



2019-2020

PROSPERITY ANNUAL REPORT

Palli Karma-Sahayak Foundation (PKSF)



**Pathways to
PROSPERITY**

for Extremely Poor People

Pathways to Prosperity for Extremely Poor People (PPEPP) supports extreme-poor people to connect them with mainstream economic growth and jobs. PKSf is implementing the multidimensional programme with funding from the UK government and the EU.



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**Pathways to
PROSPERITY**
for Extremely Poor People

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Pathways to Prosperity for Extremely Poor People (PPEPP) Programme

Palli Karma-Sahayak Foundation (PKSF)



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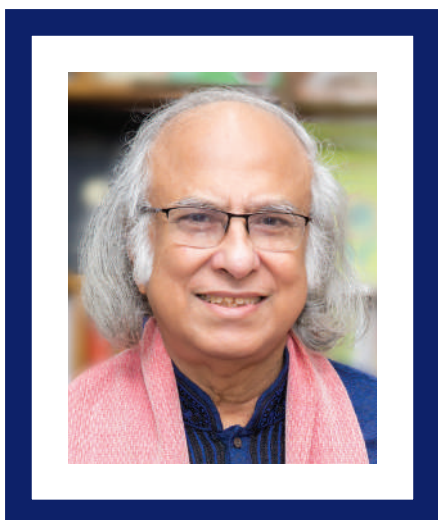
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Abbreviations

AIS	- Accounting Information System	IGA	- Income Generating Activities
BBS	- Bangladesh Bureau of Statistics	IIS	- Integrated Information System
BDT	- Bangladeshi Taka	IT	- Information Technology
CBN	- Cost of Basic Needs	MEAL	- Monitoring, Evaluation, Accountability and Learning.
CLP	- Chars Livelihood Programme	MIS	- Management Information System
CM	- Community Mobilization	MPI	- Multidimensional Poverty Index
COVID	- Coronavirus disease	NNS	- National Nutrition Services
DC	- Deputy Commissioner	ODK	- Open Data Kit
DFID	- Department for International Development	PEPIT	- Participatory Extreme Poor Identification Technique
DID	- Disability Inclusive Development	PIU	- Programme Implementation Unit
DNI	- Direct Nutrition Interventions	PKSF	- Palli Karma-Sahayak Foundation
EEP	- Economic Empowerment of the Poorest	PMU	- Programme Management Unit
EP	- Extreme Poor	PO	- Partner Organisation
ERD	- Economic Relations Divisions	PPEPP	- Pathways to Prosperity for Extremely Poor People
EU	- European Union	PPP	- Purchasing Power Parity
FCDO	- Foreign, Commonwealth & Development Office	PRIME	- Programmed Initiatives for Monga Eradication
FGD	- Focus Group Discussion	PWD	- Person with Disability
FID	- Financial Institutions Division	SDG	- Sustainable Development Goals
FID	- Financial Institutions Division	TUP	- Targeting the Ultra Poor
FSP	- Financial Services for the Poor	TV	- Television
FY	- Fiscal Year	UK	- United Kingdom
GDP	- Gross Domestic Product	UN	- United Nations
GIS	- Geographic Information System	UNDP	- United Nations Development Programme
HH	- Household	UNO	- Upazila Nirbahi Officer
HIES	- Household Income and Expenditure Survey	UPP	- Ultra Poor Programme
HR	- Human Resource		



Message

Qazi Kholiquzzaman Ahmad

Chairman

Palli Karma-Sahayak Foundation (PKSF)

As the UN's 2030 Agenda for Sustainable Development (SDG programme, for short) evolves, it is now widely accepted that poverty eradication (SDG 1) requires identifying its multidimensionality and developing models to sustainably address the various dimensions in an integrated fashion. Still, when it comes to measuring poverty, the focus is mainly on income. For example, extreme poverty is still measured with reference to PPP \$1.90 per capita per day income. However, UNDP in its annual Human Development Report publishes a measure of multi-dimensional poverty index (MPI), which is seldom used in the context of anti-poverty policy formulation nationally and internationally.

Over the last three decades, Bangladesh brought down the poverty rate to an estimated 21.8% and the extreme poverty rate to about 11.3% (Bangladesh Bureau of Statistics, 2018). These estimates however are with reference to basic needs, measured based on the cost of the required calorie intake (2,122 for high poverty and 1,805 for extreme poverty) and a little money to meet other basic needs. Clearly, this too is an income-based measurement. Needless to say, poverty and extreme poverty rates will go up if we use an appropriate Multidimensional Poverty Index (MPI).

This debate apart, Bangladesh's success in poverty reduction rivals that of many resourceful countries, including its neighbours in South and Southeast Asia. It has been possible owing to ongoing joint efforts by the government and nongovernment actors over the years. In addition to government's social security

and other pro-poor programmes, various other approaches to poverty reduction have been adopted and implemented in Bangladesh. These range from complete grant-based programmes to loan-based programmes. Development partners have contributed to this process. Non-governmental organisations have played a useful supporting role in implementing different anti-poverty programmes.

For its part, Palli Karma-Sahayak Foundation (PKSF) has been working for the poor and extreme poor to improve their living conditions for the last three decades. Since its establishment by the government in 1990, the PKSF has implemented dozens of programmes and projects to connect millions of poor people to the mainstream consumer and job markets. With support from the government and other bilateral and multilateral development partners, the PKSF is now providing a wide range of flexible and innovative financial and non-financial services to some 14 million households in all the 64 districts of Bangladesh.

Pathways to Prosperity for Extremely Poor People (PPEPP) is one such flagship programme designed to tackle extreme poverty. Launched in 2019 with joint funding from the UK, the EU, the PKSF and its Partner Organisations (POs), the project aims to bring two million people out of extreme poverty for good by 2029, one year before the SDG programme ends in 2030. The project is being implemented in three climate-vulnerable geographical regions and also focuses on ethnic minority communities where extreme

poverty persisted over the last one decade, while there were gains in other areas.

Having recognised the multidimensional nature of poverty, this programme aims at improving all the five capitals for the extreme poor people – financial capital, human capital, physical capital, natural capital and social capital – to set them on a pathway towards prosperity. To this end, the Prosperity Programme has been designed to address different dimensions of poverty gradually, by providing financial and technical services for livelihoods, healthcare, capacity building and climate resilience building activities – all of which are linked to the achievement of the SDGs.

This report documents the Programme's approach in addressing extreme poverty as well as the progress made in the inception year (April 2019 to March 2020) despite the Covid-19 pandemic that not only hampered field activities in the last quarter but also increased both the depth and the incidence of poverty in Bangladesh.

Our survey on some 32,000 extremely poor households in 17 unions included in the pilot phase - covering char areas (the Brahmaputra and the Teesta basins), coastal areas and haor region - shows the coastal belt is at the top in terms of the multidimensional poverty index with 90.3%. This is followed by 89.5%, 86.3% and 79.5% in haor, north and ethnic communities respectively. Because of vulnerable geographical and constricting social circumstances, poverty in these areas passes from one generation to another. If we fail to address this intergenerational nature of poverty and lift these people out of the poverty trap, the SDG-1 target of eliminating extreme poverty by 2030 will likely remain unmet.

This is the reason why the PKSf has put in place comprehensive frameworks to guide all of its programme activities for inclusive, equitable and participatory socio-economic progress. The Prosperity Programme, which covers carefully targeted 188 unions of 15 districts, represents a major step forward in this context, involving extremely poor people.

I have full confidence that by the time the programme completes its second phase in 2029, it will be able to meet the target of helping two

“ Pathways to Prosperity for Extremely Poor People is one such flagship programme designed to tackle extreme poverty. The project aims to bring two million people out of extreme poverty for good by 2029, one year before the SDG programme ends in 2030.

million target people (500,000 households) to get out of extreme poverty and will be on way towards sustained socio-economic progress, contributing to Bangladesh's efforts to tackle poverty and achieve the SDGs.

My most sincere gratitude is due to the government, particularly the Financial Institutions Divisions under the Ministry of Finance, for its unwavering support to the PKSf over the decades. I would also like to thank our development partners – the Foreign, Commonwealth & Development Office (FCDO; formerly DFID) of the UK government and the European Union – for joining hands with the PKSf and supporting the Prosperity Programme.

I would also like to thank the POs of the PKSf, which are implementing the project on the ground. I encourage them all to continue to work with the commitment they have demonstrated over the past periods of their journey with the PKSf. Thanks are due also to the project staff and all others concerned without whose dedication and hard work the implementation of the programme would not have proceeded as effectively as it has.



Message

Mohammad Moinuddin Abdullah

Managing Director

Palli Karma-Sahayak Foundation (PKSF)

The last one decade has seen Bangladesh achieve an astounding feat. The GDP is growing faster than ever before, brightening Bangladesh's prospects to graduate from a Least Developed Country to a Middle-Income Country. And the human development indicators that we are witnessing today are only signs that Bangladesh is inching closer to that status.

But while Bangladesh reduced poverty to an estimated 21.8% in 2018 from 59% in 1991 and extreme poverty rate to an estimated 11.3% from 43% during the same period, ending extreme poverty by 2030 to achieve the UN's Sustainable Development Goals calls for a far more inclusive growth.

To tackle extreme poverty in a sustainable way and to ensure food and nutrition security for the extremely poor in climate-vulnerable regions and extreme poverty pockets, PKSF has floated a new programme called Pathways to Prosperity for Extremely Poor People (PPEPP). The Programme was launched in 2019 to accelerate the pace of poverty reduction efforts in Bangladesh. Over the course of the first phase of the Programme (2019-2025), it will serve one million extreme poor people (2,50,000 households) in 15 poverty-prone districts of Bangladesh. In all, the Programme covers 188 unions under 43 upazila, selected carefully based on hard data and field experience that show these areas need urgent and focused attention.

To address the multidimensional nature of poverty, the Prosperity programme developed a

package of financial and nonfinancial services. The Programme is working collaboratively with the Government of Bangladesh (GoB) at various levels to ensure income gains of vulnerable population, particularly connecting extremely poor people to markets and employment opportunities as well as building their productive capabilities. It also contributes to climate adaptation and disaster management and women empowerment leading to gender equality.

These diverse yet integrated interventions are intended to develop livelihoods that are resilient to shocks and stresses, and to improve nutrition practices which are sustained through the GoB and market systems. On the ground, 19 partner organisations, which have long been PKSF partners and have vast experience in working for the extremely poor, are implementing the programme activities.

The launch of the piloting of the Prosperity programme in October 2019 marked the second decade since PKSF took up its first extreme poverty programme called Financial Services for the Poor (FSP) with funding from World Bank in 2000. Ever since, PKSF has implemented dozens of programmes and projects, lifting millions out of abject poverty, including the PRIME which helped eradicate 'Monga' (seasonal hunger because of seasonal joblessness) in the greater northern region. At the moment, PKSF services are available to 14 million members across the country through 272 partner organisations.

The Prosperity Programme came on the heels of the PRIME and the UPP-Ujjibito programmes and has been designed to reach the most vulnerable and disadvantaged segments of the society. The selection of the geographical areas with high poverty incidence is a deliberate attempt to ensure inclusive growth and create a pathway out of poverty for them.

The areas of interventions are also diverse and are aimed at boosting income, creating employment opportunities, improving nutritional status, women empowerment, disability inclusion, building climate resilience — because each of them is critical to sustainable poverty reduction efforts.

I take this opportunity to thank the Government of Bangladesh for its support

for our work. The development partners, the FCDO (formerly DFID) of the UK government and the EU, have always been beside us and I hope our warm relations will deepen further. I thank them from the core of my heart for funding the Programme.

Our real strength lies in our partner organisations, whose commitment and hard work ultimately help achieve the results we want to achieve for the betterment of the poor. I appreciate their efforts and thank them all.

Finally, I thank all my colleagues and the Prosperity team for their untiring work to successfully complete the Inception Phase of the Programme, as we set our eyes on an eventful Implementation Year-One.



Prosperity programme supports extreme-poor people like Taslima of Satkhira to improve their lives.

Photo: Faizul Tarique



Foreward

AQM Golam Mawla

Deputy Managing Director

Palli Karma-Sahayak Foundation (PKSF)
and Project Director, PPEPP-PKSF

Bangladesh is committed to, and is working towards, eliminating poverty by 2030 in line with the UN's Sustainable Development Goals. Although on the right track, the country faces an uphill task considering its limited resources and the number of people still living in poverty. The challenge for the government policymakers and development workers is therefore to find a proven and effective intervention model for the sustainable graduation of the extremely poor and the socially excluded people in the next 10 years.

The challenge lies not only in reducing the poverty rate but also in making sure that these vulnerable groups do not fall back into extreme poverty. Experiences from previous programmes implemented by PKSF (including PRIME and UPP-Ujjibito) and many other extreme poverty programmes of home and abroad show that many extremely poor people do slide back from a graduation track due to sudden shocks such as natural disasters, death of the sole income earner or serious illnesses compromising their ability to work and make a living.

This, coupled with other aspects of poverty, offsets the success made in poverty reduction at the cost of huge resources and impedes the process of sustainable upliftment of the poor. While counterproductive, such zero-sum gains never allow policymakers and development partners to design a lasting exit strategy after the programme's completion.

Pathways to Prosperity for Extremely Poor People (PPEPP) programme was designed taking all these dimensions into account, making it one of the largest and most ambitious poverty reduction programmes ever undertaken in Bangladesh. The duration of the Programme is aligned with the deadline of the SDGs with an aim to deliver results at scale, and hand it over to the government for possible replication.

The Programme evolves from the traditional poverty 'graduation' model, building on what works while addressing its limitations. The focus of the Programme shifts from 'graduation' to 'pathways out of poverty' and adds new features, including components like market development, nutrition and healthcare, climate resilience building, women empowerment, and life-cycle grants pilot. The programme is also designed to take significant steps towards transitioning delivery capacity and funding into a government-financed system, as Bangladesh moves towards achieving the middle-income status.

Poverty has many faces. Programmes that address any one or two aspects of it through handpicking cannot really help the poor make significant income gains, not in a sustainable way at least. And as the traditional poverty alleviation programmes are not comprehensive in approach and design, they often fail to include everyone and make any real impact in the long run.

In contrast, one of the most distinctive features of the Prosperity programme is that it takes into account the multifaceted nature of poverty and the need for a wide range of demand- and supply-driven services that best suit the target households, including the labour-poor ones. The integrated financial, social, technical, healthcare and environmental dimensions of the programme are expected to help shape an effective extreme poverty reduction model in Bangladesh, which may be replicated, with appropriate adjustments if necessary, under similar conditions elsewhere.

Additionally, a key feature of Prosperity is climate-resilience building, and a significant number of the programme interventions centres around climate change adaptation in areas that face frequent climate shocks. These climate hazards, often deadly with long-term impacts, undo the gains achieved over decades in the fight against extreme poverty.

I am delighted to share with you all the first Annual Report of the Programme, which

summarises the progress we have made since its inception in April 2019. The year has been hectic and challenging for the project team at PKSf and downstream partner organisations, particularly following the outbreak of the coronavirus pandemic. In spite of this, they pulled off a commendable job to keep the programme on the right track. I thank them all for their commitment and hard work.

My sincere thanks and gratitude to the development partners – the FCDO (formerly DFID) and the EU – for their support and inputs throughout the year.

I also take this opportunity to thank the government of Bangladesh, especially the Financial Institutions Division of the Ministry of Finance, for its support in carrying out the Prosperity programme. Finally, I thank all my colleagues at PKSf, including the Prosperity programme team, the POs and the field staff for their contribution and hard work to advance the cause of poverty reduction amid the Covid-19 pandemic. My deep gratitude to you all.



Ensuring primary healthcare is a major intervention under the programme to tackle extreme poverty.

Photo: Faizul Tarique

Pathways to Prosperity for Extremely Poor People (PPEPP): AT A GLANCE



Fig 1: Pathways to Prosperity for Extremely Poor People programme at a glance

Executive summary

Despite significant gains in poverty reduction over the decades, Bangladesh is still home to some 22 million extreme poor people (BBS, 2018). They face serious difficulties to find jobs and to access basic services such as health and education, trapping them in an intergenerational poverty cycle that is difficult to break.

For over three decades now, PKSF, an apex development organisation established by the GoB, has been working for poverty alleviation and sustainable development of the poor, extreme poor, other marginalised people like them as well as micro-entrepreneurs through employment generation and enterprise development. In continuation of this, PKSF has taken up a new programme called Pathways to Prosperity for Extremely Poor People (PPEPP). Popularly known as ‘Prosperity’, the programme is working to connect two million extreme poor people (primarily targeting women) in two phases to mainstream economic growth and jobs. The programme will also support the development of stronger national institutions and systems to deliver the public and private services required by the extremely poor people to become resilient and prosper. The programme concentrates its focus in climate vulnerable regions where the target households are particularly vulnerable to present and future climate shocks. The programme is expected to make significant contributions in the achievement of the UN SDGs and the 7th Five-Year Plan of GoB.

Funded jointly by the UK government’s Foreign, Commonwealth & Development Office (FCDO) and European Union, the programme is split into two phases, although the UK government authorities so far approved only the first phase (2019–2025). Upon successful completion of the first phase, a partly overlapping second phase (2024–2029) will be implemented upon approval

from the relevant governments.

The project has two specific objectives:

1. To enable two million people to exit from extreme poverty for good (in 10 years in two phases); and
2. To support development of stronger national institutions and systems to deliver the public and private services required by extremely poor people to become resilient and to prosper.

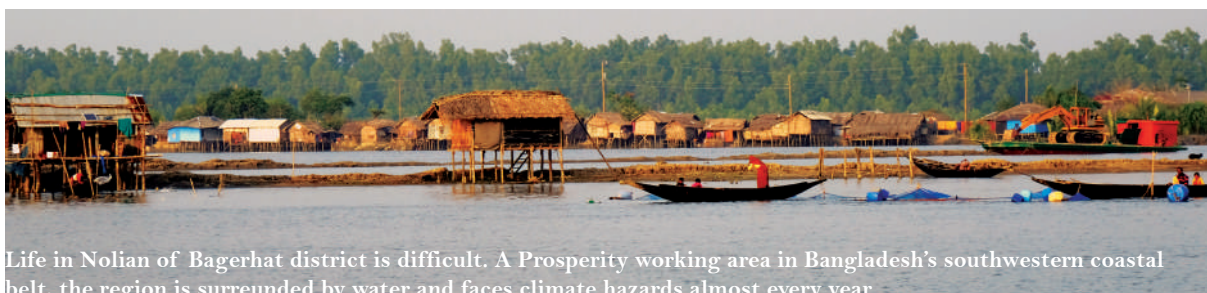
PKSF is now implementing Phase 1 of the programme, covering one million extreme poor people. **Expected results in Phase 1 are:**

- Up to one million extremely poor people exit extreme poverty for good;
- 357,000 women and children reached with a package of nutrition-related interventions;
- 125,000 women experience a significant change in their social status and ability to make decisions about their lives; and
- Increased resilience to climate change and other shocks for one million extreme poor people.

The programme has six core components. Of them, Livelihoods, Nutrition and Community Mobilisation components are being implemented by PKSF. The three other core components – Market Development, Policy Advocacy and Life-Cycle Grants Pilot – will be implemented by a Programme Management Unit (PMU) under a supplier to be hired by FCDO.

In addition, the programme has three cross-cutting issues: i) Disaster and Climate Resilience, ii) Disability and iii) Women Empowerment Leading to Gender Equality.

This report documents the progress made by PKSF during the Inception Phase of the Prosperity programme.



Life in Nolian of Bagerhat district is difficult. A Prosperity working area in Bangladesh’s southwestern coastal belt, the region is surrounded by water and faces climate hazards almost every year.

