



Mentoring and Coaching: Supporting Graduation from Social Safety Nets through Savings Groups

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About SEEP



SEEP is a collaborative learning network. We support strategies that create new and better opportunities for vulnerable populations, especially women, to participate in markets and improve their quality of life. For over 30 years, our members have served as a testing ground for innovative strategies that promote inclusion, develop resilient markets, and enhance the livelihood potential of the world's poor. SEEP's 100 member organizations are active in 150 countries worldwide. They work together and with other stakeholders to mobilize knowledge and foster innovation, creating opportunities for meaningful collaboration and, above all, for scaling impact.

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About the BOMA Project



The BOMA Project is a US non-profit and Kenyan NGO with a proven track record, measurable results, and a transformative approach to alleviating poverty and building resilience in the drylands of Africa. BOMA implements and promotes scaling of its high-impact, data-driven poverty graduation program, the Rural Entrepreneur Access Project (REAP), which is adapted to the needs of the poorest women in the arid and semi-arid lands. REAP supports women to "graduate" from extreme poverty to sustainable livelihoods using a sequenced, time-bound set of interventions: training on business and life skills; mentorship and coaching; community-based savings; and seed capital to launch a small business. To date, BOMA and its partners have enrolled over 33,000 women in REAP across Northern Kenya and Uganda.

For more information about BOMA, visit:

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About Trickle Up



Trickle Up is an international poverty alleviation non-profit that helps people in extreme poverty and vulnerability advance their economic and social well-being. Trickle Up drives large-scale change by partnering with governments, global institutions, and local organizations. Since 1979, Trickle Up has impacted the lives of 1.5 million people, mostly women, by helping them gain the skills and confidence to achieve greater economic self-sufficiency.

About the Savings Learning Lab



Savings Learning Lab

[The Mastercard Foundation](#) Savings Learning Lab is a six-year initiative implemented by Itad, in partnership with the [SEEP Network](#). The Lab's aim is to support learning among the Foundation's savings sector portfolio programmes through increased alignment and effectiveness of monitoring and evaluation, and through the generation, synthesis, curation and dissemination of knowledge. Savings Learning Lab partner organisations implement savings-focussed financial inclusion programmes across Africa. Active partners are [Scale2Save](#) (formerly Making Small Scale Savings Work), an initiative implemented by the World Savings and Retail Banking Institute and Savings at the Frontier (SatF) led by [Oxford Policy Management](#). Partners who have now completed their programmes are [CARE Canada](#), [Catholic Relief Services](#), and the [United Nations Capital Development Fund](#).

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Background

Several poverty Graduation programs in Africa integrate Saving Groups (SGs) as a pathway to sustainable livelihoods and self-reliance. [The state of practice report on Savings Groups and the Role of Governments in Sub-Saharan Africa \(2018\)](#) found that SGs are incorporated into social protection policies and programming across 15 countries in Sub-Saharan Africa. These programs promote SGs as a tool for safety net beneficiaries to save, access small loans, access to formal financial services, build resilience and subsequently reduce dependency on government social safety nets.

Building on these findings, SEEP convened a Peer Learning Group (PLG) comprised of government and civil society social protection practitioners to explore [the Role of Savings Groups in Supporting Graduation from Social Safety Nets](#). Members of the PLG included representatives from the governments of Kenya, Malawi, Rwanda, Tanzania, and Senegal as well as two non-governmental organizations (NGOs) – Trickle Up (working in the Sahel region, with the governments of Burkina Faso, Chad, Mauritania, Niger and Senegal) and The BOMA Project (working in Northern Kenya and Uganda). Over a period of nine months, PLG members consolidated their collective knowledge and experience, and explored common questions relevant to the integration and expansion of SGs within social safety net policies and programming. PLG members identified mentorship as a priority area of inquiry for learning how to most efficiently and effectively design and deliver graduation programs across different contexts. The following learning brief reflects the group's exploration of this question, which included consideration of the interactions between the mentorship/coaching and savings elements of graduation and opportunity areas for future learning and testing.



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What is poverty graduation?

