TRICKLE UP

Graduation and Refugee Standards

A Guide for UNHCR Operations & Implementing Partners

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Front cover: © Trickle Up / Atemnkeng Kingsly, November 2018
Refugees in Dzaleka Camp in Malawi participate in focus group discussions led by Trickle Up staff to understand the poverty criteria in that context and inform targeting for Graduation.

Acronyms

Focus Group Discussion (FGD)

Graduation Approach (GA)

Implementing Partner (IP)

Income Generating Activity (IGA)

Market Assessment/Analysis (MA)

Memorandum of Understanding (MoU)

Monitoring and Evaluation (M&E)

Non-Governmental Organization (NGO)

Participatory Rural Appraisal (PRA)

Participatory Wealth Ranking (PWR)

Poverty Assessment Tool (PAT)

Socioeconomic Assessment (SEA)

United Nations High Commissioner for Refugees (UNHCR)

Village Savings and Loan Association (VSLA)

World Food Programme (WFP)

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Purpose

The purpose of the Graduation and Refugee Standards, referred to herein as "Standards," is to provide readers with guidance around how to design, adapt, and implement the Graduation Approach (GA) for refugees and host communities affected by displacement. This is *not* a "how to" for implementing Graduation in refugee contexts. Instead, its intent is to provide guidance for achieving efficiency and quality outputs in a standardized way. The authors recognize that each context is different, and local conditions may make it challenging, or even impossible, to meet all of the Standards. Therefore, this document provides readers with an understanding of the expectations that implementers should be working towards in applying this guide and others meant to support the implementation of the Graduation Approach for refugees, such as the Monitoring & Evaluation Guide and Toolkit, the Urban Graduation Technical Guide, and the Graduation Design Mission Facilitation Guide.

Who should use the Standards?

Practitioners planning or implementing Graduation programs in the refugee context may benefit from applying these Standards. The guidance, however, is specifically formulated for the implementation of the Graduation Approach by UNHCR and its local implementing partners. Donors, governments, private-sector actors, proposal writers, and evaluation staff may also find it a useful resource for designing or reviewing related programs.

When should these Standards be applied?

The Standards are to be used consistently throughout the program cycle to align with planning, design, implementation, and evaluation phases of Graduation programming for refugees and host communities.

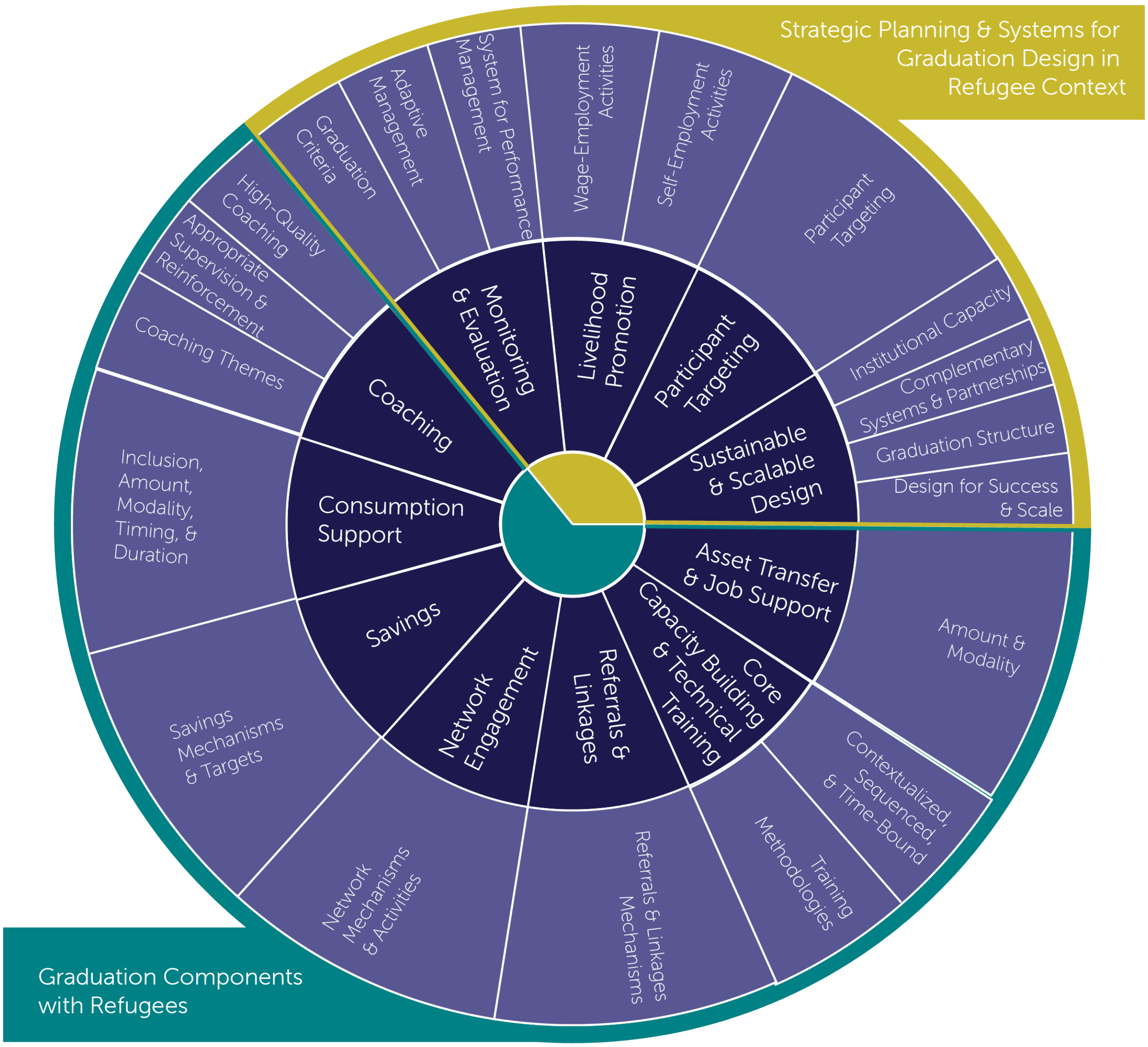
How to use the Standards

The Standards relate to the logic of the Graduation components, their sequencing, and adaptations in the refugee context to help ensure quality programming. Table 1 (below) depicts the 11 topics addressed in the Standards. Topics 1-4 focus on strategic planning and systems for the design of a Graduation program in the refugee context, while topics 5-11 focus on the Graduation components. Each topic includes a set of Standards, with Key Actions, Key Indicators, and Guidance Notes.

- **The Standards** reflect the logic and rationale of the Graduation intervention within the refugee context. They are universal and applicable in any environment. They are a benchmark by which the quality of GA activities can be judged.
- **Key Actions** are suggested tasks or steps that may be completed or implemented by practitioners to meet the Standards. While some Key Actions may be relevant in all situations, the appropriateness of others may depend on the context. Therefore, fulfilling the Standard may not require the completion of all Key Actions or it may require the completion of additional steps not included in this guide.

- **Key Indicators** serve as signals that show whether a standard has been attained. They provide a way of measuring and communicating the results of Key Actions.
- **Guidance Notes** provide various points to consider when applying the Standards and Key Actions in different situations. They offer direction on how to tackle practical difficulties or advice on priority issues.

Figure 1. Graduation and Refugee Standards



While the authors suggest that the entire set of Standards should be applied to the design, implementation, and evaluation of Graduation programming for refugees and host communities, they understand that programming is an iterative process. As such, the Graduation and Refugee Standards may be used in their entirety or individual Standards may be referenced to provide guidance in the design and strengthening of a single Graduation activity, depending on the needs of the user.

1. Sustainable & Scalable Design

Standard 1.1: Design for Success & Scale

Pilot Graduation on a small scale to establish lessons learned while setting the stage for future scale-up.

Key Actions

- Conduct desk research to understand the context of the program target area, including operational context, and participant characteristics.
- Conduct a socioeconomic assessment (SEA) to understand the basic demographics of refugees and host community members living in extreme poverty in different regions within the operation's geographic focus area. Based on this assessment, select a specific target area with high scaling potential, prioritizing (1) that it is representative of the operation's focus area to ensure applicability of any lessons learned at scale and (2) that it has a high density of potential participants who would be appropriate for Graduation.
- Assess the feasibility of conducting a successful pilot in the selected target area, considering adequate access to markets; accessibility for Implementing Partner (IP) and UNHCR staff; and representativeness of refugees and host community members.
- Conduct a situational assessment to understand the scale-up potential of possible pilot sites within the target area, taking into account the capacity of IPs (financial and management), contextual considerations, market opportunities, potential for government buy-in, and related costs.
- Select one specific pilot location within the identified target area with high visibility and a high potential to scale up and reach a large number of target participants living in extreme poverty, but limit the geographic size of the initial pilot to reduce barriers related to programmatic design while generating initial lessons learned.
- Develop a scale-up strategy, including plans for how to promote learning, disseminate information, and advocate for any policy or regulatory changes.
- Develop resource mobilization strategies to ensure that there is a clear, systematic, predictable, and well-coordinated approach to soliciting, acquiring, utilizing, managing, and reporting assistance from current donors, as well as expanding to new ones.
- To the extent feasible, incorporate government, donors, and other stakeholders in pilot activities and scale plans to increase buy-in.

Key Indicators

- Socioeconomic and situational assessments are completed to determine scale-up potential of the different geographical areas that are being considered for the pilot.
- The Graduation project is piloted in one area with a high potential for scale-up.

- A scale strategy is developed.
- A resource mobilization strategy is developed.

Guidance Notes

- A socioeconomic assessment should serve to collect data on potential target communities. The assessment should aim to identify key characteristics of the target population and should serve as a basis to define different levels of poverty and extreme poverty in the given context. In designing the assessment, the operation should keep in mind a multidimensional understanding of poverty in order to capture not only financial indicators related to income or assets, but also non-financial poverty indicators such as food security, health, ability to cope with risks or shocks, types of livelihood activities, etc. The assessment should further capture relevant demographic data such as gender, household size and ages, ethnicity, marital status, disability status, languages spoken, residence/legal status, etc. The assessment can later be used to inform the targeting process (see Standard 2.1 on Participant Targeting for more details).
- Select a Graduation pilot site with high potential for success. This includes the following factors: a concentration of 100-500 refugee households living in extreme poverty and representative of the operation's broader target population; the physical presence of the lead IP in the selected area; access to markets for buying and selling goods; and accessibility for field workers, partners, and headquarters staff to easily conduct site visits, which could help increase buy-in of key stakeholders beyond the pilot.
- Even when the budget is sufficient to pilot in more than one location or at a larger scale, careful piloting in a single location allows the organization to set itself up for success and learning. Focusing attention on one pilot area allows the project implementing staff to learn how Graduation works best, test the sequencing and timing of project components, streamline coordination between partners and stakeholders, and identify potential challenges and success factors for program scale-up.
- In situations where there may be the potential for scaling Graduation with government support, efforts to engage local or national governments should commence as early as possible, including in the design of Graduation components. Building government support is often a time-consuming endeavor, especially when policy, legal, or regulatory changes must be implemented to create an enabling environment for refugee livelihood programming. Graduation interventions therefore must be extremely sensitive to the government's approach to refugee policies. The inclusion of host community participants may improve government buy-in, particularly for future scaling.
- Graduation pilots should be designed to help multiple audiences learn, adapt, replicate, and scale, as appropriate. At the implementation level, tools and systems must be developed with an eye towards potential replication at scale. Purposeful documentation and knowledge management can help these efforts. Challenges and lessons learned must always consider which aspects of the Graduation design and implementation would be the same or different at a larger scale. Success stories of both individual participants and project processes and outcomes should be captured to build the case for existing and potential donors to fund a scaled-up intervention. Similarly, the pilot should capture the value-add to the host community and highlight lessons learned about host community inclusion that could be replicated in a scaled approach implemented by government or other large institutions.

Standard 1.2: Graduation Structure

The operation sequences the Graduation components over at least 18 months, taking into consideration the needs and appropriate timing for all eight components, including Coaching, Referrals and Linkages, Consumption Support, Savings, Network Engagement, Core Capacity Building, Technical Skills Training, and Asset Transfer or Job Promotion. The intentional exclusion of any of these components is clearly rationalized based on the context and needs of the target population.

Key Actions

- Conduct Focus Group Discussions (FGDs) or Key Informant Interviews (KIIs) with refugees, host community members, partners, and other key stakeholders to increase the understanding of the following topics: expectations around coaching, savings culture and options, existing training content, experience and potential modalities for the asset transfer, other needs of the target population, and existing service providers who may be able to respond to some of these needs. Refer to this information to inform appropriate design and sequencing.
- Leverage information from desk research and assessments, including SEAs and Market Assessments (MAs), to determine appropriate timing and sequencing of the GA components that are aligned with the local context, including market demands and priority needs of the target population (see Standard 1.1 for more details about the SEA and Standard 3.1 for more details about the MA). If a formal market assessment has not yet been completed, refer to secondary data sources to get a basic sense of appropriate market opportunities to inform initial decisions. Revisit your planned sequencing and timing once the full MA has been completed, making any adaptations as necessary.
- Facilitate design workshops with appropriate stakeholders to build capacity on the GA and to begin determining the appropriate design and structure of the GA components based on a clear understanding of the context (see Topics 5-11 for more details on the design of each component).
- Clearly rationalize the design of each component and indicate how they meet the needs of participants living in extreme poverty. Clearly rationalize the exclusion of any component(s), ensuring that the success of participants will not be inhibited and that their needs will still be met.
- Sequence planned interventions to build participant self-reliance and resilience so that skills build upon each other and participants are taking on increasing responsibilities and ownership over the process.
- Plan the sequencing, timing, and duration of program interventions to ensure that participants receive the appropriate interventions, at the right time, and for the appropriate duration, to support achievement of Graduation Goals.
- Implement the integrated set of components sequenced over at least 18 months, ensuring that components meet the needs of participants living in extreme poverty.

