

CGAP-FORD  
FOUNDATION



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CGAP and Partners



Graduation  
Program



# **Creating Sustainable Pathways For The Poorest**

## ***CGAP-Ford Foundation Graduation Program***

### ***Social Safety Nets Core Course***

*Melissa Victor  
CGAP  
December 11<sup>th</sup>, 2014*

# CGAP-Ford Foundation Graduation Program

- What is the Graduation Approach?
- What have we learned so far?

**What is relevant to *your* Social Protection Agency?**

# What is the **Graduation Approach**?

# Deep Hurdles to Overcoming Extreme Poverty

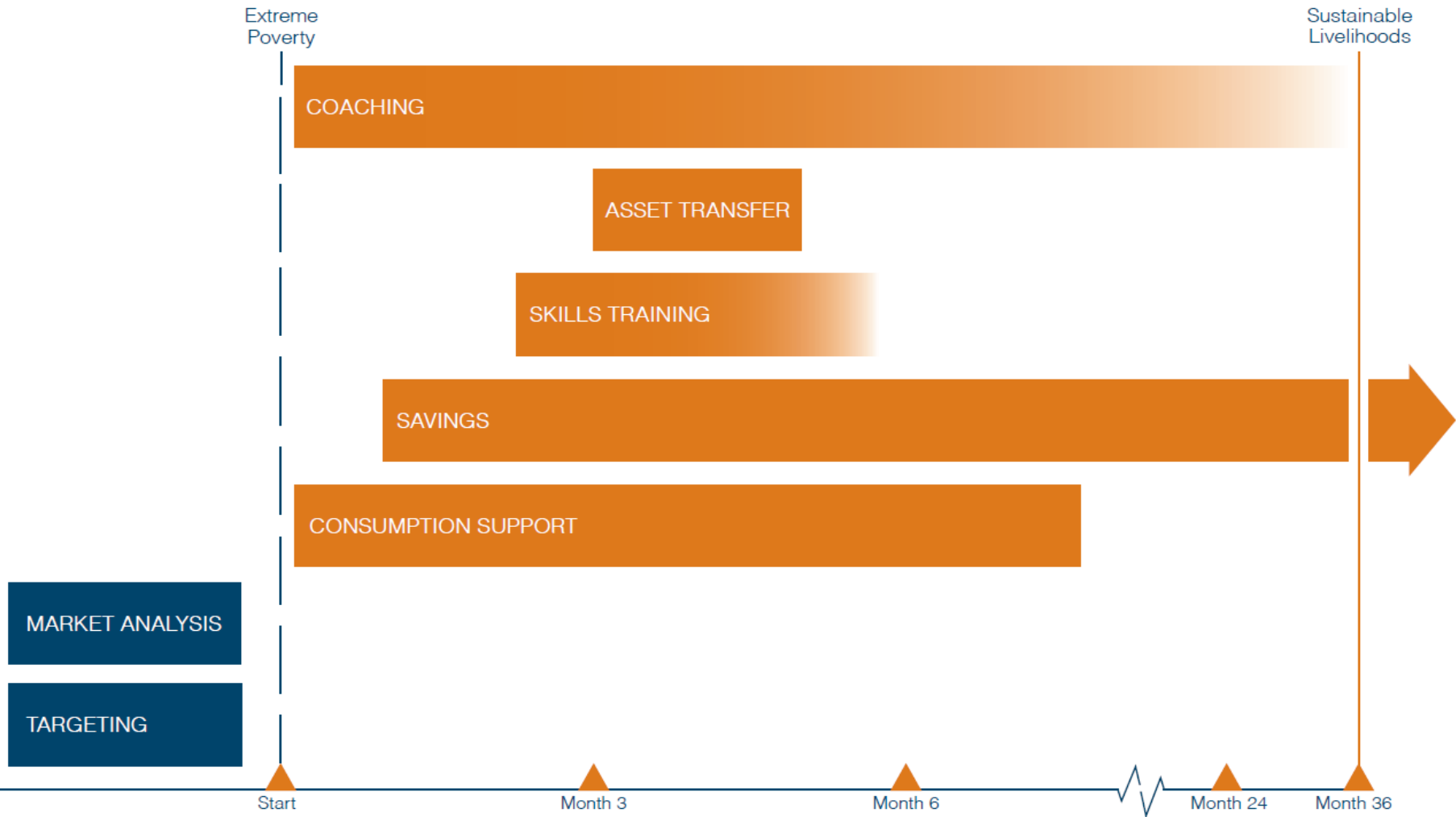


*Lack of self-confidence, food insecurity,  
isolation*



*Self-confidence, entrepreneurship  
good health, social capital*

# A Carefully Sequenced Intervention



# Where?

# 10 Graduation Pilots in 8 Countries





# Five Building Blocks

# Consumption Support



Food Security  
Peace of Mind  
Savings & Financial Literacy

# Savings



Resilience  
Financial Literacy

# Asset Transfer



Sustainable livelihoods

# Skills Training



Technical Knowledge

# Coaching



Life skills & Self-Confidence

# Reaching Graduation



- Pathways to Sustainable Livelihoods
- Long Term Human Capital Investment
- Resilience

