External Evaluation
Final report
Management of Long-Term Support/Education Support for the Children of Dead and Missing Workers of Tazreen Fashion For Caritas Bangladesh

By PHILANTHROPY ADVISORS

for

Li & Fung Foundation

C&A Foundation

Evaluators: Clémence Finaz (Team Leader, Research and M&E Advisor at Philanthropy Advisors) and Sonia Ashrafee (Independent Consultant).

Contributors: Vincent Mudry (Head of Operations, Philanthropy Advisors), Sorrel Lucas (Junior Consultant, Philanthropy Advisors)

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We are particularly grateful to the Caritas Bangladesh project team (Michael Rozario Liton Gomes, Julius Gomes, Jyoti Gomes, John Swapan Gomes, Ranjon Francis Rozario) for their warm welcome, their excellent support in organising our field trip and for making the time to share their extensive experience and insights on this project with us. Finally, we would also like to thank all the beneficiaries interviewed, as well as their tutors and teachers in Rangpur, Dhaka, and Tangail, for taking the time to speak with us.
## List of Acronyms

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<thead>
<tr>
<th>Acronym</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>BDT</td>
<td>Bangladeshi Taka</td>
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<td>BGMEA</td>
<td>Bangladesh Garment Manufacturers and Exporters Association</td>
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<td>C&amp;AF</td>
<td>C&amp;A Foundation</td>
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<tr>
<td>CRP</td>
<td>Centre for the Rehabilitation of the Paralysed</td>
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<td>FDR</td>
<td>Fix Deposit Receipt</td>
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<td>FY</td>
<td>Financial Year</td>
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<td>GDS</td>
<td>Group Discussions</td>
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<td>HR</td>
<td>Human Resources</td>
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<tr>
<td>ILO</td>
<td>International Labour Organisation</td>
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<tr>
<td>KII</td>
<td>Key Informants Interview</td>
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<td>LogFrame</td>
<td>Logical Framework</td>
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<tr>
<td>MoU</td>
<td>Memorandum of Understanding</td>
</tr>
<tr>
<td>M&amp;E</td>
<td>Monitoring and Evaluation</td>
</tr>
<tr>
<td>NA</td>
<td>Non-Applicable</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Governmental Organization</td>
</tr>
<tr>
<td>PMF</td>
<td>Prime Minister Fund</td>
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<tr>
<td>PMO</td>
<td>Prime Minister Office</td>
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<tr>
<td>PSS</td>
<td>Psychosocial Support</td>
</tr>
<tr>
<td>RMG</td>
<td>Ready-made Garment</td>
</tr>
<tr>
<td>PSC</td>
<td>Primary School Certificate</td>
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<tr>
<td>SSC</td>
<td>Secondary School Certificate</td>
</tr>
<tr>
<td>ToC</td>
<td>Theory of Change</td>
</tr>
<tr>
<td>TCA</td>
<td>Tazreen Claims Administration Trust</td>
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<tr>
<td>TCWF</td>
<td>Tazreen Children Welfare Fund</td>
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<tr>
<td>TIWMC</td>
<td>Trust for Injured Workers Medical Care</td>
</tr>
<tr>
<td>USD</td>
<td>United States Dollar</td>
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</tbody>
</table>
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Executive Summary

In January 2015, the Li & Fung Foundation and C&A Foundation jointly set up a trust fund, the Tazreen Factory Victim Workers’ Children Welfare Fund (TCWF), to provide financial support covering basic needs for the 89 children of missing or deceased workers from the 2012 Tazreen factory disaster in Bangladesh. The financial support from the TCWF is distributed to the beneficiaries in the form of both a monthly allowance and a fixed deposit released when children turn 18. The fund is being managed by Caritas Bangladesh on a first five-year agreement (July 2015 to June 2020).

In August 2018, C&A Foundation and Li & Fung Foundation commissioned this independent evaluation with the primary purpose of assessing the initiative’s performance so far in terms of relevance, effectiveness, efficiency and sustainability, as well as identifying case studies, key lessons learned and providing recommendations in order to improve and adapt the execution of the fund for the next phase (2020-2025).

Main Findings

Overall, there exists no other project of this type, combining periodic payments with a longer-term savings account, in Bangladesh. When assessing the performance for each criterion, this project is considered to have been very successful, particularly in terms of relevance, effectiveness and efficiency. The sustainability of the initiative could be improved, especially in terms of the TCWF design.

Relevance (Good)

The evaluation team found that this initiative has some fairly unique and experimental elements which render it relevant, both for the beneficiaries’ needs and for the partners’ (C&A Foundation, Li&Fung Foundation and Caritas Bangladesh). These include the TCWF set up, the collaboration it is based on, and its duration, as well as the TCWF design and approach, its target beneficiaries, objectives and management.

The amount of the stipend and the fact that it was targeted for education is found to be particularly well suited to the needs of the families the evaluation team have met.

The trust fund has managed to identify a clear niche for itself and distinguish itself in terms of added value from the range of other sources of support (TCA, BGMEA, PMO) that exist for the Tazreen victims.

Effectiveness (Good)

When the evaluation looked at the core objective of education support, the project has certainly been effective. Based on the sample, the project has reached its target of 100% of the enlisted children continuing their education thanks to the monthly stipend. The money was used by the guardians in the intended way, covering monthly education expenses and contributing to helping increase the enrolment and retention of the children at school. When looking at their family’s background and history, it is striking that this generation of children is the first one to go to school.

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1 The acronym ‘TCWF’ is used by the evaluators to refer more easily to the Tazreen Factory Victim Workers’ Children Welfare Fund set up by the Li & Fung Foundation and C&A Foundation. In the report, the trust fund is also referred to as the ‘initiative’ or the ‘project’.

2 See Project Background part for more information.
Something that has strongly impacted effectiveness is that whilst in 2015 all of the beneficiaries were concentrated close to the regional Office of Caritas Bangladesh, in Savar, two years later they are scattered across 21 districts in Bangladesh, creating a major outreach challenge.

Weaknesses in project achievements concern mostly the lack of guidance and orientation provided at the handover of accumulated funds for those beneficiaries turning 18. When it comes to the objective of "sound physical and mental growth as well as moral formation", this indicator is too ambitious, vague, and too difficult to assess. Activities such as Psychosocial Support (PSS), though necessary, have not been provided with the resources necessary to fulfil this objective.

This reflects the need for the TCWF to rethink properly what it aims to achieve, how it can be best achieved and what it would cost.

One of the objectives of the evaluation was to look at, aside from traditional education, what kind of support or what other types of education, such as vocational educational or life-skill developments, should be supported by the trust fund.

The evaluation team found that very few beneficiaries (and/or their legal guardians) expressed a desire to access vocational/technical education. This is explained by the fact that the stipend provided by the project was aimed at ensuring children continued in formal education, which all of them did, achieved with a fair level of success. More importantly, most of the beneficiaries actually lack information about education or training opportunities outside of the formal path. What the evaluation team recommends is avoiding a top-down approach but looking at each child needs on case-by-case approach, orientating the children according to their wish and making sure they know about all the opportunities they can access.

Efficiency (Good)

Despite being designed in an organic manner, and without the benefit of previous experience in establishing such a trust fund, the TCWF has been managed by Caritas Bangladesh in an efficient and flexible way, even if several challenges have affected project implementation. The dedication of the project team should also be highlighted as a contributing factor to the very good level of achievements of this initiative.

As a percentage of the budget, the administrative and implementation costs of the trust represent approximately a quarter of the overall budget for the first phase, which is seen as reasonable for this style of intervention.

Budgeting and planning over a five-year period is not an easy task when the settings are very likely to change over such a long timeframe. Some flexibility is required in the design and the budget to make sure that Caritas can continue delivering the same quality of follow-up and support to the beneficiaries, even if their location or situation changes.

Sustainability (Average)

What sustainability means for such a project has not been clearly defined by the different stakeholders. There are multiple possible interpretations of sustainability, and two of them are particularly important for envisaging the next phase of the project; the sustainability of the benefits of the activities after phasing out from the programme and sustainability of the design.
To assess the sustainability of project gains, the evaluation attempts to understand what happens after the child beneficiaries reach 18 years of age. Some children have already phased-out but it seems that the end of the stipend for the legal guardians has not jeopardized investment in the education of the child, as most of them are still continuing their studies.

The evaluation team gave a special attention to the children who have recently phased-out from the programme to understand what they did with the lump sum money they received. The children have used their lump sum money in very different ways, with some having already invested the money (in small businesses such as grocery shops or in property), whilst others have left the money in their bank account. However, all 5 phased-out children interviewed reported that they did not receive any training or proper guidance about using the lump sum money and they would have appreciated more support to ensure the sustainability of their investments.

Investigating the sustainability of the initiative also means looking at the sustainability of the design. The profile of the beneficiaries is changing. Since the trust fund is set to run until 2031, the situation in a couple of years will look totally different, with more children having phased out than minors in the programme.

For the next phase, to optimise management costs in the coming years and ensure that the existence of the trust fund remains relevant and impactful, children who turn 18 and would normally be phased-out should remain involved as a target beneficiary past their 18th birthdays (until the closure of the trust, i.e. 2031). As they will no longer receive the stipend once they reach 18 years old, the trust should continue supporting them to achieve their goals, be it accessing higher education opportunities or entering the job market. This report provides recommendations on how to support them during this pivotal age.

**Missed Opportunities**

Overall, the evaluators think that the potential of this initiative is under-optimised. The TCWF is a credible entity, with a significant funding amount, and the feedback the evaluation team got from consultations with other experts confirmed that its mandate is valid, innovative and highly complementary to other sources of compensation.

However, the evaluators have identified a missed opportunity in that the trust lacks visibility amongst its peers. This is in part explained by the fact that the project, despite having a strong learning potential due to its long-term scope, small scale and innovative positioning, has not been backed up with solid monitoring tools or learning and communication components. Given that the successes from this project could have been disseminated for advocacy purposes in terms of creating a precedent when it comes to long-term compensation schemes in Bangladesh, this seems unfortunate.

**Conclusions**

Despite the need to rethink the initiative design in order to remain relevant, and some missed opportunities in terms of monitoring, learning and communication, the evaluators have seen that, overall, the TCWF has been very successful. The TCWF has been relevant to needs, objectives have been reached, and despite challenges, the project has been largely efficiently managed. Although some elements of the project appear likely to be sustainable, sustainability should be thought about more deeply by the partners and included in any future versions of the design.
This evaluation has seen that compensation schemes in the form of periodical payments are a good practice and can be very successful in terms of keeping children in education, if families and stakeholders are involved and closely followed-up with. Lump sum payments have proven to be innovative and can result in sound investments in beneficiaries’ futures and livelihoods but should be accompanied with strong support and guidance. Solid monitoring processes should be put in place for such a long-term initiative.

