



# unitus<sup>®</sup> labs

## EXAMINING THE CHALLENGES OF ULTRA POOR SELECTION

The UPna sapna Pilot:  
A Case Study

---

## NEEDS

Network for Enterprise Enhancement and Development Support (NEEDS) is a nonprofit organization that works with communities in the Santhal Pargana region of Jharkhand, one of the poorest states in India, to help poor and marginalized families in their struggle for justice and dignity. NEEDS enhances food security in the most vulnerable areas through a three-pronged approach:

- increased access to resources, information, technology, and other means of formal market inclusion;
- sustained improvement in production through farm-based interventions;
- community-driven promotion of institutions such as Self Help Groups, cooperatives, and financial and market linkages.

NEEDS is registered under the Indian Trust Act in 1998 and under the Foreign Contribution Regulation Act with the Ministry of Home Affairs, Government of India, IT 12 [A] and 80 G. For more information, please visit [www.needsngo.in](http://www.needsngo.in).

## UNITUS LABS

Unitus Labs is a USA 501(c)(3) non-profit focused on reducing global poverty through economic self-empowerment. Unitus Labs' unique focus is harnessing market forces to drive substantial increase in economic opportunity for those at the base of the economic pyramid ("BoP") in developing markets. Unitus Labs attempts to leverage its influence by not just demonstrating the commercial viability of BoP strategies, but by drawing other players into the space in a way that dramatically accelerates the scaling of proven ideas. Unitus Labs' current focus is to create improved income-generating livelihood opportunities for millions battling global poverty. Unitus Labs was founded in 2001 and is based in Seattle and Bangalore. For more info, see [www.unituslabs.org](http://www.unituslabs.org).

## SORENSEN - UNITUS ULTRA POOR INITIATIVE

The Sorenson-Unitus Ultra Poor Initiative (UPI) was established as a project of Unitus Labs in October 2008 with support from the Sorenson Legacy Foundation. The UPI's aim is to stimulate the microfinance industry to deliver sustainable services that provide opportunity to the poorest of the poor to improve their standard of living. To that end, Unitus Labs funds effective solutions to serve the critical needs of this population and provides hands-on support and strategic guidance to our partners.

## ABOUT UPna sapna

The UPna sapna program, implemented by NEEDS, is part of the Ultra Poor Initiative, in partnership with Unitus Labs and funded by the Sorenson Legacy Foundation. This is a community-driven, holistic intervention targeting the ultra poor tribal population in the Santhal Pargana region of Jharkhand, India. The UPna sapna pilot began in 2009 with 372 beneficiary households. Program activities focus on establishing food security and enhancing livelihoods through the teaching of improved agricultural techniques to increase crop production. Throughout the two-year program cycle, program components were also implemented around health-care, child education, financial literacy and social empowerment. This document details our experience thus far and lessons learned, with a particular emphasis on the process of selecting participants.

## ABOUT THE AUTHOR

Victoria Fiore, an associate of the India Advisory Services team at Unitus Labs, led the partnership with NEEDS to design and roll out the UPna sapna program pilot. She managed a team onsite in Jharkhand over the course of six months in 2009.

Edited by: Leonor Robles

## EXECUTIVE SUMMARY

The UPna sapna program focuses on establishing food security and enhancing livelihoods for the people of the Santhal Pargana region, through the teaching of improved agricultural techniques to increase crop production. Interspersed throughout the two-year program cycle are also interventions surrounding health-care, child education, financial literacy and social empowerment. This program, part of the Ultra Poor Initiative, is administered by NEEDS, a nonprofit organization that works with communities in the Santhal Pargana region in the state of Jharkhand, India. The program is also supported by Unitus Labs, a global nonprofit that empowers the world's working poor by advancing financial access and economic opportunity.

This paper reviews the most valuable learnings from implementation of the UPna sapna pilot. It is intended as an open exchange of information with fellow economic development practitioners. Specifically, the paper focuses on the selection of ultra poor beneficiaries, as this can be one of the most critical and most challenging aspects of successful implementation of ultra poor programs.

The essence of these learnings can be broadly applied to selection, design, and execution of many ultra poor programs.

Unlike more mainstream development efforts, there is no proven model for working with the ultra poor. Lay building blocks in processes, information management, staff training, and overall organization before launching your program. With this stable foundation, an organization is better equipped to circumnavigate the inevitable complexities any intervention is certain to encounter post launch.

## LESSONS LEARNED

APPOINT EXPERIENCED, CONSISTENT FIELD STAFF	Ultra poor program staff work within particularly sensitive markets and are required to carry out complex program activity. Select and train experienced and qualified field staff before program launch and focus on staff retention throughout.
GUIDE FIELD STAFF WITH STRUCTURE AND ACCOUNTABILITY	Regular and frequent staff meetings are crucial to successful monitoring and data collection during selection. Additionally, it is important to provide staff with the support they need to execute effectively. Establish a regular face-to-face meeting time and contact staff directly throughout the week to check-in. Finally, provide structured materials for field staff, such as field guides, scripts, and templates. This will promote quality performance, consistency across the intervention, and streamlined data management.
INVOLVE THE COMMUNITY	The community must be engaged and willing for the program to be effective. Seek the community's aid to identify their greatest challenges and ways to overcome them. Discussing these issues helps foster teamwork, self-empowerment, and communal accountability to change and improve. Moreover, involving the community demonstrates respect and builds confidence in your organization and program.
SURVEY HOUSEHOLDS INDIVIDUALLY	Accurate beneficiary assessments are the most critical aspect of selection. Avoid group assessments as they are likely to provide erroneous information. Lack of individual attention to each household yields a high risk for error. Moreover, individuals may be intimidated in a group setting and unwilling to divulge personal details regarding finances or well-being.
BUILD A STRONG MANAGEMENT INFORMATION SYSTEM (MIS)	Create a strong management information system (MIS) before beginning the selection process. Utilize sound data management practices to avoid confusion with names of households. Be certain to employ a smart mechanism for coding beneficiaries.

*(continued on next page)*

## LESSONS LEARNED (CONTINUED)

<p>CONSIDER LOCAL CULTURAL NUANCES</p>	<p>Unexpected cultural nuances particular to the target beneficiary group may foster challenges in program implementation. For example, the naming traditions of the Santhal people caused confusion in UPna sapna’s management information system. Had these cultural details been more thoroughly investigated in advance, the problem may have been mitigated. Consider the challenges particular to your target segment and plan accordingly.</p>
<p>TAILOR SELECTION CRITERIA AND TEST FOR EFFECTIVENESS</p>	<p>Identify and select individuals who meet the program beneficiary criteria, and validate the legitimacy of the program to the external community. Fulfilling both requirements is likely to require multiple selection mechanisms or indices.</p> <p>Consider employing an internationally recognized selection tool such as the Grameen Foundation’s Progress out of Poverty Index™ (PPI™) to confirm the poverty levels of your beneficiaries to external parties. For more targeted selection, design criteria and methods tailored to the specific program and population. Test these mechanisms before piloting selection and recognize that lack of statistical backing means the criteria may need to be augmented based on early results of selection.</p>
<p>IN RURAL AREAS, CONSIDER SELECTING COMMUNITIES INSTEAD OF INDIVIDUAL HOUSEHOLDS</p>	<p>Excluding some households in tight-knit, homogenous villages may negatively impact the entire community. Instead of uniting and empowering the people, the program may inadvertently create divisions and disrupt the community dynamic.</p> <p>Communicate openly with the community about selection decisions and follow up with individual household surveying to exclude those clearly above the poverty line or outside program criteria.</p>

## TABLE OF CONTENTS

FORWARD	1
UPna sapna PROGRAM OVERVIEW	6
UPna sapna ULTRA POOR SELECTION PROCESS	10
TAKEAWAYS FROM THE SELECTION PILOT	13
Appoint Experienced, Consistent Field Staff	13
Guide Field Staff with Structure and Accountability	15
Involve the Community	15
Survey Households Individually	18
Build a Strong Management Information System (MIS)	19
Consider Local Cultural Nuances	21
Tailor Selection Criteria and Test for Effectiveness	22
In Rural Areas, Consider Selecting Communities	
Instead of Individual Households	25
CONCLUSION	26
APPENDICES	27
A. UPna sapna Program Overview Details	27
B. Selection Process Details	30
C. Sample Community Meeting Field Guide	34
D. Sample Community Meeting Format	36
E. NEEDS UP Index	37
F. Observations on PPI Sample Survey	38
G. Baseline Metrics Considered in UPna sapna	39
H. Graduation Card	40
I. About the Name	41
J. Sample Beneficiary Profiles	42
NOTE FROM THE AUTHOR	45
BIBLIOGRAPHY	46

## FORWARD

*By Dr. Louann Hofheins Cummings*

Despite the huge success of traditional microfinance methodologies in addressing poverty over the past decades, the poorest of the poor—or the “ultra poor”—continue to be misunderstood, neglected, and underserved. Regrettably, the most vulnerable, destitute, and challenged individuals suffer from not only physical and emotional hardships, but also from an early-stage learning curve among NGOs, microfinance institutions, and governments. Since current programs, policies, and processes for the moderately poor do not necessarily address ultra poor circumstances, we are challenged to re-think how best to serve this segment of the population.

Current evidence from this case study suggests that when such sharp discontinuities and access to opportunities exist between the poor and the ultra poor, it behooves any institution to establish flexible guidelines to define and select clients appropriate to their specific program. Subsequently, once beneficiaries are chosen, it is essential to craft, implement, and track against appropriate metrics to both validate that the right people are participating in the intervention and monitor outcomes to effect positive, long-term change.

For any institution to effectively assist the ultra poor population, it is necessary to first define who the ultra poor are. To date, any attempt to determine and establish a definitive “bright line” has not been successful. Although there are some common denominators in meaning (i.e., the ultra poor exist outside the reach of traditional microfinance), there clearly is no single accepted standard. Qualifiers focus on factors such as asset base, health, quality of living conditions, and amount and source of earnings, but these standards often vary given different environments. In any one environment, it is important to identify those who are, relatively speaking, the worst off or least-served. Attempting to answer this question relying solely on a universal benchmark, and/or ignoring the actual context, does not take into account the dynamic characteristics of ultra poverty. Because it is so difficult to define this beneficiary group, the process of recruitment, selection, and assessment becomes all the more challenging.

Consider the following suggested parameters in describing the ultra poor.

**Figure 1: Comparative Characteristics of an Ultra Poor Beneficiary**

	WORLD BANK AND OTHERS <sup>1</sup>	GRAMEEN FOUNDATION'S PROGRESS OUT OF POVERTY INDEX™ (PPI™)	BRAC CFPR/TUP <sup>2</sup>
ORIENTATION	GLOBAL	COUNTRY	BANGLADESH
GUIDELINE	<p>Extreme poverty is defined as the proportion of individuals in developing countries who live on less than \$1 a day (<i>based on purchasing power parity 1993 constant prices</i>).</p> <p>Poverty estimates are computed based on data covering 93 percent of developing countries' population.</p>	<p>Depending on the country, the scorecards—which consider 10 household assets and characteristics<sup>3</sup>—measure the poverty likelihood relative to an absolute poverty or extreme poverty line.</p> <ul style="list-style-type: none"> <li>• PPP \$1/day</li> <li>• PPP \$2/day</li> <li>• PPP \$4/day</li> <li>• National poverty line</li> <li>• National extreme poverty line (<i>defined as the bottom 50% of those below the national poverty line or the national extreme poverty line</i>).</li> </ul>	<p>The ultra poor:</p> <ul style="list-style-type: none"> <li>• earn less than \$1/day</li> <li>• have irregular income</li> <li>• suffer from severe malnutrition</li> <li>• often have no adult working male in the household</li> <li>• are landless or own less than 1 acre of cultivable land</li> <li>• reside in remote areas</li> <li>• have school-aged children that are working</li> <li>• migrate frequently</li> <li>• obtain income from manual labor/begging</li> <li>• own no productive assets</li> </ul>

1 Many establishments define extreme poverty as living on less than USD\$1 per day. Some may further break this benchmark into additional extreme poor categories such as subjacent, medial, and ultra (respectively ranging from \$1.08 to less than \$.54 a day).

