

**BRAC - UGANDA**

**PROGRAM MID-TERM REVIEW - TERMS OF REFERENCE**

**I. Project to be Reviewed**

<b>Project Name</b>	BRAC Uganda Microfinance Multiplied Model
<b>Project Location</b>	Uganda
<b>Project budget</b>	\$44.6M over 7.5 years
<b>Project Start</b>	2008
<b>Issue project addresses</b>	Poor clients need relevant capacity building in addition to financial services to improve livelihoods.
<b>Program Goal</b>	Adapt and scale BRAC's model to serve four million people. Document results and learnings.
<b>Implementing agency and partners</b>	The MasterCard Foundation and BRAC
<b>Evaluation Budget</b>	\$150,000
<b>Report deadline</b>	November 22, 2012

**II. Organizational Background**

Founded in Bangladesh in 1972, BRAC is the world's largest development organization with a mission to alleviate poverty and empower the poor to create change in their own lives. The organization operates on an annual budget of close to \$500 million and has programs in eleven countries in South Asia and Africa. BRAC's comprehensive approach to development uses microfinance as a platform to deliver important services to the poor, including livelihoods, health, education, water and sanitation, and legal services. To date, BRAC programs have served 126 million people.

BRAC is one of the world's largest microfinance providers with programs in Asia and Africa. The majority of its microfinance members are women. Cumulatively, it has lent over \$6.7 billion and maintained a 99.3 percent repayment rate. BRAC runs a commercial bank and several large scale social enterprises in Bangladesh in sectors such as agriculture, forestry, fisheries, and dairy. These social enterprises integrate microfinance members into value chains and enable the poor to develop sustainable livelihoods.



BRAC's results are recognized globally. Awards include the Conrad Hilton Award (2010), first Clinton Global Citizen Award (2007), CGAP Financial Transparency Award, and Schwab Social Entrepreneurship Award (2002). In 2010, BRAC's founder, Fazle Abed, was knighted by Queen Elizabeth for his leadership and BRAC's achievements over the past 30 years.

### **III. Project Background**

BRAC understands that poverty is a multi-dimensional challenge and the poor need more than microfinance to improve their lives. In addition to savings, loans, insurance and other financial services, BRAC has demonstrated that its members are able to create better livelihoods if they have access to livelihood training, markets to sell their products, affordable health services, clean water, and education for their children.

BRAC calls its approach "microfinance multiplied," because it improves the lives of its members, and in so doing, enables them to improve their communities. This approach increases the capacity of members to utilize their loans, build their businesses and other assets, while stimulating economic activity within their communities.

Microfinance is the engine of BRAC's holistic multiplier approach. At its core is the formation of thousands of microfinance groups comprised of women members. Groups meet weekly with a BRAC loan officer (known as a community organizer) to make loans, collect repayments and discuss community issues.

Over time, these microfinance groups become the primary delivery channel for livelihood services and technical assistance to their communities. For example, BRAC recruits and trains some members to become micro-entrepreneurs in the agriculture or livestock sectors. These members use their loans to purchase improved seed and various supplies from BRAC. In turn, they educate others in the community about new farming methods, or the importance of vaccinating poultry, and sell services and supplies to them. Other members are trained as health promoters who sell health products (i.e. bednets, birth delivery kits) to households in their areas.

BRAC's microfinance branch in each area serves as the base for BRAC to coordinate these livelihoods services as well as to run education programs for children in poor communities. This grassroots and institution-building approach enables BRAC to rapidly scale its outreach.

### **The MasterCard Foundation Support to BRAC in Uganda**

In October 2008, the Foundation committed \$19.6 million to enable BRAC to expand its microfinance multiplied program in Uganda and serve 2 million people. Among our objectives, was a strategic focus to help BRAC determine how it would offer savings services to members and to document the long-term impact of this multiplier approach in Africa.

BRAC chose Uganda because of the opportunity to make an impact in a post-conflict country with high poverty rates and where 62 percent of the population has no access to financial services. Although Uganda has a competitive microfinance market, most microfinance providers are concentrated in urban



areas. Seventy percent of employment in Uganda is based on agriculture. Most of the rural poor are small scale farmers and lack access to finance, agricultural inputs and markets. Uganda is also a young country where 78 percent of the population is under the age of 30. As such, there is an urgency to equip young people with skills to enter the workforce.

