



In Practice

Designing and Delivering Government-Led Graduation Programs for People in Extreme Poverty

**By Maxwell Gollin, Carolina de Miranda,
Taddeo Muriuki, and Steve Commins**

BOMA
PROJECT

brac | ultra-poor
graduation initiative

**PARTNERSHIP
FOR
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1818 H Street NW
Washington D.C. 20433
Telephone: 202-473-1000
Internet: www.worldbank.org

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About the *In Practice* Series

The Partnership for Economic Inclusion introduces the *In Practice* series featuring accessible, practitioner-focused publications that highlight learning, good practice, and emerging innovations for scaling up economic inclusion programs.

Guide to Navigation

The *In Practice* series is interactive and provides built-in technical features to assist readers as they progress, including a navigation bar, progress bar, and the ability to jump to endnotes and back to the text throughout.

Chapter navigation



The navigation bar at the top of each page allows easy navigation with a simple click.

Progress bar

This bar orients readers to their progress in each chapter and through the document.

Jump notes¹

Endnotes throughout the text are interlinked to allow easy navigation from notes and the main text.

Introduction

This *In Practice* paper shares insights and learning from four non-governmental organizations on the potential to scale up government-led Graduation programs for people living in extreme poverty. The paper is devised as a contribution to the growing policy space around economic inclusion.

Economic inclusion programs are a bundle of coordinated, multidimensional interventions that support individuals, households, and communities in their efforts to increase their incomes and assets. Economic inclusion programs cover a diverse and often overlapping landscape, including, among other efforts, cash-plus, safety net, productive inclusion, and community-driven development programs (Andrews et al. 2021). Graduation programs deliver a holistic package of interventions across four key pillars, facilitated by in-person coaching (see box 4). Graduation programs focus on the distinct challenges of people in extreme poverty, addressing context-specific barriers that constitute poverty traps and emphasizing social and economic empowerment.

Reaching and empowering individuals and households that are the farthest behind is difficult. But a substantial body of research shows that programs can be designed to achieve transformative impact by addressing the socioeconomic barriers that often exclude them (Sabates-Wheeler and Devereux 2011; Balboni 2015; de Montesquiou and Hashemi 2017; World Bank 2018; IFAD Pakistan 2020; Schelzig and Jilani 2021a, 2021b; Tran et al. 2022).

This note identifies key considerations for designing and implementing government-led Graduation programs. It offers recommendations on how to identify, reach, and deliver programming to individuals and households facing socioeconomic exclusion and marginalization. The note is authored by staff from four non-governmental organizations (and Partnership for Economic Inclusion technical partners) based on lessons on designing and implementing government-led Graduation programs learned by BRAC, Fundación Capital, Village Enterprise, and the BOMA Project (Fundación Capital 2018; Gardner et al. 2021; Fundación Capital 2022). It also draws on case studies of government-led Graduation programs, sharing insights and evidence generated by the Satat Jeevikoparjan Yojana (SJY) program in the Bihar state of India; the Kenya Social and Economic Inclusion Project; and the Brazilian economic inclusion program Prospera Família, among others.



The Challenge of Reaching People Living in Extreme Poverty

One of the first challenges in designing and implementing inclusive government-led Graduation programs for people in extreme poverty is identifying and reaching them. Research has shown that extreme poverty persists because people get stuck in a multidimensional poverty trap or multiple reinforcing barriers work simultaneously to keep them stuck in poverty (Barrett, Carter, and Chavas 2018; Balboni et al. 2022).

In an 11-year study of BRAC's Ultra-Poor Graduation program in Bangladesh, Balboni et al. (2022) found evidence of poverty traps. Their research confirmed that below a certain threshold, households had limited opportunity to access resources that could help increase their income, leaving them trapped in poverty. Households with productive assets that put them above the threshold were better able to accumulate savings and more likely to escape the poverty trap and continue on an upward trajectory.

The distinction between extreme poverty and other economic strata is not an easy one to make, because poverty is often defined in primarily economic terms and extreme poverty is characterized by multidimensional and diverse deprivations that vary by context (box 1).

Given access to resources and opportunities, people living in extreme poverty have enormous potential to put themselves on an upward trajectory of hope and a better standard of living; without such resources, they are forced to work in unstable, low-productivity jobs that trap them in poverty. The larger population of people in poverty may face one or more barriers to improving their well-being, not the compounding forms of social and economic exclusion and deprivation that create the poverty trap experienced by people in extreme poverty.

Box 1. The multidimensional dynamics of extreme poverty


Although poverty is often primarily associated with a lack of income, there is increasing recognition that it manifests itself in multiple, compounding vulnerabilities and deficits beyond monetary means that severely affect people's well-being and future prospects (Barrett, Carter, and Chavas 2018; Alvarez-Gamboa, Cabrera-Barona, and Jácome-Estrella 2021; Hardoon and Suckling 2022). Definitions of multidimensional poverty generally go beyond income to consider deprivations in areas such as food security, access to clean water, education, healthcare, and social inclusion.^a

Conceiving of poverty as multidimensional is a critical starting point for designing more inclusive and effective ways to tackle extreme poverty. One useful approach for designing and delivering anti-poverty policies and programs is to conceptualize the deepest states of poverty as a trap of overlapping constraints: a lack of resources and opportunities (Balboni et al. 2022). Measures of multidimensional poverty account for deprivations faced by people experiencing specific additional layers of exclusion (such as disability, gender, displacement, belonging to an indigenous or minority group, age, or literacy level) while giving policy makers and program implementers a lens through which to better understand, target, and design interventions in varying contexts. Graduation programs consider multiple areas of deprivation and exclusion in identifying participants, crafting interventions, and monitoring progress toward increased well-being and resilience.

