

NOBO JATRA - NEW BEGINNING

USAID's Development Food Security Activity

Promotional Graduation



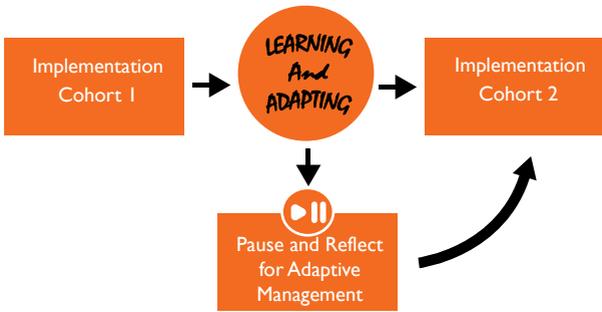
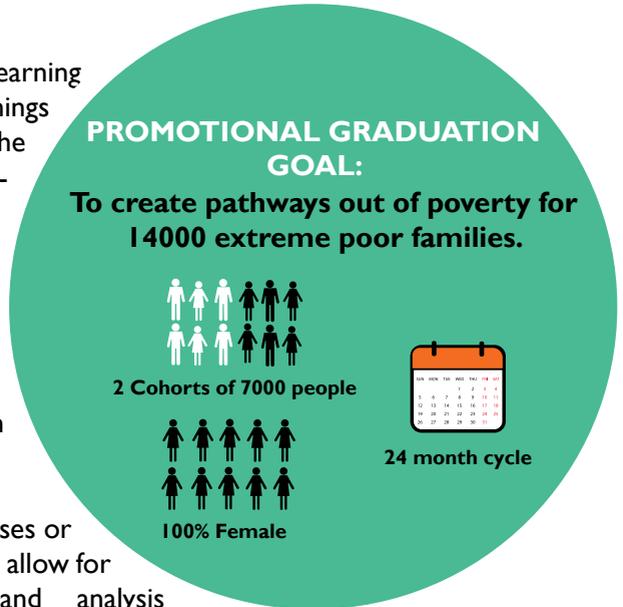
**COLLABORATION, LEARNING AND ADAPTATION (CLA)
IN
PROMOTIONAL GRADUATION**

INTRODUCTION

The Nobo Jatra promotional graduation component has a strong learning and evidence based adaptive strategy which stipulates that learnings from the first cohort are clearly identified and addressed before the 2nd cohort started. This aligns with USAID’s Collaborative Learning and Adapting Framework, particularly within the adaptation remit which recognizes that taking the time to pause and reflect on our work is critical to learning and improving performance. Therefore, an underlying objective in implementing the Promotional Graduation model, is to analyze best practices and opportunities to improve the graduation model implementation through reflection on existing processes, timelines and activities, in order to determine their cost effectiveness in relation to quality.

By design activity implementation takes place in two separate phases or cohorts, with an intentional buffer between the start of the two to allow for a reflection and analysis period.

Given that Nobo Jatra was at the critical juncture when the first phase of the first cohort is coming to an end – the opportunity was prime to convene with primary stakeholders in the Promotional Graduation component given the importance of the cash transfer for productive assets phase. To this end, a small scale and focused learning based research activity is planned with those closely involved in the coordination, planning, implementation and participation in the Promotional Graduation activity.



COLLABORATION, LEARNING AND ADAPTATION (CLA) FRAMEWORK

This learning activity links to a number of components and sub components within the CLA Framework, but most specifically the following: collaborating (internal collaboration), learning (technical evidence base) and adapting (pause and reflect, adaptive management). By design, Nobo Jatra’s promotional graduation activity involves multiple partners including local partner NGOs – with all entities responsible to implement certain phases of the graduation approach with some degree of overlap. Focusing on only one stakeholder was not going to achieve the overall objective of the learning activity – as partners and participants had to be convened to understand the learnings and opportunities. CLA was the perfect approach to bring actors together, document best practices, challenges and opportunities to modify, and follow through with recommendations to determine a long term course of action.