Key Indicators

- Desk research, assessments, key informant interviews, and focus group discussions are used to inform program design to meet the specific needs of the target population.
- Graduation components are rationalized in a logical sequence and are time-bound.

- All Graduation participants receive Coaching, Training, Asset Transfer, and Savings support, amongst other appropriate components, to increase their self-reliance and resilience.

Guidance Notes

- The holistic, sequenced, and time-bound nature of the GA differs from many traditional development interventions, which often focus on a single intervention or include multiple interventions delivered independently of one another. The GA, however, addresses the multiple and changing needs of target participants over time by offering sequenced services. At the beginning of the GA, participants receive humanitarian-centered support to help them meet urgent basic needs, such as Consumption Support or Referrals to health services. As their immediate needs are met, the GA begins to offer more development-oriented support, such as Livelihoods Training and an Asset Transfer, to allow participants to begin building their self-reliance.
- A Graduation program is structured and intensively managed with an end goal in mind: graduation of participants out of extreme poverty and into increased food security, sustainable livelihoods, and improved wellbeing, after a period of 18 to 36 months. The timeframe is dependent on the funding, livelihoods cycles (agriculture versus non-agriculture), the context (e.g., urban versus rural), the characteristics of the target population, dynamics of social exclusion, and market opportunities. Some agricultural livelihood activities take longer periods to mature and start generating income while some take shorter periods. In these contexts, 18 months might be too short to build participant resilience unless follow-up support is in place. It is therefore important to consider this complexity when planning the intervention and to ensure the program continues for a sufficient amount of time *after* participants have begun generating income from their livelihood activity to be more sustainable.
- Coaching is an ongoing engagement whereby Coaches make regular visits to participant households to support participants to develop their self-confidence, reinforce trainings, define their livelihood strategies, access services, and troubleshoot livelihood and savings challenges. It is strongly recommended that Coaching commence at the launch of the program and be delivered to all participants throughout the duration of the program. Evidence from Graduation programs indicates the value of regular contact with households as they try to improve their situation. See Topic 5 for more information and additional guidelines around Coaching.
- Consumption Support is aid provided to meet the basic needs of participants to allow them to engage in the Graduation program without negative consequences (such as selling off their assets), until they are able to generate sufficient income to meet these needs independently. As such, it is typically provided in the early stages of the program and continues until participants have begun generating sufficient revenues from their livelihood activity; however, this depends on the local context, needs, and existing aid systems. See Topic 6 for more information and additional guidelines around Consumption Support.
- The Savings component aims to establish a habit of saving and build participant capacity to accumulate assets, which supports resilience beyond completion of the Graduation program. It is strongly recommended that the Savings component commence towards the beginning of the project and be delivered to participants throughout the intervention, even if savings amounts are small. See Topic 7 for more information and additional guidelines around Savings.

- Network Engagement serves to create meaningful connections between participants and other members of their communities in order to build solidarity and establish social safety nets of mutual aid, which can continue to support participants after the end of the Graduation program. This component should begin early in the program and continue throughout so that participants have the time to build trust and dependable relationships. See Topic 8 for more information and additional guidelines around Network Engagement.
- The Referrals and Linkages component aims to connect participants to existing services and market actors, which can meet needs that are not otherwise directly met through the Graduation program. This component typically begins in conjunction with Coaching so that coaches are able to actively link participants to other services throughout the course of the program, which participants can continue to benefit from after the program comes to a close. See Topic 9 for more information and additional guidelines around Referrals and Linkages.
- Training consists of (a) Core Capacity Building to give participants the necessary attitudes, skills, and knowledge to participate successfully in the Graduation program, and (b) Technical Skills Training to build the capacity of participants to engage in sustainable livelihood activities, whether self- or wage-employment. Training topics should be delivered in a logical sequence and key trainings should be completed *before* the asset transfer so that participants have the skills necessary to manage their assets and launch their livelihood activity. Refresher trainings should also be included and may continue after the asset transfer to reinforce capacities. See Topic 10 for more information and additional guidelines around Core Capacity Building and Technical Skills Training.
- The Asset Transfer is an injection of capital aimed at jump-starting a participant's self-employment livelihood activity. Job Support is the equivalent of an Asset Transfer for participants engaged in wage employment. It provides additional support or materials that are necessary for participants to successfully obtain or engage in wage opportunities. The Asset Transfer or Job Support should be provided directly after the Technical Skills Training to allow participants to immediately apply their skills to successfully engage in their livelihood activity. Refresher trainings should be provided thereafter as needed. Ensure there is sufficient time remaining in the Graduation program after the Asset Transfer or Job Support for participants to build their capacity and generate sufficient income and savings to meet their Graduation goals. See Topic 11 for more information and additional guidelines around the Asset Transfer and Job Support.

Standard 1.3: Complementary Systems & Partnerships

Graduation and Refugee programs do not create parallel systems. They connect to and strengthen relevant services and systems, whenever possible, through establishing partnerships to ensure greater sustainability.

Key Actions

- Conduct a service and stakeholder mapping to identify those already providing one or more components of the Graduation Approach, as well as other relevant stakeholders who could facilitate or hinder implementation. Consider all stakeholders who may be important for ensuring buy-in, access, or scale-potential. Note that this mapping process will likely have to be completed independently for refugees and host community members.
- Assess strengths and weaknesses of potential partners, considering services provided, implementation capacity, experience, expected buy-in or prioritization of the Graduation Approach, accessibility for serving the target population, and scale capacity.
- Identify opportunities where partnerships can be established with stakeholders who are already providing services relevant to the GA to leverage existing expertise and avoid duplication of efforts.
- Select one lead IP with experience in Coaching or case management to manage and oversee the Graduation program. At a minimum, the IP should oversee the Coaching component, though it may also manage other program components.
- Identify additional partners to lead other Graduation components, as appropriate. When feasible, develop Memoranda of Understanding (MoUs) with partners to support the Graduation program.
- Identify key gaps where the program will have to create new interventions to serve participants through the GA. Ensure that new interventions leverage existing lessons learned and do not create disparities between refugees and host communities.
- Identify key stages of design or implementation when other stakeholders should be informed and/or involved, as appropriate.

Key Indicators

- A service and stakeholder mapping is completed.
- An assessment of the strengths and weaknesses of each relevant stakeholder is completed.
- When appropriate, partnerships are established to leverage existing services and expertise.
- A lead partner is identified that has experience in Coaching and/or case management.
- Clear roles are established for each partner.
- Areas that require new program interventions are identified and designed in a way that avoids creating disparities between refugees and host communities.

Guidance Notes

- Stakeholders come in many forms. When mapping potential partners, be sure to consider local, regional, and national governments; United Nations (UN) agencies, including, but not limited to, United Nations High Commissioner for Refugees (UNHCR), World Food Programme (WFP), and International Labour Organization (ILO); non-governmental organizations (NGOs), both local and international; and the private sector. Even in operations where UNHCR has an existing agreement to partner with specific service providers and partners, the inclusion of additional stakeholders in the mapping process can help encourage creative thinking and often leads to a more holistic and transparent understanding of the stakeholder and service landscape.

- Each Graduation pilot should include one lead IP that oversees the Coaching component (though the IP may oversee additional components as well). Coaching is an ongoing engagement throughout implementation and is crucial to building participant self-confidence and self-reliance. Coaches have a variety of roles and responsibilities such as participating in trainings, assisting participants to develop livelihood plans, monitoring of plans, visiting households, and making referrals to available services, depending on the context. As such, it is recommended that the lead IP have a strong background in Coaching or case management, including in the hiring and management of Coaches. It is also advantageous for the IP to have knowledge and understanding of the local context, experience working with the target population(s), and expertise in livelihoods or economic strengthening.
- Identifying other qualified partners to lead additional Graduation components is a critical success factor. While it is possible for a single partner to manage more than one component, one partner should not be responsible for implementing *all* components. This will help ensure that the partners have sufficient time and capacity to focus on a few key areas and that the operation is leveraging the specific expertise of different partners. At the same time, it is recommended that no single component be managed by more than one partner. Avoiding having multiple partners managing any given component reduces duplicity of efforts, ensures more consistent messaging to participants, and helps minimize oversight and project management requirements on the part of UNHCR.
- When working in a refugee setting, institutions such as WFP or UNHCR often already provide some sort of Consumption Support to many or all refugees. When possible, work with these entities to include GA participants in their existing service provision. In the case where the service is not sufficient to meet the needs of Graduation participants, the program may opt to "top-up" the existing service. For more details, see Standard 6.1 on Consumption Support.
- Formalize a collaborative MoU with partners that will ensure open communication to address challenges, clarify expectations around services to be provided, and ensure alignment and complementarity with other service providers. It is the responsibility of the lead organization to provide partners with relevant information to ensure that all partners engaged in the GA response are well coordinated.

Standard 1.4: Institutional Capacity

The operation and key partners have committed the necessary technical, financial, and human resources to oversee the successful design and implementation of Graduation.

Key Actions

- Designate at least one focal person from each the IP and UNHCR who is dedicated full-time to manage the design and high-quality implementation of the GA. Ideally, these staff should be based in the target area. Prioritize staff members that have longer-term contacts to increase consistency.

- Ensure the focal points are onboarded in the initial stages and are able to participate in the program design.
- Involve additional IP and UNHCR personnel throughout program design and implementation, including senior management and staff from other units, to build understanding and buy-in.
- Build the capacity of multiple IP and UNHCR staff members on the GA to develop institutional knowledge and fill any gaps in the case of turnover. Ensure ongoing capacity development on GA.
- Ensure strong systems are in place at the institutional level, including internal communication, coordination, and accountability mechanisms, to facilitate strong implementation.
- Ensure there is sufficient funding for one year of design and planning activities and implementation of an 18-month (minimum) Graduation pilot for at least 150 participants. If funding for Graduation has not been committed or is not sufficient, ensure that there is flexibility to reallocate funds from a current year and/or current activities to a later year and/or activities, as necessary, to ensure that the pilot is fully financed.

Key Indicators

- Lead partner has strong financial and project management capacity.
- The pilot has at least one livelihoods or project personnel from IP and one from UNHCR who serves as the focal point for the Graduation program.
- Budget is sufficient to cover planning, implementation, and monitoring activities.

Guidance Notes

- To help ensure sustained quality management of Graduation programming and to minimize the negative impacts of staff turnover, UNHCR should hire a National Graduation Coordinator to support Graduation from inception through implementation. This staff member should be fully dedicated to supporting the integration of the GA into operations. It is imperative that s/he have a scope of work dedicated to providing oversight to the GA at a national level. Specifically, s/he should be responsible for overseeing the design and implementation of the GA, making site visits, providing technical support, and ensuring that lessons learned are captured, documented, and shared. S/he should be well positioned to act as a counterpart to government departments and IPs.
- To ensure sufficient institutional capacity for the Graduation Approach, the lead partner should involve multiple staff members, including those from different teams or units, throughout the design and implementation of the GA. Within a UNHCR operation, active involvement of the Protection, Program, and Livelihoods units builds enthusiasm for Graduation and helps embed Graduation within the institution as a core part of their livelihoods and protection work. In addition to securing buy-in, building broad institutional capacity on the Graduation Approach and strong coordination mechanisms can help ensure consistency of implementation in case of staff transitions. Involving different units can additionally facilitate the incorporation of diverse perspectives into the design and implementation progress, which can help ensure that the multidimensional needs of participants are met. Finally, such coordination can improve the efficiency of budget allocation at the institutional level, especially in cases of a multisector strategy and multi-year funding commitment.
- The buy-in and involvement of senior management is also essential for strong implementation. Active involvement by senior management can help facilitate the integration

of Graduation into the broader organizational strategy, creating increased clarity and demonstrating commitment to both the Graduation Approach and to livelihoods programming more generally. Senior management can facilitate the development of a holistic and comprehensive vision for livelihoods programming in the refugee context within the organization and can clarify how the Graduation Approach and related partnerships support the institutional mission. Senior management can further clarify that Graduation is not a new concept, but, rather, a tool for effective integration of their livelihood activities. Creating this clear institutional vision and shared understanding can, in turn, influence other staff members throughout the organization to support the program going forward and can help ensure the institution acquires the financial and human resources necessary for strong implementation.

2. Participant Targeting

Standard 2.1: Participant Targeting

Participant targeting uses appropriate and inclusive qualitative and quantitative targeting tools to define extreme poverty in a given context and to select appropriate participants.

