



Targeting the Ultra Poor - A practitioner's perspective



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Who are Ultra Poor

Knowing them from ground realities

- Women headed families-no male income earner in the household
- Can't afford two square meals a day
- Have no assets or significant skills
- Sustains primarily on wage labor, casual works and begging
- Very limited access to Government/ NGO assistance programs

and they lack motivation & confidence to break out of the poverty cycle...

Government Deprivation Data- 2011

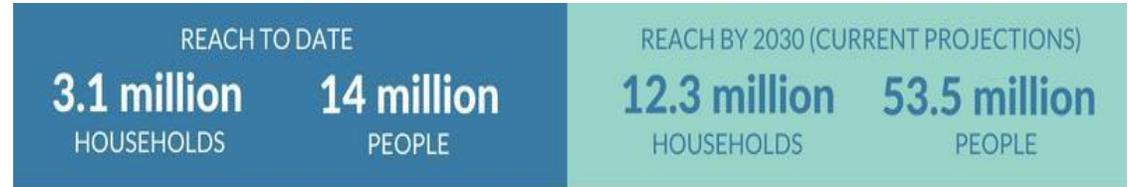
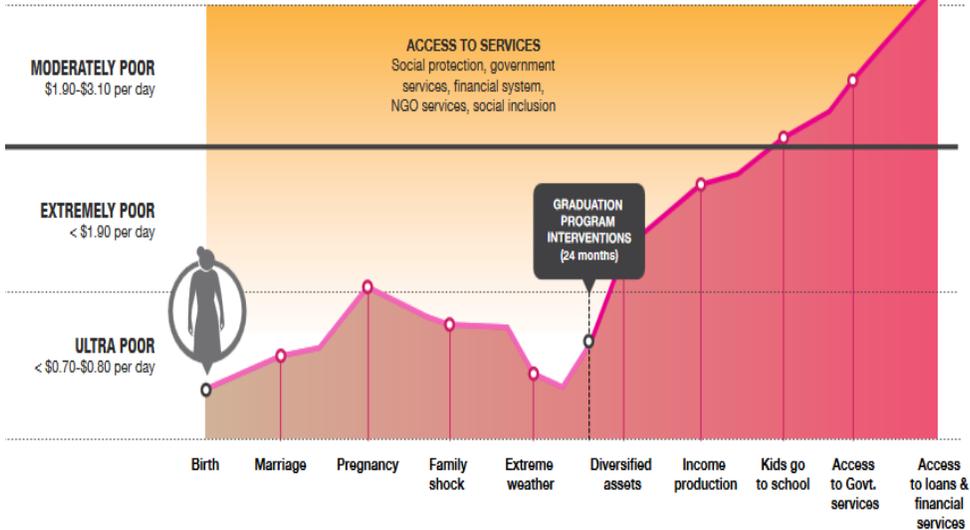
D1.	Households with one or less room, kuccha walls and kuccha roof	2.38 Crore (13.28%)
D2.	No adult member in household between age 18 and 59	65.33 Lakt (3.64%)
D3.	Female headed household with no adult male member between 16 and 59	69.43 Lakt (3.86%)
D4.	Households with differently able member with no other able bodied adult member	7.20 Lakh (0.40%)
D5.	SC/ST Households	3.87 Crore (21.56%)
D6.	Households with no literate adult above age 25 years	4.22 Crore (23.52%)
D7.	Landless households deriving a major part of their income from manual labour	5.40 Crore

700 million people live on less than US\$1.90 a day (PPP), and there is an international agenda to drive this share to zero by 2030

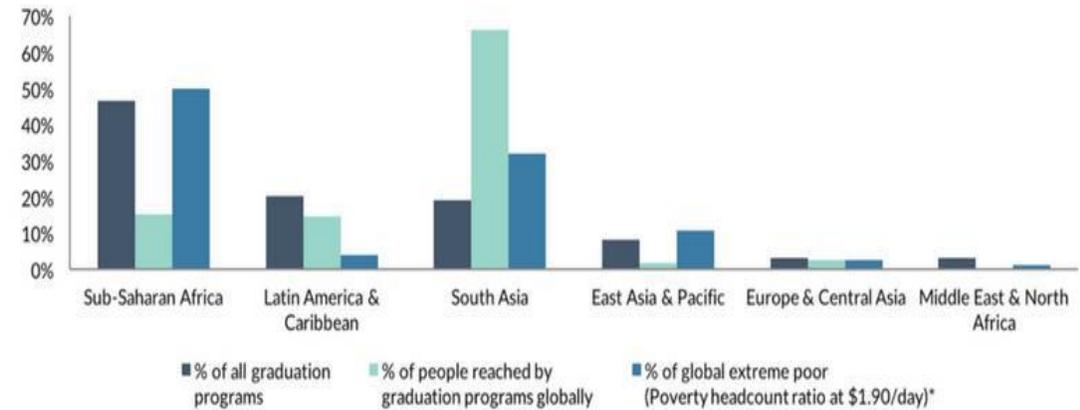
Why “Graduation” program

What is the graduation approach?

