

Poverty Alleviation Coalition Project, Cox's Bazar, Bangladesh (DRAFT)

Concept Note for: Host Community Graduation Approach & Refugee Self-Reliance Project, Cox's Bazar, Bangladesh

Country/context: Cox's Bazar, Bangladesh

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Date: 09/12/2019

Contents

PROJECT SUMMARY	3
Funding Request and gaps	3
Implementing Partners	3
Implementing Locations and number of recipient households	3
Technical assistance Partners	Error! Bookmark not defined.
research partners	Error! Bookmark not defined.
Acronyms	4

BACKGROUND	5
Problem analysis	5

PROJECT OPERATING MODEL	7
Project Goal	7
Project objectives	7

PROJECT IMPACT AND SUSTAINABILITY	11
Intended IMPACT	11
Logical Framework	Error! Bookmark not defined.

PROJECT MANAGEMENT AND GOVERNANCE	13
Coalition Organisational capacity	13
Broader Project Stakeholders	Error! Bookmark not defined.

MONITORING AND EVALUATION	18
Monitoring	18

PROJECT BUDGET	23
Funding Request	23
Project Budget	23
Any In-Kind Contributions	24

ANNEX 1 – RISKS AND ASSUMPTIONS	25
ANNEX 2 – PROJECT PARTNER CREDENTIALS	27

Project Summary

FUNDING REQUEST AND GAPS

- Total Funding Request: \$84,490,544
- Target Beneficiaries: 86,000 total households over 5 years, including 31,500 households from the host community and 54,500 households from the refugee community.

Points to Support:

Cox's Bazar is one of Bangladesh's poorest and most vulnerable districts, with 17% of the population living below the extreme poverty line. The dramatic increase in refugee population since August 2017 has had an enormous impact on the food security, economic vulnerability, employment opportunities, and overall wellbeing of both the host and Refugee community. The influx has put a strain on available resources and escalated susceptibilities of the communities which resulted in tension and resentment between the host and Refugee population. Responding to this situation, this project will aim to eradicate extreme poverty and mitigate multidimensional vulnerabilities of the host community and the displaced Refugee population in Cox's Bazar, Bangladesh through promotion of livelihood standard of the host community and self-reliance proficiency of the Refugee community that ensures dignity, security, socio-economic empowerment, increased confidence level, positive behavioural change, and higher social inclusion.

PARTNERS

- > BRAC (implementing partner) total budget USD 48,448,004
- > Concern Worldwide (implementing partner) total budget USD 10,174,081
- > World Vision International (implementing partner) total budget USD 24,708,482
- > IPA (research partner) total budget USD 1,159,978

IMPLEMENTING LOCATIONS AND NUMBER OF RECIPIENT HOUSEHOLDS

Location 1: In 8 sub-districts of Cox's Bazar with the targeted host community population

Location 2: In selected camps of Cox's Bazar (Ukhiya and Teknaf) with targeted Rohingya Population

BRAC will target a total of 50,000 participants of which 12,000 will be in host community and 38,000 in the camps. Concern Worldwide will target 10,500 participants of which 4,000 would be in the host community and 6,500 in the camps. WVI will target 25,500 participants of which 15,500 would be in the host community and rest (10,000) in the camps.

PROPOSED METHODOLOGY

- > Each project cohort will be supported with the Graduation Approach for a period of 24 months, and six months for targeting and closing in total 30 months for a cohort.

ACRONYMS

BDT	Bangladeshi Taka
BIGD	BRAC Institutes of Governance and Development
CBOs	Community Based Organisation
CBP	Community Based Protection
CFSSs	Child Friendly Spaces
CGAP	Consultative Group to Assist the Poorest
DRR	Disaster Risk Reduction
GAC	Global Affairs Canada
HQ	Head Quarter
INGOs	International Non-Government Organisations
IPA	Innovations for Poverty Action
LCs	Learning Centres
LSE	London School of Economics
M&E	Monitoring and Evaluation
MAM	Moderate Acute Malnutrition
MHPSS	Mental health and Psychosocial support
MIS	Management Information System
NGO	Non-Government Organisations
PHC	Primary Health Centre
PRA	Participatory Rural Appraisal
RCT	Randomized Control Trial
RED	Research and Evaluation Division
SGBV	Sexual and Gender Based Violence
TSFP	Targeted Supplementary Feeding Program
TUP	Targeting Ultra Poor (TUP)
UNHCR	United Nations High Commissioner for Refugees
UPG	Ultra-Poor Graduation
WASH	Water Sanitation and Hygiene

Background

PROBLEM ANALYSIS

Since August 2017, there has been an influx of refugees from Myanmar taking shelter in Cox's Bazar, Bangladesh resulting into the current presence of over 910,000¹ refugees (including previously residing Refugees in the location)².

An already vulnerable community like Cox's Bazar has been exposed to heightened and multifaceted level of risks due to this emergency situation. The concentration of displaced people in Cox's Bazar district of Bangladesh is now among the densest in the world. Taking into account the pre-existing Refugee population and affected members of the host community, roughly 1.3 million people are in need of comprehensive services and support. To mitigate these risks and ensure sustainable living standards, many development organizations have been relentlessly working on different issues based on need and capacity.

The influx of refugees, as well as the surge of humanitarian services, have had significant consequences for the host communities and local markets in Cox's Bazar. With a population of 2,290,000, Cox's Bazar is one of Bangladesh's poorest and most vulnerable districts, with 33% living below the poverty line, and 17% below the extreme poverty line³. Teknaf is a poorer sub-district than Ukhiya and has almost as many displaced refugees (according to recent counting) in host communities as in settlements. Teknaf has comparatively been the most severely economically affected by the August 2017 influx, suffering from increased transport costs and times, a reduction in sea related activities, and a smaller increase in demand on markets than in Ukhiya⁴.

With malnutrition, poor health status, and food insecurity in Cox's Bazar, where one in every five households already had poor and borderline food consumption patterns, a targeted holistic livelihood improvement support to the most vulnerable poor people is an imminent need.

Moreover, the refugee community, uprooted from their homeland, living in a foreign territory and surviving only on limited relief item, face complex survival challenges in their day to day lives. Currently over 910,000 refugee population live being cramped together in 34 camps in shelters which are makeshift houses susceptible to floods and landslides⁵. These houses are susceptible to the even mildest environmental hazard and provide very limited protection to its habitants. Recent incidents (landslide, heavy rains) in the monsoon season in Cox's Bazar has caused the shelters to collapse leading to the relocation of some refugee population⁶. These uncertain and perilous living conditions are adding to the survival challenges of the population.

