



changing lives

Ultra Poor Graduation Pilots

Medak and Koraput



SKS HAS STRONG DOMAIN EXPERTISE IN IMPLEMENTING ULTRA POOR GRADUATION PILOTS ACROSS AP AND ODISHA



Phase I: Narayankhed, Andhra Pradesh



Phase II: Orissa



ULTRA POOR PROGRAM INTERVENES IN THEMATIC AREAS OF ECONOMIC, SOCIAL AND HEALTH

An ultra poor member

gets

An asset & training plus health & social inputs

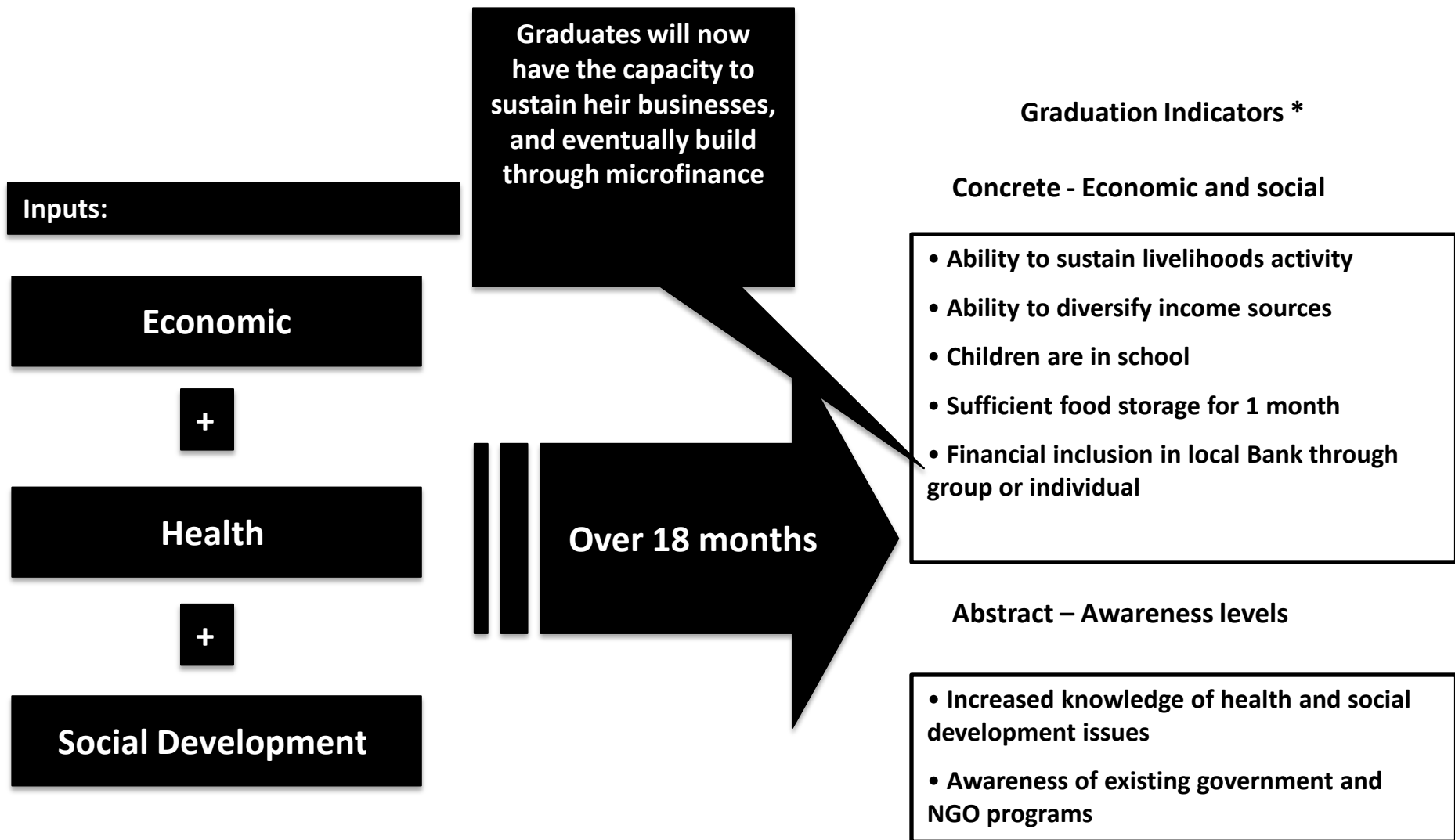
to begin

A sustainable income generating enterprise



Ultra poor Graduation Pilots coordinate existing safety net programs with new opportunity livelihoods to create pathways for extreme poor out of poverty and chronic hunger

