



Mid-Term Review

*of BRAC's Challenging the Frontiers of Poverty Reduction –
Targeting the Ultra Poor Programme*

Reviewers:

Lisa Hannigan, Bazlul Khondker, Vincent Gainey and Naved Chowdhury

EXECUTIVE SUMMARY

The findings of the mid-term review (MTR) of the third phase of the Challenging the Frontiers of Poverty Reduction Programme – Targeting the Ultra Poor (CFPR-TUP) were largely positive. The programme has been running since 2002 with a mandate to provide sustainable livelihoods to the poorest of the extreme poor who have the ability to work. The programme has incorporated lessons learned over this period and the current model is performing well. While the MTR team did review this phase, they also focused on the next phase of the programme in their recommendations.

Effectiveness was demonstrated by the high graduation rates which significantly exceeded milestones. However, data was not available for most other outcomes in the logframe. The new components of CFPR-TUP; Addressing Climate Change Destitution (ACCD) and the urban pilot, both exceeded their graduation targets. While often not addressing specific climate risks, ACCD is increasing resilience and reducing vulnerability in the same way that CFPR-TUP does in other areas of the country. The urban pilot has been successful in rapidly increasing incomes despite the model largely just being lifted from the rural context. The participants the MTR team met with across all variations of the programme were positive about their future and saw no major impediments to continuing to improve their situation. The extent to which CFPR-TUP increases participants' care burden and how much this spills over to burden their children is worth investigating. Nutrition is a focus of the programme but not closely tracked for effectiveness.

BRAC's CFPR-TUP is joined by a number of other asset transfer programs in Bangladesh. The largest being the Chars Livelihood Programme (CLP) and Shiree. On **efficiency**, CFPR-TUP performs well against these others, having slightly lower delivery costs. On cost effectiveness and overall value for money, CFPR-TUP's Other Targeted Ultra Poor (OTUP) model performs best. This model is the only one that does not involve the programme absorbing the cost of the asset transfer.

The asset transfer model that CFPR-TUP uses has been mentioned in both the extreme poverty background paper for government's Seventh Five Year Plan and their National Social Security Strategy. Despite this obvious **relevance**, the role asset transfer programmes will play in the government's quest to end extreme poverty is not yet agreed between the stakeholders. Securing this joint understanding is a priority for BRAC. Bangladesh is leading the world in these types of programmes so is uniquely positioned to use them as part of the strategy to eliminate extreme poverty. The Ford-Foundation/CGAP pilots, which are modelled on CFPR, have been receiving increasing international press as a successful way to address extreme poverty.

Collaboration with government is well developed at the local level but requires greater focus at the national level. A well-articulated advocacy strategy, with appropriate resourcing is required. CFPR-TUP also needs to collaborate more with the other asset transfer programs in-country. Bangladesh is leading the world in asset transfer programs and there is tremendous scope to learn from each other.

The evidence around **sustainability** is compelling but more work is required to better understand the data. Participants, on average, have significantly higher savings, are more food secure, have an increased capacity to lend to others and have dramatically increased productive assets. Income has increased but is still well below the extreme poverty line. This sustainability data has only recently become available. Priorities in assessing this data include digging beyond the averages to better understand who is doing very well, who is doing less well and why. The sustainability of CFPR-TUP benefits needs to remain the main focus of the programme rather than just graduation.

On **monitoring and evaluation**, CFPR-TUP is undergoing a transition to be better able to track results and improve the quality of management reporting. Evidence of the issues with the current system include the unavailability of the most of the logframe data for the MTR team to review.

CFPR-TUP has the strong support of the BRAC senior management and it has a place in BRAC's next new draft strategy. At the local level, community leaders and participants have strong **ownership**. Ownership at the community level is not as strong. Not all extremely poor households participate and, whether through CFPR-TUP or through BRAC's other interventions focused at the extremely poor, more could be done to ensure ownership from the broader community.

Through the Strategic Partnership Arrangement, DFID, DFAT and BRAC have **harmonised** their approach to the investment in CFPR. A recent review highlighted the success of this new way of working. There still remains some room for improvement with a greater focus on sharing and joint learning.

The programme's **design and targeting** approach was very much based on the previous phases and lessons learned. Communities remain satisfied with the targeting at the point in time when it is carried out but they did point to new households now being eligible. This is logical given the fluidity of poverty. The programme remains focused on women which is appropriate but there is scope to have a greater focus on men where they are part of a household unit that is engaging in CFPR-TUP. A greater focus on the elderly and people with a disability would also be appropriate. They are included in CFPR-TUP if they can work but the programme does not have a specific focus on their particular needs and limitations.

BRAC has been proactive in modifying and changing the design of CFPR-TUP over the years, drawing on **learning** on poverty and other long term and complex development challenges including discrimination and social exclusion. Context specific learning – possible because CFPR-TUP is spread across Bangladesh - also provides opportunities to test and scale innovative interventions (e.g. addressing the needs of adolescent boys and girls, considering resilience in choosing appropriate livelihood solutions). Most importantly, future phases of CFPR-TUP can play a huge role in reaching the extreme poor in Bangladesh quickly and cost effectively given their existing presence across the country. This further strengthens the importance of continuing to gather lessons from the programme.

Traditionally, civil society organisations, including BRAC, have focused on being accountable to donors and the Government of Bangladesh. However, it is known that the absence of accountability to beneficiaries can lead to interventions not catering to

the need on the ground thus undermining ownership of the programme by communities it serves and leading to tension. Getting the process of **mutual accountability** right is therefore essential. Rather than focusing on the programme only, CFPR- TUP could look at deepening the support to key community institutions like the Gram Daridro Bimochan Committee (GDBC). The GDBC can take the lead in putting in a long-term and integrated approach to building more inclusive and accountable system of engagement between BRAC and CFPR- TUP beneficiaries. Exchange and learning can be done through beneficiary feedback (and monitoring) and drive improvement in programme quality around what works and what does not and why.

CFPR-TUP adequately identifies **risks** and has appropriate measures to mitigate them. Most of these identified risks are generic in nature and thus applicable to all other similar types of interventions in Bangladesh, such as the political situation. The dedication and involvement of CFPR-TUP is key to dealing with most of these risks. The GDBCs and SDBCs play an important role in creating awareness in the local community and protecting the assets of the ultra-poor, thus mitigating the risks of damage or theft of assets of the CFPR- TUP participants.

The issue of **gender and women's empowerment** is core to the CFPR-TUP programme. The field visits did suggest some empowerment improvements. Participation in the GDBC is positive and there is evidence that women are seeking their rights at the local government level. Social awareness is improving; violence, marriage age, restriction in mobility and dowry were topics that were raised with the MTR team throughout the field visits. In the future, areas for improvement include bringing the men into the programme more (when participants are married) and more systematically including the adolescents. No empowerment measures are tracked (as they are in other asset transfer programmes) and this needs to be urgently rectified. There is also scope for CFPR-TUP to work on some of the more difficult areas of social change including the norms and behaviours that support discrimination of women and girls as well as the stigma of being unmarried and violence. This could be done through the CFPR-TUP programme or through other related BRAC programmes. It is an important focus as these are issues which impact on many CFPR-TUP participants.

The MTR team suggested a number of areas of **future research** including 1) the sustainability of GDBCs, 2) a more nuanced assessment of the sustainability of graduation, 3) the longer term impact on the children of participants, 4) unintended impacts of the programme, and 5) how graduates are coping with shocks.

The report ends with a discussion of a number of **issues to be considered for phase four** which were raised in the course of the review.

SUMMARY OF RECOMMENDATIONS

Report section	Recommendation	Priority
Effectiveness - ACCD	Review the added value of ACCD as a standalone programme and simplify the explanation of the small package of additional support for ACCD participants provided on top of the standard package.	For next phase
Effectiveness - ACCD	Provide access to OTUP in ACCD areas for relevant participants.	For next phase
Effectiveness – Urban pilot	Undertake a deeper analysis into operating in the urban context including addressing gender issues and specific risks faced by the urban population, in order to inform design for next phase	Essential
Effectiveness – Urban pilot	Review the appropriateness of offering every participant assets. Consider skills as an alternative for some.	For next phase
Effectiveness - Satisfaction	Investigate the impact of the programme on the care burden of women and the care burden spilling over onto children and, if found to be a significant issue, use the home visits to plan for and monitor the issue.	For next phase
Effectiveness - Nutrition	Review practice of mixing programme provided lentils with households' own rice.	Desirable
Effectiveness - Nutrition	Given nutritional improvements are a key focus of this programme, at least one nutritional indicator should be regularly tracked to ensure that the interventions are having the desired impact.	Essential
Relevance	BRAC should seek to gain a shared understanding with Government on CFPR-TUP's role within the Government's push to end extreme poverty by 2021. It should work with the Government and other providers of asset transfer programs to set up monitoring mechanisms to capture the contribution of these programs to the reduction of extreme poverty.	Essential
Collaboration	A clear advocacy strategy is required at both the national and local levels.	Essential
Collaboration	Actively seek to engage regularly with other programmes focused on extreme poverty to learn from their thinking and innovations and to share lessons from CFPR-TUP.	Desirable
Sustainability - Evidence	Consider value for money of addressing low levels of literacy and numeracy to strengthen sustainability of benefits.	To explore
Sustainability - Evidence	Develop a deeper understanding of the differing levels of success and the reasons behind this to inform phase four. Additional support (not necessarily another round of asset transfers) may be needed for certain groups of individuals who do not perform well.	Desirable
Sustainability - Evidence	For some, CFPR-TUP may provide a relatively quick exit to extreme poverty. For others it provides a potential pathway for exit. Ensure discussions with government provide a realistic assessment of what asset transfer programs can do for the extremely poor. There needs to be clear messaging that many of the households remain vulnerable and may require other social protection support. CFPR-TUP should continue to work to facilitate access to government programs for the eligible in target locations.	Essential
Sustainability – Enhancing sustainability	Keep the focus of the programme firmly on ensuring success after graduation through regular monitoring and potential activities to support those unable to sustain welfare improvements.	Essential
M+E / Results based management	Before introducing a new enterprise, CFPR-TUP should undertake comprehensive assessment of local markets including rigorous enterprise feasibility studies focusing on market demand and easy availability of inputs.	Essential
M+E / Results based management	The terms of reference and scope of the CFPR-TUP monitoring and evaluation unit needs to be finalised as soon as possible considering the demand from senior management as well the work load of the RED.	Essential
M+E / Results based	Undertake research to assess 'graduation' outcomes by attributes such as age, family composition, location and enterprise types etc. The outcome	Desirable

management	of such research may provide further insight with subsequent implication for programme design and implementation.	
Ownership	CFPR-TUP should be more transparent in communicating the results of the selection process and should investigate ways of being more inclusive of non-participants who are also extremely poor.	Desirable
Mutual Accountability	Consider strengthening GDBC as an interactive internal network involving exchange and learning between STUP/ OTUP/ ACCD beneficiaries.	To explore
Mutual Accountability	BRAC should explore setting up systematic beneficiary feedback on programme impact through GBDC.	To explore
Design and Targeting	The design for the next phase should have a focus on those who are currently included in the programme at the margins such as men, the elderly and persons with a disability.	For next phase
Risk Management	Work with the BBS/World Bank and the Ministry of Finance to ensure CFPR-TUP ID card links with other systems being developed	Desirable
Gender	Include appropriate indicators for monitoring progress in women's empowerment. This should be in the logframe but could also be part of the graduation criteria.	Essential
Gender	Set targets for measuring qualitative changes such as attitudes towards girls and women and prevalence of harmful social norms and behaviours such as domestic violence, dowry and child marriage.	Desirable
Gender	Focus on transformational aspects of gender interventions: strengthening and scaling up work with adolescents; greater involvement of men and boys in programme activities. Link to other BRAC programs to address embedded social norms.	Essential

LIST OF ACRONYMS

ACCD	Addressing Climate Change Related Destitution
BCR	Benefit to cost ratio
CFPR-TUP	Challenging the Frontiers of Poverty Reduction Programme – Targeting the Ultra Poor
CLP	Chars Livelihood Programme
GDBC	Gram Daridro Bimochan Committees
HIES	Household Income and Expenditure Survey
IDP	Integrated Development Programme
IGVGD	Income Generating Vulnerable Group Development
MTR	Mid-Term Review
OTUP	Other Targeted Ultra Poor
PRA	Participatory Rural Appraisal
SDBC	Slum Daridro Bimochan Committees
SPA	Strategic Partnership Arrangement
STUP	Specially Targeted Ultra Poor
TCTR	Total cost to transfer ratio
WASH	Water, Sanitation and Health

TABLE OF CONTENTS

1. Background	8
2. Methodology	8
3. Overview of CFPR III	8
4. Findings	9
4.1 Effectiveness	9
4.2 Efficiency	16
4.3 Relevance	19
4.4 Collaboration	23
4.6 Monitoring and Evaluation/ Results based management	28
4.7 Ownership	29
4.8 Harmonisation	30
4.9 Mutual accountability	30
4.10 Design / Targeting	31
4.11 Risk Management	32
4.12 Analysis and Learning	32
4.13 Gender equality and women and girls empowerment	34
5. Suggested Further Research.....	37
6. Other Issues for Phase Four	37
Attachments	
Attachment A – Terms of Reference.....	40
Attachment B – Program Schedule	51
Attachment C - Logframe	54
Attachment D – Shiree graduation criteria	58

List of Figures

Figure 1: Total cost per transfer ratio for CFPR-TUP and other Ultra poor programmes (%).....	18
Figure 2: Benefit-cost ratio of CFPR-TUP and other Ultra poor programmes (%)....	19

List of Tables

Table 1: Cost to reduce the poverty gap by 1 Taka.....	18
Table 2: Selection criteria of participants.....	21
Table 3: Graduation criteria for participants.....	21
Table 4: Sustainability	24

1. BACKGROUND

In an effort to reach the poorest of the extreme poor, who were not benefiting from BRAC's standard microfinance products, BRAC developed the Challenging the Frontiers of Poverty Reduction Programme – Targeting the Ultra Poor (CFPR-TUP) in 2002. The programme is now in its third phase which ends in 2016. Over the years the programme has morphed and changed, incorporating lessons learned.

The programme operates in an environment increasingly focused on addressing extreme poverty which stands at 17.6 percent of the population (27.6 million people). The Government now refers to the extreme poor as a group requiring particular attention rather than grouping all of the poor together as it did previously. They commissioned a background paper on the issue as part of the development of their Seventh Five Year Plan. The paper highlighted the important role of asset transfer programmes, including CFPR-TUP.

From inception in 2002 to the end of the third phase, CFPR-TUP aims to have covered 1.7 million households.

2. METHODOLOGY

The mid-term review (MTR) team took a standard three pronged approach to the review:

- Document review
- Field visits
- Interviews with key interlocutors

Prior to the start of the review, BRAC provided the MTR team with a number of background documents including the initial proposal, progress reports, work plans and numerous research reports. The start-up meeting provided the opportunity for the clarification of the terms of reference (Attachment A). The team split for the field visits with two team members visiting programme sites in Rangpur and the other two team members visiting sites in Magura and Khulna. The interviews were mostly with BRAC staff but also included representatives from government, research centres and staff from other asset transfer programs. See Attachment B for the Dhaka-based schedule which includes names of interviewees.