**Recommendations**

Even if the initiative has been largely successful, some improvements are needed to adapt to context changes and improve the future execution of the TCWF. The priority strategic and programmatic recommendations below are aimed at C&A Foundation, Li & Fung Foundation and Caritas Bangladesh to enhance and refine the trust’s intervention strategy and approach for a second phase (2020-2025). Additional recommendations can be found in the full report (see page 36).

**Strategic Recommendations for C&A Foundation and Li & Fung Foundation**

<table>
<thead>
<tr>
<th>Main Findings</th>
<th>Strategic Recommendations</th>
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| The trust is set up to run until 2031, engaging the C&A F and the Li&Fung Foundation in a very long-term project and potential partnership. So far, there is no common visibility, nor strategy between the two foundations on the future of the trust and as to what the trust is really trying to achieve. | 1. **Develop a common vision and strategy for the trust fund for the next 10 years.** To make the most of this project’s exceptionally long-term scope, C&A Foundation and Fung Foundation should discuss the potential scenarios and direction in which they see the trust going, to what extent it is compatible with their mandates, as well as how this project success can be leveraged to serve, and be integrated into, their intervention strategies and agendas in Bangladesh. Example of questions: *Will the TCWF be opened up to other partners and funding sources? Will the trust enlarge its mandate (reaching out to other children victims of garments disaster, providing other type of support such as vocational training, etc.)? Can the trust be taken over by other organisations?*
| The potential of this initiative is under-optimised in terms of learning and communication and the trust lacks visibility amongst its peers. | 2. **Opt for a testing-model approach in order to provide an opportunity for the TCWF to establish a niche as identifying and promoting good practice in the area of victim support.** This project appears to be exemplary and, if this could be backed up by solid research, could contribute to inspiring other compensation arrangements which meet international standards.
| Budgeting and planning over a five-year period is not an easy task when the settings are very likely to change over time. The profile of the beneficiaries is also changing rapidly. Some flexibility is thus required in the design and the budget. | 3. **Sustain and potentially reconsider the financial commitment for the next phase** (2020-2025) based on a revisited design more suited to the identified needs of the beneficiaries, especially the children who have turned 18 (see programmatic recommendations below).
|  | 4. **Allow for more flexibility in the budget for the next phase.** Working within such an extended timeframe, there is a strong requirement for flexibility in the budget to fit the changing needs of the beneficiaries and to adapt to any changes in the project settings (transport costs, contingency funds, etc.). |
Programmatic Recommendations

The evaluation team fully endorses the recommendations proposed during the rapid first assessment in March 2018. For the next phase, the evaluators suggest the following priority programmatic recommendations, alongside the additional ones presented in the full report:

<table>
<thead>
<tr>
<th>Main Findings</th>
<th>Programmatic Recommendations</th>
<th>For Who</th>
<th>Cost</th>
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<tbody>
<tr>
<td>Since the TCWF is set to run until 2031, the situation in a couple of years will look totally different, with more children having phased out than minors in the programme. The design of the initiative, as it is now, is not relevant for the next five or ten years to come.</td>
<td>5 → <strong>Enlarge the target group:</strong> to optimise management costs in the coming years and ensure that the existence of the trust fund remains relevant and impactful, <strong>children who turn 18 years old should not be considered “phased-out” in the design of the next phase and should remain involved as a target beneficiary of the TCWF.</strong> These children should be accompanied as they enter higher education, set up a business or find job placements.</td>
<td>C&amp;AF, Li&amp;Fung Foundation</td>
<td>+</td>
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<td></td>
<td>6 → Starting now, <strong>investigate how best to support (or provide guidance if not full support) and accompany the young adults turning 18 to find sustainable livelihood/employment opportunities.</strong> For the development of the next phase, Caritas Bangladesh should conduct an assessment survey with beneficiary children (14+), to identify on a case-by-case basis what types of vocational/skills training would best support them for their future education/job prospects.</td>
<td>Caritas B.</td>
<td>+</td>
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<td>Physical and mental health was mentioned as an objective of this initiative, though the resources allocated, and modalities used do not allow for the coverage of health needs, particularly when illnesses were severe, inducing high treatment costs.</td>
<td>7 → <strong>For the next phase, the trust fund should reflect on the financial implications of featuring a health contingency budget to cover (on a case-by-case basis) for the high treatment costs of beneficiaries who suffered from severe medical issues.</strong></td>
<td>C&amp;AF, Li&amp;Fung Foundation</td>
<td>++</td>
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<td>The monthly stipend, even if considered effective to cover education expenses, is not always suited to all age-specific needs.</td>
<td>8 → <strong>Reconsider the flat rate of the inflation adjusted stipend amount, introducing an age-specific allowance,</strong> to help the families cover education expenses which increase as the child gets older.</td>
<td>C&amp;AF, Li&amp;Fung Foundation and Caritas B.</td>
<td>NA</td>
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<tr>
<td>When receiving the lump sum, the opportunistic interests of family, friends and the community and the mismanagement of funds are</td>
<td>9 → <strong>Caritas team should pay specific attention to beneficiaries during their transition period (before turning 18), providing them with practical guidance to prepare them to receive the lump sum money and</strong></td>
<td>Caritas B.</td>
<td>+</td>
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The young adults need practical guidance on how to manage their funds. This has not met beneficiaries’ expectations.

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<td></td>
<td><strong>helping them with the management and use of the funds.</strong></td>
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The Monitoring, Evaluation and Learning component of this project is almost non-existent. When it comes to project M&E, a lack of tools and processes have rendered difficult the tracking of achievements and the quality of the reporting has been very limited.

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<td></td>
<td><strong>10 → Have a system in place to monitor and capture information about how well the program is working. The project field team and management team should meet to reflect on ongoing challenges, missed opportunities, strengths and weaknesses of the project and report the lessons to the TCWF partners</strong></td>
<td>C&amp;A F, Li&amp;Fung Foundation and Caritas B.</td>
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Even though this project has a lot of learning and communication potential, particularly to share good practice in the sector, the project has hardly any visibility in Bangladesh.

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<td></td>
<td><strong>11 → Reach out to and collaborate with other similar initiatives (like the Trust Fund for Injured Workers) in Bangladesh, with a view to sharing experiences and lessons learned and potentially identifying and adapting good practices.</strong></td>
<td>C&amp;A F, Li&amp;Fung Foundation and Caritas B.</td>
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The project was designed without the use of any formal project planning and management tools (no logframe, no M&E plan). This reflects that there is no common visibility as to what the project is really trying to achieve and has impeded a proper monitoring of project achievements.

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<td><strong>12 → For the next phase of the project design, Caritas should use the Logical Framework Approach. Based on the results of the first 3 years, the Caritas team in a co-creation way with the C&amp;A F and Li&amp;Fung Foundation partners, need to rethink what the initiative aims to achieve, and how achievements will be monitored, regarding the 3 main components observed during this evaluation:</strong></td>
<td>C&amp;A F, Li&amp;Fung Foundation and Caritas B.</td>
</tr>
<tr>
<td></td>
<td>- Education outcome for the minors</td>
<td></td>
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<tr>
<td></td>
<td>- Livelihoods, job placement or higher education opportunities for the 18+</td>
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<td></td>
<td>- Health outcome (if a contingency Health Costs support is set up in the future design).</td>
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Introduction

Evaluation Rationale and Objectives

In January 2015, the Li & Fung Foundation and C&A Foundation jointly set up a trust fund, the Tazreen Factory Victim Workers’ Children Welfare Fund (TCWF), to provide financial support to 89 children of missing or deceased workers from the 2012 Tazreen factory disaster in Bangladesh. The objective of the financial support provided is to cover the needs (educational, medical and other basic, needs-oriented expenses) of the minors who lost at least one of their parents in the Tazreen Fashion factory fire.

The financial support is distributed to the beneficiaries in two different ways:
- a monthly allowance (around USD 15) provided to the legal guardian by cheque, to cover education expenses and other petty expenses.
- a fixed deposit (lump sum) for each child beneficiary. Each child will be entitled to receive this payment (USD 35 per month and accumulated interest) once they reach 18 years old.

The TCWF is being managed by Caritas Bangladesh on a first five-year agreement (July 2015 to June 2020). Caritas Bangladesh was asked to manage the fund and submitted a proposal to C&A Foundation and Li&Fung Foundation called “Management of Long-term Support/Education Support for the Children of Dead and Missing Workers of Tazreen Fashion through Direct Payment and Bank Deposit”.

The trust was set up to last until 2031, until the last beneficiary reaches 18, which represents an exceptionally long-term project and significant potential to exploit the partnership between the three partners. The trust fund has now been running for 3 years. Observing and acknowledging many contextual changes and operational challenges during the past few months, and already discussing the need for adjustments, the project stakeholders commissioned this external evaluation in August 2018. The primary purpose is assessing the initiative’s performance so far in terms of relevance, effectiveness, efficiency and sustainability, as well as identifying case studies, key lessons learned and providing recommendations in order to improve and adapt the execution of the fund for the next phase (2020-2015).

In March 2018, a first rapid assessment of the initiative was conducted by the Li & Fung Foundation. Based on the observation of many contextual changes and operational challenges for the management of the trust fund, some initial findings and recommendations emerged recognising the need for potential adjustments. A secondary purpose of the evaluation is thus to cross-check the preliminary findings with a larger and more representative sample size of beneficiaries.

The evaluation has, therefore, both an accountability and learning purpose. The evaluators rapidly assessed the current outcomes of the initiative for the children (those who are still beneficiaries and those who have phased-out from the programme), looking at intended results as set out in the design phase. From a learning perspective, the evaluation team has focused on understanding what works well and what doesn’t, what has changed in the operational context, how it has affected project implementation and what should be done to improve project performance and impact on the targeted beneficiaries. The evaluation has identified lessons learned and proposed tailored strategic

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3 The acronym ‘TCWF’ is used by the evaluators to refer more easily to the Tazreen Factory Victim Workers’ Children Welfare Fund set up by the Li&Fung Foundation and C&A Foundation. In the report, the trust fund is also referred to as the ‘initiative or the ‘project’.
and programmatic recommendations to the different project stakeholders to suggest refinements and/or a potential redesign of the initiative for the next phase.

