2023

Annual Outcome Study




Rural Microenterprise Transformation Project

Md. Farrukh Ahmed

M&E Specialist, RMTP

IFAD
Investing in rural people

পল্লী কর্ম-সহায়ক ফাউন্ডেশন

Blank Page

Acknowledgment

I acknowledge the support and encouragement of Dr. Akond Md. Rafiqul Islam, Senior General Manager, PKSF, and the Project Coordinator, RMTP for his invaluable guidance and support to go ahead with this study. I am also thankful to the PKSF Management for allowing me to conduct this study. I want to acknowledge the immense contribution of the research division for contributing to constructing the methodology of the study and the procurement team in finalizing the Terms of Reference (ToR) and providing other necessary support. I should extend my sincere gratitude to the Project Management Unit (PMU) for their invaluable support in preparing the ToR, questionnaire, and in reviewing the report.

Thanks go to Mr. Md. Anisur Rahman, Monitoring and Evaluation Officer, RMTP for developing the data collection application and supporting in data collection, cleaning, and analysis.

Thanks to all enumerators and supervisors of the study team for carrying out the study across the country with patience and hardship. I thank all grassroots respondents, particularly the women, who provided their time to respond while filling up the questionnaire. Thanks also extended to IFAD Bangladesh Country Office representatives and the global representatives for their guidance and reviewing of the report.

Md. Farrukh Ahmed
Monitoring and Evaluation Specialist
Rural Microenterprise Transformation Project

Acronyms

AOS	:	Annual Outcome Study
AVCF	:	Assistant Value Chain Facilitator
BDT	:	Bangladesh Taka
DANIDA	:	Danish International Development Agency
FEDEC	:	Finance for Enterprise Development and Employment Creation
GAP	:	Good Agricultural Practices
HACCP	:	Hazard Analysis Critical Control Point
IFAD	:	International Fund for Agricultural Development
KAP	:	Knowledge, Attitude, and Practices
MDDF	:	Minimum Dietary Diversity for Family Members
MDDW	:	Minimum Dietary Diversity for Women
ME	:	Micro-Entrepreneur
MFI	:	Micro Finance Institution
MFTS	:	Microfinance and Technical Supports
MFMSF	:	Microfinance for Marginal and Small Farmers
MPI	:	Multi-dimensional Poverty Index
PACE	:	Promoting Agricultural Commercialization and Enterprises
PL	:	Post-Larvae
PKSF	:	Palli Karma-Sahayak Foundation
POs	:	Partner Organizations
PPS	:	Probability Proportional to Size
PrOs	:	Producers' Organizations
RMTP	:	Rural Microenterprise Transformation Project
SRS	:	Simple Random Sampling
VC	:	Value Chain
VCF	:	Value Chain Facilitator

Table of Contents

List of Tables

List of Figures

Blank Page

1 Introduction

1. Palli Karma-Sahayak Foundation (PKSF) is an apex development organization established by the Government of Bangladesh in 1990 for poverty alleviation through employment creation. PKSF has been implementing various programs and projects for poverty alleviation since its inception. Currently, PKSF has been implementing the Rural Microenterprise Transformation Project (RMTP) since January 2020 to promote the microenterprise sector. PKSF has completed the implementation of three IFAD-funded projects: i) Microfinance and Technical Supports (MFTS) Project; ii) Microfinance for Marginal and Small Farmers (MFMSF) project, and, iii) Finance for Enterprise Development and Employment Creation (FEDEC) Project. Currently, two more IFAD-funded projects- Promoting Agricultural Commercialization and Enterprises (PACE) and RMTP are being implemented by PKSF. The RMTP is jointly financed by PKSF, the International Fund for Agricultural Development (IFAD), and the Danish International Development Agency (DANIDA). The goal of RMTP is to sustainably increase the income, food security, and nutrition of marginal and small farmers and micro-entrepreneurs across selected value chains. The development objective is the sustainable growth of selected rural commodity value chains with comparative advantage, market demand, growth potential, and backward linkages to small farmers and micro-entrepreneurs. The project has three components 1) Value Chain (VC) Enhancement, 2) Financial Services, and 3) Institutional Strengthening. RMTP is aimed at expanding agricultural microenterprises throughout the country. Apart from providing financial services under Component – 2, RMTP is providing value chain and technical and technological support for promoting microenterprises through Component – 1.

2. RMTP is providing VC interventions in different agricultural sectors to enhance efficiency in different stages of value chains from input suppliers to end users. The Livestock, Horticulture, and Fisheries and aquaculture sectors are generating revenue for the rural micro-economy in the country. An increasing number of farmers in Bangladesh are engaging themselves in the production, processing, and marketing of products under these sectors. RMTP has been implementing 67 VC sub-projects through 48 POs of PKSF in 47 districts of Bangladesh. The project has already reached 376,399 beneficiaries out of the targeted 445,000 project participants. Under the above sectors, the farmers are receiving various technical, technological, processing, and marketing support through the various VC sub-projects. Apart from increasing the productivity of the selected commodities, RMTP is focusing on safe production by incorporating agroecological farming systems, processing of agro commodities, and market promotion so that farmers can reduce production costs and increase production and income. Even though RMTP has been implementing its operation since January 2020, the VC components have been onboarded almost two years later. However, it is perceived a variety of successes of the interventions during field visits from PMU officials, offsite monitoring, and IFAD mission observation. To capitalize on those impacts PKSF has taken the initiative to conduct an Annual Outcome Study (AOS) by the M&E Unit to harvest the outcomes of the components in achieving its goals and objectives.

2 Objectives of AOS

3. The main objective of the AOS is to collect data and information from a representative sample of project participants under each sector to measure the annual performance of some socio-economic indicators such as income, nutrition, production, sales, profit, technology adoption, access to financial services, ICT capacity enhancement, etc. in the logical framework. Alongside this, the project M&E data also fed the rest of the output indicators to fulfil the project objectives.

3 Scope of work

4. The project aims to benefit marginal, small farmers and micro-entrepreneurs consisting of ultra-poor, transitional poor, and enterprising poor. In line with project targets, the AOS collected information against all outcome indicators only to measure the project performance. In this context, the following areas are also covered by the AOS;

5. **Gender and youth:** Targets set in the project design report encompass, 48% of targeted project participants to be women for Value Chain Enhancement (Component-1) and 80% of the targeted microentrepreneurs to be women for Financial Services (Component -2). The youth (18-35) target is 11.24% for overall project participants. The AOS assesses the progress of gender and youth outreach. Besides, the membership of women in any group was captured through this study as well.

6. Nutrition: The RMTP has specific indicators to measure its performance in improving the nutritional status of its participants. The AOS assesses the Minimum Dietary Diversity for Family (MDD-F) and Minimum Dietary Diversity for Women (MDD-W) indicators[1] by drawing from available estimates and targets at national and sub-national levels.

7. **Poverty reduction:** By creating self and wage employment and expanding microenterprises, RMTP will contribute to the national target of poverty reduction. Supporting ultra-poor (10% of total project participants), transitional poor (27% of participants), and enterprising poor (63% of participants), the project attempts to upgrade their socio-economic condition. This area is measured by the study so that its contributions to poverty reduction can be measured properly.

8. **Income, Production, and Profit:** To cover outcome indicators like the increase of income and production of the project households, and profit increase in the enterprises, the study should investigate the increase of those variables from the households and microenterprises.

9. **Data collection for the log frame outcome indicators:** The study was making comments on the progress on financial and technical supports, farmers receiving training on Global/Bangladesh GAP and HACCP, training on production practices and technologies, rural enterprises accessing business development services, persons in rural areas accessing financial services, etc. The study provided gender-segregated data against relevant log frame indicators for the shake of impact assessments.

10. **Linkage between Component 1 and Component 2:** Value chain enhancement of any microenterprise under the agricultural products is getting support through this project. Technical, technological, and skill development initiatives are taken to increase production, sells, profit, and income. Besides, under component 2, the project provides financial services to micro-entrepreneurs who are eager to expand their businesses. To increase the microenterprise, the project is offering a large amount of ME loans at a reduced rate. The participants from Component 1 are getting this benefit. So, the project participants from Component 1 who need financial support are getting finance from Component 2.

11. **AOS Vs Baseline data synchronization:** The AOS covered the quantitative progress of the indicators stated in Table 2 i.e., from the objective level to the outcome level. The progress was also compared with the baseline condition and filled in the logical framework indicators. The qualitative information of the AOS also synced from the baseline study as well as from the sector impact study.