The focus of the review is CFPR-TUP's current phase but the team was also requested to consider appropriate modifications for the fourth phase of the programme.

3. OVERVIEW OF CFPR III

CFPR-TUP builds on the lessons the previous phases of the programme. The current model has three key strands:

- Special Investment Programme for Specially Targeted Ultra Poor (STUP)
- Special Investment Programme for Addressing Climate Change Related Destitution (ACCD)
- Credit Plus Grant approach programme for Other Targeted Ultra Poor (OTUP)

Both STUP and OTUP are offered in rural and urban areas and ACCD is offered in rural areas. STUP does not require the repayment of the value of the transferred asset. OTUP does require the repayment but interest is delayed for two months and the interest rate charged is 25 percent instead of the normal 26 percent. ACCD has a slightly different range of assets and also includes disaster training and a resilient house for a small number of participants (who are expected to share it with other participants in the event of a cyclone). This phase also includes an urban pilot.

The programmes differ but have at their core the common model of an asset transfer to improve livelihoods combined with training and other support services which include activities to improve health and education and awareness raising around social issues. The programmes all focus on the empowerment of women through livelihood strengthening. The participants are assessed against a set of graduation criteria at the end of the two year intervention period. This current five year phase is expected to cover 423,600 participants at a cost of approximately Tk 16.1 billion (US\$207.3 million).

4. FINDINGS

4.1 Effectiveness

4.1.1 Logframe

The Key Programme Outcome according to the logframe is:

1.35 million people (339,570 households) in poor rural areas lift themselves out of extreme poverty and achieve sustainable livelihoods.

As of May 2015, at the time that the mid-term review was undertaken, the BRAC RED Division had as yet not yet completed the data analysis that would show programme achievement against milestones. Therefore, for indicators 1.4 to 1.12 inclusive, we have no evidence as yet to demonstrate whether the programme has met these targets. It is expected that this data will become available later in June 2015 which is after submission of this report to BRAC.

Data does exist for two milestones; graduation and the consumption of iron and folic acid tablets. Results are as follows:

Indicator 1.1 Number of STUP households meeting CFPR graduation criteria

The aggregated milestone for this by the end of 2014 is 144,855 households. (90 percent of 2010, 2011, 2012 and 2013 cohort). The achievement against this milestone is reported as 99 percent which is 148,795 households. The milestone has been significantly exceeded.

Indicator 1.2: Number of OTUP households meeting CFPR graduation criteria

The aggregated milestone for this by the end of 2014 is 93,825 households (90 percent of 2010, 2011 and 2012 cohorts). The achievement against this milestone is reported as 96 percent which is 97,913 households. The milestone has been significantly exceeded.

Indicator 1.3 Number of ACCD households meeting CFPR graduation criteria.

The aggregated milestone for this by the end of 2014 is 30,600 households (90 percent of 2012 and 2013 cohorts). The achievement against this milestone is reported as 99 percent which is 33,412 households. The milestone has been significantly exceeded.

Indicator 1.13 Consumption of Iron Folic Acid tablets by STUP mothers.

In the reporting period, 4,543 pregnant and lactating mothers were targeted to receive Iron Folic Acid tablets for 7.5 months. The calculated need was 1,022,175 IFA tablets and the target to provide IFC was 919,958 (90 percent of the need). Eighty six percent (886,635) of the required IFA tablets were provided to the mothers. Staff experienced some difficulties in reaching the expectant mothers.

Indicator 1.14 Consumption of Iron Folic Acid tablets by OTUP mothers.

In the reporting period 5,912 pregnant and lactating mother were targeted to receive Iron Folic Acid tablets for 7.5 months. The calculated need was 1,330,200 IFA tablets and the target to provide IFC was 1,197,180 (90 percent of the need). Ninety eight percent (1,306,958) of the required IFA tablets were provided to the mothers.

Indicator 1.15 Consumption of Iron Folic Acid tablet by ACCD mothers.

In the reporting period, 2,226 pregnant and lactating mother were targeted to receive Iron Folic Acid tablets for 7.5 months. The calculated need was 500,850 IFA tablets and the target to provide IFC was 450,765 (90 percent of the need). Eighty five 85 percent (427,620) of the required IFA tablets were provided to the mothers. Staff experienced some difficulties in reaching the expectant mothers.

The urban pilot does not appear separately in the logframe. It is included in 1.1 and 1.2 above. It achieved graduation rates at the end of 2014 of 97 percent for STUP and 96 percent of OTUP.

4.1.2 Addressing Climate Change Related Destitution (ACCD)

Bangladesh is facing significant climate change related challenges and the impact of climate change has already been felt in Bangladesh. With 80 percent of the country being flat and floodplain, roughly a quarter gets flooded from river spills and drainage congestion every year. Previously severe floods used to occur every 10 years. Now they occur every 4-5 years and inundate roughly two thirds of the country. The country also experiences high intensity cyclones accompanied by marine surges that can go over protective embankments. Saline water intrusion and drainage congestion have a serious impact on agricultural production. Water stress, particularly in the dry season, has already been felt, which is affecting irrigation-dependent crops and cereals. Incidence of diseases, particularly, water borne diseases including dengue and malaria, have increased. All of these changes impact on different sectors including agricultural production, fisheries and livestock, water resources and hydrology, on coastal areas and on general public health in both rural and urban areas. The Addressing Climate Change Related Destitution (ACCD) programme was developed in response to some of these challenges.

The ACCD programme is less well articulated than other components of CFPR-TUP. The programme was a little confusing to the MTR team because most of the interventions within the programme are not directly linked to the climate related risks specified in the proposal document. The name of the programme is somewhat misleading. Programme participants are living in areas with different challenges compared to those living in non-coastal areas but they may not necessarily be poor or “destitute” because of these climate related issues.

ACCD participants benefit from disaster training and some have access to resilient housing but the livelihood interventions often have little directly to do with the specific climate change threats which are facing participant households. When a participant wants to take up rice or vegetable farming, they are given access to appropriate saline resistant varieties but, generally, people still want access to livestock as the primary livelihood as is the case for CFPR-TUP in other parts of the country.

One of the additional interventions in an ACCD area was “social forestry”; roadside tree planting. This intervention appeared ill thought through. If people benefited, as predicted, from the CFPR-TUP model, when the profits from the social forestry investments became available, they would be unlikely to be the poorest in the community anymore. This intervention has ceased.

What the programme does do well is what it does elsewhere; it increases resilience and decreases vulnerability. People experience different shocks and stresses in this challenging environment but the programme is equipping them to weather these adverse conditions. The participants are assisted to deal with climate change related issues should they be directly relevant but the strategy of maintaining a focus on the core livelihood component of the programme appears appropriate. To make this clear to people who are new to ACCD, the documentation would benefit from simplification to draw attention to the fact that the model is essentially the same as STUP and OTUP in other areas with only a few minor modifications.

Currently households are assessed for participation in this programme based on the OTUP criteria but they receive the STUP package of support. The MTR team does not see any impediment to offering the cheaper OTUP model in climate change affected areas, where appropriate.

Recommendation: Review the added value of ACCD as a standalone programme and simplify the explanation of the small package of additional support for ACCD participants provided on top of the standard package.

Recommendation: In the next phase, provide access to OTUP in ACCD areas for relevant participants.

4.1.3 GDBC's

The Gram Daridro Bimochan Committees (GDBC's) or Village Poverty Reduction Committees are designed to engage a broad cross section from the community. In some cases they can include the more wealthy, powerful and influential but not always. Their selection is carefully facilitated by BRAC and includes individuals who do community work and are socially accepted. They represent the interests of the poor, particularly to local government, and assist in accessing and securing social and other services for the poor. They also play a *de facto* role in challenging negative perceptions of, and discrimination against, the very poor.

The GDBC's met and consulted with in the field visits were enthusiastic, appeared committed and engaged, and indeed proud of their role. The intensity and closeness of urban life possibly stimulates greater engagement in comparison to the rural environment. The rural GDBC's included a wide cross section from the community and although they were largely headed by the more powerful and influential males in the village, also appeared to represent the voices of the poor, through direct membership from the STUP and OTUP. They enunciated an apparently ethical commitment across all of the membership. Elsewhere, BRAC confirmed that influential female members are included where they exist.

The representatives of the urban SDBC's visited by the MTR team were, if anything, more enthusiastic and committed and women played a more prominent and vocal role including in their representational and advocacy roles. The range of potential benefits that the GDBC could bring to the poor in the urban slums was listed as support in accessing a range of social protection measures, children's education and access to healthcare.

It is unclear whether there are any particular immediate benefits in GDBC's converting to a more formal institution such as a Trust. There is much initial drive and enthusiasm in the GDBC's visited, and a broad community ownership. A Trust may provide a more formal registered structure that has the legal legitimacy to approach Government and demand essential services for the poor. However, the process of forming a trust is a lengthy over-bureaucratic process that, for the moment, may not warrant the effort required to become registered. Conversion to Trust status should therefore be seen as a medium term consideration if deemed appropriate to the local context, rather than an immediate objective. A GDBC is expected to function for at least two years before being encouraged to apply to convert to Trust status so BRAC's ability to assist in this process is hampered by it often having already left the area by this stage.

4.1.4 Urban CFPR-TUP

The introduction of the Urban CFPR-TUP pilot in this Phase of the CFPR-TUP programme is a valid intervention given the rapid urbanisation of Bangladesh. The influx from rural to urban areas is increasing and the poverty that is encountered in urban areas is, in many cases, worse than that of rural areas. In particular, lack of access to social, natural and economic capital in urban areas is far more pronounced than in rural areas. In rural areas, people are still more socially cohesive and have some minimum access to capital such as a homestead, a minimal plot of land and

some natural capital assets. Most of these are missing in urban slums. One of the dominant features of urban poverty is exposure to risk. Limited ability to safely accumulate and preserve capital and mitigate risk, undermines the ability for individuals and households to make the gains needed to escape poverty. Their needs are therefore different than rural poor.

People living in cities have greater access to cash income and to services than their rural counterparts, and so they are economically better off. But unreliable access to income, high costs of living in cities (food, housing, transport, basic services) and exposure to risks related to urban life (i.e. violence) undermine this perceived advantage.

Interventions with the Urban CFPR-TUP programme have been tailored for an urban environment and the assets provided are supporting opportunities to engage in urban enterprise such as petty trading and artisanal skills. Not as much analysis went into this programme as the rural programme but the potential returns from the chosen enterprises appear to be faster than from rural enterprises such as livestock breeding and rearing. A small business can become established relatively quickly and trade (for example in clothing) produces fairly rapid returns and can be fairly predictable. Women we met were starting to see a predictable income of between 8,000-12,000 Taka per month (compared to pre-programme incomes of roughly 2,400-3,000 Taka per month from income sources related to casual and day labour). There are risks in urban slums, particularly from fire in the closely packed spaces, and from theft, and for the moment, CFPR-TUP participants are not accessing insurance protection which could reduce these risks. But, if they are STUP participants and they do lose their assets, they are able to receive a second round of support.

Including some areas outside Dhaka is appropriate for the urban pilot. Urbanisation is occurring across the country and much of the rural: urban migration is, and will be to smaller cities and regional centres. Creating more opportunities in Dhaka will simply enhance the Dhaka 'pull factor' and this should be spread more widely across second tier cities and regional urban centres. This may potentially avoid the continued influx into the Dhaka slums, where rural poverty is simply exchanged for an even worse urban poverty. BRAC is also working in Khulna and Chittagong urban areas. These are port cities so job opportunities there are also related to port employment. At the moment STUP focus is largely on Dhaka (700 out of 1,000 participant households) but OTUP participants are spread equally across the three cities. Creating enterprise based solutions in the other urban centres will potentially avoid adding to the growing slum population, keep people closer to their rural roots, and kick-start the growth of an effective rural non-farm economy delivering effective private sector based services to the rural population.

While people's incomes are improving due to the new livelihoods created with the asset transfer, there is potential scope to explore skills transfer instead of assets. Some participants have a preference to not be self-employed - some women said it would be easier for them, given mobility restrictions, just to have a paid job. This may be something the BRAC's broader urban programme takes on but it should be an important consideration in CFPR- TUP's fourth phase design.

Recommendation: Undertake a deeper analysis into operating in the urban context including addressing gender issues and specific risks faced by the urban population, in order to inform design for next phase

Recommendation: In next phase, review the appropriateness of offering every participant assets. Consider skills as an alternative for some.

4.1.5 Satisfaction

The community appears satisfied with the targeting accuracy at that fixed point in time. However, shocks can easily cause the less poor or those who have graduated, to become extreme or ultra-poor too easily, especially shocks related to the loss or incapacity of the main income earner. The initial PRA assessments provide a snapshot of that community. BRAC returns to the same villages every 4-5 years to conduct a repeat PRA to check the validity of the original assessments and to determine if new people have become ultra-poor in the interim period. However, it may not always be practically feasible to return to all villages and BRAC relies on reports back from field staff to determine whether it is feasible, viable and cost-effective to return to a village where there may be only small numbers of newly-poor people.

Many participants clearly perceive themselves to have moved out of extreme poverty. Some described themselves as not being poor anymore and that any future assistance should be focused on other households. They expressed the satisfaction and confidence they have achieved through their own social markers, such as being able to send children to school, eat regularly and in less tangible ways such as the reduction in household arguments and fights over money and payments. No interviewed participants could identify any barriers to them continuing to improve their situation. They described future continued success just being contingent on their “hard work”.

Another tangible improvement is in the relative gender status of family members. Women see themselves and are seen to be valid productive members of the family providing an income and contributing effectively to an improvement of the livelihoods of the entire family unit. They have in many cases taken on the role of main income earner, due to the age, infirmity or incapacity of the male household member(s). This has increased their status in the family, and in the community. The introduction of the Community Health Volunteers (*Shasthya Shebika*) further boosts this improved gender perception.

‘When my husband, who had abandoned me, found out how well I was doing, he returned from Dhaka, and I bought him a rickshaw with the money I earned from selling a goat kid. He now earns money himself from his rickshaw pulling’

Shuli Begum, a STUP 2012 participant in Badaraganj location, Amrulbari Hatkhalapara village

While generally satisfied, the care burden of the women requires further analysis. By increasing the workload on women, without a commensurate uptake of household domestic work and care duties by either men or other family members, there is a risk of greatly increasing the overall work burden of women. Women in this society are traditionally responsible for the care of children and possibly other less able family

members, and all the essential tasks to keep a household running. These will include food preparation and cooking, cleaning, collecting fuel and water. Those households that can afford domestic help normally employ that help, which normally comes from the poorest members of that society. Most of the STUP and OTUP participants interviewed, earned an income from domestic labour prior to their inclusion in the programme. Until an income earner is able to afford to use sufficient surplus income to employ domestic help, they will be expected to continue to assume those duties themselves. This will be additional therefore to the tasks that are associated with their increased economic status which includes care and management of livestock or petty trading. This is an area that requires both further research and possible action to examine whether the programme is increasing the workload of women; if men or other family members assume some of the domestic tasks and the care burden; and in turn if there is a risk this could be passed to school-age children. If it is found to be an issue the programme could consider building in planning for and monitoring of proposed strategies to manage the care burden at the beginning of the programme for each cohort.

