Synthesis Report

Defining, targeting and reaching the very poor:
Bangladesh, Benin and Ethiopia

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Introduction

In 2007 three Dutch NGOs decided to support research into the development of a new methodology for monitoring and evaluation called PADev (Participatory Assessment of Development).[1] One of the NGOs participating in this research was Woord&Daad. When the first major findings of this research were presented a couple of years later, Woord&Daad was particularly struck by one of them; namely, that the poorest of the poor were not being reached by the bulk of the development initiatives.

A follow-up study was conducted in 2010,[2] which confirmed these conclusions; namely, that the poorest were unable to evaluate development interventions carried out in their region, since these interventions did not manage to reach them directly. The main reason given for this failure was the fact that the very poor are 'invisible' and extremely difficult to target.

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

Thus, when the proposal to carry out further research on this was presented, Woord&Daad decided to come on board and fund part of the research. In return they asked that the research be carried out in locations where their partners were based. This led to three case studies in three countries and four field locations, the first one being Bangladesh.

Bangladesh is the only Asian country included in this research and not without good reason.

Firstly, Bangladesh is still amongst the poorest countries of the world. With an HDI of 0.515, it ranks 146 out of 187. And even though Bangladesh ranks above average in terms of countries in the low human development group, it ranks lower on average when comparing the HDI to other South Asian countries (0.558).[3] Looking at the HDI from 1980 to 2012, it must be noted that the HDI has increased from 0.312 in 1980 to 0.515 in 2012. This is interesting when looking at the enormous NGO presence in the country and, in particular, the many initiatives addressing the very poor; also in terms of how successful or not these initiatives are.

The absolute leader in this regard is the NGO BRAC. With 41 years of history in development work, this NGO has a lot of experience doing development work and experimenting with targeting the very poor. The latter is of great interest for this research. Over the years, BRAC has developed a method to target the very poor, called the 'Targeting the Ultra Poor (TUP)' programme.

It is worthwhile looking at whether these attempts have been successful and, more importantly, whether it is possible to reproduce this success in a different context, particularly in an African context. For obvious reasons the research cannot include all NGOs in Bangladesh, but it takes the 'potential influence' of BRAC into account in the

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[1] www.padev.nl.
[2] Kazimierczuk, A. (2010) http://www.padev.nl/infosheets/infosheet_agnieszka_followup.pdf
[3] UNDP, http://hdrstats.undp.org/en/countries/profiles/BGD.html

research areas and especially in Woord&Daad's partners'[4] approach to targeting the very poor.

The second location that was selected as a case study was Benin. Like Bangladesh, it is a comparatively poor country. Despite an increase in Benin's HDI due to education and health improvement, the HDI is 0.436 in 2011, which ranks 166th out of 187.[5] The other argument for selecting Benin is Woord&Daad's partner. This organization is implementing different types of initiatives in, for example, the education sector, microcredit and agribusiness. This provides an opportunity to compare different programmes and examine whether certain programmes have greater potential to reach the poorest.

Lastly, Ethiopia was included due to the increased insecurity and income differences in the country. The top layer of elite-related business people, officials and civil servants are safe in their jobs and income while the large mass of peasants and workers are struggling to make ends meet and retain their dignity.[6] The HDI for 2012 is 0.396, which positions Ethiopia 172nd out of 187 countries.[7] Ethiopia is also an interesting case study because Woord&Daad's partner has some experience in targeting the very poor and, in addition, they are very active in an urban context. Given that the other two case studies are in a rural context, it was important to include an urban environment, because poverty is increasingly urbanised. However, a Woord&Daad partner working in a rural area of the country (in Jeldu District) was also added. Thus, two case studies were conducted in Ethiopia.

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[4] The names of the partner organizations will not be mentioned for reasons of confidentiality.
[5] UNDP, http://hdrstats.undp.org/en/countries/profiles/BEN.html.
[6] Mehler, A., Melber, H. & van Walraven, K. (2011) *Africa Yearbook 2010: Politics, Economy and Society South of the Sahara*. Leiden: Brill. p. 327
[7] UNDP, http://hdrstats.undp.org/images/explanations/ETH.pdf.

