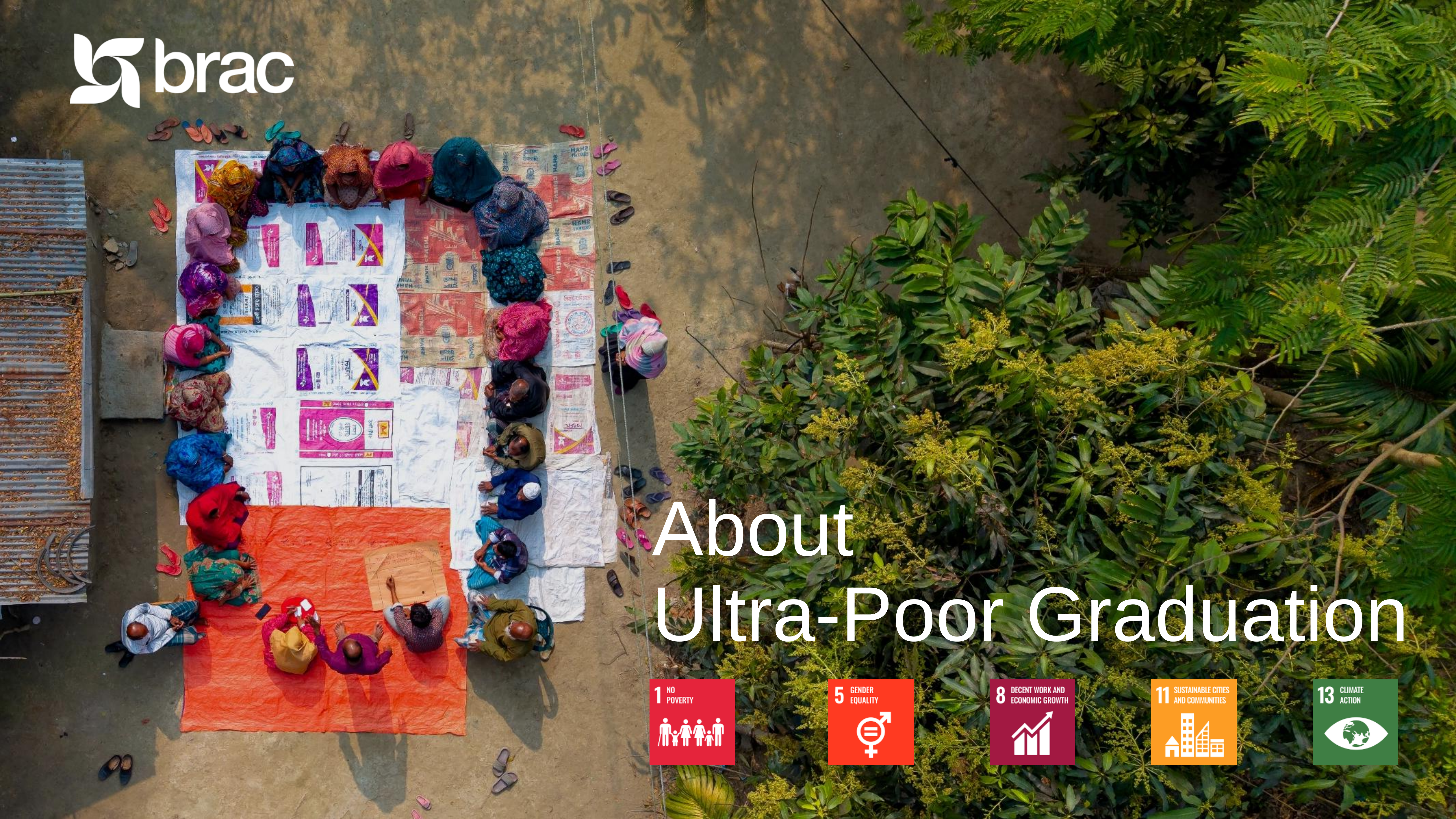


About Ultra-Poor Graduation

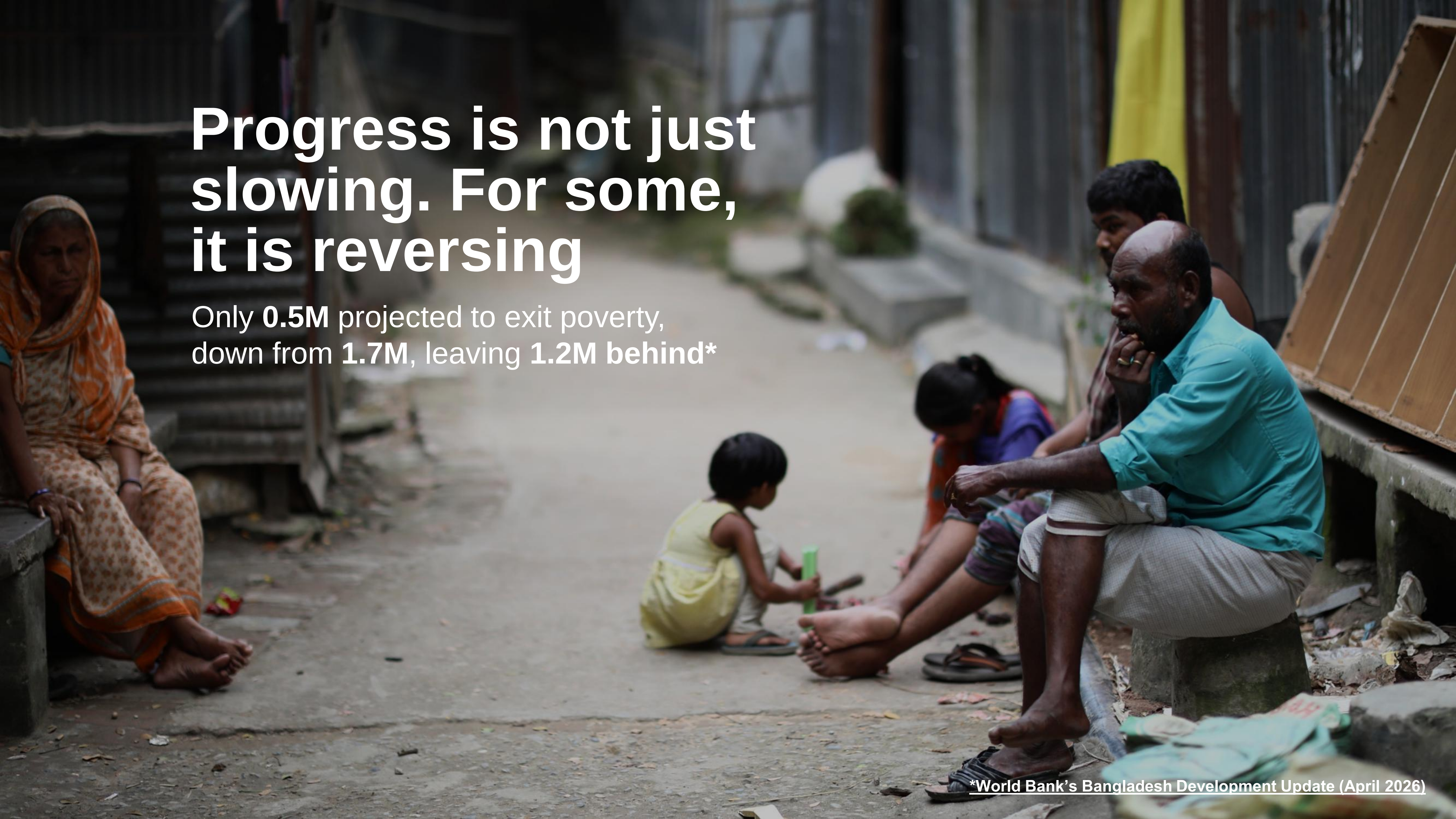
1 NO POVERTY

5 GENDER EQUALITY

8 DECENT WORK AND ECONOMIC GROWTH

11 SUSTAINABLE CITIES AND COMMUNITIES

13 CLIMATE ACTION



Progress is not just slowing. For some, it is reversing

Only **0.5M** projected to exit poverty, down from **1.7M**, leaving **1.2M behind***

*World Bank's Bangladesh Development Update (April 2026)

Wealth inequality is extreme

The **top 10% of earners receive about 41 % of total national income***

Source: World Inequality Report

But income poverty doesn't tell the full story

About **39.8 million people** in Bangladesh are currently multidimensionally poor, meaning deprivation across:

Housing

Health

Nutrition

Sanitation

Education

That's roughly the **entire population of Canada,** facing multiple barriers at once

National Multidimensional Poverty Index (MPI)

And this Multidimensional Poverty is Concentrated in 15 poverty hotspots

Small but deep poverty pockets are emerging, where regular development efforts barely reach

Basic services like **clean water, decent schools, and jobs** are much harder to access

Meaning where you are born can determine your opportunities

On top of that, Climate is Forcing Displacement

7.1 million people already displaced

Floods, cyclones, and erosion have uprooted millions, equivalent to **the population of London and Paris combined** relocating entirely.

So what does this even mean?