Even though the refugee population received lifesaving emergency support in the beginning of the crisis, over 2 years in the situation, they need more resources and support to live a healthy and stable life. The community is still surviving on very limited resources and services despite the growing need for more sustainable living. For example, the percentage of women delivering in health facilities is still only 40% which shows that the majority (60%) of women are still delivering in unhealthy settlements⁷. Among the 860,000 Refugee receiving food assistance, only 240,000 can "diversify their diet beyond the minimum

¹ https://data2.unhcr.org/en/situations/myanmar_refugees

² WHO Situation Report, November, 2019

³ https://data2.unhcr.org/en/situations/myanmar_refugees

⁴ Refugee crisis: host communities review

⁵ UNHCR Multi Sector Needs Assessment 2

⁶ UNHCR Operational Update, October 2019

⁷ 2019 JRP for Refugee Crisis

package of rice, lentil, and oil"⁹. The refugees are not part of the regular financial system in the location with no platform to earn for a living. Besides the need for economic inclusion, the struggle of the Refugee community also demonstrates the needs for psychosocial support, community-based protection mechanisms (including basic requirements such as lighting, adequate presence of law enforcement authorities, access to legal aid), and education¹⁰. On top of all of these layers of obstacles, women face restrictions in getting access to market and being involved in any economic activity because of social stigma and lack of information on available services⁸. The combined intensity of all of these difficulties are severely hampering the basic wellbeing of the refugee community.

Although the refugee community development has moved away from the emergency relief to the next stage, a more focused, wholesome, and long-term intervention strategy is needed to make the community self-reliant and ensure sustainable living standard in the camp and also to prepare them for their future survival beyond it.

⁸ [Market Assessment of Cox's Bazar by DCA](#)

PROJECT GOAL

The overarching goal of this project is to eradicate extreme poverty and mitigate multidimensional vulnerabilities of the host community and the displaced refugee population in Cox's Bazar, Bangladesh through promotion of livelihood standard of the host community and self-reliance proficiency of the refugee community that ensures dignity, security, socio-economic empowerment, increased confidence level, positive behavioural change, and higher social inclusion.

PROJECT OBJECTIVES

Outcome 1: Ultra-poor household graduated from ultra-poverty based on specific graduation indicators which will enable the participants in the host community of Cox's Bazar to uplift their social and economic condition and contribute positively to the peaceful coexistence of both the host community and refugee community.

Outcome 2: Enhanced self-reliance of the refugee community that ensures dignity, security, socio-economic empowerment, increased confidence level, positive behavioural change, and higher social inclusion.

Project Approach:

The Poverty Alleviation Coalition targets to respond to the extreme poverty and multifaceted vulnerabilities of the refugee and host communities living in Cox's Bazar through context specific interventions. The coalition plans to implement the successful Graduation approach for poverty alleviation targeting the most vulnerable households to improve livelihood standard and increase social inclusion of the host communities. With the heightened struggles (detailed in problem analysis section) faced by the host community because of the influx of refugee population, the provision of livelihood support through our Graduation approach will uplift the living standard of the community and release the tension between the host and the refugee community.

For the refugee community, it will focus mainly on self-reliance and equipping the refugee community with skills and tools to enable them to build a sustainable life. With repatriation discussion still on the process, providing the refugee population with skills and experiences to independently sustain a healthy living would not only support their lives in camps but also prepare them for survival afterwards.

The Poverty Alleviation Coalition will be a 5-year long project (two phases) jointly implemented by 3 development organizations- BRAC, Concern Worldwide, World Vision international and IPA (research partner) with extensive support from UNHCR.

Host Community- Ultra- Poor Graduation Programme:

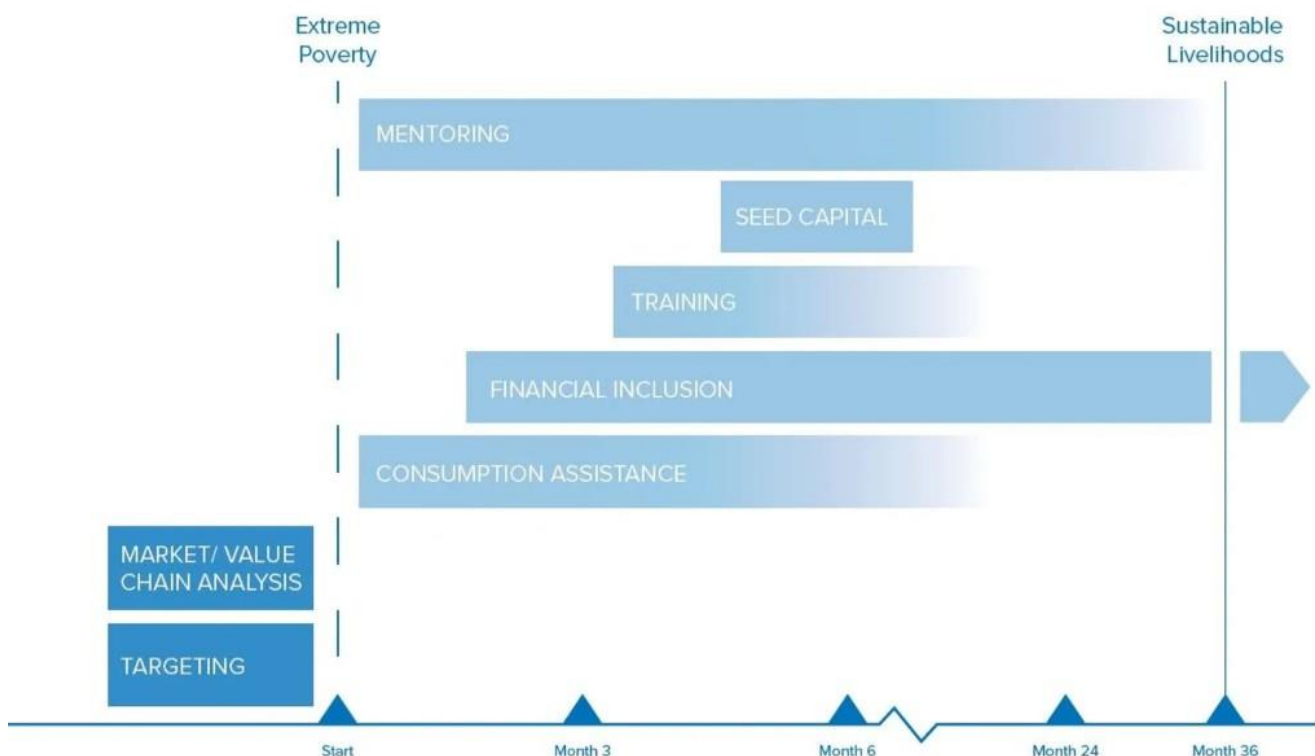
The primary intervention in the host community will be to implement an Ultra-Poor Graduation programme that targets the poorest population of the community and uses a holistic and time-bound approach to help them improve their socio-economic status. This Graduation approach, acclaimed for its innovative and inclusive solution to ultra-poverty, was pioneered by BRAC and later adopted by several development organizations in Bangladesh and has also been implemented in 45 countries all over the world. This programme instills socio-economic resilience and promotes sustainable livelihoods for the ultra-poor households. The programme applies a two-year time-bound 'Graduation' approach that

blends together elements of livelihoods, social protection, financial inclusion, and social integration. The implementation partners, BRAC, Concern Worldwide, World Vision International, have extensive experience in Ultra-Poor Graduation programming that is a resource in itself in terms of programme implementation.