'I used to work as a maid in other people's houses. Now I am able to employ other people myself'

Mushida Kahatun, and STUP 2012 beneficiary in Badaraganj location, Amrulbari Hatkhalapara village, who is running a small business selling clothes started through the CFPR-TUP programme.

Recommendation: Investigate the impact of the programme on the care burden of women and the care burden spilling over onto children and, if found to be a significant issue, use the home visits to plan for and monitor the issue.

4.1.6 Nutrition

Services provided by the BRAC Health, Nutrition and Population programme are designed to meet the needs of the extreme poor. Community Health Volunteers (*Shasthya Shebika*) are recruited from within the community and trained to provide basic health care services, with a particular focus on mothers and young children (although not exclusively so). They are supported by the more highly trained *Shasthya Kormi* who oversee their activities and provide advice and support. The *Shasthya Shebika* receive some compensation for their work through profit from their medicine selling but the burden of this work can be high. The work is in addition to their household tasks and, in some cases, in addition to the enterprises they have started through the STUP programme. For example, in Amrulbari Hatkhalapara village in Badaraganj location, the *Shasthya Shebika* who was a 2012 STUP recipient has 173 households under her jurisdiction, and normally visits 8-10 households a day for five days a week. This is a considerable additional workload.

The 2014 CFPR-TUP Progress report points to the improved nutritional status of children through the provision of micronutrients and promotion of complementary feeding. Dietary advice from the Health Programme Organisers and by the Livelihood Programme Organisers (through weekly home visits), is also reportedly improving dietary variety and value. Both programme and Government agricultural officers are

providing advice on growing more nutritious fruits and vegetables in small kitchen-garden plots adjacent to homesteads. Improved water and sanitation, particularly the construction of tube wells is assisting nutritional status through the provision of clean, safe water at household level. However, there is no regular tracking of any nutritional indicators. Other asset transfer programs include nutritional indicators in both the logframe and graduation criteria.

CFPR-TUP currently provides households with lentils as part of their stipend. This is sometimes mixed with some of the household's own rice during home visits so that they will not sell the lentils. This practice should be reviewed. If the rice was given to the households pre-mixed with the lentils (as was described to the review team during the MTR) it would be an acceptable practice but using their own valuable rice to ensure the lentils are consumed and not sold is inappropriate.

Recommendation: Review practice of mixing programme provided lentils with households' own rice.

Recommendation: Given nutritional improvements are a key focus of this programme, at least one nutritional indicator should be regularly tracked to ensure that the interventions are having the desired impact.

4.2 Efficiency

4.2.1 Value for Money of CFPR- TUP Programme and Other Ultra Poor Programmes

Comparisons between different ultra-poor programmes (e.g. BRAC TUP; CLP; and Shiree) are not easy due to various factors including beneficiary selection criteria, size as well as composition of the intervention package, programme location, and graduation criteria. Moreover, data by desirable classifications (i.e. detailed cost breakdown and benefit streams) is not also readily available. Thus, in a recent study commissioned by DFID, Emily et al (2015)¹ used a micro-simulation approach to circumvent the comparability problem. They argued that 'given the challenges with the available data, the approach used here is to simulate programme targeting and impacts – and consequent value for money estimates – using the HIES 2010 (i.e. Household Income and Expenditure Survey). This involves making a transparent set of assumptions about each programme, based on what we know, in order to 'situate' them within the same dataset, thereby allowing a reasonable comparison'.

Box 1: An Overview of the Micro-simulation Model

The micro-simulation model follows a few **simple steps**: it identifies who is targeted based on eligibility criteria and geographic location of the programmes; it applies the 'treatment' (in terms of increased income), based on an assumption about the marginal propensity to consume (the extent to which changes in income lead to changes in consumption); it then applies a related change to consumption; finally it assesses extreme poverty status before and after programme participation and generates other 'post treatment' metrics such as the amount of the benefit package that goes directly towards reducing the poverty gap and the weighted value of the full stream of benefits accruing to

¹ Emily, W., B. Khondker and N. Freeland (2015), "Cost Effectiveness of Selected Livelihoods Interventions in Bangladesh". DFID,-B. May 2015.

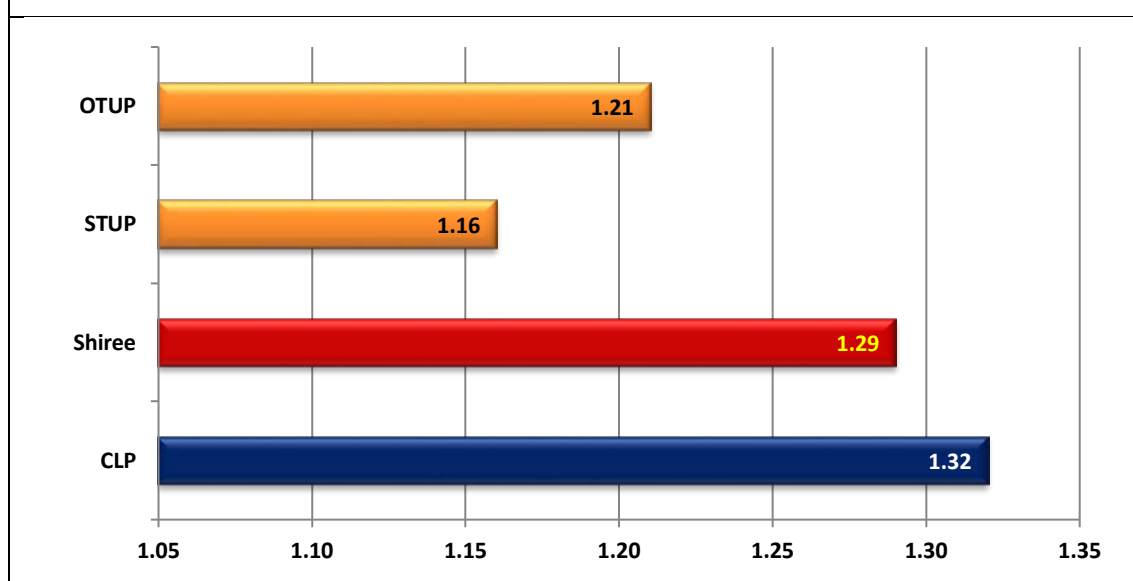
households.

Given that there are so many gaps in the evaluation information available, this kind of modelling exercise is inevitably highly sensitive to the assumptions that are made. In order to address this, the authors have modelled **five different scenarios**, where they vary: the way impacts on income are modelled (either as levels in terms of Taka value or a percentage increase from the impact evaluations); the manner in which households are targeted (whether or not participatory techniques used in the field are effective in biasing selection towards the poor more than eligibility criteria alone); the marginal propensity to consume (whether as reported in impact evaluations or set at a constant, whether varying across households or not); and whether there are heterogeneous impacts or not (with the poor benefiting less than those who are better off to start with).

	Income	Consumption (MPC)	Distribution of income/ consumption impacts	Targeting effectiveness
Scenario 1	Levels (Taka value)	As estimated for each programme	Average treatment applied to all households	PRA techniques are effective in reaching the extreme poor
Scenario 2	Percentage increase	As in Scenario 1	As in Scenario 1	As in Scenario 1
Scenario 3	As in Scenario 1	As in Scenario 1	As in Scenario 1	Determined by eligibility criteria only
Scenario 4	As in Scenario 1	MPC varies by initial consumption decile	Impacts vary by initial consumption decile	As in Scenario 1
Scenario 5	As in Scenario 1	MPC of .75 for all programmes	As in Scenario 1	As in Scenario 1

Among others, the study assessed the value for money for the some of the ultra poor programmes in Bangladesh. The focus here is on some key findings of the value for money assessment. The results reported here refer to scenario 1.

Efficiency: The total cost to transfer ratio (TCTR) provides a view of the relative share of costs going towards direct delivery versus management and other programme outputs. CLP and Shiree have similar level of TCTR- around 1.3 percent. While TCTR for BRAC TUP are slightly lower in the range of 1.16 (for STUP) and 1.21 (for OTUP).

Figure 1: Total cost per transfer ratio for BRAC TUP and other Ultra poor programmes (%)

Source: Emily et al (2015) "Cost Effectiveness of Selected Livelihoods Interventions in Bangladesh".

Cost effectiveness: Efficiency analysis looks only at the costs per unit of output, without taking into consideration the extent to which programmes achieve their objectives. To incorporate this dimension, one of the common measures of cost effectiveness is the cost to reduce the extreme poverty gap by 1 Taka. Costs for Shiree and STUP are similar over the programme period, with OTUP showing much lower costs, as would be expected based on the per-beneficiary costs of each programme. Over the longer term (i.e. 15 years), however, CLP and STUP perform quite similarly, with CLP's higher effectiveness paying dividends over time and eventually offsetting the higher costs compared to STUP.

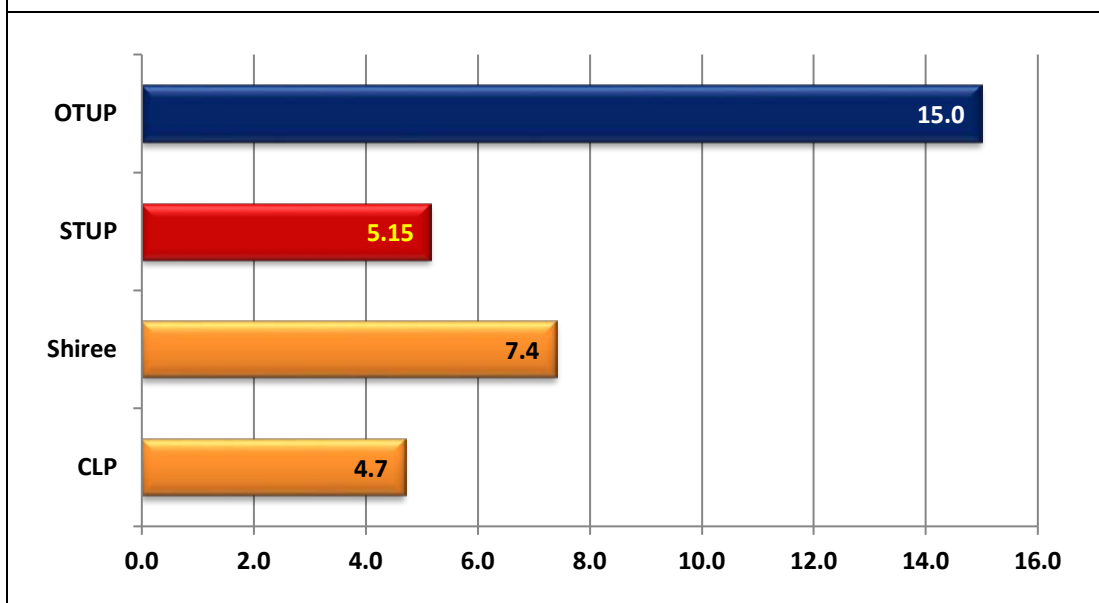
Table 1: Cost to reduce the poverty gap by 1 Taka

	To 2015	15 Years
CLP	4.5	0.7
Shiree	5.4	0.6
STUP	2.5	0.7
OTUP	1.2	0.3

It is interesting note that even over the shorter period of the programme implementation to 2015, ultra poor programmes in Bangladesh would be comparable with international figures (which range from 1 to 8 depending on the type of programme), even though they are calculated differently. This suggests that while it is more straightforward to 'buy' reductions in the poverty gap in straight cash transfer programmes compared to asset/income approaches, over a reasonably short amount of time this 'poverty reduction purchasing power' can converge to cash transfer levels. Over a longer time horizon, the cost to reduce the poverty gap by 1 Taka falls significantly, as household's investments and earnings accumulate over time.

Overall Value for Money² : Overall cost/benefit assessment boils down to the benefit/cost ratios. These are based on the discounted stream³ of costs and benefits over the full 15 year time period of the analysis. All of the programmes show very positive BCRs. CLP and STUP have ratios of 4.7 and 5.2 respectively, while Shiree's is slightly higher at 7.4. As would be expected, the loan model provides higher benefit/cost ratios, at 15 for OTUP. The very high levels are the result of the fact that costs are quite low in these programmes, as they do not include assets.

Figure 2: Benefit-cost ratio of BRAC TUP and other Ultra poor programmes (%)



Source: Emily et al (2015) "Cost Effectiveness of Selected Livelihoods Interventions in Bangladesh".

4.3 Relevance

CFPR-TUP fits firmly within BRAC's mandate of working to improve the lives of the poor. This programme focuses on the ultra poor, a subset of the extreme poor. There is an increased focus on addressing extreme poverty within BRAC and a number of BRAC's other programs, including health and education, will have a greater focus on reaching the extreme poor. They will undertake poverty assessments comparable to CFPR-TUP's model.

With the government's focus on ending extreme poverty by 2021, large scale programs like CFPR-TUP remain relevant. The background paper on extreme poverty

² It is relevant to note that the outcome of the comparability exercise depends on the assumptions that are made about initial targeting performance, the relative effectiveness of programmes in achieving increases in incomes, and the extent to which changes in incomes leads to change in consumption and therefore poverty. The challenges and limitations in the comparability of the available evidence means that these results should be treated very cautiously.

³ Individual benefit streams includes: Programme allowances/stipends and emergency grants; Earnings; Health disability-adjusted life years (DALYs); and Plinth raising benefits (CLP only).

for the government's Seventh Five Year Plan identifies a number of programmes which focus on the reduction of extreme poverty and it points to their relevance in helping the government achieve its extreme poverty elimination goal. The government's new National Social Security Strategy also recognises the role of asset transfer programs and recommends that they should continue to be delivered. An unanswered question is how these programs, including BRAC's CFPR-TUP, should work with government in a coordinated way to best tackle extreme poverty. There is scope for BRAC and providers of other asset transfer programs to work more closely with government to monitor the contribution of these programs to ending extreme poverty. The government could also be involved in determining what constitutes "graduation" which could then be used by relevant programs instead of them all having different definitions, as is the case now.

BRAC was the first to deliver an asset transfer programme in 2002. Highlighting its relevance to addressing extreme poverty, others have now replicated the model, both in Bangladesh and abroad. The model has been receiving increasing international press as results from the Ford Foundation-CGAP pilots (which are based on CFPR-TUP) are reported.

Recommendation: BRAC should seek to gain a shared understanding with Government on CFPR-TUP's role within the Government's push to end extreme poverty by 2021. It should work with the Government and other providers of asset transfer programs to set up monitoring mechanisms to capture the contribution of these programs to the reduction of extreme poverty.

