative. In the context of a comprehensive impact assessment of CLP1, the over-riding issue is: do the results obtained for ATP2 apply to the other cohorts? Our survey was deliberately restricted to ATP2 in order to throw light on the sustainability of milk production, but some relevant information is also available from CLP1's monthly monitoring databases.

Table AIX.1 is based on the portion of the February 2009 – January 2010 monthly asset monitoring data (collected as part of the monthly income/ expenditure survey) relating to disposal of female cattle originally provided by CLP1. The monitoring format identifies the use which beneficiaries intended to make of proceeds from sale of CLP assets, and the table summarises these intended uses for funds derived from female stock. As such they throw

[92] Marks, M. 2007

useful light on the beneficiaries' attitudes towards female stock and, by extension, the milk production enterprise.

Table AIX.1: Summary of Reinvestment Decisions on Sale of CLP-provided Female Stock (Feb 2009-Jan 2010)

Use of Funds from Sales of CLP Female Stock	ATP1	ATP2	ATP3	ATP4
Replacement females	15.8%	13.8%	29.5%	49.7%
Bulls	14.7%	14.5%	27.6%	28.2%
Land & agricultural inputs	43.2%	42.9%	25.2%	10.7%
Savings	9.5%	8.3%	9.3%	5.9%
Housing	8.4%	6.2%	3.0%	2.4%
Other	8.4%	14.2%	5.5%	3.1%

The figures for ATP2 (also ATP1) are compatible with the pattern of beneficiary behaviour revealed by our survey. Only a small proportion of sales proceeds (14-16%) was used for purchase of replacement female stock, agreeing with the pattern of disinvestment shown by our survey. By far the most popular category of reinvestment (accounting for 46% of sales proceeds) was acquiring access to land or the inputs required to work it. However, this pattern does not apply to ATP3 and ATP4. In ATP3 almost 30%, and in ATP4 almost 50%, of sales proceeds were used for replacement females, while investment in land accounted for 25% in ATP3 and only 10% in ATP4.

It is not clear whether ATP1 and 2 are following a path distinct from ATP3 and 4, or whether they are simply further down a path which the later cohorts will eventually follow. The fact that ATP3 has a level of reinvestment in new females which is intermediate between ATP4 and the earlier cohorts tends to suggest the latter. If so, we may expect that within the next 1-2 years milk production enterprises in ATP3 and ATP4 will start to resemble the pattern our survey has revealed for ATP2.

The survey reported here was specifically targeted at beneficiaries who had opted for female animals, and therefore had the potential to establish a sustainable milk production enterprise. We believe this emphasis to have been justified, in view of the fact that 85% of animals procured under the ATP were females. Nevertheless, the evident drift away from milk production towards beef fattening raises the issue of the relative economic attraction of beef fattening vis-à-vis milk production, and CLP representatives raised this issue during the interim results presentation in Bogra in March 2011.

Some evidence on this point is available from our survey, through the data obtained from milk producers who were also selling male animals, and from those informants who had dropped out of milk production but were still fattening male animals. The results are based on a small number of observations, but are nevertheless informative. Our informants had purchased and resold a total of 23 male animals. The median time the animals were held was 13.2 months, and the median gross profit was Tk.654 per animal per month. This is competitive with the income from milk production (Tk.580.50 per selling household per month), with the advantage of less risk due to avoidance of reproductive complications.

However, possibly the most decisive factor in favour of beef over milk production is that the beef income accrues as a single lump sum rather than a distributed small daily flow. From the key informant interviews and focus group discussions, men remain in control of economic decision making in general and particularly of all ‘big-ticket’ income and expenditure items. It would therefore seem likely that they would steer the household’s cattle enterprise towards beef, and the shift from milk to beef becomes another aspect of the persistent economic disempowerment of women.

Annex X

Assessing 'Value for Money'

AN EXPLANATORY NOTE

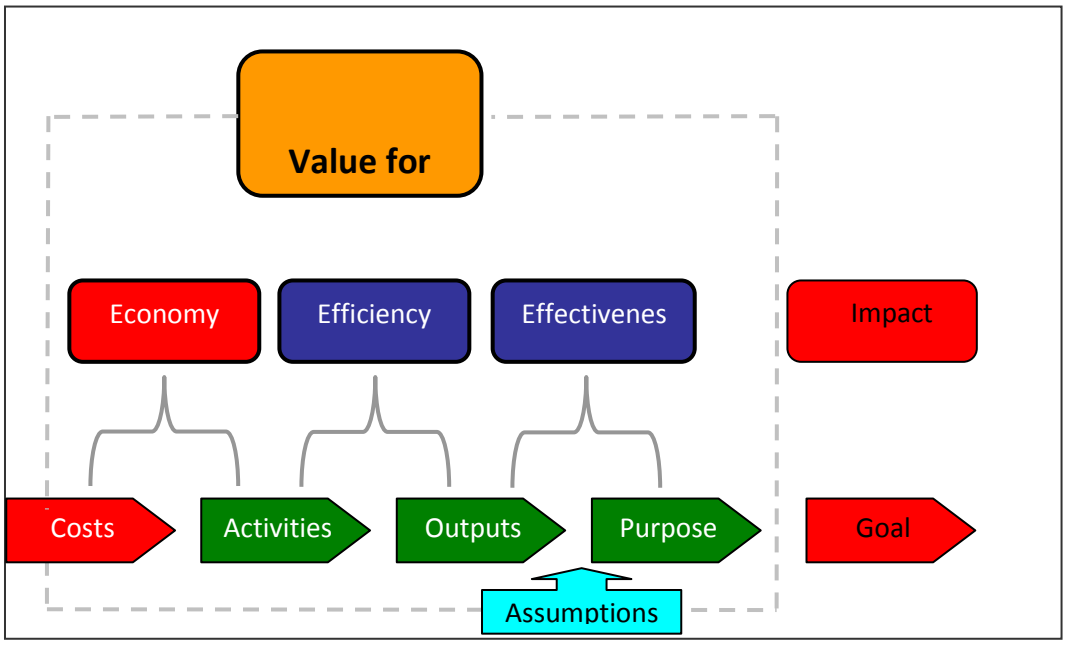
In their response to the report prepared by HTSPE on the CLP programme costs and usability of CLP information systems, DFID Bangladesh requested further guidance on what sorts of information the donors should be looking for in order to effectively track 'Value for Money' (VfM) in CLP Phase 2. In particular, they asked whether there are any best practices or glaringly obvious gaps on which the donors should be asking for more information.

