



## Presentation of the « Poverty Assessment Tool »

# Mission

**Help vulnerable families to improve their living conditions by themselves.**



# Target: vulnerable families

## A vulnerable family is a family:

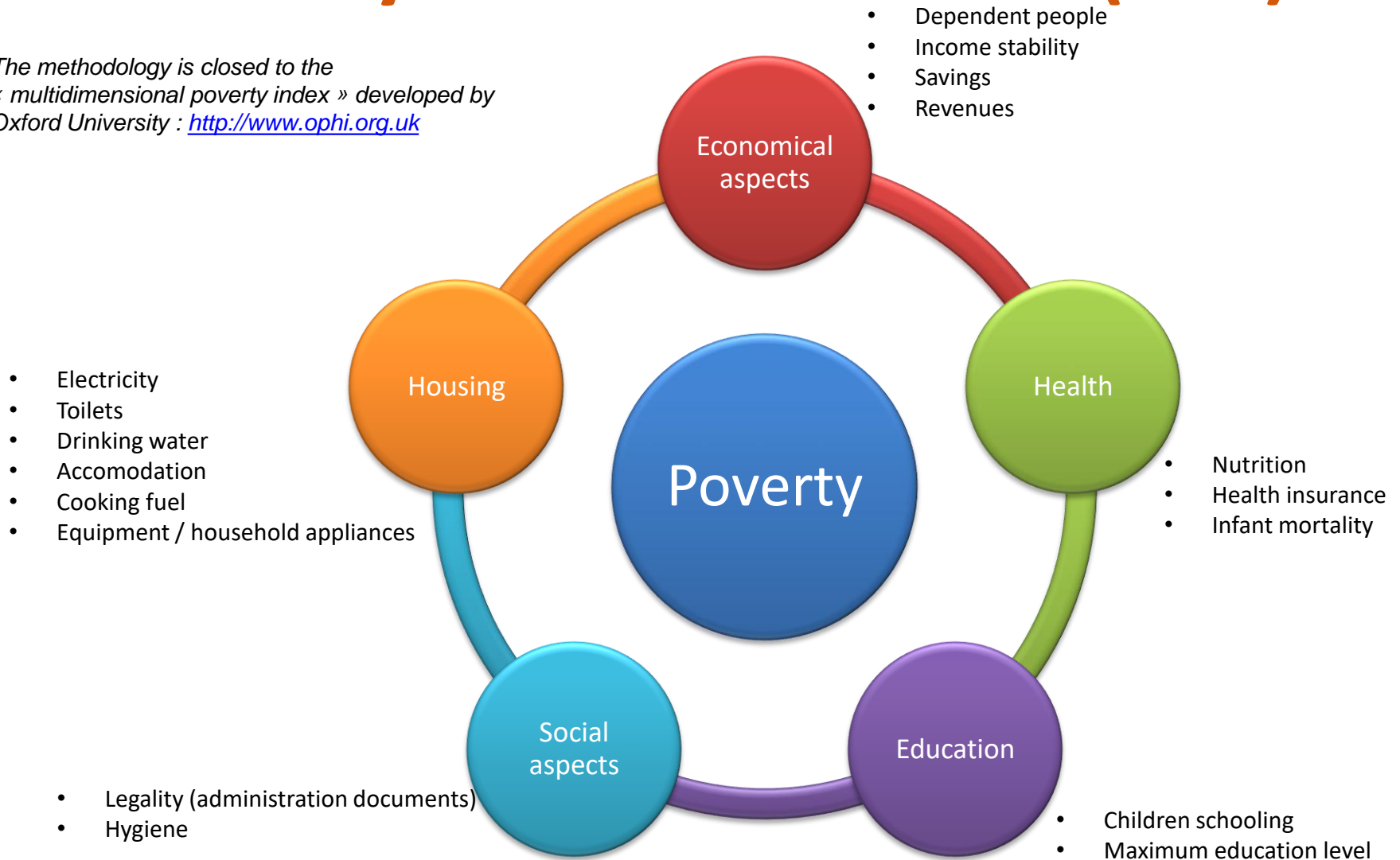
- Living in social isolation (unable to use available services nearby),
  - Below the national poverty line,
  - In precarious housing,
  - Unable to consistently cover its nutritional needs,
  - With low access to care and education.
- These difficulties occur simultaneously.



**The poverty assessment tool allows us to target beneficiary families and measure their progress.**

# Poverty Assessment Tool (PAT)

The methodology is closed to the  
« multidimensional poverty index » developed by  
Oxford University : <http://www.ophi.org.uk>



# Definition

**The « poverty assessment tool » is a tool measuring the poverty level of target families or beneficiaries of ATIA actions:**

- Assessment of their economic, social and health situation according to 17 criteria;
- Each criterion is marked on a 0 to 3 basis;
- The marks are added up regardless of weighting and the number of marks obtained shows a corresponding level of poverty.

