



ANNUAL HIGHLIGHTS 2022

INTEGRATED DEVELOPMENT PROGRAMME

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Acronym

BIGD	Bangladesh Institute of Governance and Development
B2B	BRAC to Basic
CDSP	Char Development and Settlement Project
DFAT	Department of Foreign Affairs and Trade
GAC	Global Affairs Canada
IP	Indigenous Peoples
ICZM	Integrated Coastal Zone Management
IDP	Integrated Development Programme
IFAD	International Fund for Agricultural Development
LIC	Law Implementation Committee
LHR	Legal and Human Rights
LGED	Local Government Engineering Department
MEAL	Monitoring, Evaluation, Accountability and Learning
SDP	Skills Development Programme
SPA	Strategic Partnership Agreement
UPG	Ultra-Poor Graduation
VDO	Village Development Organisation
WASH	Water, Sanitation and Hygiene

Acknowledgement

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The BRAC to Basic (B2B) steering committee members have dedicatedly contributed to shaping, and later remodeling the B2B pilot project. We thank Tushar Bhowmik, Chief Financial Officer, Imran Matin, Executive Director of BRAC Institute of Governance and Development, KAM Morshed, Senior Director, Advocacy, Innovation and Monitoring, Evaluation, Accountability and Learning (MEAL); Arinjoy Dhar, Senior Director of BRAC Microfinance; to Mst Rozina Haque,

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The IDP team members worked closely alongside the technical leads, and monitoring and evaluation teams of each programme. We are humbled by their utmost efforts to ensure that IDP’s interventions are standardised and accountable. Extraordinary funding support was provided by Australia’s Department of Foreign Affairs and Trade (DFAT) and Global Affairs Canada (GAC) through the strategic partnership agreement (SPA), BRAC innovation fund, Government of Bangladesh’s Local Government Engineering Department (LGED), and United Nations International Fund for Agriculture of Development (IFAD).

Lastly, but not the least, IDP communications and knowledge management team is thankful to those who contributed to this annual highlights report.



Message from the Executive Director

The last 50 years saw incredible progress in terms of social development in Bangladesh. The factors behind it are many, but the lion's share of the credit goes to the people of Bangladesh, who have worked - and continue to work - so hard to change their lives.

This progress has not been even, however. Many pockets of entrenched poverty still exist across the country, where mainstream development initiatives have been ineffective, and where access to basic services is still a daily struggle. BRAC started the Integrated Development Programme in 2013, to tackle that challenge - to get services to people living in some of the most underserved areas in Bangladesh - *haor* (wetland) areas, *char* (riverine island) areas and Indigenous communities living in plainlands in the north.

In 2022, 1.1 million people were reached by the programme, through a holistic approach that includes access to health, education, water, sanitation, social and financial inclusion.

The programme's effectiveness at the last mile is a result of the dedication of its staff, who work closely with communities and have earned their trust over many years. The challenges are very different in the vast *haor* regions and the ever-shifting sands of the *chars*, and it is even more crucial to put the people and communities living there at the centre of solutions, so they can collectively use their own potential to change their circumstances.

The insights gathered over the years are now being used as the basis for a new programming approach. 'BRAC to Basic' entered the piloting phase in 2022. This initiative will enable BRAC to expand service delivery to people and communities in new areas in the coming year - the Barind tract of northwestern Bangladesh, the hilly regions of southeastern Bangladesh, newly-accreted coastal *chars*, and climate-vulnerable localities across the country. Throughout all of this work, BRAC will continue to engage with the government at both national and local levels, ensuring that the benefits of

the government's investments reach all of Bangladesh's citizens, and that BRAC's work supports national strategies.

Bangladesh's story is a story of investing in human potential, and we will remain firm in our commitment to stand beside people who are left the furthest behind, and support them to live productive, meaningful lives.

Asif Saleh
Executive Director
BRAC



Message from the Senior Director

In 2022, BRAC celebrated its 50th year of steering positive changes in people's lives and communities. Significant milestones have been reached over the years, yet needs for building healthy and resilient communities persist. BRAC Integrated Development Programme (IDP) began its journey in 2013 to improve the social and economic well-being of communities that were left behind; particularly those in wetlands (haor), riverine and coastal islands (char), and the indigenous peoples. Need-based holistic interventions were taken to doorsteps to address multi-dimensional poverty and its complexity. Through BRAC IDP, 232,589 households that lacked access to essential services were supported in 2022 alone.

Last year, country's most poverty-stricken area, the haor region, had just begun to recover from the pandemic, when it was struck by the worst flash flood of the century. Through IDP, 19,965 of the most affected and needy households were given life-saving aids, and 4,000 families were supported with cattle feed. Collaboration and coordination have been prioritised; guidance from other programmes helped to make integrated interventions more technically sound to optimise the benefits for more people.

Throughout the year, the programme put emphasis on collecting learnings from ongoing activities, reflecting on them, and

then acting on the learnings again. Additional attention was paid to improving quality of data, services and management. At the end of the year, these efforts synergised in scaling up the integrated services in another haor upazila, Austogram in Kishoreganj district.

The BRAC to Basic pilot was also initiated in 2022 envisioning cost-effective and customised service delivery to communities in pocket areas. A rigorous needs assessment involving multiple programmes was carried out in 2021 to design the new organisational management structures that would enhance tailored service delivery to communities.

To assist those living in marginalised conditions, the Indigenous Peoples project took initiative in 2022 to extend out to the communities living in Barind region of the north. The intervention in Barind is focused on reducing the water crisis and discrimination faced by the indigenous communities.

In the southern coastal chars, through partnership of Local Government Engineering Department, the programme started working at Bhola and Noakhali, in 2022. IDP is the implementing entity of IFAD's Char Development and Settlement Project – Bridging (additional financing).

The learnings aggregate to steer IDP towards strategising, designing and implementing enhanced interventions that assist people to attain dignified socio-economic standings. The efforts certainly mirror BRAC founder Sir Fazle Hassan Abed's statement, "small is beautiful, but scale is necessary."

IDP is grateful to every individual and programmes for being part of our journey through contribution of expertise, experience and knowledge.



Md. Akramul Islam
Senior Director
BRAC



Preface

BRAC is a global leader in development, steering innovative and evidence-based solutions to transform lives of people. Since 1972, BRAC's programmes has been addressing the root causes and lifting communities out of poverty through need-based interventions at scale. Over the years, programmes were designed according to the changing and emerging needs of the population, and mass interventions were implemented to bring changes to the communities. As awareness increased and basic services reached the people through government and private efforts, people gained voice and control over the lives. This brought positive changes to the landscape and nature of poverty in Bangladesh; over [11% reduction of poverty rate](#) was observed between 1983 and 2016. However, some communities are still left behind, especially those living in difficult geographical locations with low service reach, and those from communities that are marginalised and face discrimination. In geographically isolated locations, it is

challenging for government to ensure basic health, Water, Sanitation and Hygiene and education services. Resources and financial services are also scarce and hence chances for livelihood opportunities and economic growth are limited.

BRAC's integrated development programme (IDP) rolled out its operations in 2013. Its uniqueness lies in the holistic service delivery approach designed to cater to communities that are affected by multi-dimensional poverty. In 2022, IDP reached 232,589 households and approximately 1,142,000 people in Bangladesh's hard-to-reach areas, such as *haor* (wetlands), *char* (riverine islands), and those from plain land indigenous communities. The programme's goal is to improve their socio-economic conditions by creating diverse livelihood opportunities and bringing essential services to their doorsteps. IDP is now rich with experience of improving the life and livelihood of people.