Families skipping meals

Children forced to leave school

Farmers losing land and livelihood

Inequality and a profound sense of injustice concentrated

Among them is a particularly vulnerable group, Ultra-poor

In Bangladesh, the **Bangladesh Bureau of Statistics identifies them as those living below the Lower Poverty Line (LPL)**, the minimum cost of food required to meet basic calorie needs, which is around Tk 3,115 in 2025.

The **World Bank defines** the ultra-poor as the most vulnerable within the extreme poor, measured by the **$3/day poverty line**, often informally described as living on $0.60 - $0.70 a day. In Bangladesh, 5.9% lived below $3.00/day in 2022.

The UNDP's Multidimensional Poverty Index identifies them through overlapping deprivations in health, education, and living standards.

These households
lack productive assets or land, have very low and/or unstable income, and are socially excluded
from mainstream economic and social systems, which prevents them from accessing traditional microfinance services

BRAC has a Proven Way Forward, Ultra-Poor Graduation (UPG)

With structured, holistic approach, even families in these poverty pockets can **transition from survival to thriving**, turning multi-generational disadvantage into lasting opportunity

Our target group

The Ultra-Poor Graduation (UPG) Programme targets households living in the most vulnerable conditions, supporting communities affected by-

- Extreme Poverty
- Economic and climate shocks
- Climate-induced displacement

Interventions targeting,

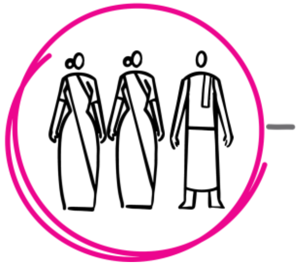
- Rural Setting
- Urban Setting
- Persons with Disabilities
- Indigenous Communities
- Host Communities Living in a Humanitarian Context

Our Vision

*Build **resilient pathways** out of poverty through context-specific, inclusive, and adaptive solutions that will enable **the poor and most vulnerable** communities to **sustain their progress** towards well-being and dignity.*

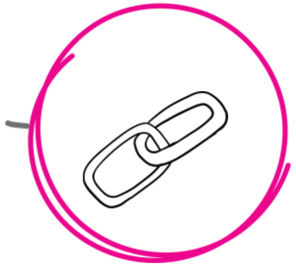
Strategic Priorities

Continuation of our critical work in poverty pockets, hard-to-reach, and climate- vulnerable areas