Photo: Faizul Tarique

The inception phase

Prosperity is working in 188 unions of 15 districts with high extreme poverty incidence in three geographical regions. Each of the regions – the Teesta and the Brahmaputra river basins in northwest, the coastal belt in southwest, and the northeastern haor areas – has distinctive features and presents unique challenges in terms of the severity of risks and service delivery.

Implementation of such a Programme requires careful planning and flawless targeting as well as testing of the intervention modalities for desired outcomes throughout the Programme period. All of these are crucial to avoiding unexpected setbacks, preventing waste of resources and ensuring high standards of the outcomes. All things considered, the PIU undertook a one-year Inception Phase, including a piloting in 17 randomly selected unions across the working areas. During the Inception Phase, PKSf readied the necessary organisational and structural setups, completed recruitment at PIU and PO levels and developed the intervention modalities for the Livelihoods, Nutrition, and Community Mobilisation components as well as the three cross-cutting issues. Alongside, PKSf finalised the targeting modalities and set up the service delivery channel to take Programme services to the doorsteps of the extremely poor households.

Major achievements during the Inception Phase are as follows:

A. Organisational and structural setup

To ensure both demand- and supply-driven quality services for about one million extremely poor people (2.5 lakh households), the Programme management has put in place the entire service delivery system in the last one year. It includes establishment of a PIU at PKSf; primary selection of working areas of 43 upazilas under 15 districts based on HIES 2010 and 2016 data for conducting HH census; selection of 19 downstream Partner Organisations (POs); formation of Prosperity cells at the PO level; establishment of management systems and protocols (e.g. individual roles and responsibilities, communication protocol, knowledge management protocol, etc.); and development of the downstream service delivery structure.

B. Development of programme instruments

Prosperity adopts a life-cycle approach to deliver services at EP HHs. But delivery of optimum outcomes relies greatly on clear guidelines and appropriate frameworks for interventions. Accordingly, the PIU developed conceptual and operational frameworks for the three core components (Livelihoods, Nutrition, and Community Mobilisation) and the three cross-cutting issues (Disaster and Climate Resilience, Disability, and Women Empowerment Leading to Gender Equality). The frameworks have been prepared in an integrated way, linking interventions under one component with the rest of the components to achieve maximum results.

C. Development of results and monitoring tools

In order to assess and monitor the Programme activities, the PIU has developed the programme logframe; Monitoring, Evaluation, Accountability and Learning (MEAL) framework; Accounting Information System (AIS); Integrated Information System (IIS) framework; Geographic Information System (GIS) framework; Delivery Chain Risk Mapping framework; and Risk and Safeguarding Policy. Already, these tools are proving highly effective in intervention mapping and service delivery, hazard mapping, field monitoring as well as in ensuring financial integrity.

D. Capacity building

The Programme attaches high priority to capacity development of the programme team both at PKSf level and downstream PO level. Over the last one year, the PIU organised a series of Foundation Training, Training of Trainers and technical workshops on the Programme components as well as the EP HHs selection process, including Open Data Kit (ODK) and census. The training also included sessions on the Programme overview (goals, objectives, expected results, etc.) and the diverse range of programme interventions to support the target households. The training was organised to enhance knowledge and skills of the Programme staff, and improve their understanding of poverty and its diverse causes.

E. Piloting for targeting and selecting EP HHs and service delivery

One of the major achievements during the Inception Year has been an insightful piloting in 17 selected unions of 10 districts covering the three geographical regions and ethnic minority communities in Dinajpur and Thakurgaon districts. During piloting, launched on 1 October 2019, the PIU developed, revised and then finalised the methodology, tools and techniques to identify, verify and validate extreme-poor households across the working area. Alongside, the Programme has also established 'Prosperity Units' in some of these unions for service delivery to these households. During piloting, 31,981 extreme-poor households were finally selected through a 10-step selection process, including a household census. Targeting efficiency in this case was over 93%, and the programme is using the same selection process to identify the rest of the target EP HHs across the working area.

F. Key findings from piloting

The salient features of the extreme-poor HHs census data are as follows:

- The proportion of extreme-poor HHs in these 17 unions is 39%. Demographically, 20-49 years is the predominant (40%) age group and elderly people (65+ years) constitute nearly 5% of the population in the extreme-poor HHs.
- Occupation-wise, highest 62% HHs depend on day labour. The average per capita monthly income is BDT 1,245.
- The average landholding of these HHs is about 8 decimals. While 35% are landless, 92% have landholding below 20 decimals. Nearly half of the HHs (49%) have land below 10 decimals.
- In nearly 96% of these HHs, the value of income-generating assets is below BDT 20,000 while it is BDT 10,000 in 95% HHs.
- As high as 80% of the surveyed households go to untrained village doctors or local dispensaries for treatment.
- About 50% of the households have access to safe drinking water and only a quarter have access to sanitary toilets.

- Nearly 5% of the households have at least one person with disability (PWD). A large number of them (44%) are out of the coverage of social safety net.
- Women in one-fourth of the households use their earnings at their own will, but only a few women have businesses/trade licences, saving schemes or land in their own name. Overall, less than 1% of the surveyed households have trade licences.
- About 31% of the EP HHs have mobile banking accounts while only 5% have access to agent banking. A little over 6% have accounts with commercial banks.
- Some 31% of the surveyed HHs took loans from Microfinance Institutions between 2018 and 2019.

G. Covid-19 impact and response

The sudden outbreak of the coronavirus pandemic at the peak of the Inception Phase affected the field activities badly. However, the Programme team established a virtual communication system to facilitate the Programme placement in a cost-effective manner, and in full compliance with the government's health safety protocol. The virtual communication system was also used to organise a series of orientation and training programmes for field staff.



Photo: Creative Commons

A large number of working people were displaced during the Coronavirus pandemic in 2019, as they lost economic opportunities, affecting their lives and livelihoods.

In response to the pandemic, Prosperity initiated an emergency cash support programme (worth about BDT 31 crore) to help meet the immediate needs for food, medicine and other live-saving items in the piloting unions. The initiative was based on a qualitative study in the 17 piloting unions to look into the coping mechanism of the extreme-poor households. The study, done over the phone, found that majority of the 50 households surveyed lost their income and as a result experienced food shortages. While many resorted to consumption rationing, others borrowed from neighbours and relatives or were buying food and other items on credit. Alongside the emergency cash support, downstream partner organisations undertook various humanitarian activities and awareness campaigns with their own resources.

H. Lessons learned

The one-year Inception Phase resulted in a significant number of insightful learnings, including:

i) Extreme poor household coverage

Initially, the Programme projected the target population based on the HIES 2010 and HIES 2016 data. But our piloting data collected in 2019 indicate the number of EP HHs rose by 15-20 percentage points in any given union, when compared with the primary projection. This means, more extended programme coverage is required to lift these 'new poor' population out of their economic hardships.

ii) Targeting of EP HH

a) The proxy indicators set by the Programme were found to be effective for EP HHs targeting. Targeting efficiency in this case was 93%.

b) The use of PEPIT combining Social Mapping and Focus Group Discussion (FGD) has improved the identification process.

c) ODK-based digital platform helped the PIU to analyse a large set of data on real-time basis.

iii) Setting up of implementation arrangement

a) Selecting competent downstream partners through rigorous process is imperative for

implementing EP programmes in diverse and hard-to-reach areas.

b) Setting up of a multidisciplinary workforce at PIU and downstream PO levels requires rigorous recruitment process.

iv) Undertaking appropriate interventions

To meet the diverse needs of the EP HHs, authentic information are needed on the HH's ability, vulnerability and/or potentiality of the region as well as perception of relevant stakeholders e.g., local administration (DC, UNO), local government representatives, development partners and POs. All these make a real difference in undertaking interventions suitable for creating pathways out of poverty.

v) Capacity development of staff

Extreme poverty programmes need special set of skills and motivation. Throughout this inception period, the Programme has trained all the staff members of PIU and downstream POs to enhance their skills and capacity needed to implement the Programme.

vi) Developing SOPs and frameworks

Early development of frameworks, SOPs and tools on Livelihoods, Nutrition, Community Mobilisation, three cross-cutting issues and other implementation or M&E tools has facilitated the initial rollout of different programme interventions in the piloting unions.

vii) Advocacy by downstream partners to ensure government services

Grassroots advocacy by downstream POs remains a great tool for ensuring different public and private services/supports for the EP HHs, as seen during the Covid-19 general holiday period. At the time, a good number of EP HHs received relief materials from local government authorities following such advocacy by Prosperity partners. Continuation of such services would ultimately contribute to poverty reduction.

viii) Virtual communication

Covid-19 restrictions have led to the establishment of virtual and online communication system between the PIU

and downstream POs across the working area. It has not only established the real-time communication but also has opened up new opportunities for cost-effective training, demonstration and counselling both for field-level staff and for extreme poor HHs.

Conclusion

The Inception Phase of the Programme was designed to put in place all the technical, logistical and financial support systems before the full-scale rollout of the main

Implementation Phase. The programme team at PKSf and downstream POs made significant progress to this end even as the coronavirus pandemic continues to pose formidable challenges, hampering the field activities. And with Prosperity units already established across the working area, the Programme is now all set to start full-scale service delivery for the target households and give a new impetus in the drive to alleviate extreme poverty.



Identification of target people is a crucial and challenging issue in any extreme-poverty reduction programme. The Prosperity programme puts due emphasis on this process by adopting a participatory technique called PEPIT. As part of this, a focus group discussion (FGD) is underway, as seen in this photo, for primary identification of extreme-poor households.

Photo: Tareq Salahuddin

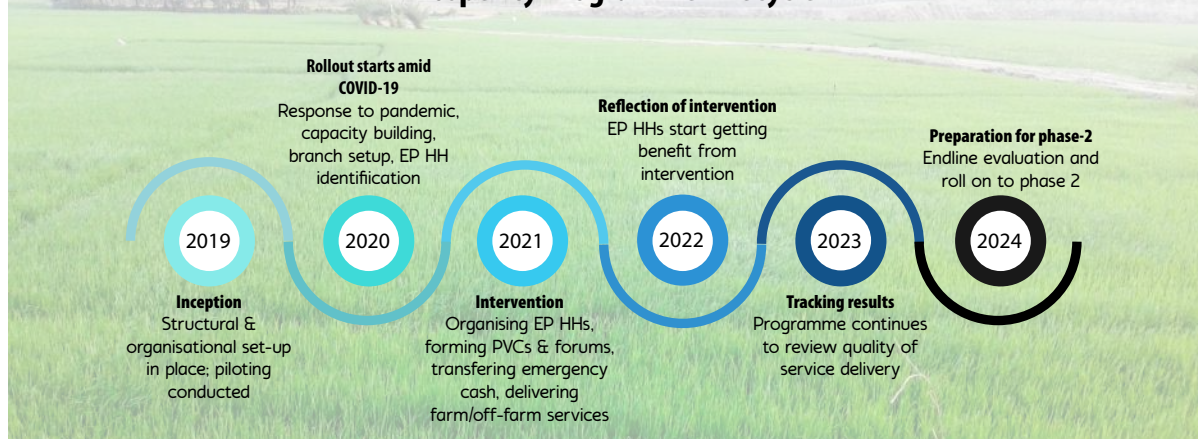
PROSPERITY PROGRAMME KEY EVENTS

Dec 17, 2018	DFID (now FCDO) and ERD under MoF sign MoU for the programme
Aug 5-16, 2018	FCDO conducts due diligence assessment
Sep 16-19, 2018	FCDO and EU delegates visit PKSf field activities
Mar 5, 2019	Finance Division and PKSf sign subsidiary grant agreement
Mar 31, 2019	FCDO and PKSf sign MoU for the programme
Apr 1, 2019	One-year Inception Phase begins
Oct 1, 2019	Piloting of the programme launched
Feb 4-7, 2020	FCDO and EU delegation visit some Prosperity working areas
Mar 31, 2020	One-year inception phase ends
Apr 1, 2020	Main implementation phase begins



Photo: Faizul Tarique

Prosperity Programme Lifecycle



1. Introduction: Context and programme background

Higher growth and poverty reduction are interlinked, one accelerating the other. On the back of its steady economic growth, Bangladesh has made remarkable progress in raising income, reducing poverty and improving human development indicators. As a result, poverty rate fell to an estimated 21.8% in 2018 from 59% in 1991 as Bangladesh Bureau of Statistics (BBS) data show. During the same period, extreme poverty dropped to an estimated 11.3% from 43%. Even so, a large number of people continue to live in or are at the risk of falling into extreme poverty.

Certain areas in northern districts, coastal belt and haor region are particularly vulnerable, where poverty rate in most cases is higher than the national average. While the poverty incidence in some areas has remained the same for years, it has shot up in certain other pockets.

For example, in districts like Kurigram, Dinajpur, Sherpur, Nilphamari as well as Hill Tracts region, poverty rate has rather gone up, according to the Household Income and Expenditure Survey (HIES) 2016. In Kurigram and Dinajpur, the incidence of poverty in 2016 was 71% and 64% respectively—both higher than that in 2010.

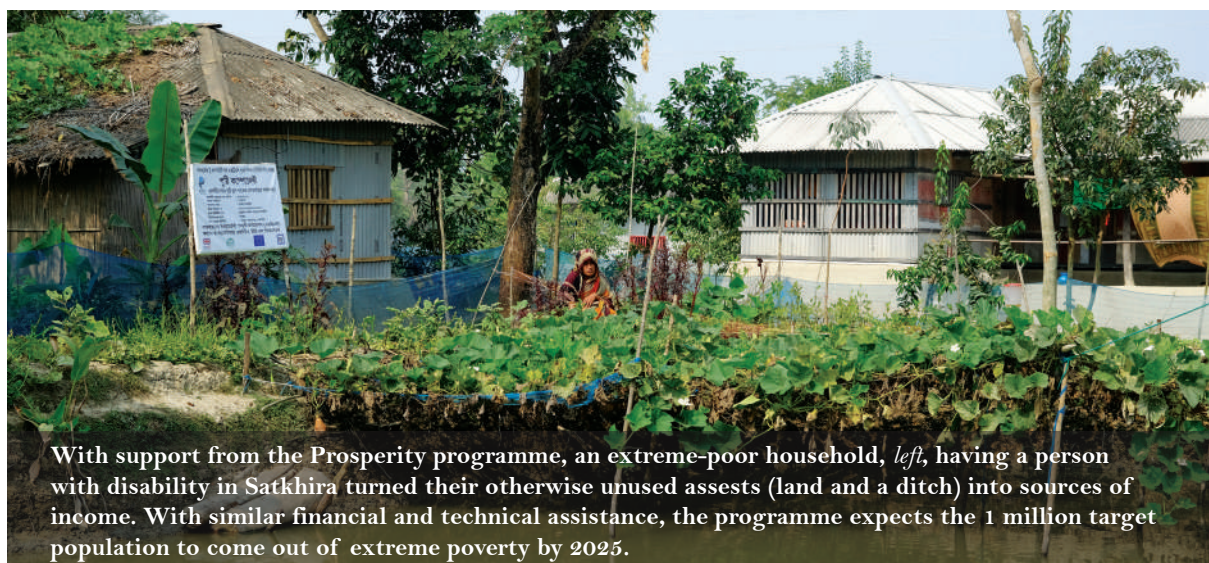
Then there are other regions such as the coastal belt and haor area, both affected by

adverse impacts of the changing climate. People in these regions find it difficult to earn a sustainable living because of limited livelihood options and remain trapped in a seemingly inescapable cycle of poverty.

The Bangladesh government recognises the importance of tackling extreme poverty, and has given special emphasis on the issue in the Seventh Five Year Plan for FY 2016–2020. The timeframe of the Seventh Five Year Plan coincided with the final year of the Millennium Development Goals (MDGs) and the launch of the UN's post-2015 Sustainable Development Goals (SDGs), whose number one goal is to eliminate extreme poverty by 2030 from everywhere.

It was in this context that PKSf initiated Pathways to Prosperity for Extremely Poor People programme to lift some of the country's poorest out of their desperate situation and set them on a pathway towards income and consumption gains.

The multidimensional programme builds on the experience of previous extreme poverty reduction programmes and projects in Bangladesh, including PRIME and UPP-Ujjibito implemented by PKSf with funding from the UK government and the EU respectively. It also draws experience from a number of UK government-funded ultra-poor programmes in Bangladesh such as Chars Livelihood Programme (CLP), Economic Empowerment of the Poorest (EEP), and Targeting the Ultra Poor (TUP).



With support from the Prosperity programme, an extreme-poor household, *left*, having a person with disability in Satkhira turned their otherwise unused assets (land and a ditch) into sources of income. With similar financial and technical assistance, the programme expects the 1 million target population to come out of extreme poverty by 2025.

Photo: Faizul Tarique

2. Programme brief

Prosperity is a second-generation poverty alleviation programme to lift extreme-poor people of Bangladesh out of their low income trap and set them on a pathway towards sustainable development. The programme was initiated following a request by the GoB through the Economic Relations Divisions (ERD) under the Ministry of Finance (MoF) to the UK's now-defunct Department for International Development (DFID, presently FCDO). Earlier, PKSF sent a concept note for the programme to the Financial Institutions Division (FID), also under the MoF. After a series of consultation and deliberation between the ERD, the FID, the DFID (presently FCDO), the EU and the PKSF, the Programme formally took off on 1 April 2019.

The overriding aim of the Programme is to work for sustainable development of the target population in three climate-vulnerable regions of Bangladesh. The regions are northwestern riverine districts along the banks of the Brahmaputra and the Teesta, the southwest coastal belt and the haor region in the northeast. Various intersectional groups, including ethnic minority communities, vulnerable female-headed households, elderly people, and persons with disability, are a top priority for inclusion in the Programme. The Programme shifts away from the traditional 'graduation' model and adopts a 'pathways out of poverty' approach to ensure more flexible support options tailored to the needs of the diverse categories of extremely poor households.

2.1 Objectives

The Programme, designed to be implemented in two phases in 10 years, has two broad objectives:

- To enable two million people to exit from extreme poverty for good; and
- To support development of stronger national institutions and systems to deliver the vital public and private services necessary for the extremely poor to become resilient and prosper.

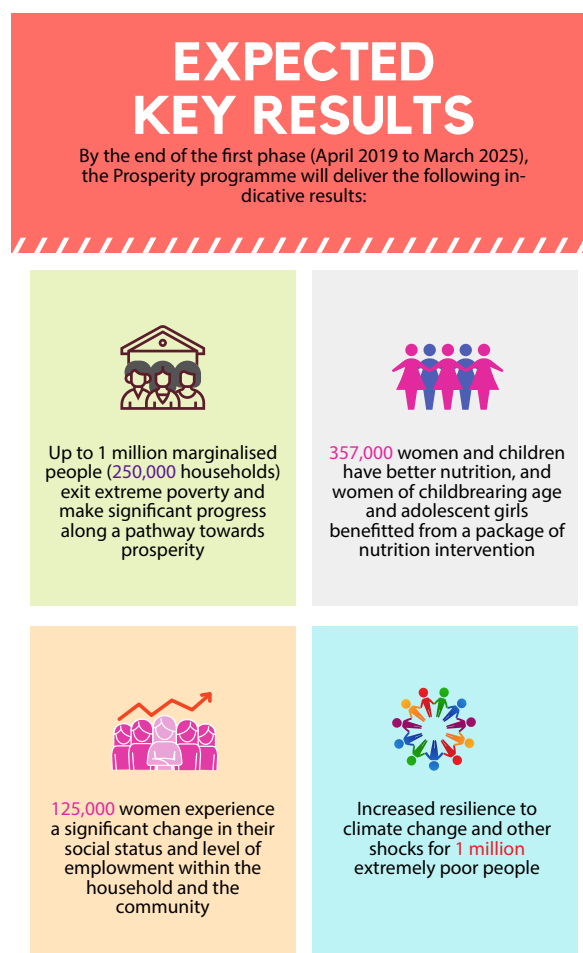


Fig 2: Expected key results of Prosperity programme

2.2 Expected results

PKSF is now implementing Phase 1 (April 2019 to March 2025) of the Programme. By the end of this phase, Prosperity will deliver the following indicative results:

- Up to one million marginalised people (250,000 households) exit extreme poverty and make significant progress along a pathway towards prosperity;
- 357,000 women and children have better nutrition, and women of childbearing age and adolescent girls benefitted from a package of nutrition interventions;
- 125,000 women experience a significant change in their social status and level of empowerment within the household and the community; and
- Increased resilience to climate change and

other shocks for one million extremely poor people.

