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To cite this article: Syed M. Hashemi & Aude de Montesquiou (30 Mar 2024): Globalising Southern approaches to reducing extreme poverty: policy adoption of BRAC's Targeting the Ultra Poor graduation program, *Development in Practice*, DOI: [10.1080/09614524.2024.2317836](https://doi.org/10.1080/09614524.2024.2317836)

To link to this article: <https://doi.org/10.1080/09614524.2024.2317836>



Published online: 30 Mar 2024.



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Globalising Southern approaches to reducing extreme poverty: policy adoption of BRAC's Targeting the Ultra Poor graduation program

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ABSTRACT

This paper explores how BRAC's Targeting the Ultra Poor graduation program was globally adopted as a successful pathway for extremely poor households to build sustainable livelihoods and improve their conditions. It explores how this Southern model of development and transformation became an integral part of global knowledge. The paper also highlights a fundamental element of BRAC's vision and pedagogical approach – enabling the powerless, especially women, to organise and exercise their agency for bringing about change – and suggests this as an important next step in graduation programming.

ARTICLE HISTORY

Received 6 October 2023
Accepted 5 February 2024

Introduction

The dominance of neo-liberal economics in the 1980s saw increased vulnerabilities among massive segments of the population, especially in the Global South. Development strategies were operationalised in the Global South primarily through structural adjustment policies. The 1990 *World Development Report* responded to calls for state support for people living in poverty, positing “safety nets” as one of three components of a global poverty reduction strategy (World Bank 1990). Throughout much of the 1990s, however, such safety nets were seen as a residual state responsibility to support those who fell below a minimum standard of living, rather than an integrated element of a broad-based development strategy. Beneficiaries of safety nets were often seen as passive recipients of aid rather than actors in a dynamic development program. The 1997 financial crisis in Asia and the ensuing crises in Latin America and the former Soviet Union arguably sparked a renewed concern for social protection. This resulted in targeted poverty-focused policies. In the World Bank, this shift translated into an analytical framework that sought to move the discussion from the analogy of the safety net (which aims to catch people at a certain level) or safety rope (which aims to catch them after they have fallen a certain distance) to that of “the trampoline”, which seeks to help them to “bounce back” (World Bank 2001). These were primarily designed as coping strategies, aimed at people living in absolute deprivation, with the ideal of creating opportunities that may enable the poorest to “bounce back”, by improving their economic conditions and participation in mainstream economic life (World Bank 2001). But, for the most part, safety nets were deemed palliative for those not benefitting from the trickle-down effects of economic growth. This is the context in which BRAC's Ultra Poor Program arose.

From its very existence, at the same time as the creation of Bangladesh, BRAC has always strongly believed in its vision of poverty alleviation, equity, and social justice, through the agency of the poor

and the marginalised. Its approach reflected a deeply held belief in immersion amongst the poor, understanding their lived realities, and continued learning and improving. Its programs have always been based on a bottom-up learning from the people it serves, rather than starting with perceived global wisdom. BRAC's innovations have always stemmed from this pedagogical approach (Zaman et al. 2022).

BRAC recognised, from the 1990s, that its anti-poverty economic programs (primarily microfinance) were not being impactful for the extreme poor.¹ In fact, they were not even reaching households at the lowest rung of the economic ladder. Intensive field observations and extensive discussions among staff and local communities finally led BRAC to build a home-grown effective model to bring about economic and social transformation in the lives of the poorest. Named clumsily, "Challenging the Frontiers of Poverty Reduction – Targeting the Ultra Poor" (TUP for short), the model was rolled out in 2002. It was designed as a closely monitored, highly sequenced, multisectoral, big push initiative to help the poorest develop sustainable livelihoods that, over a two-year period, would not only improve their conditions, but also significantly reduce their probability of back-sliding into poverty.² Over the years BRAC extended its program to reach over two million households, with some 100,000 women heads of households accepted into it each year. Randomised control trials (RCTs) of BRAC's program revealed sizable economic impacts that have sustained many years after participants entered the program (Balboni et al. 2015; Bandiera et al. 2016).

