brac

RESILIENCE IN ACTION

Surviving,
Growing,
Sustaining

Annual Highlights 2025 Poverty Alleviation Cluster



PREFACE

2025 reminded us that progress is never linear. We learned poverty must be understood as multidimensional. It is not only about income. It is about overlapping disadvantages, in income, education, health, nutrition, and living conditions.

These deprivations are most acute among communities that are geographically remote, socially isolated, and climate-vulnerable, where access to essential services, market access, economic opportunities and social protection systems remain limited. As poverty changes, the work must also evolve.

This has meant mainstreaming disability inclusion, applying a stronger gender lens, and addressing different forms of vulnerability more intentionally. The Poverty Alleviation Cluster works to support lasting human development to the last mile.

With this evolution comes complexity. The nuance of multidimensional poverty demands a more layered response. For field teams, this means going beyond immediate needs. It is not enough to ensure that a family has food; the question is whether that food is nutritious. It is not enough that children are enrolled in school; are they receiving quality education? It is not enough that a female participant earns; does she have control over her income and decisions?

Programme Organisers now carry a broader responsibility, to look at poverty in its full context. Balancing this expanded vision with practical field realities is a key challenge.

This Annual Highlight captures a year of adaptation and resolve. As poverty grows more complex, our response is also evolving, and balancing innovation with field realities. At its heart are the stories of participants who transformed adversity into opportunities, showing that with the right support, resilience is not just possible, it is powerful.

VISION

A world free
from all forms of exploitation
and discrimination
where everyone has
the opportunity
to realise their
potential.



EXECUTIVE DIRECTOR'S MESSAGE

Poverty is not just a shortage of money but also a shortage of options. When every day carries the possibility of sudden loss, as a flood, an illness, or as a failed harvest, ambition has nowhere to go. That same energy that could build a future gets spent simply surviving the present.

Asma knows this very well. She grew up in a village in southern Bangladesh, left school in fifth grade because her family couldn't afford the fees, married at 15, lost her land to riverbank erosion, and eventually found work as a housemaid in a Dhaka slum. Everyone around her could have written the rest of that story, and they would have been wrong.

BRAC developed the Graduation approach in 2002 because we had learned the hard way that the poorest households cannot climb out on credit alone. They need a productive asset, skills training, a savings habit, and someone who shows up next to them consistently. That someone could be a coach, a field worker, or a peer. A shock then becomes something they can absorb, and keep moving forward.

We have now seen this in 2.3 million households in Bangladesh alone, and in 14 other countries. Independent researchers found that women in the programme increased their earnings by 38% within four years, and eleven years on, they still owned more, earned more, and consumed more than those who never joined.

2025 put all of this under pressure. Prices rose sharply. Floods hit communities that were already stretched thin. Families that had been building steadily were pushed back, often absorbing several shocks at once with no margin for error. But where we could directly compare, households in the programme were measurably ahead of similar families who had not joined the programme: in climate-adaptive livelihoods, in disaster preparedness, in use of formal financial services, and in women's say over household decisions and money. That difference mattered when the floods came.

Asma's own year tells the story. Through the Graduation programme, she received a productive asset worth around USD 165. The businesses she and her husband built from it now bring in roughly USD 8 a day, well above the extreme poverty line, and enough to save, plan and think beyond the week ahead. She is planning to buy land. For the first time, the ground beneath Asma's feet was firm enough to build on.

We also know that the ground is not yet solid for everyone. Financing for this work remains fragile, and domestic resources have not kept pace with what the scale of poverty demands. The Graduation approach now shapes economic inclusion programmes reaching 70 million people worldwide. Bangladesh pioneered it. Bangladesh should not fall behind in sustaining it.

The people in this report did not wait for conditions to be perfect. Neither can we.



Asif Saleh
Executive Director, BRAC

SENIOR DIRECTOR'S MESSAGE

In 2025, BRAC Poverty Alleviation Cluster continued to rethink how we respond to poverty and its dynamic nature. Poverty is rarely just about income. A shock can push a family into distress or wipe out a livelihood.
Lack of access to services makes everyday life harder, and limited opportunities, disability, or social exclusion make recovery difficult.
These challenges are closely connected, and so must be addressed together.

This is why we began working closely as a cluster, bringing together the Ultra-Poor Graduation Programme (UPGP), the Integrated Development Programme (IDP), and the Integrated Climate Change Programme (ICCP), including through regional coordination meetings that became platforms for collaboration.

This has also changed how we design and deliver programmes. The Urban Vulnerability Index helps identify households facing multiple disadvantages. Disability inclusion is becoming a more deliberate part of programme design.

Through ICCP, we help farmers and communities prepare for climate shocks before they push families deeper into poverty.

The lesson is simple: people don't experience poverty in separate compartments, so neither should our response. An asset means little if a climate shock takes it away; a livelihood is hard to sustain without market and finance access; and earnings can quickly be undermined when food, healthcare,water, and sanitation are out of reach.

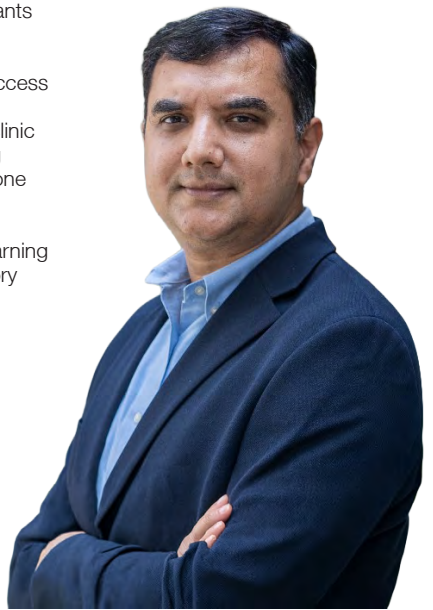
This is why we're bringing different pieces together, particularly agriculture and food security at the household level. We consolidated our approach through technical modules, staff capacity building, and field implementation, while BRAC Seed & Agro Enterprise introduces alternative crops for climate resilience, and we expand climate-adaptive agriculture.

