



TARGETING THE ULTRA POOR PROGRAMME BRIEF 2016

CHALLENGING THE FRONTIERS OF POVERTY

Photo: BRAC/Hasan Saifuddin Chandan

Bangladesh is among the world's fastest growing emerging economies, yet, the benefits of prosperity has been slow to reach the people living at the bottom of the economic pyramid.

People living in **extreme** poverty survive on less than \$1.90 a day. People living in **ultra** poverty are the most vulnerable subgroup within them, suffering income poverty compounded by sociocultural dispossession.

These people are forgotten. They suffer every day from food insecurity, own no land or assets, and lack basic education and productive skills. They are mostly excluded from social services and healthcare, generally live in remote areas disconnected from markets, and are often unable to work due to prolonged illnesses or disability in the family.

THE APPROACH

BRAC pioneered the **Targeting the Ultra Poor programme (TUP)** in 2002 in response to extreme poverty. The programme has served 1.77 million extreme poor households in Bangladesh since its inception, instilling socioeconomic resilience, as well as promoting sustainable livelihoods.

We apply a two-year time-bound '**Graduation**' approach that blends together elements of livelihoods, social safety nets, financial inclusion and social integration - each of which tackles separate aspects of ultra poverty. It combines multidimensional support to address immediate needs of participants using stipends and asset transfers, as well as long-term investments in life skills and technical skills training, enterprise development, positive behavior change, savings and financial planning.

Together with close supervision of the participant in individual and group settings, these interventions allow households in ultra poverty to develop livelihoods that multiply their capital and enhance their entrepreneurial skills and decision making abilities, and enable their transition into sustainable livelihoods.

The Graduation approach has gained worldwide recognition for its holistic treatment of poverty, and has now been replicated and adapted by stakeholders in the extreme poverty affected regions of the world.

CHALLENGES

12.9% of the population in Bangladesh earns less than USD 1.90 per day

20 million people are living in extreme poverty

Food insecurity, irregular income, lack of skills and assets distress the lives of the ultra poor every day

OUR WORK

1.77 million extreme poor households reached since 2002

79,480 ultra poor participants enrolled in 2016

753,793,320 hours of classroom training provided to **93,516** participants in 2016

3,553,400 number of individual home visits to ultra poor households in 2016

PROGRAMME STRATEGIES: STUP AND OTUP

Families living in ultra poverty have distinct needs and vulnerabilities that demand unique household based solutions.

Our programme is implemented through two strategies, recognising the heterogeneity among people living in ultra poverty and their varying access to productive resources.