Methodology and methods

Three core theoretical premises / frameworks

The methodology of this research is based on three core theoretical premises or frameworks:

1) Well-being approach: This approach gives attention to the cognitive aspect of poverty. It looks not only at the social networks that people have, but also at the way they see themselves participate in society or, as Allister McGregor states:

"The recognition of the importance of mental health for participation invites us to consider cognitive processes as an important area for consideration. The concept of autonomy encourages us to consider both relational and cognitive dimensions of well-being. It draws our attention not only to the relationships that people have, but also, in cognitive terms, to take account of how people perceive their ability to participate in society"[8].

2) Poverty is dynamic: Poverty is something that people fall in and out of, it is not static. Narayan, Prichett and Kapoor state the following:

"Poverty is a transitory condition and there is enormous fluidity of households into and out of poverty. Poverty is a condition, not a characteristic"[9].

3) Poverty is embedded in a social-cultural and political context: Poverty can only be understood when it is placed into its context. This, of course, is the socio-cultural environment, but also very much the political one:

"Recognition of the difficult fact that the processes that allow some to escape from poverty traps are the same that allow the exploitation of others. This is not a council of despair, but a framework with which to interrogate the necessarily diverse approaches to addressing different aspects of poverty and powerlessness. These include the combined actions of NGOs, activists, lawyers, state officials, donors and labour unions"[10].

Methods

This research is mainly qualitative and explorative. It explores the ways to define and reach the very poor. The methods used to achieve this are:

- PADev
- Life histories
- Open interviews

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[8]Mcgregor, A. (2004) Researching Well-Being: Communicating between the Needs of Policy Makers and the Needs of People, Sage: p. 9

[9] Narayan, D., Prichett, L., Kapoor, S. (2009) Moving out poverty, Success from the Bottom Up, Palgrave Macmillan & World Bank USA: p. 121

[10]Mosse, D. (2010) A Relational Approach to Durable Poverty, Inequality and Power, Routledge UK: p. 18

Areas of research: Bangladesh

The reason for including Bangladesh has already been explained. Before examining the actual areas of research, a bit more information about Woord&Daad's partner will be given.

The NGO was originally set up in 1972 after the liberation war. Its aim at this time was to aid the victims of the war. Since then, the organisation has grown into a large NGO working in different parts of Bangladesh and with initiatives in different sectors, such as education and health. It is no longer just focused on relief work. The NGO started its work in an area called Dacope. Because there is a long history of development here, this area was selected for the research.

Dacope is an *Upazila*[11] of Khulna District, which is part of Khulna division. It is situated in the south of Bangladesh and borders the famous Sundarbans, the largest mangrove forest in the world. Dacope itself consists of 10 unions further divided into approximately 100 villages. The population is around 150,000. A majority of the population is Hindu (61%), followed by Muslims (37%) and a small minority of other religions such as Christianity.[12] The source of income for most people in Dacope is agriculture and fisheries, especially shrimp cultivation. Another important feature of the area is the high salinity and high concentration of arsenic and iron found in the water.[13]

The administrative unions are divided by several rivers. For this practical reason, and the fact that NGO is not very active in the unions across the rivers, five unions were selected that represent their work. These are Laudubi, Banishanta, Bajua, Dacope and Kalaisganj. Because this area is still quite large in terms of finding the very poor, workshops were conducted to, firstly, define the very poor and other wealth groups in the society and to get information on where to find these groups. Before heading to Dacope, a workshop with so-called officials[14] was conducted to get a general image of the different wealth categories in the district. Six workshops[15] were conducted with, in total, 36 participants. With the exception of those workshops held with the very poor men and women, all participants were invited by the NGO.[16] This did not prove to be a problem, as it was made clear that the research was carried out independently. The following PADev exercises were conducted: events, changes, wealth ranking and best and worst initiatives.[17] At the end of each workshop, there was an open discussion with participants in which they shared useful and sometimes sensitive information. They were even able to map the poorest households. With this information, the search for very poor people began and some of them were invited to participate in the subsequent workshops to get their perspectives. Apart from these workshops, six life histories[18] were conducted. Moreover, a group discussion was held with women from the brothel in Banishanta.