Our social safety net work expanded beyond government programmes by mapping available services and connecting participants to both government and private-sector support.
We also strengthened access to essential services by supporting community clinic revitalisation and piloting telemedicine in flood-prone areas.

Partnerships like the Learning and Innovation Laboratory (LILa) with BRAC Institute of Governance and Development (BIGD) help us test what works more objectively, while coordination with Microfinance, Health, and Climate Change programmes ensures continuity and minimises duplication.

Going forward, our ambition isn't simply to do more. It is to connect what we do better, respond to what families actually face, and help them withstand setbacks without slipping back into poverty.

That is the work ahead: helping people not only move forward, but stay on that path.



Hossain I. Adib
Senior Director
Poverty Alleviation, WASH, and
Social Innovation Lab, BRAC

EMERGING TREND OF POVERTY

Poverty in Bangladesh is deepening and becoming more complex.

Rising Multidimensional Poverty

Extreme poverty rate projected at
9.3%
in 2025 (Forecast: 7%)

PPRC, 2025

2018-2023 Rural poverty:
24.5%
↳**21.6%** ↓

SANEM, 2023

For households, this means facing overlapping deficits in-

- Income
- Education
- Health
- Nutrition
- Living conditions

Most severe deprivation in
15
hotspot districts

2018-2023 Urban poverty:
16.3%
↳**18.7%** ↑

SANEM, 2023

Widening Inequality and Structural Exclusion

Richest
10%
hold 41%
of national income

HEIS, 2022

Gini coefficient:
0.499
(0= perfect equality; 1= perfect inequality)



Restricting

- Equitable gains
- Upward mobility
- Participation in decision making
- Access to safety nets and social protection systems

Most Deprived

- Indigenous Community
- Persons with disabilities (PWD)
- Widows and elderly
- Communities in hard to reach areas

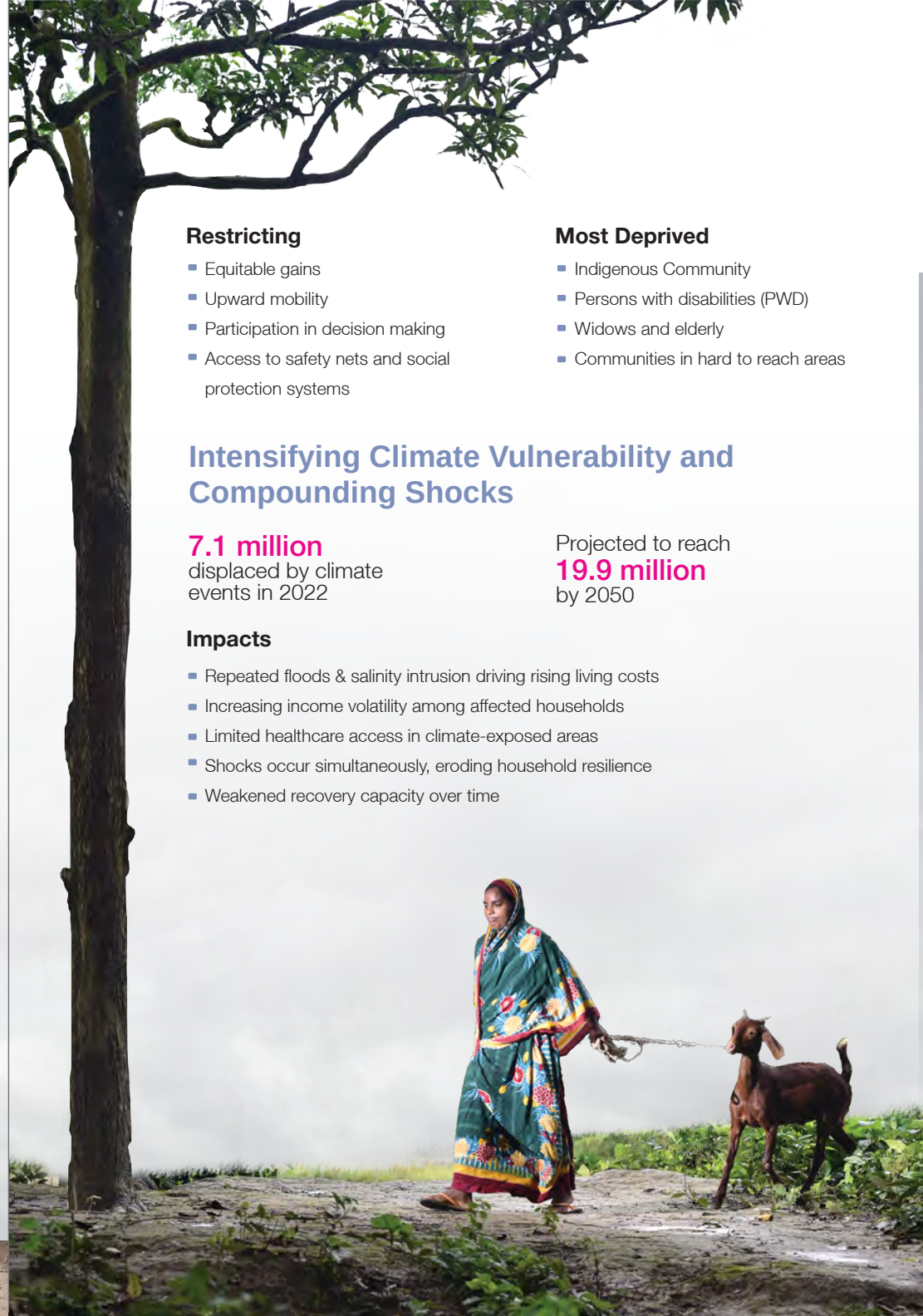
Intensifying Climate Vulnerability and Compounding Shocks

7.1 million
displaced by climate events in 2022

Projected to reach
19.9 million
by 2050

Impacts

- Repeated floods & salinity intrusion driving rising living costs
- Increasing income volatility among affected households
- Limited healthcare access in climate-exposed areas
- Shocks occur simultaneously, eroding household resilience
- Weakened recovery capacity over time