Key Actions

- Use national poverty maps, UNHCR databases, and data from regional or local governments to select areas with a high-density of refugees living in extreme poverty in which to pilot the Graduation program.
- Determine what type of participants the program will target (individuals vs. households, women, etc.).
- Define 'extreme poverty' in the given context, incorporating input from key stakeholders, including community leaders and representatives from the target population.
- Define clear, logical, and measurable exclusion and inclusion criteria for targeting refugees and host community members (where applicable) living in extreme poverty.
- Develop a communications and outreach strategy - guidelines to help the field team reach out to potential participants, develop key messages on the GA program, etc.
- Determine the most appropriate targeting strategy and tools (participatory wealth ranking (PWR), poverty assessment tool, proxy-means tests, etc.), taking into account accuracy, transparency, and community buy-in.
- Conduct a household targeting process with the participation of key stakeholders, including community leaders and representatives from the target population, and develop a list of potential program participants.
- Design, adapt, and implement a poverty scorecard verification tool to validate the list of potential participants against indicators of poverty in the target area.
- Develop the final list of selected participants and onboard them into the program.

Key Indicators

- Participant exclusion and inclusion criteria are clearly defined.
- Participant targeting methodology is selected, with a clear rationale.
- Participants are selected according to socioeconomic well-being/indicators.
- Members of the target population and local leaders are included in the participant targeting process.

Guidance Notes

- Depending on budget and staff capacity, the organization should consider aiming for a minimum of 150 to 200 Graduation participants in the pilot, targeting approximately 20 percent more to allow for participant dropout and other forms of attrition.
- Targeting should be based on extreme poverty level, while recognizing additional vulnerabilities. Traditionally, the targeting for UNHCR's basic assistance programs has relied on

categorical targeting based on vulnerability (female-headed household, minors of legal working age, etc.). In contrast, the primary target group of Graduation is made up of those living in *extreme poverty* who need *all* of the Graduation components to succeed. Accordingly, the targeting criteria should focus on household economic levels, while adopting a holistic understanding of extreme poverty. In order to understand the socioeconomic status of participants, it is important to use a combination of financial and non-financial indicators (food security, capacity to cope with risks or coping mechanisms, self-esteem, and sustainable livelihoods) and qualitative and quantitative tools. Failure to appropriately target beneficiaries based on poverty status can result in the program providing too many or unneeded services, such as basic assistance or seed capital.

- When targeting for Graduation, while it is essential that targeted participants have the capacity to engage in a livelihood activity, it is also important to question preconceptions about who is unable to engage in such activities. Many individuals who meet traditional vulnerability criteria may, in fact, be capable of engaging in some form of economic activity. As such, Trickle Up strongly recommends their inclusion in the program if they are living in extreme poverty.
- Poverty can vary within a household, so it is important to understand poverty at an individual level and target appropriately. For example, youth, people with disabilities, and women often tend to be more vulnerable to poverty than other household members.
- Targeting host communities in addition to refugees can be beneficial to achieve greater local buy-in to the Graduation program and also aligns with the Comprehensive Refugee Response Framework. If the program will include both refugees and host communities, however, participant targeting for each population should be designed and implemented independently as the methodologies for targeting each will vary. The definition of poverty for each population may vary slightly and, as a result, targeting criteria may differ. Nonetheless, the program should aim to have comparable targeting methodologies and identify participants of similar poverty levels.
- Based on an understanding of how extreme poverty is defined in the context for refugees and host communities, inclusion and exclusion criteria should be defined. Inclusion criteria should highlight populations to be prioritized in the selection process while exclusion criteria should indicate participants for which GA would *not* be appropriate, such as those who are unable to engage in livelihood activities or do not fall within the extreme poor.
- Be sure to refer to the socioeconomic assessment and to include diverse stakeholders in the development of targeting criteria to ensure that criteria accurately capture the characteristics of the poorest. A consultative process is also critical for achieving buy-in. Stakeholders include potential participants, protection staff, IP staff, and community leaders and representatives, as well as government and other agencies, where appropriate. In some settings, it may be necessary to approach these groups separately to ensure that all stakeholders are comfortable sharing their input.
- When possible, utilize existing databases to help identify potential participants. For example, UNHCR's ProGres may be leveraged to narrow down the number of potential participants based on select exclusion or inclusion criteria. In some contexts, government databases, which can be used to help define poverty or to generate a list of potential host communities, may exist.
- After finalizing the inclusion and exclusion criteria for targeting and narrowing down potential participants to the extent possible through existing data sources, household targeting should

be completed. Active outreach and participatory methods are recommended, as opposed to informational campaigns that call on participants to opt-in to the program. Self-selection has often been shown to fail to engage those who are most in need and therefore who may be most appropriate for Graduation. Active engagement, outreach, and encouragement is often needed to identify appropriate participants, ensure a clear understanding of the program, and convey the potential benefits of participation.

- In traditional GA programs, the community-based targeting methodology of participatory rural appraisal (PRA) is often favored due to its participatory nature. Participatory wealth ranking (PWR) and other PRA tools that actively engage communities to identify participants help get buy-in for a successful program rollout. In the refugee context, while ensuring a participatory targeting process is equally important to achieve buy-in, there are additional challenges to using the PRA process. Unlike in traditional Graduation settings where most community members know and trust one another, refugee camp and urban settings often involve heterogeneous and segregated groups, which may make PRA tools less reliable. Nevertheless, PWR and other PRA processes have proved successful in certain refugee settings, particularly in areas where refugees have been settled for prolonged periods. In other cases, using these methods may require additional trust-building exercises.
- In contexts where the PRA may not be appropriate, other methods should be used to engage community members in participant targeting and selection. One method that has been leveraged in urban areas where refugees are more dispersed is snowball sampling. Snowball sampling can help identify potential participants who are unknown by other stakeholders who may otherwise be missed. For example, in Costa Rica, UNHCR does not have a relationship with all refugees in the urban context, especially those who are the most vulnerable. Consequently, UNHCR and its IP relied on a snowball sampling to identify refugees to whom they could reach out, allowing UNHCR to find potential Graduation participants of which they would have otherwise been unaware.
- Given the potential for subjectivity in the more participatory methods and the possibility of misidentifying or failing to identify appropriate candidates for the GA, mixed targeting methodologies should be used to triangulate information and validate the results of the targeting process. In particular, a combination of more subjective and objective methods should be used to validate the appropriateness of identified persons for GA. Methods such as the implementation of poverty scorecards based on quantitative and comprehensive indicators of extreme poverty, can be used to confirm or challenge information gathered through other targeting methods. Proxy means tests are another option for validation of poverty levels. After validation, a final list of potential participants should be compiled.
- In many Graduation programs for refugees, potential participants have been dissuaded from engaging in Graduation and other livelihoods programs, often due to rumors related to the cessation of cash assistance or resettlement as a result of participation. As such, it is important to develop a clear communication strategy to communicate the theory and terms of the GA to the community. The strategy should emphasize the benefits of the program to the participant households, including increased savings and investments, increased capacity, access to markets, etc. thereby encouraging participation. It should also clearly outline the potential implications of program involvement on the status of cash assistance, resettlement, and other aid benefits. UNHCR and IP staff at all levels should be equipped with clear, concise, and transparent talking points.

3. Livelihoods Promotion

Standard 3.1: Livelihood Activities - Self-Employment

Selected self-employment activities are informed by market opportunities; have high growth potential, profitability, sustainability, and relevance to the existing skills/knowledge of the target population; and are linked to the Graduation components.

Key Actions

- Conduct a rapid market assessment to understand market opportunities that may be appropriate for Graduation participants (considering formal and informal barriers of entry for both refugee and host community participants).
- Refer to socioeconomic and market assessment findings to understand participants' existing livelihood strategies, knowledge, skills, and attitudes, to identify market opportunities aligned with participants' backgrounds and interests.
- Select 4-6 short-term livelihood opportunities that require low to medium up-front investments, allow for quick returns, and also have market apertures for your target population(s). Short-term livelihood activities should include non-agricultural and agricultural opportunities, as appropriate.
- Identify and select appropriate longer-term livelihood opportunities that may be more profitable for participants to undertake by investing proceeds from their short-term livelihoods. Longer-term livelihoods should include non-agricultural and agricultural opportunities, as appropriate.
- Determine the growth and profitability of the selected livelihood opportunities by analyzing the length of time and money required before participants can invest in longer-term livelihood opportunities.
- Outline a Livelihood Promotion Strategy (formerly referred to as a Livelihood Roadmap) for each of the selected livelihood opportunities, inclusive of training requirements, Asset Transfer needs, and timeline.
- Develop a communications strategy for livelihoods planning, including for the Asset Transfer.
- In addition to the Livelihood Promotion Strategies for each activity, ensure there is a mechanism in place where participants develop individual business plans/household-level livelihood roadmaps.
- Equip coaches to provide ongoing support related to individual business plans/household-level livelihood roadmaps.
- Review market dynamics every six months to ensure relevance of selected livelihood opportunities and to identify new opportunities.

Key Indicators

- Selected livelihood opportunities are assessed to be viable, profitable, and aligned with participants' backgrounds and interests.
- A Livelihood Promotion Strategy is developed for each selected livelihood opportunity.

- A mechanism is in place to support the development and implementation of individual business plans/household-level livelihood roadmaps.

Guidance Notes

- Each Graduation program should identify 4-6 short-term viable livelihood opportunities to promote through the program. While Graduation participants may opt to engage in IGAs outside of these livelihoods, they should be encouraged to consider the selected opportunities. This allows the program to adequately map the growth strategy for each IGA, to assess the appropriate type and amount of Asset Transfer, and to ensure that appropriate technical skills training is offered through the GA. In addition, since coaches should participate in the trainings to build their capacity and background in a discrete number of topics, they will be better placed to support Graduation participants in the identified opportunities promoted through the Graduation program.
- A rapid market assessment should be carried out ahead of the finalization of the design of the Graduation Approach to identify appropriate livelihood activities. Ideally, the MA should involve consultation with potential participants, vendors, other relevant stakeholders, and observation of local markets. The MA should examine the growth potential, profitability, feasibility, cost, and market demand of different livelihood options as well as the skills, experience, and interest of participants. Care must be taken so that selected livelihood opportunities do not saturate the market. The MA must also take into consideration formal and informal market constraints for the target population, including the right to work in specific sectors (formal barrier) and discrimination that refugees may face in specific sectors (informal barrier).
- The selected livelihood opportunities should be informed by, and grounded in, not only the market assessment, but also UNHCR regional and/or country operations' livelihoods strategy to ensure alignment with organizational priorities and the possibility of sustainable growth. Such alignment can help facilitate linkages that could strengthen the livelihood activities.
- The selected livelihood opportunities must address the needs of the distinct groups served by the GA. For instance, single parents might require childcare and flexible timing, or people with disabilities may require home-based activities or a particular geographic zone that is easy to access. Implementing agencies should be intentional about not putting undue burden on those with household responsibilities and including work-at-home options so parents can balance care work and livelihoods activities. Being culturally sensitive is also important, especially in settings where cultural norms restrict the ability of married or single women to work outside their homes or work at all. To find a proper solution and ensure that women will be able to fully participate in the GA, some methods include conducting focus group discussions with men in the community to find adequate solutions, involving men in household Coaching sessions, sensitizing on gender dynamics etc.
- The MA should be re-conducted and updated on a regular basis. Markets are very dynamic, so a one-off assessment at the beginning of the program might not be sufficient to guarantee the sustainability of the selected livelihood activities. In addition, the support/advice and referrals that coaches provide need to be up-to-date and relevant. Staff should be aware of market conditions and should conduct new analyses at least every six months and update these analyses whenever there are any important changes in the legal, political, or socio-economic context.

- Participants engaged in self-employment should be encouraged to diversify IGAs and explore both short and long-term activities to mitigate risk. Along with the Consumption Support, short-term activities allow participants to generate a quick return, which can later be invested into long-term, and often more profitable, livelihood opportunities. This also helps diversify income sources, which builds resilience. Selected self-employment opportunities must aim at creating employment and business opportunities for refugees in less saturated sectors with high market competitiveness, while promoting innovative and profitable opportunities for growth.
- Selected self-employment opportunities must consider protection concerns. For example, livelihood opportunities that entrench gender inequities need thorough investigation and solutions to address barriers. Activities that harm participants, their children, and/or the environment, should not be supported through the GA.
- The Livelihood Promotion Strategies cannot stand alone. Definition and selection of appropriate livelihood opportunities must be informed by, and linked to, the Graduation components, including, but not limited to, Coaching, Consumption Support, Savings, Training, and Asset Transfer. For example, it is the responsibility of Coaches to help guide participants through the selection of appropriate livelihood opportunities, and to help participants overcome challenges faced along a livelihood cycle. Similarly, the content and timing of Technical Skills Trainings, and the amount and timing of the Asset Transfer, should be directly linked to the livelihood opportunities identified and supported through the Livelihood Promotion Strategies. When these components are not informed by one another and designed together, the intervention risks being disparate and lacking the benefit of a holistic and participant-centered approach.

Standard 3.2: Livelihood Activities - Wage Employment

Wage employment opportunities should be based on local market conditions, allow for a livable and fair income, and adequately address protection concerns.

Key Actions

- Assess national and local government policies, as well as informal norms, that govern the labor market to outline opportunities and barriers for the targeted population(s) to engage in wage employment opportunities.
- Refer to the SEA findings and other research to understand the target population's existing attitudes, skills, and knowledge related to different wage employment opportunities.
- Engage private sector actors to identify a discrete number of jobs that are appropriate for Graduation participants based on their backgrounds and experience, have a market aperture, and provide viable growth potential.
- Advocate for fair labor practices for the targeted livelihood opportunities. Where gaps exist in local policy, incorporate the 1951 Refugee Convention and the 1967 protocol for vulnerable populations into program design.
- As necessary, provide ongoing support to private sector partners committed to upgrading the physical, emotional, and/or social protection of their workers.
- Provide job-specific training and/or additional support to participants integrated into the wage market and look for creative solutions to any employment issues.

