Targeting Documentation: Steps for Identifying the Ultra Poor for Fonkoze's Chemin Levi Meyo Program

by

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1. Introduction

1.1 The CLM Program

Fonkoze's *Chemin Levi Meyo* (CLM) program, which translates to *Path to a Better Life* in Creole, is a unique approach towards microfinance. Drawing inspiration from BRAC's *Challenging the Frontiers of Poverty Reduction/Targeting the Ultra Poor (CFPR/TUP),* CLM enables the ultra poor in Haiti to "develop new and better options for sustainable livelihoods by strengthening their physical and socio-political asset base" (Matin and Hulme, 2003). The ultra poor are subjected to a complex set of deprivations that require more than credit inputs to overcome. Coupled with income generating opportunities, the ultra poor require social safety nets that address the various dimensions of poverty that plague them.

Microfinance organizations have generally bypassed the poorest due to their intricate set of needs and coined them as high risk cases. In the context of Haiti, however, CLM embraced the inclusiveness of the poorest sector of the population by adopting BRAC's methodology of "pushing down" (drawing upon the knowledge of local villagers to target the absolute destitute within their village), and "pushing out" (realizing that the ultra poor need not only credit, but a holistic poverty alleviation approach with social development at its core) (Matin, 2005).

If targeting the ultra poor can be drawn through a Venn diagram (see Appendix 1), where one circle represents the poor who are dismissed by traditional development efforts, and the other circle represents the poor who are accepted into mainstream microfinance, CLM could be seen as concentrating on the overlapping shaded area between the two spheres. Through this innovative program, CLM attempts to bring the traditionally excluded ultra poor into the microfinance realm by offering them a strategic set of inputs: assets, healthcare, stipends, entrepreneurial training and supervision.

1.2 The Targeting Process

Fonkoze's targeting approach incorporates a strong participatory ethic, where the community themselves play an integral role in selecting the ultimate beneficiaries. This combines programmatic and local streams of knowledge (Matin and Halder, 2002), where various perspectives are combined to ensure proper targeting of the ultra-poor. This bottom-up approach involves the following main stages: determining a target area, engaging with the community, home visits and selection.

2. Targeting stages

2.1 Determining a target area

Materials needed: the most recently published poverty map

Time needed: 2 hours

Targeting team members needed: 2-3

2.1.1 Reviewing of the poverty map

As a starting point to the targeting process, a poverty map is obtained from the ministry of social welfare that clearly shows all of the habitations of a communal section[1]**.** The map defines the boundaries between the habitations, presents major geographic landmarks such as roads, mountain ranges, rivers, etc, and gives an approximate number of households for each habitation. While this information is relevant, the ministry's latest maps are approximately 8 years old – therefore the information must be verified through actual field research.

Once the poverty map has been reviewed, the targeting team selects a habitation to commence targeting with the objective of eventually covering every habitation in that communal section. Fonkoze/Concern should engage with only 1 habitation at a time, for feasibility, until all habitations of the communal section have been targeted.

2.2 Engaging with the community

2.2.1 Segmentation mapping

Materials needed: large butcher paper, markers

Approximate time needed: 3 hours

Targeting team members needed: 2

1 The administrative divisions in Haiti are as follows: Department, Arrondismment, Communal Zone, and Habitation. A habitation is in the lowest administrative division in Haiti.

Upon initiating the targeting process in a habitation, the targeting team first finds approximately two key individuals to provide local insight and guide the team through every step of the process. By walking around the habitation and interacting with the local community, the team can easily identify two individuals who are well respected by the community, knowledgeable about the intricacies of the area, and committed to helping the team with their targeting efforts.

Due to the prevalence of a wide mixture of poverty levels in rural Haiti, it is impossible to isolate "the poorest" areas – for instance, homes are often miles apart from one another, and non-poor households are in the same proximity as very poor households. This implies that every home in a habitation needs to be evaluated in order to identify the poorest.

Because habitations consist of anywhere between one-hundred to three-hundred households (approximately), the targeting team collaborates with the local community to divide a habitation into segments of fifty households[2]. These segments are then targeted separately – each has their own separate wealth ranking, preliminary selection, and final selection. The segmentation is a way of dividing the habitation into "bite-sized" components, making the targeting process of such a large area more feasible.

In order to divide a habitation into segments, the team does the following:

- Meets with local community members to draw a habitation map with all major landmarks, roads, rivers, prominent households, etc.
- The local community defines sub-regions of the habitation on the map, as well as the approximate number of households in each sub-region.
- With the help of the community, the team divides the map into segments of approximately fifty households (trying to adhere to natural boundaries such as rivers, roads, etc.)

<u>Selection of a segmentation mapping venue</u>

The team, along with the key individuals, selects about 10 community members to sit together and draw a *segmentation map* of the habitation. It is imperative that this

2 Normally, wealth rankings are done with no more than one-hundred households – because houses in Haiti are geographically so far apart from one another, wealth rankings should consist of even a smaller number of houses. For instance, two houses that are 10 kilometers away from each other will be able to disclose very little information about one another – thus including them in the same wealth ranking would not be very useful. Therefore, after the map is drawn, the team should consultatively decide to divide the map in segments of fifty households

activity occurs somewhere neutral (i.e. in neither a church nor a vodou temple so as not to exclude any participants), in a centrally located area that is reasonably accessible by all of the participants, and in a quiet location free from external disruption. A village school (with a door that is able to close) is typically an appropriate venue. The key individuals are instrumental in selecting this locality.

