



Reducing Extreme Poverty

Building Climate Resilience through Graduation Programmes

Outline of this presentation

- 1 The Core of Graduation Programming
- 2 How Graduation Programmes Build Climate Resilience
- 3 Building a Climate Lens into our Graduation Programme in Bangladesh
- 4 Climate Resilient Approaches in Graduation Programmes in India

Extreme poverty persists because people live in a poverty trap – facing multiple barriers at once.



Piecemeal approaches have fallen short

Individual Interventions:



A. Only a productive **asset**



Evidence Shows:

People in extreme poverty cannot capitalize on productive assets if their basic needs are not met, often sell off the asset



B. Only **basic needs**



Consumption support sustains welfare but not capacity to earn more income



C. Only training or **coaching** to start a microenterprise



Training improves knowledge but alone often does not translate to sustained new livelihoods, especially for women

The Graduation ABCs work by addressing multiple barriers at once



ABCs of Graduation.....

Households living in extreme poverty receive a programme that is **sequenced**, **time-bound**, and **adaptive** involving:

Asset



Productive asset transfer

Livelihood selection & training (ongoing as needed)

Basic Needs



Support to meet basic needs (connection to cash or food support, other programmes)

Coaching



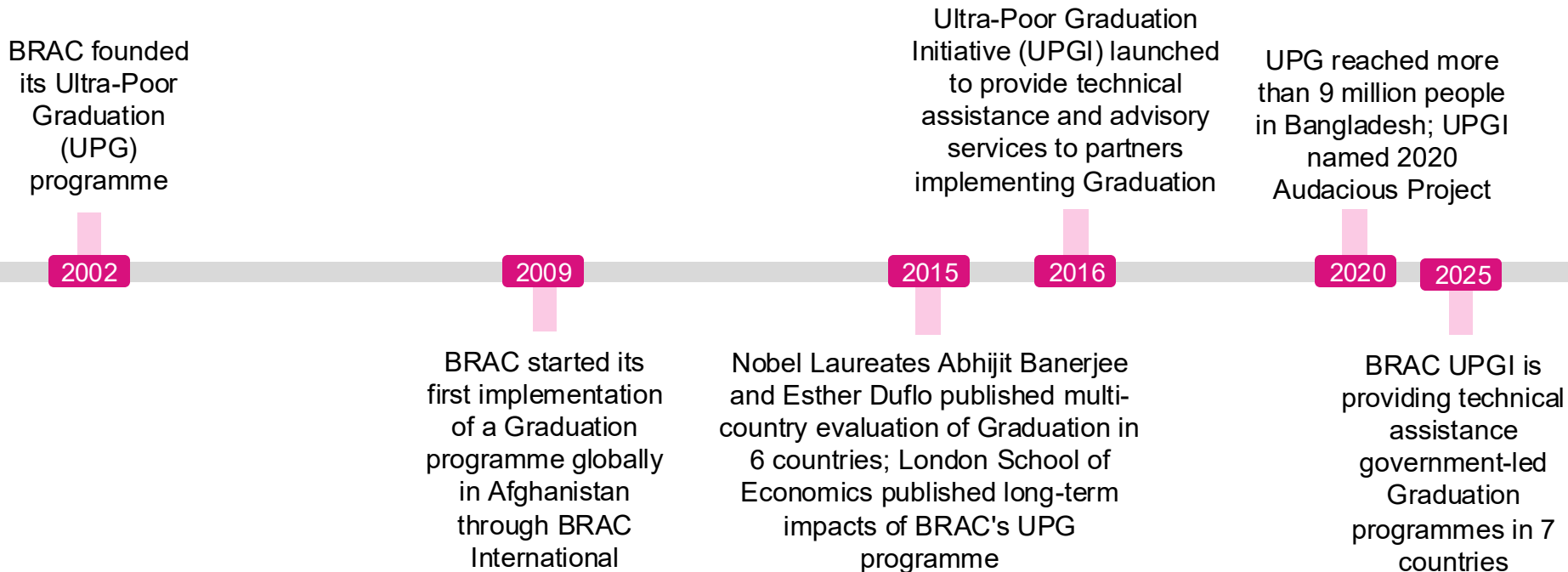
Regular coaching visits (set goals and envision the future, build agency and confidence)

Programme start

Year 1

Year 2

Evolution of Graduation at BRAC: Journey to UPGI



How does Graduation Build Climate Resilience?