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- a. Several indices define and measure multidimensional poverty. They include the Multidimensional Poverty Index (MPI) and the Multidimensional Poverty Measure (MPM). The MPI—developed by the Oxford Poverty and Human Development Initiative and the UN Development Programme (UNDP)—is now used in over 100 countries. It complements traditional monetary poverty measures by also considering deprivations in health, education, and living standards that people may face simultaneously (OPHI 2018). The MPM, developed by the World Bank, differs from the MPI in that it includes monetary poverty as one area of deprivation, allowing for comparison between the MPM and cash poverty alone (World Bank 2022a).

Households living in extreme poverty are frequently isolated and excluded. Government targeting mechanisms, such as social registries, and government poverty alleviation programs, such as social assistance cash transfers, often miss them (Parekh and Bandiera 2020). Even where programs identify people living in extreme poverty, they may be excluded from participating because of lack of necessary documentation, knowledge of how to connect to government programs, difficulty in accessing offices, limited literacy, or other obstacles to accessing government services (Apella and Blanco 2015; Sabates-Wheeler, Hurrell, and Devereux 2015).

Both the barriers extremely poor people face and the threshold for the poverty trap are context dependent, and the obstacles to escaping extreme poverty differ across contexts. Identifying target populations therefore requires multidimensional criteria for program eligibility based on an assessment of the local poverty landscape. In Kenya, the PROFIT Financial Graduation program set criteria for targeting eligibility that included chronic food insecurity, lack of productive assets, vulnerability to climate shocks, geographic isolation, poor housing conditions, and limited access to water and sanitation.



In the Philippines, a Graduation pilot implemented by the Department of Labor and Employment included income poverty near the food poverty line, irregular seasonal income from working on plantations, indebtedness, dependence on landed estates, low access to electricity, poor housing conditions, and lack of previous participation in government livelihoods programs as criteria for program participation (BRAC UPGI 2021c).

To reach people living in extreme poverty, governments need to adopt a more intensive and intentional approach to identification and inclusion (Apella and Blanco 2015; Samaranayake et al. 2021). Graduation programs led by nongovernmental organizations (NGOs) have developed a number of methods for identifying and including people living in extreme poverty. They include participatory rural appraisal techniques that rely on community verification (box 2).

Box 2. How does BRAC target program beneficiaries?

To identify excluded populations living in extreme poverty, many BRAC programs use a vulnerability assessment to identify the characteristics of poverty in the region, then verify them with communities by wealth-ranking members of each village in a target area, followed by verification surveys. Community wealth-ranking draws on qualitative inputs from community members based on publicly known factors such as neighbors' housing materials and perceived status in the community. Verification surveys probe further with questions on indebtedness; unstable or dangerous sources of income; dependency on seasonal labor; receipt of remittances; whether the household is headed by a woman; the presence of dependents (children, older people, someone with a disability); membership in an indigenous or minority group; being affected by displacement; having inadequate or interrupted access to basic needs such as water, healthcare, and education; and social exclusion. These targeting processes attempt to understand the situation of potential participants in a multidimensional way based on more than just economic criteria.

Participatory wealth-ranking exercises can help generate community buy-in. They also risk inflaming tensions in communities, however, especially if certain social groups are perceived to be disproportionately likely or unlikely to be selected as participants (BRAC UPGI 2021c).

To deliver Graduation programs at scale, governments and development partners often rely on social registries—information systems that support outreach, intake, registration, and determination of potential eligibility for social programs. Social registries may be out of date, inaccurate, too narrowly focused on economic indicators of poverty, or incomplete, lacking coverage of isolated areas or transient communities altogether.


Because of these problems, poverty-targeted programs in low- and middle-income countries frequently miss more than half of the poorest quintile of the population (Kidd and Athias 2020). The impacts of these gaps are severe: 79 percent of the poorest quintile of the population in low-income countries receive no social assistance of any kind (Parekh and Bandiera 2020).

For sustained impact, governments need to broaden the coverage of their social registries. They can do so in several ways:

- **Use other poverty-focused registries to enhance social registries.** The government of Tunisia is leveraging registries from its national cash transfer program (Programme National d'Aide aux Familles Nécessiteuses [PNAFN]) to identify low-income, climate-vulnerable, and female-headed households for poverty alleviation programming based on monthly income, productive labor capacity, access to water, and land degradation (Bernagros and Kumar 2022). Using PNAFN as a starting point enables the Tunisian government to streamline both the targeting and social protection pillar of the Graduation approach (box 4). In Latin America, many governments use their national social registries (which consider monetary and multidimensional poverty) to identify households that qualify for cash transfers and other social programs (Devereux et al. 2015).
- **Combine information from other government registries or databases with data in existing social registries to identify vulnerable subgroups to reach.** Colombia has a large population of internally displaced people, whom evidence suggests are at high risk of being stuck in poverty traps (Ibañez and Moya 2010; Moya and Carter 2019). By complementing data in the Unified Registry of Victims with a social registry used for an existing cash transfer program, the government was able to target Graduation interventions to victims of conflict who were already receiving cash transfers, in order to promote investment of these transfers in ways that would change, improve, or help recipients begin new livelihoods (Fundación Capital 2017).