The development of the graduation model

BRAC's TUP program was built on years of interactions with, and learning from, the rural poor in Bangladesh. A major observation from BRAC's microfinance program was its success with certain segments of the poor (the economically active poor) but not with others. BRAC understood that some groups – the elderly, single mothers with small children, the severely handicapped – could not engage in full-time economic activities to meet their food security needs. They required ongoing assistance in the form of safety nets. Others, many among the poorest with low, irregular incomes, were either considered too risky for microfinance loans or themselves considered their situation too dire and were therefore reluctant to add to their vulnerability through taking on debt. Their vulnerabilities were multidimensional, and credit alone was insufficient to break the cycle of extreme poverty they were in. This led BRAC to develop the graduation strategy of multi-layered, multisectoral interventions for those among the poorest who could potentially be prepared for taking on sustainable livelihoods.

BRAC's theory of change, for the segment of the poorest who could potentially start and sustain economic activities, was based on locating the model at the intersection of safety nets, financial inclusion, and livelihoods sectors, with a strong coaching and confidence building element.³ It rested on the following critical learning.

- Careful selection of participants to avoid inclusion errors and to ensure they had the potential to undertake economic activities (*targeting*).
- Time-bound limited consumption support or stipend (*a safety net*) to provide the breathing space to engage in new economic activities without having to worry about the next meal.
- Careful market assessments to determine the feasibility of new economic activities (*new livelihoods pathways*) and avoid market over-saturation or constrained demand.
- Simple, short training on running and managing specific economic activities (*managing livelihoods*).
- A small grant, rather than a loan, to kick-start new economic activities because of the inability of the poorest to take on debt (*finance*).
- Savings services and basic financial education to start participants on a course of better financial management (*financial education*).

- Close monitoring, consistent handholding and planning, and peer-group interactions to build hope, confidence, and support that would enable participants to start and stay on course with their economic activities (*coaching*).
- Awareness sessions on health, nutrition, childcare, water and sanitation, domestic violence, women's rights (*social empowerment*).
- Utmost attention to balance the support being provided with the risk of external dependence of participants through the creation of village community groups (*social inclusion*).
- Where possible, to link participants (after the end of the program) to BRAC's microfinance program for continued financial access and community organisation programs to allow for peer-group social capital development (*organising*).

A key learning of BRAC, from its early years, has been a ground-level understanding of patriarchy and the need to challenge gender subordination in its many forms. This has been integrated into programming through targeting and providing access to resources to women, building their confidence to interact more assertively in public space, working together in groups to build agency and address structural inequities. The long-term vision in such programming efforts has always been one of larger gender transformation. This articulation in visioning saw a major impetus through the introduction of BRAC's Gender Quality Action Learning in 1994 and the positing of gender equality in terms of both changed "consciousness" and access to resources and opportunities, as well as in opposing systemic barriers of "social norms and deep structures" and "formal rules policies and accountability mechanisms" (Stuart et al. 2017). In TUP we see very clearly the initial focus on providing women with access to resources and building their "consciousness and capabilities". What is less clear is the longer-term objective of organisation and change, often through linkages to BRAC's village organisations. TUP programs with a stronger gender focus carry out actions against violence against women through "successful community initiatives in the form of collective action against early marriage, spousal abuse, and sexual harassment" (Mahmud, Sultan, and Huq 2012).

The model for TUP programming, as already mentioned, was developed based on organic learning between the rural poor and BRAC staff. But the experimentation and the learning have continued throughout the last 20 years of the program. Changes and adaptations were made based on changing contexts and new realities. For example, BRAC has, in the last few years, subdivided the poorest into three categories – those requiring long-term safety nets and, hence, not in the sustainable economic pathway; those who can receive and use loans to start their economic activities without having to depend on grants; and those following the general TUP track for the very poor with the ability to work. The first group therefore would be safety net beneficiaries and not TUP participants, the second would follow a graduation pathway through credit to start economic activities, and the third would be the conventional TUP asset-transfer based participants. In addition, due to the improved food security situation in Bangladesh, BRAC has stopped providing consumption assistance to TUP members⁴ (Figure 1).