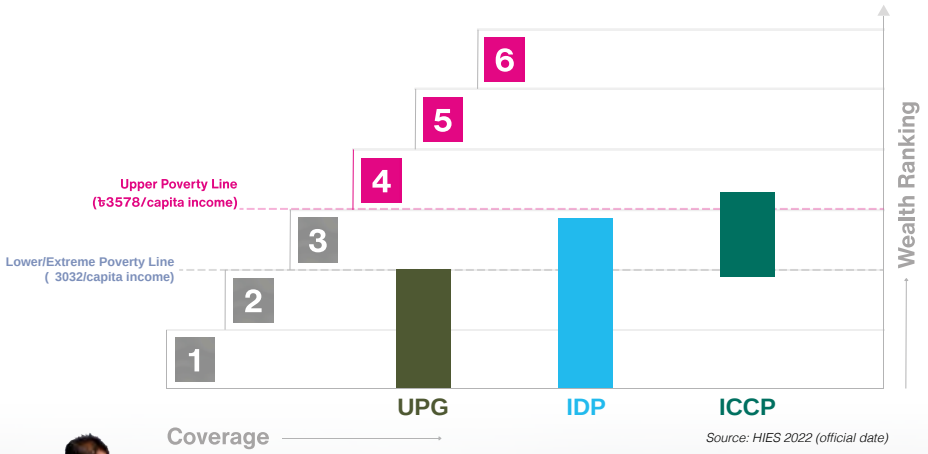


HOW WE WORK

The Poverty Alleviation Cluster: Reaching Further, Together

Poverty does not arrive in a single form. It arrives in layers, in hunger and isolation, in a flooded homestead, in a child who stops going to school, in a woman who earns but cannot decide. Addressing it demands not one solution, but a coordinated, tiered response that reaches every household, however remote, however invisible.

The Poverty Alleviation Cluster brings together three programmes, the Ultra-Poor Graduation Programme (UPGP), the Integrated Development Programme (IDP), and the emerging Integrated Climate Change Programme (ICCP), each designed to address a distinct layer of poverty, and together covering a continuum from extreme deprivation to climate-induced vulnerability.





Who we reach follows a deliberate logic. UPGP targets households at the very bottom of the wealth spectrum, below the extreme poverty line, where deprivation is deepest and concentration is highest. IDP extends that reach to the last mile: geographically remote and hard-to-reach communities where no single programme can go alone, delivering an integrated bundled package spanning food security, agriculture, healthcare, water, sanitation and hygiene, education, skills, graduation approach, women empowerment etc. ICCP addresses the missing middle, households just around the poverty line, one shock away from falling back by building sustainable enterprises through knowledge-based agricultural support within the Sector Groups anchored in the Village Organisation model of BRAC Microfinance.

Together, the programmes complement rather than duplicate. Where UPGP graduates households at scale, IDP sustains whole communities at the last mile. Where both reach their limits, ICCP builds resilience and expertise among women smallholder farmers through Sector Groups and Agri-Support Service Centres. Each programme is distinct in design; each is essential to the whole.

Together, the Cluster does not simply serve BRAC's mission. It embodies it.

Resilience Pathway

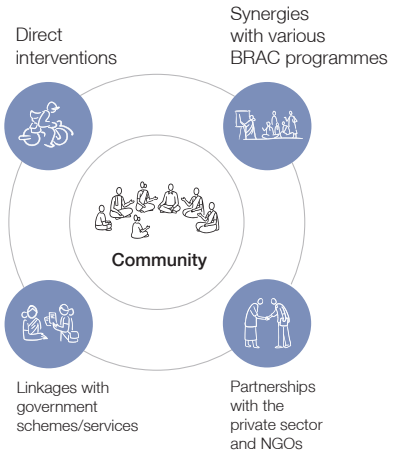
Across the cluster we follow a resilience pathway to deepen impact at the community level.

SURVIVE
Meet basic needs
households receive immediate support to stop daily deprivation

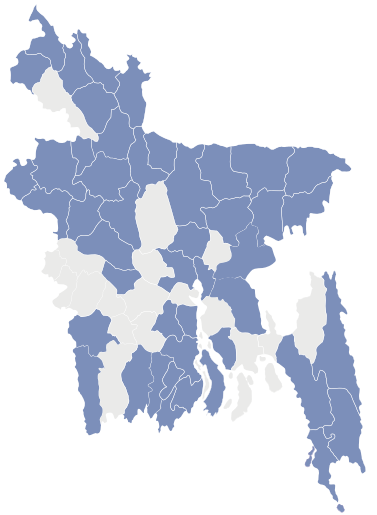
GROW
Build livelihood
training, coaching, and productive assets help familles generate income, gain skills

SUSTAIN
Secure independence
Stronger ability to cope with shocks and stresses

Delivery Streams



BRAC Poverty Alleviation Cluster in Bangladesh



ADDRESSING EXTREME POVERTY

THE ULTRA-POOR GRADUATION PROGRAMME

The Ultra-Poor Graduation Programme (UPGP) is BRAC's flagship initiative to support families living in extreme poverty to build stable, lasting livelihoods. The approach is practical, time-bound, and tailored to each household's needs, usually lasting 18 months, and then linking graduate participants to BRAC Microfinance. UPGP is built on **four core pillars**:

Livelihoods Promotion

To develop productive income-generating activities and linkage with the market.

Asset transfers, enterprise training, hands-on coaching, climate-resilient livelihoods, market linkage.

Social Protection

To link with immediate and long-term government and other services.

Linkages to government schemes, essential services (health, WASH, education).

Financial Inclusion

To provide coaching on income management, savings and digital transactions.

Savings facilitation, financial literacy, insurance, access to credit.

Social Empowerment

To promote inclusion, behavioural change and life skills improvement. Linkages to government schemes, essential services (health, WASH, education).

GBV and child marriage awareness, men and boys engagement, women's leadership, VSSC/BSC platforms.



Since 2002, UPGP has reached people who are often left behind, including persons with disabilities and indigenous communities, in both rural and urban areas. In Bangladesh, the programme has supported **2.4 million households with 95% successfully** moving out of extreme poverty.