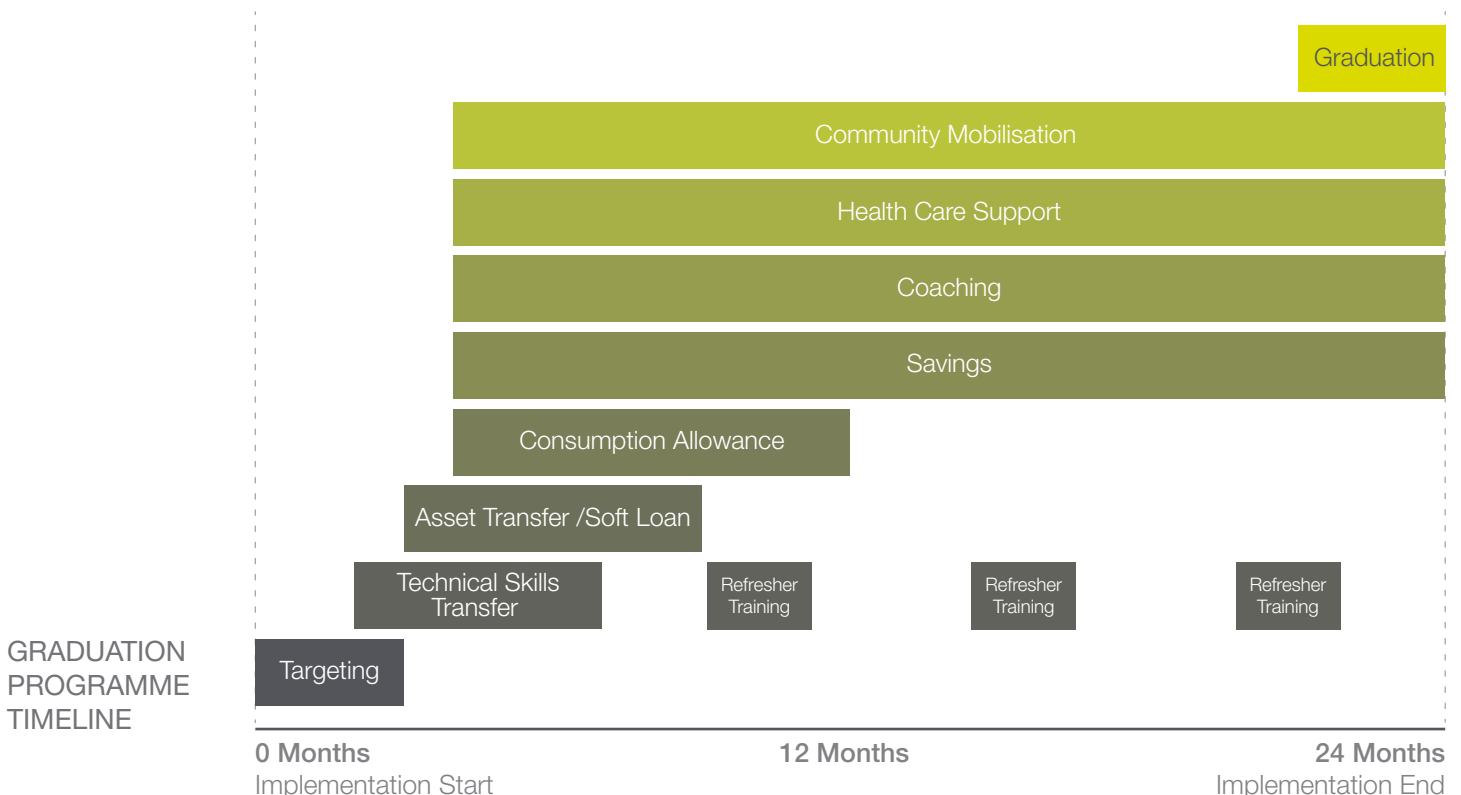
BRAC also serves people living in ultra poverty through its Integrated Development Programme (IDP). IDP operates solely in hard-to-reach areas where single programmes fall short of liberating people who are marginalised; this is the case for the haor basin in north-eastern Bangladesh that suffers from extensive annual flooding and devastating flash-floods limiting livelihood opportunities. The implementation strategies of IDP are similar to that of TUP, using the Graduation approach.

i. Specially Targeted Ultra Poor (STUP)

- Operates in rural areas, and a few urban locations using a full grant approach.
- Relies on an intensive design that includes asset transfer and business inputs, technical training for enterprise development, consumption allowance, social and health awareness, one-on-one coaching and follow-up, customised healthcare and community mobilisation.

ii. Other Targeted Ultra Poor (OTUP)

- Operates in rural areas, and a few urban locations using a credit plus grant approach.
- Works with an easily manageable design that includes customised soft loans and business input grants, technical training for enterprise development, consumption allowance, social and health awareness, one-on-one coaching and follow-up, customised healthcare and community mobilisation.
- Charges lower interest rates than conventional microfinance and offers two months' grace period to offer stability.



PROGRAMME COMPONENTS

Targeting



We select 100,000 new participants every year across the country. This involves a rigorous process of desk and field based identification to ensure the selection of the most deserving participant.

Districts are selected according to poverty maps created by the Bangladesh Bureau of Statistics, and the World Food Programme (WFP). The ultra poverty criteria are set based on World Bank definitions and social protection tools.

Village level Participatory Rural Appraisals (PRA) are conducted after selecting the most poverty affected villages. Each PRA assesses the inhabitants of a 'spot' of 100-120 households to identify the most vulnerable members of that community.

