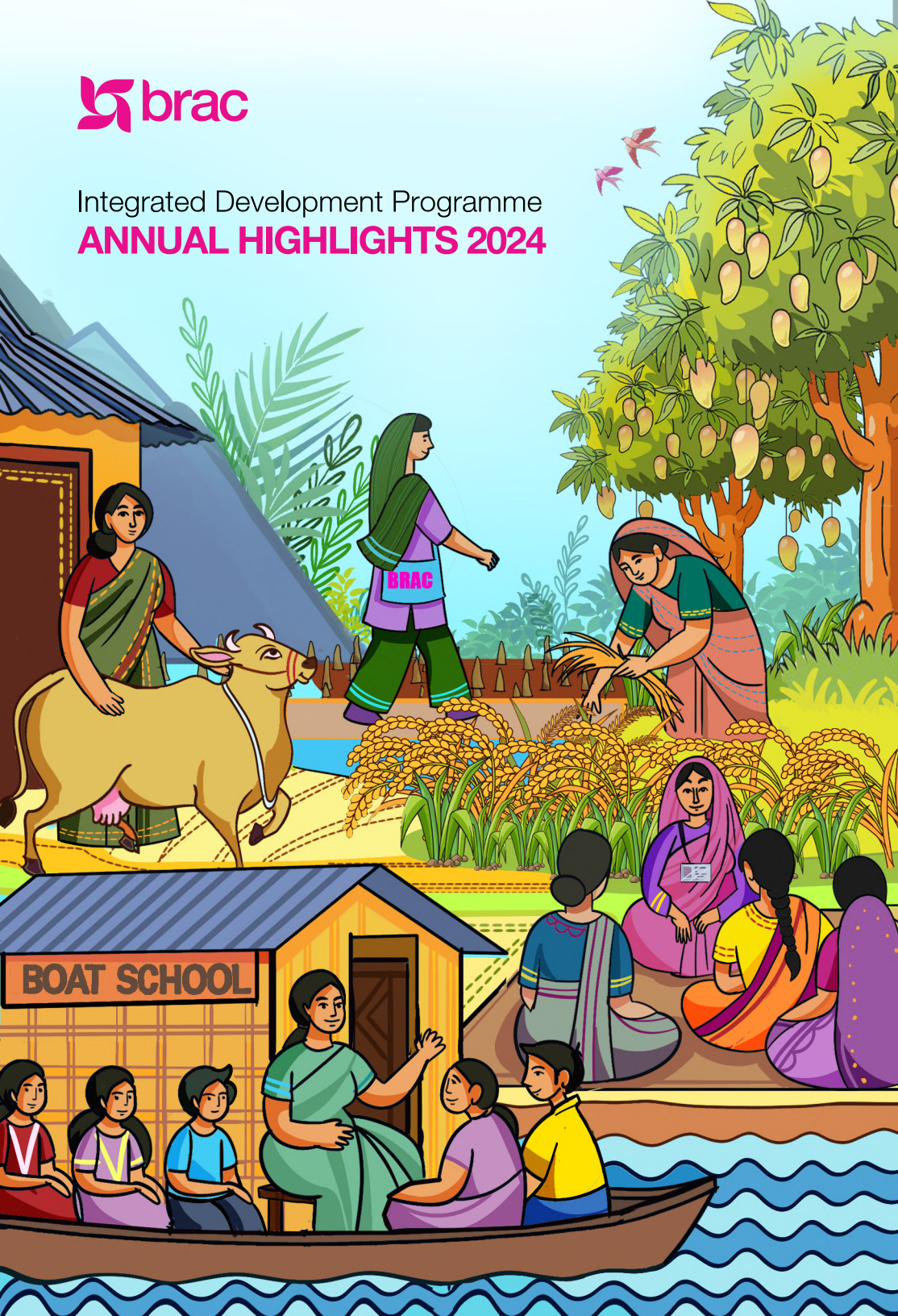




Integrated Development Programme
ANNUAL HIGHLIGHTS 2024



Preface

Founded in 1972, BRAC has been committed to addressing the root causes of poverty, pioneering evidence-based solutions to empower communities. While significant progress has been made in poverty alleviation, 41.7 million people continue to live in extreme poverty in Bangladesh (BBS, 2023). BRAC has been working directly to lift communities out of poverty and instil hope. However, addressing the root causes of poverty and inequality remained a challenge amidst the evolving community needs,

shifting contexts and the multidimensional nature of poverty. BRAC continues to innovate and adapt, focusing on inclusive growth, gender equality, resilience building, investing in future generations through quality education and skills, and ensuring sustainable progress for those most in need.

Since 2013, BRAC's Integrated Development Programme (IDP) has been at the forefront of these efforts, delivering multi-dimensional services to communities living in the most marginalised

and vulnerable conditions. IDP focuses on reaching underserved communities — including those in geographically remote areas such as haor (wetland) region, char areas (riverine islands), Barind and the Chittagong Hill Tract (CHT), those living in poverty pockets without access to essential services, facing social isolation and discrimination such as indigenous communities in Barind or the coastal area; and those vulnerable to climate induced livelihood shifts.