Globalising the graduation approach

While BRAC's TUP program represented a break-through, innovative model of livelihood pathways that would "graduate" many of the poorest out of extreme poverty and sustain them on a pathway of continued economic improvements, protracted efforts and strong partnerships with the North were required to globalise this knowledge. The key champions in this effort were CGAP and the Ford Foundation.

The role of CGAP

CGAP is a global partnership housed at the World Bank. It is composed of major philanthropic, bilateral, and multilateral donors, funding and promoting the expansion of financial services to

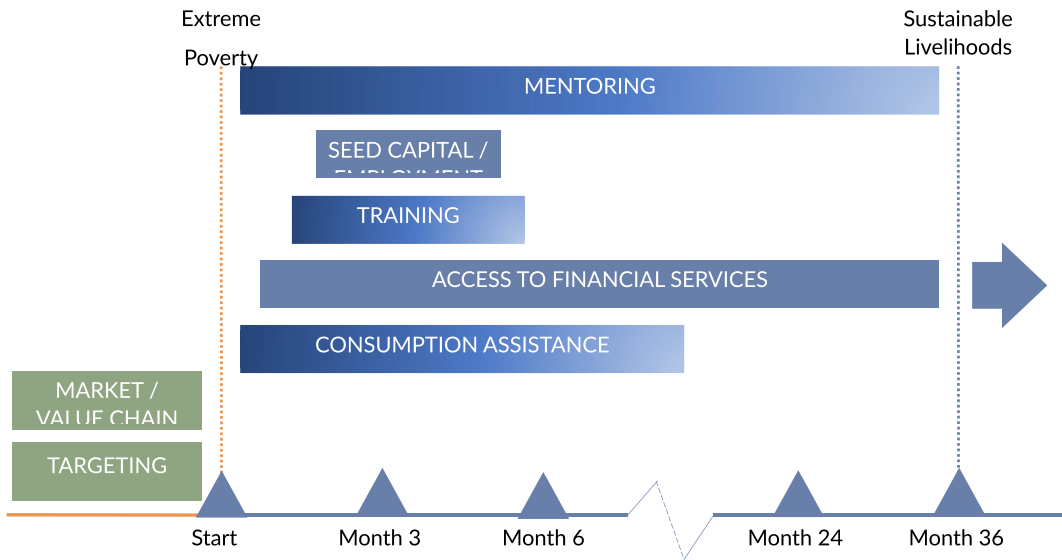


Figure 1. The Graduation Model. Source: Syed M. Hashemi and Aude de Montesquiou (CGAP 2016).

the poor. CGAP, however, found that while microcredit programs might result in positive changes in the lives of the poor, it often failed to reach and impact the lives of the poorest. What potentially worked was combining access to finance with a variety of nonfinancial services (Hashemi 2001). CGAP was particularly inspired by the innovative and holistic approaches of BRAC since the 1980s and extensively advocated for it as an important pathway for many of the poorest to escape extreme poverty (Hashemi and Rosenberg 2006).⁵ CGAP began a series of meetings and workshops with all major bilateral and multilateral donors and large international NGOs to convince them of the efficacy of the graduation model to build sustainable livelihoods for the poorest. The refrain from almost all of them was the lack of evidence of its success in other countries and contexts.

The CGAP-Ford Foundation graduation program

In 2006, CGAP and the Ford Foundation joined up to launch an initiative to test and adapt BRAC's approach in a diversity of countries and contexts.⁶ Ford Foundation was also keen on the TUP model and was just as intent in proving that it could be a generalisable global model. The CGAP–Ford Foundation graduation program started a series of ten pilot projects in eight countries (Pakistan, India, Ethiopia, Yemen, Ghana, Peru, Honduras, and Haiti) involving a broad range of partners, and an extensive research effort to assess impacts. Randomised control trials (RCTs) were conducted at seven pilot sites and qualitative research in nine.