**Evaluation Questions**

The evaluation was designed around four key questions related to the areas of relevance, effectiveness, efficiency and sustainability. More detailed sub-questions are available in the Evaluation Matrix developed by PA in the Inception report (Annex 2).

The evaluation team has employed a rating system (Good, Adequate, Poor) that rates the initiative’s overall performance for each criterion.

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Key Question</th>
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<tbody>
<tr>
<td>Relevance</td>
<td>How relevant is the project to the targeted beneficiaries’ needs and the other stakeholders (institutions) it sought to support? How relevant is the project for the key stakeholders (C&amp;A Foundation, Fung Foundation, Caritas Bangladesh)?</td>
</tr>
<tr>
<td>Effectiveness</td>
<td>To what extent did the fund meet its intended objectives?</td>
</tr>
<tr>
<td>Efficiency</td>
<td>To what extent have the initiative modalities (monthly payments, lump sum, bank account opening, etc.) been executed and monitored in an efficient manner through the trust fund?</td>
</tr>
<tr>
<td>Sustainability</td>
<td>What are the main factors that promoted and/or reduced the sustainability of the results of the programme?</td>
</tr>
</tbody>
</table>

**Evaluation Methodology**

**Evaluation Approach**

The evaluation was undertaken using a qualitative and participatory approach, collecting and analysing a compilation of primary and secondary data during the months of August and September 2018. During the inception phase, the team reviewed available project documentation and literature on the topic and conducted initial Skype interviews with the programme teams to frame the evaluation scope and objectives. During the primary data collection phase in Bangladesh, the evaluation team conducted individual interviews, field observations, and Focus Group Discussions (FGDs) with the main project stakeholders, project direct and indirect beneficiaries as well as other identified respondents (such as project staff and key informants) in different districts across Bangladesh: Dhaka, Tangail and Rangpur.

The evaluation additionally included a mainstreaming of “Do No Harm” principles, using a child sensitive approach and considering ethical issues such as the obtention of informed consent (oral informed consent) and anonymising data. The evaluation team was made up of female evaluators to respect the context sensitivity and to make interviewing children and female tutors easier.

**Sampling Strategy and Data Procurement**

For the sampling strategy, the main challenges revolved around the children's widespread location. As most of them had moved back to their hometowns a few years after the Tazreen disaster, the majority are now located in 21 districts in North West Bangladesh, with a few of them in Dhaka and
Tangail and the majority in Rangpur. In order to optimize time, transport and budget, this evaluation followed convenience sampling strategy (non-probabilistic), targeting the districts most populated by the beneficiaries, e.g. Rangpur, Tangail and Dhaka. The evaluators sought to interview a maximum of children in each district (both those children still in the programme, as well as those who had phased out due to their age).

Please see the details of the sample interviewed below. It is representative of the larger study population in terms of age cohorts and sex.

<table>
<thead>
<tr>
<th>Districts</th>
<th>Direct Beneficiaries</th>
<th>Indirect Beneficiaries</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Current Beneficiaries</td>
<td>Phased Out</td>
<td>Legal Guardian</td>
</tr>
<tr>
<td>Dhaka</td>
<td>5 (2 Male + 3 Female)</td>
<td>2 (1 Male + 1 Female)</td>
<td>4</td>
</tr>
<tr>
<td>Tangail</td>
<td>6 (3 Male + 3 Female)</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Rangpur</td>
<td>19 (10 Male + 9 Female)</td>
<td>3 (2 Male + 1 Female)</td>
<td>13</td>
</tr>
<tr>
<td>Total</td>
<td>30 (15 Male + 15 Female)</td>
<td>5 (3 Male + 2 Female)</td>
<td>21</td>
</tr>
<tr>
<td>% out of the total beneficiary population</td>
<td>43%</td>
<td>36%</td>
<td>NA</td>
</tr>
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</table>

**Evaluation sample by age groups:**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Number of children interviewed</th>
<th>% of the sample</th>
</tr>
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<tbody>
<tr>
<td>6 to 10</td>
<td>8</td>
<td>23%</td>
</tr>
<tr>
<td>11 to 13</td>
<td>13</td>
<td>37%</td>
</tr>
<tr>
<td>14 to 18</td>
<td>14</td>
<td>40%</td>
</tr>
<tr>
<td>Total</td>
<td>35</td>
<td>100%</td>
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</tbody>
</table>

A total of 80 people was covered as part of the evaluation. Apart from the direct and indirect beneficiaries, the evaluators have also consulted key informants from other relevant organisations to provide useful external insights on the project and the context:

- Project stakeholders’ staff: Staff from Caritas Bangladesh (5 people, from field officer to senior level positions), Fung Foundation staff (Executive Director and Project Manager) and C&A Foundation (Programme Manager, Programme Officer)
- BGMEA, Additional Secretary
- Member of Parliament of Republic of Bangladesh
- Karmo Jibi Nari (Programme Director and 2 Programme officers)
- Trust for Injured Workers Medical Care (TIWCM) Coordinator
The evaluation team outreached to those key informants above, as they have valuable information and experience working at the time of the Tazreen disaster. They are also key actors working on post facto compensation mechanisms in Bangladesh.

Evaluation rating system

The evaluation will use a simple qualitative scale to rate the Fund performance in terms of relevance, efficiency, effectiveness and sustainability (see Annex 3). The scale rating is based on scores against the indicators set up in the evaluation Matrix presented in Annex 2. In order to improve the credibility and validity of findings on which ratings were based, the team triangulated data where possible and appropriate.

Please note that the ranking scale’s objective is more geared toward learning than accountability and only exists as an indication for the audience to foster further discussion on certain points raised, in order to inform and improve the programming quality for the remaining years.
Project Background and Project Logic

Tazreen fashion factory disaster

Tazreen Fashions Limited ("Tazreen"), a sister organization of Tuba Group, was established in Nischintapur, Zirabo, Savar, Dhaka in 2010. Tazreen produced clothes for renowned global brands including KiK, C&A, el Corte Ingles, Walmart, and Li & Fung.

The factory was operational from the first to the sixth floors in a nine-storied building. In the evening of 24th November 2012, between around 6.45 and 7pm, a fire broke out at the factory, which resulted in the death of more than 100 workers and injured several hundred more. At the time of fire, there were as many as 2,000 people working on floors three, four and five of the building. Many of the victims were unrecognizable because of the severity of their burns (TCAT, 2016).

After the Tazreen fire, some organizations came forward to undertake the task of confirming the identities of the deceased and missing workers. The identification of victims (through DNA testing), and then their relatives, was one of the biggest challenges of ensuring that compensation went to victims' relatives4.

Tazreen was a major disaster in the garments industry, but at the time did not benefit from the same international attention and pressure to deliver adequate and equitable compensation as was provoked by the Rana Plaza disaster one year later.

Until the establishment of the Tazreen Claim Administration (TCA) Fund in 2015, inspired by the Rana Plaza arrangement (see Annex 4 for more information), no comprehensive compensation mechanisms for the deceased or injured victims of the Tazreen fire had been put in place. However, the injured victims or the families of the deceased workers had received immediate compensation and/or financial and medical support through different sources (see below).

The different sources of financial assistance are briefly listed below. This is important to the evaluation in order to understand that the TCWF support also exists in the context of other financial support received at the time, which might affect the attribution of results to the TCWF to a certain extent.

(+++) C&A Foundation, Li & Fung Foundation and Caritas Bangladesh were at the frontline of the response to the Tazreen victims5.

Compared with other international donors, the two foundations engaged rapidly in the response by contributing financially to the main sources of assistance provided to the workers through the following organizations:

- Financial assistance provided by the government, through the Prime Minister Fund (PMF)
- BGMEA’s Salary Support
- Programmes administered by Caritas for deceased, missing and injured workers with financing from C&A Foundation and Fung (1906) Foundation.

After the 2012 Tazreen fire, Caritas, with financing from C&A Foundation and Fung (1906) Foundation, carried out various assistance and support programmes for the families of the deceased and missing workers as well as those who were injured. Taking place from 2012 to 2015, these

4 The information comes from the different interviews held in Bangladesh during the evaluation field mission.
5 Evaluators’ Ranking system: ++ (Very good aspect of the project); + (Good); - (Weak); -- (Unsatisfactory).
programmes preceded the TCWF trust fund and it was out of this experience, both in terms of programmes and partnership between the different partners, that the trust was born. The following support was given previously via Caritas Bangladesh:
- Salary Compensation and Medical/Psychosocial Treatment for Injured Workers
- Vocational Training with Business Capital for Injured Workers
- Financial Support and Counselling for Elderly Dependents of Deceased Workers

REPLICATION SUCCESS
The activities Caritas Bangladesh undertook right after the Tazreen fire incident for the victims have inspired the creation of the TCA. Caritas staff mentioned that "after being impressed by our activities for the Tazreen workers, Mojtaba Kazazi, (Executive Commissioner of the TCA) formed the Tazreen Claim Administration Trust".

Caritas generously shared their experience of and information about previous assistance provided to Tazreen workers and their families to help the design and creation of the TCA.

Project Design and Reconstruction of the Project Logic

Based on the previous successful experience working with Caritas on immediate support to the Tazreen victims, C&A Foundation and Fung Foundation contacted Caritas Bangladesh to develop a proposal on how to best support the children of the Tazreen victims. Caritas submitted a proposal called "Management of Long-term Support/Education Support for the Children of Dead and Missing Workers of Tazreen Fashion through Direct Payment and Bank Deposit".

"We used to discuss frequently. When we started working with the relatives of the dead workers, we slowly started to realize that we needed a project dealing with education for the children of the victims. We also suggested to provide them [child beneficiaries] with a lump sum for their future expenses." - Caritas Bangladesh project staff.

(---) The project was designed without the use of any formal project planning and management tools (no logframe, no M&E plan).

Even if activities and target indicators were laid out at the beginning, the project lacks a piloting tool that could be used to monitor and evaluate the achievements of the trust over the first five years. This reflects also that there is no common visibility as to what the project is really trying to achieve or where the focus is (education/health/livelihoods?).

The indicators set up at the beginning are a mix of output and outcome indicators.

- Outcome 1: 100% of the enlisted children continue their education until they turn age 18.
- Outcome 2: 95% of the enlisted children have sound physical and mental growth as well as moral formation. Please note that this indicator is basically impossible to measure and not relevant as an outcome of the activities implemented.
- Output indicators: 100% children have received the funds safely. (output indicator)
- Output indicator 2: 100% of the enlisted children receive guidance and orientation on utilisation and management of accumulated funds (output indicator)

Please see the framework below, developed by the evaluators, which tries to illustrate the logic behind the design of the initiative based on the results of this evaluation.
Therefore, this framework aims at providing a template for the Li & Fung Foundation, C&A Foundation and Caritas Bangladesh team that will assist in the redesigning/rethinking of the initiative for phase 2 (2020-2025).