- Develop and implement a monitoring system to ensure participant needs are being met through wage employment opportunities.

Key Indicators

- There is a clear rationale for selected wage employment opportunities.
- Identified wage employment opportunities include necessary labor protections for participants and respect decent work standards.
- A Livelihood Promotion Strategy is developed for each selected wage employment opportunity.
- A mechanism is in place to monitor and support participants throughout program implementation.

Guidance Notes

- When determining livelihood activities, consider wage employment opportunities in addition to self-employment activities. While traditional Graduation participants living in rural settings are more likely to engage in self-employment opportunities, many refugees in urban settings may have the opportunity to engage in wage employment opportunities. The decision, however, should be informed by a clear understanding of the local labor market.
- The option to offer wage employment depends on the legal framework in the country of operation and the location of the Graduation program. Wage employment opportunities should align with the legal framework around access to labor market for refugees. While some governments may allow refugees to participate in the labor market, other governments, especially in countries with high unemployment rates, may place restrictions on their participation. These barriers may include limiting the sectors in which participants can work, requiring participants to obtain work permits (at a high cost), or requiring them to be sponsored by an employer. As appropriate, implementing agencies can advocate for governments to expand opportunities or reduce barriers for refugees engaging in wage employment opportunities. In any case, it is important to consider protection concerns and ensure that wage employment opportunities do not harm participants.
- The selected wage employment opportunities should be informed by, and grounded in, both the labor market opportunities and UNHCR regional and/or country operations' livelihoods strategies to ensure alignment with organizational priorities and the possibility of sustainable growth. The identification of wage employment opportunities must take into consideration formal and informal market constraints for the target population, including the right to work in specific sectors (formal barrier) and discrimination that refugees may face in specific sectors (informal barrier). Similarly, the selected wage employment opportunities must address the needs of the distinct groups served by the GA.
- Address skill and knowledge gaps ahead of introducing the livelihood activities through appropriate training as part of the core capacity and technical skills training components. There may be a mismatch between the available employment opportunities and the skills of refugees (both technical and language). Implementing agencies should assess refugees' existing skills and ensure sufficient training, as necessary.
- Often, the development of wage employment opportunities requires significant advocacy on the part of the IP. Organize a private sector forum or meet with individual potential employers to better understand their specific employment requirements related to (a) identification/

documentation; (b) specific training/skill requirements, including any necessary certification (e.g., food safety certification, cosmetology certification); and (c) general conditions of employment contracts, compensation, benefits, transportation, hours, options for promotion/growth, and training offered. Meeting with employers also provides an opportunity to discuss the employment rights of refugees, International Labour Standards,[1] potential issues for vulnerable employees (around gender, disability, status), and mechanisms to resolve issues if they arise.

- The implementing organization may also have to advocate for, and educate stakeholders about, refugee rights. It is a good practice to conduct awareness raising activities among employers, employers' unions, ministries of labor, and refugees about refugees' right to work (as applicable).
- Establish strong systems for vetting potential employers to ensure they conform to International Labour Standards. Be sure to advocate for fair wages that allow participants to meet basic needs and are based on current market realities in targeted employment sectors. Cultivate partnerships with the private sector to ensure management understands decent and equitable work standards and promotes inclusive hiring. Ensure that wage opportunities address protection concerns and do not harm Graduation participants or the environment. Seek opportunities that have decent income and growth potential, are likely to create long-term opportunities for targeted groups after the intervention has ended, have fewer risks, and offer significant social and physical protection to participants.
- Meet with employers and staff at all levels to ensure that refugees' rights are understood and respected. Often, potential employers are wary of hiring refugees, either due to discrimination or because they are not educated about refugees' right to work. Ensure that front-line workers are aware of refugees' rights as well. Since negotiations and agreements with private sector partners are often made with senior members of the administration, they may not be effectively communicated to the front-line staff who are responsible for interacting directly with participants. These interactions need to be monitored to ensure that agreed upon changes are being implemented, and participants are not being denied opportunities.
- Avoid or mitigate employment-related protection risks. Participants should be fully aware of their rights to decent working conditions. Relevant trainings for participants may include identifying exploitative working conditions, reporting such conditions to their coach or other IP staff, and avoiding or mitigating risk (See Topic 10 on Core Capacity Building and Technical Skills Training for more details about incorporating such trainings into the GA). For example, to mitigate a potential risk, participants should be advised to not just do interviews and accept offers over the phone but also to visit the work place to assess work conditions. Depending on the employer, coaches may be able to accompany refugees to interviews to provide support and help ensure the right conditions of their employment. Participants should be encouraged to consult their coach to assess potential job opportunities and have a mechanism through which to report problems. Regular monitoring of the participants and their employers is important to ensure that issues related to protection or working conditions are identified and resolved.

[1] https://www.ilo.org/global/standards/introduction-to-international-labour-standards/lang--en/index.htm .

4. Monitoring and Evaluation

Standard 4.1: System for Performance Measurement

A robust, streamlined system of tools, indicators, processes, and staff assesses performance and outcomes throughout the project cycle in an ongoing, adapted, and iterative manner.

Key Actions

- Designate at least one staff responsible for leading M&E system design, with support from other staff.
- Develop household-level and program-level indicators and targets. Each target should be justified in relation to the program logic and goals. See Standard 4.3 on Graduation Criteria and the M&E Guide and Toolkit for more information and additional guidelines.
- Determine appropriate frequency and methods of collecting data for each indicator based on feasibility, the data's intended use, and timeframe for expected results, as well as institutional capacity.
- Determine levels of data disaggregation desired and embed the ability for such disaggregation into the M&E tools and systems.
- Develop appropriate Graduation-specific M&E tools that track participant progress and program performance and enable course correction.

Key Indicators

- The program has at least one person responsible for oversight of Graduation monitoring and evaluation efforts.
- Well-defined, context-suitable indicators are developed and integrated into monitoring and evaluation systems to inform both household and programmatic progress.
- M&E systems allow for the disaggregation of data by key characteristics such as gender, age, and residency status.
- M&E tools include, at a minimum, baseline and endline assessments and monitoring tools for both the household and program level activities.

Guidance Notes

- A distinction should be made between the monitoring and the evaluation process. Monitoring involves a continuous (monthly, quarterly, annual) and systematic process of collecting, analyzing, and using information to track progress toward household and program goals and objectives, and adapting activities as needed. Evaluation tends to be more intermittent, may assess overall outcomes (and when possible, impacts, though this generally should be achieved with external evaluation support), identify trends, provide lessons, and suggest recommendations for improvement of future programs.
- Streamline M&E tools and systems to ensure that they can be leveraged beyond a pilot at scale. Higher upfront investment and development of a robust and comprehensive system during the pilot stage helps ease time and cost constraints for scale-up. Developing a robust

M&E system from the start helps ensure consistent and secure data collection practices, enabling the ongoing analysis of data trends. Minor tool and system refinement may be required for scale-up.

- In planning for M&E, be sure to refer to any existing internal and external tools and internal systems before developing new tools for Graduation.
- The M&E team should work together with program and technical colleagues and IPs to develop M&E tools. Such collaboration promotes ownership, innovation, and sharing.
- The M&E system should further incorporate a participatory approach, such as the inclusion of indicators related to goals identified by participants themselves. This type of approach can help engage participants and ensure the capture of context-appropriate data.
- The development of the M&E system should include a variety of tools, such as survey questionnaires, that include both qualitative and quantitative indicators. The tools developed should reflect global good practices and the latest research. In addition to tools, appropriate data collection plans must be established. Data collection plans should include the persons responsible for data collection, frequency, and other methodological considerations. This plan must be realistic and take into consideration available resources.
- When possible, develop and use a Management Information System (MIS), a computerized database, for data collection and analysis. Using a computerized system can help reduce human error, standardize data collection, and facilitate more rapid and comprehensive analyses. This system can be implemented by providing coaches and M&E staff with smart phones or tablets to carry out data collection.
- In addition to regular data collection, systematic data quality checks, such as triangulating results from various data sources or conducting field-visit verifications, should be implemented to ensure accurate, reliable data.
- The monitoring system should include, at a minimum, monitoring ongoing household and program progress. Household monitoring should include indicators related to participant progress. Program monitoring should include aggregated household data and program output, outcome, and quality indicators. This system enables regular assessment of progress against targets throughout the project cycle and supports adaptive management and course correction.
- More comprehensive evaluation or assessments should also be conducted at the baseline and endline levels (ideally also with a midline evaluation). These should be timed to ensure that seasonality does not skew or negatively impact data analysis.
- Results from data collection efforts should be analyzed on a regular basis to inform programming decisions and adaptations, and a clear action plan should be developed for applying the findings for program improvement. The results should further be disaggregated by gender, disability status, age, residency/legal status, or other relevant factors to ensure the program is able to meet specific needs of these populations and to allow for more nuanced learnings.
- Data should be shared, as appropriate, with relevant internal and external stakeholders to create a feedback loop. Such consultation can help operations better understand identified trends, access additional relevant data, and more effectively analyze and apply learnings from their data collection systems to inform both implementation and scale-up.

Standard 4.2: Adaptive Management

The Graduation program includes explicit efforts to ensure adaptive program management.

Key Actions

- Design and operationalize an M&E plan that outlines roles and responsibilities and plans for the collection, analysis, and use of data and learnings.
- Develop and operationalize a Knowledge Management (KM) plan to systematize the sharing of program-generated evidence and knowledge among relevant internal and external stakeholders throughout the project cycle. The KM plan should delineate roles and responsibilities, objectives, key documentation required, and dissemination plans.
- Develop a Learning Agenda, which includes assumptions, clear learning objectives, learning questions, learning methodology, indicator targets, interim benchmarks, and outputs.
- Hold regular learning meetings with relevant stakeholders to review and discuss program results and learnings to better understand what is or is not working, for whom, why, and how. Incorporate meeting outcomes into plans to adaptively manage the program.
- Based on the Knowledge Management Plan, produce and share knowledge products that illuminate key findings and lessons learned. These may include new evidence, positive outcomes, shortcomings, challenges, failures, deviations from intended outcomes and reasons for that, as well as documentation of adaptations made throughout the program and the results of those modifications.

Key Indicators

- Dedicated personnel are responsible for overseeing learning and making recommendations and decisions to adapt the program as learnings indicate.
- An M&E plan is developed and implemented, including roles and responsibilities and plans for collecting, analyzing, and using data.
- A Knowledge Management Plan is developed and implemented to produce and share learning products.
- A Learning Agenda, including program learning objectives and learning questions and methods for answering these questions, is developed and implemented.
- Program activities are adapted and improved based upon emerging information and evidence.

Guidance Note

- A strong M&E system that is effectively used for adaptive management is essential to improve impact through learning. Data and learnings should be used throughout the project cycle to refine implementation and increase impact. This system should be prioritized from the initial pilot and learnings should be well documented so that they may inform the program at scale.
- The M&E plan, KM plan, and Learning Agenda should be developed with input from all relevant stakeholders (program and technical staff, IP, government counterparts, Trickle Up lead staff, etc.) and used to adapt and improve program activities throughout implementation. Each plan should clearly delineate roles and responsibilities and establish clear objectives.
- Knowledge Management should be embedded within the institution and its monitoring and learning systems from the pilot phase. Systematically documenting knowledge and applying

learnings can ensure strong, constantly improving implementation, and can also serve to ensure continuity and consistency of programming in cases of staff transitions.
- Regular program assessment activities and learning workshops should be conducted with relevant stakeholders to discuss and capture local knowledge and experience. These shared learnings will be critical for scaling up effective program design and implementation at the national level. See Section 5 of the Graduation for Refugees M&E Guide and Toolkit for more information and additional guidelines.

Standard 4.3: Graduation Criteria

All Graduation programs establish and monitor Graduation Criteria that reflect participant priorities and program objectives.

Key Actions

- Include key stakeholders in the design of Graduation Criteria, including potential Graduation participants, M&E staff, program staff, protection staff, and program leadership.
- Define the goal(s) of the Graduation program and the end-of-intervention expected outcomes.
- For each Graduation Goal, define one or two Graduation Criteria.
- For each Graduation Criteria, deduce SMART[2] and logical Graduation indicator targets.
- Empower coaches to help participants define one personalized Graduation Criterion and associated indicator targets.
- Determine what level of achievement of Graduation Criteria is required in order for a participant to have "graduated."
- Ensure that Graduation Criteria are reflected in M&E systems.
- Determine how often each Graduation indicator will be measured, informed by its usefulness for adaptive management.
- Determine if and how to mark the occasion of "Graduation" for participants.
- Conduct a baseline of participants' starting points in relation to the identified Graduation Criteria.
- Monitor Graduation Criteria as needed.

Key Indicators

- Graduation Criteria and associated SMART indicator targets have been developed.
- Graduation Criteria and indicator targets are related to clearly defined goal(s) of Graduation.
- There is a monitoring system in place to track participant progress toward Graduation Criteria and an evaluation system in place to assess participants' attainment of Graduation Criteria.

[2] Specific, Measurable, Achievable, Relevant, and Time-bound.

