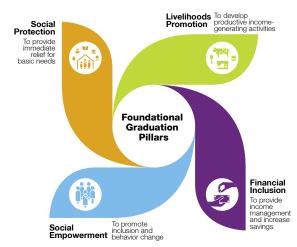


Organization Background

BRAC is a leading international development organization with a mission to empower people and communities in situations of poverty, illiteracy, disease, and social injustice. We design proven, scalable interventions that create opportunities for people living in poverty to reach their full potential.

Committed to tackling pervasive inequalities, we wanted to empower previously unreachable people in extreme poverty to build sustainable livelihoods for the long term. So, in 2002 we pioneered the Graduation approach - a holistic approach that enables people to develop long-lasting employment opportunities and escape the poverty trap long term.

The <u>Graduation approach</u> is a multifaceted set of interventions designed to address the complex nature of extreme poverty. These interventions are adapted to the local context and generally include connecting participants to social protection to meet their basic needs, providing training and assets



for income generation, financial literacy and savings support, and social empowerment through community engagement and life skills training - all facilitated through in person coaching.

When London School of Economics (LSE) researchers found 95 percent of participants "graduated" from our Graduation program in Bangladesh and 93 percent of them continued on an upward trajectory out of poverty seven years after the intervention ended with rising levels of income, consumption, and savings, we knew the Graduation approach had the potential to transform lives. In fact, participants who began the Graduation program 13 years ago and escaped the poverty trap were more likely to have salaried jobs or be self-employed instead of relying on casual labor, giving them greater job security despite the impacts of the COVID-19 pandemic. Building on that success, BRAC launched the Ultra-Poor Graduation Initiative (UPGI) to expand the reach of the Graduation approach in 2016 through technical assistance and by driving policy change. Today, BRAC UPGI aims to scale Graduation through governments by integrating it into existing poverty alleviation programs and changing policies to better serve people living in extreme poverty.

Management Bios

Shameran Abed | Executive Director, BRAC International

Shameran Abed is the Executive Director of BRAC International (BI), and previously served as Senior Director of BRAC's Microfinance and Ultra-Poor Graduation programs. BRAC's ground-breaking Ultra-Poor graduation program in Bangladesh has graduated more than 2.1 million households out of the direct forms of poverty and social deprivation and has inspired the global uptake of the 'graduation approach' to tackle extreme poverty.

Shameran also chairs the board of BRAC Bank's mobile financial services subsidiary, bKash, and serves on the boards of several institutions including BRAC Bank, BRAC Uganda Bank and the Global Alliance for Banking on Values (GABV). Additionally, he is the chairman of the Microfinance Network and is also a member of the Partnership for Responsible Financial Inclusion (PRFI) and the World Economic Forum Financial Inclusion Steering Committee. He also serves on the global advisory board of Pinbox Solutions, a global social enterprise committed to digital microPension inclusion in developing countries. Shameran is a lawyer by training, having been called to the Bar by the Honourable Society of Lincoln's Inn in the UK. He completed his undergraduate studies at Hamilton College in the United States, majoring in economics and minoring in political science.

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To drive systems change and truly move the needle on ending poverty, we must view poverty through a human rights lens and work together to commit significantly more resources. Access to social protection is a human right, and it is our moral imperative to ensure that no one is left behind.

Because governments can be agents of scale and sustainability, by integrating economic inclusion into existing social protection programs with governments at the helm, we can build resilience for the lowest-income people at a much larger scale

Greg Chen | Managing Director | BRAC Ultra-Poor Graduation Initiative

As Managing Director, Greg oversees and guides BRAC UPGI's strategy to scale the Graduation approach through governments in Africa and Asia and drive policy change to better reach and meet the long-term needs of people living in extreme poverty.

He has more than 25 years of experience in poverty reduction and financial inclusion and has lived in South Asia, including Bangladesh, for over two decades. Prior to joining BRAC, Chen was the Policy Lead at Consultative Group to Assist the Poor (CGAP), focusing on hands-on advisory and implementation with microfinance institutions and engaging governments and regulators across Africa and Asia. He has also worked on rural livelihoods in remote northern Pakistan for the Aga Khan Rural Support Programme, and provided advisory services to dozens of institutions on behalf of ShoreBank International, now Palladium Impact Capital.

Greg is a frequent speaker on microfinance and digital finance at the Boulder Institute for Microfinance, Johns Hopkins, Tufts University, Yale University, and American University, among others. He has a master's degree in international development from the Harvard Kennedy School and a bachelor's degree from Wesleyan University.

Paul Taylor | Director of Country Operations | BRAC Ultra-Poor Graduation Initiative

Paul Taylor is the Director of Country Operations at BRAC Ultra-Poor Graduation Initiative (UPGI) and oversees country engagement and staff across Africa and Asia. Prior to joining BRAC, Paul worked for the International Rescue Committee (IRC) for 23 years. For the past 17 years, Paul was IRC's Regional Vice President for West Africa, managing a diverse humanitarian and development portfolio in Libera, Sierra Leone, Cote d'Ivoire, Burkina Faso, Mali, Niger, Nigeria, Chad, and Cameroon. Paul also managed IRC's programs in Tanzania, Burundi, Central African Republic, Haiti and Colombia during this period.

