Ultra-Poor Graduation Handbook

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World Vision

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Acknowledgements

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ACRONYMS

Acronym	Description
ADP	Area Development Programme
BDS	Business Development Service
CBI	Cash-based Intervention
CP	Child Protection
CSO	Civil Society Organisation
DRM	Disaster Risk Management
DRR	Disaster Risk Reduction
FGD	Focus Group Discussion
FSP	Financial Service Provider
ICD	Integrated Competency Development
ILO	International Labour Organisation
INGO	International Non-Government Organisation
KII	Key Informant Interview
KYC	Know Your Client
M4P	Markets for Poor Methodology
MFI	Microfinance Institution
MIS	Management Information System
MVC	Most Vulnerable Children
NGO	Non-Governmental Organisation
PM	Project Model
PO	Producer Organisation
PRA	Participatory Rural Appraisal
PWR	Participatory Wealth Ranking
S4T	Savings for Transformation

SACCO	Savings and Credit Cooperative Organisation
SDG	Sustainable Development Goal
TUP	Targeting the Ultra-Poor
UN	United Nations
UNHCR	United Nations High Commission for Refugees
VCD	Value Chain Development
VSLA	Village Savings and Loan Association
WFP	World Food Programme

Preface

What is the Ultra-Poor Graduation Handbook?

World Vision's global strategy, Our Promise 2030, sets out to deliver a tangible contribution to the well-being of children and key Sustainable Development Goals (SDG) through relief, development and advocacy work. A significant contribution to SDG 1 (zero poverty) is through the incorporation of the Ultra-Poor Graduation model into World Vision's Livelihoods Sector and long-term development strategy for the most vulnerable households.

The Ultra-Poor Graduation Handbook (hereafter referred to as the Handbook) provides guidance to World Vision staff on how to plan and implement the World Vision Ultra-Poor Graduation Project Model, which builds on the core principles of Graduation and adapts it to existing World Vision programming and business processes. The Handbook provides key insights on how to position Graduation to positively affect well-being objectives among the most vulnerable families and their children across the world. The Handbook was developed in collaboration with BRAC and is informed by BRAC's experience of operating and adapting Graduation to various contexts for over sixteen years.

Who is this Handbook for?

The Handbook is a resource for World Vision staff and is intended to help them plan and successfully execute an adapted Graduation programme from start to finish. The chapters on the Ultra-Poor Graduation Approach, Assessment and Design, Operational Planning, and Monitoring, Learning and Evaluation (Chapters 1, 2, 3, and 5) are intended for Area Programme Managers and Programme Officers who undertake design and operational planning. The chapter on Implementation (Chapter 4) is targeted for frontline staff, namely UPG programme officers and UPG Facilitators.

What is the structure of the Handbook?

The Handbook includes the following chapters:

1. **The Ultra-Poor Graduation Approach:** This chapter provides an overview of the Ultra-Poor Graduation approach, and its alignment with World Vision strategy and priorities.

2. **Assessment and Design:** This chapter provides guidance on the process for applying the core tenets of Graduation to the adaptation and design of a Graduation programme, while maintaining consistency with World Vision's LEAP Guide on aligning national strategy with programming.

3. **Operational Planning:** This chapter provides guidance on pre-implementation activities, such as financial planning and staffing, and builds on the best practices and processes within World Vision programmes.

4. **Implementation:** This chapter provides guidance on operationalising the design of contextually-adapted Graduation interventions for households with most vulnerable children between 0-18 years. It focuses on interventions related to targeting, social protection, livelihoods promotion, financial inclusion, and social empowerment based on best practices within World Vision and global Graduation programmes.

5. **Monitoring, Learning and Evaluation:** This chapter provides guidance on how to leverage the monitoring of participants, in particular most vulnerable children, and the implementation process and evaluation findings to identify opportunities to learn and improve operations for optimal effectiveness and scalability.

How should the Handbook be used?

This Handbook is a general document with global application and should be applied by National Offices to the needs of the local context, while adhering to the minimum standards of the Graduation approach. It is intended as a preparatory document in the assessment and programme design phase, and to provide guidance when implementing in the field. The tools and samples in the Appendixes, key considerations, tips and field examples will help staff with the various steps of designing and implementing a Graduation programme. Note that most general guidance is suited to Graduation in rural settings. Specific guidance on adapting Graduation to different contexts is provided in Appendix A.

01 The Ultra-Poor Graduation Approach

INTRODUCTION

World Bank estimates show that the percentage of people living in extreme poverty is close to single digits – making the eradication of poverty by 2030 an attainable goal for the first time in history. Despite the reduction in global poverty, the decline has been uneven. While the Middle East and Sub-Saharan Africa have the highest levels of poverty[1], pockets of extreme poverty persist worldwide.

Today, over 783 million people live in extreme poverty, and over half of these are children.[2] Extreme poverty is a fundamental barrier to realizing the rights of all children, including targets of the Sustainable Development Goals (SDGs) to end preventable child deaths, ensure quality basic education for children and protect children from all forms of violence. The harm poverty inflicts on children is often irreversible and is transmitted from generation to generation. Children living in poverty face a higher risk of death before age 5 and malnutrition that stunts their growth and development. They are also at greater risk of being out of school and being forced into harmful labour or child marriage. The World Health Organisation's INSPIRE Framework identifies social protection, parent and caregiver support and household income and economic strengthening as some of the solutions to end violence against children, in all its forms, resulting from extreme poverty.[3] Graduation provides such an integrated approach to ending child poverty.

Pioneered by BRAC, the Ultra-Poor Graduation approach, is a holistic solution to identify the most destitute households and place them on an upward trajectory out of poverty. It comprises of a sequenced set of time-bound interventions that support the immediate needs of the ultra-poor with long-term investment in their capacity to sustain future gains. It has gained international recognition as a key strategy to help countries achieve SDG 1 of ending poverty by 2030. The approach aligns with World Vision's strategy to support SDG 1 by directly challenging the systems and social practices that deny vulnerable children the opportunities to reach their full potential.

Ultra-poor and Extreme Poor

According to the World Bank, the extreme poor refers to over 783 million people globally who live on less than $1.90 USD per day. The ultra-poor live on less than this and are the lowest-earning and most vulnerable subset of the extreme poor population. Children account for 44 percent of the global extreme poor and poverty rates are highest among children, particularly girls.[4] The ultra-poor face multi-dimensional challenges including:

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1 World Bank. (2018). Global poverty update from the World Bank, *http://blogs.worldbank.org/developmenttalk/april-2018-global-poverty-update-world-bank*
2 World Bank and UNICEF. (2016). Ending Extreme Poverty: A Focus on Children.
3 World Health Organisation (2016). 'INSPIRE: Seven Strategies for Ending Violence against Children' *http://www.who.int/violence_injury_prevention/violence/inspire/en/.*
4 World Bank. (2018). 'No, 70% of the world's poor aren't women, but that doesn't mean poverty isn't sexist' *http://blogs.worldbank.org/developmenttalk/no-70-world-s-poor-aren-t-women-doesn-t-mean-poverty-isn-t-sexist*

- Food insecurity despite spending a significant portion of income on food
- Exclusion from social protection, government services, and markets
- Limited access to productive assets and land
- Chronic health problems or disability
- Displacement due to climate shocks or conflict
- Geographic isolation as a result of living in hard-to-reach areas
- Discrimination due to gender-based, ethnic, or religious, norms
- Lack of community acceptance

Figure 1.1: Poverty pyramid adapted from Living Standards Group, World Vision Sri Lanka

Unequal gender dynamics translate into a disproportionately heavy burden on women and girls, who are likely to have fewer resources, lower access to healthcare and education, and are responsible for time-consuming and unpaid domestic tasks. Moreover, cultural norms or destitution

> "It is impossible to achieve sustained well-being of children without addressing the foundational issues of gender equality."
>
> **–** World Vision Gender Equality Policy 2013

may force women into abusive relationships, child marriage or exploitative livelihoods.[5] While women and girls often face the highest levels of exclusion, marginalisation, and poverty, they also carry a higher burden of providing for families and children, agricultural production, and caring responsibilities. Research shows that women play a critical role in social and economic development, typically investing a higher portion of earnings into the future of their children and households than men, thus

promoting greater outcomes for child well-being.[6] Women's empowerment is, therefore, crucial for achieving the SDGs, ending poverty and hunger, and building a better world for children.

Extreme Poverty and Disability

Over one billion people - roughly 15 percent of the world's population - live with some form of disability. Eighty per cent of people with disabilities live in developing countries. Often this means they are confronted with a severe lack of access to education, health care, employment, decision-making power and participation in community life. In many communities, these struggles are compounded by discrimination, social exclusion and human rights abuses. Graduation offers an opportunity for people with disabilities to realise their fullest potential and also to become integrated into their communities. Every effort should be made to increase access and intentionally include all vulnerable members of the community in the Graduation approach.[7]

THE GRADUATION APPROACH

In 2002, BRAC developed the Targeting the Ultra-Poor Programme in Bangladesh in response to a critical need to address the vulnerabilities faced by ultra-poor households that were often

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[5] UN Women web site, *http://beijing20.unwomen.org/en/in-focus/poverty*
[6] The World Bank, 2012. World Development Report: Gender Equality and Development. ICRW David Zvipore, *https://www.icrw.org/wp-content/uploads/2016/10/Understanding-measuring-womens-economic-empowerment.pdf*
[7] World Health Organisation, 2015. WHO Global Disability Action Plan 2014 – 2021. WHO, 2015. *http://apps.who.int/iris/bitstream/handle/10665/199544/9789241509619_eng.pdf?sequence=1*

excluded from market-based development programmes. BRAC developed a uniquely targeted, time-bound, and holistic approach to reach the poorest. Since its outset, the programme has consistently graduated households on to sustainable pathways out of extreme poverty, earning it global recognition, as the Graduation Approach. By addressing the root causes of poverty, Graduation equitably builds household capacity and empowers families to interact with the local economy and community in productive and positive ways. As ultra-poor households begin to move out of poverty, children start to lead safe, secure and stable lives, and have hope for a positive future. The Graduation approach has been refined through rigorous application and evaluation, leading to a set of standards, which promote consistency, effectiveness and scalability, while allowing it to be adapted to the many different contexts within which it can be applied. BRAC's four pillar approach, with accompanying minimum standards strikes this balance by identifying flexible intervention areas, alongside essential standards to ensure quality and rigour within the programme.

1. **Social protection** provides preventive, protective and promotive mechanisms to support basic income security such as consumption support, crisis relief, and access to health and education.

2. **Livelihoods promotion** secures regular and diverse income streams for households to support consumption, asset accumulation, and economic empowerment, especially for women. Interventions include asset or cash transfers for a viable livelihood or linkages to formal employment, technical and business skills training, and access to markets.

3. **Financial inclusion** provides improved income and risk management and financial empowerment. Interventions typically include access to formal or informal savings facilities, credit and insurance mechanisms, accompanied by financial literacy training.

Figure 2.2: BRAC's four foundational pillars of Graduation

4. **Social empowerment** equips families with a confident mindset and promotes community inclusion and positive behaviour change. Interventions include life skills training, social integration, and coaching that cuts across all four pillars, underpinned by a commitment to gender equality.

Together, the four pillars strengthen a family's resilience, enabling parents to provide for and protect their children by ensuring that they are adequately nourished, educated, and have a sense of hope and positivity for the future. The Graduation approach incorporates principles of World Vision's Empowered World View, helping women and men to understand their ability to influence their own circumstances, find value in their identity, and improve their standing in the community.

The Graduation Approach

The Graduation approach comprises of carefully sequenced interventions, delivered at the household level over a period of 18-24 months, depending on the context. A household 'graduates' from the programme upon reaching specified criteria that relate to the four pillars, as well as assuring children's health, education, and well-being. The sequencing of the interventions below are discussed further in Chapter 3.
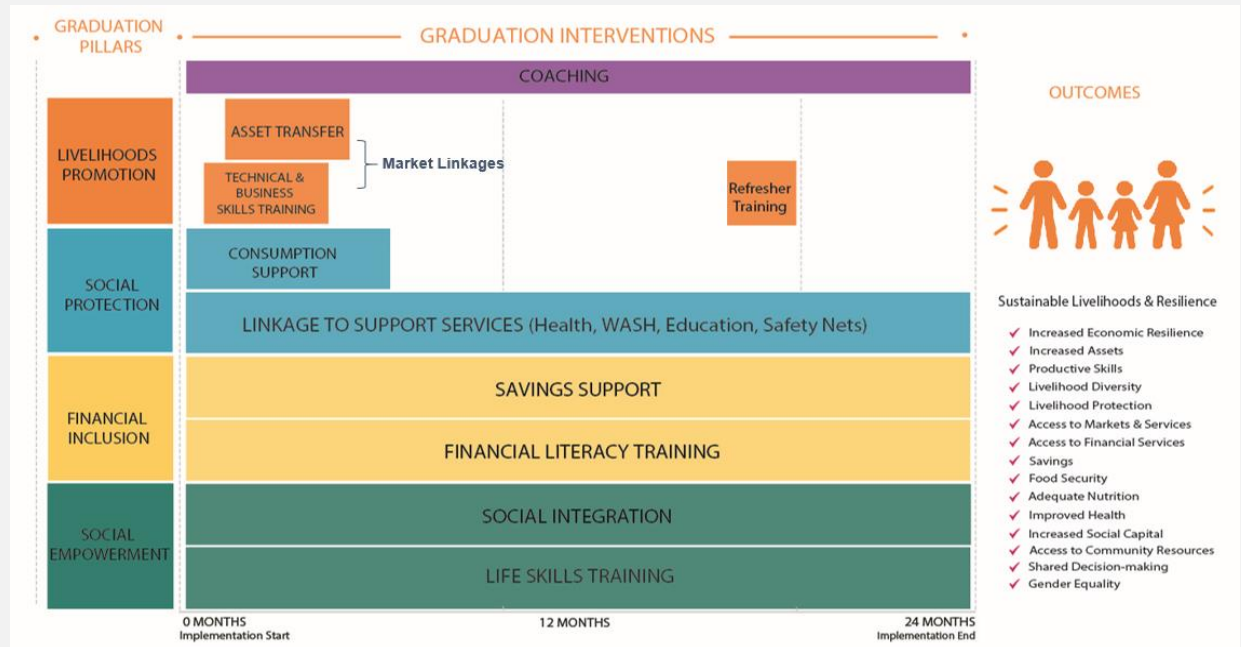
Figure 1.3: Pillar-based Graduation interventions

MINIMUM STANDARDS OF GRADUATION

While Graduation interventions vary based on local context, the underlying minimum standards of the approach remain the same. ***In order to qualify as a World Vision Ultra Poor Graduation Programme it must meet the following criteria:***

1. **Integration of four core Graduation pillars:** Graduation must include interventions integrated across four core pillars - social protection, livelihoods promotion, financial inclusion, and social empowerment, with household-level coaching as a cross-cutting intervention.

2. **Assessment of the local context prior to implementation:** Graduation must be adapted to the local context based on assessments that have been conducted before implementation. The assessments must be recent, adopt an ultra-poor and child-focused lens, and assess the context, vulnerabilities, markets and livelihoods, gender and social inclusion, and existing stakeholders and services.

3. **Rigorous targeting:** Graduation must adopt rigorous targeting involving multiple steps and verification, that is transparent, gender disaggregated and gender sensitive, to reach ultra-poor households with vulnerable children, living under $1.90 USD per day (contextually adjusted). The targeting process must engage local stakeholders including the government (where relevant) and the local community.

4. **Time-bound approach:** Graduation must be time-bound and last for an implementation period of 18-24 months after participants have been selected.

5. **Clear exit strategy with linkages to services, markets and community support:** Graduation must have a clear exit strategy where households link to social protection services, markets, financial services, and community resources so that families continue to progress after the programme ends.

6. **Well-defined and measurable Graduation criteria:** The Graduation approach must have clearly defined, gender-inclusive, measurable Graduation criteria related to livelihoods, savings, food and nutrition security, social empowerment, and child well-being.

7. **Strong monitoring and adaptive learning framework:** The Graduation approach must have a monitoring framework that measures household progress towards Graduation in regular intervals (at least monthly) and use this to incorporate an adaptive learning process.

8. **Regular household coaching for participants:** Graduation must include a robust coaching component, involving regular check-ins by frontline staff. This is critical because coaching deepens a participant's learning, helps them resolve challenges, manage livelihoods effectively, and adopt positive behaviour. Coaching also helps to address unequal gender relations within households and communities.

9. **Adequate ratio of dedicated Graduation staff to participants:** Levels of staffing must be sufficient to ensure regular household-level support is provided on a weekly or bi-weekly basis, with variation based on contextual factors.[8] Staff need to be familiar with Graduation processes, be trained and able to apply gender-sensitive approaches and be sympathetic to supporting the ultra-poor.

10. **Commitment to Gender Equality:** Each intervention within the Graduation approach must apply a gender equality lens, which includes incorporating gender into the assessment, design, planning, implementation and monitoring and evaluation of the Graduation programme.

RATIONALE: WHY GRADUATION?

The Graduation approach has demonstrated its impact by elevating millions of households from the worst forms of poverty. The impact of Graduation in countries such as Bangladesh was largely positive with significant increases in work productivity and asset base, access to secure employment, resilience to shocks, women's empowerment, social cohesion and child wellbeing. Participants were able to sustain these gains over a 7-year period, indicating the long-term impact of the Graduation approach.[9] Similarly, research findings from the CGAP-Ford Foundation pilots in six countries show strong gains in income, consumption, food security, assets, savings, health, social identity, and women's decision-making among ultra-poor households.[10]

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[8] Staff to participant ratios may vary according to factors such as population density, cost of travel to remote households, cost of labour, etc. Adequate ratios typically range from 1 facilitator to 40 households in very sparsely populated areas, or 120 households in very densely populated areas.
[9] Bandiera, O. et al. 2016. "Labor markets and poverty in village economies". London: London School of Economics
[10] Banerjee, A. et al. 2015. "A multifaceted programme causes lasting progress for the very poor: Evidence from six countries". *Science* 348: 6236.

Graduation has the potential to benefit mothers and children in vulnerable communities through its health and nutrition and social protection-focused interventions: consumption support; life skills training on nutrition, sanitation, prevention of communicable diseases, and immunization; and linkages to healthcare. Existing evidence shows that children under 5 from participant households experienced a reduction in wasting and the likelihood of being underweight in Bangladesh.[11] These nutritional gains can be attributed to increase in duration of exclusive breastfeeding, administration of vitamin A, and household food security. Similar trends were seen in girls and boys among non-participant households, showing that Graduation can lead to positive externalities on communities.[12]

Globally, Graduation has been identified as a key strategy in social protection as a means of equipping participants with the skills, assets, and ability to earn a sustainable livelihood.[13] In addition, it is an approach where the benefits far outweigh the programme costs.[14] More than 70 Graduation programmes have been implemented, either through governments or NGOs, such as World Vision.[15]

STRATEGIC RELEVANCE OF GRADUATION IN WORLD VISION

Graduation is a leading approach that will contribute to World Vision's commitment to reduce child vulnerability among the poorest communities. By helping to transform households through inclusive and scalable interventions, Graduation empowers families with most vulnerable children to equitably shape their own future and that of their children.

The UN 2030 Agenda for Sustainable Development[16] recognises that eradicating poverty in all its forms and dimensions, including extreme poverty, is the greatest global challenge and an indispensable requirement for sustainable development. Graduation provides the type of multi-faceted responses that will ensure that no one is left behind, directly contributing towards SDG targets 1 (no poverty), 2 (zero hunger), 5 (gender equality), 8 (decent work and economic growth) and SDG 10 (reduced inequalities), and indirectly to SDG target 3 (good health and well-being) and 4 (quality education).[17] Adoption of this approach also contributes towards World Vision Child Wellbeing Objectives (CWBOs) and aspirations outlined in the World Vision Global Strategy.[18]

Graduation links ultra-poor households with the wider ecosystem in which World Vision operates. Graduation programmes are complementary to and link with livelihoods opportunities, education and health services for all children, disaster risk reduction efforts and empowerment programmes. In this way, Graduation acts as a bridge ensuring that the valuable work World Vision already does, serves the most vulnerable women and men.

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[11] Raza, W. (2017). "(Accidentally) Harvesting higher hanging fruits: addressing under-5 malnutrition using the Graduation Approach". Policy in Focus: Debating Graduation. 14. 43-46.
[12] Ibid.
[13] Devereux, S. et al. (2015). "Graduating from Social Protection". IDS Bulletin 46.2.
[14] Sulaiman, M. et al. 2016. "Eliminating Extreme Poverty: Comparing the Cost-effectiveness of Livelihood, Cash Transfer, and Graduation Approaches." Washington, D.C.: CGAP.
[15] Partnership for Economic Inclusion, World Bank.
[16] United Nations (2015). Transforming our world: the 2030 Agenda for Sustainable Development. Resolution adopted by the General Assembly on 25 September 2015. *https://sustainabledevelopment.un.org/post2015/transformingourworld*
[17] World Vision, (2017). Ultra-Poor Graduation Project Model.
[18] World Vision (2016). World Vision Global Strategy Our Promise 2030: Building Brighter Futures for Children. *https://www.wvi.org/ourpromise2030/*

GRADUATION LOGIC MODEL

The Graduation Logic Model in Figure 1.4 illustrates how Graduation supports ultra-poor families to move out of extreme poverty by supporting the key elements of the household to function well and complement each other. This includes intra-household gender dynamics. The integrated interventions in social protection, livelihoods, financial inclusion and social empowerment provide the mechanisms through which household food security, diverse incomes, economic resilience, and social inclusion are achieved. Coaching, a component of social empowerment is delivered in a cross-cutting and inclusive manner and provides a mechanism for keeping each household on track towards achieving all Graduation criteria. Each of the four Graduation pillars is adapted to the local context and applies to the specific needs of the ultra-poor.

World Vision programmes aim to ensure the sustained well-being of children among families and communities, particularly those who are the most vulnerable. This approach to improving child well-being is implemented across a developmental life-cycle. The Graduation model complements this approach, building a holistic understanding of children's development within the household, and supporting the accumulation of assets, empowerment of participants, equity and inclusion in society and the fulfilment of children's rights in their communities.
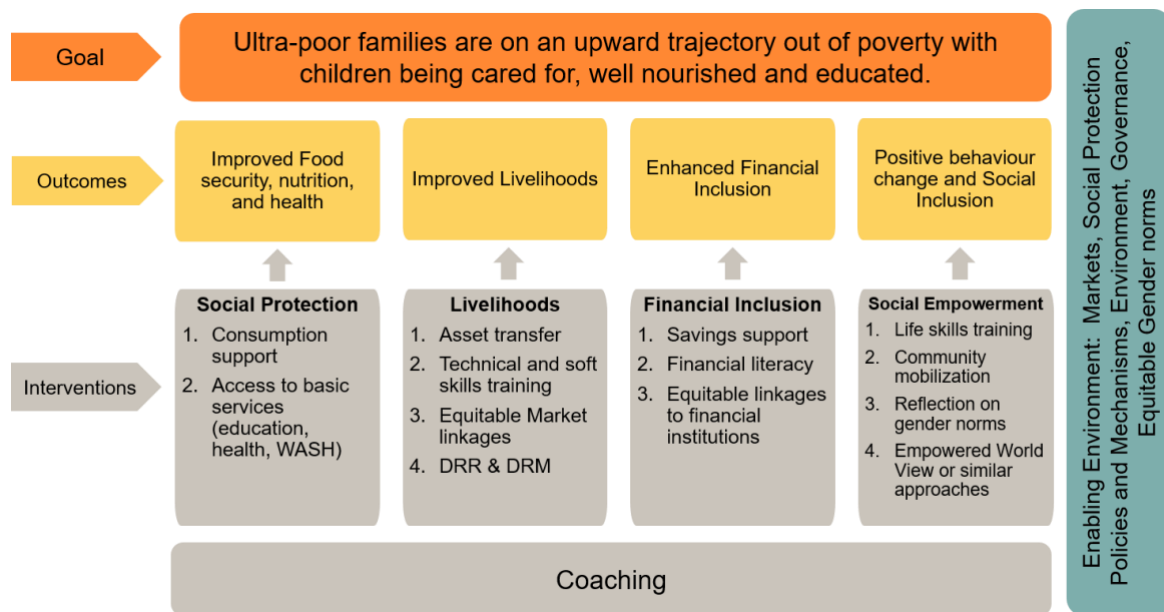
Figure 1.4: Logic model for World Vision's Graduation Approach

Not all contexts provide an adequate enabling environment for Graduation programmes to be effective, and some may require an intensive investment of resources to achieve Graduation's outcomes. A context analysis (see Chapter 2) will need to carefully examine whether the local environment is suitable for implementing a Graduation programme and if there are aspects of the context that World Vision can influence to help it be a more suitable operating environment.

02 Assessment and Design

ASSESSMENT & DESIGN — **OPERATIONAL PLANNING** — **IMPLEMENTATION** — **MONITORING, LEARNING & EVALUATION**

INTRODUCTION

Graduation interventions are carefully designed and adapted to meet the particular needs of the ultra-poor in different contexts. The four pillars of Graduation provide the framework for programme design and adaptation. While interventions may vary, the framework and minimum standards of Graduation remain the same. The process of adapting Graduation involves two main stages:

1. Rigorous assessments to identify key vulnerabilities, needs, and opportunities available to the ultra-poor, in their local environment;
2. Design of interventions, and identification of suitable linkages, using the assessment findings, to address the needs of the ultra-poor within each of the four core pillars of Graduation.

This chapter provides guidance to Area Programme Managers, Livelihoods Specialists, and Ultra-Poor Graduation Programme Officers on the assessment of a local context and the design of Graduation interventions in World Vision area programmes. The adaptation matrix in Table 2.1 provides an example of how information from assessments is used to design programme interventions and Graduation criteria within each pillar. This process of conducting assessments and designing a programme can take between 3-6 months, depending on the availability of existing information. There may be overlap between different assessments and how they are used to design interventions in each of the four Graduation pillars. Conducting assessments and designing programmes should involve working across technical programmes at World Vision and with different stakeholders.

ASSESSMENT

By the end of this phase, you will have:

- Conducted and collected assessments on the context and identified any additional research or evidence needed to design Graduation interventions
- Identified the key vulnerabilities of the ultra-poor
- Created links with other technical specialists within World Vision
- Answered key questions listed in Table 2.1

Assessments inform the design of Graduation programmes by building an understanding of the overarching environment, identifying and unpacking the causes of vulnerability, and identifying opportunities for improvement and support. Table 2.1 illustrates the main types of assessments used and how they lead to the design of a Graduation programme.
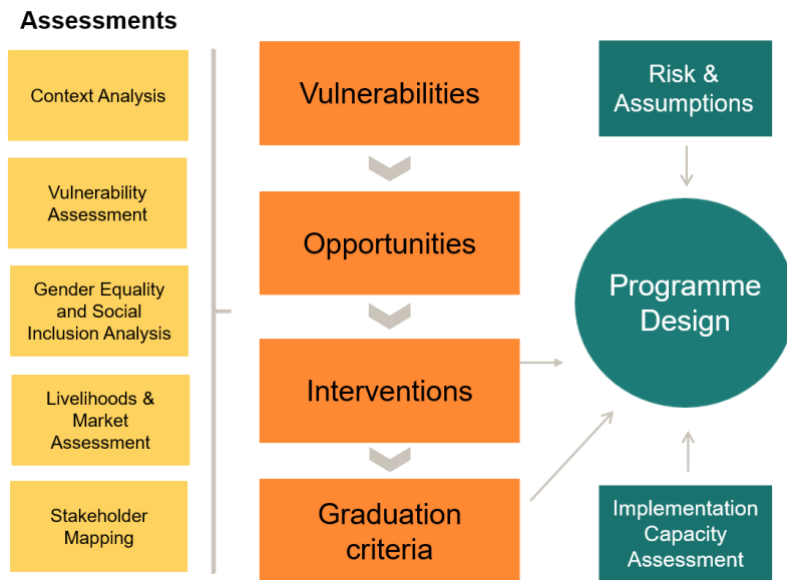
Figure 2.1: Graduation assessments and programme design process

As poverty characteristics of the ultra-poor often differ from other poor groups, the assessments used for Graduation programming must specifically focus on the vulnerabilities faced as a result of being ultra-poor. Existing information provided by previous assessments by World Vision or other agencies should be used, however they are not sufficient if they did not apply a lens to specifically understand vulnerabilities and opportunities for the ultra-poor. Where adequate information is not available, Livelihoods specialists can conduct additional research and assessments using standard methods such as focus group discussions, key informant interviews, and household surveys.

> **ⓘ Tip:**
> Each assessment should take into account different world views and faith perspectives of all key stakeholders.

The main types of assessments used for designing a Graduation programme are listed below. Note that this is not a comprehensive list and other assessments can be used to supplement the design process. In addition, some assessments may be cross-cutting and do not need to be carried out if the information already exists in other analyses.

1. **Context analyses** examines the overall context, including the political, social, economic, environmental situation and prominent worldviews, and how these affect opportunities and resilience of ultra-poor families and their children. The analysis examines factors such as climate change, political instability, accessibility of markets, and prevalence of crime, among others. They also help to identify social protection instruments, financial systems and institutions and factors affecting access of key services for the ultra-poor. The context analysis includes World Vision National Poverty Profiles, the National Level Child Protection Context Analysis (using the CP-Adapt tool) and disaster risk mapping.

2. **Vulnerability assessment** profiles the ultra-poor, the specific challenges they face, and the coping mechanisms they use. They identify household-level characteristics and issues such as levels of food security and nutrition, social awareness, literacy, skills base, health, disability, and prevalence of gender-based violence, child labour, or early marriage. The assessment must be disaggregated by gender and age, and should focus on vulnerabilities among children and their needs across a development life cycle. The vulnerability assessment should consider existing capabilities of the ultra-poor and potential opportunities available to the ultra-poor. Vulnerability assessments involve the CP-Adapt, Most Vulnerable Children (MVC) mapping, Hazard, Vulnerability & Capacity Assessment, and the Gender Equality and Social Inclusion (GESI) Tools.

> **Reminder:**
>
> World Vision programmes work with households with children that face:
>
> - Extreme deprivation
> - Serious discrimination
> - Serious rights violation
> - Catastrophe and disaster

Figure 2.2 – World Vision Most Vulnerable Children

3. **Gender Equality and Social Inclusion (GESI) analysis** examines the barriers to equitable and inclusive access to resources and opportunities within a household, community and society. It examines how socio-cultural norms, attitudes, and behaviours or practices affect people's economic, social, human and political rights and seeks to identify ways to transform systems that discriminate or exclude any particular social group. GESI may be carried out independently or integrated across the other assessments.

4. **Livelihoods and Market assessment** collects key information about existing and potential livelihoods, institutions, policies, markets, and risks that affect the livelihood strategies for the ultra-poor. Market analysis should list opportunities for livelihoods and include relevant information on pricing, volume, and quality. Factors such as demand, competition, market saturation, services, regulations, and policies governing the market are also considered. In addition, the assessment should be inclusive of gender dynamics as men and women may access and experience markets differently, as they relate to owning and managing livelihoods. There are many different tools and approaches to livelihoods and markets assessments. For a general guidance, see the World Vision's Integrating Extremely Poor Producers into Markets Field Guide.[19]

> **Resources:**
>
> **Market Assessments and Analysis**
>
> SEEP: https://seepnetwork.org
> BEAM Exchange: https://beamexchange.org
> Emergency Market Mapping & Analysis: https://www.emma-toolkit.org
> Oxfam Women Economic Empowerment: http://wee.oxfam.org

5. **Stakeholder mapping** provides an overview of key actors in social protection, livelihoods, financial inclusion, and social empowerment initiatives. Stakeholder mapping is also used during the planning phase to identify potential partners for Graduation implementation.

Each assessment provides answers that inform how to design Graduation interventions around social protection, livelihoods, financial inclusion, and social empowerment. The key questions for each pillar are outlined in Table 2.1 below.