Key:

- **Overall Goal**
- **Outcomes**
- **Outputs**
- **Activities**
- **Gap in the design**
- **Causal link**

Non established causal link
Main Findings of the Report

Overall, this project is considered to have been very successful, particularly in reference to the criteria of relevance, effectiveness and efficiency. The sustainability of the initiative could be improved, especially in terms of the TCWF design.

Relevance (Overall Rating: Good)

(+++) A unique design and niche positioning for the TCWF

The fund’s design was particularly unique at a time when other immediate compensation schemes focused on one-shot financial support to the victims or their close relatives (such as the TCA, PMF, BGMEA salary support, etc.). The Tazreen Children Welfare Fund (TCWF) was the only fund that ensured long-term support for the children of the victims, helping to ensure their access to education (restricted funding compared to unrestricted compensation from the different funds existing at the time) and to help secure their future with a dedicated savings account.

There exists no other project of this type, combining periodic payments with a longer-term savings account, in Bangladesh. In this respect, the trust is unique and has distinguished itself from the other sources of support that the Tazreen workers received, whilst complementing them.

“I am astonished that such a good practice exists, and I don’t know about it. We should know of its existence, as a rights-based organisation” – Member of Karmo Jibi Nari

The Trust for Injured Workers Medical Care (TIWMC), is the only other initiative providing long-term support for the 4,000 injured workers associated with Rana Plaza and Tazreen disasters. The TIWCM mandate is quite restricted, however. It does not provide help to the children of victims and is restricted to cover injured workers’ health costs only (based on the reimbursement of expenses).

(+++) Filling the gaps for Tazreen victims and their children

C&A Foundation and Li&Fung Foundation were the only foundations from the international apparel industry who responded in a substantial manner to the Tazreen disaster, before the Rana Plaza tragedy occurred. Caritas Bangladesh is also one of the very few NGOs that worked hand in hand with BGMEA after the Tazreen incident. A BGMEA official confirmed that only Caritas worked with them at that time.

“Caritas has been doing very well. They started providing their support from the very beginning of the incident. Also, they provided psychosocial support (PSS) therapy, which is very good - the other NGOs worked independently and on a short-term basis with their own agenda. They leave when they have no funds.” - BGMEA respondent

(+++) Intervention modalities (monthly allowance and lump sum) are highly in line with the current needs of the families and child beneficiaries.

Within a year of the Tazreen fire, most of the workers and their families had returned to their native villages. Financial support from other sources has now come to an end, and only the support from the TCWF remains active for many families and children, representing a substantial part of their current income.
The monthly cash support amount (USD 15) has proved particularly relevant to cover the monthly education expenses of the children. Families have reported that monthly education expenses including school fees/maintenance charges, private tutoring, coaching fees, pens/pencils, notebooks, transportation, lunches, and school uniform ranges from BDT 1,000 to BDT 3,000 (around USD 12 to USD 35), depending on the class.

In addition, the trust regularly reviews the amount of the monthly stipend in relation to the relevant consumer price index and local cost of living index to ensure that the purchasing power of the stipend will not diminish as a result of inflation. The stipend has been increased in line with inflation index (7%).

**Case Study: Zoom on Monthly Education Expenses**

A boy of 13, is currently in class VI in a government high school. He has been suffering from respiratory problems but the medical support that he has received has not been sufficient or effective in treating his disease. Despite being unwell, he achieved a very good score (4.58 out of 5) in the Primary School Certificate (PSC) exams and he likes mathematics and English. He has expressed a desire to be an Army Officer in the future. Although he is enrolled in a government school, his family are still responsible for certain costs relating to his education, which amount to around BDT 3,000 per month. Distribution of these costs is given below:

- Maintenance costs: BDT 160 per month
- Exam fees: BDT 120 taka twice a year
- Private tuition fees: BDT 500 per month
- Coaching fees: BDT 500 per month
- Stationery: BDT 500 per month
- Transportation Conveyance: BDT 800 per month (20 days @ BDT 40 per day)
- Lunch tiffin box: BDT 400 taka per month (20 days @ BDT 20 per day)

The parents (and tutors) the evaluators met with during this study have spent most of the money received by other compensation sources on land and housing. Few of them have secured money for the future of their child. The secured deposit is, thus, relevant when it comes to offering financial security when the child turns 18 (the relatively small amount of money can be invested in a small business, in higher education etc.).

**(-) Sound physical and mental growth as well as moral formation is not a relevant indicator**

The initial target for the health outcomes of this initiative is not straightforward. Health benefits were mentioned as an outcome of the initiative (indicator: 95% of the enlisted children have sound physical and mental growth as well as moral formation), but it seems this component was not really a focus for the guardians, who know that the stipend is to cover education expenses. The monthly allowance provided is more or less sufficient for covering education expenses but does not cover basic health needs, especially since health costs can be very expensive in Bangladesh. By providing only the current stipend, health is not a realistic or measurable outcome for this project. This doesn’t mean that families do not provide any kind of healthcare for children in their care; doctors were consulted in more serious cases or where it was unavoidable, but the level of formal healthcare has varied from case to case.

**(-) A flat allowance is not always suited to changing needs**

As per the design, the affected children were offered a fixed amount for education, irrespective of their level of education. This flat allowance is not necessarily suitable for all groups. Consideration
should be given to the “opportunity cost” for children who are in schooling that often increases as they get older, which increases the pressure on them to withdraw from school (Colclough et al, 2000). Beyond the inflation adjustment on the stipend, introducing age-specific allowances will help in reducing the risk in this respect.

(++) The project has strengthened Caritas’ intervention capacity in the context of urban, man-made disasters

Caritas has extensive experience of working in rural areas in Bangladesh, on issues of integrated development, disaster management and human resource development. When the Tazreen fire incident happened, Caritas had no previous experience in the area of man-made disasters.

“We were not experienced in manmade disasters at the time when the Tazreen Garments and Rana Plaza incidents occurred”. - Caritas representative

Caritas’ involvement in this initiative has enabled them to build their capacity in the urban programming and garments sectors and this has in turn influenced the overall strategy of the organisation.

(+) An opportunity to leverage the partnership between C&A Foundation and Li & Fung Foundation

This initiative is the first collaboration between the two foundations and this type of intervention is atypical for them both. Although this project was not part of the organisations’ internal strategies, as it emerged out of a sense of responsibility towards the victims of Tazreen, it is still appropriate and in keeping with the visions of both organisations, albeit in different ways.

The intervention strategy of the C&A Foundation favours a testing and learning approach. The foundation is keen on establishing a proof of concept, identifying and developing an interesting model to be taken over and scaled-up by other actors or partnerships. The TCWF could be in line with this type of pilot model approach, as it could work as an incubator, testing an innovative compensation scheme, working on the dissemination of lessons learned, and searching for strategic partners to scale it up.

For the Fung Foundation, this initiative fits their sector of intervention as it is tightly linked to education. This project is also geographically significant for the Li & Fung Foundation since it is their main intervention in Bangladesh. The foundation could use this opportunity to strengthen its relationship with C&A Foundation, increasing their engagement with them to look for common opportunities and potentially reinforcing its presence in Bangladesh, as one of the most strategic countries for the foundation (given that Li & Fung Trading has significant business activities in Bangladesh).
Effectiveness (Overall Rating: Good)

Effectiveness addresses whether a project or a programme achieves its objectives or not. As per the project proposal, there are four intended targets to meet:

1. 100% of the enlisted children continue their education until they turn 18
2. 95% of the enlisted children have sound physical and mental growth as well as moral formation
3. 100% of the enlisted children receive guidance and orientation on utilisation and management of accumulated funds
4. 100% children have received the funds safely

For the fourth target (which the evaluation team see not as an outcome but as an output), the project has reached its objective. Looking at the sample of children who remain in the programme, every child is receiving their monthly stipend on a tri-monthly basis by cheque, their lump sum payment has been deposited in a separate bank account for each individual, and children who turned 18 have received their lump sum safely. Caritas’ project team ensures the handover of the cheque (on a bi-monthly basis at first and then every three months) to the families and takes this visit as an opportunity to check on the child’s status and conditions.

(++) School attendance is a key successful outcome

On indicator 1 (100% of the enlisted children continue their education until they turn 18), the project has been effective. 100% of the under 18 cases investigated are going to school, and demonstrate a high level of motivation, as well as maintaining a good level in their studies (for the majority)\(^6\).

The continuous payment of the stipend provides a monetary cushion for the family by helping to offset the opportunity costs associated with economic hardship that could result in a child being pulled out of school. All families warmly welcome the support as necessary to the education of their children and gave very positive feedback on the follow-up\(^7\) provided by Caritas (regular visits to the families to check on the child health conditions, education attendance). The stipend allowance of USD 15 a month represents a substantial increase in income for the families. What the evaluation team observed is that in all families consulted, this generation of children is the first one to go to school, and this can be attributed to the project.

“\textit{In our generation my son is the only one who has passed the SSC examination. And it has been possible only thanks to Caritas’ support and their follow up.}” - Legal Guardian from Rangpur

A very good aspect of the monthly allowance is that, compared to the government primary education stipend of BDT 100 per student, or other types of scholarships, \textit{this monthly allowance is not dependant on school results and continues even if the student struggles academically}. This reduces the pressure from relatives on the child to perform well at school.

\(^6\) This finding is based on the feedback from the guardians, the teachers and also some of the students showed us their school reports.