In order to get a glimpse of the very poor in an urban area and get an idea about whether the methods used in this research could also work in a city context, two workshops were conducted in Khulna city. Khulna city is the industrial and commercial centre in the south

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[11] Subdivision
[12] Banglapedia, http://www.banglapedia.org/HT/D_0002.HTM
[13] http://ehp.niehs.nih.gov/1002804/ , http://www.bvsde.paho.org/bvsacd/arsenico/arseniccont/arsenic.pdf
[14] Fifteen participants represented several NGOs (e.g. BRAC), government sectors, religious institutes and the educational sector.
[15] The different workshops consisted of older men (above forty), younger men, older women, younger women, male NGO beneficiaries and female NGO beneficiaries.
[16] Men and women were invited to represent the community of Dacope. Each of the five unions selected was represented. Beneficiaries of the NGO were also invited; males and females were again divided.
[17] See PADev Guidebook for explanation, http://www.padev.nl/guidebook.htm
[18] All life histories conducted in Bangladesh can be requested from the author.

of Bangladesh with an estimated population of 1.4 million. It is situated on the banks of two big rivers, not far from the sea, making Khulna a port city.

The initial workshop that was conducted with the officials was used as one of the bases to select the participants for the two workshops with the very poor. With this characterisation of the very poor in hand and after holding short interviews with NGO staff, teachers, religious leaders and people on the streets, different parts of Khulna city were explored where it was likely to find very poor people. This search for the very poor included areas such as Natun Bazaar slum, Ferryghat slum, Joragate railway, Alamdanga and Rupsha Bridge. In total, eight participants were invited for the two workshops, males and females were again separated. Moreover, two life histories were conducted, one with a beggar and another one with a hermaphrodite. The latter does not necessarily fall into the category of the very poor when viewed from a material perspective, but the hermaphrodites are an excluded group in Bangladeshi society and were therefore included in the research. It is not easy to get access to them, because they are wary of allowing strangers into their community, but it was possible to do a group interview and take a life history of one of them.

Areas of research: Benin

Woord&Daad's second research partner is located in Benin. In the introduction it was mentioned that this partner was selected in order to compare different types of initiatives, in order to find out whether some are more likely to reach the very poor than others. Consequently, it made most sense for this NGO to conduct the field research in Nikki.

Benin is divided into twelve departments, which are subdivided into 77 communes. These communes are again split into cities (districts) or villages. Nikki is a commune situated in the Borgou department. It is also the name of the city and the district. The commune has approximately 137,721 inhabitants[19] and it covers about 3170 square kilometres. Unlike other parts of Benin, Nikki holds a majority of Muslims, followed by Christians and Animists. However, most of the people who adhere to either Islam or Christianity are also animists. It is important to know, however, that it is not so much the religious diversity that characterises this area, but rather the ethnic diversity and, more importantly, the tensions between different ethnic groups.

There are many different ethnicities living in Nikki, such as the Dendi, Otamari, Yoruba, Fon, Adja, Yom and Lokpa, which form the minorities. The Batonou or Bariba and the Fulani and Gando are the largest and most important groups in this area. Officially, the Bariba are the biggest ethnic group in Nikki (45.4%) followed by the Fulani and Gando together (40.4%).[20] However, these figures change, depending on who you speak to, as both claim to be the biggest group.

