

CGAP-Ford Foundation Graduation Program

<http://graduation.cgap.org/>

<p>Haiti Fonkoze Chemin Lavi Miyo Program</p>  <p>Project implementer: Fonkoze Project partners: Concern Worldwide, Partners in Health Location: Rural Boukan Kare, Twoudino & Lagonav Start date: 2006 / No. of participants: 150 women 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 Additional services: Fonkoze provides business development training, helps with housing renovation, sanitary latrines & water filters; support from Village Assistance Committees; Concern Worldwide trains committees in conflict management; free health care with Partners in Health in Boukan Kare 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: 95% of women (Jan. 2009) Scale Up: Scaled up to 350 households with funding from Concern and the Haitian Timoun Foundation. Scaling up to 1,000 in late 2010 with funding from MasterCard Foundation; plans for 5,000 by 2015.</p>	<p>India Bandhan Targeting the Hardcore Poor Program</p>  <p>Project implementer: Bandhan Project partners: None Location: West Bengal Start date: 2007 / No. of participants: 300 women Research: Randomized impact assessment (household level) by IFMR & MIT's Poverty Action Lab Consumption support: US\$2.30 /week for up to 10 months Livelihoods: Livestock (goats, cows) & small trade Financial service: Weekly savings of US\$.20; credit option towards program end Additional services: Bandhan provides veterinary & other livestock services; health services (links to UNICEF for sanitary latrines, hospital visits); helps members access government services Graduation criteria: At least 2 income sources, monthly income over US\$34, over US\$10 in savings, at least 2 meals a day, 2 fruit/vegetable trees, safe drinking water & housing, hygiene, child immunization, access to healthcare, children in schools & basic literacy. Graduation rate: 98% (Sept. 2009) Scale up: Scaled up to 1,200 rural & 1,200 urban households in 2009 with partial funding from Ford Foundation & Susan and Michael Dell Foundation; plans for 55,000 by 2014.</p>	<p>India Trickle Up Ultra Poor Program</p>  <p>Project implementer: Trickle Up Project partner: Human Development Centre 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.; each SHG has a savings account with the State Bank of India; SHGs can obtain bank credit after 2 years Additional services: Trickle Up provides preventative health care education, neo/post-natal care, sanitary latrines & community veterinarians; Village Assistance Committee in each community Graduation criteria: Over US\$150 in assets, over \$20 in savings, diversified sources of earnings, active participation in SHGs, sanitation & hygiene knowledge, awareness of government services Graduation rate: 86% Scale up: Scaled-up to 1,750 new households in 2010 with own funding; plans for 12,000 households by 2014. Pilot learning incorporated in mainstream program.</p>	<p>India SKS Ultra Poor Program</p>  <p>Project implementer: SKS NGO Project partners: SDC, NM Budharani Trust & 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 J. Morduch; 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: SKS provides free health consultations; eye & hemoglobin camps; partners with government for vet & health support Graduation criteria: Children in school, 1 month worth of food available, multiple income generating activities, savings over \$20, access to government programs, increased awareness on social & health issues. Graduation rate: 97% (April. 2010) Scale up: Scaled up to 887 tribal households in Orissa in 2010 and 1,500 in Andhra Pradesh with some funding from Sorenson through Unitus Foundation plans for 24,000 by 2015.</p>	<p>Pakistan Pakistan Graduation Pilot</p>  <p>Project implementer: Aga Khan Planning and Building Services Pakistan (AKPBS), Badin Rural Development Society (BRDS), Indus Earth Trust (IET), Sindh Agricultural and Forestry Workers Coordinating Organization (SAFWCO) & Orangi Charitable Trust (OCT) Project partners: Pakistan Poverty Alleviation Fund Location: Coastal Sindh Start date: 2007 / No. of participants: 1,000 families (5 x 200) 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: PPAF plans to scale up to 1,000 households in 2011.</p>
<p>Honduras Holistic Improvement of Rural Families</p>  <p>Project implementers: Organización de Desarrollo Empresarial Feminino (ODEF) & Plan Project partners: 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 6 months/year and additional support on savings account the next year. Livelihoods: Coffee, cereals, vegetables, pigs, fishery Financial service: Savings through village community banks & individual accounts at ODEF Additional services: PLAN provides business development & social training, & health prevention; support from Village Assistance Committees.</p>	<p>Peru Peru Graduation Pilot</p>  <p>Project implementers: Arariwa & Plan Project partners: Plan International Location: Cusco Start date: 2010 / No. of participants: 800 households Research: Randomized impact assessment (household level) & qualitative research by IPA Consumption support: 100S (US\$34) for 9 months, building on Juntos (government cond. cash transfer) Livelihoods: TBD Financial service: Savings through village community banks implemented by Arariwa Additional services: PLAN & Arariwa will provide enterprise training, social work & health prevention.</p>	<p>Ethiopia Ethiopia Graduation Pilot</p>  <p>Project implementer: Relief Society of Tigray (REST) Project partners: Dedit Credit & Savings Institute, USAID, the Italian Development Cooperation, & the European Commission 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 6 months through PSNP (government's food for work program) Livelihoods: Sheep/goats fattening, bee-keeping, cattle & small trade Financial service: Indiv. savings accounts at DECSI Additional services: Access to REST's water security, health & education programs.</p>	<p>Yemen Yemen Graduation Pilot</p>  <p>Project implementers: Social Welfare Fund (SWF) & Social Fund for Development (SFD) Project partners: None Location: Aden, Lahj, & Taiz Start date: 2010 / No. of participants: 500 households Research: Impact assessment by IPA; qualitative research by BDI Consumption support: US\$24 per month through government cash transfer program Livelihoods: Livestock, small trade and others Financial service: Individual & group accounts at the post office & VSLAs Additional services: TBD</p>	<p>Ghana Graduation from Ultra Poverty Program</p>  <p>Project implementers: Presbyterian Agricultural Services and Innovations for Poverty Action Project partners: 3ie Location: Tamale, East Mamprusi, and Bulsa Start date: 2010 / No. of participants: 650 households Research: Impact assessment by IPA6 Consumption support: TBD Livelihoods: TBD Financial service: TBD Additional services: TBD</p>

THE GRADUATION MODEL

