

Graduating into resilience with CRS



Many communities around the world struggle to overcome daily challenges caused by chronic poverty, lack of food, health emergencies, conflict or extreme weather. Preparing people to face these obstacles means building their capacities, assets and social capital. To do so, Catholic Relief Services (CRS) uses a graduation model to boost families' ability to withstand crises and to strengthen the local and national systems that will ultimately help them become more resilient.

THREE WAYS TO BUILD RESILIENCE

CRS works with people facing extreme poverty: those living on less than half of the international poverty line of \$1.90 per day. Our graduation model is a structured set of interventions designed to meet immediate needs while building assets and capacities for the future, focusing on three core strategies: risk

reduction, adaptation and systems strengthening. A typical model includes five time-bound interventions conducted within a timeframe long enough to produce sustainable results but short enough to curb dependence—usually between 18 and 36 months—to help people escape poverty and become self-reliant.



STEP ONE: CRS identifies households and analyzes local market

CRS identifies target households using a participatory poverty ranking system and analyzes markets to ensure the first intervention—consumption smoothing—meets people's needs and supports local systems. This allows families to focus on livelihood development instead of immediate food security concerns.



STEP TWO: Households join community savings and lending groups

Selected households join savings groups, which they participate in for the entirety of the program. This provides families with behavior change and savings activities that help them manage crises and prevent backsliding. The groups also receive training in financial education.



STEP THREE: Participants receive training, coaching and mentoring

Participants receive business training and select the on-, off- or non-farm business that they would like to develop. They then receive technical training as well as coaching and mentoring tailored to the specific needs of the enterprise chosen.



STEP FOUR: CRS transfers assets to facilitate enterprise start up

The assets help jump start the business by filling financial or material start-up gaps. They can be goods or cash, or both.

STEP FIVE: Life skills training and mentorship support

CRS provides this training during Steps 2-4, and also urges members whose businesses are successful to quickly become mentors themselves.

GRADUATION APPROACH: SNAPSHOT OF SUCCESSES

95%

of graduation households lifted out of poverty, with effects persisting seven years later*

37%

or higher increases in income for graduation households*

\$1.3-\$4.3

return on investment for every dollar spent**

82%

of graduation households better able to prepare for and cope with shocks and stresses***

HOW CRS GRADUATES HOUSEHOLDS

As families move through these interventions, a household "graduates" when it demonstrates a certain level of economic and social strength that will help it withstand shocks and avoid backsliding into poverty requiring humanitarian aid.

Deciding which households graduate requires setting pre-defined and tailored quantitative and qualitative indicators that are monitored throughout the lifecycle of the project, allowing graduation to happen at any time.

These indicators are context specific and can include household income, children's school attendance, diversification of livelihood options, increased savings, improved nutrition behaviors, improved hygiene and sanitation facilities and improved mental health. Here are examples of interventions and the outcomes for each of the four core components of the graduation approach:

➡ SOCIAL PROTECTION

Interventions: cash transfer, food assistance, vouchers, nutrition supplementation
Outcome: food security

➡ LIVELIHOOD DEVELOPMENT

Interventions: agriculture, off-farm or non-farm skill training, marketing and business skills training, enterprise start-up grants or inputs, business coaches
Outcomes: asset accumulation, sustainable livelihoods, income diversification

➡ SOCIAL EMPOWERMENT

Interventions: care groups, case management, life skills training, at-home visits
Outcomes: increased self-confidence, visibility in community, skills retention, nutrition

➡ FINANCIAL INCLUSION

Interventions: savings and internal lending groups, financial literacy training
Outcome: savings accumulation, access to credit

EXAMPLES OF GRADUATION PROGRAM SUCCESSES

Boosting resilience in Nigeria

From 2013–2018, CRS and partners worked to build the resilience of nearly 55,000 households across northern Nigeria amid food price spikes, environmental degradation and conflict. The carefully sequenced Feed the Future Nigeria Livelihoods project executed a Graduation approach, which first focused on stabilizing consumption and then supported participants in building assets that enabled income smoothing and growth to escape poverty sustainably. The project achieved noteworthy results: agricultural yields increased by 60%, average household savings grew by 278%, and the prevalence of children receiving a minimum acceptable diet improved from 13% to 44%. But more importantly, impacts were sustained, with 82% of participants better able to prepare for, respond to, and adapt to shocks and stresses even five years after the project ended. This demonstrates the critical importance of integrated, multi-sectoral graduation programming in building sustained resilience.

Helping women move out of poverty in Uganda

The USAID-funded [Rural Entrepreneur Access Project](#) implemented by CRS to reduce poverty in Uganda enabled 60% of the women participating to graduate from extreme poverty, with improvements in food security, livelihoods, saving money, resilience, and children's school attendance. Average household income increased from \$5 to \$31.50/day, and average cash savings increased from \$1.70 to \$23.90.

Proving the cost effectiveness of a graduation program in Malawi

A [cost-effectiveness analysis](#) of a CRS poverty graduation program in Malawi found that within two years, participating households had earned additional income equivalent to the cost of the program investments made.

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BANNER PHOTO: Amina Bukar is a participant in the THRIVE project in Nigeria that helps people move from lifesaving aid to life-building support. *Radeno Haniel for CRS*

*The graduation approach to development was developed in Bangladesh in 2002 by BRAC, one of the world's largest international non-governmental development organizations. The model has since been adopted by more than 100 organizations in 50 countries. According to [BRAC](#), the approach results in a 37% increase in annual income for participants, a ninefold increase in savings and a 100% increase in land access.

**<https://poverty-action.org/impact/ultra-poor-graduation-approach>

***<https://www.crs.org/our-work-overseas/research-publications/drivers-and-barriers-household-resilience-northern-nigeria>