

**Internship Report**  
**on**  
**Targeting the Ultra Poor Programme**  
**of**  
**BRAC**

**Mst. Selina Akhter**  
**ID : 16169005**  
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## INTRODUCTION

In Bangladesh the term NGO is very well known and NGO activities are wide spread. Literally NGO is Non-Governmental aid providing organization. According to social science dictionary, "Non Government Organization is a non-profit agency that serves some public interest. Non Government Organization is established to fulfil some social purposes other than monetary rewards to financial backers. It is also creates job opportunities for many thousands of people. This sector contributes to the economy of the country.

In our country NGOs have appeared as the savior of countless number of people without food, cloth, education and basic health facilities. Bangladesh is one of the top thirteen underprivileged countries.

Non Governmental Organizations (NGOs) are launched with various purposes. Based on the region or local demand and problems, divergence in each NGO targets and objectives can be observed. But everywhere the main purpose of NGOs is the much-desired development of poverty stricken deprived people. The missions and goals with which the NGOs are established and conducting their operations in Bangladesh are: Assisting the poor and suffering people as well as exercising self-control through utilization of own resources. Identifying native assets, local leadership and ensuring effective utilization of these for welfare and development. Coordinating the poor and deprived ones through formation of co-operatives and thus facilitate the socio-economic progress. Health and Nutrition development. Acting as the associate of the government and not as competitor. In the present scenario there are many NGOs in Bangladesh. All are trying to serve the poor as gently and keep their position high.

BRAC, currently in its 41st year of operation, was founded by Sir Fazle Hasan Abed during the aftermath of Bangladesh's Liberation War. The organization is now the largest development organization in the world, operating in 11 countries across Asia, Africa and

the Caribbean.

## OVERVIEW OF BRAC

*“BRAC’s idea was simple yet radical: bring together the poorest people in the poorest countries and teach them to read, think for themselves, pool their resources, and start their own businesses” –Barber*

In over 40 years of working in the development arena, Brac has managed to touch millions of lives with its inspiring and pioneering minds, earning the title of one of the major development organisations in the world. Beginning its operations in 1972 merely as a limited relief operation in a remote village of Bangladesh, this international organisation has gradually built its image by dedicating its approaches to alleviate poverty by empowering the poor, and helping them to bring about positive changes in their lives.

With a mission to empower people and communities in situations of poverty, illiteracy, disease and social injustice, Brac interventions aim to achieve large scale, positive changes through economic and social programmes that enable men and women to realise their potential. Brac achieves this by working with individuals, families, communities and institutions with a focus on women and girls to realise their potential and overcome poverty.

A comprehensive holistic development approach geared towards inclusion across multiple sectors is done by Brac to provide meaningful interventions in close collaboration with the communities themselves, in an effort to support the poor using tools like grassroots empowerment, health and education, legal services, holistic agricultural programming to empower farmers, inclusive financial services and more. In addition, Brac’s various enterprises and investments generate a financial surplus that is reinvested in development programmes in an effort to move towards a self-sustaining model.

Brac is constantly looking for opportunities to improve its activities and increase its impact. Through continuous innovation to introduce more cost effective solutions and adapting them for greater effectiveness, Brac scales up for immediate and lasting change.<sup>1</sup> It has numerous partnerships with other NGOs, with different departments of government and within the private sector with an aim to strengthen the effectiveness of its poverty reduction interventions by building on the capacities and capabilities of these partners.

Brac International builds on its successful service delivery models in Bangladesh by adapting them to meet poverty reduction needs in regard to other country contexts. Currently, Brac International works in eleven other countries, pursuing poverty reduction through innovative programming and partnerships. Brac's vision is a world free from all forms of exploitation and discrimination where everyone has the opportunity to realise their potential.

## **MY INTERSHIP AT BRAC: WORKING WITH TUP PROGRAMME**

As a part of my internship, I worked in 'Challenging the Frontiers of Poverty Reduction-Targeting the Ultra Poor' (CFPR-TUP) programme , when specially involved with urban intervention as a Team Leader to analyse the programme activities for the purpose to generate knowledge for the internal team, which will help them to go forward.

## **HOW THE PROGRAMME WORKS**

As a part of Brac's work in Bangladesh, 'Challenging the Frontiers of Poverty Reduction-Targeting the Ultra Poor' (CFPR-TUP) was initiated in 2002 to fight extreme poverty. The TUP programme targets women in extreme poor households and uses a two-year programme of support to help the household strengthen their livelihoods and 'graduate' out of extreme poverty. The programme grew out of evidence from field work and from research that the poorest households were not active participants in Brac's development programme utilising microfinance to promote livelihoods. Extreme poor households were an important target group for this programme and yet were not able to participate; the TUP programme

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<sup>1</sup><http://www.Brac.net/>

was a response to this recognition building upon the experience of other Brac programmes such as the Income Generation for Vulnerable Group Development (IGVGD) programme which also targeted very poor women. The TUP programme utilises a carefully designed mix of inputs including asset transfers, soft loans, stipends, savings, healthcare support, personal coaching, enterprise training and community mobilisation for social integration.