# Initially 10 Graduation Pilots in 8 countries



**Fonkoze, Haiti**  
150 participants  
2006-2008  
Scaled up to 3,600. Plans for 5,000 by 2015.



**PLAN & ODEF, Lempira, Honduras**  
800 participants  
2010-2012



**Bandhan, West Bengal, India**  
300 participants  
2006-2008  
Scaled up to 22,600. Plans for 55,000 by 2015.



**REST, Tigray, Ethiopia**  
500 participants  
2010-2012  
Scaled up to 19,000 hhs



**SKS NGO, Andhra Pradesh, India**  
426 participants  
2007-2009  
Scaled up to 2,700



**PLAN & Arariwa, Cusco, Peru**  
800 participants  
2011-2013



**Trickle Up, West Bengal, India**  
300 participants  
2007-2009  
Scaled up to 6,050 in India.



**Social Welfare Fund & Social Fund for Development, Aden, Yemen**  
500 participants  
2011-2013



**PPAF& partners, Sindh, Pakistan**  
1,000 participants  
2008-2010  
Scaled up to 43,100. Plans for 80,000 by 2014.



**Presbyterian Agricultural Services & IPA, Tamale, Ghana**  
2011-2013



# What Have We Learned So Far?

# What We Have Learned So Far



## In Bangladesh

- More than 95% of participants achieve graduation
- 92% of participants with over 50 cents per day
- Improved conditions maintained for next 4 years

## Graduation Pilots

- In 18-36 months, 75% to 98% of participants meet graduation criteria

# What We Have Learned So Far

## Overall Positive Results :

- Increased total per capita household consumption
- Increased monthly food consumption
- Increased food security
- Increased total annual household income
- Increased asset ownership