Poverty Graduation is an evidence-based and cost-effective approach to reducing extreme poverty. First developed by the [Bangladesh Rural Advancement Committee](#) (BRAC), graduation is defined as a “multi-pronged set of interventions, which aims to provide extremely poor and very vulnerable individuals sustainable livelihoods within a defined period of time, generally 18 to 36 months.” While there is ongoing research around the most effective and efficient sequences and combinations of graduation components adapted for particular settings, graduation interventions generally include five core components: consumption support, access to savings, technical skills training, seed capital or job placement, and coaching/mentorship.¹

As the term “graduation” suggests, graduating from extreme poverty implies that participants have passed a specific threshold beyond which the probability of slipping back into extreme poverty is significantly reduced.² Six randomized

control trials (RCT) by Innovations for Poverty Action (IPA) found that the Graduation approach is cost-effective and leads to significant gains in economic and social outcomes for extremely poor households across diverse contexts.³ A study by IPA and Consultative Group to Assist the Poor (CGAP) comparing 48 cash transfer, poverty graduation, and livelihood programs globally also concluded that “the Graduation Approach is the clearest path forward to reduce extreme poverty in a sustainable manner.”⁴ Another IPA study focused on sustainability found graduation had significant positive effects on financial inclusion and income that last at least three years post-intervention.⁵ This promising evidence base has encouraged funders, governments, non-governmental organizations (NGOs), and financial service providers (FSPs) to invest in implementing or linking with graduation programming while adapting and innovating approaches to reach scale, serve new sub-populations, and enhance impact.



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¹ Arevalo, Ines, Michelle Kaffenberger, and Aude de Montesquiou. “2018 State of the Sector: Synthesis Report”. PEI. November 2018. https://www.findevgateway.org/sites/default/files/publication_files/peis_2018_state_of_the_sector_report_final.pdf

² Bird, Kate. January 2018. ODI Working Paper 529. Practical measures to enable the economic empowerment of chronically poor women.

³ Banerjee, Abhijit, Esther Duflo, Nathanael Goldberg, Dean Karlan, Robert Osei, William Parienté, Jeremy Shapiro, Bram Thuysbaert, Christopher Udry, W”A Multifaceted Program Causes Lasting Progress for the Very Poor: Evidence from Six Countries” Science vol. 348 no. 6236. May 15 2015.

⁴ Munshi Sulaiman, Nathanael Goldberg, Dean Karlan, and Aude de Montesquiou. “Eliminating Extreme Poverty: Comparing the Cost-Effectiveness of Livelihood, Cash Transfer, and Graduation Approaches, Access to Finance” FORUM, Reports by CGAP and Its Partners. no. 11. December 2016

⁵ Banerjee, Abhijit, Dean Karlan, Robert Osei, Hannah Trachtman, and Christopher Udry. “Unpacking a Multi-Faceted Program to Build Sustainable Income for the Very Poor” IPA Working Paper, January 2018. <https://www.poverty-action.org/publication/unpacking-multi-faceted-program-build-sustainable-income-very-poor>



What is mentorship?

While some of the constraints faced by the extreme poor tend to be shared, such as income and asset poverty, poor market engagement, limited human capital, and discrimination, the needs of the ultra-poor are not homogeneous. Geographic, socio-economic, cultural, and other factors can influence the types of assistance a population, household, or individual require in order to successfully graduate into an economically viable livelihood without slipping back into extreme poverty. Mentorship (also referred to as life skills coaching) recognizes and responds to this diversity of needs as well as the social and emotional (alongside the economic) barriers the extreme poor face in pursuing sustainable livelihoods. Alongside other standard graduation interventions such as Savings Group membership, skills training, and asset transfers, mentorship offers participants personalized accompaniment and regular contact with the program throughout their enrollment. Mentors typically visit participants at regular intervals to assess progress, address challenges, reinforce training concepts, boost confidence, promote behavior change, and encourage linkage with appropriate resources such as healthcare, education, market opportunities, and agriculture or veterinary extension services.



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Is mentorship essential to graduation?

Practitioners in SEEP's 2019 Peer Learning Group (PLG) on the role of Savings Groups in supporting graduation from social safety nets identified mentorship as an important ingredient in the "special sauce" of successful graduation programs. This impression is consistent with implementers and staff in the field more widely, who also consistently recognize mentorship/coaching as an important factor in the success of graduation interventions. Meanwhile, as mentorship represents a time-consuming and costly activity, several recent and ongoing studies aim to decipher how and to what degree mentorship contributes towards outcomes to inform improvements in the effectiveness and efficiency of design and delivery, especially as governments aim to scale. In Uganda, IPA found that training and mentorship "cannot simply be removed or substituted for cash transfers,"⁶ but scaling these individualized interventions with quality poses challenges. In

