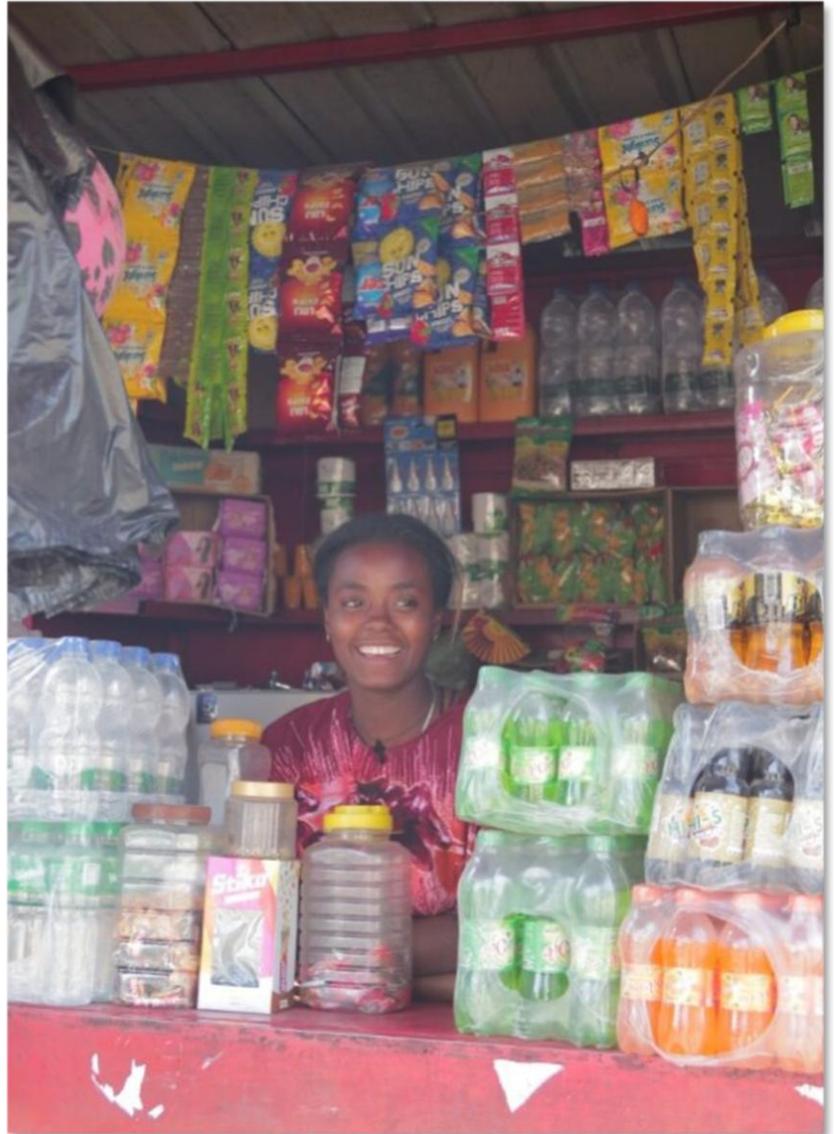




The Graduation Approach

From Crisis to Resilience



Mihret Welede Giyorgise, Hawassa, 2025, CoC

**Graduating out of humanitarian assistance
to meet basic needs
in Hawassa, Ethiopia (Cohort 1. 2023 – 2027) v. Jan 2026**



Irish Aid
An Roinn Gnóthaí Eachtracha agus Trádála
Department of Foreign Affairs and Trade