The tension lies in the fact that, in the past, the Gando were used as slaves by the Bariba. The latter forms part of the kingdom of Borgou, which is in the northeast of Benin and northwest of Nigeria. The Gando are, in turn, viewed as the 'discarded children' of the Bariba. The Bariba had many beliefs; for example, they believed that if a child is born in the breech position, the child was bewitched. Or, if the mother died giving birth, the child was either killed by smashing it against a Baobab tree or the child was left exposed to the elements. These children were often taken in by the Fulani who used them as slaves. The Gando have therefore adopted the culture and language of the Fulani and oppose the Bariba. The Bariba, in turn, feel superior to the Gando, because the latter are former slaves and the Bariba believe they originate from the kingdom.

There is even a tension about the question of which ethnicity is poorer. A Bariba will say it is the Bariba, because the Gando and Fulani have greater access to large pieces of land. Non-Bariba believe the Gando people are poorer, as they live in the outskirts of the commune in the bush. They do not have access to education, healthcare and clean drinking water.

Again, the first step in the research was to get an idea of the wealth categories in Nikki commune as a whole and to find out if there were any specific approaches to target the very poor. To do this, a workshop was conducted with officials in Nikki city. With this information and after consultation with the NGO, three villages were selected that represent the work of the NGO and have a variety of initiatives to compare.

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[19] This is an estimation of the municipality of Nikki. The last census was conducted in 2001.
[20] Percentages presented by the municipality of Nikki.

The first village is Tepa, which lies about eight kilometres north of Nikki city. Tepa is a mixed village in terms of ethnicity, although the majority is Fulani and Gando. There are about 500 inhabitants. The second village is Ouenou, approximately eight kilometres east-southeast of Nikki city. Ouenou has 1430 inhabitants according to the 2001 census of Nikki municipality. It is dominantly a Bariba village with some Fulani and Gando living on the outskirts of the village in the bush. The third village that was selected is Tontarou, which is approximately ten kilometres south-southeast of Nikki city and has 2549 inhabitants. Here too, like Ouenou, the core of the village is mostly inhabited by Bariba and the Fulani and Gando live in the surrounding areas.

In collaboration with the NGO staff in Nikki, people were invited from the three villages to participate in six workshops[21] with, in total, 40 participants. For this case study there was no separate workshop with very poor people. Instead, there was a strong focus on life histories, because it was thought that in this region this would provide more in-depth information than having a workshop. In addition, an extra exercise was added[22] to the workshops and space was created for discussion at the end on where to find the very poor and how to reach them.

After gathering this information, the search for the very poor began; however, it came to a halt quite quickly. There were a couple of reasons for this. First, the villages included in the case study are geographically located in favourable places in comparison to other areas in Nikki commune. They are all close to Nikki city and to the border of Nigeria, which opens room for small trade. Moreover, generally, land is not hard to find and the majority can therefore sustain themselves by working on the land. Another important reason is the culture of shame among the Bariba. Many things are considered too shameful to speak about, one of them being poverty. This made it hard to speak about being poor, let alone being very poor. The final reason is the extreme presence of fetishism in these villages and the area as a whole. There is little trust amongst people.

After many visits and long strolls through the villages, building trust and finding people who wanted to help ease the search for the very poor, ten life histories[23] were conducted.

Again, to get a glimpse of the life of very poor people in the city, one life history was conducted with a beggar in Nikki city.

In addition, several interviews were conducted with NGOs, religious organisations and government bodies to find out what initiatives they have for the very poor and what their target practices are.

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[21] The different workshops consisted of older men (above forty), younger men, older women, younger women, NGO beneficiaries men and NGO beneficiaries women.
[22] The PADev listing initiatives exercise.
[23] The life histories can be requested from the author.

Areas of research: Ethiopia Jeldu

Woord&Daad's partner for the rural part of the research in Ethiopia is active in different parts of the country, but for this research it was recommended that their activities in Jeldu District be studied. The NGO has had a number of initiatives in this area for the last five to six years.