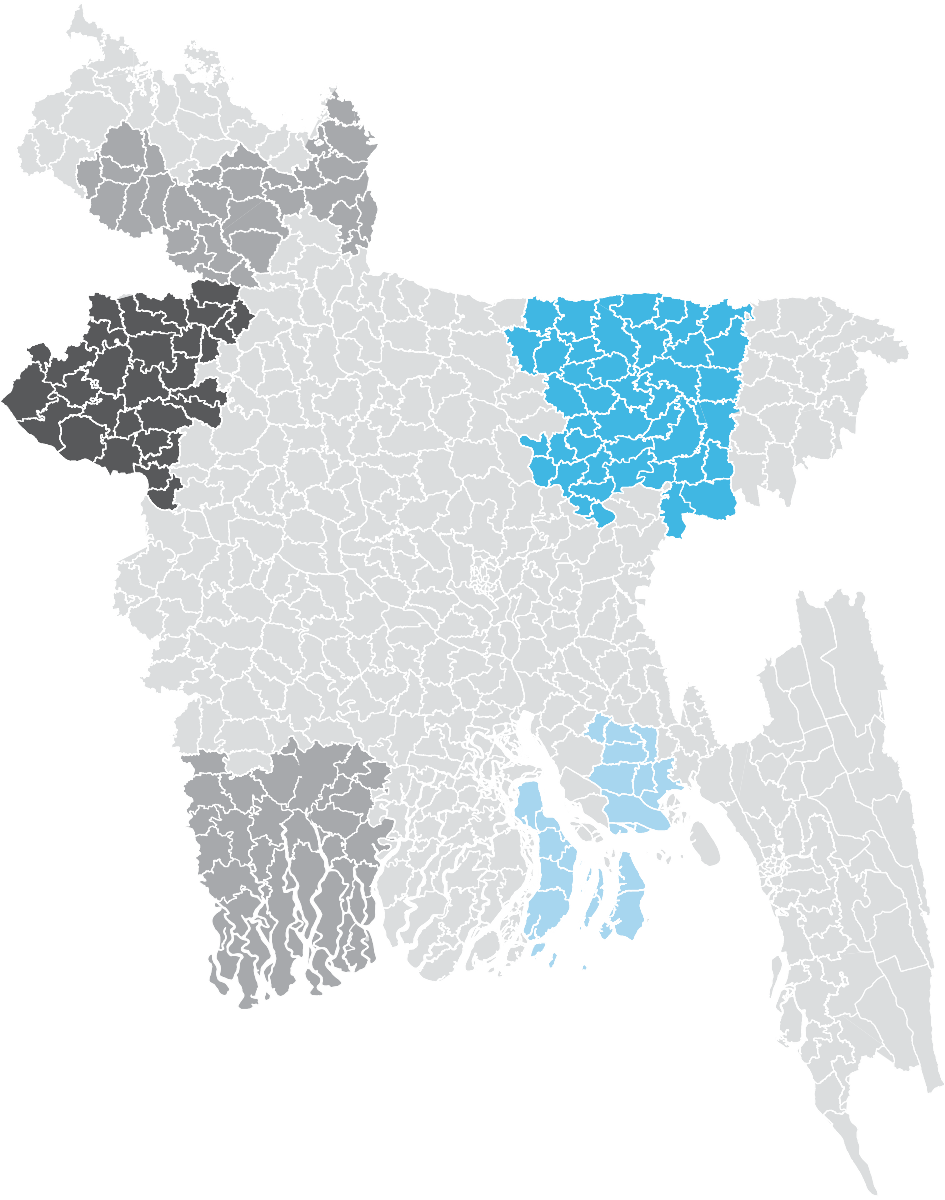
In 2022, IDP has expanded its operations in new and challenging locations. Throughout the year, BRAC to Basic pilot was rolled out and operated in six climate-vulnerable districts of the country's north and south with the aim to optimise the management structure in way that integrated services reach communities in the most efficient manner. In the south, the char development and settlement project (CDSP) was rolled out in new coastal chars. In addition to this, Barind region is now under coverage by IDP's indigenous people (IP) project to support communities that are marginalised come out from vicious cycle of poverty and discrimination.

The achievements from 2022 and the lesson learned from each of the new and old projects of IDP is highlighted in this annual report. The report captures the efforts of the team, best practices and way forward towards supporting communities in need.



IDP Working Areas

- 16 Districts
19 Upazilas
- Haor Project
 - Char Development and Settlement Project
 - Indigenous Peoples Project
 - BRAC to Basic





Integrated Development for Haor Region Haor Project

Bangladesh saw an incredible progress in terms of economic growth and poverty alleviation during 2000-2010, owing to a 26% drop in poverty. However, the reality has been different for communities in some of the most underserved areas in Bangladesh. The remote areas of the haor (wetland) region - covering 19,998 km² of unique hydro-ecological characteristics - remain waterlogged for almost half of the year, restricting access to basic services for over 19 million people. .

Communities in haor regions are often left water-bound and cut-off from the rest of the country during monsoon seasons. With communications disrupted and boats being the only mode of transport during that time, access to basic services - especially healthcare, education, and livelihood opportunities - is restricted.

The challenges include limited sources of safe drinking water and sanitation facilities, insufficient means of commuting, and inadequate infrastructure and services for even the most basic healthcare needs. Communities are forced to use makeshift latrines on open water and drink contaminated water from unsafe sources.

In addition, children are left with no choice but to skip school due to limited and expensive commutes.

Livelihood and income generation come with a different set of challenges for communities living in haor regions, pushing people already

living in vulnerable situations to the brink of extreme poverty. Crops can only be grown during short-lived, dry seasons, but even that period is threatened by possibilities of flash floods inundating agricultural lands. Those who are dependent on fishing during wet seasons also live with uncertainty, as the local influential people take leases of most of the water bodies and restrict fishing for independent fishermen.

Communities in haor regions are often trapped in an intergenerational cycle of poverty, and mainstream development interventions are insufficient to address it. They require needs-based, holistic development initiatives to bring sustainable improvement. BRAC started IDP in 2013, to tackle that challenge.

IDP's haor project began its journey in Baniachong, Habiganj district, and Derai, Sunamganj district in 2013, aiming to address inequalities and ensure access to essential services for people living in its intervention areas through needs-based, holistic approaches. In 2014, the project expanded its operations in two new haor regions – Itna, Kishoreganj district, and Khaliajuri, Netrokona district. Later, the intervention extended to Ajmirigaj, Habiganj district, and Mithamoin, Kishoreganj district in 2020 and 2021, respectively.

Significantly, all the seven upazilas covered by IDP's Haor project are government-declared 'hard-to-reach' upazilas. In addition to IDP's integrated services being delivered to their communities, the programme connects the people to government's services.

In this project, programme participants from all seven *haor* upazilas are capacitated to form and operate women-led village development organisations, which act as one-stop service delivery centres. These platforms mitigate the multidimensional poverty of their communities by appointing women as their managers of development. People in need can now access essential services. They exercise their rights in line with Sustainable Development Goal 1 - inclusive growth and BRAC's strategic priority of addressing inequality and leaving no one behind. As a result, [73% of households](#) under project coverage are now accessing at least one basic service provided by the programme, whereas at project inception in 2013, only 15% of households had access to these.