Although BRAC's TUP program was the "model", CGAP expanded and adapted it for changing contexts while remaining true to the vision of multidimensionality, big push, time-bound assistance, and close monitoring with emphasis on empowerment and agency. In fact, CGAP started using the concept of the "graduation pathway" rather than the graduation model to suggest the necessity of adaptations. In addition, it was recognised that virtually no NGO could replicate the massive size of the BRAC TUP program. Successful scaling up of graduation programming necessitated linkages with existing or planned government safety net or livelihood programs. Hence, the pilot in Ethiopia was built on the government's Productive Safety Net Program (PSNP); the pilot in Yemen was entirely government implemented through two large World Bank-supported funds, the Social Welfare Fund and Social Fund for Development. In Peru the pilots targeted the poorest recipients of the

national Conditional Cash Transfer program “Juntos”. The pilots in Pakistan were coordinated by a public–private agency (the Pakistan Poverty Alleviation Fund) with a plan to eventually link to the government’s Benazir Income Support Program.

The community of practice and the global learning events

As the pilots matured, the CGAP–Ford Foundation program evolved. CGAP, leveraging its unique position as a convener of bilateral and multilateral donors within the World Bank, started playing a lead role in building a community of practice, seeding a future global movement around graduation approaches for the economic inclusion of those economically and socially marginalised. The Ford Foundation was already directly engaging with policymakers in Latin America to build financial assets for disadvantaged people through savings, individual asset development, rural livelihood development, and consumer financial services and, together with CGAP, contributed greatly to graduation efforts there. From 2010, CGAP led deliberate efforts to cultivate a network of “champions” within donor organisations, conducting regular “donor tours” in Europe, Asia, and North America to garner interest and create in-house alliances within the World Bank, AsDB, IFAD, WFP, UNHCR, and several bi-lateral donor agencies, in particular, DFID and GIZ. As of 2009, CGAP also started to organise regular “Global Learning Events” for reaching out beyond the “first circle” of implementers and researchers to also include two or three key staff in donor agencies – a small group that could champion graduation and move the needle within multilateral and bilateral aid agencies. In addition, key, receptive national policy makers were invited.

From 2009 to 2015, CGAP convened Global Learning Events in Bangladesh (2009), Paris (2011, 2012, 2014), and Washington DC (2015). These three-day, invitation-only meetings were designed with multiple spaces for interaction and socialising. Their frequency meant that a group bond was created in an atmosphere of trust and shared excitement from the feeling of being at the cusp of innovation for sustainable poverty reduction. More importantly, the strong collective identity and spirit was cultivated by deliberately avoiding a “going alone” approach with no organisation, least of all BRAC, dictating how it was to be done. This ensured a joint, flexible, and a much more equitable process that was critical for successful promotion and adoption of the graduation strategy.

Research was a particularly awaited topic – especially since the RCT impact assessment movement was starting to gain visibility, and seven of the pilots were using independently conducted RCTs. The Global Learning Events brought together future Nobel winners and internationally recognised scholars such as Abhijit Banerjee and Esther Duflo, as well as Oriana Bandeira, Robin Burgess, Naila Kabeer, Dean Karlan, and more. Since early evidence was showing strong impact of the programs, CGAP pushed for research results to be shared in the form of preliminary findings at these events, to create a “drumbeat” and ready the donors and policymakers so they would be interested and likely to implement the programs when the research would be public (Hashemi and de Montequiou 2011). When the RCT results were published, they showed positive impacts on incomes, household consumption, savings, and the size of expansion of productive assets.

Influencing national policies

While the CGAP–Ford Foundation graduation program started with dialogues and discussions with donors to convince them of integrating graduation programming as an integral element of their social protection commitment, efforts were also on to have these discussions with national policy makers in their own countries. Rounds of these meetings were held in Pakistan (with strong support from the Pakistan Poverty Alleviation Fund and the Pakistan Microfinance Network), in the Philippines (with active promotion of the Asian Development Bank and champions within the Department of Social Welfare and Development), in South Africa (with champions from the Ford Foundation office and leading academics and cutting edge NGOs), in Ethiopia (with the World Bank, USAID, Care, and the Relief Society of Tigray with close connections with the government and the party in power at the time of the pilot), in Peru (with the Minister of Social Development),

in Yemen (with the championship of the Deputy Prime Minister), and later in state governments in Bihar, Jharkhand, and Odisha (with active help from J-PAL, Bandhan, and Trickle Up). CGAP also provided an annual landscape analysis of “replications” highlighting global momentum for these programs and helping coordinate learning agendas worldwide, and forming the basis for a series of Technical Guides with early good practice examples (de Montesquiou et al. 2017).

