



UPG Quarterly Newsletter

Q4 Newsletter | Oct-Dec 2025

Poverty in Bangladesh

Bangladesh faces multiple, overlapping challenges. Extreme poverty is projected to rise, while multidimensional poverty currently affects 39.77 million people. Bangladesh's economic landscape is marked by a rise in the national poverty rate from 18.7% in 2022 to 27.9% in 2025. This financial pressure is particularly evident in urban areas, where average monthly household expenditures exceed incomes by more than 4,000 BDT. Besides these, growing climate-induced vulnerabilities could displace up to 13.3 million people by 2050. These realities call for adaptive, inclusive, and people-centred solutions.

The Ultra-Poor Graduation (UPG) Programme targets households living in the most vulnerable conditions, supporting communities affected by poverty, economic and climate shocks, and climate-induced displacement. The programme addresses multidimensional poverty, addressing context-specific and people-specific challenges. It has interventions in rural and urban settings and targeting populations with diversified needs and vulnerabilities, such as persons with disabilities, indigenous communities, and host communities living in a humanitarian context.

Drawing on community insights and BRAC's decades of experience, UPG integrates poverty alleviation, gender equality, climate resilience, and human rights. Its implementation strategy focuses on sustainable interventions tailored to local contexts prioritising hard-to-reach areas such as Haor, Coastal, Barind, Regular Plain Land, and Urban Slums. Residents of these communities face multiple, interrelated challenges, including social exclusion, identity-based discrimination, gender inequality, limited market access, and geographical barriers to essential services. UPG actively ensures equitable access to programme benefits for these marginalised groups, addressing barriers and strengthening resilience, livelihoods, and social inclusion, while contributing to the Sustainable Development Goals.



About Graduation Approach

Graduation approach is a holistic, climate-sensitive, context-specific, and time-bound and sequenced set of interventions over two years, that aims to enable extremely poor households to progress along a pathway to a sustainable livelihood, reduced inequality and socioeconomic resilience. It is based on four pillars.

Livelihoods Promotion

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

Financial Inclusion

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

Social Protection

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

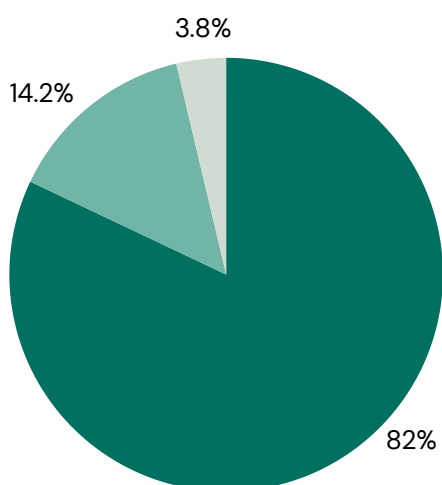
Social Empowerment

To promote inclusion, behavioural change and life skills improvement



Programme Highlights

At a Glance Key Numbers



Graduation Statistics (Cohort 2024)

- Rural graduation
- Urban graduation
- Did not graduate

65,118

out of 67,617 people graduated in Cohort 2024 making up **96.30%** of total participants

62,367

graduated UPG participants from Cohort 2024 have been transferred to Microfinance Programme to ensure financial inclusion, of which **59.67% participants** have already availed their services so far

Joint Step Forward **First ever cluster RM Meeting**

The Regional Managers' Meeting, held at Savar BRAC CDM on December 23-24, featured a landmark joint session for the Poverty Alleviation Cluster, merging the Integrated Development Programme (IDP) and the Ultra-Poor Graduation (UPG) programme for the first time.



The event served as a **strategic showcase for new innovations and roadmaps** presented to the Executive Directors (ED) of both BRAC and BRAC International, highlighted by a dedicated "Visual Corner" and unique, organic, handmade display boards. Through these interactive sessions and direct dialogue with leadership, the meeting fostered a **unified vision for institutional synergy and the scaling of resilient solutions** across Bangladesh and beyond.



