

Report On
Ultra-Poor Graduation to Eradicate Extreme Poverty in
Bangladesh: A Case of BRAC

By

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An internship report submitted to the BRAC Business School in partial
fulfillment of the requirements for the degree of
Bachelor of Business Administration

BRAC Business School
Brac University
December 2019

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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

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Letter of Transmittal

Mr. Saif Hossian

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Subject: Internship Report Submission on Ultra-Poor Graduation Programme of BRAC Titled “Ultra-Poor Graduation to Eradicate Extreme Poverty in Bangladesh: A Case of BRAC”

Dear Sir,

This is my pleasure to submit my internship report on Ultra-Poor Graduation Programme of BRAC titled “Ultra-Poor Graduation to Eradicate Extreme Poverty in Bangladesh: A Case of BRAC” under your supervision as a part of BUS400 course which is a requirement to complete BBA degree from BRAC Business School. This report focus on how the Ultra-Poor Graduation programme of BRAC works, what are the problem it is facing in implementation and how it is eradicating extreme poverty.

I have put my best effort to complete the report as per the guidelines of BRAC Business School and BRAC University. You have been very helpful throughout my internship period with your instructions and guidance. I will be honored if you accept this report.

Sincerely yours,

Atif Islam

Student ID- 15304015

BRAC Business School

BRAC University

Date: December 17, 2019

Acknowledgement

First of all, I would like to express my undying gratitude to my academic supervisor Mr. Saif Hossain, Assistant Professor, BRAC Business School for his immense support and for guiding me throughout the internship period so that I can prepare a quality report. Secondly, I want to thank Ms. Paroma Afsara Husain, Programme Quality Manager of Ultra Poor Graduation programme, without her help it would have been impossible for me to complete the report. She provided me with a very clear understanding of the programme and its components. I am deeply thankful to Mr. Mohammad Shakhwat Hossain, Regional Manager, Ultra-Poor Graduation Programme who helped me to conduct the survey and provided me with the scenario of field. Lastly I would like to thank Ms. Habiba Jahan Prithul, Programme Officer, UPG, Mr. Md Moyeen Uddin, Programme Officer, UPG and Ms. Mukta Akter, Programme Officer, UPG for helping me out to collect data from the field. Without their help it would have been impossible for me to complete the report as without data it is impossible to complete Data Analysis part.

Lastly, I want to thank everyone from BRAC Business School for helping me since 2015 to learn many things which will be valuable in the future. I want to carry out the learnings of my undergraduate life to serve my country so that I can prove myself as a worthy graduate of BRAC Business School.

Executive Summary

Ultra-Poor Graduation programme is a programme of BRAC that works to eradicate extreme poverty. It is a two years long programme that works with selected group of people for two years and make them graduate of this programme. The four pillars of UPG are interrelated and inter-dependent. Without these four pillars it would not be possible to run the programme. The programme components are Targeting. In this part BRAC staffs conduct PRA to select participants and then the develop enterprise. After that the participants get coaching and they are being monitored by the staff of BRAC for two years to see the progress. They also get support from throughout these two years. Currently this programme has been adopted by 144 programme in 45 countries. While implanting this programme BRAC face problems like market linkages, public linkages, sustainability, migration and obstacles from influential people.

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List of Acronyms

UPG: Ultra-Poor Graduation

PRA: Participatory Rural Appraisal

Glossary

Participatory Rural Appraisal: This is an approach which is used by NGOs and organizations that work for development. In this approach it takes opinions from community to select a targeted group of people based on given criteria to run a developmental programme or project.

Market Linkage: This is social enterprise's model that refers the trade link between social enterprises and target population

Public Linkage: Linkages of targeted populations with public services like hospital, education and financial institutions.

Chapter 1

Organization Overview:

Profile of the Organization:

In 1972 Sir Fazle Hasan Abed established BRAC to run rehabilitation work in Bangladesh (Our Journey, 2019). Since its foundation it became an organization that develops community through providing health, family planning, education and economic support to deprived people of rural area of Bangladesh (Abed & Chowdhury, 1991). From 1977 BRAC started working with disadvantaged sections of the society, specially with the women, fishermen and the landless (Abed & Chowdhury, 1991). Since then BRAC has become a household name through creating opportunities for millions who are living in poverty over the last 47 years (Our Journey, 2019).

Along with working in 64 districts of Bangladesh in global arena BRAC has expanded in developing and underdeveloped countries with integrated approach by adopting to the context of particular country. Currently BRAC is operating its development work in 11 countries. BRAC is working in Bangladesh. Apart from Bangladesh in Asia BRAC is operating its development work in Afghanistan, Myanmar and Nepal. In African region BRAC is operating in South Sudan, Liberia, South Sudan, Tanzania, Philippines, Rwanda and Uganda (Where We Work, 2019). In 2009 BRAC founded Stichting BRAC International in Netherlands to operation all operations of BRAC except the operations of Bangladesh and affiliates (Our Journey, 2019).

BRAC is operating 15 social development programs such as Ultra-Poor Graduation to eradicate extreme poverty, Microfinance to help people to gain financial solvency, Migration programme so that people can go to abroad and help us to earn more remittance, Climate Change programme

so that we get a sustainable environment, Agriculture and food security to give people food security Humanitarian programme, programme to ensure gender equality and to develop community. BRAC is also running programme so that people become conscious about their health and nutrition, this programme is known as Health, Nutrition and Population. Education programme to educate dropouts and poor children. Few other notable programme of BRAC are Human Rights and Legal aid services, Water, Sanitation and Hygiene, Integrated Development and Urban Development (What We Do, 2019). BRAC operates these programs to eliminated poverty, develop society that is discrimination free. BRAC funds these program from the profit that it generates from its social enterprises. A number of social enterprises were introduced by BRAC to support their development works. These are Aarong, Aarong Dairy, BRAC Chicken, BRAC Seed, BRAC Nursery, BRAC Sericulture, BRAC Fisheries, BRAC Bhumi Bondhu, BRAC Sanitary Napkin and Delivery Kit, BRAC Printing Pack, BRAC Salt, BRAC Cold Storage and BRAC Recycled Handmade Paper (BRAC Enterprises, 2019). Other than these social enterprises of BRAC, there are donors and affiliates who fund these development works of BRAC.

Currently BRAC is affiliated with BRAC USA and BRAC UK. Affiliates were founded in 2006 to raise BRAC's profile in global arena. Affiliates play a vital role in building awareness, new business plans, resource mobilization and in maintain effective relationship with institutional donors (Our Journey, 2019).

BRAC ranked top NGO for four years for its impact, innovation and sustainability (Our Journey, 2019).

Vision:

BRAC's vision is;

A world free from all kind of exploitation and discrimination where everyone has the opportunity to realize their potential. (Our Vision, 2019)

Mission:

BRAC mission is;

Our mission is to empower people and communities in situations of poverty, illiteracy, disease and social injustice. Our interventions aim to achieve large scale, positive changes through economic and social programme that enable women and men realize their potential. (Our Mission, 2019)

Values:

The values that BRAC holds are;

- Integrity
- Innovations
- Inclusiveness
- Effectiveness (Our Values, 2019)

Chapter 2

Study of the Report:

Origin of the Report:

BRAC has been operating its microfinance program since 1980s. In late 1980s BRAC realized that there is another group of people that are to capable of taking the service of BRAC's microfinance program as they do not have the requirements to be a member of BRAC under their microfinance programme. This group is very poor and most of them are very vulnerable because of social and economic issues. Since then BRAC started working on a solution of this problem. In 2002 BRAC came up with an idea that is TUP. This Targeting the Ultra-Poor programme is these days' Ultra-Poor Graduation Programme The main motto of this programme is to remove utmost poverty from targeted area and give those targeted people a sustainable and regular source of income the UPG graduation model.

Objective of the Report:

Notable objective of this report is to identify and to have an idea

1. How the Ultra-Poor Graduation program works
2. What is the prospect of this program in a global arena.
3. Whether the program is eradicating extreme poverty in Bangladesh
4. What are the challenges faced by the employee of this program to implement this program

These are the main objective of this report. Based on this objective the next chapters will be designed to get outcomes of this report.

Literature Review:

Microcredit used to be the panacea to poverty. In developing countries billions of dollars were poured in tiny loans. Microcredit used to be criticized by the critic saying that it often burry the poor in debt (Sheldon, 2017). In ongoing debates it have shown that microcredit fails to increase average income of poor people and it does not reach the poorest people of the society (Sheldon, 2017).