Rigorous evidence from different countries and contexts around the globe indicates that the Graduation approach reduces the negative impacts of climate change for households in extreme poverty.

In **Ethiopia** a light-touch Graduation-like programme, integrated into a government social safety net programme, **reduced or eliminated the negative impacts of seasonal droughts** on food security, nutrition, livestock holdings, and intimate partner violence.

In **Bangladesh**, the Graduation programme builds resilience to floods and droughts, with more disaster-prone households **prioritising savings over long-term investments**. Integrating conditional loans or weather-based insurance can help households adapt more effectively to climate change.

How Graduation enables households to prepare for climate shocks:



Income Diversification



Savings Increase



**Skills, Knowledge,
and Awareness**

Ongoing Research

The wide range of climate hazards affects vulnerable communities in various ways. Therefore, generalization of findings is difficult. Ongoing research is focusing on:

1. Impacts of Graduation on household resilience to climate events in Malawi & Ethiopia.
2. Effectiveness of adjustments to BRAC's Graduation programme in Bangladesh at promoting local climate adaptations.
3. How Graduation programme participants in Bangladesh experience the effects of climate change on their lives, and how are they adjusting their behaviours in response.
4. How we can shape climate adaptation in the context of Urban Graduation.



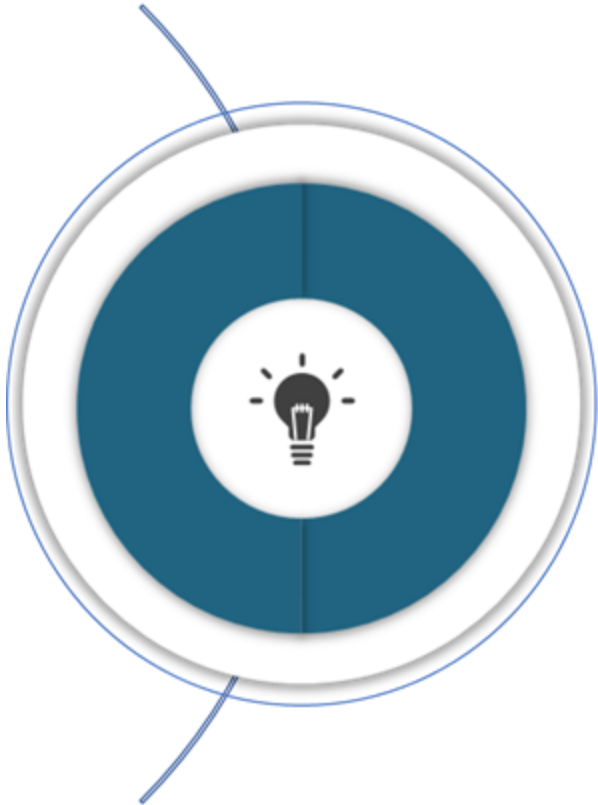
**May 2024, Cyclone Remal leaves
trail of destruction in coastal region
of Bangladesh**

**Overview of a Climate Resilient
Ultra-Poor Graduation (UPG)
Programme**

Journey Towards a Climate Resilient UPG Programme



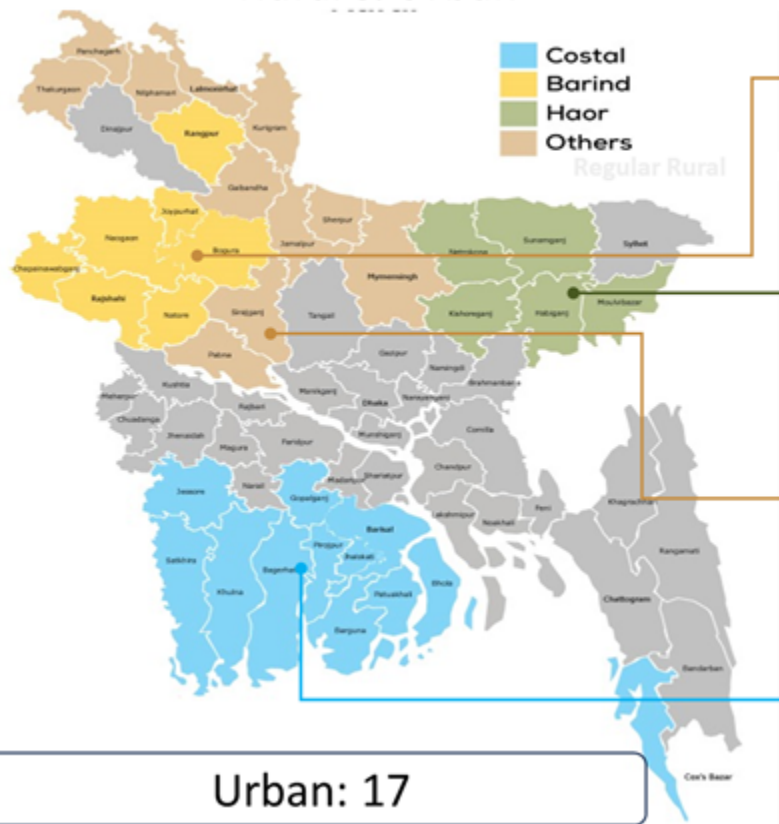
Climate Adaptive Focusing in UPG Programme



