

CGAP-Ford Foundation  
*Graduation Program*



[graduation.cgap.org](http://graduation.cgap.org)



The CGAP-Ford Foundation Graduation Program is a global effort to understand how safety nets, livelihoods and access to finance can be sequenced to create sustainable pathways for the poorest out of extreme poverty and into sustainable livelihoods. Since 2006, the Graduation Program has partnered with local organizations and governments to adapt the approach in 10 pilot projects in eight countries. A unique element of the Graduation Program is that a robust learning and evaluation agenda, including qualitative research and randomized controlled evaluations, is embedded in all the pilot sites.

# GRAPH

GRAPH

# HAÏTI

## *Chemin Lavi Miyo Program*



**Project implementer:** Fonkoze

**Project partners:** Partners in Health

**Cofunders:** Concern Worldwide, Family Vincentian, Haitian Timoun Fdt, KANPE Fdt, The MasterCard Fdt (with Mennonite Economic Development Associates), Pathy Family Fdt, Vista Hermosa Fdt, W. K. Kellogg Fdt.

**Location:** Rural Boukan Kare, Twoudino & Lagonav

**Start date:** 2006 / No. of participants: Piloted with 150 women. Scaled up to 2,050 households by 2012

**Research:** Qualitative & quantitative evaluation by the Institute of Development Studies, Brac Development Institute (BDI), & CGAP

**Livelihoods:** Livestock (chicken, goats) & small trade

**Consumption support:** US\$5.50/week (based on price of a kilo of rice a day) for 8 months

**Financial service:** Indiv. savings accounts at Fonkoze Fin. Serv.

**Additional services:** Construction materials for a 9x9 meter home, a latrine & water filter. Confidence-building, enterprise management & life skills training, plus support from Village Assistance Committees. Free healthcare at Partners in Health.

**Graduation criteria:** Cooked meal at least once a day, a solid roof, at least two income-generating activities, assets worth at least US\$150, & a plan for the future

**Graduation rate:** 96% of women in pilot and scale up

**Scale Up:** Scaled up to 2,050 by 2012.



# INDIA

## Targeting the Hardcore Poor Program



**Project implementer:** Bandhan Konnagar

**Project partners:** Bandhan Financial Services Limited (BFSPL)

**Cofunders:** Axis Bank Foundation, BFSPL, Ford Foundation India, Michael and Susan Dell Foundation (MSDF)

**Location:** West Bengal

**Start date:** 2007 / No. of participants: 300 women

**Research:** Randomized impact assessment (household level) by IFMR & J-PAL

**Consumption support:** US\$2.30 /week for up to 10 months

**Livelihoods:** Livestock (goats, cows) & small trade

**Financial service:** Weekly savings of US\$0.20 on indiv. accounts at BFSPL; credit option towards program end

**Additional services:** Veterinary & other livestock services; health services (links to UNICEF for sanitary latrines, hospital visits); helps members access government services

**Graduation criteria:** At least two income sources, monthly income over US\$34, over US\$10 in savings, at least two meals a day, two fruit/vegetable trees, safe drinking water & housing, hygiene, child immunization, access to healthcare, children in schools & basic literacy.

**Graduation rate:** 98% of women in pilot

**Scale up:** Reached 17,249 households (urban and rural) by Feb. 2013 with support from Axis Bank, BFSPL, Ford Fdn India, MSDF, & others. Plans to reach 55,000 by 2015



# INDIA

## Trickle Up Ultra Poor Program



**Project implementer:** Trickle Up

**Project partner:** Human Development Centre

**Cofunders:** Ford Foundation India

**Location:** West Bengal Start date: 2007/ No. of participants: 300 women

**Research:** Mid-term process evaluation qualitative research by BDI

**Consumption support:** US\$2.25/week for 6 months

**Livelihoods:** Livestock, rice paddy, fish & small trade

**Financial service:** Savings with self-help groups (SHG); each SHG has a savings account with the State Bank of India; SHGs can obtain bank credit after two years

**Additional services:** Preventive health care education, neo/post-natal care, sanitary latrines & community veterinarians, support from Village Assistance Committees

**Graduation criteria:** Over US\$150 in assets, over US\$20 in savings, diversified sources of earnings, active participation in SHGs, sanitation & hygiene knowledge, awareness of government services

**Graduation rate:** 86%

**Scale up:** 4,450 by August 2013. Plans to reach an additional 1,200 participants by 2014.





## INDIA

### SKS Ultra Poor Program



**Project implementer:** SKS NGO

**Project partners:** SKS

**Cofunders:** Jonas Salk Legacy Foundation, National Geographic, N.M. Budharani Trust, Sorenson Legacy Foundation through Unitus Labs, Swiss Development Cooperation, & others

**Location:** Andhra Pradesh Start date: 2007 / No. of participants: 426 women

**Research:** Randomized impact assessment (village level) by the Indian School of Business with NYU/FAI; mid-term process evaluation by BDI

**Consumption support:** US\$18 for asset support on a “per needs basis” over 18 months

**Livelihoods:** Livestock, cultivation, trade & tailoring

**Financial service:** Indiv. savings accounts at post offices; grain bank scheme in 50 villages & group health fund

**Additional services:** Free health consultations; eye & hemoglobin camps; access to gvmt. vet & health support

**Graduation criteria:** Children in school, one month of food available, multiple income generating activities, savings over US\$20, access to gvmt. programs, increased awareness on social & health issues