At the end of Phase 2 (2024 through 2029), the project will have delivered the following results:

- a) Two million extremely poor people (500,000 households) exit extreme poverty for good;
- b) 867,000 women and children have better nutrition, and women of childbearing age and adolescent girls benefitted from a package of nutrition interventions;
- c) 250,000 women experience a significant change in their social status and level of empowerment within the household and the community;
- d) Increased resilience to climate change and other shocks for 2 million extremely poor people;
- e) Increased GoB investment in quality service provision to extremely poor households in the targeted communities; and
- f) GoB increases funding for programmes aimed at livelihoods of extremely poor people.

2.3 Programme tenure

The Programme is split into two phases. Phase 1 has a one-year inception period (1 April 2019 to 31 March 2020) and a five-year implementation period (1 April 2020 to 31 March 2025). The Programme has a provision for a partly overlapping five-year second phase. Depending on the progress in the first phase and subject to the approval of the relevant government authorities, the Programme will run from 2024 through 2029.

2.4 Programme participants

The Programme will organise some one million extremely poor people belonging to 2.5 lakh households in each of the two phases. The Programme adopts a lifecycle approach to cater to the needs of different age groups – infants, adolescent boys and girls, pregnant and lactating mothers, elderly people and persons with disabilities – each of whom has age-specific needs. Broadly, the Programme participants are being selected from among the extreme-poor, including various vulnerable and disadvantaged

segments of society that have “fallen behind”, are “lagging behind” and have been “left behind”. To ensure that various marginalised, intersectional and extremely vulnerable groups are covered under the programme, Prosperity attaches high priority to the inclusion of the following categories of vulnerable extreme-poor:

- a) Class:** Dalit, ethnic minority, Bede (gypsy) community, third gender
- b) Occupation:** Tea worker, beggar, sex worker, farm labourer
- c) Region:** Those living in haor and char areas
- d) Age/health condition:** Persons with disabilities, elderly people, street children
- e) Environment/climate impact:** Those affected by climate change fallout
- f) Main income earner:** Female-headed households

2.5 Programme placement

The Programme selected the working area based on the Household Income and Expenditure Survey (HIES) of 2010 and 2016 data. Forty-three poverty-prone upazilas in 15 districts were first selected for coverage. As many as 269 unions were then primarily selected on a random sampling basis for household census and service delivery. However, the census, done in the context of Covid-19 pandemic, cyclone Amphan and extensive flooding, found that the number of extreme-poor people in these unions are nearly four times the Programme’s target population (1 million). Against this backdrop, the Programme finally selected 188 unions for service delivery.

These unions (Figure 3) are located in three climate-vulnerable regions where the rate of poverty decline has slowed down or reversed over the last one decades:

Northwest: The riverine chars and districts along the banks of the Teesta and the Brahmaputra rivers. The Programme is covering 34 unions of four districts – Kurigram, Rangpur, Gaibandha and Nilphamari – in this region.



Fig 3: Prosperity working area in different geographical regions of Bangladesh

Southwest coastal belt: That faces periodic cyclones, tidal surge, salt water intrusion and chronic waterlogging. A total of 71 unions of six districts – Bagerhat, Bhola, Khulna, Magura, Patuakhali and Satkhira – have been brought under Prosperity's coverage.

Haor region in the northeast: That has a specific ecosystem, presenting a very limited range of livelihood options as it remains under water for nearly six months every year. Considering their vulnerability, especially to climatic shocks, the Prosperity programme has selected 27 unions under five upazilas in Kishoreganj, Sunamganj and Habiganj districts.

Ethnic minority: Government data and analysis by PKSf show that Dalits and people of ethnic minority are among the most disadvantaged groups living in extreme poverty for generations. These people often live in clusters. So as part of an exclusive targeting strategy, only Dalit and ethnic minority people will get support under the Programme in 56 unions under 10 upazilas in Thakurgaon and Dinajpur districts. However, the extreme-poor Bangalee families living alongside the Dalit and the ethnic minority households in these clusters will also receive support.

2.6 Programme components

The programme has six core components (Figure 4). Of them, Livelihoods, Nutrition, Community Mobilisation components are being implemented by PKSf. The three other core components – Market Development, Policy Advocacy and Life-Cycle Grants Pilot – will be implemented by a supplier to be hired by the FCDO. In addition, the Programme works around three cross-cutting issues – Disaster and Climate Resilience, Disability, and Women Empowerment Leading to Gender Equality.

Livelihoods: The Livelihoods component is working to boost income of the extreme-poor people (mainly targeting women) by engaging them in a range of Income Generating Activities (IGAs). The support for IGA development, based on hazard and livelihoods mapping, includes appropriate financial services, skills training for farm and off-farm activities, vocational training and micro-enterprise development.

All interventions under the component have been designed taking into account other components as well as the cross-cutting issues to help EP HHs develop nutrition-sensitive, climate-smart and disable-friendly IGAs. In addition, the Programme aims to grow and transform some of the potential livelihoods into business clusters through providing selective value chain interventions in efforts to support income and consumption gains and reduce their vulnerabilities to shocks.

Nutrition: The Nutrition component adopts a life-cycle approach to tackle the intergenerational malnutrition problem through nutrition-sensitive and nutrition-specific interventions. The essential nutrition service package for the EP HHs will be ensured in two ways: i) by supporting better delivery of the National Nutrition Services (NNS) of the GoB, and ii) through direct delivery where there are significant gaps in NNS capacity. The PIU of PKSf will undertake grassroots advocacy campaigns to enhance access to public services from health facilities at local level while the PMU will undertake policy advocacy activities at national level.

The primary targets of the nutrition interventions are under-five children, pregnant and lactating mothers, adolescent girls and women of childbearing age. However, the Programme also addresses the nutritional needs of various intersectional groups such as the elderly and persons with disability.

Community Mobilisation: Through Community Mobilisation interventions, the Programme is supporting the EP HHs to be aware and then advocate for their rights. With the help of grassroots advocacy, the component is also working to ensure greater and more equitable resource allocation for the EP HHs for their sustainable development. The component is also working with EP HHs and the wider community to build social support and change the social norms that exclude women, girls, people living with disabilities and others, limiting their access to basic services and employment opportunities. Activities under CM also involve establishing linkage with public and private service providers so EP HHs have access to them.

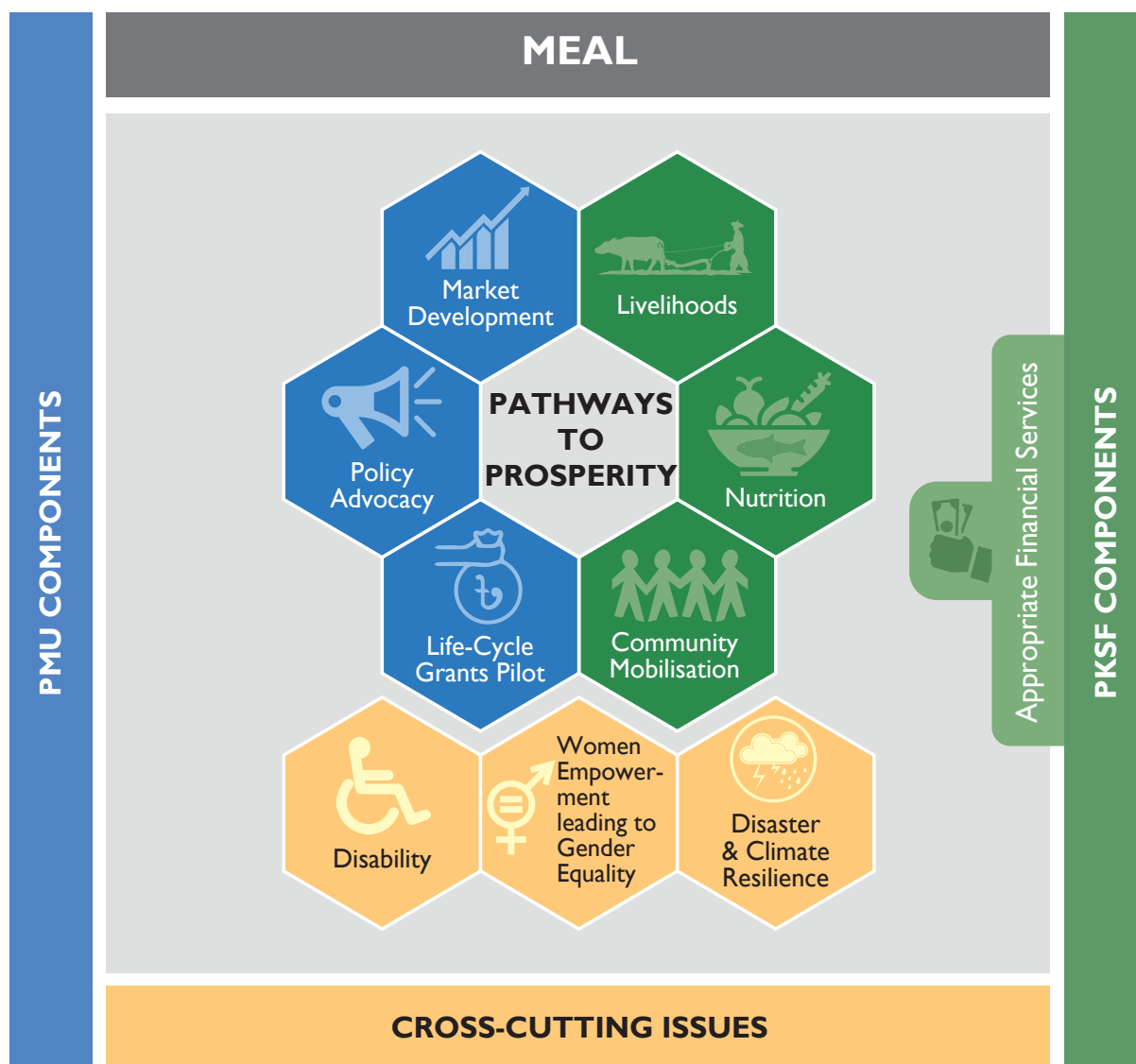


Fig 4: Multidimensional components of Prosperity programme

Market Development: This component will build extremely poor peoples' confidence, productive capabilities and capacity to take risks, by linking them to new markets, adding value to their produce, and by creating new self-employment opportunities and jobs.

Policy Advocacy: An Extreme Poverty Policy and Governance Facility will work at national and local government levels to promote GoB actions on extreme poverty. This will include work to incentivise and support the local government to improve basic service delivery to the extremely poor people.

Life-cycle Grants Pilot: This component will pilot a long-term solution for extremely poor labour-restricted households, such as households

with disabled members or elderly persons. This will pilot a time-bound top-up of one or more GoB social security grants in selected areas to accelerate and catalyse implementation of the national social security reform process, in order to increase protection for the most vulnerable groups. However, this component is expected to start in the second phase, subject to the availability of funds from the UK government.

Cross-cutting issues:

Disaster and Climate Resilience: All the three working areas of the Programme are in climate-vulnerable regions where a large number of people face constant threat of climate-related hazards. Such shocks often undo the gains made by the EP HHs, pushing them further below the

poverty line. To mitigate their shocks arising from such hazards, the Prosperity programme promotes climate-resilient livelihoods across the working areas. The programme also explores ways of helping households to manage common risks such as illness as well as predictable disasters/climate-related risks such as floods and cyclones through early warning systems.

Disability: The Disability inclusion issue has been designed to address the specific needs of extremely poor people with disability, to ensure an enabling environment for them in the household and the larger community. Where possible, livelihood opportunities are tailored to their specific capacities. The Programme also seeks to increase their access to targeted social safety nets to make sure their basic needs are met.

Women Empowerment Leading to Gender Equality: The Programme promotes women-led livelihoods options for their financial empowerment, a key driver of gender equality. However, economic empowerment alone is not often sufficient to change the prevailing attitudes that constrain women and girls' life choices and control over their own resources. This is why the programme focuses on gender relations within the household and the wider community, involving both men and women. This includes behaviour change communication activities with men, women, religious leaders and community leaders to influence positive changes in attitudes and practices.

2.7 Funding

The programme is being co-financed by the FCDO, the EU and the PKSF. In Phase 1, the programme will receive grants of up to £109.6 million – £80 million from the FCDO and £29.6 million from the EU. Of the £109.6 million, up to £63.5 million (about BDT 673 crore) will be made available to PKSF.

The Programme will also be partly funded by PKSF, which will make available £75 million in soft loans for the Prosperity participants during the first phase (up to £150 million in two phases). In addition, the 19 downstream Partner Organisations are cross-subsidising the programme.

Funding (GBP in million) - Phase 1

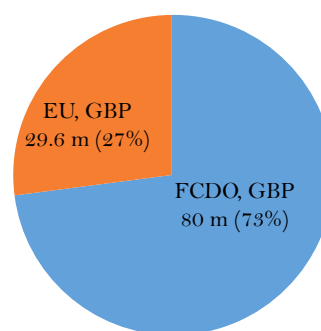


Fig 5: Funding allocation of Prosperity programme

2.8 Theory of change

The Programme builds on the now-popular livelihoods 'graduation' model that has been successfully used to pull millions out of extreme poverty around the world. Nevertheless, eradication of poverty in Bangladesh requires exploration of a new transformational approach. Hence, the Prosperity programme adds fresh features to the 'graduation' model to make it more effective and to ensure that it sustains after the eventual exit of the Programme. The Theory of Change for Prosperity programme has been built on this adjustment – shifting from 'graduation' to 'pathways out of poverty' approach. This will support more sustained income and human development gains, reduce vulnerability to shocks, and enable households to access a sustained upward trajectory. The Theory of Change for this programme can be presented as four separate but connected causal pathways. (Figure 6).

Pathway 1: The target households get support to engage in a range of improved, durable, climate-smart and nutrition-sensitive livelihood options, including financial and technical support for setting up their own income-generating enterprises. This will lead to higher income and consumption gains, the first step towards a sustained pathway out of poverty.

Pathway 2: A lack of social capital means that extreme-poor people often do not have full access to the local goods and job markets. This ultimately comes as a big barrier for them to sell their produce at fair prices and to find wage-based employment in the local job market. Through combined interventions, the Prosperity

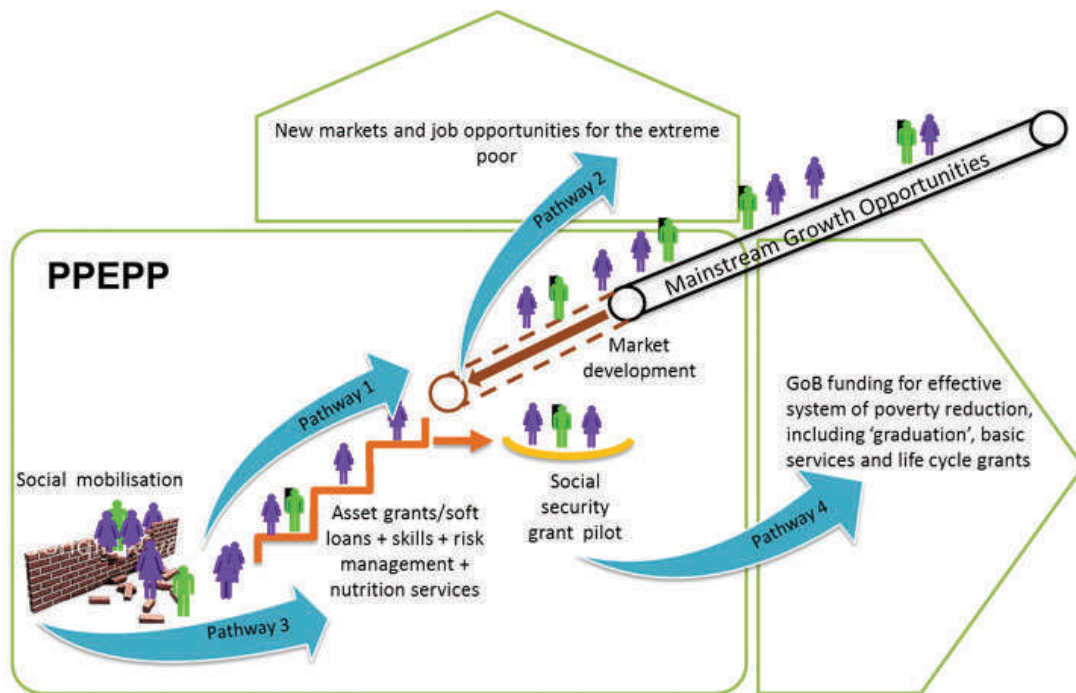


Fig 6: Prosperity Theory of Change

programme is working to ensure their access to market opportunities, value chains and job opportunities, thereby increasing their income through livelihood diversification.

Pathway 3: Because of their weak financial and social position, extreme-poor people and marginalised communities lack a strong voice to claim rights. As a result, they miss out on a variety of public and private services available in their communities. The Prosperity programme addresses this by amplifying their voice through community mobilisation and advocacy, eventually leading to their awareness and increased government spending on basic services.

Pathway 4: Then there are labour-constrained households that have elderly people, persons with disability, child labour, etc. and they cannot engage in any income-generating activities. Studies tend to show that one possible way out of poverty for these households is long-term social security coverage. Therefore, Prosperity programme will support testing of the introduction of comprehensive social security initiatives to add momentum to the social safety net reform process. This will contribute to

generating political support and a wider scale-up of government-funded social security systems for poverty reduction in the long run.

Together, these four pathways will lead to consistent upward income and sustainable prosperity of the target households.

3. Inception year progress

Prosperity is a multidimensional programme aimed at delivering results at scale. This requires sufficient flexibility to adapt to new insights, evidence, emergency situation, government actions and delivery against commitments.

To this end, the PIU undertook a one-year Inception Phase (April 2019 -- March 2020), including a piloting in 17 unions, before the full-scale rollout. During this period, PKSF and its downstream partner organisations put in place the necessary systems and procedures, developed instruments (frameworks, guidelines, etc.), and established the operation mechanism. All of these were then tested, experimented, revised and finally readied for application in the main Implementation Phase. The progress made in the Inception Phase are as follows:



Team members of PIU during a ToT in Thakurgaon

Photo: Prosperity archive

3.1 Formation of service delivery team at PKSf

For all its projects and programmes, PKSf has its own central policy and operation management system. Considering the multidimensional nature of the Prosperity programme, PKSf established a separate Programme Implementation Unit (PIU) with staff having expertise in the field of extreme poverty reduction. The 33-strong team, dedicated solely for implementing this Programme, comprises 14 core PKSf staff and 19 recruited staff with vast experience in technical and project management areas. They include experts on climate resilience building, livelihoods and enterprise development, value chain development, nutrition, community mobilisation, gender equality, disability inclusion, research, monitoring and evaluation, IT, communication and knowledge management, finance, accounting, and auditing.

The PIU is headed by a deputy managing director of PKSf and assisted by a general manager who is working as programme adviser. Besides, a climate change specialist, also a general manager of PKSf, is guiding the PIU on climate change as well as the overall programme implementation matters.

In addition, PKSf is supporting the PIU through its different core departments for the smooth operation of the project. These include Finance and Accounts, Audit, Administration, HR, Programme, and other technical units such as Agriculture Unit, Fisheries and Livestock Unit, Environment and Climate Change Unit, Research Unit, Communications and Publications Unit and Social Advocacy and Knowledge Dissemination Unit.