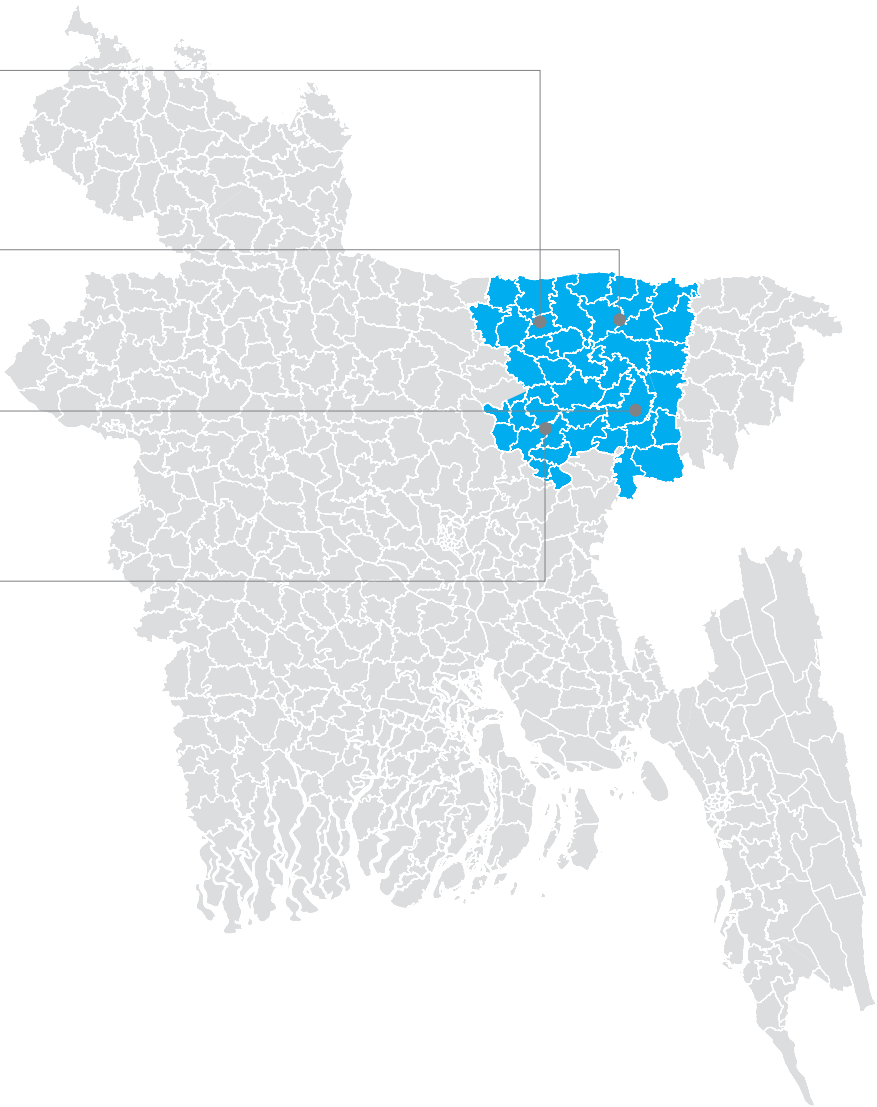
Working Areas

Netrokona
Khaliajuri

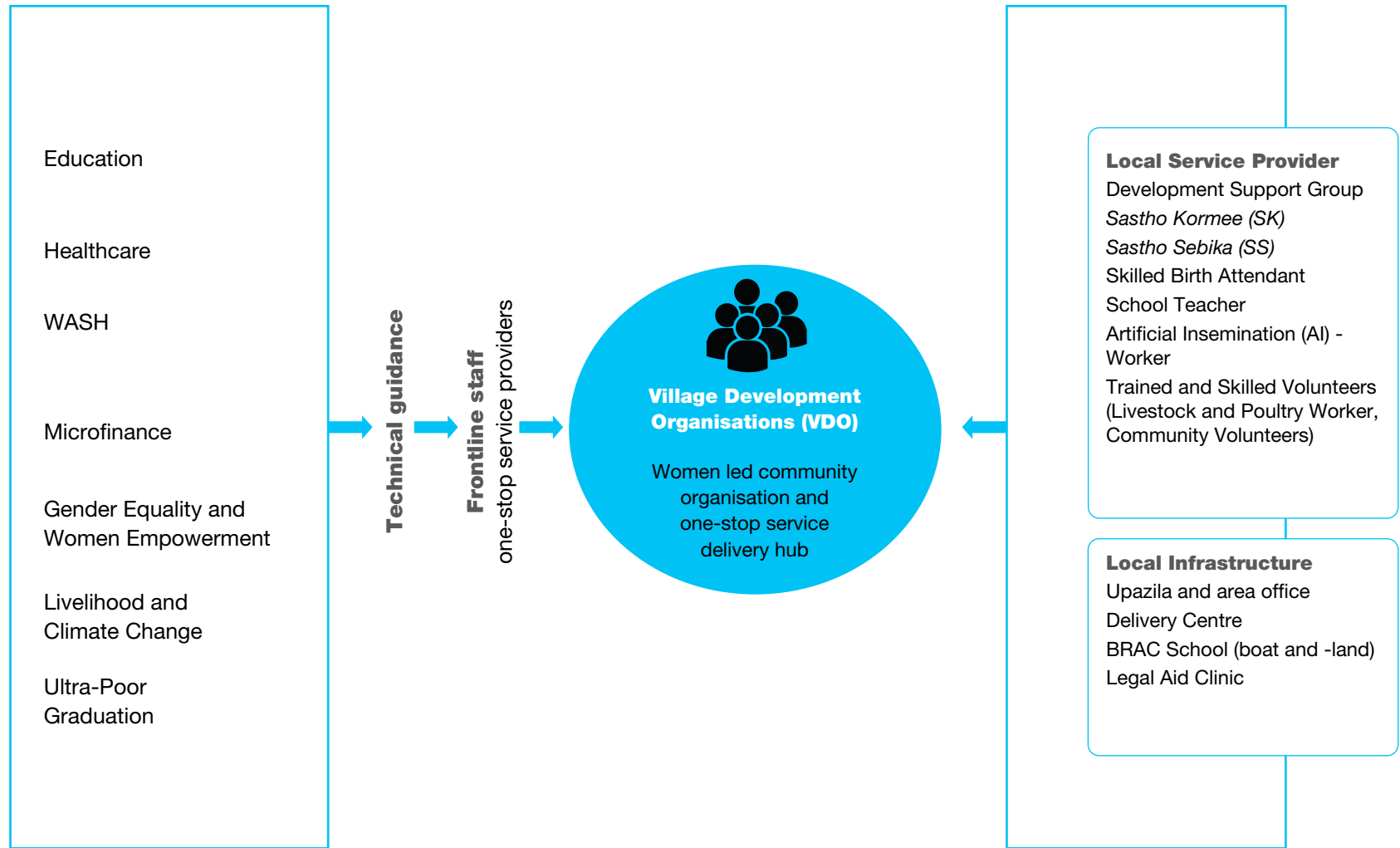
Sunamganj
Derai
Shalla

Habiganj
Baniachong
Ajmiriganj

Kishoreganj
Itna
Mithamoin
Austagram



Integrated Service Delivery Approach for Haor Project



Key Development Components



Education



Healthcare



Water, Sanitation
and Hygiene



Livelihood



Microfinance



Ultra-Poor
Graduation



Gender Equality and
Women Empowerment



The key components of the haor project cover a list of activities designed based on the suggestions from community people.

Schools are operated in land and on boats to ensure primary education for children who experience severe hardship in accessing schools. In addition, through an accelerated model, dropout students are assisted in catching up with educational loss and later bridged to be admitted into local primary schools/high schools for continuing their education.

Healthcare awareness is being provided through village development organisation meetings, and community health volunteers extend antenatal (ANC), postnatal (PNC), neonatal (NNC) care, vaccination, and referral service to the government health institutes.

Communities' access to water, sanitation, and hygiene facilities are being ensured along behavioural change messages to lower disease outbreaks and promote a healthier environment

Community members, especially women, are able to access financial services through microfinance, for improving savings practices and reducing their chances of being exploited by informal leaders, who charge much higher interest rates.

Community households are guided with agricultural inputs to improve their income generation opportunities and nutrition intake. They are oriented with quality

vegetable seeds that are of climate-adaptive varieties, and various agricultural and homestead gardening technologies.

The ultra-poor members of the community who are in most need, receive contributory assets and are capacitated on income-generating activities.

Women participants of VDOs are made aware of social issues, their legal rights, and their importance in society. They are motivated to be agents of change in their communities, have their voices heard and empowered to participate in important family decisions.





Achievements 2022

2,644

students were enrolled in 101 BRAC schools. Among them are 750 students attending 30 accelerated model schools where they were coached and supported to continue their education in local primary or high schools.

2800

households reached through DRR integration jointly with BRAC Disaster Risk Management Programme in Shalla Upazila, Sunamganj.

58,596

new born children and mothers were reached with healthcare services to reduce the risk of mortality

4,879

people were reached with sanitation services; motivational latrines and grants for its installation were provided for preventing environmental contamination, and reducing health risks in their communities.

2,281

(96%) of Ultra Poor Households Graduated from their ultra-poor status are now availing microfinance services from BRAC for further economic growth.

10,426

people were connected for health consultations with specialised doctors through 652 telemedicine session

185,645

members of 3,601 village organisations are currently availing financial services and are economically more stable. A total of 90,395 borrowers are directly involved in BRAC MF Dabi loan services.

34,330

households adapted climate-resilient homestead vegetable gardening for diversified diet, nutrition and generating alternate household income

650

farmers demonstrated cultivation of climate-resilient early harvest rice varieties, other diversified crops (maize, groundnut and pulse), and high yield crops that can grow in stressed conditions during flooding and droughts.

The annual income of the participants increased by an average of USD 1,054 (almost doubled) which allows them to be able to fight exclusion and marginalisation and to maintain a standard life, and thus be in a social cohesion with the other community members.

Lessons Learned and Way Forward

Expansion of access to financial services reduces programme participants' dependency on informal lenders. Engaging multiple family members in income-generating activities during flood season enabled them to continue their savings and sustain socio-economic security.

Emergency preparedness reduces the loss of valuables and helps uplift ultra-poor members during a crisis. Preserving cattle feed on the high ground just before the flood season helped to save cattle life and prevented distressed selling of the livestock at lower prices.

Including male members during awareness-building sessions improves the overall solidarity of the community in making transformative changes to social norms and gender equity.

Increased awareness and access to healthcare and hygiene services enabled people to realise their healthcare needs and encouraged them to avail the services when necessary. More community health volunteers are engaging in healthcare promotions.

The Haor Project activities will be expanded in Austogram upazila of the Kishoreganj district to provide need-based holistic support and improve the

socio-economic conditions of the people living in this area. Also, 'Equitable and sustainable WASH services in Bangladesh Delta plan Hotspot 2022-2026' project will be implemented in seven haor upazilas along with the BRAC WASH programme to ensure adequate water and sanitation services. The aim of the project is to promote and deliver safe water and sanitation services by increasing access to finance (repayable finance and grants). In addition to this, the project will build stronger local institutions, and introduce climate-resilient technologies and service delivery models to ensure more sustainable operation and maintenance mechanisms in climate hotspots of Bangladesh.





Nepali Rani Das
Itna, Kishoreganj

Flood Survivor Nepali Rani Das Came Back to Life

“I couldn’t collect a single grain from my paddy. Flood water drowned them all,” recalls Nepali. She was preparing to harvest over 10,000 kilograms of rice paddy just before the flood hit her community. “We even tried to dive into flood water to reap the paddy but couldn’t.” Unable to gather fodder and support her family during this crisis, she sold all seven cows at very low rates.

All her life, Nepali Rani Das (40) has been living in Dhonpur, a haor community in the midst of the wetlands of Itna, Kishoreganj. For income, her whole family works together on their seasonal farm. To her neighbors, she is a well-accepted, friendly and trustworthy person who always shares needful farming information about harvesting or gardening.

Until 2015, her family was not able to make ends meet. With help from BRAC, she began raising cattle, homestead gardening, and cultivating rice paddy.

Eventually, her family was able to secure food for themselves. She graduated from her ultra-poor status.

In April 2022, her agricultural progress was devastated by one of the most intense and long-lasting flash floods that Bangladesh has ever witnessed in the wetland region. She felt the social acceptance she earned in her community was fading again. But then she bounced back to life again.