Ghana, IPA is conducting research with Heifer International to compare a full graduation program (productive asset transfer + consumption support + training + coaching over 2 years + savings access + health insurance) with other interventions, including all components except coaching.⁷ As part of the World Bank-supported Adaptive Social Protection (ASP) Program, IPA is supporting governments (Burkina Faso, Mauritania, Niger and Senegal) and technical partners to compare the impact of three different intervention packages on economic wellbeing and resilience of safety net beneficiaries. All packages being tested include the coaching component. Only the control group has no ASP intervention, its beneficiaries receiving only the regular cash transfers. As the results of these types of studies become available, the sector will gain new insights on the degree to which mentorship contributes to graduation outcomes.

⁶ "Social Protection, Preliminary Research: The Impact of Variations of the Ultra-Poor Graduation Programming in Uganda". IPA. Poverty Action. 2016. <https://www.poverty-action.org/sites/default/files/publications/IPA-Village-Enterprise-Preliminary-Results-Brief.pdf>

⁷ "Comparing Livelihood Approaches for the Ultra-Poor in Ghana" IPA. Poverty Action. n.d. <https://www.poverty-action.org/study/comparing-livelihood-approaches-ultra-poor-ghana>

How can graduation programs deliver mentorship effectively and efficiently at scale?

Even as ongoing studies aim to measure the relative importance of mentorship among other graduation components, with experience pointing to the centrality of mentorship to graduation outcomes, the PLG highlighted that practitioners are testing innovations and adaptations for effective, efficient, and sustainable delivery of mentorship. This comes as the sector aims to deliver at scale, especially as governments move beyond traditional safety net programming towards moving the economically active ultra-poor to sustainable livelihoods and economic inclusion with these types of strategies. Many key areas for learning mirror similar questions that Savings Group practitioners have grappled with in recent years, such as replication, quality assurance, and cost-effective delivery channels as [government entities are incorporating SGs in their policies and programming](#).

PLG members identified the following priority areas for learning:

- What is the optimal frequency of mentorship, especially as it relates to quality and cost?
- What are the results of delivering mentorship to groups rather than individuals?
- What opportunities exist to use technology for more impactful and less costly mentorship?
- What can graduation practitioners learn from the innovations in the SG sector around replication and sustainability?



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What is the optimal frequency of mentorship, especially as it relates to quality and cost?



Whereas BRAC's original Ultra-Poor Graduation model provided for weekly, individualized coaching visits to program participants, the 2018 State of the Sector Report along with the experiences across the PLG members illustrate that many graduation programs have moved to bi-monthly or monthly coaching sessions. For example, in Tanzania's Social Action Fund (TASAF) III Productive Social Safety Net Programme, an extension staff from the local council level provides coaching twice monthly. Some partners are also testing flexible coaching models. In the ASP program in Burkina Faso, Mauritania, Niger, Senegal and Chad, Trickle Up and its partners are testing if adjusting the frequency of coaching visits based on participants' progress, called "flexible" or "need-based" coaching, is more relevant and better tailored than standardizing the frequency of interactions.⁸

Given the evidence to suggest the importance of mentorship to results, theoretically less frequent meetings could risk dilution of impact. However, so far there is limited evidence to demonstrate that this is the case. In Burundi, a study comparing of high-intensity coaching (three home visits per month) and low-intensity coaching (one home visit per month) offered as part of Concern Worldwide's Terintambwe program showed "no systematic differences in impact" between the two groups, with significant and large effects on living conditions and hygiene for both groups. Households benefiting from both frequencies of coaching saw significant and large effects on living conditions and hygiene. Still, further exploration of the issue of frequency is required, especially to better understand issues of spillover from the demand for community-based mentors to provide support to non-beneficiaries on an ad hoc basis.⁹

⁸ "Flexible Coaching: An Effective Strategy to Support People in Extreme Poverty." Trickle Up. <https://trickleup.org/flexible-coaching/#EN>

⁹ Roelen, K. and S. Deereux. "Money and the Message: The Role of Training and Coaching in Graduation Programming." *Journal of Development Studies*. Published electronically May 29 2018. <http://dx.doi.org/10.1080/00220388.2018.1475648>.

What are the results of delivering mentorship to groups as opposed to individuals?

While household visits continue to be the most prevalent delivery mechanism for mentorship and coaching, graduation practitioners are also providing mentorship in group settings, including through group-run small enterprises and in Savings Groups. Given that this represents a departure from BRAC's original individualized model of mentorship, it raises questions of whether group delivery undermines the personalized nature of mentorship, provides additional benefits, or potentially both.