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Brief background

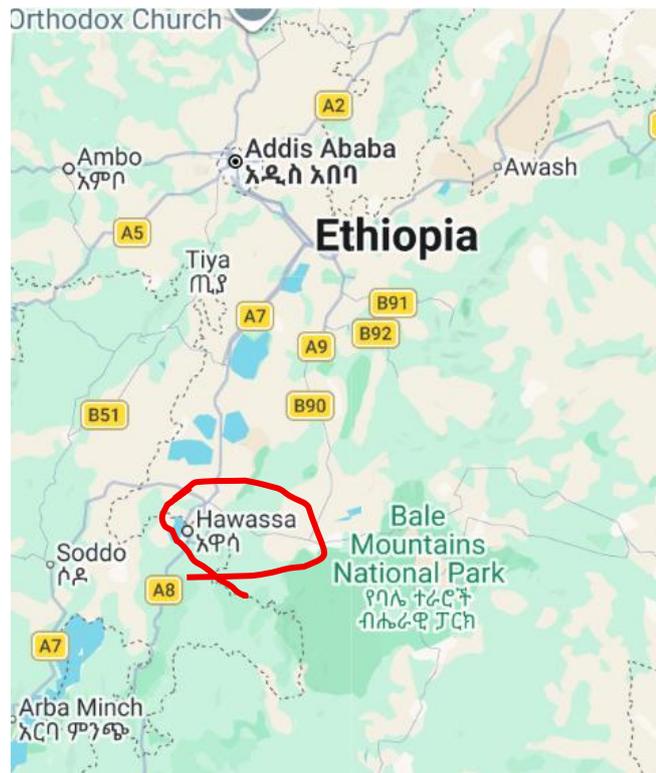
Centre for Concern (COC), a national organization based in Hawassa, with technical backstopping from GOAL, partnered to implement socio-economic programming targeting extremely vulnerable urban households (HH) in Hawassa City. Programming is supported through the Irish Civil Society Programme (ICSP), Irish Aids multi-year Programme (2023 – 2027).

The purpose of Graduation Approach programming is to assist HH who require humanitarian assistance to meet basic needs, to graduate and be able to meet and sustain provision of their HH basic needs.

In 2023, the focus was on strengthening COC's technical skills in the Graduation Approach methodology and in the tools to measure HH self-reliance. COC began programming in earnest in early 2024. This project brief details findings from cohort 1, an additional cohort commenced in 2025 and a third in 2026. All cohorts receive accompaniment for two years, thereafter, HH are followed up twice a year to measure resilience over time and after programming inputs have ceased.

Target area

The target population is from Bahil Adarash and Mehal Sub-cities in Hawassa, Sidama National Regional State, Ethiopia. Hawassa, the capital of the Sidama Region, has a rapidly growing population estimated between 350,000 and over 436,000 as of recent, non-census projections. The city serves as a major urban hub, with roughly 65% of its population under 25 years of age and an annual growth rate around 4%.



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Approach

The **Graduation Approach** is an evidence-based methodology designed to increase self-reliance among the ultra-poor, IDPs & refugees. The Graduation Approach addresses the multiple constraints of the extreme poor in a single approach. It guides participants through a personalized pathway out of extreme poverty. It is important to note that the Graduation Approach targets at a household level, not at a systems level and is a 'big push' approach for socio-economic inclusion of extremely vulnerable households.

The Graduation Approach framework



As the purpose of the Graduation Approach is to lift vulnerable households out of the need for humanitarian assistance to meet basic needs, it is important to measure progress towards self-reliance.

The **Self-Reliance Index (SRI)** was developed jointly by members of the Refugee Self-Reliance Initiative (www.refugeeselfreliance.org), with leadership from Refuge Point and the Women's Refugee Commission to track refugee households progress towards self-reliance. It is also applicable to host/ stable communities and may also assist in targeting populations for assistance, highlighting service gaps, and informing funding priorities.



The **Poverty Alleviation Coalition (PAC)** was established in 2019 and is led by UNHCR, the World Bank, IPA (the research partner) and 16 implementing and technical members; GOAL is a founding member of the PAC. The Graduation Approach has been adopted by the coalition, as the approach combines social protection and development assistance to assist extremely poor households to become self-reliant. By December 2023, the Coalition secured over 275 million USD in funding, reaching more than 123,000 households.

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Measuring Graduation

The Graduation Approach must have context specific and clearly defined, gender-inclusive and measurable graduation criteria, that must incorporate:

- Improved food security
- Increased income levels
- Access to financial services
- Enhanced social inclusion.

With the investment in collecting data for the SRI to establish baseline, monitor and adaptively manage programming, Shafak, Refuge Point and GOAL worked together in 2023 to explore how the SRI domains could be used to measure graduation.

Graduation Criteria define a certain measurable threshold that outline the conditions necessary for a household to build a sustainable livelihood, have a healthy family, and meaningful social connections within their community that together promote long-term well-being and resilience. To achieve Graduation, a household must meet all mandatory Graduation Criteria.

To graduate, a household must meet minimum criteria across all 4 domains as described below.