During her difficult times, BRAC staff were always present at her doorstep. They delivered food, cattle feed and vegetable seeds during the flood. They guided her through this tough time and encouraged her to make suitable decisions. It took Nepali seven whole months to start her recovery phase. But she was determined to rebuild her life. The saving scheme that she has been maintaining with BRAC helped her to reinstate her livelihood interventions. In 2022, she took a loan

amount of BDT 100,000 (USD 952) from BRAC, and is now cultivating paddy on five acres of land. She also started commercial poultry farming.

“I survived the flood and came back to life again. It was a difficult path, but I was determined and never lost hope. And most importantly, I had my programme organiser, Bhai and Apa, supporting me always with emergency and need-based services.” Nepali Rani Das said.

Working closely with disaster-affected communities, lives are rebuilt, restored to improve families’ social acceptance and nurture their thriving spirit. For the people who need it the most, BRAC Integrated Development Programme creates ways to improve living conditions through sustainable and adaptive income-generating activities.



Integrated Development for Indigenous Peoples Indigenous Peoples Project

Bangladesh is home to over 50 different culturally diverse indigenous communities that speak over 35 different languages. With around 1,650,159 people, the indigenous communities account for 1% of the country's total population. Majority of these communities are from plainland with some living in the forests and hill tracts. Each of these communities are distinct in terms of language, culture, social structure, food habit, lifestyle and religion. However, they all share a common context of complex socio-economic crisis owing to poverty, low literacy rate, and landlessness. Down the generations, they have often been deprived and discriminated from accessing basic rights, benefits, resources and services. The poverty faced by the indigenous communities is multi-dimensional, complex and worsened with social discrimination. Despite the country's substantial development, the indigenous population is being excluded from the country's inclusive growth.

With a view to reaching these communities with comprehensive support, , a holistic and multi-component project was designed to bring change to the fate of the people. BRAC's Indigenous Peoples project was thus initiated in 2013, first as a pilot, to help

the indigenous peoples living on plainland meet their needs through holistic approaches.

The project aimed at improving the livelihoods through skill, and entrepreneurship development, raising awareness on social rights, and other fundamental supports. Promoting unity, cultural integrity, organisational capacity, dignity among the indigenous peoples, and creating awareness and advocacy on indigenous issues were among some of the priority areas. As guided by the project's operational strategy, "of the indigenous peoples, by the indigenous peoples and for the indigenous peoples," staff were hired and deployed from the indigenous communities for managing

the project. This was proven significantly helpful in minimising the language and cultural gap, especially during raising awareness among the people through courtyard meetings. Eventually, the project expanded with a goal to induce socio-economic changes through creation of income generating opportunities, building social awareness, promoting basic health and hygiene practices, ensuring access to basic services such as education and legal services. Over the years, the project has continuously modified its operation strategies to address the changing needs of the communities. For instance, throughout the piloting phase, women appeared to gain the most from intense training

and courtyard sessions on gender and leadership and therefore, the initiative adjusted its methods to create village development organisations (VDO) consisting women in groups.

These VDOs act as the focal points for providing necessary community support. The project integrated with multiple services with the guidance and help from mainstream programmes, including WASH, health, and ultra-poor graduation and expanded its coverage to Porsha, Niamatpur of Naogoan district and Hakimpur of Dinajpur district. From 2012 to 2021 the project was improvised and ensured livelihood development of 7,936 households.

Extending Assistance to Indigenous People Living in Barind Tract Region

Following the demise of two Santal farmers in Rajshahi who committed suicide after not being able to access irrigation water despite multiple requests, BRAC staffs along with higher management visited the affected families, community and local representatives to understand the context of the tragedy. The geo-physical condition of the Barind tract pose severe challenges for all people living in this region due to water-table decline that leads to drinking and irrigation water crisis in the region. However, for communities that are marginalised and discriminated, the challenges are two-fold; accessing water for drinking and irrigation purpose is a daily and annual struggle.

Guided by BRAC's 2021- 2025 strategic priority on inclusive growth for ultra-poor and hard-to-reach communities, BRAC has decided to take immediate action

to reduce the suffering of indigenous communities facing water crises and social discrimination. To prevent such tragic future incidents, needs were assessed through community consultation, and meetings were held with local government representatives.

During the process, far more complex social challenges surfaced, which has guided BRAC to design a multi-programme intervention for indigenous communities living in the Barind region. The integrated service interventions were expanded for indigenous communities living in Tanore and Godagari of Rajshahi district, Nachole and Gomostapur of Chapainawabgonj district, Sapahar and Badalgachi of Naogoan district.

In these newly expanded areas, the integrated development programme will continue to dedicatedly respond to

the immediate needs of the indigenous communities suffering from the water crisis. Sustainable, equitable and safe access to water for irrigation and drinking purpose for the indigenous people and surrounding communities are being explored. Simultaneously improving the indigenous peoples' access to education, health, sanitation and other basic services will continue to ensure that their socio-economic challenges are being addressed holistically. Financial inclusion services are extended for exploring livelihood opportunities alongside increasing awareness on basic legal and gender rights.