The "graduation into sustainable livelihoods approach" consists of a sequenced set of interventions aimed at tackling the multifaceted constraints faced by the poorest and most vulnerable households. It typically includes five main components:



Regional distribution – people reached vs people living in extreme poverty



Evidence from a six-country study released in 2015 found that a “big push” intervention that aimed to address the many challenges of poverty simultaneously, boosted livelihoods, income, and health among the ultra-poor. The centerpiece of the program was providing households with an asset to spur self-employment.

Lessons learnt

What works

- Careful design to consider existing and potential livelihood opportunities, markets and prevailing cultural norms.
- Participatory and transparent targeting to avoid confusion and conflict as well as to ensure that the appropriate beneficiaries are identified and included.
- While safety net guarantees for those facing crisis and slipping back is integral to the social protection commitment, the Graduation Approach is designed as a time-bound 'big push' for participants to quickly launch their livelihood activities and stay on course towards sustainability.
- Appropriate linkages to other social protection interventions as well as health care, schooling and financial services, so that participants can continue to improve their social and economic conditions beyond the duration of the programme.
- Close staff-participant interactions and build the agency of the poorest and marginalised people

Challenges

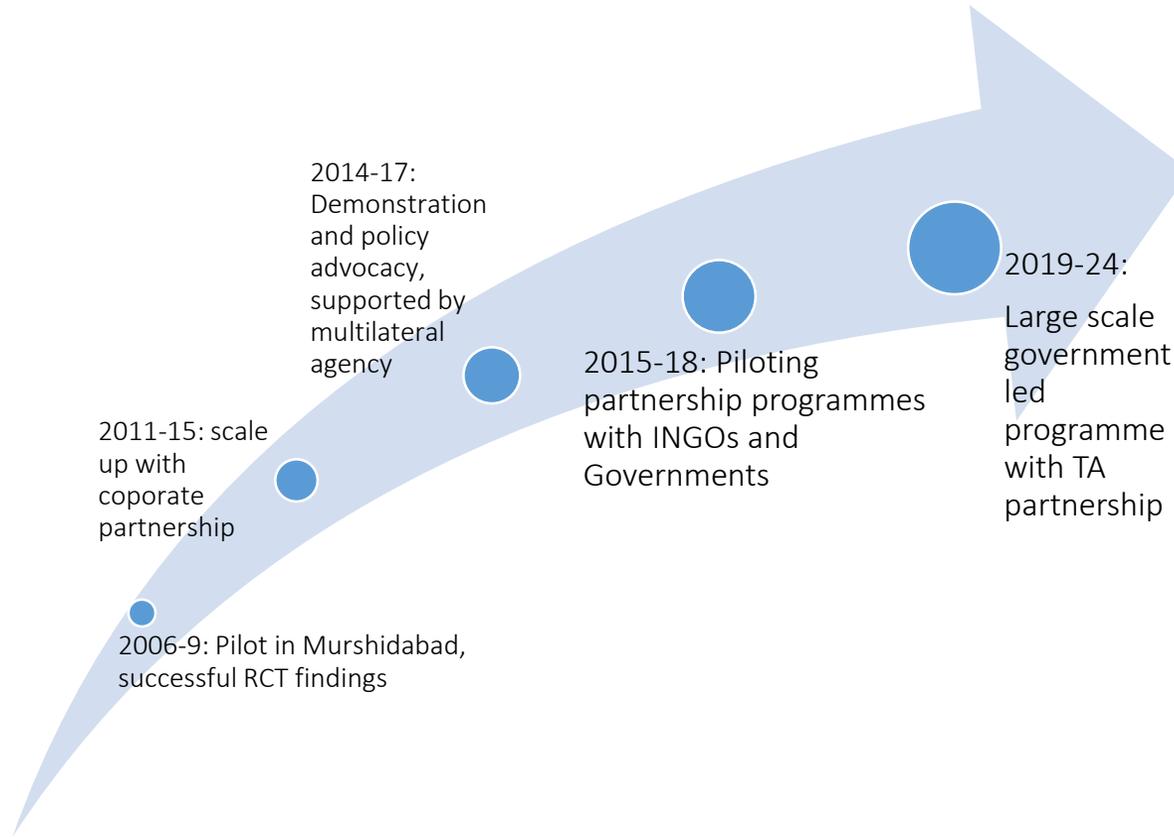
- The scale-up of the Graduation Approach is conditional on easing many of the meso-and macro-level constraints. For example too many people pursuing the same micro-businesses or with the same employable skills will soon reach the absorptive capacity of the local economy and be out of work.
- The absence of basic social services such as health care facilities and schools increases morbidity and mortality rates and restricts the possibilities of preventing the intergenerational transmission of poverty
- A low level of participation in local government reduces the chances of local budgetary expenditures for poor people.