2 Taken from CFPR/TUP Baseline Survey, 2004

3 See Appendix F for example

As illustrated in Figure 1, extreme poverty is multi-dimensional from both a global and domestic viewpoint, and no one measure adequately determines who is or is not ultra poor. While the first chart might yield a starting point for an ultra poor designation, unique local characteristics must also be considered. Take into account an ultra poor profile established by NEEDS (Figure 2). It is worth noting that these characteristics were developed considering the poverty nuances of the Santhal Pargana region of Jharkhand<sup>4</sup>.

**Figure 2: Comparative Likely Characteristics of a NEEDS Ultra Poor Client**

*(Based on NEEDS In-House Market Research, 2008-09)*

<b>CHARACTERISTICS</b>	• Household falls in lowest income bracket in India (under \$1/day)
	• Greater than 68% chance that children are malnourished
	• Adult male working in the household, but often gone for 3-6 months for migratory labor
	• Greater than 80% chance that the household is solely dependent on agriculture for a living
	• Average arable land is one acre or less
	• Housing often made of mud or other temporary, unstable materials
	• Reside in remote, rural villages with poor road connection to towns
	• Own minimal agriculture-related assets, such as buffalo, cow, or other livestock
	• Children at high risk for child labor and unlikely to attend school full time (Total population literacy: 19.9%. Female literacy: 5.4%)
	• 75% of agricultural work is performed by wage laborers, most of whom are unorganized, easily exploited, and highly vulnerable
	• Poor healthcare resulting in numerous physical handicaps and long-term health issues:
	- 9.7% infant mortality rate
	- 85% of female adolescents are anemic

<sup>4</sup> These characteristics were necessary to establish a starting point/baseline to facilitate identification of the ultra poor in this region.

While the attributes and qualifiers mentioned in Figure 2 do not provide a single defining parameter, they most certainly offer a foundation for dialogue and subsequent action. The charge to those working in the area of poverty alleviation is to thoroughly analyze and identify the subtle and sweeping variations of poverty which exist from place to place. Without knowing who the ultra poor are we simply cannot help in the most efficient and effective means possible.

As the traditional microfinance industry moves to scale, the strategy of taking this concept to the next level by addressing the ultra poor population seems a natural course of action. From a holistic standpoint, if we wish to accomplish lasting positive change, it would be counter-productive to assist some of the “richer” poor while ignoring a significant portion of the “poorer” poor. Yet to date, massive ultra poor endeavors haven’t garnered the traction of their traditional microfinance predecessors. Ultra poor programs need to accurately define beneficiaries in order to adequately assist them, and until this occurs, scalability is difficult. Without scale, initiatives attempting to achieve far-reaching impact will be stymied.

All things considered, current literature confirms that: 1) ultra poor service endeavors are critical, necessary, and persuasive; and 2) results, despite real and learning curve challenges, can be significant and life changing. Consequently, it is undeniable that ultra poor programs and assistance must be accelerated in the very near future if any hope for large-scale intervention is to be achieved.

Any organization truly interested in addressing the needs of the ultra poor must strategically define the population, establish appropriate and tailored guidelines for inclusion, and invest resources in refining the recruitment and selection process. Most certainly, this case study presented by Unitus Labs furthers the knowledge and understanding of these issues as they impact global ultra poverty alleviation.

**AUTHOR OF THE FORWARD**

Dr. Louann Hofheins Cummings is a Professor in the College of Business and serves as the Institutional Assessment Chair at The University of Findlay (Ohio). She holds a BA in economics and communications from Denison University, an MBA in management from the University of Toledo, a CPA, and a Doctorate in Management from Case Western Reserve University. At The University of Findlay (UF), Dr. Cummings led the University Self-Study from 2001 through 2004 has chaired the Assessment and Accreditation Committee, and is currently the General Education Liaison. She has given many assessment presentations (both on campus and at various conferences) and presents, writes, and reviews for Pearson Prentice Hall. Prior to her time at UF, she taught at The University of Toledo, Bowling Green State University, and Siena Heights University, in addition to consulting for several Fortune 500 companies and working at Root Learning, Inc. While on sabbatical in the fall of 2009, Dr. Cummings visited several microfinance and ultra poor sites in India with Unitus Labs. Since then, she has been researching and writing about microfinance, ultra poor initiatives, and social entrepreneurship.

## UPna sapna PROGRAM OVERVIEW

UPna sapna, the NEEDS Ultra Poor Program, is a community-driven, holistic intervention targeting the ultra poor tribal population in the Santhal Pargana region of Jharkhand, India. The program focuses on establishing food security and enhancing livelihoods through the teaching of improved agricultural techniques to increase crop production. Interspersed throughout the two-year program cycle, are also interventions surrounding healthcare, child education, financial literacy, and social empowerment.



The recently formed state of Jharkhand is often cited as the poorest in the nation. The Santhal Pargana region of Jharkhand is the most destitute in the state. Almost 50% of its 6.8 million people belong to highly marginalized groups: approximately 29% are tribal peoples; 11% are *dalits*<sup>5</sup>; and 9% are landless, non-tribal and non-*dalit*.

The tribal communities are considered the most “backward”, typically engaged in subsistence agriculture and occasional wage labor, consistently the least literate, and often excluded from formal society. Because of the extremity of their poverty, the UPna sapna program was designed to target this extraordinarily marginalized population.

<sup>5</sup> The group of people typically designated as the lowest caste in Indian society, often referred to as “untouchables”.

## PROGRAM PILOT

The program was piloted with 372 beneficiary households in 2009. The details outlined in this document reflect the program design and outcome as per the pilot.

## PROGRAM PHILOSOPHY

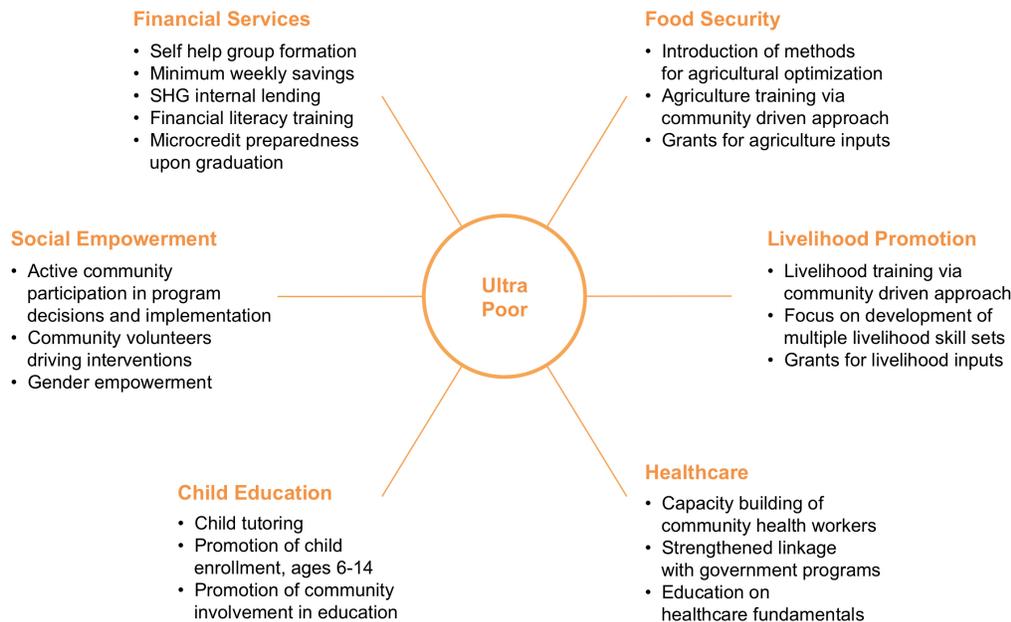
A philosophy of sustainable community development formed the foundation for program design. This philosophy is outlined in Figure 4.

**Figure 4: Pillars of Program Philosophy**

COMMUNITY-DRIVEN INITIATIVE	The community must embrace the need for and method of change as active participants and leaders in the process.
HOLISTIC INTERVENTION	The ultra poor require many simultaneous inputs to address a complex web of problems and to sustainably lift themselves out of poverty.
PHASED APPROACH	The ultra poor need time to acclimate and to realize their own potential.
GRADUATION	Graduation provides a formal goal for beneficiaries to strive toward, increasing and sustaining motivation.
INTERNAL SPECIALIZATION	Leveraging pre-existing internal programs and expertise yields efficiencies: staff from across the organization are involved in creating a multi-faceted intervention.

## PROGRAM STRUCTURE

UPna sapna promotes holistic intervention in each target community. The program is comprised of six components, that together, address the complex circumstances burdening the lives of the ultra poor. Figure 5 lists the various programmatic themes and identifies specific program activities related to each component.

**Figure 5: Programmatic Themes and Activities**

Launching multiple interventions simultaneously can overwhelm a community and yield less effective results. The ultra poor need time to accept and to build confidence in the intervening organization, the program, and themselves. UPna sapna takes a phased approach for this multi-faceted intervention, executed over a total of 24 months.

In the Santhal Pargana region, food security and livelihood opportunities are the most pressing concerns. Together, these focus areas make up the bulk of the program, each encompassing an entire phase.

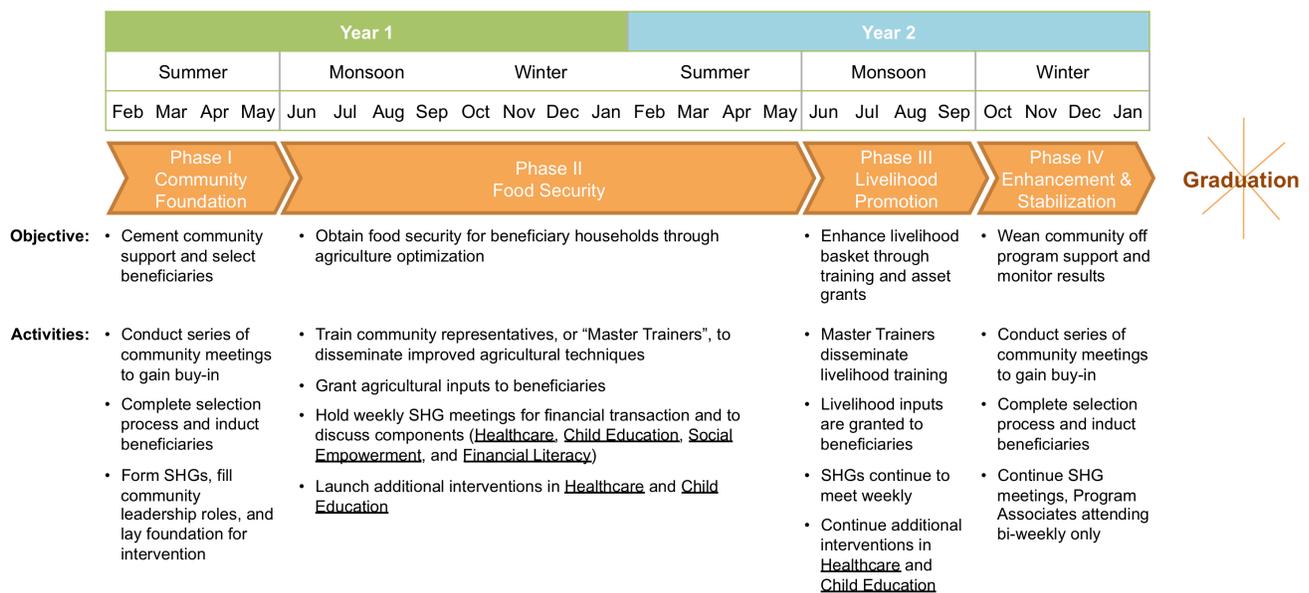
Although issues of healthcare, child education, social empowerment, and financial services often come second to the fundamental challenges of survival, UPna sapna recognizes their importance in sustained community development. Interventions surrounding these issues are interwoven throughout the two-year program.