Over the past three and half years, BRAC has achieved remarkable success adapting its model in Uganda. The program has benefited 2.8 million people, well exceeding its goal of serving 2 million people. Uganda now serves as the model country for BRAC to inform its Africa strategy.

Although BRAC has achieved remarkable scale in a short time, it is in the early stages of building a sustainable institution that will continue to innovate, scale and produce measurable improvements for the poor. In 2010, the Foundation approved support for BRAC to expand and deepen its programs to serve four million people and to help BRAC build the evidence base for its model in preparation for long-term sustainability in Uganda. The specific objectives of this phase of funding were to:

1. Deepen the outreach of the current microfinance and livelihoods program and expand it by opening 40 new branches.
2. Improve skills and livelihoods options of young people across all program areas, including the expansion of the adolescent girls program.
3. Continue to document and disseminate results on long-term program impact.
4. Implement a sustainability plan that phases out Foundation funding in five years.

### ***Microfinance***

- **BRAC is the largest provider of microcredit in Uganda.** It has 150,000 members and disbursed \$55 million in loans cumulatively. Foundation support enabled BRAC to open 51 new branches in the first phase and 40 additional branches in the second phase, bringing its total branches to 125 and making BRAC by far the largest MFI network in the country. BRAC microfinance branches typically become self-sustainable within a period of two-and-half years.
- **BRAC is mainstreaming economically active young people into microfinance.** Forty-five percent of its members are under age 30, and 18 percent are between the ages of 18 and 25 years. Early research shows no difference between youth repayment rates compared to those of adults.
- **BRAC's outreach is effectively reaching the poor.** Roughly fifty percent of its members live below \$2 a day, and a poverty score-card tool is being used to assess targeting effectiveness. Compared to other MFIs, BRAC serves the highest percentage of women and its members have the lowest average loan size. Prior to joining BRAC, two-thirds of its members had no access to financial services.**BRAC's Savings Strategy in Uganda.** Currently, BRAC is not licensed to offer savings services in Uganda. Savings, however, is a key demand of its members, especially in rural areas. The management team has recently decided to convert some of the largest BRAC Uganda microfinance branches into a microfinance deposit-taking institution (MDI). This new entity will be regulated by the Bank of Uganda and will be able to take deposits from clients, and provide a wider spectrum of financial services – savings and current accounts, SME loans etc., in addition to the services already provided.



### ***Multiplier Impact of Livelihoods Program***

- **BRAC is improving livelihoods of rural entrepreneurs.** BRAC has trained 4,000 of its members as micro-entrepreneurs who sell services in the agriculture, poultry and livestock and health sectors. For example, BRAC has trained members as extension workers who in turn have trained more than 86,000 farmers and supplied them with agricultural inputs such as seeds and fertilizers. These farmers report an average increase of 35 percent in crop yields compared to the previous year. Members trained as health promoters have delivered services to 270,000 households.
- **20 percent of micro-entrepreneurs are under the age of 30.** BRAC notes that a growing number of micro-entrepreneurs are young people. This presents an opportunity to sharpen its focus on youth to better understand their needs, improve their livelihood options and increase their earning potential.
- **BRAC is refining its micro-franchising model.** BRAC's livelihoods program has characteristics of a micro-franchising model. For instance, BRAC members receive training on specific skills and sectors and use their loans to buy inputs from BRAC (i.e. quality seed, vaccinations for poultry, etc.), which they sell to others in their communities. BRAC will develop a standard "business-in-a-box" for each livelihood sector to scale and improve sustainability of livelihoods program.

### ***Livelihoods and Financial Skills for Adolescent Girls***

- BRAC's Empowerment and Livelihoods program is aimed at marginalized girls aged between 13 and 20 years. It is delivered through the formation of girls clubs that provide safe spaces for girls to gather, and combines mentoring with life skills, livelihoods and financial literacy training. To date, BRAC has set up 985 clubs serving 37,500 girls. BRAC also launched a mentoring program with local businesses to expose the girls to different trades.
- BRAC also provides microfinance loans to older girls to support them to become successful entrepreneurs. To date, 8,000 girls have accessed loans. The average loan size is \$180 and there have been no defaults. Girls with existing businesses (i.e. second-hand clothes, etc) were able to double their incomes in a few weeks by investing loans in expanding their inventory.