Demographic

1. Indigenous Communities
2. Youth and Adolescents
3. Persons with Disabilities
4. Women Smallholder Farmers



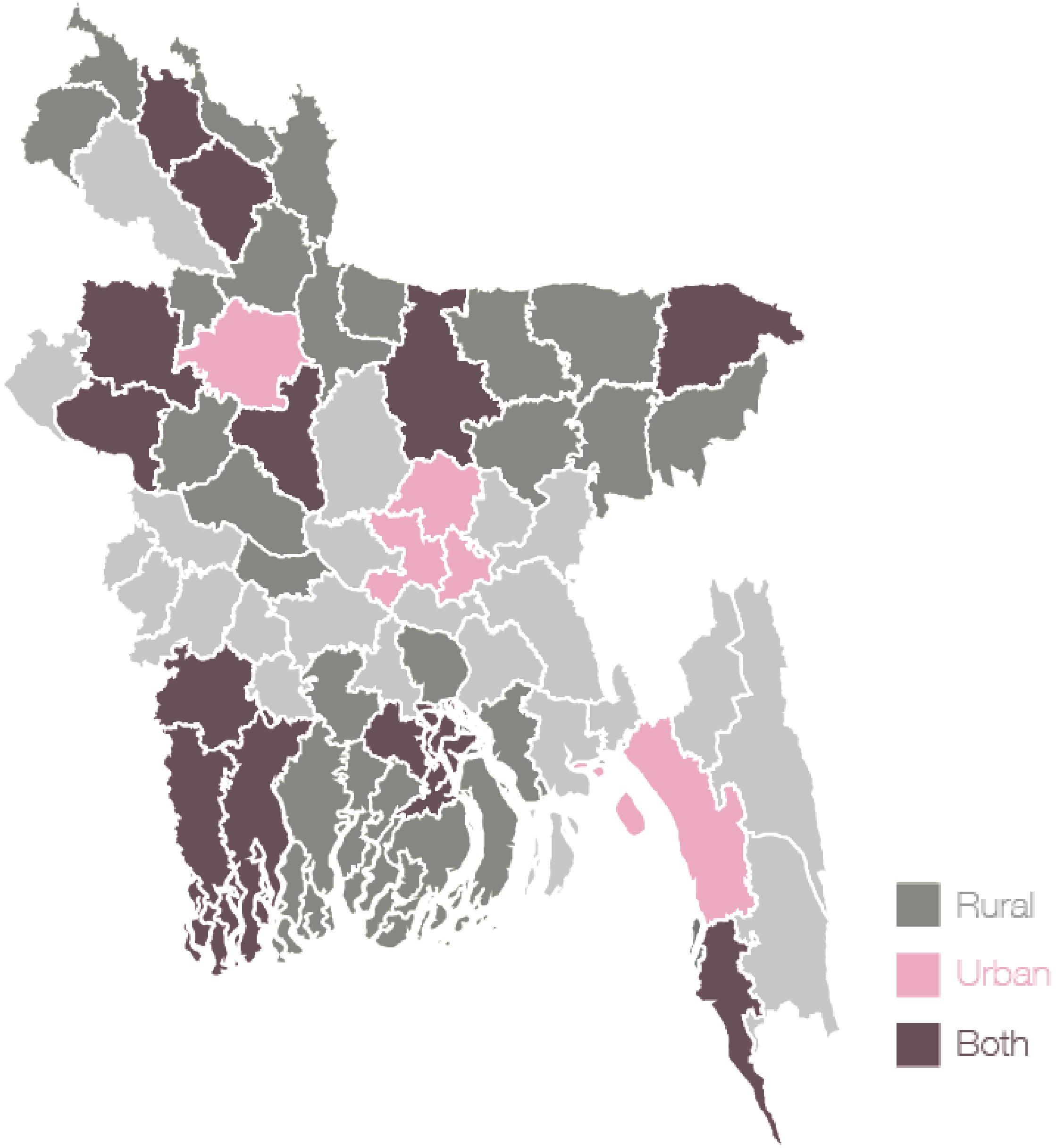
Service

1. Leverage BRAC Programmes
2. Partner with Private Sector and NGO
3. Collaborate with Government

Geographic

1. Urban Poor
2. Riverine Chars
3. Chittagong Hill Tracts

Our current UPGP presence



The programme is evolving to address complex realities by deepening impact through tailored interventions across contexts,

35 districts through rural operations
20 districts through urban operation

Rural

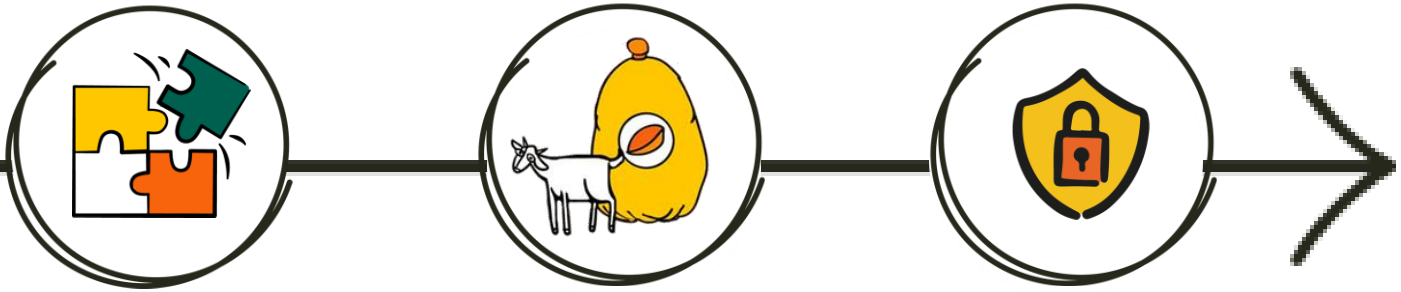
Urban

Disability Inclusion

Climate change adaptations

So how do we do it?

We follow a resilience pathway to deepen impact at the community level



SURVIVE

Meet basic needs

households receive immediate support to stop daily deprivation

GROW

Build livelihood

training, coaching, and productive assets help families generate income, gain skills

SUSTAIN

Secure independence

Stronger ability to cope with shocks and stresses

Pillars of Graduation

Graduation approach uses four pillars to support a sustainable livelihood, reduced inequality and socioeconomic resilience of ultra-poor households:

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

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

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

Social Empowerment
To promote inclusion, behavioural change and life skills improvement.

