

# Empowering Women and Youth Through Graduation and Financial Inclusion

## Bangladesh & Vietnam Results

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trickleup

 **MetLife**  
Foundation

# Our Partners



# Program Objectives

## Objective 1: Graduation Approach with 1,600

### ultrapoor participants

- Establish and strengthen savings groups, develop sustainable livelihoods through seed capital and productive activity plans, group and individual coaching

## Objective 2: Financial Inclusion with 1,600 ultrapoor and

### 18,400 very poor participants

- Establish and build capacity of savings groups, support group coaching approaches, link participants to financial services and products (e.g. bank accounts, insurance/pension schemes, and bank credit linkages)

## Objective 3: Learning Exchange

- Share and promote financial inclusion innovations in the Graduation space with key stakeholders such as governments and large NGOs
- Potential for influencing national level government (and state level) as they design new social protection system/programs

|               |   |
|---------------|---|
| Ultrapoor PPs | Highly vulnerable and marginalized populations who face extreme barriers to financial inclusion and economic self-sufficiency. They tend to be from indigenous communities, ethnic minorities, and/or people with disabilities. |
| Very poor PPs | Slightly better off than the ultrapoor. They often have a productive asset or a small amount of savings and so, are better able to feed their families and plan for the future.   |

# Program Inputs

- **Budget:** \$3.9 million
- **Timeframe:** Sept 2017 – Dec 2020
- **Implementing partners:**
  - Concern Worldwide (Bangladesh) – budget: \$1,207,282
  - Plan International (Vietnam) – budget: \$1,209,287
- **Program reach:** 20,000 participants
  - Bangladesh:
    - 600 ultrapoor participants
    - 12,400 very poor participants
  - Vietnam:
    - 1,000 ultrapoor participants
    - 6,000 very poor participants

# Objectives 1 & 2: Outcomes

# Strengthening social & economic resilience

Outcome 1: Strengthen the social and economic resilience of ultrapoor including youth through adapted Graduation approach

| Target   | Baseline  | Achievement (Endline)   |
|--|---|---|
| At least 90% of ultrapoor participants demonstrate improved food intake (end of project target)        | 100% of the ultrapoor participants had a <b>borderline level of food security</b> (as per the World Food Programme Food Consumption Score). | 91% of the ultrapoor participants had an acceptable level of food consumption (as per the World Food Programme Food Consumption Score). |
| 100% of ultrapoor participants integrated into savings group (end of project target)                   | 40% of the households had some savings.   | 99% ultrapoor households were saving both individually and in a group.  |
| 90% of ultrapoor women have savings within savings groups between US\$35 at the end of the first cycle | 10% of the ultrapoor participants had savings equal to or greater than US\$40.  | 70% of the ultrapoor participants had savings equal to or greater than US\$40.  |
| 80% of ultrapoor households will have productive assets worth at least US\$100 (end of project target) | 48% of the ultrapoor households had productive assets equal to or greater than US\$100.   | 87% of the ultrapoor households had productive assets equal to or greater than US\$100.   |

# Increasing access to financial inclusion services

Outcome 2: Increase access to financial inclusion services for the very poor and strengthen linkages to public and private sector services

| Target   | Baseline  | Achievement (Endline)  |
|--|---|--|
| 90% very poor participants will have increased knowledge to access financial services and products (bank account, insurance/pension schemes and bank credit linkage) | Not measured at baseline.   | 92% of total participants were trained on financial literacy and had increased knowledge of financial services.                          |
| 80% of very poor will have access to financial products and services (savings and insurance / pension schemes).  | 3% of the very poor participants had a bank account.<br>1% of the participants had subscriptions to insurance or pension plans. | 100% of the very poor participants had agent banking accounts.<br>36% participants had life insurance subscriptions.                     |
| 40% of very poor participants including youth engaged in savings and credit activities within savings groups   | Less than 1% of the very poor participants saved money in savings groups.<br>None of them had loans from savings groups.        | 88% of the very poor participants saved money in savings groups.<br>69% of the very poor participants had loans from their savings group |
| 80% of the savings group that continue their cycle at the end of the project   | Not Applicable (N/A)  | 100% of the savings groups showed willingness to continue their cycle at the end of the project period.                                  |

# Multi-cultural exchange and learning platforms

Outcome 3: Build a multi-country exchange and learning platform to share and promote innovations in the Graduation space which will engage key actors for scale such as Government and large NGO.

## Achievement (Endline)

2 national level workshops were organized involving local partners, field agents, and government departments to share lessons learned and innovations of the project.

46 project staff were trained on pro-poor financial products and services.

RDRS hosted a learning workshop and exit meeting in Kurigram attended by the Deputy Commissioner of Kurigram district, Deputy Director of Agriculture, Fisheries, Family planning, Women Affairs, District Livestock Officer, and NGO representatives.

2 audio-visuals were developed, one at the beginning of the project and another during the last quarter to show participant progress.

One dissemination event held with participation from representatives of over 10 institutions from the government, private sector, and NGOs.