### ***Facilitating Access to Education in Northern Uganda***

Until recently in Northern Uganda, children have been living in internally displaced camps and missed school due to the past civil war. Less than two percent of children have completed primary school. BRAC established a series of one-room schools that compress three years of primary education into two years to enable students to enter government schools. 10,800 students have graduated to date from the BRAC schools. Eighty percent of the learners are girls. Many were abducted during the war and more than half are teenage mothers. About 3,000 of these students were successfully admitted to government schools and many of the older adolescent girls joined the BRAC operated Empowerment and Livelihood for Adolescents (ELA) clubs within their villages. Through regular visits and monitoring – the BRAC staff ensure that the students get the support they need to stay in school and those who are out of school have access to training and livelihood opportunities



### ***Evaluation and Documentation***

Foundation funding also enabled BRAC to expand the capacity of its Uganda research and evaluation unit which has set up the following long-term studies:

- **Microfinance Multiplied Longitudinal Study.** This study investigates effectiveness of BRAC's integrated microfinance and livelihoods model. The first baseline survey of 24,000 households was completed in July 2010. The survey will be repeated in the coming years to track impact. This data set allows BRAC to conduct sub-sector analyses on various aspects of its program. Recently, the research team has also launched a separate RCT study to better understand the impact of BRAC's microfinance multiplied in four newly set-up branches.
- **Poverty Score Card and Social Performance Management.** BRAC implemented the first poverty scorecard in Uganda to track ten poverty indicators among members. The scorecard is embedded within their Management Information System and captures data each time a member takes a loan. Its main purpose is to disclose if members and households are experiencing benefits after several cycles of loans. The data can also be used to measure other aspects of social performance management and has been expanded to include member satisfaction and community perceptions surveys.
- **Evaluation of Adolescent Girls Program and other Youth Focused Research.** A three-year evaluation, now underway, will measure the impact on socio-economic well-being of girls and their households. In addition, BRAC expects growth in the number of youth participants across all programs due to the demographic shift in Uganda. Given these shifts, BRAC is undertaking new research initiatives to deepen its knowledge and share lessons about working with young people. BRAC plans to also publish a report card on the economic and social lives of young people called Youth Watch as well as conduct segmented analysis of its youth under 30 years of age across its microfinance, livelihoods and adolescent program to understand if livelihood patterns and needs are different from adults.
- **Operational Research Studies.** The BRAC research team conducts numerous operational research studies on a regular basis exploring key programmatic learning questions.

### ***Local Staff Capacity and Training***

BRAC is committed to building local capacity and creating jobs in Uganda. Its strategy has been to recruit and train recent high school and university graduates, mostly female, as credit, livelihoods and administrative staff. Foundation support enabled BRAC to rapidly recruit, train and develop its 1,900 Ugandan staff over the past two years. In 2010, BRAC created a Young Professionals Program in Uganda to recruit top college graduates, provide them with intensive management training and promote them to middle-level positions.

#### **IV. Purpose of the Mid-term Evaluation**

This midcourse review of BRAC Uganda is being initiated by The MasterCard Foundation in collaboration with BRAC at approximately the midway through its funding period. The objective of this review is to take stock of the program to date and compare it to its original intent specifically capturing the progress that has been made relative to BRAC's Project Implementation Plan. It will be focused as a strategic



reflection on work that has been completed, the effectiveness and impact of the various interventions and will include an analysis of how the current model and interventions might be adapted to address any gaps.

The findings from this review should contribute to strategic decision making around the latter half of the approved funding period. The review should also inform concepts for further programming possibilities including the development of lessons learned to date and recommendations to adjust current approaches for program improvement over the final years of the project. This timeline is presented below:

June 2006	Oct '08	Mar '11	Jul '12	Mar'16
BRAC Uganda starts operations	Launch of first phase of MCF Partnership	Launch of Second phase of MCF Partnership	Mid-term Review	End of the Partnership

**V. Audience for the Review**

The primary audiences for the evaluation are The MasterCard Foundation and BRAC. The review will also benefit other stakeholders, including the beneficiaries of the work of BRAC in Uganda, BRAC International, the BRAC Board and BRAC management. These finding will also inform The MasterCard Foundation’s broader microfinance and youth portfolio.