World's largest NGO BRAC have found a solution to tackle the distinct and complex barriers in the way of economic development faced by the extreme poor. In 2002 BRAC launched the intensive program aimed to address extreme poverty. In this program BRAC used to give destitute household tools and opportunity to make sustainable change. After carrying out the program in Bangladesh it was found that thousands of households have received a clear and sustained impact from the program towards extreme poverty (Sheldon, 2017).

In 2015 it was found from an evidence from six-country study that a big push intervention boosted livelihoods, health, education and income among extreme poor people. The main theme of the program was to provide targeted households with asset through which they can ensure self-employment (The Ultra Poor Graduation Approach, Scaling Effective Solutions , 2018). 21000 people in six-country were evaluated over three years. Researchers tried to see whether the program only works in one setting or in multiple setting. It have been found that the program's participant receive multiple support ranges from health, wealth, education and so on (The Ultra Poor Graduation Approach, Scaling Effective Solutions , 2018).

Program participants had remarkably more savings, assets and the participants were spending more time on work, had less starvation days and lower level of stressed days after participating

the program. Not only this, participant also improved health condition than previous and compared to people who did not take part in the program (The Ultra Poor Graduation Approach, Scaling Effective Solutions , 2018).

Scope of the Study:

This study seeks to understand UPG program in a broader perspective. From this report people will have a details idea about the program that includes the operation style of the UPG program and the prospect of the program in global arena. This report will also help the reader to the challenges that the program is facing in implementation of it.

Limitation of the Study:

Like all research this research has few shortcomings. First of all, survey of this study was conducted in Mirpur. Then the sample size for this study was small to represent the actual scenario of UPG. This survey does not reflect the overall impact of UPG as it has been conducted in Mirpur. To reflect the overall impact both urban and rural survey was needed. Lastly, the sources available for secondary data are not much that forced not to rely on secondary data for this study.

Methodology:

The research is a qualitative research that was conducted based on information collected through survey in the form field visit and interviews. Two interviews have been conducted with experts who work for Ultra-Poor Graduation program. The interviews were conducted to have a clear understanding of Ultra-Poor Graduation program as the available sources of secondary data do not provide a clear understanding for all. The interview focuses more on how the UPG program works, challenges that BRAC are facing in implementation of the program.

The survey was conducted on 50 people who are taking service of UPG to know the effectiveness of the program. The age difference of the respondents varies but the gender does not vary much as most of the service takers of this program are women. Through the survey questionnaire changes in economic conditions of service takers was tried to find out. Whole report is based on primary qualitative data. To enrich the study and to make the concept clear few secondary data were used. Final observations of this report are definitely based survey and interviews.

Chapter 3

A Brief of Ultra-Poor Graduation Programme

Who Are Ultra Poor

Extremely poor people are categorized as ultra-poor. These people are living with extremely low income along with other vulnerable subset. BRAC recognizes people as extremely poor when someone earns less than \$1.90 per day (Who Are the Ultra-Poor?, 2019).

People do not become extremely poor just for the lack of income and consumption, they become extremely poor when they are deprived of basic freedom and denial of human dignity. Ultra-Poor people suffer from problems like hunger, health issues and malnutrition. These people have restricted access or no access to education public services. All these problem are interrelated. These people lack skills. Ultra-Poor people do not have the resources and tools with which they can cope with the economic setbacks, natural disasters or illnesses. Among ultra-poor women and girls face distinct challenges. (Who Are the Ultra-Poor?, 2019).

BRAC's Graduation Approach:

The graduation approach that BRAC follows is a complete and time-bound interventions that are sequenced. The graduation approach of BRAC aims to direct extremely poor family to achieve the goals of sustainable livelihoods and resilience to get out of the burden of extreme poverty (BRAC's Graduation Approach, 2019) . BRAC's graduation approach have their four core pillars.

- I. **Livelihood Promotion:** In this section BRAC provides an asset or cash to ultra-poor people to create a product that is viable in market. BRAC also ensures that the

transferred asset creates access to employment as well as technical training for the extreme poor people (BRAC's Graduation Approach, 2019).

- II. **Social Protection:** Here BRAC tries to create basic and secured income sources so that the people can access to public services like health, education and employment opportunities (BRAC's Graduation Approach, 2019).

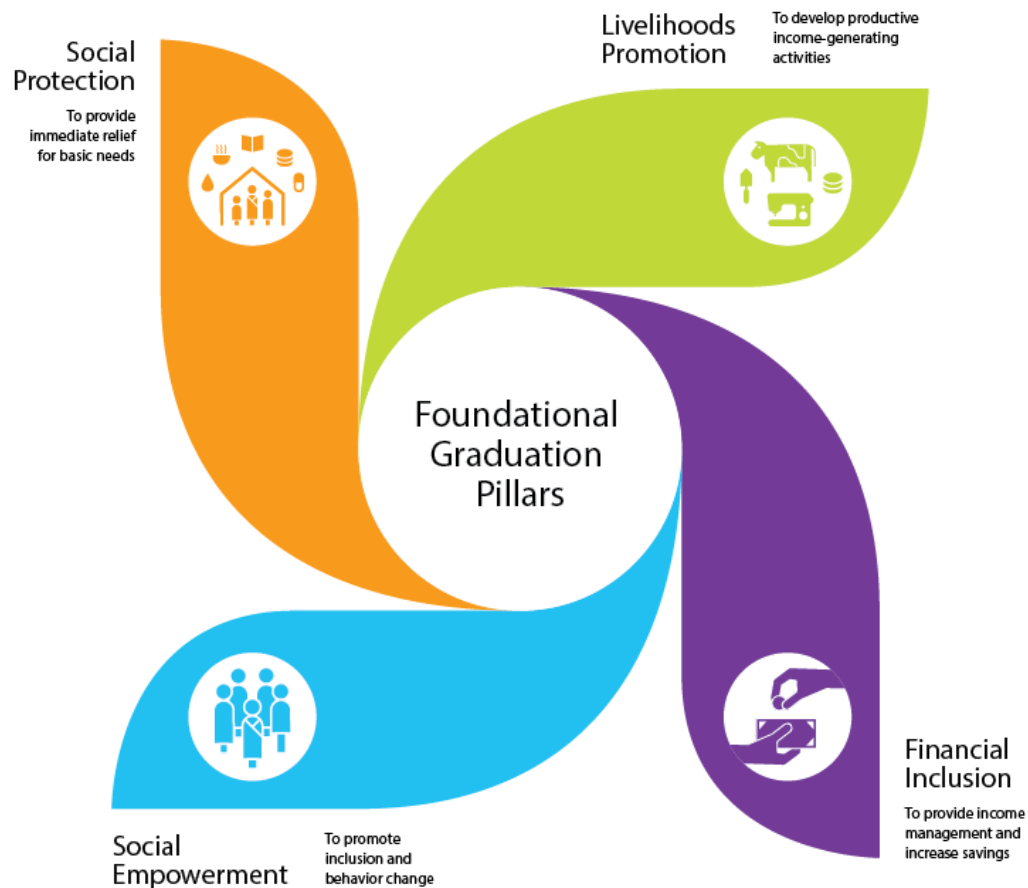


Figure 1: Foundational Graduation Pillars, (BRAC's Graduation Approach, 2019)

- III. **Financial Inclusion:** Here BRAC creates opportunities to get access to traditional, convenient savings facilities. Services can be both formal and informal. BRAC also provide financial literacy training to the targeted group of people so that they get the idea of financial activities (BRAC's Graduation Approach, 2019).

IV. **Social Empowerment:** Here BRAC builds confidence and promote social inclusion at households level through providing life-skills support and checking households activities regularly (BRAC's Graduation Approach, 2019). Self-sustainability, security and well-being are being enabled here through promoting positive behavioral change (BRAC's Graduation Approach, 2019).

Four pillars of UPG are closely related to each other, these are complement to each other. These independent component are working together for a strong outcome for the extreme poor people for increased and improved asset, secured sources of income, social integration, productive and viable skills and linkages to public services such as health and education (BRAC's Graduation Approach, 2019).

Along with the four pillars of graduation, BRAC also follows different principles that were used to develop the graduation approach. These principles are used based on the context. (BRAC's Graduation Approach, 2019). The context are followings;

- I. Adaptation to the local and geographical context.
- II. Targeting a specific group of people who are the poorest and vulnerable
- III. Systemic developmental support to ensure participants' sustainability of progress after graduation.
- IV. Monitoring of participants (BRAC's Graduation Approach, 2019).