Guidance Notes

- Graduation Criteria are context-relevant household indicators that mark a participant's movement out of poverty. Collectively, a project's Graduation Criteria enable the assessment of a household's progress towards, or across, a predetermined threshold that signals that the household has attained, and is likely able to sustain, a long-term level of wellbeing and self-reliance so as to avoid sliding back into extreme poverty. Each criterion should be measured through SMART indicator targets. Graduation Criteria and the associated indicator targets should be used to assess participant progress and to determine if an individual or household has "graduated." See Section 4, Graduation for Refugees M&E Guide and Toolkit for more information and additional guidelines.
- While some operations may determine that participants need to meet all Graduation Criteria to "Graduate," others may decide instead on a minimum number of criteria that must be met. This decision should be made by taking into consideration the programmatic objectives and based on a shared understanding of "success."
- Graduation Criteria should be developed and verified with input from stakeholders, including participants. UNHCR livelihoods staff, IP staff, and partners should draft Graduation Criteria early in the process in order to inform program design. Defining Graduation Criteria and setting their targets, however, may be an iterative process. Particularly in the case of pilots, some Criteria may need adjustment and refinement throughout the design phase and during start-up. It may therefore be necessary to re-evaluate the Graduation Criteria approximately six (6) months into implementation.
- While Graduation Criteria will vary slightly depending on the geographic, social, and financial context, it can be valuable to measure Graduation in a similar way across all UNHCR operations for consistency and to allow for a degree of comparison. They should generally reflect a participant's successful engagement with sustainable livelihood(s) that provides for, at a minimum, food security, livelihoods expertise, a savings or asset buffer against shocks, savings and investment for the future, and social and human capital.
- Graduation Criteria are related to clearly defined goal(s) of Graduation. This means that each target must have a tangible connection to this desired end state. As a result, targets should not be based on what staff believe is likely achievable with a predetermined design, but rather identify the desired end state, then work backwards to determine key design inputs (e.g., asset transfer amounts, length of intervention) required to reach this state. That said, some iteration and compromise is required.
- Ensure there is a monitoring system in place to track participants' progress toward Graduation Criteria and indicator targets on a regular basis. There must also be an evaluation system in place to assess participants' ultimate attainment of Graduation. Note that the Graduation Criteria themselves may not always serve as monitoring indicators and will require separate indicators for monitoring. Determine the frequency of monitoring required for each indicator independently, taking into consideration that some indicators will require ongoing tracking to facilitate course correction by coaches whereas other indicators will only need to be collected intermittently to assess Graduation.

5. Coaching

Standard 5.1: High Quality Coaching

All Graduation participants receive appropriate, quality Coaching support throughout the program intervention.

Key Actions

- Conduct a Coaching needs assessment to determine the most appropriate Coaching model for the program and the ideal profile of coaches. Assessment activities may consider the knowledge, skill, and attitudes of Graduation participants and potential coaches, as well as existing structures, budget, etc.
- Develop Terms of Reference for coaches and recruit appropriate coaches based on the program targets, desired profile, and available budget.
- Develop and/or adapt Coaching tools for coaches to use during their household sessions, including, but not limited to, 1) a tool to help participants develop goals and action plans (such as Trickle Up's Graduation Map), 2) a tool for participants to track their progress (such as Trickle Up's Graduation Monitoring/Self-Assessment Tool), and 3) a guide for coaches to use to facilitate each coaching session (such as Trickle Up's Coaching Guide).
- Assign coaches to supervise specific participants and group activities based on aligning the coach and participant profile (i.e. shared language, gender, etc.).
- Develop realistic weekly and monthly targets and work plans to help coaches arrange and manage their weekly schedules, including weekly or bi-weekly household visits, Village Savings and Loan Association (VSLA) meetings, etc.
- Explain the Coaching component to all participants, including objectives, principles, and roles and responsibilities of participants and coaches.
- Develop and implement a feedback mechanism for participants to provide anonymous feedback on coaches.
- Develop appropriate M&E tools for Coaching that support coaches in guiding and managing their work and provide information to supervisors to track participant progress and correct course.
- Develop and implement reporting templates for coaches to report on their coaching sessions, participant progress, challenges, next steps, and other key programmatic data.
- Encourage ongoing sharing of challenges and lessons learned between coaches, including with supervisors. Encourage appropriate course correction.

Key Indicators

- The Coaching model is designed to respond to the participants' needs surfaced in assessment activities.
- Coaching tools, which respond to the needs of the Graduation participants surfaced during assessment activities, are adapted or developed and implemented.
- Coaches submit regular reports on their Coaching sessions and participant progress.

- Participants receive bi-weekly visits, unless a different frequency is clearly rationalized for each participant.
- Participants receive Coaching visits for the duration of the program.

Guidance Notes

- Coaching refers to an ongoing relationship where the coach supports and motivates the participant to use his/her existing knowledge and skills to make informed and realistic decisions and achieve specific objectives in a set amount of time. Coaches are not responsible for having specific expertise or providing direct support on all issues (technical skills, etc.) but should have a system in place for referring the participant to more targeted support/expertise as needed.
- In hiring decisions, prioritize coaches' communication and facilitation skills over expertise in livelihoods as pilots have shown strong facilitation to be more crucial than livelihoods expertise to help participants achieve their goals. Coaches do not need to have advanced degrees or specific expertise in key livelihood areas or other technical topics. The main role of the coach is to build the self-reliance of participants by providing participants with ongoing support throughout the Graduation process, building trust, helping identify emerging issues, and providing referrals to appropriate social services (legal, psychosocial, technical, etc.). Given the importance of the Coaching component and the direct and frequent interaction they have with participants, it is crucial to hire staff with the right skillset.
- Ensure the background of the coach and the proposed salary are aligned. Hiring coaches with skillsets far beyond the requirements for the role can lead to high turnover, particularly in cases where the salaries are not sufficient to incentivize retention. Coach turnover can then result in lower overall capacity and consistency of coaching support. Coach salaries should also not be so high as to disrupt the local market.
- Coach profile(s) should be determined based on the profile(s) of the participants. In some refugee contexts, there is distrust between different target populations (i.e. different regions, ethnicities, religious groups, etc.). This may be especially true in situations where refugees are fleeing conflict and do not know on which side of the conflict others have been. To avoid creating tensions, these characteristics should be taken into consideration when assigning coaches to individual participants. Similarly, characteristics such as refugee status, age, native language, hometown, and gender can affect the level of comfort and trust between participants and coaches. Taking care in this area will help ensure a strong relationship can be developed between coach and participant.
- Aim to recruit and train more coaches that will be needed to manage the risk of coach turnover. The training of coaches can be framed as a final stage in the recruitment and final selection process for coaches and result in a roster of replacement coaches ready to step-in in the case of coach turnover.
- Depending on feasibility in the context, each coach should provide support to approximately 40-50 participants. In high-density areas, coaches may be able to oversee more participants; in low-density areas, fewer. It is advisable to group participants by geography when possible to decrease transportation time between participant visits, while still assigning coaches and participants based on appropriate profiles. Similarly, if savings groups are being formed (see Standard 7.1 on Savings Mechanisms and Targets for more details), it is recommended to arrange savings group participants by geography and coach, so that coaches provide

individual household Coaching to the participants in the savings groups that they support. This builds cohesion and solidarity among participant groups and allows coaches to have multiple touch points with the same participants over the course of the program.

- Household visits should last approximately 30-45 minutes, as agreed between the coach and each participant. Most household visits take place at the participant's home, though in some cases a participant may prefer to meet elsewhere. Household visits should be conducted on a weekly or bi-weekly basis, but frequency can be adapted as appropriate. Often participants have changing needs as they progress through the Graduation program; fast climbers may need less frequent or less intensive support from coaches, while slow climbers may need more frequent or more intensive support. It is recommended to assess each participant's progress through the program approximately every six months, and to adjust the frequency and duration of Coaching activities as needed.
- While the GA targets individual participants, the success of the intervention is at the household level. Moreover, buy-in from participants' spouses and other household members can greatly influence whether or not the GA gains traction. In order to garner this buy-in, Trickle Up strongly recommends that coaches invite and encourage participation of at least one additional household member during Coaching sessions. Often the spouse or older child(ren) join these meetings, though the participant may invite others to attend sessions instead.
- The needs of each target population vary by context. As such, the IP must conduct assessment activities to understand the distinct needs of each population, and consider adjusting Coaching interventions accordingly. In addition to considering the demographic and socioeconomic status of each target population, language, literacy, numeracy, and preferences for different learning methodologies should also be considered. Often there may be a difference between the needs of host community members and refugees, between men and women, or between participants from different nationalities. Be sure to draw on existing tools, lessons learned, and prior experience when adapting or developing Coaching materials and tools and ensure that materials are in languages, formats, and media types that are easily understood and culturally appropriate for the target group(s).
- While most Coaching tools and guidelines in the Graduation context focus on individual Coaching, Group Coaching is being tested and implemented in some refugee contexts and in many non-refugee contexts. Often Group Coaching is a supplement to household Coaching where the coach facilitates a pre-determined curriculum or uses the group-setting to reinforce lessons from individual Coaching sessions. The coach organizes a group Coaching session according to themes prioritized by the group members to address common challenges and utilize the group's joint knowledge and experience to explore opportunities and solutions. In these cases, groups are usually comprised of participants who receive household Coaching sessions by the same coach and who may also participate in a Savings Group together.
- In addition to the coaches' responsibilities directly supporting participants, most programs set aside one half or full day per week for coaches to complete office work. During these sessions, coaches input participant data (ideally into an electronic MIS); meet with their supervisor one-on-one to discuss sessions (see more on coach supervisions under Standard 5.2); and meet with other coaches to discuss specific success stories or challenges, capture learning, and brainstorm effective solutions.

Standard 5.2: Appropriate Supervision and Reinforcement

Coaches receive appropriate capacity building, supervision, and reinforcement from the lead IP to ensure quality support to Graduation participants.

Key Actions

- Develop Terms of Reference for, and recruit, one or more coach supervisor, based on the program targets and available budget. Supervisors are responsible for overseeing quality implementation of Coaching, supporting coaches, providing regular feedback and capacity-building opportunities, and helping address Coaching challenges.
- Develop and/or adapt supervisory tools for the local context, including, but not limited to, a Coaching Supervisor Guide and monitoring tools for coach supervision.
- Train supervisors on their roles and responsibilities.
- Assign one supervisor to oversee no more than 10 coaches.
- Design a capacity-building strategy and facilitate training of coaches and supervisors to ensure they have the necessary knowledge, skills, and attitude to engage participants throughout the intervention.
- Organize and facilitate a workshop to build coach capacity on any other topics in which they will be involved.
- Encourage coaches to participate in key trainings that participants engage in through the Graduation program (Savings activities, Core Capacity Building, etc.) to build coaches' capacity to reinforce these topics during household Coaching sessions.
- Include supervisors in all capacity building initiatives for coaches so that supervisors can easily follow-up/monitor key topics and skills.
- Employ spot-checks by the supervisor to ensure that Coaching sessions are carried out as planned and that sessions meets participants' needs.
- Schedule weekly meetings between coaches and supervisors to discuss challenges and progress, and share lessons learned.
- Monitor Coaching activities and utilize findings to learn, innovate, and implement changes based on data.
- Offer refresher trainings to coaches and supervisors, as necessary, throughout the duration of the program.

Key Indicators

- A Coaching Supervisor is hired and trained.
- All coaches receive training in key content and skills, including, but not limited to, the Graduation program, monitoring, conducting household visits, and coaching facilitation techniques.
- All coaches receive refresher trainings, as needed.
- Supervisors utilize coaching monitoring tools for each coach.
- Systems are in place and utilized to ensure that coaches receive and share regular feedback with both supervisors and peers.

Guidance Notes

- Coaches require continuous support from both their supervisors and peers. It is the responsibility of the lead IP to set up appropriate structures or mechanisms to ensure support, knowledge sharing, and ongoing learning.
- Coaches and supervisors should be oriented to all the elements of the Graduation program, including objectives, roles and responsibilities, Graduation components, target population, timeline, and relationships with partners. Coaches and supervisors should further be trained on the role of Coaching, Coaching tools, and facilitation techniques, emphasizing skills such as asking probing questions, active listening, and supporting participants to build their self-reliance and problem-solve on their own
- Training content and tools must respond to the knowledge, skills, and attitudes of the coaches, and should be adapted to the local context. Training delivery should use interactive adult learning methodologies and principles (see Standard 10.2 on Training Methodologies for more details). To the extent possible, draw on existing tools, lessons learned, and prior experience when adapting Coaching training content and tools.
- Utilize just-in-time learning to build the capacity of coaches. Like all learners, coaches can only retain so much information at one time. As such, be sure to develop a clearly outlined capacity building strategy that allows coaches to learn new content as they have the opportunity to apply it. At a minimum, coaches should participate in workshops on the GA and their roles and responsibilities as a coach, on monitoring (as it relates to the role of the coach), on facilitating individual household Coaching sessions, and on any other content for which the coaches will be responsible. Be sure to offer refresher trainings throughout the program to ensure ongoing capacity building.
- Coaches coming from case management, training, or other backgrounds may have a tendency to want to provide advice to participants in order to overcome challenges. Keeping in mind that the Graduation Approach aims to improve self-reliance and resilience of participants, coaches should instead focus on supporting participants to problem-solve on their own during Coaching sessions. This approach will better equip participants to continue to address any potential challenges that they face after the end of the program. Coaches can do this by focusing on facilitation techniques such as asking probing questions. This skill takes practice and should be closely followed by coach supervisors throughout the program.
- Coaches are the backbone of the GA. As such, there is often the inclination to involve coaches in all aspects of the program. However, coaches cannot be experts in all technical areas and should not be overextended. Involving coaches in all areas can detract from their ability to provide high quality support and from dedicating the time necessary for key Coaching needs. From program onset, it is important to clearly define the roles of the coach and outline whether the coach will be responsible for leading an activity, such as household Coaching sessions or household monitoring, or supporting an activity, such as reinforcing key financial literacy messages. Coaches should receive direct training on all activities that they are responsible for leading. They should not be required to attend a full training of trainers for other subject matters (i.e. technical topics). Instead, they can be encouraged to attend capacity-building activities alongside Graduation participants so that they will be better positioned to reinforce messages with participants.
- Supervisors should spot-check to ensure that Coaching sessions are carried out as planned and that sessions meet participants' needs. Common challenges to be aware of include slow

climbers (those who advance more slowly through the program), absenteeism, low household engagement, relationship dynamics, and resistant participants.
- Supervisors should be equipped with appropriate tools and resources to provide quality support to coaches. They should have a clear work plan, which includes shadowing coaches to observe sessions, individual debriefs with coaches to share feedback, targeted support for coaches experiencing challenges, facilitating group knowledge-sharing sessions, reviewing coaches' reports, and compiling lessons learned and data for programmatic reporting. Supervisors should further have specialized tools to use for coach observation, assessment, and feedback.