**VI. Review Scope and Key Learning Questions**

This review will assess progress in implementing the model as originally planned, including program performance, changes to the original plan, and lessons learned since the project’s inception in 2008 to the present. We seek the most rigorous evaluation approach that is appropriate for the scope of the project, resources, and audience. Evidence gathered will be from both primary (interviews, focus groups, etc.) and secondary (project documents, MIS data, etc.) sources using qualitative and quantitative data.

To guide the review scope, the reviewer will seek to respond to the following questions, which will be refined and agreed to with The MasterCard Foundation and BRAC Uganda and the evaluator as part of the review. We understand that answers to these questions will be assessed relative to where the project expected to be at this point relative to the Project Implementation Plan. Consideration of the DAC Criteria, as laid out in the DAC Principles for Evaluation of Development Assistance focused on relevance, effectiveness, efficiency, impact and sustainability should be considered when evaluating this program (See Annex 1).

We acknowledge that it may not be possible to answer all of the subquestions within each area, and will rely on the evaluators to assess the feasibility of responding to questions based on the availability of data and other considerations.



**OVERALL PROJECT MODEL:** How has BRAC's holistic approach (called Microfinance Multiplied) been adapted for Uganda?

- What is BRAC's holistic approach and how has it evolved and adapted in Uganda? How has Uganda's program evolved since implementation? (please see Section X below with reference materials)
- What have we learned about BRAC's approach in Uganda? How has it informed and how will it inform continued adaptations in Bangladesh? How have the learnings influenced across all platforms/countries?
- What approach has BRAC taken in creating a Ugandan organization? What have they done to motivate local peoples to continue BRAC's work in Uganda?
- What are the key elements in success in achieving benchmarks?

**IMPACT ON THE POOR:** How does this approach work for the poor client?

- How do clients perceive membership in BRAC? What value do they articulate that it has? How do they compare BRAC to other providers of comparable services?
- What does it mean to be a member, club member, client or participant, in BRAC?
- What are early indications that BRAC's approach is benefitting the poor in Uganda?

**COMMUNITY RESPONSIVENESS:** BRAC has an ability to perceive and respond quickly to community needs. How does it do this? (e.g., one room schools)

- What is BRAC's methodology or approach? What is its system for being responsive to community needs (e.g., the approach and method)? Has BRAC been responsive enough or is there room for improvement?

**SAVINGS SERVICES:** What has BRAC learned about offering savings services to clients?

- How has lack of savings services impacted BRAC and its members?
- What is BRAC's future strategy to address savings?

**LOAN PORTFOLIO:** What is the "health" (using standard indicators) of loan portfolio and BRAC microfinance operations and how does this compare to the market in Uganda?

- What is the client profile in terms of poverty level, age and gender? Are we reaching poor clients?
- What is the profile of clients under the age of 30 compared to other borrowers?
- What are the hypotheses to explain client attrition and how can BRAC management better understand and address these factors? What are the insights to help understand these differences?
- What is going on the Ugandan economy? How do we understand these rates?

**LIVELIHOOD COMPONENTS:** How are clients engaging with the livelihood components?

- To what degree have livelihood components worked as expected? What challenges and adaptations have there been? What is the level of client responsiveness (and uptake)? What is the analysis of demand? Has BRAC been responsive to market changes?
- Poultry and AI are in a dip as far as demand. The latest hypothesis is that there is a mismatch between supply and demand. What is the ongoing challenge? What is the hypothesis that



management is working off of? What is the management resiliency and what are our adaptation strategies?

- How successful is BRAC in building sustainable livelihoods? Similarly, to what extent is BRAC building sustainable business models?

**ELA/ADOLESCENT GIRLS CLUBS:** What is the theory of change for the ELA clubs? How is change expected to happen?

- What is the profile of members? What are participation rates? What are the outcomes?
- What is the profile of the ELA loan portfolio? How does it compare?
- What components, program offerings, or modules do girls most value?
- How has BRAC incorporated financial services and to what degree is that addressing the needs of the girls? What more can we do?
- What is the theory of change with livelihood services? How do combining MF and livelihood services drive the theory of change? The assumption is that it creates a much bigger impact, how do we prove this?

**VII. Deliverables and Reporting**

The assignment will start upon signature of the contract or an otherwise agreed upon date. The work plan and submission of reports will be completed in accordance with the deadlines to be finalized with evaluator.