The programme contains many unique features and one of those key elements includes the identification and definition of the ultra-poor in a community. This programme follows multidimensional processes which involves geographical analysis, Participatory Rural Appraisal (PRA), community survey, and detailed assessment to correctly identify the most vulnerable group of the target population. To facilitate these processes, the programme applies a certain set of criteria which identifies and defines the ultra-poor section of the population. Some of these criteria are given below:

- Per capita income is less than \$1.90 per day
- None or insignificant amount of productive assets
- Chronically food insecure
- None or have minimal decimal of land including homestead
- Lack access to financial services
- Disproportionately female-headed households, often in communities with restrictive social norms

The component of this programme is grounded on the principles of the four pillars of the Graduation approach- livelihoods promotion, financial inclusion, social protection, and social empowerment. The Graduation approach of this 24-month long program (excluding 6 months for preparatory and closing) is a comprehensive, time- bound, integrated, and sequenced set of interventions that aims to enable ultra- poor households to achieve key milestones towards sustainable livelihoods and socioeconomic resilience in order to progress along a pathway out of extreme poverty. The four pillars which reflects the major components of the programme are depicted and described below:



Livelihood Promotion: Ensures that participants can kick-start an income-generating enterprise or job. Services might include training and asset transfers to start a small business, vocational education, apprenticeships, consumption stipend, or resources to gain wage employment. These activities will be based on the needs and capacity of the participants along with the market assessment of the location.

Financial Inclusion: Enables participants to directly access convenient, formal or informal savings facilities and financial services in order for them to financially plan and save. It can also include education or financial literacy training to build their financial capability. As part of this component, the programme also deliberately encourages the participants to adopt saving practices.

Social Protection: Consists of preventive, protective, and promotive services that meet the basic needs of households while they are participating in the program. Services might include a consumption stipend or food supplies, access to health services, water sanitation and hygiene support, and access to high quality education for their children.

Social Empowerment: Helps participants increase their confidence and integrate into their communities. Services might include regular mentorship and life- skills training as well as linkages to community associations to improve participants' well-being, enable self-sufficiency, and strengthen social inclusion with the community.

When adapting Graduation using these pillars, the program's components, sequence, and duration can be adjusted according to the specific context. The resulting programme is grounded in these principles, core to successfully uplifting the most marginalized people. The approach also emphasizes anchoring programmes to the existing social protection ecosystem so participants have a link to vital social services that can help mitigate economic shocks. This also guarantees the Graduation programme is fully localized, sustainable, and cost-effective.

Refugee Community- Self- Reliance & Community Strengthening:

Several development organizations have been relentlessly working since the crisis broke out in 2017 to provide emergency support to the refugee community in Cox's Bazar. Some of these services include but are not limited to ensuring Water Sanitation and Hygiene (WASH); provision of safe, adequate and appropriate Shelter and Site Development; Promoting Community Based Protection (CBP); reducing the risk of Sexual and Gender Based Violence (SGBV); provision of Legal Assistance; ensuring access to equitable quality Education; support for Mental health and Psychosocial Support (MHPSS). These activities contribute to the protection of natural resources and the shared environment; strengthen of site management and coordination; and contribute to improving reception conditions of refugees through monitoring of the protection environment; in order to support the improving of living standards of the refugee and host communities in the Cox's Bazar area.

While all of these much-needed services have definitely helped the refugee population to survive in the face of emergency, these are not enough for them to live a sustainable life. With the remaining uncertainty of the repatriation arrangements, people in the refugee community need more resources to find stability in their daily lives.

In order to ensure a sustainable living standard for the refugee community, this project will adopt a self-reliance and community strengthening approach. Similar to the selection approach in the host community, this intervention will make sure to identify the most vulnerable in the community through significant participation from the community. The process will include mechanisms that ensures contribution from the community and verification of information to ensure targeting of the most vulnerable group of people. After appropriate selection of the participant, this intervention will include the following components:

1. Self- Reliance:

This initiative will provide necessary training and resources to enable the participants to engage in small enterprise such as gardening, small business, snack making, salon, tailoring, vegetable selling, poultry, handicraft, and so on. These training will be designed based on the need, resources, and ability of the refugee population. The curriculum for such training will be developed by technical experts and the execution of these training will significantly include local technical experts to ensure context sensitivity and inclusion, which will equip the target population to become self-reliant and ensure sustainable livelihood for their families.

2. Financial Literacy:

Even though majority of the refugee population currently don't involve in any sort of income generating activities, having basic financial literacy is vital for their survival in the camp and for economic stability. To that end, this project will provide basic financial literacy training to the target population in the refugee community and encourage saving practices.

3. Community Strengthening:

In order to comprehensively and effectively work with such diverse group of people with different understanding and social barriers, the programme will incorporate a strong focus on community mobilisation by significantly engaging influential community leaders and the whole community in general.

4. Social Protection:

As outlined in the problem analysis, the basic food items (rice, lentil, and oil) received by the refugee population is not enough to maintain a healthy diet. In order to ensure proper nutritious meal intake, the Poverty Alleviation Coalition will strategize on providing nutrition support. This project will also work towards connecting the target population basic service (WASH, health services, education, legal support, and so on) providers to support them in leading a stable, secure, and wholesome life.

This all-encompassing approach of preparing the refugee community from the core through skill building to strengthening the whole community itself is designed to have long lasting positive impact on their lives. The project design is open to modification based on the needs and capacity of the participants to ensure the outcome of most positive impact possible. Even though they live with many restrictions in the camps, their experience in this project can gear them up for a better and self-reliant life.

Project Impact and Sustainability

INTENDED IMPACT

This project intends to achieve improvements on multiple levels with its diverse context specific approach with two target population group. For the host community, the project impact will be through the graduation of the participants out of extreme poverty and moving towards an improved socio-economic lifestyle of the target population. The aimed impact on the refugee population is enhanced self-reliance and strengthened community to create a system of sustainable living standard in the community. Overall, this programme aims towards eradicating the multidimensional vulnerabilities of both the host and refugee community that will also contribute to the peaceful coexistence of the two communities in concern.

The detailed impact and sustainability plan is outlined below:

Host Community: Graduation and Sustainability

After the completion of the two-year long programme cycle, the idea of ‘Graduating’ out of ultra-poverty offers an understanding about the nature of the impact of the programme. Graduation is perceived in two ways – firstly, when the participants are able to access greater economic and social opportunities such as microfinance, local markets, healthcare services, education, livelihoods, financial services, and so on, as well as other services including government services. These opportunities help the participants to step into the mainstream development programmes.