Operational Changes

Refining Eligibility **UPG Updates Selection Criteria**

1.

Eligibility for the most vulnerable group (Group 1) has been **expanded** from ages 56 - 62 to 18 - 62, alongside, a pilot in 12 regions is testing the removal of the upper age limit altogether.

The goal is to **reduce exclusion and increase precision**, ensuring people from 18 to 62 or more who need support are included.

The Participatory Rural Appraisal for the selection process of Cohort 2026 has already started in mid-December 2025.

2.

Grant support has been **updated** for Group 2 which is now 40% and for Group 3 is 20%. The support for Group 1, the most vulnerable group, remains 100%, which was introduced during Cohort 2025.

The grouping ensures that the **support matches the participant needs**. Additionally, Group 1, has been divided to 1A and 1B to distinguish those who is capable to run an enterprise (1B) from those requiring extra help (1A), Group 2 is modified to increase precision and Group 3 renews its focus to slightly more vulnerable groups than before.

3.

The branch selection criteria has been improved which now follows **data-driven analysis and practical experience** to improve the accuracy of reaching location where the support is most-needed.

The programme uses evidence and decades of implementation experience to target these extreme vulnerable areas.

Total District Coverage: 44
Total Branches: 452
Cohort 2025 Branches: 183 for Rural and 43 for Urban
Cohort 2026 Branches: 177 for Rural and 49 for Urban

From Data to Dignity **Getting Urban Targeting Right**

Poverty is not just lack of money, it is multidimensional. To address this and sharpen the accuracy and fairness of selecting Urban Ultra Poor participants, BRAC UPG Research & Evaluation, in collaboration with the BRAC Institute of Governance and Development (BIGD), assessed the **Urban Vulnerability Index (UVI)**, based targeting approach.

Grounded in standardised, data-driven criteria across income, education, health, and living standards having 10 indicators, the **UVI reduces human bias and subjectivity strengthening transparency and consistency** in who the programme reaches. The UVI-based targeting pilot for 10 branches in Cohort 2025 has now been approved for **scale-up in 20 branches** for the Cohort 2026, marking an important step towards more efficient, equitable and accountable urban poverty programming.



Towards equity **Mainstreaming Disability Inclusion**



Disability inclusive interventions scaled up to **37 districts from 16 for 2025 cohort**



3949 households with disabilities identified in need of support for 2025 cohort



Orientation on disability identification in the participant selection process of **923 staffs** of Cohort 2026

Key Interventions

Conducting **Assessment and Comprehensive Planning**

Facilitating **Treatment referral, Assistive Device provision, and Task and Tool adaptation**

Capacity building on **Disability Inclusion** for the all the field staff

Providing **Rehabilitation and Mental Health and Psycho-social Support** services

Developing **community caregiving skills** through '**Shuborno Sathi**'

Field Reality

Referral Pathway is lengthy

Insufficient Assistive Device stock availability within government supply





I can look after my son now.

Kachua Rani *did*i, Ramganj, Nilphamari
Disability Inclusion

SURVIVE



Today, I can bathe my nine-month-old son, feed him, and watch him grow with joy. Each smile, each small step he takes, fills me with hope. Life is not perfect, but I feel stronger, more capable, and ready to care for my family with confidence.

It wasn't always like this. I remember becoming pregnant unexpectedly. I already had two daughters by then, and had no plans to have any more. But when I was five months along, I started worrying, what if this child was a girl too and how would I ever manage her future in our struggling household? The thought haunted me and I became anxious. I gave birth to a son but gradually my fear started going out of hand. I wandered around my village, anxious and lost, and at times put myself and my baby at risk. When my son was seven months old, I abandoned him on the road and tried to take my life many times. My husband used to work in Dhaka as a labourer. My situation became so bad that my husband had to leave his work and permanently move here to take care of me. But this means we did not not make enough money to buy food. Some days we had to go hungry.