[1] FAO. 2021. *Minimum dietary diversity for women.* Rome. https://doi.org/10.4060/cb3434en

4 Approach, Methodology, and Sample Size Determination

12. RMTP is a national project. Whereas the micro-enterprise program (Component – 2) of PKSF is being implemented across the country, reaching out to 1,00,000 micro-entrepreneurs, the value chain development (Component – 1) is implemented in 47 districts among 3,45,000 participants considering the potentiality of the business cluster of different sectors. The project selected its participants considering the geographical vulnerability, business cluster, and agricultural zone. study will select the area and propose an appropriate sample size.

4.1 Approaches

13. The data collection from the project participants through the Project Management Unit (PMU) approach was used in line with the main objective of the study which seeks to gather information and provide progress of the project under the project implementing areas. The quantitative data from the project participants was collected through this AOS and the qualitative data was used from the baseline and sectoral impact study. The online data collection application through the Kobo platform was used for collecting the primary data. The IDI, KII, and FGDs were used in the baseline study and the IDI was used in the SIS for collecting the qualitative data.

4.2 Methodology

14. The mixed methodology was considered for the annual outcome study which included:

    1. Field visits by the PMU to the project area.
    2. Primary data collection using the Kobo platform.
    3. Qualitative data used from the baseline study and the SIS.

15. The detailed methodology elaborates on survey design, sampling procedures, preparation of the questionnaire, training of enumerators, the framing of analytical techniques, and output generation. M&E Unit and IFAD agreed on the final methodology of the study. This included the selection of indicators, preparation of survey tools/instruments, monitoring and supervision plan, data triangulation and validation plan, data analysis, and report writing.

4.3 Sample size determination of project participants

16. The AOS was conducted in the project areas following appropriate and applicable statistical sampling procedures. Using the Cochran (COCHRAN, 1977) sample calculation formula, the sample size, as per primary estimation, was 1,533 (Rounded 1540) households. The estimated sample distribution can be seen in Table 1. But in reality, a total of 1,567 samples were collected by this study. The increased samples were collected to cover the attrition.

17. **Sample size determination from Component – 1:** Sample size determination was considered the three major sub-sectors of broad agricultural sectors (Horticulture, Livestock, and Fisheries). The minimum sample size was considered for at least 30 households[2] regarding the sub-sectoral value chain. To ensure the representation of the data and information, the M&E Unit used a simple random sampling technique for selecting the samples. The population for the sample was treated which the project already used for the baseline study.

18. **Sample size determination from Component – 2:** This component of RMTP was increased by an additional 100,000 ME borrowers. The sample size for this component was drawn for 385 ME borrowers. To measure the access to financial services, the PMU selected

[2] In the Horticulture and Livestock Sector, there are separate sub-sectors. The statistical representation from each sub-sector should exist in the sample. The researcher concentrated on the sample and maintained at least 30 samples from each sub-sector. When the random sample does not reach 30 for any sub-sector, then the researcher took additional samples for that specific sub-sector to reach the sample size of 30.

the ME borrowers as respondents who were enrolled as ME borrowers of the respective PO from September 2020 or onward. As the M&E Unit had no primary participants list of ME borrowers the M&E Unit used the ME borrowers list which was already existing at the PO level. The ME sample size was distributed among the upazilas selected by the sample of the three value chain sectors. The sample size distribution was as follows:

Table 1: Randomly selected sample distribution

Category	Population Size	Sample Size	Rounded Sample	Collected Sample
Component 1				
Horticulture	126,000	383	385	387
Fisheries and Aquaculture	47,000	383	385	390
Livestock and poultry	292,000	384	385	405
Component 2				
ME borrowers	73,000	383	385	385
Total	**538,000**	**1,533**	**1,540**	**1,567**

4.4 Enumerators Selection

19. The study was conducted through the implementing POs of RMTP. The Assistant Value Chain Facilitators (AVCFs) of the respective upazilas under the sample collected the data. The M&E Unit trained the AVCFs on the data collection tools and provided them with the necessary guidelines for collecting the data. The concerned M&E personnel and Value Chain Facilitators (VCF) were responsible for supervising the data collection. Overall, the M&E unit oversees the data collection progress.

4.5 Questionnaire Development

20. The M&E Unit adopted the questionnaire from the Baseline Study following the indicators requirement. The questionnaires were finalized in consultation with Value Chain Sector Specialists, Nutrition Specialist, and Gender and Social Inclusion Officer, etc.

4.6 Data Quality Assurance

21. The M&E unit ensured the quality of the data. In this regard, the data collection tool was developed using the Kobo platform. Necessary validation rules, error minimization, mandatory fields, calculation, GPS location, etc. were imposed in the application so that the quality of the data was ensured in the first instance. This approach automatically enhanced the quality of data. Besides, the M&E unit regularly monitored the data collection and checked a regular interval. There was access to the Kobo platform from the different layers which increased the reliability of the data. Before analysis, the M&E unit also checked, cleaned, verified, and finalized the data.

4.7 Quantitative data collection and findings of the study

22. The staff of the POs, the AVCFs, mainly collected the quantitative data from the selected samples. The M&E Unit used the goal, objective, and outcome level indicators from the project logframe for this study. The indicators details including definition, disaggregation, data calculation process, etc. have been explained in the M&E Framework. The progress of the output indicators was filled in from the regular M&E system database. The table of the selected indicators of the logframe (Please see annex for detailed logframe) is as below:

Table 2: Considerable measuring indicators from the logframe

Results	Measurable Indicators	Approach
Project Goal To increase the income, food	70% of project-supported households increase income by >30%	AOS/Sectoral Impact study

Results	Measurable Indicators	Approach
security, and nutrition of farmers across selected value chains.	Percentage (%) contribution of the RMTP interventions to the household total income - Ratio (%)	AOS
	Beneficiaries reporting improved food quality in their diet	AOS
	CI 1.2.8: Percentage of women reporting minimum dietary diversity (MDDW)	AOS
Development Objective The sustainable growth of selected rural commodity value chains with comparative advantage, market demand, growth potential, and backward linkages to small farmers and micro-entrepreneurs.	Households reporting an increase in production	AOS/Sectoral Impact Study
	Increase (%) in sales of microenterprises in the value chains	AOS/Sectoral Impact Study
	Increase (%) in profit of microenterprises in the value chains	AOS/Sectoral Impact Study
Outcome of component-1		
Beneficiaries adopt improved production methods and establish sustainable market linkages.	Households reporting adoption of new/improved inputs, technologies, or practices	AOS
	Rural producers' organizations engaged in formal partnerships/agreements or contracts with public or private entities	AOS
	Households reporting adoption of environmentally sustainable and climate-resilient technologies and practices	AOS
Outcome of Component-2		
Enterprises have access to sustainable financial services.	Households reporting using rural financial services	AOS
	Increase (%) in average loan size to ME borrowers	Regular M&E data
	Increase in PKSF ME loan portfolio	Regular M&E data
Outcome of Component-3		
PKSF and POs capacity is enhanced in areas of ICT and the project is satisfactorily managed.	ICT knowledge of PKSF and PO staff on project management including monitoring and evaluation increases (%)	AOS

4.8 Qualitative data source

23. As per the suggestion of the 2nd implementation support mission, the M&E Unit used qualitative data which was collected through the baseline study. In addition, qualitative data from the sectoral impact studies was used as well. In a nutshell, the M&E Unit did not collect any qualitative data separately for the AOS rather they used the previously collected qualitative information of the project.

4.9 Limitations of the Study

24. The study was conducted to capture the annual outcomes of the selected indicators. Initially, this study was very informal but it was given priority and high importance because of omitting the project mid-term review. The M&E Unit tried to collect more reliable data and to avoid data collection bias. Still, there are two limitations of the study and these are 1)

data collection through the field staff and 2) use of the ME borrowers list existing in the POs to draw the sample.

4.10 Analysis Technique

25. The M&E unit of RMTP analyzed the data using Excel and SPSS software. Before proceeding with the data analysis, the M&E unit also cleaned and finalized the downloaded data collected through the Kobo platform. The appropriate figures and tables were drawn from the data and appended to the report with standard interpretation.