Standard 5.3: Coaching Themes

At a minimum, household Coaching sessions support three key areas: small business or other income-generating activities (IGAs)[3], savings, and household wellbeing.

Key Actions

- Ensure that Coaching tools incorporate key messages and activities related to IGAs, savings and assets, and household wellbeing. Themes of network engagement, food security, and self-confidence should also be reinforced.
- Build capacity of coaches to conduct Coaching sessions that address the needs of participants in relation to IGAs, savings and assets, and household wellbeing, as well as to support participants in overcoming challenges related to these topics.
- Coaches support participants in the identification of distinct SMART goals related to their income-generating activities, savings and assets, and household wellbeing, as well as in the ongoing revision of these goals and progress made.
- Coaches support participants in the regular consideration of their obstacles, and options for overcoming those related to their income-generating activities, savings and assets, and household wellbeing. Thus, coaches encourage continued progress and help participants build their self-reliance and resilience to overcome such obstacles.
- Coaches support participants in the identification of clear and realistic action plans related to their income-generating activities, savings and assets, and household wellbeing, as well as in the ongoing revision of these plans to address participants' changing realities, priorities, and capacities.
- Coaches monitor participants' activities on a regular basis, as they relate to IGAs, savings and assets, and household wellbeing. Coaches should also use monitoring processes for adaptive coaching to help participants stay on track and achieve their goals.

Key Indicators

- Coaches facilitate SMART goal-setting sessions with participants on the following content areas: income-generation, savings and assets, and household wellbeing.
- Coaches facilitate sessions for participants to explore their obstacles, options, and action plans in relation to their SMART goals.

[3] This refers to any income-generating activities in which participants are already engaged as well as the livelihood activity promoted through the Graduation program.

- Coaches use a monitoring tool to track participant progress towards each of these SMART goals.

Guidance Notes

- The GA is a holistic intervention that addresses multiple vulnerabilities faced by households living in extreme poverty. As such, it is imperative that Coaching activities proactively support each participant in various aspects of her/his life. As there are clear Graduation components and criteria related to income-generation, savings and assets, and household well-being, it is recommended that, at a minimum, all coaches directly address these topics with each Graduation participant.
- The Coaching tools that Trickle Up has developed, notably the Graduation Map and Monitoring/Self-Assessment Tool, can help guide coaches through the process of supporting participants on their income-generation, savings, and household goals. These tools begin by considering the participant's reality (current state) and then defining the participant's goal for income-generation. Based on the goal identified, the coach will then work with the participant to identify any obstacles to achieving that goal, options for overcoming those obstacles, and an action plan for achieving his/her goal. Once this process has been completed for the income-generation goal, coaches support the participant in completing the same process for goals related to savings and household wellbeing. The process begins with a focus on income-generation because changes at the household level and savings growth are often dependent on revenue generation.
- In addition to these topics, it is possible for coaches to cover additional content, depending on each participant's needs. For example, in Trickle Up programs in India and Burkina Faso, coaches have the additional responsibility of teaching or reinforcing knowledge, skills, and attitudes around water, sanitation, and hygiene (WASH) and sexual and gender based violence (SGBV), amongst other topics. As in the majority of Graduation programs, these messages have helped reduce certain determinants of poverty and improve socio-economic development. The authors recommend that programs assess gaps related to key messages and, if necessary, adapt Coaching materials to include additional content on these topics; however, careful consideration should be given to determining if these topics are better covered by coaches or by external trainers with specific expertise. For any additional topics that coaches will be expected to cover, coaches should receive training and appropriate written guidance for reference.

6. Consumption Support

Standard 6.1: Inclusion, Amount, Modality, Duration, and Timing of Consumption Support

The inclusion, amount, modality, duration, and timing of the Consumption Support are rationalized and linked to the needs of the target population and logic of the GA.

Key Actions

- Use poverty data (socioeconomic assessment, national and international poverty lines, etc.) to gauge extreme poverty levels and determine whether participants require a consumption stipend to meet their basic needs.
- If participants require additional support to meet their basic needs, refer to the poverty assessments and conduct additional FGDs, as necessary, to determine the required timing, duration, and amount of consumption support required.
- Refer to the service and stakeholder mapping to assess aid that households already receive or are eligible to receive from UNHCR and/or other organizations, to meet their consumption needs.
- Determine if linking participants to existing consumption support services will be sufficient or if participants will require (a) a top-up on existing support or (b) the creation of a new consumption support mechanism to meet their needs.
- Explore monitoring, safety, and security concerns of the mechanism to be used, including protection implications and the effect on other Graduation components.
- Determine which partner organization will be responsible for implementing Consumption Support.
- Rationalize, develop, and implement the identified Consumption Support.

Key Indicator

- The inclusion, amount, modality, duration, and timing of Consumption Support is rationalized and allows participants to meet their basic household needs in a given context until they increase their income.

Guidance Notes

- In designing Consumption Support, keep in mind the rationale behind the inclusion of Consumption Support within the Graduation Approach – namely, to allow participants to meet their basic needs in order to participate in the Graduation program without selling off their assets until they begin to generate increased income through their livelihood activity. The provision of additional Consumption Support may not be necessary if participants are not at high risk of selling off their assets and if they are already able to meet their basic needs through other means or with other forms of support.

- The amount of the Consumption Support provided should be evidence-based. As the component is designed to meet basic consumption needs, the amount provided should be based on the data collected during the socioeconomic assessment and targeting. At times, additional FGDs may be necessary to ensure the appropriate amount is identified. Ensuring needs of diverse households are met may often mean aligning the amount of Consumption Support with certain household characteristics, such as family size rather than offering a standard amount to each household.
- While in some cases a new intervention may need to be created to provide Consumption Support, in many refugee contexts, WFP, UNHCR, or another entity is already providing some type of Consumption Support to refugees, including potential Graduation participants. Rather than creating a parallel system, Graduation programs should leverage existing Consumption Support, when possible, by linking participants to these existing services. However, it is important to thoroughly vet the rationale in place regarding the amount and duration of the Consumption Support provided by other entities. Often, the amount and duration is based on research, while in other cases, it is based on the amount of resources available. In some situations, the Graduation program may therefore find that the amount and/or duration being offered is not sufficient to help participants meet their basic needs. In this case, it is advisable to "top-up" the amount offered in the pilot - taking into account what this will mean at scale- and/or extend the length of time that Graduation participants receive support.
- Consumption Support is meant to be time-bound, rather than indefinite, to encourage increased self-reliance. In order to ensure that Graduation is not creating increased levels of dependency, the program should consider easing Graduation participants off any additional Consumption Support that was provided through the Graduation Program (i.e. new forms of support or top-ups to existing support) after a specific duration of time. It is *not*, however, recommended that Graduation participants be excluded from existing forms of Consumption Support or aid for which they are otherwise eligible or that others are receiving. As Graduation participants are generally the poorest of the poor and have the highest level of need, they should not be put at a disadvantage compared to others who will continue to receive support. Moreover, excluding Graduation participants from other forms of aid can greatly disincentivize participation and can even lead to significant tensions within their communities, particularly in camp settings.
- The timing and duration of Consumption Support should also be aligned with other Graduation components. Consumption Support (excluding aid that participants may already be receiving from other sources) should begin when participants have the greatest need and should be phased out when the need is no longer present or when participants have established more sustainable alternatives. Accordingly, Consumption Support is often commenced in the beginning of the program when needs are highest and continues until participants begin generating sufficient revenues from their livelihood activities to meet their basic needs independently. The local context, however, may indicate that different timing and duration of Consumption Support would be more appropriate. For example, in many contexts participants can meet their basic needs most of the year; however, there is a specific lean season during which participants are at risk of selling off their assets or not being able to participate in the program. In such cases, it may be more appropriate to design the timing and duration of the Consumption Support to align with the specific lean season needs.
- When possible, cash is the preferred means of offering Consumption Support as it empowers Graduation participants to purchase what they need according to their own priorities. Sometimes

cash is not feasible or there is a non-cash option, such as food vouchers, already in place that the GA aims to leverage. Where food vouchers are offered, ensure that they are redeemable at the cheapest markets. In some cases, participants are offered kitchen gardens as a means to contribute to the household's wholesome diet.

- While it is ideal to offer the same type of Consumption Support to both refugees and host communities, there may be instances where funding constraints or other operational barriers do not allow for this. Should this be the case, take care not to allow Consumption Support to become a point of contention or discrimination between the two populations. Consider including more nationals in employment services/livelihood programing or adopting a low visibility for the consumption stipends offered to refugees.
- Clear and transparent communication regarding the Consumption Support is necessary to ensure that participants' expectations are met or managed. All program and partner staff, from senior management to coaches, should be equipped with clear messaging around the terms and rationale of the Consumption Support, including amount and duration. A clear communication strategy becomes all the more important in situations where Consumption Support for Graduation participants varies from the traditional Consumption Support that refugees receive through UNHCR or its partners, as this can create a disincentive for participation.
- Be sure to develop clear guidelines and train the coaches on the key messages they should transfer to participants regarding the appropriate use of Consumption Support in Graduation. If coaches do not clearly understand the goal of the Consumption Support or expectations regarding participants' use of the Consumption Support, then it is likely that the participants themselves will not fully understand expectations. For example, if participants are expected to use the Consumption Support stipend to cover the household's basic needs, as opposed to for investment in IGAs, coaches should be trained to provide this guidance to participants. Similarly, if there are expectations around when and how much of the Consumption Support participants are expected to invest in savings, this must first be clearly communicated to coaches. The communication around Consumption Support should also emphasize that the support is intended to benefit the whole household, rather than solely the primary beneficiary, to reduce potential risks of intra-household conflict.

7. Savings

Standard 7.1: Savings Mechanisms and Targets

All Graduation participants have access to savings mechanisms that are adapted to their needs and are working towards savings targets that are defined according to the local context.

Key Actions

- Assess the legal framework around refugees' right to formal savings opportunities.
- Map the savings services available - formal and informal - to refugees and host community participants in the Graduation target area. Note those that potential participants are currently using. Review the relative advantages and disadvantages of each type of service.
- Identify and develop a savings option that will work for all Graduation participants, keeping in mind accessibility and ease of use.
- Define an appropriate savings target for the Graduation program that provides a sufficient buffer for participants in the case of future shocks and that aligns with the identified Graduation Criteria of the program and the expected growth patterns of livelihood activities.
- Introduce the Savings component early on in the program and continue implementation throughout.
- Provide accompanying trainings on savings and household financial literacy to participants on a timely basis to help them reach their savings goals (see Topic 10 on Core Capacity Building and Technical Skills Training for more details).
- Monitor Savings component activities through coaches and troubleshoot related challenges throughout the intervention.

Key Indicators

- There is a clear rationale for the selected savings option or methodology.
- The targeted savings amount aligns with the identified Graduation Criteria and is sufficient to provide a buffer for participants in the case of future shocks.
- The targeted savings amount is realistic and adapted to the identified livelihood activities promoted through the Graduation program and their expected growth patterns.
- All participants engage in some type of savings activity.
- All participants receive appropriate training on savings and household financial literacy on a timely basis.

Guidance Notes

- Introduce saving early on in the program. If possible, participants should save their own money first to build ownership over the savings before external capital is introduced. The amount saved does not need to be a lot at the beginning; instead, it is important to start building the *habit* of saving.
- Savings amounts should grow as livelihood activities are introduced and get stronger. The program should map a clear growth strategy for savings, considering investment in household

expenses and reinvestment in business expenses. Regular and incremental savings should be balanced against the need to reinvest periodically in livelihood activities and consumption, so savings plans should have some flexibility.