Things began to change when the local VSSC (Village Social Solidarity Committee) stepped in. With small financial support, I was able to visit a doctor in Nilphamari. Later, I received treatment from a psychiatrist at Rangpur Medical College Hospital. Regular counselling from mental health specialist and care slowly helped me regain balance in my daily life. Now, I can look after my son, plan for his future, and face each day with courage. The journey is hard, but the support I receive is helping me reclaim my strength and sense of purpose.

New Initiatives, Tools and Trainings

Connecting Households **Essential Services Integration**

The extreme poor face unequal access to the benefits of economic growth, resulting in gaps in health, education, and living standards. Lacking the information and capacity to address these challenges, they risk falling back into cycles of vulnerability. Through various linkages the participants are socially empowered to ensure sustainable graduation.

Under the Essential Services Integration initiative, UPG **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, supporting their survival, protection, and long-term well-being through strengthened partnerships, context-specific support. Collaborating with government and other stakeholders the initiative additionally carries out health and other campaigns along with initiatives to promote awareness.



10,277 people participated in health campaigns



9,154 participants linked with Vulnerable Group Development



627 people linked to Maternity Allowance



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)

Information as Opportunity **Tottho Apa**

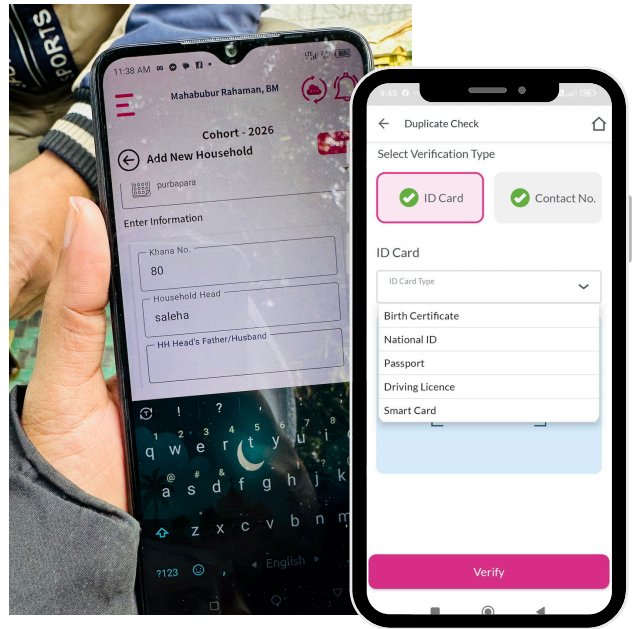


In Bamnagao, a remote village in Barhatta Upazila of Netrokona, poor roads and seasonal flooding make it hard to access services and information. Social norms limit women's access to services and information, making it even harder to make informed decisions about health, education, and livelihoods.. The Village Social Solidarity Committee (VSSC) introduced them to *Tottho Apa*, a government-supported digital service. Through visits and awareness sessions, 51 women received health checks, and 19,351 participants and their families were reached with essential information.

Digital Leap **Smarter Tools for Better Impact**

UPG is taking a big leap in digitalisation with several new features designed to streamline operations and improve accuracy. **Duplication checks** can now be done using NID and mobile numbers, while **admissions, loan proposals, and collections** are fully integrated into the ERP system for POs and Branch Managers. Village Organisation management and quality control are now connected digitally, making oversight easier and more efficient.

Looking ahead, the programme is accommodating Urban Vulnerability Index onboarding in 20 branches, introduce AI-based participant and enterprise selection, implement geo-location tracking for follow-ups, and roll out PO-wise growth reports, bringing **data-driven precision and accountability** to every level of the programme.



Staff Capacity Building



2,132 staff members trained across 5 major training initiatives to increase their capacity of bringing more efficiency



1052 staff from Cohort 2025 trained on disability inclusion, which is done for the first time in BRAC, for better addressing of the programme's new components to mainstream disability.



Jointly designed and delivered leadership training with LLD to all **475 branch and area managers** to enhance operational leadership skills

Resilient Livelihoods

Enhancing Impact **Climate-Smart Agriculture**



Fisheries is now added as a new enterprise, offering faster and more diversified income opportunities



Mini-nursery and vermicompost guidelines prepared to promote climate-resilient farming to improve quality of seedlings and generate short-term income



TSPP (Planting in the right time, space, place and process) guideline developed for agro-enterprises to enhance efficiency of homestead gardening and effective farming practices



Today feels like a third Eid.

