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Concern's  
Knowledge  
Quarterly  
Review

# KNOWLEDGE MATTERS

SPECIAL ISSUE: GRADUATION



**CONCERN**  
worldwide

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**The views expressed are the author's and do not necessarily coincide with those of Concern Worldwide or any of its partners.**

**Cover Image:** From left, Libère Karenzo, Monitoring and Evaluation Officer with programme participant, Claudine Rwaswa and her Case Manager Marie Rose during monthly household visits, Busoni Commune, Kirundo Province, Burundi. December 2013. Photo by Edward O'Carroll, 2013.

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## From the Issue Editor

Welcome to this special thematic issue of Knowledge Matters. This particular issue focuses on our work in the area of graduation.

As an organisation, our focus in Concern Worldwide is on addressing Extreme Poverty. In differentiating this concept from poverty we emphasise the need to not only address people's lack of basic assets and the low return to these assets but also the causes, maintainers and obstacles that prevent people from escaping extreme poverty, in this respect we recognise the need to address inequality, and risk and vulnerability.

With this in mind we have developed an amended version of the Graduation Model first developed by the Bangladesh Rehabilitation Assistance Committee. This model is currently being implemented in Burundi, Rwanda, Haiti and Zambia.

The articles in this issue of Knowledge Matters point to some of the early success and challenges which the graduation model is unearthing in the aforementioned countries. For example, we see how in Zambia cash transfers are pivotal to the success of the intervention.

We also learn of how, without the ability to collect real-time data it would not be possible to carry out monthly monitoring exercises due to time and resource constraints.

I hope that you find the articles stimulating and that they give you an insight into our graduation work.

**Liam Kavanagh**

# Concern's Approach to Graduating from Extreme Poverty

By  
**Liam  
Kavanagh**

As an organisation, Concern Worldwide is focused on addressing Extreme Poverty. In differentiating this concept from poverty we emphasise the need not only to address people's lack of basic assets and the low return on these assets but also the causes, maintainers and obstacles that prevent people from escaping extreme poverty. We recognise the need to address inequality, risk and vulnerability.

We have developed an amended version of the Graduation Model, first developed by BRAC (*Known formerly as the **Bangladesh Rehabilitation Assistance Committee** and then as the **Bangladesh Rural Advancement Committee**, currently, BRAC does not represent an acronym*) in Bangladesh, and subsequently piloted across eight countries, supported by CGAP (the *Consultative Group to Assist the Poor*) and the Ford Foundation. We are currently implementing this programme in four countries – Burundi, Rwanda, Haiti and Zambia.



**Our experience from the Chemin Levi Miyo programme in Haiti found that case manager support is one of the most important components in making sure that programme participants successfully enroll and exit**

## **The Five steps to the 'Graduation Model' Approach**

The graduation approach utilises a multi-sectoral series of interventions (such as agriculture, micro-finance, cash transfers, skills trainings and asset transfers, and business development services) to support a *pathway out of extreme poverty*. There are five essential components in our Graduation model.

The first component is a comprehensive **Targeting** exercise that makes sure extreme poor households are identified as programme participants. These households are selected, using a combination of methods including community identification through Participatory Wealth Rankings (PWR).

This helps to establish wealth categories and the criteria for selection, and entails explaining that those selected also need to have the physical ability to participate in the programme.

The second component is **Consumption Support**, provided in the form of cash. This is meant to help programme participants meet their basic needs, as they are encouraged to change their livelihood strategies. This support helps participants and their families stabilise their consumption levels until they start earning income from the assets that have been developed and enhanced as part of the programme.

The third component of the programme is to provide **skills training and regular coaching** to the participants. This focuses on enhancing human capital and includes providing access to practical, short, hands-on trainings, as well as routine coaching and monitoring visits. During these visits, staff check whether participants are on track to reach their goals and offer guidance on how to address problems and encourage behavioural change. In our Haitian programme, called *Chemin Levi Miyo (CLM)*, this behaviour change element has seen a significant increase in the numbers of children sent to school.

Our experience from the *Chemin Levi Miyo* programme in Haiti found that case-manager support is one of the most important components in making sure that programme participants successfully enrol and exit from the programme. There is general agreement that the case-manager input is a major determinant in the trajectories of programme participants, but there are nuances in individual performances, and this is viewed as something of an “x-factor”. In Haiti, in addition to routine visits and thematic discussions between the case manager and the participants, there are formal, technical trainings and refresher trainings. Gaining confidence is the key to success since the participants had previously neither owned nor managed any assets.

*(there is a large amount of data available on the CLM programme, including the final evaluation, which is on the Knowledge Base).*

The fourth element of the approach is exposure to **Microfinance** and in particular, **savings**. Although some amongst the extreme poor save informally, saving regularly in a formal way will help programme participants build financial discipline and become familiar with financial service providers.

The final component is an **Asset transfer**—this helps programme participants jump-start a sustainable and profitable economic activity. Options for viable livelihoods are developed through studies that analyse demand, available infrastructure, value chains and upstream and downstream linkages.

## Measuring Graduation

Developing appropriate tools that can measure the graduation programme is problematic. At the core is ensuring that our programme participants have reached a certain minimum standard of living that represents an improvement in their assets and returns on these assets, addresses inequality (for instance by ensuring marginalised groups are taking part in community functions as equals) and ensuring they have a certain level of resilience to future shocks.

Identifying when somebody has passed through a specific level on this multifaceted definition of extreme poverty is much more difficult than drawing an arbitrary line (for instance a \$1 per day). At the same time, we need to make sure the benefits are sustainable, and do not disappear immediately after the support from Concern stops. The research that is being undertaken in collaboration with the Institute of Development Studies (IDS) alongside the implementation of our graduation programmes will consider this issue carefully.



**Figure 1: The five components of the Graduation Model**

## Scaling up our work

In Burundi, 2,000 households have been included in the first round of programming. In Haiti, to date, we have supported 984 households and have recently added a further 200 to the programme. In Rwanda 800 households have been included in the first phase of programme implementation, with a further 400 included in the second round and in Zambia as a pilot within our wider livelihoods programme, 105 households have been targeted.