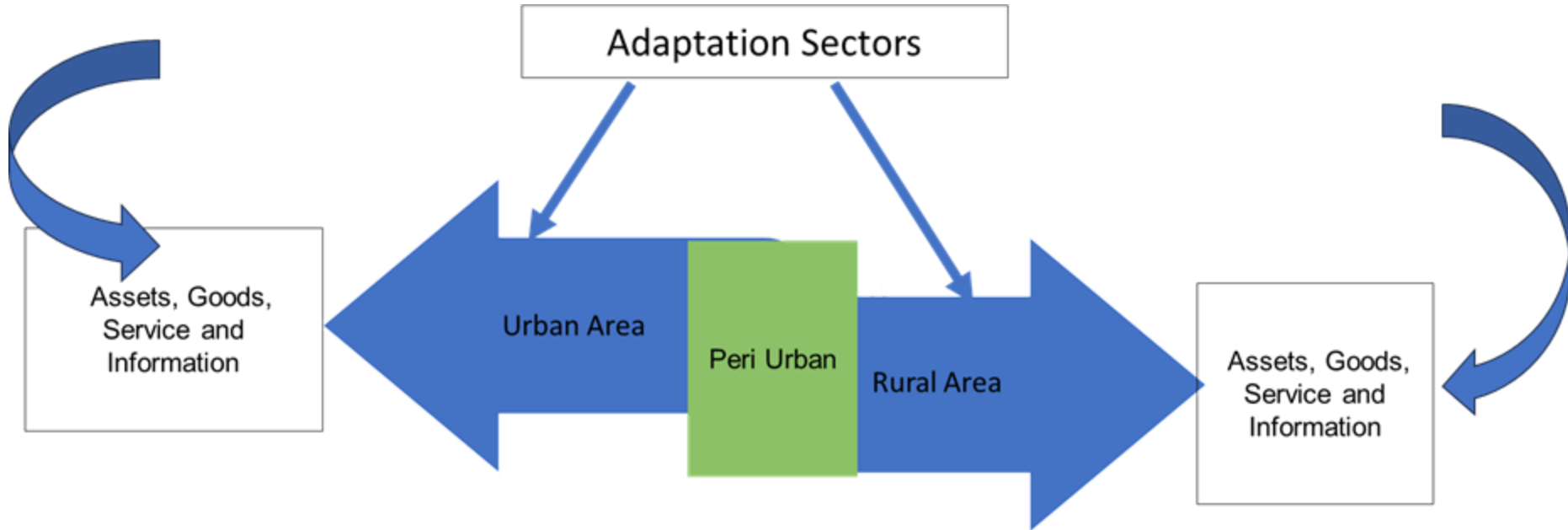
- Targeting (geographical & participant) based on climate vulnerability
- Interventions incorporating climate adaptive best practices
- Pre & post disaster response
- Capacity building of staff and participants
- Awareness raising session of participants
- Revised graduation criteria based on climate resilient framework