4.11 Duration of the study and schedule of the Reports

26. The total time duration of the assignment was 90 days. A detailed implementation plan is attached herein.

Table 3: Timeline of Study

Activities	Days	Jul-23				Aug-23				Sep-23			
		W-1	W-2	W-3	W-4	W-5	W-6	W-7	W-8	W-9	W-10	W-11	W-12
Sample Selection	3	3											
Questionnaire Preparation	4	4											
Kobo Apps Development	8		8										
Enumerators selection	5			5									
Training to Enumerators	4				4								
Data Collection	8					8							
Data Analysis	12						12						
Report Preparation	16								16				
Final report	30									30			
Total	Total 90 Days												

5 Findings of the Study

5.1 Introduction

27. The annual outcome study collected the data through some face-to-face interviews approach from the direct beneficiaries of the RMTP. The households (HH) demographic and socio-economic information were collected from all the VC sub-projects and the ME component. So, the common information was constructed as the overall findings, and the sectoral initiatives were constructed with separate arrangements.

28. Using a predetermined questionnaire, quantitative data were collected through a survey of 1,567 where 405 were from Livestock, 387 were from Horticulture, 390 were from Fisheries and Aquaculture, and 385 were from ME components. The initial plan was to collect 1,540 data from the HHs but 13 data were not agreed or not available to provide the information in the questionnaire which were replaced by the nearest serial number of the database. So, the replacement (13) and additional (27) data were collected to cover the required number. Finally, 1,567 data were considered for the analysis and reporting. The report was formulated not according to the sequence of the questions but the appropriateness of the information.

5.2 HHs Demographic Information

5.2.1 Age Distribution

29. The study collected information about the beneficiaries' age according to their national identity card including their gender. The study found that 41% of the total sample was men and 59% were women. According to the age group, around 31% of the participants were aged 18-35 years i.e., they were the young participants and around 64% were in the age group 36-60 years following 5% were in the age group more than 60 years. Considering the youth age group, 12% were young men and 19% were young women.

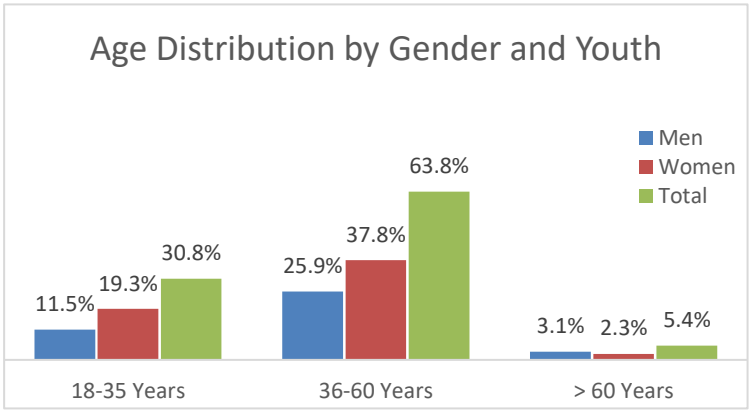

Figure 1: Age-wise gender and youth distribution.

5.2.2 HHs Members

30. The study found that a total of 50.5% of members were men and 49.5% of members were women. A total of 7,750 members counted in the 1,567 HHs where the HH size was 4.95. In the baseline survey, the HH size was 4.15 which is 0.80 points lower compared with the AOS. Besides, the national HH size was 4.26 (HIES, 2022) which was 0.69 points lower than the AOS result. Out of the total members, a total of 43.4% were youth members where 22.1% were young men and 21.3% were young women.

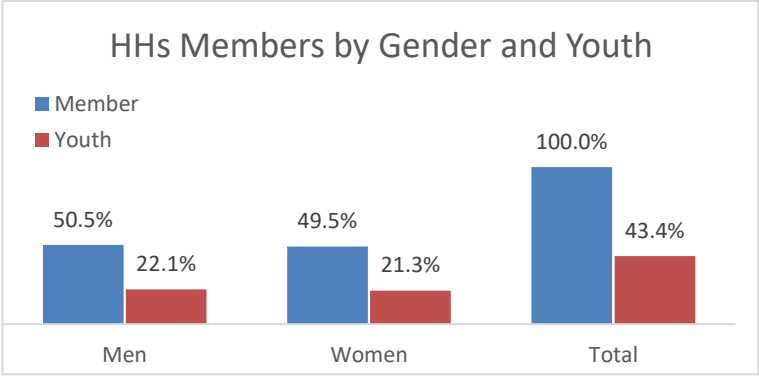

Figure 2: HH members by gender and youth

5.2.3 Ethnicity and Disability

31. The survey data showed that there were 39 (2.5%) HHs from the ethnic minority group. Mostly, the Tripura and Marma (9 HHs each), Garo (8 HHs), Monipuri and Tanchangya (4 HHs each), Chakma (3 HHs), and Santal (2 HHs) were found in the study. Regarding disability, there were 9 (0.6%) respondents observed with disability in the survey. Mainly, physical disability, visual disability, autism, and finally other disabilities like heart attack or stroke complexity.

5.2.4 HHs Having Own Land

32. The owned purchased land or the inherent land of the HH members was only counted as the HHs having their land. The data revealed that around 100% of HHs have their land with an average land size of 109.0 decimals. It was also found that the maximum 98.6% of HHs owned homestead land with an average land size of 19.8 decimals and then the second highest of 82.1% of HHs owned non-agricultural land with an average of 77.8 decimals followed by 46.2% HHs owned agricultural land with an average of 11.4 decimals. According to the poor category defined by the project as well as by the government, there were 38.3% of HHs categorized as poor, 35.4% of HHs as transitional poor, and 26.3% of HHs with enterprise poor. Combinedly the poor and transitional poor covered around 74% of the total HH.

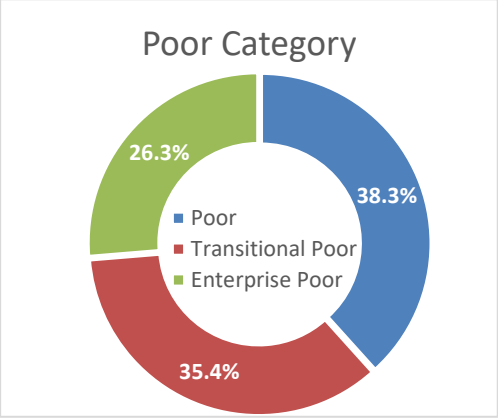

Figure 3: HHs with poor category

5.3 HHs Economic and Nutrition Status

5.3.1 Occupation of the Project Participants

33. The distribution of the occupation of the main income earner of the HHs is presented in Table 4. The data showed that about 52.3% HHs occupation headed by men and about 47.7% HHs occupation headed by women. The overall occupation found mostly for Farmer (44.7%), Household Carer (18.9%) Micro-Entrepreneur (16.5%), and Others (10.2%). Data from the table reveals that most of the men respondent's occupation was Farmer (437 HHs) which was 27.9% followed by Micro-Entrepreneurs (10.9%), and Others (7.1 %). The HH occupations by men respondents for Agricultural Laborer, Job Holder, Non-Agricultural Laborer, Rickshaw/Van Puller, and Household Carer were very insignificant. Among the women earners, about 39.6% HHs occupation was household carer, a total of 35.2% HHs found farmers, 11.6% HHs were microentrepreneurs and the others were negligible.

34. However, the data in the following table reveals that most of the women respondents were household Carers which were 18.9% followed by Farmers (16.8%), and Micro-Entrepreneurs (5.6%). The HH occupations by women respondents for Agricultural Laborer, Job holder, Non-Agricultural Laborer, Rickshaw/Van Puller, and Others were very insignificant.

Table 4: HHs Occupation by Gender

Occupation	Men	%	Women	%	% of women	Total	%
Farmer	437	27.9%	263	16.8%	35.2%	700	44.7%
Agricultural Laborer	27	1.7%	12	0.8%	1.6%	39	2.5%
Job holder	24	1.5%	11	0.7%	1.5%	35	2.2%
Non-Agricultural Laborer	32	2.0%	14	0.9%	1.9%	46	2.9%

Occupation	Men	%	Women	%	% of women	Total	%
Micro Entrepreneur	171	10.9%	87	5.6%	11.6%	258	16.5%
Rickshaw/Van Puller	17	1.1%	16	1.0%	2.1%	33	2.1%
Household Carer	0	0.0%	296	18.9%	39.6%	296	18.9%
Other	112	7.1%	48	3.1%	6.4%	160	10.2%
Total	820	52.3%	747	47.7%	100.0%	1567	100.0%

5.3.2 Impact on the HH Income

35. The following Table 5 shows the yearly average income of BDT 469,696 for the current year (2023) and that of BDT 289,992 for the last year (2022). So, the average yearly income increased by BDT 179,704. The maximum yearly average income increased by BDT 122,427 from the main occupation of the HH and the lowest yearly average income increased by BDT 403 from the domestic remittance. The other occupation includes farm assistant, occasional commodity transporter, etc.