Participatory Rural Appraisal

- **Rapport building:** Our staff visits a spot to explore the poverty status of the people living in the area, and invites community members to a scheduled PRA the next day.

- **Participant identification:** A three-member PRA team completes a 'social mapping' activity with the participation of invited community members. This establishes the locations and completes the 'wealth ranking' of all included households, categorising families into five to six groups based on their economic means.

Questionnaire Survey

- **Verification:** The lowest three wealth groups identified in each spot are chosen for questionnaire surveys and final round of selection.

Consistent with the poverty statistics of Bangladesh, each PRA identifies seven to nine STUP and OTUP participants from every spot. Between twelve and fourteen thousand PRAs are planned in order to successfully select 100,000 participants from ultra poor households.





Photo: BRAC/Shehzad Noorani

Enterprise development



Selected participants are offered a range of options from three main enterprise categories. They are then matched with the most appropriate enterprise for their age, capacity, prior experience, and condition of household.



Livestock



Agriculture and nursery



Non-farm enterprises

Each participant receives two types of assets to diversify risk and ensure sustainability – a main high-value asset to yield long-term income, and an associate asset that generates a small, but steady cash flow on short turnaround to respond to the families' immediate needs.

For instance, a cow as a main asset cannot generate immediate returns, and would thus be paired with five chickens that would provide quicker income from the sale of eggs or meat.

Technical Skills Transfer

Participants are provided technical training on their chosen enterprise, in a classroom setting lasting three to four days. In addition to specialised skills on their chosen livelihoods, they are trained on managing their assets to generate a steady income. Upon training completion, participants become ready to receive grants or soft loans to launch their new livelihoods.

Refresher trainings take place periodically to strengthen the initial technical training. This group setting platform delivers further knowledge to participants on their enterprises, monitors asset growth and troubleshoots challenges.

Follow-up and coaching



Regular hands-on coaching by a dedicated Programme Organiser ensures close supervision of the participants' well-being and enterprise growth, and encourages them to consolidate their learning. STUP participants receive weekly Home Visits, while OTUP participants receive Group and Home Visits once each month, uniformly until the end of the two-year cycle.

Home Visits

Our field staff records the progress of participants' livelihoods and monitors their progress towards graduation. They observe the participants' economic, financial, and health conditions, and distribute weekly stipends. These one-on-one life-skills awareness sessions sensitise participants on 12 critical social and health issues. They are also initiated in writing their own name as a symbolic step towards basic literacy.

Group Visits

Our field staff bring members together in a spot to collect payment and savings, and conduct the life-skills awareness sessions, in a group setting.

Confidence Building

We organise participants into peer groups to build rapport; they plan their future beyond the programme's end, and are connected to local government and municipality resources, as well as microfinance institutions. This three-day-long training is delivered at the end of the 24-month programme.

AWARENESS ON HEALTH AND SOCIAL ISSUES

- Early childhood marriage and dowry
- Human trafficking
- Disaster preparedness
- Domestic violence
- Children's education
- Marriage registration
- Waterborne diseases
- De-worming
- Food, nutrition and anaemia
- Non-communicable diseases
- Family planning
- Immunisation

Consumption allowance



Participants receive weekly stipends that amount to half a day's worth of casual labour pay. This acts as a social safety net, improving the household's food security and allowing participants to focus on their enterprises. It is provided for seven months, depending on the returns on the participants' enterprises.

Participants also receive diet charts that indicate affordable and accessible nutrient-rich food to improve nutrition within their households, and ensure proper stipend utilisation.