Meeting introduction

Once all participants have come together in this locality, the meeting commences with an introduction by Fonkoze targeting team members. The targeting team will typically consist of the CLM case manager as well as a few other individuals trained in Fonkoze's targeting methodology. Because the segmentation map meeting is the first formal encounter with the community, it is the team's opportunity to lay the foundation for the targeting process. In the introduction, the Fonkoze targeting team sets out the following objectives:

- Explain to the community that Fonkoze is undertaking a new project in this area, for which a tremendous amount of information pertaining to the habitation and its inhabitants is needed.
- Convince the participating members that Fonkoze's work rests on their knowledge and their willingness to share this knowledge with the team
- Communicate that this meeting will be followed by a wealth ranking meeting, for which their presence is also requested
- Engage in dialogue by answering any questions that the participants may have about the meeting, Fonkoze's use of the information, etc.

Although participants will press for specifics, it is important during the targeting process not to convey that the information will be used toward the selection of CLM participants. This is to limit information distortion due to heightened community expectations. Although participants are usually aware that the targeting is part of some sort of selection process, the team should make a concerted effort to be as neutral as possible in describing their intentions. The team often refers to the process as information collection for a project that is not yet defined.

Drawing of the map

After the introduction, a participant volunteers to draw the map of the habitation on a large sheet of butcher paper taped to the wall. The team may have an outline of the habitation already prepared on the sheet (taken from the poverty map). This map is just a basic outline of the habitation. Although one volunteer holds the marker and is the designated map artist, the participants collaboratively provide specific geographical information to add on to the map, such as major rivers, roads, mountain ranges, etc. The participants also help the map artist to divide the habitation into the various sub-regions that exist, and mark a few of the major landmarks (i.e. key households, vodou temples, churches, etc.) This map does not need to be particularly detailed – it is simply a starting point which will be elaborated upon in the participatory wealth ranking.

Although one person is the designated map artist, the process is very interactive, with participants often huddled around the butcher paper specifying exactly where on the map these localities are. The purpose of this consultative, community engaging approach is to combine different streams of knowledge into the targeting process. It is important, therefore, to have a balanced gender mixture and to have a diverse group of participants. Fonkoze solidarity group centre chiefs, for example, provide a very different perspective from Fonkoze staff or community village elders – all of these varying perspectives should be incorporated into every step of the process.

Segmentation of the map

Once the participants are satisfied with the accuracy of the information on the map, they then approximate the number of households that exist in each sub-region. This involves discussion at length, and once an average number is agreed upon, it is placed on the map. This step is crucial, for this is what determines how the habitation will be segmented. As mentioned, it is necessary to divide the habitation into "bite-sized" components of around fifty households to make the wealth rankings and the targeting of everyone more feasible. Therefore, if approximately two-hundred households exist in the habitation, the map should be divided into approximately four segments. This translates into four separate wealth rankings to cover this habitation.[3] Once the team effectively communicates his point to the participants, they proceed to segment the habitation map into households of fifty. Natural borders such as rivers, etc. are taken into account so the

3 It is a valid concern that the targeting process is labor intensive, and conducting all of the targeting steps four times around just to cover one habitation will be time-consuming and onerous. The solution should not be to consolidate segments or skip steps. As stated previously, households all along the socio-economic spectrum exist within one geographic area. Therefore, effective targeting can only be done by capturing every household in the process. Instead, expanding the targeting team so there is more efficient division of labor would make the targeting tasks more feasible without sacrificing effectiveness. Additionally, rural Haiti is land abundant, scarcely populated and mountainous, contributing to the fact that homes are far apart and situationally placed upon difficult terrain. This implies that properly utilising local knowledge to pre-determine the poorest households and their location will significantly minimise the effort of the targeting team. This will be further discussed in the participatory wealth ranking section.

divisions are as natural as possible. As soon as a consensus is reached on how these segments should be divided, the segmentation borders are drawn on the map.

2.2.2 Participatory Wealth Ranking (PWR)

Materials needed: flipchart, easel, markers, ash, a large stick, stones, leaves, twigs, index cards, notepad, pen, refreshments

Approximate time needed: introduction (30 min.), criteria listing (1 hour), village mapping (1 hour), wealth ranking (1 hour)

Targeting team members needed: 3

The wealth ranking meeting is scheduled typically for a few days after the segmentation mapping, and the main objectives are as follows:

- To understand local criteria for the different socio-economic categories that exist in the area
- To draw a map of the local area that shows the placement of all households that exist in the area
- To categorize each household according to their socio-economic grouping

The PWR meeting is crucial to the targeting process, "as it is through this process that community knowledge on poverty is incorporated with other knowledge sources to identify the ultra poor" (Ali, et al, 2004).