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[19] FHI 360, USAID, World Vision (2014), Integrating Extremely Poor Producers into Markets – Field Guide *https://www.marketlinks.org/sites/default/files/resource/files/field_guide_edition_3_FINAL_accessible.pdf*

	Social Protection	Livelihoods Promotion	Financial Inclusion	Social Empowerment
Assessment	Context Analysis Vulnerability Assessment Gender and Social Inclusion Analysis Stakeholder Mapping	Context Analysis Vulnerability Assessment Gender & Social Inclusion Analysis Livelihoods & Market Assessment Stakeholder Mapping	Context Analysis Vulnerability Assessment Gender and Social Inclusion Analysis Stakeholder Mapping	Context Analysis Vulnerability Assessment Gender and Social Inclusion Analysis Stakeholder Mapping
Key Questions	- What is the food security and nutrition situation of the ultra-poor? - What child protection issues persist in the area? - What challenges are there in education for the ultra-poor? - What are the challenges and trends related to housing/migration/internal displacement? - What legal challenges exist for ultra-poor? - What social protection and safety nets are available? - What are the health, education, and basic services available in the area? - How is social protection different for women and men? - How is social protection different for people living with disabilities?	- What are income levels and purchasing power among the ultra-poor? - What livelihoods do ultra-poor people generally have? - What assets do the ultra-poor have? - What are the natural resources available to the ultra-poor? - What are the risks and shocks in the area? - What coping mechanisms do ultra-poor people engage in? - What market and business services are there? - How do ultra-poor people access markets and what barriers are there for the ultra-poor to engage in markets? - How do livelihoods differ for women and men? - How to livelihoods differ for persons living with disabilities?	- What are the saving patterns and average monthly savings of ultra-poor households? - What are the vulnerabilities of the poorest with regard to finance, e.g. lack of secure way to save, debt? - What financial services are available to the ultra-poor? What terms and conditions do they have (e.g. interest rates, repayment period)? - What barriers prevent access to financial services? - What is the level of financial literacy of the ultra-poor? - What gender disparities exist in awareness, and financial service usage?	- What structures or cultural norms exclude ultra-poor, marginalized groups? - What are the most common challenges for children in ultra-poor households in the community? - What gender norms, beliefs and practices affect ultra-poor households and communities? - Are there other social structures - religious barriers, prejudices, preventing ultra- poor households from social empowerment?
Interventions	- Consumption support - Linkages to social protection mechanisms - Linkages to basic services including health and education	- Technical training - Asset Transfer - Linkage to markets & services	- Savings facilitation - Financial literacy training - Linkages to financial institutions	- Life skills training Community mobilization - Linkages to local institutions (religious, community)
	Coaching			

Table 2.1: Key assessments and how they inform the design of Graduation interventions

PROGRAMME DESIGN

Graduation interventions are designed for each of the core pillars based on the assessment findings. Because Graduation programmes are holistic and integrated, the process of analysing and designing interventions should be iterative and collaborative. World Vision staff from across different sector of technical expertise should work together to analyse findings from the assessments, and develop interventions under each pillar that are complementary, and leverage existing World Vision knowledge and experience.

Graduation interventions need to be flexible to adapt to changing circumstances and to incorporate feedback from staff and participants. This should include listening to different categories of participants, for instance pregnant

> **(i) Tip:**
>
> The assessment phase precedes programme design and may be commence well in advance of implementation. Where funding applications have to be submitted and approved, it can take over a year between the assessment and implementation. As contexts can change in a short time, it is important to revisit assessment processes, and be willing and flexible to amend interventions based on realities on the ground.

women, youth, elderly or disabled persons, throughout programme implementation. More detail on the use of feedback loops and monitoring information can be found in Chapter 5.

This section provides guidance on designing the interventions that make up a Graduation programme, including targeting, and the four Graduation Pillars.

TARGETING

> **By the end of this phase, you will have:**
>
> - Identified an appropriate and rigorous targeting methodology to select Graduation participants
> - Defined how the selection will be verified and who will be involved in this verification process
> - Engaged with key stakeholders who will need to agree with and support the targeting approach

Rationale

Targeting is the process through which ultra-poor households with most vulnerable children are selected. Targeting is one of the most important aspects of a Graduation programme and requires careful and deliberate design and execution. Because the ultra-poor often live in hard-to-reach areas, are marginalised, and often excluded from community processes and traditional development programmes, the targeting method must involve a rigorous process that minimises errors, captures eligible households and prevents households with greater means from being selected. Special effort is also needed to identify households where there are disabilities, where girls are disadvantaged, and where women are exploited or marginalised.

Designing the targeting mechanism involves two steps: (1) establishing a set of criteria for eligibility; and (2) setting up the mechanism through which households that meet those criteria are selected. The selection criteria should align with the barriers faced by the ultra-poor as identified by the vulnerability assessment. These should also align with World Vision's criteria for most vulnerable children.

Key Considerations

Target households have the most vulnerable children, are chronically food insecure, and live well below the poverty line.[20] Targeting methods that rely solely on income and consumption expenditure do not capture the multi-dimensional nature of ultra-poverty and should be triangulated with other methods to ensure that the right households are selected for Graduation. In order to select these families, consider the following:

1. **Well-defined and locally valid selection criteria** minimise the possibility of exclusion and inclusion errors. These criteria must find a balance between narrow rigidness and broad inclusiveness. Rigid criteria ensure accuracy but can lead to exclusion of vulnerable households and lower the final number of participants. In addition, they can drive up cost by requiring intensive staff verification. On the other hand, broad criteria can lead to inclusion of households that are not the poorest, resulting in inefficient use of programme resources.

   > **Exclusion errors** result in ultra-poor households not being selected, e.g. due to stigma or inaccurate data.
   >
   > **Inclusion errors** result in households that are not the ultra-poor being targeted, e.g. due to elite capture.

2. **A child-focused lens** is essential for identifying households with most vulnerable children. This means setting separate criteria that will identify children who are orphaned, malnourished, disabled, engaged in labour, not attending school, and are susceptible to abuse, early marriage, trafficking and exploitation. Particular attention must be paid to child-headed households.

3. **A gender lens** that is informed by the gender assessment ensures that criteria are gender-sensitive and take into account the barriers to gender equity. A gender lens also helps to identify and begin to address gender-based causes of poverty.

4. **Community inclusion** ensures accuracy and acceptance of the programme. Since targeting is the first point of entry into working in a community, it is essential to engage the community in advance and secure buy-in. In participatory targeting methods, the selection process relies on community knowledge to identify the most vulnerable households.

5. **Quality control through verification** guarantees that households selected are backed by national poverty data, secondary data, community knowledge, or surveys administered by programme staff. A combination of these steps adds to the rigour of the targeting method.

6. **Grievance mechanisms** ensure that the process is transparent and community members have a way to dispute selection of households that were erroneously targeted. Grievance mechanisms are also a way to correct inclusion or exclusion errors, investigating complaints independently and adjusting the target list accordingly.

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[20] World Vision. (2017). Ultra-Poor Graduation Project Model.

Selecting a Targeting Method

The starting point for any targeting process is use of a national registry and World Vision's most vulnerable children mapping. If a database is up-to-date, a brief verification survey should be administered to check whether the data matches the reality on the ground. This will reduce the time and cost of intensive targeting.

If a database is not available, there are several options for targeting the ultra-poor. Table 2.2 summarises some commonly used targeting methods in Graduation and social protection programmes.

> 🔖 **Reminder:**
>
> In contexts where the starting point for targeting are existing national registries or lists which have been prepared by the government or other agencies, it is essential that these lists are verified to ensure they include only the ultra-poor households. Likewise, staff should not assume that ultra-poor households are captured in lists of sponsored children, as some ultra-poor households may have been omitted when these lists were generated.

Targeting Method	Description	Example
Geographic targeting	Identify areas with high concentration of poverty using national poverty maps and data, followed by consultation with local stakeholders.	Chitapa Cash Transfer, Zambia
Means testing	Target households below a specified income threshold using household income information.	Revenu de solidarité active, France
Proxy means testing	Target households using easily-observed indicators associated with poverty, including demographic characteristics (age, size of household), housing condition (type of roof or floor), and productive assets (land or livestock). This includes use of poverty scorecards such as Poverty Probability Index (PPI).[21]	Nobo-Jatra Promotional Graduation, World Vision, Bangladesh
Participatory rural appraisal	Target the poorest using community-based perceptions of poverty and vulnerability. Participatory wealth ranking is a type of PRA through which community members rank households based on their poverty status.	Targeting the Ultra-Poor Programme, BRAC Bangladesh

Table 2.2: Targeting methods adapted from BRAC's PROPEL Toolkit[22]

Of the four listed methods, geographic targeting is the least rigorous and must be used in combination with other methods. In some programmes (e.g. BRAC's TUP programme in Bangladesh), three methods are combined to form a multi-step targeting process. Similarly, World Vision's Nobo Jatra Promotional Graduation pilot in Bangladesh uses proxy means testing combined with several rounds of verification to select the poorest households. Having a multi-step

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[21] The Poverty Probability Index (formerly known as Progress out of Poverty Index) is a poverty scorecard that estimates the likelihood that a household is below the poverty line based on ten questions related to demographics, education, housing and assets. Answers to each question correspond to a certain number of points, which is calibrated to the probability of being in poverty based on national data. *https://www.povertyindex.org/*

[22] BRAC. (2015). PROPEL Toolkit: An Implementation Guide to the Ultra-Poor Graduation Approach.

process requires robust staff capacity to conduct various rounds of verification, but leads to the most accurate identification of ultra-poor households.

Figure 2.2 shows options for a multi-step targeting process, where geographic targeting is the first step followed by three options: (1) Proxy Means Test (PMT); (2) Participatory Rural Appraisal (PRA) and PMT; and (3) PRA and verification survey. In option (3), the verification survey is brief and includes only questions that check whether a household meets the selection criteria set by the programme.

The Ultra-Poor Graduation Project Model recommends having a PRA that involves a participatory wealth ranking, followed by PMT. This would capture differences between households with varying degrees of child vulnerability, and maximise input from the community.

| Proxy Means Test (PMT)	Participatory Rural Appraisal (PRA) + PMT	PRA + Brief Verification Survey
Advantages: • Reduces inclusion errors by using easily observable information • Deeper insight into household level poverty • Easy to administer as standard indicators are used for all households	**Advantages:** • Reflects local knowledge of poverty • Greater community satisfaction • Transparent • Limits the number of households that need to be surveyed • Deeper insight into household level poverty	**Advantages:** • Reflects local knowledge of poverty • Greater community satisfaction • Transparent • Limits the number of households that need to be surveyed
Disadvantages: • Likelihood of exclusion errors due to inability to capture vulnerabilities • Does not engage community • Observing and verifying proxies is difficult	**Disadvantages:** • Local elites may influence the participatory process • Difficult to distinguish between households in areas with high poverty	**Disadvantages:** • Local elites may influence the participatory process • Difficult to distinguish between households in areas with high poverty
1	2	3

Figure 2.2: Advantages and disadvantages of targeting options

Each of the methods outlined in Figure 2.3 can be used to identify households that are the poorest[23] however, they are most effective when combined in a two-step process. This is especially important when identifying households that are in the middle of the poverty distribution, whereby staff members can help to discern nuances in vulnerability.

Selection of a targeting methodology may ultimately rely on cost considerations and community satisfaction. The cost of each targeting method is determined by staff capacity and size of the programme area. As the target area increases in size (above 60 households), a PRA with PMT is marginally less costly than using only PMT, as the latter would involve surveying each individual household in a given area to generate a potential selection list.[24] Meanwhile, by directly involving the community a PRA is likely to yield transparency

> **ⓘ Tip:**
> Consider likelihood of migration during participant selection, particularly in areas affected by natural disaster or slums. In BRAC's TUP urban pilot in Bangladesh, only those participants who have lived in the slum for at least two years are considered eligible.

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[23]Innovations for Poverty Action. (2013). Targeting ultra-poor households in Honduras and Peru. *https://www.povertyactionlab.org/sites/default/files/publications/136%20190%20Targeting%20ultra-poor%20households%20in%20Honduras%20and%20Peru.pdf*
[24] Ibid.

and community satisfaction. Moreover, it uses local knowledge of poverty and is not bound by a set of proxy measures that may not capture all vulnerabilities effectively. For example, a household with land above a certain threshold may be disqualified through a PMT unless a staff member uses his/her judgment to determine whether the land is productive. In such cases, a PMT scorecard may make it difficult for staff to accurately identify vulnerable households. The process of implementing the proposed method of PRA alongside PMT is covered in Chapter 4.

Community involvement during and after the targeting and the verification process is key to identifying households that may not be easily accessible or visible, and to gaining acceptance of the final list of Graduation participants and programme. Different mechanisms exist for involving communities. Guidance and basic principles can be found in World Vision's Community Engagement for Child Sponsorship Tool.

Transparent Targeting in World Vision India
In India, the final list of households selected for Graduation is posted in a public office (Panchayat), helping build trust and ensuring transparency in the selection process. In contexts where this is not possible, other means of communicating the final list to the community can be used, such as sharing the list at community or village meetings.

SOCIAL PROTECTION

By the end of this phase, you will have:
• Reviewed the vulnerabilities of the ultra-poor related to social protection • Created a list, directory, inventory or database of all social protection mechanisms that could address key vulnerabilities of households • Identified or designed any consumption support that the Graduation programme will provide, including defining the modality of the support • Described how the Graduation programme will identify household-level basic needs, relating to nutrition, food security, health, water and shelter; and how these will be met

Rationale

Social protection refers to a range of formal and informal mechanisms that support the basic needs of most vulnerable households by smoothing consumption, providing safety nets, and promoting positive coping strategies in the event of a crisis. Adequate social protection is especially important for children, by helping to ensure sufficient nutrition and access to social services that are critical to the well-being and future prosperity of children.[25]

To deliver meaningful impact on the lives of the most vulnerable children, social protection must be child-sensitive. Child-sensitive social protection aims to fulfil the following needs of ultra-poor children and their families:

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[25] Sanfilipo *et al.,* (2012). The impact of Social Protection on Children. UNICEF, June 2012. *https://www.unicef-irc.org/publications/pdf/iwp_2012_06.pdf*

[26] ILO (2017). World Social Protection Report 2017–19: Universal social protection to achieve the Sustainable Development Goals: Geneva. *http://www.ilo.org/global/publications/books/WCMS_604882/lang--en/index.htm*

- Food security and nutrition, particularly for women and children
- Access to health services, particularly for children, mothers, and pregnant and lactating women
- Access to safe drinking water and improved sanitation
- Education for all children from primary to secondary school
- Legal and psychosocial support to address issues such as violence against women, child exploitation, or the effects of trauma
- Safety nets to cover the effects of a shock

> **Reminder:**
>
> Social protection is a basic human right for children, enshrined in the Convention on the Rights of the Child (UNCRC Articles 26-27). Based on the Convention, children have the right to social security and an adequate standard of living, both of which can be guaranteed for children and families who live in poverty through publicly-funded social protection. However, the 2017 World Social Protection report states that 1.3 billion children in need remain without social protection coverage.[24]

> Gender matters in social protection because gender inequalities are a source of risk and vulnerability. Women and men need to be able to access and benefit from social protection services equally throughout their life cycle because this contributes to empowering women economically and is a basic right.

Designing a social protection intervention within Graduation involves identifying existing mechanisms and understanding how ultra-poor households can access them. Care is needed to ensure that existing mechanisms do not reinforce gender stereotypes, and inequality. Where such social protection instruments are not available, the Graduation programme must be designed to provide support to ensure that the basic consumption needs of households are met.

The social protection pillar seeks to link the ultra-poor to existing social protection mechanisms and identify ways to fill any shortfalls. The design process involves working cross-collaboratively with a range of technical specialists from different sectors including cash transfers, WASH, health experts, nutritionists, public health workers, gender experts, as well as coordinating with other agencies or forums such as emergency clusters or cash working groups in a country.

Key Considerations

- Each household selected for Graduation will need to be individually assessed for their consumption and basic needs gaps.

- Ultra-poor households are often unaware of the support that they are entitled to, are excluded due to a lack of required identification, or do not have the confidence to apply for social protection programmes. Graduation interventions can help link participants to social protection mechanisms to fill these gaps.

- Gender inequalities and norms may restrict access to social protection programmes among women, children and other marginalised groups.

- Some household needs may be time-specific, such as food insecurity, which typically affect households during lean agricultural periods. Other needs are more permanent such as dealing with a disability or HIV/AIDS. Designing the right intervention includes ensuring that the timing and the amount of support is adequate for the household.

- The priority for World Vision is always to link households to existing social protection mechanisms. Where these are not available or accessible, additional support may need to be designed and delivered either by World Vision or a partner.

Designing Social Protection Interventions

1. List Social Protection Mechanisms available for the Ultra-poor

In many contexts, governments and NGOs provide social protection mechanisms such as health centres, nutritious food for children, food distribution programmes, and cash-based interventions. Other less formal types of social protection include support from religious institutions such as church or community groups or help from family members or neighbours.

Selecting social protection (SP) mechanisms that participants can link to involves reviewing the mapping of available SP mechanisms carried out during the assessment. Consider the purpose, conditions for enrolment and how accessible and effective they are at addressing the needs of the ultra-poor. Additionally, consider relative advantages of formal versus informal social protection support. For example, community food banks may be more accessible than formal food distribution. It is important to review any gender bias in access to existing social protection mechanisms. The final list of suitable mechanisms can be published as a list, directory, or map of social protection schemes and serve as a valuable resource for the implementation of the Graduation programme.

> **Social Protection Directory in India**
>
> World Vision in Andhra Pradesh, India, mapped all the existing social protection mechanisms as part of its Citizens Voice and Action programme. The results were published in a directory outlining the mechanisms, targeted beneficiaries and how to apply and access the services. World Vision staff use this directory to link the ultra-poor with support ranging from child feeding programmes to access to affordable housing. Local government agencies have also started using the directory, which provides a valuable reference for social workers.

Distinguish between Blanket and Individual Linkage to Social Protection Mechanisms

There are two approaches to delivering social protection:
- General needs facing an entire population or all ultra-poor that requires a blanket or universal approach – For example in food insecure contexts, consumption support in the form of food or cash distributions will be needed for all ultra-poor households. The need for a blanket approach should emerge during the contextual analysis, and appropriate support mechanisms identified during the design phase.
- If basic services (from government or other agencies) are available that would benefit as individual household, the household may be linked individually to the service. As the need may vary from household to household, consideration of this need should be revisited periodically throughout the Graduation implementation phase.

Due to the differences in contexts, not all social protection mechanisms will apply in all circumstances and it is conceivable that in some contexts there will be no need for certain types of support. For instance, in food secure situations or where another agency provides 100 percent of the food security requirements of a targeted population, there may be no need to incorporate food consumption support into the Graduation programme. (However programme staff should monitor the effectiveness of this available support.)

2. Establish Mechanisms for Ultra-poor to Access Basic Services

Health Support

Ultra-poor households may not have access to health services due to an inability to afford healthcare, lack of transportation, stigma or fear of accessing services. World Vision staff should work with health and WASH specialists to identify locally relevant and feasible sources of support, such as community health workers. The intervention should include mechanisms to ensure households are linked to services that will vary depending on the context, but can include:

- Access to community health workers, government health facilities, community clinics
- Access to safe water points or support to install water points at the household level
- Participation in maternal health care, ante- and post-natal programmes
- Provision of support packages for expectant and lactating mothers, including supplemental nutrition and hygiene packages
- Distribution of menstrual hygiene products for adolescent girls

Positive Deviance/Hearth Model in Sri Lanka

In Sri Lanka, World Vision is addressing child malnutrition through an Integrated Nutrition Action (INA) approach that uses principles of the Positive Deviance/Hearth Model. World Vision's PD/Hearth model empowers families and communities to apply local solutions to mitigate child malnutrition such as nutrition, education, regular monitoring of child development, and promoting behavioural change in households. Where available, the Graduation programme should link to exiting PD/Hearth programmes.

Education

Ultra-poor children often do not attend school regularly due to factors including affordability, transportation, quality of education, and responsibility to earn income for the family. The stakeholder mapping exercise will provide key information on educational institutions in the area and the constraints in accessing them. World Vision staff should ensure that children of Graduation participants are enrolled in and attend school regularly. Gender-related and other barriers to attending school should be identified, and strategies devised to address these barriers. Life skills training on the importance of education, supporting households with school materials and uniforms, providing incentives (e.g. meals) are some ways to encourage school attendance and instil a sense of value for education.

> ⓘ **Tip:**
>
> **Ensure equal access to education for girls**
>
> Special attention may be needed to ensure that girls have equal access to education. Girls are often required to attend to caring duties in the household at the cost of attending schools. In some contexts, school attendance of girls is not culturally a priority. In order to address the social and cultural norms affecting girl attendance at school, modules will also need to be included under life skills training and community empowerment.

Safety Nets and Other Support

During a crisis, safety nets can provide urgent consumption support to households. Government programmes, such as Kenya's Hunger Safety Net Programme, enrol participants during stable periods, and release support during an external shock such as a drought. Other community-based

mechanisms involve group savings, such as joint savings or contributing a fist full of rice to a communal food store. These can be drawn upon for shocks occurring at a household level, such as death of a family-member.

Other support may be needed depending on the context and may overlap with the social empowerment pillar. In some contexts, services include:

- Psychosocial support, especially for children in post-traumatic circumstances
- Support services for survivors of gender-based violence
- Protection circles or groups for vulnerable people in conflict situation.

In many contexts, local community members, neighbours and family members can fulfil some of the social protection needs of ultra-poor households, such as access to community land, community gardens or food banks, group childcare or care of elderly or disabled persons, or community-based disaster risk management. For example, World Vision Myanmar is testing the use of community-led food banks that obtain food grown on local land, and through donations from community members. These community mechanisms, often called informal social protection mechanisms, are especially important in contexts where there are weak social services and limited access to social safety nets. Where ultra-poor households are limited in their access to community resources, Graduation plays an important role of building social integration through the social empowerment pillar.

> ⓘ **Tip:**
> Care needs to be exercised to ensure that informal social protection mechanisms do not discriminate against women, children and other vulnerable groups.

3. Design Consumption Support Mechanism

Consumption support refers to assistance that provides for essential food and nutritional needs of a household. It can include distribution of food, cash disbursements, and nutrition supplements for children, or expecting or lactating mothers. Consumption support is intended to meet the short-term needs of a household and fill income gaps. Although Graduation equips participants with livelihoods that generate long-term earning potential, there is often an immediate need which can be met through consumption support. In some cases, consumption support will allow households to offset lost income while participants attend training.

Setting the Value and Duration of Consumption Support

The following points should be kept in mind when calculating the amount of direct, in-kind or cash support for households:

- The current income level of the household and how much of it will not be available due to participation in the Graduation programme
- Average household size in the area
- The consumption needs of the household, calculated using standard accepted methodologies such as the minimum expenditure basket or minimum needs assessments
- Comparable levels of support provided by government or other programmes, such as WFP or by minimum wage levels. Where available, these levels may need to be agreed with the food, nutrition, shelter or health clusters in a country.

- Other sources of income available to households, for instance through labour, remittances or through social protection schemes
- Access to food sources including subsistence farming and kitchen gardening
- Seasonal considerations such as lean periods when agricultural productivity is low, or crises levels affecting natural resources or water availability

> **ⓘ Tip:**
>
> Tools such as the Household Economic Approach or Minimum Expenditure Baskets help calculate the shortfall of a household or group of households within a particular wealth group and set the level of support. These needs are then matched to support mechanisms such as consumption stipends.

The duration of consumption support is typically set at 3-6 months but may be extended depending on the need of a particular household member, for instance pregnant women. Factors that influence the duration of consumption support include the amount of time it will take for the household to begin earning enough from the selected livelihood activity to cover consumption needs; depth of vulnerability of households; and length of time before the household can access existing social protection mechanisms.

The value and duration of consumption support vary based on context. In the BRAC TUP programme in Bangladesh, the monthly consumption stipend was around $10 USD for three months while in Northern Kenya, the monthly stipend was equal to $15 USD for six months.

Kitchen Gardens

In World Vision's Bangladesh programme, households have developed kitchen gardens providing nutritious food for their families. The kitchen gardens are located in small spaces around the homestead, enabling women to tend the gardens as part of their daily routine. Consisting of short-rotation crops such as tomatoes, greens and chili, participants were able to reduce household food expenditure while increasing dietary diversity. Additionally, they have been able to reduce both the time it takes to procure food by not having to go to the market, and their dependence on men to buy food from the market. Longer-term benefits of the kitchen gardens include surplus production which women can share, trade, or sell with neighbours.

Modality of Consumption Support

Consumption support can take the form of cash, in-kind transfers or vouchers. World Vision promotes the use of cash-based interventions, which have advantages over in-kind distribution of consumable goods, such as providing people with choice and dignity, ease of distribution, and contributing to local markets and the economy by increasing monetary circulation. Cash-based initiatives require careful assessments and programme design to ensure that the cash is properly and fairly administered, can be safely used by women and men, and that the goods or services that the cash is intended for are available and accessible, particularly to women, through markets.[27] Considerations for deciding on the modality of the consumption support include:

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[27] For more information about the business case for cash, approaches to developing cash-based interventions, and tools see: Cash Learning Partnership: *http://www.cashlearning.org/*; Be Cash Ready: *https://www.becashready.org/*; World Vision cash: *https://www.wvi.org/food-assistance/cash-transfers.*

- Availability of financial services to administer cash, e.g. local banks
- Availability and access to food items in local markets
- Protection-related issues concerning cash and market access, such as theft,
- Experience of local staff with cash-based programming
- Existence of grievance mechanisms

ⓘ Tip:

Remember to communicate the type, purpose, and duration of consumption support clearly to Graduation participants and other community members. Setting up grievance mechanisms, which are anonymous, and regular monitoring of households, allow both the participant and other households to voice any issues. This is an important way to ensure that any errors are identified.

Gender considerations are important in understanding the best and safest mechanism for deciding on the modality of support. Each option should be analysed to understand whether it is accessible to women. Considerations include:

- Can women physically collect either in-kind or cash support?
- Is transportation needed? If so, is it available to return the support home, or to go to a market to buy goods?
- Where cash is channelled through women, are women able to retain that cash and what risks are involved in their receiving cash?

Consumption Support via Mobile Money in Bangladesh

The Nobo Jatra Promotional Graduation pilot, implemented by World Vision Bangladesh, delivers consumption support to participants in the form of a monthly compensation allowance of $12 USD via a mobile money platform, bKash. Participants of the programme prefer it to receiving cash because disbursements can be time-consuming and this mode of payment allows them to save in their mobile wallets.

Providing the consumption support via mobile money enhanced digital literacy and confidence among participants. Moreover, it empowered them to share their knowledge with the broader community and raise overall awareness.

Social protection is one of the first interventions that is implemented following the targeting process. Facilitators will need to be available who are trained to identify household needs, create linkages to social protection mechanisms, administer any consumption support provided, and to manage potential shortfalls in services. Where the Graduation programme provides consumption support to the participants, staff will also be needed to carry out and manage the distributions. More information about planning for Graduation social protection interventions can be found in Chapter 3.

LIVELIHOODS PROMOTION

By the end of this phase, you will have:

- Identified the key livelihood options available in the area and the challenges that the ultra-poor face engaging in these options
- Developed a list of up to ten options that ultra-poor households can choose from to start livelihoods activities
- Defined the assets and inputs that will be transferred for each of the livelihood options
- Assessed the risks for each of the livelihoods options and identified risk mitigation and management measures
- Identified technical training needed for each livelihood option and how it will be delivered
- Outlined business training needed and how it will be provided during the Graduation programme

Rationale

Ultra-poor families have very few productive assets, irregular and low income, and can take few risks trying new livelihood options. They also often lack confidence due to their poor social standing, exposure to repeated shocks, and the burden of indebtedness and uncertain futures. Women, in particular, are time-poor, devoting much of their days to unpaid care work and household chores, reducing their ability to engage in productive livelihoods. In Graduation programmes, livelihood interventions are intended to address these challenges and need to be developed carefully to generate sufficient income for households to cover expenses, build capacity, and improve resilience. Livelihoods development is complex, and guidance is provided in World Vision's *Building Secure Livelihoods Guide.* Livelihood interventions typically include:

- Technical and business skills training that allows participants to build the skills and capacity to manage a livelihood
- An asset (in-kind or cash-based) that allows households to generate income, engage with markets and apply the technical and business skills training they have received
- Linkages to support services, such as extension services, and to markets where goods and services can generate an income for the household
- Support to ensure livelihood growth through additional inputs, such as vaccination, agricultural extension services, and through coaching
- Attention to women's economic empowerment through increased assets, income and return on labour, support, decision-making authority, control over resources and manageable workloads

The integration of livelihoods promotion with the other Graduation pillars reinforces the development of livelihoods by discouraging negative coping strategies and encouraging savings. As with the other pillars of Graduation, the livelihoods component seeks to link ultra-poor participants to existing livelihood opportunities, viable markets and services and is not intended to develop new livelihoods options, value chains or technologies. As a result of the Graduation intervention, households can progress towards being able to engage in markets, being part of producer or marketing groups, and joining cooperatives.

Key Considerations

1. The livelihoods that ultra-poor participants engage with must be viable and capable of generating surplus income for the household.

2. Graduation helps households choose from existing options, with careful planning to avoid market saturation.

3. Livelihoods options should be able to generate an income for the household within three to six months.

4. Each livelihood option is offered as a package consisting of training, an asset transfer, and ongoing support to ensure that the asset value increases and the livelihood generates an income.

5. Livelihood options must have the potential to empower ultra-poor participants, especially women, within the household, within the community and within their local markets.

6. Livelihood options provide a platform for learning and building confidence so that participants are able to expand their livelihood and income, upgrading to market-based interventions, or diversifying their income streams to higher value options.

Designing Livelihood Interventions

1. Identify Livelihood Options for the Ultra-Poor

Drawing upon the assessment findings, the first step is to determine whether the intervention will involve self- or wage employment.

- **Self-employment** refers to instances where the participant owns and manages a livelihood, such as livestock-rearing or petty trade. It offers flexibility in working hours, integrating livelihood activities into other daily tasks such as caring for children or elderly people, and requires less of a commitment to an employer than wage employment. Self-employment can be risky and uncertain, with income highly dependent on market trends and factors affecting productivity, such as climate. Additionally self-employment involves costs such as trading licenses or veterinary services which participants will need to cover themselves. Many self-employment options exist in the informal economy where there are lower entry barriers, but also fewer means of protecting participants from risks.

- **Wage employment** includes salaried or hourly rate work for an employer, such as a factory, hotel, hospital, restaurant, farm or construction company. Factors to consider when assessing the suitability of wage-employment includes the type of contract, security of employment, workers' rights, health and safety regulations, and employer ethics. Formal employment will often have high entry barriers, related to education or skills, but may provide greater security and benefits in the long run.

Most Graduation programmes and this Handbook focus on self-employment pathways because these are quicker to develop, allow households to continue with many other daily activities while

engaging in the enterprise, and hold fewer obstacles or barriers than entering formal employment. In some circumstances, such as youth programmes seeking to build skills to enter the labour market, vocational training programmes are used. Note that these should only be promoted where they lead to viable quality job opportunities with a proven market.

Screening livelihood options for the self-employment pathway includes identifying and assessing options that households can choose from. The number of livelihood options for participants to choose from differs based on context, existing skills, and staff capacity. BRAC's implementation experience indicates that between 6 - 10 enterprise options is a practical number for a Graduation programme. This is because 1) the number is small enough to be able to conduct a business analysis of each option; 2) programme staff can monitor and support households with similar livelihoods more easily and do not have to be trained on a wide range of options.

> **(i) Tip:**
>
> Avoid livelihoods that have limited demand or will face too much competition in the market. Regardless of training, support, and inputs that raise production, participants will struggle to sell the service or good. Similarly, if many participants supply the same good, prices will fall and when the market becomes saturated, sales will decline. This will result in be unused stock, wastage, unemployment and falling income.

All options in the short list must fulfil the following requirements for a household:

- They should provide regular and sufficient income to cover household expenses
- The activities linked to generating the livelihood must be safe, environmental or agro-ecology friendly, legal, and sustainable
- The livelihood must be viable, i.e. production is feasible, output is marketable, and livelihood is socially acceptable
- The livelihood must engage adults of legal working age and not promote child labour.
- The livelihood must help empower and not become an undue burden on women.

Viability of Livelihood Options

The viability of a livelihood is determined by three main criteria which varies by context.

- **Marketability** determines whether there is sufficient demand for the livelihood. The market assessment will help identify marketability and provide information on competition, pricing points, demand, quality requirements, and future potential for the livelihood.

- **Feasibility** determines whether the good or service can be produced without any harm. The feasibility assessment examines a range of factors affecting production, including availability of land, natural inputs such as water, other inputs such as extension services, as well as skills needed to develop the livelihood. Feasibility assessments should also provide an indication of the impact on the environment and natural resources of the livelihood option, and whether there are any risks in terms of climate change on the future of production levels.

- **Acceptability** of the options in the local context, as well as practically for the participant to successfully engage in the livelihood. Cultural sensitivity may relate to gender relations or social status which allows or prevents certain groups from carrying out certain activities such as selling goods in a market. Practical considerations involve assessing how much extra time a livelihood activity will involve and whether this places an unacceptable additional burden on women or on children.

Selecting the right livelihoods to include in the list of options requires a careful screening process that reduces a long list of options to a final short list of up to ten livelihoods. The three steps involved in developing the list are:

1. **Create a long list**: List all livelihoods options possible, now and in the future. This includes products which may be a by-product or additional service needed in a value chain, such as organic fertiliser (a by-product of keeping livestock). This list should be checked for any known risks, such as negative impact on women or children (for instance, by forcing them into labour) or environmental destruction, so that they can be eliminated.
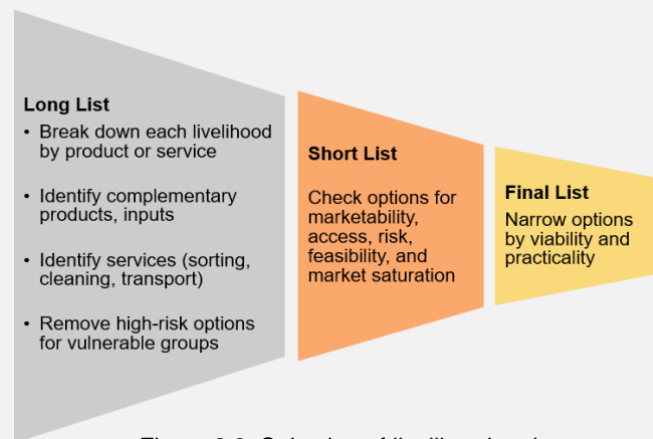
Figure 2.3: Selection of livelihood options

2. **Assess a short list:** The short list of livelihoods options may contain between 15 - 30 options which look possible, and need to be evaluated for their profitability and viability. Using the information in the assessments, or if necessary consulting with key informants, examine the options for viability including:

   - **Marketability:** Is there sufficient demand for each product?
   - **Market Saturation:** What effect does an increase in supply of the product or service have on demand and price?
   - **Market Access:** Where are the buyers for the product or service? Can Graduation participants access these buyers?
   - **Feasibility:** Can ultra-poor households produce the good or service where they live on a regular and ongoing basis, and without destroying natural resources?
   - **Acceptability:** How acceptable is the option in the context? Does it sufficiently change social norms that are at the root cause of poverty, disempowerment and inequality?
   - **Risk:** What are the risks affecting this livelihood? How do these risks affect production and selling or marketing of this product or service?