GRADUATION IS DEFINED AS HAVING THE CONFIDENCE AND CAPABILITY TO GENERATE INCOME AND BEGIN NEW LIVELIHOODS, BUOYED BY INCREASED SOCIAL AND HEALTH AWARENESS LEVELS



* BRAC saw 60% of beneficiaries join BRAC MF and take out a loan within a year of graduation. 100% of beneficiaries increased awareness, and began to link with a variety of government and NGO development initiatives, including government clinics, BRAC Education, BRAC Health and BRAC legal. BRAC currently has 100,000 graduated and existing Ultra Poor members.

GRADUATION COMPONENTS

Enterprise Development



Health Awareness



Social Development



Financial Education



VILLAGE SURVEY AND PRA ARE EMPLOYED TO IDENTIFY THE POOREST 10% OF VILLAGE

Demographic

Economic

Enabling Environment

Village Survey

- Total Population
- Population Of:
 - Schedule Castes
 - Schedule Tribes
 - Backward Castes

- Main Economic Activity
- Main Crops
 - Sources of Irrigation
- Level of Migration
- Non-farm workforce

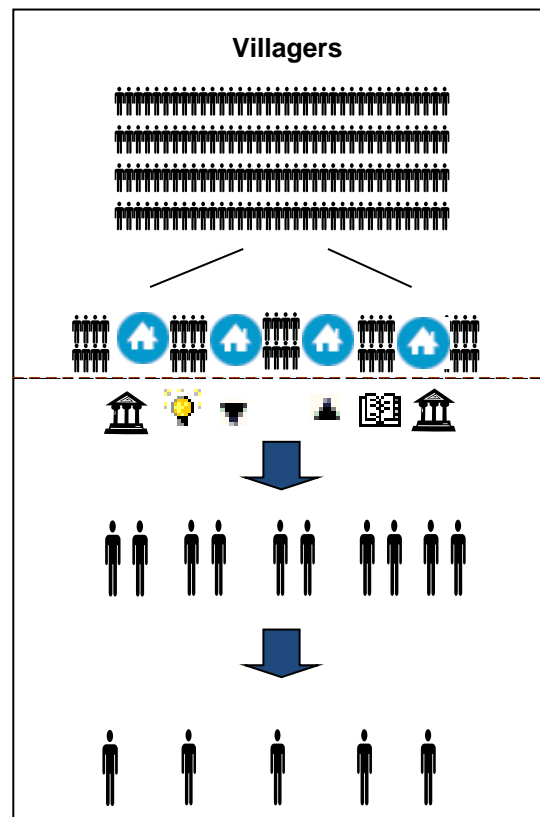
- Socio-Political Situation
- Microfinance Orgs
- NGOs
- Government programs



Participatory Rural Appraisal (PRA)

Involves:

- Participation
- Teamwork
- Flexibility
- Triangulation



1. Gather Village
2. Members

2. Map Village
 - Colonies (SC, ST, BC, OBC)
 - Water/Power Source
 - School

3. Perform Wealth Ranking
Definition of poor is discussed...
 - Non-poor
 - Moderate Poor
 - Vulnerable
 - Ultra Poor

PRA WEALTH RANKING PROCESS



SURVEY A VILLAGE

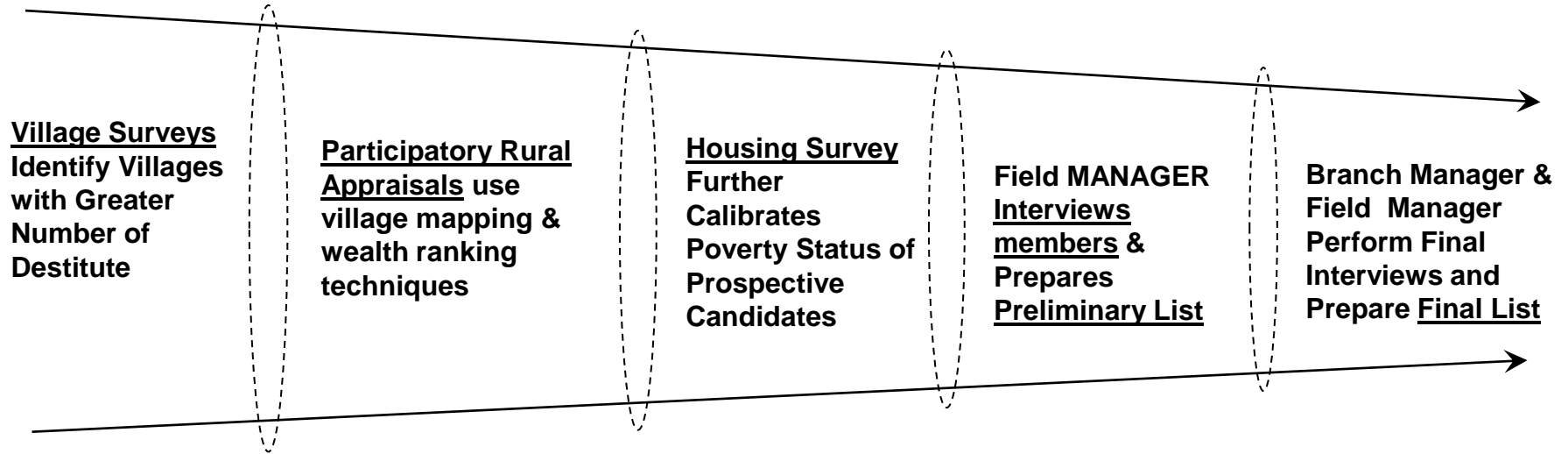


**MEMBERS IDENTIFY
SOCIAL/ECONOMIC VARIABLES**



**WOMEN HEADED ;DESTITUTE,ASSET LESS, ULTRA POOR HOUSEHOLDS ARE
IDENTIFIED**

EFFECTIVE TARGETING IS ESSENTIAL TO REACH BOTTOM OF THE PYRAMID



Targeting is extremely rigorous...

Selection of only 5 – 10 Ultra Members in each village

HOUSEHOLD VISITS



**MEMBER PROFILES ARE
CREATED**

**INFORMATION COLLECTED
IS VERIFIED**



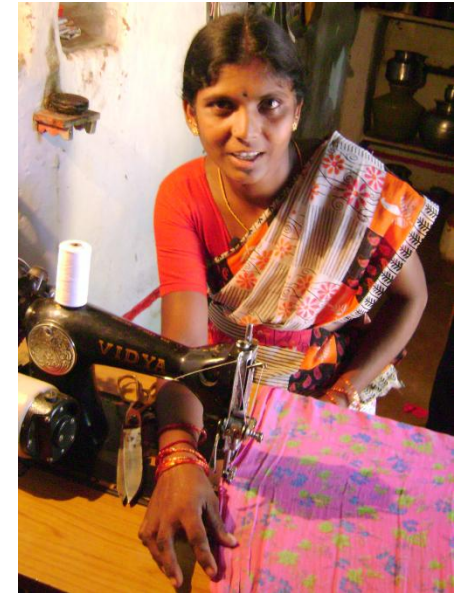
ASSET DEVELOPMENT TRAINING



...and education on how to take care of their assets

Asset Transfer

Livelihoods basket comprises of micro land agriculture, small ruminants, NTFP, non-farm sector and new skills



HOME VISITS AND ASSET CHECK UPS



BENEFICIARIES WITH ASSETS

BUFFALOS



SMALL BUSINESS



BASKET WEAVING

BENEFICIARIES WITH ASSETS



TOOLS



GOATS



LAND LEASING/AGRICULTURE

SOCIAL COMPONENT



**PARTNER HOUSEHOLDS HAVE DISCUSSIONS WITH
FIELD MANAGER ABOUT WOMEN EMPOWERMENT**

Members are taught to write their name



...and to make weekly savings



Healthcare

TB alert

NGO working in improving the health awareness in rural areas.

Conducted TOT to SKS Field staff on various health issues



Lepra Society

NGO working in mass awareness campaign in AP conducted a TOT on community health awareness programs
Also conducting mass awareness campaign in selected villages



A.P. Livestock Development Agency

State Govt. Agency conducted TOT to SKS Field staff and training to members on Livestock development Issues