From operating in only two districts, by 2024, we have expanded to 16 districts across Bangladesh, with a geographical footprint added this year in char and CHT. Over the past decade, IDP has reached over 2.1 million participants, delivering critical services originally derived from the mainstream BRAC programmes — such as Health, Education, Ultra Poor Graduation, Skills Development and WASH — but tailored to the complex and

intersecting challenges of poverty in each region.

IDP ensures these by creating linkages with government services, and effectively collaborating with the private sector and other NGOs.

This year, the programme highlights its contextual focus of integrating services and empowering communities, with frontline staff playing a pivotal role in ensuring

that the local poverty and vulnerability contexts are addressed. This annual report highlights the year's achievements and captures lessons from the ground, showcasing IDP's ongoing commitment to transforming lives through action and collaboration.

EXECUTIVE DIRECTOR'S MESSAGE

From the beginning of our journey in 1972, BRAC has worked to address the root causes of poverty, pioneering evidence-based solutions to empower communities. Addressing the problems at the root level has nevertheless remained a challenge amidst the evolving needs of communities, emerging contexts, and the multidimensional nature of poverty. The Integrated Development Programme (IDP) has been at the forefront of these efforts since 2013, delivering multi-dimensional services to communities living in the most marginalised and vulnerable conditions.

In 2024, IDP remained a critical companion for people living in some of Bangladesh's most geographically remote,

socially isolated, and climate-vulnerable regions. The programme focuses on reaching communities that are left underserved: geographically remote areas in haor, char, Barind and Chittagong Hill Tracts, those living in poverty pockets without access to essential services, and those communities vulnerable to climate-induced livelihood shifts.

Through a holistic and community-led approach, IDP has reached over 2.1 million people, enhancing access to health care, quality education, safe water, sanitation, financial services, social support, and sustainable livelihoods. These services, originally derived from mainstream BRAC programmes such as Health, Education, Ultra Poor Graduation,

Skills development, and WASH, are tailored to the complex and intersecting challenges of poverty in each region. These are pathways to dignity, empowerment, and long-term resilience.

The programme is uniquely positioned to reach the last mile by deepening the delivery of critical services, promoting livelihood opportunities, and enhancing coping mechanisms for community resilience. IDP ensures these by creating linkages with government services, and collaborating with the private sector and other NGOs.

Our frontline staff, many of whom come from the communities they serve, worked tirelessly to ensure no one was left behind. Their courage

and commitment are the heartbeat of our mission. This year, the programme highlights its contextual focus of integrating services and empowering communities, with frontline staff playing a pivotal role in ensuring that local poverty and vulnerability contexts are addressed.

As we look ahead, we remain deeply committed to working hand-in-hand with communities. BRAC will continue to work in close partnership with the Government of Bangladesh and local stakeholders to ensure that our services are impactful, sustainable, and anchored in dignity. We want every individual,

regardless of where they live, to have the opportunity to lead a healthy, educated, and dignified life.

This annual report highlights the achievements of the year and captures lessons learned from the ground, showcasing IDP's ongoing commitment to transforming lives through action and collaboration. Together,

let us continue to build a future rooted in hope, driven by resilience, and shaped by the strength of communities.

Asif Saleh

Executive Director
BRAC



DIRECTOR'S MESSAGE

In 2024, BRAC's Integrated Development Programme (IDP) deepened its commitment to reaching the communities that are left behind and left out from mainstream development initiatives and public entitlements. Indigenous groups and draught prone areas in Barind, Chittagong Hill Tracts, and plainland, remote haor (wetlands) and char dwellers, those living in climate-vulnerable coastal belts remain underserved. These are the places where poverty is deeper, climate vulnerability is higher and access to essential service is limited. And, this is precisely where our work matters the most.

In this year we have expanded our geographical footprint in two remote locations, northern chars and the Chittagong Hill Tracts (CHT). These regions demand nuanced

approach- one that respects indigenous cultures, recognises the diversity of mindsets, and adapts delivery models accordingly. With guidance and participation from BRAC Education, Health, WASH, UPGP, Skills, SELP and Microfinance, IDP's design and implementation in these areas prioritised contextualisation, with intensive capacity building for frontline staff to ensure culturally competent, community-driven solutions.

In line with internal synergy, we focused on bridging the missing middle in financial inclusion. Many of our village development organisations' members lived just above extreme poverty, and were ineligible for taking loans. In response, in some of our working locations, IDP collaborated with BRAC Microfinance to

lower the minimum loan threshold from BDT 20,000 to BDT 10,000, unlocking access for 4,500 participants microfinance membership for the first time.