- Participants should save a sufficient amount by program end to have created a buffer to offset future shocks. An often-used savings target is for participants to accumulate savings or assets equivalent to at least three months of daily expenses, though this is context-dependent.
- Clear communication with participants about the Savings component is critical to help participants understand the importance of savings and how it relates to Graduation Criteria and their personal goals. Messaging around savings (including frequency, targets, etc.) should be consistent. At the same time, savings must be addressed flexibly; coaches should work to encourage savings, while also helping to ensure that participants are not focused on savings at the expense of consumption, investment, and other elements of household wellbeing.
- When identifying a savings mechanism, ensure that it will be accessible for all Graduation participants. Accessibility includes both physical access (e.g. proximity), as well as legal or contextual access. Refugees, in particular, often face many barriers to accessing formal financial institutions, including regulatory restrictions, identification requirements, discrimination, high fees or balance requirements, limited or no access within a camp or settlement setting, etc. Often, the development of appropriate financial inclusion mechanisms for refugees is a time-intensive process that requires dedicated efforts on the part of the IP, as the savings mechanism must address any anticipated barriers.
- Savings groups, specifically traditional VSLAs, are the preferred mechanism for savings within the GA context, as they (a) are flexible in nature and can be adapted to meet the specific needs of any given context, (b) have low barriers to entry or access, (c) build solidarity and group cohesion, which can support the Graduation component of Network Engagement, (d) act as a mechanism for disbursing rotating loans in the future, which may act as an incentive for participation in the Graduation program, and (e) streamline programming and costs. While VSLAs are very adaptable, it is important that they follow best practices to ensure that money is being securely saved and used. A number of high quality resources that may be of use as a reference for the design and implementation of Savings Groups exist.[4]
- In some contexts, particularly in urban areas where Graduation participants are geographically spread out and/or where there is a lack of trust among target populations, savings groups may not be an appropriate mechanism for supporting financial inclusion. In these contexts, linking participants to existing formal financial institutions may be more appropriate. Ensuring access to such mechanisms, however, may require additional advocacy or support on the part of the IP. In Costa Rica and Ecuador, for example, UNHCR advocated with financial services providers to offer formal savings products for refugees, which would not have otherwise been available.
- Consider how the design of the Savings component is linked to or can support other Graduation components. Savings groups, for example, can serve as an entry point for the provision of other trainings or services since groups already meet on a regular basis and are engaged in savings activities together. Consider including regular messaging around key topics, such as money management skills or other Core Capacity Building areas, in savings group meetings in the form of 20-30-minute training sessions.

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[4] Learn more at www.vsla.net.

- It is important to distinguish between the Savings component and access to credit or loans as they have two very different purposes. Credit or loans can be useful for growing a business; however, they are also associated with high risk and typically require an individual to have strong financial management habits in order to be successful. Credit and loans do *not* serve the purpose of helping participants accumulate enough savings or assets to have a sufficient buffer to be resilient to shocks, which is the purpose of the Savings component. In order to build savings habits, accumulate wealth, and reduce the risks associated with cycles of debt that participants may have difficulty repaying, it is highly recommended that the Graduation program introduce the Savings component *before* any credit or loans are introduced. Credit and loans may be introduced at a later stage once savings habits and financial management capacities have been strengthened so that participants are better able to manage any loans they may receive.
- In order to ensure that participants develop good financial habits and are able to actively engage in their identified savings option, training on savings and financial literacy should be included as part of the Core Capacity Building component. Standardized tools help ensure that all participants receive the same information and the same level of education. As with all Core Capacity Building opportunities offered through the GA, training materials must respond to the needs of the participants (existing level of attitudes, skills, and knowledge; education and literacy levels; preferred learning methodologies; etc.). The use of dynamic learning activities and practical exercises, as well as just-in-time learning, helps participants integrate knowledge into practice (see Topic 10 on Core Capacity Building and Technical Skills Training for more details).

8. Network Engagement

Standard 8.1: Network Mechanisms and Activities

Participants have access to network opportunities that are adapted to the local context and participant needs.

Key Actions

- Assess the social capital and network needs of potential participants.
- Conduct a mapping activity, including participant surveys and key informant interviews, to determine what kinds of community, cultural, producer, or other types of groups may support network engagement; consider activities that potential participants previously engaged with in their countries of origin, are currently engaged with in the local context, or could engage in. Note that needs and opportunities will likely be different for refugee and host community populations.
- Weigh the protection and associated cost implications for each Network Engagement option, as well as how each option interacts with other Graduation components. Select an appropriate mechanism(s) for Network Engagement.
- Determine, develop, and/or adapt content to strengthen Network Engagement throughout the Graduation program intervention, as appropriate.
- Incorporate participants into Network Engagement activities.
- Monitor Network Engagement activities and adapt, as appropriate, throughout implementation.

Key Indicators

- There is a clear rationale for the selected Network Engagement strategy(ies).
- All participants meet on a regular basis with members of their identified networks throughout the program intervention.

Guidance Notes

- Network Engagement in the GA helps build solidarity and resilience and strengthen the process of integration into host communities for refugees. Ideally, the relationships, solidarity, and social capital that participants build through Network Engagement will serve as resources during and after the Graduation program.
- There is a greater chance for positive program results when participants are encouraged to attend community or group events or other relevant functions right from the start, continue to attend throughout the program, and persist in doing so after graduation.
- Savings groups implemented through the GA are the preferred entry point for Network Engagement. They provide an existing intervention on which to build, increase solidarity, and strengthen the process of integration in any given context. Experiences around the globe have documented the benefit of incorporating network activities into savings groups. Apart from

savings benefits, savings groups provide an important support structure that can reduce participant need for direct assistance during and beyond the program intervention.

- When savings groups are not implemented through the GA – most commonly in urban contexts – intentionally creating opportunities for group solidarity through alternative Network Engagement mechanisms is important. When possible, leveraging other Graduation program activities is advantageous so as not to create redundancy or additional work and obligations for participants. For example, grouping Graduation participants by geographic location and linking those households to the same coach and Core Capacity Building courses, allow them to meet and interact with other Graduation participants on a regular and ongoing basis. This can help build networks and solidarity.
- When linking and grouping participants through other Graduation activities is not feasible, connecting them to other existing networks is recommended, which may be informed by the stakeholder analysis. Examples are women's or youth groups, religious groups, community leadership groups, etc. Depending on the context, this may include forming connections between refugee and/or host communities. Explore opportunities for community engagement in existing groups that meet on a regular basis, such as cultural organizations or institutions, religious institutions, sports groups, etc.
- Networks need to be convenient. That is, the location and timing of the Network Engagement must be appropriate to enable participation. The duration and frequency of meetings will depend on the nature of the engagement, but meetings should ideally be at least weekly or bi-weekly so participants build bonds with other group members. Meetings in inappropriate locations (e.g. far away or past check points) or at inconvenient times (e.g. during working hours or after dark) should be avoided as they can serve as barriers to the successful participation of participants, particularly refugees.

9. Referrals and Linkages

Standard 9.1: Referrals and Linkages

Participants are connected to appropriate services and systems that are not directly provided through the Graduation Approach.

Key Actions

- Outline needs of GA participants that are not directly provided for through the Graduation program.
- Develop a list of relevant services to meet the outstanding needs of participants that other stakeholders and partners may offer.
- Map strengths and weaknesses of existing service providers, considering capacity, experience, accessibility for serving the target population, and scale capacity. Note that this mapping process will likely have to be completed independently for refugees and host community members.
- Work with service providers to incorporate any Graduation participants who are currently excluded from accessing the services. When feasible, develop MoUs with service providers to support the inclusion of Graduation participants.
- Set up clear referral pathways so that Graduation participants are able to access the identified services.
- Create a map of referral pathways for each type of service for coaches and IP staff to use.
- Train coaches and IP staff on the appropriate pathways for providing referrals and linkages to participants.

Key Indicators

- A mapping of services relevant to meet the needs of Graduation participants is completed and the strengths and weaknesses of each service provider have been assessed.
- There are clear referral pathways in place for relevant services outside of the GA's purview.
- Coaches and IP staff are trained on the referral pathways.

Guidance Notes

- There are often services and interventions that fall outside the GA, but that are still relevant and beneficial to Graduation participants. Examples include basic needs such as educational systems and health centers, protection services related to psychosocial support, or refugee-specific support such as access to legal documentation. As the Graduation Approach does not directly provide such services, the program works to help participants access existing services through referrals. The identification of appropriate referrals and linkages will be highly context-dependent, but should be informed based on a needs assessment. The assessment should identify key needs of participants, which are necessary for participants to progress out of extreme poverty, but which are not directly provided through the Graduation program.

- The services available to host community members are often different from those available to refugees. Map interventions independently to ensure the design and implementation of complementary systems. To the extent possible, utilize the GA to decrease disparities in the services offered to both populations.
- Appropriate service providers and partners come in many forms. Be sure to consider local, regional, and national actors within government, NGO, and private sectors. Even in operations where UNHCR has an existing agreement to partner with specific service providers and partners, the inclusion of additional stakeholders in the mapping process can help encourage creative thinking and often leads to a more holistic and transparent understanding of the stakeholder and service landscape.
- Coaches are often the first line of contact for providing referrals and may also accompany participants on visits to these service providers, as appropriate. They should therefore be provided with the comprehensive list that the program has developed of such services as well as clear guidelines on the types of services available, the location, how and when they can be accessed, under what circumstances a Graduation participant should be referred, and any additional relevant information to share with participants. In cases where the referral process is more complex than simply putting participants in touch with the service providers, which is often the case with referrals for protection concerns, coaches should be trained in the referral process and supported by other program staff members from the IP and/or lead partner organization.
- In addition to referral services for protection purposes, participants often also benefit from being connected to market services or opportunities through facilitated linkages. Based on a needs assessment, identify market actors that would benefit Graduation participants, such as buyers or suppliers. Develop a list of relevant actors who could partner with or support Graduation participants and set up clear linkages between those actors and Graduation participants. The appropriate actors should depend on the livelihood activities promoted through the Graduation program.
- Referrals and linkages may also serve to build upon the services that are provided through the Graduation Approach. For example, referrals and linkages may be made to organizations that provide trainings to strengthen key core capacity or technical skills topics and enable participants to continue accessing such capacity-building opportunities after the end of the program. Linkages to formal financial institutions can also complement the Savings component of the Graduation Approach, permitting participants to access other savings methods, credit, and other related services. Such linkages may be especially appropriate to introduce in the later stages of the Graduation Approach as participants have begun to build their capacities and are thinking of scaling up their activities.
- Particularly in the case of linkages to private sector actors, great care should be taken to ensure that services to which participants are linked are appropriately adapted to meet the specific needs of the target population. Be sure to review the details of the services offered and ensure that they align with the objectives of the Graduation program and its participants, rather than the business goals of the services provider.

10. Core Capacity Building and Technical Skills Training

Standard 10.1: Contextualized, Sequenced, and Time-Bound Capacity Building and Training

Participants receive relevant trainings that are appropriately contextualized to the needs of the target population and offered in a sequenced and time-bound manner.

Key Actions

- Refer to socioeconomic and needs assessments, context analyses, and other relevant assessment activities to understand what capacities Graduation participants need to build to be successful.
- Conduct a mapping exercise to identify which relevant core and technical capacity-building opportunities are already being offered by expert organizations to refugees and host communities and by whom, and where there might be gaps.
- Select 2-5 priority Core Capacity Building trainings that will give participants the necessary attitudes, skills, and knowledge to successfully participate in the Graduation program, including financial literacy.
- Select 2-5 appropriate Technical Skills Trainings, including vocational skills training, including both self-employment activities and wage employment activities, so that Graduation participants can successfully engage in sustainable livelihood activities in the GA. Include entrepreneurship training for all participants engaged in self-employment and employability training for all participants engaged in wage employment.
- Determine who will be responsible for delivering each identified training topic, leveraging existing experience and expertise where possible.
- Assess existing curricula and adapt or develop Core Capacity Building and Technical Skills Trainings for the GA to align with participants' backgrounds and needs.
- If necessary, develop and facilitate training of trainers for relevant courses.
- Train all participants on Core Capacity Building and Technical Skills content in a sequenced and time-bound manner, including refresher trainings, as appropriate.
- Determine any key capacity-building messages that coaches should deliver or reinforce throughout the program intervention and train coaches on these messages.
- Monitor all training activities and adapt, as necessary.

Key Indicators

- Core Capacity Building and Technical Skills Training content areas are informed by the needs of participants.

- 2-5 priority Core Capacity Building topics are identified and provided to *all* participants, including financial literacy training.
- All participants engaged in self-employment receive entrepreneurship training and all participants engaged in wage employment receive employability training as a part of their Technical Skills Training.
- All participants participate in at least 1 Technical Skills Training related to their selected livelihood activity.
- Training materials exist for each topic.
- There is a monitoring system in place to measure training-related outputs and outcomes to better understand how the new knowledge/skills foster participants' progress.