HEALTH COMPONENT

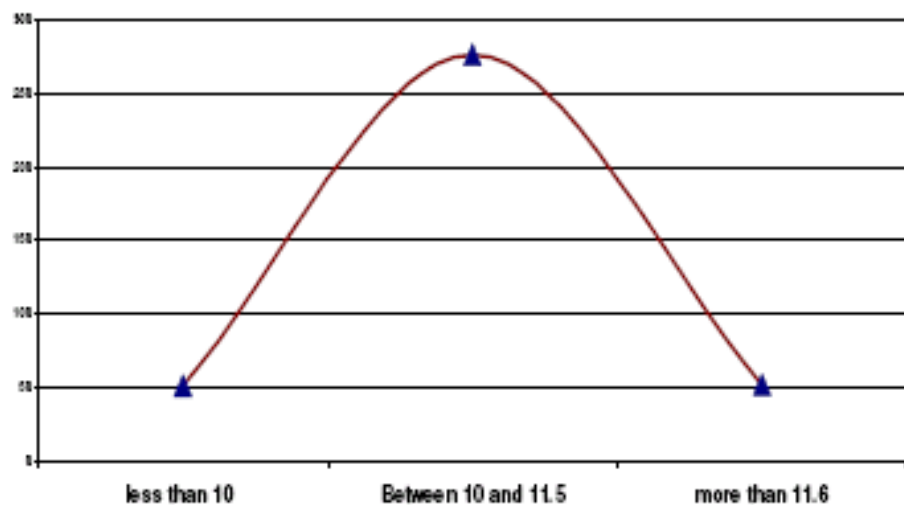
Health checkups conducted for all members and collected information on blood grouping, random blood sugar and their hemoglobin percentage

Health checkup



Health checkups were conducted on 380 beneficiaries in health camps

Anemic condition of beneficiaries

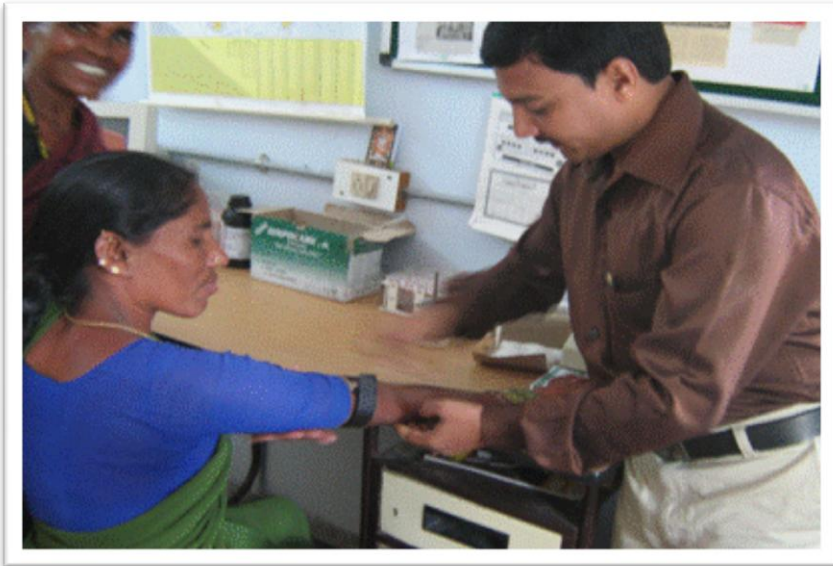


13% of the tested are <10%; 73% less than 11.6 -only 14% are above normal percentage of hemoglobin

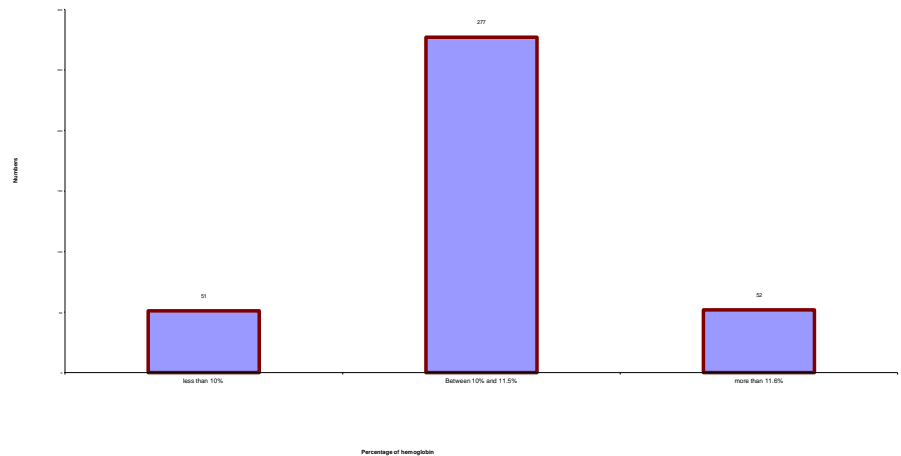
Health Camps

Health checkups conducted for all the beneficiaries and collected information on blood grouping, random blood sugar and their hemoglobin percentage