3.2 Downstream partner selection

From among its 278 POs, PKSf has selected 19 downstream partners with decades of experience in tackling extreme poverty and offices in remote areas to efficiently deliver programme services to extreme-poor households. The POs were selected based on a set of stringent criteria. The criteria include, but are not limited to, their commitment to and experience of working with the extreme-poor (including socially excluded communities and persons with disabilities), operational presence in the working area, their knowledge and expertise in climate resilience building, financial efficiency and strength, operational efficiency, growth indicators, risk management indicators and their acceptability to the local administration and the wider community.



Photo: Tareq Salahuddin

A branch office of Prosperity programme under Nowabanki Gonomukhi Foundation (NGF), a partner organisation, in Gabura union of Satkhira district.

3.3 Prosperity Cell

For effective service delivery at the doorsteps of the extreme-poor households and the wider communities, each of these 19 partner organisations has set up a dedicated Cell for the Prosperity programme. The Cell includes core PO staff as well as technical staff recruited for the project to spearhead and execute the field activities across the 188 working unions. The 779-strong Cell is made up of 22 Project Coordinators; 67 Technical Officers (TOs) and 333 Assistant Technical Officers (ATOs) for Livelihoods, Nutrition, Community Mobilisation; 336 Community Nutrition & Health Promoters; and 21 MIS officers. Each cell is headed by a Project Coordinator who handles the programme operations in consultation with the senior management of the PO and the PIU authorities at PKSf to ensure quality services for the target households.

3.4 Service delivery structure

Downstream service delivery structure, including integration with public and private services, is critical to providing services as per the need of the extreme-poor households. To ensure this, PKSf has established a management structure at the downstream PO-level by setting up programme units (branches) in piloting areas. The process to establish similar units across the working areas is now underway.

Each of these units is headed by a Unit Manager, who is assisted by an accountant and a number of field officers. In addition, the Assistant Technical Officers for Livelihoods, Nutrition and Community Mobilisation components responsible for the union work closely with the unit manager and other staff members, including MIS officers and CNHPs. At the head office level, the Project Coordinator along with the three Technical Officers for Livelihoods, Nutrition and Community Mobilisation coordinate and supervise the field activities. At the bottom tier, the programme unit assesses the needs and then delivers the services at household and community levels with technical guidance from the PIU. Both the PIU and the downstream POs are working to put in place the required systems for coordination with public and private service providers at national and local levels for greater outcomes.

3.5 Capacity development

During the Inception Phase, the PIU organised a series of sessions on EP HHs identification process, including on PEPIT, household census, Open Data Kit (ODK)-based data collection software, and various other tools, for PIU and PO staff.



Representatives of POs during a ToT at PKSf

Photo: Rakib Mahmud



Photo: Arafath Raihan

With assistance from the programme, a couple in a Haor area scaled up their production of fish gear, locally known as ‘Choi’, to earn their living. The programme targets the Haor regions as they are among the most climate-vulnerable areas with limited livelihood options.

Initially, the PIU organised several Foundation Training sessions for the PIU staff at PKSf level. Later, Training of the Trainers (ToT) was provided to senior-level staff of POs to enhance their capacity as well as to form a resource pool for further cascading down. The training also included sessions on the Programme overview (goals, objectives, expected results, etc.) and the diverse range of programme interventions to support the target households. In addition, the PIU organised a number of Exposure Visits for technical officers recruited at the PO level.

The purpose of these training programmes was to develop the skills, technical knowledge and insights of the newly recruited project officials through hands-on training, presentations on the Programme and its components, open discussions as well as field visits.

3.6 Piloting

In order to fix the operational modalities of field-level implementation, the Programme undertook a piloting in 17 unions, a key achievement during the Inception Phase. During piloting, PKSf introduced an identification tool called Participatory Extreme-Poor Identification Technique (PEPIT¹) and used ODK-based digital platform for household-level data collection and identified 31,981 EP HHs (161,189 people) through census (Table 2). This first-hand experience has helped the PIU refine the working modalities for full-scale implementation of the Programme across the working area.

1. PEPIT is a unique tool to primarily identify the extreme poor households under the Prosperity programme. The PIU developed this tool during piloting, combining two popular and widely-used identification tools – Social Mapping and Focus Group Discussion (FGD). For primary identification of EP HHs through PEPIT, project officials arrange FGDs with 10-12 participants, including women. To make the discussion lively and encourage spontaneous participation, project officials draw the boundary of the area on the ground or a piece of large paper and mark various landmarks (school, mosque, ponds, etc.). They then ask the FDG participants to locate the EP HHs in the area. The process has two benefits: a) it makes the discussion lively and b) it helps project officials to pinpoint the location of the EP HHs. During the programme’s piloting in 17 unions, the PKSf tested this tool and found it to be effective, although its effectiveness needs to be further assessed before its wider use in other programmes.

Core Proxy Indicators

1. *Occupation*: wage-based (manual labour) earning
2. *Land holding*: maximum 10 decimals, although it slightly varies depending on the region
3. *Income*: per capita monthly income of BDT 2,045 maximum (varies in different region)
4. *Housing type*: mostly thatched/tin-roofed and mud floor
5. *Earning member*: single earner or no earner

Complementary Proxy Indicators

1. Female-headed households
2. Households dependent on child labour
3. Households with consumption rationing
4. Households with disabled member(s)
5. Households of ethnic minority, Dalit, and third gender
6. Other intersectional segments such as professionally marginalised people (beggar, sex worker), demographically marginalised groups (elderly people, street children)

Households are not considered as Programme participants if they are:

1. involved with a similar kind of project/programme; and
2. currently having microfinance more than BDT 30,000.



Photo: Arafath Raihan

Two children are elated as they play with fishing gear made by their parents and neighbours with support from the programme.

Snapshots of piloting phase



Photo: Rakib Mahmud

The piloting under the Prosperity programme was officially launched through an inauguration ceremony at the PKSF Bhaban on 1 October 2019. Mr Md Ashadul Islam, Senior Secretary of the Financial Institutions Division under the Ministry of Finance, was the Chief Guest at the event, with the then PKSF Managing Director Mr Mohammad Moinuddin Abdullah in the Chair. Ms Judith Herbertson, FCDO development director, and Mr Maurizio Cian, Head of Cooperation, European Union Delegation to Bangladesh, were Special Guests.



A PEPIT session is underway to primarily identify EP HHs under the programme.

Photo: Prosperity Archive



Photo: Faizul Tarique

A combination of FGD and Social Mapping, PEPIT sessions like this one help programme staff to primarily identify the most vulnerable EP HHs in the working area.



Photo: Md. Oziuddin Manik

A census is underway to collect detailed information about the socio-economic status of the primarily identified EP household.



Photo: Faizul Tarique

Skills building, such as through tailoring training, of extreme-poor household members is a major livelihoods interventions to boost family income.



Photo: CODEC

Third gender person Sohagh, *right*, is a member of the Youth Forum. With support from the Community Mobilisation team, the 26-year-old from Patuakhali can now write the word 'Sohagh' for the first time.



Photo: Prosperity Archive

Kishori Clubs under the programme are at the centre of a wide range of activities, including awareness building on social and health issues such as child marriage, dowry and mother and child care. Members also take part in various sports for recreation.



Photo: Arafath Raihan

Crab farming remains a highly potential income-generating activity undertaken by Prosperity members in Satkhira, a southwestern coastal district of Bangladesh.

3.7 Extreme-poor household targeting

The Programme targets the most vulnerable people of the communities. For extreme-poor household identification, the Programme applies a three-stage identification process. First, households must meet the core inclusion criteria outlined below. Second, households are then tested through some complementary inclusion criteria to determine the level of their poverty. Finally, they need to satisfy the two exclusion criteria set by the Programme. The proxy indicators for household selection under the Prosperity programme are listed below, while annex 2 provides details of the 10-step targeting process flow.

3.8 Targeting efficiency

Using Cost of Basic Needs (CBN)-based poverty headcount (poverty incidence by Engel Method), around 93.44 per cent households (Figure 8) were found to be extremely poor and the robustness of the finding has been checked with alternative method which confirms the high level efficiency of targeting. Both methods commonly categorise around 82.6 per cent households as extreme-poor, as found by an analysis of the piloting data.

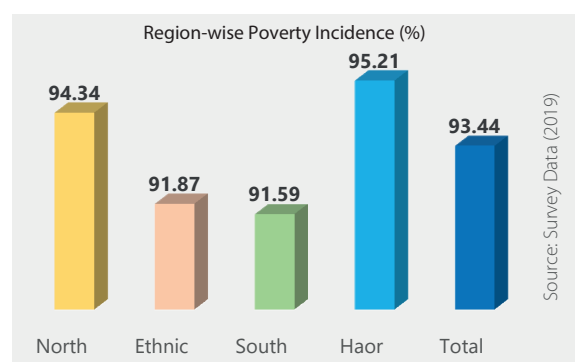


Fig 7: Poverty incidence in Prosperity working area.

Based on four compulsory criteria, (i) landholding (below 10 decimals in North and Haor regions and below 20 decimals in South), (ii) housing structure (no brick is used as material of roof or wall), (iii) number of earner (single earner), and (v) per capita monthly expenditure lies below a certain threshold, we can categorise 99.97 per cent households as the eligible target households.

Around 58.6 per cent households satisfy the four criteria, and 19.2 per cent households satisfy expenditure threshold, landholding and poor housing condition. The expenditure threshold along with other indicators can correctly identify 88.7 per cent households as the target household.

3.9 Findings from household census in piloting unions

For selecting extreme-poor HHs in the 17 piloting unions, the programme used a pretested questionnaire (252 questions) for household data collection through ODK system. The total number of households of the piloting area is nearly 81,972, of which 34,820 HHs were primarily identified as extreme poor through PEPIT and census. Of the 34,820 HHs, 31,981 were validated by the community as extreme-poor households. The surveyed households represent the lowest 35% of the nationally extreme-poor people when compared with the per capita expenditure data from HIES 2016 and PPEPP survey. The result indicates that the Programme is targeting some of the most vulnerable extreme-poor people. Table 1, Table 2 and Table 3 below present some key findings of the household survey.

Table 1: Summary of household census in the 17 piloting unions

Area	Number of Unions	Total HHs	Extreme poor HHs	% of extreme poor HHs	Total EP persons	Family size of EP HH
Northwest	4	34,015	15,469	45	72,410	4.68
Ethnic*	7	3,231	2,254	70	10,827	4.80
Southwest	4	32,495	9,804	30	51,419	5.24
Haor	2	12,231	4,454	36	26,533	5.96
Total	17	81,972	31,981	39	161,189	5.04

*Only HHs of the ethnic community are considered

Table 2: Proportion of extreme poor HHs in four regions of PPEPP in 17 piloting unions

Region	Total HHs	Primarily identified EP HHs	Validated extreme poor households	% of EP HHs
Northwest (Riverine char)	34,015	16,849	15,469	45%
Southwest (Coastal)	32,495	10,394	9,804	30%
Northeastern (Haor)	12,231	5,075	4,454	36%
Ethnic Region*	3,231	2,502	2,254	70%
Total	81,972	34,820	31,981	39%

* Ethnic region refers only to the ethnic minorities living in certain pockets in Dinajpur and Thakurgaon districts. Therefore, data on ethnic minority presented here represent the poverty scenario of the ethnic minority community only, rather than the entire population of the two districts.

Table 3: Per capita monthly income of extreme poor households in four regions of 17 piloting unions

Income range (BDT)	Northwest (Riverine char)	Southwest (Coastal)	Northeastern (Haor)	Ethnic region*	All
Below 750	34%	16%	26%	22%	26%
750 to 1000	24%	21%	33%	29%	25%
1001 to 1200	9%	14%	11%	9%	11%
1201 to 1500	14%	18%	17%	18%	16%
1501 to 1800	6%	11%	5%	6%	7%
1801 to 2000	4%	5%	3%	5%	4%
2000+	9%	15%	5%	11%	11%
Average income	1,138.52	1,436.27	1,172.04	1,299.10	1,245.79

* Ethnic region refers only to the ethnic minorities living in certain pockets in Dinajpur and Thakurgaon districts. Therefore, data on ethnic minority community presented here do not represent the poverty scenario of the entire population of the two districts. It rather refers only to the ethnic minorities.

Validation of the remaining primarily identified EP HHs is underway. Key features of the survey results are given below.

1. The share of the EP HHs in the four Programme regions is presented in Table 3. The piloting survey data (31,981) show extreme poverty scenario varies widely among the regions, with the ethnic minority area topping the list (70%). The southwest coastal belt has the lowest poverty rate among the four regions, with the overall

poverty rate standing at 39%.

2. The average per capita monthly income of the HHs is BDT 1,245, which is lower in northwest area (BDT 1,138) and a little higher in southwest area (BDT 1,436) (Table 3). In terms of per capita monthly income, northwestern and Haor regions fare the worst with 58% and 59% HHs earning BDT 1,000 or less respectively. In nearly 95% of these HHs, the value of income generating asset is below BDT 20,000 (Table 4).

Table 4: Value of income generating assets* of extreme poor households in 17 piloting unions

Asset value range (BDT)	Northwest (Riverine char)	Southwest (Coastal)	Northeastern (Haor)	Ethnic Region**	All
No assets	47%	53%	68%	18%	50%
Below 2,000 Tk.	32%	17%	19%	58%	27%
2,000 to 5,000	11%	10%	5%	15%	10%
5,001 to 10,000	3%	5%	3%	4%	4%
10,001 to 20,000	3%	6%	3%	2%	4%
20,001 to 50,000	3%	5%	1%	2%	3%
Above 50,000	1%	4%	1%	1%	2%
Average	3,816.13	6,836.20	2,516.71	4,449.94	4,605.65

* Income generating assets include farming tools, rickshaw, van, cycle, motorcycle, boat, auto-rickshaw, small business, raw materials and tools used for handicraft, fish in the pond etc.

** Ethnic region refers only to the ethnic minorities living in certain pockets in Dinajpur and Thakurgaon districts. Therefore, data on ethnic minority community presented here do not represent the poverty scenario of the entire population of the two districts. It rather refers only to the ethnic minorities.

Initial analysis of the piloting data also brought out the following features:

1. As shown in Figure 8, about 5% of the extreme-poor households have at least one person with disability which is higher in southwestern area (6.4%) compared with that in northwest area (3.7%).

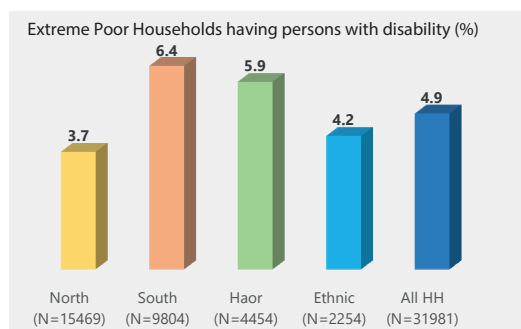


Fig 8: Prevalence of disability in piloting unions.

2. Figure 9 shows the prevalence of climate-related hazards in the piloting areas under the Programme. According to the perception of the respondents, 38% of the households faced natural disasters in the last one year. The proportion is quite high in southwestern area (71.9%) and much lower in haor area (13.9%).

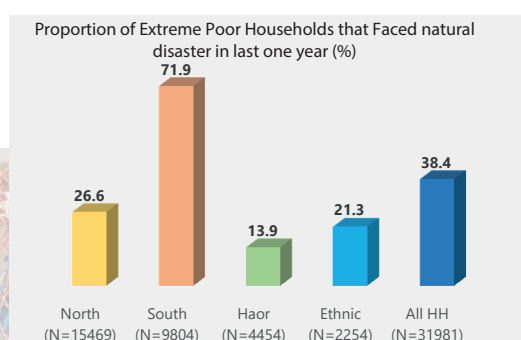


Fig 9: Prevalence of climate hazards in the Prosperity working area.

3. Overall, 38% of the extreme-poor households are covered under the government's social safety net programmes (Figure 10). The proportion of those who receive safety net allowances is highest in southwest area (57.9%) and lowest in haor area (14.9%).

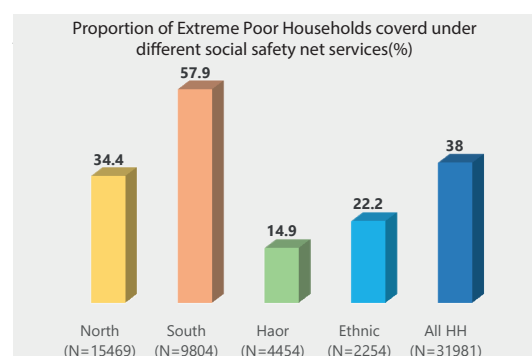


Fig 10: Social safety net coverage in the Prosperity working area.

4. A glimpse of the women empowerment scenario is shown in Figure 11. In the piloting area, 14% of the households are headed by women. But only in 6% of the households, women have land to their own name, while 29% of the households use women's income to run the family. In 27% of the households, women are able to spend money on their own will. In only 6% of the households women can use the loan taken in their name.

