

BIGD Works

with BRAC

Newsletter Series No. 02 | July 2023



Photo: Nusrat Jahan

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Years of
Knowledge for a
Better World

Featured Publications

Achieving Gender Equality Through Challenging Social Norms: BRAC's Polli Shomaj Program

Nayma Qayum, Mirza Hassan, and Syeda Salina Aziz | Journal Article | Development in Practice | 2023

This paper examines the evolution of BRAC's Polli Shomaj, a civil society organization for rural women in Bangladesh, which aims to challenge power structures through collective action. The paper suggests that non-profit organizations (NGOs) have the potential to promote gender equality by employing a combination of rights-based approaches and service delivery. However, there is a need for a stronger emphasis on challenging power structures to bring about enduring and transformative change at a structural level.

Quiet Revolution? Women's Collective Empowerment and BRAC

Sohela Nazneen, Maheen Sultan, and Nobonita Chowdhury
| Journal Article | Development in Practice | 2023

BRAC's focus on women and community organizations in the 1970s was lauded as heralding "a quiet revolution." This article provides a critical perspective on BRAC's journey on these issues by looking at specific programs that established community forums. It argues that while BRAC effectively maintained its emphasis on women's inclusion, its approach to collective empowerment exhibits inherent contradictions: priority on individual empowerment, which was required for scaling up programs, and not directly challenging patriarchal norms, which meant to prevent backlash from local actors. As a result, there were trade-offs, limiting programming on collective empowerment.



from
Bangladesh
to the **world**

These three articles were published in the **special issue "BRAC 50" of the journal Development in Practice**. BIGD has brought together researchers from around the world to collaborate with its own researchers and BRAC programme personnel to critically reflect on different programmatic aspects of BRAC's 50-year journey.

Building an Equitable Future? BRAC's Star Program and Young Women's Economic Empowerment in Bangladesh

Nicola Banks, Nusrat Jahan, Tasmiah Rahman, Asma Tabbassum, Joydeep Sinha Roy, and Shifur Rahman Shakil | Journal Article | Development in Practice | 2023

While improving employment outcomes and incomes for young women, BRAC's STAR program faced challenges with Bangladesh's deep-rooted and socially restrictive norms and practices, particularly for the female participants. Adding a temporal dimension to the concept of skills ecosystems, this article finds that maintaining these impacts requires constant renegotiation and advocacy to challenge the structural obstacles within households, labour markets, national policies, and investments that constrain their longer-term economic empowerment.

A BRAC HISTORY PROJECT Output

Inception, Sulla, and the 1970s: BRAC's Trajectory and a Decade of Learning by Doing

Abu Ahasan, Sumaiya Iqbal, and Md. Shafiqul Islam | Monograph | December 2022

This monograph is the result of the BRAC History Project, an initiative of BIGD to document and analyze BRAC's journey and transformation within the evolving socioeconomic and political landscapes of Bangladesh and the world. This monograph provides insights into the reasons behind BRAC's focus on empowering the poor and women, rather than the community as a whole. Additionally, it presents historical snapshots of BRAC's development during the 1970s, showcasing the dynamic interplay between knowledge and practical application.



Photo: Nusrat Jahan

Featured Studies

Rapid Assessment of BRAC's Disability Inclusive Ultra-Poor Graduation (DIUPG) Programme

Ultra-Poor Graduation Programme

■ Status: Completed

BRAC's Ultra-Poor Graduation (UPG) programme launched the Disability Inclusive Ultra-Poor Graduation (DIUPG) programme in 2021 with the aim to improve the lives of extremely poor individuals with disabilities and their families, helping them escape poverty and enhance their social participation. Humanity & Inclusion (formerly Handicap International) assisted in piloting DIUPG in four districts: Kishoreganj, Rangpur, Mymensingh, and Kurigram.

The programme provides various forms of support, including enterprise development training, asset transfer, hands-on training through group and home visits, matched savings, health support (rehabilitation and psychosocial), and community mobilization.

To gather insights and improve the programme design, BIGD collaborated with BRAC UPG to conduct a rapid assessment of the pilot version of the DIUPG 2021 cohort. The study identified the need for a stronger disability lens and highlighted promising changes resulting from the programme.