In Brind region, due to water scarcity and irrigation challenges, farmers with access to land are shifting their cultivation from paddy to less water-intensive options such as mango orchards. However, this shift has gendered consequences for many indigenous women who often work as agricultural labourers. To address such adverse livelihood shifts and create new income prospects, seasonal loans were also introduced, collaboration with microfinance for indigenous women to start livestock-based livelihoods. Meanwhile, in Haor and Barind regions, crop insurance helped farmers recover from climate-induced shocks

and invest confidently in future cultivation.

To strengthen government linkages, we are bridging communities with government services. Our frontline staffs' effort to enhancing access to social safety net has connected 6,674 individuals to government benefits, many for the first time.

BRAC to Basic (B2B) model continued to guide our strategic expansion, moving beyond plainland and coast to reach six zones, including Haor, Barind, Char, and CHT. The model brings integrated, low-cost, high-impact services to the most marginalised and to the last mile.

Decentralised leadership became a central theme in 2024. IDP enhanced its effectiveness by decentralising leadership to field offices.

Accordingly, Programme Managers for CHT, Barind and Char have been posted in the field to enhance field-level supervision, staff capacity building and staff mentorship. This restructuring is already bringing results in strengthening implementation quality on the ground as well as better planning.

When Cyclone Remal hit the coastal region, we saw how joint recovery initiatives of IDP-WASH and community engagement saved lives and protected progress. Through strong coordination among BRAC programmes, government, private actors, NGOs and early action, 99% of 846 IDP-supported households in the coastal region recovered to their pre-cyclone conditions. This is the power of working with people.

As we move forward, IDP will continue to build on what we have learned. We will listen to communities, strengthen partnerships, and keep reaching those who are furthest behind, just as BRAC has always done.

Hossain Ishrath Adib

Director
Integrated Development Programme, Ultra-Poor Graduation Programme, and Water, Sanitation, and Hygiene



ABOUT THE PROGRAMME

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

IDP is carrying BRAC's legacy of providing holistic development services through a community-centric approach. Despite significant progress in Bangladesh's development, around 24.6% of the population remains multidimensionally poor (MPI, 2024), highlighting persistent gaps in access to basic services. IDP remains committed to bridging

these gaps by focusing on communities that are left underserved: geographical remoteness, social discrimination, and communities impacted by climate vulnerability.

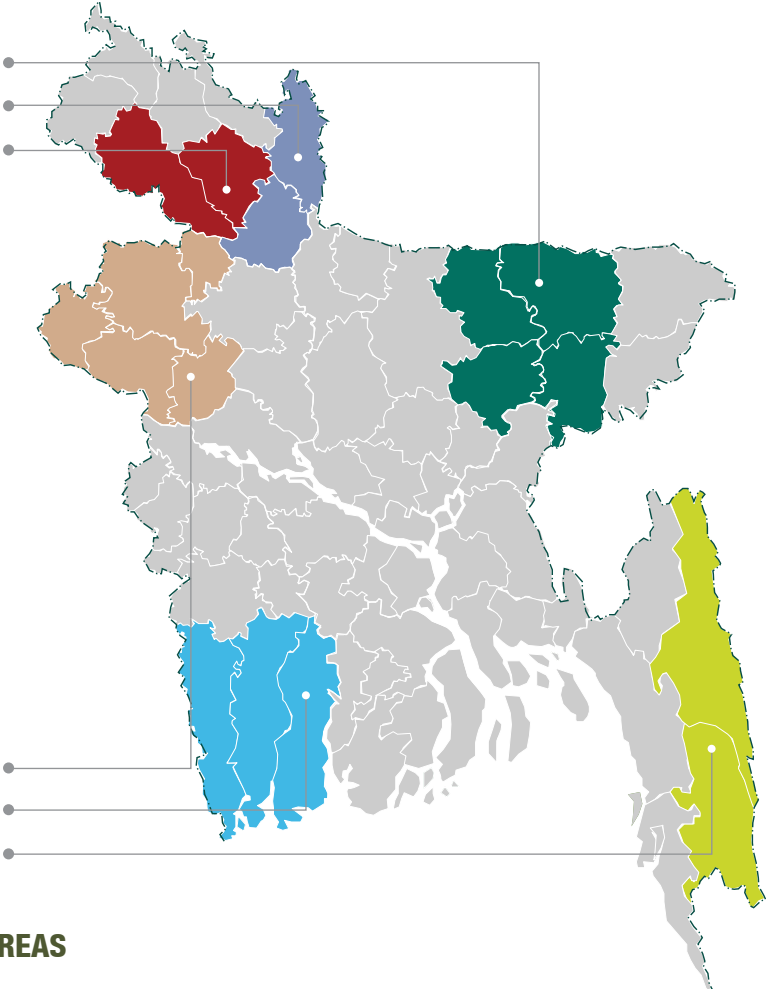
IDP's core approach entails the establishment of women-led Village Development Organisations (VDOs), which serve as platforms for fostering community participation, empowerment, and locally driven actions while identifying and addressing the needs of vulnerable households. The services reach the targeted households through four delivery channels: direct interventions, intra-BRAC linkages, integrating with government schemes,

and engaging with the private sector and other providers. Lifting these communities out of poverty require a holistic approach, delivering essential services as an integrated package rather than relying on singular forms of assistance.