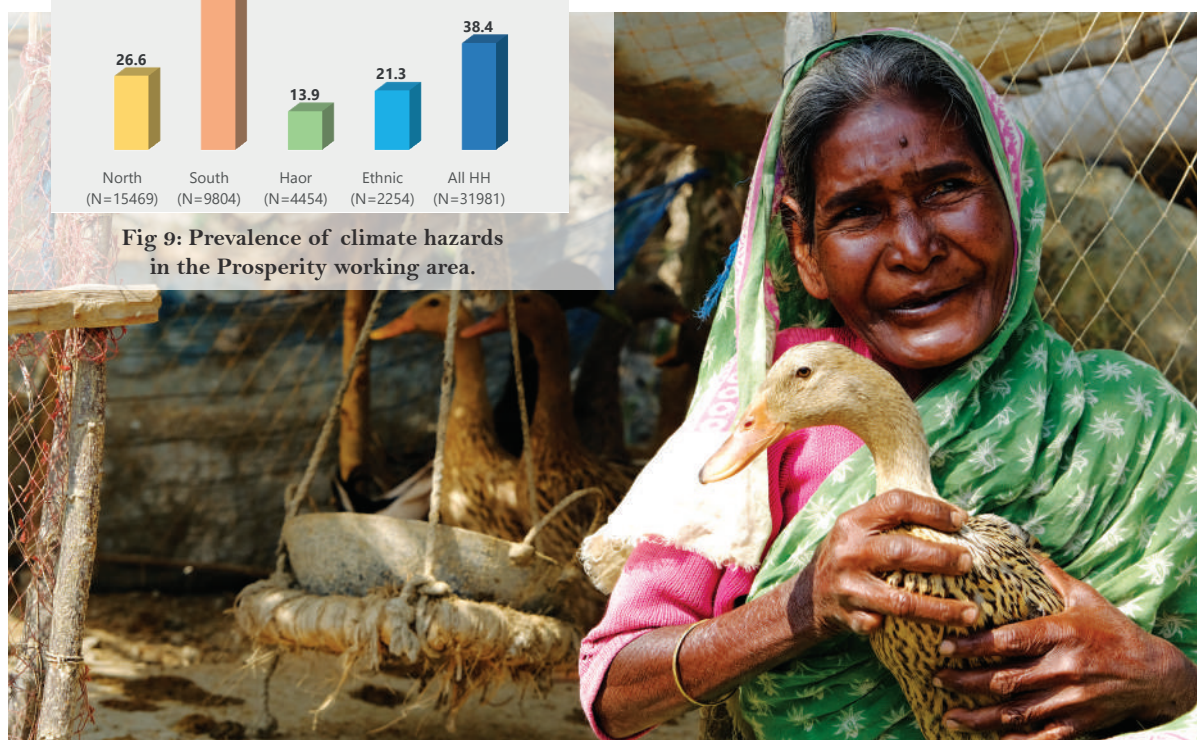


Photo: Faizul Tarique

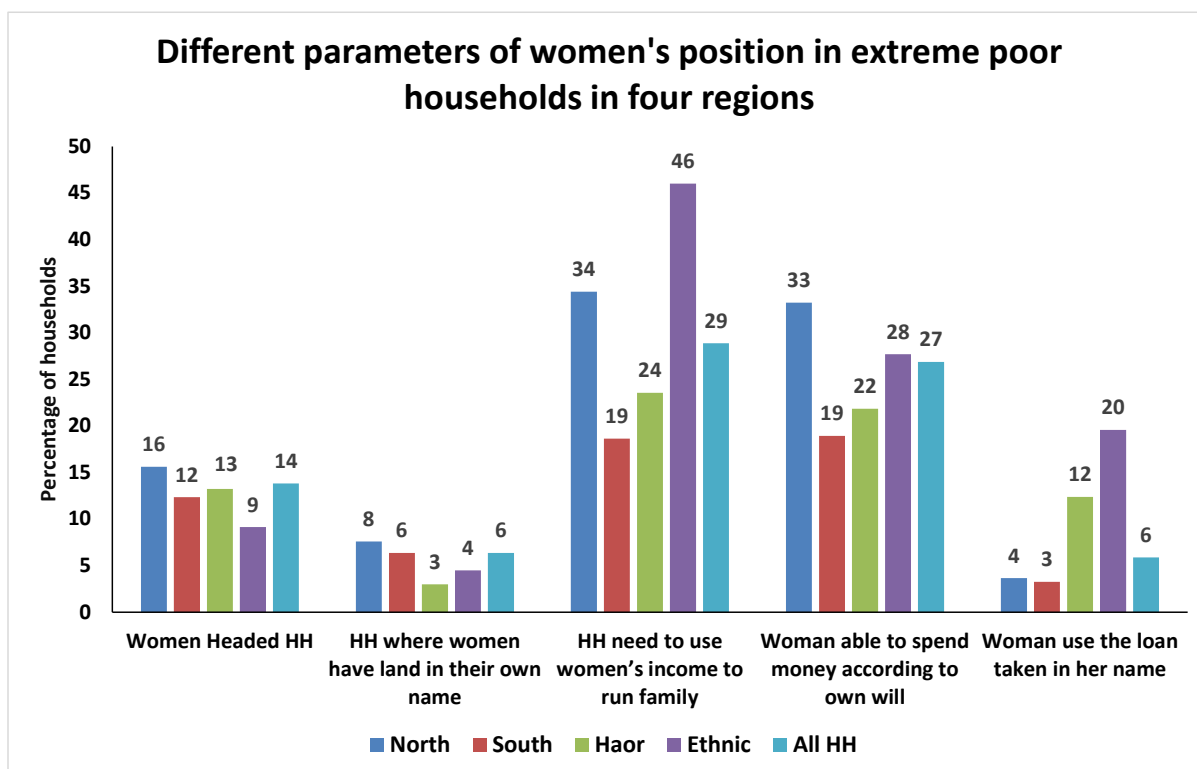


Fig 11: Women empowerment scenario in the Prosperity working area.

3.10 Field visit by development partners

A five-member delegation from the DFID (presently FCDO) and the EU made a three-day visit to Shaymnagar in Satkhira district during 4-7 February 2020. They visited Gabura Union, a Prosperity working area, where they explored the

challenges faced by extreme-poor households in this extremely climate-vulnerable areas. During the visit, the delegation witnessed the extreme-poor HH identification process in the area. They also visited some of the ongoing climate-smart farming and off-farming IGAs being implemented by the PKSF, with potentials to be used by the Prosperity participants. The team held two



Photo: Arafath Raihan

meetings with Satkhira Deputy Commissioner SM Mostofa Kamal and Shyamnagar Upazila Nirbahi Officer ANM Abuzar Giffary at their offices to discuss how various public services, including nutrition and primary healthcare, agriculture extension and safety net allowance, can be ensured for the extreme-poor.

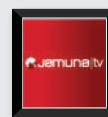
3.11 Annual Review

During the Inception Phase, the FCDO conducted the first Annual Review of the Programme on 15-21 July 2019. The PKSf portion of the Programme (Livelihoods, Nutrition and Community Mobilisation components) scored 'A', which means the 'output has met expectation' for 2018/19. The review covered only four months of the Inception Phase, which began on 1 April 2019

after the MoU was signed between the DFID and the PKSf on 31 March 2019. During the review period, PKSf took concrete steps to set up systems and structures to start inception activities.

3.12 Auditing

The PKSf has completed the project's external audit through its Statutory Auditor for the period of March-June 2019. For the current year, an external audit will commence after the June financial year ending of PKSf. Internally, both at PKSf and downstream PO levels, all expenditures are verified through internal and external audits. The project's own audit team in close collaboration with the PKSf's core Audit Unit ensures strict compliances of the spending both at PKSf and PO levels. See Annex 6 for the Auditor's Report.



Scan this QR code to watch the TV reports on the Prosperity programme on YouTube. You can also watch it here: <https://path.ppepp.org/launching-tv-news-clips>. Subscribe to our YouTube channel for regular updates.

Prosperity programme in the media

3.13 Communication and Knowledge Management

The Programme attaches high priority to reach out to policymakers, development partners, implementing partner organisations and the public in general through various publications to ensure visibility. As part of this, the PIU disseminates programme updates through its own publications as well as through print and electronic media.

Since the beginning of the Inception Phase on 1 April 2019, the PIU has published two editions of the programme brochure and distributed it among government policymakers, development partners, journalists and programme staff at PKSf and PO level. The PIU also ensured maximum media coverage of the programme's

launch of the piloting on 1 October 2019.

Different newspapers, TV channels, radio and online news portals ran the reports on the event with due importance.

To keep the readers up to date about the programme, the PIU has also been publishing a monthly eNewsletter since January 2020.

At the moment, the eNewsletter is sent to the mailbox of a wide range of readers, including government policymakers, development partners, development workers, academicians, officials of PKSf partner organisations and the project staff both at PKSf and PO level. The PIU also publishes a Bangla Newsletter on quarterly basis to reach out to the vast majority of readers who are more comfortable with Bangla, thus increasing the programme's visibility further.



You can subscribe to our monthly eNewsletter by scanning the QR code or following the link below.

<http://eepurl.com/gPyKQj>

4. Conceptual and operational frameworks

During the Inception Phase, the PIU at PKSF developed conceptual and operational frameworks on the three core components (Livelihoods, Nutrition, Community Mobilisation) and the three cross-cutting issues (gender, disability and climate resilience). Besides, it designed Programme instruments for MIS, AIS, IIS and MEAL.

The frameworks have been designed in an integrated way, linking interventions under one component with other components. For example, the Livelihoods component has been designed in a way so that, apart from creating jobs, it promotes nutrition-sensitive and climate-smart IGAs where possible. It also considers potential risks and threats to agro-based IGAs in climate-vulnerable areas. Also, all Prosperity interventions are disabled-friendly and are aimed at empowering women whose voices and rights are often suppressed because of social and familial circumstances.

4.1 Livelihoods framework

The lack of a steady income is a key reason why millions of people continue to live below the poverty line. The Livelihoods component of the Prosperity programme addresses this income poverty by engaging the extreme-poor households in various on-farm and off-farm IGAs.

The Programme largely adopts the FCDO's Sustainable Livelihoods Approach for its conceptual framework for livelihoods.

Broadly, the Livelihoods component aims to promote resilient livelihoods to increase all the five capitals of the EP HHs, namely financial capital, human capital, physical capital, social capital and natural capital. Accordingly, the framework takes into account the specific needs of various intersectional groups living in different geographical and social conditions to sustainably address income poverty.

The support for IGA development includes appropriate financial services (grants included), skills training for farm and off-farm activities, and micro-enterprise development. Already, the PIU has identified 92 potential IGAs (68 farm and 24 off-farm), many having bright prospects of becoming successful business clusters and micro-enterprises through value chain and market access support from the Programme. To create linkages with other components and cross-cutting issues, the Livelihoods component is also assisting the EP HHs to develop nutrition-sensitive, climate-smart and disabled-friendly IGAs to set them on a sustained path out of poverty. All of these are aimed at enabling the target households to develop resilient livelihood strategies that support income and consumption gains and reduce their vulnerabilities to shocks.

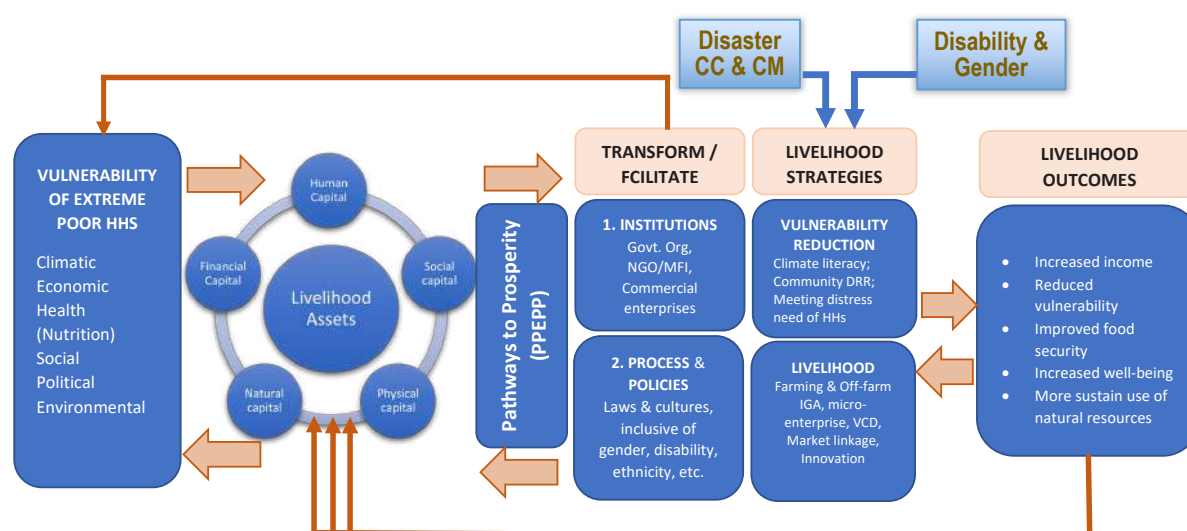


Fig 12: Conceptual framework for Livelihoods and Enterprise Development component of PPEPP

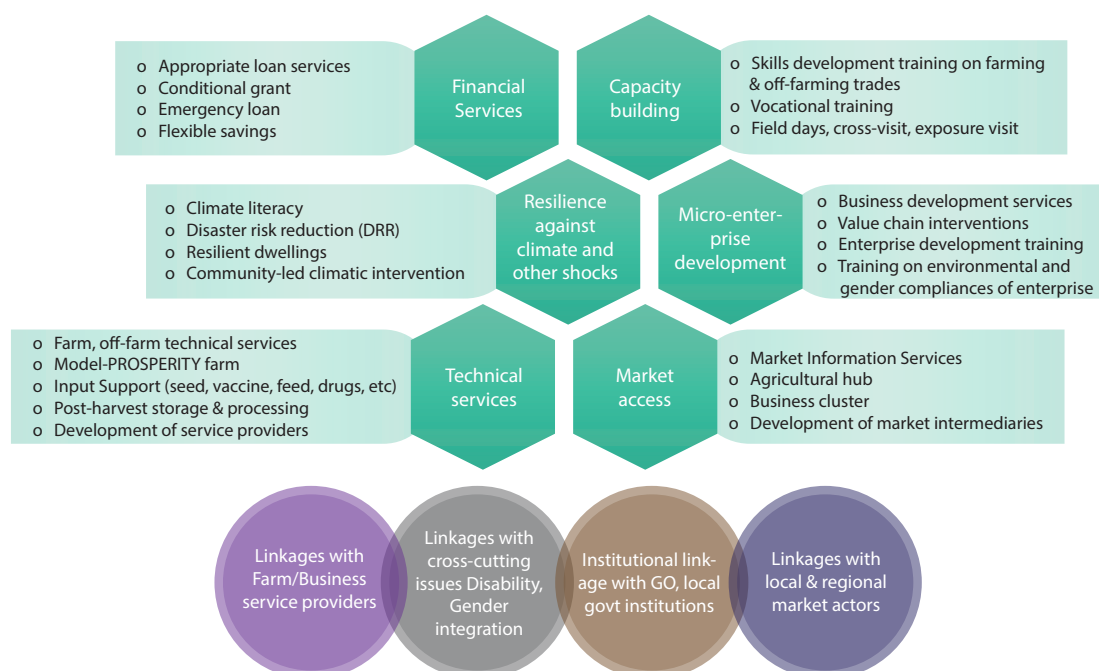


Fig 13: Operational framework of Livelihoods and Enterprise Development

4.2 Nutrition framework

Nutrition is a prime determinant of physical and financial wellbeing. The Prosperity programme's nutrition component therefore aims to improve the nutritional status of the target population, including pregnant and lactating women, adolescent girls and under-5 children focusing on the first 1,000-day approach to break the intergenerational cycle of malnutrition. The Nutrition framework adopts a lifecycle approach and offers both

nutrition-specific/direct nutrition interventions (DNI) and nutrition-sensitive/indirect nutrition interventions to ensure 1) direct impacts on reducing the immediate causes of malnutrition that will improve nutritional status at individual level, and 2) an enabling environment to ensure food and nutrition security at household and community level.

To ensure nutrition-sensitive services to the EP HHs and the wider community, the Nutrition component is working closely with

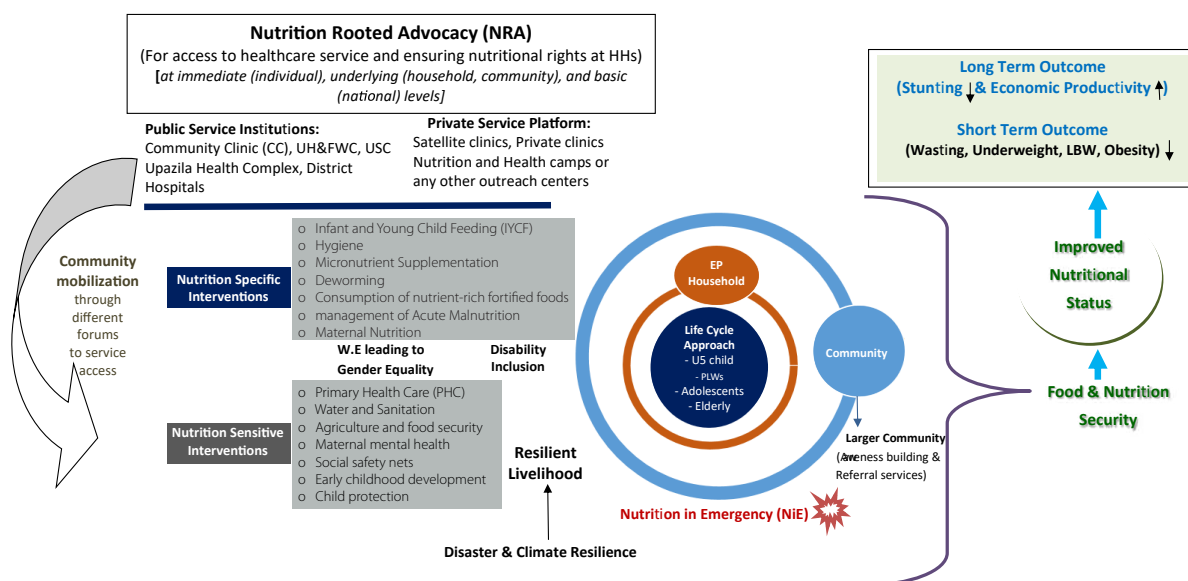


Fig 14: Conceptual framework of Nutrition



Photo: Martin Swapon Pandey

For Fatema, The wait is over

When we first visited her house on a chilly November morning in 2019, Fatema Begum looked suddenly busy. She ran to her neighbours' to bring a couple of plastic stools for us to sit on. The clock had already struck past 10:00, but she and her disabled son were yet to take anything for breakfast. The day before, Fatema, 59, had managed about half a kilogram of rice from locals, which she then cooked for lunch and dinner.

"We live on the generosity of our neighbours. If anyone gives us something to eat, we eat. If they don't, we starve," Fatema said.

She has been living on this small piece of Khas land in Bhelumia union under Bhola Sadar upazila in Bhola district for about 40 years. Her day-labourer husband died about 10 years ago of natural causes. She has been struggling to run the family all by herself ever since, as her 40-year-old son, Faruk, is unable to work. For the first few years after her husband's death, Fatema worked as a domestic help in the neighbourhood. But the laborious work proved too much for her as she grew older.

On several occasions, she visited multiple government offices, including the union council office, for widow allowance for herself and disability allowance for her son, but did not get any.

Prosperity programme is especially designed to support households like hers. Over the last one year, the project identified extreme-poor people like Fatema across the working area and started delivering various financial and technical support to lift them out of poverty.

the Livelihoods team to promote homestead and community gardening, livestock rearing, fish farming, and production of safe food items to meet the household needs as well as for commercial purpose. In collaboration with the Community Mobilisation component, the Nutrition component is also working to change the nutrition and hygiene practices within the EP HHs and the larger community to address some of the social practices that prevent good nutrition outcomes. Interventions under the component also include maternal health, social safety nets, and gender equality. Together, these activities are expected to ensure food and nutrition security that will improve nutritional status of different age groups in the household as well as in the wider community.

4.3 Community Mobilisation framework

Extreme-poor people often lack a strong voice to demand services from public and private service providers and claim rights. The theoretical framework of Community Mobilisation adopts the 'Service Delivery to Rights' approach where all stakeholders will be mobilised and engaged through participation, enabling them to raise voice and claim rights. The three most important aspects of the CM interventions are: i) Economic empowerment ii) Social empowerment and iii) Access to services and markets. Through effective grassroots advocacy, CM will foster working relations with the accountable entity to promote meaningful changes, which include ensuring greater and more equitable resource allocation for extreme-poor households for their sustainable development.

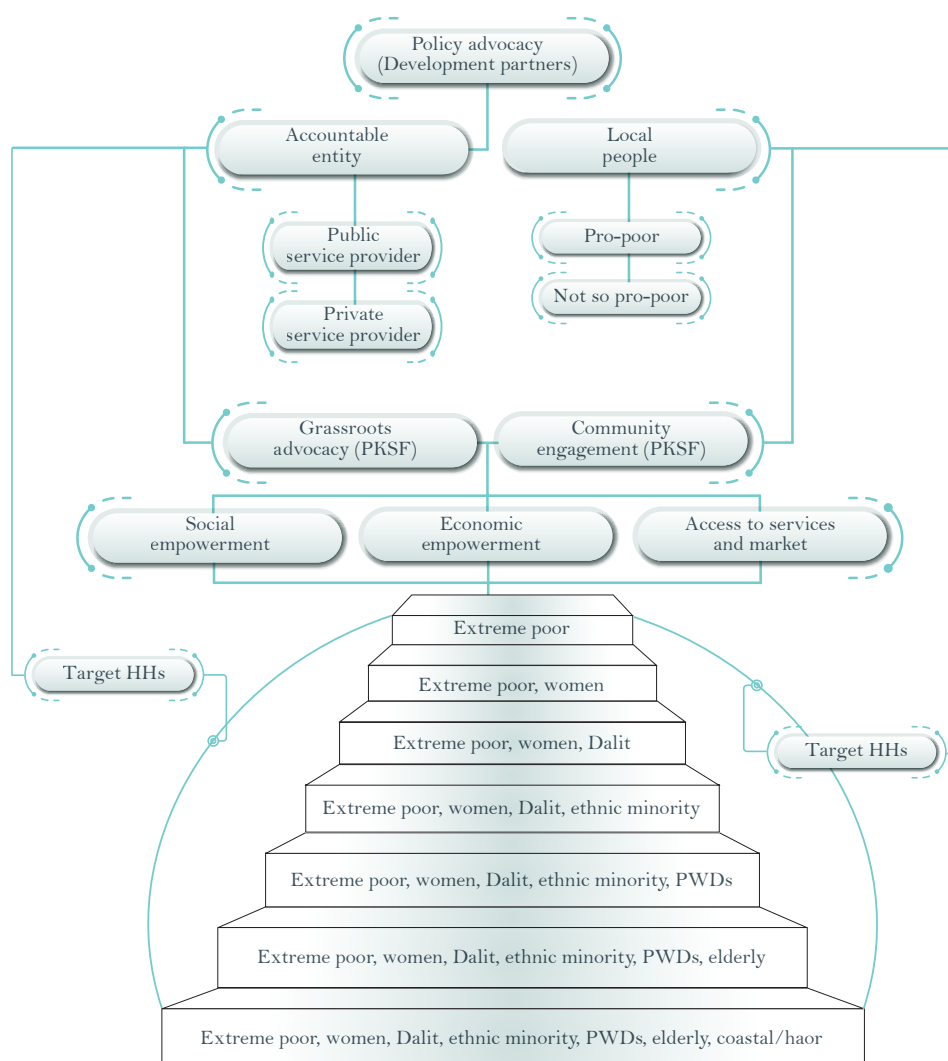


Fig 15: Community Mobilisation framework



Photo: Arafath Raihan

Hope for a change

What's the normal temperature of a child or a grownup? Or how to check temperature, blood sugar and blood pressure? And what are some of the dos and don'ts for an expecting mother?