4.4 Collaboration

Collaboration with government and other NGOs has been recognised by programme staff and other interlocutors as one of the main areas that CFPR-TUP needs to improve. At the local level the collaboration with government is better, with a number of areas of cooperation reported including in forestry, health, education and livestock. At the national level, there is occasional, ad hoc, dialogue with government on CFPR-TUP but no explicit strategies exist for encouraging the CFPR-TUP model's replication. BRAC has recognised this gap and is endeavouring to address it, including by hiring a senior staff member to drive the advocacy agenda. The appropriate advocacy strategy will depend on the outcome of upcoming engagements with government on how to progress the extreme poverty agenda. This will include discussion of how to take advantage of the recommendations made in the recent background paper on ending extreme poverty⁴ for the preparation of the seventh five year plan, particularly the call for a "mini-Big Push" through successful anti-poverty interventions like CFPR-TUP.

In addition to working more closely with government, closer collaboration and coordination is required between Bangladesh's extreme poverty programmes to enhance the success of these programs in reducing extreme poverty. These programs are all tackling similar problems but are all designed differently. This provides

⁴ Sen, B. and Zulfikar, A. 2015, *Ending Extreme Poverty in Bangladesh During the Seventh Five Year Plan: Trends, Drivers and Policies*, Background Paper for the Preparation of the Seventh Five Year Plan

significant scope for them to learn from each other. An example of the variation in the programmes is the very different selection and graduation criteria. This is provided below for the three main asset transfer programs in Bangladesh.

Table 2: Selection criteria of participants

CLP	Shiree *	CFPR-TUP
<p>1. Char Household Resident for at least 6 months in a village which has been classified by CLP as an island char (Oct 2005).</p> <p>2. Landless Absolutely zero decimals of land ownership including homestead land, and having no access to agricultural including share cropped land and land to be inherited under Bangladesh law. Households renting homestead land are still eligible.</p> <p>3. Livestock-less (assets less than 5,000 Tk) Selected households may not own more than 2 goats/sheep, 10 fowl & 1 shared cattle</p> <p>4. Credit-less Have no loan outstanding from any microfinance or credit programme</p> <p>5. Asset-less & Income-less Are not receiving cash or asset grants from any other asset transfer programme</p> <p>6. Participation Are willing to attend weekly group meetings, participate in a livelihoods programme and show how the asset will be cared for.</p>	<p>In Rangpur, Gaibandha, Lalmonirhat and Nilphamari BHH selection initially based on : - River eroded and threatened HHs - Less than 3 meals a day for at least 2 consecutive months - Job scarcity during flood and monga periods (July-mid-Nov) - Household income/consumption/expenditure of less than Tk=2,000/month - Advance sale of labour at low wage or to migrate for work - Income generated asset value up to Tk=4,000 - Need to move house to higher ground during regular monsoon - Living on embankment - Live in remote or hazard-prone areas - Chronic illness of HH member (suffering for 6 months or longer) - HH include disabled or economically inactive member - Female headed HH with no male earner - Landless – no access to productive land including homestead land THEN assessed on seven criteria:</p> <ul style="list-style-type: none"> No outstanding credit from any MFI River eroded HH less than 3 meals a day HH income less than BDT 2000 Income generating productive asset value up to BDT 5000 (mainly livestock) Live on remote or hazard prone areas No access to productive land including homestead land 	<p>At least one active female member in the household AND No membership with financial service providers. PLUS:</p> <p>Rural – STUP** - depend on female domestic work or begging - own less than 10 decimals of land - do not have active male member - have school going children in paid work - lack productive assets</p> <p>Rural OTUP** - Owns no more than 30 decimals of land - Couldn't send children to school after primary level - Couldn't afford fish, meat or egg in past three days - Depends on seasonal wage employment - Unable to make productive or effective use of NGO services</p> <p>Urban STUP*** -Female headed household (widow, divorced or abandoned) - Having at least two children - Dependent on irregular income sources (begging, domestic aid or day labouring) - No productive assets - Maximum income taka 5000 per month - Living in slum for at least two consecutive years</p> <p>Urban OTUP** - Dependent on irregular income sources - Maximum income taka 6000 per month to run family - Previously failed to make productive use of interventions from other NGOs - Unable to continue the education of their children after primary level and send the school going eligible children for income correlated works - Living in slum for at least two consecutive years</p>

* Selection differs depending on implementer. ** Must satisfy at least three of the five criteria. *** Must satisfy four of the six criteria

Table 3: Graduation criteria for participants

CLP*	Shiree**	CFPR-TUP
<ul style="list-style-type: none"> - Household has had more than one source of income during the last 30days - Household eats three meals a day AND consumes five or more food groups in the past week - Household has access to improved water 	<p>Essential - Food coping adequate</p> <p>Supplementary - Above HIES poverty line - Number of income sources - Value of productive assets</p>	<p>RURAL Mandatory Indicators 1.At least 3 sources of income in every household within two years 2.Nutritious meals twice a day for every member of the household 3.Use of a sanitary latrine and clean</p>

<ul style="list-style-type: none"> - Household has access to a sanitary latrine with an unbroken water seal - Presence of ash/ soap near to water point or latrine - Productive assets worth more than Tk 30,000 - Participant is able to influence household decisions regarding sale/ purchase of large investments e.g. cattle - Homestead is above known flood level - Household has cash savings of more than Tk 3,000 - Household has membership of social group 	<ul style="list-style-type: none"> - Number of non-productive assets - Food diversity - Nutrition – adult BMI or anaemia - Gender empowerment (75% positive response to 10 questions. - Access to safe drinking water - Access to hygienic sanitation - Access to cultivatable land 	drinking water 4. At least 10 ducks/chickens /pigeons /quails owned by the household 5. Households have kitchen gardens with vegetables. 6. Improved house that is suitable for the local context. If applicable⁵: 7. School-aged children are going to school 8. 4 fruit-bearing or wood-giving trees owned by the household, if any space is available. 9. Eligible couples adopt family planning 10. No childhood marriage in the family URBAN Mandatory Indicators 1. Monthly income earned will be at least Tk. 10,000. 2. At least Tk. 100 will be saved each month as savings. 3. The household will be able to have a proper and nutritious meal thrice a day. If applicable: 1. School-aged children are going to school. 2. Eligible couples adopt family planning. 3. No childhood marriage in the family.
---	--	---

* Participants must satisfy six of the ten criteria.

** Must meet essential criteria and six supplementary criteria. Detailed graduation criteria for Shiree is in Attachment D.

To date there has been minimal cooperation with other NGOs working on asset transfer programmes but tremendous scope exists for the programs to learn from each other. Bangladesh is leading the way in these programmes so the most relevant lessons are available in-country. Aspects of the programmes, like selection and graduation criteria, are discussed by programme designers and managers at length but, as shown above, for the three programs there are a number of key differences. A focus on food and assets exist across all the graduation criteria for all three but the CLP criteria also tries to capture elements of empowerment in the graduation criteria. Shiree also captures this as well as nutrition improvements. CFPR-TUP has a greater focus on the existence of specific assets. Discussions on the rationale for these differences as well as on a number of other programme components including training, livelihood options and government collaboration, are particularly relevant for CFPR-TUP as it moves into planning its fourth phase.

Recommendation: A clear advocacy strategy is required at both the national and local levels.

Recommendation: Actively seek to engage regularly with other programmes focussed on extreme poverty to learn from their thinking and innovations, including on complex social issues, and to share lessons from CFPR-TUP.

⁵ Indicators shown here as “If applicable” are referred to as “Optional” in programme documentation. This is confusing and should cease. They are not optional. They are mandatory if applicable.

4.5 Sustainability

4.5.1 Evidence

Several of the commissioned working papers on CFPR have addressed the sustainability issue based on the first phase of CFPR. The findings from Working Paper 19⁶ show that programme impacts on income, employment, food security and asset holding were mostly sustainable in the long-run. The magnitude of the impact on per capita income was found to increase over time. Livestock and poultry holding increased substantially among the programme participants due to mainly transfer of these assets by the programme and the increase sustained in the long-run. The findings of this study also show that although the programme did not have significant impact on education in the short-run, in the long-run it had a modest positive impact on boys' primary enrolment. Qualitative exploration reveals that determination, confidence, social network, asset management skill, and hard work of the participant women are the key factors for effectively using the supports provided by the CFPR programme.

A Randomised Control Trial⁷ conducted in 2011 found that the programme transforms the occupational choices of the poor women who participated in the programme by inducing them to spend more time in self-employment, less in wage labour and increases their labour market participation, leading to a 36 percent increase in annual income on average. Moreover, the programme leads to an increase in wages at the village level and its effects spillover to other poor women who experience an increase in labour supply and income.

Increased returns from livestock assets provide an improved income on sale and enable ultra poor participants to accrue assets more rapidly. Participants see the accumulation of livestock assets as an opportunity to generate a regular income through annual breeding and sale. Other income generated from livestock include the sale of dung sticks as a cooking fuel, milk from cows, and eggs from poultry. When the programme finishes, CFPR-TUP still benefit from some other BRAC interventions but lose some subsidised support in health and artificial insemination services.

Businesses developing as a result of the programme are operating in a normal commercial competitive environment and the normal proportion will succeed or fail in the market. A risk is in relation to the level of literacy and numeracy of those entering this market place, and whether the relatively low level of these skills amongst the participants will commercially disadvantage them. Investment in building literacy and numeracy, as well as basic business management skills would create a more level playing field for those being supported to compete commercially. However, this would increase the cost of the programme and would need to be assessed in terms of value for money especially given no participants identified it as a constraint to expanding their businesses.

⁶ CFPR Working paper No. 19 Addressing Extreme Poverty in a Sustainable Manner: Evidence from CFPR Programme

⁷ Asset Transfer Programme for the Ultra Poor: A Randomized Control Trial Evaluation CFPR Working Paper No. 22

New data just available (as of May 2015) illustrate largely positive results in terms of sustainability. Table 4 below shows a selection of results from recent randomised control trial. Treatment and control groups were selected from 20 branches within 20 subdistricts of the 13 poorest districts. Treatment participants exited CFPR-TUP in 2009.

Table 4: Sustainability – Results Five Years from Graduation

	2007		2014		Impact
	Treatment	Control	Treatment	Control	
% H-Hs					
Have savings	38.2	36.6	98.9	32.6	64.8
Have land	6.2	6.8	12.6	9.7	3.5
Have outstanding lending	1.1	1.4	18.0	4.8	13.5
Food surplus	7.2	5.9	36.7	17.1	15.7
Total business asset value (taka)	4,063	4,593	26,617	9,389	17,758
Per capita income/annual (taka) <i>All household members above one month old</i>	5,236	5,457	10,942	8,084	3,079
Per capital income/annual (taka) <i>All working household members</i>	8,605	9,064	18,462	13,902	5,019
Male self employment %	39	41	58	51	9
Male wage labour%	56	53	35	41	-9
Female self employment %	39	40	67	48	20
Female wage labour%	60	59	32	50	-20

Savings, food surplus and business assets show the largest gains and the change from wage labour to self-employment also indicates a clear change in moving from dependence on low income and precarious casual labour towards a more dependable income (albeit with commercial competitiveness risks) from self-employment.

Income has increased but if, 1,600 taka per month represents the extreme poverty line, the treatment group's higher income is still only a little over than half the value of the extreme poverty line. There are some issues in the calculation of this income figure (equivalence scales are not used) which is why BRAC also calculated the second line in Table 4 on per capita income which considers only working household members. Education data is still to be released from this study.

The figures shown above are averages. Anecdotal evidence suggests many households have achieved income gains far beyond the average shown in the table above. This means that there are also households with either very low increases in income or even declines. The phase four design needs to look more closely at this data to determine who is doing well, who is doing not as well and who is falling back. Delving deeper into the reasons behind these results will be useful in guiding the phase four design and what areas the programme should focus on to ensure greater success. This analysis can draw on a number of existing studies on the topic done by DFID and others. The income figures also highlight the need to be cautious in language used around this programme. CFPR-TUP puts people on a pathway to exiting extreme

poverty but graduation is not synonymous with exiting extreme poverty. Households are being made less vulnerable with increased assets and savings but, on average, five years after graduation, households remain extremely poor. Linking participants and non-participants to government social protection and other programs, as is currently done through the GDBC's, should remain a priority.

Recommendation: Consider value for money of addressing low levels of literacy and numeracy to strengthen sustainability of benefits.

Recommendation: Develop a deeper understanding of the differing levels of success and the reasons behind this to inform phase four. Additional support (not necessarily another round of asset transfers) may be needed for certain groups of individuals who do not perform well.

Recommendation: For some, CFPR-TUP may provide a relatively quick exit to extreme poverty. For others it provides a potential pathway for exit. Ensure discussions with government provide a realistic assessment of what asset transfer programs can do for the extremely poor. There needs to be clear messaging that many of the households remain vulnerable and may require other social protection support. CFPR-TUP should continue to work to facilitate access to government programs for the eligible in target locations.

4.5.2 Support services

There is a continuing grey area between Government and BRAC service provision, with BRAC often providing a more effective and reliable service. BRAC also replaces potential private sector services, for example, in relation to financial services through loan provision and through providing a safe repository for savings.

In principle, the role of Government is to provide the range of support and advisory services to the rural community that is necessary in relation to agricultural production and rural enterprise including extension and livestock production and management advice and support. While these government functions exist, in the programme areas they still appear subordinate to the role of the BRAC technical cadres. The sustainable solution would be a fully functioning Government advisory and support service. The realistic solution for the moment is that these services remain a combination of state and non-state provision.

Other units and departments of BRAC either directly or indirectly support the CFPR-TUP programme. CFPR has a strong collaboration with the **Microfinance** programme and the **Health, Nutrition and Population** programme at the beginning of each cycle. Other examples of collaboration include:

- The **Human Rights and Legal Support** programme supports women who experience domestic violence, or with other legal (including marital) problems.
- The **WASH** (Water, Sanitation and Health) programme supports provision of clean water and sanitation to CFPR-TUP participants. They also support health staff working for the CFPR-TUP programme. The WASH programme

is also coordinating more effectively with the nutrition programme to ensure that the WASH benefits of nutrition interventions are realised.

- The **Education** programme prioritises CFPR-TUP households. At the moment though there is not a focus on adult literacy and numeracy, which can potentially disadvantage CFPR-TUP participants who are being otherwise equipped to function in a competitive market place.
- The **Integrated Development Programme (IDP)** works in hard to reach areas where there are few services and are climatically and environmentally vulnerable. In these areas all BRAC programmes are integrated under an IDP umbrella.
- The **Gender and Diversity Division** of BRAC is closely engaged in the CFPR-TUP programmes but also focuses on gender sensitivity and issues internally within the BRAC staff.

4.5.3 External environment

The CFPR programme does not function in a vacuum and is situated within a growing national economy, changing demographics (particularly rapid urbanisation) and against the growing challenges of climate change and resource depletion.