\(^7\) Caritas Field Officers and Psychosocial Counsellor regular visited house of the orphan children once in every two months (and then more recently every three months. During their visits, they collected information about the present situation/improvement and how they utilize the support they obtained. Besides, they visited the schools and contacted with the teachers to know the students’ educational status. They consulted with the teachers to provide proper care of these children bearing mental shocks. Caritas field Officers also inspired the guardian and their children about taking proper care of schooling and regular study.
CASE STUDY: Access to Education Independent of Academic Performance

A boy aged 10, is currently attending Class III. His father is a construction worker and they live in a remote area of Rangpur. Before going to Dhaka, his father was an auto rickshaw driver and did not earn enough to support his family. He took out loans from different microcredit organisations, such as Grameen Bank, but was unable to keep up with repayments (as it has been the case with many of those seen during this evaluation). He left the village and, with his wife, took a job at Tazreen Garments in order to have the means to pay back his loans. The fire occurred at the factory six months after they began working there and resulted in the loss of his wife. After the fire, he returned with the boy to their village and was remarried a year later. The boy was enrolled straight away in Ananda School, supported by the World Bank, but moved last year to the Habu Government Primary School. His previous school provided an inadequate level of schooling with an informal curriculum. Due partly to this, his academic performance has been relatively poor and so he has not been able to move up to Class IV, resulting in him being ineligible for the government primary school stipend. The stipend received through Caritas is thus his only financial support and allows him to continue his education. The evaluators met with his teacher when in Rangpur, who said:

“Though he failed the class, he is very regular at the school and he is motivated to do better now. His father comes to the school frequently and is always curious to know about his improvements. Sometimes we make him group leader for group work.” - Habu Government Primary School teacher, Rangpur.

(++) The monthly allowance is used in the intended way, and more

100% of cases in the study sample have used this money for meeting direct and indirect educational expenses. Many families actually spent more than they received from the fund for their child’s education, for example investing in extra services such as private tutors or coaching sessions. Some also gave particular attention to provide their child with nutritious food and the evaluators observed that all families visited ate three meals a day.

The financial support given by this initiative seems to have created a sense of ownership amongst the beneficiaries and their guardians and even motivated the families concerned to spend additional money on education, over and above that which they are given by the fund. They seem to have high aspirations for the future of their child and an acknowledgement of the importance of investing in their child’s education and future.

CASE STUDY: Hope for the Future

A 30 year old man from Gangachaura, Rangpur, is a rickshaw driver. He from comes from a poor background, has never attended school and, as a child, usually went hungry for at least four days of each week. All of his family members had to work in the bidi (tobacco stick) factory near their house. They lived on “Khash land”, land which is that usually distributed to landless people by the government. With the money he received from PMO’s and TCA’s, he has bought land and built his own house. His daily net income is BDT 400 but he also receives support to the tune of BDT 1,633 per month, per child from the TCWF for the education of his two sons and daughter. The man said he is trying his best to support his children so that they do not face the same hardships that he experienced as a child.
(-) Sound physical and mental growth achievements are less straightforward

The project committed to nurturing and following up with the children to monitor their physical and mental growth as well as their “moral formation”. This outcome indicator is vague and very challenging to measure given that is fairly intangible. This indicator would require more specific indicators to capture change. Among the children interviewed, the evaluators encountered two who suffer from serious illnesses. As treatment can be costly, this represents a huge financial burden and a major risk for the child both in terms of health and continuing their education. For increased effectiveness on health outcomes, the TCWF could keep a contingency budget which, in the case of serious illness of a child beneficiary, could be used to support their family with the high costs of their medical treatment, to be allocated on a case by case basis. A health contingency budget will impact the total budget of the trust in a significant manner. The amount available should be estimated and agreed upon by the different stakeholders (C&AF, Fung Foundation and Caritas Bangladesh).

In terms of mental health, the PSS provided by a Caritas counsellor on a part time basis was highly appreciated by the beneficiaries and certainly seen as necessary. For some of the families, trauma related to the Tazreen fire is still real and present. Psychosocial trauma can have considerable long-term impacts and, in some cases, present a lifetime burden for those affected.

The financial support of the TCWF could be made even more effective with a focused targeting of those in real financial and PSS need rather than providing homogenous assistance across the group.

A call for support on a case-by-case basis: identifying the most vulnerable children to tailor support.

In this study it has been observed that not all of the children find themselves in the same situation or face the same difficulties. Some families are more vulnerable and need more support or closer or focused follow-ups. Examples include:
- Single parents, and especially single mothers for whom it is particularly difficult, owing to social stigma on top of the financial hardship.
- Most of the children have lost their mothers. Their fathers have usually remarried fairly quickly. Stepmothers may not have the same level of motivation to invest in the future of their stepchildren and act in their interests.
- Families which experience serious health problems have reported that they are not always capable of covering health expenditure or that health costs are a serious burden. Major health issues are a significant contributing factor for children dropping out of school.

CASE STUDY: Female Heads of Household are Particularly Vulnerable

A 30 year old single mother from Savar works in a garment factory as Assistant Operator and earns BDT 7-8,000 per month. She has one daughter who is a student of class four. Her husband worked at the Tazreen factory and died in the fire. She suffers from health problems, making it difficult to support a family, but does not have other income sources. It has been fairly challenging becoming the head of the family. She received BDT 500,000-600,000 as compensation from the Prime Minister’s Office, TCA and BGMEA, with which she bought some land in the Savar area, which is yet to be registered. She made the purchase to avoid requests to lend money but is concerned that she may not get the land in the end since there are numerous land fraud cases in the Savar area.
The lump sum payment is a good strategy but requires improved accompaniment and guidance

So far, 14 children have phased-out from this program. Caritas’ mandate for beneficiaries at this stage was to hand over the lump sum deposit account and provide guidance and orientation on the use and management of accumulated funds. During this phasing-out stage, the participants were asked by Caritas to go to Dhaka and collect the cheque from Caritas Dhaka Regional office. The evaluation team have seen that phased-out children have used their lump sum money in different ways, with some having already invested the money (in small businesses such as grocery shops or in property), whilst others have left the money in their bank account. However, all for phased-out children interviewed reported that they did not receive any training or proper guidance about using the lump sum money and they would have liked more support.

CASE STUDY: Use of the Lump Sum

An 18 year old boy has used his lump sum money in a strategic way. He is currently in class IX in Nishchintopur, Savar. He lost four members of his family (both parents, brother and sister-in-law) in the Tazreen fire and since then he and his younger brother have been living at their sister’s house. Apart from the financial support received from the TCWF, Leon has received funds from different sources including the Prime Minister’s Office (BDT 2.1 million). Fifty percent of the money from PMO had been deposited in the name of E and his brother. The other portion of the money was given to his grandparents (both maternal and paternal) and his sister. He and his brother received BDT 1.4 million from Tazreen Claims Administration Trust (TCA). With a portion of this money, and the lump sum received through the TCWF, they bought a small piece of land and a house. They rented out the property, earning around BDT 10,000 per month and providing an income for the family. This has been an effective use of the compensation funding received.

When receiving the lump sum, the opportunistic interests of family, friends, neighbours and the community or the mismanagement of funds are great risks. The young adult needs proper and objective guidance on how to use or invest the money. The banking landscape has changed significantly in Bangladesh since the beginning of the programme and grasping the difference between the different financial instruments available, with different interest rates offered, is not an easy process for those with little financial experience. Lacking advice and accompaniment, some beneficiaries bought land or houses without the proper registration, which is a particularly insecure investment.

CASE STUDY: The Lump Sum and Risks to Young Women

When receiving their lump sum funds, female beneficiaries may also be confronted with an additional risk, highlighting the need for advice and support during this stage. Since husbands control property in marriages, the guaranteed lump sum received at 18 may encourage offers of marriage motivated by a desire to take control of the money. For example, a young girl who lives in Savar and goes to college, turned 18 in early 2017 and received slightly more than BDT 150,000 in May of that year. As she was turning 18, she faced pressure from all sides of her community to get married since they were aware that she had money in the bank. Finally, she married her maternal cousin straight after withdrawing her lump sum from the bank. Her husband has deposited her money in an NGO that gives her some interest on a certain time interval.
Unintended positive effect: financial education and awareness

After the Tazreen fire, the families of the victims received compensation from many different sources. Most of them have purchased a piece of arable land and/or bought or made improvements to a property to live in. Most of the beneficiaries come from very poor backgrounds, with no history of having savings and many families also depending on loans. Receiving these relatively large amounts of money has pushed them to reflect on their interests and the best investment routes for the money, whilst also meaning they have entered the formal banking system by opening bank and saving accounts which many didn’t have before. Awareness over their financial options has been raised and there now appears to be an increased focus on the importance of savings. Beneficiaries of compensation have also chosen to invest in their livelihoods, for example by investing in a grocery shop or in a motorised rickshaw, to ensure their future. This represents an unintended but positive outcome of such compensation schemes.

Main Challenges:

- Continued quality monitoring of beneficiaries by the project team has been difficult, especially as children returned to their native villages. In Tangail, where beneficiaries are scattered across the district and roads are in a bad condition, accessing beneficiaries is almost impossible, particularly because the team uses local transport when on field visits. The inflation of transport prices has also made travelling costlier.
- Some beneficiaries have been phased out earlier than necessary due to erroneous birth documents.
- Losing official documents: some beneficiaries reported having lost their official lump sum deposit account documents.
- Attribution to this project: the respondents in this evaluation have received financial support from various sources, including the TCWF, which means that attribution of successes solely to the TCWF is made more challenging.

Investigating skill development opportunities and non-traditional education options:

One of the objectives of the evaluation was to look at, aside from traditional education, what kind of support or what other types of education, such as vocational educational or life-skill developments, should be supported by the trust fund. The idea behind this was to potentially propose an alternative to formal education for disadvantaged rural Bangladeshi adolescents and youth who have dropped out of school or see more benefit in vocational programs that will better help them find livelihoods opportunities or job placement.

This evaluation has interviewed 35 beneficiary children as well as their legal tutors, and when possible their teachers. 14 of those interviewed were aged between 14 and 18 years old, and so a relevant age group with whom to investigate the idea of vocational or alternative education.

In addition, after the findings meeting, the evaluation team cross-checked this over the phone with some beneficiaries, as well as asking the Caritas Project team about vocational training needs.
A few of the interviewed children were struggling at school and, according to their legal guardians, may be motivated to learn a technical skill (referring to mobile phone repairing and servicing, electric and electronics goods repairing, automobile repairing and servicing), as illustrated in the case studies below.

**CASE STUDIES: Opportunities outside of the formal education system**

A 15-year-old boy from Mithapukur of Rangpur lost his mother during the Tazreen tragedy. His father remarried quickly and left him with his maternal grandparents. He is quite inattentive at school and used to have poor marks in his classes. He took the Primary School Certificate (PSC) exams but did not succeed in 5 out of 7 subjects. His grandparents struggled to take care of him and his teachers are also very worried about him. They got a feeling that without familial control, he would be in real difficulty. Field staff of Caritas think that he should be involved with some vocational training with which he could make a living “mechanics would suit him best”.