HAOR

CHAR

NORTH PLAIN



BARIND

COASTAL

CHT

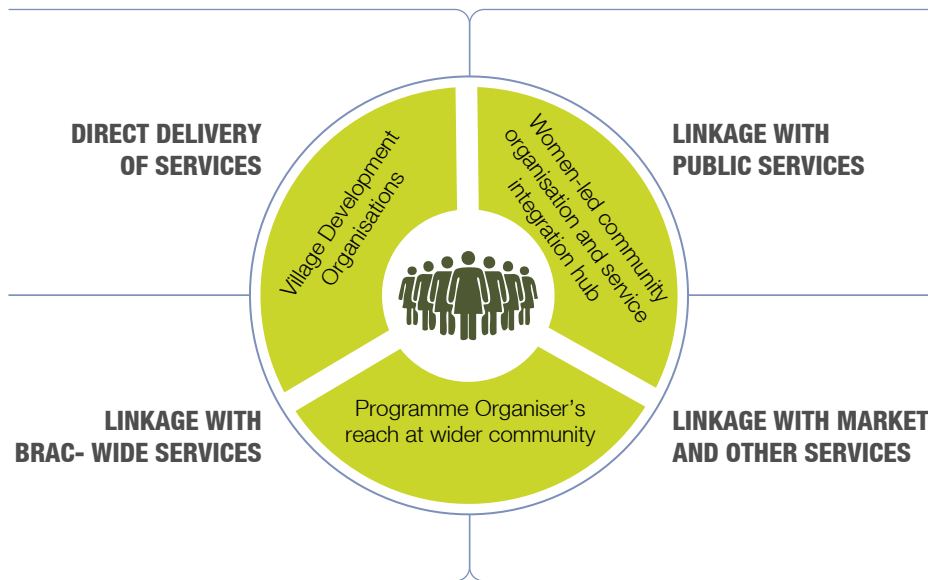
WORKING AREAS

06 ZONES

16 DISTRICTS

72 SUB-DISTRICTS

INTEGRATED SERVICE DELIVERY HUB AND APPROACHES



Programme Organiser's reach at wider community



Gender equality and women empowerment



Wash



Healthcare



Education



Skills Development



Agriculture and food security



Ultra-poor graduation

HAOR ZONE

CONNECTING LAND AND WATER

The haor region in northeastern Bangladesh is a unique wetland ecosystem, formed by its bowl-shaped topography and seasonal flooding. For nearly six months each year, large parts of the haor remain inundated. Communities in the region live on small mounds of isolated lands locally known as “*haati*”. Haor dwellers depend on limited livelihood options: farming during the dry season, fishing during the monsoon, and rearing ducks or sheep.

Frequent climate-related hazards

like flash floods, thunderstorms, and hailstorms have slowed socioeconomic progress. Among the six haor districts, Sunamganj is particularly vulnerable. It faces recurrent flash floods that destroy crops, disrupt incomes and push households deeper into poverty. Geographical remoteness limits access to education, healthcare, water, sanitation, and sustainable livelihoods which contribute as key barriers to poverty. In Sunamganj district is considered one of the poorest of the six haor districts, with 25% of

households below the lower poverty line and 55% below the upper poverty line.

Healthcare access is also a serious concern. Due to inadequate healthcare facilities, poor infrastructure and limited access to paramedics and doctors, maternal and neonatal health outcomes in the haor remain critically low, e.g. 90% women still give birth at home without skilled assistance.

To address critical healthcare gaps, IDP partnered with BRAC Microfinance to introduce affordable medical consultation services through telemedicine and outpatient department (OPD) support in selected branch offices. These services are accessible for both Microfinance clients, and Village Development

Organisation (VDO) members of IDP, and other community members without exclusion.

In 2024, IDP worked across eight upazila in four districts, Kishoreganj, Netrokona, Sunamganj and Habiganj of the haor region to bridge service gaps and improve the lives of its most vulnerable

communities. From increasing access to education and healthcare, to promoting gender equality and resilient livelihoods, IDP's interventions continue to uplift haor communities out of poverty with resilience.

ACHIEVEMENTS IN HAOR 2024



47,590 VDO members engaged in awareness building sessions on gender-based violence, rights, and social inclusion, promoting a safer and more equitable society



53 households have access to safely managed water sources from two piped water networks.



2,311 community members were linked with social safety net services



2,148 children received education through **70 pre-primary** and bridge BRAC schools in the haor region



10562 households received cattle vaccination for **20,826** cattle



21,269 households received training on agricultural practices and received seeds for homestead gardening to improve food security



40,496 newborn children and mothers received antenatal, neonatal, and child healthcare services



1,200 ultra-poor participants received enterprise training, assets, and interest-free loan support and are in the process of being graduated

LEARNING FROM HAOR IN 2024

A total of **504 out of 538 IDP staff** in the Haor region were transitioned to BRAC Microfinance Programme, along with the full microfinance portfolio of IDP. Given the scale of this transition, coordination, recruitment and **staff capacity building** were crucial. To ensure continued service

quality, new staff were recruited for IDP, with a focus on **capacity building and mentorship.**

Continued collaboration between **IDP and Microfinance programme,** and capacity building of new staff has helped sustain financial linkages for participants

in the haor region. This highlights the importance of coordinated transitions and capacity building during programme restructuring.