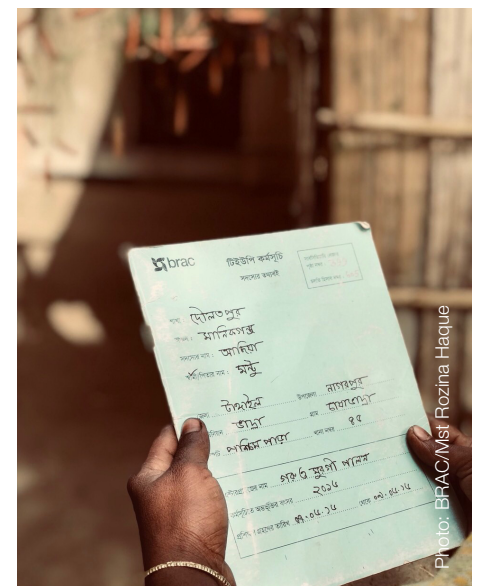


Photo: BRAC/Mst Rozina Haque

Savings



Participants are encouraged to save a portion of their monthly income to promote savings behaviour. The culture of saving is the first step towards financial inclusion and

responsible financial management, offering opportunities for enterprise expansion and future financial security.

Health services



A large number of families living in ultra poverty suffer from serious and chronic health conditions. This severely threatens their economic progress. We offer individualised healthcare support to our participants through community-based health workers and established linkages with local government facilities.

Participants and their household members receive preventative care guidance, treatment and healthcare related awareness from the

programme, in coordination with local healthcare providers. They receive a comprehensive health and nutrition package combining health and nutrition education, antenatal and prenatal care to pregnant and lactating women, permanent and other methods of contraceptives, micronutrient sachets, iron and folic acid, immunisation of children, financial assistance in surgical cases, as well as public health interventions such as latrine and tube-well installation.

Community mobilisation: 'Gram Daridro Bimochon Committee'



People living in ultra poverty are deeply economically and socially marginalised, resulting in their limited knowledge of and access to social services.

We facilitate the social integration of participants with their local community by forming the Gram Daridro Bimochon Committee (GDBC). Each committee comprises of nine to eleven members, including

two TUP participants to represent the group.

The monthly GDBC meetings assist participants in building social networks and leverage community ties. The committee helps participants protect their assets, facilitates access to government services, and offers support in times of need by convening local community leaders and influencers.



GRADUATION CRITERIA

Graduation occurs when households achieve economic and social advancement over the course of 24 months. There are six mandatory and four optional criteria that all participants are evaluated against.

Mandatory

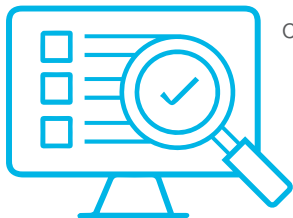
1. At least three sources of income in every household within two years.
2. Household members are able to eat quality meals at least two times a day, and have consumed meat or egg at least once in the last week.
3. Household members use sanitary latrine and have access to clean drinking water.
4. The household has at least 10 ducks/chickens/pigeons.
5. The household has a vegetable kitchen garden.
6. Participant has improved house conditions considering their respective geographical contexts.

If applicable

7. The household has at least four fruit/wood trees.
8. The household's school-aged children are going to school.
9. Eligible couples are adopting proper family planning.
10. No under-age marriages of participant's children have occurred after joining the programme.

MONITORING AND EVALUATION

Our extensive monitoring and evaluation system collects and maintains participant level data. This pool of data includes the individual's social and economic progress, the status and growth of their livelihood activity, and the achievements of the graduation indicators. The system also maintains detailed programmatic information, including comprehensive data on targeting, verification, training, stipend