Health checkup



Anemic condition of beneficiaries



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Financial Education - Budgeting



- Teaching members to count currency and recognize rupees
- Predict their income and expenditure for the week
- Test outcomes the following week

Activities

Using the weekly center meetings to promote health, literacy and financial education to the beneficiaries



Promoting Literacy
in center meetings



Health consultant visits
to the center meetings



Financial literacy using
innovative games

Activities

Refresher trainings were conducted for all the beneficiaries on health care and enterprise development skills.



Explanations

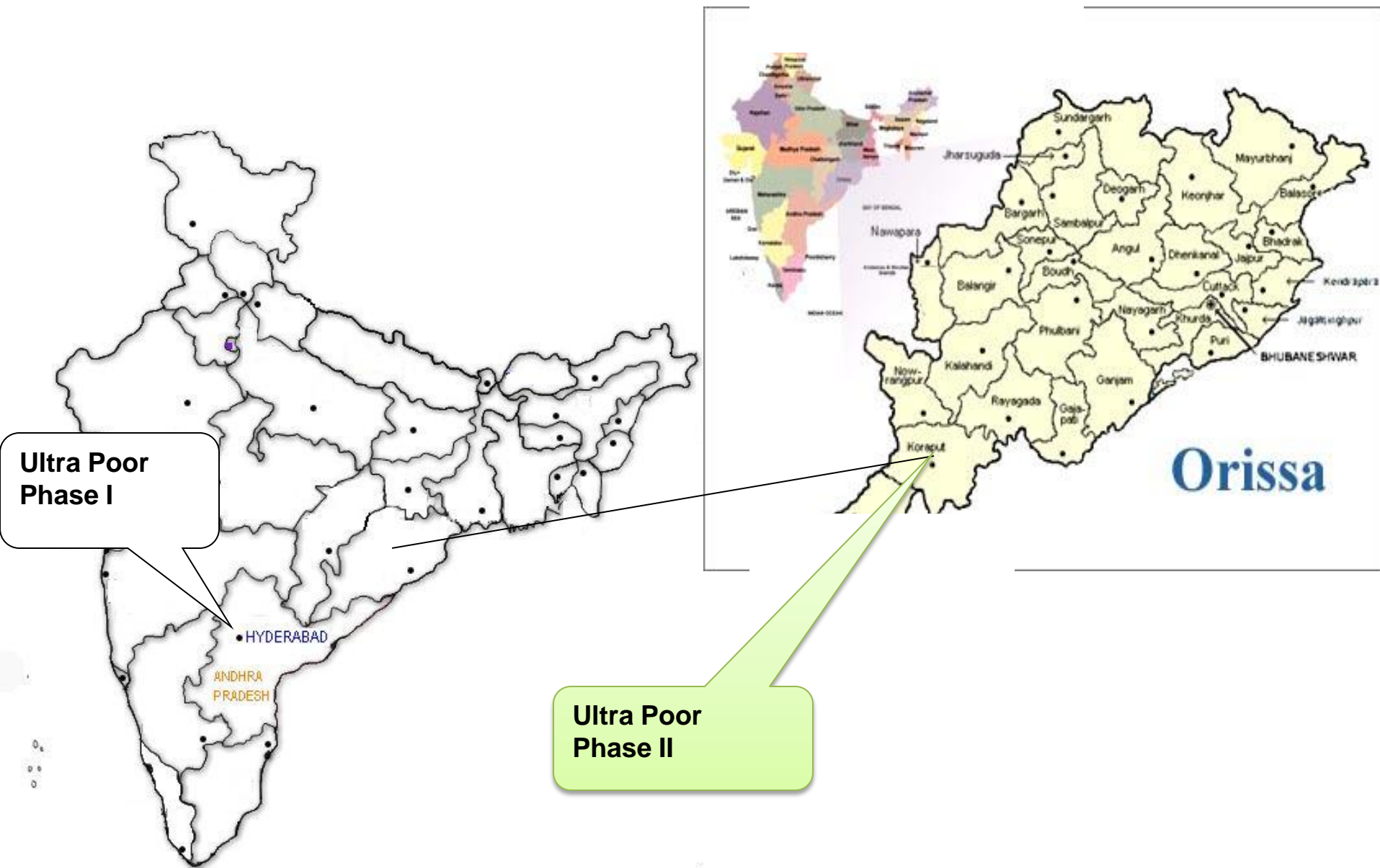


Sharing of experiences



Film shows

PHASE II: ORISSA