CGAP and IPA also produced a simple costing analysis comparing the cost effectiveness of livelihood programs, one-off cash transfers, and graduation. The cost effectiveness of graduation programs was shown to be high, with annual household income gains as a percentage of total program costs ranging from about 7 to 25 per cent in the five sites where the program had a positive impact, suggesting that among programs that targeted the extreme poor and with long-term impact evidence, the graduation approach had the greatest impact per dollar of cost, with a positive impact on economic indicators persisting over time (Sulaiman et al. 2016).

The relationships that were developed through these meetings, the descriptions of and evidence from the pilots, and finally, the publication of the results of the impact assessment in 2015 in *Science* (“A Multifaceted Program Causes Lasting Progress for the Very Poor: Evidence from Six Countries”) (Science 2015; Banerjee et al. 2015), helped influence the global perceptions of feasibility, suggesting graduation-type programs could be implemented at scale despite fiscal and capacity constraints to administer and manage multidimensional and cross-sectoral interventions.

The uptake was slow, and rightly so, since national governments have to be extremely careful about their program commitments and their budgetary implications. However, graduation ultimately took off. Currently, there are over 250 graduation and graduation-type economic inclusion programs in 75 countries, reaching an estimated 92 million people. Governments started deliberately integrating economic inclusion pilots as part of national strategies and frameworks for poverty reduction as an important complement to their existing anti-poverty efforts. For example, as some countries were expanding the coverage and financing of safety nets, they started to integrate graduation-type programs on top in the forms of “safety nets plus” or “cash plus” strategies.

Building on cash transfer programs: the case of Ethiopia

With an early CGAP–Ford Foundation graduation pilot in Tigray, in northern Ethiopia, CGAP had constant interactions with the Government of Ethiopia over 15 years. The pilot was intentionally built on Ethiopia’s Productive Safety Net Program (PSNP) a massive food-for-work safety net program with REST, a trusted NGO partner of the government. The graduation component was scaled up as soon as the CGAP–Ford Foundation pilot was over through a program called the Household Asset Building program (HABP). Since 2010, HABP has offered the poorest recipients of PSNP the potential to be productive through a series of add-on services, such as advice on livelihood options; a range of financial services to fund livelihood options links livelihoods to the market in order to lift people out of food insecurity, to achieve stable and predictable income sources (Sheldon 2016). CGAP participated in many of the discussions around the design of the HABP component of PSNSP IV and V and U-PSNP, its urban counterpart. The Government of Ethiopia provides consumption assistance in the form of the pre-existing work for cash program, and a range of Ethiopian Government ministries, including the Ministries of Agriculture, Women, Youth, and Children’s Affairs, add other components in the form of cash transfers or subsidised loans, technical skills training, and mentoring. NGOs, including regionally based organisations, play a number of roles at the local level, such as providing financial literacy training and establishing Village Savings and Loan Associations.

A turning point was reached in December 2015 when at a large cohort of World Bank Task Team Leaders mostly from the Social Protection and Jobs Global Practice joined the CGAP–Ford Foundation Global Learning Event in Washington DC and maintained that graduation-type economic inclusion programs were no longer perceived as unrealistic to implement, but one pragmatic option to respond to government demand for strategies that create jobs for very poor people in largely informal economies. It was reported at this time, that the Ministry of Finance of Pakistan called the PPAF CEO to ask about the potential to implement graduation-type programs in Pakistan, only to discover they had been piloted and evaluated with an RCT evaluation in the coastal areas of Sindh. This accelerated the policy thinking on the potential to link some of the Benazir Income Support Program cash transfer recipients to graduation-type economic activities.