# ATIA's key success factor

**The systematic use of a tool to measure the poverty level of beneficiary families is one of the key factors in the success of ATIA programs.**

The family photo should make it possible:

- Target beneficiary families (make sure we stay within the framework of the IA charter)
- measure the progress made by families in improving their living conditions

# Why do we go by the MPI ?

- **Multidimensional approach coherent with ours, and with the « incorporated » approach:**
  - Education;
  - Health;
  - Living conditions.
- **Easily-assessed criteria;**
- **Statistically tested model, international reconnaissance;**
- **Available country records, which can be compared with our own records.**

# Why not use only the MPI ?

- **Need to include « reactive » criteria in our actions, to measure up family progress:**
  - Economic aspects;
  - Social aspects.
- **Need to be able to measure up progression within each criterion (the MPI methodology measures up each criterion in a binary manner...)**



# Why not use the Progress out of Poverty Index (PPI) ?

- Index developed by the Grameen foundation;
- Of very simple implementation (no subjectivity);
- Very micro-credit focused, and on « assets »;
- Does not enable a multidimensional approach and follow-up;
- Tested without success in India:
  - Incoherences between the PPI results and those of the family Photo;
  - Low capacity to follow other than economic progress performed by families.

# FAMILY LEVELLING TOOL

Name of family worker:

Family name:

Number of persons in the household:

Date

Total score

T0

T1

T2

			0 point				1 point				2 points				3 points			
Item			0 point				1 point				2 points				3 points			
			T0	T1	T2	T0	T1	T2	T0	T1	T2	T0	T1	T2	T0	T1	T2	
Economy	1	Nb of depending persons per breadwinner	4 or more				3				2				0 or 1			
	2	Main breadwinner's activity	None				No criteria among the 3 following : Regular, Formal, Diversified				Only 1 criteria among the 3 following : Regular, Formal, Diversified				2 or 3 criteria among the 3 following : Regular, Formal, Diversified			
	3	Savings	None				Informal / kept in house				Formal (with an MFI or a bank), irregular (< 1 transaction / month)				Formal and regular (1 or more transactions / month)			
	4	Income or expenses / day / person	< 1,075 USD or too irregular to be estimated				< 2,15 USD				<= 4,3 USD				> 4,3 USD			
Health	5	Nutrition	Severe and visible malnutrition / survival				Irregular meals (< 3 /day)				Regular meals (3 / day)				Regular and balanced meals			
	6	Capacity to pay for "big" health expenses	No capacity (avoid care, or borrow)				Possibility to get support from surroundings (relatives, neighbors, NGO...)				Savings or own resources				Insurance system			
	7	Child mortality	2 or more children have died in the household the last 5				1 child has died in the household the last 5 years				1 child has died in the household (older than 5				No child has died in the family			
Education	8	Child school attendance	No eligible child is attending school				At least 1 eligible child is attending school (but in total less than half of eligible children attend school)				At least half of eligible children attend school, not necessarily in the cycle corresponding to their age				All eligible children are attending school, not necessarily in the cycle corresponding to their age (or no eligible child)			
	9	Years of schooling	No household member can read or write				At least one household member has completed primary education				At least one household member has completed secondary education				At least one household member has completed 12th grade (diploma)			
Social	10	Valid documents	All are lacking or invalid				Most are lacking or invalid				Few are lacking or invalid				None are lacking, all are valid			
	11	Hygiene	Hygiene issues in these 4 domains: body, clothes, house interior, house surroundings				Hygiene issues in 2 or 3 of these 4 domains: body, clothes, house interior, house surroundings				Hygiene issues in 1 of these 4 domains: body, clothes, house interior, house surroundings				No hygiene issues in these 4 domains: body, clothes, house interior, house surroundings			
Housing	12	Electricity	No light (no electricity)				Lightning with candles, petrol or electric torch				Tapped (illegal)				Own meter / generator			
	13	Sanitation	No facility (open defecation)				Shared facilities				Individual facility (hole / latrine)				Individual facility linked to city sanitation network			
	14	Safe drinking water	No access to safe-drinking water (water taken from river, pond)				Safe drinking water is purchased in jerrycans, or is more than a 30-min. walk roundtrip				Drinking water is less than a 30-min. walk roundtrip				Running safe drinking water in the house			
	15	Habitat	Issues in these 4 domains : wall (very light construction), roof (light, not water-proof), floor (dirt), size (very small)				Issues in 2 or 3 of these 4 domains: wall, roof, floor, size (light construction, mixed flooring - cardboard, plastic, small size...)				Issues in 1 of these 4 domains : wall, roof, floor, size				No issues in these 4 domains : wall, roof, floor, size			
	16	Cooking fuel	None (or no cooking at home)				Wood, dung				Charcoal, Kerosene or solar stove				Petrol, gas or electric stove			
	17	Assets	Minimum (sleeping mat or rug, some kitchen tools, no furniture nor elec. equipment, no fan)				Minimum AND one or two small electrical appliances (radio, OR fan OR television OR mixer OR cellphone ...)				Minimum AND several small electrical appliances (radio and fan and TV and cellphone) AND basic furniture (cupboard, sofa bed) AND big electrical appliances (fridge or cooler or washing machine etc....)				Minimum AND several small electrical appliances (radio and fan and TV and cellphone) AND few pieces of basic furniture (cupboard, sofa bed) AND big electrical appliances (fridge or cooler or washing machine etc....)			
Total						Total 1 point				Total 2 points				Total 3 points				