The first criteria is based on the recognition that the ultra-poor often get automatically excluded from NGO credit programmes due to their extremely vulnerable status. Considering this fact, the graduated participants’ decision/ ability to join microfinance would pose as an evidence of their moving out of extreme deprivation. However, it is not adequate to only consider the inclusion in mainstream development programmes as an indicator for graduation. Human and socio-cultural development at the household level must be measured to understand the comprehensive level of improvement. This is done through a set of basic economic and social graduation indicators out of which participants must achieve some mandatory and optional indicators in order to graduate.

After two years of being part of the programme, staff make an assessment of progress towards ‘graduation’ out of extreme poverty during a certain point of time before their graduation and try to ensure that by the completion of the cycle, all participants meet a set of ‘graduation criteria’ that reflects improvements in living standards and livelihoods.

The package of support is designed to lift households from a position of near helplessness to one where they have the confidence and the capacity to manage a sustainable livelihood themselves. Whilst, after two years, they may still be in poverty measured in income terms the intent is that they are on a pathway to escape from extreme poverty in a sustainable way. To help this process, this project will link the participants with its other service provisions in Cox’s Bazar, including health, nutrition, education, microfinance, and so on to ensure continuity of their socio-economic development.

Evidence from several studies shows that the impact of Graduation approach towards ultra-poor households is very positive and sustainable. For example, BRAC has conducted several researches on this approach through BRAC’s own Research and Evaluation Division (RED), which is currently known as BIGD and some in partnership with international researchers such as the London School of Economics.

Major research studies show that more than 95% participants achieve graduation and continue their upward progress trajectory even after four years of completing the programme cycle⁹. It also shows that the programme has positive impacts on real income, food security and asset accumulation, and that the impacts are mostly sustainable in the long-run. Productive asset holding increased significantly and the increase sustained over long term, indicating that the programme helped the participant households generate a sustainable productive asset base.

Impact assessment study on the second phase of the programme uses 2007-2014 panel data (Randomized Control Trial, RCT with LSE) and shows evidence of substantial positive impact of the programme on labour force participation, significant increases in work productivity and household assets, access to more stable and secure employment, reduction in economic inequality, build resilience and enables faster recovery from shocks, promote social cohesion and gender empowerment as well as positive impact on child nutrition in participant households and positive spillover effects in the community.

The two long-term studies from Phase I and II of BRAC have been instrumental in supporting the expansion of the programme and its adoption globally. International research conducted by RED and/or independent international researchers shows that randomized evaluation of similar kind of intervention in six poor countries (India, Peru, Pakistan, Ethiopia, Ghana and Honduras) also documents significant effects on asset accumulation, food security, income and per capita food expenditure as well as improvement in psychological well-being. Internationally, reports from various CGAP and Ford Foundation funded pilots' shows that in 18 to 36 months of programme cycle, 75% to 98% of participants meet the country specific graduation criteria

Refugee Community: Self- Reliance & Community Strengthening

The ideal impact of the interventions of this project will be the engagement of the target population in small enterprise activities which will make them self-reliant and enable them to acquire a wholesome livelihood standard. With this project's multifaceted approach of enterprise training, community strengthening, financial literacy building, and social protection with basic services, the participants are expected to initiate activities that support them meet their basic household needs in the camp. Coupled with the enhanced financial literacy, participants will have increased tendency to adopt saving strategies which will improve the participants' financial resilience.

Furthermore, the impact of this project also incorporates strengthening of the refugee community through formation of support groups within the community. The purpose and activities of the groups can be determined based on the needs and resources available in the community. A final sector of impact of this project is the ensured provision of nutrition support and access to basic services.

The combination of all of these positive changes are expected to create the impact of self-reliance and community strengthening of the refugee population. The integration of these impact elements will not only serve their survival strategy in the camp but also prepare them for any future outcome in light of the continuous repatriation discussions.

⁹ [Labor Markets and Poverty in Village Economics](#)

Project Management and Governance

COALITION ORGANISATIONAL CAPACITY

UNHCR will coordinate the coalition and graduation projects implementing by the coalition members. UNHCR also will be responsible for monitoring the progress, documenting lesson learned and sharing with relevant stakeholders. In collaboration with coalition partners, UNHCR will identify the issues for advocacy and lead advocacy on behalf of the coalition. BRAC, Concern Worldwide, World Vision will implement the projects and IPA will be responsible for all research activities of the coalition projects.

Partner 1- BRAC

BRAC, the largest southern based NGO in the world, is a global leader in developing cost-effective, evidence-based programmes, and has been ranked the #1 NGO in the world for the last four years consecutively by NGO Advisor.

Founded in Bangladesh in 1972, BRAC acts as a catalyst, creating opportunities for people to transform their lives. BRAC uses an integrated model to change systems of inequity, through social development programmes, humanitarian response, social enterprises, socially responsible investments and a university. The organisation has an annual expenditure of more than USD 1.1 billion, with the majority self-financed from its enterprises, and operates in conflict-prone and post-disaster settings in 11 countries across Asia and Africa.

BRAC has over 37 years of presence in Cox's Bazar and has in place the largest civil society response for the newly arrived Refugee community. With a team of 2556 staff members and volunteer group of 5054 from both host and Refugee community, BRAC is actively implementing comprehensive interventions designed to meet the immediate needs of vulnerable people while building skills, resilience, and awareness that will facilitate their long-term well-being as the situation evolves. With global experience in humanitarian and development programming, BRAC has a proven ability to rapidly design, implement, and adapt programmes with significant levels of value-for-money and sustainable impact.

Since launching its response activities in Cox's Bazar on September 10, 2017 BRAC has been providing over 13,70,375 people with at least one form of critical support. As of October 31, 2019, BRAC's key achievements include:

- 817,673 lifesaving medical and health services provided through 2 comprehensive 24/7 primary health centres (PHC) and 9 health post
- Targeted Supplementary Feeding Program (TSFP) treated 12,057 children & pregnant or lactating women with MAM (97% recovery rate)
- 764,500 beneficiaries are being provided access to safe water through total 1,529 functional tube wells (326 deep tube wells)
- 284,000 Refugees are being provided access to basic sanitation through total 14,247 functional latrines and 276,000 are being provided private and safe bathing facilities through total 5,513 bathing cubicles
- 64,314 students (52% girl) are registered 859 learning centres (LCs) supported by 1618 female teachers (50% Refugee)
- Provided skilled psychosocial support to 31,861 women and adolescents and 973 SGBV survivors received legal advice and support

- 57,376 children and adolescents are registered in 340 CFSs and 100 Play Labs
- Provided safe and secure housing to 200,000 people in emergency 36,154 shelters (construction and maintenance services)
- Provided training and input support for homestead gardening to 110,276 households in camp and 4,826 households in the host community
- Providing camp management services in 4 camps in coordination with the government bodies and sectors
- Relocated and/or strengthened 38 risky CFSs and 276 schools, and were provided awareness on DRR to 40,000 households

While its initial response focused very specifically on lifesaving interventions and emergency needs, as the crisis moved into a more organized phase, BRAC is broadening and deepening its humanitarian response, including having a strong focus on livelihood and self-reliance, addressing both Refugee and host population.