After selection and program setup are complete in Phase I, female representatives from each beneficiary household become the primary members of the program and are organized into Self Help Groups (SHGs). The program associate leads each weekly SHG meeting, which has two parts. The first is the standard financial element, in which the women contribute savings and lend to one another. The

second is a program component in which important issues around healthcare, child education, social empowerment, or financial services are discussed. Smaller scale interventions, such as health camps and child tutoring, take place in Phases II and III. Please refer to Figure 6 for a visual depiction of the program phases.

The program is designed around the traditions and lifestyles of the local community, with activity ebbing and flowing according to the beneficiaries' time requirements. As such, phases are based on the natural agrarian seasons which govern the activities of the targeted community<sup>6</sup>.

**Figure 6: Program Timeline**



**PROGRAM TEAM**

The UPna sapna team consists of one program manager, one field manager, five field-based program associates, and various office support staff. As the title suggests, the program manager heads all facets of the intervention. The field manager leads and directs the program associates who then work in the field with beneficiaries, conduct the community meetings, and implement all on-the-ground activities. The program manager also leads a senior team of other NEEDS managers who each contribute to one component of the UPna sapna program. For example, the NEEDS healthcare program manager assists with the healthcare component of UPna sapna. Adding further support are two full-time administrative

<sup>6</sup> See Appendix A for further details on the UPna sapna program phases.

staff and shared organizational staff in functions such as IT and accounting.

UPna sapna also assigns responsibilities to community members. First, each SHG elects one member as its leader; she is responsible for maintaining the function of the group and overseeing meeting activities. Second, each *tola* (small community within a village) nominates one master trainer, a community leader who supports the program associate in his work in that *tola*. Master trainers receive training directly from an agricultural specialist and livelihood consultant, which they then disseminate to their communities. They monitor community progress in agriculture and livelihood initiatives, attend all SHG meetings, and generally act as the community-based counterpart for all UPna sapna activities. In exchange for these services, each master trainer receives performance-based compensation from her SHG. UPna sapna provides the SHG with the capital for compensation, up to a certain amount, which the SHG then disburses.

## UPna sapna ULTRA POOR SELECTION PROCESS

### SELECTION OBJECTIVES

The UPna sapna team identified three primary objectives of selection, as described below.

#### ***Objective 1: To identify and select individuals that meet the program beneficiary criteria***

A program is typically designed for a specific type of beneficiary. In the case of an ultra poor program, the optimal beneficiary is someone who falls below a certain poverty line as defined in that region. There may be additional criteria for the beneficiary as well, such as a particular type of hardship or issue which the program relieves.

Participants in the UPna sapna program had to meet the program beneficiary criteria. This criteria specified that beneficiaries must:

- be ultra poor as broadly defined by the international development community;
- belong to the rural tribal groups of the Santhal Pargana region;
- engage in agricultural activity (a common characteristic of residents of this area).

**Objective 2: To recruit individuals into the program**

Selection for program participation is a two-way process. To prevent issues with cooperation or beneficiary attrition, programs must select only those individuals eager to participate. Change or improvement must come from within; forcing a program on a disinterested individual is likely to yield poor results.

One might think of the selection process as similar to hiring for an organization. The candidate, like the beneficiary, may apply for the position and stands to benefit from being selected. The employer, like the program, must also make a pitch to the candidate as to why they should want the position. A two-way match is essential to avoid dropouts and ensure the greatest impact for investment made.

**Objective 3: To validate the legitimacy of the program to the external community**

A practical reality of any grant-based program is that funders require evidence that appropriate beneficiaries are targeted. Objective selection criteria and valid data are required for programs to be taken seriously in the international arena. Furthermore, in order to scale up the number of beneficiaries, a program must establish an objective, systematic means of selection that can be easily repeated.

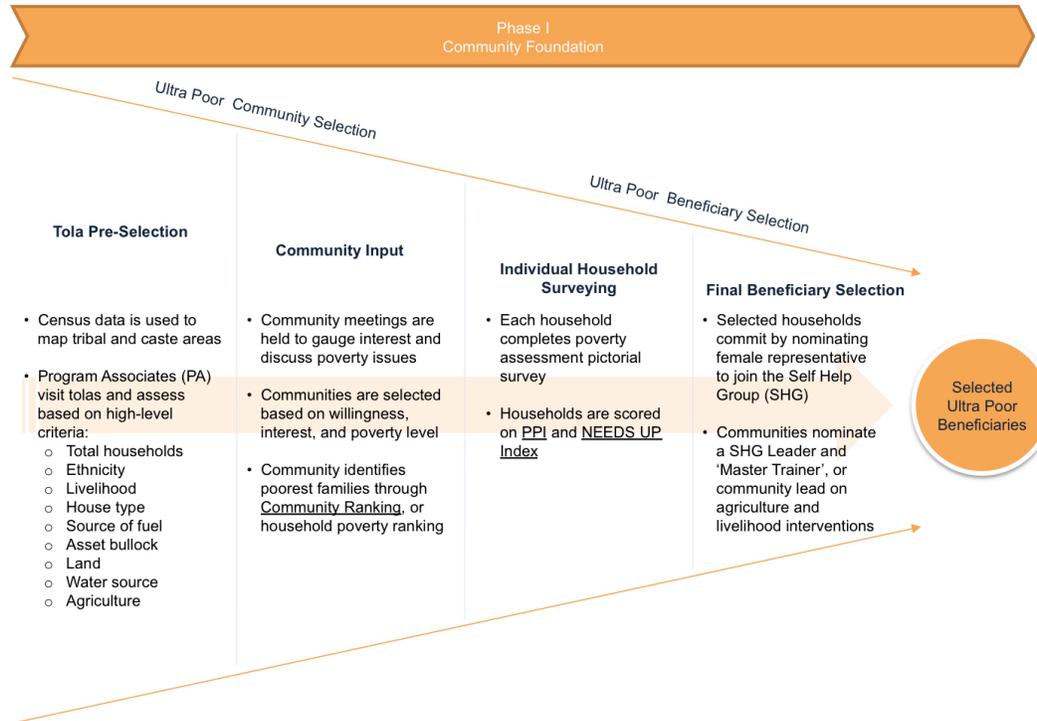
Use of an internationally recognized poverty index adds legitimacy to the program selection process and simplifies interpretation of ongoing reporting.

**SELECTION PROCESS OVERVIEW**

To incorporate all three selection objectives, the UPna sapna team designed a selection process which uses a multi-stage filter over four months to select the poorest of the poor households.

Internationally accepted indicators, internally developed indicators, and the community's own input are all vital components of selection. The two-way, multi-dimensional selection process encompasses all four months of Phase I: Community Foundation.

FIGURE 7: The Selection Process



For individual household selection, the criteria were designed to identify the poorest households in the target region, but also to verify that selected households qualified as ultra poor according to broader industry definitions. As such, the program team utilized three separate inputs:

- 1) The **Community Ranking**, for which community members identified the most impoverished in their areas, helped ensure local perspective and involvement from the start. This ranking accounted for the relative economic positions of families within an intimate ecosystem and allowed for factors that staff members may not have considered otherwise.
- 2) The **Grameen Foundation’s Progress Out of Poverty Index™ (PPI™)** helped program staff align the selection with a broad measure of ultra poverty in the international development community<sup>7</sup>.

<sup>7</sup> According to the PPI statistics, a score below 14 yields 69 percent likelihood the household is below the \$1/Day/PPP Poverty Line and a 25 percent % chance that it is below the USAID “Extreme” Poverty Line. Originally, the team planned to exclude applicants who scored higher than 14 on the PPI. However, as explained later in this report, the program ultimately deemed this measure to be ineffective and thus did not use it as a disqualifier.

- 3) The internally developed **NEEDS UP Index**<sup>8</sup> took local nuances of poverty into consideration. By gathering data on a variety of factors such as land and livestock ownership, migration tendencies, debt levels, and nourishment patterns, the program team was able to screen out households with higher relative income or other disqualifying characteristics.

With these three measures, the team selected 372 ultra poor households across 20 *tolas* over the course of four months<sup>9</sup>.

## TAKEAWAYS FROM THE SELECTION PILOT

Selection is arguably the most crucial and also the most challenging aspect of an ultra poor program. As such, the UPna sapna team conducted a great deal of analysis of the selection process and outcomes of this phase. The observations from the pilot have served to improve the UPna sapna program and can be transcribed into broader learnings, applicable to other ultra poor programs.

### APPOINT EXPERIENCED FIELD STAFF AND KEEP THEM IN PLACE

Field activity in the selection phase was both intense and critical. Therefore, success of selection depended on the performance of the field staff carrying it out. It was for this reason that field staff—the link between the beneficiaries and program management—had to be highly qualified, trained, and reliable.

In UPna sapna, the program associates (PAs) were key actors as the primary point of contact for the beneficiaries, and relayed all information between the field and the office. The pilot began with four experienced, high-performing program associates. After the second community meeting, however, three of these staff were shifted to another program within NEEDS and replaced by less experienced staff. This simple disruption negatively affected the program in four ways.

First, the time and resources invested in program training for the original staff was lost. Training was conducted again for the new staff, but because the program was already underway, there was not sufficient time to provide the comprehensive background and training necessary for the new staff before they began. Insufficient tactical training resulted in less consistency and more errors in the field. For example, program forms, called formats by the team, were often filled out

<sup>8</sup> See Appendix B, Figure 10 for disqualifiers.

<sup>9</sup> See Appendix B for further details on the selection process.

incorrectly. These errors resulted in additional work and required extra trips to the field, stressing an already time-sensitive selection process.

As ultra poor programs are often multi-faceted and complex, it is important to allow sufficient time for training field staff on responsibilities, as well as on the entire program. In UPna sapna, field staff had to understand the day-to-day details of implementing not one, but six, different types of interventions, as well as maintain perspective on the larger impact the organization was trying to achieve. Well trained staff make fewer errors and avoid confusion in the field and the office.

Second, the new staff were also less versed in soft skills, often referred to as people skills, and in this context, meaning culturally sensitive and nuanced communication. Sometimes information communicated to the beneficiaries was unclear or methods of interaction with the community subpar, which negatively affected beneficiary relationships. While soft skills are always important in development interventions, working with the ultra poor requires an additional level of sensitivity and skill in communication. The problems facing these disadvantaged communities are severe and the population is likely to be hesitant or skeptical of the intervening organization. Due to the sensitive nature of the program and beneficiaries, staff should be well-trained in soft skills such as communication and field interaction.

Third, the communities had to be re-introduced to new staff, resulting in some confusion and distrust. Especially in ultra poor communities, the relationship a field officer builds with the community is critical to gaining trust and building momentum.