3. **Generate the final list of livelihood options:** Each option in the short list needs to be evaluated for its business potential. Based on the market, production and risk information, calculate the expected:

   - **Profit:** How long will it take for the livelihood to generate a profit for each household? How much profit can the household expect for the first 18 months of this livelihood? Note that profit is gross income (or sales) minus expenses (costs).
   - **Return on Investmen**t: How long will it take for the livelihood to begin generating an income? Is this soon enough for the household to generate the income it needs to cover its expenses. (Recommended time frame is 3 – 6 months).
   - **Other costs and resource requirements**: What are the costs involved in providing this livelihood package and do these fall within the programme budget? What other resources, such as space or inputs, are needed?

Understanding Markets

Understanding market systems is important for developing livelihood strategies. Market systems are complex webs of relationships between value chain actors, support services and the enabling environment. World Vision's Integrating Extremely Poor Producers into Markets Field Guide provides a comprehensive overview on how to analyse and design markets programmes. Some key terms include:

- **Market**: any exchange of a product or service between two or more stakeholders. It also refers to the total amount of demand for a product or service.
- **Marketplace**: a physical space where there are sellers and buyers, and goods and services are traded at an agreed price.
- **Value chain**: represents each step from production to consumption of a product or service. As a product or service moves from the primary producer to the final consumer, value is added at each stage.

In order for households to increase production and income, there must be sufficient market and business case for the livelihood. This means generating income that is greater than the costs. Market assessments and analyses can help answer questions on demand, supply, profit margins and suitability of a livelihood option for the ultra-poor:

- Is there a market for the product? How big is this market?
- What is the price for the product in the market? How is pricing affected by different factors such as greater competition or increase in production?
- What is likely to happen in the future to this market? Will it grow? Will it disappear?

Gendered Market Analysis

In women's economic empowerment (WEE), the aim is to improve the skills, resources, power and agency of women, while simultaneously addressing inequitable social and cultural norms, laws and institutions to promote a more enabling environment where both women and men can thrive. Gendered market analysis helps develop livelihoods options that do not reinforce traditional gender dynamics, for instance, by finding ways for women to build their business skills to be able to access information about prices and exert control over the sale of their goods. Gendered market analysis is also useful for identifying un-met market system services, which can often be livelihoods opportunities, such as nurseries or organic fertiliser production supplying larger farmers.

> **Tools and resources on market assessments:**
>
> - CRS (2006). *A Market Facilitator's Guide to Participatory Agroenterprise Development*
> - World Vision and USAID, 2017. *Integrating Extremely Poor Producers into Markets Field Guide*
> - Mercy Corps, Save the Children, and IRC, 2016 *Labor Market Analysis in Humanitarian Contexts: A Practitioner's Guide*
> - Resource centers such as SEEP and BEAM Networks
> - USAID Framework for Inclusive Market System

2.   Define the Asset Transfer

Once the livelihoods options have been identified, the asset needed for a household to build this livelihood can be defined. The main types of assets which a programme can provide are:

1. **Productive asset:** This refers to the basic unit of the livelihood, such as livestock for rearing or a sewing machine for tailoring.

2. **Overhead:** This refers to the support needed to maintain and use the productive asset. For example, shelter for livestock, land to grow vegetables or small shop-front for a trader.

3. **Working capital:** These are additional inputs or services that are needed to maintain the asset on an ongoing basis. Examples include fodder for livestock, merchandise for petty traders, and fabric and thread for tailors. Eventually, the small household business will generate enough income to cover these costs on an ongoing basis, but initially it may be important for World Vision to provide this with the initial asset transfer.

Each livelihood needs to be assessed for which assets are needed, and who will provide each asset and how. World Vision will typically provide the main productive asset, with the household contributing space and some form of inputs. Additional inputs, such as veterinary services or fertilisers, may need to be negotiated with government or other agencies. For more details on planning and sourcing assets please see Chapter 3.

> The benefits of using cash transfers for livelihood inputs have been well documented through resources including CaLP, SEEP, and World Vision cash programming.

Modality of the Asset transfer

There are four main modalities which can be used for asset transfers:
- In-kind transfer where World Vision procures and delivers the asset
- Cash transfer which enables the participant to buy the asset directly
- Vouchers that can be exchanged at specified vendors
- Soft loans with low or no interest to be used by participants to buy assets and repay over a specified period of time

The type of asset value and transfer mechanism is determined by the capacity and resources available to participants, market availability of the asset, available resources, and norms around women's ownership and use of resources and assets. In-kind assets are more suited in contexts where participants have limited experience in buying assets (such as livestock) from the market. This is also relevant in communities where gender norms prevent women from going to the market and purchasing their own asset.

Assets for in-kind transfers are best bought in local markets and will need to adhere to World Vision procurement guidelines and systems. Often the centralised system may bypass local markets, which could cause delays or quality-related issues, especially for assets such as livestock.

Cash transfers provide a powerful way to engage with markets, build negotiation and business skills, and establish a relationship with the vendor for future purchases. Use of cash can also reduce supply chain overheads and ensure that the right inputs or assets are purchased. However, cash does carry risks exposing people to abuse or theft and precautions are needed to ensure that

the cash reaches the intended participant, is used to buy an asset, and that the participant is not exploited, buying poor quality inputs or over-paying. One way to address some of these risks is through the use of vouchers. Cash should only be considered where local markets offer the necessary inputs or assets. World Vision may also consider providing other forms of support to participants with purchasing assets, e.g. checking the quality of livestock before a final purchase is made.

Soft loans are suitable for households which are slightly better off and may be designated as fast climbers in a Graduation programme. If the ability of a household to repay a loan is uncertain at the onset of a programme, one option is to provide a primary asset as an in-kind or cash transfer with a secondary asset as a soft loan for those households that succeed in quickly developing the first livelihood.

Soft Loans in Graduation Programmes

Graduation programmes in South Asia have demonstrated successes of providing the livelihoods asset package through soft loans.[28] Thriving markets, and familiarity with microfinance have created an enabling environment where households are able to generate sufficient and stable incomes to repay the value of asset packages as well as generate a sustainable income for their households. In these instances, loans with preferable terms, including subsidised interest rates, and extended repayment schedules have been effective in providing the Graduation asset package. For example, in BRAC's TUP programme in Bangladesh, participants are expected to repay 30-50 percent of the original asset value, depending on what is feasible for the profile of participants.

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3. Develop Risk Management Strategies

A commonly accepted approach to managing risks in livelihoods involves applying a resilience lens. World Vision's approach to resilience is complementary to Graduation. Both promote integrated programmes that take a systems approach to address the underlying causes of vulnerability. Graduation empowers and enables families to:[29]

- **Absorb shocks and stresses** by anticipating and preparing for disasters and building mechanisms to quickly recover from shocks and stresses. This could entail risk education, preparedness planning, savings, traditional social safety nets, insurance and community based disaster risk management

- **Adapt to a changing environment** by accessing information for innovation and learning, engaging in diversified sustainable livelihood options, and learning how to manage natural resources effectively

- **Transform risk into opportunities** through effective economic growth, access to financial services and markets, access to public services and a transformed enabling environment that promotes progress out of poverty.

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[28] BRAC. (2016). Targeting the Ultra-Poor Programme Brief. *http://www.brac.net/images/index/tup/brac_TUP-briefNote-Jun17.pdf*
[29] Elizabeth Carabine, E., Ibrahim, M. and Rumsey, R. (2014). Institutionalising resilience: the World Vision story. ODI, 2014. *https://www.wvi.org/sites/default/files/Institutionalising%20Resilience_0.pdf*

Due to their vulnerabilities, ultra-poor households need to be cautious about taking on risky ventures. They have very little capital to fall back on if something goes wrong and their reputation will be at stake if they adopt an enterprise that is new or different. This can also have an adverse effect on their level of confidence. Enterprises that involve new technologies or entering new markets may be too risky for ultra-poor households. On the other hand, livelihoods which have been historically practiced but are under threat – for example, due to climate change – need to be considered with caution. If they are selected as options, risk management strategies have to be included in the support package – for example through a combined package of the asset, training, and risk management such as guaranteed veterinary care.

4. Develop Technical and Business Skills Training

Each livelihood option will involve a certain level of skills and capabilities to produce and market the product or service. Technical training involves building knowledge on how to manage a livelihood (e.g. disease prevention, feeding practices) and business skills on selling and buying in the market. During the design phase, both the training content as well as the delivery mechanism are considered and outlined.

To ensure sustainability and efficiency, consider options that link to existing service providers and local experts for the delivery of training, such as:
- Peer-to-peer learning such as farmer field schools
- Government or NGOs that offer free training to farmers
- Formal training institutions which may charge for training or offer pro-bono services to community members
- Apprenticeships that offer on-the-job training in a particular livelihood

The content of the training should always be developed in consultation with technical or business experts. Some training can be combined with other pillars, e.g. business training that builds financial literacy and capacity may be provided through a financial service provider. Other training will be very specific to the livelihood itself, and will need to be delivered by specialist training providers. Training is also often used to impart important information to participants, such as where markets can be found or information about a useful technology.

Identifying the types of training for participants and possible sources and costs will feed into the overall Graduation plan, covered in Chapter 3 and 4.

5. Create Linkages

Support services

All livelihoods require some sort of support such as veterinary or agricultural extension services, inputs such as water or seeds, or business support such as packaging and transportation. Many support services will be available through the local community, government services, NGOs, and the private sector and participants can be linked to these during programme implementation. Staff need to identify which services are needed, where they can be obtained, and map out any costs

involved. If there is a gap in critical services, World Vision may consider other means of providing the service, such as contracting a partner to develop that service. Local service delivery is important for sustainability purposes.

Financial services are particularly important as these provide the means of banking savings, accessing additional capital for the enterprise through loans, and also are an important means through which payments are made. Building financial inclusion therefore is closely linked to building livelihoods.

Group livelihoods

Producer organisations, community-based marketing groups and cooperatives are all effective ways for improving livelihoods of member households. Ultra-poor households may face barriers to joining such groups due to social alienation, financial limitations, or production constraints. One of the Graduation outcomes can be that households are market-ready through building their productive and business capacity and gaining experience in linking to other market actors.

Value chain linkages

Successful livelihoods depend on linking ultra-poor participants to buyers and suppliers in the market system. Where possible, Graduation programmes should facilitate linkages to input markets – such as seed, tools, fodder – as well as services including financial services, training, and transportation to ensure the sustainability of livelihoods.[30]

Licenses and legal considerations

Some livelihoods will require specific legal or administrative processes, such as obtaining a trading license or a certificate from a veterinary service. It is essential to understand and abide by any requirements, and to budget for any licensing fees or registration processes.

Building Linkages in Mongolia

World Vision in Mongolia assessed the viability and business case of livelihoods based on clothing and shoe production. Both products were in high demand and could be produced locally. However, sewing machines distributed were under-used and generated neutral or negative returns on investment because of inter-related factors such as seasonal variations in demand for traditional clothes, lack of consistent inputs, and limited access to output markets. Additionally, competition from imported goods drove down the selling price.

The programme found that linking Graduation participants to formalised business groups and value chain associations and increasing marketing could improve sales potential. Additionally, linking women to input markets and financial institutions empowered them to respond to future increases in market demand. The success of the programme can be attributed to its focus on developing business skills and establishing linkages with business facilities, rather than increasing production.

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[30] World Vision, 2014. WV Markets Field Guide for more information on Integrating Extremely Poor Producers into Markets Field Guide. Pp 21 – 35.

FINANCIAL INCLUSION

By the end of this phase, you will have:

- Defined the financial capacity and needs of ultra-poor households in the area based on assessment findings
- Identified the type of savings plans that will be offered during Graduation
- Defined the financial training needed for participants
- Decided the financial literacy training mechanism
- Determined the most suitable mechanism and timing to link participants to credit
- Identified key local financial institutions and assessed which ones are suitable to link Graduation participants to

Rationale

Financial inclusion plays a critical role in enabling families to plan for the future and build economic resilience. It builds a participant's financial awareness and management skills, their ability to use a range of available services, and their ability to apply their skills and knowledge to manage financial shocks. These can have wide-ranging effects on ultra-poor households by stabilising their consumption spending, providing ways to save regularly and securely, and providing means to access finance for small investments and household expenditures. Improved financial management will ultimately help women and men to provide for their children and invest in their future, helping to break the cycle of poverty.

Financial Inclusion interventions typically include facilitating savings groups, financial literacy training, and access to microcredit and formal savings services where possible. Where opportunities arise, link with mission-aligned institutions. For example, VisionFund or an external microfinance institution (MFI) can provide access to a formal account, while World Vision delivers financial literacy trainings.

Key Considerations

1. The ultra-poor are often perceived as too poor to engage in financial management. In reality, many ultra-poor households are accustomed to managing limited and unreliable income through informal means such as borrowing from neighbours, family, or securing informal shop credit. Graduation helps identify and link participants to financial tools that lower risk and costs of using some informal financial mechanisms.

2. Women often face greater barriers to accessing financial services. Equitable financial inclusion of women can have far-reaching impacts on the family as a whole - by elevating primary female household members to make financial decisions, manage household income and help ensure resources are invested into children's futures.

3. Financial inclusion interventions must minimise financial risk, be convenient, easy to understand, and able for participants to continue with beyond the end of the Graduation cycle.

Designing Financial Inclusion Interventions

1. Identify Potential Linkages to Financial Service Providers

Drawing from the assessment findings, it is essential to determine whether suitable financial services are already available to the ultra-poor. Before selecting any new financial service partner to link to, consider whether their products and services are suited to the needs and circumstances of the ultra-poor especially women. In some contexts, there may be financial services that are not suitable for participants when they enter the programme that they can "graduate" into by the end. Consider what would be needed to graduate to this level of financial capability, and how this might inform the design of financial inclusion interventions.

Where households are in receipt of cash disbursements, either through a consumption support, asset transfer or through a government social safety net, the participant may already be linked to a financial institution. Further linkages to external providers can help households gain access to formal financial services in the market.

If VisionFund operates locally, it is necessary for staff to explore what services they offer and how they are regulated. In some countries, regulations permit MFIs like VisionFund to collect savings deposits. Where this is the case, this could be an opportunity to link with a financial institution with aligned strategic priorities to promote financial inclusion of the poor.

In contexts where this is not available, it can be useful to link to financial services within an institution that provides formal financial services that participants can graduate into, enabling them to both 'graduate up' in their ability to use more formal services and maintain a relationship with the same institution. For example, in India, Bandhan Bank runs a non-profit for poor households, who can join and use bank services once they are in a more financially stable situation.

2. Develop Financial Literacy Training

Financial literacy training is a key mechanism to build basic awareness, skills, and confidence to promote improved financial behaviour and the ability to use financial mechanisms such as savings and loans. The assessment findings will inform the nature, length, and intensiveness of the financial literacy training based on existing level of financial awareness. The content of the training should align with the mechanism of the financial services facilitated by the Graduation programme. Training content should run in addition to any training necessary to set up the interventions – for example initial sessions on setting up the 'Savings for Transformation' (S4T) groups. Financial literacy training topics typically include:

- Rationale and guidelines for saving
- Preparing for emergencies
- How to make a household budget
- Understanding debt and interest
- How to manage a loan and avoid over-borrowing
- Finding the right financial service providers – terms and conditions

Financial literacy trainings can be conducted individually or as a group, by a World Vision Ultra-Poor Graduation facilitator or someone from an external MFI. For example, if vulnerabilities require in depth financial literacy training, and World Vision staff have limited technical financial training, it may be necessary to ask an external MFI to support trainings. The content of financial literacy training can be reinforced by providing advice and coaching during household visits, and demonstration projects such as showing how a mobile money mechanism or an Automated Teller Machine (ATM) works, where relevant.

Financial literacy training plays a key role in supporting sustainable livelihoods by enabling participants to successfully manage household budgets and small enterprises. Integrating basic book-keeping skills into financial literacy training will help the household build a bigger picture of the relationship between livelihoods and overall well-being of the household.

Key gender issues such as schedules, duration of trainings, and cultural dimensions should be considered to ensure that both women and men can participate and contribute equally. Other important considerations include the different levels of financial literacy, control over income and shared financial decision-making within a household, which may need to be addressed through training as well as through coaching.

3. Design Savings and Borrowing Mechanisms

Selecting the right savings mechanism should be influenced by positive practices and mechanisms available in the local context. World Vision's S4T methodology on savings groups provides a good entry point for households to begin saving and building financial understanding and capacity. Savings groups are an efficient mechanism for vulnerable households, as they can be set up wherever there is a small group of people with a willingness to save. By operating as groups, they also provide platforms for shared learning, mutual support, and growth. In addition, savings groups can provide a useful platform through which to deliver the financial literacy training.

Savings groups provide an optimal environment for women to build their financial skills and confidence, by providing a safe environment to share, learn, and reinforce each other's positive saving and investment behaviour. They also help build women's social capacity, which in turn strengthens their resilience capacity.

Savings groups, including S4T can take different forms, with varying rules, expectations and formalities, depending on the target group. It is important to set up groups where participants feel comfortable making withdrawals from their savings or make smaller deposits when needed. While S4T provides a strong savings group approach, do consider opportunities to link participants to existing groups where they already meet the minimum standards of S4T.

Individual Saving vs. Group Saving

While use of savings groups are preferable in Graduation, individual savings accounts, through MFIs, post offices, and traditional banks may be more suitable among populations that are already familiar with earning, saving, and transacting regularly, or have a sound knowledge of financial services. This may include women and men from urban communities, youth, or displaced or refugee populations.

Having an individualized savings account with a formal financial service provider can make it easier to make deposits and withdrawals at one's convenience, if contact points are located nearby. Saving with a formal institution is also a good way to be introduced to other formal financial products and build one's familiarity with the financial services market. In some places, MFIs offer individual accounts through a group platform, which ensures independence over one's finances, while providing the benefits of participating in a group. Where financial services are delivered individually, financial literacy trainings should still be delivered to participants in groups, to promote shared learning.

Credit

Micro-loans enable a household to cover large payments such as livelihood inputs, capital investments, home repairs, medical expenditures, and school payments, without selling off their productive assets, depleting savings, or embarking on negative coping strategies. Credit is also an important linkage that can facilitate future livelihood opportunities and growth. Graduation programmes can provide an ideal situation to introduce poor households to credit, including very small loans, in a safe and supported environment. Nonetheless, potential risks for ultra-poor households should be considered carefully. It is important to ensure that households have sufficient income to regularly pay the instalments over an extended period of time, before they are introduced to credit. Expensive consumables which exceed a household's capacity to pay will reduce its savings, income, and ultimately the ability to build a sustainable livelihood. To ensure

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Advantages of integrating S4T in Graduation

World Vision's S4T project model promotes a powerful mechanism to promote financial inclusion of extreme poor participants in a way that achieves several of the desired Graduation outcomes including enhanced financial literacy, access to savings, access to capital, improved financial management skills, enhanced decision-making and increased social capital. S4T operates in environments where markets and services are relatively weak and provide a good alternative where there are limited financial services to which providers can link.

Strengths of S4T:

- Autonomous and self-managed
- Transparent governance structure
- Regular meetings in convenient location
- Shared consistent contributions based on what poorest can afford
- Money locked securely in cashbox
- Loan amount linked to savings balance
- Rigorous record-keeping in group and individual record books

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CHECKLIST: Borrowing

- ✓ Must have sufficient income to pay loan installments
- ✓ Must have an affordable interest rate
- ✓ Must have a clearly-defined loan repayment schedule
- ✓ Must have consumer rights respected and access to grievance redress mechanisms
- ✓ Must not have collateral demands that place households at risk
- ✓ Should have regular repayments
- ✓ Should have a recovery mechanism in the face of a shock (e.g. micro-insurance, sufficient savings)

that a return on an investment warrants a loan, an assessment focused on livelihood assets or operations in the form of a business plan is paramount.

It is essential for each individual programme to assess and plan when to introduce participants to micro-loans – whether these are for business investment or consumption purposes. In many contexts it is prudent to introduce borrowing towards the middle or end of the Graduation timeline, after they have completed at least one S4T cycle (after 9-12 months), when participants have secure income streams and been have practicing regular savings and budgeting.

SOCIAL EMPOWERMENT

By the end of this phase, you will have:

- Identified key issues to provide life skills training on
- Defined how life skills training will be delivered
- Developed plans for community engagement to mitigate social exclusion, discrimination, violence and other issues
- Identified how coaching will be delivered to households

Rationale

Graduation can help ultra-poor households and children to overcome poverty by helping them transform their sense of purpose, self-belief, worldview, and place within their communities. Many ultra-poor women, men, children and adolescents live in abusive, exploitative, or unsafe situations, that may be caused by political conflict, social instability, natural disasters, family violence, food insecurity, or illness. This can instil a sense of hopelessness and defeat that make it impossible to believe their situations can improve. Their ability to thrive depends on building their capacity for psychosocial resilience, so they can cope, overcome, and feel supported facing their challenges. Graduation can help members of ultra-poor households become more resilient to stresses and shocks by encouraging them to take a positive approach to their future, seize new opportunities, learn life skills and competencies to deal with daily stresses, and build their sense of worth within their communities.

Building self-awareness, confidence, women's empowerment, and integration into the broader community can address people's resignation in the face of poverty. Encouraging them to put their faith, hope, and other spiritual values into practice can also help to establish a positive mindset.[31] This requires a concerted effort through one-to-one coaching and mentorship, group-based social support, and integration into the wider local community, by creating mechanisms for the community's proactive engagement, and by building linkages to local power structures and government agencies.

Coaching, an integral part of Graduation that cuts across all four pillars, has been identified as one of the most critical success factors of the Graduation approach. The direct and frequent interaction

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[31] Figueroa, et al. (2015). The Peace Road Curriculum User's Manual. World Vision.
http://storage.cloversites.com/worldvision5/documents/PEACE%20ROAD%20USERS%20GUIDE%20FINAL.pdf

between households and frontline staff is what makes the Graduation approach different from traditional development programmes targeted towards vulnerable populations.

Key Considerations

1. Social empowerment interventions must be carefully tailored to participant needs to address differences in progress, e.g. for slow climbers versus fast climbers. Early identification of slow climbers will allow frontline staff to intensify their support through coaching.

2. Social, cultural, and religious traditions, and gender norms and roles, such as prevalence of early marriage or child labour that contribute to vulnerabilities must be addressed by staff in a careful and sensitive manner during life skills training and household coaching.

3. The community mobilisation component, whether it be through village committees, religious institutions or community-based organisations, helps to reinforce the impact of coaching and life skills on the empowerment of participants.

Designing Social Empowerment Interventions

1. Develop Life Skills Training

Life skills training involves developing skills and knowledge to address key social and health challenges and perspectives prevalent in targeted households and the community. Addressing these issues is fundamental to tackling root causes of poverty and can lead to improved livelihoods, higher levels of productivity, increased savings, self-sufficiency and empowerment, as well as to better social relations and integration. Awareness of health issues such as maternal and child health, HIV/AIDs, and malaria promotes positive behaviour change and reduces the incidence of illness among the ultra-poor. Similarly, addressing gender and social inequalities, such as child marriage, violence against women, discrimination based on race, ethnicity, or other grounds can increase the social cohesion of a community and allow for more equitable development. In addition to addressing key

> **Promoting an Empowered World View Approach through Graduation**
>
> **A world view** is a mindset that takes shape in the thought processes within the mind, and consist of beliefs, values and perceptions. World views held at the individual and community level play a central role in driving people's behaviour. Graduation's Social Empowerment pillar aligns closely with objectives of World Visions' Empowered World View (EWV) approach to:
>
> - Promote discovery of self-identity and improve self-esteem
> - Develop character based on core values among individuals, groups, and communities
> - Develop a vision for a better future
> - Empower people to live out their identity and values to realise their vision as active agents of change

social and health challenges, life skills trainings should include discussions on the role that worldviews play in driving behaviour, and how by shifting one's worldview it is possible to challenge perceptions about one's self-worth, potential, and place in society.

Gender relations play a major role in preventing households from reaching their fullest potential. Unequal roles and power in decision-making, household chores, livelihood activities, financial management and in social relations have serious effects on intra-household and social dynamics. The role of women in building resilience, investing in the future of children, and in caring for their

families and others in the community is well established. Globally, women do 2-10 times more care work in households than men do. Without equal voice and decision-making power, women's burdens increase beyond the point of sustainability, leading to physical and mental issues that can have serious repercussions for a family. It also limits the time a woman has available to engage in livelihoods activities that would bring in additional income needed in ultra-poor households. Life-skills training therefore includes substantive support for men and women, as well as boys and girls, to share the housework, work and responsibilities, for fathers to play a significant role in caregiving for their children, and for couples to share decision-making responsibilities. Evidence shows that these steps help contribute to improved maternal health outcomes and child well-being, providing a safe, secure, and positive environment for children to grow up in.

Life skills trainings are delivered by UPG Facilitators to groups of participants, as this is both efficient for the programme and beneficial for learning. This enables participants to learn about social and health challenges from the facilitator as well as learn from practical examples shared by their peers. For slow climbers in particular, group-based trainings are helpful in linking them with fast climbers who can lead by example and be a role model. Groups are also social networks for women who might otherwise be excluded from community support. Finally, groups can be a powerful platform to shift negative worldviews and behaviours that contribute to poverty, by providing a supportive environment for participants to build a joint sense of agency, courage and solidarity to improve their situation.

Gender sensitivity surrounding many issues may require some topics to be covered in single-sex groups, while others can be covered together – ensuring that all participants enjoy equal voice. Some issues may be best handled at an individual household level, once a sense of trust has been developed between the coach and the participant, and their household members.

Child Protection

Many children in ultra-poor households face protection issues. World Vision's CP Adapt approach is designed to protect children from abuse, neglect, exploitation and violence, and to mobilise actions around issues of concern. Use the national level CP ADAPT to analyse and gain a general understanding of the strengths and gaps in a country's child protection system, and the local level CP Adapt analysis to develop a shared understanding with communities on the protection issues and systems and develop a plan to strengthen child protection systems going forward.[32] Life skills training can address the key issues identified through the analyses. Where issues arise, UPG programme staff including Facilitators may also address these through the child protection mechanisms identified through CP ADAPT.

Group-based life skills training should be complemented with reinforcement of content during home visits. The life skills training topics vary depending on the context focusing on the specific vulnerabilities of ultra-poor families and their children identified during the vulnerability assessment (see examples of training topics in Chapter 3: Participant Training). The training should prioritise challenges affecting girls and boys such as child protection, early marriage, child labour, inadequate nutrition and withdrawal from schools. UPG Facilitators should make an effort to engage children directly and raise their social and health awareness through the life skills training

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[32] World Vision (2016). Analysis, Design and Planning Tool for Child Protection.
http://childprotectionforum.org/wp-content/uploads/2016/05/CP-ADAPT_2-May-2012.pdf

component. This will, in turn, boost their self-esteem, build a sense of hope and prepare them for an empowered life.

Male Engagement
Several World Vision approaches work with women and men to create a more enabling environment for women's economic empowerment in households and communities. In India, for example World Vision links Graduation participant households with the local MenCare campaign to shift attitudes that support child marriage. Members of the group develop a deeper understanding of critical topics such as gender-based violence and the importance of the father's role and promoting stronger father-daughter relationships. Channels of Hope for Gender works with Faith Leaders to explore gender identities, norms and values that impact male and female relationships in families and communities.

Figure 2.4 shows how social and health issues addressed in the Graduation programme vary between three different contexts - Bangladesh, Kenya, and the Philippines. Some social and health messages such as women's empowerment and family planning are common to all three programmes, while others such as malaria and female genital mutilation are more context-specific. In the Philippines, financial education is specifically reinforced through life skills training due to the over-indebtedness of the local community.
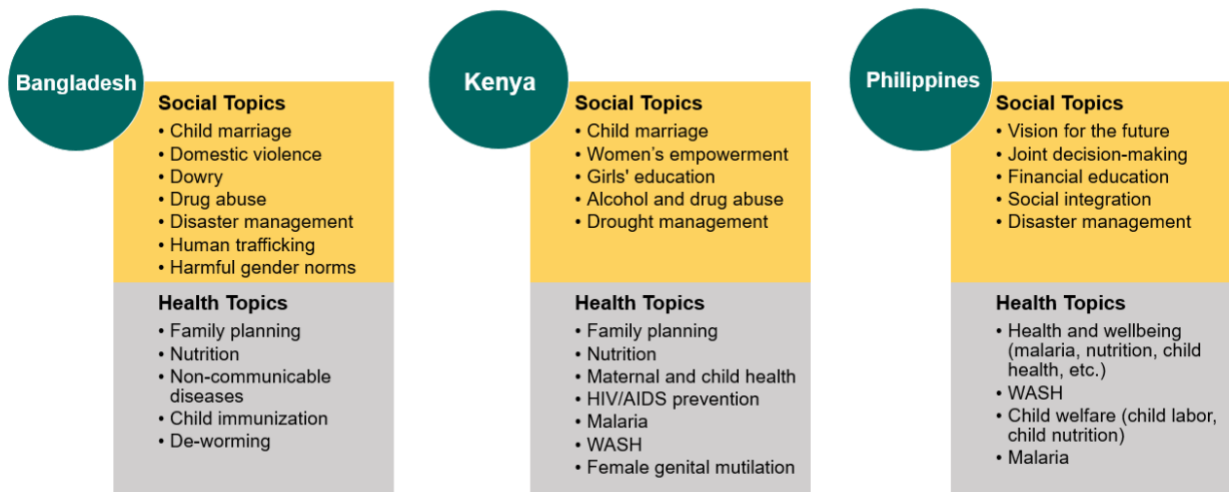
Figure 2.4: Social and health topics addressed in Graduation programmes in Bangladesh, Kenya, and the Philippines

2. Identify Community Mobilisation Mechanisms

In addition to being disconnected from most social services, livelihoods, and financial institutions, ultra-poor families and their children are often excluded from their community due to the stigma attached to poverty. This may be exacerbated by discrimination on the basis of ethnicity, race, religion, caste, gender, HIV/AIDs status, disability, refugee status, minorities or other factors.

Social institutions, such as local committees, faith services or government services are critical to ultra-poor participants' social integration. Effective community mobilisation is successful at empowering communities where ultra-poor live, to realise the role that they have in improving the lives of all community members including the poorest among them. Communities can be

empowered drivers of their own social change when they assess their own needs, capacities, and use of their resources; and when they take key decisions that account for all voices in the community.[33] Communities should be encourages to dedicate some attention to developing the life skills, confidence and futures of adolescents in the community.

In Graduation programmes community mobilisation is done through committees (e.g. Village Development Committee in World Vision Graduation programmes in Bangladesh, Village Social Solidarity Committee in BRAC TUP) comprising of influential members of the community. The committees guide women and men by providing advice and financial assistance during times of crises. In addition, they lead community projects, DRR activities, advocate for participants and help to link them to government services or social protection mechanisms.

Key considerations when forming such committees include:
1. Solicit names of women and men in the community members who are suitable for the committee from ultra-poor participants.
2. Establish a balance in the committee in terms of local power dynamics, economic status, gender, ethnicity, religion, and persons with disabilities.
3. Committee members should work on a voluntary basis and not receive any financial incentives from the programme.

Mobilising Community through Citizen, Voice, and Action

In Bangladesh, Graduation participants are linked to World Vision's Citizen Voice and Action platform, an approach to promoting community-level advocacy. Through this initiative, participants develop a greater awareness of programmes (maternal and child health, social protection) that should have access to and assess quality of services. Through collective dialogue, participants hold local service providers accountable for improving quality and access.

3. Define Approach to Coaching

When defining the approach to coaching, consider the profile of the coach, the regularity and timing of coaching visits, vulnerabilities that may require follow-up at the household level, how to approach sensitive issues, and how and when to involve or check in on different family members.

Individual coaching at the household level, and the trusting relationship that is built with members of the family as a result, is critical to the success of Graduation programming. Coaching primarily involves the Graduation participant, but may at times include other household members, including spouses and children.

Individual household coaching directly affects outcomes across all four of the Graduation pillars. While some coaching will address issues relating to social inclusion, much of the coaching provided by Graduation relates to practical every day issues affecting social protection, livelihoods and financial inclusion. Coaching also provides an opportunity to reinforce content delivered via the financial literacy, business, and life skills training, while taking into account how lessons may apply to individual needs, preferences and situations. Additionally, coaching provides a protective mechanism whereby UPG Facilitators check on participants' and child well-being, mediate and resolve personal and household challenges. Where abuses in the household are identified these

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[33] World Vision. Empowered World View Approach: Training of Facilitators Manual. p. 24

must be reported and follow World Vision safeguarding protocols (see Chapter 4: Social Empowerment, How to be a Good Coach). Finally, coaching provides individual encouragement, knowledge-building, moral support, and helps participants to translate their vision of a future out of poverty into realistic steps.