Programme Components:

Targeting:

Every year BRAC select 100000 participants across the country. To ensure the selection of most deserving participant BRAC make a field and desk based identification (Targeting The Ultra Poor Programme Brief, 2016). BRAC selects districts to operate UPG using the poverty maps that is created by different organizations like Bangladesh Bureau of Statistics and World Food Programme. BRAC conducts Participatory Rural Appraisals when they are done with their selection process (Targeting The Ultra Poor Programme Brief, 2016).

- **Participatory Rural Appraisal:**

- **Rapport Building:** BRAC staffs visit a selected village to see the condition of poor people living in that targeted area. After seeing poverty status BRAC invites village people to do a Participatory Rural Appraisal (Targeting The Ultra Poor Programme Brief, 2016).
- **Participant Identification:** A PRA team consists of three members. They complete the social mapping in involvement of invited community members. This establishes a wealth ranking of all included people. The ranking categorizes the families in five to six groups based on the wealth that they have (Targeting The Ultra Poor Programme Brief, 2016).

- **Questionnaire Survey**

- **Verification:** People who fall in top 3 category in terms of having least wealth are considered for the final round of selection and questionnaire survey (Targeting The Ultra Poor Programme Brief, 2016).

With help of poverty statistics of Bangladesh seven to nine participants identify by each PRA from every spot. BRAC conducts twelve to fourteen thousands PRA to have a successful

selection of 100000 targeted selection participants each year (Targeting The Ultra Poor Programme Brief, 2016).

Enterprise Development:

BRAC offer wide ranges of options from three main categories of enterprise categories to the participants. Participants are offered with enterprises that matches with their age, capability, previous experience and condition of house in which they are living. Two types of assets are received by each participants so that they can diversify the risk and ensure a sustainable future (Enterprise Development, 2016).



Figure 2: Three Main Categories of Enterprise, (Enterprise Development, 2016)

- **Technical Skill Transfer:**

In UPG every participants receive a 2 to 3 days long technical training related to the enterprise that they received. In addition to this they receive training on how to manage asset that they received, how to generate to steady and sustainable income from these assets. Participants are ready to receive the grants and assets when they complete their training (Enterprise Development, 2016)

- **Refresher Training:**

BRAC organizes this periodical training to strengthen the training that the participants received in the beginning. Refresher training identifies and solves the challenges faced by

the participants, delivers further knowledge to the participants and monitors the growth of the enterprises received by the participants (Enterprise Development, 2016) .

Coaching and Mentoring:

Program organizers regularly visit the participants for their well-being and to check the growth of their enterprises. Visit consists the followings;

- **Group Visit:**

In group field staff of BRAC bring all the participants together to collect payment and savings. In group visit field staff also conduct life-skills awareness session. (Follow-Up and Coaching, 2016).

- **Home Visit:**

In home visit field staff of BRAC visit participants' house to see and record the progress of participants towards graduation. Field staff also observe the economic, financial and health conditions of participants. Weekly stipend are also distributed here (Follow-Up and Coaching, 2016).

Graduation Criteria:

Economic and social advancement of a participants is measured by various criteria over the course of 2 years. The graduation criteria can be different based on different criteria like social and geographical context of a targeted area (Graduation Criteria, 2019). Considering different social, cultural and geographical context of Bangladesh ultra-poor graduation criteria of UPG are followings;

- The household needs to have at least 3 sources of income.
- Initially transferred asset has been doubled.

- Nutritional meals are consumed by household at least twice a day. Protein twice a day and meat/fish/egg once a week are categorized a nutritional meals.
- The participant was involved in household decision-making
- Home condition of the participant has improved. (Graduation Criteria, 2019)

Other than the above mentioned criteria there are few other criteria that need to be fulfilled if applicable. The criteria are school aged children are going to school, no under-age marriages taken place in participant home and use of family planning (Graduation Criteria, 2019),

It is to be noted that the word “Graduation” is not synonymous with a threshold beyond that households are resilient to the pressures of poverty. Backslide can happen if the participants continuously get pressurized as they are the most vulnerable among the poor. The continuous success of the graduated household depends heavily on the presence of support services that help a household’s pathway out of poverty. There are few others criteria that refer program’s success are easy access to financial service, mainstream development programme and government-led social protection programme (Graduation Criteria, 2019).

When it comes to household level, graduation refers to greater household income and asset value that is productive, greater consumption then past, social integration and savings need to be increased. Other impact based on geographical and social context will also be measured. (Graduation Criteria, 2019)



Figure 3: Improved outcomes through graduation approach, (BRAC's Graduation Approach, 2019)

Ultra-Poor Graduation in Global Arena

UPG was created in 2002, since then it has been directly implementing and providing supports to governments, NGOs and many multilateral institutions around the globe (Our Work, 2019). The graduation model has been adapted by 144 programme in 45 countries (Impact, 2019). BRAC is giving support to countries where BRAC do not operate. BRAC also helping World Vision in many countries. Currently BRAC is operating this programme in five country including Bangladesh, countries are Egypt, Kenya, Liberia, Philippines. In Egypt BRAC is working in collaboration with Sawiris Foundation for Social Development, Abdul Latif Jameel Poverty Action Lab, Egyptian Human Development Association and Giving without Limits Association to eradicate extreme poverty in Egypt since 2018 (Our Work, 2019).

In densely populated country it is easy to work with the Graduation model that is developed by BRAC Ms. Paroma said. It is easy to work in densely populated country because without community people it is not easy to conduct PRA. Ms. Paroma added that in countries where population density is not high BRAC selects the participants by checking the economic status of targeted people. Previously BRAC worked in six countries. Countries are Pakistan, Afghanistan, Liberia, Rwanda, South Sudan and Lesotho (Our Work, 2019).

Through the UPG program BRAC promises to make a significant headway on Sustainable Development Goals through incorporating the model by 2030 through livelihoods sector and long-term development strategy (Project, 2019). To do this BRAC aims to work with different NGOs and governments of different countries around the world. BRAC is partnering with World Vision with common goals to eradicate extreme poverty and to contribute to SDG1 using the globally recognized Ultra Poor Graduation Model around the world (Project, 2019).

Chapter 4:

Data Analysis and Findings of the Study

Analysis from the Interview:

Two interviews have been conducted with experts who work for Ultra-Poor Graduation program. They have been working in this programme for a long with years of experience. Ms. Paroma Afsara Husain, Programme Quality Manager of Ultra Poor Graduation programme said that the graduation pillars of UPG are the most important part of this program. Without these pillars it is not possible to reach the goals of the programme Ms. Paroma added.

Ms. Paroma said that in Bangladesh BRAC use Participatory Rural Appraisal method to target select the participants for this programme. In other countries BRAC follow other methods based on the social and geographical context of that area she added. When the selection and training is done BRAC provide physical asset to the participants with no liquid cash added by Ms. Paroma.

Ms. Paroma further said that coaching and mentoring is the most unique section of this programme. No other programme has this section. She also added that coaching and mentoring differentiate this programme from other programme as in UPG it is needed to check the progress of participants towards solvency from extreme poverty but in other programme it is not the main goal.

Challenges in implementation

- **Market Linkages:** Most of the participant are operating their business with very small amount of capital and they have very little knowledge of trading their products in market said by Ms. Paroma. With little knowledge of customer handling and limited access to market they do not get the opportunity to market their enterprises in market Ms. Paroma added. This lack of market linkages are creating challenge in implementation of this programme
- **Public Linkages:** This people have very little access to public services like education, health and financial services. As the poor people lack knowledge, so they are afraid of going to banks or financial institution said by Ms. Paroma. She also added that because of our culture many do not want to go to school and do not want to take proper health services which creating obstacles in implementation of this program.
- **Influential people:** In many areas local influential people force BRAC staff to select their referred member as a participants of UPG. When thing like this happens it does not allow them to follow the guideline of the program said by Ms. Paroma.
- **Migration:** In urban area, participants of UPG live in slum and they move from one slum to another frequently said by Mr. Mohammad Shakhwat Hossain, Regional Manager, Ultra-Poor Graduation Programme. Slums in our country are not permanent so sometimes the participant need to shift to another place even without their desire to want added by Mr. Shakhwat. He also added that when a participant migrate from one place to another without informing them it becomes very tough to find them out.
- **Sustainability:** As per Ms. Paroma sustainability is one of the major challenge of this programme. Participants' progress towards a sustainable solvent life is still unidentified.