Fourth, the new staff did not have the continuity of knowledge as to what had been accomplished thus far with each community, causing confusion and delay. In the office, the field staff's history and familiarity with the community can provide valuable information to the management. Important knowledge of the targeted communities was lost with the departure of the original staff.

UPna sapna now has a committed team of field staff who will not be interchanged barring circumstances outside of the organization's control. The field manager remained abreast of each program associate's interactions with their *to/a*. He often attended meetings so the communities were familiar and comfortable with him and he could easily step in as a substitute when necessary. New field staff will be trained on soft skills and program overview at the head office, and will shadow existing staff for at least one month before working independently in the field.

### GUIDE FIELD STAFF WITH STRUCTURE AND ACCOUNTABILITY

Successful execution of field activity in the selection phase was very important. In order to closely manage and monitor staff to ensure the desired outcome, the UPna sapna program manager implemented field staff meetings every Friday. The regular and frequent team interaction aided in timely data transfer, provided a forum for question and answer, required staff to remain accountable for their field work, and allowed the program manager to closely monitor selection activity and address any crises that might arise in the field.

At each weekly meeting, the team reviewed the activity of the prior week and the program associates handed in data from the field. The program associates then reviewed a section of the Community Meeting Field Guide and Format for the activity of the coming week. As the content for each community meeting was different, the program associates found reviewing specific instructions every week invaluable.

*“Because these are weekly meetings, it is easy for us to retain and deliver all the details to farmers and villagers which we might otherwise not be able to.”*

*- Ramavataar, Program Associate*

The Community Meeting Field Guide provided a step-by-step guideline for how to conduct the meeting, including script, timing, and materials<sup>10</sup>. The Format, a structured template, clearly outlined every piece of data to be captured in the meeting<sup>11</sup>. The detailed document ensured the program associates did not forget to record any necessary information and that the data was submitted to the head office in a standard format for every *tola*. This consistency was critical for streamlining data entry and interpretation, especially as the program reaches scale.

*“The formats have made it easier for us to understand the entire process step-by-step.”*

*- Baghirath, Program Associate*

### INVOLVE THE COMMUNITY

Phase I was just as much about building community trust as it was selecting program beneficiaries. UPna sapna acknowledged that selection was two-way: the organization had to select the community members best suited for the program,

<sup>10</sup> See Appendix C for sample Community Meeting Field Guide

<sup>11</sup> See Appendix D sample Format

but the community members had to decide to allow the program to enter and affect their lives. Without this mutual buy-in, little would be achieved. The adjustment time provided in Phase I was particularly important within ultra poor populations who faced additional hardships and were likely to be more skeptical of outside assistance.

Program associates met with the community approximately once a week during the selection process. This frequent contact kept momentum and helped constituents retain enthusiasm and information. Additionally, this demonstration of consistency and commitment built trust between field staff and the community, making final recruitment to the program easier.

*“We need to build a relationship with the community because when we go for the first time they get scared and run away. We need to not only discuss the program we want to do in that place, but also to talk to them to try to get them to open up, to understand what their problems are, and to win their trust.”*  
- Madhurendra, Food Security Manager

The dialogues that took place in community meetings encouraged beneficiaries to take responsibility for their issues and to understand the program necessitated a cooperative, not prescriptive, approach. In doing so, the program demonstrated to the community members that their opinions mattered and provided ample time over several weeks for them to vent issues and frustrations openly and therapeutically.

Through structured facilitation from the program associate, the community was taken through a series of discussions. These discussions allowed them to identify the root causes of the issues before them, suggest communal solutions, acknowledge the poorest among them, and volunteer for active roles in the solution, such as master trainer or SHG leader.

*“The community meetings helped the people to realize that working together to find solutions to poverty is so much easier. Until they build solutions to the problems themselves, they will not be able to get out of this situation. The solutions that they found on their own were well appreciated by the entire community and they decided to give it their all to working on these issues.”*

*- Baghirath, Program Associate*

Community meetings were key in fostering enthusiasm for the intervention and trust in NEEDS. By not prescribing a one-size-fits-all program, UPna sapna differentiated itself from other NGO programs with which the villagers had interacted. The discussions also brought the community together and fostered dedication and a cooperative mentality to overcoming shared issues.

*“It was like a chain reaction. When we asked what the biggest problem was, they said food. Why was food a problem? Because farming was not good enough. Why was farming not good enough? Because water was not available. One thing led to another until they reached the root of their problem. Then they started devising solutions. As a result, the community implemented a shared project to dig up five percent of their land and create a water reserve for irrigation.”*

*- Padmalochan, Program Associate*

For NEEDS, spending so much time in the field allowed staff to deeply understand the community members and dynamics. This detailed, nuanced knowledge of individual households aided greatly in finalizing the participant lists. The UPna sapna field staff particularly valued the opportunity to build a relationship with each *tola* as they found it made them more effective in their work.

*“Understanding the village is very important. We first need to start by understanding the problems of the village as a whole, then go into individual households and understand their problems. Understanding the problem and state of a person is critical to working together.”*

*- Ramavataar, Program Associate*

### SURVEY HOUSEHOLDS INDIVIDUALLY

Conducting weekly community meetings with each *tola* took up the majority of time for field staff. While the team acknowledged individual surveying for household selection would be best, time constraints necessitated a group survey. The team conducted this survey in the second community meeting<sup>12</sup>. One program associate and two to three volunteers handed out pictorial surveys and pencils to household representatives and guided them through completion of the survey as a group. Unfortunately, the team underestimated how problematic group surveying might be.

First, the process of allowing beneficiaries to complete the survey themselves was flawed. Working on their own, beneficiaries were likely to misunderstand questions and provide false information without the staff knowing. In one case, two adult brothers representing two separate households shared five acres of land and a buffalo. Each brother marked their household assets as five acres of land and a buffalo, as opposed to 2.5 acres and one or no buffalo. Each household, therefore, received a higher score on the poverty index than was accurate.

Second, while some believe a group setting will coerce individuals to be truthful about their levels of poverty, field staff observed that the poorer households in the community were reluctant to share information that may leave them feeling ashamed among peers. This trend was particularly true regarding less visible indicators of wealth, such as meals per day consumed and sanitation practices. Moreover, field staff attested to constituents “copying answers” from one another, indicating uncertainty or reluctance to share their own information.

*“In a meeting amidst everyone, people were hesitant to share details about income and food habits, whereas when we went to households and sat in their courtyards, they gave much more accurate detail which we could verify. We received incorrect information from the group because some people were ashamed to share details. Those who were comparatively well off were giving details accurately, whereas the poorer were sitting quietly and not divulging information.”*

*- Padmalochan, Program Associate*

<sup>12</sup> See Appendix A for Community Meeting Schedule

Third, the group setting led to identity confusion, complicating information management. Without going to each home, there was no way to verify that only one survey was completed per household. Although directed otherwise, many households had multiple members complete surveys.

The knowledge the program associates gained from regular community interactions proved useful in identifying discrepancies in information. In cases where survey results were doubted, the program associates returned to the field to conduct interviews in individual households in order to verify information. In the next selection cycle, group surveying will be replaced with individual household interviews at the home. All household members will be requested to be present for at least part of the interview for staff to verify the number and names of family members.

Over a three- to four-hour interview, field staff will be able to record the members of the household, thoroughly understand the structure and dynamic of the family, record and validate assets and other information relevant to the poverty index, ask follow-up questions, and uncover any nuances to the information required.

*“Visiting individual households gives us another cross-check and allows us to verify the facts very easily, such as all items of the house and house type.”*

*- Baghirath, Program Associate*

Requiring constituents to complete their own surveys can yield incorrect information due to misunderstanding or confusion. Group settings do not allow enough individual attention to ensure participants understand and are providing the correct information. Furthermore, group dynamics may dissuade individuals from sharing truths about their circumstances. Individual interviews allow field staff to visually observe and verify household assets and other economic indicators, to develop an in-depth understanding of the household, and to ask nuanced questions to retrieve the most correct information.

### **BUILD A STRONG MANAGEMENT INFORMATION SYSTEM (MIS)**

Throughout the selection process, the program associates recorded information about beneficiaries by writing the head of household name on an attendance list or other document each time. Data remained in the hard copy documents brought in from the field.

To create the final selection list, all the information about each household had to be reconciled. Data was analyzed and inconsistencies became apparent. In some cases, there were more names recorded than households in the village, meaning there must be multiple names recorded for the same household. In other cases, program associates recognized two names from the same household recorded separately. Hard copies of meeting attendance, Community Rankings, household surveys, and more, all held names of potential beneficiaries. Unfortunately, the names were inconsistent.

The first problem was operational. The program associates re-recorded the names each time they went to the field, leading to mistakes and slight variations in the names taken down. According to hardcopy records, the number of households attending each meeting varied slightly. In some instances, multiple members of the same household would be recorded as belonging to separate households, leading to an over-counting of households in that given *to/a*. Due to proximity of *to/as*, some individuals were visiting neighboring ones during community meetings and chose to participate. These individuals often joined the meeting in their own *to/as* as well, thus being recorded as two separate households in each one. If the proper household was recorded, the name identifying that household sometimes varied. In some cases the variation was a change in spelling, minimal but enough that it could potentially misrepresent a household. However, some households would report different names for attendance at each meeting.

To correct the problem, the team created a detailed Excel database recording each name and on which documents it appeared. A list of all recorded household names was generated for each *to/a*. The program associates took the lists to the field for verification. Many households were consolidated as multiple names were identified as belonging to the same household. Spellings and final names for head of household and female SHG representative were recorded, cross-checked, and entered into the computer based MIS. The beneficiary household is now identified by the SHG representative (female) name and will be for the rest of the program.

Additionally, once the list of names was finalized, each household received a unique household code in order to prevent any future confusion. Household codes include the name of the village, name of the *to/a*, and number of the household. For example, a household in the village of Jhundi and *to/a* of Molhi might have the code JHU-MOH-001. Both the SHG representative name and the household code are recorded on all documents to do with the beneficiary household.

In the future, program associates will begin the program with a strong management information system in place. In the field, they will record the names of the head of the household and all of the household members in the initial survey. A master list of all households will be generated immediately and household codes will be assigned. Program associates can then use this master list, instead of re-recording names, for the duration of the program.

*“At the time of the survey, we must ensure that the entire family is present. Each member should be able to give their own name accurately. In many cases the husband gives names and does not know the accurate names of his wife.”*

*- Durkhan, Program Associate*

### CONSIDER CULTURAL NUANCES

The team was familiar with the Santhal Paranga target population, but did not take all the pertinent cultural factors into account in program design. This oversight caused unnecessary disruption in program activity.

For example, the second problem contributing to the data management challenge discussed above was an unconsidered cultural nuance regarding the tribal use of names. In Santhal communities, individual and household names can remain ambiguous. Among males, father and son may exchange names and sometimes there is no clear head of household.

*“Sometimes they give their grandparent’s or parent’s name; grandfather, father, son may all use and refer to themselves by the same names.”*

*- Baghirath, Program Associate*

Female names, recorded in nominating SHG members, added an extra layer of confusion. In the tribal region, many women do not keep last names and thus use common second names at will. The same woman may call herself Fulmani Tudu one day and Fulmani Devi the next, as the Santhali tradition does not promote the use of a specific surname.

*“In Pradhan tola, four to five families had the same name. Women had the same names, men had the same names. Sometimes women would add different surnames randomly like Devi, Tudu or Murmu.”*  
*- Padmalochan, Program Associate*

The lack of consideration of these regional traditions caused a great deal of confusion and a notable amount of additional work in returning to the field to clarify. Cultural nuances of a community cannot always be predicted. To avoid unnecessary derailment, the team should spend time in the field studying the target population before starting the intervention. Seemingly irrelevant cultural nuances can cripple a program if not taken into proper account.

