

The Graduation Model	CGAP–Ford Foundation Graduation Program	The Pakistan Pilots	The Area	The Partners
 <p>CGAP & Ford Foundation have been partnering since 2006 to explore how safety nets & 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 & Ford Foundation are implementing 9 pilots in India, Haiti, Pakistan, Honduras, Peru, Ethiopia & Yemen.</p>		<p>Five NGOs are implementing the Graduation Model in coastal areas of Sindh, Pakistan. Each NGO offers a range of services, including health & education. Coastal Sindh has little infrastructure, restricted economic activities & harsh agroclimatic conditions (salinity, floods & erosion).</p>		<p>The Pakistan Poverty Alleviation Fund (PPAF) is funding all 5 pilots. PPAF is sponsored by the Government of Pakistan (GoP) & funded by the World Bank & other leading donors, including the International Fund for Agricultural Development (IFAD).</p>
<p>Aga Khan Planning & Building Services Pakistan (AKPBSP) www.akpbasp.org</p>	<p>Badin Rural Development Society (BRDS) www.brdsapk.org</p>	<p>Indus Earth Trust (IET) www.indusearth.org</p>	<p>Orangi Charitable Trust (OCT) oppinstitutions.org/OCTRUST.htm</p>	<p>Sindh Agricultural & Forestry Workers Coordinating Organization (SAFWCO) www.safwco.org</p>
				
<p>Location: Thatta Start date: November 2007 Graduation expected: May 2010 No. of clients: 200 women Targeting process: Participatory rural appraisal (PRA) + participatory wealth ranking (PWR) + household surveys. Research: Impact assessment by Innovations for Poverty Action (IPA). Randomization by public lottery. Assets/livelihoods: Livestock (goats), small grocery shops, sewing machines & fish nets. Asset worth Rs. 15,000 (US\$177). Consumption support: In-kind goods equivalent to Rs. 1,000 (US\$12)/month for 12 months. Financial service: Savings in a “savings box” & some individual bank accounts. Health: AKPBSP provides first aid kits & trains volunteers; AKPBSP lady health worker visits each village for hygiene & reproductive health sessions, medical camps, hemoglobin & sugar testing. Referrals to GoP hospital. Additional services: Free vaccination through GoP livestock department. Scale up: AKPBSP plans to scale-up with its community based NGO to 1,500 households in Sindh, Chitral-NWFP & Gilgit-Baltistan by 2010–2012.</p>	<p>Location: Badin Start date: November 2007 Graduation expected: May 2010 No. of clients: 200 (60% women) Targeting process: PRA + PWR + household validation visits. Research: Impact assessment by IPA. Randomization by public lottery. Assets/livelihoods: Livestock (goats & sheep); grocery, vegetable & pottery shops; shoe repair & tailoring & donkey carts. Asset worth Rs. 15,000 (US\$177). Consumption support: Cash equivalent to Rs. 1,000 (US\$12)/month for 12 months. Financial service: Savings through rotating savings & credit associations (ROSCAs) & with joint accounts at National Bank of Pakistan, First Micro-Finance Bank & Bank Al-Habib. Health: BRDS lady health worker provides medical service, treatment, mother–child care & health, nutrition & hygiene sessions; hemoglobin & hepatitis testing. Additional services: Free vaccination through GoP livestock department. Scale up: BRDS plans to scale up to 2,000 households by 2010–2012 & 5,000 households by 2013–2015.</p>	<p>Location: Karachi Start date: November 2007 Graduation expected: May 2010 No. of clients: 200 (40% women) Targeting process: PRA + PWR + household validation visits. Research: Impact assessment by IPA. Randomization by public lottery. Assets/livelihoods: Livestock (goat); vegetable & grocery shops; carpentering; tailoring; sea shell handicrafts & basket making; fish nets. Asset worth Rs. 15,000 (US\$177). Consumption support: Cash equivalent to Rs. 1,000 (US\$12)/month for 12 months for female member of the household. Financial service: Savings through individual & group accounts at UBL bank & Habib Bank of Pakistan. Village bank in one site. Health: IET lady health worker visits villages & distributes free medicine; major cases are referred to GoP hospitals. Additional services: Free vaccination through GoP livestock department. Scale up: IET plans to scale up to 1,000 households (500 in Sindh & 500 in Balochistan) by 2010–2012.</p>	<p>Location: Karachi Start date: November 2007 Graduation expected: May 2010 No. of clients: 200 (86% women) Targeting process: PRA + household surveys + meetings with village leaders + staff observations. Research: Qualitative research by BRAC Development Institute. Assets/livelihoods: Livestock (goats); basket, brooms, bed linen & candle making; tailoring; grocery & food stalls; donkey carts. Asset worth Rs. 15,000 (US\$177). Consumption support: Cash equivalent to Rs. 1,000 (US\$12)/month for 12 months. Financial service: Savings through group accounts at Tameer Bank. Health: Two OCT lady health workers give free medical check-ups & medicine; high-roof vehicle with oxygen cylinder & stretcher; free medical testing. Additional services: Water filters. Free vaccination through GoP livestock department. Scale up: OCT plans to scale up to 1,000 households by 2010–2012 in Karachi and its surroundings. OCT will start scaling up in June 2010 to 1,000 households in Sindh with support of PPAF & IFAD.</p>	<p>Location: Thatta Start date: November 2007 Graduation expected: May 2010 No. of clients: 200 women Targeting process: PRA + PWR + household validation visits. Research: Impact assessment by IPA. Randomization by public lottery. Assets/livelihoods: Livestock (goats); donkey carts & grocery shops. Asset worth Rs. 15,000 (US\$177). Consumption support: Cash equivalent to Rs. 1,000 (US\$12)/month for 12 months. Financial service: Compulsory savings of Rs. 140/month (US\$1.6) for 12 months in group accounts at MCB Bank or in “savings boxes” (Rs. 100 taken from consumption support). Health: High-roof vehicle with oxygen cylinder & stretcher; medical camps; medical kits. Additional services: Free livestock vaccination through SAFWCO. Adult literacy training. Scale up: Started scaling up in Matiari & Sanghar as of June 2009 to approx. 150 households in each location with the support of NOVIB-OXFAM. SAFWCO also plans to scale up to an additional 3,000 households in Sindh (districts of Sanghar, Thatta & Matiari) by 2010–2013.</p>

THE GRADUATION MODEL