The 4 SRI domains selected to measure graduation:

1. Food

Purpose: To determine whether the household is eating sufficiently (food secure)

SRI Domain: 2

Graduation threshold:

How would you describe your household's food intake yesterday?

4. Household was able to eat 2-3 full meals

2. Employment

Purpose: To determine whether the household is engaged in income-generating activities.

SRI Domain: 7

Graduation threshold:

How would you describe the income-generating activities that household members are engaged in, in the last 3 months?

3. Regular part-time (including self-employment)

4. Full-time (including self-employment), without necessary legal documentation

5. Full-time (including self-employment), with legal documentation, if necessary.

3. Savings

Purpose: To determine whether the household has any current savings.

SRI Domain: 11

Graduation threshold:

Do you currently have any money you have saved or put aside, or assets you could sell if needed?

3. Yes, enough to cover one month's expenses (basic needs)

4. Yes, enough to cover one month's expenses (basic needs) plus enough to purchase an asset, or reinvest into

one's business, or to sustain a moderate health crisis

4. Relational Social Capital

Purpose: To determine the networks and relationships available to the household

SRI Domain: 12b

Graduation threshold:

1. Are there people that you or your household members ask for advice and/or information?

2. Are there people who ask you or your household members for advice and/or information?

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Results

98%
of households
have graduated

At 25 months, 98% of the participating households have met the graduation criteria and no longer require humanitarian assistance to meet basic needs. More participating households graduated from:

- Female HH (100%) than male HH (95%)
- The job pathway (100%), microenterprise pathway (95%).

The HH resilience
score increased
from
2.53 to 4.81

With an SRI score of 5 being the highest level of resilience measured and no additional shock experienced by the cohort in the two year timeframe. In Graduation Approach programming, we purposefully want to target the most vulnerable HH in the community. The averaged SRI score at baseline (2.53) for cohort 1. suggesting that we were not reaching the most vulnerable although it is acknowledged that this measurement was taken at least 5 months from the start of programming. The SRI is now used to support targetting and is collected and used as the baseline score, with HH scoring above 1.5 excluded.

No
dropped-outs

Of the 50 households selected to participate in socio-economic programming using the Graduation Approach

- None dropped out, 10% attrition anticipated but not realized, likely as context is stable.
- One male participant (5%) travelled to another region for work, so data could not be collected for the 6th SRI data set only (Jan 2026).

Cost per
household
ETB 128,847
(~\$2,147)

Cost per HH is calculated using the following costs:

- Consumption support – ETB 2,024,000
- Market-facing skills training – ETB 330,000
- Asset transfer – ETB 550,000
- Coach costs – ETB 3,538,349

Total: 6,442,349 (exchange rate used 60)

Return on investment is considered using both HH cost and the results (HH meeting basic needs / those graduating), overtime.

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Results (January 2024 – January 2026)

Average & Overall SRI Score by SRI Domain & Percentage Graduating

Data set	1	2	3	4	5	6	7	8	9	Comparison to baseline	
Date	May 2024	July 2024	Dec 2024	May 2025	Sept 2025	Jan 2026	Sept 2026	Jan 2027	Sept 2027		
# of implementation months	5	7	12	17	21	25					
# of GA participants sampled	50	50	50	50	50	49*					
Female / Male	58% / 42%	58% / 42%	58% / 42%	58% / 42%	58% / 42%	58% / 42%	% / %	% / %			
Host	100%	100%	100%	100%	100%	100%	%	%			
Pathway – Job / Enterprise	56% / 44%	56% / 44%	56% / 44%	56% / 44%	56% / 44%	56% / 44%	% / %	% / %			
Domain 1a: Housing adequacy	3.94	4.2	4.36	4.26	4.4	4.22					↗
Domain 1b: Rent	2.1	2.32	1.24	1.9	2.5	2.95					↗
Domain 2: Food	1.9	2.5	4.48	4.52	4.6	5					↑
Domain 3: Education	2.82	3.8	4.08	4.24	4.2	4.61				↑	
Domain 4: Health care	1.26	1.68	4.26	4	3.9	3.63				↗	
Domain 5: Health status	2.14	2.22	2.74	2.4	2.72	2.69				↗	
Domain 6: Safety	2.68	4.84	4.88	4.6	5	5				↑	
Domain 7: Employment	2	2.6	3.66	4.18	4.44	5				↑	
Domain 8: Financial Resources	2.44	4.7	4.20	4.32	4.92	4.96				↑	
Domain 9: Assistance	3.8	1.34	1.96	3.6	5	5				↑	
Domain 10: Debt	2.6	4.08	3.84	4.62	5	4.96				↑	
Domain 11: Savings	1.04	3	3.66	4.18	4.32	5				↑	
Domain 12a: Financial social capital	2.84	3.64	3.72	3.72	3.72	5				↑	
Domain 12b: Relational social capital	3.8	4.32	4.56	4.96	5	5				↑	
SRI Score (0-5)	2.53	3.23	3.69	3.96	4.61	4.81					
Female / Male	1.94/1.87	2.80/2.95	2.81/2.93	3.96/4.06	4.6/4.63	4.86/4.71					
Job / Enterprise	1.92/1.90	2.80/2.97	2.79/2.97	4/4.01	4.62/4.6	4.82/4.82					
% Reached Graduation	0%	12%	0%	76%	78%	98%	%	%	%		
Female / Male		7%/18%	0	75%/77%	82%/73%	100%/95%					
Job / Enterprise		1%/15%	0	86%/64%	77%/80%	100%/95%					