Table 5: HH yearly average income by source

Source of Income	Avg. Income (2023)	Avg. Income (2022)	Avg. Income Change
Main Occupation	280,564	158,137	122,427
RMTP Value Chain	57,025	31,073	25,951
Enterprises without RMTP	88,928	68,333	20,596
Service	15,512	10,617	4,895
Remittance (foreign)	8,900	6,478	2,422
Remittance (domestic)	2,092	1,690	403
Other	16,674	13,664	3,010
Total income	469,696	289,992	179,704

36. The survey also investigated the individual HH level yearly average changes in income which was shown in Figure 4. We could see that 85.5% of the total HHs' yearly income was increased. It was also observed that 40.1% of the HHs' yearly income increased by at least 30%. Overall, a total of around 12.14% income increased of the 64.8% HHs by the contribution of RMTP.

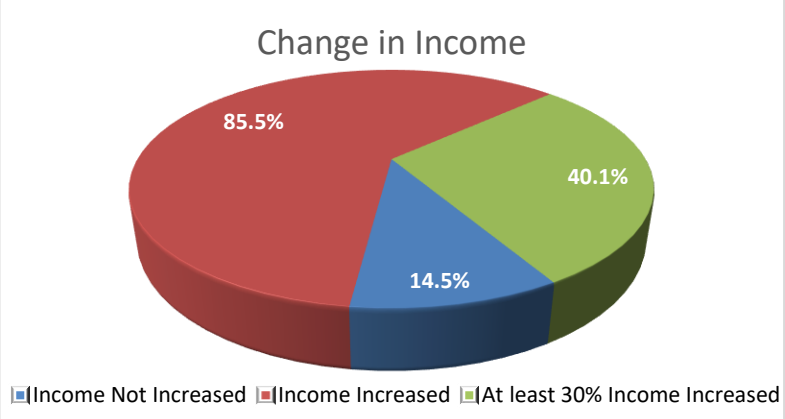

Figure 4: HH level changes in income

5.3.3 HH Level Expenditure

37. The following Table 6 shows the HH yearly expenditure for the year 2023. The average yearly expenditure was BDT 172,454 from the total respondents. The expenditure of house rent or house maintenance constituted around 48% of the total expenditure. The next highest expenditure was 8.9% for food purchases followed by 7.9% for medical treatment. The transportation, snacks, clothes, and other costs were around 5% each. The lowest expenditure was found at 2.8% for social and/or religious occasions.

Table 6: HHs expenditure

Expenditure Sector	Average	Percentage
House Rent/maintenance	82,572	47.9%
Food	15,282	8.9%
Medical Treatment	13,691	7.9%
Entertainment	12,178	7.1%
Transportation	10,124	5.9%
Tea & Betel Nut	9,273	5.4%
Cloths	9,110	5.3%
Education	5,600	3.2%
Social and Religious Culture	4,830	2.8%
Other	9,794	5.7%
Total Expenditure	**172,454**	**100.0%**

5.4 HHs Dietary Diversity Information

38. The survey data revealed that both the minimum dietary diversity for women (MDD-W) (IFAD, COI 2021, p. 38) and the minimum dietary diversity for family (MDD-Family) members were following the bell-shaped curve. It was a dichotomous indicator of whether or not women aged 15-49 years had consumed at least five out of ten defined food groups within the last 24 hours. The fact that women of Bangladeshi HHs usually last to eat and least to eat among her family members so if she consumed from at least food groups also

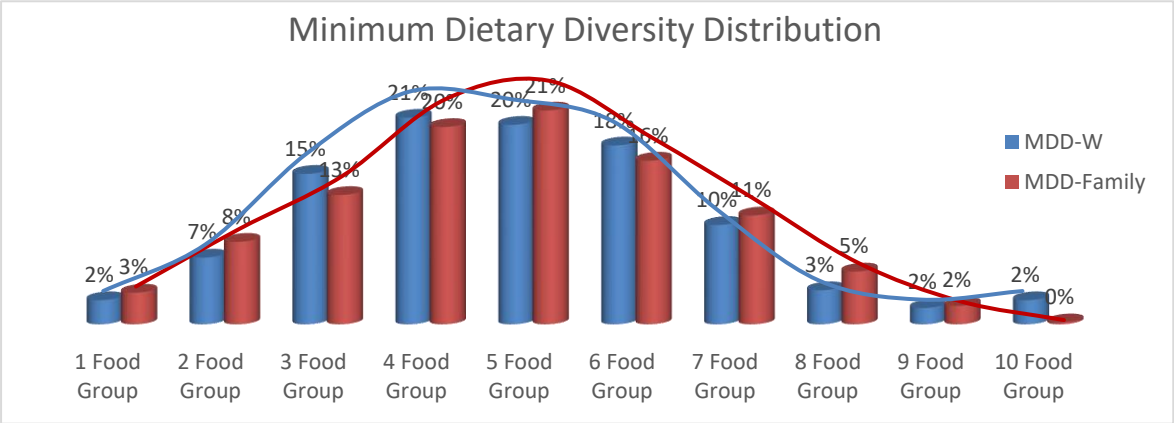

Figure 5: Distribution of minimum dietary diversity

been considered that the family members had had for at least five food groups. Having items from at least five food groups would be considered as consumed all the necessary nutrients over the last 24 hours. By not having items from at least five food groups would be treated as unhealthy physical condition. The data showed that 55.2% of women aged 15-49 years were consuming at least 5 out of 10 prescribed food groups. Besides this, the data also disclosed that 55.9% of HH members were consuming at least 5 out of 10 prescribed food groups. It was observed that the MDD-W in the baseline was 34.4% and the same was 55.2% in AOS which was 20.8% points higher than the baseline value. Similarly, the MDD-Family Members was found 39.4% in the baseline and 55.9% in the AOS which was 16.5% point higher compared with the baseline value.

5.5 Technology Adoption

5.5.1 New Technology Incorporation

39. The project supported the farmers with new technologies. As per the regular monitoring report, there were a total of 64 major technologies provided to the farmers from all three sectors as of September 2023. Out of those 64 technologies, there were 14 for Horticulture, 33 for Livestock, and 17 for Fisheries and Aquaculture sectors. The study found that around 49.2% of entrepreneurs adopted new technologies and the 100% entrepreneurs who adopted new technologies were using those in their microenterprises. In the baseline study, the technologies or practices adoption rate was 13.04%. So, the technologies or practices adoption increase rate was about 3 times higher than the base value.

5.5.2 Waste Management

40. The production and processing waste is a big concern of RMTP. The project was managing its waste from the very beginning as the produced waste was decomposable solid waste. The study also showed that 33.6%, 27.5%, 21.5%, 19.0%, 17.2%, and 5.7% of the total households were managing solid waste by dumping piles, compost making, burying in the hole, making fuel, selling, and doing nothing respectively. The calculated data explained that around 61% HHs were managing the solid waste efficiently. The project still had the opportunity to expedite the efficient solid waste management who were dumping piles.

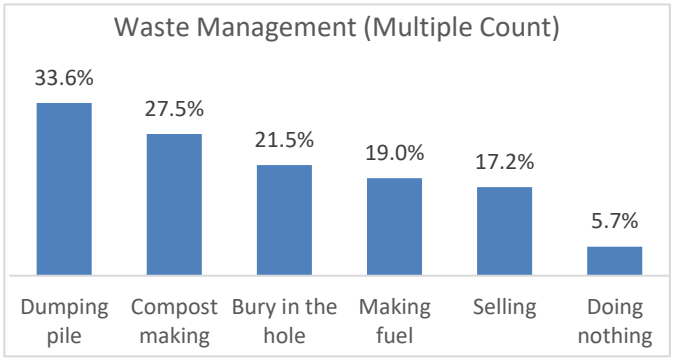

Figure 6: Solid Waste Management

5.5.3 Environment or climate-smart technology/practices

41. The discussion stated above under the sub-title "Waste Management" was also the initiative for a clean environment. However, the study also found that around 42.8% of HHs adopted environment or climate-smart technologies and/or practices. Ecological farming, fruit tree plantation, etc. were the supplement of environment or climate-smart technologies and/or practices. The awareness raising and providing skill development training initiatives were also the drivers to increase the adoption rate of environment or climate-smart technologies and/or practices.