Preparation for the PWR

It is imperative to have a large number of attendees at the PWR (approximately 30-40) that represent varying occupations, socio-economic backgrounds, and a mixture in gender. In order to ensure this, the invitational process is a crucial element. The team, along with the help of the key informants and the participants of the segmentation mapping, decide the day after the segmentation mapping meeting whom they would like to invite to the PWR meeting. They compose a list of names, and draft invitational letters to each household informing them of the PWR meeting, and cordially requesting their attendance. Regardless of literacy level, the extension of these formal invitations is a necessary gesture to make community members feel welcome and to ensure their presence.

Similar to the segmentation mapping meeting, a neutral venue that is accessible by all is chosen by the team and the key informants to hold the PWR meeting. Approximately three hours are set aside for the meeting, for which reason it should be scheduled to end either by lunchtime, or commence after lunchtime[4].

Three team members are needed to conduct the PWR:

- *facilitator* – the facilitator should be a dynamic speaker trained in participatory methods. It is the facilitator's role to lead all the PWR activities, encourage participation among everyone, mediate when participants attempt to control the discussion, and keep the energy level high so participants do not lose interest.
- *facilitator's assistant* – this person is responsible for making a list of all of the household names as participants place the name cards on the area map, ensuring that the name cards are in tact as participants walk around, keeping time of the activities so they do not run too long over the allotted limit, and assisting the facilitator however else is deemed necessary
- *map artist* – the map artist's duty is to transfer the area map as it is being constructed on the ground onto a flipchart

People who have not been formally invited will undoubtedly arrive at the meeting. It is the responsibility of all the team members to ensure that small children are asked to leave. Also, there should be limited entry of individuals without letters of invitation to keep the number of participants to approximately forty people. While a mixed audience is necessary, the number of participants should not get too high in order to maintain order during the discussions.

After most people have arrived, the facilitator commences by thanking participants for their attendance, introducing the team members, stating the objective of the meeting without revealing too much about how the information will be used (as in the segmentation mapping meeting), and laying out the schedule of activities planned for the meeting. S/he also takes their questions/comments, allaying any suspicions or concerns that they may have[5].

4 Approximately half an hour should be added on to this step, as participants will arrive late and slowly trickle in.

5 This will be discussed in more detail in "Challenges and Biases".

Criteria listing

In the first part, the participants are asked by the facilitator to establish five social categorizations that describe the economic levels of the people in that habitation: very rich, rich, middle, poor, very poor. It is imperative that they use their own local terms for these categories. As a tool, the facilitator often draws a vertical "wealth line" on the flip chart, with the top of line representing the very rich and bottom of the line representing the very poor. S/he then draws three other points in between, each point from top to bottom representing a socio-economic category from richest to poorest. Once this is done, the facilitator asks the participants to label each of these socio-economic levels. This is a way of getting the participants to use their own language to describe these categories without the facilitator having to impose his/her concepts of labels.

Participants are then asked to state their criteria for each of these categorizations. It is important for the facilitator to assert that this criterion pertains to the economic levels that exist in that particular habitation – for example, their criteria for the very rich in Port-au-Prince is not relevant for this exercise. The facilitator often asks who the richest person is in the area, and asks what makes that individual very rich. This is a way of grounding the concepts to their reality, rather than coming up with theoretical criteria of what the rich *should* have. Answers often resemble things like several animals, large amounts of land, few children, a few different wives, a tractor, a large amount of fertile land etc. The facilitator writes all the criteria down on a flip chart, making the list as exhaustive as possible and ensuring that everyone participates in the discussion. This exercise is repeated for all five categories, with the very poor often being described as beggars, not having a home, having no family networks, going 2-3 days without food, etc. If there is a discrepancy in the criteria (for example, a rich person is stated to have more donkeys than a very rich person), the facilitator goes back to the criteria for the other categories and presses the participants to rethink the concepts (i.e., "how can a rich person have more donkeys than a very rich person? If the richest person here has 4 donkeys, than think of a person here who is a little less rich than him–who is he? How many donkeys does he have?) This is a way of helping the participants to think critically, and to cross-check the criteria to ensure that it is accurate and follows a logical order.

Once all the criteria have been recorded for all five categories, the facilitator goes back and reviews it all with the participants. S/he encourages the participants to change any criterion that does not fit or to add anything they may have forgotten.

Area Mapping

Once this is completed, the *area mapping* can continue. During this second phase, the facilitator selects two people from the audience (preferably a man and a woman) to volunteer as the map drawers. These two individuals, along with the help of the others in the audience, recreate the area segment on the floor using local materials (i.e. chalk, ash, rocks, sticks, etc.) The facilitator reiterates that this is not the map of the entire habitation, but a particular segment of the habitation (the segmentation map is posted up for reference).