BRAC has extensive experience in Ultra-Poor Gradation programming that has been adapted in Cox's Bazar. BRAC pioneered this Graduation approach, which was formerly known as "Targeting the Ultra Poor (TUP)" programme, in 2002 in response to ultra-poverty. Since its inception, the programme is boosting socioeconomic resilience, as well as promoting sustainable livelihoods among the target participants. The 'Graduation' approach blends together elements of livelihoods, social protection, financial inclusion and social integration. Since 2002, 95 per cent of the participant came through the programme have graduated from ultra-poverty. More importantly, they sustain their success four years later, long after they stop receiving direct support¹⁰ from the programme. BRAC's graduation model has been adopted in 45 countries successfully. In addition to this, UNHCR adopted the graduation model, in both emergency and protracted situations, in Egypt, Costa Rica, Ecuador, Burkina Faso and Zambia¹¹.

BRAC has been providing this flagship 2 years long ultra-poverty graduation support for 2,028 ultra-poor people in the host community in Cox's Bazar starting from 2018 with the support of UNHCR. The programme has seen remarkable impact in the community of intervention and is about to complete its final cycle. Following the success of this programme, we have also initiated another UPG intervention with 1,800 households of the host community in Cox's Bazar with support from Global Affairs Canada (GAC).

BRAC's existing strong relationship with government stakeholders and other key partners in Cox's Bazar and beyond enables the organization to mobilize resources swiftly and provide critical services to people in need. Over the course of its work, BRAC has built and made use of a robust network of experienced seasoned professionals and local workers. Working in close partnership with many international organizations and stakeholders in several sectors, including in the context of humanitarian disasters, BRAC has a proven ability to coordinate effectively with diverse partners in rapidly changing circumstances that can prove to be vital for this coalition.

Partner 2- Concern Worldwide

Concern Worldwide's model of graduation is an integrated package of support designed to bring about improved returns on new and existing assets, address inequality and reduce risk and vulnerability to support a pathway out of poverty for the extreme poor. The graduation approach was first developed by BRAC in Bangladesh and subsequently adapted and piloted by CGAP (the Consultative Group to Assist the Poor) and Ford Foundation in an effort to understand how safety nets, livelihoods and access to finance can be sequenced to create sustainable pathways out of extreme and chronic poverty. Concern Worldwide has adopted a

¹⁰https://www.researchgate.net/publication/254308321_Can_Ultra-poverty_be_Sustainably_Improved_Evidence_from_BRAC_in_Bangladesh

¹¹[UNHCR graduation approach](#)

similar approach in a number of countries since 2008, including Zambia, Haiti, Rwanda and Burundi, as a means of sustainably addressing extreme poverty at the household level. In Concern worldwide Bangladesh according to Country Strategic Plan 2011-15, overall planned impact on poverty is: extremely poor in four separate poverty contexts, should have moved out of extreme poverty and/or made significant improvement to move out of extreme poverty. Concern Worldwide Bangladesh's graduation threshold criteria are mainly built on three core elements of loss of assets or return on assets, inequality and risk and vulnerabilities. So, it is structured around the careful sequencing of three core building blocks, with "graduation" out of extreme poverty and into sustainable livelihoods as the end goal. These three core elements incorporated some of the following elements in their graduation criteria: food security stabilized and diversified income, increased assets (including savings), improved access to healthcare, increased access to education, reduced inequality and reduced risk & vulnerabilities. In spite of everything, the ultimate goal is not a short-term escape from extreme poverty due to the programme interventions, rather to provide the tools, livelihoods, and peace of mind for participants to sustain themselves after the programme is over.

Poverty or Graduation Measurement Approach

1. Cost of Basic Need Approach (CBN)
2. Multi-dimensional Poverty Index (MPI)

Nutrition Strengthen on emergency response:

A large number of Bangladesh's population is classed as food insecure. Malnutrition has reduced at a much slower rate than poverty and the country still suffers from extremely high rates of stunting and wasting. Stunting affects around 6 million Bangladeshi children under the age of five, decreasing cognitive development, and leading to worse health outcomes, school performance, and lower productivity. Nutritional and food security interventions take the core of multi-sectoral programmes in all programme areas including Cox's Bazar, addressing hunger and malnutrition. Concern has been fighting extreme poverty in Bangladesh since 1972 and is a leading actor in the national humanitarian coordination, representing INGOs in the Humanitarian Coordination Task Team (HCTT). Since the August 2017 influx of the Rohingya in to Cox's Bazar, Concern has provided support for curative and preventive nutrition interventions in 8 OTP sites 5 of which are integrated BSFP and TSFP for the management of moderate acute malnutrition. Concern is an active member of the Nutrition sector and associated working groups on IYCF, CMAM and information managements that provide technical support and coordination of nutrition activities. Concern is the Nutrition Sector Focal partners in 5 Camps supporting the coordination mechanism both within the nutrition partners and also representing the sector in other sector.

Concern ensures that the different needs of women, men, girls and boys as well as people with special Concern is part of a pan European alliance of eight INGOs called Alliance2015 and is closely working with members of this Alliance on projects in Cox's Bazar in addition to coordinating with all other humanitarian actors working in the area. Concern is Core Humanitarian Standard (CHS) certified with the complaints response mechanism and principles of CHS paramount to programming.

In emergency response Concern has a presence in 9 Rohingya Refugee Camps, where a mix of nutrition preventive and curative interventions are supported. The curative interventions included screening, referral and treatment of acute malnutrition in 5 integrated OTP/TSFP, 3 standalone OTP sites, and operating 10 standalone Mother and Baby Areas, funded by UNICEF and WFP. Concern is also implementing a DFID funded consortium project with CAID with nutrition and food security and livelihoods components in 3 camps, with a small component on food processing, handicraft making and poultry and fish farming. Earlier this year, Concern completed six-month Livelihoods and DRR projects funded by IOM and WFP, implemented in both camps and host communities.

Partner 3- World Vision International

World Vision is a Christian relief, development and advocacy organization dedicated to working with children, families and their communities in nearly 100 countries to reach their full potential by tackling the root causes of poverty and injustice. World Vision has been operational in Bangladesh since the 1970's, leveraging strong community presence and technical support drawn locally and from across WV's international network to improve child wellbeing.