Guidance Notes

- Core Capacity Building courses are the trainings that all Graduation participants receive, irrelevant of their livelihood activity. Core Capacity Building initiatives should be determined based on the needs of the target population and the context in which an organization is implementing Graduation. In the refugee context, this most frequently includes training on refugee rights and responsibilities, household financial education, and other soft skills that will enable participants to interact effectively and harmoniously with their communities. Design the training package to ensure that participants have the necessary attitudes, skills, and knowledge to be successful and graduate from the program. The Core Capacity Building trainings should be conducted early in the implementation timeline. Refresher training(s) should be offered, as appropriate, and key messages reinforced through Coaching.
- Technical Skills Training refers to specific training that is necessary for a given livelihood activity. As part of the Technical Skills Training all Graduation participants should receive *either* entrepreneurship *or* employability training, depending on whether they are engaged in self-employment or wage employment. In addition, all Graduation participants should receive training on other technical or vocational skills that will help them succeed with their selected livelihood activity, based on the needs identified in the Livelihood Promotion Strategies. Participants should not be offered trainings on topics that lack economic potential or that are not directly related to their selected livelihood activities.
- Use the training mapping exercise to identify potential partners and assess their competence. Do not partner with organizations with a poor track record or low capacity in key areas. Be sure to vet training content and methodologies to make sure key content areas are covered.
- Ideally no more than one partner should be identified to lead each Core Capacity Building or Technical Skills Training topic (though some partners may lead more than one). Urban Graduation settings, in particular, often offer numerous training partners from which to choose, but selecting no more than one per topic can help ensure quality control through standardized content. Limiting the number of training partners can also be easier to manage from an operational perspective.
- Depending on the content of the Core Capacity Building and Technical Skills Trainings, program staff, external trainers, community members, or employers may lead the trainings. Often, vocational training is best offered directly by the employers themselves as they can offer hands-on and tailored training opportunities. Government labor ministries may also be suitable because of their understanding of the requirements and labor market dynamics. Explore non-traditional partners that offer flexible training experiences.

- Core Capacity Building Training should be introduced early so that participants can build off of these basic skills throughout the program. The timing of Technical Skills Trainings should be aligned both with the Asset Transfer and with seasonal cycles, where relevant. Technical Skills Trainings are most effective when carried out right before the Asset Transfer or shortly thereafter so that participants can immediately apply their new knowledge and skills for the intended activities. For agricultural livelihood opportunities, timing should be informed by agricultural cycles.
- Consider the most useful duration and frequency of trainings to conform to participants' capacity-building needs and availability. Depending on the topic and learning needs, some trainings may be more appropriate to provide as a single intensive session. More often, however, content is better suited to be provided over the course of several shorter sessions spread out over a longer period. Training schedules must also align with participants' availability. While vocational training programs are traditionally offered on an intensive basis during the week, this structure may not be suitable for participants with other household responsibilities or those involved in other livelihood activities such as casual labor or agricultural work. In such cases, the operation should consider alternative modalities such as night, day, or weekend classes to meet participants' needs.
- For both Core Capacity Building and Technical Skills, refresher trainings should be offered at a later stage of the program to reinforce key messages, as needed.
- Where savings groups are being implemented, leverage the group meeting structure to provide trainings, particularly for Core Capacity Building activities. This allows participants to work with the same group on multiple topics, building group cohesion and solidarity. Taking advantage of such pre-existing meetings can also reduce the logistical burden of finding the time to bring participants together repeatedly for different purposes given their various time constraints.
- Encourage coaches to attend training activities of participants to ensure that they have a basic knowledge of, and familiarity with, all topics. This allows them to better reinforce key learnings during individual Coaching sessions and strengthens Coaching engagement.
- The Graduation lead IP should regularly follow up and monitor training providers. Regular monitoring of trainings helps determine exactly when a training is on track and provides information that can inform any necessary refinement of the Training components to ensure participants are developing the necessary skills.

Standard 10.2: Training Methodologies

All Core Capacity Building and Technical Skills Training materials and sessions are adapted to the profile of participants and leverage adult learning principles.[5]

Key Actions

- Refer to the socioeconomic and needs assessments, context analyses, and other relevant assessment activities to understand participants' existing knowledge, skills, and attitudes.
- Conduct assessment activities to understand potential trainers' knowledge, skills, and attitudes.
- Assess existing curricula for appropriateness and adapt content, language, and learning methodology to the literacy level, background, and needs of participants, as necessary.
- Where content does not exist, develop new capacity building content, which meets the needs of the participants, taking into consideration context, language, literacy levels, and learning methodologies.
- Test content and training methodologies for appropriateness and effectiveness, adapting as necessary.
- Develop appropriate training of trainers modules for all relevant courses that meet the needs of trainers (language, literacy level, learning methodology, etc.).
- Train all trainers on relevant Core Capacity and Livelihoods Training modules, as needed.
- Monitor all training activities and adapt, as necessary.

Key Indicators

- Training materials and sessions are adapted to the needs of the participants, in terms of context, language, literacy, numeracy, and learning methodology.
- Training materials and sessions are adapted to the needs of the trainers, in terms of context, language, literacy, numeracy, and learning methodology.
- Training of trainers materials are adapted to the needs of the trainers, in terms of context, language, literacy, numeracy, and learning methodology.

Guidance Notes

- Participants join trainings with diverse backgrounds, including different experiences, knowledge, and ideas. Rather than assume that each participant is the same, utilize assessment activities to understand participants' backgrounds and adapt or develop curricula that take these diverse backgrounds and perspectives into account. Similarly, content must be adapted to meet the specific needs of the target population, considering language, literacy, and numeracy levels.
- Trainers should utilize a variety of adult learning principles and training methodologies to help appropriately convey the necessary attitudes, skills, and knowledge to participants in an effective manner. Individuals have different learning preferences and styles, including those who learn best through visual aids, listening, or practicing. In addition to making a session

[5] This is based on the theory that adults have special needs and requirements as learners. They tend to be more self-directed, internally motivated, and ready to learn. As a result, learning is profitable through engagement and the facilitation of learning.

more interactive, interesting, and fun, the use of multiple learning techniques such as group discussions, exercises, demonstrations, and role-plays, helps ensure that different participants all have the opportunity to interact with the topic according to their individual learning styles. Rather than expecting the trainer to think about how to adapt materials to meet the needs of different types of participants, adapt and design curricula that integrate these techniques into the curricula itself.

- Participants learn best in groups of no more than 15 to 20 people. Similarly, hands-on, practical training is preferred to solely classroom-based training, especially for Technical Skills Training.
- Just like participants, trainers also have diverse backgrounds, capabilities, and learning preferences. As such, it is just as important to use assessment findings to understand the attitudes, skills, and knowledge of trainers, and to intentionally develop and adapt training of trainers materials and training tools to meet their needs. If a trainer is not set up to successfully utilize training tools and materials, it is unlikely that they will be able to successfully build the capacity of participants.

11. Asset Transfer & Job Support

Standard 11.1: Amount and Modality of Asset Transfer & Job Support

The amount and modality of the Asset Transfer or Job Support are contextualized to respond to participants' livelihoods needs.

Key Actions

- Refer to market assessment findings to understand identified livelihood opportunities for Graduation.
- Determine the appropriate type and value the Asset Transfer for selected short-term self-employment livelihood opportunities for Graduation program participants.
- Develop the mechanism(s) for the Asset Transfer, including timeline, frequency, and modality of distribution.
- Determine the appropriate type and value the Job Support for selected wage employment opportunities for Graduation program participants.
- Develop the mechanism(s) for the Job Support, including timeline, frequency, and modality of distribution.
- Refer to the communications strategy for livelihood planning and communicate to coaches and participants the goal of and logic behind the Asset Transfer and/or Job Support.
- Develop and implement a monitoring and accountability system to ensure that a) all self-employment participants receive and benefit from the Asset Transfer and all wage employment participants receive and benefit from Job Support, b) the amount and type of support is appropriate to meet the needs of participants and, c) that there is no misuse of funds.
- Mitigate risks associated with the provision of the Asset Transfer or Job Support, particularly related to the physical security of participants/households, intra-household conflicts, and misuse or sale of assets.
- Deliver and monitor the Asset Transfer and/or Job Support.

Key Indicators

- There is a clear rationale for the amount and modality of the Asset Transfer and/or Job Support.
- All participants receive and utilize the Asset Transfer or Job Support, as appropriate.
- The Asset Transfer and Job Support do not contribute to market distortions or to conflict within the community or household.

Guidance Notes

- Asset Transfers are provided to participants engaged in self-employment activities. An Asset Transfer provides an immediate injection of capital and value to the participant's livelihood activity that will significantly increase the earning capacity of the household. The Asset Transfer should be substantial enough that the household would not be able to provide the input by themselves through their best efforts and/or other program interventions. It should enable participants to reduce or altogether abandon risky casual jobs or subsistence activities such as seasonal farm labor and begging, in favor of more stable IGAs. In this way, the Asset Transfer helps participating households develop and grow their IGAs.
- Job Support is the equivalent of an Asset Transfer for participants engaged in wage employment opportunities. It provides additional support or materials that are necessary for participants to successfully obtain or begin engaging in wage activities. For example, if a specific job opportunity requires the worker to have protective gear, this could be provided to participants in the form of Job Support. Job Support could also take the form of covering the cost of certifications required to work in a specific field, a transport stipend to reach the place of work for the first month until a salary is received, or some other form.
- The amount of the Asset Transfer should be determined based on the cost of starting select livelihood activities supported through the GA and should enable participants to begin an activity that will generate sufficient profit to align with any Graduation Criteria related to income generation. The amount should be informed by the MA and should also take into consideration an understanding of households' existing assets (determined through the SEA). The amount of Job Support provided in the case of wage employment opportunities should be sufficient to help participants to begin engaging in that employment activity.
- Linking the value of the Asset Transfer or Job Support to the specific livelihood activity or wage opportunity will also allow for a more efficient use of funds as it will be designed to align with real needs, based on the market. While the value of each form of support is therefore likely to differ based on the livelihood activity, it should still be comparable across activities to avoid creating inequity or dissention amongst participants. All parameters of the Asset Transfer or Job Support, especially differences in value, must be clearly communicated to all stakeholders of the program.
- Market changes must also be considered when designing the Asset Transfer and Job Support. A contingency budget should be included to cover any unexpected costs or changes in the marketplace that lead to price increases of the planned inputs. Regularly tracking the market dynamics throughout the course of the program can also help the lead partner to adapt as necessary and ensure that participants receive Asset Transfers or Job Support of an appropriate value.
- Cash is the preferred modality for the Asset Transfer in a Graduation program as it builds autonomy by allowing recipients to purchase their preferred supplies and equipment, while also stimulating the local market. For cash transfers, however, it is important to have a strong accountability mechanism. When possible, utilize electronic transfers, as they are easier and safer to manage logistically. In-kind transfers, such as animals or agricultural inputs, can be useful if the required supplies are not available in local markets, or if there are additional logistical or procurement challenges. In cases where in-kind transfers are used, it is preferable to include participants in the selection or purchase of the in-kind items, as this increases buy-in and perceived appropriateness of the offering.

- Depending on context, for in-kind Asset Transfers, a Purchase Committee can be a useful procurement mechanism to increase accountability, ensure compliance with internal procurement guidelines, and ensure appropriate assets are selected. The Committee can consist of program staff, an accountant, participants, and a local expert. These checks and balances help avoid corruption and minimize the risk of buying damaged or low-quality assets.
- The timing and frequency of the Asset Transfer and/or Job Support should also be determined based on the local context and the selected livelihood activities. The Asset Transfer or Job Support may be provided all at once or in installments. Utilize the Livelihood Promotion Strategy to determine if participants require funds or support primarily at the beginning or if they need injections of cash along the way.
- In general, the Asset Transfer and Job Support should be offered immediately after participants have received Technical Skills Training or while capacity is still being built. This enables participants to begin immediately applying their skills and investing in their IGAs. As it is likely that participants will be engaged in different livelihood activities, it is possible that they will receive their Asset Transfer or Job Support at different times during the program cycle. Any differences in the timing and frequency of this component must be clearly communicated to all stakeholders of the program.
- To protect productive assets, it is necessary to understand local customs and livelihoods patterns and provide Asset Transfers at the time that they will have the greatest impact on household income sources. For instance, an Asset Transfer of sheep just before Eid celebrations in Muslim countries is unlikely to be successful in stimulating sustained income as participants will be more likely to sell or consume the sheep during the religious celebration. In this case, timing the Asset Transfer to occur after the celebration is more likely to set participants up for success. Be sure to reassess the amount and timing of the Asset Transfer during implementation to ensure its appropriateness given any contextual factors.
- Consider intra-household dynamics in the design and implementation of the Asset Transfer and Job Support. It is important to ensure that the assets or support are used in a way that benefit the whole household, not just the beneficiary, so as to decrease risk related to internal tensions, domestic violence, or exploitation. Clearly communicate expectations regarding use and ownership of the resources with all relevant household members and encourage participation of the spouse in initial planning meetings to build understanding and support.
- Prioritize individual Asset Transfers over group Asset Transfers. Individual Asset Transfers allow participants to have direct control over productive assets and minimize potential conflicts that can arise from developing and managing group activities. It also helps participants to build their individual capacity to manage the assets, rather than to become reliant on other group members.
- Monitoring the provision and use of Asset Transfers and Job Support can be important to verify compliance with internal procurement guidelines and ensure successful delivery, appropriate value, and appropriate use. To facilitate this process, coaches should receive training on Asset Transfer monitoring. This includes equipping them with tools to ensure that the Asset Transfer was received, track its use, and any document any effects on local gender dynamics. The program can also set up a feedback mechanism to allow participants to provide input on the appropriateness of the Asset Transfer or Job Support, which can inform future adaptations that may be necessary.
- Once the Asset Transfer and/or Job Support has been provided, coaches should be equipped to help participants manage the assets. In particular, coaches should support participants in

the process of determining how to best use the Asset Transfer to grow their livelihood activity and managing external pressures to redistribute assets to others.

Additional Resources

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