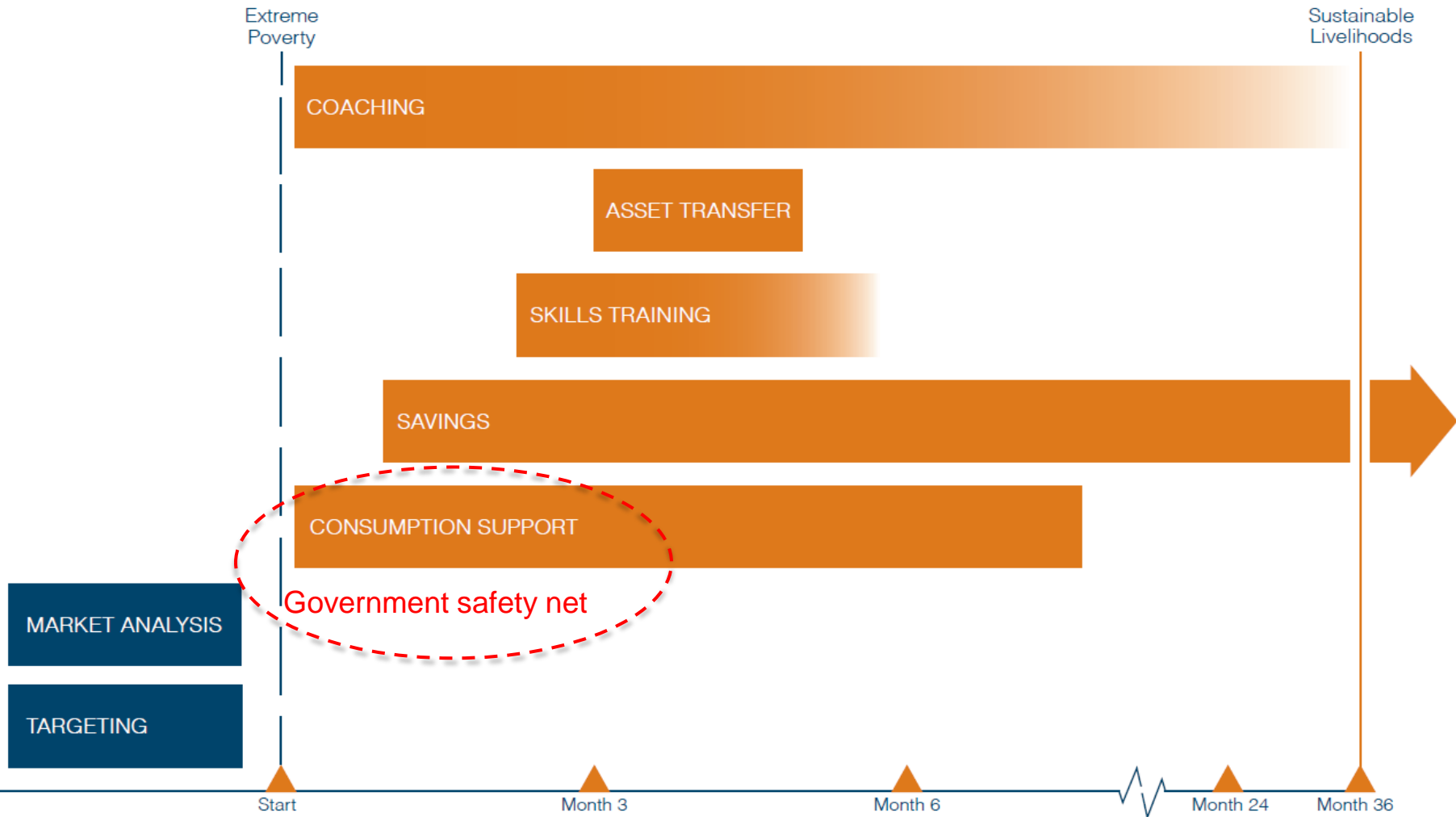
# **The Graduation Approach 2.0**

## ***Achieving Scale***

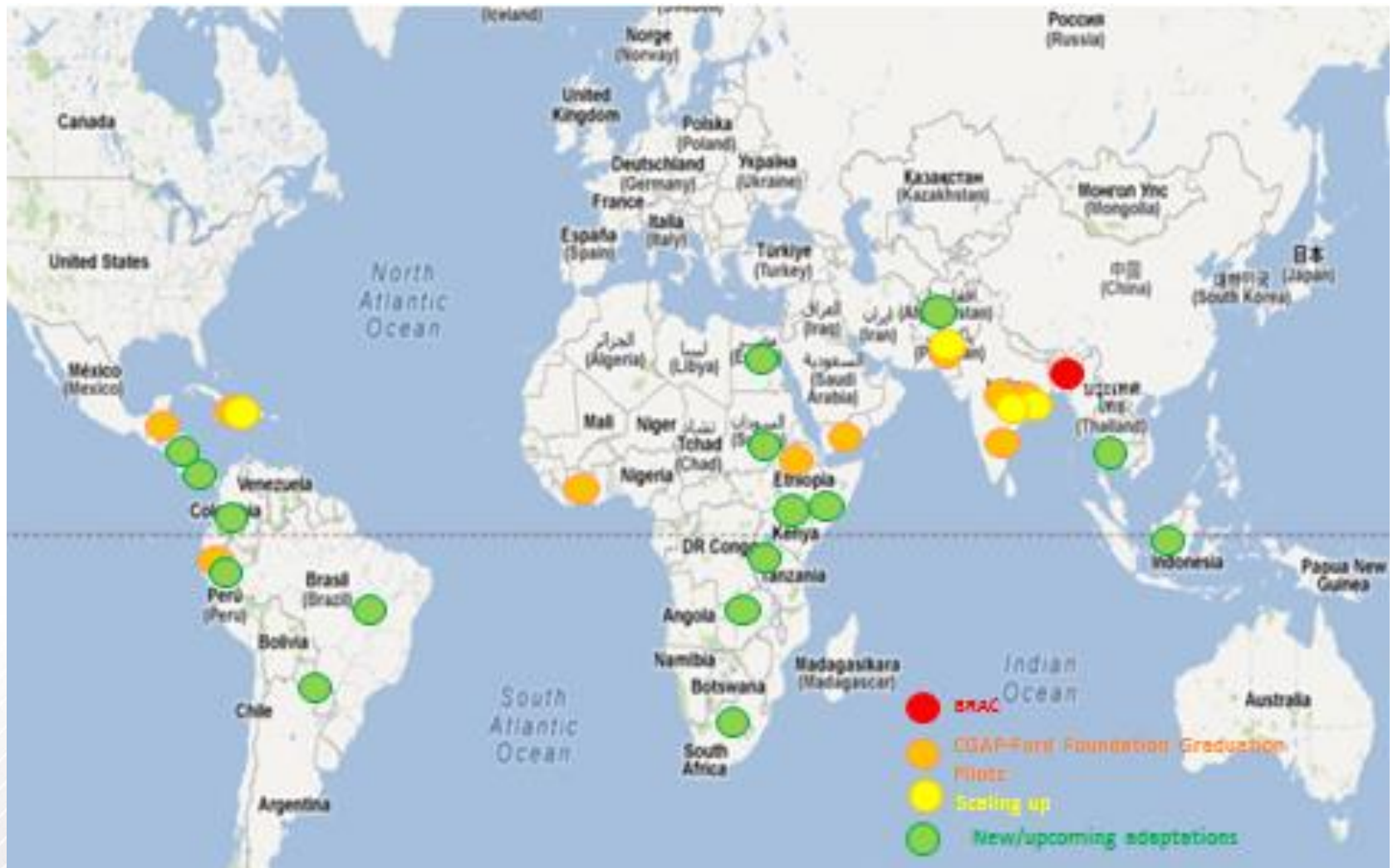
**Implementation by Government Social Protection Agencies**