5.6 Empowerment and Employment Status:

42. The study data discovered that around 16.8% of the total producers got involved with the informal producers' organizations (PrOs) which were formed by the project. The farmers' involvement with the PrOs seemed a bit low because as per the project design report (PDR), all the farmers should be members of any PrOs. Among the PrOs members, a total of 10.7% of members opined that their PrOs have formal partnerships or agreements with the government or private entities. So, there was scope to increase the partnership or agreement with the relevant stakeholders. There was only 8.2% of HHs involved with contract farming. The project's mid-term target was 500 PrOs who should

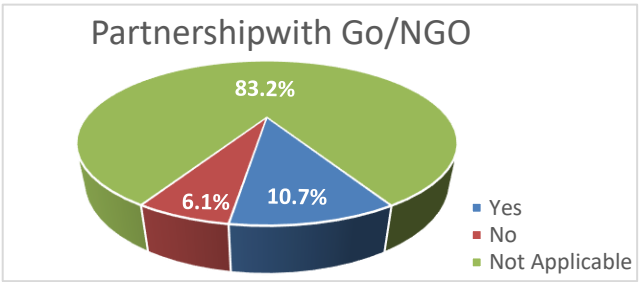

Figure 7: Partnership/agreement with GO/NGO

have formal partnerships/agreements with the government or private entities. The project achieved 167 groups who had the partnership which was 33.4% of the MTR target.

5.7 Loan Information

43. Among the value chain participants, a total of 44% of entrepreneurs received loans from the NGOs. Among the borrowers, a total of 63% received loans from the implementing POs, and 37% borrowed from the other POs. The average loan size was approximately BDT 81,728. According to the PKSF's loan components, around 19% of borrowers received loans from Buniad, and then 35%, 10%, and 36% of borrowers received loans from Jagoron, Sufolon, and Agrosor components respectively. There were only 1% of borrowers received loans from other sources like scheduled banks, cooperatives, etc. There were about 19% of borrowers who received loans for the first time and then sequentially 29%, 24%, 17%, and 11% of borrowers received loans for the second, third, fourth, and fifth or more times respectively. Including the ME component participants, a total of 57% of HHs received loans with an average loan size of BDT 115,049. However, only the ME borrowers have an average loan size of BDT 217,350.

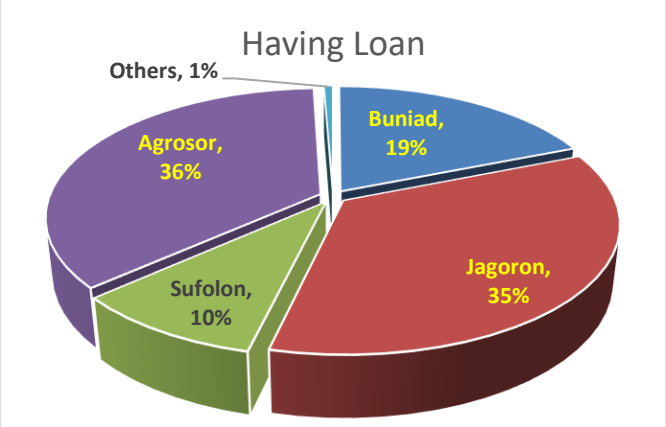

Figure 8: Source of receiving loans

5.8 Cost and Profit Analysis

44. It was observed that a total of 68% of HHs reported an increase in production. The average sales in the year 2023 was BDT 149,386 and the same was BDT 121,266 in 2022. So, from the calculation, it was found that on average 23.19% of sales were increased compared with the previous year 2022. Similarly, the average cost of production in the year 2023 was BDT 110,084 and cost of production was BDT 94,920 in 2022. So, from the calculation, it was found that the average profit in 2023 was BDT 39,303 and that was BDT 26,346 in 2022. Hence the average profit margin was BDT 12,956 which was a 49.2% increase compared with the previous year 2022.

5.9 Livestock

45. The livestock sector is one of the three vital sectors of RMTP and it was targeting more than half of the total project participants. The AOS collected data from 405 entrepreneurs out of which 32% were from Safe Meat Producers, and then 37% were from Safe Milk Producers followed 31% from Poultry Rearer.

46. The microenterprise operator's data was also collected through the study. The data opened our eyes on that only 14% of enterprises were solely operated by male participants whereas 37% of enterprises were operated by female entrepreneurs and 49% of enterprises were jointly operated. In a nutshell, the researcher can conclude that

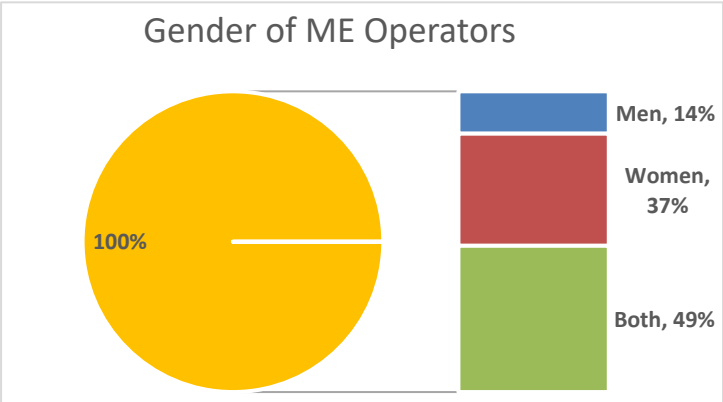

Figure 9: Microenterprise operators by gender

women were involved with around 86% of enterprises either solely or jointly. There were also 1.2% of enterprises managed by young entrepreneurs.

47. The poultry rearers had an average of 12 years of experience with a minimum of zero years to a maximum of 37 years. They were mostly rearing domestic chicken (51.2%), duck (9.6%), golden chicken (8.8%), and others (21.6%). There were mainly quail birds, turkey chickens, etc. The mortality rate was 17.7% which seemed a higher mortality rate. The average loss due to the death of poultry birds was BDT 23,385 per HH per year.

48. The dairy farmers had an average of 10.7 years of experience with a minimum of 1 year to a maximum of 40 years. The farmers were rearing milch cows (91.3%), milch buffalo (8.0%), and milch goats (0.7%). They were mostly using local variety (51.3%) followed by cross variety (36.0%), and both varieties (12.7%). The average milch cow was 3.6 per HH, the average milch buffalo was 0.7 per HH, and the average milch goat was 1.2 per HH. The milch cow farmers were only using artificial insemination (AI). Around 60% of farmers were using AI from BRAC, followed by 26.7% of farmers from the Department of livestock offices, and next to 6.7% of farmers using AI from ACI Limited. The mortality rate for dairy-producing animals was 1.3% out of which 1.46% was for milch cow, 0.89% for milch buffalo, and 1.10% for milch goat. The average loss due to the death of animals was BDT 6,560 per HH per year.

49. The meat-producing farmers had an average of 8.3 years of experience with a minimum of zero years to a maximum of 35 years. The farmers were rearing bulls (76.9%), goats (17.7%), buffalo (3.1%), sheep (1.5%), and Garol (0.8%). They were mostly using local variety (47.7%) followed by cross variety (30.0%), and both varieties (12.3%). The average cow was 3.8 per HH, the average goat was 2.5 per HH, the average buffalo was 1.2 per HH and the average Garol was 0.1 per HH. A total of 50% of farmers were using artificial insemination (AI). A total of 32.3% of farmers were using AI from BRAC, followed by 6.9% of farmers from the Department of livestock offices, and next to 6.2% of farmers using AI from ACI Limited. The average mortality rate for meat-producing animals was 4.0%. The average loss due to the death of animals was BDT 10,715 per HH per year.

50. A total of 61.2% of farmers were using new technologies for livestock farming. The maximum was 17.8% of HHs using AI, followed by 6.9% of HHs using digital pot, 6.4% of HHs using ready feed, and 5.7% of HHs using improved varieties technologies. The other technologies were used by a negligible percentage of HH. By using these technologies, the farmers were getting benefits. Figure 10 shows that more production (21.0%), good quality (15.3%), less labor cost (6.2%), higher sale value and less production cost (5.4% each), safe production and higher demand (5.2%), etc. were the major benefits of using new technologies.