### **TAILOR SELECTION CRITERIA AND TEST FOR EFFECTIVENESS**

The criteria for individual household selection were carefully designed to meet international standards of ultra poverty, to account for local nuances of economic well-being, and to consider the community’s own opinion of the relative wealth of households. To analyze these three factors cohesively, the following process was organized:

- PPI: Exclude households with a score over 14 on the PPI.
- NEEDS UP Index: Exclude households disqualified by the NEEDS UP Index. Select the poorest households according to their NEEDS UP Index score.
- Community Ranking: Review selected households’ Community Ranking to verify community alignment with results from the other two indices.

Surprisingly, while the process had been carefully designed, all three inputs were found to be flawed and often yielded conflicting results for a single household. The team found that there were few households that ranked very poor on all three indicators. In a small, largely homogenous *tola* of perhaps no more than twenty households, it became difficult to distinguish nuances of poverty. In most cases, all households qualified as ultra poor and selecting some over others came down to small, potentially irrelevant factors.

First, the PPI data was found to be largely ineffectual in selecting beneficiaries in the local, rural, tribal setting. The nuances of the level of poverty in the program’s

region were not captured in the survey. With less than 2% exception, participants scored points only on the PPI's questions one and five, namely, number of children and ownership of a motorcycle or bicycle<sup>13</sup>.

Responses to question five were less relevant indicators of wealth, as the majority of households in the region owned a bicycle out of necessity in the rural setting. Field staff also speculated that bicycles were distributed several years earlier as part of a political campaign incentive, and bicycle ownership was poorly correlated with a household's purchasing power.

Therefore, variation between household scores was based almost entirely on the number of children per household. Households with a bicycle and fewer than three children were automatically disqualified because of a PPI score above 14. The team did not feel that selecting individuals on the basis of number of children was appropriate. Considering factors such as the severity of regional female health issues and the shockingly high infant mortality rate of 9.7%, fewer children could indicate a greater degree of poverty in some instances. In some cases, a household was comprised of a teenage couple that had yet to conceive, but were struggling with extreme poverty in their own young lives. Moreover, according to local staff, the Santhal tribal culture tends to promote smaller family units of three children on average.

*“Some people who did not have children were rejected at first, and that was not correct. The man could have some medical reasons for not having children. Some households that had fewer children will have more in the future. Some had fewer children because there were medical reasons why children were not being born. It was right we let those people back into the program.”*

– Padmalochan, Program Associate

Second, the NEEDS UP Index was designed to highlight the more nuanced aspects of local poverty. Unfortunately, little variation was found in the scores, indicating relatively homogenous levels of poverty within the *tolas*. Furthermore, disqualifiers on the NEEDS survey were not appropriate in every situation. For example, several households owned more than five acres of land (a disqualifier), of which, less than one acre was arable. Excluding a household in such a situation would be senseless. The team agreed that the NEEDS UP Index was a good

<sup>13</sup> See Appendix F for PPI sample survey

start, but it needed to re-visit certain indicators and disqualifiers, and go into more detail on the more nuanced ones.

Finally, the community household ranking proved a useful exercise for communal consensus and participation, but the results were brought into question. Communities often were able to identify the poorest households and wealthiest households with relative ease, but ranking the majority of households in the middle proved a challenging and tedious process. In many cases, field staff observed arbitrary reasoning for ranking of certain households. Varying perspectives on poverty, social biases, and communal pressures may easily alter the results of such an exercise.

The tools used in the selection pilot are still valuable in understanding poverty levels and verifying results internally and externally. With modifications, these tools will continue to be employed in the selection process.

The PPI will still be employed to verify to the international community that the program targets an ultra poor population. While useful for establishing and communicating national standards for ultra poverty, the PPI or other national poverty indices are likely to miss out on the cultural nuances of poverty in a specific region and therefore may not be well suited for selection or exclusion. As with this pilot, the issue may become worse in a rural setting where the very poor are unlikely to have the types of assets recorded in the survey such as a television, motorcycle, or pressure cooker—indicators that expose different levels of poverty in certain contexts, such as urban settings. While broader validation of poverty is necessary, a supplemental index is required to provide the granular assessment of comparative poverty among the target population.

A refined NEEDS UP Index will be employed to understand the nuances of the poverty of the beneficiaries, but there will be no points-based scoring. Creating an in-house poverty assessment tool is useful and necessary to identify nuances of local poverty levels. However, to create an effective scoring system for such indicators, an extensive amount of statistical analysis should be done before using the survey for participant selection, otherwise the scores quickly become arbitrary. The better alternative is to understand and evaluate qualitative indicators of program candidacy. As is described in more detail below, the process of revising the NEEDS UP Index convinced the team to revise the overall process altogether. Instead of using surveys to determine inclusion into the program, entire communities were considered “selected” and the surveys would then be used to exclude

those who did not meet the ultra poor characteristics. The team determined that points-based scoring was less relevant and that it was more important to focus on better defining the disqualifiers in the surveys.

Finally, community participation in the selection process, while useful, can be biased and subjective. Consideration of community ranking or other input may provide insight to participant selection, but will not be held as objective and definitive criteria. NEEDS is strongly considering maintaining the ranking exercise, but more as a method to build community cohesion and awareness of the program.

### **IN RURAL AREAS, CONSIDER SELECTING COMMUNITIES INSTEAD OF INDIVIDUALS**

The selection plan required the team to identify the 400 poorest households in the target region by selecting the 20 poorest households in each of 20 *to/as*.

The original selection plan was geared toward admission into the program. However, due to the challenges in poverty assessment, selection instead became an exercise in group selection and individual household exclusion. The team assumed households were to participate in the program unless they met one of the definitive exclusion criteria:

- 1) disqualifier on NEEDS UP Index
- 2) unusually high score on PPI
- 3) without land or sufficient household labor to work the land, as participation in agricultural optimization was the cornerstone of the program

These households were then reviewed on a case-by-case basis with the program associate in order to understand the nuances of their situation and avoid excluding an ultra poor household due to flaws in the filter. For example, a household that possessed a motorbike may have seemed wealthier based on survey results, but qualitative observation from field staff informed management that the motorbike was old, inherited, and not an indicator of wealth; the household was thus not excluded.

Going forward, UPna sapna assessment and selection will be done at the *tola* level. The program will now select ultra poor *to/as* as a whole with the goal of having the majority of individuals within the boundaries of ultra poor criteria. In cases

where households are landless and thus cannot participate in the mainstream program, a supplemental livestock-based livelihood promotion program will be in place to include them in the effort for communal improvement. A thorough household review process will eliminate those clearly above the ultra poor criteria based on both poverty index scoring and qualitative information in the field. A final decision for exclusion will be taken on a case by case basis by program management.

Excluding a small number of households or individuals in an intimate, rural community can be difficult, seemingly arbitrary, and detrimental to the program's perception in the field and even among staff. In rural, communal settings, this pilot experience suggests that it is best to select entire communities for participation and leave out clearly excludable households with the consent of the community.

## CONCLUSION

At the onset of the partnership, NEEDS and Unitus Labs agreed that a considerable element of cooperative effort would be evaluation and ongoing improvement of the UPna sapna program. By approaching the pilot with a mind toward honest analysis and revision, the program team will, over time, transform a strong model into an ideal model.

With this philosophy, the UPna sapna team has reviewed the pilot selection process, understood the strengths and weaknesses, and outlined plans for sustained improvement. While the core selection process will remain in place, the eight lessons learned and shared in this paper each yield deeper understandings about the selection of participants, which will help the team streamline and strengthen the selection of the next beneficiary class.

Undoubtedly, there will be victories and obstacles in the next year as well; openly acknowledging both will continue to strengthen the program. Our hope is that proactive dissemination of these learnings will contribute significantly to efforts of other organizations. The UPna sapna team looks forward to maintaining the open internal and external dialogues necessary to improve efficiency in our program and the ultra poor sector as a whole.

## APPENDICES

### APPENDIX A: UPna sapna PROGRAM DETAILS

#### ***Phase I: Community Foundation***

The first phase, perhaps the most critical, cements community support for the program while the selection process is completed. Phase I takes place during summer (February through May in the program area), when little agricultural activity occurs and beneficiaries have the greatest amount of free time for community meetings.

Community meetings are held once a week in each targeted *tola* (small community within a village). Each week, the program associates gather the community for two to three hours to discuss issues facing the *tola* and the challenges of poverty. The structured content of this series of meetings leads the community through a dialogue around identifying the root causes of their shared issues and devising their own solutions to these problems<sup>14</sup>. Eventually, the dialogue leads into an introduction of the UPna sapna program.

Between meetings, the *tola* has the opportunity to discuss the proposed program, and later agrees or declines to participate. The community-driven decision-making in Phase I is a first step in social empowerment.

In conjunction with community meetings, program staff also execute the selection process by evaluating individual households<sup>15</sup>. In the final community meeting, eligible households are invited to register for the program. Each participating ultra poor household nominates one female representative to participate in, and collectively form, a Self Help Group (SHG). The SHG members nominate an SHG leader who is responsible for the successful function of the group.

The community also nominates a master trainer (MT). The MT is the *tola* lead for all UPna sapna interventions on agriculture and livelihoods. Throughout the program, the MT is trained weekly on agriculture optimization techniques by UPna sapna program staff, then disseminates the training to his/her community. The MT is responsible for monitoring each household's agriculture progress, reporting household data to UPna sapna, and attending SHG meetings. The MT is compensated by UPna sapna for his or her contribution to the community, based on a performance review conducted by the SHG.

<sup>14</sup> See Appendix C for sample Community Meeting Field Guide

<sup>15</sup> See Appendix B for selection process details

Each SHG member is given a Graduation Card at the time of registration. This card is a pictorial depiction of graduation goals across all six interventions and is intended to reinforce the shared vision for the results of the two-year effort<sup>16</sup>.

**Figure 8: Community Meetings – Objectives and Sample Timelines**

WEEK 1	Community Meeting 1	<ul style="list-style-type: none"> <li>• Introduce UPna sapna program</li> <li>• Determine community interest</li> </ul>
WEEK 3	Community Meeting 2	<ul style="list-style-type: none"> <li>• Conduct pictorial poverty assessment surveys</li> </ul>
WEEK 4	Community Meeting 3	<ul style="list-style-type: none"> <li>• Complete community mapping exercise to highlight community resources and dynamics</li> </ul>
WEEK 5	Community Meeting 4	<ul style="list-style-type: none"> <li>• Discuss indicators of ultra poverty</li> <li>• Conduct Community Ranking</li> </ul>
WEEK 8	Community Meeting 5	<ul style="list-style-type: none"> <li>• Analyze root causes and issues of poverty</li> <li>• Prioritize problems</li> <li>• Brainstorm solutions to barriers</li> </ul>
WEEK 9	Community Meeting 6	<ul style="list-style-type: none"> <li>• Identify beneficiary households</li> <li>• Review UPna sapna program</li> <li>• Identify candidates for leadership positions: SHG leader and master trainer</li> </ul>
WEEK 11	Community Meeting 7	<ul style="list-style-type: none"> <li>• Confirm program participation</li> <li>• Register SHG women</li> <li>• Formally select SHG leader and master trainer</li> </ul>

### ***Phase II: Food Security***

Once selection and setup are complete, the intervention begins in earnest in Phase II. Phase II begins with the monsoon, a critical time for agriculture optimization. To ensure beneficiaries' ability to maintain food security throughout the year, Phase II spans all three growing seasons. Seeds, fertilizer, and other agriculture inputs are granted to participants in exchange for their cooperation in a new growing methodology. MTs receive training from the staff agriculture specialist. The MTs disseminate the information to beneficiary households on a weekly basis.