* One participant (male) travelled to another region for work, so data could not be collected

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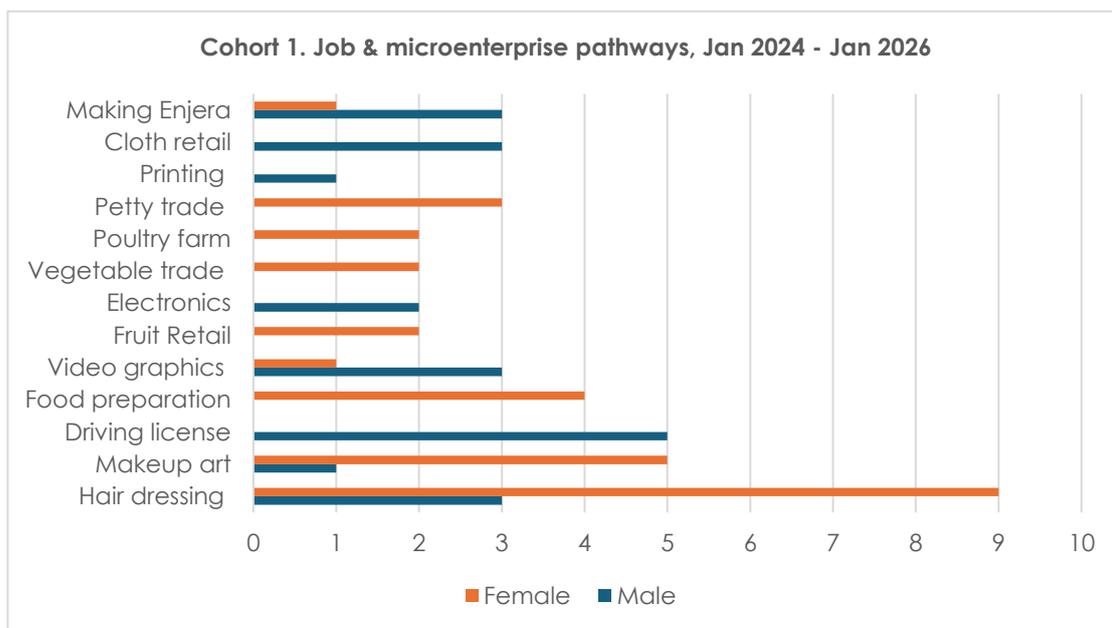
Key data (January 2024 – January 2026)

Targetting – Participants identified through the local government urban safety net database and physical verification of all households conducted by COC.

50 Graduation Approach participants (58% female), 250 household members (Av. Household size is 5). 10% attrition is anticipated but not realised.