BARIND ZONE

ROOTING HOPE AND CONFIDENCE

The Barind tract, located in northwestern Bangladesh, is one of the most climate-vulnerable regions characterised by high temperature and erratic rainfall. It is home to a large concentration of indigenous communities in Bangladesh. Spanning nine districts, Barind tract is home to over 5.4 million people, including 293,152 Indigenous people. Out of the 54 recognised indigenous groups in the country, 12 live in the Barind region. Nearly 70% of indigenous communities are concentrated in Rajshahi, Naogaon, Chapainawabganj and Joypurhat districts (BBS, 2022).

In Barind, marginalisation is layered; indigenous communities face land insecurity, lack of legal recognition, and persistent intergenerational poverty. For indigenous women, these barriers are even more entrenched. Social and economic exclusion, often limits their access to education, healthcare, markets, government services and schemes. The community, particularly women live without rights and without hope and confidence to shape their future.

The climate adds another harsh layer that exacerbates the hardship of life in Barind. The region has long faced severe water crises, extreme heat,

erratic rainfall and increasing drought intensity, significantly affecting agriculture, and livelihoods. Majority of indigenous people here work as agricultural day labourers. But now due to water scarcity and irrigation challenges, farmers with access to land are shifting their cultivation from paddy to less water-intensive options such as mango orchards. However, this shift has gendered consequences. Many indigenous women, who used to work as labourers in paddy fields, are losing work because mango farming needs fewer workers and tasks like climbing trees or managing orchards are not always accessible to them.

To address livelihood shifts and create new income prospects, IDP is collaborating with BRAC Microfinance to promote seasonal loan particularly targeting indigenous women for livestock rearing. As a part of coping mechanism, crop insurance has been introduced to help farmers to ensure against climate-induced shocks such as crop failure.

In 2024, IDP worked across 14 upazilas in four Barind districts: Rajshahi, Naogaon,

Chapainawabganj, and Joypurhat, serving 8 indigenous communities in this drought-prone region. By integrating essential services (WASH, livelihood options, education, healthcare, legal aid, and financial inclusion) into a single delivery platform, IDP is building women's agency, confidence, hope and expanding access in a region. These efforts have contributed to building community resilience and expanding access to essential services. The following results

reflect IDP's progress across the Barind region in 2024.

ACHIEVEMENTS IN BARIND 2024



11,809 VDO members were engaged in awareness sessions on gender-based violence, rights, and social inclusion, promoting a safer and more equitable society



1,151 members availed social safety net services as a result of advocacy at the local level by VDO leaders



868 students received education through **40** bridge/pre-primary schools



295 indigenous women accessed seasonal loan for alternative livelihood options



197 youth, including **68** girls and women, graduated as skills learners and secured job placements



6,150 households received training on agricultural practices and received seeds for homestead gardening to improve food security



801 households maintained basic and safely managed sanitation



45 child marriages were identified and 27 of them were prevented by VDO members



1,000 additional patients from the community sought care at the Mohadanga Community Clinic in Porsha, Naogaon, following targeted nudges to promote health-seeking behavior by renovating the clinic



105 households accessed safely managed water through one piped water network

LEARNING FROM BARIND 2024

A small nudge such as renovating and equipping the **Mohadanga Community Clinic** in Porsha, Naogaon with clean WASH facilities and proper seating has led to significant changes in community health-seeking behavior.

Previously, **community members were**

reluctant to visit the clinic due to the lack of safe drinking water, sanitation, and basic amenities like seating.

After the renovation, number of monthly patient visits doubled, increased from **449** in November 2023 to **1,081** in May 2024 (Approximately 140.76% increase in monthly patient visit).

This demonstrates how improving the physical environment of a **community clinic can build trust**, increase service uptake, and encourage community ownership.

COASTAL ZONE

OMINOUS COMBINATION OF CLIMATE SHOCK AND POVERTY

Bangladesh's coastal region is the lowest lying area situated in the southern part of the country. It is a populated zone increasingly exposed to climate change, including frequent cyclone and storm surges, salinity intrusion, and recurrent floods, making it one of the most climate-vulnerable areas in the world.

Coastal communities face mounting threats as the frequency and intensity of extreme

weather events rise. Rising sea levels and salinity water intrusion have made access to safe water increasingly challenging, forcing women to adopt extreme coping mechanism. Young women are halting their menstrual cycles by taking contraceptive pills, putting their long-term reproductive health at risk.

Saline water is severely impacting agricultural productivity and threatening food security. According to

the Bangladesh Soil Resources Development Institute, over 1 million hectares of coastal land have been affected by salinity, reducing crop diversity and yields.