A CLA approach allowed Nobo Jatra to reach several different stakeholders and also experiment with solutions and recommendations. Some key factors that led to a CLA approach include:

1 The need for better information on challenges and opportunities.

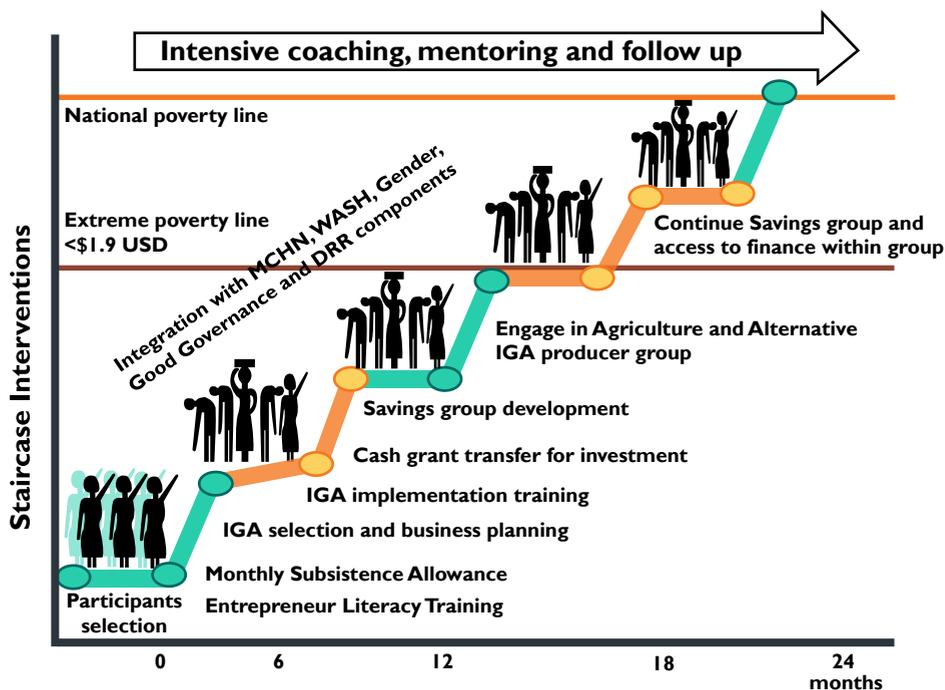
2 A demand for more accountability to the implementation and quality of activities.



PROMOTIONAL GRADUATION (PG)

Although Bangladesh has experienced a steady decline in absolute poverty rates, it is still struggling to reduce the number of people living in extreme poverty. This is particularly true of regions with high economic and climatic vulnerability, including Nono Jatra working areas in south west Bangladesh, where 25-34% of households live below the lower poverty line of \$1.90 a day.

To address the pervasive extreme poverty across four sub districts in Khulna and Satkhira districts south west Bangladesh, Nono Jatra modified BRAC's graduation model to deliver a similar sequence of targeted interventions that seek to shift poor households from fragile income sources to sustainable livelihoods and provide additional support to ensure that they do not revert back to extreme poverty.



Nono Jatra's Promotional Graduation model

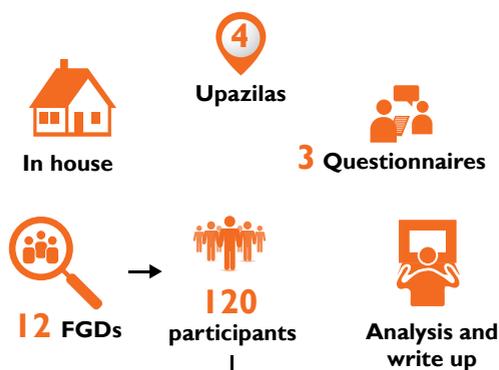
Nono Jatra's 24 month promotional graduation cycle targets 14,000 extreme poor women offering entrepreneurial literacy training (covering basic literacy, numeracy and core business concepts), Income Generating Activity (IGA) selection and implementation training with a monthly cash grant of BDT 1,000/\$12.50 as compensation for the opportunity costs associated with rigorous participation in training activities for 9 months, a one time cash grant of BDT 15,000/\$188 as start-up capital along with participation in Community Savings and Lending Groups (CSLGs). Both BRAC and Nono Jatra's models also include a rigorous follow-up method after IGA selection.