Starting with three of the poorest districts in the North-West in 2002, the programme has broadened its geographic focus and now also includes an urban component and a coastal districts component. The programme has been implemented in three phases, targeting 750,000 and 599,500 ultra-poor households in the first two phases respectively. In the third phase, including the Integrated Development Programme, the programme has targeted 341,100 ultra-poor households from 2012 to 2015. To date, the TUP programme has covered a total of 1,690,600 participants of the ultra-poor in 45 districts of Bangladesh from January 2002 to December 2015 and now it is in IV phase.

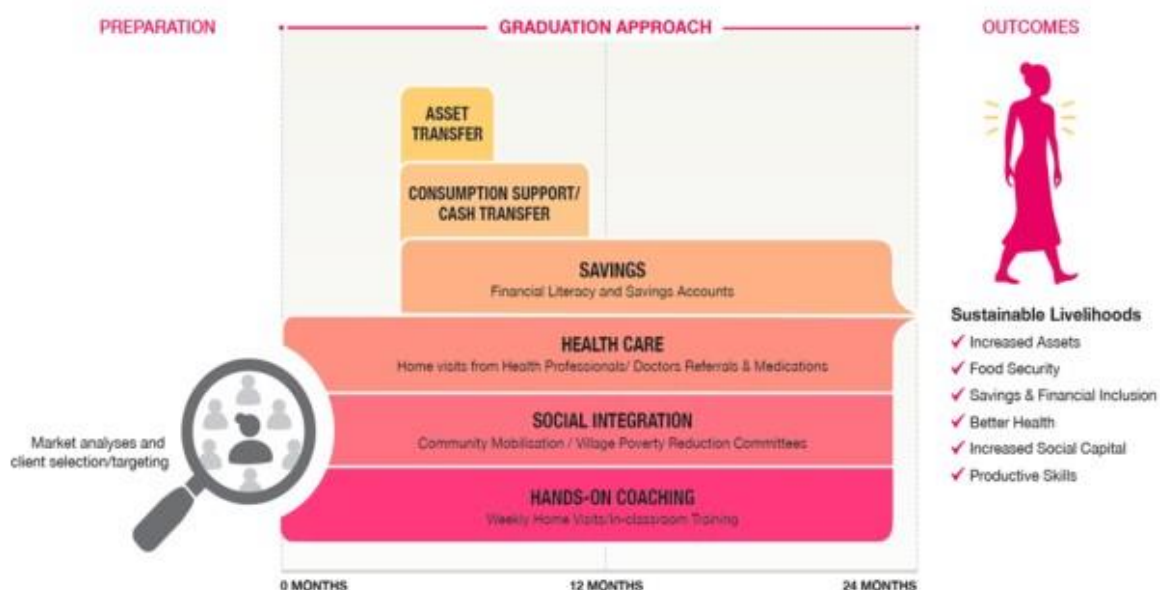
After two years of being in the programme, participants are graduated following a set of Graduation criteria which are defined in terms of basic living standards and livelihood indicators and there was a 95 per cent graduation rate at the end of the two year programme cycle according to the evaluation from the Research Division.

## **PROGRAMME STRATEGY**

The TUP programme is currently in Phase IV (2016-2020) during which it is intending to graduate participant out of extreme poverty through two different strategies.

- I. **Special Investment Programme (SIP)** for Specially Targeted Ultra Poor (STUP) operates in rural and urban areas. It is a full grant based approach that targets those households who simply need complete tailor made support to make progress in their lives.
- II. **Credit Plus Grant (CPG)** approach for Other Targeted Ultra Poor (OTUP) operates in rural and urban areas as well. Under this approach, women are selected as programme participants either because they have dropped out due to poor performance and service in their existing loans or as they may have been identified

by the field staff as being unable to make use of the full extent of services of different programmes.



Source: BRAC Ultra Poor programme project proposal.

The TUP programme works with female participants over a two year period of intensive support. The aim is to graduate households out of extreme poverty by giving participants the confidence and capacity to manage enhanced sustainable livelihoods. The package of support is designed to lift households from a position of near helplessness to one where they have the confidence and the capacity to manage a sustainable livelihood themselves. Whilst, after two years, they may still be in poverty measured in income terms the intent is that they are on a pathway to escape from poverty in a sustainable way. The sequenced provision of the different programme components helps to move households from extreme poverty to having the capacity to operate a sustainable livelihood and gradually move out of poverty altogether.

**TARGETING** The programme uses spatial poverty maps and community wealth rankings to identify the households in the greatest need of skills and services. The programme works

with households where there are able-bodied women capable of managing a small scale business enterprise.

**ASSET TRANSFER** The programme provides one-time grants of productive assets to STUP participants, such as livestock or goods for small trade, to help jumpstart livelihoods through enterprise development. Participants choose their own livelihood but market analysis is undertaken to determine what livelihoods might work best locally for the extreme poor.