Randomised Control Trial (RCT) conducted by the LSE and BIGD showed:

- **37%** increase in annual income
- **10%** increase in consumption
- **9x** increase in savings
- **2x** increase in land access
- **1:3.21** Cost-Benefit ratio



National Impact

- **2.4** **Million** Households
- **100%** **Women** Participant
- **95%** **Graduation Rate** in 24 years

Global Impact

- **50** **Countries**
- **100** **Projects**
- **14** **Million** Individuals
- **17** **Countries** where **BRAC** directly implements or provide technical support



UPG PROGRAMME OVERVIEW OF 2025

Cohort 2023

A Mid-Term Review on Cohort 2023 was conducted by Innovision Consulting Private Limited in May 2025. The **key findings** were:

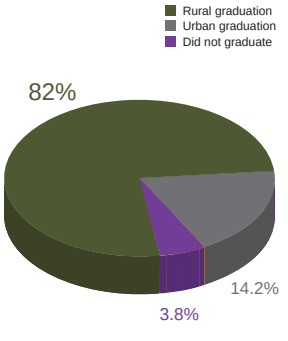
- The mean household income of participants increased by **267%, from BDT 4,742 to BDT 17,400**
- Advanced women's empowerment, with **66.8%** of participants gaining control over their income and resources, a substantial rise from a baseline of **36.2%**
- **56.7%** of targeted climate-vulnerable participants are now resilient to climate change impacts, a significant increase from just **3.71%** at baseline

Cohort 2024

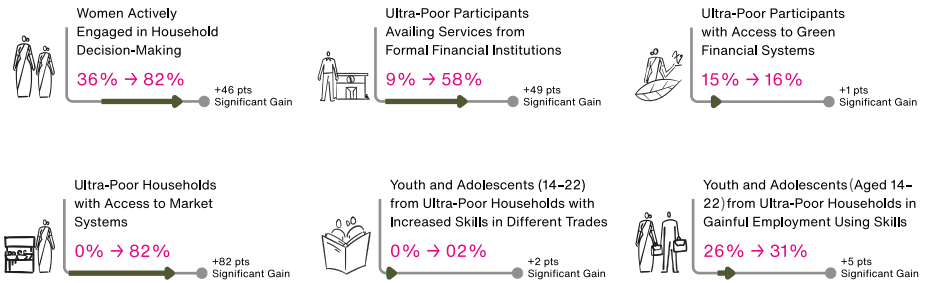
70,115 participants enrolled in Cohort 2024, comprising **67,617** graduation participants and **2,498** Group 1 participants representing the elderly and most vulnerable households.

96.2% participants successfully graduated in Cohort 2024.

To sustain graduation gains and support households just out of extreme poverty, **100% graduated households** have been linked to microfinance programmes.



Graduation Statistics (Cohort 2024)



Endline Survey of Ultra-poor Graduation (UPG) Programme (cohort 2024) by Development Research Initiative

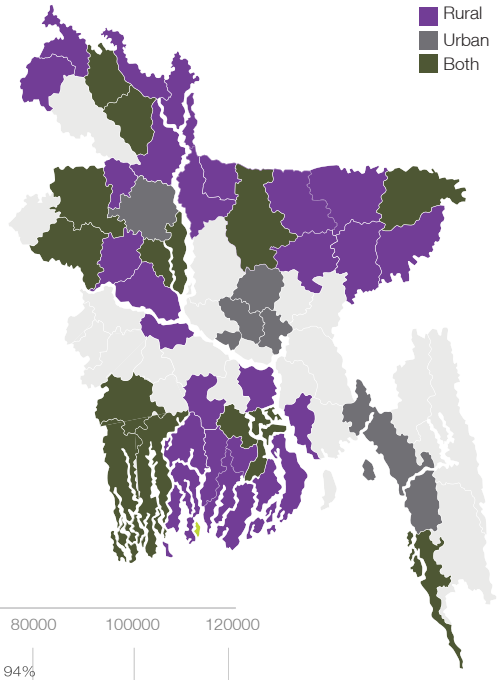
Cohort 2025

70,000
ultra-poor participants

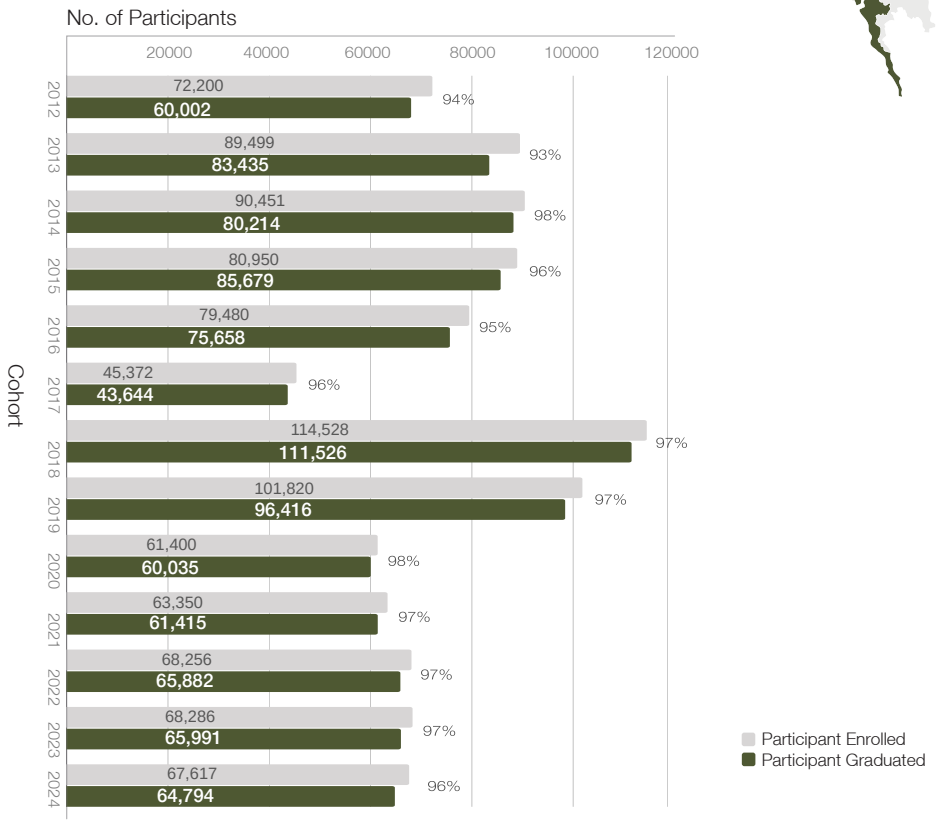
12,500
Urban

57,500
Rural

ultra-poor participants got enrolled in Cohort 2025 and they are going to enter their second year.