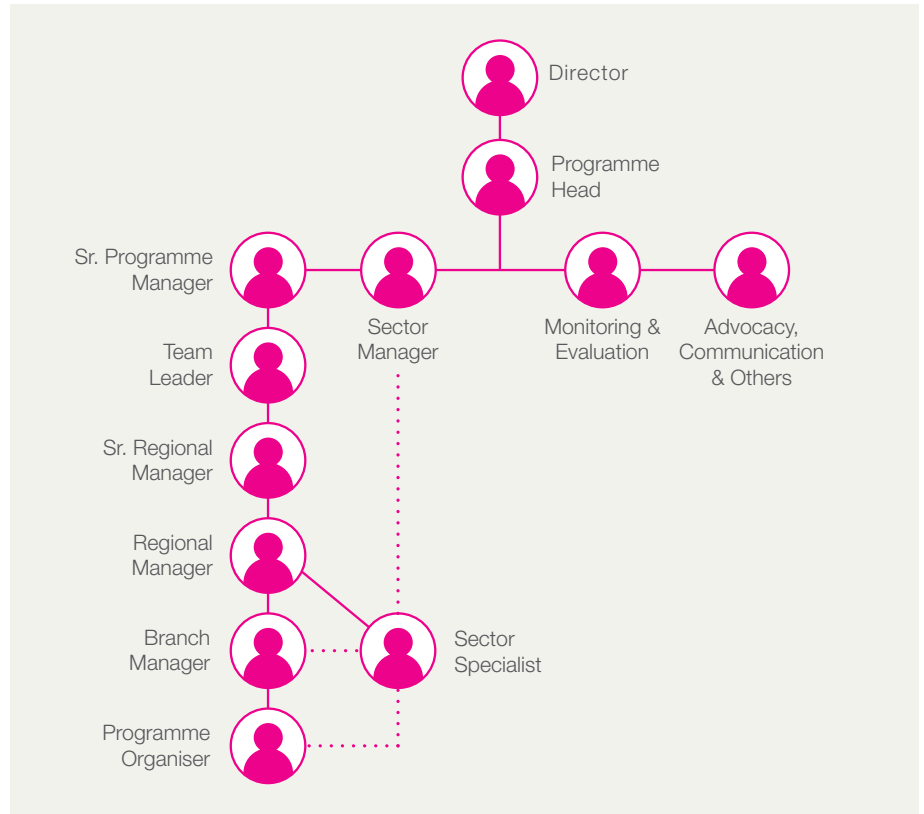
provision, and healthcare intervention. Data is collated in the field at branch and regional office levels, and analysed at the head office. The programme is also evaluated periodically by external monitors from BRAC's central monitoring team.



