

Empowering Women through the Graduation Approach

Why Gender Matters in Graduation

Central to the Graduation approach is the understanding that extreme poverty encompasses a multidimensional set of challenges not limited to low incomes. While extreme poverty afflicts both women and men, women are particularly vulnerable because of barriers created by unequal gender dynamics. They often lack control or ownership of productive assets, face limited mobility, and have lower access to education, healthcare, and markets. In addition, biased social norms limit their opportunities and make them more vulnerable to early marriage, gender-based violence, and exploitation. Women also shoulder a higher portion of unpaid care work, which creates a barrier to their participation in the paid labor force. ILO estimates indicate that women and girls work 12.5 billion hours each day for free, which is valued at about \$10.8 trillion each year.¹

Women play a critical role in social and economic development by investing a higher proportion of their earnings in their families compared to men, thus improving outcomes for entire households.² Based on this premise, **BRAC's Graduation approach aims to empower women as agents of change within a household and the broader community.** Graduation is a comprehensive, time-bound, and sequenced approach to meet the multidimensional needs of people living in extreme poverty through interventions in four foundational pillars: social protection, livelihoods promotion, financial inclusion, and social empowerment. While the household is considered a unit of treatment in Graduation programs, women are primary participants who receive program interventions such as asset transfers, business skills and financial literacy training, coaching, among others. This creates opportunities for women to invest in health, education, and nutrition to place their households on an upward trajectory out of extreme poverty.

Impact of Graduation on Women's Empowerment

BRAC's approach in designing gender-sensitive Graduation programs is built on evidence from its Ultra-Poor Graduation programme (UPG) in Bangladesh. UPG tailors its interventions to the unique needs of women and aims to:

reduce their dependence on menial wage labor; increase access to local market infrastructure; encourage financial independence; bolster confidence in skills and potential; and strengthen their ability to engage in household and community decision-making. The program also engages men, including participants' spouses, relatives, and male community members to promote transformative changes in the ecosystem related to gender norms.

A longitudinal research study shows that **UPG helped participants, who are primarily women, achieve significant long-term gains in the form of higher earnings, more savings, and greater spending on consumption.**³ Participants also reported having greater occupational choice and more stable livelihoods, instead of daily wage labor. These impacts were sustained over a 10-year period since joining the program. Additional research shows that engaging men in the program contributed positively to gender roles at the household level, equitable access to healthcare and nutrition, and mobilization of the community to combat gender-based violence.

Similar impacts on women's empowerment were achieved in Graduation programs outside of Bangladesh where BRAC Ultra-Poor Graduation Initiative (UPGI) provides technical assistance to governments, multilateral agencies, and NGOs on adapting the Graduation approach. **In the government-led PROFIT Financial Graduation program in Kenya, gender sensitization with male family members was successful in increasing participants' confidence as well as social and economic empowerment.** The



¹ Moqueet and Calardo, (2020), "[Lifting Women Out of Extreme Poverty](#)," UNDP.

² Golla, Malhotra, Nanda, and Mehra, (2011), "[Understanding and Measuring Women's Economic Empowerment](#)," ICRW.

³ Balboni, Bandiera, Burgess, and Kaul, (2015), "[Transforming the Economic Lives of the Ultra-Poor](#)," IGC.

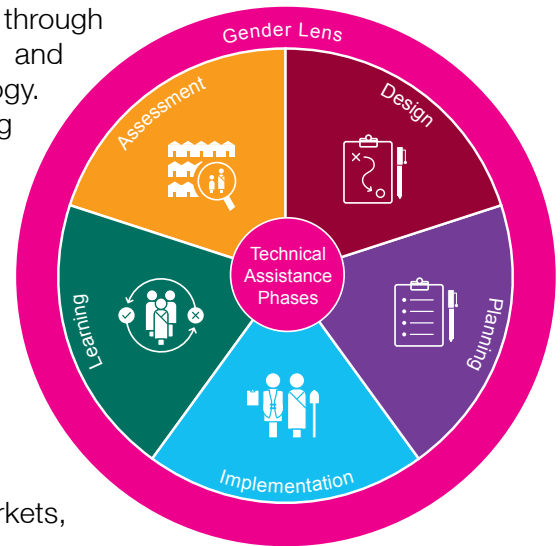
program empowered women at the household level by engaging them in livelihoods and improving their relationships with their spouses and other family members. At the community level, women were visible in areas where they previously had limited access, such as local committee leadership.

Adopting a Gender Lens for Graduation

BRAC UPGI, which aims to expand the reach and impact of Graduation through advocacy and technical assistance to governments, multilateral agencies, and NGOs, adopts a gender-sensitive approach in its adaptation methodology. BRAC UPGI integrates a gender perspective in its five areas of work, including assessment, design, planning, implementation oversight, and learning and evaluation.

In the initial assessments that identify the vulnerabilities of the target population and barriers and opportunities in the local context, BRAC UPGI examines differences between women and men such as:

- **Role and responsibilities** in the household, school, community, local government, and workplace, including paid and unpaid work
- **Access to productive, economic, and political resources**
- **Access to services** such as healthcare, education, childcare, markets, financial services, transportation, etc.
- **Vulnerability to gender-based violence**
- **Intersectionality**, or the unique challenges of being a woman in addition to being poor, or belonging to a certain ethnicity, tribe, religion or caste⁴



Assessment findings inform the design and implementation of Graduation interventions to ensure adaptation to gender norms in the local context. BRAC UPGI develops targeting methodologies that account for specific vulnerabilities faced by women and prioritize female-headed households in most contexts due to the unique challenges they face. Interventions are designed to address barriers in accessing social protection and financial services as well as ensuring women receive livelihoods they can control that are appropriate for their specific needs and vulnerabilities. Frontline staff who deliver these interventions are trained and sensitized on gender-specific barriers, roles, and norms.

To mitigate any adverse effects or resistance to women's empowerment within a household and community, BRAC UPGI prioritizes engaging male members of the household at regular intervals. Frontline staff often engage both women and men during home visits and group meetings, particularly when topics such as women's empowerment are discussed.

To capture the influence of Graduation on women's empowerment, **BRAC UPGI incorporates sex-disaggregated data in its monitoring and evaluation framework.** This includes measures such as decision-making on key household issues, level of confidence, access to healthcare, and participation in social events and local committees, among others.

By accounting for the unique needs of women in all phases of technical assistance and the design of interventions, BRAC UPGI ensures that women who participate in Graduation programs find the necessary resources to build sustainable livelihoods, grow their savings, gain confidence, play an increased role in household decision-making, and improve long-term outcomes for their households.



⁴ Swedish International Development Cooperation Agency (SIDA), (March 2019), "[Gender and Social Protection \[Brief\]](#)."