Defining, targeting and reaching the very poor in Bangladesh, Benin and Ethiopia
Altuf, A.; Dietz, A.J.

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Using the PADev approach

In 2007, three Dutch NGOs decided to support the development of a new approach for evaluation called PADev (Participatory Assessment of Development)\(^1\). One of the NGOs participating in this research project was Woord&Daad, a Dutch faith-based development organization. When the findings of this research were presented, Woord&Daad was particularly struck by one of them, namely that the ultra-poor (also called very poor or poorest of the poor) were not reached by the large majority of development initiatives.

During a workshop session it proved possible to define the various wealth groups, and also to see how local people define the ultra-poor. Workshop participants generally agreed that there were only a few very rich and rich at the various PADev field sites. Most people belong to the categories of the poor and the ‘average’ (between 40-60% and 20-30%, respectively), while the ultra-poor were between 5 and 10% of the local population. Almost everywhere the ultra-poor were judged to be bypassed by most if not all development initiatives; although it was striking that sometimes, the salaried officials and local chiefs had a rosier picture of circumstances. In another ASC Infosheet, based on PADev studies in Southern Burkina Faso, the conclusion was drawn that official poverty assessments tend to underestimate the numbers of and overestimate the impact of initiatives on the ultra-poor.\(^2\)

A follow-up study, conducted in 2010 and only working with the ultra-poor (in this case in Langbensí, Northern Ghana)\(^3\) showed that the poorest were generally unable to evaluate development interventions carried out in their region, since these interventions rarely managed to reach them directly. The main reason given for this failure was the fact that the ultra-poor are ‘invisible’ to the people responsible for project planning and extremely difficult to target; many of them avoid social contacts in public places, including meetings in which they could have a voice.

The obvious question that follows from these findings is how, then, to target the ultra-poor? To answer this question, it is essential to first define and find the ultra-poor and look at the struggles they face. Moreover, it is important to shed light on the inclusiveness or exclusiveness of development interventions regarding the ultra-poor and the reasons behind it.

Woord&Daad asked African Studies Centre’s researcher Anika Altaf\(^4\) to carry out follow-up research in locations where Woord&Daad thought that their partners were making genuine efforts to reach the ultra-poor. They wanted to know how the ultra-poor in these locations judged the success of this focus. This led to four case studies in three countries: one in Bangladesh, one in Benin and two in Ethiopia. In all case study areas the research focused on the opinions of the ultra-poor themselves, using PADev workshop approaches, as well as life histories and individual interviews.

Bangladesh is an interesting country to include because of the prestige of one of the largest pro-poor NGO’s in the world, BRAC. In Bangladesh,

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1 www.padev.nl; among others see the PADev Guidebook and The PADev Story on this website.
4 Later also attached to the University of Amsterdam (AISSR-GID research group); and supervised by Ton Dietz (ASC) and Nicky Pouw (UvA).
Woord&Daad’s partner organization is likely to have been influenced by BRAC’s experiences. They work in the South West of the country, in Khulna District, both in a rural and in an urban environment. In Benin, Woord&Daad’s partner, working in and around Nikki (in the North East) was selected because it is implementing different types of initiatives with an explicit goal to reach the poor; for example, in the education sector, with microcredit and in the development of agribusiness. This provides an opportunity to compare different programmes and examine whether certain programmes have a higher potential to reach the poorest. In Ethiopia two Woord&Daad partners were selected: one working in a rural area in Jeldu District in the western part of the country, and a second partner with experience in targeting the ultra-poor in an urban context, in Addis Ababa. It was decided to include an explicit urban environment, because poverty is increasingly an urban issue.

**Results**

**The partner organization in Bangladesh**

The partner made clear references to aiming towards including the ultra-poor in the discourse. However, in practice, the ultra-poor around Khulna are of the opinion that the activities of the partner did not really have a positive impact on their lives and opportunities. This is partly a result of choices made by the organization, and partly a result of targeting practices, which are too general. In particular, they consciously exclude the ultra-poor from their economic development initiatives. According to them, these initiatives are aimed at the poor rather than the ultra-poor. According to their beneficiaries, "The organization is influenced; they first consult with the local leaders before starting a project. The selection process is influenced by political leaders. The organization is bound to the local leaders, we do not know why.”

Initially, the organization began as a relief organization and still ‘thinks’ that way. There are no clear calamity prevention programmes, while they are working in an area that is disaster prone and which experiences events that regularly sweep people into poverty. They claim to target the ultra-poor, but at the same time they do not focus on them as a group. As the International Director said: “We help where the emergency is. We don’t classify the people in wealth classes. The door is open for all.” This is commendable, but it is very clear that as long as you do not specifically target the ultra-poor, it is difficult to reach them. The ultra-poor themselves have very little knowledge of development initiatives in their area, but are aware that they are consciously excluded. The ultra-poor are rarely reached and they frequently blame corruption for this situation. According to them, it is those considered as the ‘average’ that benefit most from development initiatives. They are able to pay bribe money to ‘officials’, a common occurrence when seeking to enter an initiative or be listed for aid.