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# Creating Links With Social Safety Net Programs



# Multiplying the Graduation Experience



What is relevant to *your* Social Protection Agency?

# Sharing Lessons Learned: **Technical Guide to the Graduation Approach**



## From Extreme Poverty to Sustainable Livelihoods

A Technical Guide to the Graduation Approach

September 2014

Aude de Montesquiou  
Tony Sheldon  
with Frank F. DeGiovanni  
and Syed M. Hashemi







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## From Extreme Poverty to Sustainable Livelihoods: A Technical Guide to the Graduation Approach

9 Sep 2014 by [Aude de Montesquiou](#)

The CGAP-Ford Foundation Graduation Program has included an ambitious research and learning agenda. The full results of the impact research will be published in early 2015, but preliminary findings show strong gains among participant households across a range of well-being indicators. We also plan to update this Guide in mid-2015. The 2015 edition will incorporate new learning from both the CGAP-Ford Foundation Graduation Program itself, and also from the third-party implementers who have already started new pilots, or who will be launching their own programs using this year's edition of the Guide as a tool.

By focusing on the extreme poor, we hope to reduce entrenched, self-perpetuating inequalities that harm families across multiple generations and that hold back the development of entire societies. At a time when there is growing interest in fostering linkages between social protection and economic development, if implemented at scale the Graduation Approach has potential to help move large numbers of the extreme poor into the market economy, by preparing them for self-employment or formal financial services. We understand that this is a long and complex process, and furthermore, that many self-employed poor people might well prefer regular salaried or wage-paying jobs—if those were available—rather than self-employment. We also recognize that neither the Graduation Approach nor any other intervention of its kind is an adequate substitute for responsive, universal social protection programs.

### Topics

[Impact Assessments](#)

[Qualitative Research](#)

[Afghanistan Targeting the Ultra-Poor Program](#)

[BRAC](#)

[Costing](#)

[Ethiopia Blog Series](#)

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[Multiplying the Graduation Experience](#)

[Overview](#)

[Pakistan Blog Series](#)

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[PILOTS](#)

**THANK YOU**



# CGAP

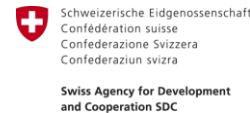
Advancing financial inclusion to improve the lives of the poor



Foreign Affairs, Trade and  
Development Canada  
Affaires étrangères, Commerce  
et Développement Canada