METHODOLOGY AND TOOLS

Eight months into direct implementation of the Promotional Graduation activity, the opportunity was prime to focus on capturing learnings from the first cohort to inform adjustments in the implementation of the second cohort of 7,000 participants. Nono Jatra widely recognizes this as a prominent feature in successful adaptive management and further leveraged the window of opportunity to revise implementation of the second cohort.

Given this backdrop, a rapid in-house qualitative investigation was undertaken for the first cohort of 7,000 participants to understand the strengths of the Promotional Graduation model, capture any implementation challenges and scope for improvement. 3 separate categories of respondents were identified: Promotional Graduation participants, Entrepreneurial Literacy (EL) Facilitators, Technical Officers and Field Officers (TO/FO). Separate questionnaires were developed for each of the different respondent group covering key themes around perceptions around effectiveness of EL Courses, opportunities for modification, challenges and recommendations for improvement. A total of 12 FGDs were conducted in all 4 sub districts (Koyra, Dacope, Kaliganj, and Shyamnagar) with approximately 120 respondents.

The data from the qualitative investigation was later analysed using thematic analysis, with the major themes based on the objectives defined prior to the activity.



- PG participants
- EL facilitators
- Technical Organizers
- Field Organizers

FINDINGS

For ease of review, the findings are presented according to three priority themes: Entrepreneurial Literacy, Income Generating Activities and Savings Group.

Entrepreneurial Literacy Courses (ELCs) Aspects Contributing to ELC Effectiveness

All the FGD participants across the 4 upazilas were asked about some of the perceived strengths of the 9 month Entrepreneurial Literacy module. Responses were elicited around the course content, duration of the sessions, and about the stipend disbursement. The figure below highlights specifics regarding each of those themes:



Modules	Timing & Duration	Stipend
<ul style="list-style-type: none"> • Inclusion of basic literacy skills beneficial for those lacking access to any type of formal/informal education 	<ul style="list-style-type: none"> • Beneficiaries decided upon the timing of the sessions after discussion with facilitators 	<ul style="list-style-type: none"> • Most women partake in daily labour hence providing stipend offsets cost of attending attending and limiting drop out rates
<ul style="list-style-type: none"> • Practical business plans that included context specific examples such as cattle and poultry rearing 	<ul style="list-style-type: none"> • Based upon their work schedule some women preferred morning or evening classes 	<ul style="list-style-type: none"> • Stipend utilized for variety of expenses including childcare, school costs, poultry feed purchase, medicine, nutritious food, savings, etc.
<ul style="list-style-type: none"> • Importance of having savings 	<ul style="list-style-type: none"> • Emphasized importance of taking women's convenience into consideration 	<ul style="list-style-type: none"> • Money send thourgh bKash, an e-money initiative, that was mentioned to be transparent and secure
	<ul style="list-style-type: none"> • 2 hours for 3 days a week sufficient, although 9 months may not be enough to absorb all the information 	<ul style="list-style-type: none"> • Most women were comfortable with husbands picking up the cash on their behalf (except Koyra)

Opportunities to Modify

While the majority of respondents were able to highlight factors that contributed towards effective EL sessions, responses were also elicited in regards to opportunities for modification. The responses from all the 3 types of FGD participants indicate that there is an opportunity for possible reallocation/reorganization of stipulated time within the 9 month period, to account reported improvement for necessary for the business development module. Given the complexity of the topic and its acknowledged importance among all the participants, whether there is a possibility to simplify the content while building upon the capacity of the facilitators is a point of discussion.