In sparsely populated northern Kenya, the BOMA Project delivers mentorship and training to three-woman business groups and Savings Groups respectively, each on a monthly basis. This is an adaptation to the drylands context characterized by very low population density, severe time poverty among ultra-poor women, and participants' preferences for a collaborative approach. As part of a pilot conducted in collaboration with the Government of Kenya under the Programme for Rural Outreach of Financial Innovations and Technologies (PROFIT), BOMA implemented its three-person business approach alongside one-person businesses that received a similar package of support to measure any differences in outcomes. Group businesses received mentorship together, whereas individual businesswomen received individualized mentorship, while all participants attended trainings during Savings Group meetings. An independent endline evaluation found three person businesses provided participants with greater income diversity and division of labor benefits, whereas individual businesses were more difficult to get started and keep afloat. Those receiving group and individual mentorship showed no substantial differences in endline results in relation to food security, water treatment, and family planning knowledge.

Some graduation practitioners use mixed approaches, combining delivery of mentorship in both group and individual settings. In Burkina Faso,



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Trickle Up provides both one-on-one mentorship as well as Savings Group-level coaching. While household-level coaching addresses individual vulnerabilities and unique challenges, group coaching allows for intra-group support amongst peers. In Tanzania as well, TASAF III delivers training on certain topics, such as conflict management, at the level of Savings Groups. If members of a Savings Group have a common enterprise, an agent delivers coaching on enterprise development at the group level.

In seeking to balance cost efficiency and quality, the Government of Ethiopia's Productive Safety Net Program IV adopted both flexible frequency and a hybrid group/individual approach to mentorship in its graduation implementation. Community-based Development Agents each support up to 50 households by meeting with groups of 20 to 30 participants every two weeks and conducting individual household visits monthly. However, there is a provision for greater emphasis on individualized support for households that are struggling and less intensive, individualized support for those categorized as 'fast climbers.'¹⁰

¹⁰ Mahmood, Omar. "Ethiopia Case Study: Preserving the Essence, Adapting for Reach: Early Lessons from Large-Scale Implementations of the Graduation Approach" https://www.fordfoundation.org/media/3168/pdf9-ethiopia_final.pdf

What opportunities exist to use technology for more impactful and less costly mentorship?

PLG members noted the great potential of technology to fuel innovation in standardization and scaling of mentorship delivery. Graduation implementers are increasingly equipping coaches with technology to enhance their work and/or experimenting with provision of “digital coaching” via phone, tablets, or other technologies.¹¹

Village Enterprise and the BOMA Project equip their graduation mentors with tablets which are used to support mentorship and management decision-making. Both organizations provide mentors with clear dashboards populated with monitoring data, that clearly indicate which business groups, Savings Groups, and participants require the most mentorship support.

Fundación Capital has pursued e-coaching systems supported by technological innovation intended for scale, not only equipping field staff with technology to make them more productive but also directly reaching participants in their own homes. Through its LISTA initiative, Fundación Capital has developed and delivered a tablet-based financial education program^{12,13} that also delivers text messages to reinforce training content. In an RCT conducted with participants of Colombia’s conditional cash transfer program, LISTA had significant impacts on financial knowledge, adoption of financial practices, and outcomes. Impacts were bigger on poorer, less educated, and more rural users, and results sustained two years after the program’s launch.

In 2015, Trickle Up piloted putting smartphones directly in the hands of 1,000 extremely poor women in rural India, through the Mobile Connections to Promote Women’s Economic Development

(M-POWERED) project. The program explored how mobile technology could improve and scale the delivery of graduation by connecting participants with on demand access to coaches, peers, and information about government programs, along with training materials and crop management software.¹⁴ With the smartphone, participants were able to receive “just in time” information and answers to questions that otherwise may not have been addressed until a scheduled coaching session. The smartphones reinforced coaching and directly provided participants real-time tools and access. Using a digital application that provides step-by-step instructions on cultivating various crops and raising livestock in five languages and specially designed for non-literate consumers, users could access readily available digital content to supplement earlier coaching sessions. Participants were encouraged to use their phones to contact coaches and field staff directly, sending pictures of crops or livestock to coaches for advice. Using such photos, participants alerted coaches by smartphone that tobacco caterpillars were attacking tomato crops and received quick advice to use the correct organic pesticide to minimize crop loss.