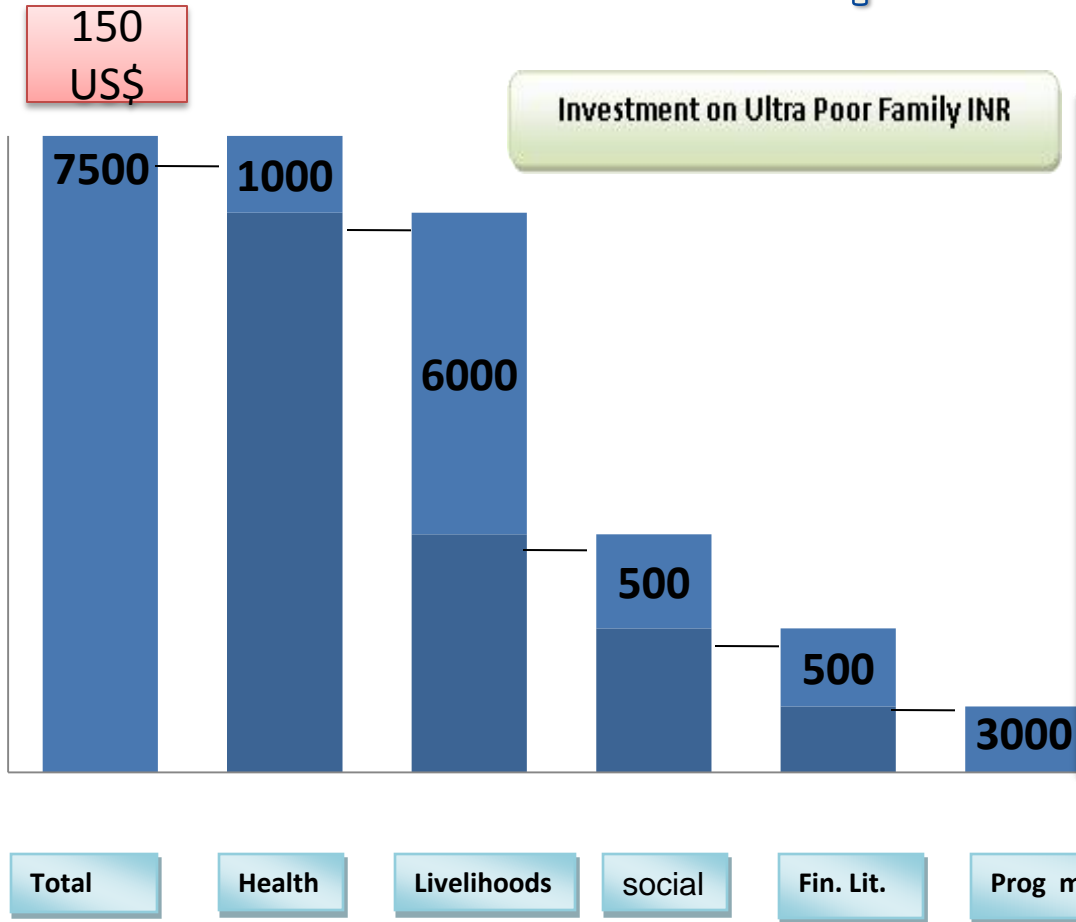


FUTURE PLANS

			1	2	3	4	5
			2008-09	2009-10	2010-11	2011-12	2012-13
State	District	Sector					
AP 1	Medak	Rural	1				
AP 2	Medak	Rural		2			
AP 3	Hyderabad	Metro			5		
AP 4	Srikakulam	Semi Urban				8	
Orissa 1	Koraput	Tribal		3			
Orissa 2	Malkangiri	Tribal			6		
Orissa 3	Nawapara	Tribal/rural			7		
Karnataka 1	Bidar 1	Rural		4			
Karnataka 2	Raichur	Rural				9	

Planning to expand the Ultra Poor program in Nine new locations and beyond in next 4 years

How half a dollar a day transitions an ultra poor family?



Rs. 3000 out of 6000 is training loan component

Impact Underwritten

In 24 months

- Asset Multiplication: 40%
- Incremental Income: 50%
- Food security: 30 days
- Government & Bank convergence
- Financial Literacy
- Awareness about gender and social issues