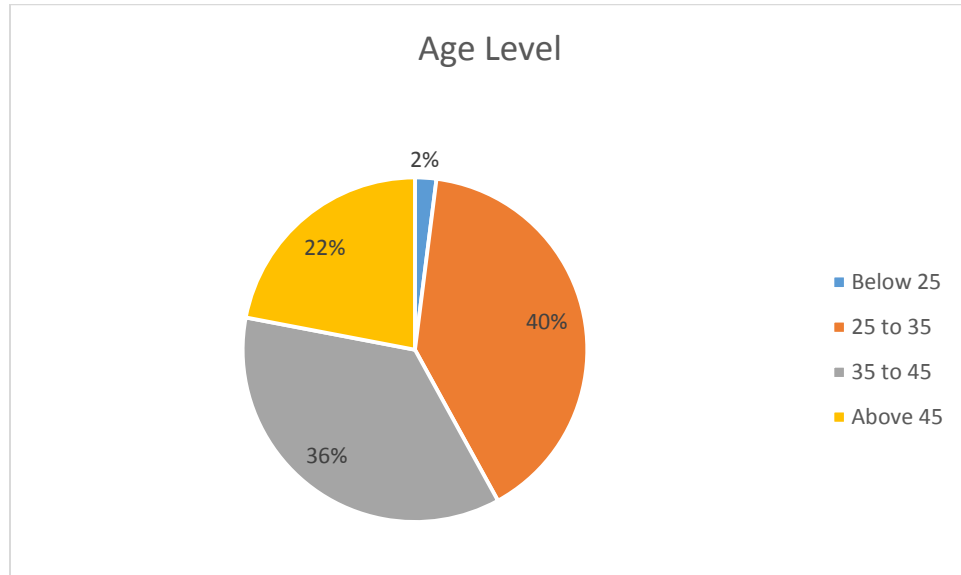
The programme is two years long so it is not BRAC responsibility to sustain the progress of participants through this programme added by Ms. Paroma. Lastly Ms. Paroma added there is need of in depth study and lengthy to find out the sustainability of the participants.

Analysis of the Survey

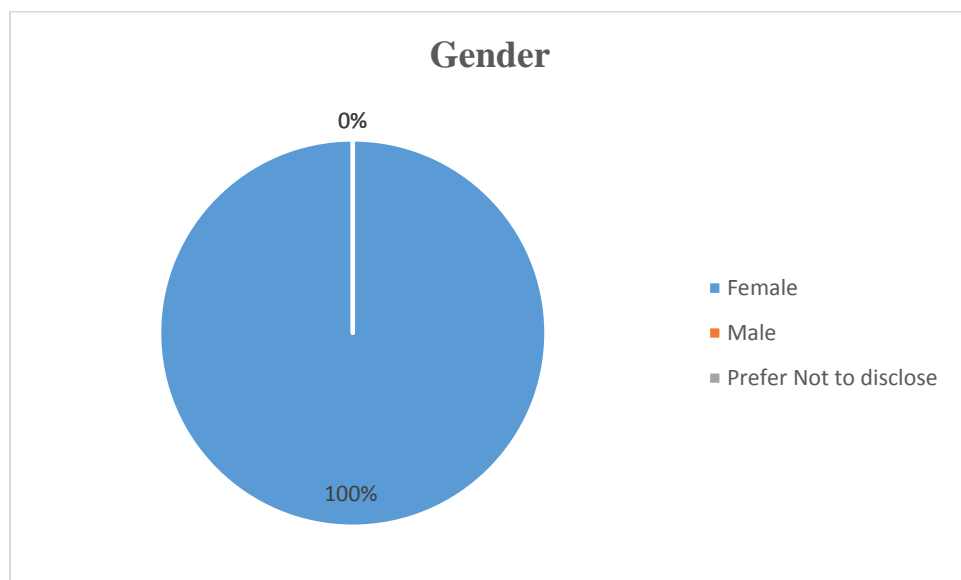
The survey was conducted on 50 members of UPG to know the effectiveness of the programme.

All information were collected anonymously.

1. Age Level: 50 Responses



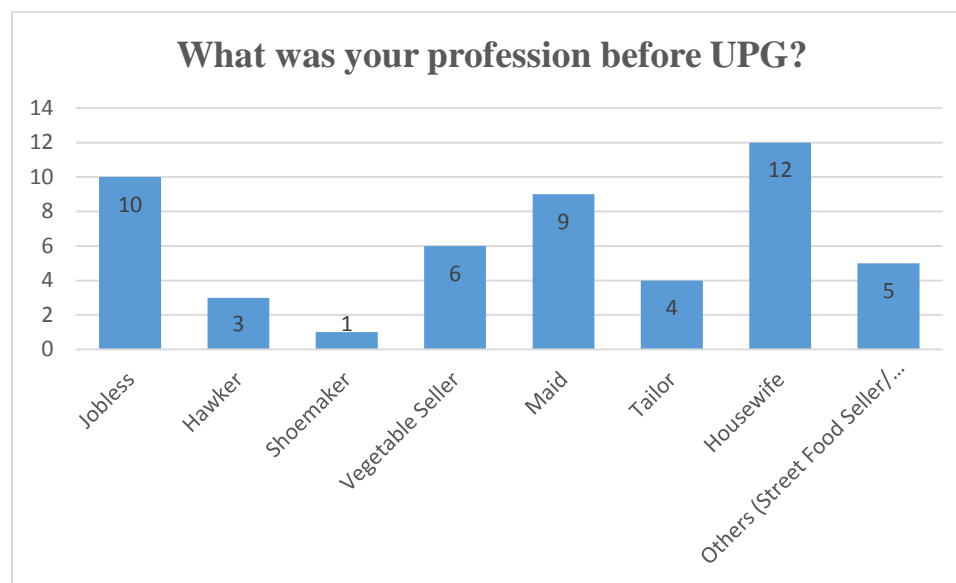
2. Gender: 50 Responses



The survey was conducted on beneficiaries of BRAC's Ultra-Poor Graduation programme. All the members of this programme are female. They belong to different age group starting from 20 to 53. In this survey 2% sample belongs to the age group of below 25. The age group that got the highest number of sample is 25 to 35. This 40% sample belong to this group. 36% sample belong to the age group 35 to 45.

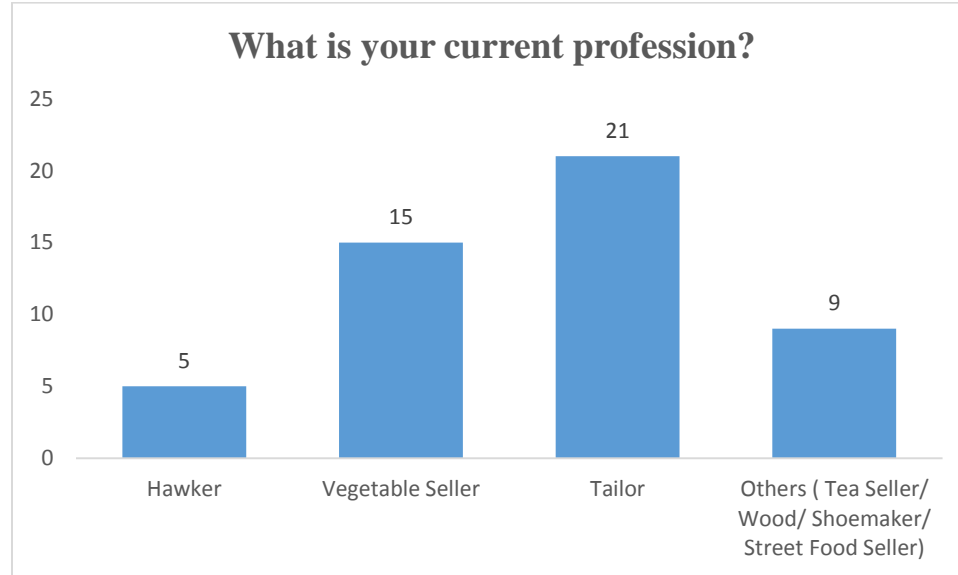
Next part of the survey will discuss what the beneficiaries used to do before becoming a member of this program and what they are doing now.