And we provide services through,

Direct interventions

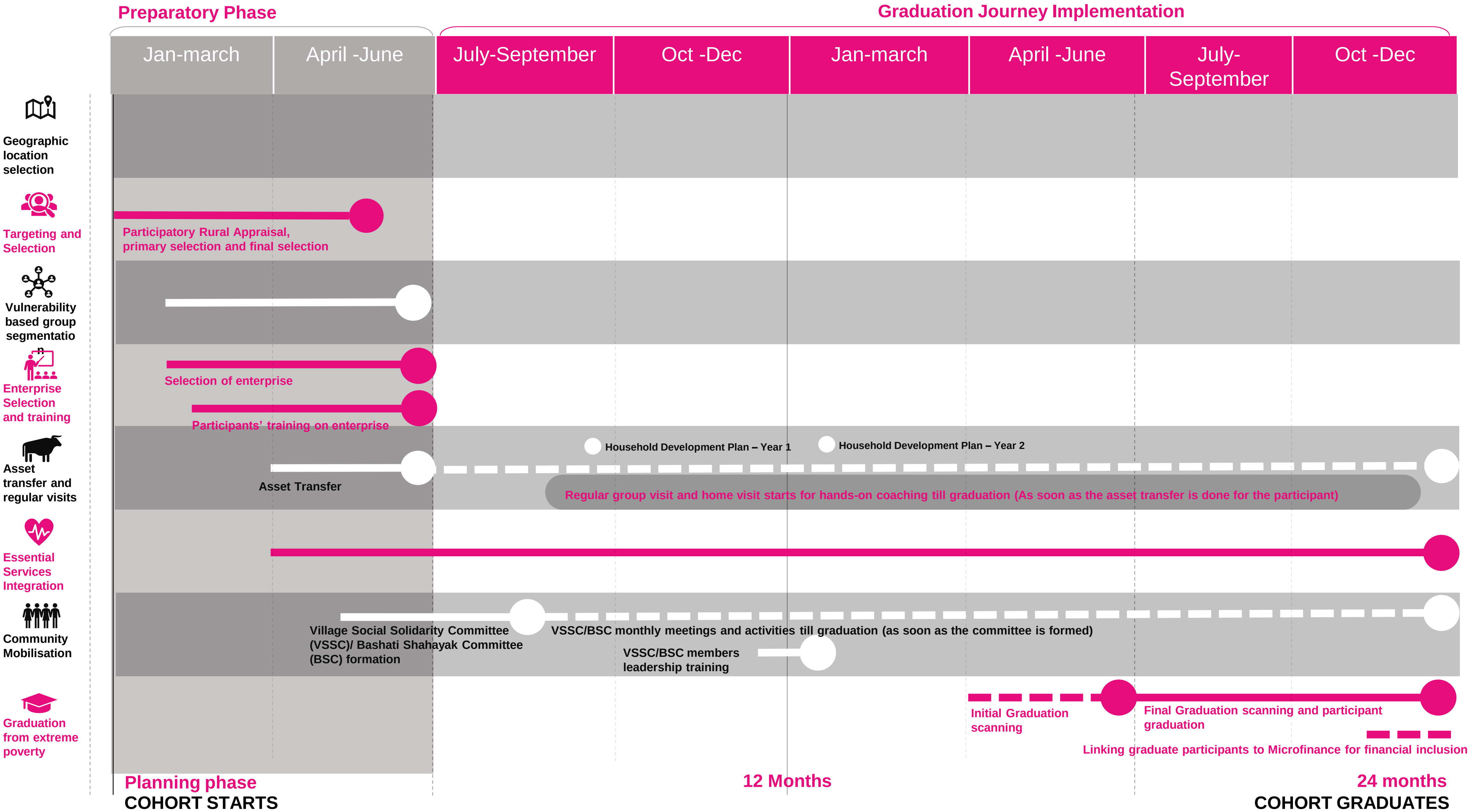
Synergies with various BRAC programmes

Community

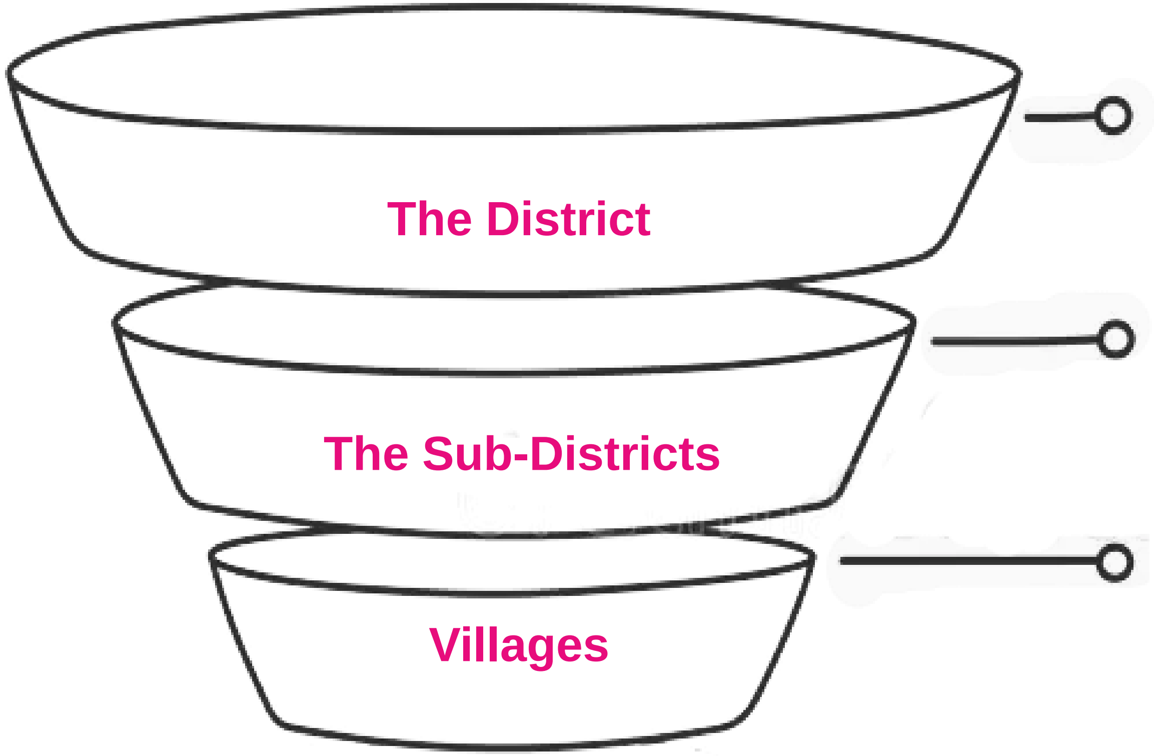
Linkages with government schemes/services

Partnerships with the private sector and NGOs

For a participant the journey looks like this



Geographical Selection



Selection Process

Districts are **selected based on national poverty data**, with **priority** given to those with **higher poverty rates**

Sub-districts are selected through a **ranking process using data from local government** offices, as national datasets do not cover this level

Villages are selected **based on BRAC's experience and field observations**, focusing on those with **higher climate and other vulnerabilities** alongside poverty

Note: Usually, Ultra-Poor Graduation programme does not repeat its intervention in the same village within 5 years

Participant Selection

We follow a structured selection process to ensure community validation, prevent elite capture, and strengthen data quality and accurate targeting

The Process Looks Like This,

Getting to know the community and building trust

Rapport Building

Understanding who really needs support

Participatory Rural Appraisal (PRA) in Rural operational Areas

Focus Group Discussion in urban operational areas

Wealth Ranking

Categorise households into socio-economic tiers, ensuring inclusion of the invisible poor

Verification of information

Door-to-door Survey & primary selection

To verify the identified bottom three layers in the wealth ranking

Final check and participant enrollment

Final verification & selection

Participant Groups and Eligibility

The selected bottom three tier participants are then divided into groups segmented by vulnerability profile and household capability based on the wealth ranking . This is done to ensure;