Just like on the segmentation map, all the major roads, rivers, landmarks, etc. are recreated on the floor map. Using a stick, the map drawers trace the boundaries of the area on the ground. It is up to the participants to gather the materials they need and utilize them as they deem appropriate. Typically they use stones to mark mountains ranges, twigs to mark rivers, and leaves to mark major landmarks such as vodou temples, churches, major households, schools, etc. Once everyone has reached a consensus that the boundaries, roads, etc. are accurate, the facilitator traces over the stick drawn lines with ash. Using local resources to draw the map is a PRA tool[6] that enables participants to have ownership of the process. The event is designed in a way to not only provide invaluable local knowledge to the targeting team, but for the participants to enjoy themselves through community interaction and hands on participation.

The facilitator's role is particularly important in this phase. This exercise is very participatory, with many people walking around to pinpoint things on the map, speaking at the same time, and often arguing with one another over the location of things. While intense engagement and the blending of varying perspectives are necessary for accurate information, the facilitator needs to maintain order. The exercise tends to become male dominated with the women standing on the sidelines, so it is also the facilitator's role to encourage women to contribute their knowledge to the exercise. At the same time, the facilitator must let the people lead the exercise without imposing his/her own methods of working – a delicate and difficult balance to maintain.

Once the area map has been finalized on the ground, the map drawer transposes the same map onto the flipchart. This map, which will eventually also have the households on it, will act as a guide for the team when they go to conduct home visits. Because the

6 PRA is "a family of approaches, behaviours and methods for enabling people to do their own appraisal, analysis and planning, take their own action and do their own monitoring and evaluation." (Chambers, 2002)

homes in rural Haiti are not clustered, but very far apart from one another, this map is a necessary tool to effectively conduct the home visits for preliminary and final selections.[7]

This floor map also acts as a visual aid - participants can use this visual representation of the area to accurately position households on the map. The facilitator and his assistant write the name of each household on an index card. The participant map drawers, with the help of the other attendees, indicate where on the map each household is located. The facilitator then places the index card in the relevant location on the floor map.

This phase requires the collaboration of all targeting team members: while the facilitator places the household index cards on the map, the facilitator's assistant simultaneously writes up a master list of all of the households that exist in this area. It is important that the master list contains both the proper name and nickname of the head of households to avoid any later confusion. The map artist on the team transposes the households placed on the floor map onto the flipchart map. Through effective division of labor, the team has come up with an accurate map as well as a comprehensive list of households in a minimal amount of time. These will be necessary in the following targeting phases: the wealth ranking and home visits.

Wealth Ranking

The completion of the area mapping session is an appropriate time to take a break before the wealth ranking commences. The team thanks everyone sincerely for their participation and offers them all cold drinks and snacks for their dedication.

As the group breaks, the team approaches seven individuals to participate in the wealth ranking session. During the area mapping, the team pre-identified six participants who were very involved and had a good understanding of the local area as well as its inhabitants. This group, along with the key informant, is invited to stay on for another hour to offer their assistance in the wealth ranking session.

After refreshments, these 7 individuals are taken to another location nearby, such as an empty school, one of their homes, etc. The team gathers all the cards representing the households as well as the socio-economic criteria that participants listed early on, and initiates the wealth ranking. The team members explain that this session is particularly sensitive, as participants will now be asked to categorize each household according to their socio-economic standing and justify why. They state that the information will be

7 This will be discussed in greater detail during the "Home Visits and Selection Section".

kept confidential and not disclosed to other village members. While it is natural that participants may be tempted to classify themselves or their family members as poor in order to be eligible for Fonkoze's program[8], accurate information is vital if the program is to be implemented successfully.

The team puts each of the socio-economic categories on to a label, and places the label on the ground. The facilitator then goes through each index card, and asks each of the 7 members in which category this particular household belongs. Once an agreement has been reached, that index card is put with the relevant socio-economic category on the ground. By the end, the team members have 5 piles of index cards on the floor (each pile representing a category).

In many instances, there is a unanimous decision. But more often than not, there is disagreement and participants quarrel among themselves. The facilitator's role here is to ask everyone to justify their answers – for example, a participant may say "X is poor because he has 6 children who do not go to school, he only has 2 goats and goes 2 days at a time without food." Participants may argue about this back and forth, and the facilitator should be encouraging of the debate. It is only through this engagement that a thorough and accurate decision about each household can be reached. If they do not reach a consensus on their own, the facilitator refers them back to their stated criteria – "for a poor person, you said that s/he has to have these following traits: does this person possess these traits?" – and s/he goes through each criteria one by one. Through this process, a consensus among the participants usually comes about.

After each household has been categorized, the facilitator does a final review of the piles. This is the participants' opportunity to change their minds and recategorize households into different piles should it be necessary.

The logic of having a small group conduct the wealth ranking lies in accountability. While testing the methodology, we conducted the wealth ranking with all forty or so participants. With so many people, it is difficult to have every individual explain their reasoning behind their decisions, which is the most important part of the process. It is also difficult to manage the debates among so many people. Emotionally, participants also feel important at being selected to disclose such delicate information to the targeting team, and therefore take the responsibility much more seriously.