Coaching is provided during regular household visits as these provide a comfortable space for participants to open up about personal challenges they may be dealing with, such as unequal workloads, decision-making and domestic violence, which may be too sensitive to discuss in group meetings. These household visits are conducted throughout the duration of the programme.

In preparation for implementation, UPG Facilitators and other programme staff need to build capacity and knowledge in coaching techniques, and on the topics that are likely to arise during implementation. See Chapter 3 for details on Staff Graduation Learning Pathways. During implementation UPG Facilitators should be able to access support and advice from World Vision UPG officers, technical staff and area programme management.

During coaching sessions, UPG Facilitators should follow up on issues such as children's school attendance, health behaviours including immunisation, nutrition and hygiene practices, and observe and address any disruptive gender dynamics. In addition, they should be particularly observant of dynamics between caregivers and children during household visits to ensure that there is no abuse, child labour, and that children are not exposed to dangerous living conditions.

While exact topics of coaching will vary according to context, some key topics include the following. Additional topics may also arise during implementation according to need.

- Visioning on where the household would like to be and what needs to change in order to make this happen.
- General household well-being such as hand-washing, cooking practices, and nutrition.
- Household budgeting and financial management, including managing income and expenditure.
- Intra-household decision-making on topics ranging from school attendance to deciding when and where to sell produce from the livelihood.
- Supporting access to services such as a health centre or veterinary service.
- Building a positive mindset to promote confidence, self-esteem, self-belief, faith and trust in oneself, the community and the future.

DEVELOPING GRADUATION CRITERIA

Graduation criteria are important for programme participants, staff, and community members. They provide specific goals for households to work towards, track their own progress over the duration of the programme, and indicate clear benchmarks for graduating. Graduation criteria are used to set up the monitoring mechanisms, which programme staff use to measure progress, and identify deviations and issues that need to be addressed.

Graduation criteria should be clear, multi-dimensional, context-specific, and cut across the core Graduation pillars. They should relate directly to the ultra-poor vulnerabilities and needs identified during the assessments to ensure that interventions are calibrated to address the barriers that participants face and opportunities they can leverage. They should be child-focused and maintain consistency with the outcomes of the Graduation Logic Model.

> **Graduation Criteria** define a certain measurable threshold that outline the conditions necessary for a household to build a sustainable livelihood, have a healthy family, and meaningful social connections within their community that together promote long-term well-being and resilience. To achieve Graduation, a household must meet all mandatory Graduation Criteria.

A range of 10-15 criteria are typically recommended for Graduation programmes to cover the full breadth of what Graduation seeks to achieve. Graduation criteria may include some or all of the standard Graduation criteria in Table 2.3 or include additional context-specific ones. In some circumstances, it may be suitable to denote criteria that should only be used if applicable (for example, use of family planning) to apply to those of reproductive age.

Indicators should be developed alongside Graduation criteria to measure progress towards them. Indicators should quantify how much progress there should be in specific areas and be realistic about what can be achieved within the programme cycle. These are monitored closely by programme staff to track participants throughout the course of the programme. Table 2.3 provides a list of Graduation criteria and sample Graduation indicators. Actual indicators are contextually determined.

Pillar	Graduation Criteria	Sample Indicators
Social Protection	• Family members are healthy and food secure • Household has access to required basic services (health, safety nets, and safe water sources). • Household has income to meet basic consumption needs	• All household members have at least two nutritious meals per day in the past week • Children at risk of malnutrition show healthy rate of weight increase for age • Household generates more average monthly income than the cost of meeting basic monthly consumption needs
Livelihoods Promotion	• Household demonstrates increased asset accumulation and continuous engagement in profitable and diverse livelihoods. • Multiple sources of income that exceed regular household expenditures	• Value of productive assets have doubled since the initial transfer • Household has access to at least two productive assets and are accessing markets
Financial Inclusion	• Household demonstrates significant increase in savings • Household accesses and regularly participates in local savings mechanism • Household has access to borrowing mechanism	• Households savings are above a certain threshold (determined by context and profile of target group) • Household has sufficient savings at minimum to cover lean periods, a major crisis or household event • Household is linked to a formal savings and microcredit institution
Social Empowerment	• Household members are part of and participate in community activities, groups, organisations • Children are educated • Family members including children have a positive mindset, and hope for the future • Women and girls have equal voice and decision-making rights to male members of the household	• Household members participate in community activities or social groups • Males assist with household chores • All children are on track to complete primary and secondary education • Girl and boy children receive equal treatment and opportunities • All children express feeling safe, loved, and aspirations for the future • Participant expresses clear vision for the future • Women are able to control their own assets • Men and women in the household share financial management • Increase in women's knowledge, skills, confidence and leadership • Women of reproductive age are using family planning (if applicable)

Table 2.3: Graduation criteria and sample Graduation indicators

ADAPTING TO DIFFERENT CONTEXTS

Every Graduation programme operates in a different context that requires specific adaptation and contextualisation. This handbook focuses predominately on ultra-poverty in rural settings, where many of the livelihoods options will be based on self-employment, and where people tend to be settled in small and relatively stable settings. Graduation can also be applied in situations with very different contextual features, using modifications which are only now being piloted and evaluated. Whilst the tools throughout this guide can be applied to all contexts, Appendix A outlines key considerations for adapting Graduation to urban, fragile, climate-affected contexts, and to displaced and youth populations.

03 Operational Planning

INTRODUCTION

Following the design of Graduation interventions, operational planning involves pre-implementation activities including financial planning, staff recruitment and training, community sensitisation, and setting up the monitoring framework. This chapter provides guidance to Area Programme Managers, UPG Specialists and UPG Programme Officers on how to conduct planning activities to facilitate the implementation of the programme.

> **By the end of this phase, you will have:**
>
> - Developed a programme timeline and budget
> - Developed a Graduation-specific organogram
> - Identified service providers and partners to link with
> - Established buy-in and support for Graduation in local communities of operation
> - Developed programme-level and household-level monitoring frameworks

TIMELINE

Once the assessment and design are complete, the operational planning period determines the length of the implementation phase, typically between 18-24 months after households have been targeted. The overall timeline of a Graduation programme, from assessment to the end of implementation, depends on the presence of an existing area programme.

1. **Existing Area Programme** – If Graduation is implemented in an existing Technical Programme, the assessment period can take three months or less depending on the availability of rigorous assessments on the vulnerabilities of the ultra-poor. In an existing area programme, the Livelihoods or UPG Technical Specialist is already in place and responsible for facilitating activities related to the design and implementation of the Graduation programme within a unit.

2. **New Area Programme** – A longer planning period is needed to hire core staff and set up a new area programme. Table 3.1 shows a proposed timeline for the programme design, planning, and pre-implementation activities in an area with no existing World Vision

operations. Here, the planning period is longer to account for set up of offices and recruitment of staff.

Pre-requisite: Core staff (including Technical Manager) are in place and number of target households and overall budget are established				
3-4 Months	1-2 months	4-6 months	3 months	18-24 months
PREPARATION			ON-THE-GROUND IMPLEMENTATION	
ASSESSMENT	DESIGN	OPERATIONAL PLANNING	TARGETING	IMPLEMENTATION
Assessments that cover the following aspects related to the ultra-poor: • Context • Vulnerability • Gender Equality & Social Inclusion • Livelihood & Market • Stakeholder Mapping	Design Graduation interventions and criteria	• Financial planning for implementation • Hire and train frontline staff • Establish partner agreements • Develop training curriculum for participants • Community engagement • Procurement plan • Operational work plan	• Identify households using rigorous targeting method • Conduct baseline survey for evaluation	Implementation of interventions within the four core pillars. This phase includes regular (monthly) monitoring of participant progress.
				LEARNING
				Use of feedback loops and monitoring information to refine implementation

Table 3.1: Proposed timeline for Graduation Activities

During the planning phase, staff will develop a programme plan that outlines when to implement each intervention using a carefully sequenced approach, instead of launching them all at once. This allows ultra-poor participants, many of whom have never managed livelihoods before, to gradually build their capacity and resilience. From an implementation perspective, a programme plan allows staff to build staff capacity and allocate their human and financial resources to ensure effective implementation of this intensive and complex approach. Examples of a logframe and programme plan can be found in Appendix B and C. Some important considerations for developing the overall Graduation programme plan are listed below.

> **ⓘ Tip:**
> Working across World Vision teams and with different stakeholders throughout the operational planning stage will help identify complementarities and eliminate duplication across activities.

- Outline Graduation programme activities, including recruiting and training staff, procurement of office equipment and vehicles, and engagement with local stakeholders.
- Ensure enough time (2-3 months) is allocated for targeting, including verification to minimise erroneous selection of households.
- Review designed interventions to ensure that needs and vulnerabilities of men and women are appropriately addressed.
- Plan cash disbursements with enough lead time to set up registration processes, complete financial or other administrative formalities, and ensure compliance with cash-based programme guidelines.
- Where physical assets are delivered, allow adequate time for procurement per World Vision regulations.
- Plan and review participant training content and group activities carefully, considering gender sensitivity of content, and consolidating different trainings where possible to

minimise the amount of time that participants have to spend away from home or manage livelihood activities. Childcare arrangements should be planned whenever necessary.

- Identify partners and ensure their availability for key activities such as livestock training.
- Consider actionable contingency plans that mitigate major risks such as natural disasters, asset loss due to illness, death in the family, among others.
- When planning life skills training, monitoring, and the asset transfer, factor in peaks in household expenditures around the timing of holidays (e.g. Christmas, Eid) or at the beginning of the school year. Note that transferring livestock before the holidays can lead to early sale of the assets.

The Graduation programme design covered in Chapter 2 will generate a set of interventions which together will support households to move towards Graduation from poverty. The sequencing of interventions needs to follow a logical pathway to develop the capacity of a household and build its resilience. Sequencing of interventions varies depending on the context and target group. Key considerations include:

- Community sensitisation should be the first entry point before any implementation activities take place.
- Using a seasonal calendar, map any key events that will affect the asset transfer. Plan other activities, such as training, to coincide with critical periods such as planting of seeds for agricultural livelihoods.
- Plan asset transfers to happen as soon as possible and at the latest within three months of participant selection. This allows participants to start generating revenues and diversify incomes within the programme cycle.
- Consumption support should start as soon as participants are selected to ensure their basic needs are met. This should coincide with the asset transfer to act as a buffer while livelihoods start to generate revenues.
- Implement the savings support component within the first three months to allow participants to develop a habit of saving. However, the threshold amount should be low at the beginning so as to not burden participants.

FINANCIAL PLANNING

Graduation programmes require extensive resources in terms of staff time and funding to implement the multiple interventions – with the asset transfer and coaching constituting over half of the per household costs. Despite the high upfront costs, Graduation is a long-term investment in the capacity of the ultra-poor and is most effective when implemented as a comprehensive package of interventions. Having fewer interventions to minimise cost can have an adverse impact on the outcomes of the programme and reduce overall cost-effectiveness.

The cost of implementing Graduation varies by context. It can be as low as $550 USD per household as in BRAC's TUP programme in Bangladesh or as high as $2,000 USD per household in Haiti where infrastructure is limited. Figure 3.1 shows the cost breakdown based on the TUP programme in Bangladesh.
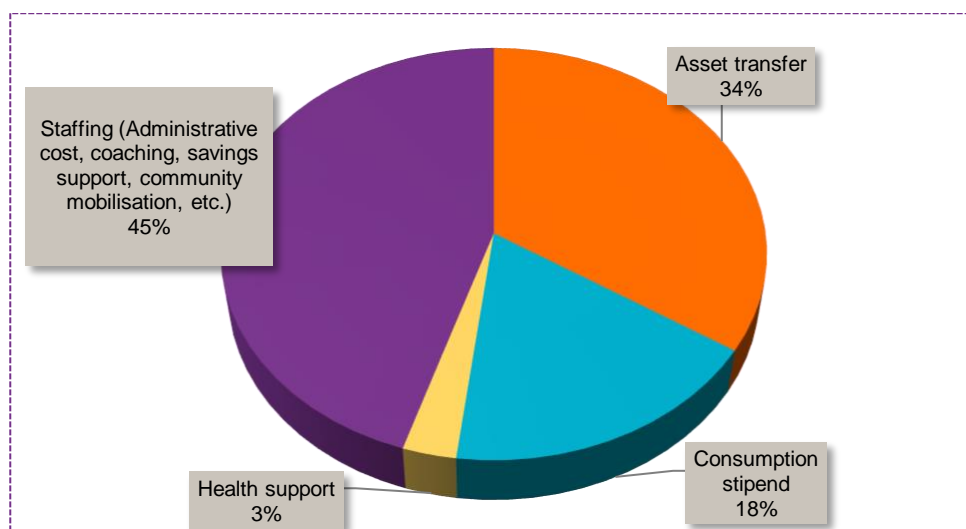
Figure 3.1: Cost breakdown of BRAC's TUP programme in Bangladesh (2016)

The cost of implementing Graduation in a given context is influenced by:

- **Availability of existing services:** Graduation participants should be linked with existing services such as social protection mechanisms and NGO programmes to avoid duplication from World Vision. This also has potential for sustainability once World Vision exits the area programme.

- **Population density:** In countries such as Bangladesh where population density is high, the targeting and coaching component can be implemented without significant costs incurred for staff travel between areas. In regions such as Northern Kenya where households are farther apart, more resources and time have to be allocated for staff to conduct PRAs and household visits.

> **Importance of Coaching**
>
> Coaching forms a critical part of Graduation and while it may seem costly, and an obvious place to make savings, limiting the coaching components can compromise the effectiveness of the Graduation programme.

- **Infrastructure:** In areas where road networks are poor and the terrain is difficult to navigate, frontline staff require a high transportation allowance to facilitate household visits.

- **Cost of labour:** Since Graduation is a programme that requires intensive staff input, cost of labour plays a significant role in determining the overall cost per household. Some offices mitigate this by use of community volunteers.

- **Modality of asset transfer:** Assets may be provided via a cash transfer or conditional cash transfer, with programme support on how to procure the asset, via mobile money transactions, or in-kind. Modality may have cost and logistical implications for the programme.

- **Market access:** Where market infrastructure is limited, productive assets may need to be brought in from elsewhere. Additional resources have to be allocated to link to value chains, markets, and business support services to increase the viability of livelihoods.

- **Exposure to crises:** All programmes must assess risks and plan for contingency. In contexts vulnerable to natural, humanitarian or economic disaster the programme should budget extra resources or build in a crisis modifier that can be applied in the event of a shock that disrupts participant progress.

Calculating the direct costs of the Graduation programme (consumption support and asset transfer) is an important first step in budgeting and involves planning the amount of support each household will directly receive from World Vision. A simple example of a worksheet used to calculate the asset transfer value and other inputs needed for goats is provided below.

Livelihood: Goat-rearing	Description	Source	Cost (USD)	Quantity/ Frequency	Modality	Timing	Total Value
Primary Asset	Goat	UPG		2	In-kind	Month 1	
Overhead	Shed	Household			N/A	Month 0	
Inputs (Working Capital)	Fodder	Household		Monthly	N/A	Months 1 - 6	
Inputs (Working Capital)	Vaccination	UPG - Vet		2	In kind	Months 2, 4	
Total							

Table 3.2: Sample worksheet for calculating asset and input values for goat-rearing

Cost of training, which is usually delivered to groups, and coaching where UPG Facilitators are responsible for a set number of households, can be allocated based on the number of target households once the overall budget is calculated. Overhead costs involved in Graduation include staffing, administration and operational costs. Common costs associated with Graduation are outlined in Table 3.3 and a detailed budgeting framework is provided in Appendix E.

> **The value of an asset** is the actual market value of an asset and not the purchasing price that World Vision pays. The **cost** is the price that World Vision actually pays and needs to budget for. Both are important for planning and for monitoring purposes.

Category	Staff Role	Other Expenses/Resources
Assessment and Design	Conduct assessments and engage stakeholders	Training on how to conduct assessments, stakeholder workshops
Human Resources & Administration	Recruitment and training of field staff, volunteers, and partners	Training UPG facilitator, training materials, refreshments, transportation allowance, and venue
Targeting	Tool creation, conducting PRAs and administering verification surveys	Mapping and wealth ranking materials
Participant Orientation	Development of training curriculum and delivery of training	Training materials, refreshments, transportation allowance, and venue
Consumption Support	Identification of modality and amount	Transaction cost related to transfer of cash
Asset Transfer	Selecting vendors, guiding enterprise selection, procurement, and quality control	Transportation of physical assets or transaction costs for cash transfers
Savings Support	Facilitating S4T	Transaction costs if mobile money is used
Coaching & Support visits	Life skills training and household visits	Transportation, training of UPG Facilitators, creation of visual aids
Operations	IT staff, supply chain staff	Tablets, mobile phones, monitoring materials, vehicles

Table 3.3: Costs associated with Graduation implementation

The financial plan is based on a single cohort. If the programme extends to include multiple cohorts, there will be significant economies of scale. World Vision can use a combination of funding sources to cover the Graduation programme budgets, including Sponsorship or Area Programme funding. Increasingly, funding is available from donors such as multilateral and bilateral organisations for Graduation programmes. Where external funding is sought, the application period needs to be considered in the timing of programme implementation.

Budget Estimation

This stage involves providing tentative resource estimations for planning purposes. In the course of implementation, more accurate amounts will be obtained. However, one can start with estimations based on an understanding of general costs in the local context. The amount of financial investment needed for Graduation depends on various factors including the cost of living in a given country, intervention packages, monetary values of asset transfers, and value and frequency of consumption support. Appendix D provides examples of asset costs in Graduation pilots based on the country context.

STAFFING

Graduation is a very hands-on programme that requires competent and dedicated staff. Staff requirements and structures will depend on the National Office context but in all programmes, staff are expected to have a range of relevant competencies and a deep understanding of how to work with the ultra-poor. The number of staff members varies depending on the number of target households, internal capacity and partnership opportunities.

Due to the complex nature of the programme, having different levels of field staff for implementation – technical UPG staff such as the UPG Facilitator, UPG Programme Officer, Zonal or Cluster Livelihoods Specialist; as well as supporting Operations staff such as the Area Programme Manager – is recommended. Each role is distinct, but collectively, their goal is to implement the programme and build the resilience of the ultra-poor.

Staff Roles and Responsibilities

The field staff, including UPG Facilitators, UPG Programme Officers, Zonal or Cluster Livelihoods Specialists and Area Programme Managers, oversee the overall implementation of the programme. Staff members have separate roles and require different competencies to perform their tasks effectively. Figure 3.2 summarises the staffing recommended for Graduation. Figure 3.3 summarises a typical competency profile for required key roles within the UPG staffing structure.[34] Having different levels of staff, and ensuring that technical and operations staff work collaboratively ensures that households and local level staff are adequately monitored and supported.
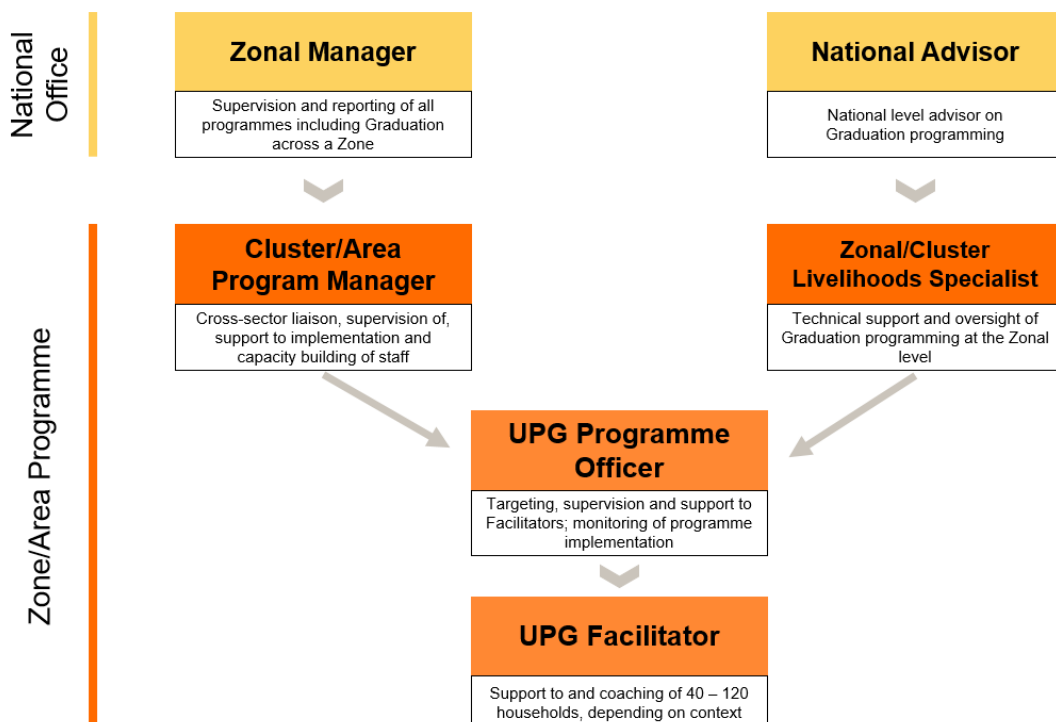

Figure 3.2: Staff structure for World Vision Ultra Poor Graduation

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[34] Competencies are taken from World Vision's Integrated Competency Development (ICD) Framework and include areas such as key livelihoods-related technical competencies as well as competencies around stakeholder engagement and partnering; design, monitoring and evaluation; and coaching and training.

UPG Facilitators

UPG Facilitators engage directly with participants on a regular basis in order to:

1. Contribute to the targeting and selection of households
2. Help to identify household basic needs and guide them to link with appropriate social protection mechanisms.
3. Monitor participant progress through individual meetings to ensure that they are on track to meet Graduation outcomes
4. Train participants at different points in the programme on key topics including livelihood management, financial literacy, positive savings behavior, positive health-seeking behavior, equitable gender norms life skills (social and health messaging), among others

> **Gender sensitivity**
>
> Gender sensitivity is fundamental to Graduation, and staff working in Graduation need to be aware of and sensitive to gender norms, relationships, and the gender bias in poverty. Staff should be comfortable addressing inequitable gender norms and promoting women's empowerment with both men and women.

5. Guide participants through challenges, either related to the programme or communities and their families
6. Mentor participants, boost confidence, and encourage positive world views and coping mechanisms
7. Link participants with basic services including health, education, safety nets, and community support groups, with the guidance of Programme Officers

> **Adaptation**
>
> In fragile contexts or when working with refugee populations, UPG Facilitators must have a background in psychosocial support.

Although education and experience requirements for Facilitators may be unique to the context, there are general characteristics that identify the strongest candidates. First and foremost they must exhibit characteristics necessary to provide strong mentorship, including skills on listening, questioning and reflecting. Good coaches build rapport, have empathy, are solutions-oriented and can help guide participants towards finding their own answers and way (see Chapter 4: Social Empowerment, How to be a Good Coach). UPG Facilitators should be selected from areas where the programme is being implemented to ensure strong knowledge of the local context and the right cultural and geographic awareness. However, they should not be from the exact same community as participants to avoid bias.

Competencies required by UPG Facilitators are summarised below.

UPG/Livelihoods Competencies	Supporting Competencies
• Facilitate Ultra-Poor Graduation with households • Promote and support Savings for Transformation (S4T) in the community	• Apply basic coaching skills • Build and maintain relationships with community stakeholders • Deliver participant training • Facilitate community groups and meetings • Use a smartphone for monitoring

UPG Facilitators can be World Vision staff, temporary staff, or trained volunteers from the community. It is important to work with People and Culture to discuss the optimal type of contract

and incentives to engage the right type of people to work as Facilitators. A sample TOR for a UPG facilitator is provided in Appendix I.

UPG Programme Officers

UPG Programme Officers (sometimes referred to as UPG Programme Coordinators) manage UPG Facilitators and oversee implementation of Graduation interventions.

- Support targeting and verify selection of UPG participating households
- Supervise and mentor Facilitators so that they can perform their duties effectively
- Oversee Graduation interventions to ensure effective and timely implementation
- Oversee participant performance through household spot checks
- Develop training curriculum and train Facilitators on the Graduation programme objectives, implementation process, and expected outcomes
- Identify basic services including health, education, safety nets, and community support groups, that participants can be linked with
- Regularly review monitoring data to ensure programme implementation activities and participants' progress are on track.
- Liaise regularly with field level staff and senior management about programme progress, challenges, learning, and decisions.

Competencies required by UPG Programme Officer/Coordinators are summarised below.

UPG/Livelihoods Competencies	Supporting Competencies
- Coordinate Ultra-Poor Graduation within the community - Promote and support Savings for Transformation (S4T) in the community - Facilitate the economic empowerment of women - Contribute to evidence building for livelihoods (inc. e.g. PPI)	- Facilitate local advocacy - Facilitate monitoring processes with partners and communities - Apply basic coaching skills - Design and deliver training - Facilitate community groups and meetings - Build collaborations for child well-being

Zonal/Cluster Livelihoods Specialists

Zonal/Cluster Livelihoods Specialists provide technical leadership across a cluster or zone to staff implementing UPG in communities. They serve as a liaison between technical specialists and the national level, and staff and partners in the local area. They have a strong capacity building and coaching role.

- Contribute to assessment and design for UPG programme in the cluster/zone
- Provide technical support to the household targeting and selection process
- Develop a contextualised programme plan
- Build capacity to deliver UPG programming
- Provide technical support and mentoring to UPG Programme Officers/Coordinators

- Set up linkages and relevant partnerships with local government stakeholders, financial institutions, NGOs, and faith leaders etc.
- Monitor and report on UPG progress

Competencies required by Zonal/Cluster Livelihoods Specialists are summarised below.

UPG/Livelihoods Competencies	Supporting Competencies
- Support the implementation of Ultra-Poor Graduation across a cluster or zone - Implement and support Savings for Transformation (S4T) programming across a programme, cluster or zone - Provide oversight for livelihoods evidence-building across the programme/cluster/zone	- Coach staff - Design and deliver training - Ensure team effectiveness - Manage projects effectively - Supervise monitoring in area and technical programmes - Support area programme planning

Area Programme Managers

Area Programme Managers oversee the execution of the programme and serve as a liaison between technical specialists, field staff, and external service providers.

1. Offer guidance on the design of programme interventions based on field assessment and collaboration with technical staff
2. Capture lessons from the programme to ensure learning and operational refinement
3. Manage field officers
4. Manage programme budget and track expenses related to implementation
5. Support external activities related to the project including donor reviews, stakeholder meetings, and learning events.

|	Education	Training	Experience
Facilitator	- High school diploma - Bachelor's degree in social science, social work or related field (preferred depending on context)	Previous training in relevant sectors (i.e. livelihoods, child health, cash transfers, microfinance)	- Case management - Social work - Monitoring
UPG Programme Officer	Bachelor's Degree in social science or related field	Expertise in relevant sector (i.e. child-focused programmes, livelihoods, savings groups, financial literacy, health)	- Programme management and operations - Staff management - Programme monitoring
Area Programme Manager	Bachelor's degree required, Master's degree in social science, social work, international development strongly preferred	Minimum of 5-7 years of relevant experience in on-the-ground social protection programming livelihoods programme management or financial inclusion required	- Programme and financial management in livelihoods, health, financial inclusion - Staff management - External relations - Programme monitoring

Figure 3.3: Core competencies of Graduation staff

Having dedicated staff to Graduation is critical as it is an intensive approach that requires more direct involvement than service delivery programmes. The Area Programme Manager should ensure that the design and implementation of the Graduation programme is holistic and cuts across multiple sectors.

Staff-Participant Ratio

Given the importance of coaching in Graduation and the personalised guidance that ultra-poor households require, Facilitators should have frequent interactions with participants at the household level, either on a weekly or bi-weekly basis. The frequency of the visits depends on a number of factors including level of vulnerability, size of the programme area, number of target households, distance between households, and resources available. Based on BRAC's implementation experience in Bangladesh and other countries, a combination of group and household visits at least three times a month is recommended. To ensure proper attention is given to participants, each facilitator should support about 40-120 households.[35] When setting the staff-participant ratio, key questions to ask include:

- What is the level of vulnerability among target households? Will bi-weekly or weekly visits suffice?
- How great is the distance between households?
- Is the terrain difficult for staff to navigate? If so, what transportation allowance will be available for staff through programme resources?
- How many households can a facilitator visit in a week?
- How many group visits can a facilitator conduct in a week?

Generally, the intensity of visits change over time (i.e. less intensive in year two than year one).

Different Coaching Models

Different models are being piloted for providing household coaching and one-to-one support:

- World Vision in Sri Lanka uses a 'befriending' approach where volunteers from the community befriend households and provide regular support identifying and resolving issues, building confidence and reinforcing positive behaviour.

- In Bangladesh's Nobo Jatra programme, Graduation participants who are able to quickly develop livelihoods and progress towards Graduation are grouped with participants who need a bit more support to learn and adopt new practices.

- India has developed an extensive community volunteer network. Volunteers are provided with a stipend to support between 60 to 90 households. The programme is examining other ways to incentivise or reward exceptional support to households.

Appendix F on Staff Learning Pathways and Competency Development, provides guidance on staff development to help ensure staff have the competencies (skills, knowledge, attitudes and behaviours) that will enable them to perform effectively in their UPG roles. Appendix G lists

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[35] This range represents the maximum manageable load for full time Facilitators in areas with sparse to dense population with Facilitators traveling either by foot or bicycle.

competency profiles of UPG staff with corresponding competency codes. Appendix F provides a detailed description of UPG Learning Pathway Components.

PARTICIPANT TRAINING

Graduation entails extensive training for participants on a range of topics that have been identified during the assessment and programme design phase. When planning for the programme, take time to consider how each aspect of the trainings are delivered, and how their scheduling align with other components of the programme. For example, it is prudent to provide technical business training shortly before participants receive their livelihoods assets. Table 3.4 provides a generalised training outline for participants that would be developed during the Operational Planning phase. The specific list of topics in the outline is informed by the issues and opportunities identified during assessments. The outline is then used to develop participant training curriculums and plan training schedules.

Category	Training topics	Suggested Platform
Introduction to Graduation	• What is the Graduation programme?	Life skills training group/ savings group
Social Protection & Access to Services	• Ensuring adequate nutrition (e.g. how to set up a kitchen garden) • Accessing social safety nets • Accessing schools and health clinics • Public health messaging	Life skills training group/ savings group
Livelihoods Technical Training	• Managing your livelihoods • Managing household budgets	Classroom-based training or outside trainings; may include support from government extension workers, local training institutes and universities.
Business Skills Training	• Record-keeping • Understanding the market • Selling • Buying/inventory management • Managing revenues and profits	Can be combined with financial literacy training via the life skills training group/savings group
Financial Inclusion	• Setting up a savings group • Rules, roles, and S4T Constitution • Saving, borrowing, lending • Managing a household budget • Accessing formal financial services • Best practices for sharing household prosperity	Life skills training group/ savings group
Life Skills Training	• Awareness on key social issues (e.g. child labour, child marriage, gender equal practices within the household, basic legal awareness). • Awareness on key health issues (e.g. safe drinking water, balanced diet, hygienic practices, reducing vulnerabilities to diseases) • How to develop a positive mindset	Life skills training group/ savings group

Table 3.4: Training Outline for Graduation Participants

WORKING WITH SERVICE PROVIDERS AND PARTNERS

Service providers and partners play a key role in achieving greater and more sustained impact in the lives of children. No organisation can contribute effectively to the sustained well-being of children in isolation, and involving communities, businesses, government agencies and vulnerable households is fundamental to achieving World Vision's goal.[36]

An assessment should be conducted to determine competency and service gaps related to health services, education, livelihoods, and social protection. This will help identify the type of linkage for each type of service, e.g. whether it will be a formal partnership, a one-off delivery of a service such as a training, etc. Partners may include governments, NGOs, private service providers, financial institutions, and market actors that participants link with. To establish a partnership, World Vision will develop a Memorandum of Understanding (MOU) based on guidelines in World Vision's Partnering Handbook.[37] Entitlements, such as social protection schemes and most primary schools, should not attract any form of payment from households or World Vision.

World Vision can also engage service providers to fill gaps in key interventions, for example with developing modules on livestock management or building capacity of staff in the absence of in-house capacity. All contracts with service providers must adhere to World Vision's procurement guidelines. Financial service providers should adhere to the partnering guidelines in Section 3.2 of the Microfinance Project Model found on WV Central.[38]

COMMUNITY ENGAGEMENT

The local community is central to ensuring that the poorest among them make progress and are well-integrated into society. Community sensitisation is first needed to gain acceptance of the Graduation programme and to clarify any misconceptions or concerns about the role of World Vision in a Graduation programme, for example with relation to shifting gender norms.

> **ⓘ Tip:**
>
> When engaging communities, speak to stakeholders with different roles and social standings within the community to avoid influential members steering the agenda away from the needs of the ultra-poor.

It is important for staff to first map existing community institutions and secure buy-in with respected members such as elders, chiefs or religious leaders, as well as those who are the most vulnerable. Where available, World Vision's Village Development Committees or other community-based organisations (savings groups, mothers' groups, farmers' groups) are an effective entry point into a community. Staff should engage community members through the following activities:

- Promote understanding of Graduation objectives, its rationale, and planned interventions.
- Share information about partners and programmes involved, and roles and responsibilities.
- Emphasise the role that members of the community can make in supporting the poorest.
- Build understanding of the importance of targeting and how the selection process works.