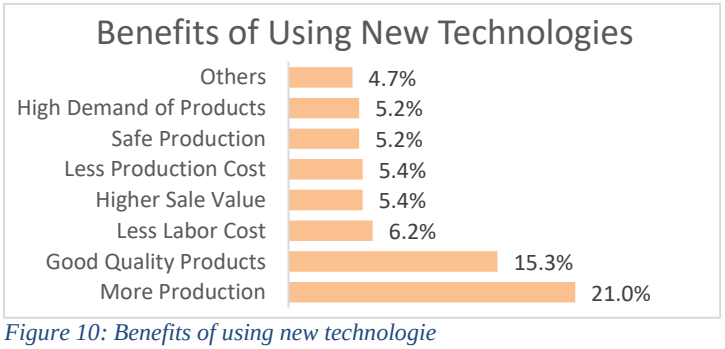

Figure 10: Benefits of using new technologie

5.10 Horticulture

51. The horticulture sector with its diversified crops, fruits, and flowers has been contributing to RMTP by producing, processing, and marketing safe vegetables through ecological farming, high-value fruits, safe edible oil, and high-value flowers (Tulip) since 2021. The AOS collected data from 387 farmers out of which 60% were Safe Vegetable Producers, and then 40% were High Value Fruits Producers.

52. The person who was managing the microenterprise data was also collected through this study. The data revealed that 69.3% of enterprises were solely operated by male participants whereas only 5.9% of enterprises were operated by female entrepreneurs and 24.8% of enterprises were jointly operated. So, the calculation found that men were involved with around 94.1% of enterprises either solely or jointly. There were also 1.8% of enterprises managed by young entrepreneurs. The farmers were mostly using high-yielding variety (37.7%) followed by hybrid variety (31.5%), and local variety (29.2%).

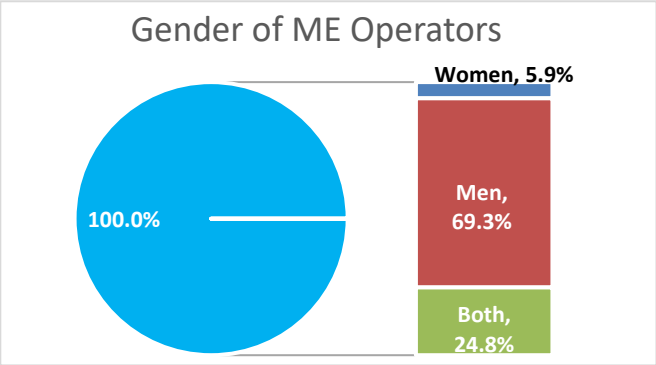

Figure 11: Microenterprise operators by gender

53. Recently, it has been an emerging issue to use new technologies or practices in the horticultural products value chain. Among the horticulture producers of RMTP, a total of 58.9% of farmers were using new technologies. The list of new technologies is given below in Table 7. The farmers were mostly using sex pheromone traps (36.9%) and IPM (28.2%) in the production of ecological vegetable production. Alongside, all the farmers under high-value fruits were using organic fertilizer and most of the farmers were using fruit bagging and drip irrigation. Figure 12 shows that more production (21.0%), good quality (15.3%), less labor cost (6.2%), higher sale value and less production cost (5.4% each), safe production and higher demand (5.2%), etc. were the major benefits of using new technologies.

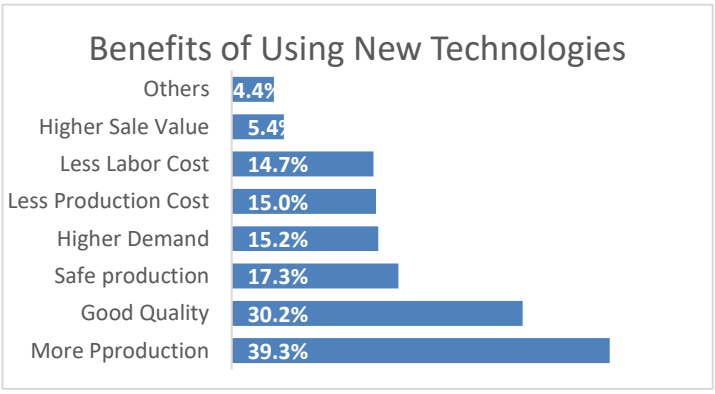

Figure 12: Benefits of using new technologies

Table 7: Type of technologies or practices used in crops and fruits value chain

SL	Type of Technologies or Practices	Count	Percentage
	Technologies or practices under the safe vegetable value chain		
1.	Short Duration Variety	8	4.1%
2.	Saline Tolerant Variety	11	5.6%
3.	Flood Tolerant Variety	6	3.1%
4.	Drought Tolerant Variety	9	4.6%
5.	New High-Value Fruits/Crops	17	8.7%
6.	Post Flood Nabi Variety	7	3.6%
7.	Sex Pheromone Trap	72	36.9%
8.	IPM	55	28.2%
9.	Others	10	5.1%
	Technologies or practices under high-value fruits value chain		
10.	Drip irrigation	12	52.2%
11.	Fruit bagging	17	73.9%
12.	Organic Fertilizer	23	100.0%
13.	Ring method fertilizer use	8	34.8%
14.	Ultra-High Density	5	21.7%
15.	Packing	2	8.7%

SL	Type of Technologies or Practices	Count	Percentage
16.	Others	14	60.9%

5.11 Fisheries

54. The sector of fisheries and aquaculture is vital for Bangladesh as it is the prime source of protein so the RMTP is working on the fish products value chain. The AOS collected data from 390 entrepreneurs out of which 82% were from Fish Farmers, and then 4.6% were from Fishermen, followed by 3.3% from Fish Businessmen and the Others were 8.7%. There was a very low percentage of Fish Processors (0.3%) and Input Sellers. (0.8%)

55. The fisheries and aquaculture microenterprise operator's data were also collected through the study. The data showed that about 72.3% of enterprises were operated by male participants whereas 11.3% of enterprises were operated by female entrepreneurs and 16.4% of enterprises were jointly operated. We concluded that there were about 88.7% of enterprises managed by male entrepreneurs either solely or jointly. There were also 4.4% of enterprises managed by young entrepreneurs.

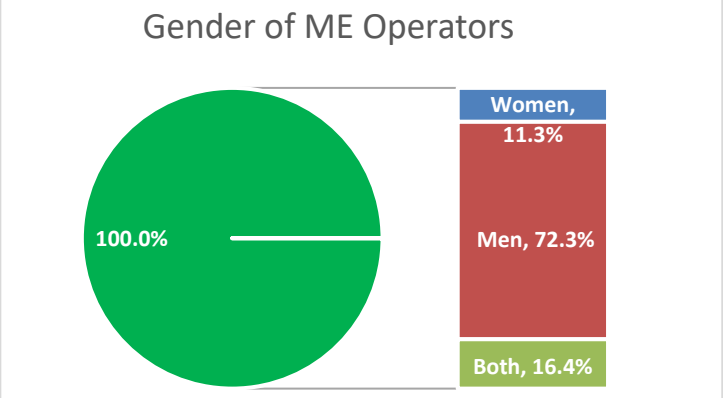

Figure 13: Microenterprise operators by gender

56. A total of 17.4% of farmers were producing larvae, and 9.0%, 38.7%, 16.2%, and 18.7% of farmers were producing fingerlings, table fish, carp fattening, and prawn PL respectively. The fish producers followed three cultivation methods such as traditional (35.1%), Improved Extensive (58.2%), and Semi-intensive (6.7%). There were 33.8% of farmers who used new technologies or practices in their enterprises. The list of new technologies or practices and the machinery is given below in Table 8. By using those technologies, the farmers were getting benefits. The study found that more production (27.2%), good quality (20.5%), less production cost (17.7%), less labor cost (13.6%), safe production (11.8%), higher sale value and higher demand (6.4% each), etc. were the major benefits of using new technologies.

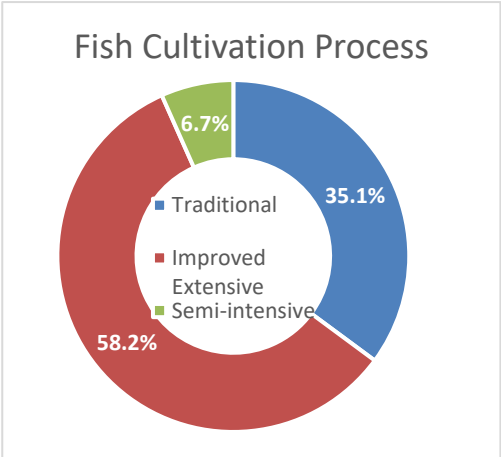

Figure 14: Fish cultivation process

Table 8: Type of technologies or practices used in livestock products value chain

SL	Type of Technologies or Practices	Count	Percentage
1.	Technologies or practices under safe fish products value chain		
2.	Aerator	4	3.0%
3.	Biosecurity	98	74.2%
4.	Cc camara	2	1.5%
5.	PH Test	3	2.3%
6.	PL Nursing	5	3.8%
7.	Probiotic	5	3.8%

SL	Type of Technologies or Practices	Count	Percentage
8.	Supplementary Food	15	11.4%
	Machinery used under safe fish products value chain		
9.	Organic Fertilizer	27	6.9%
10.	Inorganic Fertilizer	16	4.1%
11.	Supplementary Food	228	58.5%
12.	Probiotics	11	2.8%
13.	Aerator	2	0.5%
14.	Bio-security	105	26.9%
15.	Others	1	0.3%

5.12 Microenterprise Component

5.12.1 Microenterprise Operation

57. The microenterprise loan component, PKSF termed as Agrosor, is a major loan product of PKSF. The RMTP was targeting potential ME borrowers to provide ME loans who need to expand their microenterprises. The AOS collected data from 385 entrepreneurs where 100% of entrepreneurs received loans from the POs of PKSF.