Ask any grownups in the family, and many of them would hesitate to reply. They may even come up with wrong answers. But ask Zannat Akther Jany and her fellow members of Babuganj Kishori Club in Bhola's Char Kukrimukri, and they will tell you everything.

Over the last few years, these adolescent girls aged 10 to 15 have changed themselves, their families and the people of the remote island village in more than one way. They have not only mastered the skills of primary healthcare givers but also waged a war against child marriage, dowry and stalking in their locality.

The club was set up about five years ago under the UPP-Ujjibito project, funded by the European Union, but it continues to operate even after the project ended.

The Prosperity programme is supporting such existing clubs and forming new ones across the 15 working districts to bring about changes to the social norms that impede growth and progress.

As part of their regular activities, the club members will provide primary healthcare to people of all ages, including pregnant mothers, run hygiene campaigns and build awareness against child marriage, dowry and stalking. They will also run libraries from where community members can borrow books on social and health issues including primary healthcare and herbal treatment.

"The club will be successful if we work together and stay strong," said Zannat Akther, a class-nine student and the leader of the club.

To this end, CM component works on five broad issues: 1. Capacity building, 2. Formation of platforms, 3. Building collective force, 4. Ensuring access to services, and 5. Integration with other components.

4.4 Disability inclusion framework

Estimates vary, but a significant number of people in Bangladesh suffer from various forms of disability. Although many of them have great potential, most of them continue to be excluded

non-discrimination, accessibility and universal design, gender equity and the twin-track approach.

To achieve this, services under all the components will be disabled-friendly to encourage their participation. Disability-specific interventions of the Programme include supporting and empowering people with disabilities, their families and representing bodies through increasing their access to support services, healthcare, livelihood, education and social and political activities.

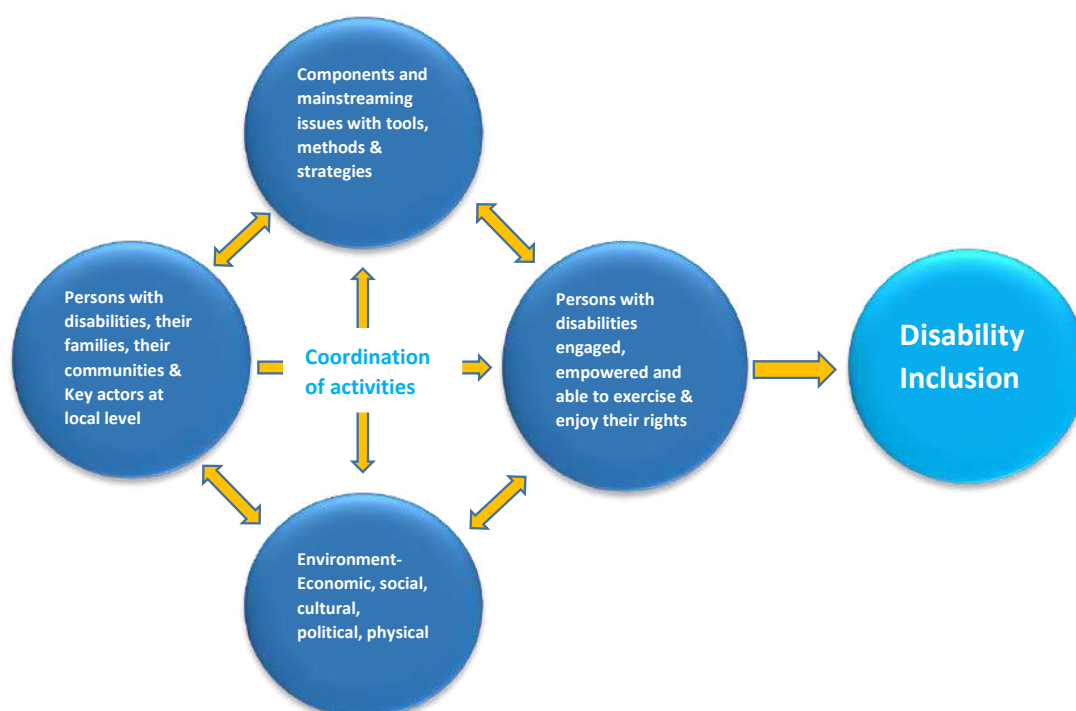


Fig 16: Operational approach of disability inclusion

from the development process mainly because of social norms. The Disability inclusion issue of the Prosperity programme addresses this by ensuring an enabling environment for persons with disability in households and the larger community.

The Disability framework has been designed to promote and engage persons with disabilities (PWDs) in all Programme interventions, so that they become empowered and later enjoy their rights on an equal basis with others. This process is combined with mainstreaming components of the project. For mainstreaming the rights of PWDs, the programme adopts Disability Inclusive Development (DID) approach that includes awareness, participation,

4.5 Women empowerment and gender equality framework

Despite their contribution to economic progress, a large number of women in Bangladesh have little control over resources. They also have hardly any say in decisions that directly and indirectly affect their lives, often because of cultural practices in rural areas. As a result, they are more likely to live in extreme poverty than men.

For example, our initial data from the 17 piloting unions show that nearly 30% of the surveyed HHs use female members' income to run the family and yet only about 6% of them have land to their names and can independently use the loans taken in their names.



Photo: Arafath Raihan

What's next for Tanim?

Latif Mia, 45, has spent much of his life in the sea. Growing up in Bhola's Char Monpura, he started accompanying his father for fishing on a wooden boat at a very early age. He was five or six then.

Like most marginal fishermen in the disaster-prone coastal district, Latif has no boat or fishing net of his own. So he has to borrow heavily to buy fishing nets and get a fishing boat from local lenders known as "Dadandars". After paying the monthly instalments, he can bring home Tk 3,000-4,000 at the most which is hardly enough to run the family.

He does not have any land either to grow anything. For the last 25 years, he has been living with his family on a small piece of Khas land by the road along Dakkhin Sakuchia union in Monpura. Almost every year, saline water invades his homestead even with the slightest increase in the water level. But what worries him most is the future of his youngest son Tanim, 15.

"He cannot move his legs and hands, and needs constant support from others to eat, to dress and to use the toilet," Latif says. He spent quite a significant amount of money on his son's treatment, but doctors could not do much.

According to our survey data, at least 5 per cent of the households in the 17 piloting unions are in similar situations as at least one of their family members have disability of one form or the other. Although entitled, many of them are out of the social safety net coverage, which is why disability inclusion is a top priority of the Prosperity programme.

"A large number of persons with disability are full of potential and capable of doing extraordinary things. We only need to discover their potentials and support them accordingly," said Project Director AQM Golam Mawla, also a deputy managing director of PKSF.

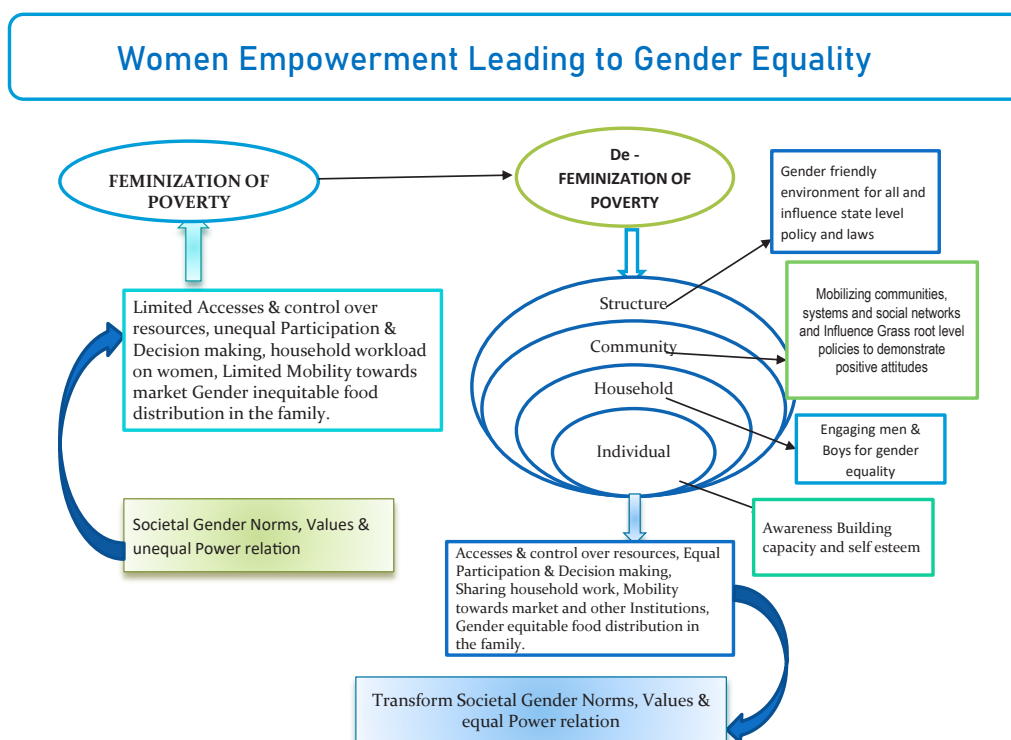


Fig 17: Conceptual Framework for Women empowerment leading to Gender Equality

To address this inequality, the theoretical framework of Women Empowerment shifts its focus from this 'feminisation of poverty' to 'de-feminisation of poverty' approach. This will follow the 'Gender Transformative' approach where it will work at four levels—individual level, household level, community level and structural level. At the individual level, behavioural change communication focuses on individual knowledge, attitudes, motivations, skills building, and behavioural change. At the household level, behavioural change communication and social change communication focuses on interpersonal communication engaging men and boys. At the community level, social change communication focuses on enabling groups of individuals to engage in a participatory process to determine their needs, demand their rights, and collaborate and transform their social system. At the structural level, it focuses on policy environments and seeks to develop or change laws, policies, and administrative practices.

4.6 Disaster and climate resilience framework

Climate shocks, which are common in all the three geographical regions of the Programme, often push extreme-poor people further below the

poverty line, undoing the gains made by them. The Disaster and Climate Resilience framework therefore explores how the Programme can create examples of climate resilience building, to prevent damage to the livelihoods of participant households in future and enhance their capacity for long-term adaptation to climate change.

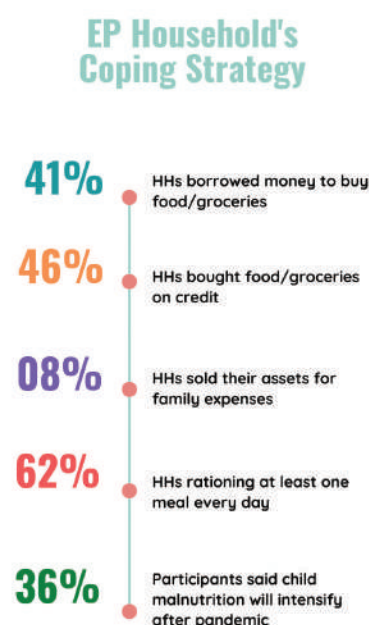


Fig 18: Key findings of COVID-19 qualitative study

Climate-induced hazards result in both slow-onset and rapid-onset natural disasters such as tropical cyclone, high tidal and storm surge, flood, and increased salinity in water as well as in soil. To mitigate their climate shocks, the Programme uses a climate lens while undertaking activities under all the core components and cross-cutting issues.

The framework adopts four broad approaches to build resilience against climate change: 1) Improving institutional knowledge of target households and community people on climate change, 2) Helping people cope with climate change and other shocks, 3) Supporting those facing risks posed by specific climate-induced hazards, and 4) Linking vulnerable people with other support systems.

4.7 Monitoring and evaluation framework

Prosperity has developed the results chain, linking it to the Programme outputs, outcomes and impact. The Theory of Change of the Programme has been used as a framework to structure and adjust the Programme's monitoring and evaluation

activities. The PIU has also created a database by using IIS to help Programme staff to monitor the implementation status on a real-time basis and take corrective/preventive measures as and when required. The Programme has also provisions for external evaluation in different phases. Additionally, the programme developed the logframe (see annex 6) to set the input, output, outcome and impact indicators in line with the programme objectives.

5. Covid-19: challenges and response

The sudden outbreak of Covid-19 has been having an adverse effect globally, bringing the financial sector to its knee. However, the worst victims of the outbreak have been the extreme-poor people who make their living out of the informal labour sector. The household survey data show most of the extreme-poor households under the programme earn their livelihoods from this very sector. But because of strict restrictions on movement, many had lost their income.

LIVE STREAMING WEBINAR

Completion of the Inception Phase of Pathways to Prosperity for Extremely Poor People

CHAIR

Qazi Kholiqzaman Ahmad
Chairman
Palli Karma-Sahayak Foundation

Abdur Rouf Talukder
Senior Secretary
Finance Division, Ministry of Finance

Mohammad Moinuddin Abdullah
Managing Director
Palli Karma-Sahayak Foundation

Arijit Chowdhury
Additional Secretary
FID, Ministry of Finance

Judith Herbertson
Development Director
FCDO, Bangladesh

Maurizio Cian
Head of Cooperation
Delegation of EU to Bangladesh

Prof MA Sattar Mandal
Former Vice-Chancellor
Bangladesh Agricultural University

Prof MA Baqui Khalily
Prof., Dpt of Business Administration
University of Asia Pacific

Dr Sharif Ahmed Chowdhury
General Manager
Palli Karma-Sahayak Foundation

Dr AKM Nuruzzaman
General Manager
Palli Karma-Sahayak Foundation

Date: December 9, 2020
Time: 10 am - 1 pm BST

<https://path.ppepp.org/inception-completion-webinar>

Please follow the link above or scan the QR code to join the webinar
NO passcode is required
The session will be streamed live at www.facebook.com/PKSF.org

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For further details, please contact:
Tanvir Sattar, Assistant General Manager, PKSF at 0164441343 or email: tanvir.sattar@pkf.org and
Tanzeem Siddique, Sector Coordinator, Prosperity at 01736055222 or email: tanzeem.siddique@pkf.org

The panelists of the webinar are seen in the banner. Other participants included top government officials of the finance ministry and other line ministries and departments, deputy commissioners and Upazila Nirbahi Officers from the programme areas, development experts, representatives from development partners, executive directors and other high officials of the 19 downstream partner organisations of PKSF and academicians.

To look into their coping mechanism, the Prosperity programme conducted a qualitative study in the 17 piloting unions. The study, done over the phone, found that most of the 50 households surveyed lost their income and experienced food shortages. While many resorted to consumption rationing, others were borrowing from neighbours and relatives or were buying food and other items on credit. The main findings of the study are as follows:

To mitigate the immediate food crisis, the Programme initiated a plan to provide emergency cash support to some 30,000 extreme-poor households in the 17 piloting unions. Under the initiative, the selected EP HHs would receive BDT 3,000 each for three months to buy food, medicine and other life-saving items. To ensure transparency, the emergency cash, worth about BDT 31 crore in total, would be transferred to the EP HHs through mobile banking/agent banking.

During the time, a number of partner organisations established linkages with local government institutions, including union council, for inclusion of some of the Programme participants in the GoB's emergency support programmes. As a result of this grassroots advocacy, a good number of EP HHs identified by the Prosperity programme received food assistance from the government.

At operations and management level, the PIU established a virtual communication system to communicate with the PIU and PO staff and guide them in rolling out field activities in full compliance with the government's health safety protocol. The virtual communication system was also used to organise a series of orientation and training programmes for field staff.

6. Inception phase knowledge dissemination

The PIU organised a webinar in December 2020 to bring together all the relevant actors and stakeholders to share the progress made and lessons learned during the inception period. More than 300 participants joined the discussion that lasted over two hours.

The participants included top government officials of the finance ministry and other line ministries and departments, deputy commissioners and Upazila Nirbahi Officers from the Programme areas, development experts, representatives from development partners, executive directors and other high officials of the 19 downstream partner organisations of PKSf and academicians.

The event was delayed and held on a virtual platform because of the pandemic situation. Nevertheless, at least 13 print and online media (both English and Bangla including The Daily Star, The Business Standard, The Financial Express, Prothom Alo etc.) covered it with importance.

Major takeaways from the webinar

- The biggest challenge of the year 2020 has been the one posed by Covid-19 pandemic, which has upset the global economy, forcing poor people out of their jobs and setting off a massive urban to rural migration. In this context, programmes like Prosperity are crucial more than ever before to support the new poor along with the existing poor people.
- We have to identify the issues that need to be addressed after the programme's completion and work on those issues so the target people do not fall back into poverty.
- With the Inception Phase successfully completed, the Programme now needs to start thinking about the exit strategy although it may seem a little too early. But keeping this vision in mind might be very helpful in identifying key steps and actions to be taken in the coming months and years.

7. Lessons learned

The Inception Phase of the Programme was designed to put in place all the technical, logistical and financial support systems before the full-scale rollout of the main Implementation Phase. The Programme team at PKSf and downstream POs made

significant progress to this end even as the coronavirus pandemic continues to pose formidable challenges hampering the field activities. And with Prosperity units already established across the working areas, the Programme is now all set to start full-scale service delivery for the target households and provide an impetus to the drive to alleviate extreme poverty.