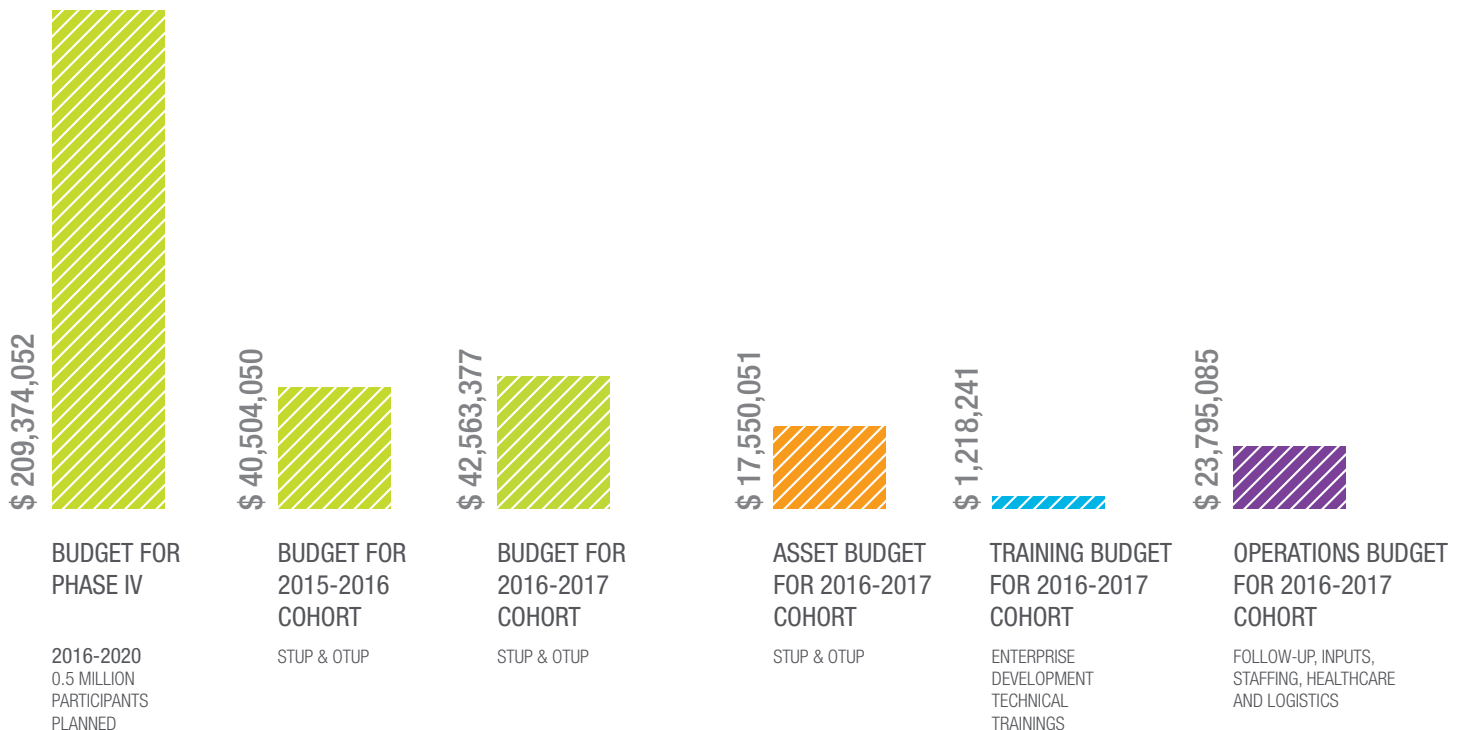
STAFFING

Individual follow-up of participants and close supervision of the activities is vital to ensure operational performance and participant ownership. We have a field-oriented design, where majority of the staff are based in the field, usually in remote and inaccessible areas.

Working with participants living in ultra poverty requires additional personal resources of patience and empathy, along with practical knowledge of several issues including gender, deprivation, exploitation and social status. During recruitment, the programme carefully chooses staff based on their experience, communication and listening skills, sensitivity and compassion, and the ability to encourage and motivate people living in ultra poverty.



BUDGET



RESEARCH

Research is an integral part of the TUP programme. BRAC's research and evaluation division (RED) provides continuous research support, documenting the effectiveness and the challenges of programme interventions.

Studies conducted in 2016 on our consumption allowance modality, home and group visit frequency, and community mobilisation mechanisms,

will be incorporated into our programme design next year. To date, RED has published 26 working papers on the effectiveness of the programme.

BRAC RED and the London School of Economics conducted joint randomised control trials (RCT) to measure the direct impact of the programme, four and seven years after the start of a programme

cohort. The study found a decrease in low-paying, volatile wage employment, and an increase in the hours of self-employment after four years of intervention. The participants' earnings increased by 7%, per capita household expenditure increased by 8%, and savings increased by nine-fold. After seven years, access to renting or owning land was two times higher than in Year 4.

INNOVATION AND INITIATIVES



We have incorporated innovation in our design and methods, building on the experience and knowledge from 14 years of implementation in Bangladesh.

Digitalisation

Our experimental cloud-based technology platform enhances operational effectiveness and managerial responsiveness. Detailed programme information is stored on the platform via mobile phones at the field level, and may be accessed through a desktop interface at the head office. The technology allows programme intelligence to be readily

generated and displayed, allowing real-time decision-making and transparency.

Targeting the Ultra Poor - Nutrition

TUP-Nutrition is a joint initiative with World Food Programme that works with women living in ultra poverty, who are either pregnant or have children less than three-years-old. This pilot programme ensures sustainable socioeconomic improvement by preventing undernutrition in the family in the first 1,000 days of children's lives. This initiative tests the hypothesis that adopting life cycle targeting and mainstreaming nutrition interventions into livelihood development programmes can contribute to addressing the mutually reinforcing challenges of undernutrition and poverty.

Targeting the Ultra Poor - Urban

Around 2.23 million people in Bangladesh live in slums, spread across economically important cities

such as Dhaka, Khulna and Chittagong. Unlike the rural population, a large majority of people living in urban ultra poverty are better educated, possess greater skills and display higher economic capacity and mobility. They mostly rely on petty trades and low-skilled jobs for livelihood.

