



Haiti
Fonkoze Chemin Lavi Miyo Program

Project implementer: Fonkoze
Project partners: Concern Worldwide, Partners in Health
Location: Rural Boukan Kare, Twoudino & Lagonav
Start date: 2006 / **No. of participants:** 150 women
Research: Qualitative & quantitative evaluation by the Institute of Development Studies, Brac Development Institute (BDI), & CGAP
Livelihoods: Livestock (chicken, goats) & small trade
Consumption support: US\$5.50/week (based on price of a kilo of rice a day) for 8 months
Financial service: Indiv. savings accounts at Fonkoze
Additional services: Fonkoze provides business development training, helps with housing renovation, sanitary latrines & water filters; support from Village Assistance Committees; Concern Worldwide trains committees in conflict management; free health care with Partners in Health in Boukan Kare
Graduation criteria: Cooked meal at least once a day, a solid roof, at least two income-generating activities, assets worth at least US\$150, & a plan for the future
Graduation rate: 95% of women (Jan. 2009)
Scale up: Scaled up to 350 households with funding from Concern and the Haitian Timoun Foundation. Scaling up to 1,000 in late 2010 with funding from MasterCard Foundation; plans for 5,000 by 2015.



India
Bandhan Targeting the Hardcore Poor Program

Project implementer: Bandhan
Project partners: None
Location: West Bengal
Start date: 2007 / **No. of participants:** 300 women
Research: Randomized impact assessment (household level) by IFMR & MIT's Poverty Action Lab
Consumption support: US\$2.30 /week for up to 10 months
Livelihoods: Livestock (goats, cows) & small trade
Financial service: Weekly savings of US\$.20; credit option towards program end
Additional services: Bandhan provides veterinary & other livestock services (e.g., artificial insemination); health services (links to UNICEF for sanitary latrines, hospital visits); helps members access government services
Graduation criteria: At least 2 income sources, monthly income over US\$34, over US\$10 in savings, at least 2 meals a day, 2 fruit/vegetable trees, safe drinking water & housing, hygiene, child immunization, access to healthcare, children in schools & basic literacy.
Graduation rate: 98% (Sept. 2009)
Scale up: Scaled up to 1,200 rural & 1,200 urban households in 2009 with partial funding from Ford Foundation & Susan and Michael Dell Foundation; plans for 55,000 by 2014.



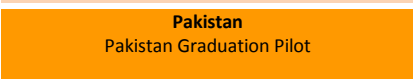
India
Trickle Up Ultra Poor Program

Project implementer: Trickle Up
Project partners: Human Development Centre
Location: West Bengal
Start date: 2007 / **No. of participants:** 300 women
Research: Mid-term process evaluation qualitative research by BDI
Consumption support: US\$ 2.25 /week for 6 months
Livelihoods: Livestock, rice paddy, fish & small trade
Financial service: Savings with Self Help Groups.; each SHG has a savings account with the State Bank of India; SHGs can obtain bank credit after 2 years
Additional services: Trickle Up provides preventative health care education, neo/post-natal care, sanitary latrines & community veterinarians; Village Assistance Committee in each community
Graduation criteria: Over US\$150 in assets, over \$20 in savings, diversified sources of earnings, active participation in SHGs, sanitation & hygiene knowledge, awareness of government services
Graduation rate: 86%
Scale up: Scaled-up to 300 new households in 2010 with own funding; plans for 12,000 h by 2014. Pilot learning incorporated in mainstream program.



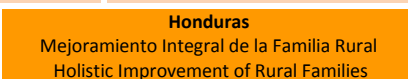
India
Swayam Krishi Sangam (SKS) Ultra Poor Program

Project implementer: SKS NGO
Project partners: SDC, NM Budharani Trust & others
Location: Andhra Pradesh
Start date: 2007 / **No. of participants:** 426 women
Research: Randomized impact assessment (village level) by the Indian School of Business with J. Morduch; mid-term process evaluation by BDI
Consumption support: US18\$ for asset support on a "per needs basis" over 18 months
Livelihoods: Livestock, cultivation, trade & tailoring
Financial service: Indiv. savings accounts at post offices; grain bank scheme in 50 villages & group health fund
Additional services: SKS provides free health consultations; eye & hemoglobin camps; partners with government for vet & health support
Graduation criteria: Children in school, 1 month worth of food available, multiple income generating activities, savings over \$20, access to government programs, increased awareness on social & health issues.
Graduation rate: 97% (April. 2010)
Scale up: Scaled up to 1,000 tribal households in Orissa in 2010 and 1,440 in Andhra Pradesh with some funding from Unitus Foundation plans for 24,000 by 2015.