The one-year Inception Phase resulted in a significant number of insightful learnings, including:

i) Extreme-poor household coverage

The initial projection of the target population was done based on the HIES 2010 and HIES 2016 data. But our piloting data collected in 2019 indicate the number of EP HHs in any given union is 15-20 percentage points higher than the initial projection. This means, more extended programme coverage is needed to lift these 'new poor' population out of their deplorable conditions.

ii) Targeting of EP HH

a) Selection of appropriate proxy indicators following different participatory process (e.g., PEPIT for validation) was found to be effective for targeting EP HHs. Targeting efficiency in this case was 93%, as analysis of piloting data shows.

b) The use of PEPIT that combines Social Mapping and Focus Group Discussion (FGD) has improved the identification process, saving both money and time.

c) ODK-based digital platform helped the PIU to generate disaggregated data as well as to analyse a large set of data on real-time basis.

iii) Setting up implementation arrangement

a) Selecting competent downstream partners through rigorous process is imperative for implementing EP programmes in diverse and hard-to-reach areas.

b) Setting up of a multidisciplinary workforce at PIU and downstream PO level required rigorous recruitment process.

iv) Undertaking appropriate interventions

To cater to the diverse needs of the extremely poor households, authentic information are needed on the HH's ability, vulnerability and/or potentiality of the region and perception of relevant stakeholders e.g., local administration (DC, UNO), local government representatives, development partners and POs. All these make a real difference in undertaking interventions suitable for creating a pathway out of poverty.

v) Capacity development of staff

Extreme poverty programmes need special sets of skills and motivation. Throughout this inception period, the Programme has trained all the staff members of PIU and downstream POs to enhance their skills and capacity needed to implement EP programmes.

vi) Developing SOPs and frameworks

Early development of frameworks, SOPs and tools on Livelihoods, Nutrition, Community Mobilisation, three cross-cutting issues and other implementation or M&E tools have greatly helped in the initial rollout of different Programme interventions in the piloting unions.

vii) Advocacy by downstream POs to ensure public, private service for EP HHs

Grassroots advocacy by downstream POs remains a great tool for ensuring different public and private services/supports for the EP HHs, as seen during the Covid-19 general holiday. At the time, a good number of EP HHs received relief materials from local government authorities following such advocacy by Prosperity partners. Continuation of such services would ultimately contribute to poverty reduction.

viii) Virtual communication

Covid-19 restrictions led to the establishment of virtual and online communication system between the PIU and downstream POs across the working area. It has not only established real-time communication but also has opened up new opportunities of cost-effective training, demonstration and counselling both for the field staff and the Programme participants.

Annex 1: Achievement against set milestones

SI No	Milestones	Target		Progress
		Aug 19	Mar 20	
1	Programme setup & management			
1.1	Start of the Prosperity programme (Inception Phase)	Completed		Completed
1.2	Establishment of Programme Implementation Unit (PIU) at PKSF		Completed	Completed
2	Detailed budget	Process started	Completed	Completed
3	Work plan	Completed		Completed
4	Geographical targeting			
4.1	Working area (District, Upazila, Union) selection	Process started	Completed	Completed
5	Partner Organisation selection	Process started	Completed	Completed
6	Targeting and selection of extreme poor HHs	Process started	Completed	<ul style="list-style-type: none"> • Completed in 17 piloting unions • Completed in 56 unions outside piloting unions • Process ongoing in the rest of the 196 unions • As of 31 March 2020, Prosperity has targeted over 31,000 EP HHs
7	Results framework			
7.1	Logframe for PKSF Components	Process started	Draft Completed	Draft completed
8	Technical design			
8.1	Design and Development of Frameworks			Draft completed
8.1.1	Livelihoods Framework	Process started	Draft Completed	Draft completed
8.1.2	Nutrition Framework		Draft Completed	Draft completed
8.1.3	Community Mobilisation Framework		Draft Completed	Draft completed
8.1.4	Disability Framework	Process started	Draft Completed	Draft completed
8.1.5	MEAL Framework	Process started	Draft Completed	Draft completed
8.1.6	Results Based Monitoring (RBM) Framework		Design process initiated	The design process of Results-Based Monitoring (RBM) system has been initiated and expected to be finalised after finalisation of Logframe and M&E framework

SI No	Milestones	Target		Progress
		Aug 19	Mar 20	
8.2	Development of strategies			
8.2.1	Women empowerment and gender integration		Process initiated	Draft completed
8.2.2	Disaster & climate resilience strategy		Process initiated	Draft completed
8.2.3	Resilient livelihood and business cluster Development		Draft Completed	Draft completed
8.3	Framework for Integrated Information System (IIS)		Draft Completed	Draft completed
8.3.1	Establishment of Integrated Information System (IIS)		Ongoing	The draft Terms of Reference (ToR) for Integrated Information System (IIS) has been prepared. The process was initiated and will be completed after the full resumption of the field level activities. Moreover, as part of the IIS implementation, the PIU is using ODK-based mobile application for HHs census.
8.3.2	Management Information System (MIS)		Completed	PIU developed the MIS reporting template and circulated to POs, which they are using to file monthly reports
8.4	Establishment of AIS system at PKSf level	Process started	Completed	Completed
8.5	AIS system at PO level			
8.5.1	Guideline for accounts keeping	Process started	Completed	Completed
8.5.2	Guideline for advance payment and adjustment	Process started	Completed	Completed
8.6	Fund transfer to PO		Ongoing	Ongoing
8.7	Safeguarding against sexual harassment	Process started	Completed	All working guidelines for implementation of different field-level activities include safeguarding principles against sexual harassment or any other harassment of vulnerable target population. This has been done in accordance with both the FCDO guidelines and inbuilt PKSf guidelines against sexual harassments as per the directives of Bangladesh High Court of 8 March 2010.

SI No	Milestones	Target		Progress
		Aug 19	Mar 20	
8.8	Fraud or misappropriation in fund utilisation	Process started	Completed	PKSF has standard financial management practices for its downstream partners (including the Prosperity partners). Any fraud or misappropriation of fund utilisation is being controlled through both field level verification by individual programme as well as through the internal (both PKSf and PO) and external audits. There are corrective measures in place against any such incidents
8.9	Recruitment of programme staff at PO level		Completed	Nineteen downstream partners recruited 779 staff consisting of Project Coordinator, Technical Officers (TO), Assistant Technical Officers (ATO), MIS officer, Community Health and Nutrition Promoter (CNHP)
8.10	Capacity Building (training) for PIU & PO	Process started	Ongoing	Ongoing
8.11	Design and Piloting of Core Components (Livelihoods, Nutrition, Community Mobilisation)		Completed	The PIU started piloting of Core (Livelihoods, Nutrition, Community Mobilisation) and cross-cutting components
8.12	Piloting of disability inclusion (a cross-cutting issue)		Completed	Ongoing
9	Monitoring framework			
9.1	M&E Framework	Process started	Completed	Draft prepared
9.2	Baseline Survey		Process Initiated	The draft Terms of Reference (ToR) for external firm selection for Baseline survey has been prepared before the public holiday due to COVID-19. PKSf is expected to start the process of hiring an external firm for Baseline Survey after full resumption of field activities
10	Procurement and VfM:	Process started	Ongoing	Ongoing
11	Reporting (Progress & Financial)			
11.1	Half-yearly Report		Completed	Completed
11.2	Annual Report		Process started	Inception report completed
12	Dissemination (Communication)	Process started	Completed	PIU has open its own website, Facebook page, Twitter handle, YouTube channel, Flickr, and ISSUU. An eNewsletter is now being circulated among the stakeholders from January 2020 onwards

Annex 2: Steps followed for identification of EP HHs

Objectives	Tools	Participants
STEP 1		
<ul style="list-style-type: none"> Identify the characteristics of extreme poor considering the dynamics of region. Identify inclusion and exclusion criteria for targeting extreme poverty. Divide inclusion criteria into core criteria and supplementary criteria. Make decision regarding the minimum requirement for selecting households: Households fulfilling at least three core criteria are then surveyed. 	<ul style="list-style-type: none"> Previous project experience. Local knowledge. Consultation with partner organisations 	Project and PO staff
STEP 2		
Primary identification of extremely poor households.	PEPIT	Community people including EP, poor, non-poor, UP member, chairman, schoolteacher, imam in groups.
STEP 3		
Verification of primarily identified extremely poor households.	Re-FGDs are conducted in 5% village (One FGD in each village). If the result varies by more than 15%, FGDs are conducted again for the entire village.	Partner organisation staff
STEP 4		
<ul style="list-style-type: none"> Prepare a doubtful list (verification of inclusion) from primary identification if any. Prepare a list of those eligible (verification of exclusion) but were not included. Match identified extremely poor households with participants under Social Safety Net Programme. 	<ul style="list-style-type: none"> Visit door to door Transact walk Collect list from Union Parishad, MOWCA, and Department of Social Welfare. 	Partner organisation staff
STEP 5		
<ul style="list-style-type: none"> Survey the identified households including doubtful list. Finalisation of doubtful list. Finalisation of new eligible list. 	Household census	Partner organisation staff
STEP 6		
Verification of a sample of the households (Approximately 2%)	Exchange visit for verification	PIU and PO staff
STEP 7		
Finalise the list through analysing the characteristics of the households (income & other relevant indicators and exclusion criteria)	Selection criteria set cut off point of income/expenditure consistency test	PIU
STEP 8		
Recheck and analyse (with proxy indicators) the potential households excluded from the list.	Analyses of household characteristics	
STEP 9		
Verification of the extremely poor households with community people	List published in the para level	PO staff
STEP 10		
Finalise the list of extremely poor households	Subcategories of extreme poor	PIU & PO staff

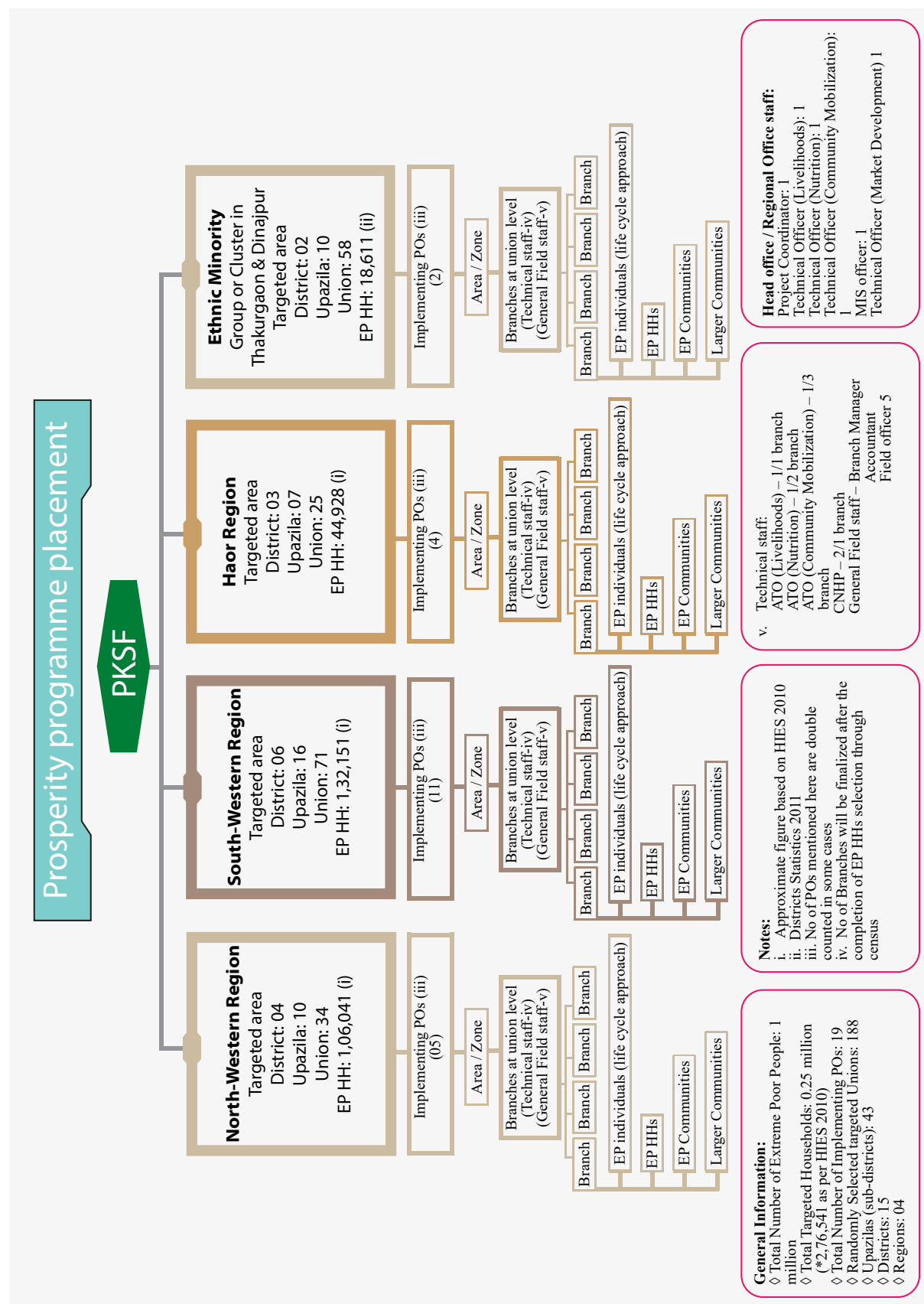
Annex 3: List of downstream partner organisations

SN	Name of the Partner Organisation (PO)	Prosperity Working Area	Contact
1	Ad-din Welfare Centre	6 unions in 3 upazilas under Khulna and Magura districts	Dhaka Road, Shekh Hati, Jashore-7400 Contact: (0421) 68820, 68807, 01874-075101 Fax: 0421-68807, Email: addinjsr@gmail.com Dhaka Office: Ad-din Hospital, 2 Bara Maghbazar, Dhaka-1217 Contact: 9353391-3, 01711-532048, 01711-827922 Fax: 02-8317306 Email: addinjsr@gmail.com, info@ad-din.org Web: www.ad-din.org
2	Community Development Centre (CODEC)	8 unions in 4 upazilas under Bagerhat and Potuakhali districts	CODEC Bhaban, Plot 2, Road 2, Lake Valley R/A, Hazi Zafar Ali Road, Khulshi, Chattogram Contact: 880-31-2566746, 2566747, 01713100230 Email: khursidcodec@gmail.com Web: www.codecbd.org
3	Dushtha Shasthya Kendra (DSK)	4 unions in 2 upazilas under Kishoregonj district	House-741, Road-09, Baitul Aman Housing Society, Adabor, Dhaka-1207 Contact: +88-02-9128520, 8120965, 58151176, 01926-673100 Fax: 88-02-5853413, Ext: 123 Email: dskinfo@dskbangladesh.org
4	Eco-Social Development Organization (ESDO)	12 unions in 5 upazilas under Rangpur, Kurigram and Nilphamari districts and 26 unions in 5 upazilas under Dinajpur and Thakurgaon district	College Para, Thakurgaon-5100 Contact: (0561) 52149, 01713-149333, 01713-149344 Fax: 0561-61599 Liaison office: ESDO House, Plot: 748, Road: 8, Baitul Aman Housing Society, Adabor, Dhaka-1207 Contact: 02-8154857, 01713-149259 Email: esdobangladesh@hotmail.com Web: esdo-bangladesh.org
5	Gram Bikash Kendra (GBK)	3 unions in 2 upazilas under Rangpur district and 30 unions in 5 upazilas under Dinajpur district	Haldibari, Parbatipur, Dinajpur Contact: 01713-163500, 01865-063804 Email: gbkbpt@yahoo.com Web: www.gbk-bd.org
6	Grameen Jano Unnayan Sangstha (GJUS)	6 unions in 3 upazilas under Patuakhali and Bhola districts	Altajer Rahman Road, Charnoabad, Bhola Contact: (0491) 62169, 01914-059478, 01865-036601, 01714-059479 Email: mohin2010@yahoo.com
7	HEED Bangladesh	6 unions in 2 upazilas under Khulna and Bagerhat districts	Main Road, Plot 19, Block-A, Section-11, Mirpur, Dhaka-1216 Contact: 9004556, 9001731, 01713-276463, 01713-276470 Email: heed@agni.com Web: www.heed-babgladesh.com
8	Nabolok Parisad	6 unions in 3 upazilas under Bagerhat district	House 163, Road 11, Niralla R/A, Khulna-9100 Contact: (041) 720155, 01745-884488, 01711-840957 Email: nabolok@nabolokbd.org, nabolok@khulna.net

SN	Name of the Partner Organisation (PO)	Prosperity Working Area	Contact
9	Nowabenki Gonomukhi Foundation (NGF)	9 unions in 4 upazilas under Satkhira and Khulna districts	Nowabenki Bazar, Shyamnagar, Satkhira Contact: 01711-218197, 01711-864604 Email: ngfbd1@yahoo.com
10	Padakhep Manabik Unnayan Kendra (PMUK)	17 unions in 5 upazilas under Kishoregonj, Sunamgonj and Hobigonj district	House 548, Road 10, Baitul Aman Housing Society, Adabor, Mohammadpur, Dhaka 1207 Contact: 8151124-6, 9128824, 01713-003166, 01730-024515 E-mail: info@padakhep.org padakhep@ymail.com ; Web: www.padakhep.org
11	People's Oriented Program Implementation (POPI)	5 unions in 2 upazilas under Kishoregonj district	5/11-A, Block-E, Lalmatia, Dhaka-1207 Contact: 9121049, 9137769, 9122119, 01711-536531 Fax: 880-2-9130014 Email: popibd-ed@yahoo.com
12	Poribar Unnayan Songstha (FDA)	5 unions in 2 upazilas under Bhola district	Adarshapara, Ward no 6, Charfassion Pourashava, Charfassion, Bhola Contact: 04923-74511, 01716-185389 Email: fda.crf@gmail.com
13	Rural Reconstruction Foundation (RRF)	6 unions in 3 upazilas under Khulna, Bagerhat and Magura districts	RRF Bhaban, C&B Road, Karbala, P.O Box: 07, Jashore-7400 Contact: 0421-66906, 0421-65663, 0421-68457, 01713-000926, Fax: 0421-68546 Email: admin@rrf-bd.org, info@rrf-bd.org Web: www.rrf-bd.org
14	Self-Help and Rehabilitation Program (SHARP)	4 unions in 2 upazilas under Nilphamari district	New Babupara, Saidpur-5310, Nilphamari Contact: 05526-73136, 01712-059148 Email: sharpsdp@yahoo.com
15	SKS Foundation	4 unions in 2 upazilas under Gaibandha district	College Road, Uttar Horin Singha, Gaibandha-5700 Contact: (0541) 51408, 01713-484400, 01713-484404 Fax: +88-0541-51492 Email: sks-poes2@yahoo.com Web: www.sks-bd.org
16	TMSS	11 unions in 4 upazilas under Kurigram district and 4 unions in 2 upazilas under Sunamgonj district	TMSS Bhaban, 631/5, West Kazipara, Mirpur 10, Dhaka-1216 Contact: 55073540, 55073530, 55073586, 9013659 Fax: 9348644, 9009089 Email: tmsseshq@gmail.com Web: www.tmss-bd.org
17	Unnayan	7 unions in 4 upazilas under Satkhira and Khulna districts	House 366, Road 19, Nirala R/A, Khulna-9100 Contact: (041) 732438, 01715-915508 Email: unnayanngo@yahoo.com Web: www.unnayan-bd.org
18	Unnayan Procheta	5 unions in 2 upazilas under Satkhira and Khulna districts	Vill. & Post Tala, Satkhira Contact: 04727-56156, 01711-451908 Email: unnpro07@gmail.com
19	WAVE Foundation	7 unions in 2 upazilas under Patuakhali and Magura districts	3/11, Block: D, Lalmatia, Dhaka Contact: 8143245, 58151620, 01713-337555 Email: info@wavefoundationbd.org Web: www.wavefoundationbd.org

Name of the partner organisations are placed in ascending order

Annex 4: Programme placement and service delivery channel under Prosperity programme



Annex 5: Auditor's Report

S. F. AHMED & CO. Chartered Accountants | since 1958

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INDEPENDENT AUDITORS' REPORT TO THE GENERAL BODY OF PALLI KARMA-SAHAYAK FOUNDATION

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of "Pathways to Prosperity for Extremely Poor People (PPEPP) Projects" implemented by Palli Karma-Sahayak Foundation (PKSF), which comprise the statement of financial position as at June 30, 2020, the statement of profit or loss and other comprehensive income and the statement of cash flows for the year then ended, notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of "Pathways to Prosperity for Extremely Poor People (PPEPP) Projects" implemented by Palli Karma-Sahayak Foundation (PKSF), as at June 30, 2020, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with International Ethics Standards Board for Accountant (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Bangladesh, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standards (IFRSs) and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that gives a true and fair view.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, we also report the following:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) In our opinion, proper books of accounts as required by law have been kept by PKSF so far as it appeared from our examination of these books; and
- c) The statement of financial position and statement of profit or loss and other comprehensive income dealt with by the report are in agreement with the books of accounts and returns.