People of urban ultra poverty live in city slums, and have minimal access to basic services such as sanitation, healthcare, education for their children, healthcare, and lives in constant fear of eviction. Although incomes in the urban area are higher, high commodity costs translates to a poor standard of living and perennial hardship. Recognising the nature of poverty in urban slums, TUP-Urban programme offers locally relevant and market-driven solutions to uplift participants out of poverty.



Photo: BRAC/Sumon Yusuf

GLOBAL ADVOCACY

The Graduation approach is gaining momentum and recognition in widening circles as a tested and proven method to uplift people from extreme poverty to sustainable livelihoods and resilience. Its achievements directly meets the targets set by the Sustainable Development Goals (SDG) - particularly SDG 1.

As the recognised pioneer, BRAC has undertaken a global initiative that promotes the Graduation approach as the key locomotive for countries to reach these global goals by the year

2030. BRAC is in the process of positioning itself as an innovative implementer and provider of quality technical assistance in the design and implementation of the Graduation approach programming in new countries and contexts.

The global advocacy unit of the TUP programme works closely with BRAC USA to engage more stakeholders in extreme poverty eradication through the adoption of a learning agenda on ultra poor Graduation. The unit supports replication and adaptation of the Graduation model by raising

awareness in national governments, policy-makers, NGOs, development partners, and political and social leaders. The unit also supports advisory services by creating knowledge products that can promote an enabling policy environment towards social transformation in Bangladesh and abroad. The establishment of the Graduation learning agenda for international, national and sub-national actors, further involves expert technical assistance, and immersion visits to Bangladesh.

2016 ANNUAL PROGRAMME STATISTICS

Programme coverage

Regional Offices (district based) TUP and IDP:	46
Branch Offices (upazila or municipality based) TUP and IDP:	259 (22*)
Field staffing for 2016 cohort PO, BM, RM:	565
Field staffing for 2015 cohort PO, BM, RM:	817
Management staffing field and head office:	37
Average participant cost for two years 2015 cohort:	STUP - USD 550; OTUP - USD 300

Targeting

No of PRAs conducted countrywide TUP and IDP:	9,875
Primary selection of participants TUP and IDP:	119,483
Questionnaire-guided participant verification TUP and IDP:	119,483
Final selection of new intake participants TUP and IDP:	79,480
Continuing participants from 2015 TUP, IDP, PLB, TUP-N:	90,246
Participants in 2016:	STUP - 32,730; OTUP - 46,750
Participants in 2015:	STUP - 53,851; OTUP - 36,395
Average age of incoming cohort 2016 baseline survey:	37.56 years
Household characteristics 2016 baseline survey:	Women-headed - 27.55%; Disability - 7.27%

Enterprise Development

No of classroom technical training sessions at inception TUP and IDP:	3,794
No of participants who received 3-day technical training:	79,480
Enterprise options offered Livestock, agriculture, non-farm:	STUP - 11; OTUP - 9
Enterprises chosen:	Livestock - 61,937 Agriculture - 1,303 Non-farm business - 7,140
Minimum value of asset delivered as grant or soft loan:	BDT 15,000*

Follow-up and Coaching

No of Home Visits:	STUP - 2,977,608; OTUP - 717,240
No of Group Visits:	STUP - 785,520; OTUP VO meeting - 717,240*
No of confidence building trainings 2015 cohort:	2,336
Participants who received confidence building training 2015 cohort:	58,391

Consumption Allowance

No of participants receiving stipend 2015 continuing and 2016:	93,516
Amount of stipend disbursed 2015 continuing and 2016:	BDT 753,793,320

Savings

Average savings of 2016 cohort participant:	BDT 1,500 approx.
Average savings of 2015 cohort participant:	BDT 500 approx.