However, one of the lessons that we have learned from implementation is that this programme is expensive, and we will examine whether it is providing value for money as part of the research we are undertaking. In particular our research in Burundi with IDS will look at whether the benefits accruing from more frequent contact with a case worker outweighs the costs.

Finally, it is our intention to learn the lessons from these interventions and look at means for scaling up – this will be done through our own programmes in country and in other countries, but also through engagement with national governments, raising the possibility of the graduation programme being included in the strategies of state actors.

# An International Perspective on Graduation

By  
Chris Pain

## Introduction

Many Concern staff reading this article will know that the Graduation Approach is an interdisciplinary methodology targeting the extreme poor with the goal of moving them out of extreme poverty in a sustainable and time-bound manner, adapting a method originally developed by BRAC in Bangladesh (*For a fuller overview of the history of the Graduation Programme see the article by Syed M. Hashemi and Aude de Montesquiou available on the CGAP website*).



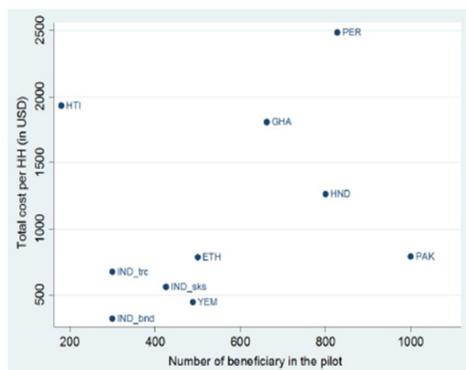
**Graduation refers to the move out of extreme poverty and into food security and sustainable livelihoods**

However, even this knowledge still begs the question, *what does Graduation mean* – internationally, consensus is growing that it has to be more than moving an individual or a household above a specific income threshold, rather, Graduation refers to the move out of extreme poverty and into food security and sustainable livelihoods. Criteria that indicate people are ready to graduate are context-specific, but usually include measures of nutrition, stable and diversified incomes, increased assets, better access to healthcare and education, and improved self-confidence. It is important that any assessment of a graduation programme looks at all of these dimensions.

Since 2006 when CGAP (the Consultative Group to Assist the Poor) and the Ford Foundation piloted the approach, the number of Graduation Programmes and the array of beneficiaries on them are growing. The initial round of pilots covered 10 programmes in eight countries (Haiti, Pakistan, Honduras, Peru, Ethiopia, Yemen, Ghana and India); however this has expanded to a number of other areas throughout the world, as shown on the following map, with interventions in Latin America, Asia and Africa.



Figure 2: The cost of Graduation



(Source: Innovations for Poverty Action (IPA) as presented at CGAP, Paris February 2014)

However, the approach is not without its critics – one of the immediate criticisms levelled at Graduation programmes are that they are expensive. Figure two shows the total cost of running a number of the pilot programmes, and ranges from a low of between \$330–\$650 per participant in India to about \$1,900 in Haiti and \$2,500 in Peru.



### One of the immediate criticisms levelled at Graduation programmes are that they are expensive

The costs include consumption support, asset transfer, all staff costs, monitoring costs, and head office overheads. Differences in price range between the pilots stem mainly from local cost-structures and the emphasis placed on each of the building blocks. At first glance, when this is compared to the average cost per beneficiary from one of our routine Food, Income and Markets programmes (about €26 per beneficiary per year) this criticism can seem justified.

This makes it important to have an understanding of Value for Money that is about more than economy (that is doing things cheaply). Issues of efficiency and effectiveness – doing the thing right and doing the right thing – have to be brought into the discussion. It is for this reason that so much effort is being placed into showing the long-term sustainability of the benefits from the programmes, and it appears these long-term results have been impressive.

While Concern has started to do Graduation Programmes in a number of countries (Rwanda, Burundi, Zambia and Haiti), and is looking to roll out the approach further over the coming years, a number of other agencies are continuing to use the Graduation Approach in their programmes. These include BRAC, Trickle Up and Fundación Capital, we look forward to working closely with these agencies in the future and continuing to contribute to the debates over what works in terms of Graduation.

# Targeting the Extreme Poor under the Graduation Model - Experiences from Burundi

By  
Alessandro  
Bini & Liam  
Kavanagh

## Introduction

Concern Worldwide's, target group is the extreme poor. However, before we get to targeting individuals at the community level, we have already gone through a comprehensive process of identifying the right countries (those described as being Poor-Vulnerable), the right region in the country (during the Country Strategic Planning process) and the right communities within the region (during the Contextual Analysis). The fourth layer is in terms of the selection of the appropriate households (and in certain instances the right person within the household).

### Targeting and the Graduation Model

There are five essential components in our Graduation Model. The first is a comprehensive targeting exercise that makes sure the extreme poor are the ones included in the programme. These households are selected using a variety of methods including community identification through participatory wealth rankings (PWR). This helps to establish wealth categories and the criteria for selection, and also involves explaining that those selected also need to have the physical ability to participate in the programme. PWR helps to build acceptance for the programme and, combined with surveys, it enables staff to understand better the characteristics of extreme poverty.

The next stage of the targeting component is a form of verification by the team to see whether those who are selected are the extreme poor. In Rwanda, this process is facilitated by a team composed of Concern and staff from a local NGO Service au Développement des Associations (SDA). The verification exercise involves a number of steps. Firstly, a wealth ranking exercise is undertaken, this is followed by a review by field staff along with Community Development Animators (CDAs) and Community Health Workers (CHWs), followed by an on-the-ground-verification of presence or absence of assets. Then the draft programme participants list is posted at the local administrative (cell) office to receive feedback from the community through a suggestion box.

Our experiences from Haiti show this can take between three and four months with the project team having to devote their entire time to the programme. In Zambia a similar exercise, involving

community based identification and wealth - ranking as well as a survey - based verification exercise was undertaken, while a Complaints Response Mechanism was also included as a means for programme participants and community members to raise concerns.