Jeldu lies in the West Shewa zone of Ethiopia and its main town, Gojo, is located at about 125 kilometres south west of Addis Ababa. The area is predominantly Oromo, which is the largest ethnic group of the many ethnicities in Ethiopia. The area is also marked by its altitude, ranging from 500 up to 2900 metres above sea level. The total population of the District is 202,655.[24] The people are predominantly Orthodox Christians, followed by Protestants. Many people are both Christians and Waaqeffaannaa.[25]

The NGO works in different areas of Jeldu District. In order to select one location for the field study, different areas were visited, both high and low land areas. After discussing which location would be most suitable for studying the very poor and the NGO's initiatives relating to them, a village called Taatessa was selected. This village is located about 25 kilometres from Gojo town. To get an idea of the wealth categories in the areas, a workshop was conducted with officials, mostly representatives of different government bodies, as there are hardly any NGOs active in and around Gojo.

Taatessa lies in a valley, which means that reaching the village involves climbing down about 500 metres. Taatessa is the collective term for a few small villages. In consultation with the local NGO staff, four of these villages, which represent their involvement, were selected for the field study; namely, Taatessa, Laafa, Luthu and Nyare. The majority of people here are Orthodox, followed by Protestants and Waqeffaannaa. The village is marked by the only primary school in the proximity, situated in the village Taatessa. In total there are 295 households in the four villages.

The NGO invited people from these four villages for the workshops. Four rounds of workshops were conducted.[26] According to the NGO, it was not possible to conduct a separate workshop with beneficiaries, as all villagers were in some way beneficiaries of their work, either through the primary school or through the church.

After conducting these workshops, life histories were conducted with the people who were locally defined as very poor. In total, 21 life histories[27] were conducted. Because the NGO is the only NGO that is active in Taatessa, and there are very few organisations active in Jeldu and particularly Gojo town as a whole, only a few interviews with other organisations and government bodies were conducted.

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[24] CSA, The 2007 population census, 2008.
[25] Animists.
[26] Workshops were conducted with older men (above forty), younger men, older women and younger women.
[27] The life histories can be requested from the author.

Areas of research: Ethiopia Addis Ababa

Woord&Daad's second partner in Ethiopia, which has experience of working in an urban context, has over forty years of experience doing development work. They operate in five different regions of the country and, as their mission states, they focus very strongly on reaching the poorest of the poor. The NGO is interesting for two reasons: first, because of this clear focus on the very poor; and second, because they operate in the capital Addis Ababa. It was a strong wish of Woord&Daad to include an urban case study and they suggested doing so with this particular NGO in Addis Ababa.

The city of Addis Ababa has a total population of 2.7 million people.[28] About 2 million people are Orthodox Christian, the rest are Muslim, Protestant and Catholic. The city consists of ten sub-cities. The NGO is active in two sub-cities, of which Kolfekarano is the most interesting for this case study. The reason for this is the presence of the large garbage dumping area in Zenebe Work and the slums built around it. The NGO also recommended choosing this area for the field research, because it belongs to the most deprived and poorest parts of the city.

Since it was difficult and time consuming to arrange a workshop with officials in Addis Ababa, only workshops with people from Zenebe Work were conducted. Six[29] workshops were done with a total of 39 participants. These workshops were different from any of the previous workshops, because the participants belonged to the poor and very poor wealth categories. These were people who are living in the slums around the garbage area and suffering from leprosy, are HIV positive and who work as garbage collectors. The workshops were not only useful in terms of getting an idea of the different wealth categories and general information about the area, but, most importantly, it helped to make contact with people who could navigate through the garbage area. The area is not considered to be a safe area, even by the people living there. Moreover, the people are very reluctant and can even be hostile towards outsiders. Thus, getting an introduction in the area from the people who live there was the best way to be 'accepted'.