A 15-year-old boy studying in class VII hails from Kuliar Char of Kishoreganj, the coastal area of Bangladesh. He passed his Primary School Certificate (PSC) exams with D grade and poor GPA (1.67). So, his father questioned the added value for him to continue in the regular education system; His father recommended that vocational training could be more useful for his career. According to his father, he could be given skill development trainings on mobile phone repairing and servicing, electric and electronics goods repairing and servicing, automobile repairing and servicing, as the local market is suitable and demanding of this type of services.

Two of the 18+ children interviewed, already involved in business activities, expressed the need to gain specific skills on entrepreneurship, including information on how to run a business and marketing. This type of training is mostly provided by NGOs, as informal/non-accredited training tailored for the informal sector.

**CASE STUDY : Entrepreneurship training needs**

An 18 years old boy studying at Begum Rokeya Technical School and BM College, Mithapukur, Rangpur. He expressed his desire for some technical support to help with the smooth running of his small business. As he says, "Money that I had invested would remain risk free if I were given some accounting skills training for running a small business."

The evaluators found that even if some of the interviewed children could benefit from vocational education, the majority of them (and/or their families) did not express a desire to access vocational/technical education (at least for the moment). This might be explained by the following:

- the stipend provided by the project was aimed at ensuring children continued in formal education, which all of them did;
- most of the children the evaluation team met are doing fairly well in their studies and expressed their desire to continue in the formal educational system;
- more importantly, the children interviewed in the specific age group lack information about education or training opportunities outside of the formal path. They also do not have access to career counselling, which is not provided by the education system. This means they are not necessarily well-informed about their options.
Vocational education (enhancing access to vocational education at the expense of general secondary education) can be appropriate for some and not all the beneficiaries in this context. According to the Caritas Bangladesh team, vocationalization might be useful for some identified children but the trust has to keep in mind that it is costly to implement and can be challenging given the sparse geographic availability of these services, which are few and far between in Bangladesh.

**COST IMPLICATIONS OF VOCATIONAL TRAINING**

“At the moment, cost for general education is budgeted (monthly @ Tk. 1,801) Tk. 21,612 for the year 2019 for single student. The same student if enrolled in technical education will require (monthly @ 4,500) Tk. 54,000 to complete a one-year course. So additional Tk. 32,388 is required yearly for each student. For additional years (3/4 years course), it requires more cost involvement. It is to be mentioned here, there is no technical education center near by the residence of the beneficiaries. If he/she wants to learn technical education, he/she needs to go far away of his/her residence. e.g. his/her residence is Mithapukur upazila and his/her technical education center is in Rangpur town and if he/she wants to learn technical education, he/she must go to the town. In these circumstances, his/her technical education cost will be higher because his/her hostel fee, technical education fee and pocket money. Thus, it will be more than his/her general education”. - Caritas Bangladesh internal document.

What the evaluation team recommends is avoiding a top-down approach but looking at each child needs on case-by-case approach, orientating the children according to their wish and making sure they know about all the opportunities they can access. Training is not useful if it is not informed and based on local market demands and opportunities.

If the trust wants to support the beneficiaries with access to vocational training or non-formal education opportunities, it is important:

- **For Caritas to focus at first on raising awareness of educational options available and providing information to the participants.**

- Caritas should make sure they understand, on a case by case basis, the need, feasibility and appropriateness of vocational training for the beneficiaries, to consider the most suitable options for each of them (an assessment on the relevant age-group could be performed every year).

- Understand and **plan for cost implications**: Vocational training is costly (in comparison to traditional education) and commitment to this type of training would require the trust to discuss the financial implications and commitment to covering the extra expense.

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9 Many respondents (relatives or parents) the evaluation team met with were actually trained through informal training system and finally did not used their training for their current employment.
Efficiency (Overall Rating: Good)

Despite being designed in an organic manner, and without the benefit of previous experience in establishing such a trust fund, the TCWF has been managed by Caritas in an efficient and flexible way.

(+++) Good Adaptive Strategies

The project team has been able to adapt to challenges such as the dispersion of beneficiaries away from Dhaka, which meant more time was needed for travel. Transport costs, already increased by inflation, were further driven up. The team changed the frequency of visits and began using telephone calls to monitor cases in between visits. They have also used their own funds to cover the costs of a part-time Psychosocial Support (PSS) counsellor after seeing that this type of support was necessary.

Budgeting and planning over a five-year period are not an easy task when the settings are very likely to change over such a long timeframe. Some flexibility is required in the design and the budget to make sure that Caritas can continue delivering the same quality of follow-up and support to the beneficiaries even if their location or situation changes. Also, given the ambitious objective of a case-by-case follow-up and support, Caritas should be careful not to under budget some crucial components for next phase (PSS support, for example, was under budgeted in the initial proposal).

(+++) Management costs versus direct support to beneficiaries

Caritas is working very efficiently, keeping human resource and logistics costs to a very reasonable level compared to other NGOs. The devotion and commitment of the field workers and their efficient working approach have contributed to the success of this project. Caritas’ modus operandi, including very good team retention, strong network, rural presence, and a multi-sector approach is particularly suited to this type of project.

As a percentage of the budget, the indirect or management costs (logistics support, Caritas' operational costs and Caritas' administrative costs) of the trust represent approximately a quarter of the overall budget for the first five-year phase. This is explained by the fact that the TCWF has a strong on-the-ground presence, with a focus on operations in the field. In addition, the small number of beneficiaries do not allow for economies of scale. The amount of money dedicated to the administration is comparatively low when looking at alternatives and at the administration costs of similar trusts (such as the TIWCM). As seen below, nearly 75% of the TCWF funding goes directly to beneficiaries in the form of stipend payments and deposits in their lump sum accounts.

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30 According to the budget summary shared with us - “Budget for Management of Long-term Support / Education Support for the Children of Dead and Missing Workers of Tazreen Fashion through Direct Payment and Bank Deposit.”
(---) Lack of Project Monitoring Tools and Learning Management

Although the monitoring of the children appears to be done well (follow-up visits to check on children health and education conditions), there is no proper tracking or recording of follow up visits due to a lack of available tools. The monitoring of project results is recognised by stakeholders to be limited and hindered by a lack of resources. In terms of knowledge management, it seems that knowledge is retained by project staff, who have a very good understanding of the beneficiaries’ situations, rather than being documented. The fact that the project was designed fairly haphazardly, without following the usual steps of project design, is reflected in the lack of project management/monitoring tools: there is no logframe, few indicators and no M&E plan.

This has impeded learning and meant there is no publication of, or communication about, the results of the initiative. The evaluators see this as a major missed opportunity given that the learning from this pilot project could be disseminated for advocacy purposes, inspiring similar initiatives and setting a precedent when it comes to long term compensation in Bangladesh.

(-) Documentation, communication and dissemination

This is a worthy project that deserves documentation and wide exposure but unfortunately, the evaluation team found that hardly any communications have been released, other than an internal twice-yearly report, and no external communication. The cost for documentation has also not been budgeted. This has caused the scope of learning from this project to be constrained.
**Sustainability (Overall Rating: Average)**

With regards to sustainability, a major issue identified by the evaluators is that there is no general agreement among stakeholders on the conceptualisation of sustainability, or what sustainability means for such a long-term project.

In the case of the TCWF, there are multiple interpretations of what sustainability could refer to, including:

- How likely the benefits of the financial support (especially in terms of education) are to continue after the child turns 18 and phases out from the programme;
- How likely the changes in mentality and behaviour regarding the importance of investing in education are to be sustained even after the support is over.
- Sustainability could also mean to what extent the TCWF promotes good practices and durable solutions beyond the scope of the project and contributes to the setting up of a precedent for other long-term compensation schemes;
- Sustainability of the design of the initiative and to what extent it is suitable for the context and scenario forecasted for the next phase;
- Sustainability in terms of the TCWF’s long-term vision; where do stakeholders see opportunities after 2031 and in which direction could they envisage going in?

Although considerations over the sustainability of project activities seem not to have been framed during the design process, there are nevertheless elements of this project which appear to be sustainable.

**(+)** Changes in mindset and aspirations regarding education

This generation of children is the first one in their family to go to school, thanks to the financial stipend provided by the TCWF. However, over and above the financial support, the project also seems to have encouraged a change in mindset amongst families about the importance of education. There are high aspirations among the families and the beneficiaries themselves about their futures, with ambitions to become government officials, physicians, police officers, etc. **Findings suggest that many parents continue to send the children to school even if the stipend was stopped** (many phased-out children, having received their lump sum, and whose guardians no longer receive the stipend, are still studying at the time of the evaluation).

**(+ -)** The lump sum payment creates opportunities for sustainable livelihoods but requires stronger accompaniment to make sure the investment is sustainable

The question of sustainability is particularly crucial for the children who have phased-out. The lump sum is not a huge amount. However, if used in a strategic way, this secured deposit has the potential to create some financial security for the young adults by, for example, investing in income generating activities to become self-sufficient or paying for further education. For those who invested the money, it has often secured livelihoods for the entire family. **For phased-out children who do not wish to continue their studies but want to use their money to start a business, some of them could be supported in acquiring technical skills or receiving vocational training (particularly on entrepreneurship).** This requires a specific accompaniment during the transition phase, before and after they turn 18 and receive the lump sum money.
CASE STUDY: Post 18

An 18 year old boy from Mithapukur of Rangpur district lost his mother in the Tazreen fire. He is the only literate person in his entire family and the only one who has reached secondary level education, something which inspired him throughout his schooling. He is currently an intermediate level student in the commerce stream. He received around BDT 200,000 upon reaching 18. He put around half the money into a savings account and used the rest to open a grocery shop in front of his family’s house (that his father manages), which has become their main sources of income.

(·) Sustainability of the Design

The profile of the project is expected to change completely in the coming years as most of the beneficiaries will be phased out from the programme. At the end of the first phase, in 2020, there is a window of opportunity to adapt the initiative and add a focus on phased-out children. This redesign should be anticipated in advance and Caritas should start thinking about a new strategy of intervention to accompany these young adults until 2031 in a relevant and cost-effective way.

<table>
<thead>
<tr>
<th>Phase</th>
<th>Duration</th>
<th>Expected Number of Children to be Phased Out</th>
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</thead>
<tbody>
<tr>
<td>1st Phase</td>
<td>July 2015 to June 2020</td>
<td>19</td>
</tr>
<tr>
<td>2nd Phase</td>
<td>July 2020 to June 2025</td>
<td>41</td>
</tr>
<tr>
<td>3rd Phase</td>
<td>July 2025 to December 2030</td>
<td>25</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>85</td>
</tr>
</tbody>
</table>

(·) Missed Opportunities:

Below is a summary of the missed opportunities described in further detail throughout this report.

