This is not an ADB material. The views expressed in this document are the views of the author/s and/or their organizations and do not necessarily reflect the views policies of the Asian Development Bank, or its Board of Governors, or the governments they represent. ADB does not guarantee the accuracy and/or completeness of the material's contents, and accepts no responsibility for any direct or indirect consequence of their use or reliance, whether wholly or partially. Please feel free to contact the authors directly should you have gueries.

Roles of the Graduation Approach in Resilience Building

Name: Rozina Haque

Panelist title: Programme Head, Ultra-Poor

Graduation programme

Panelist organization: BRAC







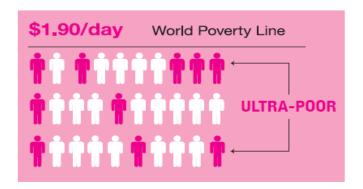








## Who are Ultra-Poor?



Chronically food insecure

Lack access to financial services

Disproportionately female-headed households

Geographically isolated and lack community acceptance

Disconnected from mainstream government services and underserved by markets





## **Background of BRAC's Ultra-Poor Graduation programme**

1972



1980's

Forefront of poverty alleviation disaster recovery, health, education, microfinance etc. in Bangladesh and 11 other countries

Late 90's



BRAC realized the existing poverty alleviation programmes were not adequately reaching the people experiencing the worst forms of poverty

In 2002 BRAC pioneered Graduation approach in Bangladesh. The Ultra-Poor Graduation programme has reached over 2.1 million ultra-poor households in 48 districts so far

Intervention expended for targeted population and in different contexts: urban, climate change, persons with disabilities, local host community in Cox's Bazar, etc





## **Graduation Approach**

Graduation approach is a comprehensive, time-bound, integrated and sequenced set of services that enable ultra-poor households to achieve sustainable livelihoods and socioeconomic resilience.





#### **Ultra-Poor Graduation programme**

#### **Targeting**

#### **Programme Interventions**

#### Graduation



#### Targeting Methodology

- Geographical
- Participatory Rural Appraisal (PRA) (Social Mapping and Wealth Ranking)
- Focus Group Discussion (FGD)
- Questionnaire survey
- Verification

### **LIVELIHOOD PROMOTION**



- Asset transfer (Grant plus credit)
- Cash transfer for productive assets
- Enterprise (IGA) developemt training
- Input support for enterprise

### FINANCIAL INCLUSION



- Access to financial institution
- Financial literacy
- Savings

### SOCIAL PROTECTION



- Access to healthcare services
- Access to government's social safety net programmes
- Linkage to wrap-around services

#### SOCIAL EMPOWERMENT



- Hands-on coaching on life-skill development
- Community mobilisation



#### Socioeconomic resilience

- Increased assets
- Diversified livelihood
- Improved food security
- Improved access to financial services
- Increased access to market and services
- Improved access to government's services
- Increased social capital
- Improved positive behavioural change

## **Evidence: Resilience Building & Shock Responsiveness**

Randomized Control (RCT) Trial by LSE and BIGD: Findings from 4 & 7 years

37% increase in annual income

10% increase in consumption

9x increase in savings

increase in land access

2x

Randomized Control (RCT)
Trial by LSE: Findings from
10 years

A "big push" helps people in extreme poverty to escape the poverty trap

A relatively large asset transfer helps them to sustainably lift themselves out of poverty

One of the cost effective approaches in the long run

Global adaptation and result

Six Randomized Control Trials conducted in Ethiopia, Ghana, Honduras, India, Pakistan, and Peru shows positive impact over the participants. (Banerjee et al. 2015)

Income

Self-employment

Savings

Consumption welfare

Psychological well-being







participants during pandemic

agricultural & nonagricultural work

**Graduation approach is shock** responsive to socio-economic risks, climate vulnerabilities and pandemic situation

COVID-19 pandemic

Less likely to experience the agony of COVID-19 induced migration





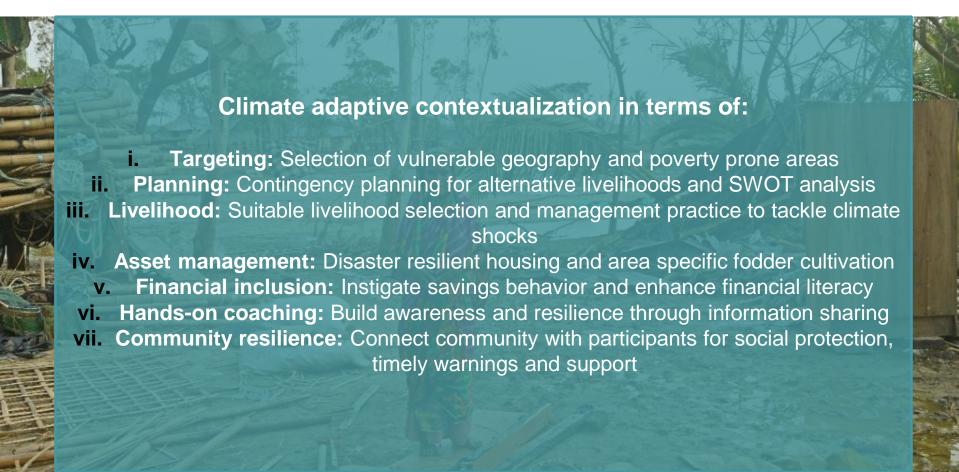
## Climate adaptive programming



➤ UPG programme lauched a climate adaptive pilot titled Addressing Climate Change Related Destitutions (ACCD) in 8 district from 2012-2015

The learnings from pilot was incorporated to mainstream
 Climate Adaptive programming in 2015 and currently working in 34 climate vulnerable districts

# Climate adaptive programming



## Thank you

