58. The data on the use of loans was collected through the study. The study found that loan amounts used in business or trades (41.1%), agri-farms (31.3%), service-providing sector (7.5%), processing (6.7%), and others (13.3%). The ME borrowers have an average of 7.68 years of experience with a minimum of 1 year to a maximum of 36 years.

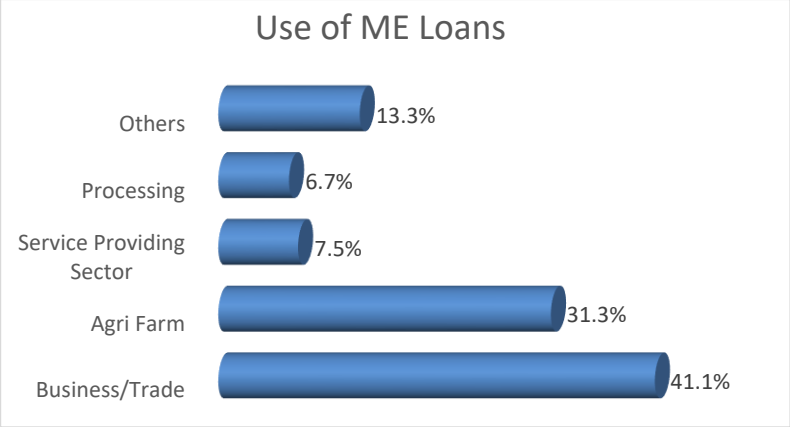

Figure 15: Use of loan amount in different sources

5.12.2 Profit from ME

59. The study revealed that the average investment before receiving the loan was BDT 643,166 and the current average investment in the enterprises was BDT 989,442. The average profit from the ME was BDT 259,174 and last year's profit was BDT 185,535. So, the profit gain was BDT 73,639 which was a 40% increase in the profit. The data showed that 71.2% of entrepreneurs expanded their MEs. Mostly investment increased (62.9%) then wealth increased (57.4%) followed by business expanded (20.5%). The ME borrowers had an average saving of BDT 153,888 this year and an average saving of BDT 128,035 last year. So, the yearly average saving increased by BDT 25,853 per ME borrower. Moreover, the ME borrowers generated an average of 256 person

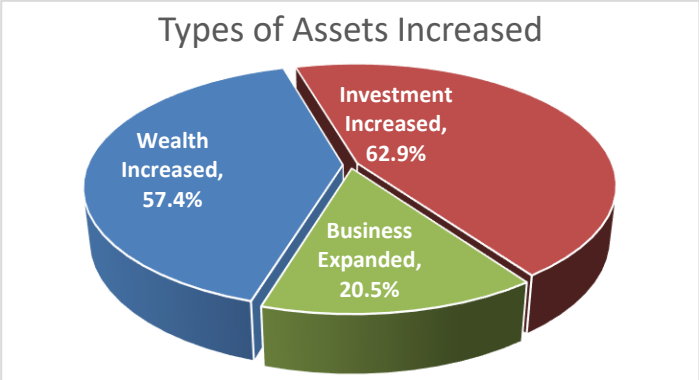

Figure 16: Types of assets increased

days of employment per year with a minimum of 1 person day to a maximum of 4,380 person days.

5.12.3 Training

60. The data showed that about 22.4% of ME borrowers received training which mostly on financial literacy training (45.5%), ME management training (28.4%), product marketing training (13.6%), and others (11.4%). A total of 71% of ME borrowers received training from the POs of PKSF and the next from the GoB.

5.13 Technologies Adoption

61. A total of 22.3% of farmers were using new technologies for livestock farming. The list of new technologies is given below in Table 9. Among the technologies adopting entrepreneurs, the maximum was 40.2% of entrepreneurs used fruit bagging, sex pheromone trap, and vermicompost followed by 18.5% of entrepreneurs used improved shed and power motors. The urea molasses (13.0%), irrigation (6.5%), and biosecurity technologies (6.5%) were also mentionable. Figure 17 shows that more production (26.9%), less labor cost (24.0%), higher sale value (15.0%), higher demand (12.6%), good quality (8.43%), and less production cost (6.6%), etc. were the major benefits of using new technologies.

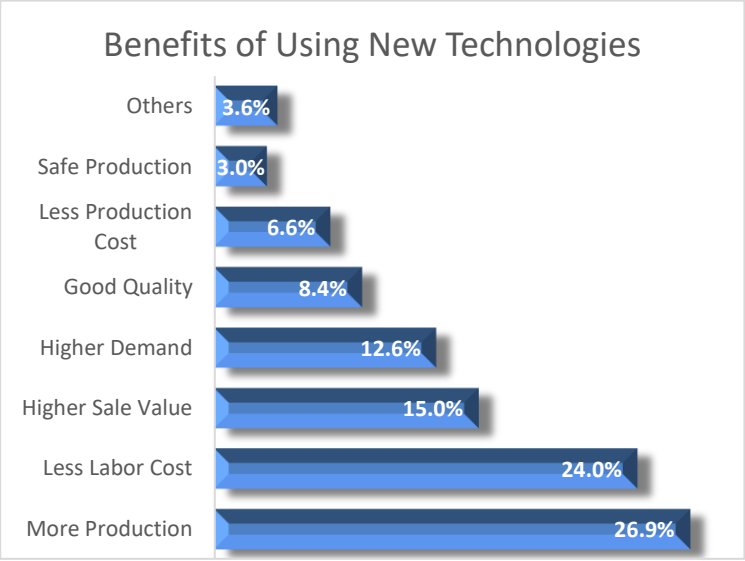

Figure 17: Benefits of using new technologies

Table 9: Type of technologies or practices used in livestock products value chain

SL	Type of Technologies or Practices	Count	Percentage
1.	Fruit bagging, sex Pheromone, Vermi Compost	37	40.2%
2.	Irrigation	6	6.5%
3.	Improved shed, Power Motor	17	18.5%
4.	Urea molasses Technology	12	13.0%
5.	Use an aerator for fish farming	4	4.3%
6.	Biosecurity	6	6.5%
7.	Mobile Banking, E-Wallet	10	10.9%

6 Recommendations

62. The following recommendations are constructed considering the results harvested through the AOS findings.

1) The project should continue and expedite to keep record of income-expenditure at the enterprise level.
2) The project should continue and expedite transformation from traditional culture system to modern system.
3) The project should expedite the waste management, so that the environment is been cleaned.

4) The vaccination campaigns should increase and all types of vaccines should made available through the local service providers.
5) ICT-related technologies and mobile-based applications-related activities should expedite including the increase of relevant skills to operate the system.
6) Both husband and wife should engage in enterprise operation on the basis of their freedom of choice, which increases family peace and happiness, reduces pressure on an individual, distribute responsibility, and identifies new business dimension.
7) The project should expedite traceability, citification, image building of the products for marketing of the fine products to home and abroad.

7 Challenges faced for conducting the study

63. The annual outcome study conduction had gone through some challenges. The following major challenges were outlined:

1) The training on the data collection tools was conducted through the online Zoom platform because the enumerators were from all over Bangladesh.
2) The starting data collection was delayed due to the paradigm shift of the Kobo platform server which had been changed from 1st September 2023. So, the training and data collection started on 3rd September 2023.
3) The respondents were very keen to provide their income information.
4) The interviewees felt discomfort in providing their meal information to interviewers.
5) Most of the farmers were not used to keeping their expenses and earnings records, so it was difficult to get actual information.
6) Parallelly two studies (Sectoral Impact Study and Annual Outcome Study) data were collected at the same time though the enumerators were different.