8 This will be discussed in more detail in "Challenges and Biases".

Once the wealth ranking has been finalized, the facilitator's assistant jots down each household and its relevant category in a notebook. The team then thanks the participants for staying on longer than all others to help them with this initiative, and for providing such sensitive and critical information candidly. The team then assures them that when they go to each of these households to assess their living conditions, they will not reveal anything that was discussed. It is important to reiterate to participants that this information will be verified as a way of ensuring honesty and promoting objectivity in the discussion. It is also important to emphasize to them that their information is the foundation of Fonkoze's work - a project designed to benefit the area could never ensue without their local knowledge and expertise.

2.3 Home visits and selection

Materials needed: area map (constructed by the participants), master list of households and their respective socio-economic categories, KAT evaluation forms, a clipboard, pen/pencil

Approximate time needed: one half day

Team members needed: 4

All the previous targeting processes culminate to these final steps: preliminary and final selection of CLM participants. The focus of the wealth ranking results is the two last socio-economic categories: poor and very poor. Typically, many households will be classified as poor, and few as very poor. To get an accurate sense of who may qualify to participate in CLM, the team should visit all households from both categories. The objectives of the home visits are as follows:

- To verify the accuracy of the information received during the participatory wealth ranking session
- To select CLM beneficiaries based on physical observations of their living conditions and personal accounts of their socio-economic status
- To initially engage with potential program recipients

2.3.1 The "home visit" team and their approaches

Each home visit is typically done with two individuals from the targeting team. If the targeting team has 4 people, for instance, they can divide into two teams and complete all the home visits faster. The area map is their guide to locating each of the homes.

If both individuals on the "house visit team" are very familiar with the KAT Evaluation[9], they may both choose to ask questions from the survey through casual rapport. They can then complete the evaluation once they have left the household. This method is preferable. However, if one member is not that familiar with the KAT evaluation, perhaps s/he will stand in the background and complete the form while the other member engages in rapport. Regardless of the method, at least one of the two individuals should know the KAT evaluation well, and questioning should occur in a natural, unobtrusive way.

It is advised that only two members conduct the home visit so as not to intimidate household members. The interaction should be as natural as possible. For this reason, it is also advised that team members do not approach the households with clipboards, forms, or behave in a manner that will create suspicion among those in the household. Although the team's objective is to get all of the KAT evaluation questions answered, this should be done casually and amiably.

For instance, several of the questions on the KAT evaluation (i.e. the type of house, what the roof is made of, whether there is a latrine, etc.) can be answered through physical observation. For other questions that require more insight, indirect inquiry is preferred to direct, intrusive questioning. Rather than ask questions directly from the survey, such as "do you have a radio?" the question can be better phrased as "did you hear the latest news on your radio this morning?" Not only is this form of inquiry more engaging and friendly, household members are likely to be more honest if they do not feel like they are under interrogation.

2.3.2 Preliminary selection

Usually the day after the home visits, the targeting team sits together with the KAT evaluations to do the preliminary selection of CLM participants. The points on each KAT evaluation form are calculated, and a preliminary list of participants is made based upon these points. However, participants are not selected solely on this point system - the team discusses each of these individuals in depth, recollecting their situations, characteristics, and putting forth their recommendations of who should be selected for the program from this list. It is therefore necessary for this meeting to take place while the encounters with household members are still fresh in their minds. In-depth notes on the KAT evaluations help jog team members' memories for the discussion– for example,

9 Fonkoze's poverty scorecard used to collect baseline information, as well as determine which Fonkoze programme individuals fit into (i.e. Kredi Solidaire, Ti Kredi, CLM).

members often write "good candidate for CLM" on the actual KAT evaluation form after a house visit.

The following criteria are often considered favorable for preliminary selection[10]:

- Poor living conditions (mud home with thatch roof, no bed, etc.
- The household provider is an able bodied woman with little to no financial support
- Dependents
- Having difficulty finding food everyday
- Low level of income earned fro low-wage labor or begging
- Owning no animals or fertile land
- Not owning any luxury items (i.e. radio, T.V., furniture, etc.)

The team devises a final preliminary list of all candidates whom they believe should be selected for the CLM program. This list consists of typically ten to twelve names.

2.3.3 Final Selection

After the targeting team pre-selects the households that qualify for the CLM program, a final selection is to be done by the CLM Program Director and any other executive decision-makers who oversee the program.[11]

The final selection committee is to go to each of the households the targeting team preliminarily selected to verify that they are in fact qualified for the program. They are to conduct a similar rapport session with the household members to mainly determine if they own any productive assets, receive significant assistance through remittances or local kin, or if they are physically unable to work – as these are the main exclusion criteria for program.

This final step can be a bit contentious, as the arrival of senior level officials and repeated home visits can raise expectations or suspicions of household members. However, as mentioned previously, the targeting process is intended to intertwine different levels of knowledge – therefore, the perspectives of those individuals who have spent years in the field and are in tune with Fonkoze's institutional objectives are just as relevant as the local, community perspective.

Out of approximately ten to twelve households, the final selection committee is to approve roughly 6 to 8. They are then to have a discussion the next day with the

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10 This is not an exhaustive list.
11 This final step of the methodology has not yet been tested

targeting team to discuss these results. The idea is for the two teams to debate any disagreements that exist in the selection until the ultimate list of participants who are to receive the assets are decided upon.