Safia Apa, Balu Bazar, Sreebordi, Sherpur Agriculture Enterprise

GROW



It feels like Eid today. My mother-in-law and I have been cooking since morning, preparing beef, fish, vegetables, and plain rice for our neighbours. We invited everyone to celebrate the autorickshaw I bought for my husband yesterday. As people gather to eat, the tiredness fades. There is a happiness in feeding others, a feeling that tells me how far we have come.

It may seem like a small thing, but for us it means steady income and a little more certainty in our lives. When I first planned my farming, I wanted to grow only bananas. But banana plants take time, nine to eighteen months before harvest. I realised there was space and time between the young plants, sunlight that was going unused.

Shahin bhai (UPG, Agriculture sector specialist) explained that bananas and onions work well as companion crops. Onions, which take only three to four months, could grow there while the bananas matured. So I planted both together and it worked. I have already sold part of my onion harvest, money that I bought my husband's autorickshaw with. Some crops are still in the field, and with that income, I plan to lease more land next season and grow a little more, step by step.

There is another new beginning in our home. This month, my son started going to a BRAC school. My daughter also began her education at a BRAC school (pre-primary) before moving on to a government primary school. Watching them leave for class fills me with pride and relief. Their future now feels wider than my own once did.

Shadhin Loan **Fueling Profitable Bull Enterprises**

The **Shadhin Loan** is a **flexible, low-cost, asset-based loan designed** to support sustainable livelihood building, particularly in bull rearing implemented through collaboration between Ultra-Poor Graduation (UPG) programme and Microfinance. Unlike conventional microcredit, it allows **one-time (bullet) repayment after asset sale**, with flexible tenures (4, 6, or 9 months) aligned to production cycles. The loan carries **lower interest** calculated on a daily basis, so borrowers pay interest only for the actual days used if they repay early. Participants are eligible for loans one year after enrollment, allowing them to expand their asset base and gain experience in managing formal credit.

The package comes with **mandatory livestock insurance**, covering 90% of the market value in case of animal loss, alongside doorstep vaccination, tele-veterinary support, and emergency field services. The participant has to pay a premium of 1.9% of the loan and 750 BDT for health insurance to avail the livestock insurance. By reducing repayment pressure and protecting key assets, it supports participants to invest with confidence, manage risks, and move towards financial independence.

The Shadhin Loan pilot in 4 districts has shown strong results, with **603 participants** receiving a total of **BDT 2.56 crore**. On average, each bull was purchased for 61,748 BDT and sold for 79,888 BDT, generating a profit of 18,140 BDT.

Five bulls were lost, but all incidents were covered by livestock insurance and all successfully reimbursed. Building on this success, 2026 Cohort Bull Enterprise participants will benefit from interest-free support with a bullet payment feature, modelled on the Shadhin Loan approach, ensuring better financial flexibility and enterprise growth.



With insurance, every bull, alive or dead, is worth lakhs!

Shamima *apa*, Kolom, Shingra, Natore
Bull Rearing Enterprise/ *Shadhin* Loan Borrower



99.51%
loan repayment rate



This insurance pulled me up when I had fallen.

Sima Khatun *apa*, Joynogor, Durgapur, Rajshahi
Bull Rearing Enterprise/ *Shadhin* Loan Borrower



Life in my village of Palashbari was never easy. Married in seventh grade, my family of five survived on my husband's day labour. In 2024, I learned about BRAC's Ultra-Poor Graduation programme. With their initial support, I bought my first bull. I devoted myself to raising it and, within seven months, sold it for a profit. I reinvested in a second bull, a goat, and leased a small patch of land. By July, my second bull sold for 80,000 BDT, and for the first time, I felt I was moving forward on my own terms.