**Initial results from the programme have shown that the in-depth targeting process undertaken was a particularly efficient tool for minimalizing errors**

### **Targeting and the ‘Terintambwe Programme’**

The Burundi ‘*Terintambwe Programme*’ (meaning take a step forward in the local Kirundi language) has been operational since October 2012. The programme follows the steps of the graduation model with the consumption support element beginning in March 2013. The programme has targeted 2,000 extremely poor households in two of the poorest Provinces in Burundi – Cibitoke in the North West and Kirundo in the north east. Initial results from the programme have shown that the in-depth targeting process undertaken was a particularly efficient tool for minimalising errors, with baseline analysis has shown an inclusion error of just three per cent.

The first step for the Burundi programme was to gain a better understanding of extreme poverty. The team found that through the contextual analysis process they have developed an understanding of both the characteristics of the extreme poor and the root causes of extreme poverty in Burundi. This has been essential in helping with the targeting process and development of the graduation programme.

Resulting from the Contextual Analysis, two groupings of the extreme poor were identified: the *Ntahonikora* and the *Aboro*. The *Ntahonikora* are identified as those members of the community who are functionally landless but with the ability to work. They are usually reliant on irregular daily labour to meet their consumption needs.

The *Aboro* are classified as functionally landless without the ability to work and are largely reliant on external assistance from family or other community members. A number of sub-categories exist within these two groups. These include members of the *Batwa* ethnic minority, female-headed households, HIV and AIDS affected individuals and youth-headed households.

### **Targeting Criteria and Programme Participant Selection**

In collaboration with relevant stakeholders such as the local government administration and local leader the team used a mixed geographical and community based targeting strategy. The geographical targeting entailed local authorities ranking the various communes within their province by wealth. The community based targeting was utilised to select the poorest areas within those areas.



Selection Committee in Cibitoke discussing the Complaints Response Mechanism, Mabayi Commune in Cibitoke, Burundi. Photo by Claver Kabuhungu, 2014.

The next step was the development of criteria for participation in the programme and the selection of appropriate households. As the goal of the programme is the graduation of participants from extreme poverty the following criteria was utilised; *'functionally landless with the ability to work, specifically targeting members of marginalised groups identified as sub-categories within the extreme poor'*.



### **All households selected participated in the baseline survey which was completed using Digital Data Gathering devices**

Selection committees at a local level were then established; these committees consisted of a number of different stakeholders including community leaders, local development committees, community health workers, representatives of minority groups and local NGOs.

A preliminary list of potential programme participants was drawn up by each committee. Subsequently a verification exercise was undertaken by Concern staff and representatives of the committees. During this exercise only 70 potential programme participants out of 2,600 (less than 3 per cent) were substituted for different participants.

All households selected participated in the baseline survey which was completed using Digital Data Gathering devices. Information from the survey was then used as an additional verification tool. Around 10 outliers were identified through this process and reinvestigated, with the findings resulting in all 2,600 households being retained, 2000 as programme participants and 600 as a control group.

# Sustaining Graduation - the Haitian Story

By  
Emilie  
Vautravers,  
Alain  
Descieux &  
Chris Pain

## Introduction

The *Chemin Lavi Miyo* (CLM, pathway to a better life) graduation project was designed as an intervention to tackle extreme poverty in Haiti. The project was piloted by Concern and Fonkoze (a Haitian Microfinance institution) over an 18-month period between June 2007 and December 2008, in three locations in Haiti. In total, 150 female heads of household were enrolled in the pilot.

The initial success of the project, as identified in a number of evaluations, led to its expansion and by the end of September 2013 Fonkoze had graduated 2,364 CLM members (including almost 1,000 with the support of Concern), with a further 1,261 currently going through the project.

In the final quarter of 2012, Concern and Fonkoze felt the time was right to revisit a sample of the programme participants included in the pilot phase. Both organisations wanted to see how sustainable the benefits received during the pilot had proven to be.

This article is based on a longer article produced by Concern Worldwide Haiti and Fonkoze. The longer article is available from the Knowledge Base.

## Methodology of the Evaluation

The results of the evaluation are based on two specific pieces of quantitative data. The first compared 82 programme participants across the three locations at three points of time, using a number of indicators drawn from a poverty scorecard specifically designed to monitor the progress of participants. The scorecard collected data on a series of assets assigning each a score, based on analysis carried out at programme inception.

The data was collected first in June 2007 (baseline), two years later in June 2009 (six months after graduation) and in October 2012 (almost four years after graduation). While the questions used have remained reasonably consistent over time, making comparison possible, unfortunately no counter-factual is available for this group of programme participants, meaning it is not possible to attribute definitively the improvements to the CLM intervention.

The second piece of quantitative data compares a group of 45 programme participants with a group of 30 non-programme participants identified as being in a similar economic situation at the time of programme start-up. While this does not allow for longitudinal analysis it does give an insight into the extent the improvements in welfare can be attributed to the CLM intervention.

The data from the two specific exercises have been used to supplement each other, and are presented here under the same headings used in the original poverty scorecard.

## **Results of the Evaluation**

**Changes in Housing (2007 to 2012):** Information on the client's house was collected using seven specific questions covering the materials used to construct the house, roof and floor, whether the household owned the house and the land on which it stands, the number of rooms in the house and the type of toilet.

Out of a maximum possible score of 18.5 points for the quality of housing, the mean score at baseline was 3.7, increasing to 7.2 at Graduation and continuing to increase to 7.8 in 2012. On an individual basis, between baseline and graduation 96.2 per cent had a higher score, however four years later slightly more than a third of programme participants had slipped back in terms of their quality of housing, with 57.7 per cent further improving their score. This translates into a small number of respondents (five) living in housing that was of poorer quality in 2012 than at the programme start in 2007.

**Changes in Access to Goods (2007 to 2012):** A series of six questions were included on the scorecard to measure information on goods available in the household. These specifically dealt with the type of bed the beneficiary slept on, whether they had electricity, whether they owned a bundle of specific household assets, how much land the head of household had, what she did with the land and whether she had livestock.