A large reduction in poverty incidence among DIUPG households

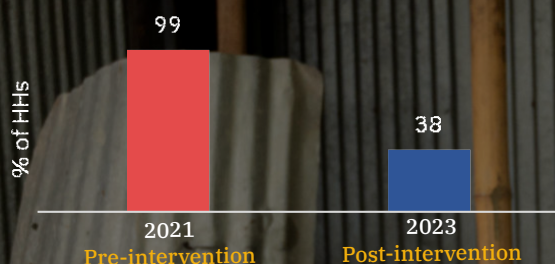


Figure: Percentage of Households Below the Poverty Line (USD 2.15 per Day)

Photo: BRAC

Climate Resilience and Graduation: Evidence From Bangladesh

Ultra-Poor Graduation Programme | Climate Change Programme

■ Status: Completed

Many regions in Bangladesh may become uninhabitable due to climate change, prompting migrations, particularly from rural to urban areas. Thus, BRAC intends to assess the demand for a migration programme designed for climate migrants and the impact of climate change information on migration intentions. BIGD and the London School of Economics and Political Science (LSE) partnered with BRAC to investigate these issues.

A randomized controlled trial (RCT) was conducted with a sample of 7,000 respondents drawn from areas in Bangladesh that are susceptible to climate change. The survey included six groups who were given different combinations of climate change information, enabling researchers to assess the effect of climate knowledge on the willingness to migrate and demand for a climate migration programme.

The findings indicate that despite the likelihood of climate change-induced displacement, people prefer to stay and adapt rather than migrate to a distant place. They show a preference for nearby relocations if necessary. Therefore, the study suggests prioritizing decentralization efforts and developing employment alternatives and skills training throughout Bangladesh to provide people with options for adaptation and mobility.

Enhancing Safe Drinking Water Security and Climate Resilience Through Rainwater Harvesting

Climate Change Programme

■ Status: Ongoing

Bangladesh is highly vulnerable to climate-related disasters, with coastal areas facing significant exposure. The project will be implemented by BRAC Climate Change Programme (CCP) in Mongla, a climate-susceptible sub-district in the Bagerhat district. CCP aims to install rainwater harvesting (RWH) systems at household, community, and institutional levels in all of the six unions of Mongla Upazila that are very vulnerable to salinity. The project targets marginalized communities with low service coverage and adaptation capacity to improve their water security, health, and overall well-being, particularly for women and children who bear the burden of water collection. This intervention has the potential to bring transformative changes and enhance community resilience to climate change impacts.

BIGD conducted a baseline survey in Mongla and Morrelganj Upazila for impact evaluation. An endline survey will assess changes resulting from access to safe drinking water sources.

Baseline of AIM Programme in Four Countries in Africa

BRAC International

■ Status: Completed

Despite encouraging development in recent decades, Sub-Saharan Africa still faces severe challenges with poverty, inequality, and access to education and healthcare. COVID-19 has exacerbated these challenges, increasing competition in the labour market, child/forced marriages, early pregnancy, school dropouts, food insecurity, and intimate partner violence. However, these countries have predominantly young populations, who can bring positive changes in their countries with appropriate policy and programme interventions. Accelerating Impact for Adolescent Girls and Young Women in Africa (AIM) is a five-year-long programme in seven countries in Africa. The baseline was conducted in four AIM countries, and reports were submitted to the programme for feedback.

Enhancing Adaptive Capacity of the Climate-Vulnerable Ultra-Poor Households Affected by the COVID-19 Pandemic in Bangladesh

Ultra-Poor Graduation Programme

Climate Change Programme

■ Status: Completed

Families forced to migrate due to climate change often face a myriad of challenges after migration—lack of skills, finances, and social support, which trap them in poverty. The ultra-poor people in Bangladesh, living below USD 1.90 per day, are particularly vulnerable to both climatic and economic shocks. Their vulnerabilities were further enhanced by COVID-19. This project, led by BRAC Ultra-Poor Graduation (UPG) Programme, targets ultra-poor climate-induced migrant households, particularly women in urban and rural hotspots affected by COVID-19. The project aims to strengthen their economic and climate resilience through livelihood improvement, social and financial inclusion, and coping capacity enhancement.

The study will measure the project's impact. A baseline survey on participants and non-participants will be completed by July 2023. The endline survey will help to assess changes over time and due to interventions.