But progress came with hard choices. I wanted to buy an auto-van for my husband for steady income, but spending all my cash would leave me with no business. I planned carefully. Part of the profit bought the van, and I took a 50,000 BDT *Shadhin* Loan, combined with my savings, to buy a high-quality bull. Both our livelihood and business could grow.

Life tested me again. My new bull fell severely sick and died in September. Losing a 90,000 BDT asset could have trapped us in debt. But because the loan was formal, the bull was insured. By October, I received 63,000 BDT, covering 90 percent of my loss. With that money, I bought a new bull and kept my earning on track.

Spotlight on Awareness and Visibility

Social Media Campaign for **IDEP 2025**

To observe the International Day for the Eradication of Poverty 2025, a social media campaign was launched to amplify the impact and vision of the Ultra-Poor Graduation (UPG) programme. The campaign featured a [programme explainer](#) alongside the deeply

inspiring [journey of Monwara Apa](#). Complementing these narratives, the Executive Director shared [a perspective on poverty](#), reinforcing the organisation's commitment to creating sustainable pathways out of extreme vulnerability.



Docudrama Release: **Shunno Theke Purno**

On October 30, 2025, the premiere of the docudrama "**Shunno theke Purno**" highlighted the two-year transformation of two participants from Assasuni, Satkhira. This inspiring narrative captured their struggles, life changes, and ultimate success, serving as a testament to resilience in

the fight against extreme poverty. The event was attended by the **Executive Director, Senior Directors, and colleagues from the BRAC Head Office**, marking a moment of reflection on the impact of the Graduation approach.