Trends

- Growing global movement
- Increased Government Involvement
- Increased participation of corporate philanthropy
- Broadening of targeted segments
- Greater innovation and program adaptation
- Expanding evidence base and learning opportunities
- Digital Technology
- Impact investing

Partnership & Scaling up- Bandhan experience

From piloting in one district to scale up in multiple states

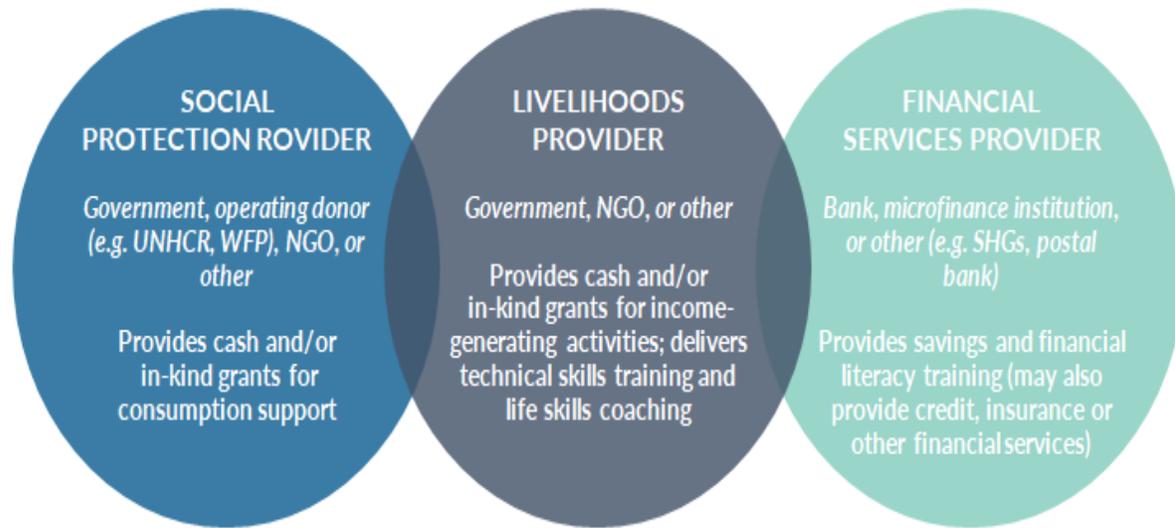


Started fifteen years back with a small pilot project the Bandhan Targeting Hardcore Poor Programme has expanded to 12 states now, touching lives of 1.3 lakh families (over 5 lakh people) through its direct implementation programmes and assisting another 200,000 families (9 lakh people) in partnership with state government. That is from 300 families/ 1500 persons in 2006 to 1.5 million persons now, but the magnitude of the problem is much bigger.

The journey has been marked with contextual learnings, innovations in process and approach and exploring partnerships and collaborations. In the process multiple stake holders and partners associated in the scaling up of the programme- from development banks and multilateral agencies to corporate CSR partners, MEL partners and service providers.

Looking Ahead

Convergence & Partnership



System change & Design thinking

System Shift: Accelerate the pace of government adoption and resource a new wave of innovation and adaptive learning, so governments can successfully bring about a systems shift to incorporate deep-reaching economic opportunity programming within government social assistance and poverty reduction programs;

TA, CB and MEL: Meet demand from additional government-led programs for technical expertise, capacity, guidance, and learning, as part of a good practice-based design and high-quality implementation;

Resources: Mobilize and leverage funding from the World Bank, bilateral organizations, UN agencies, and private foundations to back and promote quality economic inclusion programming for the poorest.

Coalitions: like the coalition between the UNHCR, PEI/ WBG and 13 NGOs has been formed with the goal of alleviating poverty to scale-up the Graduation Approach to reach half a million refugee and host community households in 35 countries, many more such coalitions and collaborations needed

Communities of Practice: Like CGAP/PEI in the World Bank Group, more such CoP required for LMI countries and regions



Thank You