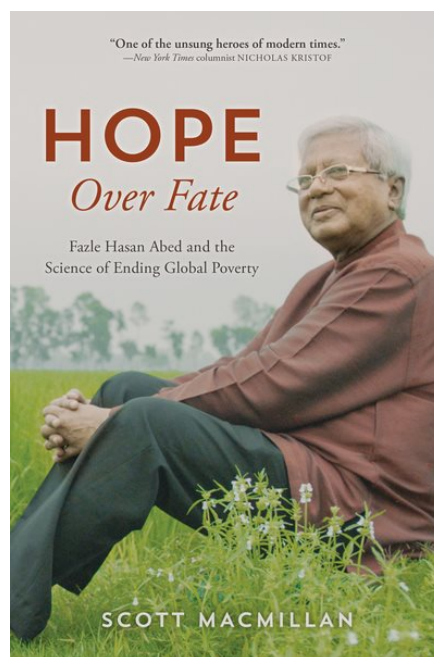
Featured Events

Development as Discovery: Learning From the Life and Work of Abed Bhai

■ Held on 8 January, organized by BIGD

BIGD organized a roundtable discussion on the life and work of Abed Bhai at the BRAC Centre in Dhaka on 8 January 2023. Scott MacMillan, author of *Hope over Fate* shared his reading and reflections.

Later, Abu Ahasan Mishu presented “BRAC’s Ways of Knowing: Decolonizing Organizational Learning”, based on the BRAC History Project. The discussion was attended by many notable scholars and development actors, including Afsan Chowdhury, Julian Francis, Dr Samia Huq, Farzana Kashfi, Dr Ashikur Rahman, Dr Naomi Hossain, and Tasmiah Rahman. The discussion aimed to develop new frameworks, language, and ideas to understand, construct, and share experiences and stories, with an aim to address the Southern knowledge challenge of decolonizing development and knowledge.



BRAC LSE Ultra-Poor and Environment (BLUE) Research Initiative: Why Do People Stay Poor?

■ Held on 1 March, organized by STICERD, BRAC, and the Department of Economics at LSE

BIGD is proud to be a part of a new BRAC-LSE knowledge partnership that builds on the relationship over the last 15 years. This new initiative called BLUE will focus on ideas, innovations, and evidence to make growth work for the twin crisis of poverty and climate. Its goal is to ensure that everyone, regardless of their background, has the opportunity to thrive in a changing world.

This partnership was launched at a discussion event “Why Do People Stay Poor?” organized by STICERD and the Department of Economics at the London School of Economics and Political Science (LSE), in collaboration with BRAC, celebrating BRAC 50 and 15 years of partnership with LSE.

The discussion was joined by Dr Imran Matin, Executive Director, BIGD; along with LSE researchers Robin Burgess and Oriana Bandiera; Chief Economist of the Foreign, Commonwealth and Development Office (FCDO) Adnan Khan; and BRAC leadership, including Shameran Abed.

The Social Policy Process: Using Research-Based Evidence in Poverty Elimination Policies

■ Webinar on 1 March, organized by STICERD, IGC, and the Department of Economics at LSE and BRAC

Dr Imran Matin talked at a webinar on “The Social Policy Process: Using Research-Based Evidence in Poverty Elimination Policies” organized by STICERD, the International Growth Centre (IGC), and the Department of Economics at LSE and BRAC. In the event, Dr Matin highlighted UPG as a social protection model, stating “The more we can find ways of creating effective productive social protection, the more we can save resources in the long run to be able to invest in protective social safety nets that are really required, and I think that is smart politics too.”

Jonathan Leape, Executive Director of IGC, chaired the event. Dr Munshi Sulaiman, Research Director of BIGD, was also present, among other speakers representing different government, research, and non-profit organizations.

Pioneering Evidence-Driven Innovations in Global Development: Opportunities and Challenges From 50 Years of BRAC Programmes in Asia and Africa

■ Held on 3 March, organized by the University of Oxford

The Oxford Martin Programme on the Future of Development hosted a lecture and discussion session with the Senior Leadership team of BRAC and BIGD on the occasion of 50 years of BRAC.

The session was joined by Asif Saleh, Executive Director, BRAC Bangladesh; Shameran Abed, Executive Director, BRAC International; Imran Matin, Executive Director, BIGD; and Scott MacMillan, author, *Hope Over Fate*.