3. What was your profession before UPG? 50 Responses



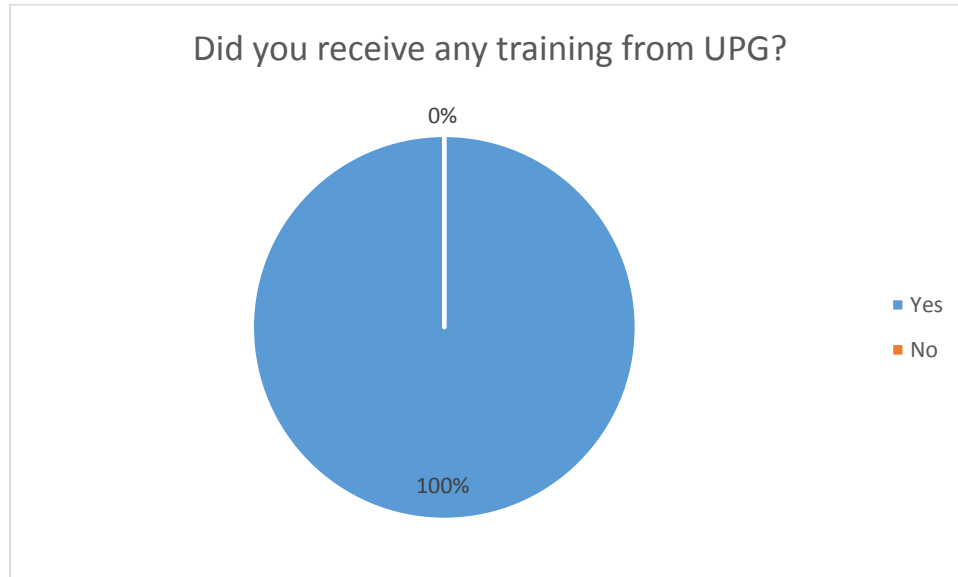
Before becoming a member of UPG most of the sample used to be housewife. 12 out of 50 respondents were housewife before taking part in this graduation programme. 10 out of 50 used to be housewife and 9 members used to work as servant in different houses. Others used to work as vegetable seller, shoemaker and hawker.

4. What is your current profession? 50 Responses

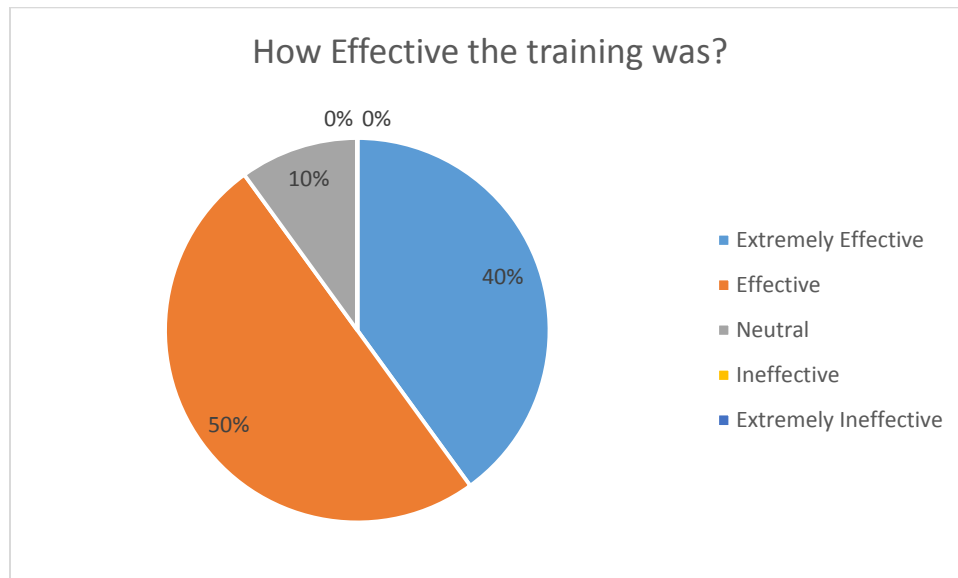


After participating in UPG programme most of the participants became tailor and vegetable seller. Currently 21 respondents are working as tailor. This profession got the most number of respondents as all the respondents were female. After that, 15 respondents currently working as vegetable seller. Among them few of them are working with their husband and some working operating their business independently. Other respondents are working as hawker, tea seller, wood seller, shoemaker and street food seller. No respondents were jobless or housewife.

5. Did you receive any training from UPG? 50 Responses

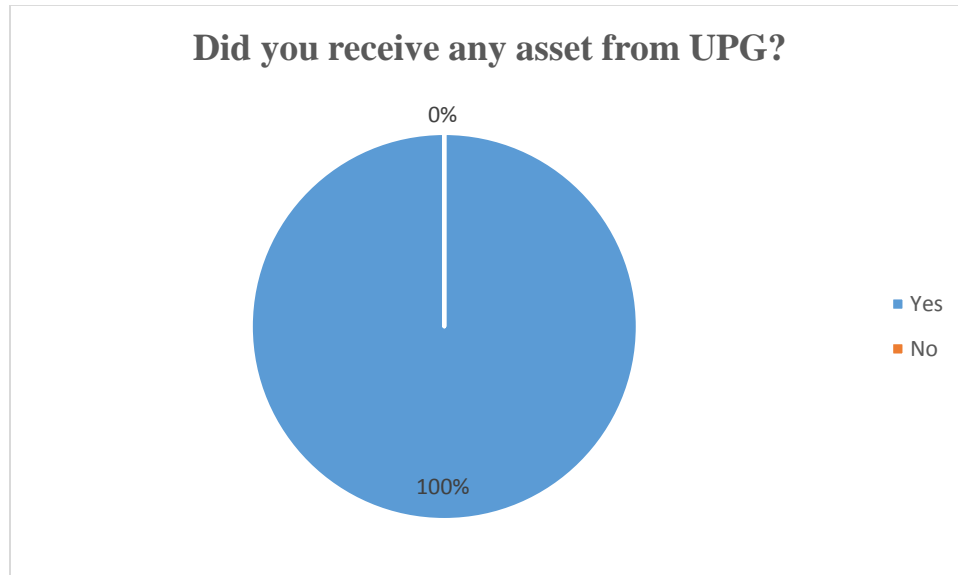


6. How effective the training was? 50 Responses

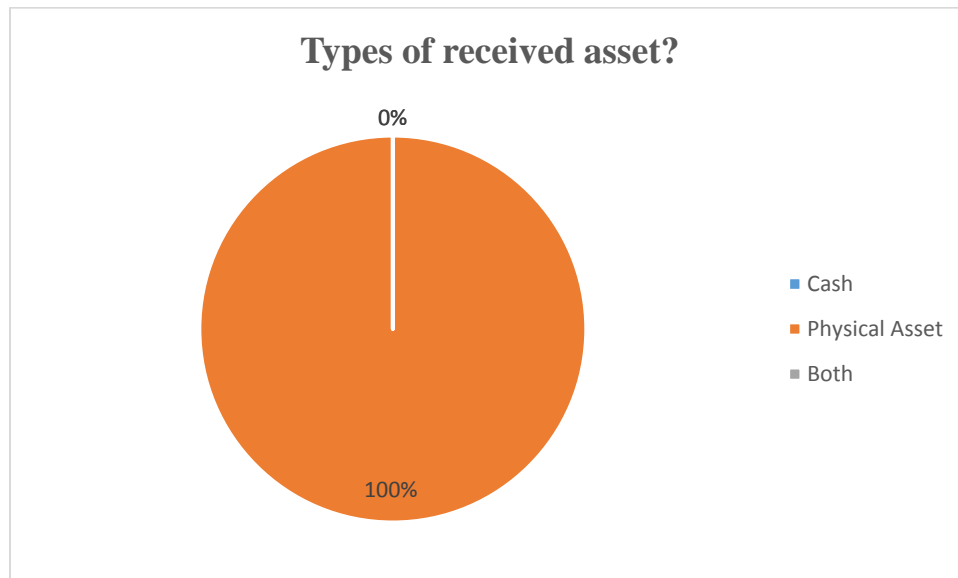


Here it has been found that all the respondents received training from the programme and among these 50% members think that the training was extremely effective and 40% think that the training was effective. Rest 10% think that the training did not bring any benefit to them.