3. Targeting Criteria

Fonkoze’s targeting strategy is unique in the sense that it is designed to be adaptable to its multi-tiered microfinance structure. In essence, everyone categorized as poor or very poor and that score within a specific point range spectrum have a place in the program – if not in CLM, then in Ti Kredi or Kredi Solidaire.

The selection decisions are based upon pre-defined program criteria, as well as the ultimate decisions from the household visits. Annex 2 illustrates the different inclusion and exclusion criteria for the final selection. In order to be eligible, a household must meet at least two of the inclusion criteria, and cannot meet any of the exclusion criteria.

The targeting team develops strong impressions of the household members, and sometimes morally disagrees with the exclusion criteria – as one Fonkoze targeting team member stated “he is so poor, he has nothing – just because he is a man, he should not be excluded.” While this can be disheartening for the team as well as some household members, the exclusion/inclusion criteria were carefully thought out to coincide with Fonkoze’s social objectives and to add objectivity to the targeting process.

Case Study of a Selected CLM Beneficiary

Richer Solange

Richer Solange was one of the first selected to receive an asset under the CLM program. She lives in a small one-bedroom shack in the centre of Boucan Kare which she shares with her seventy-six year old mother and four small children. A widow, she is the sole income earner in the family.

Richer washes clothes in neighbors" homes, and this is the only source of income for her family. "It is frustrating," claims Richer, "because sometimes I work and do not get paid. There are days that my mother and children go without eating. Once, my family went 3 days in a row without food because people were not paying me."

Richer's mother, Senioresse, is a beggar. As a supplement to Richer's income, she usually begs for food and occasionally receives money from the priest. Her children do small jobs for a bit of food as well. One of her children attends school, as there is a well-established neighbor who pays the school fees.

Richer is resigned to the fact that her situation will never change. When she was informed that she will be a beneficiary of the CLM program, she felt more optimistic about her future. Clearly, handing her an asset is only half of the challenge. If coupled with the proper guidance, the CLM program has the potential to bolster her self-confidence and help her to recognize her entrepreneurial capabilities. "I don't know if things will change," she said, "but at least there is a chance that it will."

4. Challenges Occurred and Biases Present

While the steps may appear to be clear cut and simple to implement, in the testing of the methodology as well as the first initial targeting sessions, we encountered several challenges.

4.1 Striking a Gender Balance

One of the most challenging tasks of the targeting team is to be pro-active about striking a gender balance, as men have a tendency to dominate the participatory activities. During the wealth ranking for instance, women most often remained on the benches while the men were involved in drawing the floor map. When the women were asked why they were not participating, a common response was "the men are doing fine, they do not need us."

The key informants chosen to assist in all steps of the targeting process often contribute to this exclusion of women. There were instances when these key informants were overpowering the discussions, silencing women when they attempted to speak, and selected only men to participate in the wealth ranking exercise. His justification would often be that "Haitian men take the initiative in the outside world; the women do not know how to do anything outside of the house."

Although the targeting team have several responsibilities upon their shoulders during this targeting process, one of the most important ones is to constantly encourage the women to share their knowledge and to relegate the voice of overpowering male participants. In the end, it is preposterous to marginalize the voices of those individuals whom this program seeks to empower, and to allow for this to happen would be going against the program's explicit mission.

4.2 Accuracy of information

Although the targeting team remains evasive about what all of this community information will be used for, participants usually deduce that Fonkoze's objective is to "give something" to certain individuals within the community. This will be even more prevalent as the targeting process spreads, and asseting as well as targeting take place in areas that are nearby to one another.

This situation is difficult to manage and in most cases unavoidable, but can have serious consequences. For instance, if individuals suspect that either they or a family member are potential beneficiaries, it is common to exacerbate the severity of their socio-economic situation. In one case, the key informant was a priest who was described by the others as "rich" in the wealth ranking. He was well-dressed, earned a higher income than most in the village, and lived in a large, concrete house. However, he kept insisting that he was "rich in spirituality, but financially very very poor." This caused a huge argument in the wealth ranking that was difficult to quell. There were several discrepancies such as this, where households were described by one group as extremely poor, and another group as rich.

The targeting team managed the situation tactfully by forming a smaller committee of participants to review the wealth ranking results after the official wealth ranking was done. They ensured the participants of the smaller committee that home visits will be conducted to make sure that the households match the socio-economic category that they were placed in. Therefore, it is in no one's interest to misrepresent families. They also emphasized that as trusted members of the community to be as honest as possible. One targeting member stated, "we are here to try and think of ways to help the members of this community. If you give us incorrect information, we will not be able to help the ones who need it. So please, appropriately sharing your knowledge is vital for us to help those in need here." In this sub-group, results were drastically changed – families were switched around from poor to very rich, from medium rich to very poor, etc. and everyone expressed their opinions. During the home visits, these final results were indeed more accurate than the first set of results from the larger wealth ranking.