Issue	Elaboration	Source	Suggestion
Sections 61-90	Business Development Modules are complex and difficult to understand	<ul style="list-style-type: none"> • Promotional Graduation participants • Facilitators • Technical Officers/Field Officers 	<ul style="list-style-type: none"> • Appropriate time management of existing sessions, spend more time on the modules that are more demanding.
	Facilitators didn't feel confident about teaching the business development modules	<ul style="list-style-type: none"> • Facilitators 	<ul style="list-style-type: none"> • Provide additional refresher training to build facilitator capacity • Increase duration of refresher training to 6 days
	Some facilitators may lack experience in teaching due to their young age	<ul style="list-style-type: none"> • Technical Officers/Field Officers 	<ul style="list-style-type: none"> • Hire more experienced facilitators who can manage Promotional Graduation beneficiaries
Older beneficiaries in Promotional Graduation	Elderly beneficiaries are struggling more to learn in both literacy and business development module	<ul style="list-style-type: none"> • Facilitators • Technical Officers/Field Officers 	<ul style="list-style-type: none"> • Alternate family members can be a part of the literacy training to help support uptake of concepts • Refocus targeting and stricter selection process to ensure the right profile of participants are included -

Income-Generating Activities (IGAs)



Selection and Disbursement of Cash Grant

The information indicates that the reading materials contained sufficient information in regards to both the IGA selection and consequent business plan development. However, insufficient time between IGA selection and business plan development meant that PG Participants were changing their plans a few times.

“Money alone won't help you succeed in business. You need experience...and understanding as well”.

- A Promotional Graduation FGD Participant from Koyra

In respect to the Cash Grant, both the PG Participants and TO/FO groups felt that receiving the cash grant after the related business modules was a better solution since they did not feel at such an early stage the women had the necessary skills to undertake and sustain an IGA.

	IGA Selection	Business Plan Development	Cash Grant
Promotional Graduation Participants	<ul style="list-style-type: none"> • Reading Materials Contained sufficient information • Chose IGA themselves- /after discussions with family members 	<ul style="list-style-type: none"> • Reading Materials Contained sufficient information • Aware that 2 plans for total Tk.15,000 necessary 	<ul style="list-style-type: none"> • Better to receive money after training • Money has not been disbursed yet and the first batch is planned in early May 2018.
Technical Officers/Field Officers	<ul style="list-style-type: none"> • More structured discussions needed before IGA selection • Allow more time for IGA selection (i.e. 2-3 months prior to cash grant) 	<ul style="list-style-type: none"> • Respondents weren't initially consulting family members • IGA selection changed a few times, hampering business plan 	<ul style="list-style-type: none"> • Better to receive money after training

Community Savings and Lending Groups (CSLGs) Savings Process

The women indicated that they were aware of how the savings process works and that Tk.50 minimum needed to be deposited every 15 days. If they are unable to provide the money for the stipulated period, they would add that to the later savings instalment. Promotional Graduation participants are positive about the savings process and hope to continue beyond the project period. Although initially they were hesitant as some of the women had a bad experience whereby money was stolen from other members of the community.

“We’re poor people. Even Tk.50 is a lot. If the money gets stolen, how will we be able to get that money back?
- A Promotional Graduation FGD participant in Shyamnagar”

“We are custodians of our [own] money”
- A Promotional Graduation FGD participant in Kaliganj

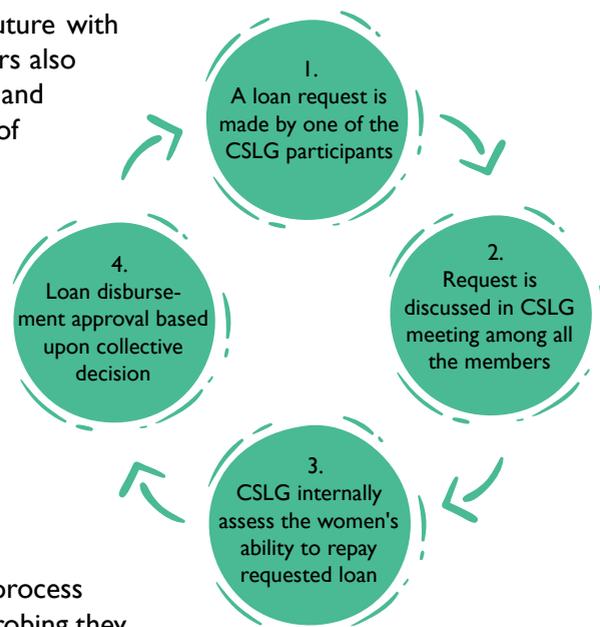
When probed about how Nobo Jatra was able to mitigate this fear, the Promotional Graduation beneficiaries referred back to the savings process and indicated that as the project kept all