**Photo 2** A very poor man in Dacope, Bangladesh, trying to make ends meet as a Van puller, April 2012

But there are also unconscious mechanisms of exclusion. For example micro-credit initiatives are only focused on people who have the potential to repay their loans. There are many micro-credit initiatives in the area, all of which are of little value to the ultra-poor, because, for example, the NGOs charge high interest rates and, sometimes even ran away with people’s savings; or they exerted psychological pressure or confiscated belongings and threatened people to repay loans. BRAC and Grameen Bank are viewed as the worst in this regard. Many ultra-poor below the age of fifty have ideas and hopes to climb out of poverty. They want to work and generate their own income. Many elderly, often without family, have fallen into extreme poverty and generally no longer hope for a better life. Poverty is a dynamic condition in this area, because it is a disaster prone-area. People constantly fall in and climb out of poverty. This has led to an attitude among the partner organization’s officials that many people are poor and vulnerable, and this means focusing on a broad group of ‘poor people’. They seem to ignore the fact that, among the poor, there is a specific group of ultra-poor, who cannot be reached by generic programmes. This group requires a targeted approach, with specific programmes for the elderly, the handicapped and younger men and women (and their households) who have fallen into extreme poverty as a result of a recent disaster.

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5 Over the years, BRAC has developed a method to target the very poor, called the ‘Targeting the Ultra Poor (TUP)’ programme.
The partner organization in Benin

Woord&Daad’s partner in Benin has a solid knowledge of the different wealth categories in the regions where they operate. It is their mission to reach the ultra-poor. However, in practice, the perception among the ultra-poor is that they mostly reach the people in the average wealth category. The partner organization does not actively target the ultra-poor. Indeed, the ultra-poor are often consciously excluded from economic initiatives. The micro-credit initiatives of the partner are organized in groups and the ultra-poor often do not have access to these groups. They are isolated in their communities. The partner applies an open access method for everyone who is interested in joining an initiative and they encourage the community to own the initiatives. However, they do not take into account the fact that it is unlikely for the ultra-poor to be invited to meetings about new initiatives. Community leaders often ‘confiscate’ initiatives. The ultra-poor do not have a say in village politics. In the areas of Benin where the study took place, the ultra-poor are rarely reached. There is conscious and unconscious exclusion of the ultra-poor among many of the agencies (government and NGOs) working in the area. The ultra-poor are consciously excluded from economic initiatives for example, because the risk is thought to be too high. Moreover, unconsciously, the ultra-poor exclude themselves. They tend to have low self-esteem, which often prevents them from joining a village meeting about a new initiative. Especially the Bariba people in the area have a very fatalistic way of thinking. They do not believe they have the power to influence or change the things that happen to them. It makes people passive and takes away the feeling of being responsible for something. Due to the widespread culture of fetishism in the society, there is a deep-seated feeling of fear and distrust. Moreover, the tension amongst different ethnicities also has an adverse effect on the development of the society and the collaboration between people. No NGOs – including the partner organization – appear able to overcome these deep, culturally-based cleavages.

The partner organization in Jeldu, Ethiopia

In theory, Woord&Daad’s partner organization in Jeldu has a well thought-out approach to targeting the ultra-poor; in practice, they rarely manage to reach them. The area in which they operate is geographically difficult, which makes it difficult for the partner to make regular visits to the various villages. But this is essential and, according to the villagers, the partner does not visit them regularly enough to know what is really happening on the ground. The ultra-poor do not feel welcome to join the initiatives of the partner organization and most of them have never even been approached. The ultra-poor also think that the partner has to target them more actively. The saving groups’ initiative is difficult for poor youngsters to participate in, because the elderly demand a high amount of Birr to be collected for the savings group. Some of the youngsters have initiated their own group, but this is a very recent development and it is not clear whether they will be able to continue this. The primary school supported by the partner does have some ultra-poor students, but the villagers mentioned that they mostly drop out to start working at other people’s houses. Moreover, even if they manage to finish primary school, it is nearly impossible for them to carry on their education outside of the village. In Jeldu, many youngsters are in the category of the ultra-poor, due to a growing lack of farmland. Many parents are better off, because they own land. Many young people migrate and few actually benefit from it. Most of them return empty-handed, some with serious health issues. Others do not return; some even die in gold mines where they try their luck. Jeldu is an area with few development interventions. Existing initiatives led by church committees favour people in their social networks. The ultra-poor do not belong to these networks. In general, there is social exclusion of those who are not part of the partner organizations’ church. Hardly any ultra-poor people are included in development initiatives. Even if they are invited, they do not attend, because they feel disrespected, do not have good clothes to wear to meetings and they are too busy working hard to make ends meet.