Again, when combining responses into a single score, change can be seen between baseline, when the mean score amongst programme participants was 2.3 out of a possible 16, and the 2012 survey, when the mean score reached 4.1. This represents a considerable decline in the score for goods from the immediate post-graduation period, when the combined score was 5.9. This translates to slightly more than two thirds of respondents (53 or 67.9 per cent) recording a decline between graduation and 2012, with 12 (15.4 per cent) managing to maintain their 2009 level and 13 (16.7 per cent) improving their goods score from graduation.

However, in 2013 sizable differences were observed between the programme participants and the control group, with 28.9% of programme participants having two or more large animals, compared to only 6.7 per cent in the control group, similarly 63.3 per cent of the control group had no animals, while only 4.4 per cent of programme participants said this was the case.

**Changes in Household Income:** The third section on the scorecard deals with questions related to household income, but rather than trying to assess how much this income is, the focus was more on sources of additional income. The mean score at baseline on this index was 2.1 out of 10, increasing to 2.8 by 2012, a decline from the immediate post-Graduation score of 3.3.

**Basic Changes in the Client's Status:** The fourth component of the Poverty Scorecard contains information on the client on five specific indicators – whether she can read and write, how many children she has, how many children go to school, how many times per week do they cook meat in the house and how many people live in the house. The score in 2012 had increased to 5.7 from 3.8 out of 13 in 2007, though this represented a slight slip from the 2009 score of 6.2.

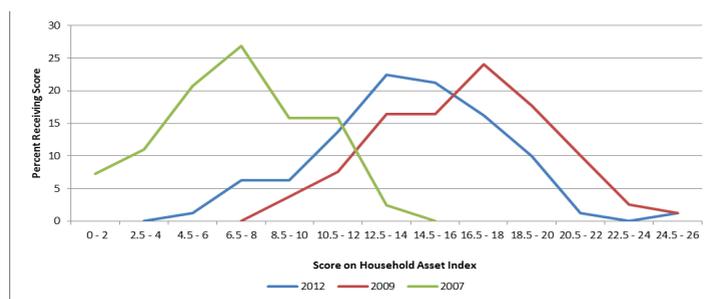


**Over time mean scores showed an increase from 7.2 at baseline to 16.6 at Graduation with a slight fall thereafter to 14.2 in 2012**

### **Are programme participants better off now than at the start?**

Over time, mean scores showed an increase from 7.2 at baseline to 16.6 at Graduation with a slight fall thereafter to 14.2 in 2012. The highest score recorded at any stage for any programme participant is 25.5, recorded in 2012, still a long way from the maximum of 42.5. Figure 1 (below) shows the distributions of clients receiving specific scores for each year. At the baseline the spike, representing the most common ranges of scores, was between 6.5 and 8 (recorded by 26.8 per cent of programme participants). In 2009, this spike was between 16.5 and 18 points on the scorecard. In 2012 this had dropped back to between 12.5 and 14 (for 22.5 per cent of respondents).

**Figure 1: Poverty Scores, 2007, 2009 and 2012**



It is also important to consider how many people have not improved or have in fact decreased their score. Between the 2007 baseline and the survey carried out in 2012, 96.2 per cent of women included in the programme (equivalent to 77 participants) had a higher score; similarly between baseline (2007) and graduation (2009), all except one (98.7 per cent) recorded a better score. However, it is between the graduation (2009) and four years later (2012) that a downward trend is observed raising concern about households who slip back after graduation. This underpins the importance of follow-up to ensure the benefits of the programme are sustainable. A report from the Chronic Poverty Research Centre, 'The Road to Zero Extreme Poverty' has raised similar issues.

# Early lessons in the implementation of the Graduation Programm

By  
Liam  
Kavanagh

Concern has been implementing Graduation Programmes in a number of countries over recent years, with some key lessons emerging across the different contexts.

This article identifies three of them – the first is the importance of having a solid monitoring and evaluation system that utilises 'real-time' data provided by Concern's system of digital data gathering. The second is the importance of sequencing activities correctly to ensure programme participants gain the maximum benefits possible, the third looks at the importance of having a comprehensive Complaints Response Mechanism (CRM) built into the programme.

## The importance of good Monitoring and Evaluation

Given the complexity of the 'graduation model', the many different steps involved and the fact that there are often daily activities, such as case manager household visits, good Monitoring and Evaluation (M and E) systems are essential to guarantee the success of graduation programmes.

In Burundi, following an analysis of communication channels and data collection requirements in the programme, a system for M and E was developed and agreed upon at provincial level for day-to-day and weekly monitoring. In turn, these feed into monthly and quarterly review and planning meetings at a national level. This system has resulted in easy access to, and effective communication from, the beneficiary and community level, utilising a well-defined chain to the programme manager and the Assistant Country Director –Programmes (ACDP). This process has been facilitated by the ready availability of supporting material and the commitment we have as an organisation to Results Based Management.



**Without the ability to collect real-time data it would not be possible to carry out monthly monitoring exercises due to time and resource constraints**

A further element which has assisted in the establishment of the M and E system has been the rollout of the Digital Data Gathering (DDG) system. This is a major component of the data collection system in countries implementing graduation programmes. Through our collaboration with the Institute of Development Studies (IDS) in Burundi it has been possible to move beyond the use of DDG as a tool for baseline and annual surveys to using DDG in our routine M and E processes.

A monthly monitoring survey for programme participants has been developed collecting data regularly on topics such as how programme participants perceived the targeting process, the use of the consumption support and income and expenditure data for individual households.

Without the ability to collect 'real time' data it would not be possible to carry out monthly monitoring exercises due to time and resource constraints. This has worked successfully in Burundi and a similar initiative is being designed by our Zambian team, where it is hoped that in addition to a regular monitoring survey, Knowledge, Attitudes and Practice (KAP) surveys will also be developed to monitor the impact of trainings on beneficiaries on topics such as hygiene and nutrition.