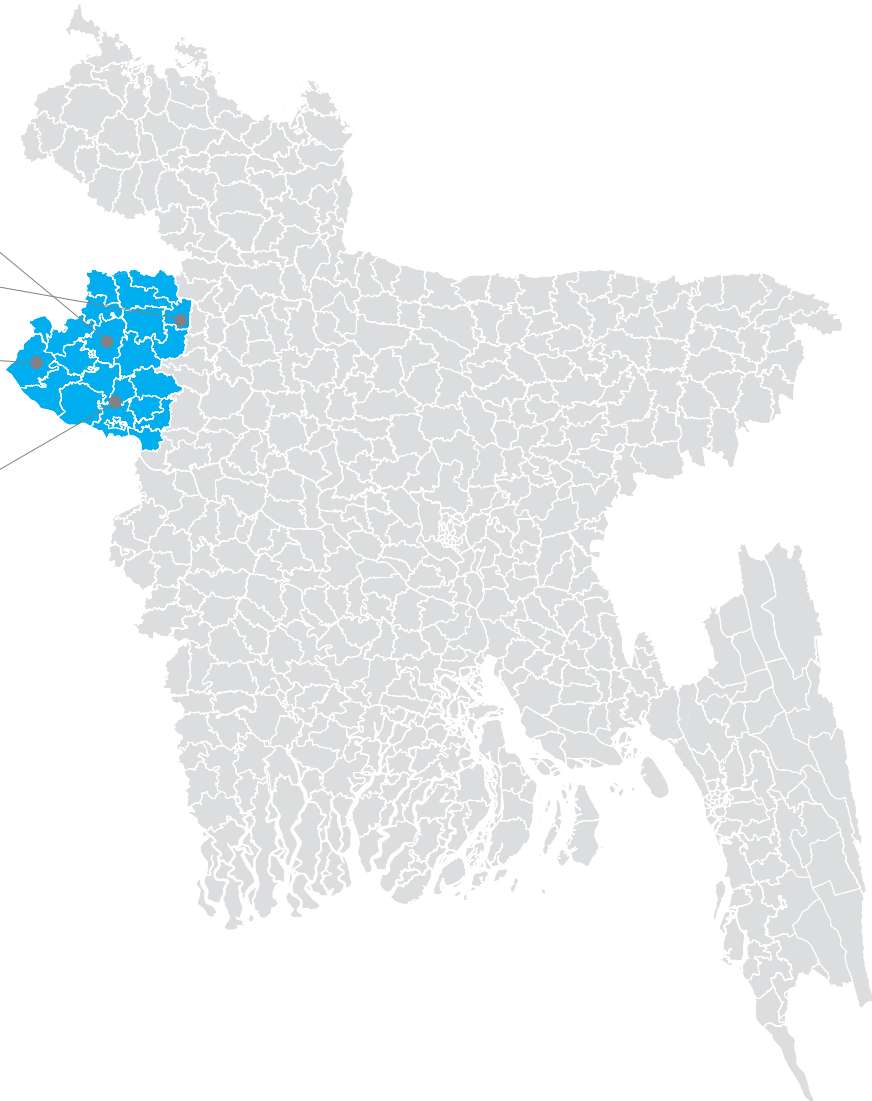
Working Areas

Naogaon
Naogoan
Porsha
Niamatpur
Patnitala
Mohadevpur
Sapahar
Badalgachi

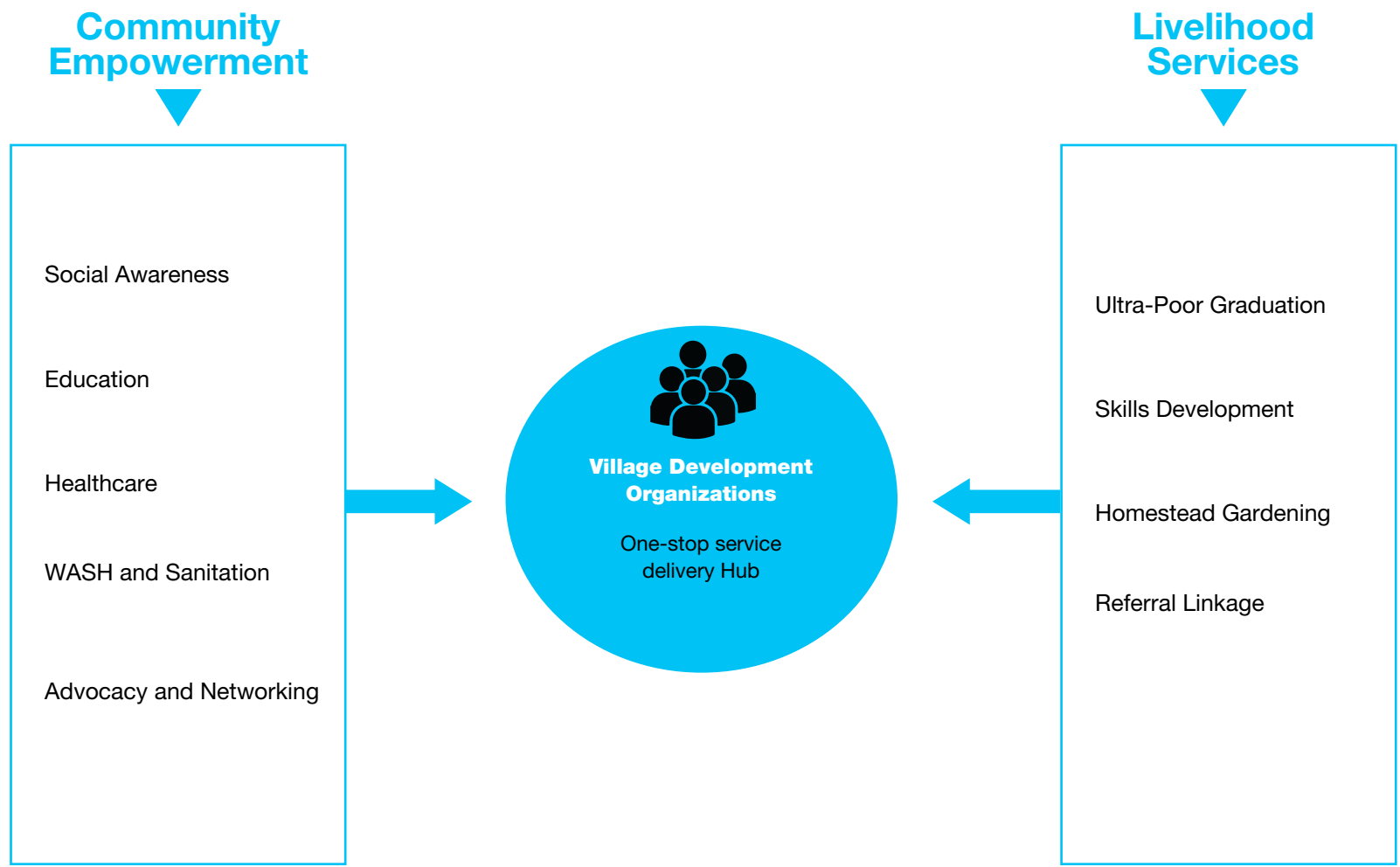
Joypurhat
Panchbibi

Chapainawabganj
Nachole
Gomostapur

Rajshahi
Tanore
Godagari



Integrated Service Delivery Approach for Indigenous People Project



Key Development Components



Education



Healthcare



Water, Sanitation
and Hygiene



Livelihood



Advocacy &
Networking



Ultra-Poor
Graduation



Gender Equality and
Women Empowerment

Currently, the main initiatives of indigenous peoples project include:

Developing livelihood alternatives through skill development Educating eligible couples about family planning;

For students, the project offers career counselling for higher and vocational education, and links primary school students to nearest government schools. Primary school students who dropped out from schools either due to poverty or disasters, are enrolled in BRAC's

accelerated model schools and bridge schools and ultimately connected to the mainstream education system.

Ensuring that the targeted population have access to financial services and entrepreneurship

Promoting good health and hygiene; and creating links to government-run and other trustworthy healthcare service providers.

To reduce tension, discrimination and the gap between indigenous and Bengali community, the project ensures access to social safety net services and other government services, continuously demonstrates, advocates and networks through local media and local government.





Achievements 2022

2,939

members of the community availed social safety net services as a result of advocacy at the local level by VDO leaders

4,938

cattle were vaccinated as a result of increased awareness and linkage to affordable services

279

extremely poor households received safely managed sanitary latrines and have improved hygiene practices

4,041

indigenous families' income have improved through homestead gardening practices.

30

indigenous youth received diversified skills training to initiate alternative livelihood and income generating activities.

180

couples were sensitised about different types of contraceptive methods and family planning

595

indigenous women have graduated from extreme poverty and gained financial stability

2,298

patients living in hard-to-reach areas now have access to improved health care services through telemedicine medical professionals who speak the native language

343

indigenous students' education continuity were ensured through counselling on higher vocational education, and career counselling

Lessons Learned and Way Forward

Awareness sessions at VDO meetings serve as platform for informal education for participants, particularly those who are have no formal education or have dropped out of school at a young age. These sessions are helping them to be sensitised on human rights, climate resilient livelihoods, health and hygiene matters.

Agency building training sessions help to boost the community members' confidence, give them voice to express their needs to local government or other service providers.

Career counselling events on higher and vocational education sessions help to reduce drop-out rates of the indigenous students. The parents' confidence to send their children to cities for higher education is growing as a result of this strategic engagement with indigenous students.

Solidarity and dialogue meetings work as bridges that connect the indigenous people to local government representatives (Upazila Chairman, or member) of their area. These platforms

are helping indigenous communities to access the available government services without difficulties.

Telemedicine sessions conducted by health professionals in native language helps to raise service quality and satisfaction among indigenous people

The introduction of an ultra-poor graduation programme is empowering indigenous women; they have stronger sense of ownership over their resources and have confidence to face challenges.





Sabitri Kujur
Niamatpur, Naogaon

Sabitri's Dream

Sabitri Kujur's dream of being educated and pursuing a decent job ended after finishing the ninth grade. Like many indigenous girls, Sabitri Kujur is a victim of child marriage. Sabitri now lives in Jarullyapur of Niamatpur in Naogaon district. She is from indigenous community known as *Oraon*.

After getting married, she was left with no options but to get involved with agricultural day-labour work alongside her husband. In the beginning, wages were enough for their family of two. However, when her children were born, expenses became difficult to manage. Unfortunately, family income was reduced as she could not go to work, and instead had to stay home for the children. To fill the income gap, her

husband migrated to the neighboring districts in search of work during the lean season. She started feeling insecure with two children.

In this puzzling situation, she became the leader of Jarullyapur Village Development organisation in 2021. Sabitri discovered a new learning opportunity here and started to attend the monthly discussions regularly. She was also identified as an ultra-poor member in her group. She received a cow as an asset to help her lift out of poverty. She equipped herself with knowledge of cow rearing including their food habits, deworming, common diseases and remedies. Through the VDO platform, she has also learnt about mobile banking. She can easily

cash out money with confidence. She is aware of safety and security concerns of digital transactions. Sabitri's cow is now worth BDT 50,000. She also has a sanitary latrine at her home premises. She has enhanced her income by selling the additional harvest from her home garden. Sabitri wants to secure the future of her two children with good education. In the past two years, her aim to secure the family's well-being has driven Sabitri to develop herself, and the habit of saving.



Integrated Development for Char Region

**Char Development and Settlement Project-
Bridging Phase (Additional Financing)**

The central part of Bangladesh's coastal zone, where the Ganges-Brahmaputra-Meghna rivers flow into the Bay of Bengal, is continuously changing and the accretion of sediments is resulting in newly formed lands known as 'Chars'. Each year about 52 km² of char accretes, and about 32 km² erodes from the coasts, drawing on a net growth of about 20 km² per year. Considering the erosion rate and assumed density of 800 people per km², approximately 26,000 inhabitants of Bangladesh (nearly 4,500 households) annually lose their lands in the estuaries and majority of these landless people settle on the chars.

In most cases, people start living in these chars long before the lands are declared as settleable by the government, which exposes them to accelerated vulnerability due to natural disasters and river erosion. As it is the remotest part of the country, law and order on the chars is fragile. The inhabitants lack access to basic healthcare, education, social services, sanitation, and drinking water, especially in the dry winter season. Communication systems, infrastructures, and agricultural support facilities are limited. The low elevation of land subjects the chars to regular flooding, and thus results in high soil salinity making agricultural practices difficult.

To make coastal chars productive for human settlement and improve economic growth, Char Development and Settlement Project (CDSP) was initiated in 1994. Since then, a series of the project's phases have been implemented. Since the inception of CDSP, BRAC had been involved with the implementation through the grant support of the Government of the Netherlands and the Government of Bangladesh. A big part of BRAC-IDP's experience of working in char locations was enriched through directly implementing the CDSP II, II, I and IV throughout 2002 to 2017. In the fourth phase of the project alone, IDP worked in two upazilas of Noakhali district reaching four (4) char islands under four (4) unions. A total of 12,741 households in 73 villages benefited directly from BRAC-IDP's livelihood support through CDSP.