To respond to this request, it is first necessary to ensure that DFID Bangladesh understand what is meant by the concept of 'VfM' and how 'VfM' studies are normally structured.

UNDERSTANDING 'VALUE FOR MONEY'

The expression VfM is used to embrace the three concepts of economy, efficiency and effectiveness (sometimes referred to as the 'three Es'). The 'three Es', in turn, are used to: determine how adequately and how cheaply did the programme go about determining the costs typically judged by benchmarking these with similar programmes *(Economy)*; assess how productive the processes were in delivering the products and services among its client groups in relation to associated costs *(Efficiency)*; and understand the changes stimulated by the programme on two counts – the behavioural changes among beneficiaries in terms of using and retaining products and services and the immediate benefits of this to them and others *(Effectiveness)*.

Although earlier work on VfM focussed on benchmarking costs (the 'first E'), this only provides a partial view of VfM. However, many continue to treat VfM as being synonymous with 'cutting costs'. The three E's and their alignment with a Logframe was presented schematically at inception.



Assessing VfM is a complex exercise. It cannot be 'tracked' in a simple formulaic manner; for example, by matching costs to outputs and arriving at some kind of score. For many development programmes like CLP, assessing its 'value' is also not straightforward: they seek

to stimulate a range of outcomes at the purpose level, not all of which can be attributed to any one particular output; and such value takes time even assuming they can be predicted.

Typically, a VfM study will focus on a particular aspect of a program and will be concerned with just one of the criteria of economy, efficiency and effectiveness.

Carrying out a VfM study takes time and should not ride on the back of an Impact Assessment as the respective objectives, and skills required, are quite different. If DFID wish, at some point, to conduct a VfM review of CLP Phase 2, they should identify the aspects of the program that they wish to be covered. These might reflect areas of greatest risk, difficulty in delivering the program outputs, concerns about the way in which unit costs (eg latrines and plinth raising) are established, or the way in which individual IMOs go about the task.

FINANCIAL AND MANAGEMENT INFORMATION

In terms of the financial and management information that should be available, there is a distinction between information that should be provided to DFID on a regular basis to monitor progress of the programme and the performance of the management contractor, and additional information that should be collected and maintained by CLP management to form the basis of more in-depth assessments of performance.

Regular financial and management reports

DFID must determine the content and timing of financial and management reports required to monitor contractual performance. However, from our work and our discussions with DFID officials, it is clear that DFID require more meaningful information on the breakdown of total programme costs, on the programme's unit costs for different categories of beneficiary and how it needs to develop efficiency indicators that relate outputs directly to inputs. Given CLP-1's current information systems, this information will need to be manually generated and it should be sufficient for it to be provided annually.

Information required for assessing 'value for money'

The type and extent of information needed for assessing VfM will be directly related to the aspect of the programme being reviewed. Some of this is information that should be obtained by CLP management in the course of running the programme and should be held at their headquarters – it is not something DFID would want to regularly review. Some of the information will almost certainly need to be obtained as part of the 'value for money' study. Some examples of the type of information that might be needed to carry out an assessment of 'value for money' are set out below.

Economy

- the way in which programme unit costs (eg asset values, latrines, plinth raising) are calculated; and
- comparative costs of similar items used on other programmes or elsewhere in society (for benchmarking of costs).

Efficiency

- progress (or success rating) of each IMO in implementing programme activities (as per contract) and reasons for variations;
- management and overhead costs incurred by IMOs compared with outputs delivered; and
- business model adopted by each IMO for implementing programme activities.

Effectiveness

- assessment of the relevance and quality of outputs delivered by IMOs (going beyond simple verification) as defined and 'reported' by the beneficiaries;
- identification of numbers of Chars dwellers benefitting, directly and indirectly, from the programme; and
- assessment of the behavioural changes cum performance among those structures and individuals (eg, VDCs, VSLAs and local service providers) set up by CLP-1 to provide support to beneficiaries.