Majority people from the coastal region depend on agriculture, shrimp farming, and day labour for survival. But each climate disaster, no matter how small, can destroy livelihoods and push households back into poverty. These recurring climate shocks further exacerbate pre-existing challenges including poor infrastructure, and limited access to essential services.

In 2024, IDP worked across 16 upazilas in two coastal districts, Khulna and Satkhira, where communities face interlinked challenges including poverty, limited access to critical services and climate vulnerabilities. Responding to these challenges, IDP delivers essential services in education, skills development, ultra-poor graduation, healthcare, agriculture and food security (AFS), and gender equality

and women's empowerment (GEWE). These interventions have helped restore livelihoods and improve access to essential services. The following results reflect IDP's progress in the coastal region in 2024.

ACHIEVEMENTS IN COASTAL 2024



12,607 VDO members engaged in awareness sessions on gender-based violence, rights, and social inclusion, promoting a safer and more equitable society



330 youth, including **227** girls and women, graduated as skills learners and secured job placements



1,435 ultra-poor participants received enterprise training, assets, and interest-free loan support and are in the process of being graduated



16 counselling sessions were conducted with couples to strengthen women's role in family decision-making



63,160 patients have access to ANC, PNC and child care services through health workers and volunteers



9,500 households received training on agricultural practices and received seeds for homestead gardening to improve food security



500 pre-primary students received education through **20** BRAC schools for communities living in vulnerable condition

LEARNING FROM COASTAL 2024

The impact of **Cyclone Remal** in May 2024 reaffirmed the importance of proactive disaster preparedness and community-level readiness.

IDP ensured that **99% of programme** participants (846 households) in Khulna's coastal region were able to recover to their pre-cyclone conditions.

Without any budget allocated for this **unexpected disaster aftermath**, frontline staff counselled participants to rebuild their households and livelihood through intense handholding, agency and confidence-building. This demonstrated that investing in pre-conditions and risk-informed planning is required in future for

faster and **effective recovery**, especially in climate-vulnerable regions to cope with climate adversity.

NORTHERN CHAR ZONE

NAVIGATING EROSION, GROWING FROM WITHIN

The char areas of northern Bangladesh are isolated riverine islands shaped by shifting sediments of the country's vast river systems. These islands are settlements for the most isolated and vulnerable population in the country. Covering nearly 8% of the national land area and home to nearly 20 million people, these communities live on fragile ground.

Life in char is marked by geographical remoteness, frequent river erosion, seasonal flooding, and the intensifying impacts of climate change. As land

disappears and homes are displaced, families are forced into cycles of relocation, that disrupt education, healthcare, and livelihoods.

Persistent poverty, high youth unemployment, and limited infrastructure define daily life in the chars. Most people rely on agriculture; primarily paddy, maize, and small-scale livestock rearing for survival. However, livelihood options are unstable and vulnerable to river erosion and flooding.

The health situation in char areas is extremely poor. Most mothers

receive little to no medical care during or after pregnancy owing to geographical isolation and lack of transportation to health service centres. In the absence of healthcare and influenced by harmful social beliefs, some mothers resort to harmful practices such as deliberately reducing food intake during pregnancy in hopes of having easier delivery at home.

The child marriage rate is alarmingly high at 65%. Access to education is limited; girls often drop out of school early due to social norms, economic hardship, and the burden of household responsibilities.

To address these challenges, IDP began working in the northern char regions in 2024, across seven upazila in 2 districts of Kurigram and Gaibandha. In the first year of IDP's

presence in the region, the programme collaborated with BRAC Institute of Governance and Development (BIGD), BRAC University, to assess the needs of the people and deeply rooted causes of the complex nature of poverty reigning in the area. The programme is developing a holistic package of service that caters to interconnected needs including livelihood, health, water and

sanitation, financial inclusion, agriculture and food security, and connections with the government social safety net services.

ACHIEVEMENTS IN CHAR 2024



6,526 VDO members engaged in awareness sessions on gender-based violence, rights, and social inclusion, promoting a safer and more equitable society



4,000 households received training on agricultural practices and received seeds for homestead gardening to improve food security



300 ultra-poor participants received assets and interest-free loan support and are in the process of graduation



90 households maintained basic and safely managed sanitation

LEARNING FROM NORTHERN CHAR 2024

In char areas, deep-rooted superstitions, rigid cultural norms, and regressive social practices such as child marriage, gender discrimination, and harmful maternal behaviours continue to limit opportunities and well-being, especially for women and girls. Child marriage remains

one of the most pressing issues in the char areas. When women were given a platform to engage in open and inclusive discussions during VDO meetings, they began to speak up about the harmful practice and its impact on their community. Over time, **VDO members** started taking responsibility for

preventing child marriages in their communities. This process helped build a strong sense of awareness and accountability among the women, turning them into active agents of change.