1. Balance grant-to-return ratios to ensure financial sustainability and accountability
2. Assess if households can manage large-scale activities before assigning assets

Participant Groups Look Like This,

RURAL

Group 1

1. No working male
2. Longterm/chronic health issues/disability
3. Assets < BDT 5,000
4. Land < 10 decimals)

Group 1-A

1. No regular income
2. No productive assets
3. No repayment capacity
4. Unable to manage full-scale enterprise

Group 1-B

1. Some irregular income
2. Very limited assets, but capable of managing larger livelihood activities with support

Must meet 3 out of 4 group 1 indicators

100% Grant : 0% Return

Group 2

1. Female head of the household has to engage in income-generating work due to poverty, absence of another earning member, or low household income
2. Assets < BDT 7,500
3. Land < 10 decimals

Must meet 2 out of 3 indicators including the first indicator

40% Grant : 60% Return

Group 3

1. Irregular income
2. Assets < BDT 10,000
3. Land < 20 decimals

20% Grant : 80% Return

Graduates

URBAN

Special Group

Extreme vulnerability, comparable to rural Group 1A

100% Grant : 0% Return

Regular Group

Moderate urban ultra-poor, comparable to rural Group 2

25% Grant : 75% Return

Graduates

Enterprise Selection and Training

Staff work with each participant to **identify viable enterprises** from a pool of 34 standardised packages, shortlisted based on local market demand and the household's skills and capabilities. Then they receive technical **enterprise training** before **assets are transferred**

Enterprise options are,

*Enterprises options are shortlisted from total of 34 packages **based on local demand and market access***