BILL & MELINDA  
GATES foundation



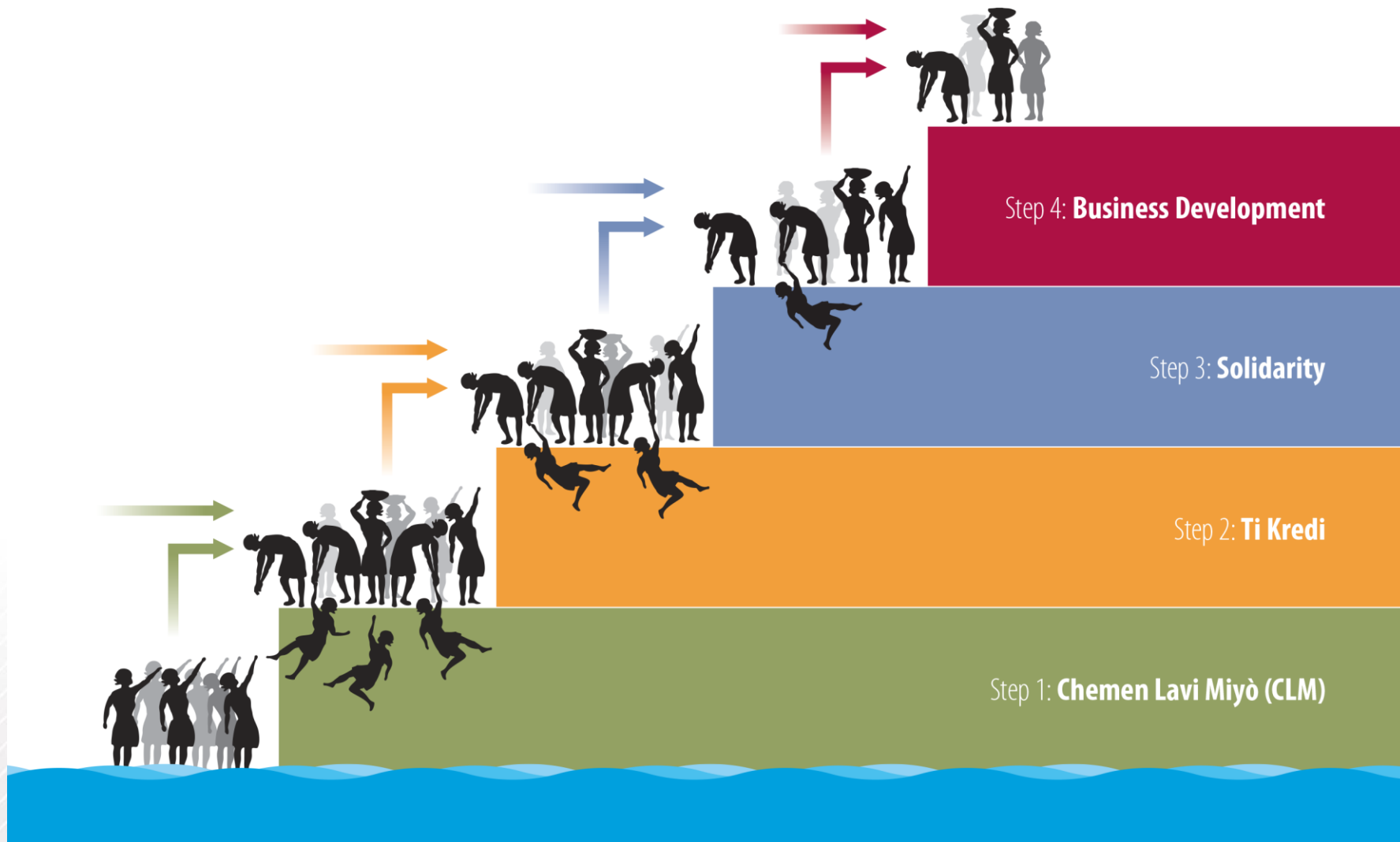
MetLife Foundation  
Ensuring Access. Empowering Communities.



What is relevant to *your* Social Protection Agency?

# Annex

# Fonkoze Vision of “Staircase out of Poverty”



# Program Evaluation Methodology

Evaluation Method	Description	Organizations	Pilot Country
Quantitative	Randomized Control Trials	IPA, J-PAL, NYU	India, Pakistan, Ethiopia, Honduras, Peru,, Ghana
Qualitative	Life histories to classify participants based on their progress (fast and slow climbers)	BDI and IPA	India, Pakistan, Ethiopia, Yemen, Honduras, Peru, Ghana
Mixed Method	Combination of quantitative and qualitative methods	BDI and IDS	Haiti

# Study Design

Baseline

Collect data on eligible households

- Some sites: also collect data from non-ultra poor households

Consumption surveys

Many sites have quarterly surveys to monitor changes

Endline

Survey re-applied to baseline households after 2 years

Follow-up survey

1 year after Endline- track more long-term impacts



# Qualitative Research

## Objectives

- To understand program inputs
- To capture processes of change

## Methodology

- Truncated life histories over the course of 1 year
- Key informant interviews
- Village maps
- Self-evaluation exercise
- Food security questionnaire

# Survey Modules

- Household information
- Health indicators
- Education
- Consumption
- Income and activities
- Assets
- Credit
- Risk preferences
- Ongoing qualitative research