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[36] Freeman, C. et al. (2016). Delivering on the promise: In-Country multi-stakeholder platforms to catalyse collaboration and partnerships for Agenda 2030. World Vision Policy Paper. World Vision International and The Partnering Initiative (TPI), 2016

[37] World Vision Partnering Handbook; https://www.wvcentral.org/community/partnering/Pages/Resources.aspx.

[38] No World Vision funding may go to external microfinance partners, only to VisionFund. World Vision 2030 Partnership Strategy, Annex 4: Ministry Focus, November 2016, 5. "According to Annex 4 of the World Vision 2030 Strategy, 'microfinance programming should never be implemented directly by ADPs [area development programmes] or other World Vision programmes. Any microfinance programming should be in the form of a partnership with VisionFund International (VFI) or another well-established and proven microfinance institution (MFI). In partnering with MFIs other than VFI, we would not provide World Vision funding to them'."

- Seek commitment from community members to participate in a committee as part of the community mobilisation component under the social empowerment pillar.

Some members of the community may not be convinced of the value of the programme. Working with stakeholders who are receptive to Graduation's objectives can help build strong support mechanisms for Graduation and secure buy-in with the rest of the community.

<table>
<tr><td>Community Engagement</td></tr>
<tr><td>

Successful community engagement will result in the following outcomes:
- Community members can articulate the purpose of the programme to vulnerable households and the role of partners
- Community members attest to transparency of household targeting process
- Community leaders can articulate their role in advocating, linkages, support to vulnerable households, and enable the success of the project
- Community is engaged in the selection process

</td></tr>
</table>

MONITORING

Monitoring is integral to the Graduation approach and takes place at two levels – the programme and household. Building the monitoring system during the planning phase will ensure that the programme and household plans can be kept on track, and that any issues are identified and addressed early.

At the programmatic level, monitoring involves tracking the quality and progress of activities outlined in the programme plan. These activities may be carried out at the household, community, or at a wider level. In contrast, household level monitoring follows the progress of each household towards building economic and social resilience and meeting the Graduation criteria. Collectively, the monitoring information allows staff to make critical iterations to adapt to challenges on the ground and ensure effective implementation of the programme.

Programme Monitoring

At the programme level, information is aggregated to track progress towards achieving the overall goals, contribute to LEAP Programme Management Reports, and is used for operational purposes such as financial management and tracking compliance. Graduation-specific issues to consider when planning monitoring include:

- Staff engagement with participants and performance of Facilitators
- Completion of trainings and activities as indicated by the programme plan
- Quality of assets and other inputs that are provided to participants
- Assessment of the progress in livelihoods development including whether they are yielding projected returns
- Progress towards savings and levels of engagement with financial institutions
- Overarching receptiveness and response of other stakeholders, particularly the community, towards the ultra-poor households

Household Monitoring

Household level monitoring allows field staff to track the progress of each Graduation participant toward their economic and social goals. Regular household visits, group discussions and record books allow each household to see progress relative to its own goals. Challenges can be uncovered during regular household-level monitoring visits and addressed before they become larger barriers or obstacles to achieving Graduation criteria. For instance, some households may need additional resources to succeed in building their livelihoods, or resolution of family-related issues. Key considerations for designing a household monitoring framework include:

- Sex-disaggregated indicators (male and female) where possible.
- The list of indicators must be kept short to avoid taking up too much of the participant's time, and clear and simple for staff to easily verify without distortion.
- Indicators should focus primarily on household performance in key areas such as food security, livelihoods, savings, child education, etc. that relate to the Graduation criteria and therefore intended outcomes.
- The recall period should not be more than a month to ensure accurate reporting from participants.
- A digital management information system (MIS) is preferred for monitoring as it allows the transmission and analysis of real-time data and allows staff to be more responsive to participant progress and needs. This helps to enable adaptive learning and programme iteration, as well as minimises errors that result from using a paper-based system.

Appendix B shows the recommended monitoring indicators tracked at the household level.

04 Implementation

INTRODUCTION

Implementing Graduation programmes is an intensive and iterative process. It involves carrying out the different activities identified in previous phases, constantly monitoring progress of households, the overall programmes, and factors influencing the overall context, and adjusting the activities accordingly.

Chapters 2 and 3 outlined the process to assess, design and plan Graduation programmes adapted to specific contexts. This chapter provides guidance to UPG Programme Officers and Facilitators on how to implement the Graduation interventions, and to UPG Specialists and Area Programme Managers overseeing Graduation implementation, by providing tips and sample tools that can be used on the ground.

Features of Successful Implementation

- **Targeting and participant selection:** identifying the poorest households, communicating the participant lists to stakeholders and enrolling the households in Graduation

- **Social protection**: linking to health, education, water, sanitation, social safety nets and child welfare services and facilities

- **Consumption support:** providing essential consumption support to enable participants to build up their household well-being and allow them to focus on acquiring new skills and livelihoods

- **Livelihoods:** selecting enterprises (or employment), providing training, transferring assets, developing market linkages and providing ongoing support to build livelihoods

- **Savings and financial training:** mobilising participants in savings groups and improving household and enterprise financial practices and management

- **Social integration:** developing linkages between participants and the community, improving life-skills

- **Coaching:** providing guidance on all aspects of the Graduation programme, empowering and boosting confidence

TARGETING

> **By the end of this phase, you will have:**
> - Gained broad-based support and engagement from the local community
> - Selected participants for the Graduation programme
> - Minimised inclusion and exclusion errors and ensured that any major disputes in the final participant selection list have been addressed
> - Verified that selected participants are the most vulnerable in the community

World Vision's target group for Graduation are households with the most vulnerable children (MVC), who are chronically food insecure and live well below the poverty line.[39] As ultra-poor households often face marginalisation and are excluded from official data lists, Graduation programmes adopt a participatory method to target these hard-to-reach populations. A triangulation of methods that integrate geographical, participatory and proxy means testing ensures that inclusion and exclusion errors are minimised and the ultra-poor are accurately identified for the programme.

Selection Criteria

Prior to targeting, programme design staff will have established a set of selection criteria for participants. Criteria are context-specific and will be informed by World Vision's MVC criteria as well as the vulnerability assessment. Appendix J shows criteria used to select households with the most vulnerable children in World Vision's Graduation programme in Bangladesh. It includes identifying children who are disabled, orphans, abused, engaged in labour, etc. In addition to the MVC criteria, a set of household criteria will help identify households that are vulnerable. Note that households do not need to meet these criteria in order to be selected – rather households that do meet these criteria should be considered for inclusion. Some sample criteria commonly applied to Graduation programmes are as follows:

- live below USD 1.90 per day (adjusted to local purchasing power parity)
- headed by women, single or widowed men, children, or elderly
- children of school-going age engaged in manual labour
- no or minimal landholdings
- no productive assets
- no steady income
- at least one or more members in the household suffers from chronic illness or has a disability

Staff may need to use their own judgement to account for vulnerabilities that are unique to the household and may not have been factored in to the selection criteria.

Implementing a multi-step targeting process

Figure 4.1 summarises the three steps of the targeting method recommended for World Vision Graduation. The first step, geographic targeting identifies the areas with the highest poverty incidence. The second step, Participatory Rural Appraisal (PRA), identifies the ultra-poor against

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[39] World Vision. (2017). Ultra-Poor Graduation Project Model.

a set of criteria determined by the community. The third step involves verification of households using a poverty scorecard such as the Probability of Poverty Index, to determine the eligibility of participants for the Graduation programme. To ensure the process remains personal and unbiased ensure each step is conducted as a team, not by any one individual.
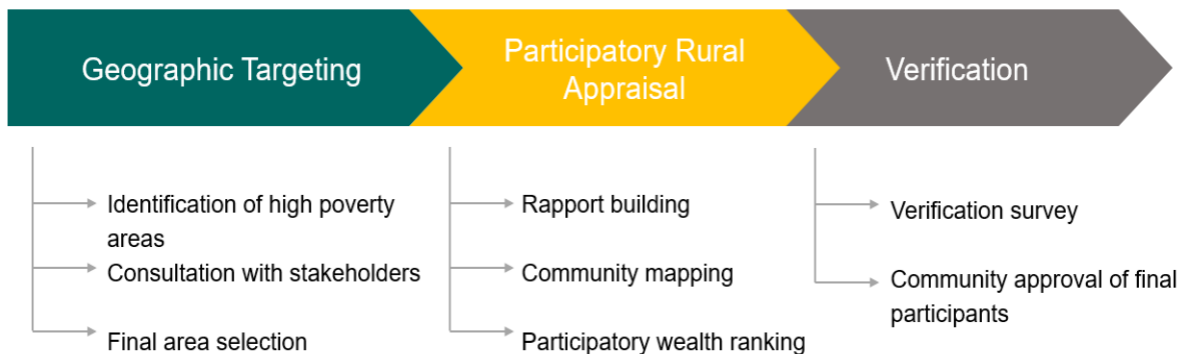

Figure 4.1: Targeting Method from BRAC's Targeting the Ultra-Poor Programme in Bangladesh

Step 1: Geographic Targeting identifies the poorest districts for implementation using statistical data, economic reports, and poverty maps available from the national government, World Food Programme, or World Bank, etc.

1. Using national poverty maps, the sites with the highest rates of extreme poverty are selected and verified with secondary sources and economic reports.

2. The number of target areas is determined based on the programme capacity, budget, and strategy. Once an area is shortlisted, an informal assessment is conducted with local stakeholders including government, NGOs, other World Vision programmes, and microfinance institutions to verify data from the poverty maps and receive guidance on implementation in the area.

3. When prior knowledge of an area is limited and staff cannot consult internal programmes, scorecards can be used to track basic services such as roads, electricity, water, and healthcare.

4. The areas are ranked according to vulnerability. The areas with the highest vulnerability are selected for the Graduation programme.

Step 2: Participatory rural appraisal includes the whole community to ensure that locally valid indicators of poverty are used to select the most vulnerable households with children.

Rapport building

1. Within the identified sites, staff conduct transect walks to select locations for participatory wealth ranking. A transect walk is intended to build rapport with the community, and compile information on distribution of wealth, infrastructure, community-level challenges, institutional constraints in access to basic services, and community relationships.

2. Brief interviews with households that vary in income can provide information on the type of assets (e.g. landholdings), occupations, and livelihoods that are characteristic of poor and wealthy families in the area. Based on the information captured, staff can gauge the prevalence of poor households and verify it against the data used in geographic targeting. If the prevalence of poverty seems low, staff should move on to a different location within that broader area and conduct another transect walk.

3. During the transect walk, it is important that staff introduce themselves to the community and provide details of World Vision's general programming, but not share details of the Graduation programme at this stage to avoid bias in targeting.

Community Mapping and Participatory Wealth Ranking (PWR)

1. Programme staff should seek the advice of local community leaders to identify a suitable and convenient site in which to gather the community for the PRA.

2. The identified site is divided into sub-areas with a manageable number of households. A range of 40-120 households is recommended for each PRA, depending on local population density.

3. A central area that can accommodate about 40-120 people is identified for the PRA. 2-3 days before the PRA, staff should notify community members of the location, day, and time of the meeting and encourage women, children, and marginalised groups to attend. The PRA process takes about 2-3 hours in total.

4. The PRA team should have at least three staff members, each playing a different role. One should facilitate, the second staff member should record information, and the third should manage the crowd.

5. Volunteers are asked to draw a map on the ground that represents the area, starting with landmarks followed by households.

6. Each household is given a card that lists a number, name of the household head, and number of children under 18.

7. Once the map is complete, a card with the household number is drawn for each household and community members are asked to place them in categories relative to each other. The

facilitator must avoid using terms such as "rich" or "poor" and should instead ask questions such as, "does household A have better living conditions than household B?"

8. Households are ranked based on characteristics that are determined by the community. Once all the households are ranked, there will be around 4-6 categories with the bottom 2-3 having the poorest households. In areas with homogeneous populations, it is possible that a majority of the households will end up in the same group. In such cases, the staff must give examples of subtle differences to help community members distinguish between households.

9. Community members define the characteristics of each group to understand the local criteria used to rank the ultra-poor. Table 4.1 shows sample criteria from a PWR exercise adapted from Uganda.

Category	Assets	Livelihoods	Nutrition	Child Education	Household characteristics
Wealthy	• Owns cows • Owns retail shop • Motor vehicle • House with cement walls • Significant landholdings	• Steady job • Owns a business • Employs others	Household members have a balanced diet	Children attend school regularly	Low dependency ratio
Moderately wealthy	• Owns some land • Semi-permanent house • Owns a few cows	Steady job	Household members eat three meals a day	Children attend school regularly	Low dependency ratio
Poor	• Owns a small plot of land • Mud house	Household head works on a leased farm	Household can only afford 1-2 meals per day	Not all children attend school. Dropout rate after primary school is high.	• High dependency ratio • Vulnerable children with disability • Elderly with health problems
Ultra-poor	• No land • Poor housing conditions • No furniture in the house	• No steady income • Casual labour • Cannot afford healthcare	Household can only afford one meal per day	Children are not in school due to inability to afford fees. Some children may be engaged in child labour.	• High dependency ratio • Vulnerable children with disabilities • Elderly members with health problems

Table 4.1: Sample criteria from a Participatory Wealth Ranking

Plan to have at least three members conducting a PRA in one location, each fulfilling the following responsibilities:

- **Organisation** – build rapport with the community prior to the PRA, ensure equal participation by community members and prevent interruptions during the PRA. This can be the UPG Programme Officer.
- **Facilitation** – communicate with participants during the PWR, help them identify households during mapping, and ensure that the information is captured accurately by the record-keeper
- **Record-keeping** – record information on each household (name of household head, number of children under 18) and their rank.

Verification

The UPG Facilitator leads the verification process, with support at the end from Programme Officers and UPG Specialists. It is the role of the facilitator to generate the list of participants.

1. Following the PRA, households in the bottom two categories are surveyed using poverty scorecards such as the Poverty Probability Index (PPI) to determine whether households identified through the PWR are indeed the poorest and whether they meet the selection criteria of the programme. Appendix K shows a sample survey used in World Vision's Nobo Jatra Promotional Graduation pilot in Bangladesh that includes easily verifiable indicators with additional questions to capture information on vulnerabilities of the household.

> (i) **Tip:**
>
> The characteristics of ultra-poor households will not always align clearly with the selection criteria. For example, a participant may appear to be better off but be relatively more vulnerable to shocks or illness. Facilitators must think critically when deciding whether to include a participant. If a household is chosen that does not fit the selection criteria they must be able to justify why they were selected.

2. Questions on child vulnerabilities are added to the PPI to improve its accuracy in identifying households with the most vulnerable children. These are based on World Vision's Most Vulnerable Children framework that includes 40 categories divided into four dimensions of vulnerability (see Appendix J).

3. Households that score the lowest are selected as the final participants. The total number of participants selected will be determined by the programme budget.

Maximise Transparency to Minimise Errors

Two common types of problems with targeting are inclusion and exclusion errors.

Inclusion errors occur if households are incorrectly included in the final list: Minimise inclusion errors by having a transparent targeting process that minimises reliance on secondary data, and involves members of the local community. When considering a participant for selection, speak with neighbours to help verify the information you have about them.

In some circumstances there may be pressures to include households that do not fit the selection criteria, such as relatives of influential community members. To avoid this it is helpful to communicate openly with a wide range of community stakeholders about who should be eligible and the importance of fair selection to ensure the success of the programme.

Exclusion errors occur where qualifying households are left out of the list: Exclusion errors can be minimised by cross-checking the selection list with any existing lists of the ultra-poor in the area. In some contexts households may be missed due to systemic exclusion in the community, for example if participants are from a minority group based on caste, religion, or refugee status. Facilitators can apply snowball sampling techniques, by asking selected households to refer them to other households in the community that are like them.

Cross-Verification

1. Once the list is complete, UPG Programme Officers and UPG Specialists conduct spot checks to ensure that the verification was done accurately, for about 50 percent of households randomly selected by UPG Programme Officers, followed by 20 percent verification by UPG Specialists.

> (i) **Tip:**
>
> World Vision India posts the final list of households in public and arranges community meetings to announce the names of selected participants. The latter gives the opportunity to the ultra-poor, who often lack literacy, to dispute any mis-targeting.

Adapting to context:

- In an **urban** area, where there is poor social cohesion, a PWR is not a suitable targeting mechanism. A poverty scorecard such as PPI may be more effective in such contexts.
- Select **youth** participants who are settled in the community with family to avoid a risk of migration.
- In **refugee** settings, combine a brief verification survey with any existing data from agencies such as UNHCR.

2. Share the final selection list with the community along with a grievance mechanism in case anyone wants to dispute a selection. Examples of grievance mechanisms may include having an accessible and secure complaints box; or identifying a trusted community leader to whom community members can raise their concerns. This process secures community buy-in and prevents hostility against participants later on. Households that were deemed eligible are notified of their acceptance and details of the programme are shared to give them the choice of opting out.

SOCIAL PROTECTION

By the end of this section, you will have:
- Ensured that each household is receiving consumption support or is linked to a social protection mechanism
- Created a linkage between the target households and health, WASH services and other essential services
- Ensured household access to education for all school-aged children

Once households have been selected for the Graduation programme, the first priority is ensuring that their basic needs are met. Consumption support and social protection offer the main avenues for meeting these needs in Graduation. Depending on the design of the intervention, the Social Protection pillar involves identifying basic needs of households, linking households to appropriate social protection mechanisms, and providing consumption support to participants.

1. Identify household needs and how to meet these needs

To ensure basic needs are met, UPG Facilitators should identify any needs of the household, beyond the need for consumption support, which will prevent it from earning a livelihood or progressing towards Graduation. They will lead this process by:

- Reviewing the households' basic condition on a regular basis. A simple checklist that is tailored to Graduation and the context can be helpful in ensuring that the main needs are considered for each household.
- Working with World Vision Graduation staff and other technical experts in WASH, Health, Education and Food Security to review the needs of households and determine any additional support mechanisms to link the household to.

Using a simple checklist, such as the one illustrated in Table 4.2, can help Facilitators identify and check on individual household basic needs. The tool can also be used to discuss ways to address these needs with UPG Programme Officers and UPG Specialists – for example by linking to other World Vision programmes, external NGO programmes or government programmes.

	Y/N	Need	Fulfilment Strategy
1. Does the household have adequate food and nutrition? If not, what is needed?			
2. Does the household have access to basic and essential health services as needed? If not, what is needed?			
3. Does the household have basic shelter which is secure and safe? If not, what is needed?			
4. Does the household have access to adequate safe drinking water?			
5. Are all the children in school? If not, why?			

Table 4.2: Sample checklist of household basic needs and support

This initial evaluation of each household by World Vision staff is also an important time to build rapport and trust with the household, and gain insight into any gender-related barriers that the household may be facing.

2. Link to Social Protection mechanisms

The main role of the UPG Facilitator is to help link the household to available social protection mechanisms. There are many ways to form linkages, including:

- Help the household to enrol in a mechanism by filling out forms or accompanying them to registration centres

- Help the household to identify and build confidence to access support such as child-care in the community, self-help groups, or a new water source. Building the social networks needed to access these mechanisms is key to social protection and overlaps with the social empowerment pillar.

- Monitor the use of a service within the household, e.g., tracking the number of days that children attend school.

Alternative forms of social support may supplement formal mechanisms. Local religious institutions and leaders support the ultra-poor through food and shelter, and social support, and neighbours or community groups may provide childcare. Each form of support needs to be assessed to ensure that it is accessible to and benefits women. If there are barriers for women, alternative social protection mechanisms should be put in place.

> (i) **Tip:**
>
> A list or directory of social protection mechanisms is a valuable tool for Graduation staff for helping households identify and apply to existing social services and schemes.

There is a close link between the social protection and the life skills training component of the Graduation programme. For example, health schemes for pregnant women that monitor and treat anaemia (social protection pillar) are more effective when combined with training and awareness of good dietary practices (social empowerment pillar).

In a Graduation programme, the primary means to provide health support is through available local health facilities. These should be identified during the programme design phase, and World Vision staff should seek to link households with relevant services including maternal health, child health, and community health centres. In reality, many centres will have limited resources and the Graduation programme may need to work with World Vision's health programme. Other barriers, such as the ability of women and girls to travel to health centres may need to be addressed in order to ensure access to an existing social protection mechanism.

Social protection mechanisms for children at different stages of their developmental cycle include vaccinations for infants, nutritional support for babies and small children, supplementary feeding programmes for children between the ages of two and four, and educational facilities for children over four.

3. Administer Consumption Support

Consumption support is intended to enable families to meet their own address immediate food and basic household needs. It can take the form of a cash grant, vouchers, staple food items or a

combination. Requirements for consumption support are identified during a household level assessment of basic or essential needs. Consumption support is initiated at the start of the Graduation programme and should be for a set period of time. The following preparatory steps are to be carried out with each household before providing consumption support:

1. Communicate the nature, purpose, and length of support that will be provided to the household.
2. Where cash-based support is provided, ensure household members, in particular women, are able to access markets in order to buy food and other basic needs.
3. Where consumption support will be provided through an existing social protection mechanism, such as WFP food distributions or a food safety net programme, check that the household is enrolled in the scheme, and that it provides enough food and nutritional diversity to meet consumption requirements. Shortages will require additional means to meet nutritional requirements.
4. Administer the consumption support in line with World Vision policies, such as Cash Transfer protocols.
5. Check the intra-household dynamics to ensure that consumption is equitable between women, men, girls and boys, and that specific consumption needs, such as for pregnant women, are met.

Key considerations in administering consumption support include:

- In acute cases of malnutrition, the household should be referred to appropriate health or feeding facilities. Consider additional support needed to ensure that the household can afford any transportation or other costs.

- Kitchen gardens can complement consumption support and provide a sustainable source of food.

- Caution is needed to ensure that only properly selected participants receive consumption support, and to check other forms of support already being received by these households. The consumption support will need to be revised if the household is already in receipt of enough support through other means, in order to ensure equity across ultra-poor participants.

- Avoid developing dependencies on consumption support by being clear about the purpose and the length of time that the support will be provided for.

- Dietary support for children includes linkages with school feeding programmes or cash payments to allow supplemental expenditures on household food budgets. These support mechanisms can provide incentives for parents to send their children to school. In order to embed good dietary practices in the household, awareness-building on child nutrition should be included in the life skills training.

- The Graduation programme must evaluate and monitor household consumption patterns to ensure that women and girl children are equally benefiting from the consumption support. Where there is a bias towards certain household members in terms of food consumption, this will need to be addressed through coaching.

LIVELIHOODS PROMOTION

By the end of this phase, you will have:

- Ensured that each household has diversified their income stream and selected one main livelihood option to develop through Graduation
- Assessed households for their capacity to manage the livelihood option
- Conducted technical training and business skills training for households
- Transferred an asset to households
- Conducted coaching and monitoring the households to ensure that they are generating sufficient revenue to cover the costs of running the business plus additional income to cover household expenditures

Livelihoods promotion connects the ultra-poor to market-driven economic activities building their income streams, their livelihoods capacity, confidence and social standing. The livelihoods promotion pillar involves selecting livelihoods, especially ones that are suitable for women, delivering technical and business training, delivering an asset transfer, and facilitating linkages to markets and support services.

The Graduation programme provides participants the ability to choose what they are interested in, while avoiding saturation of local markets with enterprises competing to deliver the same goods and services. In the design phase, UPG Programme Officers and Facilitators will have prepared a list of livelihood options informed by assessment findings on opportunities for the ultra-poor, and options that would be supported by the market (see Chapter 2).

Key considerations for the programme when selecting livelihoods include:

- Production cycles are essential when setting the start date of a program. For example, seeds need to be available at the start of the planting season.
- Households need to be able to generate income for the household within a relatively short time (3-6 months).
- Households need to generate enough income to cover their expenses – both of running the business, as well as their household needs. Business analysis is a key part of livelihoods promotion.
- Livestock-based livelihoods often require a combination of two types of livestock, one that is productive in the short-term (e.g., fowl that mature and produce eggs relatively quickly), and another that will mature, diversify and increase income over time (such as a cow or goats).
- Livelihoods options should aim to transform traditional gender norms and not reinforce attitudes, behaviours and practices which disempower ultra-poor women or men.

1. Select Livelihoods with Ultra-Poor Participants

UPG Facilitators assist households to make the right selection by helping them consider livelihood options that are matched to their skillsets and prior experience. Different mechanisms can be used to help households select a livelihood:

- Visioning exercises either in group settings or individually that set out household-level ambitions and map out possible strategies for achieving these visions.

- Group training that provide an overview of different livelihoods options and activities to help prioritise and select the most suitable options.
- Household-level capacity assessments where the Facilitator and household jointly assess different options and select the best one for the participant based on their skills and experience.

UPG Facilitators must help households understand the full implications as well as the benefits of each livelihood option. They can employ the following basic business planning tools:

- Record the household decision-making process. This helps validate the choices participants make, provides a reminder later in the programme, and promotes transparency.
- Work out a simple plan for each livelihood with the household including the investment to be made both by World Vision and by the household, the activities needed to build up the livelihood, and the expected time-frame and amount of income that will be generated.
- Draw up a simple business or cash flow plan to establish a goal that the household can work towards and monitor progress against.

Factors for Household Livelihood Selection

Human capital
- Participant's skills and previous experience managing livelihoods or similar enterprise
- Participant's interest and motivation to pursue the enterprise
- Participant's current or seasonal income stream (such as daily labour) that may supplement the new enterprise until it is more firmly established
- Participant's sufficient education level and literacy for the livelihood
- Experience of the household

Markets
- There is sufficient demand for the product or service
- Additional supply by the Graduation participants doesn't saturate the market and lead to over-supply and lower prices
- Access to markets for ultra-poor participants exists or can be developed
- The market price of the product is sufficient to cover production costs and make a profit

Access to support services
- Access to the minimum requirements needed to make assets productive, e.g. space for keeping livestock or somewhere safe to store goods overnight
- Access to services such as training, transportation, maintenance or veterinary services needed to run the enterprise
- Cash flow and finances available to cover cost of additional inputs such as tools, parts, materials, seeds, veterinary services, etc.
- Access to infrastructure and inputs such as water (for agriculture or livestock), electricity, etc.
- Other assets that the household can access or contribute to the livelihood

Household conditions
- Availability of additional labour in the household and support from family members
- Number of dependents and caretaking responsibilities, such as care of small children
- Livelihood patterns, such as migration of household members

- Use of enterprise as primary or secondary income-generating activity in the household
- Dynamics of control of income and assets (men/women/joint)

Child considerations

- Guard against the potential for children to be involved in the livelihood at the cost of attending school and other developmental activities

Gender considerations
- Feasibility of the enterprise given local gender norms
- Mobility of women and how to enhance women's access to and power in markets
- Women's aspirations
- Women's caring responsibilities and how the livelihood options affects women's time-budgets
- Outcome of due diligence to ensure interventions do no harm
- Ability to transform traditional gender norms and not reinforce attitudes, behaviours and practices which disempower ultra-poor women or men

Timing
- Seasonality and when a livelihood is to start, including agricultural cycles
- Timing of spikes in demand and whether these are matched by increased prices
- Timing the income streams to meet income needs, e.g. at the start of the school term

2. Provide Livelihood Packages

Livelihood support can be provided by World Vision, communities, official departments such as extension services, or private companies such as agro-veterinary shops. Linking households to local service providers such as the private sector or government services helps build the participants' capacity to interact with markets as well as government providers, and contributes towards building social inclusion.

In some cases, households will contribute some of the required inputs or infrastructure needed to build a livelihood. For example, land for tending vegetables may be allocated from the homestead. Other options include identifying community resources such as common grazing land and helping the participant households gain access to these resources and groups.

Livelihood Option	Primary Asset	Quantity	Other Inputs Needed	Training
Goat rearing	Goat	2 - 4 (combination of male and female)	Vaccination, shelter, fodder	Animal husbandry, business training
Cattle fattening	Cow	1	Vaccination, shelter, fodder	Animal husbandry, business training, milk production
Tailoring	Sewing Machine	1	Fabric, thread	Design, marketing, business training
Petty trade – household goods	Vendor Cart	1	Stock of household items to sell	Buyer, marketing, business training

Table 4.3: Asset options and accompanying inputs (sample from TUP)

3. Build Resilience Mechanisms into selected Livelihood

Risk Management

Shocks, stresses and even small disruptions to production can affect enterprises, reduce short-term sales, cash flow and ultimately future investments and business growth. During the selection process, the risks of each livelihood should be reviewed with the household, as well as the combined set of livelihood activities considered during the selection process. Common risks to consider include:

- Loss of productive resources such as livestock death or impacts of drought
- Household illness and the resulting loss of productive time
- Effects of market fluctuations, such as drops in demand or price

A second livelihood can supplement income levels and buffer the household against financial risks. Complementary interventions such as savings schemes help smooth over consumption during low business periods. Wage labour can also supplement income, smooth consumption, and provide a fall-back mechanism when business returns are low.

Developing a Second Livelihood Option

Despite all precautions, enterprises sometimes fail. In contexts that are vulnerable to climate shocks, or seasonality leads to limited viability of income generating activities, a second asset transfer can help households build livelihoods resilience by diversifying income and spreading risk over different livelihoods. In the face of risk and uncertainty, this adaptive capacity can be just as important as the income generating activity and asset itself. Diversification into a second livelihood takes place after the first livelihood is established. A second livelihood can:

- **Complement** the first livelihood, e.g. after setting up chicken farming and egg production and sales, a household may diversify into collecting and selling chicken manure as fertiliser.

- **Build on** the first livelihood, e.g. a vegetable trader may expand the range of vegetables she sells, perhaps trading in more expensive vegetables.

- **Lead to diversification**, e.g. first livelihood involves goat fattening which a household is familiar with, and the second one involves making and selling bracelets.

The choice of the second livelihood will depend on the participant preference, capabilities, the market potential, as well as the level of risk involved in each type of activity. The household should be encouraged to think about its second livelihood option at the start of the programme, however they should make their final selection once the first option has had time to generate a stable income.

4. Set up and Deliver Technical and Business Training

After selecting a livelihoods option, households are enrolled in training programmes that cover both technical and business skills.

- **Technical training** involves learning the skills needed to manage livelihoods. The training consists of proven methods already in use in a particular context, and involves refreshing some skills and knowledge. In cases where livelihood options are being adapted or introduced into an area, technical training needs to go deeper.

- **Business skills training** involves topics such as business planning, book-keeping, stock-keeping and marketing, and managing revenues. In households with low or no numeracy skills, functional literacy courses are essential to develop basic financial management skills. Formal training can be an effective way to impart knowledge on specific business issues and practices, but usually needs to be followed up with one-on-one coaching particularly for participants with limited literacy levels. This overlaps with financial management (covered under the section on Financial Inclusion).

Type of Livelihood	Topics covered	Type of training	Trainer
Livestock	• Disease prevention / phytosanitary practices • Vaccination schedules • Insemination / reproduction management • Take-off management • Marketing & business management	Group Peer to peer learning	Extension/Livestock services Veterinary schools/ providers
Agriculture	• Farming practices • Disease/pest control • Post-harvest processing • Marketing & business management	Group Farmer field schools Demonstration plots	Extension services Lead farmers Community groups Agro-shops
Skilled service (tailor, soap making)	• Production skills • Design • Marketing (Pricing, promotion, negotiation skills) • Business management	Classroom	Design experts Business schools
Petty Trade	• Buying of stock • Stock management including record keeping • Marketing (Pricing, promotion, negotiation skills) • Business management	Classroom Coaching	Business training provider

Table 4.4: Topics covered in technical training

Depending on the type of livelihood and training selected, other activities may be required such as attending field-schools. Ensure that the household has the required household support to attend training – for instance through shared caring responsibilities.

5. Transfer Asset

Asset transfers take place once households develop a basic level of skills to manage them effectively. This should still be early in the Graduation cycle to maximise the amount of time they can start generating and benefiting from increased income. Key considerations before initiating the asset transfer include:

- The level of training households have had and level of understanding on how to manage the asset

- Timing of production cycles, such as preparation of land for planting

- Seasonality, weather, and other environmental factors that threaten the survival or productivity that can lead to a loss of the assets – for instance floods washing away seeds or disease outbreaks damaging livestock. Delay asset transfers if necessary.

- Cash transfers that may require resources or skills such as proper use of mobile money facilities

- Ascertaining who has power, especially women, over determining the use of the asset and ensuring agreement within the household over the purpose of the asset

Modality of asset transfer

The modality of the transfer will have been set out in the programme design stage (see Chapter 2). Assets can be distributed as in-kind transfers, cash transfers, or soft loans. In-kind transfers and cash are typically preferred. If the asset transfer is through cash, support may be needed for the household to buy the asset themselves. The purchase of an asset is an important step in learning, linking to markets, and empowering Graduation participants. Care should be taken to ensure that the participant is involved in the process.

All asset transfers need to be carefully recorded, and the use of the asset tracked through the household record books. If necessary, Facilitators should help the household to understand the value of retaining an asset, and work out how to maximise the returns on this initial investment.

Buying Assets

- The asset value refers to the actual market cost and not the price charged to NGOs. The purchasing price of an asset, either by World Vision or by the participant, must be less than the selling price of the asset.
- To be viable, the sales value from an asset must be more than the buying price + input costs + adjustment for inflation.
- Wherever possible, procurement of assets should occur locally.
- The cost of inputs – for example thread and cloth for tailors, medicines and fodder for livestock fattening, or cost of any rent or licenses – will need to be covered by the enterprise's income and need to be considered as part of the business viability assessment.
- Services, rents, licenses must all be considered in each household's business plan.