Prior to returning to the US, Paul served overseas with the IRC in Bosnia-Herzegovina, Azerbaijan, Rwanda, and Thailand and with the American Refugee Committee as their Country Director, based in Sarajevo for three years. Paul earned a bachelor's degree in Economics from Middlebury College and a master's degree in International Affairs from Columbia University's School of International and Public Affairs.

Participant Profiles/Case Studies

Corazon Gaylon | Murcia, Philippines (2018-2020 program participant)



In 2016, Corazón was selected to join a Graduation program implemented by the Department of Labor and Employment in the Philippines in partnership with the Asian Development Bank and with technical assistance from BRAC. This pilot featured a one-time asset transfer, training on business planning, asset management, and savings practices, coaching, and linkages to community groups and cooperatives. As part of the program, Corazón received two pigs and five sacks of feed along with training to help her develop her livelihoods. She has now entered into the fourth cycle of Swine Fattening Livelihood and sells free range chicken and turkey. With the profits from these enterprises, Corazón has reinvested in her sari-sari store, is putting her children in school full-time, and earned enough to repay her loans completely.





Jamila El Nasser | Sohag, Egypt (2019-2021 program participant)

As part of her participation in the Bab Amal Graduation project, in partnership with the Sawiris Foundation for Social Development, J-PAL, Egyptian Human Development Association (EHDA), and Giving Without Limits Association (GWLA), Jamila has not only grown a thriving livestock business in Al-Jaridat, but has used coaching and training sessions to make it through the lengthy COVID-19 lockdown. In addition to bolstering financial stability and promoting awareness around health and safety measures, the project also leverages a life skills component to empower participants to break harmful, often multigenerational practices such as child marriage.

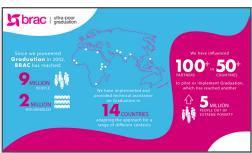


For our full set of stories, visit graduationstories.brac.net

Visual/Digital Content



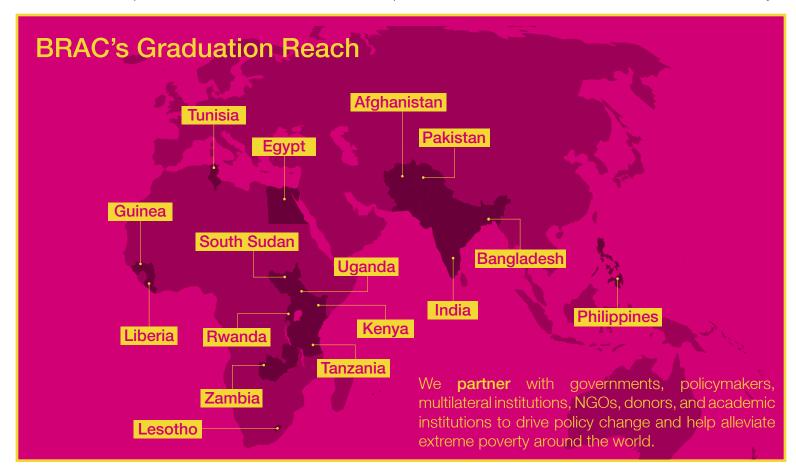
BRAC's Global Graduation Impact Graphic 1



BRAC's Global Graduation Impact Graphic 2



Animated Short: Scaling a Proven Solution to End Extreme Poverty



Products/Services Fact Sheets



Graduation Overview



Impact & Reach Factsheet



BRAC Case Study (2021 SEI Report)



Strategic Vision **Factsheet**

Noteworthy Coverage and Recognition

Strengthening Anti-Poverty Efforts (PS)



COVID-19's Impact on Extreme Poverty





TED 2020 Audacious Project Awardee



Evidence-Based Programs (Brookings Institute)



Investing in a Global Safety Net (TRF)



2019 Paris Peace Forum - Scale-Up Awardee



Testimonials from Partners



What idea is bigger than the idea that the poorest of the poor have enough talent to be self-sufficient? That if you give them a push, they'll stay up?

Abhijit Banerjee | Nobel Lecture - Prize in Economic Sciences (2019)



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The Graduation approach demonstrated that a well-designed program for the poorest people can increase the chances that families can escape from poverty — a safety net can be a trampoline.

Ruth Levine, PhD | CEO - IDinsight





Primarily, Graduation has been advanced as an effective means to combat extreme poverty and embodies part of the 'big push' to achieve Sustainable Development Goal 1: 'End poverty in all its forms everywhere.' It is one of the most thoroughly evaluated poverty reduction programs ever, and its putative results are resoundingly positive, which helps explain the surge in interest.

Fábio Veras Soares | IPC-IG & Ian Orton | ILO (2017)





Governments, aid organizations, and donors have been looking for something backed by real evidence showing they can help the poorest of th world, and the Graduation approach does just that.

Annie Duflo | Innovations for Poverty Action (IPA) (2015)

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