The **national economy** needs sufficient growth and stability to absorb the influx into the labour market. Currently the World Bank estimates annual GDP growth in Bangladesh at six percent. Meaningful decent jobs need to be created to absorb rural labour in Dhaka and in second tier cities and towns. However it is still more likely that due to jobs scarcity and the low literacy and skills levels of those in the rural areas, they will inevitably fill only low paid, low status, temporary employment positions. Structural macro-economic changes are needed to address this. Investment in skills development and in literacy and numeracy at local level are needed to build a more highly skilled and productive workforce.

The country needs to maintain sufficient internal **peace and security** and national cohesiveness to offer a viable future for the extreme poor. This is an important precondition of success of CFPR-TUP intervention both at local and national levels. Political instability leading to disruptions in movements of goods may drive up price of inputs; limit routine visits by staff and sector specialist. Furthermore, elongated disruption not only may drive costs of the programme higher through input prices but may hinder marketing of outputs.

In Bangladesh, the **urban population** is growing by roughly six percent year-on-year and 28 percent of people now live in cities. The total urban population is expected to reach 50 million by 2015. An increasing proportion of the population of Bangladesh migrates to urban centres in search for employment opportunities outside agriculture and into industrial enterprises or the services sector. A historical transition has been taking place during the decade 2000-2010. For the first time, the urban population is growing faster than the rural population. Nearly 50 percent of the national urban population is concentrated in the four metropolitan cities of Dhaka, Chittagong, Khulna and Rajshahi.

The BRAC programme is recognising these changing demographics and is responding through the pilot Urban CFPR-TUP programme. However at the existing scale the

impact is going to be insignificant, and until the Urban CFPR-TUP model is proven through the pilot, the potential for scale up and the impact required of that scale-up will remain only latent. The future will demand a far greater emphasis on assisting the urban ultra-poor and at least the first steps towards that are being taken in this pilot programme.

Climate change and environmental and resource degradation offer threats to success. The ACCD programme recognises the threat of climate change the interventions do build the resilience of the ultra-poor (while not necessarily addressing directly the specific climate threats). This is more apparent in the coastal regions affected by saline intrusion and loss of land to storm surges than the upcountry regions where the threats are more related to potential extreme weather events, particularly flooding. Bangladesh is already adapted to extensive flooding and has an infrastructure already largely adapted to this.

4.5.3 Enhancing sustainability

Achieving graduation is a programme target, but maintaining those levels for an extended term, and indeed enhancing that income growth and improvement in livelihoods over an extended period to free people permanently from poverty, is the real measure of sustainable success.

There are genuine risks for participants of shocks (or age or infirmity) causing them to slip back deeper into poverty and graduation may not be sustained. Repeat monitoring of communities and participants would allow the programme to keep track of prior graduation levels, and to determine if graduation has been maintained. This focus on what happens to the participants in the future, and their ability to move further out of poverty, needs to be a key consideration in the design of the fourth phase of the programme. Some continued focused activities with past cohorts could potentially strengthen sustainability. These activities would depend on the analysis of why past participants are unable to continue on an upward trajectory.

BRAC has invested considerable effort and resources into researching, analysing and addressing sustainability factors and in building in sustainability measures into the CFPR-TUP programme. Areas which need a continued focus include:

- A better understanding factors which determine higher and lower chances of success.
- Providing the skills for those who have graduated to become more effective and competitive including literacy, numeracy and business management.
- Ensuring that the support services that graduates need to flourish from both the public and private sector, exist and are effective. Reduce the total reliance on BRAC as the service provider.
- Being more holistic and inclusive to those who do not directly benefit from CFPR support, including ultra-poor men, adolescents, the aged and disabled, and recognising that the boundaries of ultra-poverty are fluid, and allowing greater flexibility in targeting.

Recommendation: Keep the focus of the programme firmly on ensuring success after graduation through regular monitoring and potential activities to support those unable to sustain welfare improvements.

4.6 Monitoring and Evaluation / Results Based Management

Local level experiences, innovations and challenges are regularly discussed in CFPR-TUP review meetings. It appears that the current method of regular discussion/follow up between field level staff and CFPR-TUP senior management is effective in terms of incorporating grass-root level experiences for refinement of programmes. For instance, local or field level experiences have facilitated the inclusion of pigeon rearing as a new enterprise. Given the seasonal nature of some enterprises in the urban setting, the numbers of urban enterprises have been rationalized to nine enterprises from 19. A lack of understanding of local markets with respect to demand for the product and availability of inputs led to failure of the rabbit and quail rearing enterprise. It is positive that this enterprise was no longer offered when the failure was noted but if the market assessment had been carried out in advance the enterprise may not have been offered. CFPR-TUP progress report for 2014 has rightly pointed out the importance of conducting a comprehensive study on understanding local markets and proper market analysis.

The logframe of CFPR-TUP contains 11 indicators for assessing progress of the interventions. Despite being simple, except for the graduation and intake of IFA tablets, progress against all other targets could not be made available to MTR team. CFPR-TUP relies on inputs from BRAC MIS and RED divisions for progress monitoring. It appears that RED is not in a position to cope with the demand from various divisions and programmes. CFPR-TUP and RED need to find out ways to improve timely availability of data for progress monitoring and reporting. A recent step is to formalise the monitoring and evaluation activities which have been carried out more or less in an ad-hoc manner with the establishment of a monitoring and evaluation unit within the CFPR-TUP programme. CFPR-TUP is the third largest programme in terms of resource allocation in BRAC and its operation has been expanding. A dedicated monitoring and evaluation unit for CFPR-TUP is a move in the right direction – the terms of reference for this unit are being finalised. A dedicated unit would help improve the monitoring of the CFPR-TUP interventions as well as help establish a real time monitoring of the interventions for BRAC senior management. It could also work with other asset transfer programmes to define some common or minimal monitoring and evaluation framework and indicators that would allow future comparison of the different programmes.

The data collected through the current monitoring and evaluation systems does not allow a nuanced assessment of outcomes. Taking a closer look at correlates of different levels of success and failure would be useful. Graduation outcomes are reported usually by cohorts. Such aggregate measure may conceal heterogeneity in ‘graduation’ outcomes by attributes such as age, family composition, location, enterprise types etc. It is thus suggested to undertake research to assess ‘graduation’ outcomes by attributes such as age, family composition, location and enterprise types

etc. The outcome of such research may provide further insight with subsequent implication for programme design and implementation.

Recommendation: Before introducing a new enterprise, CFPR-TUP should undertake comprehensive assessment of local markets including rigorous enterprise feasibility studies focusing on market demand and easy availability of inputs.

Recommendation: The terms of Reference and scope of the CFPR-TUP monitoring and evaluation unit needs to be finalised as soon as possible considering the demand from senior management as well the work load of the RED.

Recommendation: Undertake research to assess 'graduation' outcomes by attributes such as age, family composition, location and enterprise types etc. The outcome of such research may provide further insight with subsequent implication for programme design and implementation.

4.7 Ownership

CFPR-TUP has the strong support of the BRAC senior management and it has a place in BRAC's next new draft strategy. At the local level, community leaders and participants are strongly supportive. More could be done however to improve ownership at the community level. There is not much effort put in to gaining community support for the programme and there is a lack of transparency. Community members are told to attend the participatory rural appraisal process but afterwards, unless they were selected as a participant or are part of the GDBC (which is unlikely), they are not provided with any information on the programme. Not all extreme poor qualify for the programme so it is understandable that there would be some disappointment in the community about the selection. Transparency could be improved by giving greater attention given to providing an explanation of why some people were selected and some excluded.

CFPR-TUP could focus more on activities which have the potential to benefit the whole community, many of whom are poor, extremely poor, or vulnerable to falling into poverty. At the moment there are a couple of activities that include the broader community, like health sessions, but there is scope to expand sessions on livelihoods to those other than the selected participants. CLP does this and it attracts much interest from non-participants. CFPR-TUP is in the enviable position of often having a number of interventions in one area at the same time. It could capitalise more on this to ensure that those who miss out on CFPR-TUP can still benefit from BRAC programs focussed on extreme poverty.

Recommendation: CFPR-TUP should be more transparent in communicating the results of the selection process and should investigate ways of being more inclusive of non-participants who are also extremely poor.

4.8 Harmonisation

In 2001, the Department for International Development, UK, and the Department of Foreign Affairs and Trade, Australia, entered into a £356 Strategic Partnership Arrangement (SPA) with BRAC for the five year period 2011-2015. This has had a number of benefits for all three parties which are outlined in a recent research piece on the SPA commissioned by DFID. The report highlights the following key advantages of this new way of working which are all relevant to the investment in CFPR-TUP:

- Delivery of more flexible core funding.
- An emphasis on shared goals rather than donor-driven requirements.
- A focus on collaboration around higher level outcomes.
- Commitment to faster progress in the achievement of shared development goals.

The partnership was assessed to be successful and represent a real innovation in donor collaboration with an NGO. It represents a much more equal partnership. The assessment was positive across most aspects of the partnership but more could be done in the following areas:

- Effective joint learning among the partners
- Sharing of risks and rewards
- Communications and information-sharing outside meetings
- Effective sharing of technical skills and capacity

This is particularly relevant for CFPR-TUP, a model of interest to both donors beyond Bangladesh.

Discussions indicated that more regular updates throughout the year on CFPR-TUP would be appropriate.

4.9 Mutual accountability

Beneficiary feedback is about listening to beneficiaries and responding to what they are saying. CFPR has been successful in capturing beneficiary voices and this was fed back systematically into design over the years.

While the beneficiaries have opportunities to share their views with the members of the programme directly, the GDBC has the potential to be the institution to hold BRAC accountable to beneficiaries. It could be could be an interactive internal network involving exchange and learning between STUP/ OTUP/ ACCD beneficiaries.

Mutual accountability structure anchored in GDBC has the potential to:

- engage with beneficiaries more intensively and have a greater stake in local development.
- engage proactively with BRAC in helping to identify priorities and address issues on what is working in real time.

- prevent wastage and leakage, making sure resources reach the right people- this could be loop into targeting.
- encourage beneficiaries to discuss with GDBC key issues and questions around how best to cope with vulnerabilities, access resources, engage with government structures
- assess strengths of different GDBCs to identify those who should receive long term support to sustain.

We were involved in the selection of beneficiaries. The whole community was involved in the discussion. There was no animosity. People are aware of each other's income and problems.

(GDBC President, Khulna)

Accessibility to information is important when determining how to provide information and designing feedback mechanisms. Accessibility is important in two ways: first in relation to the format in which information is made available, and the extent to which it is easy to understand and use. That said, we found through discussions with GDBC members that while issues such as using local languages and non-technical, simple terms are recognized as important, the reality is that in places where local dialects and/or other accessibility factors such as remote locations and low levels literacy exists, these pose ongoing challenges to certain groups accessing information.

Recommendation: Consider strengthening GDBC as an interactive internal network involving exchange and learning between STUP/ OTUP/ ACCD beneficiaries.

Recommendation: BRAC should explore setting up systematic beneficiary feedback on programme impact through GBDC.

4.11 Design / Targeting

The approach being used (asset transfers, skills development, targeting the ultra-poor) are similar to other extreme poverty programmes in Bangladesh including the Chars Livelihoods Programme, and the Ending Extreme Poverty Programme (EEP-Shiree). As noted earlier, there is little inter-programme sharing and learning between these programmes.

In terms of reaching the most poor, the participants and non-participants confirmed in discussions that they thought the right people had been selected at the time of assessment. But the programme targets the women only. Often female poverty is directly related to the inability of the men in the family to function as income earners, due to age infirmity, illness, disability etc. The programme needs to consider the poverty of the male members too and what the programme can do further to address that poverty, perhaps taking the household unit more as a beneficiary unit and treating it more holistically without undermining the women's empowerment focus of the programme. The programme does include the broader household at various points but

all of the men that the review team spoke to said that they got all of their information about the programme from their wives. Analysis for the next phase needs to investigate how the men in the household could be better included from the outset.

Age and disability are issues in terms of success and sustainability of graduation. Older people and people with a disability are less likely to be able to sustain success after graduation and are the most at risk in terms of slipping deeper into extreme poverty. Greater understanding is needed on the impact of age and disability on the ability and capacity to reach and sustain graduation. There are Government social protection programmes for older people and people with a disability and the GDBC does advocate on behalf of these vulnerable people for access to their social transfers. The fourth phase design could consider paying greater attention to the specific needs of vulnerable groups to ensure the programme goes beyond just inclusion.

During the Rangpur field trip, the MTR team noted the gender imbalance in the senior field staff. There were few women. BRAC does monitor gender empowerment within the organisation including monitoring management engagement and employment retention rates. CFPR-TUP should continue to examine its own internal gender balance and work more towards promoting/recruiting women into more senior programme management roles at both the centre and in the regions and field offices. It is noted that due to the requirement at the field level to move every two years, this makes female staff retention difficult.

Recommendation: The design for the next phase should have a focus on those who are currently included in the programme at the margins such as men, the elderly and persons with a disability.

4.12 Risk Management

The CFPR-TUP progress report (2014) has acknowledged encountering risks and reported measures to mitigate them. Most of these risks are generic in nature and thus applicable to all other similar types of interventions in Bangladesh. Some of the risks are programme-specific and some are external. The programme-specific risks have been detected by CFPR-TUP staff through close monitoring (i.e. intensive regular home visits; follow up and discussions with senior management). Some of these risks (i.e. personal circumstance of CFPR-TUP participants) were mitigated by the dedication and involvement of CFPR-TUP staff. In some cases (i.e. enterprise-specific), assistance from sector specialists have been sought to mitigate the risks. Furthermore, the GDBCs and SDBCs play an important role in creating awareness in the local community and protecting the assets of the ultra-poor, thus mitigating the risks of damage or theft of assets of the TUP participants.

CFPR-TUP types of interventions are susceptible to different types of risks. BRAC management is aware of these risks and hence these issues are discussed in their review meetings where natures of the problems are discussed; solutions are sought and implemented. Types of risks encountered and mitigated are also reported in the progress report.

Among various risks, eviction from a slum is a major risk for the Urban TUP programme. As a result of the eviction, investment by the CFPR-TUP programme may be lost or jeopardised. In order to guard against such incidence, BRAC has decided to introduce ID cards for their Urban CFPR-TUP participants. This is an appropriate approach. Bangladesh Bureau of Statistics (BBS) with support from the World Bank has been creating a beneficiary data base for social protection programmes. Also, the Ministry of Finance with support from DFID has been contemplating installing a MIS system for participants using the beneficiary data base for budgeting and monitoring of social protection schemes in Bangladesh. BRAC should establish close linkages with these two initiatives while devising the ID card system for the Urban CFPR-TUP programme.

Recommendation: Work with the BBS/World Bank and the Ministry of Finance to ensure CFPR-TUP ID card links with other systems being developed

4.13 Analysis and Learning

The current design and delivery of CFPR-TUP is a result of innovative and iterative applied learning processes within BRAC, resulting in a programme design which addresses the multiple dimensions of poverty which the ultra-poor face, in comparison to other poor groups. CFPR-TUP was started in 2002 as a result of a realisation that BRAC's existing microfinance programme rarely reached the poorest women and that many female beneficiaries of the IGVGD (Income Generating Vulnerable Group Development) programme did not progress to microfinance programmes as intended. Chronic illness, disaster, and death of male members of the family usually pushes the extreme poor back into the poverty.