NORTHERN PLAINLAND ZONE

FILLING THE GAPS IN POVERTY POCKETS

The districts Rangpur and Dinajpur are situated in the northern plainlands of the country. Although a less challenging setting in terms of geographical access or topography, the region has pockets of poverty and its population face social marginalisation. The poverty pockets in these areas are characterised by persistent poverty, and limited access to essential services. Home to over 6.5 million people, 3.3 million in Dinajpur and 3.1 million in Rangpur, these districts continue

to lag behind national averages in health, education, and employment indicators.

Within this population live several indigenous communities, including the Santal, Oraon, Munda, and Mahali. Dinajpur hosts around 52,940 indigenous people live, (1.6% of its population), while Rangpur is home to approximately 15,947 indigenous people (0.5% of the district population). These communities experience systematic marginalisation, marked by language and

cultural differences, lack of land ownership, poor access to government services, and few livelihood opportunities. Limited access to quality education and healthcare further entrenches intergenerational poverty, leaving little room for upward mobility and eradication of intergenerational poverty.

Environmental challenges add to these vulnerabilities. A study indicated that 62.46% of Rangpur division in Bangladesh experiences moderate to very high-risk flooding. At the same time, most households rely on low-productivity jobs like day labour and subsistence farming. This results in widespread underemployment, with

average 21 work hours per week, which is below both the Rangpur and national rural averages employment rate (BIGD, 2023).

In the face of these challenges, IDP worked across 21 upazilas in two districts both Rangpur and Dinajpur. IDP employs a holistic model that tackles interconnected issues

aiming to expand access to healthcare and education, strengthen climate-resilient and sustainable livelihoods, and to advance gender equality across communities. The following results highlight the programme's progress in plainland in 2024.

ACHIEVEMENTS IN PLAINLAND 2024



23,769 VDO members engaged in awareness sessions on gender-based violence, rights, and social inclusion, promoting a safer and more equitable society



4,473 cattle received vaccination service



2,430 ultra-poor participants received assets, interest-free loan support and in the process of graduation



1,498 students received education through pre-primary and bridge BRAC schools in IDP's different zone



11,500 households received training on agricultural practices and received seeds for homestead gardening to improve food security



91,361 mothers and newborn child received antenatal, neonatal and child healthcare services

LEARNING FROM PLAINLAND 2024

In Rangpur and Dinajpur, after equipping **74 girls who were at risk** of early marriage with skills training, a significant shift was observed. Upon completing the training, **100%** of them secured

jobs. With **increased awareness** and access to income opportunities, both the girls and their families made conscious decisions to delay marriage. This demonstrates how **skills development,**

combined with economic empowerment, can be an effective strategy to prevent child marriage.

CHITTAGONG HILL TRACT (CHT) ZONE REACHING THE UNREACHED

The Chittagong Hill Tracts (CHT) comprising the districts of Rangamati, Khagrachari, and Bandarban, is one of the most geographically remote and underdeveloped regions in Bangladesh. It is home to over 1.8 million people, nearly half (49.94%) belonging to 11 distinct indigenous communities, who face deep-rooted socio-economic and cultural marginalisation. The indigenous communities live up on the hilly terrain, and in small community clusters, making accessible roads and availability of essential services scarce in these low-populated locations.

Rugged terrain, poor transportation, and limited infrastructure isolate these communities, making access to basic services a persistent challenge. Poverty in CHT is

widespread, with an estimated 75% of households living below the poverty line.

Water scarcity further compounds daily hardships for women and children, who must make multiple trips each day to fetch drinking water from distant sources. Each trip, about a kilometer or two away from home, takes 20 to 40 minutes, depending on the terrain, limiting educational opportunities for children and restricting livelihood options for women.

Indigenous populations in particular suffer from limited land ownership, inadequate livelihood opportunities, and access to public services. Language and cultural gaps between communities, coupled with structural barriers such as poor access to education, healthcare, clean water, sanitation,

and skills training perpetuate poverty across generations. These issues are further compounded by conservative social norms and lack of awareness.

As land becomes scarce and agricultural options shrink, adverse livelihood choice such as tobacco cultivation have thrived. Though both men and women participate in this labor-intensive work, wage disparities remain men typically earn around BDT 500 per day, while women earn BDT 300–350 for the same tasks. Most indigenous families work on land they do not own, due to limited ownership rights, reinforcing economic dependency. In response to the intersecting challenges of the Chittagong Hill Tracts,

BRAC's Integrated Development Programme (IDP) addresses key needs such as access to safe water through piped water systems, early education through pre-primary and bridge schools, and community awareness on rights, gender-based violence, and social inclusion. Livelihoods are strengthened through skills training, asset transfers, and agricultural inputs particularly via the Ultra-Poor Graduation (UPG) model, and homestead gardening. Recognising the unique challenges of CHT, IDP has customised the UPG model to better reflect local realities. For instance, participants receive a higher grant-to-payment ratio: 90/10 for Group 2 and 80/20 for Group 3,

compared to the standard 70/30 or 50/50 in other regions. Graduation indicators have also been adjusted, with the minimum requirement for productive assets reduced from three to two per family acknowledging constraints around land, markets, and resources.