- **Complement and strengthen social registries by adopting targeting approaches that better consider multidimensional factors, focusing on the specifics of extreme poverty in a particular context, as revealed by local assessment.** Where social registries provide a strong starting point, this process will often involve complementing the data in these registries with additional targeting methods, including verification surveys to confirm and update information held in social registries, and participatory community consultations to identify households that are not registered in the official databases (BRAC UPGI 2021c). The cost of these processes can be contained through the use of the proxy means tests.

Large-scale poverty-targeted programs face inclusion and exclusion errors; governments will need to find a balance between targeting strategies that are most effective in reaching people living in extreme poverty and ensuring that efforts are scalable. In low- and middle-income countries with high levels of informality and limited capacity, proxy means testing, community-based targeting, or a combination of the two has proven feasible at scale (Grosh et al. 2022). One approach BRAC has used in large or dense program areas is sampling a representative area with a full targeting process and then extrapolating the findings to the entire program area (as in a proxy means test) (BRAC UPGI 2021c). When complemented by demographic information in an existing social registry, the characteristics identified in fully targeted households (which are visited and verified by a coach or frontline staff member in the pre-implementation phase) can be correlated with characteristics in the social registry. This mixed method of targeting is promising, especially in larger social registry systems, but it needs to be complemented by a full targeting process in a representative area that involves household visits and adjustments for the gaps or exclusion errors in national social registries.



The Satat Jeevikoparjan Yojana (SJY) program in India and the Kenya Social and Economic Inclusion Project (KSEIP) in Kenya provide examples of how bespoke targeting mechanisms can be adapted and integrated into existing

government social registries to better capture people living in extreme poverty (box 3). In both programs, mechanisms were selected based on the experiences of government agencies, international partners, and NGOs.

Box 3. Targeting people living in extreme poverty in the Satat Jeevikoparjan Yojana (SJY) program in India and the Kenya Social and Economic Inclusion Project (KSEIP)

The Indian state of Bihar oversees the Graduation program Satat Jeevikoparjan Yojana (SJY), which has targeted approximately 136,000 households living in extreme poverty in all 38 state districts (Kapoor, Mukhopadhyay, and Sabarwal 2022). By leveraging community structures and modifying the original pilot targeting approach, SJY was able to rapidly target participants (Samaranayake et al. 2021). The targeting and selection of beneficiaries in the pilot closely followed the methodology employed by NGOs Bandhan-Konnagar and BRAC, using social mapping, community wealth-ranking, and house-to-house verification of program entry criteria. This targeting method was considered too time-consuming for a scale-up, however, and was significantly modified. SJY conducted a simpler transect walk and social mapping exercise and simplified the wealth-ranking process. The input of village organizations was solicited to identify and rank the people who were poorest. Block-level project implementation units checked the recommended list of SJY participants.

In Kenya, beneficiary information is aggregated in the social registry and validated through the Integrated Population Registry System. It excludes a large portion of poor and marginalized households, however. As a result, social protection interventions under the National Safety Net Program missed a significant share of people who needed protection.

The Kenya Social and Economic Inclusion Project (KSEIP) aimed to enhance the social registry by including readily available data on the country's poor and marginalized population (World Bank 2018). The government of Kenya incorporated targeting tools including a participant targeting tool designed by NGO the BOMA Project and the Poverty Probability Index used by Village Enterprise and maintained by Innovations for Poverty Action. These targeting tools collect variables related to multidimensional poverty, including housing conditions, water and sanitation, access to energy, assets, food security, and access to social programs.

A key element in scaling from NGO programs is linking with the social protection-enhanced single registry. The government of Kenya has been rolling out the enhanced single registry with the Social Protection Secretariat, with the aim of ensuring that all social protection and complementary programming, including economic inclusion interventions, draw their eligible beneficiaries from this database.

Targeting is not a one-off process; it should be designed as an ongoing process with various review points and feedback systems after registration, selection, and enrollment to continuously strengthen and improve social registries. The process of refining the data for a program focused on people living in extreme

poverty also has the potential to improve the data quality of national registries more broadly, through the addition of new information such as nonmonetary indicators, the updating of existing information, and the establishment of processes for the addition of households and individuals that were previously excluded.

The Pillars of the Graduation Approach

Poverty alleviation programs are more likely to reach and sustainably affect people living in extreme poverty if they are designed specifically for this group and reflect their unique experience with poverty (Zhang and Kunová 2021).

Through a multifaceted “big push”—a significant transfer of resources and support during a specific period that can address multiple barriers in one go—the Graduation approach can enable people living in extreme poverty to sustainably escape the poverty trap (Banerjee, Duflo, and Sharma 2020; Balboni et al. 2022).