Shortcomings in the IGVGD programme highlighted the need for a cyclical and more complex perspective of the process to move out of poverty. Subsequent phases of the programme (CFPR-TUP phase 1, 2, 3) recognised the complex interplay of economic and social vulnerabilities and risk, many of which are beyond household level factors, both market and non-market, and socio-political relationships at various levels that keep people in poverty. CFPR-TUP sequences “protective” mechanisms (such as the stipend and health services), “promotional” mechanisms (asset grants and skills training) with “transformative” measures (e.g linking to other BRAC initiatives that provide social development inputs like WASH and the adolescents club and the mobilisation of local elites for support through GDBC). The objectives were to enable beneficiaries to have “both the material (e.g. poultry, cages, veterinary support) and non-material (technical skills and social standing) resources to manage risks and engage with the economy actively.

CFPR- TUP approach to extreme poverty can be strengthened further if learning can be fed into the design and delivery in real time – this is currently being developed. This real time data should continue to be supplemented but the existing in depth research work which BRAC's Research and Evaluation Division currently conducts.

4.14 Gender equality and women and girls empowerment

Bangladesh has a relatively good legal and policy environment to promote gender equality. Over the last couple of decades civil society organisations have played a crucial role in increasing the visibility of women in public policy through enhancing efforts and focusing development programmes on women through empowerment and awareness raising. However, despite progress in the legal rights of women in the public sphere, in home and family life the practice of a range of customs, behaviours and traditions (e.g. preference for male child, importance of marriage for women, dowry, domestic violence) continue to undermine women's right to equality.

There are four design features of the CFPR-TUP programme which specifically aim to address gender inequality:

- Women are targeted with an economic transfer, on the basis that income poverty is highest among females'- mostly single women.
- By increasing women's economic position, the programme aims to increase women's bargaining power within the household.
- Women's social capital is increased through their involvement in GDBC.
- Activities to address abuse and discrimination such as violence against women, dowry and early marriage, through complementary social development activities aimed to contribute to wider changes in equality between men and women, at the individual, household and community level.

The most important thing in life is respect. If you have no respect at home then you have none in the community. This programme has given me income, which means I can spend as I like, which means I can make decisions and people respect those decisions.

(Female participant, Magura)

"I got two goats [from CFPR-TUP], again I have got two. I got 1,500 taka after selling two. I bought some plants and spent the rest of the money to fix my house. I also got a school dress for my daughter"

(Elderly participant, Khulna)

I want to go to the Army. I want to be free.

(Adolescent girl, Khulna)

In addition to the aspects above, CFPR-TUP includes transformative social equity elements as it reaches excluded areas which have largely been bypassed by the Government of Bangladesh. The beneficiaries, when asked, said that early marriage has gone down substantially and there is less incidence of domestic violence. Husbands of CFPR-TUP participants interviewed confirmed that they now fight less at home as the arguments used to often be about the availability of food and that is no longer an issue. One husband spoke about now working "in unity" with his wife. The drop in violence was difficult to verify since there has been no attempt to collect systematic data on these issues. The shame and stigma of being single, divorced, or abandoned by husbands were mentioned as major impediments to women's equality and undermined the improved welfare gained from CFPR-TUP.

Empowerment is the essential component behind the theory of change in CFPR-TUP; however women participating in the programme still articulate empowerment in a narrow term. The MTR team found that while women have great aspirations and ‘feel’ empowered, when probed, it was obvious that the sense of empowerment is mostly contingent upon their agency of being heard by husbands and by extension the community they live in. Having husbands and sons are still seen as the most effective ‘tool’ to manage discrimination and risks due to natural disasters or illness, no matter how well they are doing as a result of CFPR-TUP.

“My situation was OK when I got married. Even my husband’s financial situation was good. About five years ago he got married again and left me with two daughters. I had to come back to my parental home. We cannot eat properly; I cannot afford to ensure my children’s education and clothing. But I did not want to marry off my daughter early.

(CFPR-TUP participant, Magura).

“My husband had a kidney problem and heart disease. We had to sell our cows for his treatment. Then he died. If you do not have a husband people say [evil] things about you. You lose respect in people’s eyes. I felt very vulnerable after his death. I was extremely poor with no assets, no future and two children

(CFPR-TUP participant, Khulna).

The programme shows evidence that poverty and risk are strongly influenced by differences in asset ownership at the individual level. Ownership and control of household assets influence women’s bargaining power over how resources are allocated within the household as well as determining her potential for pursuing opportunities outside of the household. When larger amount of assets are under the control of women this tends to increase the share of household income spent on children’s education and that different assets have different implications for bargaining power within the household. As the programme targets women only, men’s involvement was pretty peripheral although they remain major players in household decisions.

Cultural factors such as “status” or “prestige” are associated with assets. The extreme poor, because of the depth and duration of their poverty and marginalisation, often lack the psychological capacity to envision choices and lack the information to understand and appreciate their rights, entitlements and options, as evident in the conversation we had with women.

As Bangladesh tries to consolidate the gains in poverty reduction and race to reach the bottom 10 percent, enabling policies, access to services and asset transfers alone will not be enough to give opportunities that every poor person - especially women and girls - deserves. Making breakthroughs in these areas will require long term, innovative norms and behaviour changing interventions. Early marriage, dowry, violence against women and girls, marginalisation of people with disability are all manifestations of deep rooted customs and social norms resulting in poverty, social exclusion and discrimination.

While the younger generation may have more liberal views on gender equality, this does not necessarily lead to changes in their attitude, especially for men and boys.

When the MTR team discussed marriage with some adolescent boys they said that they would prefer to marry someone who would stay at home and not work.

The next phase of CFPR-TUP should include interventions (or link to other BRAC interventions for CFPR-TUP participants) specifically addressing gender and social norms and behaviours. The scale at which BRAC works and the structure that it has across the country offers a huge opportunity to do more on challenging norms and behaviours which impede impacts on women and girls.

As gender outcomes (such as violence) are less directly the impact of CFPR-TUP activities and are mediated by other influences, the programme should also look to undertake more regular measurement of gender issues in the non-beneficiary population to understand what is driving current behaviour change and how those changes are taking place.

An important objective of CFPR-TUP intervention is to increase women's empowerment. Prestige and an improved position in society were mentioned by women as the most significant outcome of this programme. However, asset holdings may not empower women in all aspects of their lives. It would be useful to be able to track improvements and identify gaps. This is not possible currently due to the absence of indicators measuring women empowerment in the log frame and the graduation criteria. There is no regular tracking of empowerment indicators. Both Shiree and CLP do track empowerment and could be a useful starting point for BRAC.

Although it was difficult to assess women's empowerment due to absence of indicators, conversations with STUP and OTUP members showed they have gained agency in awareness, negotiation, awareness of rights which has led to:

- Households having greater income – able to meet basic needs and beyond
- Increased access to and use of services by the poor, girls and other defined groups
- Increased number of women and men have access to the financial services ie OTUP members accessing micro-credit from BRAC after graduation.
- Individuals make better decisions - based on increased knowledge from wider information and opinions
- Poor women having more knowledge about what services are available and what to expect from them.

Recommendation: Include appropriate indicators for monitoring progress in women's empowerment. This should be in the logframe but could also be part of the graduation criteria as it is in other asset transfer programmes.

Recommendation: Set targets for measuring qualitative changes such as attitudes towards girls and women and prevalence of harmful social norms and behaviours such as domestic violence, dowry and child marriage.

Recommendation: Focus on transformational aspects of gender interventions: strengthening and scaling up work with adolescents; greater involvement of men and boys in programme activities.

5. SUGGESTED FURTHER RESEARCH

The research and evaluation division of BRAC has produced many useful pieces of analysis on CFPR-TUP. It is a complex programme, operating in a complex environment so there are still a number of areas which would benefit from further research. The areas prioritised by the review team are those which will impact on the fourth phase:

- **Sustainability of GDBC.** The GDBCs play an important role in the community accessing services for the extremely poor. This role remains important when CFPR-TUP finishes in an area. It is unknown how many GDBCs continue operating or what factors influence sustainability.
- **Sustainability of graduation outcomes with reference to age, family composition, disability, location, enterprise type. Include the importance of BRAC's post-graduation support services.** Graduation and sustainability outcomes are reported usually by cohorts. Such aggregate measures may conceal heterogeneity in outcomes by attributes such as age, family composition, location, enterprise types etc. The support services should be included in this analysis as they are likely to have an impact on sustainability.
- **What is the longer term impact on children of participants – how transformational is the programme for them?** Breaking the intergenerational transmission of poverty is key for the sustainability of reductions in extreme poverty. Little is known about the longer term outcomes for children of CFPR-TUP participants.
- **Unintended consequences - effects on the care burden, violence, child labour** CFPR is focused on improving the livelihoods of extremely poor women but, because of the nature of the programme, it impacts on other parts of their lives and their families'. There is a need for a greater understanding of both the positive and the negative impacts.
- **How do graduates cope with shocks? What frequency and magnitude can they withstand?** A high number of CFPR-TUP participants graduate. Some do not even consider themselves poor anymore but by any standard they remain vulnerable to shocks. Most seems to retain income and asset levels even after shocks but little is understood about how they do this and what are the limits of their resilience.

7. OTHER ISSUES FOR PHASE FOUR

The recommendations above are relevant for the design of the fourth phase of CFPR-TUP. A number of other issues were raised during the course of mid-term review which would be useful to consider in the design of the next phase.

- **Focus on the longer term pathway out of poverty rather than graduation across a threshold.** The focus on graduation is important to determine whether the immediate intervention was successful. The design of the next

programme should consider this but also pay attention to the longer term issue of continuing to improve incomes, assets and empowerment.

- **Targeting at one point in time – those who got it deserve it BUT poverty not static.** Nearly all participants we met did not request anything for themselves but did request support for people in the community who are as poor as they were at the beginning of the programme. Social protection programs generally have regular recertification. Every 4-5 years BRAC does go back to areas it has operated but it is not guaranteed that every poor qualifying household will receive support.
- **Ethical issues from taking one group that is slightly poorer than another and lifting them far above the other. Need for greater inclusiveness.** In Rangpur, participants from earlier cohorts were reported as referring to themselves as “elites” now. For them, this is an extremely positive outcome but for those slightly better off at the time of selection, it may seem very unfair. Much more needs to be done to share the benefits of the programme more widely in the community or to ensure that other extremely poor households who miss out are receiving another form of assistance.
- **Building on positive changes in BRAC to be less siloed and have focus on ultra-poverty across health, education, etc.** It is a positive development that other sectors will be ensuring the inclusion of ultra-poor households to improve BRACs reach. CFPR-TUP should support this focus and exploit new synergies. It may assist in providing the extremely poor households, who do not qualify for CFPR-TUP, with the benefits of some BRAC services.
- **Market linkages – potential for engagement post -graduation** - Other asset transfer programs have a focus on market linkages, both before and after graduation. The new CFPR-TUP design should consider its relevance in locations which experience market failures.
- **BRAC’s role – incubator of ideas, last mile implementer.** As an experienced NGO, ideally BRAC’s role would be to test new approaches and to reach households that have fallen through gaps in government’s social protection systems. As the government is still at early stages of improving its social protection system and other service delivery, BRAC’s role in working directly with large numbers of the extreme poor remains relevant – the government is not close to the “last mile”.
- **Could BRAC provide targeted post-graduation services to graduates of other asset transfer programs?** One of the differentiating factors between CFPR-TUP and other asset transfer programs both in Bangladesh and abroad is the services participants have access to after the programme ends. Staff from other asset transfer programs refer to this as graduating into the arms of the BRAC family. Sustainability of other asset transfer programs is impacted by the absence of a comparable family. The potential exists for BRAC to better target its post-graduation services to graduates of other asset transfer programs to improve the combined impact on reducing extreme poverty.
- **Is a different strategy is required involving migration from marginal areas which don’t provide a long term sustainable future?** Some areas in Bangladesh may require a very different approach. Assessments should be made about whether they provide long term potential for a sustainable exit from poverty. If not, other solutions such as migration could be brokered with the community and government.

- **How realistic are options to bring down the cost of phase IV?** A number of interlocutors suggested creative solutions were required to reduce the cost of CFPR-TUP. Included in those were the renting of livestock and greater use of OTUP. The design of the next phase needs to cost a number of these options and potentially pilot them.
- **Need to test the theory that the poor not benefitting from STUP and OTUP can access microfinance. A hybrid hand-holding model could be appropriate.** The MTR's field visit confirmed that a number of poor non-participants cannot access microfinance. They do not have the confidence. They may not require the asset transfer of STUP, nor the subsidised credit of OTUP, but they do appear to need other support. A model similar to OTUP but without the subsidy could be considered for this group of people.
- **The validity of the assumption of required subsidised credit for OTUP.** In the field it was clear that the participants valued the two month suspension of interest payments but the value of the small interest rate deduction (25 percent from 27 percent) is unclear. This should be investigated to determine if it could be raised to the standard rate.
- **Exploit synergies with other asset transfer programmes especially DFID's new programme being designed at the same time as the next phase of CFPR-TUP.** DFID's Shiree programme is ending but will be replaced by another programme focused on addressing extreme poverty. Asset transfers will continue to play a key role in DFID's approach. BRAC and DFID should work together to ensure they share lessons from their current programmes and their future programmes complement each other.

Attachment A

**Challenging The Frontiers of Poverty Reduction (CFPR)-Targeting The Ultra Poor
MIDTERM REVIEW
Terms of Reference**

1. Background

In order to fight extreme poverty in Bangladesh, 'Challenging the Frontiers of Poverty Reduction- Targeting the Ultra Poor' (CFPR-TUP) was initiated by BRAC in 2002. The programme was initiated with the promise to help the ultra poor to break out of the poverty trap and get access to the mainstream economy. It focuses on improving the economic and social condition of extremely deprived households through a comprehensive package of interventions including asset grants, life skill and enterprise development training, subsistence allowance, tailor made health care and community support. (See Annex I for Intervention Background). Both BRAC and its development partners have decided to initiate a mid-term review of the project in order to assess the project's performance, gauge the progress achieved thus far and identify any opportunities or recommendations for future directions.

2. Rationale

The mid-term review (MTR) is meant as a participatory exercise to be beneficial for both BRAC and its development partners (DP).

The MTR would create an opportunity to understand the current situation of the CFPR Programme and the findings is therefore expected to feed into the decision making process of BRAC CFPR Programme for engagement with the Government of Bangladesh and other stakeholders and also inform the future planning process of the next phase of the CFPR Programme. Recommendations will also help to ensure that the project will remain on track to achieving expected results.

3. Objectives

- I. The core objective is to review the relevance and appropriateness of CFPR Programme and consider strategic direction for its longer term role (including options for future programming) and prioritise questions for future research and policy advocacy.