It is rational behavior to try and gain something for those closest to you if the opportunity presents itself, in which case it is understandable that participants would strategically place households in categories where they seemed most likely to "get something." Targeting team members should thus expect this, and deal with the situation in a professional manner where they maintain "quality control," but without dispelling anyone's opinion.

5. Conclusion

Fonkoze, with the assistance of Concern, has devised a targeting methodology modeled after BRAC's CFPR/TUP program, but tailored to the Haitian context. The intent behind this methodology is to "combine local knowledge on poverty with academic and programmatic conceptions of poverty to find and identify the appropriate ultra poor." (Matin and Halder, 2002)

Although the steps are clearly defined in this document, complications will undoubtedly arise in their implementation. The targeting process does not necessarily follow a smooth, linear trajectory, for which reason there should be no expectations of what the steps "should" look like. A participatory targeting approach also depends greatly on the dynamic between the targeting team and the community. The community's provision of information is dependent on trust. These relationships take time to harness, and thus targeting experiences in different localities will not necessarily resemble one another.

It is not effective to force each step of the process to fit the "mold" outlined in this document, as this is a guide to be built upon rather than a manual to be followed step by step. The core of this methodology is "handing over the stick" to community members rather than maintaining a strong grip on its execution and results. It is therefore important to listen to the participants, adhere to their ideas, be innovative and adaptable to each situation, and record lessons learnt from each experience.

References:

Ali, T., et al., “Stories of Targeting: Processing Documentation of Selecting the Ultra Poor for CFPR/TUP Program,” Dhaka and Ottawa: BRAC and Aga Khan Foundation, 2004

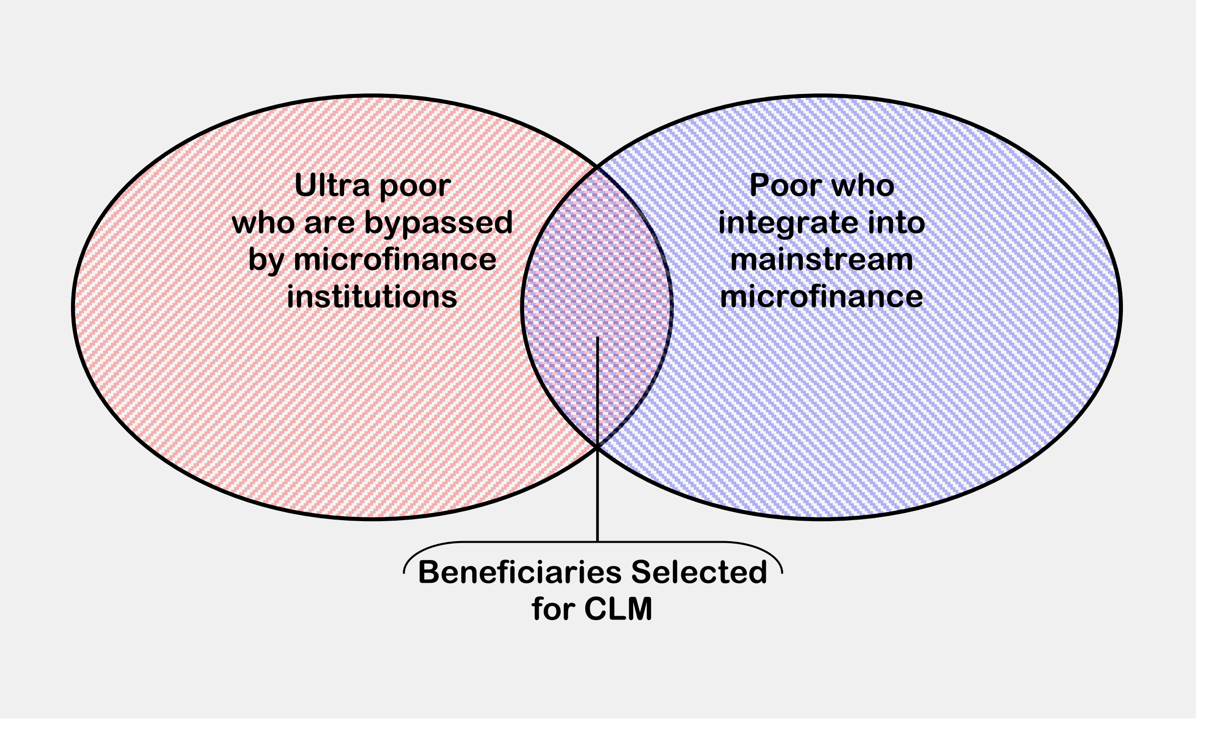
Huda, K., personal communication, Aug. 4, 2006

Matin, I. and Halder, S. “Combining targeting methodologies for better targeting of the extreme poor: some preliminary findings from BRAC’s CFPR/TUP program,” Dhaka: BRAC, 2002 (unpublished BRAC research report, mimeo), 20 p.

