

ULTRA-POOR GRADUATION PROGRAMME, BANGLADESH

The Ultra-Poor Graduation (UPG) programme in Bangladesh, formerly known as Targeting the Ultra-Poor (TUP) programme, is recognised worldwide as the pioneer of the Graduation approach and acclaimed for its innovative and holistic solution to ultra-poverty.

BRAC's Graduation approach is a comprehensive, time-bound, integrated and sequenced set of interventions that aim 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.

Since it began in 2002 to December 2018, the programme has served more than 1.9 million ultra-poor households in Bangladesh. Grounded on the principles of the four pillars of the Graduation approach - social protection, livelihoods promotion, financial inclusion and social empowerment - the 24 months cycled UPG programme consists of eight key elements.

Targeting – Meticulous targeting using poverty maps and village level participatory rural appraisals to identify the most vulnerable members of that community.

Enterprise development training - Enterprise-related training on livestock, agriculture or non-farm activities as preferred by participants.

Asset transfer and interest free loan – A high value asset package or capital to start small businesses through grants and interest free loans.

Hands on coaching - Ensuring livelihoods growth, enhancing participants' decision-making skills, confidence building, and raising awareness on relevant health and social issues and future planning.

Savings - Participants' savings are matched by the programme to promote savings behaviour, enhance financial security and resilience, and enable future investments.

Healthcare services - Participants and family members receive preventative care guidance and healthcare related awareness by programme staff. They are provided treatment through linkages with local healthcare providers and financial assistance.

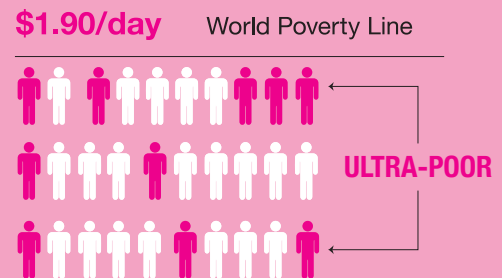
Community mobilisation - Social integration of participants with their communities by forming a committee comprising of key members of the village, to integrate participants in the community. It creates an enabling environment for participants in the form of social protection, helps to protect their assets, facilitates access to government services, and offers support in times of need.

Graduation - Ultra-poor households graduate from the programme by achieving economic and social advancement measured by pre-determined graduation criteria over the course of 24 months of the programme cycle.

WHO ARE THE ULTRA-POOR?

Nearly 400 million people around the world live in ultra-poverty

Though the extreme poor live on less than \$1.90 per day, the ultra-poor are the lowest earning and most vulnerable subset of this population.



- Chronically food insecure
- Most vulnerable to health shocks and natural disasters
- Live in geographically isolated, hard-to-reach areas
- Lack community acceptance, confidence and support systems
- Lack access to financial services
- Disproportionately female-headed households, often in communities with restrictive social norms
- Disconnected from mainstream government services
- Underserved by markets and unaffected by economic policies



Programme strategies

Recognising the heterogeneity among people living in ultra-poverty and their varying access to productive resources, the UPG programme categorises participants into three categories.

Group 1

Group 1 participants are selected by the programme based on the prerequisites that they are aged above 50 years old, earns less than USD 1.90 per day and not a borrower of any microfinance institution or NGO.

The Group 1 intervention mainly focuses on facilitating participants' access to government social safety net programmes. In addition, participants aged over 50 to 62 years old are provided with small assets or business capital through a full grant approach, tailored enterprise development training, hands on coaching and matched savings. They also receive community mobilisation and healthcare services. However, the programme cycle for Group 1 participants is 12 months.

Group 2 and 3

Group 2 and 3 participants are selected by the programme based on the prerequisites that they are aged between 16 to 50 years old, earns less than USD 1.90 per day and not a borrower of any microfinance institution or NGO.

SELECTION CRITERIA

GROUP 2

Female household member is already engaged or required to work due to extreme poverty



GROUP 3

Household is dependent on irregular income



Household owns maximum 10 decimals of land including homestead

Household owns maximum 30 decimals of land including homestead



Household owns maximum BDT 5000 (USD 62.5) worth productive assets

Household owns maximum BDT 10,000 (USD 125) worth productive assets

If any two criteria among the three criteria are fulfilled then a household will be included in either Group 2 or Group 3

INTERVENTIONS

Supported through 24 months programme cycle



Asset transfer and interest free loans



Enterprise development training through classroom sessions



Hands on coaching



Matched savings



Healthcare services



Community mobilisation