Graduation Trend in Last 12 years

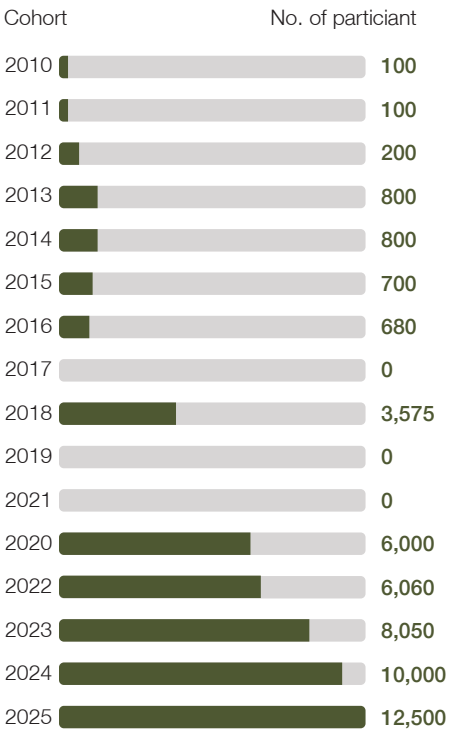


WHAT'S NEW?

Getting Urban Targeting Right

As urban poverty becomes increasingly multidimensional, UPGP has strengthened its urban programme through **dedicated staffing, expanded reach, and the Urban Vulnerability Index (UVI)** to address intersecting deprivations beyond income.

Participant Enrollment for UPGP Urban Operations Year-by-Year



Urban Vulnerability Index (UVI)

a standardised 10 indicator methodology across income, education, health, and living standards- ensures holistic, data-driven targeting with reduced human bias.

Data-Driven Targeting with the Urban Vulnerability Index

Economic:
Per capita income, credit access, savings

Education:
Years of schooling

Health/Wellbeing:
Food security, disability, chronic disease

Living Standards:
Access to safe water and sanitation

Pilot
Rolled out across **10** branches in Cohort 2025

Scale-up
Expansion across **20** branches in Cohort 2026

Disability Inclusion: From Pilot to Mainstream

Context

- Disability prevalence within the poverty tiers stands at **3.34%,** higher than the **2.80%** national figure indicating a higher concentration of disability among ultra-poor households
- **81%** socially excluded due to mental or intellectual disabilities
- **94%** require rehabilitation support
- **89%** have never accessed any form of support

Source: UPG Cohort 2025 Endline Report

Evolution

- **2021 (Pilot)**
  4 districts with **1,000** households.
- **2023 (Expansion)**
  16 districts with **2,700** households
- **2025 (Mainstreaming)**
  37 districts with **3,649** households

Reach

- Disability identification in the community
- Rehabilitation & psychosocial need assessment
- Caregiver coaching & family engagement
- Referral & Service Linkage
- Community Awareness
- Home-based therapy
- Assistive Device
- Job Placement
- Accessibility & Adaption



Livestock Loan with Insurance

- Flexible, asset-based loan for bull rearing
- Implemented with Microfinance in participants' second year
- Single repayment after asset sale (4, 6, or 9 months)
- Mandatory livestock insurance covering **90%** of market value against animal loss
- Doorstep vaccination, televeterinary services, and emergency field support included

603 participants availed the loan

2,55,70,000 BDT amount loaned

100% repayment achieved

Avg. Profit: BDT **18,140** per bull

5 bulls deceased but all of them covered by the Livestock Insurance

Essential Services Integration

Under the Essential Services Integration initiative, UPGP **maps all critical services available in an area** provided by Local Government Institutions (LGIs), local NGOs, and private organisations. Once the map is created, service providers and Village Social Solidarity Committee (VSSC)/Bashati Shahayak Committee (BSC) can use it to link **every household member** to relevant services.

10,277 people participated in health campaigns

9,154 participants linked with Vulnerable Group Development

8,528 people's training applications were submitted to LGIs

29,640 children provided with Typhoid vaccination

17,477 participants linked with Trading Corporation of Bangladesh (TCB)

Resilient Agro-Practices

- Integrated Agriculture-Aquaculture (IAA) added as a new enterprise for faster, diversified income
- Nutrition-Sensitive Horticulture Nursery and vermicompost guidelines developed to promote climate-resilient farming and short-term income



> I don't call that luck. I call it being prepared to make the next choice.

Sima Khatun

Shadhin Loan and Livestock Insurance Recipient
Palashbari, Gaibandha

The mornings in Palashbari used to begin the same way. My husband would leave before sunrise, and I would count what was left.

When I joined BRAC's Ultra-Poor Graduation programme, I started with one bull. I cared for it carefully, and seven months later, sold it at a profit. Instead of spending the money, I reinvested it.

Then came a second bull, a goat and a small patch of leased land. But as our livelihoods grew, so did our needs.

My husband needed steadier work. I could have spent everything I had built, but that would have left us with nothing to fall back on.

So I made a different choice. I took a formal loan and bought a van for him, while investing in a stronger animal for myself. Now we had two livelihoods growing side by side.

Then, in September, my bull died. Tk 90,000 was gone in days. It could have undone everything I had built.

But because I had taken a formal loan that came with an insurance, by October, I had recovered Tk 63,000 and reinvested it.

I don't call that luck. I call it being prepared to make the next choice. And I am still making those choices.