The Graduation approach involves a set of time-bound, integrated, and sequenced interventions across four pillars (box 4),

designed to address the complex nature of extreme poverty and meet the particular needs of target groups. This package of interventions is facilitated through in-person coaching, which helps tailor the program to individual participants’ needs while addressing psychosocial factors that affect self-confidence and agency (BRAC UPGI 2021b). Interventions are typically deployed over a period of 12–36 months. The order of their delivery has significant effects on program impact.

Box 4. The four pillars of the Graduation approach

1. *Meeting people’s basic needs:*

Many people living in extreme poverty lack consistent access to the fundamental necessities to survive; as a result, they are unable to participate meaningfully in poverty alleviation programs. To facilitate full participation, programs meet the basic needs of participants and their households until they are able to generate a stable income from their livelihoods. For example, households in extreme poverty often face food insecurity, which reduces their ability to work or participate in training sessions. Graduation provides consumption support and/or linkages to social protection to enable participants to focus on developing their livelihoods and future opportunities rather than meeting their daily consumption needs. Graduation programs then connect participants to essential services provided by governments, such as education, health services, water, and sanitation.

(continued)

(Box 4, continued)

2. Generating income:

A sustainable income is a core component of the Graduation approach. It involves transfers of assets that are large enough to move individuals above the critical wealth threshold, to enable them to access more productive employment opportunities. Examples of income-generating transfers include a goat, a small plot for growing food, support to start a micro business, and vocational training. The focus is on creating sustainable alternatives to the low-productivity jobs that are often the only options for people living in extreme poverty.

3. Connecting participants to financing and facilitating savings:

Programs connect participants with financial services that enable them to save. They help improve their financial skills and ability to manage income and expenditures in order to be more resilient to shocks and able to invest in income-generating opportunities. These context-dependent services may include community savings groups, such as Village Savings and Livelihood Associations, which encourage saving behavior while supporting social cohesion.

4. Coaching and empowering participants:

Participants receive support to increase their self-confidence and agency; integrate more into their community; and develop a range of life-skills, from improving household nutrition to dealing with gender-based violence and tackling child marriage. This critical psychosocial support is often delivered through coaching, mentorship, or peer-to-peer learning. This support is distinct from the technical training that is incorporated in each of the first three pillars (BRAC UPGI 2019).

Interventions depend on the existing social protection and financial inclusion services, relevant and available livelihoods and markets, and social challenges. Assessments in the design and planning phases are used to ascertain these characteristics of the program area and design interventions that respond to the particular manifestations of poverty in that location. They also offer the most promising pathways out of poverty.

Given the vast resources already available on the Graduation approach, including technical guides (de Montesquiou, Sheldon, and Hashemi 2018; Moqueet, Zaremba, and Whisson 2019; Bhari and Laszlo 2020), the rest of this note focuses on practical design and delivery considerations for government-led programs, based on lessons learned as NGO partners (box 5).

Box 5. The sustainability of Graduation program impacts

Research in multiple countries and regions has demonstrated significant long-term gains for participants in Graduation programs in income, assets, savings, consumption, food security, subjective well-being, health, and nutrition (Banerjee et al. 2015). Participants in NGO Bandhan-Konnagar's Graduation program in West Bengal saw significant improvements in their consumption, food security, income, and health 10 years after the program began (Banerjee, Duflo, and Sharma 2020). A study of BRAC's Ultra-Poor Graduation program in Bangladesh by the BRAC Institute of Governance and Development and the London School of Economics found that participants who had begun the Graduation program 13 years earlier and escaped the poverty trap were more likely to have salaried jobs or be self-employed than to work as casual workers, giving them greater job security despite the impacts of the COVID-19 pandemic (Rahman and Bandiera 2021).

In Kenya, The BOMA Project's Graduation program participants had five times as much savings, more than three times as many productive assets, and 32 percent higher income than nonparticipants (Carter, Zheng, and Jensen 2022). In Honduras, despite the pandemic, Fundación Capital's Graduation program achieved positive effects, including increased ownership of assets, higher savings, and formal credit habits, suggesting that Graduation programs can be a powerful strategy to promote economic recovery as well as the resilience of vulnerable households to confront shocks such as pandemics and environmental disasters (Maldonado et al. 2021).

Designing Effective Programs

TAILORING FOR CONTEXT

The experience and implications of extreme poverty differ by community and context. It is therefore critical to customize Graduation programs to ensure that they meet the specific needs of beneficiaries.

Factors that program design should weigh include socioeconomic vulnerabilities and opportunities for marginalized groups, local market conditions, and existing government systems. Three tools can inform the design or identification of tailored interventions:

- **Market assessments** of an area map existing livelihoods, the demands of relevant markets, the natural resources and human capital available, and value chain opportunities. It helps ensure that livelihood options for participants avoid market saturation; are sufficiently varied and feasible; and are potentially synergistic (for example, supporting chicken raising and chicken defeathering; fodder and livestock; or sheep raising, wool refinement, and carpet/weaving in the same community).
- **Landscaping surveys** identify the services that exist in the program area; barriers to access; and possible gaps in these services that may need to be addressed (through, for example, cash transfers or youth employment schemes). They may also be used to identify the existence of microfinance institutions and banks

and gaps in infrastructure (electricity, telecommunications, transport, education, and water access). Landscaping surveys should be conducted at the same time as market assessments.