Once the workshops were completed, 30 life histories were taken.[30] Half of them were beneficiaries of the NGO; they either had a child who was attending the NGO school or they themselves had gone to that school. The NGO suggested studying the education initiative in Zenebe Work, given the aim to include the poorest children. The other half of the interviewees was not a beneficiary of the NGO. However, they may receive aid from other organisations. This exercise was undertaken in order to get some idea of the impact of the NGO's education initiative. The studied NGO is not the only NGO working in this area; indeed, there are many other initiatives and therefore interviews were conducted to get a picture of who these NGOs are, what they are doing, how they are doing it and how they measure what they doing.[31]

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[28] 2007 population and housing census.
[29] Older men (above forty), younger men, older women, younger women, male NGO beneficiaries and female NGO beneficiaries.
[30] The life histories can be requested from the author.
[31] This does not count for all the NGOs, not all of them have answered these questions.

Most important outcomes

Bangladesh

- The very poor are rarely reached. The main reason for this is corruption within NGOs and government bodies. It is those considered as the 'average' who benefit most from development initiatives. They are able to pay bribes, which is common when one wants to enter an initiative or be listed for aid.
- The very poor themselves have very little knowledge of development initiatives in their area, but are aware that they are consciously excluded.
- Corruption is a conscious mechanism of exclusion, but there are also unconscious mechanisms of exclusion. For example, microcredit initiatives are only focused on people who have the potential to repay their loans.
- There are many microcredit initiatives, all of which are highly unappreciated. The NGOs ask a high percentage of interest, ran away with people's savings, have applied mental pressure, confiscated belongings and have threatened people to repay loans. BRAC and Grameen Bank are viewed as the worst in this regard.
- The very poor, under the age of fifty, have ideas and hope to climb out of poverty. They want to work and generate their own income.
- Many elderly who have been left by their family have fallen into extreme poverty.
- Poverty is a very dynamic condition in this area, because it is incredibly disaster prone. People constantly fall in and climb out of poverty.

NGO Bangladesh

- There are clear references towards aiming to include the very poor in the discourse of the NGO. Unfortunately, this is not the case in practice.
- Especially in their economic development sector, they consciously exclude the very poor. According to them, this sector is aimed more at the poor rather than the very poor.
- In their Home of Blessings initiative they also exclude certain children, as the programme gives a clear preference to Christian children.
- The NGO initially began as a relief organisation and still very much 'thinks' that way. There are no clear calamity prevention programmes, while they are working in an area that is disaster prone and where natural events can sweep people suddenly into poverty.
- The NGO claims to target the very poor, but at the same time they do not focus on them as a group. As the International Director said: "*We help where the emergency is. We don't classify the people in wealth classes. The door is open for all.*" This is, of course, a worthy sentiment, but it is now very clear that as long as you do not specifically target the very poor, it is very difficult to reach them.

Benin

- The very poor are rarely reached.
- There is conscious and unconscious exclusion of the very poor. They are consciously excluded from economic initiatives; for example, because the risk is thought to be too high. Unconsciously, the very poor exclude themselves. They have very low self-esteem, which prevents them from joining a village meeting about a new initiative for example.
- Especially the Bariba people have a very deterministic way of thinking. Things happen to them and you do not have the power to change it. It makes people passive and takes away the feeling of being responsible for something. Moreover, they wish to maintain things the way they are and please the spirits of their ancestors.
- Due to the heavy culture of fetishism, the society is rooted with a feeling of fear and distrust. In addition, the tension amongst different ethnicities also has an adverse effect on the development of the society and collaboration between people.

NGO Benin

- They have solid knowledge of the different wealth categories in their focus areas.
- It is their vision and mission to target and reach the very poor. However, in practice they mostly reach the average.
- They also do not actively target the very poor. Especially in the economic initiatives, the very poor are even consciously excluded. The NGO's micro credit initiatives are organised in groups and the very poor often do not have access to these groups. They are isolated in their communities
- The NGO applies an open access method for everyone interested in joining an initiative and they encourage the community to own the initiatives. By doing so, they do not take into account that it is very unlikely for the very poor to be invited to meetings about new initiatives. Community leaders 'confiscate' initiatives. The very poor do not have a say in village politics.