6. Facilitate Linkages

Service linkages

Once the asset is transferred, certain support services such as veterinary or agricultural extension services may be needed to help ensure that the asset begins to grow in value. The type of support and where this can be obtained will depend on the context, and on prior agreements that World Vision has entered into with service providers. Staff should facilitate these linkages with the aim that eventually, the household is able to access these services independently. Where payment is required for the service, this should be managed by the household by the second or third time the service is needed.

Market linkages

Market linkages are crucial to building a livelihood. These can range from traders buying directly at the homestead through to sales in market places, or even through virtual means such as via a mobile-telephone transaction. Helping the household find the right market for their product, obtain the best price, and negotiate the terms of sale is all part of the coaching involved in livelihoods promotion.

Over time households can unlock new business opportunities by reaching out to different stakeholders in markets or the employment sector. This could involve:

- Helping household producers form or join producer groups, such as farmer cooperatives

- Forming collective buying groups for inputs such as household goods and linking these groups to outlets or companies providing quantity discounts

- Linking households to value chain development or market strengthening programmes and at the final stage of UPG implementation, encouraging the participation of female local market Facilitators

- Approaching employers or buyers and encouraging them to open recruitment or procurement to the target group

While ultra-poor households may not initially have the resources and status needed to join such groups, their capacity can grow during the programme and linkages can be established after a period of time.

Trading Group "Mandal" In Andhra Pradesh

A number of Graduation participants in Andhra Pradesh chose to start petty-trading as their primary livelihoods activity. In order to reduce the cost of the goods which they are selling, they formed a group-buying scheme, the Mandal. The petty-traders contributed INR 600 ($8 USD) each to join the group, and the fee provided the start-up capital to buy stock at bulk-selling prices. Traders benefit from lower costs of goods and higher margins.

Mandal has a permanent facility where goods are stored and can be bought directly by the petty-traders. It is also negotiating a special buying arrangement with a major supplier of consumer goods such as soaps and toothpaste which would see the cost of goods drop even further.

Additional Considerations for Developing Livelihoods

Sequencing

The sequencing and timing of each of the activities is critical for the successful development of livelihoods. Graduation programmes start livelihoods training and enterprise selection soon after participants are selected. The asset transfer happens once participants have sufficient knowledge on how to manage the asset.

In contexts that choose to provide a second livelihood option, this should be introduced after the household has had enough time to get the first livelihood running and generating a stable income. The second transfer can also be through cash or soft loan (see considerations for introducing ultra-poor to borrowing in Chapter 4: Financial Inclusion). A high-level overview of the sequencing and timing for livelihood activities, including options for a second asset transfer is shown in Figure 4.2.
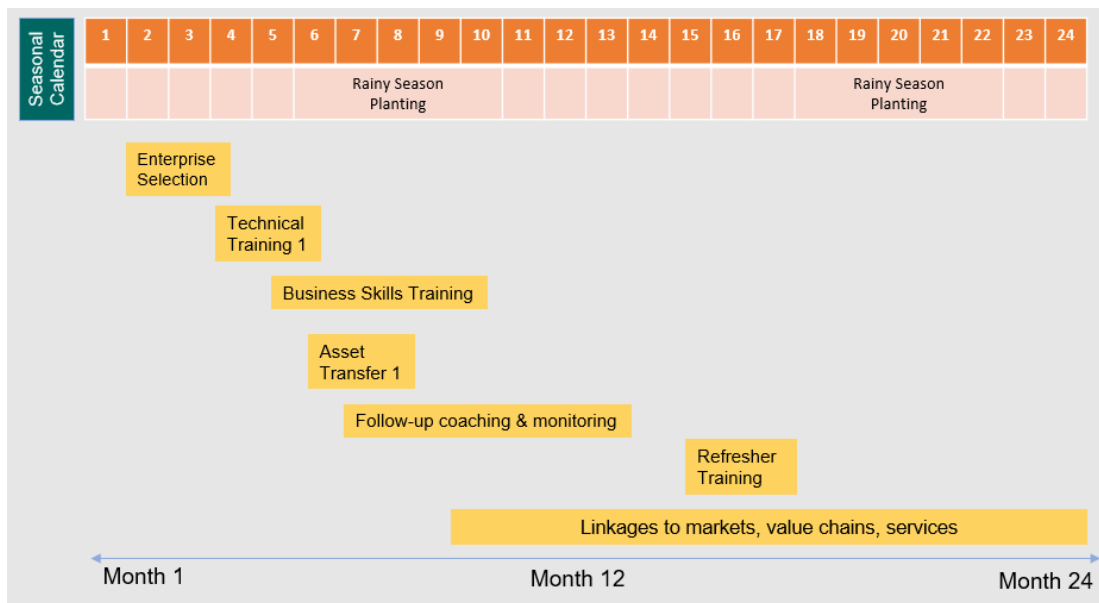

Figure 4.2 – Sample sequencing of livelihoods promotion activities

Follow up and enterprise development support

Each asset is carefully monitored and tracked along with additional investments, cash flow, profits, and stock levels. The Household Asset Tracking Register provides a running register of all the transactions related to the livelihood and can be used to help make decisions about sales, further investments in the enterprise, and monitor progress towards increasing the value of assets and income. It includes the asset type, transactions and the net income and profit derived from this asset. For an example of the Asset Tracking Register, please see Appendix L.

The household register is filled out by the participant with assistance from the UG Facilitator. Until the participant has gained sufficient skills and developed regular record-keeping habits, this support is essential to reinforce the importance of accurate record-keeping, and to help make investment and livelihoods decisions. The UPG Facilitator and UPG programme officer can support a household in understanding choices and obtaining important information about markets.

Managing Household and Business Finances

It is important to distinguish between household income and the income generated by a livelihood activity. Where the livelihood activity involves a wage, it is usually the same as income. However, when the livelihood activity involves production and sales by the household, then the profit from that activity is the household income.

For a business to grow, a portion of that profit needs to be re-invested into the business. Keeping track of such investments is essential in operating an enterprise and can be done through simple book-keeping, which accounts for the following:

- **Cost of goods** – the cost of the good that is traded, e.g. a goat or vegetables.
- **Inputs** – any additional costs needed to make the good sellable, such as fodder (for goats) or packaging (for vegetables).
- **Variable overhead costs** – or any costs which fluctuate depending on the level of business, for instance transportation costs (bus) to bring goods to or from a market.
- **Direct fixed costs** – or any costs which will continue to be incurred even if the business stops for a while. For example rental on premises. Remember to account for service fees needed for running an enterprise, such as licenses for trading or rent on a market-stall.

FINANCIAL INCLUSION

By the end of this phase, you will have:

- Provided savings support to households through individual accounts, savings groups or other mechanisms
- Conducted financial literacy training so that households can understand basic household budgets
- Linked households to formal financial institutions

The financial inclusion pillar seeks to provide women and men with access to financial services and builds their knowledge, skills and confidence to use these services in a way that meets their financial needs. This helps to ensure that the programme increases ultra-poor households' economic capacity and ability to provide for their children. Financial inclusion involves the selection of financial mechanisms, facilitation of account set-up, financial literacy training, and follow-up to ensure participant progress.

Financial inclusion mechanisms will have been selected during the programme design stage, and be informed by the mapping of services conducted during the assessment. Depending on the type of mechanism there will be different requirements for households to set up accounts and start saving. Programme staff will need to identify what participants, especially women, will need to access the selected savings mechanisms early in the implementation phase. For example, if participants are being linked to a formal financial institution, it is important to determine what the paperwork or registration requirements are and how long it takes. If the financial mechanism is informal, such as Savings for Transformation (S4T) groups, the first step is to set up the groups.

1. Set up Savings Mechanism

Group and Account Setup

The S4T Implementation Guide provides detailed guidance on how to set up S4T savings groups, sample facilitator job descriptions, as well as Management Information System (MIS) transaction data collection forms. Where possible, opportunities to use a digital MIS should be considered, as this will save time for Facilitators and participants. If this is not possible, it is important to have a group register that captures all member transactions from the group in addition to individual passbooks where participant transactions are recorded.

Savings Group Formation

Detailed guidance on how to set up savings groups can be found in the S4T Implementation guide. The following factors should be considered when integrating Graduation with S4T:

- **Sensitivity to gender and social dynamics:** When entering women into savings groups, it is important to seek buy-in from husbands. Staff should explain that it is a secure environment for women to learn how to support the household's financial management. S4T encourages engagement of men and women members, as a way to leverage men's influence as potential agents of change. If the programme entails mixed groups, staff must make it clear that women and men will have equal participation and representation in the committee.

- **Mixed-ability groups:** It is beneficial to have mixed-ability participants in small groups that make up the larger S4T group. This enables slow-learners to learn and gain confidence from fast-learners; or older participants to learn from more technologically skilled or literate participants.

> ⓘ **Tips:**
>
> **Financial Inclusion for Ultra-Poor Women**
>
> Gender-equitable financial decision-making is a critical outcome of Graduation programmes. There may be sensitivities associated with empowering women to play a more proactive role in financial management and decision-making. Financial Inclusion and Social Empowerment interventions should be cognisant of gender norms in the households. Some tips include:
>
> - Be transparent with husbands on finance-related interventions
> - Invite men to participate or listen in on financial literacy trainings
> - Emphasise that the intervention is to support the family, not the wife/mother exclusively
> - Avoid creating significant time burdens for women who may do household and (self) employment-related work

- **Transparency about the purpose of the group:** If S4T groups will form the platform for life skills training or social integration, ensure this information is shared with all participants so they know what to expect, and how much time they will need to commit to attending.

- **Democratic governance structure:** This is supported by ensuring that the group constitution is developed in a way that is participatory, informed and democratic.[40]

- **Equal application and adaptation of procedures:** Procedures should treat each individual member equally, regardless of whether they have an elected committee position such as president or treasurer. Additionally, procedures must be adapted to the needs of the group, e.g. if certain members are only available during a certain time, or if members that are unwell or disabled seek someone else to help represent them.

- **Supportive messaging:** When communicating why the groups are being formed, messages should be welcoming to participants, especially those who have not previously participated in a savings group or have felt that they are too poor to save. Examples of supportive messages include "saving is an activity for everybody whether you are rich or poor", or that "saving is a very good practice, whether you want to save a very small amount or a large amount".

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[40] See page 79 of the S4T Implementation guide and the S4T Group Constitution Template supporting document for guidance on how to set up the Group Constitution.

Upon joining the savings group, all participants should receive a passbook in which they can record all savings deposits or share purchases, loans borrowed, and instalments paid. Passbooks can vary in content, and may contain information about the savings group, time and meeting location, and principles of responsible financial management.

Setting up an Account with a Financial Institution

If participants show capacity to have a formal financial account, World Vision should link to VisionFund, or another well-established and proven MFI. Please refer to the specific guidance on how to partner with MFIs, in the World Vision Microfinance Project Model.[41]

If linking with a financial institution, it is vital to designate a consistent focal person for coordination who will commit to responding to participants' needs and concerns during the programme cycle and beyond.

> **Signs of a responsible microfinance provider:**
>
> - Products are designed and delivered with the needs of the end user in mind
> - Adequate care is taken to avoid clients being over-indebted
> - Providers are transparent with clients enabling them to make informed decisions
> - Price, terms and conditions are reasonable and affordable for clients
> - Providers treat clients fairly and respectfully
> - Data privacy is respected and data is only used for purposes specified when information is collected
> - Providers have timely and responsive complaint resolution mechanisms
>
> Based on The Client Protection Principles - Smart Campaign.

As the steward of the linkage, it is the responsibility of World Vision staff to ensure the institution meets the needs of participants and aligns with the objectives of the Graduation programme. This must be an ongoing process that monitors the client-provider relationship to ensure that they are progressing towards Graduation criteria. Key considerations include:

- **Readiness of participants for certain products:** Participants should never be pressured into using financial services they are not ready for. If participants are offered a particular service, they must have the economic capacity to meet its requirements. For example, if a loan is offered, careful consideration should be taken to ensure that the amount aligns with their level of income, ability to repay, and that the participant understands the terms and conditions.

- **Protection of participant needs:** The financial service provider must have adequate client protection mechanisms in place suited to the needs and uses of the participant, especially women. For example, the institution should have responsive redress mechanisms in place for potential grievances.

- **Double-check collateral requirements:** If there is need for collateral, the programme should only proceed if these can be reasonably met without putting participants at risk. In addition, savings must not be used as a guarantee for individual loans.

- **Consider linking with mobile banking:** If mobile banking is considered to be a suitable banking mechanism for participants, additional training support on how to use accounts may be needed, particularly for women. Note that some participants may find it easier than others. This can alter the power dynamics in a group, or can serve as an opportunity to promote greater social support and co-learning among participants.

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[41] Refer to Table 2 'Guidance for NOs and APs on How to Partner with MFIs in Different Contexts' p. 12; Section 3.2 'Partnering Scope' on partnering principles and MOU guidelines on pp. 19-20;

2. Review existing Financial Linkages at the Household Level

In some cases, participants might already be using financial mechanisms such as savings groups to save or borrow. This can be encouraged as it indicates a level of capability and resilience already in place. Nonetheless, it is important for UPG Facilitators to check that they are saving and borrowing in a way that is complementary to their needs and the objectives of the programme, and does not put them at risk. UPG Facilitators must check that participants understand the terms and conditions, are able to use the services conveniently and affordably, and the products are aligned with their long-term goals.

3. Facilitate Savings Collection

Once the savings or loan mechanisms have been identified and participants are enrolled, a system for ensuring ongoing collection of deposits or repayment of loan instalments (if applicable) needs to be set up. Initially, World Vision staff may take on this role, but in the longer run, building local capacity to administer the financial mechanism will ensure sustainability after the end of the programme. Local volunteers from the community or elected group members may do this, and their involvement early on helps ensure a thorough understanding of the operations of the financial mechanism. Savings group activities should run throughout the course of the programme. Considerations in savings support include:

- **Participatory and self-led collections:** All participants must be responsible for knowing how much they saved, borrowed, and repaid. They must also know the savings balance in the group box. When possible, collections should be self-facilitated.

- **Regular collections:** The frequency can vary between one to two weeks.

- **Affordable levels of saving and borrowing:** The price of shares may need to be lower than in typical S4T groups. If participants will deposit savings instead of purchasing shares, set an affordable savings amount to encourage participants. During the first month or two, participants can be given the option to save any amount, as this will help build a savings habit without applying financial pressure. If lending small consumption loans out of the savings group, they should be linked to the participant's savings balance. For example, a participant can borrow up to three times their savings amount. (This does not apply if the asset package is provided via soft loan).

- **Readiness of participants to take loans:** Loan disbursements should be delayed if over-indebtedness is an issue or incomes are precarious, until after participants have received sufficient training and started earning a stable income.

4. Deliver Financial Literacy Training

Delivering basic financial training early in the Graduation programme ensures households start to learn the basics of financial management, can link to savings mechanisms and begin saving.

Financial literacy trainings can be conducted by UPG Facilitators, or in partnership with a financial service provider (see Chapter 3 for information on staff training, or S4T Facilitator Job Description for relevant skills) and should run throughout the course of the programme. If it is delivered by an

external provider, the training must address the needs and vulnerabilities of women and men as identified during the assessments. Alternatively, World Vision may supplement external trainings or orientations with its own trainings. Considerations for this intervention include:

- **Creation of a safe space for equal participation:** Trainings should be delivered in a way that promotes interactive, group learning with lots of active sharing with one another. In mixed groups, women must be encouraged to participate equally. A safe space is essential where the standard is for everyone to participate and succeed - 'a successful group is a successful group for all.'

- **Intensity and reinforcement of messaging according to need:** The assessments should inform the intensity of financial literacy trainings. For example, if participants are reasonably familiar with borrowing, modules on how to manage loans may need less time than a curriculum for participants with less experience with loans.

Training schedule:

The first few group meetings can focus on building the rules, elected roles and overall discipline of the S4T groups, in order to determine how group meetings will be conducted during the course of the programme. See below for the recommended S4T schedule for modules on how to operate the saving and lending functions. In a savings group meeting, these modules will supplement the content of financial literacy topics suggested in Chapter 2.

If the savings group is the same platform through which life skills training is delivered, the first few training sessions can focus on setting up procedures of the savings group before starting the life skills training. This will ensure that savings or share deposits are ready to be collected in subsequent meetings. If savings and instalment collections are combined with financial and life skills training, collections should be made at the end to make sure participants stay for the whole session.

Module 1 Groups and Leadership	Module 2 Social Fund, Savings and Loans	Module 3 Developing a S4T Constitution	Module 4 Managing S4T Meetings	Module 5 Purchasing Shares	Module 6 Daily Savings	Module 7 Taking out Loans	Module 8 Making Loan Repayments	Module 9 Share out and Graduation
Group Formation Training Schedule Role of Leaders Elections	Policies & Rules related to: The Social Fund Share-Purchase Loans Loan repayment	Development of group constitution by consensus	S4T kit Record keeping & responsibilities Memorisation procedures Share-purchase meeting process	First share-purchase / savings meeting	Daily Savings introduction	Supervision of first loan disbursements	Supervision of first loan repayments	Distribution of Savings at the end of cycle
Week 1				Week 2	Week 4	Week 6	Week 9	End of Cycle

Table 4.4: Timing of S4T Modules[42]

In developing the financial literacy-training curriculum, programme staff should consider integrating modules that complement other pillars such as livelihoods promotion. The training can combine

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[42] World Vision International. (2017). Savings for Transformation Field Guide.

topics such as financial literacy, basic record and bookkeeping and managing household income and expenditure into one set of training modules.

5. Follow-up via Coaching

One-to-one home visits play a key role in supporting the financial capacity and confidence building of participants. UPG Facilitators should dedicate at least five minutes to follow up individually on participants' financial behaviour, by reviewing their passbook, to help them stay on track for their individual financial goals. Typical activities during the household visit will include:

- Checking participants' consumption spending, particularly if they receive a stipend

- Observing participants' saving and loan repayment progress (if applicable)

- Briefly checking whether participants understood the last lesson on financial literacy and if they have any questions

- Discussing any individual financial goals for the future (when applicable). These might include accessing a formal loan, saving for children's education, saving for medical expenses or creating an emergency fund in the event of a shock.

- Discussing opportunities to link to other informal or formal financial service providers (when applicable)

- Ensuring that both women and men are taking part in decision-making over financial resources at household level

- Setting coaching times for when women and men are not busy with household chores or other livelihood activities

During the coaching sessions, UPG Facilitators will also go over the household livelihoods record books with the participants. This is an opportunity not only to review the livelihoods income, but also to look at overall household expenditure and income. Additional savings can be encouraged once livelihoods generate enough surplus revenue to enable them to put more funds aside.

6. Facilitate Linkages to additional Financial Services

Part of the UPG Facilitator's role is to help participants link to further financial service providers or mechanisms to support their financial journey after the end of the Graduation programme. Further financial linkages may be established in the last 6-12 months of the programme after they have built regular savings habits and financial skills. Suitable linkages for ultra-poor participants include the following:

- Increased savings/share values and loan ceilings in current savings group
- Participation in a new savings group with larger savings and loan amounts
- Integration into VisionFund or a mission-aligned microfinance institution likely to play an active supportive role after Graduation
- Access to formal savings and loans via traditional bank

- Introduction to mobile money and/or digital banking
- Access to micro-insurance

Timing and Sequencing Considerations

Components that support financial inclusion should be in place throughout the life of the intervention, however the precise timing and nature of the components will vary according to context. For example, financial literacy training may not always be necessary throughout, while savings should be sustained from the beginning and beyond the end of the project cycle. In all situations, it is important to ensure that households continue to have financial needs supported beyond the end of the programme – through continued access to a savings groups or account, and linkages to other financial providers.
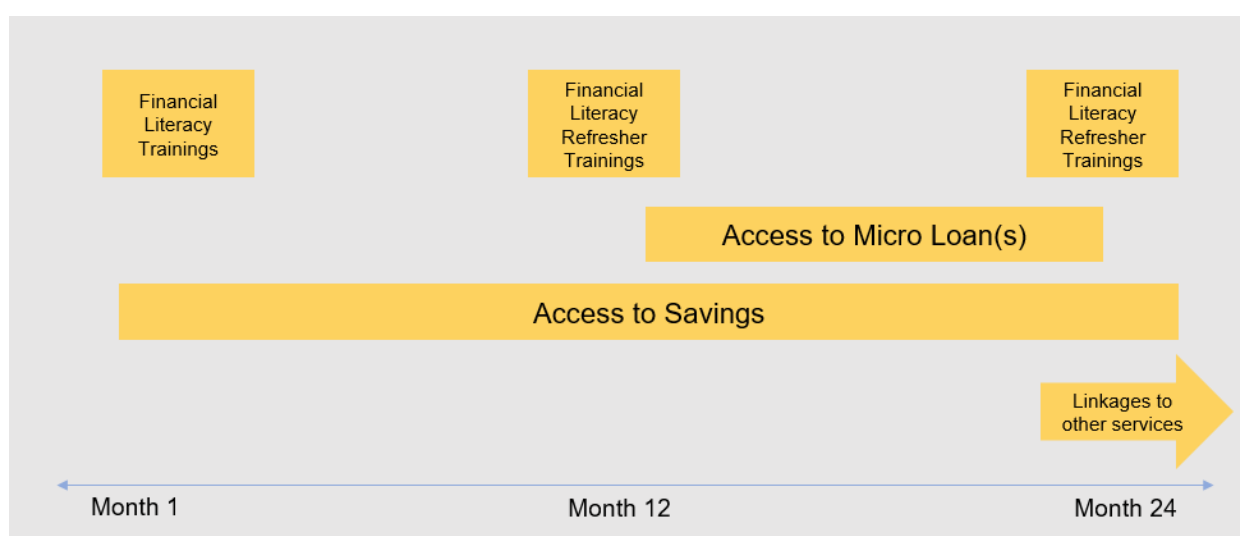
Figure 4.3: Sequencing of financial inclusion interventions

SOCIAL EMPOWERMENT

By the end of this phase, you will have:

- Conducted life skills training that is suited to the vulnerabilities of the households and their level of awareness through regular group visits.
- Mobilised the community to convene every 1-2 months as village committees to ensure participant households are integrated and are able to receive support from the community if needed
- Conducted regular households visits for each household through a UPG Facilitator
- Built household confidence so that they are able to sustain their progress beyond the end of the programme

Social empowerment promotes a confident mindset among the ultra-poor, community inclusion, and positive behaviour change. This pillar involves building key life skills, raising awareness on social issues, building social connections, and building confidence, hope and self-belief that together play a fundamental role in achieving all Graduation outcomes.

1. Deliver Life Skills Training

UPG Facilitators conduct life skills training to raise social and health awareness about challenges in the community, and promote empowered mindsets as identified by the vulnerability assessment during the design phase. Life skills training is typically done at the group level on a weekly or bi-weekly basis throughout the programme. Group trainings are effective in reinforcing peer-to-peer learning and creating an environment where participants can share examples with each other. Staff should consider the following in setting up the life skills training:

1. **Life skills training topics:** Based on the vulnerability assessment, a combination of social and health issues and negative norms and mindsets that are prevalent in the community and are directly relevant to ultra-poor families and children should be selected to be addressed via life skills training. Include a topic on how world views, at the individual and community level, may influence behaviour and confidence to improve one's own life.[43] An appropriate number of social and health messages can be selected to discuss throughout the programme cycle. While too many topics will be hard to retain for participants, having a small number of life skills could result in participants losing interest. The number of topics covered varies by programme. In Bangladesh, for example, BRAC rotates through 12 topics over a two-year period with each topic repeated at least 6-8 times. In a government pilot in the Philippines, each topic is covered in-depth and repeated at least 3-4 times. Topics that might be considered taboo in the community such as family planning or female genital mutilation should be discussed in a sensitive manner and with clear messaging to the community so that there are no misconceptions about World Vision's role.

2. **Use of visual aids:** Visual aids should be used that depict each of the social and health issues in an easy to understand format. This also creates an interactive learning session that fosters discussion around what participants see and understand from the visual aids. The topics must be delivered in a simple format with practical steps for participants to understand and adopt.

> (i) **Tip:**
>
> The timing of each topic must be carefully planned. For example, messaging on child's education should be reinforced before the start of the school year. Similarly, training on malaria prevention and treatment should coincide with the start of the rainy season.

3. **Training delivery mechanism:** Savings groups, if part of the Graduation programme, provide a natural entry for life skills training. If participants are not linked to savings groups, staff should consider incorporating S4T methodology for the establishment of the group. (Refer to S4T Implementation Guide).

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[43] Refer to Module 1.2: 'What is a World View?' and Module 1.3 'Exploring Community Empowerment as an Approach' in the World Vision Empowered World View – Training of Facilitators Manual for useful discussion points to incorporate into group trainings.

4. **Frequency and timing of training sessions:** This should be set based on factors such as staff capacity, number of groups, and distance between groups. Each training session is expected to last about 20-30 minutes in addition to time spent on other activities such as collecting savings. Staff should develop a schedule for training that works around women's and men's daily tasks and priorities. The training curriculum needs to be based on the number of health and social issues, with men and women attending sessions together or separated as best suits. Each training should focus on one topic until all life skills have been covered, and then the schedule will reset. This allows participants to retain information. For ease of implementation, all locations should have the same schedule, which should be made visible in the office so that Programme Officers can conduct spot checks.
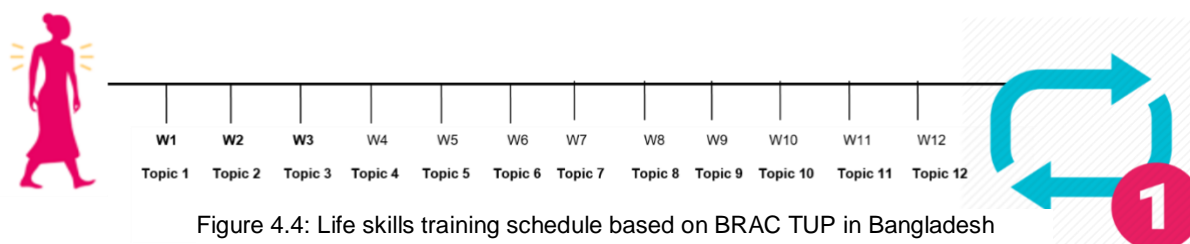
Figure 4.4: Life skills training schedule based on BRAC TUP in Bangladesh

Designing Training that is gender sensitive and accessible to everyone

Summarise key issues on accessibility for most vulnerable considering:
- Physical access to the meeting especially for people with disability
- Convenience of meeting timings
- How to reach those who are less able or not allowed to leave the household
- Availability of childcare services at the training site
- Opportunity cost of time spent at training

5. **Maximising Efficiency and Participation:** UPG Facilitators should carry out structured group visits that are efficient while still giving a chance to all participants to weigh in. Considering that the group is part of the savings intervention, a proposed format of the visit is as follows:

    a. Greetings
    b. Review the social/health issue or norm that was discussed the past visit
    c. Discuss the scheduled social/health issue or norm for the week
    d. Allow participants to ask questions if anything was not clear
    e. Facilitate savings collection and record how much each participant has saved
    f. Make sure that everyone's voice is heard in the meeting, particularly giving time to people who are quieter or more introverted.

Life Skills Training through Visual Aids

Images are an effective way to convey social and health messages to participants. This contextualised image is used in BRAC's Targeting the Ultra-Poor Programme to foster discussion around child marriage in Bangladesh. During group visits, the facilitator shows this picture to participants so they can discuss their perception and understanding of the image.

2. Mobilise the Local Community

Village committees are instrumental in promoting social integration and improving cohesion for the whole community, including programme participants and non-participants. The role of the committee is to:

- Volunteer resources for participants who are struggling or need emergency assistance for various reasons including paying school fees and health expenses
- Facilitate links to social protection programmes or WASH facilities
- Raise social and health awareness on issues such as hygiene behaviour
- Foster dialogue between ultra-poor women and men and the rest of the community
- Ensure ultra-poor children within the community are safe and well-cared for

Within the first two months of the programme, the UPG Facilitator and UPG Programme Officer help guide the creation or utilisation of a village committee. Members must include women, youth and persons who are members of a marginalised group, such as persons with disabilities, and the group should work towards an inclusive leadership team. This involves the following steps:

> (i) **Tip:**
> Establish a balance in the committee in terms of local power dynamics, economic status, gender, ethnicity, religion, etc.

- Staff should solicit names of respected and influential leaders from the community by having meetings with community members who are also willing to be part of this committee and contribute their time without expecting any financial incentives.

- Once identified, the committee must elect three to four members to be on the board at least 50 percent of whom should be women. This includes roles such as a chairperson to lead, treasurer to manage fundraising, and a secretary to record decisions and actions taken by the committee.

- The committee should convene meetings on a monthly or bi-monthly basis, in the presence of a facilitator to oversee the meeting. A proposed format of the meeting includes:
    a. Introduction
    b. Review of actions from the last meeting
    c. Discuss any challenges with how they are managing their livelihood

d. Discuss any social or health issues or norms that the whole community can benefit from talking about

e. Ask participants to share if they have any challenges and what support they need

f. Committee members should disclose how they plan on responding to participants who need support and list some immediate steps that they will take

g. Ask participants to share any positive experiences, e.g. accessing healthcare for a child, that can be used as a resource by the others

h. Ask participants if they have any questions and set a date for the next meeting

3. Initiate Household Coaching

UPG Facilitators should agree a set schedule to conduct household visits with participants in order to provide individual coaching. Frequency of visits will depend on contextual factors such as levels of vulnerability and need for more regular hand-holding, distances between participants and availability of resources to conduct regular visits (time, transportation allowance). Household coaching sessions can take place a minimum of once per month, but are strongly recommended to take place at least every two weeks. Each session should last approximately 20-30 minutes.

The following steps are involved in implementing the coaching intervention:

1. UPG Facilitators must engage members of the household at the start of the programme to clarify the purpose of the coaching component and ensure that they are comfortable with him/her coming on a regular basis. When working with married women, it is particularly important for male UPG Facilitators to engage the husband of the participant early on to avoid any hostility or misconceptions regarding his role.

2. Staff should ensure they are able to conduct frequent household visits. However, care should be taken to not exhaust participants and take them away from livelihood activities. The frequency of the coaching sessions is determined by distance between participant households, terrain, and staff capacity. Since participants are part of groups that meet frequently, alternating between household and group visits is recommended, so that participants have at least one touchpoint with a UPG Facilitator every week.

3. Staff should build in opportunities to periodically check in on the welfare of

How to be a Good Coach:

- **Encourage two-way communication:** Facilitators encourage sharing, instead of simply giving information, and show active listening.
- **Show empathy:** Facilitators show that they recognize what participants say based on their viewpoint.
- **Be respectful and non-judgmental:** Facilitators ask questions in a non-judgmental way. Exercise care when asking 'why' and avoid negativity.
- **Treat men and women as equals:** Facilitators demonstrate equal respect and acceptance of male and female viewpoints and encourage equal participation and sharing,
- **Be a confidante:** Facilitators must show that they can be trusted for participants to share comfortably. They must never share private information with other members of the community without consent.
- **Offer protection and seek redress:** Facilitators may be required to act upon issues and risks that need urgent resolution – for example reporting a crime, speaking to community elders, or mediate and resolve conflicts between community members. In the event that a facilitator identified abuse or severe neglect in the household, they must abide by World Vision Child and Adult Safeguarding Management Policy.

children – for example, scheduling some household visits when they are back from school.[44]

4. Below is a proposed format for a household visit adapted from BRAC's TUP programme:
    a. Introduction
    b. Follow up on progress of livelihood activities and record information on the current value
    c. Check if participant had any problems understanding the life skills discussed during the last group visit
    d. Ask questions about any personal challenges, health, hygiene behaviour (e.g. water treatment, handwashing), nutrition and whether children are going to school. If the UPG Facilitator finds that children are not going to school, s/he must record it for follow-up in the next meeting.
    e. Ask participant if s/he has any questions
    f. Confirm the date of the next household visit

PREPARING FOR GRADUATION

One of the most important ways Graduation helps the ultra-poor to reach their potential is by creating mechanisms for Graduation outcomes to be sustained beyond the end of the programme cycle.

During the final six months of the programme, staff should dedicate attention to preparing participants for 'Graduation'. This means ensuring that participants achieve all mandatory Graduation criteria, and are in a position to sustain Graduation outcomes beyond the end of the programme. It is recommended that staff use this time effectively to reinforce key messaging and learning, provide refresher trainings,

> ⓘ **Tip:**
>
> At the start of the programme, encourage participants to map out where they are 'now' versus their 'dreams for the future'. This will provide them with a realistic and visualised map that the family can work towards and measure their own progress against. This has been practised effectively by World Vision Bangladesh.

facilitate linkages and instill confidence among participants that they can still progress out of poverty without needing intensive support provided by the programme.

Refresher trainings: Staff should conduct refresher trainings on livelihoods, business management, financial management and key life skills. Content should be tailored based on monitoring information that reveals which criteria particular households are weak on. At the end of group-based refresher trainings, participants should be encouraged to share back with the group how they commit to practising what is encouraged.