- The project has not planned for proper guidance to prepare the young adults to receive their lump sum. Those young adults need particular attention during this transition period.
- For beneficiaries still traumatized by the fire and its consequences, PSS support has not been made a core component of the follow-up and case management. Caritas provided for a part time PSS Counsellor, supporting beneficiaries on an ad-hoc basis, but PSS was not adequately budgeted during the initial design phase.
- This project has the potential to be used as a pilot, using a testing-model approach. It has a strong learning potential, due to its long-term scope, its relatively small scale given number of beneficiaries, its innovative positioning and already tangible successes. However, the project has not been backed up with solid monitoring tools or learning and communication components embedded in the design. Lessons have thus not been capitalized on to inform future phases of the project or to communicate/disseminate project results to promote good practice in the area of victim assistance in Bangladesh.
- During the past three years, no real attempts have been made by the project to liaise and/or collaborate more closely with other similar trusts or relevant organisations, missing the opportunity to learn from the experiences of other initiatives.
# SWOT Analysis

<table>
<thead>
<tr>
<th>Strengths</th>
<th>Weaknesses</th>
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</thead>
<tbody>
<tr>
<td>- Project Team retention provides consistency in implementation and follow-up quality</td>
<td>- No project logframe or specific indicators to track successes and achievements</td>
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<tr>
<td>- Flexibility and adaptive strategies</td>
<td>- No M&amp;E tools to enable consistent data collection and tracking</td>
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<tr>
<td>- Caritas’ strong on-the-ground presence and outreach capacity in Bangladesh</td>
<td>- Lack of project documentation</td>
</tr>
<tr>
<td>- Highly operational trust fund</td>
<td>- No lessons learned: the TCWF has not evolved in a manner that enables it to identify and share good practice</td>
</tr>
<tr>
<td>- Caritas’ experience in rural areas</td>
<td>- No communication and/or collaboration with other organisations, which contributes to a lack of visibility despite successes and niche positioning</td>
</tr>
<tr>
<td>- Caritas’ experience in providing vocational training and livelihood programming</td>
<td>- No long-term strategy in place for the future of the trust fund</td>
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<tr>
<td>- Caritas’ good reputation</td>
<td></td>
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<tr>
<td>- Small target number of beneficiaries and relatively easy project to implement</td>
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<tr>
<td>- Credibility of the trust (significant amount allocated to direct assistance)</td>
<td></td>
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<tr>
<td>- Interesting partnership between Li&amp;Fung Foundation and C&amp;A Foundation</td>
<td></td>
</tr>
<tr>
<td>- Trust and partners credibility/reputation in the area</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Opportunities</th>
<th>Threats</th>
</tr>
</thead>
<tbody>
<tr>
<td>- The long-term scope provides opportunities for research and impact assessment</td>
<td>The threats concern mostly the beneficiaries and demonstrate the need to have a strong case management and follow-up approach:</td>
</tr>
<tr>
<td>- Niche positioning on long term support to victims</td>
<td>- High aspirations can mean high pressure on the child beneficiary from relatives</td>
</tr>
<tr>
<td>- Successes and tangible results that could be exploited via a pilot / testing model approach to showcase and/or replicate</td>
<td>- Opportunistic interests when the child turns 18 years old</td>
</tr>
<tr>
<td>- Caritas has internal capacity to provide a very high quality follow up: referral to other livelihoods or vocational training programmes</td>
<td>- Potential breakup of relationships and trust between guardians and beneficiaries</td>
</tr>
<tr>
<td>- The partnership between the three entities could be leveraged to identify other paths of collaboration</td>
<td>- PSS support is not always well-perceived and there is a need to have a proper strategy for do no harm and outreach.</td>
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</tbody>
</table>
Lessons Learned and Good Practices

This evaluation has found that compensation schemes in the form of periodical payments are a good practice and successful in terms of keeping children in education, if families and stakeholders are involved and closely followed-up with. Lump sum payments have proven to be innovative and can result in sound investments in beneficiaries’ futures and livelihoods but should be accompanied with strong support and guidance. Solid monitoring processes should be put in place for such a long-term initiative.

- **Benefits of periodical payments:** After a garment factory disaster in Bangladesh, it has been common for various organisations and individuals to provide ad hoc financial aid in the form of immediate compensation or other forms of direct assistance to survivors. Long-term financial support through periodical payment (in the form of a stipend) is rare, also because it is costlier and more challenging to deliver. Although rarely used, periodical payments have proven to be excellent practice as they work as a complementary source of income and provide a sort of social safety net for the affected families.

- **Careful monitoring of use of funds for educational purposes:** In the case of this project, the lesson is that periodic cash transfers to guardians, when earmarked for children’s education purposes, are used in the intended way and are effective for education retention and attendance at school. It does, however, require very close monitoring and follow-ups from a third party.

- **Appropriate guidance on use of lump sum payments:** A secured lump sum payment to the children of victims (only accessible when they turn 18) is an innovative method and has proved helpful in supporting livelihood opportunities for the young adults, who then continue supporting their families. Indeed, the award can be used to make significant long-term investments such as investing in a small business or buying a piece of land or property. However, the lump sum payments at 18 need to be accompanied by proper guidance on how to manage the funds in order to ensure a smooth transition is possible for the young adults, and that their savings are well used in their best interests.

- **Involvement of stakeholders to maximise benefits to children:** This project has shown that to ensure a good case management of the beneficiaries, making sure that the most vulnerable cases are identified and taken care of, there is a need to engage a maximum of stakeholders who are involved in the lives of the children and fill the communication gap between them (involving close relatives, their teachers, PSS counsellor, etc.). The Field Officer position at Caritas has a strategic position and can bridge this gap between the family and the schools to improve support from the different actors in charge.

- **Adequate and timely monitoring:** For such a long-term project, a well-developed and utilised project logframe, accompanied by strong monitoring, evaluation and learning system, is essential to pilot the project and track progress against intended outcomes. It is essential to have robust monitoring systems in place, but this means staff need to be regularly trained on the use and importance of these tools and given adequate time during and post project activities to record and write up both qualitative and quantitative data.
## Recommendations

### Strategic Recommendations for C&A Foundation and Li & Fung Foundation

<table>
<thead>
<tr>
<th>Main Findings</th>
<th>Strategic Recommendations</th>
</tr>
</thead>
</table>
| The trust is set up to run until 2031, engaging the C&A F and the Li&Fung Foundation in a very long-term project and potential partnership. So far, there is no common visibility, nor strategy between the two foundations on the future of the trust and as to what the trust is really trying to achieve. | → **Develop a common vision and strategy for the trust fund for the next 10 years.** To make the most of this project’s exceptionally long-term scope, the stakeholders should make sure they share a common vision and strategy for this project for the next 10 years, which fits in with the two foundations’ mandates and missions in Bangladesh. If no long-term strategy is planned for this initiative, the commitment as well as the potential benefits of the project are very likely to fade. C&A Foundation and Fung Foundation should discuss the potential scenarios and direction in which they see the trust going, to what extent it is compatible with their mandates, as well as how this project success can be leveraged to serve, and be integrated into, their intervention strategies and agendas in Bangladesh.  
Example of questions: *Will the TCWF be opened up to other partners and funding sources? Will the trust enlarge its mandate (reaching out to other children victims of garments disaster, providing other type of support such as vocational training, etc.)? Can the trust be taken over by other organisations?*

→ **As the partnership between the two foundations is scheduled to last until 2031, this trust presents an interesting opportunity to leverage the partnership between the C&A Foundation and Li&Fung Foundation to identify strategic opportunities for further collaboration on potential common projects/intervention possibilities in Bangladesh.** |
| The potential of this initiative is under-optimised in terms of learning and communication and the trust lacks visibility amongst its peers. | → **Opt for a testing-model approach in order to provide an opportunity for the TCWF to establish a niche as identifying and promoting good practice in the area of victim support.** The long-term scope of this project could be used to carry out additional research which is not usually possible during a classic development or humanitarian project with a much shorter timeline. The lengthy implementation period means that the project’s real impact could potentially be assessed in a much more considerable way than is generally possible. This project appears to be exemplary and, if this could be backed up by solid research, could contribute to inspiring other compensation arrangements which meet international standards. Any outreach communication around the trust’s activities and profile should consider and align with the low profile of the Li&Fung Foundation. |

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11 The colour code indicates the level of priority. Dark orange indicates the recommendations to be prioritised by the stakeholders.
→ Leverage other relationships with other partners and contacts in Bangladesh (with strategic actors in this field such as GIZ, ILO or other implementing practitioners) to create synergies and enhance collaboration of the TCWF with other relevant institutions in the area of post facto compensation schemes, increasing its visibility and the potential to disseminate its good practices.

Budgeting and planning over a five-year period is not an easy task when the settings are very likely to change over time. The profile of the beneficiaries is also changing rapidly. Some flexibility is thus required in the design and the budget.

→ Sustain and potentially reconsider the financial commitment for the next phase (2020-2025) based on a revisited design more suited to the identified needs of the beneficiaries, especially the children who have turned 18 (see programmatic recommendations below).

→ Allow for more flexibility in the budget for the next phase. Working within such an extended timeframe, there is a strong requirement for flexibility in the budget to fit the changing needs of the beneficiaries and to adapt to any changes in the project settings (transport costs, contingency funds, etc.).

Programmatic Recommendations

Even if the initiative has been largely successful, some improvements are needed to adapt to context changes and improve the future execution of the TCWF. The evaluators fully endorse the recommendations proposed during the rapid first assessment in March 2018. For the next phase, the evaluators suggest the following recommendations.

<table>
<thead>
<tr>
<th>Main Findings</th>
<th>Programmatic Recommendations</th>
<th>For Who/ Cost Implications</th>
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</thead>
<tbody>
<tr>
<td>Since the TCWF is set to run until 2031, the situation in a couple of years will look totally different, with more children having phased out than minors in the programme. The design of the initiative, as it is now, is not relevant for the next five or ten years to come.</td>
<td>→ <strong>Enlarge the target group</strong>: to optimise management costs in the coming years and ensure that the existence of the trust fund remains relevant and impactful, <strong>children who turn 18 years old should not be considered “phased-out” in the design of the next phase and should remain involved as a target beneficiary of the TCWF.</strong> These children should be accompanied as they enter higher education, set up a business or find job placements.</td>
<td>C&amp;A F, Li&amp;Fung Foundation, Cost implication: +</td>
</tr>
<tr>
<td>→ Starting now, <strong>investigate how best to support (or provide guidance if not full support) and accompany the young adults turning 18 to find sustainable livelihood/employment opportunities.</strong> For the development of the next phase, Caritas Bangladesh should conduct an assessment survey with beneficiary children (14+), to identify on a case-by-case basis what</td>
<td>Caritas B, Cost implication: +</td>
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</table>
types of vocational/skills training would best support them for their future education/job prospects.