- **Vulnerability assessments** assess the unique risks and deprivations faced by people living in extreme poverty in different contexts. They can be combined with targeting verification surveys. Assessments may identify heightened vulnerabilities related to gender-based violence, family planning, climate adaptation and resilience, disaster risk reduction, HIV prevention, disability inclusion, water and sanitation, and/or adult literacy.

Some groups of extremely poor people—including women and girls, youth, people with disabilities or chronic illness, members of ethnic and indigenous communities, and internally displaced people and refugees—are vulnerable to specific challenges or have unique vulnerabilities. Graduation programs can be designed to prioritize these groups (de Montesquiou and Victor 2017; Victor 2017; Beltramo and Sequeira 2022).

TIMING AND SEQUENCING INTERVENTIONS

Proper sequencing of interventions is critical (box 6). It can enhance impact, reduce program attrition, and help ensure that

participants fully benefit from all pieces of the program's "big push" out of extreme poverty.

Box 6. Sequencing and layering in the Prospera Família program

Prospera Família, a Graduation program implemented by the State of São Paulo, Brazil, defines when and how each of the components of its program is implemented. It transfers the first seed capital installment only after a life plan is defined and vocational training is completed (Secretaria de Desenvolvimento Social 2022), in order to ensure that each intervention plays its proper role and strategies reinforce each other. Most participants were already part of the national cash transfer program (which was complemented by a state-level cash transfer); most were drawn from the national unified registry. Thanks to the program, participants also gained access to vocational training services that were already in place but not connected to an overarching strategy.

Governments should connect participants with support to meet their basic consumption needs before they transfer productive assets to them, in order to prevent them from selling or consuming the productive asset. Consumption support enables households to reduce food insecurity and stressors that may prevent them from focusing on future livelihood planning while strengthening their trust in the early stages of Graduation programs (Hashemi and de Montesquiou 2011). The form of consumption support (cash or in-kind) and its amount, frequency, and duration should vary based on the local context; it

may involve registering participants as cash transfer recipients. When integrating with a national cash transfer program, programs should time their interventions to align with the scheduling of cash transfer disbursements and ensure that there are no delays in disbursement, which could jeopardize impact. Training in livelihoods and business management should also take place before the transfer of a productive asset, so that participants know how to use it. This training should take place shortly before the productive assets are transferred, not months earlier, so that the content is fresh in participants' minds.

DESIGNING AND DELIVERING THE PRODUCTIVE ASSET TRANSFER

Implementers should draw on market assessments to determine how large the asset transfer should be. It must be large enough to allow the recipient to purchase a productive asset and establish an income-generating activity. Household monitoring indicators can be used to ensure that the transfer was used to establish and income-generating activity.

Alternatively, the program can provide in-kind asset transfers or make the transfer in installments after the household demonstrates that the first installment was invested in an income-generating asset (box 7).

Box 7. Should asset transfers be provided in installments?

Providing asset transfers in installments has both benefits and drawbacks. If the transfer is divided, the first installment needs to be substantial enough to provide the required “big push” and establish an income-generating activity. Providing the transfer in tranches can help ensure that participants invest in a productive asset. It can also help prevent attrition by incentivizing participants to remain in the program. Second installments often provide an additional infusion of capital that can enable a fledgling business to grow more rapidly. For instance, a local partner may provide the first installment while also offering training and resources for participants to set up their livelihoods; the second, smaller installment is provided directly to participants once they have some experience with their income-generating activity. Where asset transfers are provided in installments, the second installment should be provided no more than six months after the first in order not to constrain livelihood growth. The advantages of delivering the asset transfer in a single installment include lower transaction costs and the fact that it provides the biggest push possible at the outset. BRAC Graduation programs transfer assets in a single transfer.

MEASURING PROGRESS

Indicators of program performance must reflect the multidimensional facets of well-being, not just income or consumption. A household that can reach a defined threshold of well-being and resilience across multiple indicators is more likely to continue on an upward trajectory and withstand shocks than a household that has only crossed an income threshold (Rahman and Bandiera 2021). Governments should use well-being and resilience indicators that can be measured across the four core pillars (see box 4). Based on the local context, they may include measures of food security, increases in asset value, increases in diversification of income-generating activities, the level of savings, access to credit, changes in health-seeking behaviors and hygiene practices, and household decision making/women’s empowerment.

Household well-being and resilience criteria and the way they are measured should be adapted to each context and based on local landscaping surveys and vulnerability assessments.

The criteria for rural households may include saving regularly through any institution (such as a savings group); for urban households, a criterion may be to save regularly at a formal financial institution. These criteria are intended to reflect the skills, behaviors, and resources necessary to attain resilience in the local context; track participants’ progress; identify areas where households need additional attention to stay on track; and enable program adaptation by measuring outcomes in evolving contexts.