REACHING THE LAST MILE

INTEGRATED DEVELOPMENT PROGRAMME

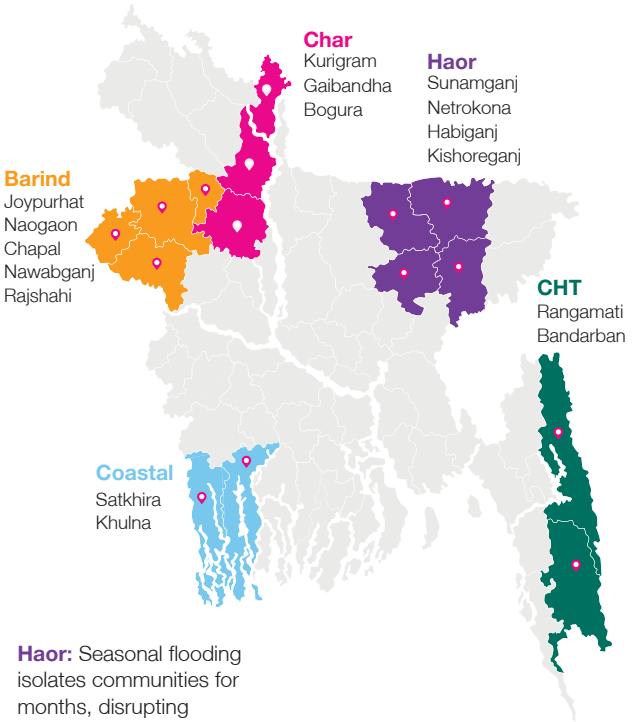
One in four people across Bangladesh are multidimensional poor. These deprivations are most acute among communities that are geographically remote, socially isolated, and climate-vulnerable, where access to essential services, market access, economic opportunities and social protection system remain limited.

The Integrated Development Programme (IDP) aims at building resilience of the communities constrained by geographical, social, and climate-induced barriers by deepening the delivery of essential services, promoting livelihood opportunities, and enhancing their coping mechanisms.

The programme aligns with national development goals and SDGs, focusing on poverty reduction, water and facilities, basic health services, education, gender equality, and climate action.

Operating across five vulnerable zones - Barind, Haor, CHT (Chittagong Hill Tracts), coastal areas, and northern char, where people face overlapping vulnerabilities:

Geographical Location



Haor: Seasonal flooding isolates communities for months, disrupting livelihoods, education, and healthcare access

Char: River erosion and displacement create unstable lives with limited services and financial access

Barind: Chronic drought, water scarcity, and declining agricultural labour opportunities affect income security

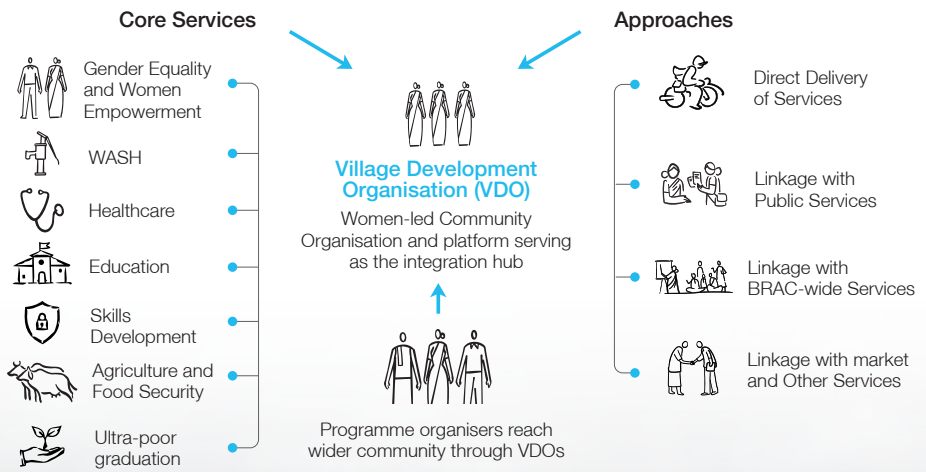
Coastal: Salinity, cyclones, and waterlogging reduce agricultural productivity and safe water access

CHT: Geographic remoteness, water access, weak infrastructure, and social marginalisation limit access to basic services

These contexts are interlinked with problems, where traditional single-sector solutions fall short. IDP adopts an integrated, women-led approach to ensure communities can access essential services, build sustainable livelihoods, and strengthen resilience so that survival is not just possible, but dignified.

IDP operates across **16** districts in Bangladesh, extending its reach to communities in the last mile.

IDP's Service Integration Mechanism





PROGRAMME OVERVIEW OF 2025

3,123 Village Development Organisations (VDOs) with **93,108** members

5,660 UPGP participants

6,900 Farmers under crop insurance

380 Swapnosarathi groups with **9,500** adolescent girls

222,427 People accessed essential health services

1,300 Skills learners

244 Schools with **5,858** students

77,634 Households practicing homestead gardening

316 Households under the coverage of **4** SMP/STW & 9 Piped water network

What's New
Revamping Agriculture & Food Security

Nutrition-sensitive and climate-adaptive agriculture at household level

Designed to function even in fragile environments

Home-based model integrates:
- Horticulture
- Livestock
- Pond aquaculture
- Nutrition awareness

Enables households - especially women to
- Produce food
- Improve nutrition
- Generate income within their own homesteads

From Tobacco to Sustainable Farming: Potato Initiative in CHT

Tobacco cultivation in the Chittagong Hill Tracts has long driven deforestation and environmental degradation

In 2025, IDP partnered with BRAC Seed & Agro Enterprise to introduce potato cultivation as an alternative crop, providing:
- Quality seeds
- Technical training
- Market linkage support

Offers sustainable income opportunities for farming households

Protects the fragile hill ecosystem

It demonstrates that livelihoods and environmental restoration can go hand in hand.

Telemedicine in Haor

Seasonal flooding isolates haor communities for months, making access to qualified healthcare costly and often impossible, resulting in delayed treatment and preventable health risks.

Integrated Out-Patient Department and telemedicine-based healthcare service introduced in the remote Haor region

Brings healthcare closer to flood-isolated communities previously cut off from services

Patients connected to qualified MBBS doctors via real-time video calling

Delivered from fixed branch offices using trained paramedics for outpatient consultations

Community Clinic Revitalisation

Despite the presence of government community clinics, poor infrastructure and inadequate facilities discouraged communities from seeking care, leading to underutilisation of existing public health services.