The secondary objective to assess whether the ongoing BRAC CFPR programme is meeting its targets with focus on long term impact and resilient livelihoods ; it will identify any difficulties that may have affected the outcomes to date and to make recommendations for resolving them.

It is proposed that, in principle, all aspects of the BRAC CFPR Program (supported by other donors) may be covered by the MTR, although some elements may receive more attention than others. The consultants will be working on close collaboration with the CFPR team, supporting the process.

4. Specific objectives

- To assess progress towards the achievement of expected results as set out in the Log Frame
- To review the progress and effectiveness of the 'Addressing Climate Change Destitution (ACCD) component
- To document operational lessons from the design and implementation and provide recommendations to improve project performance
- To review and validate the long term results of the programme using BRAC Research data and assessment reports and prioritise questions for future research
- Highlight elements that should be reinforced to maximize sustainability and impact, and provide strategic direction for BRAC's future programming in this sector

5. Scope of Work (indicative)

MTR review team is required to give special attention to some of the key criteria mentioned below for the purpose of the Mid Term Review/evaluation. They are as follows (following OECD-DAC criteria):

I. Effectiveness

- a) To what extent have results been achieved, comparing expected vs actual results?
 - Review BRAC's expansion of other new initiatives taken in the CFPR Programme, such as assessing the long-term effectiveness of turning poverty alleviation committee (GDBC's) into trusts.
- b) What is the effectiveness of STUP, OTUP and ACCD models, and do they yield unintended results, whether positive or negative? If so, why do they occur and can the positive results be reinforced?
- c) To what extent the CFPR programme is contributing to reduce undernutrition of mothers and children?

II. Efficiency

- a) How economically are resources/inputs (funds, expertise, time, etc) converted to outputs? Has the distribution of costs over the course of the program,

particularly the annual breakdown for each of the major components, been appropriate to achieve development goals? How the transfer size (value of productive assets/support package) is determined, tracked and adjusted over time?

- b) Provide a cost-effective analysis of the CFPR Programme reaching out to beneficiaries in remote location.
- c) Based on comparisons with relevant benchmarks, are resources (financial and human) leveraged efficiently to achieve results?
 - Where does the CFPR programme stand in comparison to similar initiative in Bangladesh?
 - How quickly and easily can the programme acquire the specialist skills needed?

III. Relevance

- a) Are the results of the programme relevant to BRAC and its other partners' needs and priorities?
- b) How does the programme measure up to the identified needs in the context of the country and government commitment?
- c) How do the existing selection criteria compare to similar poverty reduction programmes in other parts of Bangladesh?

IV. Collaboration:

- a) Does the programme strategy set out mechanisms in place to effectively use all available opportunities/avenues in furthering the relationship with the GoB and other NGOs?
 - What strategies does BRAC have for encouraging and influencing the government and other NGOs to help in replicating the CFPR model?
 - What synergies exist for cooperation between the CFPR programme and other extreme poverty reduction programmes working in the same geographical areas? What is the scope for future cooperation with such programmes?
- b) Review the achievements made in increasing collaboration with the GoB at different levels, central and local, and suggest how this could be made more effective and sustainable. How CFPR evidences can be used in influencing GoB policy/plan on eradication of extreme poverty within shortest possible time?

V. Sustainability

- a) What are the prospects for financial sustainability or innovations developed under the programme?
 - For e.g. does increased cost of livestock assets have any impact on the sustainability?
- b) What support services strengthen sustainability?
- c) Is the external environment conducive to the maintenance of results?
- d) What measures should be undertaken in order to enhance sustainability of results for this programme?
- e) What is BRAC's capacity to expand into the new areas that it has identified?
- f) What are the key factors for sustainability of the impact of CFPR Programme?

VI. Monitoring and Evaluation:

- a) Are grass-roots experiences or innovations or challenges being captured and the program being refined?
- b) What is the contribution of the interventions to higher level results, in terms of outcome and impact?

VII. Ownership

- a) Are primary stakeholders committed to and supportive of the development intervention and do they have the appropriate authority and tools to make decisions and take action?

VIII. Harmonization

- a) Did donor organisations harmonise their inputs and ensure that their technical support and adviser interventions were coordinated and supportive of BRAC?
- b) How effectively the mechanisms of donor coordination and harmonisation worked and promoted aid effectiveness?
- c) Assess the implications of DFID and DFAT's relationship with BRAC through the Strategic Partnership Arrangement on the CFPR donor consortium;

IX. Results-Based Management

- a) Is the program's results framework appropriate for the activities and had it led to reporting that is useful to BRAC management and funders?

X. Mutual Accountability

- a) Are donor organizations and BRAC mutually accountable for development results? If so, in what way were they mutually accountable during the design, implementation, risk management, monitoring and evaluation of the development intervention?

XI. Design/Targeting

- a) Was the programme design based on proven approaches, new and innovative approaches, or both?
- b) To what extent did the programme activity address cross cutting issues such as gender equality, disability, disaster risk reduction and climate change/variability?

XII. Risk Management

- a) Are there systems in place to monitor, report, and manage risks that could have an impact on the development intervention?
- b) If systems are in place, were they used? In particular, does the risk management feed into reporting?
- c) Were these systems effective?

XIII. Analysis & Learning

- a) To what extent the programme has used opportunities for analysis and learning to improve the programme?
- b) Were the activities based on sound technical analysis and continuous learning?

XIV: Gender Equality and Women and Girls' Empowerment :

- a. How is the programme reaching the socially disadvantaged groups (e.g. disabled, female headed households with no male child)?

In addition to being guided by the abovementioned criteria/issues, the review will identify lessons learned and provide recommendations to inform current or future development interventions.

Based on the MTR findings, there should also be a review of the CFPR Logical Framework so that recommendations can be made to strengthen the logical framework in order to achieve project purpose.

6. Methodology

It is expected that the Mid-Term Review exercise will be the outcome of inclusive participation from all relevant stakeholders. The review team will therefore ensure discussion, observation and working with BRAC (at HQ and field offices), target beneficiaries and communities, development partners, government officials (at central and field level) as well as other NGOs and civil society and the donor liaison office.

The objective, scope and evaluation questions presented in previous sections should be used by the review team to determine the most appropriate approach for the present evaluation. The methodology must be developed to support the answering of evaluation questions using credible evidence and prepared and followed based on the LFA and other relevant documentation and field visits.

The process will be discussed and finalized at the BRAC CFPR Partner Consortium briefing session to be held at the outset of the mission. However, the review team solely will be responsible for the findings, conclusions, recommendations and lessons learned of the end report.

7. Work Plan

The consultant team will prepare a work plan that will operationalize and direct the review. Once approved by the CFPR Partner Consortium, the work plan will serve as the agreement between parties on how the MTR is to be carried out. The work plan will refine and elaborate on the information presented in this ToR to bring greater precision to the planning and design of the evaluation. It will be based on a preliminary review of the documentation, discussions with key stakeholders, literature review, etc.

8. Resources Available

The team will have full access to programme reports and other documentation (e.g. research reports) among which the main items are:

- CFPR Project Proposal
- Project Appraisal Report,
- Annual Monitoring Mission Report,
- CFPR Annual Work Plans
- CFPR Progress Reports (six monthly reports)
- RED Reports (research /working papers)

9. Reporting

Reporting will be in four stages:

- Presentation to BRAC and the Partnership Consortium of the main findings of the team. This meeting will take place immediately after completion of the fieldwork and before the team prepares its draft report.

- Submission of a draft not more than four days after the presentation meeting. BRAC and the Donor Consortium will then have one week in which to make their comments on the draft and to interact with team members as required.
- Submission of the final report incorporating all the comments made by BRAC and the Donor Consortium within two weeks of receiving comments.

10. Management Response

BRAC and the CFPR partner Consortium will prepare a management response to the evaluation report that documents their response to the recommendations and establish how each organization will (or will not) follow-up on the recommendations.

11. Deliverables

The final report, like the draft report, should be prepared in MS Word and should be less than 50 pages without the Annexes.

The report will be distributed to BRAC and the Partnership Consortium through the DLO. An electronic copy of the final report should also be made available.

12. Recipient

The key recipients of the MTR report will be BRAC CFPR Programme who will use it to plan and implement in the next phases. The development partners who provide consultation and advice to the process of implementation will also be a secondary recipient of the document.

13. Team Composition

The team will consist of two to four consultants/specialists from (DFID, DFAT & BRAC), and one or two members of the team should be Bangladeshi national. The consultants are expected to have a good mix of the following competencies:

- Strong analytical skills
- Quantitative and Qualitative methods and capacity to integrate the quantitative and qualitative data/analysis
- Appropriate Gender Mix
- Relevant experience in livelihoods, rural and urban development, social protection and safety, governance and accountability. Knowledge of successful relationship building strategies with Government
- Experience with result based programmes
- Excellent English drafting and communication skills

- Expertise and extensive experience in monitoring and evaluation of poverty reduction
- Experience of Reviewing Financial Management procedures

Preference will be given to consultants with experience of working in Bangladesh and other countries in South Asia.

The review team will be comprised of:

- a) A Team Leader: Experience in leading similar review/evaluation of livelihoods ,social protection and poverty reduction projects/programmes demonstrated skills in integrating qualitative and quantitative analysis, M&E methods
- b) A Quantitative Expert: Strong skills and expertise on poverty, economic/quantitative analysis (graduation, income, assets, nutrition etc.)
- c) Qualitative Experts: Strong skills and expertise on participatory methods, graduation, gender, health, nutrition and food security and Social development.

A Team Leader will be appointed after reviewing the selected consultants. S/he will have overall responsibility for dividing the mission tasks between the three members, liaising with DLO, BRAC and Donor representatives, as well as ensuring that the Final Report meets the requirements of the Terms of Reference and is completed on time. The team leader is expected to discuss with the team members to specify the output of each member. The team leader will finally be responsible to produce the final report with input from respective team members.

14. Time line*

The Review will commence on the first quarter of 2015 and will be for a period of up to one month for the team leader, including the in-country visit.

The team will have an initial briefing with BRAC and the members of the CFPR Donor Consortium (DC) to ensure common understanding of the ToR. Following this the team can meet individually or collectively with BRAC/DC members as required although most of the detailed information will come from work in the field.

16 th May:	Mission members arrive in Dhaka
17 th May:	Start-up meeting with BRAC and partners and confirmation on timeline for deliverables
18 th May:	Detailed discussions with CFPR staff
19 th May:	Meetings with key stakeholders
20 th -21 st May:	Field visits
24 th May:	Consultation with partners and CFPR

25 th -31 st May:	Preparation of draft Proposal/MTR Report
1 st June:	Submission of draft Proposal/MTR Report
3 rd June:	Discussion on draft Proposal MTR Report with CFPR and partners
4 th June:	Mission members leave Dhaka**
7 th June:	Comments from CFPR and Partners
17 th June:	Proposal/MTR Report finalisation
21 st June:	Final discussions with CFPR and partners

* Consultants will be provided 'preparation days' to contribute to inception report before arrival

**Team leader will be provided 'completion days' for the final proposal after discussion on 3rd June.

*(Dates to be confirmed and is subject to political situation in Bangladesh. A final timeline to be shared with the team).

15. Organization and Coordination

The DLO will provide the logistical support and facilitation throughout the mission. The in-country logistics for this exercise will be jointly organised by BRAC CFPR Programme and the Donor Liaison Office. The key contact points will be Ms. Rozina Haque, Mr. Asif Kashem and Ms. Samantha Islam.

Annex I: Intervention Background

The first phase of the CFPR-TUP programme was implemented between 2002 and 2006, and was followed by the second phase from 2007-2011. The results of both phases clearly demonstrated the efficacy of the strategies used in the programme in terms of drawing the ultra poor out of the poverty trap.

In the third Phase, BRAC through CFPR-TUP programme will reach 423400 ultra poor households with the following interventions-

- I. Special Investment Programme (SIP) for Specially Targeted Ultra Poor (STUP) (Rural and Urban)
- II. Special Investment Programme (SIP) for Addressing Climate Change related Destitution (ACCD)
- III. Credit plus Grant approach programme (CPG) for Other Targeted Ultra Poor (OTUP) (Rural and Urban)

The STUP strategy is specially designed to help the ultra poor to build their livelihoods and develop their human capabilities through a comprehensive package of interventions known as the Special Investment Programme. This includes full asset grants, life skill and enterprise development training, subsistence allowance, tailor made health care and community support. This Special Investment Programme is also implemented for 'Addressing Climate Change related Destitution (ACCD)', which is a special programme that aims to build resilience of the ultra poor to climate change vulnerabilities in selected coastal regions. It employs a clearly defined and articulated risk management strategy to eradicate the losses suffered by the ultra poor as a result of natural disaster.

The OTUP represent a group which is marginally less deprived than the STUP, but still firmly among the ultra poor. OTUP members are targeted by employing the Credit Plus Grant Approach, which employs a comprehensive package of interventions similar to the Special Investment Programme. However instead of a full asset grant, OTUP members receive flexible, soft credit support along with input as grants from the programme in order to establish their enterprise.

The CFPR-TUP programme also recognised the dire need for addressing extreme poverty in urban slums. As a result, a pilot programme employing the STUP strategy was set up in two slums in Dhaka in 2010. In 2013, the coverage in Dhaka was increased and the programme was expanded to Chittagong and Khulna City Corporations as well, and the OTUP strategy was employed in all these locations alongside STUP.

In 2012, BRAC launched the Integrated Development Programme (IDP) to address the needs of the most marginalised and deprived communities who are socially and geographically excluded from the mainstream development interventions in specific areas of Bangladesh. IDP reaches its target group with a coordinated version of all

BRAC interventions including health, education, microfinance and overall social development programmes, like CFPR-TUP. In 2013, STUP and OTUP strategies were also implemented in Baniachang Upazila of Habiganj District and Derai Upazila of Sunamgonj District as a part of the IDP-Haor Project, which aims to reduce chronic vulnerabilities in Haor regions, which are some of the poorest regions in Bangladesh.

Starting from January 2002 to June 2014; the total coverage of this programme is 1,556,036 households in 44 districts of Bangladesh, among which 496,146 households are reached through a full grant based approach and the rest 1,059,890 Households through a credit plus grant based approach.