Most Graduation programs include 8–10 mandatory criteria. BRAC’s Ultra-Poor Graduation program in Bangladesh includes seven mandatory and six optional requirements (box 8).

Box 8. Criteria for graduating from BRAC's Ultra Poor Graduation program

Graduation criteria vary across programs, based on context-specific needs, vulnerabilities, and opportunities for people living in extreme poverty. To graduate from BRAC's Ultra-Poor Graduation program in Bangladesh, participants must achieve all seven mandatory indicators and at least six out of eight points for the optional indicators. These indicators include the following:

Meeting Basic Needs

- Household members eat two nutritious meals a day (Mandatory).
- Household members use a sanitary latrine (Mandatory).
- Household members have access to safe drinking water (Mandatory).
- The household's school-age children attend school (Mandatory).
- The participant receives government or NGO-provided services (Optional; 1 point).
- The participant's housing conditions improved (Optional; 2 points).

Livelihoods Promotion

- The household diversified its productive assets into three distinct sources of income (Mandatory).
- The value of the productive asset transfer doubled (Optional; 1 point).

Financial Inclusion

- The participant is saving regularly at any financial institution (Mandatory).
- Household members are able to lend or borrow cash from community members (Optional; 1 point).

Social Empowerment

- No under-age marriages occurred in the household (Mandatory).
- The participant takes part in household decision making (Optional; 2 points).
- The participant has been invited to a family/social event (Optional; 1 point).

Governments and their development partners should ensure that participants are connected to and integrated into government systems and enrolled in existing government services by the end of the program.

Ensuring that they protect households in the early, fragile stages of their trajectory out of poverty and supports households' ability to absorb and respond to shocks, such as climate crises or health shocks, that can push them back into extreme poverty.

Using management information systems


Graduation programs can strengthen program monitoring and case management by investing in a relational management information system (MIS) (box 9). A relational database is one that is capable of storing and providing access to connected data points about program participants, allowing governments to connect different sets of data from different departments in order to generate insights about participants. For example, a relational MIS might allow governments to understand how participants access essential services such as health or

education and follow their progress after the program ends. Such a database is critical for ensuring that participants receive all of the required program components in the right sequence and that a program can track participants' progress, particularly for programs that build on or integrate with existing government programs. The MIS should be able to track whether existing cash grant recipients are connected to health services, receiving life skills training, and benefitting from new coaching interventions.

Box 9. Recommendations for national adoption of a management information system in the Kenya Social and Economic Inclusion Project (KSEIP)

To prepare for implementation of Graduation programming as part of the KSEIP, the government of Kenya is developing an MIS. Village Enterprise is advising it based on lessons learned through NGO implementation to ensure the government is able to manage the following tasks:

- **Identify and track individual participants within the system throughout the duration of the program.** Based on Village Enterprise's implementation experience, the government is likely to face challenges in verifying that asset transfers are delivered only to households that meet the targeting criteria and are actively participating in a Graduation program. By enabling only MIS users to file grant applications for active households that meet targeting criteria, the government can avoid disbursing assets to households that were not selected to participate in the program.
- **Monitor delivery of coaching, mentoring, and training to participants and their uptake of those activities.** By using a digital system with automated data cleaning and reporting, government staff overseeing implementation can track the activities of large numbers of frontline staff on an ongoing basis, facilitating scale. Automating reporting can also improve program responsiveness, enabling government staff to identify any issues with coaching, mentoring, and training delivery in a timely manner.
- **Manage for impact by tracking participants' livelihood development.** The government can develop features that track the performance of participants' businesses, enabling coaching staff to quickly adjust the level of support provided. For example, Village Enterprise's MIS assesses business performance as red, yellow, or green. Frontline staff use this information to set priorities when planning mentoring visits, ensuring that struggling red and yellow businesses receive support and identifying lessons learned from high-performing green businesses (Village Enterprise 2021).



An MIS can play a crucial role with household monitoring functions as well. When used correctly, it preserves the integrity of data for program-level monitoring and provides evidence on needed program adjustments. An MIS also allows programs to monitor staff household visits, through time-stamped geographic coordinates. It can also uncover systemic problems with implementation and track households that are progressing at different rates, so that programs can tailor support.

An MIS also enables program interventions to be better integrated with parallel social protection services, such as health insurance or cash transfer schemes. As these services require their own information-keeping systems, a government-led MIS for a multidimensional program like the Graduation approach should be designed with the goal of integrating all relevant social services. Building on existing MISs helps reduce development, training, and maintenance costs and supports coordination across government programs. If the government already has an MIS from a social registry or caseworker system that staff are already trained in, it should be the starting point for integrating additional modules in the system.

Paper-based data collection tools are time consuming, because the data must be transferred to an electronic system. An MIS can save many hours of staff time. Durable tablets with good battery life and offline capability are generally better suited for this purpose than smartphones. In addition to data collected by program staff, an MIS can support the automatic or semi-automatic integration of other data sources related to program implementation.

Not all communities are connected reliably (or at all) to the Internet. Frontline staff must be able to use the MIS in the field with or without an Internet connection. Governments should therefore design MIS with offline functionality in mind, enabling

coaches to access and log participant data by saving it to their devices while the Internet is unavailable and including features for coaches to easily upload new data to the MIS once they are able to reconnect. The status of existing systems, connectivity, and hardware and the need to train staff on electronic data collection must be taken into account in designing or redesigning an MIS.