## Successful Graduation requires an enabling environment in terms of markets and government policy

### Sequencing Activities

The sequencing of how the components of the graduation programme are delivered is important to ensure programme participants can maximise their returns. Successful Graduation requires an enabling environment in terms of markets and government policy, and it is important to ensure the analysis that contributes to this understanding has been done early in the programme's lifespan. For instance, our experiences in Haiti underline the importance of ensuring the support systems for animal health care are in place if we are giving livestock as an asset.

It is also important that the programme participant understands the whole process to ensure that consumption support does not create 'dependency'. This entails ensuring they understand the time bound nature of the interventions, the sequencing of activities and what they will receive and when. However, we have not always managed to achieve this in our programmes, and a big mistake can be to change the length of time of the consumption support component to meet budgetary requirements.

An additional issue is that we know some components of a programme are essential for success and have built them into our planning. However, not all programme participants partake in these activities or see the benefits of them (for instance literacy classes), the challenge is what to do when this happens! One solution is the use of Barrier Analysis to see what is preventing people from participating (*if you would like to find out more about Barrier Analysis see Isla Gilmore's article in issue 8 of Knowledge Matters*). Another solution is the introduction of performance contracts, which clearly outline what is expected from the participants in the programme as well as Concern (as has been the case in Rwanda).

### The benefits of a Complaints Response Mechanism

As well as being an important end in itself, which Concern builds into our programmes as part of our accountability commitments, the development of a quality Complaints Response Mechanism (CRM) has helped country programmes to strengthen the understanding of the model by programme participants, as well as deepening our relationship with community leaders.

# Unleashing the potential of women in the Graduation Programme – Lessons from Rwanda

By  
Odette  
Kampirwa  
Kweli & Alice  
Simington

The Graduation programme in Rwanda targeted 7,332 (3,989 females: 3,343 males) direct programme participants in 2013 and will continue to target the same number in 2014. The programme recognises that gender inequality is a consistent feature of extreme poverty and that it interacts and deepens other forms of inequality. This interaction between poverty and inequality was illustrated in the profile of programme participants selected for the graduation programme.

Households were chosen based on the following criteria: having at least one adult member who can work; landless or with less than 0.25ha; having no livestock; no shelter of their own; no income generating activity beyond selling labour; having minimal schooling. The beneficiary selection process is launched using government lists (*ubedehe is a poverty classification in Rwanda: 1 = those in abject poverty; 2=very poor... 6=the money rich*).

Although the programme did not purposefully set out to target women specifically, by adopting a targeting strategy that accurately identified the extreme poor, the community members selected 55 per cent of the programme participants who are single female-headed households of whom 29 per cent are widowed.

**Figure 1: Summary of Indicator status compared by gender of the household head before and after the programme support on one cohort**

<i>Indicators of Change</i>	<i>Baseline</i>		<i>12 Months</i>		<i>Difference</i>	
	<i>FHH</i>	<i>MHH</i>	<i>FHH</i>	<i>MHH</i>	<i>FHH</i>	<i>MHH</i>
<b>Income in USD\$</b>	1.58	2.70	3.50	5.20	1.93	2.47
<b>Food Expenditure in USD\$</b>	1.90	2.60	3.10	3.40	1.16	0.82
<b>Value of productive assets in USD\$</b>	4.41	6.50	9.30	9.80	4.92	3.36
<b>Value of livestock (various; value in USD\$)</b>	12.48	13.00	20.40	21.60	7.96	8.51
<b>Value of Consumption asset (household utensils) in USD\$</b>	12.40	14.20	22.70	26.60	10.25	12.32
<b>%. of HH owning assets</b>	52%	55%	61%	71%	9%	16%
<b>Amount in saved USD\$</b>	1.22	1.90	6.30	9.30	5.03	7.41
<b>No. of HH with savings in solidarity groups</b>	36%	36%	92%	95%	56%	59%
<b>Accessing Loans from informal sources</b>	32%	30%	40%	42%	8%	12%
<b>Loan repayment</b>	13%	10%	34%	41%	21%	31%
<b>Feeling well respected (range of 5)</b>	1.94	1.97	2.95	2.95	1.01	0.98
<b>Average number of Risks and shocks experienced</b>	2.31	2.12	1.73	1.87	-0.58	-0.25
<b>Average number of coping strategies employed</b>	1.10	1.14	0.97	1.05	-0.13	-0.09

Results from the baseline survey and the data collection exercise carried out after 12 months of cash transfer implementation showed a series of improvements on key indicators as shown in figure 1. This shows that for a number of indicators Female Headed Households (FHH) have done as well as the Male Headed Households (MHH), particularly when one considers they have started, on average from a lower baseline value. Specific highlights include:

**Income:** although both FHH and MHH are coming from a very low base, both have seen their income almost double (MHH from USD\$2.6 to USD\$5.2) or more than double (FHH from USD\$1.58 to USD\$3.5).

**Food Expenditure:** Food expenditure for both MHH and FHH has increased. It has increased by almost one third for MHH (from USD\$2.6 to USD\$3.4) and more than half for FHH (from USD\$1.90 to USD\$3.10).

**Value of Productive Assets:** The value of productive assets for both MHH and FHH has increased – by slightly more than half for MHH (from USD\$6.5 to USD\$9.8) and has more than doubled for FHH (from USD\$4.4 to USD\$9.3). This means the FHH on the programme are now almost equal in terms of the value of their productive assets.

**Value of Livestock:** Livestock for both MHH and FHH has increased. From a similar base, it has increased almost equally for both men and women, by over a half.

**Value of Consumption Assets:** Consumption assets for both MHH and FHH has increased by over three-quarters, slightly more for MHH, who are originating from a slightly higher base: MHH (from USD\$14.20 to USD\$26.60) and for FHH (from USD\$12.40 to USD\$22.70).

**Amount Saved:** Both MHH and FHH have increased their savings, with FHH achieving a greater difference in the amount they have been saving, although from a lower base – increasing from \$1.22 to \$6.30, while savings amongst MHH also increased from \$1.90 to \$9.30. At the same time at baseline, both 36% of MHH and FHH had reported saving in solidarity groups, this figure has risen to 95% and 92% respectively.