Government community clinics equipped with improved WASH facilities and seating arrangements

Upgrades helped increase community involvement and health service utilisation

Initiative designed to encourage communities to seek healthcare and take ownership of their local clinics



ENHANCING CLIMATE RESILIENCE OF WOMEN SMALLHOLDER FARMERS

Climate change is disproportionately affecting the most vulnerable communities in Bangladesh, particularly those dependent on climate-sensitive livelihoods such as agriculture (crops, aquaculture, poultry, and livestock). Recurrent droughts, salinity intrusion, cyclones, erratic rainfall, cold wave, unseasonal fog and water scarcity are deepening poverty, food insecurity, and health risks in climate-vulnerable regions. Experiences from across BRAC programmes have shown that standalone interventions are often insufficient to address these interconnected challenges. Recognising the need for a more holistic response, BRAC launched the Integrated Climate Change Programme (ICCP) to build climate resilience through an integrated approach, across agriculture, livelihoods, health, and WASH. ICCP also aims to utilise advancements in climate data and information to support climate- adaptive decision-making at the community level. Building on the existing structure of the Integrated Development Programme (IDP) in active collaboration with Climate Change Programme (CCP), BRAC Health Programme (BHP), Microfinance (MF), and Water, Sanitation, and Hygiene (WASH) initially focuses on two major climate hotspots, Barind and Coastal regions, as identified in the Bangladesh Delta Plan (BDP) 2100 and by various stakeholders. The programme aims to protect human development gains and strengthen resilience among the most climate-vulnerable households in Bangladesh through its three operational pillars of survive, grow and sustain.

What We Do

Organise
Mobilise vulnerable communities through Village Development Organisations (VDOs) and form sector groups by selecting appropriate member of the VDO (IDP) and VO (MF)

Capacitate
Build knowledge, skills and climate resilience through training, advisory support, health awareness and timely climate information

Connect
Link participants to markets, essential services and institutions to ensure access, fair pricing and sustained climate adaptation support for vulnerable farmers through adaptation clinics



INCEPTION JOURNEY OF ICCP

2023
Conceptualisation

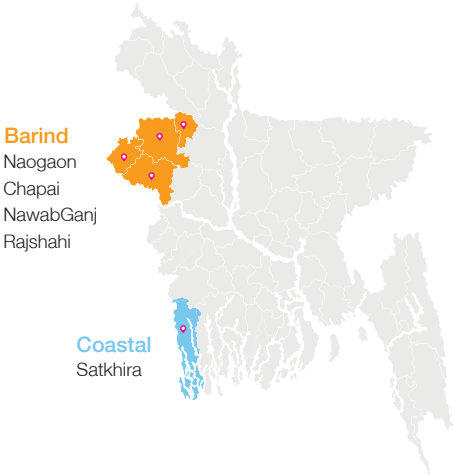
- ICCP concept developed collaboratively across BRAC programmes
- Integration of climate science, livelihood systems, and community platforms initiated
- Identification of Barind and Coastal as priority climate hotspots

2024
Completion of Design

- Finalisation of programme framework and operational architecture
- Definition of Sector Group model and climate-resilient livelihood pathways
- Alignment with national strategies including NAP and CCGAP

2025
Inception and Field Rollout

- ICCP transitioned from design to implementation
- First field season launched, focusing on trust-building, community engagement, and system activation
- Frontline systems, training structures, and sector-group formation interventions initiated in selected locations



2 Divisions
4 Districts
19 Branches

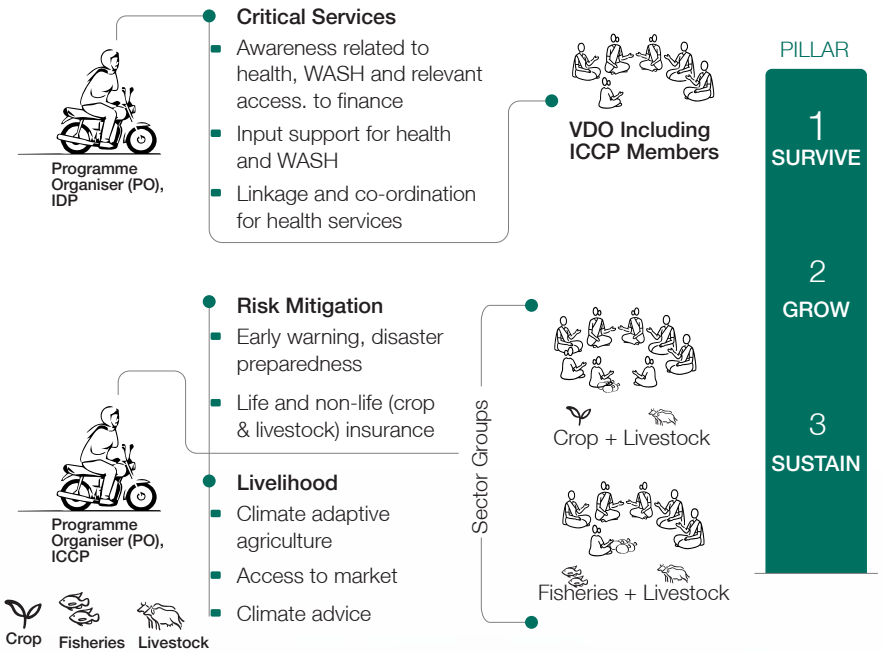
Core Implementation Approach

ICCP works through a structured system that combines technical knowledge, seasonal planning, and community facilitation:

- Formation of women smallholder farmer-led Sector Groups (SGs)
- Deployment of trained Programme Organisers (POs) as frontline climate facilitators
- Seasonal training cycles aligned with agricultural calendars
- Demonstration plots for climate-resilient varieties and adaptive practices
- Continuous data collection through farmer profiling and need assessments

Programme Organisers play a critical role in contextualising technical climate guidance, facilitating farmer discussions, and translating climate data into practical field-level decisions.