Deliverables	Effort (# of Days)	Dates	Due Date
<b>Launch Meeting (Call) and Regular Updates (ongoing)</b> with the MasterCard Foundation and BRAC jointly		Sept - Oct	
<b>Desk review:</b> This should include a review of all relevant documentation (see Section X below) – 2 to 3 weeks		Sept	
<b>Mid-term Evaluation work plan:</b> This should included a specific outline of the evaluation and should identify sampling, methodologies and work plan to be used		Sept	
<b>Field visit to Uganda:</b> including in-country debriefing, field visits, presentation of initial findings and travel – 2 to 3 weeks		Sept - Oct	
<b>Draft Report:</b> This should include all preliminary analysis, raw data, and findings outlined as per the requirement. BRAC and The Foundation will provide feedback within 7 days of receiving the draft report at a formal meeting.		Oct - Nov	Nov 1
<b>Presentation of Draft Report:</b> Presentation of results in order to provide BRAC and MCF an opportunity to discuss feedback.			Nov 8
<b>Final Report:</b> This should include the final evaluation including all incorporated recommendations, all supporting tables and graphs, photographs and appendices.			Nov 22
<b>Total Days:</b>			

All reports are to be submitted in English. The Final Report should contain the following sections, to be agreed and finalized with the evaluator.

### **Evaluation Work Plan**

- Overview of project
- Purpose of the Evaluation
- Clarity around roles and responsibilities if the evaluation is conducted by a team
- Evaluation Methodology and Approach
- Evaluation Framework and Timeframe
- Budget
- Information Collection and Analysis
- Reporting timelines to The MasterCard Foundation and BRAC
- Briefing plan with The MasterCard Foundation and BRAC at key points (e.g., during planning, desk review, after field visits, discussing the draft report, etc.).
- Arrange regular teleconferences with key MCF and BRAC staff to check progress and provide updates.

### **Evaluation Report Structure (Suggested)**

- Title Page
- Executive Summary (maximum four pages)
- Project description (including rationale for the Foundation taking on work in this area, amount of the Foundation's investment by year and cumulative, goals, objectives, and outcomes)
- Logic model (and theories of change) including strategies that were used to achieve the program's goals (if available)
- Map of region, with implementing partner locations noted, if appropriate
- Evaluation purpose
- Evaluation methodology and approach
- Evaluation findings, documented by result (maximum four pages)
- Evaluation findings, documented by evidence (relative to where the program is in its development);
  - Effectiveness (progress towards objectives and results)
  - Efficiency of Planning and Implementation
  - Relevance
  - Impact (understanding that it is early)
  - Sustainability
- Conclusions: insights into the findings; reasons for successes and failures; innovations
- Lessons learnt, barriers to success
- Learning for The MasterCard Foundation and BRAC
- Challenges going forward with this project
- Recommendations (based on evidence and insights) for both The MasterCard Foundation and BRAC
- Follow-up section: comment on aspects of the mid-term review that could not be adequately assessed by the evaluator (e.g. quantitative analysis or qualitative research). In addition, provide guidance for the 'final evaluation,' including a note to the final evaluator outlining items for learning,



adapting activities, issues of particular interest, etc. that could not be assessed at this time or would benefit from follow-up by an external evaluation.

#### **Annexes to the evaluation report**

- Terms of Reference for the evaluation
- Evaluation matrix
- Timetable
- List of individuals interviewed and of stakeholder groups and/or communities consulted
- List of supporting documentation reviewed
- Research instruments: questionnaire, interview guide(s), etc. as appropriate
- Specific monitoring data, as appropriate
- Summary tables of progress towards outputs, targets, goals
- Short biography of the evaluator

#### **VIII. Profile of the Evaluator**

The evaluator must demonstrate:

- Strong experience in designing and leading multi-faceted project evaluations in an African, particularly East African, context
- Extensive experience in applying qualitative and quantitative evaluation methods
- An understanding of microfinance, livelihoods and youth empowerment approaches
- Prior exposure to BRAC or other globally diversified NGOs operating at scale
- Database mining and data analysis skills
- Fluency in English.
- Proven ability to use participatory evaluation methods

#### **IX. Submission and Evaluation of Proposals**

Evaluators meeting the above criteria are invited to submit a proposal by email to The MasterCard Foundation at: [evaluation@mastercardfdn.org](mailto:evaluation@mastercardfdn.org)

Proposals should include the following:

- A cover letter showing expression of interest
- Corporate Capability Statement
- Experience in evaluating microfinance programs and other BRAC elements clearly outlined, as well as experience in the relevant geographies
- Proposal outlining the evaluation design, methodology and approach including a proposed schedule and the evaluator's daily rate, and suggested number of days
- CVs of the evaluation team members, outlining previous evaluation experience and accomplishments
- Estimated budget, including travel
- Two examples of evaluation reports recently completed. If possible, at least one of the reports should be relevant, or similar to, the subject of this evaluation.