7. Did you receive any asset from UPG? 50 Responses

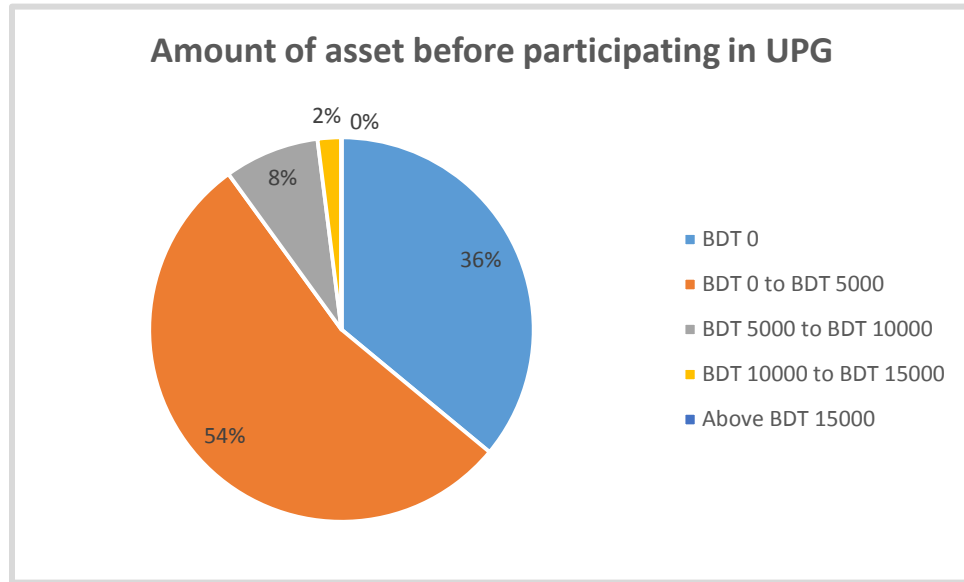


8. Types of received asset? 50 Responses

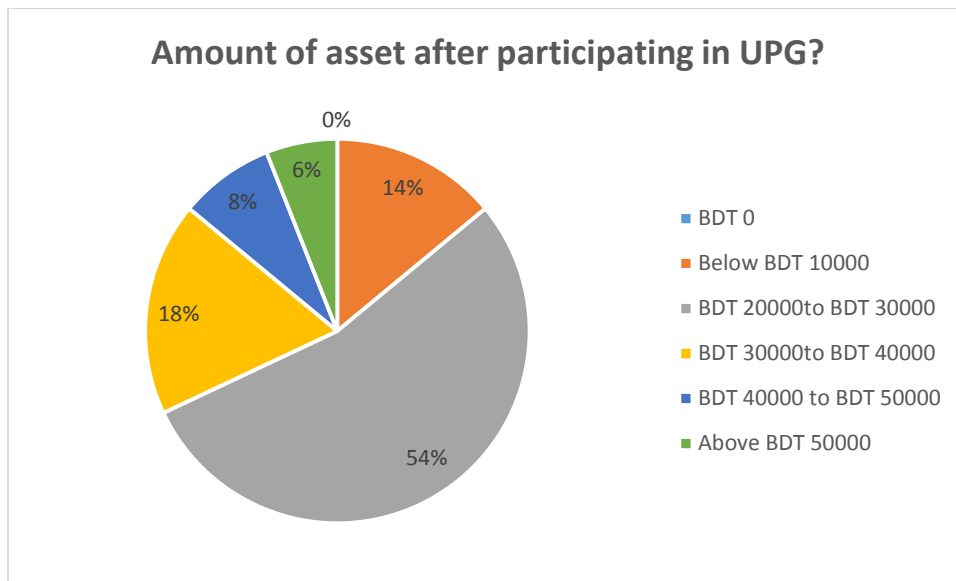


Question number 7 and 8 were asked to know whether the respondents received any asset from BRAC and what type of asset they received. It has been found that all the members received an asset and they received physical assets like tailoring machines, wood, vegetables, leather for people who make shoes and so on.

9. Amount of asset before participating in UPG? 50 Responses



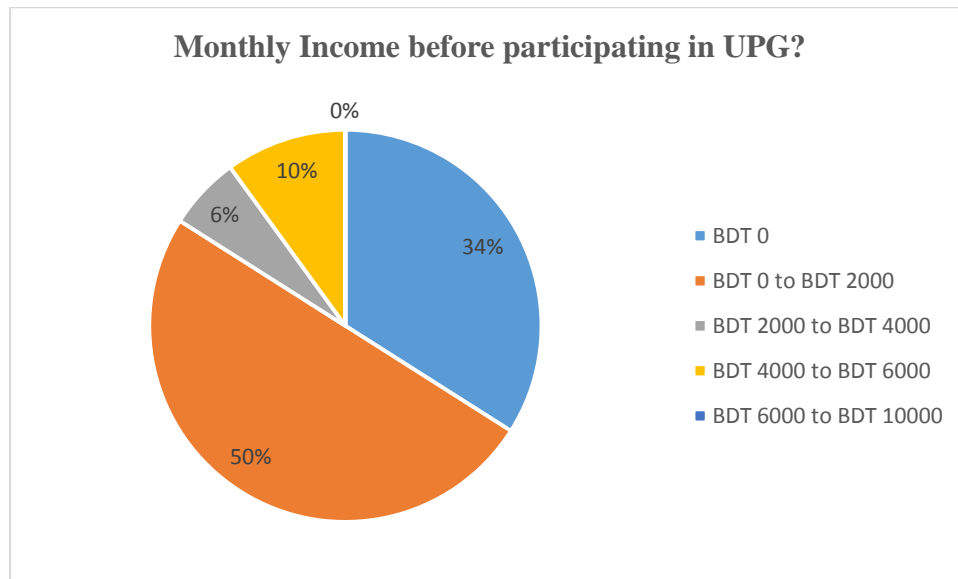
10. Amount of asset after participating in UPG? 50 Responses



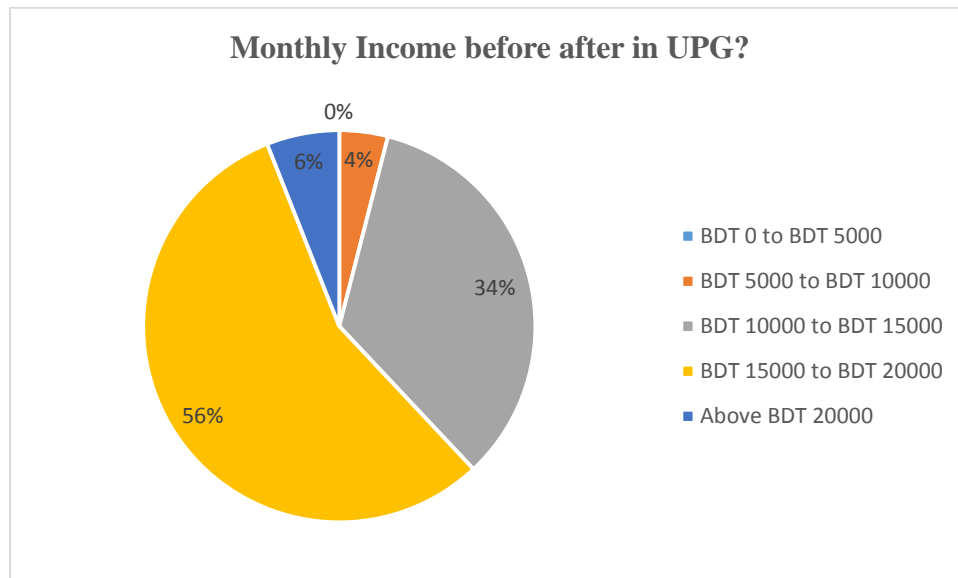
Question number 9 and 10 were asked to know changes in asset the respondents are occupying. Before participating in this graduation programme 54% respondents used to own BDT 0 to BDT 5000 and 36 percent used to own nothing. Only 10% respondents used to own BDT 5000 to BDT 15000 There were not any members who own more than BDT 15000. On the other hand 54%

respondents are owning asset that has market value of BDT 20000 to BDT 30000. 18% are owning BDT 30000 to BDT 40000 and 8% are owning 40000 to 50000. It was found that 6% members are owning asset that have a market value above BDT 50000. There were not any respondents who do not own any asset.