A notable effort to add a graduation-type economic inclusion program on to social protection strategies was designed to increase the opportunities of very poor households in Sahel through

the large Sahel Adaptive Safety Net Program and its associated research by IPA (Archibald, Bossuroy, and Premand 2021; Bossuroy and Premand 2020). The Sahel ASP program wasn't the only effort to increase economic inclusion in fragile contexts. With the proportion of poor people living in contexts of fragility, conflict, and violence (FCV) constantly increasing since 2010, the United Nations High Commissioner for Refugees (UNHCR) started to implement graduation-type economic inclusion approaches as part of its 2014–2018 Global Strategy for Livelihoods (UNHCR 2014), with a goal of building resilience and livelihood opportunities for people who are displaced to enable them to better cope with the economic and social stress over the long term (de Montesquiou et al. 2017). Applying a “Graduation lens” to its operations helped the UNHCR to carefully sequence its existing interventions so the poorest refugees who qualify for graduation receive the appropriate support at the appropriate point in their development – cash assistance in the early phase as participants get their footing and participate in skills training activities, seed capital grant or job placement to boost their income, and individualised mentoring throughout. In 2019, UNHCR joined with 13 partners, including BRAC, to create the Poverty Alleviation Coalition (PAC) with an ambitious target to implement graduation-type programming for 500,000 refugee and host community households by the end of 2025.

Building on Livelihood Programs: Jeevika in Bihar, India

Jeevika is Bihar's State Rural Livelihoods Mission with a mandate to mobilise rural women into a range of community organisations to promote economic livelihoods, access to finance, and women's empowerment. It has a reach of over 10 million women. Jeevika, however, realised that it was facing challenges working with the poorest households. By this time, graduation programming had become known in different livelihoods circles in India, through the success of the CGAP–Ford Foundation graduation program pilot implemented by Bandhan and the impact assessment conducted by the MIT Poverty Action Lab, as well as the different rounds of meetings, workshops, and information dissemination. The leadership of Jeevika took note and, through rounds of discussions with the World Bank (2018), CGAP, Bandhan, J-Pal, and others, decided to start a 100,000-household graduation programming (Andrews et al. 2021).

The basic premise of graduation programming, linking social protection programs for food security with activities to create or expand economic activities, became popular as a way to increase the productivity of smallholder farmers (FAO 2017). UNICEF Innocenti, FAO, University of North Carolina, UNICEF Regional and Country Offices, national governments, and local research partners established the Transfer Project to assess the potential for cash plus programming in Africa. Similarly, WFP and Oxfam America launched the R4 Rural Resilience Initiative (R4) to enable vulnerable rural families to increase their food and income security by managing climate-related risks through a combination of four risk management strategies: improved resource management through asset creation or improved agricultural practices (risk reduction); insurance (risk transfer); increased investment, livelihoods diversification, and microcredit (prudent risk taking); and savings (risk reserves).

Creating a new global partnership at the World Bank

In 2017, CGAP, recognising that the pathway to scaling graduation was through policymaking and integrating graduation-type programs with social protection systems, engaged in a strategic effort to spin off the Graduation Initiative at the World Bank. As CGAP was essentially about financial services and the World Bank was the central advocate, designer, and implementor of social protection systems around the world, CGAP decided that graduation efforts would be far better placed within the World Bank's Social Protection and Jobs (SPJ) Global Practice. After a six-month consultation with champions from within the CGAP-managed community of practice (including key NGOs, donor representatives, academics, etc.) it was collectively decided to create a new global partnership at the World Bank's SPJ group with its own multi-donor trust fund. The SPJ group was chosen for its mission to build social protection systems and the possibility to also link the graduation into the economic inclusion agenda to the jobs agenda. In July 2017, PEI (the Partnership for Economic Inclusion) was created with a mission to accelerate the adoption, innovation, and scaling of the

economic inclusion programs particularly through integrating with government social protection systems or other large anti-poverty programs.

Globalising knowledge: what are the next steps

The globalising of the graduation program is a great story of visibilising Southern efforts on home-grown solutions to meet developmental challenges. BRAC and its Southern partners worked with CGAP, the Ford Foundation, and even the World Bank to bring the graduation program to global attention and encourage others to adapt and learn from, rather than replicate, models. The tendency of showcasing Southern efforts as boutique, ethnic models, explained and narrated, conceptually and analytically by the North, was completely rejected in the two decade-long interactions with BRAC and other developing country partners. Therein, hopefully, lies the basis for future North–South knowledge cooperation that can be learned and practiced.