Ethiopia Jeldu

- Many youngsters are in the category of the very poor, due to a growing lack of farmland. The parents are better off, because they own land.
- Many young people are forced to migrate and very few actually benefit from it. Most of them return, some with serious health issues. Others do not return, they even die in the gold mines where they tried their luck.
- Hardly any very poor are included in development initiatives. Even if they are invited, they do not attend, because they are disrespected, do not have good clothes to attend the meeting and they are too busy working hard to make ends meet.
- Jeldy is an area with very little development interventions.
- The initiatives that are present are led by church committees who favour people in their social networks. The very poor do not belong to these networks.

- In general, there is social exclusion of those who are not part of the 'the NGO church'.

NGO Ethiopia rural

- In theory, the NGO has a quite well thought-out approach to target the very poor, but in practice they rarely manage to reach them.
- The area is geographically difficult, which probably makes it hard for the NGO to visit regularly. But this is essential and according to the villagers, who say that they do not visit regularly enough to know what is really happening on the ground.
- The very poor do not feel welcome to join the NGO's initiatives and most of them have never even been approached.
- The NGO has to target more actively.
- The savings groups initiative is even more difficult for poor youngsters to participate in, because the elderly demand a high amount of Birr to be collected for the savings group. Some of the youngsters have initiated their own group, but this is a very recent development and it is not clear whether they will be able to sustain this.
- The primary school has some very poor students, but the villagers mentioned that they mostly drop out to start working at other people's houses. Moreover, even if they manage to finish primary school, it is almost impossible for them to further their education outside of the village.

Ethiopia Addis Ababa

- The very poor are included in development initiatives.
- They are much more concentrated in the slum area, which makes it easier to find for them.
- There is less of a wealth divide amongst the very poor around the garbage area, which makes them more confident and increases their self-esteem. This is in contrast to those in the rural areas.
- There is not much difference in the lives and future prospects of those who are included in a development initiative and those who are not. A lot of weight is put on the material side of development whereas the mental side is rarely considered. People can be educated and provided material means to climb out of poverty, but if they do not believe in achieving this, it is very hard to escape the cycle of poverty.

NGO Ethiopia urban

- The NGO has a very solid targeting approach. Different groups are included in the selection process to determine who the very poor are, such as the very poor themselves, government bodies and NGO field workers. The process is very transparent and allows room for critical analysis of decisions. Beneficiaries are selected after doing thorough home visits. The final list of beneficiaries is presented in the municipality. Those who have comments are allowed to express them. If it appears that someone was wrongly selected, the list goes back to the NGO to be reviewed. This process ends when the list is accepted.

- The NGO actually reaches the very poor.
- The mental aspects of poverty are underdeveloped. There should be more focus on personal skills training.

General outcomes and recommendations

- The very poor can be reached! However:
- Targeting methods are essential, but correct execution is vital.
- Including the cognitive and psychological aspects of poverty is necessary for an initiative to succeed and perhaps make the impact more sustainable. As long as people do not consider themselves worthy or capable of changing, an initiative will be more likely to fail.
- The cognitive and psychological aspects of poverty are little exposed and need more attention.
- The very poor want to be included and want to benefit from initiatives, but often do not know how.
- Geography and context matter! What works in an urban area may not work in a rural area. The four case studies have shown that each area has its own social-cultural and political context and requires an approach that addresses this.
- Some groups remain hard to include, those with mental illness for example.
- Organisations that aim to reach the very poor must realise that to do so effectively is time consuming and costly.
- Poverty is dynamic; it is a condition, not a characteristic!

Recommendations for further research

- Further research is recommended into the long term effects and impact of the work that has been done by the NGO in Addis Ababa, measuring three levels: individual, family and community level.
- At the same time, Woord&Daad should define what it aims to achieve with the initiatives and what is realistic to aim for!

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