Coaching: Staff should use the one-on-one visits during the last few months of the programme to talk about feelings or concerns they may have about the programme ending. These often have practical means for solutions, however they should highlight the forms of support they will continue to have via linkages to other programmes, services, and networks.

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[44] Frontline staff must abide by World Vision Child and Adult Safeguarding Management Policy; _https://www.wvi.org/accountability/publication/child-and-adult-safeguarding-policy_.
In the event that any abuses or risks of abuse are identified staff should contact the World Vision international Integrity and Protection Hotline, which is for incident reporting for anyone inside and outside WV to file an incident such as sexual exploitation or child abuse. _https://secure.ethicspoint.com/domain/media/en/gui/24325/index.html_

If participants drew 'Visions for the Future' at the start of the programme, staff should take time to revisit these. They may draw attention to the progress that participants have made towards achieving their goals. UPG Facilitators should make sure that participants feel responsible for their own successes. They should not feel that they have succeeded solely because of support from World Vision, rather they should view their success as a result of the hard work, self-belief, courage and determination they have shown. With more hard work and self-belief, they should believe they will continue to succeed.

Linkages: Programme staff must consider how participants will continue to grow their livelihoods, access to services, and social capital through new or existing linkages. For example, some participants may feel ready to start saving or borrowing formally from an MFI; or participants' may be generating enough crop to sell to a local cooperative. Using guidance from Chapter 3 on Working with Service Providers, UPG Facilitators should consider whether there are any new services that participants can be linked to, that they may not have been in a position to benefit from 18 months earlier.

Sustaining Graduation Outcomes

In the final months of the programme staff should use an adapted version of the following checklist to ensure that mechanisms are in place for households to continue to learn, build networks, grow their enterprises and access financial opportunities.

Pillar	Questions
Social Protection	• What support (if any) will participants need to continue to access basic services including health, education, social care and clean water? • Do they have all necessary documentation to be able to access services? • Have participants been made aware of and been linked to all social entitlements that they are eligible for? Have they been linked to any other government or NGO-delivered programmes that they can benefit from? • How will households continue to support children's welfare, wellbeing and development?
Livelihoods	• What opportunities do households have to grow their livelihoods, or diversify their livelihoods further? • Are participants linked to local markets and can they access these independently? What opportunities are there to grow their enterprises? • What opportunities are there to link to value chain / market development initiatives and how can the households become involved in these? • Which services will help promote the continued growth of household livelihoods and how well are households prepared and able to access these services?
Financial Inclusion	• Will participants continue to save securely and at a rate that supports a stable future for their children? • Are participants aware of financial options available, and how to access them? • Will participants be able to access micro-loans in the near future? • Have participants been formally linked to financial services that meet their growing needs? • Are participants building capacity and collateral (assets, social capital, housing) that will enable them to secure future loans safely?
Social Empowerment	• Are participants members of social groups or village development committees they can continue to participate in, in their local communities?

	• How is child marriage, female genital mutilation or child labour perceived and what measures are in place to ensure both these practices are never practiced?
	• Do women feel empowered to continue to make key household decisions?
	• Does the family have aspirations for the future they feel they can work towards?
	• Have participants been linked to further programmes or mechanisms that promote their continued empowerment?

Table 4.5: Checklist for Sustaining Pathways out of Poverty

Sustaining the well-being of children

Adequate investment and attention given to the care of children makes a large difference to breaking the cycle of inter-generational poverty. While Graduation programmes promote an environment where children grow up feeling loved, safe, and empowered, there are additional checks that can be taken to ensure this is sustained beyond the end of the programme.

- **Securing Community Commitment:** Engaging the community on how to protect its children is a powerful way of promoting unity, joint buy-in and responsibility for ensuring the safety and prioritisation of children. Concern for children can provide a social and cultural glue that sustains community involvement.[45]
- **Shared vision of the future:** Reviewing a joint family vision for the future can help all family members to commit to a plan for themselves and their children that all family members feel accountable for.
- **Saving for the future:** Families should continue to set aside savings especially for children's future such as by setting up a commitment savings account dedicated to a specific goal. For example saving for a child's future higher education can be a good way to practically move closer to a future aspiration for the child's future.
- **Reinforcing the life cycle approach**: Ensuring that the needs and vulnerabilities of children are considered and planned for at different stages of their future development can help promote a mindset of continued support for children. For example, if there are girls aged around 10-11, UPG facilitators should consider what vulnerabilities they may face in the near future. For example, do they have adequate support for when they start menstruation; what will they need to know about sexual and reproductive health?

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[45] World Vision's Child Well-being Reference Guide

05 Monitoring, Learning and Evaluation

INTRODUCTION

Effective implementation of Graduation programmes requires continuous monitoring and review of both progress and design. Monitoring not only captures important data for tracking and improving household progress for reporting, but also contributes to continuous learning that can help refine operations during the programme cycle. Monitoring and evaluation feed into planning for future implementation and scale, and build World Vision's knowledge repository on how to implement Graduation in Asia, Africa, Latin and Southern America.

USE OF MONITORING INFORMATION

Continuous, rigorous and participatory monitoring ensures programme quality and effectiveness. Monitoring is used both to generate data and information needed for reporting and decision-making purposes, and is an important tool for learning by the household, programme staff, and by World Vision. Monitoring in Graduation programmes is unique in that it happens on two levels – the household and programmatic levels – and involves the households and field level staff in capturing and analysing this data.

At a household level, up-to-date data on participants' progress towards Graduation criteria is fundamental to ensuring success of the participant within the programme cycle. Facilitators should review the participant's progress across all Graduation criteria before each household visit. This helps Facilitators to see which areas they should provide additional support on; and participants to understand where they can continue to support their own progress.

At a programme level, monitoring across a cohort reveals whether there are patterns in how well the programme is being executed by staff, and what can be improved to strengthen participants' pathway from poverty in achieving Graduation criteria. Programme monitoring data can be used to analyse:

- Across a cohort, are most participants on track for Graduation? Why or why not?
- Across a cohort, are participants weaker on certain indicators? Why or why not?
- Are there communities where progress is weaker than others? What key characteristics define those communities?
- Are there particular livelihoods that are taking longer to generate a sustainable income?

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- Are there certain programme activities or responsibilities that are not being performed effectively? What is inhibiting execution by programme staff?

These insights provide critical evidence, data, and information to make decisions on where to allocate more programme resources and what changes to make to the programme design.

Monitoring data reveals 70% participants not improving on food security indicators	Programme reviews support on food security	Programme introduces food consumption support via linkage to local food bank	Monitoring data reveals rising percentage of participants achieving food security

UPG Programme Officers should identify opportunities to integrate the following best practices into the implementation work-stream:

- **After-action review:** After each key phase or event, ask UPG Facilitators what worked well; what didn't work well; and what they would change for next time?

- **Informal discussions with participants:** UPG programme officers and UPG specialists should maximise opportunities to speak directly to clients. This should go beyond observing programme activities, and think about what the programme may not be doing. Key informant interviews and focus group discussions with participants part-way through the programme provide an opportunity to hear directly what they feel needs to improve.

- **Idea box:** The best ideas often arise organically from the field, from a real need or situation. UPG specialists and management staff should create feedback mechanisms with all Graduation staff by promoting a regular 'idea collection'. This may be through a real, wooden Idea Box installed in all branch offices, a 'virtual idea box' in the form of a regular, quick email survey inviting ideas once a month, or in-person at the start or end of each team meeting where someone is taking minutes.

Programmatic monitoring that includes this type of performance or process evaluation also enables programmes to test iterations of programme designs to determine the best fit for long term programming and scale-up. Strong monitoring processes contribute to innovation by informing the design and piloting of new techniques and initiatives, and providing the mechanism to track their effectiveness. This is especially useful when starting a new programme, introducing a new intervention, or deciding a programme design to take to scale.

> (i) **Tip:**
>
> A/B Testing is a piloting technique whereby one directly tests one variant against another, in order to determine which approach should be implemented in a scaled programme. Several communities may be randomly selected to implement approach A, while other communities implement approach B. Monitoring data will reveal whether one approach is more effective at achieving programme outcomes than the other.

No programme design is ever final. As communities and the environments around them change, it is imperative that each Graduation cycle adjusts to changing dynamics in poverty, market access, connectivity, society and the natural environment.

IMPACT EVALUATIONS

Impact evaluations can complement a robust internal programme monitoring framework, but should not replace or supersede household and programmatic level monitoring used to track participant progress, course correct, and refine programme operations. While monitoring data is collected on all households on a regular basis by programme staff, impact evaluations are collected on a sample of households at baseline, mid-line, and endline (sometimes 1+ years after programme end) by external researchers.

Impact evaluations are used to answer broader questions around the programme's impact measured at discrete intervals typically at the outset, midpoint, and close of

> **ⓘ Tip:**
>
> Consider having an external impact evaluation in the following situations:
>
> - It is a large programme with a large number of participants
> - There is sufficient budget
> - To validate a new methodology or innovation in Graduation
> - The programme will likely scale across contexts or settings.
> - Results will inform key policy decisions, particularly at a national or global level.

programme operations. These can play an important role at World Vision by improving programme effectiveness; increasing accountability among key stakeholders; demonstrating presence or absence of near-term and long-term outcomes; and advocating for change using evidence-backed rationale for changes to policy and practice at local, national, and global levels. [46]

The most successful impact evaluations integrate the evaluation from the onset of programme design; establish clear separation from monitoring data and revelation to participants' during programme implementation; and are conducted by a reputable independent third party evaluation firm to confirm accuracy of data and reduction of potential bias. Appendix M provides information on different quantitative impact evaluation methods.

Qualitative Evaluation Methods

While quantitative evaluation methods such as impact evaluations reveal cause and effect between and programme input and outcome, qualitative methods are helpful for understanding *why* input X leads to outcome Y. They are also helpful in revealing connections that may not otherwise be clear in quantitative data, but are nonetheless revealing about why certain programme aspects are effective.

Qualitative methods include key informant interviews, participatory rural appraisal, focus group discussions, and ethnography and observation. Qualitative evaluation is especially relevant to Graduation programmes because it generates meaningful insight into why the programme inputs have affected the family in the way it has. It can also reveals the interconnectedness of the interventions across different pillars, for example, why food security may lead to higher incomes, and improved schooling. Consider the examples below in table 5.1.

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[46] World Vision. 2013. Leap 3rd Edition: Aligning Strategy and Programming. November 2013.

Graduation Criteria	Quantitative Data (What change is observed?)	Qualitative Data (Why is this change observed?)
Food security	Family eating three meals a day	Family have stable income, and understand the importance good nutrition due to life skills training.
Social integration	Family members are invited to social events	Participants have more confidence to socialise; inclusive community meetings
Income generation	Family has increased, consistent income	Family members develop skills; gain confidence from others like them succeed; have more energy to work due to eating three meals per day
Children attend school	Children attend school, have fewer sick days	Children have more confidence, more friends, enjoy school more, feel greater hope for the future, and have more energy to study after eating a nutritious breakfast

Table 5.1: Quantitative versus Qualitative data

APPENDIX

Appendix A: Adapting to Different Contexts

Climate change, conflict, urbanisation are leading to rising levels of displacement, migration, growing inequality and new vulnerability profiles for affected communities. Building resilience, reducing chronic poverty, and addressing complexity and change are at the core of humanitarian and development work that all actors, including World Vision, prioritise. Graduation can provide solutions for the vulnerable populations in many of these contexts.[47]

Table A.1 shows the various contexts and target populations suited to Graduation. While some Graduation programmes have already been adapted to some of these contexts, there is still much to be learned. This section outlines considerations for designing and implementing programmes in some of the different contexts

Context	Description
Rural	Agricultural, pastoral, agro-pastoral, fisheries in a variety of settings
Urban	Large cities, usually with slums or similar areas of extreme poverty
Fragile	States with unstable governance, conflict or other factors of insecurity and instability
Climate-affected	Areas affected negatively by climate change challenging livelihoods and resilience
Displaced populations	Refugees as well as internally displaced populations
Youth	Reference to target populations between the ages of 16 and 35

Table A.1: Defining various contexts and target populations

that World Vision operates in. Where available, concrete examples are cited of Graduation programming – however many programmes in these contexts are still being piloted or tested, and learning will need to be compiled to generate more specific guidelines on adapting Graduation in each of these contexts.

Graduation for Refugee Populations

The United Nations High Commission for Refugees (UNHCR) adapted the Graduation model to refugee settings. Developing programmes in eight countries with Trickle Up and BRAC, the approach was tailored to access refugee consumption support mechanisms, develop small enterprises or access employment where available, set up savings mechanisms, and provide specific support through psychosocial counselling.

Note that for every context, programme staff need to be sensitive to the issues and challenges of the ultra-poor in that particular situation. Not only may staff require special training, but they may need coaching and counselling to help deal with the many difficulties they witness in working with the ultra-poor in particularly difficult contexts.

URBAN

Urban settings present a unique and challenging set of barriers for the ultra-poor. On the one hand, the density of markets and economic opportunities provides an attractive draw into cities for

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[47] Folkema, J., Ibrahim, M., and Wilkinson, E. (2013). World Vison's resilience programming: adding value to development. ODI. 2013. https://www.worldvision.org.uk/files/5113/7658/5573/Adding_value_for_development.pdf

members of ultra-poor households. Income generating opportunities are much greater than in rural areas with wage labour and small enterprises like petty trade widely available. On the other hand, in urban areas, low social cohesion, over-crowding and high levels of violence and insecurity reduce the ability of some households to access essential services such as latrines, water points and health centres. Competition can be fierce – both for services and for markets - and the barriers to successfully starting enterprises or gaining employment are high. Poor people are particularly vulnerable to corruption, extortion and exploitation and youth who are exposed to criminal activity can find themselves embroiled in illegal and dangerous livelihoods.

FRAGILE CONTEXTS

Fragile contexts include areas where there is conflict, insecurity, poor governance and therefore instability and uncertainty. This uncertainty leads to limited investment in permanent livelihoods assets – such as land improvement – and also places people at risk of losing any of their productive outputs to forces such as militia or corrupt officials. Markets, transportation links, and other infrastructure are often disrupted. The risks and costs of earning a livelihood can be very high. Many social protection mechanisms, financial or market services are not available, or are provided by informal (e.g. church) or opposition groups (militia). Corruption and extortion is prevalent, with few formal avenues for recourse. Temporary or permanent displacement is also typical in fragile contexts with people moving in and out as insecurity flares up. World Vision programmes tend to be shorter term (less than a year) in fragile contexts, and focus on relief or humanitarian operations. In order to implement Graduation programmes, longer term programming and funding opportunities need to be established. Keep in mind the safety and well-being of staff – who may need coaching or support themselves when dealing with traumatic and difficult situations.

DISPLACED POPULATIONS

Displaced populations include internally displaced populations, refugees and often people who are stateless. In addition to having limited assets, displaced persons often have limited or no legal rights to work or earn a living, or to access mainstream government services. They also face conflict, violence, and many protection related issues. Many displaced persons have suffered significant traumas breaking apart their homes and leaving all household members psychologically vulnerable. Children who have become separated from their parents are particularly vulnerable to exploitation.

CLIMATE CHANGE

Climate change is creating new forms of vulnerability in both urban and rural areas. Many of the immediate effects include rapid onset crises (e.g. floods) or chronic issues (e.g. drought). Climate vulnerability needs to be addressed through increasing the adaptive and transformative capacity of households – which can sometimes mean completely changing the livelihood activities of people when traditional livelihoods become too risky. This requires additional investment in terms of money, time and resources in order to build up new assets and capabilities for people to take on new livelihoods.

YOUTH

Targeting youth requires particular care. Youth encompass a wide set of different profiles including households headed by girls or boys under the age of 18, households with very vulnerable children and adolescents, and households where youth and adolescents carry a large proportion of livelihood and caring responsibilities. Additionally, working with youth encompasses addressing many issues associated with adolescence and growing up, which can be especially trying for young people who are ultra-poor. These can include issues such as peer pressure to engage in destructive or illegal livelihoods, taking drugs or alcohol, as well as being victims of sexual violence. Graduation programmes can help young adolescents to gain the skills, confidence and vision to move out of poverty – but need to be adapted for young people to take into consideration the complex set of opportunities challenges facing youth.

GENDER

While not a context, gender requires mainstreaming across Graduation with particular consideration for different forms of gender discrimination, effects of gender relations on poverty, and strategies for changing gender dynamics towards more inclusive, equal, and equitable relations.

The following page summarises key learning on how to adapt the design, planning and implementation of Graduation programmes taking the different contexts into account.

Context	Targeting	Social Protection	Livelihoods	Financial Inclusion	Social Empowerment
Urban	• Use individual household surveys instead of PRAs to account for lack of social cohesion • Account for mobility of people	• Consider mobile money and cash-based disbursements • Link households to legal or police services to secure entitlement	• Consider technology based livelihoods • Consider schemes preparing participants for paid employment • Preference is for petty trade or non-agricultural livelihoods	• Provide training on technology based financial systems, such as ATMs or mobile money • Link to existing financial services • Utilise technology based financial systems	• Set up group-based systems that enhance security and provide psycho-social support • Include coaching/ counselling for drug and alcohol abuse • Use innovative activities to foster social inclusion, such as festivals or events • Consider higher coach to participant ratio than in rural areas
Fragile	• Work with established agencies on targeting. • Check registers for potential inclusion errors due to cohersion or corruption. • Consider the timing of vulnerabilities which may be seasonal or dependent upon certain events.	• Provide short-term solutions such as emergency health care, clean water and food. • Link to humanitarian actors to provide relief. • Look out for multiple safety net / relief programmes where participants may end up with disproportionately high levels of support.	• Provide Livelihood activities that can be started quickly and generate quick returns. • Build flexibility into livelihoods options that can be easily adapted to shocks and stresses	• Form informal savings groups where funds can quickly be accessed during times of crisis. • When there is high inflation encourage savings in assets rather than cash. • Accelerate financial training in S4T to six months.	• Link to protection and rights based support mechanisms. • Include psycho-social counselling where appropriate to deal with trauma and stress. • Design flexible coaching mechanisms to take mobility into account. • Include resilience building through peace-building initiatives
Displaced	• Work with the different clusters, UNHCR, IOM and other NGOs to access existing registers and lists.	• Utilise existing social protection and safety net mechanisms. • Identify any consumption shortages which are unmet by	• Consider employment rights and mobility. • Ensure thorough market analysis is carried out for any livelihood option.	• Address lack of documentation. • Utilise technology based financial systems such as mobile-money.	• Link to protection and rights based support mechanisms. • Include psycho-social counselling where

Context	Targeting	Social Protection	Livelihoods	Financial Inclusion	Social Empowerment
	• Verify the lists against poverty criteria specifically highlighting ultra-poverty. • Consider extending Graduation programming to the host community which may have more ultra-poor households.	these distributions and identify ways to fill these gaps.	• Design technical training to focus on adapting to new surroundings. • Consider more than two livelihood options to make up for small returns in refugee contexts. • Work with host communities to identify opportunities.	• Consider remittances as an important source of income as well as savings.	appropriate to deal with trauma and stress. • Develop interventions that build rapport and good relations between displaced and host communities.
Climate affected	• Include risk as well as vulnerability criteria in targeting. • Consider impacts of migration due to climate change. • Consider gender-based impacts on vulnerability in targeting.	• Link to safety nets set up to protect households living in climate change affected areas. • Consider some of the innovative solutions to providing basic services such as water kiosks, mobile health units, and mobile education services.	• Consider seasonality in planning livelihoods activities. • Provide livelihood options that build climate resilience in the environment.	• Explore insurance mechanisms to manage risk. • Consider mobile money options.	• Incorporate disaster risk reduction (DRR), disaster risk management (DRM) and contingency planning into programming
Youth	• Take care using existing registers to base targeting as these may exclude vulnerable youth and adolescents. • Ensure girls and young women are included in targeting.	• Provide or link to consumption support for households headed by or with young adolescents. • Ensure linkages to health, protection and other well-being	• Implement skills, capacity and confidence building activities in preparation for livelihoods / employment, for instance through vocational training, internships,	• Enshrine a culture of saving that will provide a foundation for the future. • Be cautious about using cash based interventions to address youth vulnerabilities and inexperience.	• Build on existing programmes that empower young women, such as advocacy to end child marriage. • Explore mechanisms such as youth groups, but also remain vigilant of the discriminatory

Context	Targeting	Social Protection	Livelihoods	Financial Inclusion	Social Empowerment
		facilities are created early on. • Seek out social protection mechanisms that are designed for youth, for instance educational or family planning programmes.	apprenticeships, volunteering. • Do not encourage youth and adolescents to seek paid employment until they are old enough to work • Design interventions which empower young women.	• Keep gender at the centre of developing the financial inclusion interventions, ensuring equal access to both women and men.	practices that these may embody, including bullying or harming vulnerable people. • Develop and foster leadership, decision-making and other soft skills • Keep in mind youth interests
Gender	• Always disaggregate all targeting data. • Ensure women are included in targeting exercises. • Include men and women in selection for Graduation programmes where appropriate.	• Ensure women not only receive but can benefit from social protection mechanisms. • Link to gender-specific health services such as maternal health care etc.	• Carry out inclusive market analysis to identify specific gender based issues, challenges and entry barriers. • Address gender based discrimination by seeking to change rather than reinforce gender stereotypes and biases.	• Encourage women's savings groups to build confidence and savings.	• Ensure any gender training, coaching, and life skills activities work with men and women – separately or apart as appropriate • Ensure there are specific interventions designed to address gender-based issues such as violence against women, early marriage, caring practices and women's time burden. • Ensure projects do adequate male engagement so women are not put at risk for gender-based violence in economic activities

Appendix B: World Vision Graduation Programme Logframe

Description	Recommended Indicators	Verification means	Notes/Definition
Goal Ultra-poor families are on upward trajectory out of poverty with children being cared for, well-nourished and educated.	% of households that progress out of poverty in a sustainable manner	Poverty Probability Index Graduation Criteria	
	# of households that meet Graduation criteria		
Outcome 1: Children and their families have improved food security and nutrition			
	% of households that are food secure as measured by Household Food Insecurity Access Scale	Baseline and endline survey	
	% of children who are underweight (sex disaggregated)		
	% of households with minimum dietary diversity as measured by HDDS		
Output 1.1 Households received consumption support	# and % of households eating two meals a day every day for the last 7 days	Output monitoring - Monthly (during household visits)	
	# of households receiving consumption support	Output monitoring - Monthly (distribution lists verified through household visits)	Some households may not need consumption support
	# of households eating meals that contain food from at least 3 food groups (protein, carbohydrates, vegetable and fruit, dairy) (disaggregated by sex of household members - men, women, girls, boys)	Output monitoring - Monthly (during household visits)	
Output 1.2 Increased household access to basic social services	# and % of households with access to potable drinking water source (Sphere standard = 5 liters pp per day) - Optional Indicator	Baseline and endline survey	This should be optional if it is already part of a log frame for any World Vision WASH programming in the area
	# and % of households with access to improved sanitation and hygiene facilities - Optional Indicator	Baseline and endline survey	
	# and % of households with children of school going age attending school	Output monitoring - Monthly (during household visits)	

	# and % of participants have access to basic healthcare services	Output monitoring - Monthly (during household visits)	Definition: Participant's ability to access healthcare when needed
	# and % of households where all children of school-going age are attending school	Output monitoring - Monthly (during household visits)	
Output 1.3 Households have livelihood protection during shocks (if applicable)	# and % of households with access to social protection mechanisms/safety nets (disaggregated by safety net type)	Output monitoring - Monthly (during household visits)	Definition: Safety Nets include registration with insurance schemes, housing allocation, emergency stipend)
Outcome 2: Households have improved livelihoods			
	Proportion of households with at least two sources of income	Baseline and endline survey	
	% of households with increase in the value of assets transferred by at least 25% to 50% of initial value		The percentage is context-specific. The lower range applies to fragile contexts.
	% of households with more income than expenditures (to be measured through household income and expenditure checklist)		
	# of households participating in a value chain, producer group, etc. - Optional Indicator		
	% of women reporting ownership and control of productive assets		Definition: Any asset that is put to production to generate income
Output 2.1 Participants completed livelihoods training	# of households participated in technical (livelihoods and business skills) trainings	Output monitoring - Monthly (during household visits)	
	# of households completed livelihoods trainings	Biannual Monitoring	
	# of households demonstrating application of technical skills	Output monitoring - Monthly (during household visits)	Based on checklists developed by technical staff.
Output 2.2 Participants received productive assets	# of households that received productive assets	Biannual Monitoring	Based on the assumption that there will be various cohorts participating in the programme.

	# of households with a minimum two productive assets	Baseline and endline survey	
	# of households with increase in asset value	Output monitoring - Monthly (during household visits)	To be monitored using household asset tracking tool
Outcome 3: Households have enhanced financial inclusion			
	% of participants who are part of a S4T group (sex disaggregated) or similar savings mechanism	Baseline and endline survey	
	% of participants who have taken a loan (S4T group or microfinance)	Baseline and endline survey	
	% of women who report making a decision to save or borrow in the last six months	Baseline and endline survey	
Output 3.1 Financial literacy trainings completed/imparted	# of households that completed financial literacy training	Biannual Monitoring	
	# of participants who demonstrated positive application of financial literacy training	Output monitoring - Monthly (during household visits)	Based on checklists developed by technical staff.
Output 3.2 S4T groups established and functional	# of participants participating in S4T groups	Output monitoring - Monthly (during household visits)	
	Value of savings mobilized (set a minimum threshold to assess against)	Output monitoring - Monthly (during household visits)	
	# and % of participants managing credit responsibly i.e. repayment on track (if applicable)	Output monitoring - Monthly (during household visits)	
Output 3.3 Households are linked to formal financial services	# of households with knowledge of existence and procedures of formal financial services in the area	Biannual Monitoring	
	# of households linked to formal financial institutions and services (if applicable)	Baseline and endline survey	
Outcome 4: Households have positive behaviour change and increased social inclusion			
	% of households where women report taking part in household decision-making, e.g. buying of assets;	Baseline and endline survey	
	% of women who report being involved in decisions on how to spend their income in the last three months	Baseline and endline survey	

	% of households where men report women taking part in household decision-making	Baseline and endline survey	This indicator on men reporting on decision-making should be used to verify the above
	% of participants who engage in local community institutions such as VDCs, WASH Committees, and School Management Committees (disaggregated by sex)	Baseline and endline survey	
Output 4.1 Participants are part of community committees	# of households participating in community committees (disaggregated by committee and sex of participants)	Output monitoring - Monthly (during household visits)	
Output 4.2 Participant capacity is strengthened	# of life skills training sessions attended by the participant	Output monitoring - Monthly (during household visits)	
	# of households participating in MenCare groups (if applicable)	Biannual Monitoring	
Output 4.3 Participant develops a positive mindset	# of households demonstrating a positive mindset change	Biannual Monitoring	Definition: Changes in attitude and knowledge based on checklist in Empowered World View curriculum (where applicable)
	% of households with visits or one-to-one coaching completed	Output monitoring - Monthly (during household visits)	Frequency to be determined based on context during programme design
	# of participants reporting increased confidence and self-esteem (disaggregated by sex)	Biannual Monitoring	
	% of households demonstrating positive behavior change (e.g. in relation to gender, boys and girls having equal treatment and opportunities, less accepting of gender-based violence, joint household decision-making between men and women, male engagement in household work, education of children, WASH)	Biannual Monitoring	Changes in practice to be tracked through a checklist based on topics covered in Empowered World View (where applicable) and life skills training

Appendix C: Sample Programme Plan
Note Q = Quarter (3 months)

	Activity	Work with	Duration	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11
	Programme Set-Up and preparations		Months: 3-6	▓	▓									
	Staff Recruitment	People & Culture		▓										
	Staff Induction and Training	People & Culture			▓									
	Procurement of office equipment, vehicles	Supply Chain			▓									
	Asset Procurement/Cash Preparations	Supply Chain			▓									
	Training Development	People & Culture			▓									
	Targeting	Programme Staff	Months: 3			▓								
	Social Protection		Months: 24				▓	▓	▓	▓	▓	▓	▓	▓
	Linking to Social Protection/Consumption Support	Programme Staff					▓							
	Follow-up	Facilitators						▓	▓	▓	▓	▓	▓	▓
	Livelihoods		Months: 24				▓	▓	▓	▓	▓	▓	▓	▓
	Enterprise Selection	Programme Staff/ Facilitators					▓							
	Asset Transfer	Programme Staff						▓			▓			
	Training	Trainers					▓		▓		▓			
	Follow-Up	Facilitators						▓	▓	▓	▓	▓	▓	▓
	Financial Inclusion		Months: 24				▓	▓	▓	▓	▓	▓	▓	▓
	Financial Training	Trainers					▓							
	Savings Support	Facilitators						▓	▓	▓	▓	▓	▓	▓
	Follow-up	Facilitators						▓	▓	▓	▓	▓	▓	▓
	Social Empowerment		Months: 24				▓	▓	▓	▓	▓	▓	▓	▓
	Life skills training	Facilitators						▓	▓	▓	▓	▓	▓	▓
	Coaching	Facilitators	Months: 24				▓	▓	▓	▓	▓	▓	▓	▓

Appendix D: Costing Examples from CGAP-Ford Foundation Graduation Pilots

Location	Programme take-up	Value of asset transfer	Assets most commonly chosen	Value and frequency of consumption support	Savings	Coaching visits	Social Service component
Bangladesh	87%	TK9,500 ($158 USD)	Cows (50%)	Weekly transfer of TK 70–105 ($1–2 USD) for forty weeks (amount adjusted to food price)	BRAC formed microfinance groups with beneficiaries after six months, first offering savings services & later credit	Weekly, over 24 months	Health education sessions led by community health volunteers, and financial provision during two-year intervention for specialised care if needed
Ethiopia	100%	ETB 4,724 ($360 USD)	Cow-poultry / cow-goat (38%)	Treatment and comparison households eligible for support through food-for-work programme for duration of the evaluation; five days of work earned food worth ETB 100 ($8 USD)	Required to save at least ETB 4,724 ($360 USD) over the two-year programme, equal to value of asset transfer	Weekly, over 24 months	None
Ghana	100%	GHS 300 ($206 USD)	Sheep and goats (62%) Oxen (24%)	GHS 4–6 ($2–4) given weekly depending on household size	Half of treated households randomly selected to receive savings accounts	Weekly, over 24 months	Enrolled in National Health Insurance, received health and nutrition education
Honduras	100%	HNL 4,750 ($283 USD)	Chickens (83%) Pigs (6%)	Treatment households received one-time food transfer worth HNL 1,920 (US$114 USD) intended to cover six-month lean season	Required to open savings account, savings incentive HNL 320 ($19 USD), assigned to savings matching or direct savings transfer treatments	Weekly, over 24 months	Health, nutrition, hygiene trainings
India	52%	INR 4,500 ($124 USD)	Goats (52%) Cows (30%)	INR 90 ($3 USD) given weekly for 13–40 weeks depending on chosen asset; shorter duration for nonfarm enterprise, longer for livestock	INR 10 ($0.28 USD) required per week	Weekly, over 18 months	Discussed health during weekly coaching visits
Pakistan	100%	PKR 15,000 ($235 USD)	Goats (56%) Shops (11%)	PKR 1,000 ($16 USD) given monthly for first year in the programme	Encouraged to save at home or with ROSCAs	Weekly, over 24 months	Female health workers provided basic health services, education, and medicine
Peru	100%	PEN 1,200 ($464 USD)	Guinea pigs (64%) Hens (24%)	All households in 51 communities with Juntos conditional cash transfer receive PEN 200 ($78 USD) monthly; treatment households in 35 communities without Juntos receive PEN 100 ($39 USD) monthly	Encouraged to join community savings groups, open savings account at a bank, or deposit group savings with microfinance organisation	Every six weeks over 24 months	Nutrition, healthy practices, prenatal health trainings

Source: Innovation poverty Action (IPA) Policy Bulletin, Sept. 2015

Appendix E: Budget Framework

	TOTAL PROJECT BUDGET	Cost						Total Project Budget
		Planning 6 months	Y1	Y2	Y3	Unit Type	Unit	Total Cost in USD
	ASSESSMENT COSTS							
	PROGRAMME COSTS							
	Preparatory costs							
	Cluster technical coordinators / programme officers conduct market assessment							
1.0	**PARTICIPANT TARGETING**							
1.1	***Community Targeting Session***							
	Participant Travel and Meals							
	Facilitator Travel and Meals							
	Programme Officer Travel and Meals							
	Materials and Supplies							
1.2	***Household Surveys***							
	Facilitator Travel and Meals							
	Programme Officer Travel and Meals							
	Materials and Supplies (handouts, flipcharts, etc.)							