Today, WV partners with communities and local organizations across 24 districts and 63 sub-district in Bangladesh, with a \$91.8 million Fiscal Year 2020 portfolio and team of 1,500 staff and 4,100 local volunteers and facilitators. Our current five-year strategy in Bangladesh prioritizes 1) improved health and nutrition status of mothers and children; 2) Improved access and quality of education; 3) Protection and care for children, and 4) Increased community resilience.

Within this fourth objective, WV is increasing community resilience through increasing the economic wellbeing of households living below the poverty line, using the Ultra-Poor Graduation Model. In FY18 alone, WV served nearly 16,500 ultra-poor households across Bangladesh in our targeted programs, with a 96.1% success rate in beneficiaries who began economic activities via the assets received or institutional micro-credit taken for agriculture, animal husbandry, handicraft production, or small business engagement.

Cox's Bazar District has long been among World Vision's priority geographic areas of work, given their high levels of poverty and vulnerability. World Vision has worked continuously in Cox's Bazar district since 1988. World Vision's current development and relief programs in Cox's Bazar address livelihoods, WASH, nutrition, protection, DRR, food security, education, and social cohesion needs of 400,000 Rohingya refugees in 23 camps (out of 34) and 83,000 host community Bangladeshis in 11 unions of Ukhiya and Teknaf which are heavily impacted by the Rohingya influx.

Among current projects in Cox's Bazar, WV is operating a 5-year, \$4.4 million project across Ukhiya and Teknaf entitled "Gender Inclusive Pathways Out of Poverty." Applying the ultra-poor graduation model and funded by Australia DFAT, the project targets 15,871 people.

WV provides significant coordination leadership across Cox's Bazar host community and refugee camp responses. WV was voted onto the Steering Committee of the NGO Platform, a one-year term, in November 2019. WV was voted to serve as co-chair of the Transfers (cash) Working Group; co-chair of the Sanitation Sub-Sector in the WASH Sector; Gender Focal Point for the WASH Sector, camp focal point in several camps for WASH, Child Protection, and GBV sectors; and as training focal for the GBV sub-sector.

Partner 4- Innovations for Poverty Action (IPA)

Innovations for Poverty Action (IPA) is an international non-profit organization that discovers and promotes effective solutions to global poverty challenges. Since its founding in 2002, IPA has conducted thousands of data collection exercises across 650 impact evaluations in 51 countries. IPA's core competence is in the successful design and implementation of field-based impact evaluations of development interventions. To this end, our organization prioritizes use of the most rigorous research methodologies—particularly Randomized Controlled Trials (RCTs)—and in carrying out these studies, IPA has developed an active network of more than 500 affiliated professors across multiple disciplines.

Innovations for Poverty Action Bangladesh (IPA-B) has been conducting impact evaluations since 2010, and through this successful history of work, has developed a comprehensive, local research infrastructure for administering large-scale surveys and randomized evaluations. Our research teams seek to determine which development interventions work,

why they work, and how to share results with relevant policymakers and practitioners. IPA-B has grown to a current staff of 55 full-time employees, overseen by Country Director Mohammad Ashraful Haque. Other staff include: two research coordinators (RC), twelve research associates (RA), seventeen senior field management staff, six data analysts, and seven administrative staff. Our Bangladesh staff have studied at reputed universities both within Bangladesh as well as internationally, and every member at the research associate-level and above possesses rigorous academic training in economics, public policy, advanced statistics, program evaluation and other relevant fields. The availability of well-trained and experienced research staff would allow us to form a high performing research implementation team immediately.

A critical advantage in working with IPA-B is access to our pool of more than 500 experienced enumerators and data auditors in-country. These trained individuals are familiar with our organization's rigorous survey protocols and have developed expertise in field data collection. Further, access to a proficient group of female enumerators will be key to the success of this evaluation. Of the 500+ enumerators available to IPA-B on-demand, nearly 25% or 125 enumerators are female.

A centerpiece of our work is a set of evaluations of graduation programs in seven countries as part of the CGAP-Ford Foundation Graduation Program. These programs offer a holistic set of services designed to help ultra poor households develop new livelihoods: a productive asset transfer (often livestock), along with training and regular coaching visits, consumption support, and savings services. Results published in *Science* show strong gains for program participants in income and consumption, food security, assets, savings, and mental health. IPA also conducted the evaluation of GiveDirectly's cash transfer program in Kenya, showing that a lump sum transfer can help households invest and increase incomes. The Social Protection Program's current work focuses on helping governments and other implementers learn how to identify and take the most effective social protection programs to scale.

Monitoring and Evaluation

LOGICAL FRAMEWORK

Table 3: Logical Framework

Outcome and Outputs	Activities	Indicative Indicators
<p>Outcome 01: Ultra-poor household graduated from ultra-poverty based on specific graduation indicators which will enable the participants in the host community of Cox's Bazar to uplift their social and economic condition and contribute positively to the peaceful coexistence of both the host community and refugee community.</p>	<ul style="list-style-type: none"> • Programme participants enrolled into the programme with a scientific rigorous selection process and specific selection criteria • Provided participants with training, assets/cash to involve into IGA, healthcare services, hands on coaching etc. • Engage participants with savings and financial literacy • Community mobilisation in terms of social integration. 	<ul style="list-style-type: none"> • Number and (%) of enrolled households graduating from extreme poverty on the basis of specific graduation criteria
<p>Outcome 2: Enhanced self-reliance of the refugee community that ensures dignity, security, socio-economic empowerment, increased confidence level, positive behavioural change, and higher social inclusion.</p>	<ul style="list-style-type: none"> • Programme participants enrolled into the programme with a scientific rigorous selection process and specific selection criteria • Provides participants with training, to involve into IGA, hands on coaching etc. • Engage participants with savings and financial literacy • Link participants with different basic services provided by different stakeholders • Community mobilisation in terms of social integration. 	<ul style="list-style-type: none"> • Number and % of refugee HHs are confident and have the capacity and skills to act as agents of their own development.
<p>Output 1.1: Targeted ultra-poor households have access to better livelihood options.</p>	<ul style="list-style-type: none"> • Provides training to the participants on selected enterprise • Provides assets/cash to the participants to involve into IGA • Provides inputs to support IGA 	<ul style="list-style-type: none"> • Number of ultra-poor households enrolled (provided with training, assets/cash and other programme interventions).