Strengthening Livelihood of Ultra-Poor Population in Humanitarian Context: Lessons Learned

■ Held on 20 June, organized by BRAC, BIGD, and UNHCR

BIGD conducted an impact evaluation to assess the effectiveness of the UPG programme's intervention for the host community of Rohingya refugees in Cox's Bazar. The evaluation revealed positive outcomes, including increased labour supply in self-employment for both men and women of working age, higher household income, greater food expenditure, and enhanced ownership of productive assets. To share the learnings from this pilot initiative, BRAC, BIGD, and The United Nations High Commissioner for Refugees (UNHCR) co-hosted a learning sharing event on 20 June 2023 in Cox's Bazar. During the event, experts provided their insights and opinions on effective approaches for addressing poverty among people residing in the host communities within a humanitarian context.

Nusrat Jahan, Head of Communications and Knowledge Management of BIGD authored an op-ed in *the Daily Star*, published on 9 June, titled "Supporting the extreme poor in Cox's Bazar" based on the findings of the study.

Significant improvements in livelihood indicators among UPG households in Cox's Bazar

Table: Improvements in livelihoods indicators among UPG participants in Cox's Bazar

| % increase | Group 1 (grant) | Group 2' (credit + grant) |
|------------------|-----------------|---------------------------|
| Income | 29 | 27 |
| Homestead land | 36 | 30 |
| Savings | 157 | 127 |
| Food expenditure | 21 | 11 |



Photo: Nusrat Jahan

Featured Blog

Breaking the Cycle of Ultra-Poverty: The Redesigned UPG Intervention

■ Published on 29 May on BIGD website, authored by Tanvir Ahmed Mozumder and Mehid Hasan Munna

“Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not being able to go to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom.” Thus the World Bank once described poverty.

While everyone agrees that poverty has many faces, much debate surrounds how to eradicate it, mainly because it is a complex, multidimensional issue. Some interventions have been more effective than others. Microfinance, for instance, has equipped many poor and marginalized people in Bangladesh with opportunities to develop enterprises and generate income for their households. However, it has failed to cater to the specific needs of the ultra-poor, an extremely vulnerable segment of the population who live under 35 cents a day—a far cry from the global poverty line of USD 1.90. Consequently, though overall poverty levels in Bangladesh have declined, large numbers of the poorest remain trapped in the vicious cycle of poverty.

To help the ultra-poor escape this trap, in 2002, BRAC introduced the Ultra-Poor Graduation (UPG) programme, a grant-based intervention with different kinds of enterprise development support. The graduation model soon proved to be successful in improving income, savings, and food security, and has since been adopted in several other countries.

As a characteristic of the organization, over the years, BRAC continued to gain a better understanding of the ultra-poor and observed heterogeneity among this highly vulnerable population—some are worse off than others and require greater wealth injection. With this insight in mind, BRAC redesigned the

programme in 2007, incorporating credit provisions for selected beneficiaries alongside preexisting grants.

In 2017, as the country experienced considerable macroeconomic shifts, these selected credit-plus-grant beneficiaries were further divided into two groups. One group was poorer than the other and received assets directly from BRAC, being required to pay back 30–50% of the initial asset value. The relatively better-off group received interest-free loans to purchase the assets themselves and was to pay back 80% of the asset value.

The redesigned programme also repurposed the consumption stipend from the earlier model to offer a savings match—a mechanism in which UPG contributed an equivalent amount of savings, up to BDT 100 per month, as a participant’s savings with the programme for 18 months—to incentivize savings behaviour, improve resilience, and allow future investments for the participating households.

How effective is this redesigned UPG intervention?

To answer that question, we at the BRAC Institute of Governance and Development (BIGD) partnered with Innovations for Poverty Action (IPA), Northwestern University, University of Maryland, and Yale University and conducted a randomized controlled trial (RCT) among the 2019 cohort of the UPG programme. Between January and April 2022, we surveyed a total of 3,358 randomly selected households from 279 villages where the intervention was provided; of the total selected households, 1,678 were treatment households and the rest were controls.

The impact of the graduation approach can be largely categorized into four pillars, namely (1) livelihood promotion, (2) social protection, (3) financial inclusion, and (4) social empowerment.