Connecting with existing government initiatives

Governments can build on their existing initiatives to increase program efficiency and cost-effectiveness and help integrate people living in extreme poverty into government systems for the long term. Many governments are already delivering interventions that can be combined to deliver a “big push” if adjusted to reach people living in extreme poverty and coordinated to complement each other (box 10). These programs include cash transfer programs; large asset transfers; training in literacy, financial literacy, and business or livelihood skills; linkages to banks and microfinance institutions; psychosocial support; health insurance schemes; and agricultural extension and veterinary services. Governments and their implementing partners should seek synergies between these services to avoid duplication and enhance the inclusion of people living in extreme poverty who may be eligible for such services but not be aware of, enrolled in, or able to access them. Through greater coordination of government interventions and services with improved layering and sequencing, rather than large stand-alone investments, integrated program design increases cost-effectiveness and impact at scale. Integrating a holistic program, such as the Graduation approach, within existing economic inclusion efforts may be a matter of better coordinating existing interventions and layering in missing components rather than starting from scratch.

Box 10. Linking Graduation to existing interventions in the Satat Jeevikoparjan Yojana (SJY)

The SJY program has scaled the Graduation approach by building on existing interventions delivered by JEEViKA, the implementing agency of the State of Bihar's Rural Livelihoods Mission. JEEViKA connects rural women to networks of community institutions, including self-help groups and village organizations, which promote their social and economic inclusion. These community institutions connect women to financial services, markets, and social programs in addition to offering training and livelihood supports. JEEViKA's core programming also includes financing for businesses, food security interventions, and health and sanitation services. SJY was able to scale the Graduation approach through these existing interventions, leveraging community institutions as implementers. Self-help groups offered existing infrastructure for financial inclusion, as they were already equipped to provide financial skills training and access to financial services to rural populations in poverty. The SJY program therefore linked participants to these groups and layered additional interventions for asset building, coaching, life skills training, livelihoods enhancement, and resilience to address their vulnerabilities as people in extreme poverty. By building on existing structures for core pillars of the Graduation approach, the program has increased operational efficiencies at scale while bringing previously excluded households into JEEViKA's programs (Samaranayake et al. 2021).


ENHANCING THE CAPACITY OF IMPLEMENTING STAFF

Building and supporting the capacity of implementing staff requires robust training, materials, and tools tailored to working with people in extreme poverty. Staff training, particularly for coaches who work directly with households, should include the following:

- understanding the comprehensive approach of the program
- aligning the strategic and operational aspects of the program in ways that make staff feel incentivized and accountable for both
- developing appropriate methodologies for accompanying and coaching participants
- using tools to collect and consolidate information effectively

These skills are critical for monitoring and evaluation as well as adaptation and iteration.

Programs should train staff before implementation, with follow-up or refresher trainings provided throughout the implementation phase to reinforce knowledge. Implementing staff should receive training resources and materials for participants that are in the local language and reflect local literacy levels. For communities with low literacy levels, training resources and materials should include photos, illustrations, and videos. In Uganda, Village Enterprise's target population is primarily low literacy or illiterate. To accommodate participants' literacy levels and improve engagement and retention of training materials, Village Enterprise revised its participant training manual, condensing its materials; increasing the use of graphics, videos, and interactive components; and digitizing materials for coaches. The change increased comprehension of livelihood and business skills training and saved time for participants and staff.



Program staff revised the digital manual based on feedback from participants and staff during refresher workshops and trained coaches on the updated materials (Fenn 2020).

Partnerships between governments and NGOs can help address staff capacity challenges. NGOs can provide training, materials, and tools to support government implementation. In Paraguay, the Ministry of Social Development partners with Fundación Capital to train implementing staff and co-design training materials that coaches use in the country's flagship economic inclusion and cash transfer programs, Tekoporã and Tenonderã (Paraguay Ministry of Social Development 2022a, 2022b). In Kenya, the West Pokot County Government partnered with Village Enterprise to develop a coherent approach to scale Graduation and integrate the approach into county-level policy (Gardner et al. 2022). NGO partnerships at all levels—from local staff training to technical advisory services for county, district, or national governments—can support governments' ability to deliver the Graduation approach.

In addition to training on livelihoods, financial literacy, or life skills, a distinct coaching component is necessary to enable participants to fully benefit from program interventions. The psychosocial support offered by the coaching component has been identified as one of the key program components needed to tackle extreme poverty over the long term (Bossuroy et al. 2022). The coaching component offers critical psychosocial support that achieves the following:

- builds the confidence and agency of participants
- addresses social norms that often contribute to their exclusion

- provides guidance on applying newly acquired skills and knowledge throughout implementation
- enables participants to build resilience and independence by empowering them to save, diversify their sources of income, access safety nets, and develop coping mechanisms to major shocks (BRAC UPGI 2021a).

Coaches can also play an important role in identifying and addressing the needs of households, monitoring households and programs, and following up to resolve any issues identified.