In 2024, IDP's pilot interventions were rolled out in the hill tracts through dedicated frontline staff that worked tirelessly in the remotest locations of Rangamati and Bandarban districts across four sub-districts. The region has unique challenges shaped by complex land disputes, localised political tensions, and severe remoteness. Limited technological access,

network barriers, and cultural diversity further complicate outreach.

However, close participation of indigenous communities helped capture early learning which feed the live design process of holistic service packaging suitable for those in need. These tailored interventions reflect BRAC's commitment to inclusive development meeting people where they are and creating pathways for dignity, resilience, and long-term change in some of Bangladesh's most marginalised communities.

ACHIEVEMENTS IN CHITTAGONG HILL TRACT 2024



1,597 VDO members engaged in awareness sessions on gender-based violence, rights, and social inclusion, promoting a safer and more equitable society



1,317 households received training on agricultural practices and received seeds for homestead gardening to improve food security



141 households accessed safely managed water through one piped water network



300 ultra-poor participants received assets and interest-free loan support and are now in the process of graduation



664 students received education through pre-primary and bridge BRAC schools

LEARNING FROM CHT IN 2024

In the Chittagong Hill Tracts (CHT), after the formation of **Village Development Organisations (VDOs)**, it was initially observed that women were not engaging in discussions, and members were not following the guidance provided during sessions.

This raised concerns about whether the session content or language was too technical.

The breakthrough came when a Marma-speaking Programme Organiser (PO) was assigned to a Marma-majority community like **Mong Pa Khai Para**.

With communication now happening in the local language, members began actively participating in **the awareness** raising sessions, following instructions more effectively, and showing greater ownership of the process.

This experience underscores the **critical role of local language** and culturally relevant facilitation in ensuring meaningful community engagement and successful programme implementation in indigenous communities.

Livestock rearing was not a common practice among many

indigenous communities, with limited interest beyond traditional pig rearing. Initially, uptake of cow and goat rearing was low.

However, through practical demonstrations, continuous training, and regular follow-up, communities began adopting new practices.

Visible improvements such as constructing shelters, structured feeding, and routine vaccinations showed that with the right support and culturally sensitive engagement, communities can successfully embrace unfamiliar livelihood options.

STORIES FROM GROUND

Escaping poverty trap with multiple services: Story of Lujju from surviving to thriving

Lujju Begum (29)

Derai, northeastern Bangladesh

Divorce during pregnancy, with no economic opportunity, is highly likely to draw women into poverty.[1] Being a victim of child marriage, and then leaving the abusive marriage during pregnancy, made Lujju

even more vulnerable. In a society where women face significant challenges to survive without education, and economic opportunities, her situation was exacerbated. Living in a poverty-pocket of

Bangladesh, isolated by vast waters of the haor, access to legal services is limited. However, Lujju leveraged her dower, invested it in livestock, and is now an entrepreneur, and recognised as



***Sreshtho
Joyita* for her
resilience and
triumph over
gender-based
violence.**

Lujju's lives in Derai upazila, near the Kalki river in Sunamganj within the haor she calls home- a place highly vulnerable to climate change.[2] The haor basin in Sunamganj experiences frequent flash floods, damaging crops and disrupting the local economy.[3] During the rainy season, the Kalki River inundates the landscape, creating significant communication challenges and limiting access to critical services such as healthcare, education, and livelihood opportunities. "I was forced to marry at 11. I was a child, who was soon expecting a child. During my pregnancy, I would be beaten by my

husband and in-laws. For the safety of my unborn child and myself, I fled to my parents' house.

I desperately needed medical care - our remote village in the haor (wetlands) doesn't have any doctors, schools, or market.

One rainy day, a BRAC community health worker visited my home. For the first time during my pregnancy, I received antenatal care. I gave birth to a daughter.

A few years later, a female staff member from BRAC in our village invited me to attend a village development

organisation meeting. There, I met other women in my community who were also like me - isolated and yearning to build a better life.

I started attending the meetings regularly, and educated myself on homestead gardening, the disadvantages of child marriage, and how to prepare for floods, cyclones, or other natural disasters.

At one of the meetings, I learned that I could claim my mahr (money or wealth legally payable to the wife by the husband in Islamic marriages) by accessing free legal aid from BRAC. I received BDT 10,000 (approx USD 82), bought cattle,

and started training on livestock rearing. I borrowed BDT 5,000 (approx USD 41) and started growing rice, pomelo trees, and vegetables on plots of fallow land. I eventually borrowed BDT 150,000 (approx USD 1,237) to expand my farmland.

I repaired our house and bought a truck. I was honoured with the Joyeeta award - recognition from the Government of Bangladesh for attaining success in different fields after

overcoming immense difficulties and challenges for my resilience. The struggle continues, but I have learned how to navigate adversity. My current goal is to support my daughter in achieving her dream of becoming a doctor.”



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