Livestock
Bulls, Heifer, Sheep, goats, poultry

Agriculture
Agriculture, Nursery, Integrated Aqua and Agriculture

Aquaculture
Homestead Fisheries, Largescale fisheries

Non-farm
Small retail, tailoring, or service-based work

*Households make informed choices from our shortlisted enterprise packages **based on their experience, skills and capabilities***

Every household must start with **two sources of income** to minimise risk (e.g., Livestock + Small Shop)

Note: Bull enterprise is the only exception

Livelihoods must be suitable and meet the criteria for **both backward and forward linkages** in the market along with **climatic context**

Enterprise Training

Small groups receive half-day to full-day technical training on their chosen enterprise before asset transfer, followed by three rounds of hands-on coaching after asset transfer commences

Asset Transfer

Participants receive productive assets valued at BDT 12,000 - 35,200 depending on group and enterprise type, paired with input and climate-adaptive support packages worth BDT 660 - 4,340

Hands-on Coaching

Frontline staff deliver intensive coaching through biweekly home visits and group sessions throughout the programme cycle. These are not routine check-ins, coaching actively builds participant agency, skills, and long-term household resilience

The coaching is provided through,

Home Visits (2 times/month)

1. Follow-up on participant’s situation
2. Recap of the last awareness session’s topic
3. Awareness on Health, Social and Climate Change related Issue
4. Discussion on trending issue that needs addressing
5. Collection of savings and bi-weekly return

Group Visits (2 times/month)

1. Greetings and follow-up on participant’s situation in detail
2. Household and asset scanning
3. Recap of the last awareness session’s topic
4. Discussion on technical aspects and improving financial literacy
5. Discussion on trending issue that needs addressing
6. Household Development Plan scanning
7. Graduation Indicator updates

Household Development Plan

Each participant develops a personalised Household Development Plan with their programme organizer, a living document updated across the two programme years

Year 1 focuses on **quick wins** using existing skills and immediate assets

Year 2, beginning with a Planning Month in February, **scales** towards complex, high-investment, and sustainable goals

- **Economic Plan**: Asset enhancement, income growth, small business planning, livestock purchases, land lease
- **Social Plan**: Health improvement, rights awareness, latrine repair or installation, birth registration, house repair
- **Innovation Plan**: Nutrition (9/6 model, home gardens) and technology adaptation (vermicompost, bag ginger)

Market Linkage

Market linkage builds sustainable, long-term relationships between UPGP participants as producers and market actors; traders, wholesalers, input sellers, and service providers

The linkage is done through a structured three-stage process

Market Observation
Understanding local value chains, price dynamics, and buyer networks

Stakeholder Mapping
Identifying backward linkage partners (input suppliers) and forward linkage partners (traders, processors)

Action Planning
Negotiating bulk purchasing arrangements, formalising market relationships, and building participant negotiation capacity

Support Components

Mobilise community support that guides participants, responds to emergencies, and connects them to essential services, social protection, and long-term opportunities beyond the programme

Community Mobilisation through Village Social Solidarity Committee (rural) & Basati Sahayak Committee (urban) are formed with

Community leaders selected based on:

Social Standing
Respected and well-regarded local figures.

Philanthropy
Renowned for charity and altruism

Community Influence
Influential leaders within the area

Pro-Poor Commitment
Proven history of helping the poor

Local Leadership
High level of integrity and regional influence

These leaders,

1. Provide regular guidance and support
2. Mobilise resources for additional support for the wellbeing
3. Support to meet the emergency expenses
4. Facilitate linkage with essential services
5. Provides community-wide support through social work

UPGP actively connects participants to essential services beyond the programme's direct support,

- **Connect participants to social safety nets** such as allowances for widows, the elderly, or persons with disabilities
- **Facilitate access to essential services by the govt., NGO, and private sector,** including healthcare, WASH, skills training, climate change adaptation, livelihood promotion support
- **Equip participants** with awareness of rights and services, boosting confidence to access them
- **Sensitise community and local government leaders** to the needs of the ultra-poor, ensuring long-term sustainability through these linkages
- **Provide emergency support** during natural disasters or pandemics

Graduation Indicators

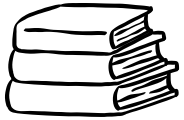
14 indicators in rural areas and 8 indicators in urban

ECONOMIC STRENGTH

1. Asset diversification
2. Asset valuation
3. Savings
4. Financial activities

FOOD SECURITY

5. Access to quality food regularly

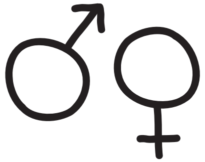


EDUCATION

6. All school-age children attend school

HEALTH AND HYGIENE

7. Safe water
8. Safe sanitation



SOCIAL AND GENDER EMPOWERMENT

9. Decision-making
10. Child-marriage prevention
11. Male participation in household chores
12. Social inclusion

LIVING STANDARDS AND SERVICE ACCESS

13. Structurally sound housing
14. Access to public or private services

5 Mandatory Graduation Indicators for Rural

The household owns at least three types of productive assets, and the member has control over those assets and the income generated from them.