Outcome and Outputs	Activities	Indicative Indicators
	<ul style="list-style-type: none"> Provides hand-on coaching on proper functioning of selected enterprise 	
<p>Output-1.2: Targeted ultra-poor households provided knowledge on different social and health issues and linked with basic services.</p>	<ul style="list-style-type: none"> Conduct awareness raising session on social and health issues Link participants for availing social and health related services from different stakeholders 	<ul style="list-style-type: none"> Number of ultra-poor households increase the % of knowledge on different social and health issues Number of participants received services from different stakeholders
<p>Output-1.3: Targeted ultra-poor households have access to mainstream financial services</p>	<ul style="list-style-type: none"> Provide Counselling and motivation to use financial products Link participants with different financial services. 	<ul style="list-style-type: none"> Number of ultra-poor households used different financial services.
<p>Output-2.1: Targeted refugee HHs provided knowledge and skills to engage in small enterprises.</p>	<ul style="list-style-type: none"> Provide necessary training and resources on small enterprises following need, resources and ability of the participants. Provide hands-on-coaching to the HHs for proper functioning of small enterprises 	<ul style="list-style-type: none"> Number of refugees HHs engaged in small enterprise disaggregated by its types.
<p>Output-2.2: Targeted refugee HHs received knowledge on basic financial literacy for economic stability.</p>	<ul style="list-style-type: none"> Provide training on basic financial literacy Provide counselling and motivation to engage in saving practices 	<ul style="list-style-type: none"> Number of refugees HHs engaged with saving practices.
<p>Output-2.3: Targeted refugee HHs ensured social protection through enhancing availability of food and basic services</p>	<ul style="list-style-type: none"> Provide nutrition support to the targeted HHs Link participants with different basic needs related services from different stakeholders. 	<ul style="list-style-type: none"> Number of refugees HHs reduced household food Insecurity through providing nutrition support to the household Number of HHs have access to different basic needs

MONITORING

Each organization will be reporting directly to their donors on the project. However, there will also be reporting to the Secretariat of the Poverty Alleviation Coalition, which sits in the UNHCR HQ in Geneva. This will be based on the following indicators

The Monitoring and Evaluation (M&E) system of this project will act as a part of the project management cycle and as the best way of measuring progress, detecting deviations, providing suggestions to correct them, improving performance and generate knowledge based on lessons learnt.

In line with this, the joint M&E team will be formed by the implementing partners and UNHCR which will aim to capture and study the information of every important level of programme implementation to generate evidence for the decision making of the programme management. Following this, a process will also be conducted to track and measure what is happening, and to generate knowledge to support the poverty alleviation effort. On top of that, periodical evaluation will be conducted by internal and external capacity to measure the overall changes encountered throughout the programme interventions in the implementation areas.

The M&E process will operate as a digitalized data collection and visualization process meeting the internal need of the project management and development through collaboration with the internal and external partners.

A detailed M&E plan will be developed later in the project phase in alignment with the goal, objective, and outcomes of the project.

Management of Information System:

The Management Information System (MIS) will highlight the project's implementation process and its progress to facilitate generating annual progress reports along with donor reports. The MIS will include data collection, processing, storing, and dissemination by using a number of different indicators. This information will be helpful in providing insights into the programme for different programme managers at different levels and is used continuously for quality control and improving performance. The MIS will also act to meet the purpose of audit, monitoring, knowledge management, website development and decision making.

The MIS data collection process, the first level of monitoring, will begin at the field level and find its way to the head office following a number of different stages. The initial data collection will be done by individual programme's front-line staff. The comprehensive data will be consolidated and presented in the form of monthly reports, half-yearly reports and annual reports. Relevant reporting of through this collected data will be shared with donors and relevant stakeholders as necessary.

Monitoring:

To assure and enhance operational effectiveness and managerial responsiveness, this project will try to incorporate a digitalised process of monitoring by providing transparency and real-time information about the performance of the programme participants and intervention strategies. There will be a continuous process of feedback collection to make sure the relevance and efficiency of the project components.

Positives and negatives from each stage will be addressed at the next ones to help the project discover, adapt and move forward. Apart from the centralised monitoring and supervision system, each implementing partner can also apply its own M&E process to understand and analyse their operational effectiveness. More detailed mechanism of the monitoring and supervision process will be decided by the collaboration of the implementing partners.

Evaluation:

The evaluation plan will be structured in such a way that appraises the relevance, effectiveness, efficiency, sustainability, and impact of the programme. The programme evaluation will be conducted through a standard baseline and end line procedure. Apart from this, it will conduct periodical evaluation to track the progress of the outcome level indicators of the programme. This internal evaluation to anticipate and understand the progress level will help the programme to maintain accountability at different layers to support taking necessary measures to improve efficiency. This will also ensure availability of quality data and encourage to look beyond the available data to identify areas of more intensive investigation and set benchmark for effective analysis for necessary changes.

Knowledge Management:

Extracting lessons from field experiences and processing them into knowledge of high practical value for wider dissemination and policy influence is an important area of activity of this project. In such complex situation like Cox's Bazar, knowledge management is extremely important to facilitate significant learning and inform development practitioner for future interventions. This programme will also emphasise on learning generation by utilising action research and knowledge management resources to gather the evidence for future strategies. The learning and experiences from the programme in the form of reports, case studies and staff reflections will be systematically documented, synthesised and shared internally and externally with relevant stakeholders. This process is critical in engaging a wider audience and deepening the knowledge base on graduation that then feeds in to the broader development discourse.

Table 6: Metrics for monitoring and evaluation of the project

Major Activity	Schedule of Action	Responsible	Cooperation required	Function	Sharing
Develop M&E Plan and Strategy	During proposal development of the programme	M&E Team	PAC, UNHCR,	# Develop M&E framework, # Indicator Performance Tracking Table # Evaluation plan	PAC, UNHCR
Evaluation: Baseline Survey for evaluation	During the inception period (month 4 and 5), after selection of programme participants	IPA	M&E Team	# Prepare ToR for baseline survey # Select consultant team # Baseline report by consultant	PAC, UNHCR
Evaluation: Final evaluation	After 2 years of programme implementation after successful completion of first half of the training	IPA	M&E Team	# Prepare ToR for Final Evaluation survey # Select consultant team # Final evaluation report by consultant and share with coalition and UNHCR	PAC, UNHCR
Process monitoring (Output level)	Quarterly	Concern staff	Operation & M&E Team	To validate all processes are in line with the Concern standard regulations.	Programme

Major Activity	Schedule of Action	Responsible	Cooperation required	Function	Sharing
Data quality Assessment	Yearly	Quality control Team	M&E Team	# Design for Data quality assessment # Data collection # Report preparation and sharing	Programme

Note: The components of this metrics will be subject to customization based on the capacity and system of each implementing organization.

Project Budget

FUNDING REQUEST

The poverty alleviation coalition of Bangladesh is developed a five (2020 to 2024) year project to support 86,000 households (31,500 households from the host community and 54,500 households from the refugee community).

BRAC will target a total of 50,000 participants of which 12,000 will be in host community and 38,000 in the camps. Concern Worldwide will target 10,500 participants of which 4,000 would be in the host community and 6,500 in the camps. WVI will target 25,500 participants of which 15,500 would be in the host community and rest (10,000) in the camps.

The project area will be the eight sub-districts of Cox's Bazar for the host community (priority in Ukhiya and Teknaf) and for the refugee all the Refugee camps will be considered for the project. The coalition is comprised of three implementing partners: BRAC, Concern Worldwide, and World Vision. In addition, Innovations for Poverty Action (IPA) will support the research activities.