11. Monthly Income before participating in UPG? 50 Responses



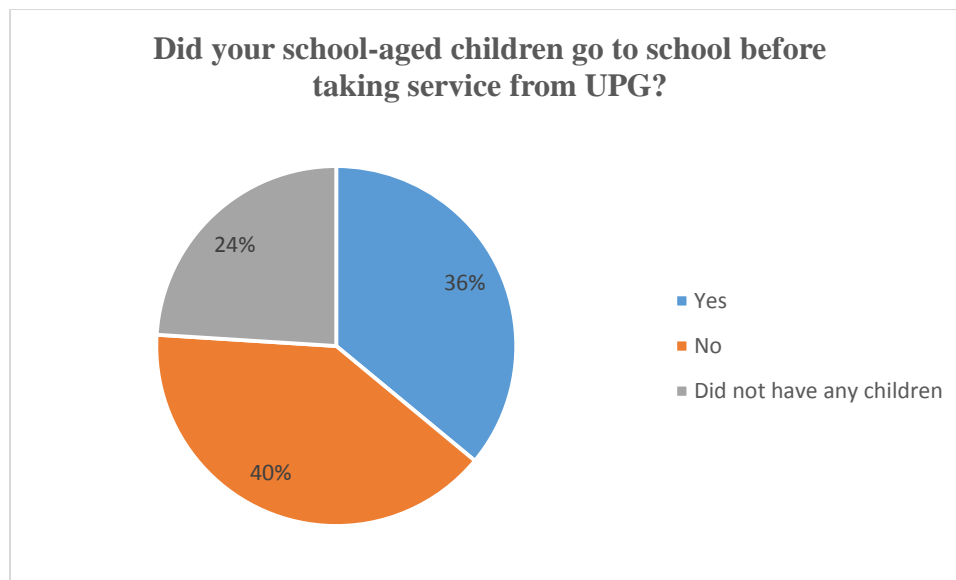
12. Monthly Income before after in UPG? 50 Responses



Previous two questions were asked to know the changes in income of the respondents after participating in UPG program. Currently 56% members are earning BDT 15000 to BDT 20000 per month and 34% members are earning BDT 10000 to BDT 150000. 4% earns BDT 5000 to BDT 10000. No one is earning less than BDT 5000. On the other hand before participating in UPG programme 50% members used to maximum BDT 2000 per month and 34% members had no income. There were not any members who used to earn more than BDT 6000.

13. Did your school-aged children go to school before taking service from UPG? 50

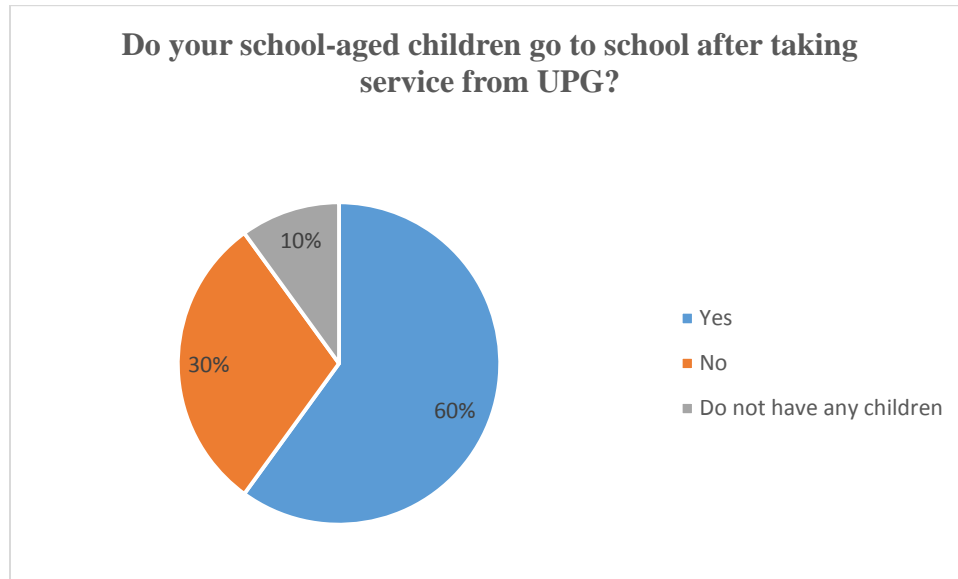
Responses



40% members said that their children did not go to school before participating in this programme. 36% said that their children used to go to school before participating in this programme but most of them used to attend school that are run by different NGOs. 24% did not have any children or school aged children.

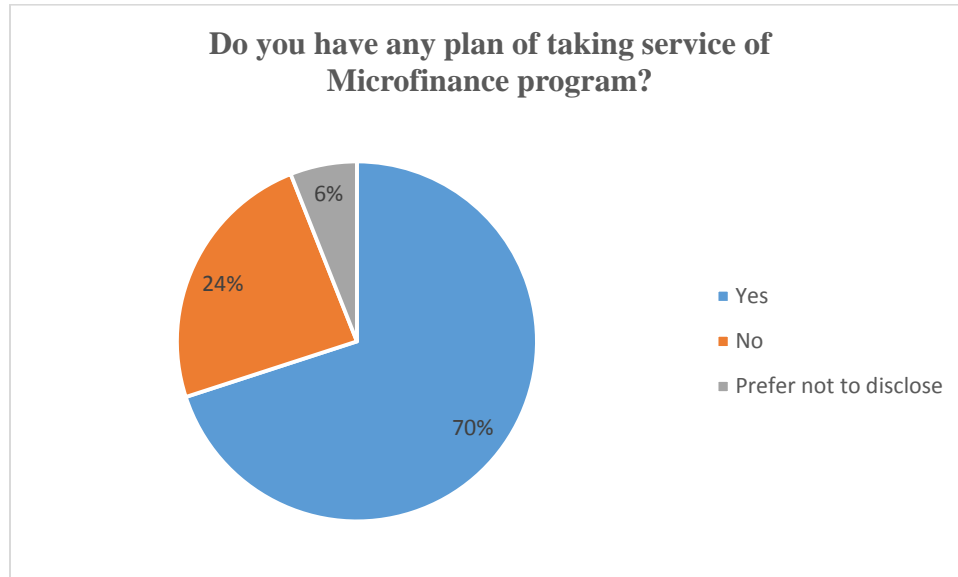
14. Do your school-aged children go to school after taking service from UPG? 50

Responses

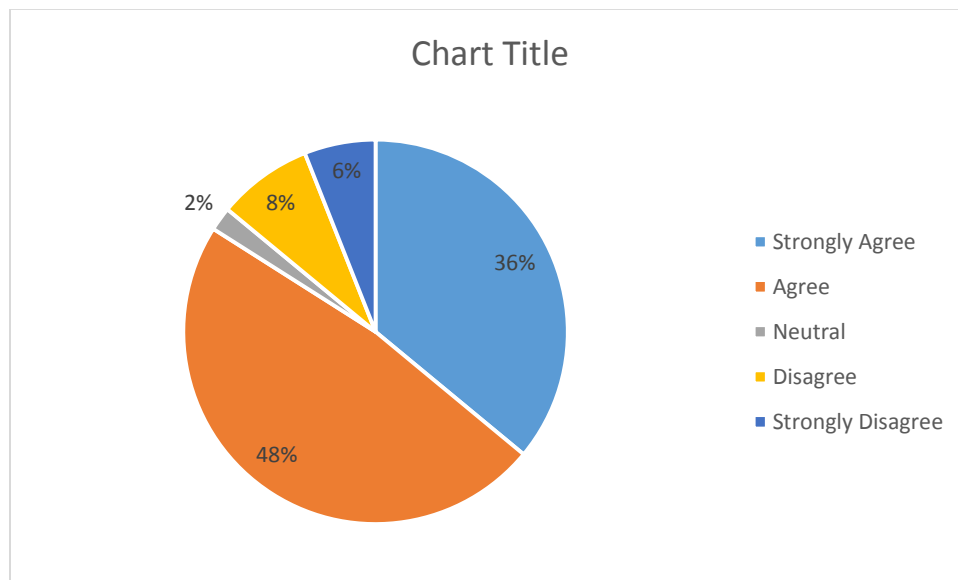


In this question I have found that 60% children of members' are attending different private school. And 10% do not have any children. On the other hand 30% children do not go to school. Among these 30% there are children who aged around 15-16 but do not go school as they do not have any previous education and for this they feel shy when they attend school with children of aged below 10 years.