These experiences highlight the promise of technologies in contributing towards standardization and customization of mentorship content and delivery in the path to scale. Meanwhile, technology has great potential to make graduation interventions more inclusive by adapting mentorship to the needs of people with disabilities, language barriers, and/or limited literacy and numeracy, allowing these sub-populations to more fully participate and benefit.

¹¹ Arevalo, Ines, Michelle Kaffenberger, and Aude de Montesquiou. “2018 State of the Sector: Synthesis Report”. p 19. PEI. November 2018.

¹² “The LISTA Initiative” World Summit Awards. 2013. <https://www.worldsummitawards.org/winner/the-lista-initiative/>

¹³ “The Fundación Capital Story: Improving the Lives of Millions of People Living in Poverty” Scaling Pathways. March 2019. https://static.globalinnovationexchange.org/s3fs-public/asset/document/ScalingPathways_FundacionCapital%20ScalingSnapshot_March%202019.pdf?kruhZp1WHqEnVBL210GgSHsMbtEWLaFY

¹⁴ Sanson, Jo and Arpita Chatterjee. “Appropriating Technology for Ultra Poor Women - Smartphone Apps for Agricultural Improvement.” Livelihoods India Case Study Compendium 2019, Technology Solutions for Agricultural Advancement, 2019. Sitaram Case Study Compendium 2019, <https://www.livelihoods-india.org/sitaram-rao-case-study-competition/previous-competitions.html?key=VEdGOVB1bVlmeXJyNXMwNTFZWjJ3Zz09>

What can graduation practitioners learn from the innovations in the SG sector around replication and sustainability?

In the push to look for new ways to achieve quality mentorship at scale, members of the PLG looked for inspiration from the Savings Group sector's innovations around agent models and sustainable replication. There is already significant work in the sector around optimizing mentor profiles. While finding qualified candidates can be challenging in last-mile locations, experience points to the importance of hiring mentors locally to help graduation programs build trust with communities and ensure deep understanding of the context. As Peru layered graduation components onto existing cash transfer programming, the design did not include a typical mentorship component but recruited respected local elders (Yachachiqs, which is Quechua for "teacher") to deliver agricultural and financial training. Given their roles in the communities, the Yachachiqs promoted outcomes similar to those of more conventional mentorship.¹⁵

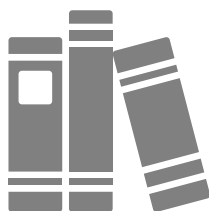
Some practitioners are experimenting with community coaching models with the intention of resolving cost and workload issues of more traditional NGO and government agent models. The ASP program has tested both community coach and NGO field agent models. Community coaches, selected with input from the community, provide coaching for up to four Savings Groups (up to 100 participants) in their own village. These coaches receive some modest payment from the project, and in Niger the groups they oversee also contributed

to the monetary motivation. The program has faced some challenges with fully equipping non-literate coaches effectively, despite provision of illustrated tools. In contrast, though not always the case, the NGO and government agents can face coach-to-participant ratios of up to 500. Furthermore, some programs engage all three – NGOs, government agents, and community coaches – in partnership to better supervise and support groups.

PLG members emphasized the importance of further exploration of alternative mentoring strategies that look beyond efficiency within the program timeline to sustainable replication of graduation outcomes and spillover effects. Especially for contexts in which literacy constraints may continue to pose challenges for graduates to successfully interact with formal financial systems, low-intensity continued support from a mentor or mentor-like figure is an attractive option. In particular, peer-to-peer support models in which graduated participants serve as mentors for new enrollees (similar to Village Agent approaches in Savings Group practice) and community-paid models (similar to Private Service Provider approaches) could hold potential for greater efficiencies and sustainability of service provision both beyond project cycles and beyond directly enrolled participants/beneficiaries.



¹⁵ de Montesquiou, Aude, Tony Sheldon, and Syed M. Hashemi. "From Extreme Poverty to Sustainable Livelihoods: A Technical Guide to the Graduation Approach." PEI. (e.d. 2). Spring 2018.



This learning brief was developed by the SEEP Network's Peer Learning Group on [The Role of Savings Groups in Supporting Graduation from Social Safety Nets](#).

Other outputs of the Peer Learning Group include:

[Savings Groups and Social Protection: Graduation from Safety Nets](#)

[Savings Groups in Graduation Programs: A Pathway to Inclusive Markets](#)





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