<sup>16</sup> See Appendix H for sample Graduation Card

Weekly SHG meetings commence in Phase II. SHG meetings consist of only financial transactions for the first ten weeks and then of financial transactions plus a module on one of four topics: social empowerment, healthcare, child education, or financial services.

Beginning in Phase II, healthcare and child education programs executed by NEEDS are brought to the beneficiary communities. All programs are introduced and discussed through weekly SHG meetings.

The weekly touchpoint with beneficiaries is vital to effective implementation. Program associates' weekly interaction provides ongoing program momentum, transparency into on-the-ground realities, continual program-beneficiary communication, and the ability to measure beneficiary progress through subjective observation and objective data collection. At the end of each season, household progress is measured against graduation goals.

#### ***Phase III: Livelihood Promotion***

After a year of food security, the program begins to shift focus to ongoing livelihood security in Phase III. Beneficiaries can choose to acquire an asset and a skill set to support an agricultural- or livestock-based livelihood. A granted input (seed, goat, or poultry) is given to each household based on their selection. As in Phase II, the MT is trained on and disseminates best practices for livelihood optimization.

Interventions on healthcare and child education continue from Phase II.

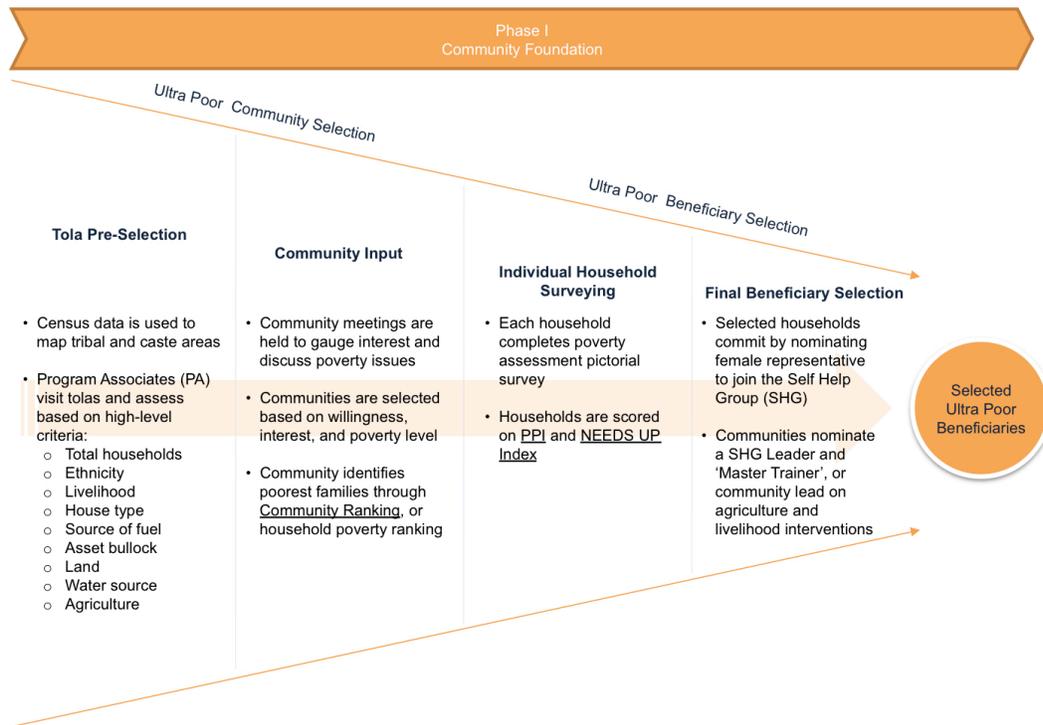
#### ***Phase IV: Enhancement and Stabilization***

In the fourth and final phase, the community is weaned off dependence on the program. Weekly SHG meetings continue, but program associates attend on a bi-weekly basis only to foster independence while still monitoring group function. Households are evaluated for graduation from the program in this final phase. Each household is measured against a detailed set of graduation criteria to reinforce achievements and measure the program's impact.

Beneficiaries who so request, are linked to local microfinance institutions so they may continue to access capital for further livelihood expansion. After the two-year program is complete, the intervention formally ceases but monitoring continues on a semi-annual basis.

## APPENDIX B: SELECTION PROCESS DETAILS

Figure 9: The Selection Process



### Tola Pre-Selection

Tolas believed likely to be ultra poor are pre-selected at the head office through use of government data, census data, and local staff knowledge.

Tolas are then visited by field staff to determine the level of poverty through qualitative indicators, such as type of housing and livelihood activities.

### Community Input

The program associate conducts a series of seven community meetings with each tola<sup>17</sup>. Each program associate is assigned to a particular set of tolas so he or she is able to form a relationship with that community. At each meeting, the program associate follows a script in the Community Meeting Field Guide to facilitate discussion around community issues and the brainstorming of potential solutions<sup>18</sup>.

17 See Figure 8 on page 28

18 See Appendix C for sample Community Meeting Field Guide

In the third community meeting, the program associate asks the *tola* to rank all the village households from poorest to wealthiest. The Community Ranking is recorded and brought to the head office for inclusion in selection.

### ***Individual Household Surveying***

In the second community meeting, the program associate guides villagers through the completion of a poverty assessment pictorial survey. Each household is requested to complete a single survey. Villagers complete their own surveys in a group setting by circling the pictures that best describe their circumstances. The program associate provides guidance in this process.

Completed pictorial surveys are brought to the head office where administrative staff transcribe them into two poverty indices:

- 1) Progress out of Poverty Index™ (PPI™) – An internationally recognized poverty index which considers poverty in the national context. Points are allocated for various characteristics of poverty<sup>19</sup>.
- 2) NEEDS UP Index – A modified version of the PPI designed by NEEDS and intended to consider poverty indicators in the local context. Points are allocated for various characteristics of poverty, such as housing type and asset ownership, on a scale from 0-3 and “D”. The score “D” stands for “disqualifier” and represents a characteristic that would render a household ineligible for the program. The tally is the total numerical score or “D”<sup>20</sup>.

**Figure 10: Disqualifiers on NEEDS UP Index**

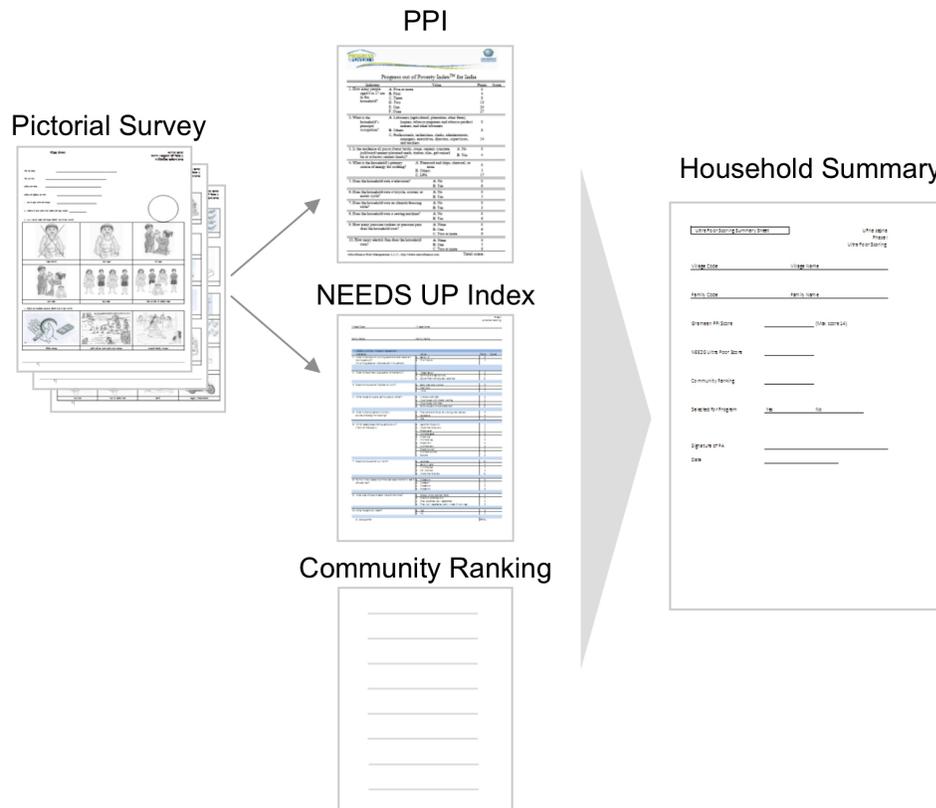
SURVEY QUESTION	DISQUALIFIER	RATIONALE
What is the primary occupation of the family?	Government employee / salaried	Indicates wealth above national and local ultra poor levels
Is the house all <i>pucca</i> (sturdy), semi <i>pucca</i> , or other?	Brick house with concrete roof	Indicates wealth above national and local ultra poor levels
Does the household own land?	Landless	As the primary intervention is food security through agriculture optimization, beneficiaries must have growing land to participate
Does the household own land?	More than five acres	Indicates wealth above national and local ultra poor levels

<sup>19</sup> See Appendix F for sample PPI survey

<sup>20</sup> See Appendix E for sample NEEDS UP Index assessment

A Household Summary sheet is completed for each household. The Household Summary includes: 1) PPI score; 2) NEEDS UP Index score; 3) Community Ranking.

**Figure 11: Documents Used in the Original Selection Process**



The Household Summary sheets are grouped by *toila*. The households are then filtered as follows:

- 1) Exclude households with a “D”, disqualified on the NEEDS UP Index.
- 2) Exclude households with a score over 14 on the PPI survey. According to the PPI statistics, a score below 14 yields 68.4% likelihood the household is below the \$1/Day/PPP Poverty Line and a 24.7% chance that it is below the USAID “Extreme” Poverty Line.
- 3) Sort households by NEEDS UP Index score from lowest (poorest) to highest (least poor).
- 4) Select the 20 lowest scoring (poorest) households by NEEDS UP Index score.

- 5) Review selected households' PPI score and Community Ranking to verify that all three indicators demonstrate extreme poverty.

The household selection list for each *tola* is generated and reviewed with the program associate who may provide final input based on his/her field observations.

#### ***Final Beneficiary Selection***

Program associates return to the field with the final list of households to be included in the program. They review the two-year program again and request commitment from the selected beneficiaries.

Households committed to the program nominate a female representative to register as part of a newly formed Self Help Group (SHG). An SHG leader is appointed by the SHG members to maintain group function.

A master trainer is also appointed by the SHG to lead the agricultural and livelihood interventions of the next phases.