As a continuation of the efforts, BRAC-IDP is one of the implementers of CDSP

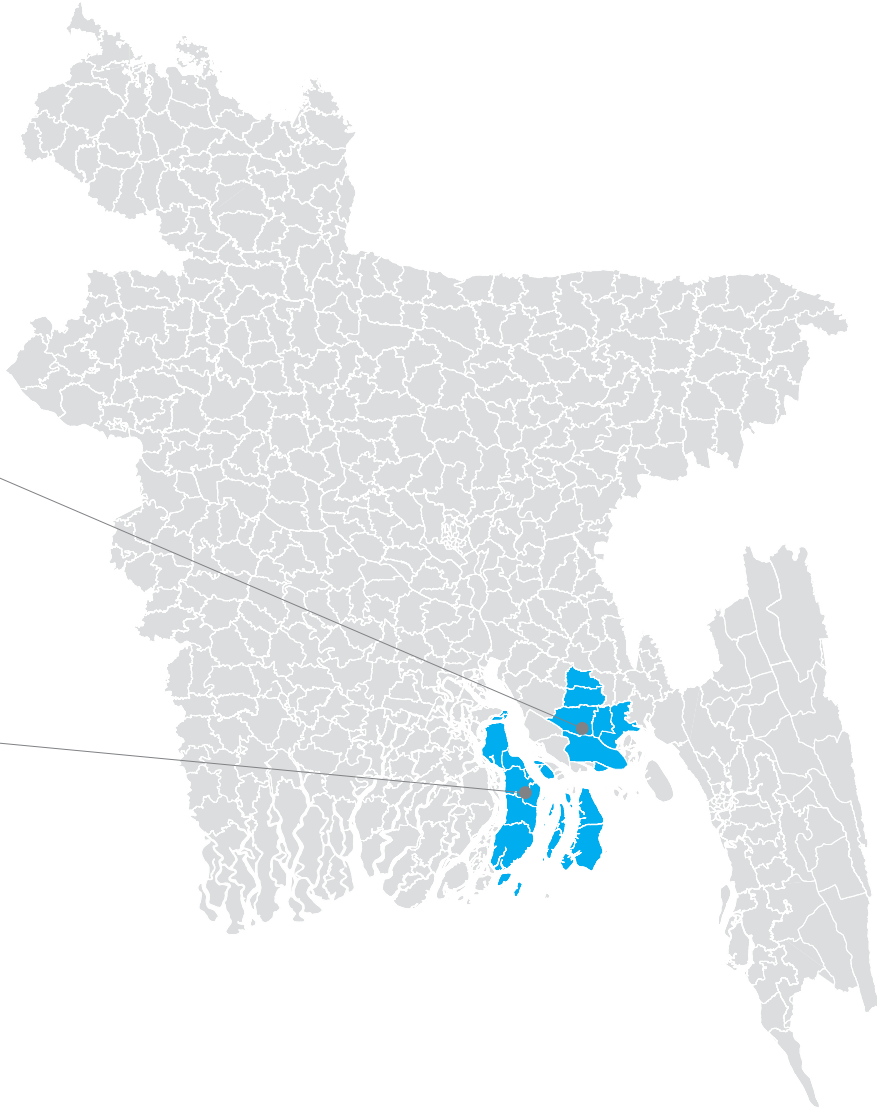
Additional Financing (Bridging). This phase (2022-2024) continues to support populations that were supported through the earlier phases of CDSP and will bridge the potential population who will be under the upcoming fifth phase.

In this ongoing fourth phase of CDSP, the United Nations International Fund for Agricultural Development (IFAD) came forward with credit support for the Government of Bangladesh, with BRAC as one of the implementing partners for extending comprehensive support to the char inhabitants. With this aim in mind, through an integrated coastal zone management (ICZM) approach, a multi-sector and multi-agency program of interventions has been put into place. The livelihood component of the project is assigned to LGED (Local Government Engineering Department) through

implementing NGOs, including BRAC, along with support from the technical assistance team of IFAD. BRAC was assigned to develop the socio-economic well-being of the people living in selected eight chars; Char Baggardona North, Baggardona South, Char Majid, Char Moradona, Boyer Char (Mainuddin), and Boyer Char (Ali Bazar) in Subarnachar Upazila of Noakhali district; and Char Muzammil in Tazumuddin Upazila and Char Kolatoli in Monpura Upazila of Bhola district.

The project aims at reducing poverty and hunger in these chars as well as make the inhabitants economically resilient by providing livelihood support through agricultural and social development initiatives.

Working Areas

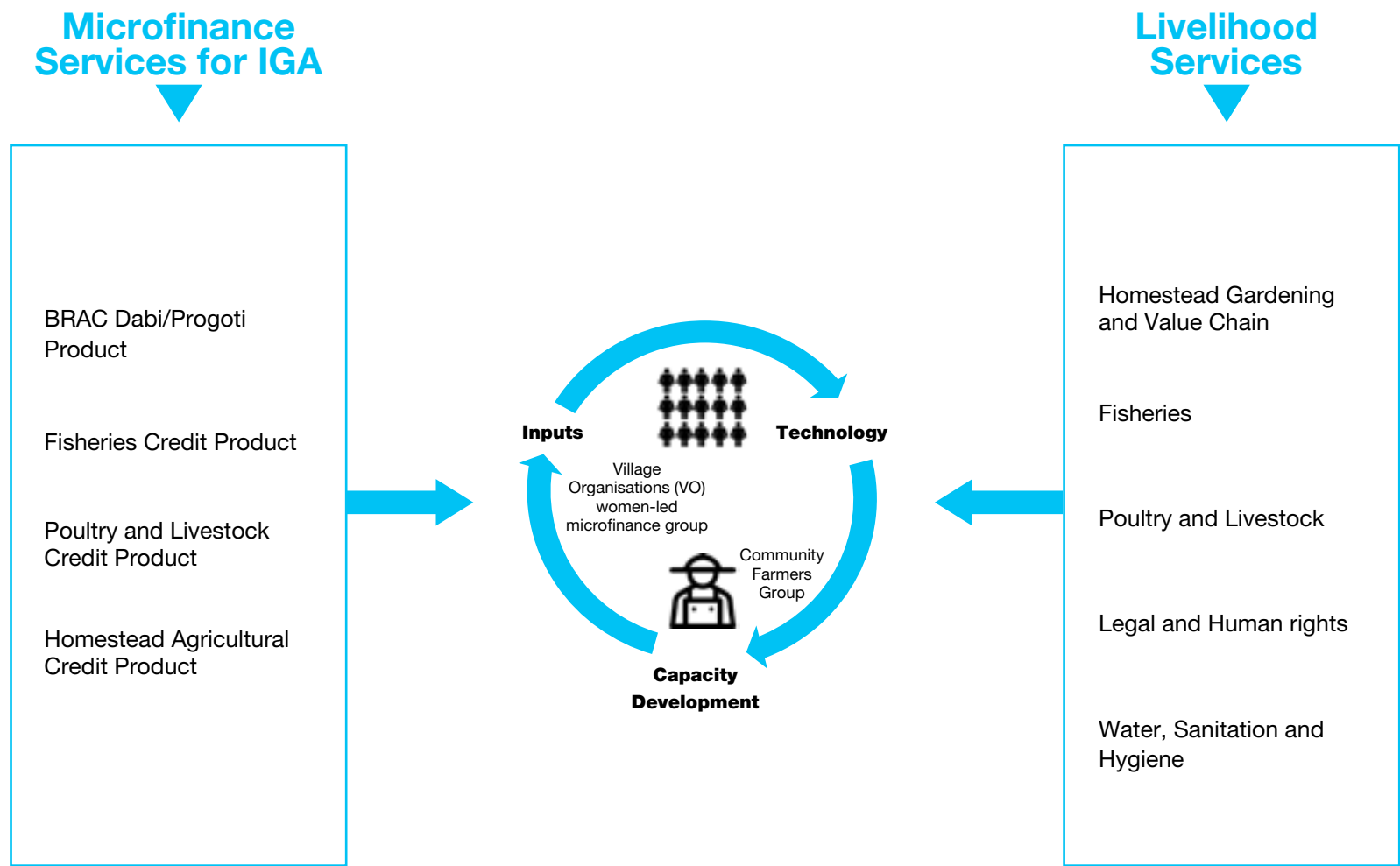


Noakhali
Char Baggardona North
Baggardona South
Char Majid
Char Moradona
Boyer Char (Mainuddin)
Boyer Char (Ali Bazar)

Bhola
Char Muzammil
Char Kolatoli



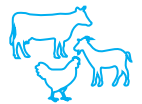
Integrated Service Delivery Approach for CDSP-B



Key Development Components



**Homestead
Agriculture and
Value Chain
Development**



**Poultry and
Livestock
Development**



**Fisheries
Development**



**Water, Sanitation
and Hygiene**



**Legal and Human
Rights**

The key activities for implementing social and livelihood support components of CDSP-Bridging (Additional Financing) include

Providing essential services to support increased productivity and incomes, and improving food security and nutritional status;

Supporting the activities of government agencies for water and sanitation;

Developing homestead agriculture and value chain by introducing various technologies and skill development;

Improving the socio-economic condition and position of targeted extreme poor households, ensuring more equitable distribution of project benefits, resources, and the opportunity thus improving leadership of beneficiaries, gender equality, and empowerment of women in the chars;

Promoting human rights and legal awareness, especially for women;

Developing poultry, livestock and fishery, and promoting advance technologies establishing access to finance and catalysing income-generating activities through BRAC microfinance service and access to finance.