**Graduation rate:** 97% of women in pilot

**Scale up:** Scaled up to 1,000 households in Orissa, 1,707 households in Andhra Pradesh.



## PAKISTAN

### Pakistan Grad



**Project implementer:** Aga Khan Planning and Building Services Pakistan (AKPBSP), Badin Rural Development Society (BRDS), Indus Earth Trust (IET), Orangi Charitable Trust (OCT), & Sindh Agricultural and Forestry Workers Coordinating Organization (SAFWCO)

**Project partners:** Pakistan Poverty Alleviation Fund (PPAF)

**Cofunders:** PPAF

**Location:** Coastal Sindh Start date: 2007 / No. of participants: 1,000 families

**Research:** Impact assessment by Innovations for Poverty Action (IPA); qualitative research by BDI

**Consumption support:** Food or cash transfers of US\$12/month for 12 months

**Livelihoods:** Petty trade, crafts, & livestock

**Financial service:** Community savings

**Additional services:** Health care, water, sanitation

**Graduation criteria:** Asset value increase of 25% or more, savings over US\$23, at least two meals a day, two sources of income, normal hemoglobin level, & children aged five to ten in school

**Graduation rate:** 79% -88%

**Scale up:** 3,100 households in 2011; 40,000 households in 2012; reaching 288,542 households in 2013 with a “streamlined” approach through the Livelihood Enhancement and Protection Unit.



# HONDURAS

## Holistic improvement of Rural Families



**Project implementers:** Organización de Desarrollo Empresarial Feminino Social (ODEF Social) & Plan International Honduras

**Project partners:** ODEF Financiera S.A.

**Cofunders:** Plan International

**Location:** Lempira

**Start date:** 2009 / No. of participants: 800 households

**Research:** Randomized impact assessment (household level) & qualitative research by IPA

**Consumption support:** US\$17/month for six months/Year 1 & matched savings on indiv. accounts at ODEF Financiera Year 2

**Livelihoods:** Coffee, cereals, pigs, fishery & vegetable gardens

**Financial service:** Savings through village community banks & individual accounts at ODEF

**Additional services:** Business dev. & social training, & health prevention; Village Assistance Committees and “peer groups”

**Graduation criteria:** Two income generating activities; < assets; three meals/day; access to safe water, latrines, improved stoves, AA services, and microfinance; children attending school; increased rights awareness.

**Graduation rate:** 85%

**Scale up:** Plans yet to be determined.



# PERU

## Peru Graduation Program



**Project implementers:** Asociación Arariwa & Plan International Peru

**Project partners:** None

**Cofunders:** Plan International

**Location:** Cusco Start date: 2010 / No. of participants: 800 households

**Research:** Randomized impact assessment (household level) & qualitative research by IPA

**Consumption support:** 100PEN (US\$34) for nine months, building on Juntos (government cond. cash transfer)

**Livelihoods:** Guinea pigs, eggs, dairy, cattle & crafts.

**Financial service:** Savings through village community banks implemented by Arariwa

**Additional services:** Enterprise training, social work, & health prevention.



# ETHIOPIA

## Ethiopia Graduation Pilot



**Project implementer:** Relief Society of Tigray (REST)

**Project partners:** Dedit Credit & Savings Institute

**Cofunders:** European Commission, Italian Development Cooperation, USAID

**Location:** Tigray

**Start date:** 2010 / No. of participants: 500 households

**Research:** Impact assessment by IPA; qualitative research by BDI

**Consumption support:** Mix of cash and in-kind for six months (through government PSNP food-for-work program)

**Livelihoods:** Sheep/goats fattening, bee-keeping, cattle & small trade

**Financial service:** Indiv. savings accounts at DECSI and savings through voluntary savings/loans associations

**Additional services:** Access to REST's water security, health & education programs.



# YEMEN

## Yemen Graduation Pilot



**Project implementers:** Social Welfare Fund (SWF) & Social Fund for Development (SFD)

**Project partners:** Yemen Social Assistance Fund

**Cofunders:** None

**Location:** Aden, Lahj, & Taiz Start date: 2010 /No. of participants: 450 households

**Research:** Impact assessment (baseline) by IPA; qualitative research by BDI (tbc)

**Consumption support:** US\$19 per month through Yemen Social Assistance Fund (government cash transfer program)

**Livelihoods:** Livestock, small trade and others

**Financial service:** Individual savings accounts at Post office and through voluntary savings/loans associations or saving boxes

**Additional services:** Access to mosquito nets, provide school bags and school uniforms.





# GHANA

## Graduation Ultra Poverty Program



**Project implementers:** Presbyterian Agricultural Services & Innovations for Poverty Action

**Project partners:** None

Cofunders: 3ie

**Location:** Tamale, East Mamprusi, & Bulsa Start date: 2010 /No. of participants: 650 households

**Research:** Randomized impact assessment (compound level) & qualitative research by IPA

**Consumption support:** US\$2.50-3.75/week for six months/year

**Livelihoods:** goats & poultry, guinea corn & goats, maize & poultry, maize & pigs, poultry & goats, goats & maize, rice & poultry, shea butter & poultry, shea butter & maize

**Financial service:** Voluntary savings on indiv. accounts at rural banks

**Additional services:** Access to National Health Insurance Scheme.