The partner organization in Addis Ababa, Ethiopia

Woord&Daad’s partner organization in Addis Ababa has a solid targeting approach. They include different groups of the very poor in their selection process for initiatives, including the ultra-poor, government bodies and the partner organization’s field workers. The process is transparent and allows room to criticize decisions. Beneficiaries are selected after doing thorough home visits. The final list of beneficiaries is presented to the municipality. Those who have comments are allowed to express them. If it appears that someone was wrongly selected, the list goes back to the partner organization for review. This process ends when the list is accepted. This partner actually reaches the ultra-poor and the ultra-poor are included in development initiatives. The partner’s work is concentrated in a big slum area around the garbage dump near the centre of Addis Ababa, which makes it easier to search for the ultra-poor. There is less of a wealth divide amongst the ultra-poor around the garbage area, which makes them more confident and increases their self-esteem in comparison to the ultra-poor in rural areas. However, it would be interesting to study if there are significant differences in the lives and
future prospects of those who are included in a development initiative (either by the partner or by other NGOs and government agencies) and those who are not. A lot of weight is put on the material side of development, whereas the psychological impacts are rarely considered. People can be educated and provided with the material means to climb out of poverty, but if they do not believe in their own potential, it is hard to escape poverty. Attention to the psychological aspects of poverty is underdeveloped.

Photo 3 Very poor family living in the Ayer Tena slum area in Addis Ababa, Ethiopia, May 2013
(photo: Anika Altaf)

**General outcomes and recommendations**

Even NGOs, which clearly want to have an impact on poverty alleviation among the ultra-poor, supported by an international NGO for whom this is a clear mission, rarely succeed to achieve this in practice. In the areas in Bangladesh, Benin and Ethiopia where Woord&Daad’s rural partners are working, the ultra-poor themselves have little faith in the impact of these NGOs on their lives and opportunities. Only the urban partner, working among the ultra-poor around the garbage area in Addis Ababa seemed to succeed in both targeting the ultra-poor and in having a tangible, positive impact on their lives. These are some major conclusions and recommendations.

Targeting methods are essential, but correct execution is vital, and the ultra-poor themselves should play a role in participating in an assessment of local wealth and poverty. Reaching the ultra-poor by adequately targeting them (with specific attention for subgroups like the socially neglected elderly, the disabled and people with mental health issues, and the jobless youth) does not automatically result in a positive impact. Not only targeting during project design is important, but also attention for wealth impact monitoring during and after implementation procedures. NGOs working with the (ultra-) poor tend to focus on the material aspects of poverty and currently seem to favour economic (work) or financial (credit) approaches. However, including the cognitive and psychological aspects of poverty is essential if an initiative is to be successful and sustainable. As long as people do not consider themselves worthy or capable of change, an initiative is likely to fail. Both in theory and in the practices of the NGOs studied, the cognitive and psychological aspects of poverty are underexposed and need more attention.

During the workshops among the ultra-poor, it became obvious that the ultra-poor want to be included and want to benefit from initiatives, but often do not know how. Inclusion is both a matter for Development Agencies deliberately targeting the ultra-poor to be included in the design and implementation of projects, and for the ultra-poor themselves, in terms of becoming more self-confident, both individually and as a group. Creating the facilities for the ultra-poor to ‘show themselves’ and to participate in public activities is a way forward. Organizations that aim to reach the ultra-poor must realize that to do so effectively is often a time consuming and costly effort. Moreover, geography and context matters! What works in an urban area may not work in a rural area. The four case studies have shown that each area has its own social-cultural and political context and requires an approach that is specific enough to have a local impact on the inclusion of the ultra-poor. The specificity also has a temporal element: poverty is dynamic; it is a condition, not a characteristic!

Finally, it should be said that the evidence in the four case studies shows that programmes providing micro-credit and support for micro-entrepreneurs might work for the poor (and often do work for the groups between rich and poor, the emerging middle classes), but are not adequate programmes to support the ultra-poor. It does not mean that the NGOs should not be involved in these more economic programmes. It means that if they continue with their mission to include the ultra-poor, they also need to emphasise the social protection and human rights approaches, beyond the direct economic ones.

**Authors’ contact details**

Anika Altaf: African Studies Centre, Leiden University:
  a.altaf@ascleiden.nl
  a.altaf@uva.nl

Ton Dietz: African Studies Centre, Leiden University:
  dietzaj@ascleiden.nl