Attachment B

CFPR-TUP MTR DETAILED PROGRAMME SCHEDULE FOR DHAKA
(Excluding Field Visits)

May 17, 2015 (Sunday)			
Time	Activities	Location	Remarks
10:00am – 12:00pm	Start-up meeting with BRAC and partners and confirmation on timeline for deliverables	21 st Floor Roof Top, BRAC Center, 75 Mohakhali, Dhaka.	Driver's Name: MD. MOFIZUL ISLAM Driver's Cell No: 01729071955 -MTR team -Consortium members -CFPR-TUP team -DLO & RED members.
1:00pm- 5:00pm	MTR Planning and detailed discussions with CFPR staff	21 st Floor Roof Top, BRAC Center, 75 Mohakhali, Dhaka.	MTR and CFPR-TUP team

May 18, 2015 (Monday)			
Time	Activities	Location	Remarks
9:00am-10am	Meeting with Professor Syed M. Hashemi, Chair, BRAC University Department of Economics and Social Sciences (ESS)	66 Mohakhali Dhaka 1212 Bangladesh	-MTR Team -CFPR-TUP contact person Confirmed Driver's Name: MD. MOFIZUL ISLAM Driver's Cell No: 01729071955
10:30am - 11.30am	Meeting with BRAC Research team and Ferdous Jahan, Professor, Department of Public Administration, University of Dhaka Detailed discussions with CFPR staff	11 th Floor Conference Room, BRAC Center, 75 Mohakhali, Dhaka.	-MTR Team -CFPR-TUP contact person Confirmed
12:30pm-1:30pm	Dr. Mahabub Hossain, Advisor to the Interim Executive Director, BRAC	15 th Floor, Mahabub bhai's office, BRAC Center, 75 Mohakhali, Dhaka.	-MTR Team -CFPR-TUP contact person Confirmed
2:30pm-3:30pm	Meeting with Julian Francis (CV attached here)	11 th Floor Conference Room, BRAC Center, 75 Mohakhali, Dhaka.	-MTR Team -CFPR-TUP contact person Confirmed
4.00pm	Leave for airport	Starting BRAC Centre	-MTR Team -CFPR-TUP contact person (Rozina Haque) - Samantha Islam, BRAC DLO
4.30pm	Meetings with Dr. Shamsul Alam	Planning Commission, Sher-e- Bangla Nagar, Block-14, Dhaka-1207	CFPR Team, Bazlul Bhai and Asif Kashem (BRAC DLO) Confirmed

May 21, 2015 (Thursday)			
Time	Activities	Location	Remarks
1:00pm-2:00pm	LUNCH		
2:30pm-3:30pm	Meeting with Dr. Binayak Sen	Bangladesh Institute of Development Studies E-17 Agargaon, Sher-e- Bangla Nagar, GPO Box # 3854, Dhaka-1207, Bangladesh Telephone: 880-02-8110759, 9143441-8 Fax: 880-2-8141722 www.bids.org.bd	Meeting Confirmed MTR Team -CFPR-TUP contact person Confirmed
4:30pm-5:30pm	BRAC Senior Director, Strategy and Communications, Mr. Asif Saleh	20 th Floor Conference Room, BRAC Center, 75 Mohakhali, Dhaka.	-MTR Team -CFPR-TUP contact person (Confirmed)

May 24, 2015 (Sunday)			
Time	Activities	Location	Remarks
9.30 am-11:30am	Consultation with partners and CFPR	11 th Floor Conference Room, BRAC Center, 75 Mohakhali, Dhaka.	-MTR team -Consortium members -CFPR-TUP team -DLO &RED members
11:30am-12:30pm	BRAC Chief Financial Officer, Mr. S. N. Kairy	14 th Floor Conference Room, BRAC Center, 75 Mohakhali, Dhaka.	MTR team -Consortium members Confirmed
4.00pm-5.30pm	BRAC Directors/Programme Head	11 th Floor Conference Room, BRAC Center, 75 Mohakhali, Dhaka.	-MTR team -Consortium members -CFPR-TUP team -DLO Confirmed
6:00pm	Meeting with BRAC Vice Chairperson	19 th Floor Conference Room BRAC Center, 75 Mohakhali, Dhaka.	-MTR team -Consortium members -CFPR-TUP team Confirmed
6:30pm-8:30pm	Dinner with the CFPR MTR Team	21 st Floor, Roof Top, BRAC Center, 75 Mohakhali, Dhaka.	MTR team -Consortium members -CFPR-TUP team -DLO &RED members -Brac Directors Confirmed

May 25, 2015 (Monday)			
Time	Activities	Location	Remarks
2.00pm-3.00pm	Meeting with BRAC Advocacy for Social Change- Shagufta Sultana (Senior Programme Manager) and her team members	11 th Floor Conference Room, BRAC Center, 75 Mohakhali, Dhaka.	-MTR team -CFPR-TUP team Confirmed
4.00pm-5.00pm	Meeting with Dr. Zulfiqar Ali	SHIREE, Road- 10, House- 5, Baridhara (diplomatic zone), Dhaka-1212, Bangladesh	-MTR Team -CFPR-TUP contact person Confirmed

May 27, 2015 (Wednesday)

Time	Activities	Location	Remarks
3.00pm-4.00pm	Meeting with BRAC Research team	11 th Floor Conference Room, BRAC Center, 75 Mohakhali, Dhaka.	-MTR Team -BRAC RED -CFPR-TUP team
4.00pm-5.00pm	Field visit to Karail Slum to see BRAC CEP activities	Starting from BRAC Centre	-MTR Team -CFPR-TUP contact person

May 28, 2015 (Thursday)

Time	Activities	Location	Remarks
3:00pm – 5:00pm	Presentation on draft Proposal MTR Report with CFPR and partners	13 th Floor Conference Room, BRAC Center, 75 Mohakhali, Dhaka.	-MTR team -Consortium members -CFPR-TUP team -DLO &RED members Dr. Kaosar Afsana (Tentatively booked from 4pm to 5pm) Dr. Mushtaque Chowdhury (Confirmed from 3pm to 5pm)

Attachment C

CFPR-TUP Logframe Phase 3

PROJECT TITLE	1. Challenging The Frontiers of Poverty Reduction-Targeting the Ultra poor (CFPR-TUP) Programme***						
GOAL							
Contributing to the reduction of extreme poverty in Bangladesh in order to achieve MDG 1							
OUTCOMES	Indicator	Baseline (December 2010)	Milestone 1 (June 2012)*	Milestone 2 (June 2013)	Milestone 3 (Dec2014)	Target (Dec 2015)	Assumptions and Risks
1.35 million people* in poor rural areas lift themselves out of extreme poverty and achieve sustainable livelihoods (* 339,570 households)	1.1 Number of STUP households meeting CFPR graduation criteria	-	49,050 (90% of 2010 cohort, i.e. from phase II) 48,855 90% 89,447 91%	88,470 (90% of 2010 & 2011 cohort) 89,447 91% 1,16,808 91%	1,44,855 (90% of 2010, 2011,& 2012& 2013 cohort) 1,16,808 91% 148,795 99%	1,73,182 (90% of 2010, 2011, 2012, 2013 & 2014 cohort)	Political stability and economic growth and stability. No widespread and pervasive natural disasters.
	Source: BRAC RED GOAL evaluation studies.						
	1.2 Number of OTUP households meeting CFPR graduation criteria	-	19,800 (90% of 2010 cohort, i.e. from phase II) 15,615 71% 35,775 92%	35,100 (90% of 2010 & 2011 cohort) 35,775 92% 63,992 94%	93,825 (90% of 2010, 2011 & 2012 cohort) 63,992 94% 97,913 96%	1,27,102 (90% of 2010, 2011, 2012, 2013 & 2014 cohort)	Donor support to Bangladesh continues at current or higher levels.
	Source: BRAC two-yearly impact evaluation studies by RED						
	1.3 Number of BRCCV ACCD households meeting CFPR graduation criteria	-	TBC based on baseline survey in 2012** 2,268 (21% of 10,800)	0 RED will provide information by end of 2014 11591 97%	30,600 (90% of 2012&2013cohort) 11591 97% 33412 99%	50,400 (90% of 2012, 2013 & 2014 cohort)	BRAC continues to enhance its operational efficiency
Source: BRAC RED impact evaluation studies based on 2012 cohort							
1.4 Real income increased in STUP HHs	-	TBC based on baseline survey in 2012 Tk.11,553.91 (baseline 2012)	10% over baseline (2012) RED will provide information by end of 2014	17% over Milestone 2 RED will provide information by end of 2014 Data entry process is going on. Findings will be shared as soon as	12.5% over Milestone 3		

				available.	
Source: BRAC RED impact evaluation studies based on 2012 cohort					
1.5 Real income increased in OTUP HHs	-	TBC based on baseline survey in 2012 Tk.13,118 (baseline 2012)	10% over baseline (2012) RED will provide information by end of 2014	17% over Milestone 2 RED will provide information by end of 2014 Data entry process is going on. Findings will be shared as soon as available.	12.5% over Milestone 3
Source: BRAC RED impact evaluation studies based on 2012 cohort					
1.6 Real income increased in BRCCV HHs	-	TBC based on baseline survey in 2012 Tk.12,627.54 (baseline 2012)	10% over baseline (2012) RED will provide information by end of 2014	17% over Milestone 2 RED will provide information by end of 2014 Data entry process is going on. Findings will be shared as soon as available.	12.5% over Milestone 3
Source: BRAC RED impact evaluation studies based on 2012 cohort					
1.7 STUP participant women are managing and owning business	-	TBC based on baseline survey in 2012 50%*** (baseline 2012)	100% RED will provide information by end of 2014	100% RED will provide information by end of 2014 Data entry process is going on. Findings will be shared as soon as available.	100%
Source: BRAC RED impact evaluation studies based on 2012 cohort					
1.8 OTUP participant women are managing and owning business	-	TBC based on baseline survey in 2012 70%*** (baseline 2012)	100% RED will provide information by end of 2014	100% RED will provide information by end of 2014 Data entry process is going on. Findings will be shared as soon as available.	100%
Source: BRAC RED impact evaluation studies based on 2012 cohort					
1.9 BRCCV participant women are managing and owning business	-	TBC based on baseline survey in 2012 55%*** (baseline 2012)	100% RED will provide information by end of 2014	100% RED will provide information by end of 2014 Data entry process is going on. Findings will be shared as soon as available.	100%

				soon as available.	
Source: BRAC RED impact evaluation studies based on 2012 cohort					
1.10 Increase appropriate diet of STUP member 24hrs recall (% of HHs with diversified diet)	-	TBC based on baseline survey in 2012 28% (baseline 2012)	90% RED will provide information by end of 2014	90% RED will provide information by end of 2014 Data entry process is going on. Findings will be shared as soon as available.	90%
Source: BRAC RED impact evaluation studies based on 2012 cohort					
1.11 Increase appropriate diet of OTUP member 24hrs recall (% of HHs with diversified diet)	-	TBC based on baseline survey in 2012 42% (baseline 2012)	90% RED will provide information by end of 2014	90% RED will provide information by end of 2014 Data entry process is going on. Findings will be shared as soon as available.	90%
Source: BRAC RED impact evaluation studies based on 2012 cohort					
1.12 Increase appropriate diet of BRCCV member 24hrs recall (% of HHs with diversified diet)	-	TBC based on baseline survey in 2012 22% (baseline 2012)	90% RED will provide information by end of 2014	90% RED will provide information by end of 2014 Data entry process is going on. Findings will be shared as soon as available.	90%
Source: BRAC RED impact evaluation studies based on 2012 cohort					
1.13 Consumption of IFA tablet by STUP mother	-	-	90% 304,740 6,89,146	90% 1,162,277 751026**** 886,635	90%
Source: Programme MIS reports					
1.14 Consumption of IFA tablet by OTUP mother	-	-	90% 214,740 8,80,728	90% 1,771,974 1,078,968**** 1,306,958	90%
Source: Programme MIS reports					
1.15 Consumption of Iron Folic Acid (IFA) tablet by	-	-	90% 75,420 5,85,913 177,840** **	90% 15,40,544 279360**** 427,620	90%

	ACCD mother						
	Source: Programme MIS reports						

*Data Collection will be completed by 3rd Week of September and actual data for STUP and OTUP graduation criteria is based on Programme MIS Report

**Although 2010 was considered as the baseline for this log-framework, 2012 (first year of CFPR phase 3) is considered as baseline for impact studies on current phase. RED establishes baseline at the beginning year of every phase of CFPR. A draft report on 2012 baseline survey is expected in May, 2013.

***This high percentage is mainly because very small scale activities like few poultry/livestock were considered as business.

****Calculation about consumption of IFA for STUP (1.13), OTUP (1.14) for June 2014 and ACCD (1.15) for December 2013 and June 2014 were done on the basis of *targeted women* instead of *mothers* (Pregnant and Lactating). The above numbers are corrected based on the consumption of IFA by STUP, OTUP and ACCD mothers.

Attachment D

Shiree Graduation Criteria

Essential Criteria	Rural	Urban
Food coping strategies of household (incl. eating smaller portions, eating less than 3 meals per day, eating food of less quality, eating gathered food, eating no food in 24 hours, borrowing money for food, buying food on credit, sending family member elsewhere to eat, giving more food to earning household member)	≥2 strategies = 0 <2 strategies = 1	≥2 strategies = 0 <2 strategies = 1
Supplementary Criteria		
HIES poverty line Taka pppd (cash + in-kind income) 2010 adjusted for inflation in 2011, 2012 and 2013	2010 <25.5 = 0, ≥25.5 = 1 2011 <27.5 = 0, ≥27.5 = 1 2012 <30.5 = 0, ≥30.5 = 1 2013 <33 = 0, ≥33 = 1	2010 <41 = 0, ≥41 = 1 2011 <44 = 0, ≥44 = 1 2012 <49 = 0, ≥49 = 1 2013 <53 = 0, ≥53 = 1
Number of sources of income	<2 jobs in household = 0 ≥2 jobs in household = 1	<2 jobs in household = 0 ≥2 jobs in household = 1
Cash savings	<1000 Taka/household = 0 ≥1000 Taka/household = 1	<1000 Taka/household = 0 ≥1000 Taka/household = 1
Value of productive assets	<10,000 Taka/household = 0 ≥10,000 Taka/household = 1	<7000 Taka/household = 0 ≥7000 Taka/household = 1
Number of non-productive assets of household	<4 assets = 0 ≥4 assets = 1	<4 assets = 0 ≥4 assets = 1
Food diversity of household (incl. rice, flour, pulse, potato, vegetables, fruits, milk, eggs, fresh/dried fish, poultry, meat)	<6 foods = 0 ≥6 foods = 1	<6 foods = 0 ≥6 foods = 1
Nutrition, adult BMI OR anaemia of head of household or if unavailable of another adult member	BMI <18.5 OR anaemia = 0 BMI ≥18.5 and not anaemic = 1	BMI <18.5 OR anaemia = 0 BMI ≥18.5 and not anaemic = 1
Health, prevalence of fever OR diarrhoea over the last 30 days of head of household	Fever OR diarrhoea = 0 No fever and no diarrhoea = 1	Fever OR diarrhoea = 0 No fever and no diarrhoea = 1
Gender Empowerment of female adult member of household	<75% answering positively = 0 ≥75% answering positively = 1	<75% answering positively = 0 ≥75% answering positively = 1
Access to safe drinking water of household	No = 0 Yes = 1	Not Applicable
Access to hygienic sanitation of household	No = 0 Yes = 1	Not Applicable
Access to cultivable land of household	No = 0 Yes = 1	Not Applicable
Maximum score	13	10
Graduation Threshold	Essential + 6 Supplementary	Essential + 4 Supplementary