Household members regularly consume good quality meals.

School-age boys and girls attend school.

Household members use hygienic toilet.

Household members drink safe water.

3 Mandatory Graduation Indicators for Urban

The current value of the household's productive assets is at least one and a half times the value of the assets provided by the programme.

The member regularly deposits savings in a formal institution.

Household members regularly consume good quality nutritious meals.

Evidence on Impact

2.3m
Households

95%
Graduation rate

$450
Per participant cost (approx.)

70,000
Avg. Participants every year

Randomised Control Trial (RCT) conducted by the LSE and BIGD showed economic and positive results in the life of our participants

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

Global Footprint

50 Countries

100 Projects

14m Individuals

17 countries

Globally BRAC also directly implements the Graduation programme and provide Technical Assistance to different stakeholders to adapt the Graduation approach

1. Climate Information and Advisory Services

● Expand BRAC's Climate Information Services Hub to deliver short-term forecasts,
seasonal outlooks, and tailored advisories to farmers, cooperatives, and local planners.

● Collaborate with MIT CREWSNET, national meteorological agencies, and research
institutions to enhance the precision and accessibility of climate data.

● Ensure advisories inform planting decisions, input application, and adaptive practices,
reducing risks from floods, salinity, heat, and drought.

2. Financial Inclusion and Microfinance for Adaptation

● Leverage BRAC Microfinance to provide seasonal credit, savings, and micro-insurance
products aligned with agricultural cycles, particularly for women smallholder farmers.

● Pair financial services with financial literacy training to strengthen women's confidence
and competence in managing savings, investments, and business decisions.

● Collaborate with private financial institutions to expand reach, ensure affordability, and
sustain long-term access to climate-adaptive finance.

● Enable financing for small-scale water infrastructure, irrigation systems, and climateresilient
farm inputs through co-investment and blended finance models.

3. Climate-Smart Agriculture and Livelihood Diversification

● Promote regenerative and adaptive agricultural practices: water-efficient irrigation,
mulching, mixed cropping, soil regeneration, and integrated pest management.

● Introduce alternative livelihoods—aquaculture, agroforestry, livestock, and climateresilient
cropping—to diversify income and reduce risk exposure.

● Strengthen post-harvest and market systems: community storage, small-scale
processing, cooperative aggregation, and linkages with institutional buyers.

● Ensure women's leadership

4. Water Resilience and Community-Led Solutions

● Address water scarcity through resilient, locally-managed water technologies, including
institutional water plants in coastal and drought-prone sub-districts.

● Engage women water entrepreneurs to ensure sustainable operation and community
ownership.

● Integrate water initiatives with BRAC WASH and climate

Rural Graduation Indicators

Indicator	Type
The household has three types of productive assets, and the participant has control over these assets and the income from them.	**Mandatory**
The household members regularly eat good-quality food.	**Mandatory**
School-age children attend school.	**Mandatory**
The household members use hygienic latrines.	**Mandatory**
The household members drink safe water.	**Mandatory**
The value of the participant's current productive assets has doubled compared with the value of assets provided by the programme.	Optional
The participant regularly deposits savings in any institution.	Optional
After enrolment, the participant actively takes part in household decisions such as buying and selling assets, children's education and marriage.	Optional
After enrolment, no children in the household have been married before the age of 18.	Optional
Male household members take part in household chores.	Optional
The participant lives in a structurally sound house.	Optional
After enrolment, the participant has received services from government or private offices at least once.	Optional
After enrolment, the participant has been invited to social or family events at least once.	Optional
After enrolment, the participant or another household member has lent money or goods to, or borrowed from, neighbours, relatives or friends.	Optional

Note: Five compulsory indicators must all be met. Of the nine optional indicators, at least eight must be achieved.

Urban Graduation Indicators

Indicator	Type
The household's current productive assets are at least double the assets provided by the programme, and the participant has control over these assets and income.	**Mandatory**
The participant regularly deposits savings in any institution.	**Mandatory**
The household members regularly eat good-quality food.	**Mandatory**
The participant has received services from government or private service centres at least three times since joining.	Optional
School-age children attend school.	Optional
No children in the household have been married before the age of 18 after joining the programme.	Optional
The participant actively takes part in household decisions after joining the programme.	Optional
The participant or another household member has lent money or goods to, or borrowed from, neighbours, relatives or friends.	Optional
Male household members take part in household chores.	Optional