The engagement partner on the audit resulting in this independent auditor's report is Md. Enamul H. Choudhury.

Dated, Dhaka;
25 November 2020



S. F. Ahmed
S. F. Ahmed & Co.
Chartered Accountants

Pathways to Prosperity for Extremely Poor People (PPEPP)
Implemented by
Palli Karma Sahayak Foundation (PKSF)
Statement of Financial Position
As at 30 June 2020

	Notes	Amount In Taka	
		30 June 2020	30 June 2019
ASSETS			
Non current assets			
Property, plant and equipment	3	2,507,555	-
		<u>2,507,555</u>	<u>-</u>
Current assets			
Grant receivable	4	-	5,025,361
Cash and cash equivalent	5	664,644,027	-
Advance, deposit and pre-payments	6	122,841,700	-
		<u>787,485,727</u>	<u>5,025,361</u>
Total assets		<u>789,993,282</u>	<u>5,025,361</u>
CAPITAL FUND & LIABILITIES			
Capital fund			
Retained surplus/(deficit)	7	(411,140)	(44,730)
		<u>(411,140)</u>	<u>(44,730)</u>
Non current liabilities			
Deferred income	8	2,333,956	-
Grant received in advance from FCDO	9	675,195,589	-
		<u>677,529,545</u>	<u>-</u>
Current liabilities			
Current account with PKSF	10	29,403,286	4,224,530
Other liabilities	11	83,471,591	845,561
		<u>112,874,877</u>	<u>5,070,091</u>
Total capital fund and liabilities		<u>789,993,282</u>	<u>5,025,361</u>

The annexed notes from 1 to 19 form an integral part of these financial statements.


Md. Golam Foushid
Deputy Managing Director


Mohammad Moinuddin Abdullah
Managing Director



Signed in terms of our separate report of even date annexed.

Dated, Dhaka:
25 November 2020


S. F. Ahmed & Co.
Chartered Accountants

Pathways to Prosperity for Extremely Poor People (PPEPP)
Implemented by
Palli Karma Sahayak Foundation (PKSF)
Statement of Profit or Loss and Other Comprehensive Income
For the year ended 30 June 2020

Notes	Amount In Taka		
	01 July 2019 to 30 June 2020	01 July 2018 to 30 June 2019	
INCOME			
Operating income			
Grant income	12	138,992,094	5,025,361
Total income		138,992,094	5,025,361
EXPENDITURE			
Manpower compensation (Salaries, allowances & other fac.)	13	35,542,697	2,805,396
Monitoring and evaluation	14	1,500,968	119,101
Research and publication	15	7,933,472	-
Program & project cost	16	85,459,385	1,292,353
Training, workshop & seminar	17	1,895,046	-
Depreciation	3	369,964	-
Administrative expenses	18	6,656,972	853,241
Total expenditure		139,358,504	5,070,091
Excess of income over expenditure		(366,410)	(44,730)

The annexed notes from 1 to 19 form an integral part of these financial statements.


Md. Golam Touhid
 Deputy Managing Director


Mohammad Moinuddin Abdullah
 Managing Director

Signed in terms of our separate report of even date annexed.

Dated, Dhaka:
 25 November 2020




S. F. Ahmed & Co.
 Chartered Accountants

Pathways to Prosperity for Extremely Poor People (PPEPP)
Implemented by
Palli Karma-Sahayak Foundation (PKSF)
Statement of Cash Flows
For the year ended 30 June 2020

	Amount In Taka	
	01 July 2019 to 30 June 2020	01 July 2018 to 30 June 2019
A Cash flows from operating activities		
Excess of income over expenditure	(366,410)	(44,730)
Adjustment for items not involving the movement of cash		
Depreciation	369,964	-
Surplus before changes in operating activities	3,554	(44,730)
Increase/decrease in operating activities		
(Increase)/decrease in advance, deposit and pre-payments	(122,841,700)	-
(Increase)/decrease in interest and other receivables	5,025,361	(5,025,361)
Increase/(decrease) in current account with PKSF	25,178,756	4,224,530
Increase/(decrease) in other liabilities	82,626,030	845,561
Increase/(decrease) in grant received in advance	675,195,589	-
Net cash inflows from operating activities	665,184,036	44,730
B Cash flows from investing activities		
Acquisition of fixed assets	(2,877,519)	-
Net cash outflows from investing activities	(2,877,519)	-
C Cash flows from financing activities		
Grant for assets-addition during the year	2,333,956	-
Net cash inflows from financing activities	2,333,956	-
Net increase in cash and cash equivalent (A+B+C)	664,644,027	-
Opening cash and cash equivalent	-	-
Closing cash and cash equivalent	664,644,027	-

The annexed notes from 1 to 19 form an integral part of these financial statements.


Md. Golam Touhid
Deputy Managing Director


Mohammad Moynuddin Abdullah
Managing Director

Signed in terms of our separate report of even date annexed.

Dated, Dhaka:
25 November 2020




S. F. Ahmed & Co.
Chartered Accountants

Annex 6: Prosperity logframe

PROGRAMME TITLE	Pathways to Prosperity for Extremely Poor People (PPEPP)				Assumptions/Risks	
IMPACT One million people exit from extreme poverty for good	Impact Indicator 1 Proportion of household exit from lower poverty line (CBN method)	Planned	Baseline	Milestone 1 10% of participant HHs	Milestone 2 45% of participant HHs	Target 2025
		Achieved			Source	
	Impact Indicator 2 Proportion of household exit from international poverty line	Planned	Baseline	Milestone 1 10% of participant HHs	Milestone 2 45% of participant HHs	Target (date) 2025
		Achieved			Source	
	Impact Indicator 3 Number of people whose resilience have been improved	Planned	Baseline	Milestone 1 -	Milestone 2 20% of participant HHs	Target (date) 2025
		Achieved			Source	
OUTCOME 1 Developed livelihood options resilient to shocks and stresses.						
	Outcome Indicator 1.1 Per Capita average monthly income (BDT)	Planned	Baseline	Milestone 1 10% above the baseline	Milestone 2 30% above the baseline	Target (date) 2025
		Achieved			Source	
	Outcome Indicator 1.2 Physical asset	Planned	Baseline	Milestone 1 10% above the baseline	Milestone 2 30% above the baseline	Target 2025
		Achieved			Source	
	Outcome Indicator 1.3 Savings (Financial Asset)	Planned	Baseline	Milestone 1 10% above the baseline	Milestone 2 30% above the baseline	Target 2025
		Achieved			Source	
OUTCOME 1 Developed livelihood options resilient to shocks and stresses.	Outcome Indicator 1.4 Employment - number of jobs created	Planned	Baseline	Milestone 1 10% above the baseline	Milestone 2 30% above the baseline	Target 2025
		Achieved			Source	
INPUTS (£)	FCDO (£)		Govt (£)	Other (£)	Total (£)	FCDO SHARE (%)
INPUTS (HR)	FCDO (FTEs)					

OUTCOME 2	Outcome Indicator 2.1	Planned Achieved	Baseline	Milestone 1	Milestone 2	Target (date)	Assumptions/Risks
Improved nutrition practices and sustained through GoB and Market Systems.	Dietary Diversity Score (by age, sex, physiological status)		TBD	30% above the baseline	70% above the baseline	2025	- Disease outbreak (like COVID-19) situation will be recovered substantially and spill over effect of economic growth would have positive impact on income of Extreme poor household, - No further major external shocks to the economy of Bangladesh, - No major natural or man-made disaster, - Complementary services for the rural people are continuously available
	Outcome Indicator 2.2			Source			
	Nutritional status of U5 children, adolescent girls, pregnant and lactating women	Planned Achieved		Milestone 1 Milestones will depend on type of measures to be made below:	Milestone 2	Target 2025	
				Source			
	Outcome Sub-Indicator 2.2.1			Baseline, mid term and endline survey, RBM, short studies			
	Proportion of U5 children have stunting	Planned Achieved	TBD	Milestone 1 7% below the baseline	Milestone 2 15% below the baseline	Target 2025	
				Source			
	Outcome Sub-Indicator 2.2.2			Baseline, mid term and endline survey, RBM, short studies			
	Proportion of U5 children have wasting	Planned Achieved	TBD	Milestone 1 4% below the baseline	Milestone 2 8% below the baseline	Target 2025	
				Source			
	Outcome Sub-Indicator 2.2.3			Baseline, mid term and endline survey, RBM, short studies			
	Proportion of U5 children have overweight	Planned Achieved	TBD	Milestone 1 7% below the baseline	Milestone 2 15% below the baseline	Target 2025	
				Source			
	Outcome Sub-Indicator 2.2.4			Baseline, mid term and endline survey, RBM, short studies			
	Proportion of U5 children have overweight	Planned Achieved	TBD	Milestone 1 4% below the baseline	Milestone 2 8% below the baseline	Target 2025	
			Source				
Outcome Sub-Indicator 2.2.5			Baseline, mid term and endline survey, RBM, short studies				
Proportion of U5 children with low birth weight (LBW)	Planned Achieved	TBD	Milestone 1 7% below the baseline	Milestone 2 15% below the baseline	Target 2025		
			Source				
Outcome Sub-Indicator 2.2.6			Baseline, mid term and endline survey, RBM, short studies				
Proportion of adolescent with normal BMI (18.5 to 24.9)	Planned Achieved	TBD	Milestone 1 7% above baseline	Milestone 2 15% above baseline	Target 2025		
			Source				
Outcome Sub-Indicator 2.2.7			Baseline, mid term and endline survey, RBM, short studies				
Proportion of pregnant women with normal BMI (18.5 to 24.9)	Planned Achieved	TBD	Milestone 1 7% above baseline	Milestone 2 15% above baseline	Target 2025		
			Source				
Outcome Sub-Indicator 2.2.8			Baseline, mid term and endline survey, RBM, short studies				
Proportion of lactating women with normal BMI (18.5 to 24.9)	Planned Achieved	TBD	Milestone 1 7% above baseline	Milestone 2 15% above baseline	Target 2025		
			Source				
			Baseline, mid term and endline survey, RBM, short studies				
			Govt (£)	Other (£)	Total (£)	FCDO SHARE (%)	
INPUTS (£)	FCDO (£)						
INPUTS (HR)	FCDO (FTEs)						

OUTCOME 3	Outcome Indicator 3.1	Planned	Baseline	Milestone 1	Milestone 2	Target (date)	Assumptions/Risks	
Increased access to services amongst extreme poor households and empowered them to attain their rights through community mobilization	Percentage of EP HHs having access to safety net programme		TBD	40% of target HH	20% of target HH	2025	- Disease outbreak (like COVID-19) situation will improve substantially and spillover effects of economic growth would have positive impact on income of extreme poor household - No further major external shocks to the economy of Bangladesh - No major natural or man-made disaster - Complementary services for the rural people are continuously available	
		Achieved						
Outcome Indicator 3.2	Planned	Baseline	Milestone 1	Milestone 2	Target (date)			
Percentage of EP HHs having access to primary level healthcare facilities	Percentage of EP HHs having access to primary level healthcare facilities		TBD	Above 15% of baseline	Above 30% of baseline	2025		
		Achieved						
Outcome Indicator 3.3	Planned	Baseline	Milestone 1	Milestone 2	Target (date)			
Percentage/numbers of EP HHs members having access to agricultural extension services	Percentage/numbers of EP HHs members having access to agricultural extension services		TBD	Above 15% of baseline	Above 40% of baseline	2025		
		Achieved						
FCDO (£)		Govt (£)	Other (£)	Total (£)		FCDO SHARE (%)		
INPUTS (HR)	FCDO (FTEs)							
OUTCOME 4	Outcome Indicator 4.1	Planned	Baseline	Milestone 1	Milestone 2	Target (date)	Assumptions/Risks	
Increased women empowerment through men engagement	Percentage of women empowered, in terms of their social status and ability to make decision about their lives		TBD	25% above the baseline	50% above the baseline	2025	- Disease outbreak (like COVID-19) situation will improve substantially and spillover effects of economic growth would have positive impact on income of extreme poor household - No further major external shocks to the economy of Bangladesh - No major natural or man-made disaster - Complementary services for the rural people are continuously available - The patriarchal attitude of the society improves/changes for the better	
		Achieved						
Outcome Indicator 4.2	Planned	Baseline	Milestone 1	Milestone 2	Target (date)			
Increase average years of marriage of girls	Increase average years of marriage of girls		TBD	25% above the baseline	50% above the baseline	2025		
		Achieved						
FCDO (£)		Govt (£)	Other (£)	Total (£)		FCDO SHARE (%)		
INPUTS (HR)	FCDO (FTEs)							
OUTPUT 1	Output Indicator 1.1	Planned	Baseline	Milestone 1	Milestone 2	Target (date)	Assumptions	
Promote technically sound functional IGAs	Promote technically sound functional IGAs		TBD	20% of targeted EP HHs have established IGAs	55% of targeted EP HHs have established IGAs	2025	- Disease outbreak (like COVID-19) situation will improve quickly and economic activities return to its normal level - No major natural or man-made disaster - Complementary ongoing services for the rural people are continuously available Households remain under the programme	
		Achieved						
Output Indicator 1.2	Planned	Baseline	Milestone 1	Milestone 2	Target (date)			
Promote microenterprises / transform IGAs into microenterprises through value chain interventions	Promote microenterprises / transform IGAs into microenterprises through value chain interventions		TBD	5% over baseline	10% over baseline	2025		
		Achieved						
Output Indicator 1.3	Planned	Baseline	Milestone 1	Milestone 2	Target (date)			
Promote diversified livelihood options for coping with unusual events related to climate change or any other changes	Promote diversified livelihood options for coping with unusual events related to climate change or any other changes		TBD	25% over baseline	60% over baseline	2025		
		Achieved						
FCDO (£)		Govt (£)	Other (£)	Total (£)		FCDO SHARE (%)		
INPUTS (HR)	FCDO (FTEs)							

OUTPUT 2	Output Indicator 2.1	Planned	Achieved	Base line	Milestone 1	Milestone 2	Target (date)	Assumptions/Risks
Increased number of children under five (U5), women of childbearing age and adolescent girls reached with a package of nutrition-related interventions	Improve IYCF practices				Milestones will depend on type of measures to be made below.		2025	<ul style="list-style-type: none"> - Disease outbreak (like COVID-19) situation will improve substantially and spillover effects of economic growth would have positive impacts on income of extreme poor households which will accelerate access to nutrition and health services - Healthcare services will remain uninterrupted/ normal in the programme area - No further major external shocks to the economy of Bangladesh - No major natural or man-made disaster - Complementary services for the rural people are continuously available
	Output Sub-Indicator 2.1.1							
	Increase the initiation of breastfeeding in the first hour of life	Planned			Milestone 1	Milestone 2	Target (date)	
		Achieved			8% above the baseline	16% above the baseline	2025	
	Output Sub-Indicator 2.1.2							
	Increase the rate of exclusive breastfeeding in infants younger than 6 months of age	Planned			Milestone 1	Milestone 2	Target (date)	
		Achieved			4% above the baseline	8% above the baseline	2025	
	Output Sub-Indicator 2.1.3							
	Increase the rate of continued breastfeeding in children aged 20 to 23 months	Planned			Milestone 1	Milestone 2	Target (date)	
		Achieved			3% above the baseline	6% above the baseline	2025	
	Output Sub-Indicator 2.1.4							
	Increase the proportion of children aged 6-23 months receiving a minimum acceptable diet (MAD)	Planned			Milestone 1	Milestone 2	Target (date)	
		Achieved			9% above the baseline	18% above the baseline	2025	
	Output Indicator 2.2							
	Nutritional supplementation	Planned			Milestone 1	Milestone 2	Target (date)	
		Achieved					2025	
	Output Sub-Indicator 2.2.1							<ul style="list-style-type: none"> - Disease outbreak (like COVID-19) situation will improve substantially and spillover effects of economic growth would have positive impacts on income of extreme poor households which will accelerate access to nutrition and health services - Healthcare services will remain uninterrupted/ normal in the programme area - No further major external shocks to the economy of Bangladesh - No major natural or man-made disaster - Complementary services for the rural people are continuously available
	Increase Vitamin A capsule supplementation coverage in children aged 6-59 months	Planned			Milestone 1	Milestone 2	Target (date)	
		Achieved			10% above the baseline	25% above the baseline	2025	
	Output Sub-Indicator 2.2.2							
	Increase access to IFA to adolescent girls, pregnant and lactating women (PLW)	Planned			Milestone 1	Milestone 2	Target (date)	
		Achieved			10% above the baseline	35% above the baseline	2025	
	Output Indicator 2.3							
	The percent of women receive at least four ANC by trained service provider during last pregnancy	Planned			Milestone 1	Milestone 2	Target (date)	
		Achieved			10% above the baseline	35% above the baseline	2025	
	Output Indicator 2.4							
	Water and sanitation (WaSan)	Planned			Milestone 1	Milestone 2	Target (date)	
		Achieved			above 8% of baseline	Above 20% of baseline	2025	
	Output Sub-Indicator 2.4.1							
	Increase access to potable water	Planned			Milestone 1	Milestone 2	Target (date)	
		Achieved			above 8% of baseline	Above 20% of baseline	2025	

		Planned		Baseline		Milestone 1		Milestone 2		(date)	
		Achieved	TBD		above 15% of baseline	Above 30% of baseline					
IMPACT WEIGHTING (%)	30%			Baseline, mid term and endline survey, RBM, short studies		Source				2025	
		Planned	TBD	above 15% of baseline	Above 30% of baseline						
						Achieved		Source			
INPUTS (£)		Govt (£)		Other (£)		Total (£)					
INPUTS (HR)											
OUTPUT 3		Output Indicator 3.1		Baseline	Milestone 1	Milestone 2	Target (date)	Assumptions/ Risks			
Improving the wellbeing of Person with Disabilities (PWDs)		Percentage of potential PWD involve in economic activities	Planned	TBD	10% above that of baseline	30% above that of baseline	2025	- Disease outbreak (like COVID-19) situation will improve quickly and economic activities return to its normal level - Complementary services for the PWDs are available in the project area - Households with PWDs remain under the programme - Political and social stability remains there - No further major natural or man-made disaster or external shocks to the economy of Bangladesh			
		Achieved									
INPUTS (£)		FCDO (£)		Govt (£)	Other (£)	Total (£)	FCDO SHARE (%)				
INPUTS (HR)		FCDO (FTEs)									
OUTPUT 4		Output Indicator 4.1		Baseline	Milestone 1	Milestone 2	Target (date)	Assumptions/Risks			
Increased collective voice and claim rights to access services		Raising awareness among the extreme poor HHs and communities, different social platforms on common issues	Planned	TBD	30% above that of baseline	75% above that of baseline	2025	- Disease outbreak (like COVID-19) situation will improve quickly and economic activities return to its normal level - No further major natural or man-made disaster. - Complementary services for the targeted population are functional - Local political leaders and public-private institutions are positive towards extreme and vulnerable community.			
		Achieved									
IMPACT WEIGHTING (%)	20%	Output Indicator 4.2		Baseline	Milestone 1	Milestone 2	Target (date)				
Sensitize public and private institutions on pro-poor services		Planned	TBD	30% above the baseline	60% above the baseline	2025					
		Achieved									
IMPACT WEIGHTING (%)	20%	Output Indicator 4.3		Baseline	Milestone 1	Milestone 2	Target (date)				
Participants are aware about rights and quality of life		Planned	TBD	Above 30% of baseline	Above 60% of baseline	2025					
		Achieved									
INPUTS (£)		FCDO (£)		Govt (£)	Other (£)	Total (£)	FCDO SHARE (%)				
INPUTS (HR)		FCDO (FTEs)									





Pathways to Prosperity for Extremely Poor People (PPEPP) Programme

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