# Strengthening social & economic resilience

## Outcome 1: Strengthen the social and economic resilience of ultrapoor including youth through adapted Graduation approach

| Target   | Baseline  | Achievement (Endline)  |
|--|---|--|
| At least 90% of ultrapoor participants demonstrate improved food intake (end of project target)        | Most ultrapoor households did not have enough food (no baseline data, determined through qualitative methods).        | 94% of ultrapoor households had every household member eating at least two meals per day throughout the year.<br>95% of ultrapoor households had every household member eating at least one meal per week with meat/fish/eggs. |
| 100% of ultrapoor participants integrated into savings group (end of project target)                   | 40% of participants engaged in savings groups.  | 94% of ultrapoor participants integrated into savings groups.  |
| 70% of ultrapoor women have savings within savings groups between US\$35 at the end of the first cycle | 0% of ultrapoor households had savings of US\$35 at the end of a savings cycle.                                       | 58% of ultrapoor women had savings within the range of US\$35 or more at the end of the project.   |
| 80% of ultrapoor households will have productive assets worth at least US\$70 (end of project target)  | 20% of ultrapoor households had productive assets.  | 98% of ultrapoor households had productive assets worth US\$70.  |
| 70% of ultrapoor women including youth with diversified livelihoods (end of project target)            | 0% of ultrapoor households including women and youth earned off-farm income except for a few households in Kon Plong. | 97% of ultrapoor women, including youth, had diversified livelihoods (at least two livelihood activities).   |

# Increasing access to financial inclusion services

Outcome 2: Increase access to financial inclusion services for the very poor and strengthen linkages to public and private sector services

| Target   | Baseline   | Achievement (Endline)   |
|--|--|---|
| 90% very poor participants will have increased knowledge to access financial services and products (bank account, insurance/pension schemes and bank credit linkage) | 10% of very poor participants and 15% of ultrapoor participants were trained in financial services.    | 97% of very poor participants and 100% of ultrapoor participants were trained on financial literacy and services. |
| 80% of very poor will have access to financial products and services (savings and insurance / pension schemes).  | Less than 60% of very poor participants had access to loans from the Vietnam Bank for Social Policies. | 96% of very poor women were introduced to financial services and products.  |
| 40% of very poor participants including youth engaged in savings and credit activities within savings groups   | 40% of very poor participants engaged in savings groups.   | 73% of very poor participants, including youth, engaged in savings activities within savings groups.              |
| 80% of the savings groups continue their cycle at the end of the project.  | N/A  | 95% of the savings groups continued their cycle at the end of the project.  |

# Multi-cultural exchange and learning platforms

Outcome 3: Build a multi-country exchange and learning platform to share and promote innovations in the Graduation space which will engage key actors for scale such as Government and large NGO.

## Achievement (Endline)

Presentation of the Graduation Approach at the national workshop organized by the Women's Union and Committee for Ethnic Minority Affairs (CEMA) on 'Challenges and solutions for no ethnic minority women left behind'.

228 participants including 150 government partner staff, 63 coaches and 15 Plan International staff were trained on the Graduation Approach and involved in project implementation and management. The Vietnam Women's Union integrated the VSL methodology into their programs with plans to scale up.

One learning research on adapting the Graduation Approach to child poverty reduction programs was conducted and the report was finalized.

Two provincial sharing workshops on livelihood development for ethnic minority women were organized engaging both government departments, enterprises, banks, and NGOs.

Two dissemination workshops were organized in two provinces to share project results and lessons learned.



# Key Challenges Encountered

- **Natural Disasters**
  - Bangladesh Floods 2020: 85% of all HHs inundated (approx. 11,000 participants)
    - Floods more numerous and lasted longer than average (over 60 days in some areas)
    - MetLife Foundation provided additional \$50K in response to delays due to COVID-19 and floods
  - Bangladesh Floods 2019: 90% of all HHs affected (approx. 12,000 participants)
    - MetLife Foundation provided \$60K, both conditional and unconditional cash grants to 1,200 PPs
  - Vietnam Typhoon Molave (Oct 29) as well as storms, heavy rains and floods throughout Oct
    - One of the biggest typhoons to hit the country in two decades, 1.3 million people evacuated
- **COVID-19**
  - Extensive lockdowns early on in Vietnam and extended in Bangladesh
  - In neither Vietnam or Bangladesh were groups allowed to meet; many HHs reduced food consumption, began distress selling - however information dissemination and linkage with government services better
- **Shift from development support to relief, particularly Bangladesh**
- **Rohingya refugee exodus to Bangladesh in 2019**
- **Swine fever epidemic (Vietnam)**
  - Beginning in January 2019, many participants lost livestock (pigs, goats, and poultry), especially pig raising households – many participants lost 100% of their breeding pigs



# Mitigation Measures

- Utilization of communication mechanisms for prevention and care for COVID-19 (hygiene, where to access services)
- Linking in with government services for disaster relief
- Communications with groups via text and WhatsApp when in lockdown
- Revision of livelihood plans – greater diversity rather than reliance on just one activity, shifting to activities such as mask making
- In some cases, supporting "reactivation" with replacement seed capital when businesses lost due to natural disaster & lockdown (Bangladesh and Mexico)
- Intensifying use of home gardens for domestic production and consumption

# Recommendations for Future

- Incorporate disaster risk reduction / resiliency in design
- Emphasis on forging government linkages from the initiation - inclusion, convergence of programs, accountability – scale, replicability
- Importance of selection of coaches, investment in training/linking with government services
- Use of digital with provision of how to utilize in ultrapoor communities
- Income-generating activity (IGA) training to include risk analysis, diversification
- Greater emphasis on gender power dynamics
- Building on women's groups – voice solidarity
- Cultural relevance approaches (e.g. including older women to build trust)
- Continued emphasis on learning