## APPENDIX C: SAMPLE COMMUNITY MEETING FIELD GUIDE

(excerpts from NEEDS manual)

Before Meetings	
<b>Steps</b>	
<ol style="list-style-type: none"> <li>1. <b>Confirm list of villages for which you are responsible.</b></li> <li>2. <b>Confirm target numbers with the Program Manager.</b></li> <li>3. <b>Travel to each village to set a date and time for the first meetings.</b></li> <li>4. <b>Gather all necessary paperwork and supplies.</b></li> </ol>	
Community Meeting 1	
<b>Objectives</b>	<ul style="list-style-type: none"> <li>• Introduce UPna sapna program</li> <li>• Determine community interest</li> </ul>
<b>Timing</b>	<ul style="list-style-type: none"> <li>• 2 hours</li> <li>• Suggested 7-9am or 12-2pm</li> </ul>
<b>Participants</b>	<ul style="list-style-type: none"> <li>• Program Associate</li> <li>• Program Manager (optional)</li> <li>• Community</li> <li>• Sahiyya (rural healthcare volunteer)</li> </ul>
<b>Materials</b>	<ul style="list-style-type: none"> <li>• Community Meeting Format</li> <li>• Notepad</li> </ul>
<b>Outputs</b>	<ul style="list-style-type: none"> <li>• Completed Community Meeting Format pp 1-2</li> </ul>
<b>Steps</b>	
<ol style="list-style-type: none"> <li>1. <b>Take attendance.</b> <p style="margin-left: 20px;"><i>Ask the households to identify themselves and count total number of households present. Mark on format.</i></p> </li> <li>2. <b>Introduce yourself and NEEDS.</b> <p style="margin-left: 20px;"><i>We are an Organization based at Deoghar and are working in 8 blocks of Deoghar and one block of Bihar. We are basically working with the rural people for improving their lives through livelihood health and education related interventions. Devipur is one such Block where our activities with the rural people are going on as it is one of the poorest blocks of the District. I am (the name of the person) and is working with the rural sector since .....</i></p> </li> <li>3. <b>Conduct primary discussion with the community about the reason for the meeting, the NEEDS UP Program and the need for it in the community.</b> <p style="margin-left: 20px;"><i>Today as per the time and date fixed by you and me, I have come to your village in order to discuss with you regarding development issues in your village which will cover certain areas like types of people in the village and the challenges faced by the people. After this we (you and I) can discuss on steps to address the challenges. NEEDS' initiative will basically focus on making you aware about your present situations and facilitate you to design a series of short term programs to make you overcome your present challenges.</i></p> </li> </ol>	

**4. Gather feedback from the community regarding the need for such an initiative.**

*I would like to ask you if there is any need for designing intervention to overcome challenges or you are satisfied with your present situation.*

**5. Explain time commitment and requirements to the community.**

*OK, it is good that you would like to come out of your present situation; I would like to speak something regarding time commitments and requirements from your part. These are as follows:*

- o The whole program will be for 24 months, so the families who wish to continue with the program, should commit to actively participate for the whole period of 24 months.*
- o At first 6 consecutive meetings will be held for the village to decide on the steps to address challenges.*
- o You all are expected to be present in all the 6 meetings for coming to a decision.*

**6. Determine whether the community is interested.**

*Ask the villagers present in the meeting if they would like to be a part of the whole program. Ask them to put up their hands who wish to continue for the next meetings. Take down the name of the persons who are interested for the next meeting.*

*If the villagers are not interested, thank them for their time and leave.*

**7. Wrap-up meeting and set date and time for next meeting.**

*Ask them which date and which time is convenient for the next meeting. Tell them that in the next meeting we would be discussing about the existing practices within the community regarding agriculture, health etc in order to understand where challenges lie in each sector. Ask them to discuss among themselves regarding their existing practices in livelihood, health and child education so that they can share their thoughts in the next meeting. Tell them that they have one week time to think on the above.*

*Take a note of the time and date that the community fixes for the next meeting.*

**8. Ask the community for any information not already completed in 'Village Information' section of Community Format.**

<b>Between Meetings</b>
<b>Steps</b>
<ol style="list-style-type: none"> <li><b>1. Make recommendation regarding selection of each community (in community format).</b></li> <li><b>2. Meet with team to finalize selection of each community.</b></li> <li><b>3. Plan to meet with villages that have not been selected to inform them of such</b></li> <li><b>4. Provide any required data to the MIS (management information system) team</b></li> </ol>

**APPENDIX D: SAMPLE COMMUNITY MEETING FORMAT**

*(translated to English)*

<b>Community Meeting 1</b>					
Meeting Date	Date		Time		
Attendance, Total Households					
Community Interest in Project (Mark one)	High		Medium		Low
Questions from Community / Notes on Discussion					
Next Meeting Date	Date		Time		
Recommendation for Community Selection	Yes		No		
<b>Final Decision - Community Selected?</b>					
Yes		No			
<b>PA Signature</b>					
				Date	

## APPENDIX E: NEEDS UP INDEX

## NEEDS Ultra Poor Indicator Assessment

Indicators		Value	Points	Score
1	What is the ratio of working people to total people in the household? (# working people / total people in household)	a Below 0.5	0	
		b 0.5 or Above	1	
2	What is the primary occupation of the family?	a Wage labor	0	
		b Farming and agriculture	1	
		c Government employee / salaried	D	
3	Does the household migrate for work?	a Both men and women	0	
		b Men only	1	
		c None	2	
4	Is the house all pucca, semi pucca, or other?	a Indira awa for BPL (government-sponsored house)	0	
		b Mud house with thatch roofing	0	
		c Mud house with tiles	1	
		d Brick house with concrete roof	D	
5	What is the household's primary source of energy for cooking?	a Firewood and chips, cow dung, coal, leaves	0	
		b Kerosene	2	
		c Liquefied petroleum gas (LPG)	3	
6	Which assets does the household own? (Mark all that apply)	a Less than five poultry animals	1	
		b More than five poultry animals	2	
		c Single goat	1	
		d Multiple goats	2	
		e Single pig	1	
		f Multiple pigs	2	
		g Single cow	2	
		h Multiple cows	3	
		i Single bullock	2	
		j Multiple bullocks	3	
		k Bicycle	3	
7	Does the household own land?	a Landless	D	
		B Below 1 acre	0	
		C 1 - 2.5 acres	1	
		D 2.5 - 5 acres	2	
		E More than 5 acres	D	
8	For how many seasons of the year does the family eat three meals per day?	A 0 seasons	0	
		B 1 season	1	
		C 2 seasons	2	
		D 3 seasons	3	
9	What type of food is taken most of the time?	A Scraps, roots, spoiled items	0	
		B Rice and potatoes only	1	
		C Rice, potatoes, pulses/beans, vegetables	2	
		D Rice, bread, vegetables, dairy, meat (if non-veg)	3	
10	Is the household in debt?	A Yes	0	
		B No	1	
D = Disqualifier. If a household scores a 'D' on any question, it must be disqualified for ultra poor selection.			TOTAL	

## APPENDIX F: OBSERVATIONS ON PPI SAMPLE SURVEY



## Progress out of Poverty Index™ for India

Indicator	Value	Points	Score
1. How many people aged 0 to 17 are in the household?	A. Five or more	0	/
	B. Four	4	
	C. Three	8	
	D. Two	13	
	E. One	20	
	F. None	27	
2. What is the household's principal occupation?	A. Labourers (agricultural, plantation, other farm), hunters, tobacco preparers and tobacco product makers, and other labourers	0	/
	B. Others	8	
	C. Professionals, technicians, clerks, administrators, managers, executives, directors, supervisors, and teachers	14	
3. Is the residence all pucca (burnt bricks, stone, cement, concrete, jackboard/cement-plastered reeds, timber, tiles, galvanised tin or asbestos cement sheets)?	A. No	0	/
	B. Yes	4	
4. What is the household's primary source of energy for cooking?	A. Firewood and chips, charcoal, or none	0	/
	B. Others	5	
	C. LPG	17	
5. Does the household own a television?	A. No	0	/
	B. Yes	6	
6. Does the household own a bicycle, scooter, or motor cycle?	A. No	0	/
	B. Yes	5	
7. Does the household own an almirah/dressing table?	A. No	0	/
	B. Yes	3	
8. Does the household own a sewing machine?	A. No	0	/
	B. Yes	6	
9. How many pressure cookers or pressure pans does the household own?	A. None	0	/
	B. One	6	
	C. Two or more	9	
10. How many electric fans does the household own?	A. None	0	/
	B. One	5	
	C. Two or more	9	

*Ultra poor households may have fewer children due to parental health issues, high mortality rates, or cultural norms. Households are likely to have elderly dependents as well.*

*Households engaged in wage labor are considered poorer than households engaged in farming and agriculture for their own enterprise.*

*The poorest households identified by the government are granted materials to build indira awas, or more stable "pucca" houses; ownership of an indira awa is considered a sign of extreme poverty.*

*Almost every household surveyed owned a bicycle as it is an essential resource in a rural community. Some had been granted to households by local governments.*

*Most other assets were found to be irrelevant to evaluating relative levels of poverty within the community; less than 1% of households surveyed possessed any of the surveyed assets apart from the bicycle.*

*More relevant assets include various types of livestock.*

## APPENDIX G: BASELINE METRICS CONSIDERED IN UPna sapna

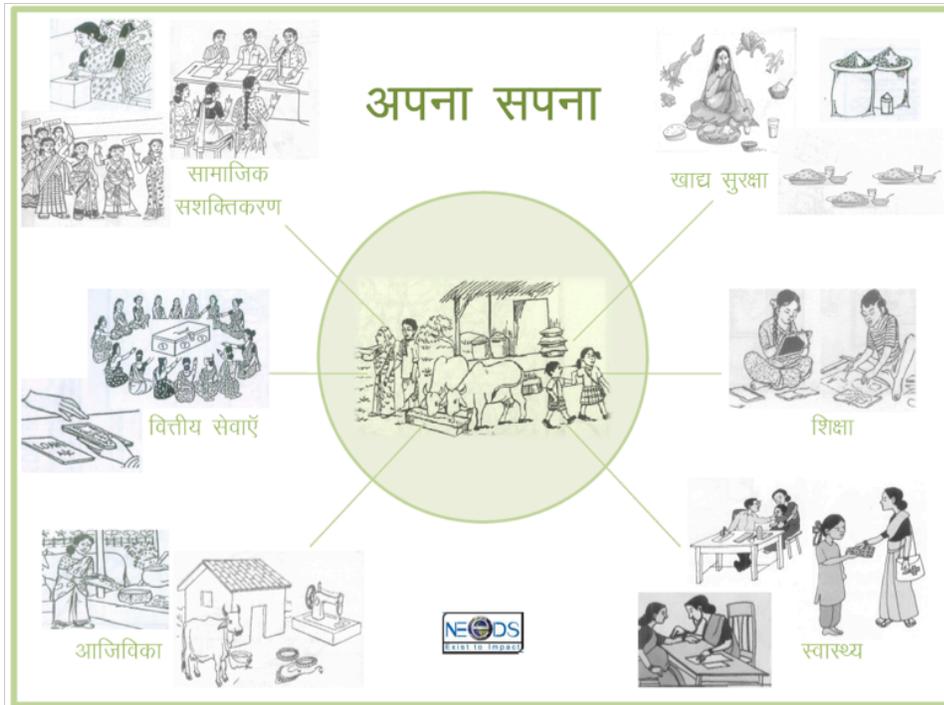
The metrics used for selection form the basis for those measured throughout the program. To accurately evaluate beneficiary progress, selection metrics become baseline metrics, representative of the state of the beneficiary before program commencement.

UPna sapna uses the six program components as a structure for social performance metrics. Each of the below metrics is assessed in selection, although not all are selection criteria. The metrics are re-assessed throughout the program at the end of every season. Beneficiaries must achieve delineated values against each metric for graduation at the end of the program.