**Feeling Respected:** Both male and female heads of households reported very similar baseline scores in terms of being respected, recording a score of 1.9 on a scale of 1-5 (5 being very respected). Twelve months later both showed considerably improved scores rising to 2.95.



### **Within Concern's graduation programme, households are encouraged to prioritize jointly cash use received monthly for the benefit of all members**

However, these figures when viewed in isolation can obscure what this means for a programme participant. For instance, Margarita Mukamana is a widow who lives with her seven children in Kibeho sector in Nyaruguru district, Southern province. When interviewed she described the improvements that have come about from her inclusion in the programme "... With the cash I received every month, I was able to buy goats which reproduced and sold off five goats to buy a cow at 95,000rwf (\$150) and three rabbits for the children. I bought a radio (at 5000RwF (\$8)) to listen to news. I also bought essential household utensils such as jerry cans, saucepans cups and clothes for the family. I'm renting land at 13,500RwF (\$21) per year where I grow sweet potatoes, millet and beans.



Margarita Mukamana feeding her cow outside her home, Nyarugutu, Rwanda.  
Photo Donna A.A., 2014.

Most of the food is for consumption, except surplus from sweet potatoes which I sell to buy salt and soap. My family now eats three times a day, the children attend school without difficulty and I can afford to purchase health insurance for my whole family at 3000RwF (\$5) per individual per year." Margarita also highlights some of the other benefits being included in the programme has brought her, in particular her ability to participate in the regular life of the community. She describes this as follows: "Before joining the programme I was despised and looked down on, I was not confident enough to engage with other community members...I always felt embarrassed because I lacked almost everything. Now, there's respect for me and my family because of the change they have seen in our lives."

It is important to recognise that female heads of household do not represent the full range of women to be targeted in the graduation programme, and more needs to be done to work with women within male headed households. In Rwanda, gender equality has been high on the national agenda (this is the country with the highest number of women parliamentarians (64 per cent globally)).

The ministry of gender and family promotion has continued to sensitise communities around the country to promote effective gender mainstreaming and participation of women in all activities in the socio-economic development of the country.

At meso level, authorities have also encouraged formalisation of marriage for the purpose of promotion of women and children's rights including property inheritance.

Within Concern's graduation programme, households are encouraged to prioritise jointly cash use received monthly for the benefit of all members. Over the next 12 months, this is one of the ways we intend to improve on the quality of the Graduation programme.

# Early lessons from Concern Rwanda's Graduation Programme

By  
Alice  
Simington  
& Liam  
Kavanagh

## Introduction

Concern Worldwide Rwanda (CWR) launched its Graduation programme 'Enhancing the Productive Capacity of Extremely Poor People' in two districts of southern Rwanda – **Huye** and **Nyaruguru** in May 2011. The programme is contributing to poverty reduction among vulnerable groups by facilitating off-farm employment, integration with the labour market and providing basic income for a decent standard of living.

This type of livelihoods programme is particularly relevant in a context like Rwanda, where land scarcity and lack of availability of arable land is a huge issue, with a population density of 440 people per square km, the highest in Africa and 29<sup>th</sup> globally. The extreme poor are closely identified as those with little or no land – often overlooked by traditional agriculture-focused livelihoods programmes, which target progressive farmers.

Complementing the provision of the graduation model's package of sequenced support, CWR's graduation programme has an operational research component in partnership with the Institute of Development Studies (IDS). The aim of this component is to provide useful information and experience to support the Government of Rwanda's Vision 2020 programme, as well as influencing the national Social Protection Strategy and the international debate on 'graduation'.

This article is based on a longer article produced by Stephen Devereux from the Institute of Development Studies. The longer article is available from the Knowledge Base.

## Research Methodology

Through their participation in the programme households are expected to record sustainable improvements across several dimensions of well-being including food security, ownership of assets, savings and investment in the education of children within the household. The research component is designed to monitor changes in these 'key impact indicators' relative to their situation at baseline and in comparison to the control group.

The baseline and follow-up surveys included information from all first cohort programme participants (400 households) plus a control group (200 households) of extremely poor households. The baseline survey questionnaire was designed to collect information before the Graduation Programme started on the 'key impact indicators' that the programme is expected to influence. The first follow-up survey was designed to assess whether these indicators had changed after 12 months of programme implementation.

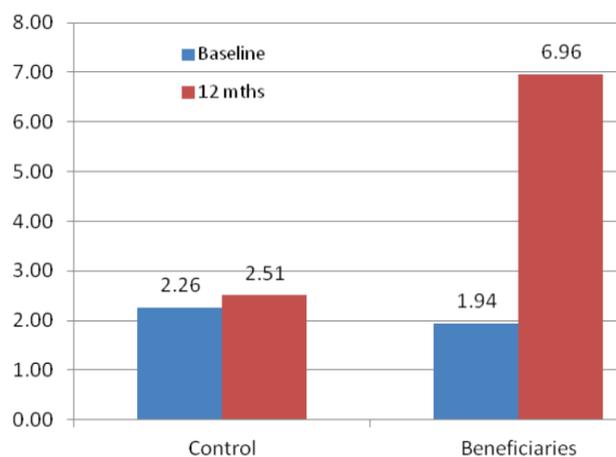
Qualitative fieldwork was also undertaken. A small sample of households were purposively selected as case studies, representing those who are 'graduating' (three participants) and those at the other end of the scale, who were 'facing challenges' to graduation (three participants) due to ill health or other debilitating factors, as well as one participant who has dropped out and two non-participating households from the local communities. These households were interviewed in depth about their lives and livelihoods, as well as their experiences and perceptions of the Graduation Programme.

### A sample of findings at 12 months after the baseline

A **deprivation index**, *see figure 1* was constructed, compiled from three 'basic needs' indicators related to food security and access to health services - individuals' ability (or inability) to afford food, their ability to afford to pay for membership of the government subsidised Mutual Health Insurance Scheme, and their ability to purchase medicines. The scale ranges from zero (where a household only eats a few times a week, can never afford health care or essential medicines), to eight (where the household eats three times a day, can always afford health care and basic medicines).