Matin, I. and Hulme D., “Programs for the poorest: learning from the IGVGD program in Bangladesh,” *World Development* 2003:31 (3): 647-65

Appendices:

Appendix 1: Selection of CLM Participants



Appendix 2: Criteria for selection

Inclusion Criteria	Exclusion Criteria
No adult male income earner in household	The household is borrowing from another microfinance organisation
School age children working	The household has no adult women who are capable of physical labor
No productive assets	Financial support from other organizations
Woman headed household with at least three dependents	
Household receives no remittances or support from other kin	

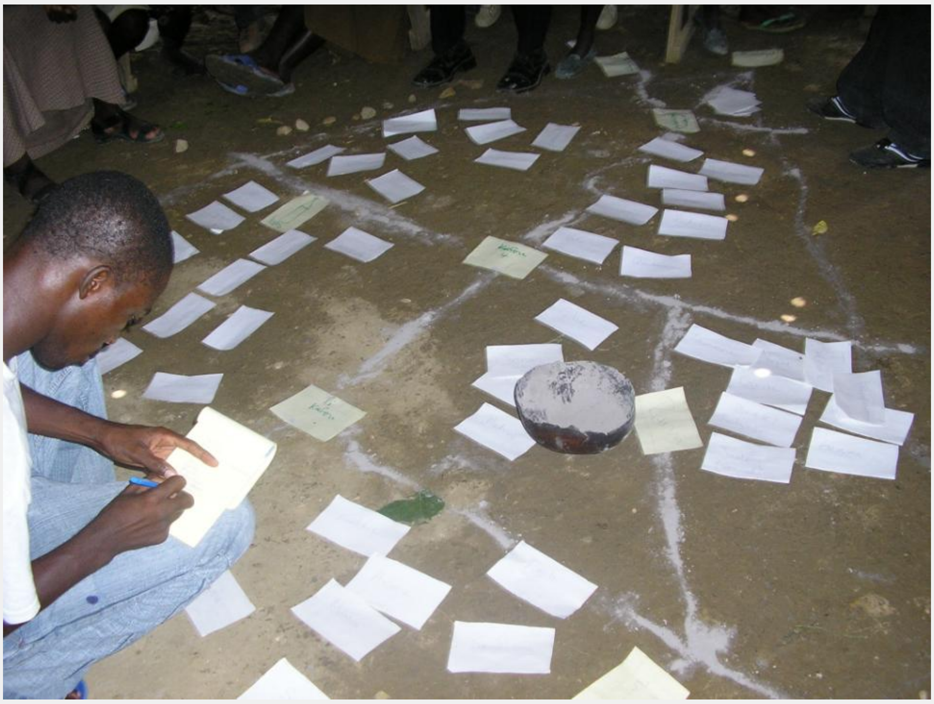
Appendix 3: Illustration of Targeting Steps

Criteria Listing

Facilitator listing socio-economic criteria with participants as part of the PWR (Participatory Wealth Ranking)

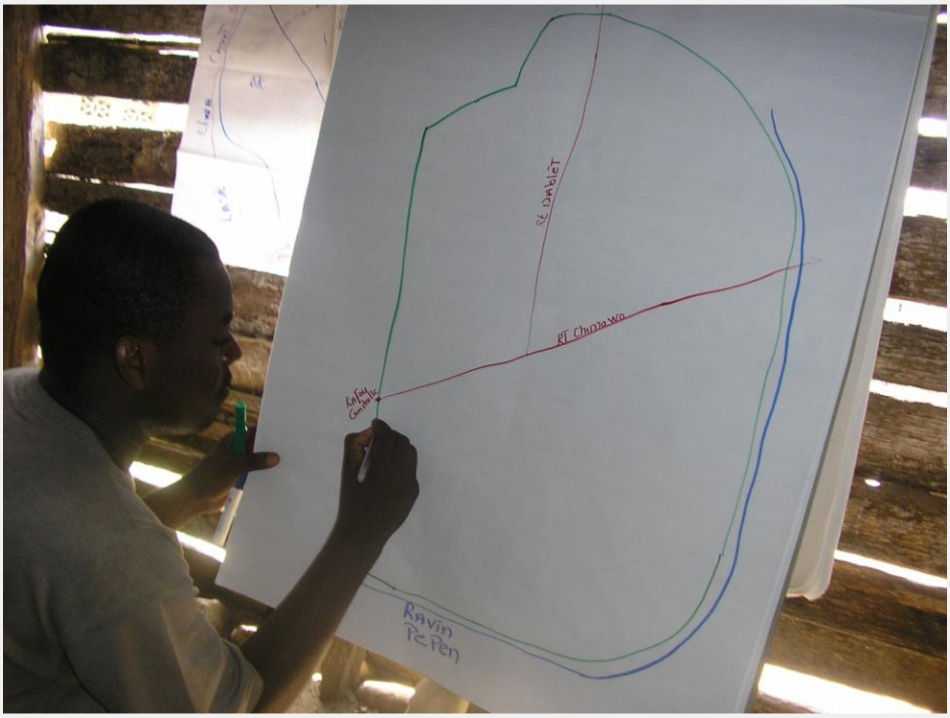
[Section 2.2.2]

Area Mapping



Facilitator's assistant making a final list of the households. The household names are written on the index cards and placed on the floor map.

[Section 2.2.2]



Map artist transferring the floor area map onto a flipchart.

[Section 2.2.2]