Cluster Wise UPG Programme

Rural & Urban



Climate Change Adaptation Approach



Climate Change Adaptation Techniques



Manure Management



Rice Cum Fish



Drip Irrigation



Portable ramp for child with disability



Floating Vegetables Bed



AWD Method

Urban Interventions



Using foil paper on rooftops in Rajshahi



Solar Home System in Khulna



Rooftop Vegetable in Khulna Urban



Paper's packet making business in Dhaka



Homestead vegetable in Barishal Urban



Pigeon rearing in Sirajganj Urban

Considerations around Climate Change Adaptation for Enterprises



Context-specific



Effectiveness



Environment
Friendly



Scalable



Sustainable

Integrating Climate Resilience into Graduation Programmes

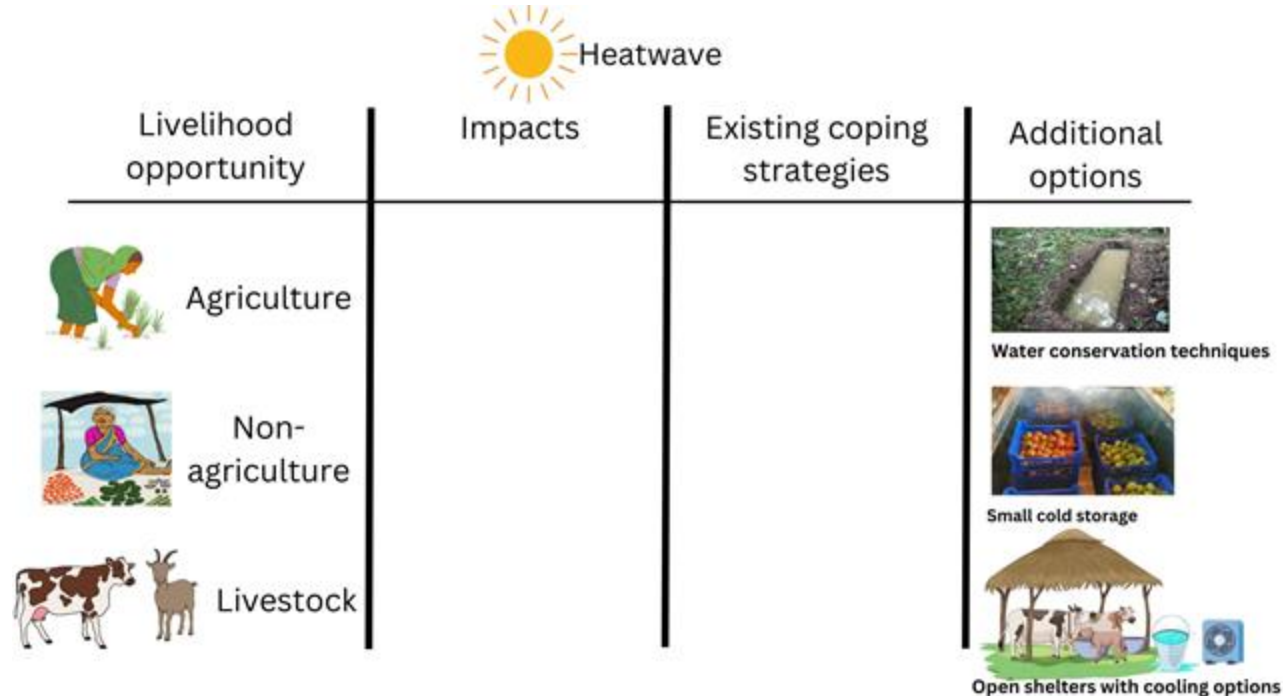
Approaches from India

Coaching on Climate Change
Parametric Insurance

Coaching on Climate Change in India

Coaching in Graduation programmes creates a **common language and understanding** around climate change, allowing communities to understand **how climate change impacts their daily lives**.

Coaching will **build confidence** among participants that climate change is not something that **just happens to them**, but that they can become **climate resilient** when they prepare for, cope with, and adapt to the effects.



Parametric Insurance in India

- Climate hazards such as heat, floods, and droughts are impacting livelihoods of communities living in extreme poverty; leading to a reduction in income and increased expenditure.
- Traditional insurance covers actual loss of an asset and payment is made after an assessment is carried out. Parametric insurance is not related to actual loss, but pays out when a certain trigger is met.
- The aim of parametric insurance is to let the household bounce back to the position they were prior to the event, compensating for the reduction in income and increased expenditure.

Example for a Parametric Heat Insurance product

- Premium amount: the parametric insurance is offered and costs INR 250 (~\$3)
- Threshold and trigger: the insurance companies pays out when the temperature is above 40°C for two consecutive days
- Pay-out: clients will receive INR 1500 (~\$17,50) when the threshold is triggered



Thank you