→ Since Caritas Bangladesh has a huge programmatic component focusing on livelihood promotion and economic development of the extremely poor, as well as a wide outreach presence in Bangladesh, it is well placed to explore the possibility of internal referrals on a case by case basis: A child beneficiary who turns 18 and needs accompaniment in a specific domain (such as entrepreneurial skills development) could be tagged/linked to an already existing training programme of Caritas Bangladesh such as the mobile technical schools.

→ For the next phase, the evaluators recommend that Caritas provides more information to the targeted age-group (14-18 years old) on educational options and raise awareness on job placement opportunities.

Cost implication: ++
N.B Vocational education is quite expensive in Bangladesh.

→ For the next phase, the evaluators recommend that

Cost implication: +

→ For the next phase, the trust fund should reflect on the financial implications of featuring a health contingency budget to cover (on a case-by-case basis) for the high treatment costs of beneficiaries who suffered from severe medical issues.

Cost implication: ++

→ To improve the quality of the support for the most vulnerable beneficiaries, targeted psychosocial counselling sessions should be provided on a case-by-case basis. PSS was not initially budgeted in an appropriate manner. The PSS counsellor could also internally train the Field Officers (Caritas Project team) who deal with the outreach and the monitoring of beneficiaries.

Cost implication: +

→ Reconsider the flat rate of the stipend amount, introducing an age-specific allowance, to help the families cover education expenses which increase as the child gets older.

Cost implication: NA (Non-applicable)

→ Based on the current geographic location of the beneficiaries, identify and cost the staffing levels and skills needed to meet the basic requirements of TCWF

Cost implication: +

Physical and mental health was mentioned as an objective of this initiative, though the resources allocated, and modalities used do not allow for the coverage of health needs, particularly when illnesses were severe, inducing high treatment costs.

The monthly stipend, even if considered effective to cover education expenses, is not always suited to all age-specific needs.

The widespread location of beneficiaries has created many challenges,
affecting the close follow-up of beneficiaries, and some adjustments should be considered.

<table>
<thead>
<tr>
<th></th>
<th>operation and its monitoring. Caritas should be careful not to under budget key components of the initiative activities (such as PSS).</th>
<th>Cost implication: NA</th>
</tr>
</thead>
</table>

→ When access to beneficiaries is particularly difficult, remote monitoring processes through more regular communication via phone calls should be improved.

Caritas B.  
Cost implication: NA

→ Re assess and budget accordingly travel costs based on outreach needs, integrating inflation costs.

Caritas B.  
Cost implication: NA

When receiving the lump sum, the opportunistic interests of family, friends and the community and the mismanagement of funds are great risks. The young adults need practical guidance on how to manage their funds. This has not met beneficiaries’ expectations.

| | → Caritas team should pay specific attention to beneficiaries during their transition period (before turning 18), providing them with practical guidance to prepare them to receive the lump sum money and helping them with the management and use of the funds. This could consist of preparing the young adults for their financial responsibilities, providing them with the knowledge and skills to ensure a successful transition from economic dependence to independence, or encouraging behaviours that lead to increased saving, more productive and responsible spending, and investing for sound reasons. | Caritas B.  
Cost implication: + |
|---|---|---|

→ Regarding the fixed deposit, since the banking scenario has changed a lot since 2013, this new phase provides opportunities for Caritas to explore other savings instruments that might be available (with more advantageous saving interest rates).

Caritas B.  
Cost implication: NA

The Monitoring, Evaluation and Learning component of this project is almost non-existent. When it comes to project M&E, a lack of tools and processes have rendered

→ Have a system in place to monitor and capture information about how well the program is working. Caritas should develop an M&E plan with some useful tools (such as standardised beneficiary visit forms), to ensure data collection takes place every month, in a consistent way and in line with the objectives, while not placing a burden on the project field team.

C&A F Li&Fung Foundation and Caritas B.  
Cost implication: NA

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22 The information gathered could include: date of visit, name, age, address, contact number, name of legal guardian, indication on school enrolment and attendance, stipend allocation description, general health condition and linked expenses if any, general comments and recommendations. The information should be aggregated in an excel sheet, enabling staff to monitor how many times the child has been visited by Caritas team, when the last time was, and to identify what type of specific support the child would need (referral system), for example in terms of PSS, education support, etc.
difficult the tracking of achievements and the quality of the reporting has been very limited.

→ On a quarterly basis, the project field team and management team should meet to reflect on ongoing challenges, missed opportunities, strengths and weaknesses of the project and report the lessons to the TCWF partners. This would be an opportunity to track successes and identify communication/dissemination opportunities.

→ More practically, key project documents (including financial and legal paperwork of beneficiaries) should be scanned and a digital copy should be stored safely. As the project will last for the next 10 years, hard copies of archives and papers are not likely to endure.

→ For the next phase (2020-2025), the team should think about how to lay the foundations for a potential impact assessment (strong baseline analysis, identification of a control group, etc.).

Even though this project has a lot of learning and communication potential, particularly to share good practice in the sector, the project has hardly any visibility in Bangladesh.

→ Try to reach out to and collaborate with other similar initiatives (like the Trust Fund for Injured Workers) in Bangladesh, with a view to sharing experiences and lessons learned and potentially identifying and adapting good practices. Caritas could even think about establishing an informal working group with other relevant organisations working in the area of long-term support for victims of garments disasters in Bangladesh.

→ A small portion of the budget should be allocated to communication activities, such as producing reports and documenting success stories.

The project was designed without the use of any formal project planning and management tools (no logframe, no M&E plan). This reflects that there is no common visibility as to what the project is really trying to achieve and has impeded a proper monitoring of project achievements.

→ For the next phase of the project design, Caritas should use the Logical Framework Approach. Developing a logframe will require the definition of clear objectives (differentiating between outputs and outcomes), the use of performance indicators, and assessment of risks, which was not done in the design phase. When used dynamically, the logframe is an effective management and piloting tool to guide implementation, monitoring and evaluation.

→ Based on the results of the first 3 years, the Caritas team in a co-creation way with the C&A F and Li&Fung Foundation partners, need to rethink what the initiative
aims to achieve, and how achievements will be monitored, regarding the 3 main components observed during this evaluation:

- Education outcome for the minors
- Livelihoods, job placement or higher education opportunities for the 18+
- Health outcome (if a contingency Health Costs support is set up in the future design).

→ Clearly define a concept of sustainability appropriate to the TCWF’s objectives.
References


TCA. 2016. Final Report of The Executive Commissioner To TCA Coordination Committee
Annexes

Annex 1: Terms of References of the Evaluation

Annex 2: Understanding the context - ZOOM on the Tazreen Claim Administration Trust

The collapse of the Rana Plaza building on 24 April 2013, which killed 1,134 people and injured hundreds more, sent shock-waves through the garments industry worldwide and resulted in promises that change would be quick and fundamental. Given the lack of a national policy for delivering loss of income payments in Bangladesh, the first priority was to establish a mechanism for calculating, funding and distributing loss of income payments and medical treatment to injured workers and the families of those killed. The scale of the Rana Plaza disaster and the public attention it received meant there was a sea change which created the possibility of developing an ex post facto, multi-stakeholder programme that was credible, accountable and predictable. Prior to this such payments had been much more ad hoc, and amounts received failed to meet international standards (ILO 121).

After the Rana Plaza precedent and acknowledging the need to provide more formal compensation to the Tazreen workers, The Tazreen Claims Administration (TCA) Trust grew retrospectively out of an initial agreement signed by C&A, the C&A Foundation, IndustriALL Global Union and the Clean Clothes Campaign in November 2014, which committed the parties to developing a scheme to provide loss of income payments to all those impacted by the Tazreen fire. The scheme would be based on a model originally developed after the Rana Plaza disaster. The support was financial; in the form of immediate compensation in cash.

In April 2015, with the support of the International Labour Organisation, the Tazreen Coordination Committee was established, and the principles of the scheme were agreed. This Committee, which is made up of representatives from each of the original signatory organisations, has now agreed the details of the scheme and is now overseeing its implementation. The Coordination Committee is also asked with raising funds to cover the payments awarded to eligible claimants.

A Tazreen Steering Committee, made up of Bangladeshi groups which work directly with impacted families, is advising the Coordination Committee on specific elements of the scheme and providing information on potential beneficiaries.

The day-to-day work of the Tazreen Claims Administration Trust is carried out by a small team of lawyers and data analysts based in Dhaka, Bangladesh. The team is managed by the Executive Commissioner, Dr Mojtaba Kazazi. They are assisted by doctors from the Centre for the Rehabilitation of the Paralysed, who will be carrying out medical assessments for injured claimants, and representatives from the Dutch-Bangla Bank, who will be assisting in setting up individual bank accounts for each eligible claimant.

Despite much change since the Rana Plaza disaster, Bangladesh still fails to provide a national, permanent and equitable employment injury scheme for workers who are injured in private workplaces. Many incidents occurred both before and after 2013 but with much fewer victims involved in comparison with the Rana Plaza and Tazreen disasters, they have been ignored by brands and the public at large, because they did not have the spectacular scale that is needed for any such incidents to register as newsworthy.
Annex 3: Additional Case Study

A girl aged 15 from a village in Rangpur, is now in class VIII. She lost her father in the Tazreen fire. Her mother was completely devastated by the sudden loss of her husband which has caused some instability; she lost all the documents related to the lump sum money that they received due to the death of her spouse. Financial support from Caritas is the only source of income for their family. She has a seven-year-old brother who is now in class I. She would like to study at Dhaka University and wants to be a government employee after finishing her studies. They previously received some relief support from Islamic Foundation but as their mother feels unable to go and is uncomfortable signing any documents, the money stopped from that source. Entering into her house one gets the impression that the house is very neat and clean and one cannot immediately see that they have very little income (monthly allowance of USD 30) for two children. The house where they live now has been built with the financial support they got from Prime Minister’s Office (PMO) and TCA Trust. But further investigation suggests that this family has been living hand to mouth. Mainly they are providing for their basic needs with the small amount that Caritas provides them. She told us, “sometimes we borrow money from neighbors to sustain”. She acknowledges that the small monthly allowance has been a big support and inspiration for them to live for a better future.