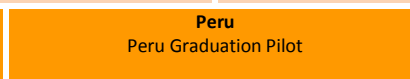
Pakistan
Pakistan Graduation Pilot

Project implementer: Aga Khan Planning and Building Services Pakistan (AKPBS), Badin Rural Development Society (BRDS), Indus Earth Trust (IET), Sindh Agricultural and Forestry Workers Coordinating Organization (SAFWCO) & Orangi Charitable Trust (OCT)
Project partners: Pakistan Poverty Alleviation Fund
Location: Coastal Sindh
Start date: 2007 / **No. of participants:** 1,000 families (5 x 200)
Research: Impact assessment by Innovations for Poverty Action (IPA); qualitative research by BDI
Consumption support: Food or cash transfers of US\$12/month for 12 months
Livelihoods: Petty trade, crafts & livestock
Financial service: Community savings
Additional services: Health care, water sanitation



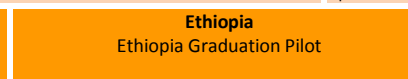
Honduras
Mejoramiento Integral de la Familia Rural Holistic Improvement of Rural Families

Project implementers: Organización de Desarrollo Empresarial Feminino (ODEF) & Plan Honduras
Project partners: Plan Canada
Location: Lempira
Start date: 2009 / **No. of participants:** 800 households
Research: Randomized impact assessment (household level) & qualitative research by IPA
Consumption support: US\$17/month for 6 months/year and additional support on savings account the next year.
Livelihoods: Coffee, cereals, vegetables, pigs, fishery
Financial service: Savings through village community banks & individual accounts at ODEF
Additional services: PLAN provides business development & social training, & health prevention; support from Village Assistance Committees



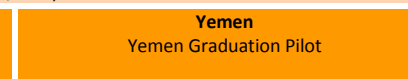
Peru
Peru Graduation Pilot

Project implementers: Arawiwa & Plan Peru
Project partners: Plan Canada
Location: Cusco
Start date: 2010 / **No. of participants:** 800 households
Research: Randomized impact assessment (household level) & qualitative research by IPA
Consumption support: 100\$ (US\$34) for 9 months, building on Juntos (government cond. cash transfer)
Livelihoods: TBD
Financial service: Savings through village community banks implemented by Arawiwa
Additional services: PLAN & Arawiwa will provide enterprise training, social work & health prevention