Achievements 2022

180

participants gained explicit knowledge and skills on high-value crop cultivation and commercial vegetable gardening

264

participants were trained on backyard poultry and livestock farming.

180

participants are trained in fish fingerling nursery and fisheries basic training. Out of them, 15 participants received initial training for community resource person on fisheries development, and 15 participants received training on sorjan technology (a method of combining vegetable crops with fish farms in wetlands).

413

members received orientation on access to financial services and were enrolled in different village organisation groups.

330

sanitary latrines were installed in participants' homes

20

community members were capacitated to work voluntarily as legal and human rights (LHR) promoters.

3,792

participants were trained on legal and human rights issues. From them, 9 participants formed a law implementation committee (LIC) and conducted over 163 meetings.

Lessons Learned and Way Forward

Increased awareness of legal and human rights led to improved understanding among the community members and a tendency to maintain social harmony. The 20 legal aid and human rights promoters were selected from the community as volunteers. This was proven effective in promoting rights, legal aid and implementation of laws properly. Child marriage and dowry cases started to decline in the communities.

Water and sanitation activities were most effective for addressing the struggles for char people. In the dry season, char dwellers have no access to safe drinking water as the sea water intrudes into

the river increasing the risk of many waterborne diseases and threats to both human and livestock. The tube wells that were installed along with the awareness raising and hygiene promotion sessions ensured safe drinking water for the participants and their livestock.

In char areas the rate of death of cow, goat and other domestic animals are very high. Vaccination interventions helped to reduce the deaths to a great extent. Artificial insemination activities have high success rate, which in turn will lead to higher production rate of cows and buffalos.

Each staff looked after different sections so workload was minimal. CDSP sector specialist assisted the staffs. Project operation and technical inputs were guided by CDSP technical team. Different technical persons were assigned for each of the components. So, component-wise proper technical guidance was provided to maintain quality of the activities. However, as the project locations are hard to reach, staff retention and capacity building of newly joined staff is very challenging.





Shyamoli Rani
Char Alexander, Noakhali

Shyamoli Rani A Confident Para Veterinarian

Shyamoli Rani is one of the inhabitants of Char Alexander in Noakhali. Her father was sole breadwinner of the family. He grew crops on leased lands and sold them to make very little income. Her family's situation worsened when her father fell sick. Shyamoli had to take over and earn for her family's expenses including her two younger brothers' education. She also had to look after her father's leased lands and cultivate the crops. To increase her family's income,

she had to start tutoring students. In 2022, when CDSP bridge phase started, Shyamoli Rani, along with the other 15 community members, were selected for a training to become a Para-veterinary worker. She was afraid at first, as one could hardly find women in this occupation.

Shyamoli Rani is one of the first women to become a para-vet in Noakhali district. She is brave and is performing

her duties very well. She is earning ten to fifteen thousand takas per month from vaccinating livestock. When she was asked whether she faces any difficulties while vaccinating the livestock, she said, "I became used to being in touch with the animals. Just the cows with big horns scares me a little." With her earnings, she is now able to afford her father's medical treatment costs and education expenses for two of her brothers.



Targeted, Tailored and Integrated Services

BRAC to Basic

Since its inception, BRAC's integrated development programme (IDP) is operating in remotest parts of Bangladesh and providing holistic services to the most vulnerable and multidimensional poverty-stricken communities. Multiple programmes and sectoral expertise acquired throughout the years catalysed holistic service delivery to people living across Bangladesh. With time community needs changes, and BRAC prioritises on staying relevant while helping people meet their dynamic needs. In 2022, IDP extended its operation with an objective to reach communities comprehensively through the most efficient management structure while ensuring need-based support to people left behind in pocket areas. The 'BRAC to Basic' (B2B) pilot operations were rolled out in selected climate-vulnerable districts of the country. This initiative to integrate the strength of BRAC's programmes and deliver it to communities through a single efficient channel moved forward, drawing inspiration from BRAC's history of reaching households through its Rural Development Programme and other basic operational success stories. "Under the same umbrella," BRAC's programmes' synergy and management structure roots for successes and ambitions to efficiently take targeted, integrated, and tailored services to communities.

In 2022, across six northern and southern Bangladesh districts, BRAC to Basic’s pilot project was implemented in 45 branches using two different models (Model A and B). Bearing the geographical differences in mind, the locations were randomly selected based on poverty profile and existing microfinance portfolios. Communities with below-average income levels were prioritised for project participation. With guidance from the Bangladesh Institute of Governance and Development (BIGD), the 45 randomised branches were selected for running the pilot. Consequently, the existing BRAC programmes that were operating in these branches (excluding microfinance) withdrew themselves and BRAC to Basic

started its operation to reach the people with one point service delivery system.

For the two distinct models, the management system and the service delivery modality at the community were different from the current BRAC practices. Each frontline staff had responsibilities of implementing multi-programme interventions, and reporting system that cascaded upward to a management using the microfinance management system as a vehicle.

In model A, each of the microfinance programme organisers, in addition to their existing responsibilities, facilitated ground work for ultra-poor graduation of the community members in their assigned areas. In their location,

development programme organiser parallelly ensured the delivery of services including health and education.

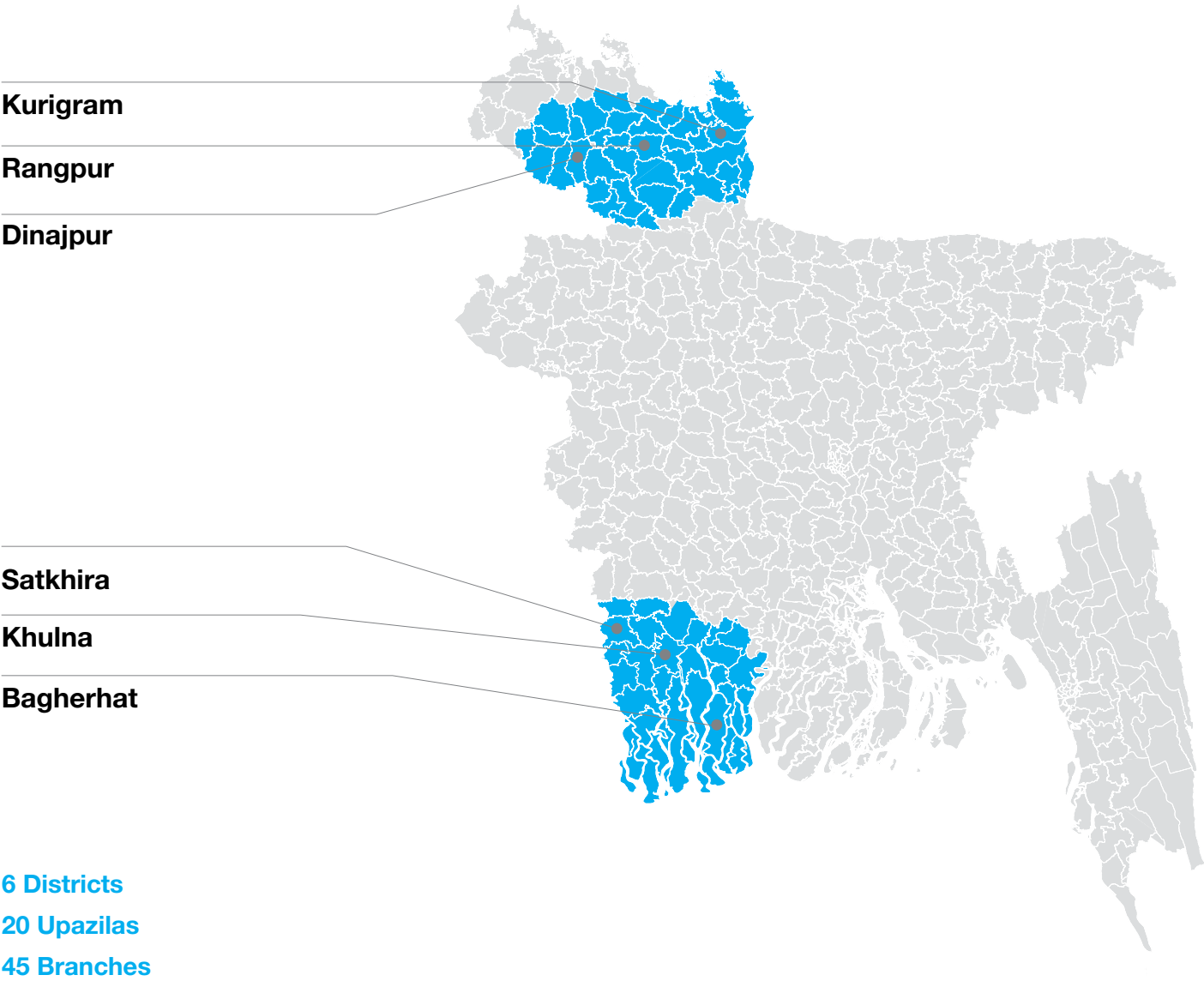
In model B, one microfinance programme organisers, in addition to their existing responsibilities, ensured all the other aforementioned development initiatives. A technical assistant team supported them, and guided them to ensure quality services to their assigned communities.