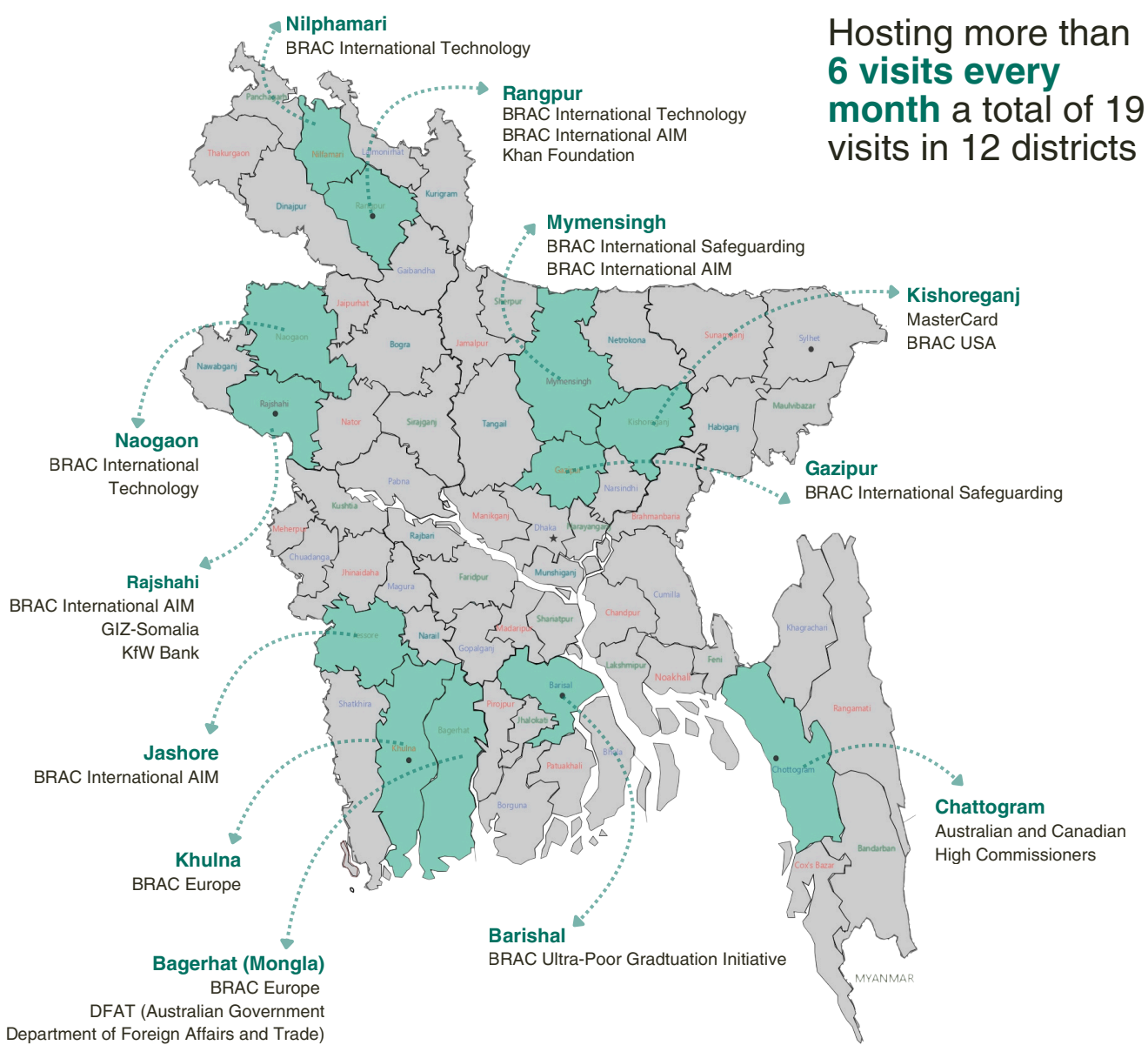


Presence at BRAC Innovation Exhibition 2025

From the UPG programme, the **BRAC Innovation Exhibition 2025** featured the **Climate Adaptive Innovation Award**, which identifies and scales grassroots agricultural solutions to address the unrecognised climate-induced losses faced by local communities. It also showcased through an **experiential zone about the Urban Green Housing Initiative**, highlighting the climate-adaptive practices at the urban households. A key event was the **'Championing Local Wisdom' Fireside Chat**, where three award-winning frontline representatives shared how context-driven ideas were transformed into powerful climate-adaptive solutions for ultra-poor households.



Immersion Visits Exploring Graduation



Hosting more than **6 visits every month** a total of 19 visits in 12 districts

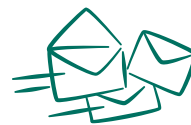
Strengthening Programme Delivery



Developed **7 monitoring tools**, completed **6 issue-based monitoring reports** and **1 special report** to ensure programme efficiency



Produced **135 primary QC reports** and **conducted exit meetings** with field staff to ensure effectiveness and immediate feedback.



Managed **5 new complaints** out of which 3 inquiries completed, with 2 cases referred to ensure conflict resolution within the programme

Sector Meetings

The Essential Services Integration (ESI) sector meeting was held on 19–20 November, 2025 at the Uttara BLC to establish **key strategic directions**. The primary focus was on enhancing social development for ultra-poor households by **strengthening community-based support, linking members to government and other services, and ensuring transparency** in implementation and reporting.



Agriculture and Income Generation (A&IG) Sector Meeting, held in Jashore on December 1-2, 2025, convened program leaders and technical coordinators to **strategise on resilient graduation and enterprise growth**. While analyzing the Cohort 2024's successes, key outcomes included **67% reduction in livestock mortality, and 600.2 crore earned from bull enterprises**. As way forward for the Cohort 2025, the session introduced **new short-term interventions such as mini-broiler farming and Muscovy duck rearing**, while identifying critical hurdles in **asset procurement and climate adaptation** to be addressed. The meeting concluded emphasising nutrition-sensitive homestead gardens as a cornerstone for ensuring the long-term sustainability of the graduation model.



Quality Control Meeting

The Quality Control Meeting, held on December 28–29, **reinforced a systematic framework for operational oversight and accountability**. Under this process, primary QC findings are first shared at the branch and regional levels, utilizing exit meetings to drive immediate feedback and corrective actions. To ensure broader institutional visibility, key observations are presented quarterly, with summary and narrative reports that communicate all findings and resolutions directly to Head Office management.



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