	Printing (surveys for estimated eligible HHs)							
2.0	**PARTICIPANT TRAINING**							
2.1	***Introductory Training (includes Graduation overview, technical training, financial planning, and working with stakeholders)***							
	Participant Travel and Meals							
	Materials and Supplies							
	Printing (training booklets)							
2.2	***Refresher Technical Training***							
	Participant Travel and Meals							
	Materials and Supplies							
	Printing (reuse training booklets)							
2.3	***Confidence-Building and Exit Training***							
	Participant Travel and Meals							
	Participant Travel							
	Materials and Supplies							
	Printing (training booklets)							
3.0	**PARTICIPANT DIRECT SUPPORT**							
	Consumption Stipend							
	Asset Transfer (cost of delivery, staff travel, information book to track asset growth)							

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		Savings Group Starter Kit (lockbox, savings books, etc.)								
		Kitchen Garden								
		OPERATIONS COSTS								
4.0		**STAFF SALARY** (including fringe and inflation)								
4.1		*Facilitators/Programme officers/ volunteers*								
		Travel allowance								
		Phone credit								
		Bicycles (in contexts where HH density is too low)								
4.2		*Programme Management (Programme Manager, Area Programme Manager)*								
4.3		*Monitoring Staff*								
4.4		*Administrative Staff (e.g. accountant)*								
5.0		**STAFF TRAINING**								
5.1		*Targeting Training Workshop*								
		Staff Travel and Meals								
		Materials and Supplies (handouts, flipcharts, etc.)								
		Printing (training manuals)								
		Space Rental								

5.2	**Programme Implementation Training Workshop**							
	Staff Travel and Meals							
	Materials and Supplies (handouts, flipcharts, etc.)							
	Printing (training manuals)							
	Space Rental							
	Provision of childcare if necessary							
5.3	**Programme Implementation Refresher Training Workshop**							
	Staff Travel and Meals							
	Materials and Supplies (handouts, flipcharts, etc.)							
	Printing (training manuals)							
	Space Rental							
	Provision of childcare if necessary							
6.0	**OFFICE EXPENSES**							
	Office Rent and Utilities							
	Internet and Telephone							
	Printing and Stationary							
	General Incidental Expenses and Maintenance							

7.0	**OFFICE EQUIPMENT**							
	Computers and related equipment (printer, scanner)							
	Vehicles							
	Motorbikes/bicycles (for Facilitators depending on context)							
	Furniture & Fixtures							
8.0	**KNOWLEDGE DEVELOPMENT & DISSEMINATION**							
	Knowledge Product Design (Consultancy)							
	International Conference Presentation on Pilot							
	Subtotal: Knowledge Development and Dissemination							
9.0	**Quality Assurance**							
	Baseline and Endline Assessment							
	Operations Research							
10.0	**Overhead**							

Appendix F: Staff Learning Pathways and Competency Development

Staff learning pathways for Ultra-Poor Graduation

Staff Learning and Development for UPG centres around a set of competency-based learning pathways, which provide a stepped solution to building staff capacity over time and lead to staff accreditation.

Each UPG Learning Pathway targets a specific role within the UPG staffing structure and consists of a set of learning and development opportunities involving self-directed, online and micro-learning; facilitated eWorkshops; face-to-face workshops where necessary and appropriate; and on-the-job and experiential workplace learning activities.

The UPG Learning Pathways aim to enable learning and development in a flexible, progressive and contextualised way, towards strengthened competency and effective performance.

The learning pathway supports the capacity building needs of UPG Programme Officers and Cluster/Zonal Livelihoods Specialists who coordinate and lead the implementation of UPG in programme areas; as well as the UPG Facilitators who work closely to support households.

UPG staff can enter the learning pathway at different points depending on their level of experience and competence. This will be determined by the competency self-assessment and individual development plan completed as part of the orientation process and/or as part of World Vision's Partnering for Performance process.

Learning pathway outcomes for UPG-specific roles:

UPG Facilitator: Facilitate Ultra-Poor Graduation with households

On completion of this learning pathway, UPG Facilitators will be able to:

- Contribute to planning UPG in the community
- Facilitate UPG interventions
- Coach UPG participants
- Facilitate linkages
- Monitor and report on UPG activities

UPG Programme Officer/Coordinator: Coordinate Ultra-Poor Graduation within a community

On completion of this learning pathway, UPG Programme Offices will be able to:

- Build community engagement for ultra-poor Graduation
- Select UPG participants
- Coordinate and support UPG activities
- Monitor UPG progress at the local level

UPG/Livelihoods Zonal/Cluster Specialist: Support the implementation of Ultra-Poor Graduation across a cluster or zone

On completion of this learning pathway, UPG/Livelihoods Zonal/Cluster Specialists will be able to:

- Contribute to assessment and design of UPG programme

- Develop a contextualised programme plan
- Build initial capacity to deliver UPG programming
- Provide on-going support to community-level staff and partners
- Monitor and report on UPG progress

Each recommended learning pathway includes the following three components:

- Component 1: UPG Staff Orientation and Initial Skills Training
- Component 2: Ongoing UPG Programme Officer/Coordinator Competency Strengthening
- Component 3: Professional Development for Experienced UPG Implementers

While the process for each learning pathway will be similar, the content and mode of delivery will address the specific needs of each role. For example, the learning pathways for the UPG Programme Officer will focus on coordinating UPG activities and supporting UPG Facilitators in communities, and will include online options. By contrast, the UPG Facilitator pathway will focus more on providing constructive and meaningful support to UPG participating households, and the pathway delivery will be face-to-face.

Component 1: UPG Staff Orientation and Initial Skills Training		
Activities	Target group	Duration
• Supervisor-led and online orientation • Field exposure/immersion visits • Mentoring with existing UPG facilitator/ Programme officer • UPG Online Orientation • UPG Face-to-face Training: (UPG Facilitator) Facilitate UPG with households • UPG eWorkshop: (UPG Programme Officer) Coordinate UPG within a community • Ongoing mentoring and supervision • Participation in an UPG practitioner learning event	New UPG Facilitators, UPG Programme Officers, Zonal/Cluster Livelihoods Specialists	3-4 months
Component 2: Ongoing UPG Facilitator Competency Strengthening		
Activities	Target group	Duration
• Ongoing mentoring and supervision • Additional UPG training based on competency assessment / programme needs • Co-facilitation of an UPG practitioner learning event • Accreditation	Practising UPG Facilitators, UPG Programme Officers, Zonal/Cluster Livelihoods Specialists	Up to 18 months
Component 3: Professional Development for Experienced UPG Implementers		
Activities	Target group	Duration
• Mentoring in-coming UPG Programme Officers/ Coordinators • Facilitation or co-facilitation of an UPG Training of Facilitators • eWorkshop: Support UPG implementation across a cluster or zone • Leading UPG practitioner learning event	Experienced and competent UPG Programme Officers and/or Livelihoods Specialists	Various

Appendix G: UPG Staff ICD Competency Profiles with competency codes

UPG Staff Role	UPG/Livelihoods Competencies	Supporting Competencies
UPG Facilitator	LHS 001: Facilitate Ultra-Poor Graduation with households LHS 003; Promote and support Savings for Transformation (S4T) in the community	DME 001 Use a smartphone for monitoring LEP 001 Apply basic coaching skills LEP 002 Design and deliver training SEP 001 Build and maintain relationships with community stakeholders SEP 002 Facilitate community groups and meetings
Livelihoods Officer (programme level)/UPG Coordinator	LHS 011: Coordinate Ultra-Poor Graduation within the community LHS 003 Promote and support Savings for Transformation (S4T) in the community LHS 008 Facilitate the economic empowerment of women LHS 009 Contribute to evidence building for livelihoods (inc. e.g. PPI)	ADV 001 Facilitate local advocacy DME 021 Facilitate monitoring processes with partners and communities LEP 001 Apply basic coaching skills LEP 002 Design and deliver training SEP 002 Facilitate community groups and meetings SEP 004 Build collaborations for child well-being
Livelihoods Specialist (Zone or Cluster)	LHS 201: Support the implementation of Ultra-Poor Graduation across a cluster or zone LHS 203 Implement and support Savings for Transformation (S4T) programming across a programme, cluster or zone LHS 209 Provide oversight for livelihoods evidence building across the programme/cluster/zone	DME 212 Support area programme planning DME 225 Supervise monitoring in area and technical programmes PFM 002 Manage projects effectively LEP 002 Design and deliver training LEP 101 Ensure team effectiveness LEP 202 Coach staff
Livelihoods Technical Lead/Programme Manager or National Livelihoods Advisor	LHS 211: Ensure the quality of Ultra Poor Graduation programming	*If a Technical Lead:* ADV 202 Set objectives and develop positions for advocacy DME 111 Lead technical programme design DME 123 Ensure quality monitoring in technical areas LEP 102 Manage and develop staff SEP 201 Negotiate and manage multi-level partnerships SEP 202 Plan and undertake engagement with external stakeholders *If a National Advisor:* DME 213 Contribute to design process DME 212 Support area programme planning LEP 201 Promote and support effective staff development LEP 202 Coach staff SEP 201 Negotiate and manage multi-level partnerships SEP 202 Plan and undertake engagement with external stakeholders

Appendix H: Detailed description of UPG Learning Pathway Components

Component 1: Staff UPG orientation

The UPG orientation introduces staff members to the UPG project model and provides an overview of their roles and responsibilities. It lays a foundation for UPG staff to perform effectively in their roles. The UPG orientation programme can also be completed by non-livelihoods staff, such as an Area Programme Manager who needs an understanding of key concepts and processes in UPG.

The UPG orientation programme includes: supervision meetings, mentoring, and exposure visits, as well as the initial UPG online orientation and UPG Facilitator skills training.

UPG supervision (1-4 months)

Technical supervision of UPG staff begins the day they start in their role until they move into a new position or leave the organisation. Technical supervision of UPG Programme Officers/Coordinators will typically be the responsibility of the Cluster/Zonal Livelihoods Specialist, even though the Programme Officer/Coordinator may report directly to the Area Programme or Cluster manager.

During the initial supervision meetings, the supervisor should:
- Provide an overview of orientation and initial training activities
- Provide an overview of the history of UPG programming within the cluster or zone
- Explain how UPG programming sits within the broader livelihoods sector approach
- Review the UPG staff role description with the staff member
- Guide the UPG staff to complete competency self-assessment and discuss their development plan
- Provide access to UPG Handbook and related resources
- Provide access to the UPG online orientation through World Vision's eCampus, as appropriate
- Set up a date for the new UPG staff to participate in the initial skills training
- Set up regular meetings over the three-month duration of orientation

UPG mentoring (1-4 months)

Mentoring is a key element of the UPG learning pathway for new and less experienced UPG staff. UPG mentors support UPG staff to perform effectively in their job. The role of the UPG mentor is to:
- Build staff confidence/self-esteem
- Share understanding of the organisation and UPG
- Teach and develop specific skills (i.e., through coaching and feedback)
- Guide UPG staff through challenging situations
- Challenge assumptions when appropriate

UPG mentors are experienced UPG practitioners who consistently perform to a high standard. Typically, mentors are looking for opportunities to further develop themselves within their current role and have a natural tendency towards building the capacity of others. Mentors are not supervisors but should work alongside supervisors to support the development of the UPG staff. Mentors should be identified by Cluster/Zonal Livelihoods Specialists. It is recommended that the mentor and UPG staff meet twice each month during orientation.

Immersion visits (within first 4 months)

During the orientation period, UPG Facilitators or Programme Officer/Coordinators should observe experienced staff in the same role (preferably their mentor) working in the community. The immersion visits should include exposure to all aspects of the UPG programme in the Area Programme.

To organise exposure visits we recommend:
- The UPG staff (where possible) should accompany their mentor on field visits where they can observe their mentor facilitating community planning, coordinating and supporting and/or monitoring UPG activities.
- The UPG staff should write down learnings after each exposure visit to reflect on these with their supervisor and/or mentor.

Initial UPG Programme Officer/Coordinator skills training

During the UPG orientation period, new and less experienced UPG Facilitators and Programme Officer/Coordinators should participate in the initial UPG Facilitator or Programme Officer/Coordinator training curriculum. For UPG Facilitators this will typically be a face-to-face training. For UPG programme Officer/Coordinators this will includes the UPG Online Orientation plus the UPG eWorkshop "Coordinate UPG within the community" and/or a one-week face-to-face training.

UPG online orientation

This is a self-paced online course on World Vision's eCampus is available to all World Vision staff, free of change. This orientation provides an overview of the UPG Project Model, presenting case studies and learning quiz to check understanding. The UPG Online Orientation is a prerequisite for the eWorkshop and face-to-face training

Coordinate UPG within the community: eWorkshop for UPG Programme Officer

Participants complete the online course while working, allowing them to apply what they are learning and then reflect with the online learning group. The eWorkshops follow a standard schedule, but participants can choose when and how often they log on to complete required tasks within the allocated time. This approach allows for different time zones, travel commitments, and connectivity issues facing global participants whilst also ensuring they move through the activities at the same pace and benefit from being part of an online interactive community learning together.

A face-to-face training course equivalent to the online training will also be available for staff who cannot access online learning. This training must be delivered by a recognised trainer. Timing of the training will depend of your project needs and trainer availability. Those wanting to run this training should contact the UPG project model champion for resources and advice.

Facilitate UPG with households: face-to-face training for UPG Facilitator

A face-to-face training course will be available for UPG Facilitators. The training will depend on your project needs and trainer availability. Those wanting to run this training should contact the UPG project model champion for resources and advice.

Getting started in the community (4 months)

The recommended UPG staff orientation spans a three- to four-month period (including the initial UPG skills training) at the end of which the Cluster/Zonal Livelihoods Specialist assesses the staff member's ability to competently facilitate UPG with households or coordinate UPG within the community. On completion of this assessment, the UPG staff can begin facilitating UPG.

At this point, the technical supervisor should:

- Provide an overview of the communities in which the UPG Facilitator or Programme Officer/Coordinator will be working, and any important information that will help the him/her plan, including important activity sequencing guidance, inclusion considerations, and any information about other agencies working in the area,
- Introduce the UPG Programme Officer/Coordinator to local leaders, government representatives, and community-based organisations and help the facilitator to establish relationships with them

Component 2: Ongoing UPG competency strengthening

Ongoing supervision

After the probation period, supervision should take place monthly. The purpose of these supervision meetings is to:

- Provide a safe space for UPG staff to reflect on work done and improvements or changes to be made
- Check how the mentoring relationship is working
- Coach the UPG staff through challenging encounters/situations in a way that increases their problem-solving abilities and builds confidence
- Gather monitoring data
- Help the UPG staff prepare for upcoming training, milestones

Ongoing UPG mentoring

After the initial three-month orientation period, the mentor and UPG staff meet monthly/as needed.

Additional training

Dependent on the programme design and the skills of the UPG Facilitator or Programme Officer/Coordinator further training should be planned to continue to develop and strengthen his/her competency. The following courses, relating to supporting competencies for Facilitators and Programme Officer/Coordinators, can be found on World Vision eCampus. Face-to-face training can also be available on request.

- Savings for Transformation
- Citizen Voice and Action (Local Advocacy)
- Local Partnering

Annual learning events

Annual learning events are an opportunity for UPG Facilitators, Programme Officer/ Coordinators and Cluster leads to come together to share learnings from the field. It is the responsibility of Cluster/Zonal Livelihoods Specialists to ensure these events take place, however they can be facilitated by any staff member. This can be a useful development opportunity with an agenda that includes (but is not limited to):

- Capturing and sharing learning from the field with a written report
- Furthering understanding of UPG programming knowledge needed
- Delving deeply into topics that are timely and relevant to all staff
- Developing skills that will enable UPG staff to perform their role more effectively (e.g., facilitation skills, coaching skills, understanding group dynamics, etc.)

Component 3: Professional development for experienced UPG implementers

NOs can continue to build UPG programme capability by providing ongoing opportunities for competent and experienced UPG Programme Officer/Coordinators to consolidate and develop their skills and expertise. This can be done by expanding UPG Programme Officer/Coordinators' scope of work, supporting them to take on new responsibilities to increase their span of control and decision-making authority, and to
undertake stretch assignments, such as building the capacity of others. Stretch assignments could include:

- Mentoring incoming UPG Facilitators and Programme Officer/Coordinators
- Facilitating or co-facilitating UPG trainings of Facilitators
- Leading or facilitating UPG practitioner learning events
- Ongoing mentoring and supervision
- Short-term secondment to another National Office with UPG programming for any of the above
- Membership of Global Center UPG Learning Circle

Future training resources for experienced UPG implementers will include:
- Support the implementation of Ultra-Poor Graduation across a cluster or zone
- Ensure the quality of Ultra Poor Graduation programming

UPG Subject Matter Expert Accreditation

UPG Facilitators have the opportunity to be recognised a Subject Matters in their field after two years of implementation.
To receive accreditation Facilitators must have undertaken the following:
- UPG Online Orientation and eWorkshop
- Undertaken supervision and mentoring over a two-year period (minimum)
- Co-Facilitation of annual learning event
- Completed a UPG programme learning and reflection case studies

Updates on training opportunities will be announced on through the UPG Users Groups Mailing List and World Vision Central page.

Appendix I: Sample Terms of Reference for UPG Facilitator

Terms of Reference
Position of Graduation Facilitator

1. JOB DESCRIPTION

The role of a Facilitator is to deliver the _____ Graduation programme in _____. The volunteer field assignment is to be carried out in locations, namely _____. The role is for two years and will be implemented by World Vision in collaboration with local partners.

The post holder is responsible for need assessments, participant targeting and selection, design, and implementation of the Graduation programme. The post holder will play a vital role in improving the operational performance of all the Graduation interventions. S/He will be required to demonstrate an understanding of community livelihood needs.

2. RESPONSIBILITIES

- Live and work at least 90% of the time in any of the listed areas
- Work with the World Vision staff to conduct regular household and group visits in the assigned area
- Have oversight of savings groups whose membership will be drawn from the households assigned to the facilitator
- Target and select participants, facilitating set up of various livelihood activities and trainings for capacity building of the local community
- Plan implementation activities
- Organise regular meetings with community and stakeholders
- Provide mentorship and coaching to participants
- Develop and build mutual trust with participants
- Monitor and regularly assess performance of participant households
- Prepare and submit data for reports as required by the programme

3. REQUIRED QUALIFICATIONS AND SKILLS
- Be willing to work with vulnerable groups including women and men
- Well-known in their area of residence and fluent in the local language
- Person of proven integrity
- Settled in the area of residence (not likely to relocate from the area)
- Demonstrated entrepreneurial skills
- Post-secondary qualification in community development desired, such as social work and other development-related qualifications
- Experience working with community organisations with tested and proven social skills
- Willingness to promote women's economic empowerment
- Knowledge of the local village and its environment
- Excellent communication skills and willingness to work in a team

NB: World Vision promotes gender equality; female candidates are especially encouraged to apply.

Appendix J: Most Vulnerable Children Selection Criteria (World Vision Bangladesh)

According to MVC framework of WVB 40 MV Categories are segregated under 4 Dimentions of vulnerability. These 40 MV categories are clustered in to 26 types of vulnerability and 4 additional vulnerability types are added according to the requirements of the TP. From 1-9 the types of vulnerabilities are under Extreme Deprivation , 10 - 17 are under Abusive or exploitative relationships, 18-24 are under Serious Discrimination and 25-26 are under vulnerability to Negative Impact from a Catastrophe or Disaster

1 = Children with insufficient access to food	6 = Disaster prone HH(context appropriate)	11 = Children affected by Physical, mental/ sexual violence and or	16 = Families with a chronically ill member of the household	21 = Children living with or dependent on prisoned parents	26 = Children affected by epidemic
2 = Children under 5 who are malnourished	7 = HH at risk of urban hazard (fire, waste)/ Children living in slums	12 = Children under 18 years and married	17 = Children in institutions (orphanages, institutions for children with disabilities, prisons, detention centers)	22 = Children of HIV/AIDS affected parents	27 = Children in HH continue/repeat in early grades (1-5)
3 = HH lacking access to safe water and sanitary latriner	8 = Ultra poor and poor according toWealth Ranking	13 = Children involved in begging and unethical activities (begging, using drugs, involved with criminal activities, prostitution etc)	18 = Children affected by discrimination against certain ethnic or religious groups or linguistic or other groups (orphan, children of Bede or Harijan community, children of sex workers, etc)	23 = Street children	28 = Lack of school readiness opportunity of children in HH
4 = HH lacking access to health facility	9 = Children who do not have a home/shelter	14 = Children living with step parents	19 = Street children	24 = Disable HH member	29 = Don't have home literacy / learning environment at home
5 = School dropout children in HH	10 = Children engaged in child labour	15 = Children whose parents use alcohol or drugs	20 = Children whose parents are divorced	25 = Children affected by armed conflict or natural disasters	30 = Existence of PLW in HH

Total score of households for determining

Vulnerability Mapping

For each household, ask the participants which are the vulnerability factors/types the HH is affected with. Match the vulnerability with the given 30 types. If the mentioned vulnerability matches with the pre-determined categories, then put 1 against each matched vulnerability and put 0 for the remaining ones. In the total score column, the higher the score of a household the higher the vulnaribility of that household. Select MV households based on the highest scores.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
																														0

Appendix K: Targeting Verification Survey using Proxy Means (World Vision Nobo Jatra Project in Bangladesh)

Nobo-Jatra Project

Verification & selection questionaire for Graduation Participants

Date of Primary verification:		Date of final verification:		Name of Interviewer:		Relation with HH head:
Name of House hold Head (As per NID):		NID		House Hold ID:		Father/Husband name of HH head:
Name of potential Participant (As per NID)	In Bangla: In English:		NID		Date Of Birth:	Relation with HH head : (1.Husband,2.wife.3.Self,4.others
Religion: (1=Muslim, 2=Hindu,3=Christian,4=Buddhist,5=Others)		Ethnicity: (1.Tribe. 2. Not Tribe)			Mobile Number: If Available)	
Village:	Union		Upazila	District:	Owner of Mobile Phone: (1.Self,2.Others of HH)	

Primary Selected (Yes/No):	
Reason:	
Name of interviewer: Designation:	Signature: Organisation:

Final Selected (Yes/No):
Reason:
Name of Final Selector: Signature: Designation: Organisation:

A. Inclusion criteria

1.1 Wealth ranking status	Class	Eligible for selection (Yes/No)
Wealth classification as per PRAB based on PRA		
1=.Ultra Poor.2=Poor,3= lower Middle class)		
Write "No" if shows not ultra-poor.		

1.2 Permanent Resident (1=Less than 1 year, 2= More than one year)		Time	Eligible for selection (Yes/No)
How many years living in this area?			

1.3 Own Land (Max. 10 Decimal)	QuantityDecimal	Approximate Value of land	Total Own Land	Eligible for selection (Yes/No)
Homestead Land				
Agriculture Land				
Pond				
Fallow Land				

1.4 Income

Name of earner	Source of Income	How many days worked in last 30 days	Monthly Income	Total Income	Status of Income (1=Regular, 2= Irregular)	Eligible for selection (Yes/No)

1.5 Is this HH interested to join with Nobo Jatra Project (Yes/No)? If Yes;

a. If selected, need to engage with the project up to 24 months

b. Have to participate in entrepreneurial literacy for 3 days in a week, 2 hours in a day for 9 months

c. Have to engage with savings group activities 2 days per month.

d. Can't migrate anywhere temporary or permanently after selection. **e.** Agreed to continue IGA activities as per advice of the project.

Please indicate the location of surveyed house:	**Does the household meet all the inclusion criteria (Yes/No):** (If all the points of 1.1, 1.2, 1.3, 1.4, and 1.5 meet yes then it is **Yes** otherwise **No.**	

2.1 Ownership of productive assets

Type of asset	Amount/Number	Approximate Value (BDT)	Total Value
Cow*			
Buffalo			
Goat			
Sheep			
Hen			
Duck			
Pigeon			
Van/Rickshaw			
Sewing Machine			
Motor Cycle			
Sallow/irrigation machine pump			

2.1 (A) Applicable: 5000 or below this amount.	Eligible (Yes/No)
*But considerable for only one small cow as asset with the vulnerability of the HH.	

B. Exclusion criteria		**Need to exclude**
	(Yes/No)	**(Yes/No)**
Receiving any stipend from GOB or NGOs? (10000 BDT or equivalent or more asset at a time) Received Amount:…………………….. Project Name:…………………………..		
Does they are getting Conditional Cash Transfer for pregnancy from Nobo Jatra project?		
Is there a physically and mentally fit adult woman (18-60) in the household?		

2.2 Ranking considering the importance		Given marks	Obtain marks
(A)	Productive asset (on Farm/non- farm) Up to 5000 taka or less (yes=60, No=0)	60	
(B)	Women headed house hold (Yes=20, No=0)	20	
(C)*	Is there any pregnant or lactating woman ?(Please see ANC or PNC card) Is there any malnourished child. (check the GMP card of under 2 years child) Is there are any disable member(s) in the households. *If any answer is yes than marks =20, If all answer is no than=0	20	
Total Marks:		100	

2.3 Additional information for verification		Marks	Total Marks
(A)	Living house of interviewee :(In own Land=0, In Others land=10)	10	
(B)	How many rooms does your household occupy for living?.(1=10,2=3, More than two=0)	10	
(C)	What is the main construction material of the walls of the main room? (Mud, Straw, Bamboo ,Polythine =10, Wood /Tin=4, Bricks, cement=0)	10	
(D)	What is the main construction material of the Roof of the main room? (Tally/tiles, wood, straw, Bamboo, Polythene=10,Wood/Tin=4,Brick=0)	10	
(E)	Type of Latrine (Open/neighbor's= 10, Semibuilding=5, Building=0)	10	
(F)	Do you have solar panel installed by own finance? (Yes=0, No=10)	10	
(G)	Do you involve with micro-credit? (No=20, Yes=0),	20	
(H)	If yes, can you return the loan on time? (Yes=0, No=10)	10	
(I)	Do you receiving Old age allowance? (Yes=0, No=5)	5	
(J)	Do you receiving Vulnerable Group Development (VGD) allowance (Yes=0,No=5)	5	
Total Marks		**100**	

Marks in priority scale

2.2 Ranking considering the importance	2.3 Additional information for verification	Total Marks:

Comments of Primary Selector:	Name and signature:

Comments of 2ⁿᵈ level reviewer:	Name and signature:

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Appendix L: Asset - Income Generation Tracking Register (BRAC TUP)

Date	Asset Description	Cow									Goat									Chicken/Pigeon/Duck								Rickshaw/ Van			Petty trade				Current value of enterprise	Diversified Asset (Number)			Facilitator Signature
						Sold		Bought							Sold		Bought			Eggs																		
		Pregnant	Miscarriage	Calf	Dead	Number	Amount (BDT)	Number	Amount (BDT)	Present number	Pregnant	Miscarriage	Kid	Dead	Number	Amount (BDT)	Number	Amount (BDT)	Present number	Own consumption	Sold	Amount (BDT)	Number of chicks	Dead	Sold	Bought	Present Number	Income (bi-weekly)	Cost of repair	Net Income	Present goods (Value)	Cash in hand	Credit	Total				

Appendix M: Graduation Evaluation Methods

Methodology	Description	Estimated Cost	Advantages	Disadvantages
Randomised Control Trial	• Individuals in the target population are randomly assigned to treatment and control groups in this form of experimental design. • Data is collected at baseline, end line and sometimes at the midline • Randomisation of participants at individual, household or village level increases the probability that the two groups will be statistically similar, controlling for selection bias and producing the most rigorous estimate of the counterfactual in the absence of the programme.	High	• High level of accuracy in approximating the impact of a programme by randomising participants at the individual, household or village level.	• Highly costly, RCTs can be prohibitively expensive to employ particularly for smaller organisations or Programmes. • Presence of a control group not receiving assistance may create ethical considerations for implementing organisation. • Must be designed before the intervention is to begin.
Regression Discontinuity	• Individuals in the target population are selected based on a continuous eligibility index (such as monthly household income or dependency ratio) and a clearly defined cut-off score. • Comparison group is selected from those just above or below the cut-off.	Low	• This approach avoids some ethical implications by selecting a comparison group from among individuals who are technically not eligible for the programme but are similar to participants because they cluster just above or below cut-off. • Relatively low cost to identify comparison group if a database of households is available to target from.	• Comparison group technically does not qualify for the programme and might exhibit characteristics unlike the treatment group though this is unlikely if the cut-off line is drawn accurately where most individuals cluster above or below.
Difference in Differences	When randomisation is not possible, this approach estimates the change over time between a treatment group before and after intervention as well as a comparison group that did not receive treatment before and after the same period. These between group changes are then compared to estimate the impact of the programme.	Medium	• This approach can be employed after an intervention has taken place using data about a participant group and a non-participant group before and after the programme took place. • Macro level changes that take place over time affect both groups equally because both are measured before and after intervention.	• Does not allow for the greater accuracy of randomisation. • Requires the presence of baseline data on both groups.
Propensity Score Matching	When randomisation is not possible, another approach constructs a comparison group based on similar characteristics to the treatment group, for example using propensity score matching (a scorecard helps identify similar individuals to those in the treatment) or an ex-post matching (selecting a comparison group after treatment has taken place).	Low	• This approach can create an artificial comparison group that is as identical to the treatment group as possible based on specific characteristics of importance.	• This requires extensive datasets to have a large sample pool to draw specific individuals from to comprise a comparison group. • This method is less robust than many other impact evaluation types. • Greater accuracy when used with other methods such as difference in differences.

Glossary of Terms

Term	Description
Adaptation	To modify a Graduation programme to best suit the local context and serve the specific needs of the ultra-poor target population.
Asset Transfer	Provision of a productive asset to participant households to start up and support a livelihood.
Coaching	Process of supporting and working closely with a participant to build their capacity, confidence, and capability to carry out specific tasks. Through coaching, participants are encouraged, build knowledge, and are able to translate their vision of a future out of poverty into realistic steps.
Consumption Support	Distribution of goods or cash to households with immediate food and basic needs. Consumption support can take the form of cash grant, vouchers, staple food items or a combination and is usually time-bound.
Evaluation	The collection of data to gauge the efficacy of the intervention and the impact of the programme in improving the lives of the target population it is intended to serve.
Extreme Poverty	The extreme poor live on less than $1.90 USD/day, the global poverty line updated by the World Bank in October 2015.
Facilitator	Graduation programme staff who are responsible for on-the-ground engagement with Graduation participants. UPG Facilitators' roles include identifying household needs, linking households to services and markets, providing one to one support, guidance and training, monitoring and mentoring.
Financial Inclusion	The state of having access and active usage of formal or non-formal financial services. In Graduation financial inclusion interventions involve building financial literacy, facilitating access to saving and borrowing mechanisms, and creating access to formal financial services where possible, in a way that is gender equitable.
Financial Literacy	Ability to understand and manage basic financial data, information and processes.
Gender Equality and Social Inclusion (GESI) analysis	Examines the barriers to equitable and inclusive access to resources and opportunities within a household, community and society.
Ultra-Poor Graduation Programme	A set of carefully sequenced interventions, delivered at the household level over a period of 18-24 months, depending on the context.
Graduation	Process of exiting the Graduation programme for a household after a household successfully achieves specified criteria that relate to the four pillars as well as assuring children's health, education, and well-being.
Graduation Criteria	Provide specific goals for households to work towards, track their own progress over the duration of the programme, and indicate clear benchmarks for graduating. Graduation criteria are set up with the participants themselves, and are used to set up the monitoring mechanisms which programme staff use to measure progress and identify deviations and issues that need to be addressed.
Graduation Minimum Standards	The set of standards that any programme that is to be called a World Vision Graduation Programme must meet.

Graduation Pillars	Four pillars that group the interventions that constitute a Graduation programme: Social Protection, Livelihoods, Financial Inclusion and Social Empowerment.
Household	What is typically the family unit made up of people living and eating together.
Life Skills	Skills and knowledge needed to address key social and health challenges and perspectives prevalent in targeted households and the community.
Linkage	Process of connecting a participant to a particular service or market, through introductions, coaching and support.
Livelihood	The capabilities, assets and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its ability to generate income.
Market	Any exchange of a product or service between two or more stakeholders. Also refers to the total amount of demand for a product or service
Market Place	A physical space where there are sellers and buyers and goods and serviced are traded at an agreed price.
Modality	The type of form in which support is provided to a household, typically cash, vouchers or in-kind support.
Most Vulnerable Children (MVC)	Children who are chronically food insecure and live well below the poverty line.
Safety Net	A range of mechanisms intended to provide short-term relief during times of crisis, usually applied in humanitarian or emergency contexts.
Self-employment	Livelihood earned through activities and / or enterprise owned or managed by the individual, such as livestock-rearing or petty trade.
Social Empowerment	Transforming Graduation participants' sense of purpose, self-belief, worldview, and place within their communities. Graduation interventions on Social Empowerment include life skills training, community mobilisation and coaching.
Social Integration	Developing strong linkages between participants and the community-at-large to build participants' social capital and resilience.
Social Protection	A range of mechanisms that support the basic needs of most vulnerable households by smoothing consumption, providing safety nets in the event of a crisis, and promoting positive coping strategies. Graduation interventions on Social Protection involve linking households to available social protection services, promoting public health messaging, and providing consumption support.
Soft Loan	Loans with preferable terms, including subsidised interest rates, and extended repayment schedules.
Targeting	The process through which ultra-poor households with most vulnerable children are selected.
Ultra-Poor	People living on less than the World Bank extreme poverty threshold of $1.90 USD a day and ranked as the lowest-earning and most vulnerable subset of the extreme poor population.
Value Chain	Represents each step from production to consumption of a product or service. As a product or service moves from the primary producer to the final consumer, value is added at each stage.
Village Development Committee	Groups of influential members of the community which provide women and men with guidance, advice and financial assistance during times of crises. In addition, they lead community projects and DRR activities advocate for participants and help link them to government services or social protection mechanisms.

Women's Economic Empowerment	The improvement of skills, resources, power and agency of women, while simultaneously addressing inequitable social and cultural norms, laws and institutions to promote a more enabling environment where both women and men can thrive.
World View	A mindset that takes shape in the thought processes within the mind, and consist of beliefs, values and perceptions.

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