# Exploitation

- **Systematically used before, during and after support, to..:**
  - Identify families' needs and better integrate the services on offer
  - Targeting beneficiary families
  - Monitor and analyze changes in their socio-economic level
- **To measure the progress made by families more accurately, the family photo can be completed:**
  - Through indicators specific to each type of action and monitored on an ongoing basis:
    - Psycho-social support: level of goal attainment and types of exit, KAP studies, Connor Davidson resilience scale, empowerment scale, etc.
    - Microcredit: exit sheets evaluating the progression of income, capital...
    - Economic support: life project sheets, KAP studies
    - Mutuelles de santé: coverage rates, healthcare pathways
  - Through qualitative/satisfaction surveys of beneficiaries
    - Conducted regularly (every two years)
    - with a representative number of families
    - Individual interviews or focus groups
    - By external investigators
  - Through impact studies, with a control group to measure the specific impact of program activities

# Exploitation

- **Systematic exploitation, before, during and after support in order to:**
  - Identify family requirements and improve services proposed;
  - Target vulnerable families;
  - Follow and analyse the evolution of their socio-economic status.
- **To measure up more precisely progress by families, the family Photo will have to be completed :**
  - By indicators pertaining to each type of action and steadily monitored:
    - FDP: objective attainment level and types of phase-outs, KAP studies, Connor-Davidson Resilience Scale;
    - IGP: end-of-loan assessments;
    - AE : life project records, KAP studies
    - HMF: reimbursement ratio...
  - By qualitative inquiries / satisfaction inquiries with beneficiaries:
    - Regularly carried out (every two years);
    - With an adequate number of families;
    - By means of individual interviews or focus groups;
    - Led by external investigators.
  - By a « resilience scale » (pending).

# EXPLANATION OF DETERMINING CRITERIA 1/2

Criterion			Comment
<b>Economical aspects</b>	1	<b>Number of dependent people as per adult having an income</b>	Makes it possible to assess the family financial stability
	2	<b>Activity of the main adult bread-winner of the household</b>	Makes it possible to assess the family financial stability
	3	<b>Savings regularity</b>	Here, only the savings regularity is assessed, savings capacity being assessed by criterion no 4
	4	<b>Estimation of expenses / day / pers.</b>	Makes it possible to evaluate revenue per day and per person (criterion retained by the Program Manager (PM) working group of October 2015 and World Bank criterion). If a more advanced study of revenue is carried out for the family, (for example as part of a credit loan) one can estimate the most accurate revenue
<b>Health</b>	5	<b>Nutrition</b>	MPI criterion and criterion retained by PM working group of October 2015
	6	<b>Possibility to finance health care</b>	Criterion retained by PM working group of October 2015
	7	<b>Infant mortality</b>	MPI criterion, and often pertinent to decode or not whether a follow-up is needed concerning Dynamic Family Support

# EXPLANATION OF DETERMINING CRITERIA 2/2

Criterion			Comment
<b>Education</b>	8	<b>Children schooling</b>	MPI criterion and criterion retained by PM working group of October 2015
	9	<b>Maximum education level in the family</b>	MPI criterion and criterion retained by PM working group of October 2015. Instead of choosing only the education of parents, one takes the maximum level of education of the family for the sake of coherence with the MPI criterion
<b>Social aspects</b>	10	<b>Administration documents</b>	Criterion retained by PM working group of October 2015
	11	<b>Hygiene level (physical / clothing/ habitat)</b>	Easier to assess than the level of social integration/ solitude (criterion retained by PM working group of October 2015), it also provides a fair indication on the psychosocial situation of the family (and the pertinence or not of the FDP follow-up)
<b>Living comfort</b>	12	<b>Electricity</b>	MPI criterion
	13	<b>Toilets</b>	MPI criterion
	14	<b>Drinking water</b>	MPI criterion
	15	<b>Housing</b>	MPI criterion and criterion retained by RP working group of October 2015
	16	<b>Cooking fuel</b>	MPI criterion
	17	<b>Equipment / household electrical appliances</b>	MPI criterion