Component	Metric
Food Security	Crop success, by season
	Meals per day consumed, by season
	Types of food taken most of the time, by season
Livelihood Promotion	Primary occupation
Healthcare	Registration in government health programs, as applicable: <ul style="list-style-type: none"> <li>• Child vitamin A and de-worming tabs</li> <li>• Pregnancy care</li> <li>• Tuberculosis treatment</li> </ul>
	Score on Health Awareness Survey
Child Education	Enrollment / attendance of children in school
	Score on Knowledge Assessment Tool
Social Empowerment	Score on Social Empowerment Survey: <ul style="list-style-type: none"> <li>• Female participation in decision making</li> <li>• Female empowerment to deal directly with officers and institutions (e.g., healthcare providers, bankers)</li> <li>• Female empowerment to take leadership initiatives (e.g., collaborative demanding of government programs, negotiation with bankers, and service providers)</li> </ul>
General Assessment	PPI score
	NEEDS UP Index score
	General family data (e.g., number in household, dependents)
	Cash flow: net income and debt

## APPENDIX H: GRADUATION CARD

Each SHG member is given a Graduation Card at the time of registration. This card is a pictorial depiction of graduation goals across all six interventions and is intended to reinforce the shared vision for the results of the two-year effort.



English translation, clockwise from top: UPna sapna; Food Security; Child Education; Healthcare; Livelihoods; Financial Services; Social Empowerment.

## APPENDIX I: ABOUT THE NAME

Positivity, self-empowerment, community support, and memorability in both Hindi and English were important principles in selecting a name. Translated from Hindi to English, the name is “Our Vision”.

Green text signifies new life through agricultural, communal, and personal growth.



*“The UPna sapna name gave [beneficiaries] a lot of encouragement; they like the name a lot. They have been using the same techniques in their fields for generations and are very excited to use new techniques to overcome their problems.”*

- Ramavataar, Program Associate

## APPENDIX J: SAMPLE BENEFICIARY PROFILES

### KUSMI DEVI



Above: Kusmi displaying the corn from her fields.

Kusmi Devi is a grandmother and the matriarch of a household of ten.

As members of the UPna sapna program, the family has implemented new techniques for maize, rice, and beans during monsoon season. According to Kusmi, the bean and maize harvests have increased tenfold

over previous years, yielding 75kg of beans and 100kg of maize from their four acres of land.

In addition to eating and selling the crops, they have extended their food security by drying the bean seed for use as a cereal and using maize for flour, porridge, and *chapatti* (Indian bread). Now, Kusmi reports, the family consumes as many meals as they desire, instead of only two substantial meals and one small meal in previous years. She wishes to learn more of the valuable agricultural techniques that have helped improve her family's livelihood already.

Both Kusmi and her husband Durkhan were pleased the UPna sapna program did not exclude any households in their community. They emphasized the importance of community involvement in the selection process, particularly in the discussion of the criteria of an ultra poor household: in their opinion, these criteria may vary significantly from *tola* to *tola*. Kusmi is very determined to continue to run her Self Help Group (SHG) even after the two-year program.

Kusmi's granddaughter Chandni attends a government run preschool. Kusmi dreams of sending Chandni to the middle school one kilometer from the village, an aspirational goal for most in her community. Now that there is enough food, she says, she wants to send her children to school with a fresh breakfast in their stomachs.

<i>SHG Member:</i>	Kusmi Devi
<i>Head of Household:</i>	Durkhan Marandi
<i>Tola:</i>	Mohli
<i>Village:</i>	Jhundi
<i>SHG Name:</i>	Saraswati (Goddess of Knowledge)
<i>Number of Children:</i>	Four
<i>Total Working / Total Household:</i>	6 / 10
<i>Primary Occupation:</i>	Farming and agriculture
<i>Migration for Work:</i>	No
<i>Type of Housing:</i>	Mud house with thatch roofing
<i>Source of Energy for Cooking:</i>	Firewood and chips, cow dung, coal, leaves
<i>Household Assets:</i>	Poultry, multiple cows, bicycle
<i>Land Ownership:</i>	2.5 - 5 acres
<i>Average Meals Consumed / Day:</i>	3
<i>Avg. Type of Food Eaten:</i>	Rice and potatoes only
<i>Indebtedness:</i>	Yes, from mortgage on land
<i>Disabled Persons in Household:</i>	None
<b>Points From:</b>	<b>Children 4; Bicycle 5</b>
<b>PPI Score:</b>	<b>9</b>
<b>NEEDS UP Score:</b>	<b>18</b>
<b>Community Rank:</b>	<b>26</b>

**SUKHIN HEMBRAM**

SHG Member:	Sukhin Hembram
Head of Household:	Kalo Marandi
Tola:	Jhilingtaar
Village:	Jhundi
SHG Name:	Rangehor Chasajiyon (Agriculturalists)
Number of Children:	One
Total Working / Total Household:	2 / 4
Primary Occupation:	Farming and agriculture
Migration for Work:	Yes
Type of Housing:	Mud house with tile roof
Source of Energy for Cooking:	Firewood and chips, cow dung, coal, leaves
Household Assets:	Poultry; multiple goats; multiple cows; multiple bullocks
Land Ownership:	1 - 2.5 acres
Average Meals Consumed / Day:	2 - 3
Avg. Type of Food Eaten:	Rice and potatoes only
Indebtedness:	Yes, from local lender
Disabled Persons in Household:	None
Points From:	Children 20
PPI Score:	20
NEEDS UP Score:	20
Community Rank:	12

As a new member of her *tola's* Self-Help-Group (SHG), Sukhin saves five rupees each week before going to the local market. She looks forward to being able to take a loan from the SHG when necessary. In the past, Sukhin has had to manage financial emergencies by selling a goat or borrowing from moneylenders in a nearby village at a rate of 10% interest per month.



Above: Kalo and Sukhin holding their Graduation Card

Last year, the family typically ate only two meals per day and consumed rice and potatoes almost exclusively. In their first season with the UPna sapna program, Sukhin and her husband Kalo have had a “bumper harvest” of maize, beans, and rice this year, meaning their total yield for each crop was higher than expected. Their maize harvest alone was 18 times greater than the previous year at 370kg. Now the family has enough to eat.

In the past, Kalo migrated annually in search of work. Due to plentiful agricultural production this year, he has stayed home with his family. Their daughter is attending school regularly.

The family reports they are quite happy with how they are progressing and are dreaming of a brighter future.

**MEENA KISKU**

Meena is 25 and the most able-bodied member of her household. Her husband Numulal previously suffered from tuberculosis and cannot work much due to health issues. Her nine-year-old son Binod is severely disabled. Her elderly mother-in-law also stays with her. Although she is the primary earner, Meena has little time to improve the family's livelihood as she must continually look after her son.

The family owns almost two acres of land which they leverage for income from agriculture and household food. They also own a few goats which can be sold for emergencies or retained as a makeshift form of savings.

Since joining UPna sapna this year, Meena has grown maize, beans, and rice and is very happy with the harvest. According to Meena, maize yielded a “bumper production”, or more than expected. In previous years, Meena had to take loans from local moneylenders to buy rice and other food staples. This year her bountiful crop allowed her to sell extra maize at the market and purchase the items necessary to run the household.

Meena's primary concern is helping her son to recover from his disability. She hopes to earn the money necessary for her son's treatment by effectively implementing the agricultural optimization techniques she has learned in the program.

<i>SHG Member:</i>	Meena Kisku
<i>Head of Household:</i>	Nimulal Murmu
<i>Tola:</i>	Karekora
<i>Village:</i>	Jhundi
<i>SHG Name:</i>	Kusmi (Flowers)
<i>Number of Children:</i>	One
<i>Total Working /</i>	
<i>Total Household:</i>	2 / 4
<i>Primary Occupation:</i>	Wage Labor
<i>Migration for Work:</i>	No
<i>Type of Housing:</i>	Mud house with tile roof
<i>Source of Energy for</i>	Firewood and
<i>Cooking:</i>	chips, cow dung, coal, leaves
<i>Household Assets:</i>	Multiple goats; multiple cows; bicycle
<i>Land Ownership:</i>	1 - 2.5 acres
<i>Average Meals</i>	
<i>Consumed / Day:</i>	3
<i>Avg. Type of Food</i>	Rice, dal
<i>Eaten:</i>	potatoes, vegetables
<i>Indebtedness:</i>	Yes, from local lender
<i>Disabled Persons in</i>	
<i>Household:</i>	Yes
<b>Points From:</b>	<b>Children 20; Bicycle 5</b>
<b>PPI Score:</b>	<b>25</b>
<b>NEEDS UP Score:</b>	<b>19</b>
<b>Community Rank:</b>	<b>10</b>

## FROM THE AUTHOR

The number of times I turned to an Excel workbook during the design and implementation of UPna sapna was phenomenal, and I don't even like Excel! Compulsive organization proved to be essential in a program with a million moving pieces and a constant fire to put out. It's not that we weren't organized inherently or that I wasn't working with a highly competent team. Rather, in a program with lofty objectives and the scope and complexity necessary to make a major impact, there are many things to consider, and sometimes reconsider, on the fly.

When I began writing this case study, I found myself dumping everything we had learned into what looked to be forming a two hundred page book. I began noticing repeating themes, however, and decided to take to Excel one more time. I put each observation in a spreadsheet and then in the column next to them marked "challenge" or "win". In the column next to that, I categorized the challenges and wins with simple titles. With a little copy, paste, and sort, before I knew it I had taken a mountain of observations and created a short list of hard hitting takeaways.

I share this process because it is applicable to the everyday realities of running an intricate, on-the-ground program in which infinite complexities will fly your way. As a strong manager, if you are able to title and sort those issues, you may find there are only two or three root problems. Identifying and addressing those root challenges directly will alleviate a lot of the day-to-day calamities so you can focus on doing what you do best: improving the lives of the poor.

Victoria Fiore  
Associate, Unitus Labs

## BIBLIOGRAPHY

Ahmed, S. (2009). Capability Development among the Ultra-poor in Bangladesh: A Case Study. *Journal of Health, Population, & Nutrition*, 27(4), 528-535.

Clark, D. and Qizilbash, M. Core Poverty, Vagueness and Adaptation: A New Methodology and Some Results for South Africa. *Journal of Development Studies*, 44(4), 519-544.

Gyorkos, T., Joseph, S., & Casapía, M. (2009). Progress towards the Millennium Development Goals in a community of extreme poverty: local vs. national disparities in Peru. *Tropical Medicine & International Health*, 14(6), 645-652.

Haseen, F. (2007). Change in food and energy consumption among the ultra poor: is the poverty reduction programme making a difference?. *Asia Pacific Journal of Clinical Nutrition*, 1658-64.

Hossain, N., & Matin, I. (2007). Engaging elite support for the poorest? BRAC's Targeted Ultra Poor programme for rural women in Bangladesh. *Development in Practice*, 17(3), 380-392.

Krongkaew, M. (2002). Alienated Life: Socioeconomic Characteristics of the Ultra Poor in Thailand. *Journal of Asian & African Studies* (00219096), 37(2), 128-146.

Matin, I. and S. R. Halder (2004) Combining Targeting Methodologies for Better Targeting of the Extreme Poor: Some Preliminary Findings from BRAC's CFPR/TUP Programme, CFPR/TUP Research Working Paper, Dhaka: BRAC.

Walker, S., & Matin, I. (2006). Changes in the lives of the ultra poor: an exploratory study. *Development in Practice*, 16(1), 80-84.

Multiple studies on the ultra poor available at the CGAP Microfinance Gateway website: <http://www.microfinancegateway.org/p/site/m/home/template.rc?P1=ultra+poor&F1=%24all&hForm=Global&O1=nea&type=SearchPortlet>

Multiple studies on the ultra poor available at the BRAC website: <http://www.brac.net/index.php?nid=437>

**unitus<sup>®</sup> labs**

© 2010