Proposals should be received no later than August 14, 2012.

**X. Background Documentation**

The following documents will be made available to the evaluator for the sole purpose of conducting this project evaluation:

- All BRAC proposals - Phase I and Phase II <http://ge.tt/3qBg11J?c>.
- BRAC Implementation Plan: this document lays out the expected annual work plans by program components, outputs and indicators;
- Performance Measurement Framework based on a logical model, with details on the M&E plan;
- Annual Designations (Schedule C): these documents detail the specific activities planned to achieve the expected results as part of the funding agreement between The MasterCard Foundation and BRAC
- Progress Reports: Quarterly narrative reports that highlight and track progress against the activities outlined in the annual designation and broader program objectives.
- Freedom from Want by Ian Smillie in addition to the chapter on Uganda
- Adaptation to Afghanistan by Mushtaq Chowdhury
- The Growing Season, BRAC's Dramatic Scale-up in Uganda by Ian Smilie <http://ge.tt/3qBg11J?c>.
- Thinking Big, Going Global: The Challenge of BRAC's Global Expansion by Naomi Hossain and Anasuya Sengupta, IDS Working Paper 339 published December 2009 by the Institute of Development Studies. <http://ge.tt/3qBg11J?c>.
- As relevant, other documents will be made available to the evaluator to complete the evaluation as agreed to between the evaluator, BRAC, and The MasterCard Foundation.

## Annex 1. DAC Principles for Evaluation of Development Assistance

**Relevance:** The extent to which the aid activity is suited to the priorities and policies of the target group, recipient and donor. In evaluating the relevance of a programme or a project, it is useful to consider the following questions:

- To what extent are the objectives of the programme still valid?
- Are the activities and outputs of the programme consistent with the overall goal and the attainment of its objectives?
- Are the activities and outputs of the programme consistent with the intended impacts and effects?

**Effectiveness:** A measure of the extent to which an aid activity attains its objectives. In evaluating the effectiveness of a programme or a project, it is useful to consider the following questions:

- To what extent were the objectives achieved / are likely to be achieved?
- What were the major factors influencing the achievement or non-achievement of the objectives?

**Efficiency:** Efficiency measures the outputs -- qualitative and quantitative -- in relation to the inputs. It is an economic term which signifies that the aid uses the least costly resources possible in order to achieve the desired results. This generally requires comparing alternative approaches to achieving the same outputs, to see whether the most efficient process has been adopted. When evaluating the efficiency of a programme or a project, it is useful to consider the following questions:

- Were activities cost-efficient?
- Were objectives achieved on time?
- Was the programme or project implemented in the most efficient way compared to alternatives?

**Impact:** The positive and negative changes produced by a development intervention, directly or indirectly, intended or unintended. This involves the main impacts and effects resulting from the activity on the local social, economic, environmental and other development indicators. The examination should be concerned with both intended and unintended results and must also include the positive and negative impact of external factors, such as changes in terms of trade and financial conditions. When evaluating the impact of a programme or a project, it is useful to consider the following questions:

- What has happened as a result of the programme or project?
- What real difference has the activity made to the beneficiaries?
- How many people have been affected?

**Sustainability:** Sustainability is concerned with measuring whether the benefits of an activity are likely to continue after donor funding has been withdrawn. Projects need to be environmentally as well as financially sustainable. When evaluating the sustainability of a programme or a project, it is useful to consider the following questions:

- To what extent did the benefits of a programme or project continue after donor funding ceased?
- What were the major factors which influenced the achievement or non-achievement of sustainability of the programme or project?

Sources:

The DAC Principles for the Evaluation of Development Assistance, OECD (1991), Glossary of Terms Used in Evaluation, in 'Methods and Procedures in Aid Evaluation', OECD (1986), and the Glossary of Evaluation and Results Based Management (RBM) Terms, OECD (2000).