1. Livelihood promotion: From our analysis, we found a significant positive impact on labour market outcomes for the programme beneficiaries, as evidenced by increased employment and self-employment rates, working hours, and income. However, between the two ultra-poor groups that received the intervention, the relatively better-off group seems to benefit more from the redesigned UPG programme.

For instance, while the poorer group experienced a 73% increase in their working hours as a result of the new UPG programme, the better-off group's working hours surged by an impressive 101%. Similarly, the former group experienced a 37% increase in their per capita household income, whereas the latter's income escalated by an impressive 59%. Thus, it is unsurprising that the better-off group is also less likely to live below the poverty line compared to their less affluent peer group—20 vs 24 percentage points fewer households in the poorer and better-off groups, respectively, lived below the extreme poverty line from the baseline survey.

2. Social protection: The UPG programme aspires to establish a conducive milieu for its beneficiaries to gain improved access to social protection through enhanced awareness and availability of government services and social safety nets. However, we found no significant impact of the programme on the share of households obtaining aid or the average quantum of aid dispensed by the government.

As the intervention was delivered during COVID-19, the need for support was possibly high among all households due to the

pandemic-induced economic shock. Nevertheless, by creating more secure and productive employment opportunities, higher savings, and greater access to formal financial markets, the programme appears to have bolstered the resilience of participating households against external shocks such as the COVID-19 pandemic.

3. Financial inclusion: We found a large positive impact of the programme on the share of participants with savings. The amounts saved are also significantly higher for the UPG beneficiaries—while treatment households had an average of BDT 5,391 in savings, control households' average savings was BDT 2,418. Moreover, the proportions of households with loans and the average amounts of loans per household increased in both treatment and control groups, with the former group showing a greater surge in loan uptake.



Photo: Nusrat Jahan

However, the most notable dissimilarity between the two groups lies in the nature of their loans. While the treatment group gravitated towards availing formal loans, the control group resorted more to informal loans.

Regarding digital financial services (DFS), the proportion of digital account holders increased significantly in the treatment group. Nevertheless, the use of these accounts did not follow suit, which is not surprising given the low level of digital literacy among the participants.

4. Social empowerment: As seen in the livelihood promotion pillar, the UPG programme significantly increased the employment and income of its participants. This also holds true for female household members, indicating the programme's positive impact on women's economic empowerment. But economic empowerment alone does not guarantee social empowerment. Hence, the social empowerment pillar of the UPG programme places particular emphasis on community mobilization. Additionally, coaching, mentorship, and peer-to-peer learning are provided through the programme to increase participating women's household-level decision-making power, confidence, and community integration.

Nonetheless, the outcomes of these efforts in augmenting the household-level decision-making aspect of women's empowerment are somewhat mixed. Although most respondents from both treatment and control households claimed to have some influence on various household-level decisions, significantly fewer women across all groups responded in the affirmative concerning everyday purchasing decisions.

While these findings are clear indications of UPG's effectiveness in addressing poverty in Bangladesh, there remains a discernible disparity in the outcomes between the poorer

and the relatively better-off ultra-poor households, where the latter seemingly benefits more from the programme redesign.

This reinforces previous findings on the notion of threshold asset endowment level, which posits that it is difficult for a household to escape poverty below a certain asset threshold. Thus, the programme should consider bringing further variations of assets/loans depending on the initial asset base of the participants, which could not only significantly increase programme impact but also address the potential increase in intergroup inequality caused by the programme.

Finally, the anomalous results on women's empowerment highlight the illusive nature of such indicators and the importance of developing more sophisticated tools for measuring these crucial outcomes. It also underscores the tenuous relationship between women's economic and social empowerment. This raises fundamental questions about the balance between the programme's efforts for economic vs social empowerment, how to improve the latter, and how best to measure it.

There might not be a silver bullet for poverty eradication, but we can find the next best solution by rising up to the challenge and learning from our actions, as BRAC's UPG programme does.



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BRAC Institute of Governance and Development (BIGD) is a prominent Southern social science research and academic institute. BIGD is a part of Brac University—a leading Bangladeshi private university with a historically strong social commitment. We conduct rigorous, multi-method social science research, grounded in developing country operations, on a range of social and economic issues to promote practical, time-sensitive innovations for tackling governance and development challenges.

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Editing and design: Nusrat Jahan

