Women for Women International (WfWI) implements a Gendered Graduation Approach by providing ultrapoor and socially marginalized women in fragile and conflict-affected states (FCAS) with a 12-month bundled intervention that emphasizes both social empowerment to help women overcome barriers to inclusion and economic pathways to increase food security, income, savings, and resilience to shocks.

First developed by BRAC in 2002, the main goal of the graduation approach is to build ladders for poor and vulnerable populations to gain social and economic inclusion and climb out of poverty. The approach combines elements of social protection, livelihood development, and access to finance to move highly vulnerable households into sustainable livelihoods and economic stability. Ours is a “gendered” graduation approach as we put gender equality, along with poverty alleviation, as the cornerstone of our work.

The graduation approach is being adapted by governments and NGOs to address the needs of varied target populations and new geographic contexts, with close to 100 programs now operating globally.

### Targeting
WfWI has developed a participatory community identification and assessment process to target communities based on demographic, social, economic, political, and legal factors, and to understand the lives of women living in the community – their markets, resources, activities, barriers, needs and opportunities for change. We use context-specific selection criteria to ensure that we are effectively targeting poor and vulnerable women to enroll in our program based on: a) economic vulnerability; b) social vulnerability; and c) experience with war/conflict.

### Informational Training and Referrals
Our program begins with an informational training program tailored to needs of women living in FCAS who have been largely left out of the educational system and may struggle with numeracy and literacy. Every two weeks for twelve months, facilitators engage women on the following topics: numeracy and literacy awareness; value of women’s work; health and wellness; gender equality, rights and decision making; conflict, violence and peacebuilding; women’s solidarity and networking; and leadership, citizenship and advocating for change. As needs arise, facilitators provide women with referrals to organizations and government entities for health, legal, and other support services that are outside of the scope of our program.

### Cash Transfer
WfWI provides each program participant $10 per month for 12 months, to be used for household consumption, training-related expenses, seed capital for business investments, and start building formal savings. For women who are customarily excluded from economic decisions, this provides them with an important opportunity for control over their own money. Where possible, the stipend is delivered to women through their own accounts at banks, microfinance institutions or credit unions, to provide an additional potential platform for savings, becoming more financially literate and accessing potential credit in the future.

### Savings Services and Financial Literacy
WfWI trains women on the basics of individual and group savings as well as using different channels for savings, and supports women to establish and manage women-led savings groups such as VSLAs and ROSCAs. Financial literacy is covered through topics including building assets, credit, managing household finances, and different income generation opportunities.

### Vocational Skills Training
WfWI’s program focuses on increasing income as well as savings, and supports women to start up or improve their existing income generating activities through self-employment, group businesses, or wage employment where possible. WfWI offers intensive technical skills training in market-based vocations that matches women’s skills and interests. Classroom instruction is supplemented with field visits and hands-on trainings, related to each vocational track. In addition, WfWI provides intensive business skill development and group business support. When resources permit, WfWI offers start-up vocational kits or micro business capital.

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Upon completion of our 12-month program, our 2018 graduates from Nigeria report:

- Average net monthly earnings increase from $10 to $67
- Average total savings increase from $11 to $116
- 96% of women report no recent instance of food shortage in the household
- 87% of women report involvement in decisions about purchasing new items

Women for Women International has currently three ongoing randomized control trials looking at social empowerment and economic impacts of our gendered graduation approach in Afghanistan, the Democratic Republic of Congo, and Nigeria.

2 Reported in USD purchasing power parity.

WHERE WE WORK

For more information, please visit www.womenforwomen.org.