The project will implement the poverty alleviation activities through Graduation Approach, which targets extremely poor households. These activities directly address the drivers of the present shock towards improved livelihoods and self-reliance by actively stimulating local production and market systems.

For implementing the five years projects the total requested budget is US\$ 84,490,544.

NATIONAL PROJECT BUDGET FOR IMPLEMENTING PARTNERS

The budget is formulated based on the assumptions below:

- 86,000 households from the host community and refugee per households cost \$982
- 10% is allocated for headquarter overhead costs

Table 7: Project budget over 5 years

	Year 1 (USD)	Year 2 (USD)	Year 3 (USD)	Year 4 (USD)	Year 5 (USD)	Total (USD)
Programme Activity Cost:						
Host Community	2,437,196	2,559,166	2,683,956	2,694,066	505,540	10,879,924
Refugee Camp	5,843,455	7,222,686	7,419,917	7,427,706	1,143,772	29,057,536
Sub-total	8,280,651	9,781,852	10,103,873	10,121,772	1,649,312	39,937,460
Yearly Percentage	9.80	11.58	11.96	11.98	1.95	47.27
Human Resource Cost:						
Staff Salaries and Benefits	3,120,829	6,330,593	7,477,344	8,225,078	5,190,773	30,344,618
Staff Capacity Building	72,577	147,223	173,892	191,281	120,716	705,690
Sub-total	3,193,407	6,477,816	7,651,236	8,416,359	5,311,490	31,050,308
Yearly Percentage	3.78	7.67	9.06	9.96	6.29	36.75
Other Admin Cost						

	Year 1 (USD)	Year 2 (USD)	Year 3 (USD)	Year 4 (USD)	Year 5 (USD)	Total (USD)
Travelling	344,614	643,158	687,386	687,386	388,842	2,751,386
Office rent, Utilities, Printing, Communication and Maintenance	177,652	217,458	223,354	223,354	183,548	1,025,366
Meeting and Workshop	16,381	16,381	16,381	16,381	16,381	81,906
Sub-total	538,647	876,997	927,121	927,121	588,771	3,858,658
Yearly Percentage	0.64	1.04	1.10	1.10	0.70	4.57
Capital Expenditure						
Furniture	49,142	7,167	7,167	7,167	-	70,644
Computer and Tabs	179,167	134,631	4,095	4,095	4,095	326,084
Sub-total	228,309	141,799	11,263	11,263	4,095	396,728
Yearly Percentage	0.27	0.17	0.01	0.01	0.00	0.47
Research	389,047	20,477	204,763	20,477	419,763	1,054,525
Advocacy and Communication	102,381	102,381	102,381	102,381	102,381	511,906
Sub-total	491,428	122,858	307,144	122,858	522,144	1,566,432
Yearly Percentage	0.58	0.15	0.36	0.15	0.62	1.85
Project Total (USD)	12,732,442	17,401,322	19,000,636	19,599,373	8,075,812	76,809,586
Overhead (10%)	1,273,244	1,740,132	1,900,064	1,959,937	807,581	7,680,959
Yearly Percentage	1.51	2.06	2.25	2.32	0.96	9.09
Grand Total	14,005,686	19,141,454	20,900,700	21,559,311	8,883,393	84,490,544
Yearly Percentage	16.58	22.66	24.74	25.52	10.51	100.00

ANY IN-KIND CONTRIBUTIONS

Not Applicable

Annex 1 – Risks and Assumptions

Table 8: Internal and external risks

	Assumption	Risk	Likelihood	Impact	Mitigation
Internal		Fill up of participants' selection questionnaire and verification of participants may not be conducted up properly. Risk of Ineligible participants may be selected.	Probable	High	This is moderate risk. Questionnaire should be filled up after the day of PRA by field staffs. After analysis of PRA team, Manager should physically verify the participants considering the inclusion criteria to select as final participants.
External	Seasonal crisis of supply materials can significantly hinder the quality and quantity of services in the community.				Project will maintain enough stock-piling of such materials to continue their operation during the season of crisis.
		Financial risk is another big challenge for implementation of project activities. Financial risk can come from fund mobilization irregularities, inflation of market price, and mismanagement of resources.	Probable	High	Partners has a standard internal control framework which comprises with different level of compliance checking and progress monitoring procedures to achieve desired objective. Partners operates with standard organogram and follow internal control policy which ensure operational efficiency.
	Ultra-poor population entombs in poverty cycle for having low human capital, low productivity and income, lack of access to financial capital, low health and nutrition status, low social capital etc.				Rigorous selection process of the participants, enterprise development training, asset transfer, interest free loans, hands-on coaching, healthcare support and community mobilisation will ensure the better livelihood options and access to social transfers for the ultra-poor households.

		Policy restriction to implement graduation approach in the refugee	Probable	High	Start implementing activities which are feasible and applicable. Continue advocacy for lifting the policy barrier.
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Annex 2 – Project Partner Credentials

Partner 1- BRAC

Name of Organization:	BRAC
Contact Information and Address:	BRAC Head Office, H. No, 75 Bir Uttam AK Khandakar Road, Dhaka 1212 Email: rozina.h@brac.net Skype: rozina.shimu Phone: +88 02 988 1265 x: 3318
Project Location:	Cox's Bazar
Submitted to UNHCR Office:	UNHCR Representative in Bangladesh
Signature	
Name/title of the duly authorized Partner Representative	Shameran Abed, Senior Director Microfinance and Ultra-Poor Graduation Programme
Name of the Partner	BRAC
Date	09/12/2019

Partner 2

Name of Organization:	Concern Worldwide
Contact Information and Address:	Country Office Country Director A.K.M.Musha Dhaka House -15 SW (D) Road – 07 Gulshan -01 Bangladesh Email: musha.akm@concern.net Skype: cw_musha Phone: T +88 02 588 16923 M +88 0171 3339792 Skype cw_musha
Project Location:	Cox's Bazar
Submitted to UNHCR Office:	UNHCR Representative in Bangladesh
Signature	
Name/title of the duly authorized Partner Representative	Heather Macey, Emergency Director, Concern Worldwide, Bangladesh Email: Heather.macey@concern.net Skype:heather.macey
Name of the Partner	Concern Worldwide
Date	09/12/2019

Partner 3 - World Vision

Name of Organization:	World Vision International - Bangladesh
Contact Information and Address:	WVI Head Office Email: rachel_wolff@wvi.org Skype: globalwolff Phone: +88 01 729296314
Project Location:	Cox's Bazar – Ukhiya, Teknaf
Submitted to UNHCR Office:	UNHCR Representative in Bangladesh
Signature	
Name/title of the duly authorized Partner Representative	Rachel Wolff, Response Director, Cox's Bazar
Name of the Partner	World Vision
Date	09/12/2019