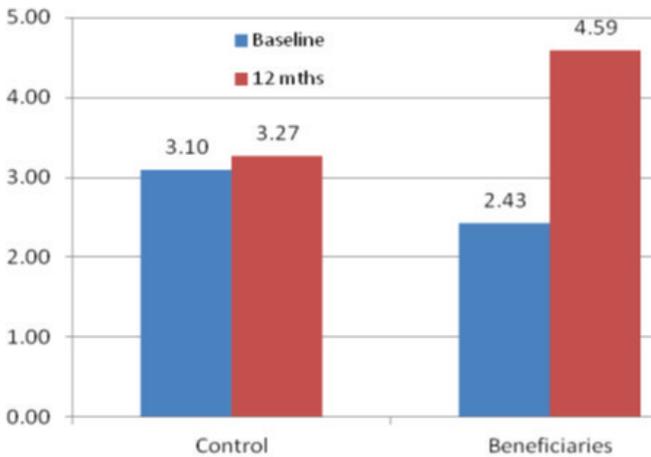
Programme participants scored below 'control' households on this index at baseline, but their average index value leaped from under two to close to seven after receiving cash transfers for 12 months, while control households saw only a marginal rise from 2.3 to 2.5.

Figure 1: Deprivation Index



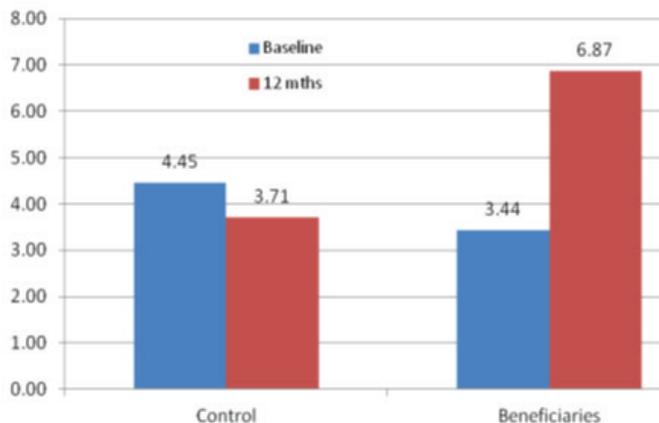
A **productive asset index**, *see figure 2* was also constructed, based on eight indicators – whether households live on their own land, whether and how much land is used for farming; if improved seed is used; and whether they own a hoe, a bicycle, a cow and other animals. On this scale (where zero means no ownership and eight means ownership of all these assets), we observe a similar ‘leapfrog’ effect. Programme participants owned fewer assets at baseline, but significantly more assets after 12 months of cash transfers (from 2.4 to 4.6), than control group households, who experienced only a marginal increase (from 3.1 to 3.3).

**Figure 2: Productive Asset Index**



A simple **consumption asset index**, *see figure 3* was compiled by asking respondents if they owned their house, a saucepan, spoon or fork, plate, basin, jerry-can, chair, radio, and mobile phone. Again, participants started worse off than control households (3.4 versus 4.5) but used cash transfers to purchase consumer goods and were significantly better off than control group households by the second survey (6.9 vs. 3.7). Interestingly, control group households are significantly worse off after 12 months on this indicator than they were at baseline.

Figure 3: Consumption Asset Index



An additional major impact of the programme was in **home ownership**. More than half of programme families were homeless at baseline, but this fell to less than one in five (from 55 per cent to 17 per cent) thanks to cash transfers financing house construction and the distribution of iron sheets for roofing.

Programme participants registered positive results in the ability to send children to school. They also registered an increase in social capital through the ability to engage in social activities and community based organisations and structures.



**Although the overall picture is positive, statistical averages conceal a wide range of individual outcomes**

### Lessons learned

Although the overall picture is positive, statistical averages conceal a wide range of individual outcomes. Most households are thriving, thanks to their participation in the Graduation Programme, but some households are struggling, while a small number (10 or 2.5 per cent) have dropped out. Often the reasons relate to personal circumstances, with chronic illness being an especially severe constraint. It is important to recognise that each household faces a unique set of 'enablers' and 'constrainers' on its individual pathway to improved livelihoods and wellbeing. Households that are struggling or have dropped out might need to be transferred to social assistance programmes, rather than continuing on the Graduation Programme.



The qualitative research reveals that individual households have differing potential for graduation, and that shocks such as illness can undermine households previously on a positive trajectory. It must also be recognised that working with households, that were effectively asset less, and who had no income when the programme began is very challenging. It would be unrealistic to expect a 100 per cent success rate in terms of graduation out of extreme poverty by all of these highly resource-constrained households.

Although the cash transfers have stopped, other components of the Graduation Programme – asset transfers, training and coaching – are now being implemented. These are being undertaken with the expectation that this integrated and sequenced package of support will lift most participating households out of extreme poverty.

# Asset transfers, market research and community consultations - lessons learned

By  
Liam  
Kavanagh

## Introduction

Our graduation programmes in Burundi, Rwanda and Zambia are at different stages. However all three countries have implemented market research to identify sustainable Income Generating Activities (IGA) as part of the Asset Transfer component of the model.

Rwanda's five-year programme (2011-2015) started one year earlier than that in Burundi. Burundi's programme operates in two provinces – Cibitoke and Kirundo. In Rwanda, the programme focuses on two districts within the Southern Province. In Zambia the programme is focused in the Western Province as part of the wider Integrated Poverty Reduction and Women's Empowerment Programme (IPRWEPE). A pilot graduation project has been operational since 2013.

The Rwanda programme started with 400 households and has since scaled up to a further 800 households. In Burundi, 2,000 households were selected. In Zambia 105 households have been selected in a peri-urban setting within Mongu District.

## Approaches to market research

While all three countries have gone through a market research/value chain process, three different approaches in three differing contexts have been undertaken. For example, Burundi and Rwanda have both used external consultants. While the Zambia team have relied on Concern training manuals and the previous experience of staff members in undertaking research. In Rwanda, a long list of IGAs was created by programme participants based on 'what people are already doing', whereas in Burundi, the long list came from looking at the products sold in the markets 'what products are most commonly purchased in large volumes in the area'.