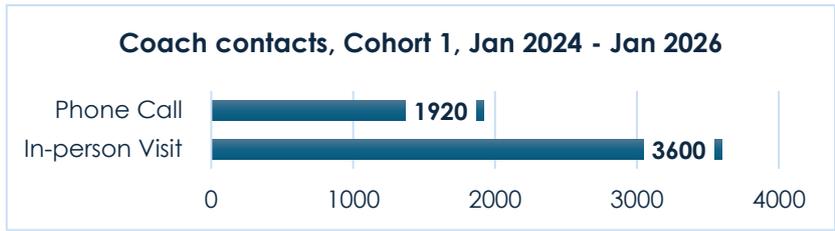
Consumption support - 50 households receiving cash transfers for 11 months to cover basic needs while participants are upskilling and establishing / finding their micro-enterprise or job. The average value of each transfer: ETB 4,000/ month (~\$80/ month), approx. ETB 2,200,000 distributed (~\$37,931).

Jobs and micro-enterprises pursued by Graduation Approach participants by gender. Cosmetics are the livelihoods most often pursued by women. Driving is most often pursued by male participants.

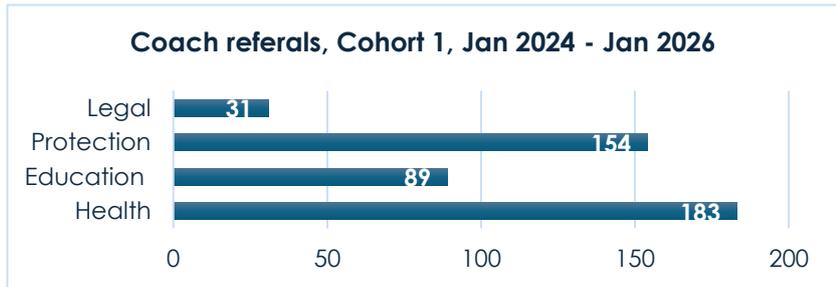


Two **Village Savings & Loans Associations (VSLAs)**, formed, with 50 registered members, 58% are female, 0% are non-GA participants. The total value of savings ETB 328,998 (~\$2,123), average saving/member ETB 6,580 (~\$42), The total value of loans is ETB 68,690 (~\$443); with 7 loans made, therefore the average loan value of ETB 9,813 (~\$63). The average cost of each asset grant ETB 33,000 (~\$550).

The **Coach to household ratio** is 1:17. Coaches interact and support Graduation Approach participants and their household members through telephone calls, in person visit to households and through



Coaches also refer 457 household members to appropriate local social services and markets.



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Key findings

Targeting:

1. As Graduation programming purposefully targets extremely vulnerable HH, the use of the SRI score at the time of targeting will ensure that those identified are the most vulnerable. **Key learning for adaptation in cohort 2 and 3.**
2. Using the local government urban safety net database as a starting point for targetting as well as a hundred percent physical verification , means that there is buy in from key stakeholders and no disputes over HH identified.

Adaptive management

3. COC are using the SRI scores by HH to identify HH not progressing, for additional attention and support from Coaches. The SRI tool can be used for targeting, monitoring and adaptive management as well as measuring those meeting graduation criteria, making it a multi-purpose and valuable tool.

Attrition

4. There are no dropouts, one male participant who travelled to another region for work, so SRI data could not be collected in round 6.

VSLAs

5. VSLAs should be self-selecting groups, with GA group members inviting other community members (that they trust), to join, to make up group of approx. 25. There is much more savings than loans made. Group savings should be utilized for loans and not kept in the box. **Key learning for adaptation in cohort 2 and 3.**

Women's participation and results

6. Women participants are doing marginally better than their male counterparts, investments in women always results in investment in families / children.

Cost per HH

7. The unit cost for CoC GA programme is higher than in other programmes. Suggest that consumption support, a key cost driver is reduced from 11 months to 8. And the Coach to HH ratio is increased from 1: 17 to at least 1: 30. **Key learning for adaptation in cohort 3.**

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Recommendations

1. Collect three more SRI data sets in 2026 & 2027 to determine if results are sustained over time. GOAL to provide quality assurance on a percentage of these.
2. Introduce GA participants to financial service providers who provide appropriate financial products and services e.g., Cooperative Bank of Oromia and their collateral free loan, MICHU.
3. Invite community members to join VSLAs in cohort 2 & 3.
4. In collaboration with GOAL, consider introducing the Cooperative Bank of Oromia's digital VSLA app. With cohort 3.
5. Try to make contact with the one participant who moved to another region. Collect SRI data remotely if possible.
6. To bring down the HH unit cost without compromising results, suggest that consumption support, a key cost driver, is reduced from 11 months to 8 and coach to HH ratio is increased.