8 Conclusion

64. The Annual Outcome Study is instrumental in supplementing the project's mid-term review data requirement of the RMTP. Eventually, it measures the progress on the outcome and higher-level results of the indicators of logical framework. This randomized study captured the progress on the specific indicators with the appropriate disaggregation according to components 1 and 2; and other disaggregation as and where required. This study is an annual demand of the project and is being used for serving the purpose of the project. The RMTP has been started after two years of the agreed schedule due to the COVID-19 pandemic. However, the project has achieved numerous successes within a short span of time. The study captured the indicators specific socio-economic variables and found positive results of sales, profit, income, access to finance, technology adoption etc. The study recommends some specific recommendations according to the findings. By implementing those recommendations, the project will reach to the ultimate objective of the project and the project has that opportunity and scope to achieve its targets and reach its goal by the stipulated time.

9 Bibliography

HIES. (2022). *Household Income and Expenditure Survey.* Dhaka: Ministry of Planning.

IFAD. (COI 2021, October). *Core Outcome Indicators Measurement Guidelines.* Retrieved from https://www.ifad.org: https://www.ifad.org/documents/38714170/42870514/coim_guidelines_appendix_e.pdf/9982a2d3-e38f-5b88-e0f7-81baf5e509a0?t=1619708054014

Annex – Logical Framework

Results Hierarchy	Indicators	Indicators Target		
	Name	Baseline	Mid-Term	End Target
Outreach Direct beneficiaries receiving project services	**1 Persons receiving services promoted or supported by the project**			
	Males - Number	0	80,000	200,000
	Females - Number	0	100,000	245,000
	Young - Number	0	20,000	50,000
	Total number of persons receiving services - Number of people	0	180,000	445,000
	Young - Percentage (%)	0	11.11	11.24
	1.a Corresponding number of households reached			
	Women-headed households - Number	0	10,000	20,000
	Non-women-headed households - Number	0	170,000	425,000
	Households - Number	0	180,000	445,000
	1.b Estimated corresponding total number of households members			
	Household members - Number of people	0	810,000	2,002,500
Project Goal To increase the income, food security and nutrition of farmers across selected value chains.	**70% of project supported households increase income by >30%.**			
	Households. - Percentage (%)	To be determined during the baseline survey	30	70
	Percentage (%) contribution of the RMTP interventions to the household total income - Ratio (%)	To be determined during the baseline survey	10	50
	Beneficiaries reporting improved food quality in their diet.			
	People. - Percentage (%)	To be determined during the baseline survey	15	30
	1.2.8 Percentage (%) of women reporting minimum dietary diversity (MDD-W)			
	Females - Percentage (%)	To be determined during the baseline survey	10	30
Development Objective The sustainable growth of selected rural commodity value chains with comparative advantage, market demand, growth potential, and backward linkages to small farmers and micro-entrepreneurs.	**1.2.4 Households reporting an increase in production**			
	Households - Number	0	75,000	150,000
	% increase in sales of microenterprises in the value chains			
	% increase in sales - Percentage (%)	To be determined during the baseline survey	15	30
	% increase in profit of microenterprises in the value chains			
	% increase in profit - Percentage (%)	To be determined during the baseline survey	10	20
Outcome 1. Beneficiaries adopt improved productions methods and establish sustainable market linkages.	**1.2.2 Households reporting adoption of new/improved inputs, technologies or practices**			
	Households - Number	0	175,000	400,000
	2.2.3 Rural producers' organizations engaged in formal partnerships/agreements or contracts with public or private entities			
	Number of POs - Organizations	0	500	
	3.2.2 Households reporting adoption of environmentally sustainable and climate-resilient technologies and practices			
	Households - Number	0	75,000	200,000
Output 1.1. Organization.	**2.1.4 Supported rural producers that are members of a rural producers' organization**			
	Total number of persons - Number of people	0	145,000	345,000
	Males - Number	0	80,000	180,000
	Females - Number	0	65,000	165,000
	Young - Number	0	5,000	10,000
	1.1.8 Households provided with targeted support to improve their nutrition			
	Total persons participating - Number of people	0	203,000	812,000
	Males - Number	0	81,200	324,800
	Females - Number	0	121,800	487,200
	Households - Number	0	50,000	200,000
	Household members benefitted - Number of people	0	203,000	812,000
Output 1.2. Technical and business services.	**Training days provided to farmers on GLOBAL GAP and HACCP.**			
	Days - Number	0	400	1,000
	2.1.2 Persons trained in income-generating activities or business management			
	Males - Number	0	3,000	7,000
	Females - Number	0	1,200	2,000
	Young - Number	0	3,200	6,500
	Persons trained in IGAs or BM (total) - Number of people	0	4,200	9,000
	Persons trained in Global/Bangla GAP and HACCP			
	Males - Number	0	5,600	14,020
	Females - Number	0	2,400	6,008
	Young Males - Number	0	4,600	11,020
	Young Females - Number	0	1,000	3,000
	Not Young - Number	0	2,400	6,008

Results Hierarchy	Indicators	Indicators Target		
	Name	Baseline	Mid-Term	End Target
	Persons trained (total) - Number	0	8,000	20,028
Output 1.3 Value chain integration.	**1.1.4 Persons trained in production practices and/or technologies**			
	Men trained in crop - Number	0	10,350	41,400
	Women trained in crop - Number	0	10,350	41,400
	Men trained in livestock - Number	0	11,040	57,280
	Women trained in livestock - Number	0	16,560	85,920
	Men trained in fishery - Number	0	12,420	30,000
	Women trained in fishery - Number	0	8,280	20,000
	Total persons trained in crop - Number of people	0	20,700	82,800
	Total persons trained in livestock - Number of people	0	27,600	143,200
	Total persons trained in fishery - Number of people	0	20,700	50,000
	Persons paid partially or fully for training or advisory services in selected value chains			
	Males - Number	0	3,000	7,000
	Females - Number	0	1,200	2,000
	Young males - Number	0	2,500	5,500
	Young females - Number	0	700	1,000
	Not Young - Number	0	1,000	2,500
Output 1.4 Enterprise Strengthening.	**2.1.1 Rural enterprises accessing business development services**			
	Rural enterprises - Enterprises	0	2,000	20,000
Output 1.5 Policy Dialogue.	**Policy 1: Policy-relevant knowledge products completed**			
	Number - Knowledge Products	0	3	5
Outcome 2. Enterprises have access to sustainable financial services.	**1.2.5 Households reporting using rural financial services**			
	Households - Number	0	50,000	100,000
	% increase in average loan size to ME borrowers			
	Increase - Ratio (%)	BDT 128,038	25	50
	Increase in PKSF ME loan portfolio			
	Increase in loan portfolio - Money (USD)	263,493,223	407,148,911	550,804,599
Output 2.1. Sustainable financial services offered through Partner Organizations.	**1.1.5 Persons in rural areas accessing financial services**			
	Men in rural areas accessing financial services - credit - Number	0	15,000	20,000
	Women in rural areas accessing financial services - credit - Number	0	35,000	80,000
	Young people in rural areas accessing financial services - credit - Number	0	20,000	40,000
	Total persons accessing financial services - credit - Number	0	50,000	100,000
Output 2.2. Commercial finance.	**Enterprises supported by large microfinance institutions**			
	Increase in number of ME borrowers - Number	0	300	550
	Increase in PKSF ME loan outstanding to large MFIs - Money (USD' 000)	0	500	1,600
	Increase in large MFIs ME loan outstanding to borrowers - Money (USD' 000)	0	500	1,600
Output 2.3 Utilisation of remittances.	**Number of families of overseas workers trained on capacity building.**			
	Households - Number	0	2,000	4,500
	Support to families of expatriate workers			
	Total number of persons trained on vocational and business management training - Number of people	0		
Outcome 3. PKSF and POs capacity is enhanced in areas of ICT and the project is satisfactorily managed."	**ICT knowledge of PKSF and PO staffs on project management including monitoring and evaluation increases (%)**			
	Increase - Ratio (%)	0	50	75
Output 3.1 PKSF's institutional strengthening through ICT-based solutions	**ICT solutions developed**			
	Number of solutions - Number	0	4	4
Output 3.2 PKSF's Human Resources Development	**People trained in various capacity building courses**			
	Males - Number	0	20	165
	Females - Number	0	5	10
Output 3.3 Partner organizations institutional strengthening.	**1.1.6 Financial service providers supported in delivering outreach strategies, financial products and services to rural areas**			
	Service providers - Number of POs	0	15	25