Health Service

Allocation per participant for healthcare expenses STUP and OTUP:	BDT 1,000
No of patients assisted for treatment 2015 continuing and 2016:	41,822

Community Mobilisation

Number of GDBC meetings held 2015 continuing and 2016:	21,126
Number of GDBCs formed:	2,299

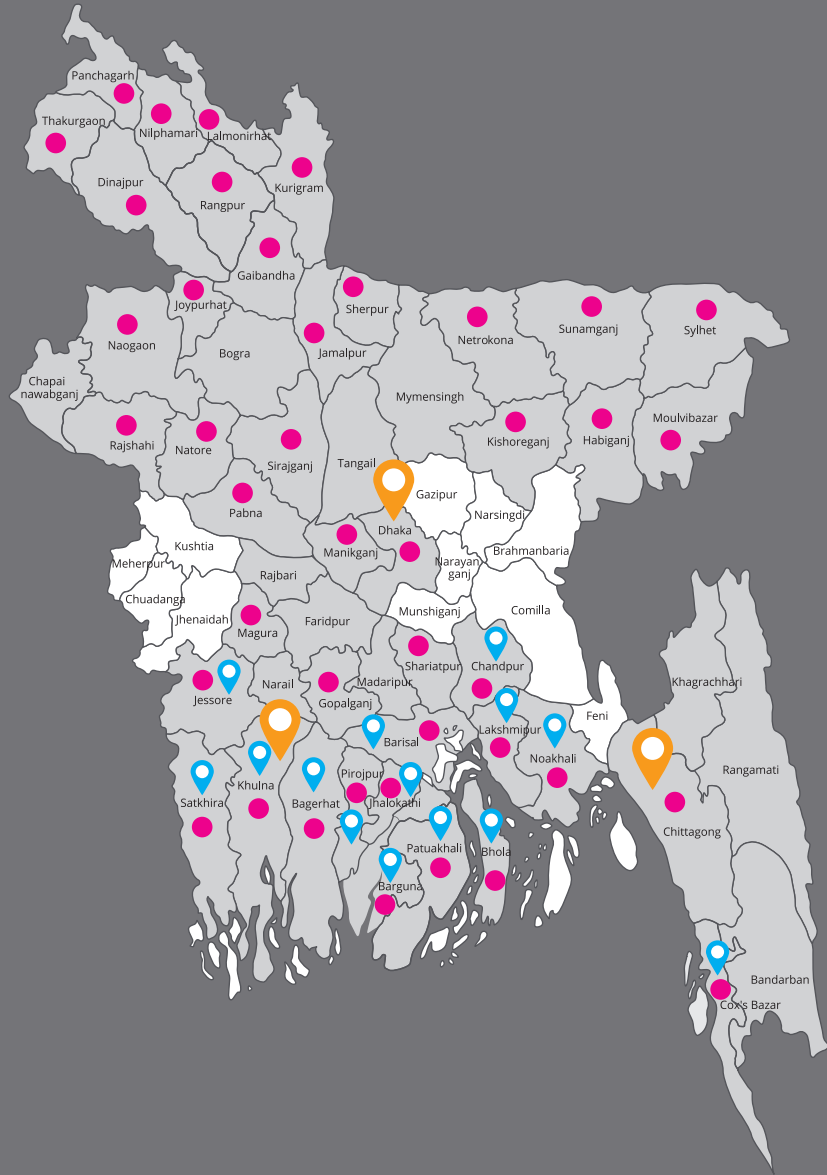
Graduation

Successfully graduated participants 2015 cohort:	86,975
Participants enrolled in BRAC Microfinance 2015 cohort:	90,246

* Figures with an asterisk may be further disaggregated for complete representation.

TUP IN BANGLADESH

Till date the programme has reached women living in ultra poverty in a total of 50 districts



●	Areas we worked till date
●	Areas we worked in 2016
●	Coastal Areas
●	Urban Areas

Areas covered in 2016 -

Khulna, Bagerhat, Barguna, Barisal, Bhola, Jhalokathi, Pirojpur, Patuakhali, Noakhali, Chandpur, Cox's Bazar, Laxmipur, Satkhira, Jessore, Rangpur, Nilphamari, Lalmonirhat, Gaibandha, Kurigram, Thakurgaon, Panchagarh, Rajshahi, Natore, Pabna, Sirajganj, Moulvibazer, Habiganj, Sylhet, Sunamganj, Jamalpur, Kishoreganj, Manikganj, Netrokona, Sherpur, Dinajpur, Joypurhat, Naogaon, Magura, Gopalganj, Shariatpur, Dhaka, Chittagong

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