relevant items (i.e. cash box, books, locks, keys, etc) in the possession of the women, this built their confidence and autonomy since they were essentially in charge.

Some Promotional Graduation beneficiaries indicated they used the stipend money or other household income to provide savings. Most of the time, the savings come from their existing income sources such as selling poultry and eggs, vegetables, tailoring, the monthly stipend of 1,000 BDT, etc. However, they sometimes compromised family needs like reducing expenses in household consumption of clothing, etc. to do this. Interestingly, it was found that some of them save money at other cooperative societies, such as “Gonomukhi Samity”. In fact, one found to be saving money at a private bank. Despite their desire to continue saving beyond the project period some women did

express their concerns about whether everybody could save in future with Nobo Jatra's systematic support. The Technical Officers/Field Officers also noted the positive impact of partaking in CSLG. Capital generation and scope for IGA developing at household level with small amount of investment were mentioned as possible impacts. The FGD participants indicated admiration for the CSLG initiatives and mentioned the benefits of "ownership" among the CSLG participants. The TO/FO respondents suggested exchange visit among the groups for sharing their ideas and lessons learned to make it more effective and sustainable. However, as the FGD in Kaligonj noted that though CSLG contributes to the economic development of the participants by creating opportunities for savings and loan for the poor, the project must deal with challenges like loss in the business and the need for a strong monitoring and follow-up system.



Loan Process

Women initially mentioned they were unclear how the loan process worked, but attending the sessions helped clarify the issues. Upon probing they were able to mention a systematic process whereby the CSLG members (including committee members) came to a consensus about who would get the loan and for how much. This flow is illustrated (as per FGD response) in the figure below. TO/FOs also reiterated their perceptions that the loan process was operating in a smooth and simple manner, although some mentioned it should be in tangent with the EL sessions.

Promotional Graduation beneficiaries mentioned a variety of reasons for taking out loans including healthcare costs, educational expenses for children (i.e. school supplies, college admission fees, etc.), poultry & related feed, cattle & related feed, sewing machines, and buying nutritious food for children and other household members.

NEXT STEPS

Findings from the learning activity were presented during a one day Pause and Reflect Workshop convening stakeholders involved in the implementation of the Promotional Graduation activity (World Vision Bangladesh, World Food Programme, Winrock International and local partner NGOs). Through discussions and group work, findings were analyzed and a number of adaptations agreed:

- 1 For the next cohort, in respect to potential older beneficiaries, chose an alternative member in the same household if selection criteria for that individual is also met.
- 2 Conceptualize the business plan earlier (4-5 months into the course) to allow more time to think and discuss possible IGAs among family members, facilitators, and technical officers.
- 3 Develop a detailed thematic list of proposed IGAs and use facilitators as a medium to suggest feasible and environmentally suitable IGAs.
- 4 Develop an efficient cash transfer method for disbursement of IGAs through Standard Operating Procedures and appropriate monitoring.
- 5 Engage more staff to implement a strong monitoring and follow-up system once the IGAs are implemented to provide beneficiaries with sufficient and timely support. Simply the current mechanism of having multiple international and national partners implementing the Promotional Graduation activity - this will minimize overlaps and delays.
- 6 Revisit PG Operational Manual to integrate field experience from 1st Cohort to allow a clearer implementation framework between the Agriculture & Livelihoods Component and Promotional Graduation Component, and update roles and responsibilities of consortium partners to reflect these changes.
- 7 Undertake Post Distribution Monitoring for the monthly cash transfers and the one time IGA cash grant



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