**SOFT LOAN** Financial services in the form of soft loans are provided to OTUP participants to procure productive assets which are provided to a second category of ultra poor households who do not qualify for grants.

**WEEKLY STIPENDS** Participants receive cash stipends to support consumption needs whilst their enterprise is growing.

**TRAINING and COACHING** Once participants receive their asset, they receive hands-on training and regular visits from staff to help grow their skills and increase their confidence. Training and coaching is a major programme resource covering a wide range of topics; in addition to the key function of enterprise training it covers life skills, health and social awareness and confidence building.

**HEALTH CARE** The programme encourages informed health care choices by teaching the importance of preventive health, including family planning and preventable illness. Participants are supported to access health care services and provided financial support for treatment and related costs.

**COMMUNITY MOBILISATION** Throughout the programme, families gain confidence and acceptance within their community. Village/Slum-level committees are established to support the ultra poor households. These are Gram Daridro Bimochon Committees (GDBC) and Slum Daridro Bimochon Committees (SDBC).

**SAVINGS** Participants are encouraged to save. They maintain a savings account with programme staff support during the programme cycle. Developing a savings habit is seen as a key element in promoting resilience to shocks and, ultimately, sustainable graduation.

## **PROGRAMME ANALYSIS**

The previous chapters provided the basic context of the poverty situation in urban slum areas of Dhaka City Corporation. BRAC CFPR-TUP (Urban) project working with the aim to reduce the vulnerabilities related to poverty for the slum dwellers. Main challenges for this problem is to provide skill and capacity development of the member household and creation of regular income option. Before that it's needed to know the potential stakeholders of the project.

### **I. Stakeholder Analysis:**

Different group of people perceive a problem differently and can influence any activity positively or negatively based on their own interest on the activity. In every there would be different group of people involved during different phase of project implementation. However, participants are the key beneficiary of any development project but there are other groups of people who can help or destroy the output of any project. For poverty reduction issues, many groups of people are involved for the sustainability of positive improvement in life of ultra-poor people.

### **II. Strategic Analysis**

From previous chapter it is clear that project has some challenges to meet the expected needs of target population and to meet the expected outcome of the project. To improve the current situation of project services, there are needs of some changes in project design phase, project implementation process and also co-ordination mechanism within organization and with other organizations. Strategic options for solving the increasing rate of poverty in urban areas could be following –

### **Strategies to improve STUP-Urban project design:**

The purpose of STUP-Urban project is to giving better services to extreme poor people living in urban slums area. But identified gaps within the project design could be drawback for project to achieve expected goal in future. So according to findings and



analysis of data main strategies for improving STUP-Urban graduation model would be following –

**Selection process:**

- Training for staffs regarding participants selection procedure and information validation
- Revision of selection process based on preliminary data collection from field and modification on questionnaire to gather more information during survey.

**Income generating activity options (IGAs)/Enterprise options:**

Enterprise packages or IGA options in STUP-Urban must be revised and combination of long term plus short term or medium term income source will be included in project designing phase to maintain continuous flow on income and reduces vulnerability of sudden shock.

**Loan before graduation:**

STUP-Urban project participants will get loan, according to their need, from BRAC microfinance programme after complementation of 14 months in STUP-Urban project so that they can invest more money in expanding their income sources

**Strategies to improve STUP-Urban project implementation process:**

Strategies for improving STUP-Urban implementation process would be following –

**Revision of graduation criteria for STUP-Urban:**

Graduation criteria of STUP-Urban will be revised after doing a feasibility assessment of new indicator .Inclusion or exclusion of some graduation criteria would be main solution in this phase.

**Re-designing of follow up schedule:**

Participants follow up schedule and design will be revised based on field experience and participation of field level staffs opinion.

**Strategies to achieve expected outcome of STUP-project**

Strategies to improve project services and future outcome would be following-

**Strengthening co-ordination mechanism with other BRAC project:**

A Programme Co-ordination Unit (PCU) will be created to strengthen co-ordination with different BRAC programme to give all kind of services to STUP-Urban participants.

**Developing Co-ordination with other service providers:**

Coordination with other government or non-government organizations working on capacity development of poor people or health service provider will be done to improve access to services for project participants.

**Research and knowledge management:**

Project evaluation survey will be done to measure effectiveness of STUP-Urban project.

## CONCLUSION

Targeting ultra poor programme is a complete and unique sequenced package to eradicate extreme poverty consisting all the components for sustainable development of the ultra poor of Bangladesh. However the proper implementation of the programme's components according to the present direction and strategy effectively and intensive support of dedicated staffs must bring a great success and reduce the vulnerabilities of ultra poor households. Moreover prior the effective implementation the proper identification of the target people should get the main priority for programme success. The members need to learn how to take control over their enterprises and livelihood approaches. And it's necessary to make closer linkage with government services, make a easy access to Brac's other programme facilities like education, legal aid support, health support, sanitation facility and others. And finally with all these efforts the poorest in our society can be able to break their cycle of poverty through their own livelihood development and can contribute to the national economy of Bangladesh.