Following this a ranking matrix was used to make a decision on what IGA to move forward with.

In Zambia a combination of these approaches has been used involving in depth consultations with programme participants on their current livelihood strategies in the area and separate in-depth market research undertaken in local markets, identifying and analysing the potential for participation of beneficiaries.

## Lessons

The teams from Burundi and Rwanda held a workshop in 2013 to discuss progress and some of the important experiences and recommendations identified in relation to market /value chain research and IGA selection. The major lessons were:

1. The importance of gathering available secondary data before embarking on market research in an area of operation is an important first step and helps to ensure learning from previous approaches.
2. It can be quite challenging to find a consultant who is both experienced in value chain analyses and understands the limitations that a focus on the extremely poor can bring.
3. It makes sense to focus on an in-depth analysis of local markets as a starting point; given the programme's life span and the capacity of programme participants.
4. It may not be possible to link beneficiaries to regional or national markets.
5. While market analysis is important, the programme should be flexible as well as based on local realities and should take into account the experiences of beneficiaries and their preferences.
6. It may make sense to make capital investment progressively, by instalments, so as to spread risk.



**Interestingly groups focused on trade did not function nearly as well, highlighting a trust issue where members did not see the benefits of working as a group**

### **A lesson from Rwanda - Income Generating Activities are not a panacea**

An interesting lesson has been learned from the Rwanda team with regard to investment in group IGAs. This idea of grouping households together resulted from the value chain analysis where it was considered that the asset transfer would be more effectively utilised this way and would allow households to secure better terms and bigger profits.

Programme participants had already formed savings groups and knew each other well. Concern chose to give cash grants to participants so that they could have full ownership; the transfers were made to each household individually. Once the households were confident that the group was working well, they were to transfer the money to the group account; however, they were unable to withdraw the cash without further notice from Concern or the Savings and Credit Cooperative (SACCO) where the accounts were set up. The Rwandan team has found that those groups that focused on production activities were functioning well as there was an advantage to being in groups since it improved terms for accessing land.



Interestingly groups focused on trade didn't function nearly as well, highlighting a trust issue where members did not see the benefits of working as a group; their transfers remained in the individual accounts. This was quite a useful experience indicating that groups are not suitable to all IGAs. Also, group IGAs work best where participation is based on self-selection.

### **A lesson from Zambia - the role of cash transfers**

In all three countries the consumption support element of the programme has resulted in an increase in the ownership of productive assets among households. A number of programme participants in each country have been able to use a portion of the consumption support to embark on new, or support existing, IGA further increasing household income and consumption.

In Zambia the ability of programme participants to begin or strengthen IGA because of the cash transfer has greatly influenced both the market research and sequencing of activities within the project. Programme participants have demonstrated a desire and an ability to move forward with IGA. As a result, the role of the Zambian team will be to a great extent one of supporting on-going activities. The team in Zambia has also decided, based on consultation with programme participants, to bring forward at least in part the planned asset transfer.

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## Evaluation Digest

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**Here is an overview of evaluation studies done over the last quarter:**

Evaluation of the Piloting Community-Based Management of Acute Malnutrition Project in Ethiopia by Bernadette Feeney and Belaynew Wassie

Evaluation of the Information and Communications Technology for Maternal, Newborn and Child Health Project in Malawi by Susan Cotts Watkins, et al.

Evaluation of the Community-Based Therapeutic Care Institutionalization in Malawi by Elvira Beracochea, et al.

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## Research Digest

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**Here is an overview of research studies done over the last quarter:**

Access Barriers to Child Health and Nutrition Services in Marsabit County, Kenya.

Testing a Participatory, Community-Based Health Information System in Sierra Leone.

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## Project Learning Digest

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**Here is an overview of project learning studies done over the last quarter:**

Going beyond Pills - Tracking ART Lost to Follow Up in Odisha, India.

HIV and Livelihood: Impact and Interlinks in Odisha, India.

Sustaining Graduation - A review of the CLM programme in Haiti.

Concern's Approach to Disaster Risk Reduction in Ethiopia.

Concern's Approach to Disaster Risk Reduction in Afghanistan.

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## Knowledge Matters basics

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**Knowledge Matters** is a Concern Worldwide internal organisational peer reviewed publication. The publication is committed to encouraging high quality analysis in the understanding of Concern's work. It does this by reviewing all of Concern's evaluative and research work, as well as commissioning articles by Concern staff members. Articles are short – 600 – 1,000 words. Usually you only have space to make two or three interesting points. Here are some tips on writing a short feature article:

- Start by imagining your audience – a Concern colleague. Why are they interested – why do they want to read what you have to say? When you identify what your most important point is, say it straight away, in the title or first sentence.
- What can others learn from your story? Focus on this. Remember to back up your story with evidence. This can be got from evaluations.
- It's easier to get people reading if you start with the human perspective – mentioning real people and real-life events. (You don't have to give names).
- Use short sentences. Use Concern's style guide to help you.
- Keep paragraphs to a maximum of six lines long.
- Use clear language. Many of the readers of Knowledge Matters are non-native English speakers, so think carefully about using idioms or colloquial language that might not be easily understood by others.
- Always avoid assuming too high a level of knowledge of the topic you are writing about, on the part of the reader.
- Use active sentences ('we held a workshop' not 'a workshop was held by us')
- Use short and clear expressions.
- Keep your title short - no more than eight words.
- Where necessary use photos to accompany the narrative but ensure that you follow the Dochas Code of Images and Messages.

## For whom is the publication

All staff involved in designing, implementing, managing, monitoring, evaluating and communicating Concern's work. This publication should also be shared with partners.



## What this publication includes

- Promising practice
- Organisational learning
- Promotion of multi-sectoral and integrated approaches to programming
- Links to full reports

## What it doesn't include

- Targeted recommendations
- Additional evidence not included in the papers cited
- Detailed descriptions of interventions or their implementation

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## Editorial Working Group

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**Michael Commane:** Language Editing

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