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Case story **Mihret Welede Giyorgise, 23**

"I used to only think about surviving the day, now I imagine a future"

Mihret was the breadwinner of her family at the age of fourteen. She dropped out of school in 9th grade to provide for her family, selling potatoes and doing laundry but what she made was not enough to cover all of the living expenses. Her father had died. Her mother had health problems so wasn't able to work. In addition to her mother and four other siblings, Mihret has twins. They all lived together in a suffocating rented accommodation where their nutritional needs were never fulfilled.

Mihret's family was selected to be a part of the Graduation Approach program and since then, their quality of life has really improved. With the Consumption Support funds, Mihret improved the quality of her families housing and the family's now has three full meals a day. Her mother feels free to ask her for help because of her financial stability. Mihret hopes to expand her shop by adding a spot in the front to sell fries for passing customers. *"The stability I have now is a blessing, I feel freedom being my own boss,"* she said.

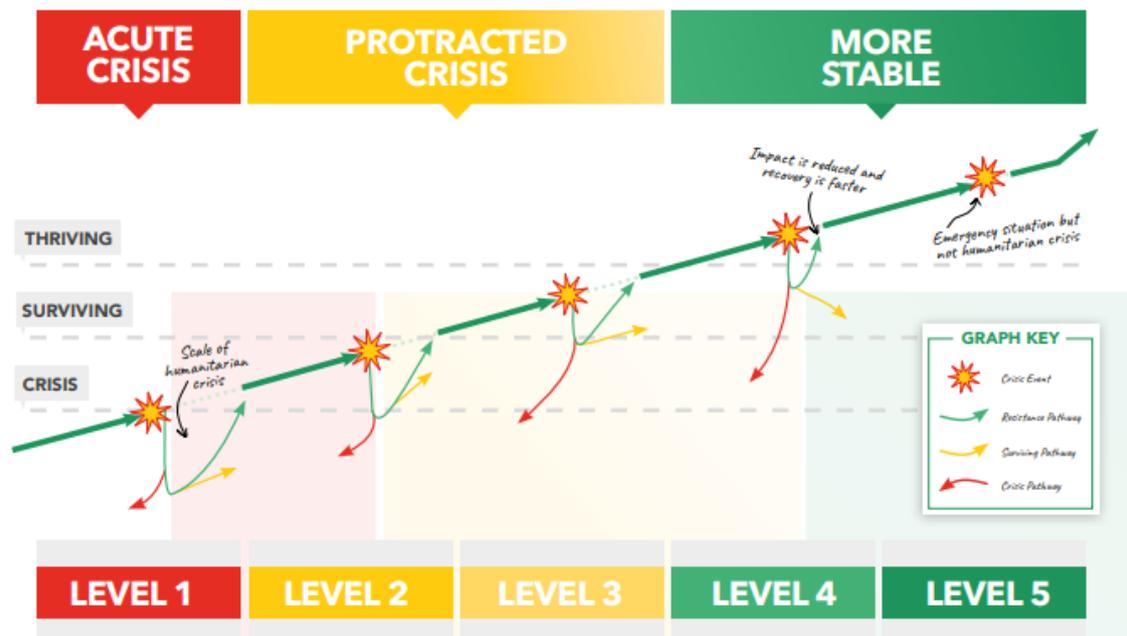
Mihret participated in the micro-enterprise training where she learned how to expand her work and was taught how to manage money in business. Once she started getting a salary, she would store 25 percent into her savings and would use the rest to help her family and improve her job. She also joined a community group where all members contribute a percentage of their earnings and then rotate who collects it each round. She used the asset transfer to stock her shop.

Mihret says, *"I can now plan for the future when I used to just think about surviving the day. I feel pride and confidence in myself now because I can point to something and say that it is mine"*





TRAJECTORY FROM CRISIS TO RESILIENCE



REFERENCES/CITATIONS:

Self-Reliance: is the social and economic ability of an individual, a household or a community to meet essential needs (including food, water, shelter, personal safety, health and education) in a sustainable manner and with dignity – developing and strengthening livelihoods of persons of concern and reducing their vulnerability and long-term reliance on humanitarian assistance.

Source: RLSS/DOS/UNHCR

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