These models were designed to serve community people with social and rights-based services (healthcare, education, social empowerment and legal protection) and economy and livelihood development (ultra-poor graduation and skills development) support.

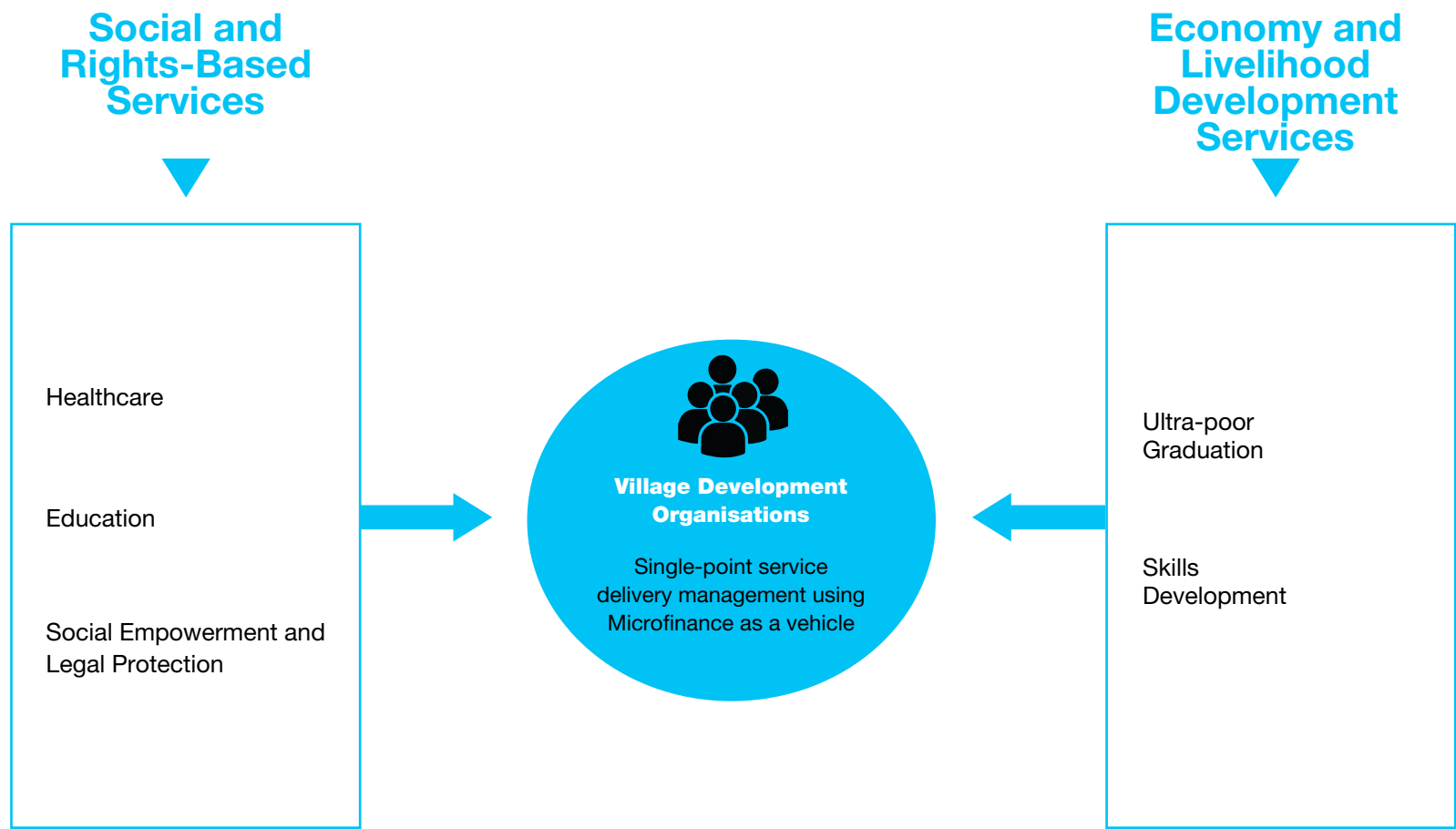
BRAC to Basic: Distribution of pilot branch locations in 2022

Region/Model	No. of Branches (Model A)	Number of Branches (Model B)	Total
South	10	12	22
North	12	11	23
Total	22	23	45

2022
Pilot Areas



Integrated Service Delivery Approach for B2B



Key Development Components



Education



Healthcare



Social Empowerment & Legal Protection



Ultra-Poor Graduation



Skills Development



Achievements 2022

2,500

primary school dropout students were enrolled in 100 accelerated model schools that are operational in marginalised communities, and were connected to mainstream education system after graduating.

1,000

ultra-poor participants received enterprise training, assets, and interest-free loan support and are in the process of being graduated.

8,181

safe deliveries were facilitated through skilled birth attendants (doctor, nurse, BRAC Community Skilled Birth Attendants, Family Welfare Visitor, Sub Assistant Community Medical Officer, and other community skilled birth attendants)

16,868

pregnant mothers received ante-natal care (ANC), and 2,124 mothers received post-natal care (PNC) services from 100 health workers or shasthaya kormis (SKs) and 1,000 health volunteers or shasthaya shebikas (SSs) in the B2B operated areas.

Lessons Learned and Way Forward

Through B2B operations in a branch, various services could be delivered in smaller quantities. As BRAC to Basic is present in the areas, integrated services could be extended to small pockets of underserved areas, which would otherwise be operationally impossible if ran by individual BRAC programmes. Different BRAC programmes have certain thresholds or minimum requirements for initiating operations in a community owing to budget and resource constraints, which sometimes limits them from serving certain communities where the demand is low although the need is dire. Even with fewer staff present at the community, B2B's presence allows initiation of any activities based on needs of any quantity or volume, such as:

- Operation of fewer BRAC schools in an area without facing budget constraints even if small number of students require educational support
- Provision of support to smaller groups of ultra-poor participants in a village as per need
- Provision of health care services to remote and smaller communities and households under the coverage area

The community people received holistic and one-stop solutions and their perception towards BRAC staffs changed. Staffs were no longer just loan collectors, they had the knowledge, capacity and scope to make a holistic change in communities that are overburdened with multi-dimensional economic and social crises.

Half way through the year 2022, challenges and learnings were identified from implementing models A and B. It was realised that maintaining operational efficiency and quality of the microfinance and development services simultaneously became challenging as each staff were delivering all or multiple services. Additionally, difference in work nature (economic & livelihood support and social & rights services) require different mind-set and technical skills, which is where quality maintenance becomes difficult for a single frontline staff to manage.

This led to the design of a new hybrid model (Hybrid model C). This model is designed in a way where the microfinance and development services will be segregated and individual staff will be

responsible to ensure delivery of social rights and livelihood services. This hybrid model C is being rolled out from the year 2023.

Moreover, programme activities were customised to make them suitable for integration as different programmes has distinct approach, and separate time frame to implement their interventions. Through a continuous learning process and field consultations, workload of staff was assessed and re-designed to be optimum to meet integration requirements while ensuring ease and efficiency for and of the staff.



Jannatul Mawa Munira
Rupsha, Khulna

Little Munira Beats the Odds and Returns to School!

Jannatul Mawa Munira, a nine-year-old girl from Alaipur, Rupsha Upazila of Khulna district, was upset when she had to stop going to her school due to COVID-19 pandemic. As the school was closed, she was detached from the study and got involved in household works. Her classmates continued studying with private tutors which was unaffordable for Munira's parents. Her father worked as a day labourer and a fisherman. Due to the lack of work during the COVID-19 pandemic, he could not earn enough for the family. When the schools reopened, she could not resume her education as her family's financial condition had deteriorated. She faced learning loss due to her detachment from studies.

Little Munira, who was a bright and curious child, and loved to learn new things, was heartbroken. She saw her friends attending the school regularly

while she had to stay home and help her mother with household chores. This situation changed when her mother heard about BRAC's accelerated model school, which provided education to children who had to drop out due to poverty. With assistance from BRAC staff, her mother took immediate action to send Munira to the BRAC school.

Munira was thrilled to be back in a new classroom and learn new things. She says, "BRAC school is full of fun. Our teacher is like our friend. She helped us to decorate the school with various colourful materials and sang songs with us." The teacher helped Munira understand the comprehensive curriculum. Little Munira worked hard, and within a few months, she caught up her peers.

After completing the accelerated programme in 2022, with the support of

Programme Organisers of BRAC, Munira enrolled in Alaipur Government Primary School. Now she is studying in class three and is delighted to be a part of a regular school, and continues to excel in her studies. Munira dreams of becoming a doctor and is ready to work hard give treatment to her grandfather who is a cancer patient, and provide medical care to the community.

In 2022, BRAC Integrated Development Programme's BRAC to Basic project ensured 2,500 drop-out students like Munira received education support from 100 accelerated model schools and were re-admitted to mainstream primary schools.

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