Ethiopia
Ethiopia Graduation Pilot

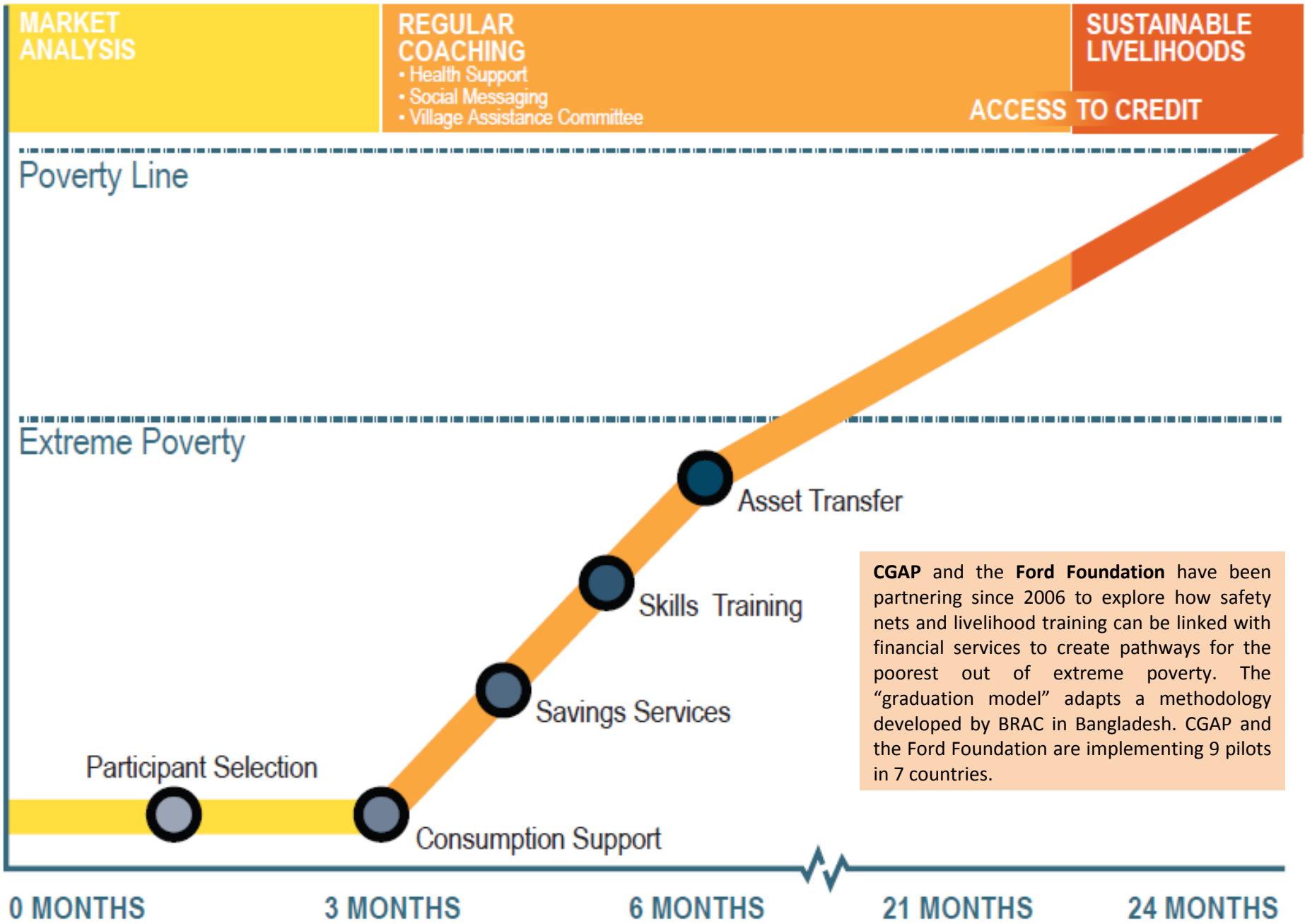
Project implementer: Relief Society of Tigray (REST)
Project partners: Dedit Credit & Savings Institute, USAID, the Italian Development Cooperation, & the European Commission
Location: Tigray
Start date: 2010 / **No. of participants:** 500 households
Research: Impact assessment by IPA; qualitative research by BDI
Consumption support: 15kg of wheat/month for 3 months & equivalent in cash for 3 other months, through PNSNP (government's food for work program)
Livelihoods: Sheep/goats fattening, bee-keeping, cattle fattening and small trade
Financial service: Indiv. savings accounts at DECSI
Additional services: Access to REST's water security, health & education programs



Yemen
Yemen Graduation Pilot

Project implementers: Social Welfare Fund (SWF) & Social Fund for Development (SFD)
Project partners: None
Location: Aden, Lahij, & Taiz
Start date: 2010 / **No. of participants:** 750 households
Research: Impact assessment by IPA; qualitative research by BDI
Consumption support: US\$24 per month through government cash transfer program
Livelihoods: Livestock, small trade and others
Financial service: Individual & group accounts at the post office & VSLAs
Additional services: TBD

THE GRADUATION MODEL



CGAP and the **Ford Foundation** have been partnering since 2006 to explore how safety nets and livelihood training can be linked with financial services to create pathways for the poorest out of extreme poverty. The “graduation model” adapts a methodology developed by BRAC in Bangladesh. CGAP and the Ford Foundation are implementing 9 pilots in 7 countries.