How We Operate



ICCP started by forming Sector Groups (SGs) from women smallholder farmers involved in agriculture, fisheries, and livestock, established 62 focused SGs across Barind and Coastal regions.

ICCP's frontline staff, the Programme Organisers (POs), are trained extensively in contextualising technical guidelines, facilitating FGDs, understanding crop and season-specific needs, and preparing data-informed training sessions.

Capacity development follows a seasonal calendar, ensuring all learning is timely and relevant, supported by varietal demonstrations and adaptation practice plots.

At the frontline, ICCP Programme Organisers (POs) work directly with communities to deliver climate-adaptive livelihood development and risk mitigation services, while IDP POs continue providing essential integrated services.

The frontline teams are supported by sector specialists in agriculture, crops, and fisheries, who provide technical guidance and capacity development support.

Learning and training activities follow a seasonal calendar to ensure timely and relevant support for farmers, complemented by varietal demonstrations and adaptation practice plots at the field level.



HOW WE SYNERGISE

Learning with LiLa
Involved entities: *BRAC PAC, BIGD*

- Collaborative pilot initiative serving as a space for research experimentation, iterative learning, and real-time evidence generation
- Three-year research collaboration agreement signed between BRAC and BIGD

Alternative Crop at CHT with Enterprise (Seed & Agro)
Involved entities: *IDP, BRAC Seed and Agro Enterprise (BASE)*

- Addresses widespread tobacco cultivation in the Chittagong Hill Tracts, whose health impacts fall heavily on women
- IDP piloting potato cultivation as a viable, sustainable alternative crop for tobacco farmers
- BASE strengthening market linkages and introducing improved agricultural inputs

Habitat Co-Creation: Nature-based Solutions (NbS) in Barind
Involved entities: *IDP, UPGP, WASH*

- Pilots a habitat co-creation model to address ecological degradation and water scarcity in the drought-prone Barind tract
- Restores ecosystems through native species plantation, improving soil moisture retention, groundwater recharge, and biodiversity
- Aligned with government's national afforestation priorities
- Strategically tests scalable ecosystem restoration approaches for drought-stressed regions

BEP	BRAC Education Programme
BHP	BRAC Health Programme
BIGD	BRAC Institute of Governance and Development
GJD	Gender Justice and Diversity
IDP	Integrated Development Programme
MF	Microfinance
PAC	Poverty Alleviation Cluster
SSNP	Social Safety Net Programme
UPGP	Ultra-poor Graduation Programme
WASH	Water, Sanitation, and Hygiene

Extending essential Services Through BRAC-wide Synergy
Involved Entities: *IDP, BEP, BHP, SDP, GJD, MF*

- IDP extends critical services to hard-to-reach areas by leveraging the expertise and delivery platforms of BRAC's Education, Health, Skills Development, Gender Justice and Diversity, and Microfinance programmes, tailored to each context's needs

Strengthening Financial Inclusion and Livelihood Pathways
Involved Entities: *IDP, UPGP, MF*

- Through Microfinance synergy, VDO members (IDP) and UPG graduates (UPGP) access capacity-building and continued financing, with **2.4 million** participants transferred to MF.
- Tailored products like the Shadhin Loan support livelihoods, while MF's **400,000** sapling purchases since 2025 add income

Linkage with Government Social Safety Net Programme (SSNP)
Involved entities: *UPGP, SSNP*

- **1,853** participant households linked with SSNP and other support schemes
- Includes allowances for the elderly, widows, and people with disabilities

Skills Training for Second-Generation Members
Involved entities: *UPGP, SDP*

- **1,314** second-generation household members received skills training in collaboration with the programme



2026 STRATEGIC ROADMAP

Ultra-Poor Graduation Programme

Agriculture, Livelihoods, and Food Security

Moving forward, the programme will prioritise nutrition-sensitive agriculture to ensure long-term food security and sustainable earnings, introduce aquaculture as a priority enterprise to diversify participants' livelihoods, and implement an integrated fodder management system focusing on Urea Molasses Straw (UMS), grass, and hay production.

Disability Mainstreaming and Scaling Up

Disability inclusion will transition from a pilot initiative to a mainstream approach integrated into the core implementation design, while programme expansion will be driven through the *Shuborno Sathi* (Community Caregiver) model, with a pilot planned across 100 branches.

Financial Inclusion and Asset Protection

The Livestock Loan with Insurance model will be scaled up across regions in Bangladesh, while a bullet payment feature will be incorporated into the interest-free support for regular participants in the 2026 cohort's bull enterprise.

Enhancing Collaboration

The programme will advocate for the adoption of the graduation approach within national programmes, while strengthening youth employment through enhanced strategic linkages with job-creating organisations and TVET providers across government, private, and NGO sectors.

Integrated Development Programme

Scaling Climate Resilience through ICCP

Building on its successful inception in 2025, the Integrated Climate Change Programme (ICCP) will expand its implementation across the Barind and Coastal regions to strengthen the climate resilience of smallholder farmers. The programme will scale Sector Groups, climate information services, climate-adaptive agriculture, and locally led adaptation approaches to protect livelihoods and human development gains from increasing climate risks.

Strengthening Community Institutions

Recognising the need for stronger and more responsive community institutions, IDP will redesign the Village Development Organisation (VDO) model to enhance community representation, accountability, leadership, and long-term sustainability. The redesigned model will strengthen women's leadership and improve community ownership in planning, accessing services, and collective action.

Advancing Nutrition-Sensitive Agriculture and Food Security

IDP will prioritise its Home-Based Nutrition-Sensitive Food Production System by strengthening nutrition-sensitive horticulture nurseries, household aquaculture, and diversified homestead food production. The programme will enhance technical capacity, improve access to quality inputs, and promote climate-adaptive practices to improve household nutrition, food security, and income generation.

Strengthening Market Systems and Livelihood Opportunities

To create sustainable economic opportunities for marginalised communities, IDP will strengthen private sector engagement and agricultural market systems. The programme will expand market linkages, promote climate-resilient value chains, and strengthen partnerships with enterprises to improve producers' access to quality inputs, fair markets, and higher-value livelihood opportunities.



THINGS I FOUND INTERESTING

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