



Graduation Models: Graduating the Poorest into Microfinance

S & C Forum, Berne, 3rd December 2009

List of References

(1) Website/ Platform about Graduation Models:

Overview, Handout, Collection of Extensive Data from the 9 Pilots by CGAP-Ford Foundation, Film Documentation Haiti Pilot and more:

Visit at: www.cgap.org/p/site/c/template.rc/1.26.1467/
Language: English

The screenshot shows the CGAP website interface. At the top, there is a search bar and a navigation menu with categories like HOME, ABOUT MICROFINANCE, ABOUT US, OUR WORK, PUBLICATIONS, and MEDIA CENTER. Below the menu, there are sub-categories such as DONORS AND INVESTORS, EXPANDING ACCESS, FINANCIAL INDICATORS, GOVERNMENT AND POLICY, REGIONS, and TECHNOLOGY. The main content area is titled 'Graduation Models' and includes a list of pilot programs in various countries like India, Haiti, Honduras, Pakistan, Peru, Ethiopia, and Yemen. There is a photo of a woman in a red sari. A diagram titled 'THE GRADUATION MODEL' shows a pathway from 0 months to 24 months, with stages: Client Selection, Consumption Support, Savings Services, Skills Training, Asset Transfer, and Access to Credit. The diagram also indicates 'POVERTY LINE' and 'EXTREME POVERTY' levels.

(2) Documents

BRAC (2008). **Crafting a Graduation Pathway for the Ultra Poor: Lessons and Evidence from a BRAC Programme.** Working paper No. 109 by Imran Matin, Munshi Sulaiman and Mehnaz Rabbani, Dhaka.
Download at: www.bracresearch.org/news_details.php?nid=115
Available in English, Spanish

CGAP (2006). **Graduating the Poorest into Microfinance: Linking Safety Nets and Financial Services.** FocusNote No. 34, Washington.
Download at: www.cgap.org/p/site/c/template.rc/1.9.2586/
Available in Arabic, Chinese, English, French, Spanish



CGAP (2002). **Microfinance, Grants and Non-financial Responses to Poverty Reduction: Where does Microcredit fit in?** FocusNote No. 20. Washington.
Download at: www.cgap.org/p/site/c/template.rc/1.9.2565/
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EDM (2009). **A Graduation Pathway for Haiti's Poorest: Lessons Learnt From Fonkoze** in Vol. 20, p. 86 – 106 by Karishma Huda and Anton Simanowitz.
Download at:
www.microfinancegateway.org/p/site/m/template.rc/1.9.37202/

Hickson Robert (2001). **Financial services for the very poor – thinking outside the box**, in Small Enterprise Development, Vol. 12, No. 2. London.
Available in English

SEEP (2006). **Microfinance and Non-Financial Services for Very Poor People: Digging Deeper to Find Keys to Success**. The Seep Network Poverty Outreach Working Group. Washington.
Download at: communities.seepnetwork.org/edexchange/node/313
Available in English

Acronyms

BRAC	Bangladesh Rural Advancement Committee
CGAP	Consultative Group to Assist the Poor
EDM	Enterprise Development and Microfinance
SEEP	Small Enterprise Education and Promotion Network

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