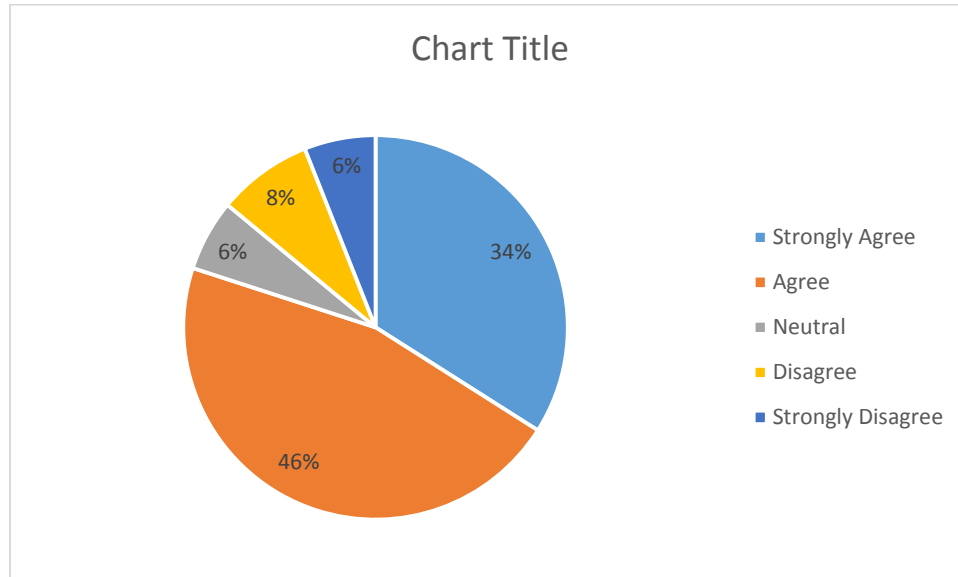
15. Do you have any plan of taking service from Microfinance? 50 Responses



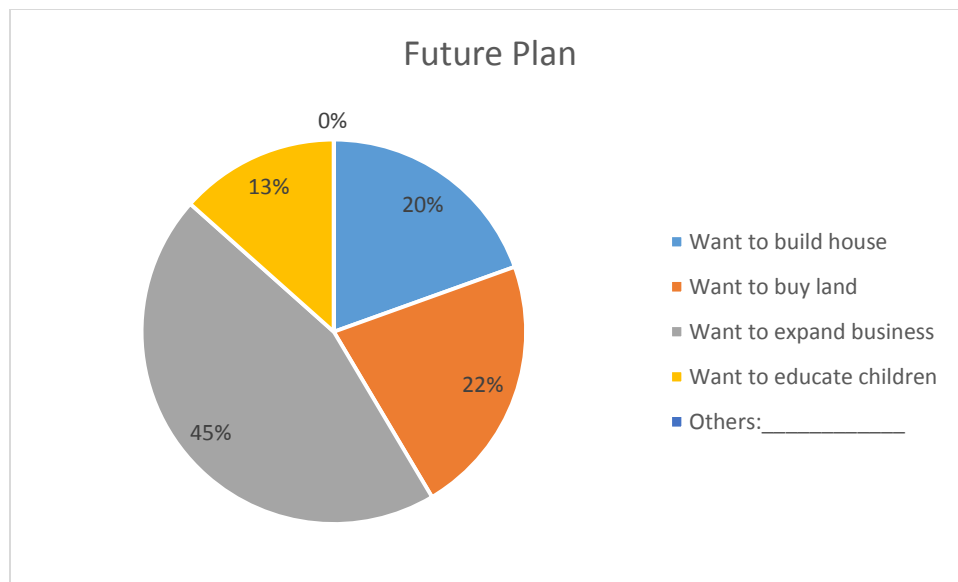
16. No under-age marriages of participant's children have occurred after joining the programme. 50 Responses



17. Eligible couples are adopting proper family planning. 50 Responses



18. Future Plan, 50 Responses



Most of the people wants to expand their business and want to educate their children through the earnings from their business. Members who do not have any land want to buy land and who do not have any land want to buy land.

Key Findings

- Participant of this programme are women. With the help of this programme they help their male counterparts to get out of the burden of poverty. This programme has increased the respect of women within the household as they are now contributing to the family.
- Respondents are owning more asset than previous and earning more than they used to earn before. Every members are having progress in their income with the help of this programme.
- People are sending their children to school and adapting family planning. Few households are not sending their children to school because their children are not in an age where they can attend school with children of age below ten years.
- Child marriages are not taking place in participants' households. There were few households where child marriages took place but now they are well aware of it and avoiding child marriage.
- In Bangladesh influences from political and influential people are creating a major challenge to this program. This is one of the most important findings of this study.
- Most of the participants want to take loan from Microfinance programme after graduating from the Ultra-Poor Graduation Programme. This means that no one wants to live with poverty, everyone wants to have financial solvency. Participant who do not want to take Microfinance loan are people who are elderly enough and do not want to take risk. They just want to pass the rest of their life with things that they have now.
- In UPG BRAC provide coaching and mentoring facility to the participants to see the progress of the participants. In no other programme BRAC do this. This mean that this is

totally a poverty eradication programme of BRAC from where BRAC only seek to eradicate poverty.

Chapter 5:

Recommendations and Conclusions

Recommendations

- To ensure market linkages BRAC can provide them access to BRAC Enterprises. If participants get this access then they will not have to think about the trading of their enterprises. They will be able to trade their enterprises without any external and internal issues.
- To ensure health, education and other things like community development, human rights, hygiene and sanitation BRAC can provide access to BRAC services.
- BRAC has public services like education, where they take fees, then BRAC has BRAC Bank Limited and they also have few Urban Health Center where BRAC provide medical services with least cost. To ensure public linkages BRAC can give access to these services.
- BRAC should come with an idea so that they can ensure the sustainability of this programme. To ensure sustainability they can do after graduation follow-up and mentoring for the participants. Here Graduates will be monitored and will get help after completing their graduation.

Conclusions:

Extreme poverty needs to be eradicated from the society to ensure a discrimination free society. BRAC operating Ultra-Poor Graduation programme to eradicate extreme poverty from society. The four pillars of UPG programme made the programme effective eradicate extreme poverty from the society. BRAC operating this program in a structured way that includes targeting, enterprise development and coaching and mentoring. This structured method is the reason behind the success of this programme. However, to eradicate extreme poverty in a country like Bangladesh is not an easy job but BRAC is doing this tough job with ease. If some other NGOs and government follow the Ultra-Poor Graduation model of BRAC and work together to eradicate extreme poverty then it is not very far when we will be able to see a country where there is no extreme poor people.

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Appendix

Survey Questionnaire

I am conducting this survey on Ultra-Poor Graduation Program. These questionnaire are made to know the effectiveness of the program. It is to know whether the program is achieving its goal or not. Confidentiality of the respondents of this survey will be maintained.

1. Age Level
 - Below 25
 - 25 to 35
 - 35 to 45
 - Above 45
2. Gender
 - Female
 - Male
 - Prefer Not to Say
3. What was your profession before UPG?
 - Jobless
 - Hawker
 - Helper
 - Shoemaker
 - Vegetable Seller
 - Maid
 - Tailor
 - Housewife
 - Others (Wood Seller/ Street food staller)
4. What is your current profession?
 - Hawker
 - Shoemaker
 - Vegetable Seller
 - Tailor
 - Others (Wood Seller/ Street food staller)
5. Did you receive any training from UPG?
 - Yes
 - No
6. How effective the training was?
 - Extremely Effective
 - Effective
 - Neutral
 - Ineffective
 - Extremely Ineffective

7. Did you received asset from UPG?
 - Yes
 - No

8. Types of received asset?
 - Cash
 - Physical Asset
 - Both

9. Amount of asset before participating in UPG?
 - BDT 0
 - BDT 0 to BDT 5000
 - BDT 5000 to BDT 10000
 - BDT 10000 to BDT 15000
 - Above BDT 15000

10. Amount of asset after participating in UPG?
 - BDT 0
 - Below BDT 10000
 - BDT 10000 to BDT 20000
 - BDT 20000 to BDT 30000
 - BDT 30000 to BDT 40000
 - BDT 40000 to BDT 50000
 - Above BDT 50000

11. Monthly Income before participating in UPG?
 - BDT 0
 - BDT 0 to BDT 2000
 - BDT 2000 to BDT 4000
 - BDT 4000 to BDT 6000
 - BDT 6000 to BDT 10000

12. Monthly Income after participating in UPG?
 - BDT 0 to BDT 5000
 - BDT 5000 to BDT 10000
 - BDT 10000 to BDT 15000
 - BDT 15000 to BDT 20000
 - Above BDT 20000

13. Did your school-aged children go to school before taking service from UPG?
 - Yes
 - No
 - Did not have any children

14. Do your school-aged children go to school after taking service from UPG?
 - Yes
 - No
 - Do not have any children

15. Do you have any plan of taking service of Microfinance program?
 - Yes
 - No
 - Prefer not to disclose

16. No under-age marriages of participant's children have occurred after joining the programme.
- Strongly Agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
17. Eligible couples are adopting proper family planning.
- Strongly Agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
18. Future plan
- Want to build house
 - Want to buy land
 - Want to expand business
 - Want to educate children
 - Others:_____

