



What BRAC is doing for LIVELIHOODS IN BANGLADESH



Migration

Increasing awareness on safe migration

798,000+ received information

Recovered **USD 600,000+** through social arbitration

Building capacity of community-based organisations and NGOs

5000+ volunteers working for migrant rights



Microfinance

Providing financial services including credit, savings and financial education

5.4 million members



Integrated Development

Integrating and providing all BRAC services through a single platform

Creating market linkages and value chains

14,000+ extremely poor households received livelihood assets

197,000+ households reached through comprehensive services

BRAC Enterprises

16 profit-making businesses with a social mission

Supporting micro-enterprise development

65,000 artisans

Serving **50,000** dairy farmers



Skills Development

Aiming to train **500,000** people (50% female, 10% disabled) by 2020

Supporting entrepreneurship development



Agriculture and Food Security

Conducting research to develop climate resilient crop varieties

Saving indigenous crop varieties and has conserved **10** fish species

Trained **140,000+** farmers on improved technology



Targeting the Ultra Poor

Lifting women-headed households from extreme poverty through asset transfer, soft credit and grants, training, health care and community support

1.6 million households graduated from extreme poverty



BRAC's holistic approach to LIVELIHOODS

The livelihood challenges of people living in poverty are multidimensional and dynamic—dearth of assets, access to capital, lack of skills, and social exclusion are a few of them. To complicate the matter, their livelihoods are often subject to geographical and seasonality challenges and greatly affected by the impact of climate change. Hence, BRAC's strategy is multidimensional and is now being replicated in several countries by BRAC and others.

Since 1972, the Bangladeshi organisation BRAC has challenged conventional wisdom in development through a dedication to alleviating poverty and empowering the poor. Whether in education, health, or community mobilisation, BRAC has produced unique models that bring services to the doorsteps of the impoverished, and equip women to become local change-makers. BRAC has grown to become the largest development NGO in the world, reaching 138 million people in Bangladesh and 11 other countries.

With regards to livelihoods, two of the cornerstones of our response are BRAC's microfinance and targeting the ultra poor (TUP) programmes. The microfinance programme takes a unique 'credit-plus' approach in addressing the specific needs of various target populations which includes rural women, small entrepreneurs, adolescents, marginal farmers and people with disabilities among others.

The TUP programme supports the ultra-poor population who is unable to address their livelihood needs through microfinance due to the extreme nature of deprivation they face. Our graduation model involves assets and skills transfer as well as customised healthcare services and social mobilisation. BRAC has scaled up its ultra poverty programme in three countries and has seen this model replicated in eight more.

Other notable livelihood interventions include the agriculture and food security programme (AFSP), which promotes climate-adaptive techniques to promote resilient livelihoods. BRAC's migration programme supports those pursuing opportunities abroad by making information available and linking end-to-end services. Finally, BRAC's social enterprises not only create market access for numerous rural artisans and marginal farmers, as well as providing rural micro-enterprises with inputs, technologies, and extension services.

Way forward

The next five years is crucial for Bangladesh. The country is expected to make solid headway in transitioning to middle income status and it is also expected to tackle the rapid urbanisation, changing skills mix, and increased environmental variability. Global economic competition may also bring transformational impact to the livelihoods landscape of Bangladesh.

To that end, BRAC's new urban development programme will deliver customised livelihood solutions for an estimated one million people living in slums and non-formal settlements. Our new skills development programme is analysing market trends to identify gaps in order to address them in a sustainable manner.

BRAC believes that the end of extreme poverty is now in sight. It continues to expand its targeted programme for the ultra poor with support from partners globally. Through innovations in financial products and service delivery, BRAC is addressing the vulnerabilities that can have catastrophic consequences for households on the margin. By scaling up these new approaches and working with others, it hopes to empower more people to move out of poverty for good.



Neela's Story

"My life took a turn in 2006," says Neela Rani, a BRAC volunteer from Rangpur. "I was a poor girl who wanted to study for as long as possible but I was forced to marry when I was in class eight". Neela's life then became one of acute poverty.

Neela, after being selected for the TUP programme, received training on how to grow saplings in a nursery. "I was given seven decimals of land on lease and was trained with technical knowledge. I worked hard and started making a steady income. The more I earned, the easier my life got, but I wanted to do more," Neela continues. She later received additional training and joined BRAC as community health worker.

"Today I can proudly call myself a landowner. I grow saplings in my own nursery on my seven decimals of land and also own two cows, a goat and 18 chickens. Additionally, I have 50 decimals of mortgaged land and 25 decimals on lease," Neela says with a proud smile.

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