Given the critical role coaching plays in achieving long-term impact, it is important that governments plan and budget for them. Coaches must have the capacity and bandwidth to establish and maintain hands-on relationships with program participants. When determining caseload, designers should consider the population density of the area, modes of transportation, distance between households, and the other responsibilities of the coaches.

To address the deprivations and social barriers people living in extreme poverty face, coaches must understand the local socioeconomic, geographic, environmental, and cultural context. Partnerships with local government and local civil society associations can facilitate this knowledge exchange and be leveraged to build trust with communities, something that is especially critical for traditionally isolated groups. Coaching should adapt to the unique needs of people in severe states of poverty, who may have low levels of education and limited skills. It should focus on practicing and reinforcing new behaviors and skills (box 11).

Box 11. Scaling coaching through digital learning in Paraguay

From 2020 to 2021, the government of Paraguay partnered with Fundación Capital to reduce cost and capacity constraints of coaching as well as limits on face-to-face contact due to the COVID-19 pandemic through digital coaching on gender norms. The Graduation program developed coaching materials that participants accessed via the digital application IgualDApp alongside virtual assistants and messages delivered through WhatsApp. This digital strategy offered educational content to participants that aimed to shift behaviors based on gender norms.

Digital coaching through the app covers co-responsibility in domestic and care work, sexual and reproductive health, women's leadership and community participation, and prevention of gender-based violence. The digital content generated positive changes in perceptions of participants on consensual decision-making in the use of contraceptive methods between couples; the importance of sexual consent in marital relations; the prioritization of the education of boys and girls over child labor; the appreciation of men and women as equals; the distribution and co-responsibility of unpaid care work; and the recognition of women who study or start a business. By digitizing this coaching component, the program was able to increase coaches' bandwidth, facilitating future scale-up, while enabling future modification of the materials based on feedback from participants, staff, and impact evaluations (Fundación Capital 2022).

Governments can take several steps to create a coaching workforce despite inadequate resources:

- Leverage existing caseworker systems or frontline staff with experience delivering to households living in extreme poverty, and revise their scope of work, where applicable.
- Modulate coaching based on participants' level of need, to efficiently deploy limited coaching personnel across large areas and/or populations. Participants who excel across multidimensional indicators may actually benefit from fewer coaching visits after a certain point in the program, enabling coaches to visit struggling participants more often and spend more time with them during each visit.
- Use digital platforms and tools to increase the frequency of interactions and expand the caseloads of coaches, particularly in remote program areas and in contexts with adequate information and communications technology (ICT) infrastructure (box 11).
- Identify and mobilize coaches who worked on other NGO- or government-led Graduation programs.

Conclusion


Governments can increase the impact and scale of their initiatives for reducing extreme poverty by establishing and investing in the systems, processes, and capacities needed to identify those individuals and households that are farthest behind and addressing the multidimensional socioeconomic barriers that often exclude them.

The four pillars of the Graduation approach—meeting people’s basic needs, generating income, connecting participants to financing and facilitating savings, and coaching and empowering participants—provide a framework for designing, delivering, and monitoring a program to break the poverty trap. The large-scale adoption of the approach by governments around the world creates the potential for substantial progress in ending extreme poverty and achieving transformative impact for people living in extreme poverty.

This note identifies good practices for designing and implementing government-led Graduation programs. It makes recommendations and identifies key considerations for governments on how to identify, reach, and deliver impactful programming to individuals and households facing socioeconomic exclusion and marginalization. It highlights the importance of tailoring programs to existing government systems, local market conditions, and contextual socioeconomic vulnerabilities and opportunities faced by marginalized groups.

Governments may be able to improve operational efficiency and program outcomes by considering the following recommendations:

1. Leverage and enhance existing social registries to promote inclusion of people in extreme poverty. Pair information in social registries with complementary registries and databases, and supplement the data with targeting approaches that consider multidimensional features of poverty.
2. Sequence interventions carefully to reduce attrition and enhance impact. Meet participants’ basic needs and provide training on operating livelihoods before delivering asset transfers.
3. Provide a “big push” transfer, sufficient to purchase a productive asset or gain a marketable skill to establish income-generating activities.

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4. Develop contextualized indicators that measure multidimensional facets of participant well-being. Graduation approaches are concerned with outcomes rather than inputs. Such indicators enable program staff to track participant progress and to make course corrections as needed.
 5. Invest in an effective MIS. Well-designed MIS facilitate convergence between Graduation and other government programs, support household monitoring, and ensure programs participants receive program components in the correct sequence.
 6. Establish sufficient capacity, time, and incentives for implementing staff to be able to play an effective coaching and accompaniment role. Building the self-confidence, agency, and social inclusion of participants is critical to the success of Graduation programs.
 7. Build on existing government initiatives to increase program efficiency and cost-effectiveness, integrating people living in extreme poverty into government systems for the long term.

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The Partnership for Economic Inclusion (PEI)

is a global partnership with a mission to support the adoption of national economic inclusion programs that increase the earnings and assets of extremely poor and vulnerable households. PEI brings together global stakeholders to catalyze country-level innovation, advance innovation and learning, and share global knowledge. PEI is hosted by the Social Protection and Jobs Global Practice of the World Bank.