The success in the journey towards globalising knowledge from BRAC in Bangladesh should not obscure the Southern nature of the knowledge production. What was inherent in the BRAC approach was a refusal to accept development wisdom as given. What BRAC did was to immerse itself in the lived realities of the rural poor and the rationalities dictating their survival strategies; understand first hand the choices and challenges they face, especially structural impediments to their collective transformations; and then co-create (with the poor) knowledge and practices that would enable change and build agency. What BRAC did was to understand the structures of rural power and their interconnectedness that created and reproduced extreme poverty, identified interventions (or series of interventions) that could act as entry points to bring about change, and build enabling conditions that further accelerated this process of change. Furthermore, this knowledge production was a continuous process of discussion, introspection, and learning. Hence, merely transplanting the BRAC graduation experience to another country, without critical, contextualised analysis to go along with it, would lead to the same knowledge hierarchy that BRAC rejected.

However, the globalisation of the graduation approach does raise some fundamental concerns about the next steps in its development. BRAC's core vision has always been anchored in the empowerment and agency of the poor, especially women. As Sir Fazle Hasan Abed so succinctly stated:

People are poor because they are powerless. We must organize people for power. They must organize themselves in such a way that they can change their own lives (MacMillan 2022).

While TUP has focused so far on the immediate livelihood needs of the poorest, especially women, and has been successful in transferring resources and livelihoods skills to them, the next stages in its development need to incorporate the task of enabling women to be agents of their own transformations, both within the household and within the community. The next stages need to enable the organisation of women's groups and create federated structures of such groups for collective action. This can be both economic (creating producer coops or producer companies for greater control over production and the value chains) and political (demanding government resources, struggling against injustices, or running for local government). This is already happening in graduation programming in Bihar and Jharkhand, but must be generalised into the larger graduation strategy.

Notes

1. In this article, we use "extreme poor" as it is commonly used in discussions of social development goals, i.e. people living on purchasing power parity-adjusted USD 1.90 a day, the updated international poverty threshold. This allows for international comparisons since most countries are tracking this indicator to determine progress on the goal of reducing or eliminating extreme poverty. BRAC uses the term "ultra-poor" to describe a similar cohort. This article retains the term "ultra poor" when it refers specifically to programs (e.g. BRAC's TUP in Bangladesh) that employ that terminology. It should be noted, however, that graduation programs do not

necessarily use only the USD 1.90 metric for targeting participants but often take other indicators of vulnerability into account, sometimes relying on community-based rankings reflecting relative poverty perceptions from the community. We use “extreme poor” and “the “poorest” interchangeably, where desirable for stylistic reasons at various points in the discussion.

2. Although graduation programs in isolated rural communities are likely to remain focused on self-employment livelihoods for the foreseeable future, for participants (especially youth) in urban and peri-urban settings where there are jobs to be found, graduation programs increasingly supplement livelihoods training with job training and placement.
3. BRAC’s TUP model is different to Grameen’s “Struggling (Beggars) Members Program” which is based on an interest-free loan. The purpose of Grameen’s Struggling (Beggars) Members Program is to provide financial support services to beggars to assist them to find a dignified livelihood. It is considered not only a financial service but also a social movement at a wide range. The loan is approved for the eligible person according to the following criteria: the actual situation of the person and ability to repay through income, not from begging money. These loans are automatically insured without any premium and are paid off from the insurance fund in case of death.
4. The Global Hunger Index shows Bangladesh is making progress in tackling hunger: <https://www.globalhunger-index.org/case-studies/2018-bangladesh.html>
5. BRAC’s work in this area has evolved over the years, starting with the Income Generation for Vulnerable Group Development (IGVD) program and its more recent incarnation, the Challenging the Frontiers of Poverty Reduction/Targeting the Ultra Poor (CFPR/TUP) program.
6. The joint effort was led by the authors and CGAP senior management, with Frank DeGiovanni from the Ford Foundation.

Disclosure statement

No potential conflict of interest was reported by the authors.

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