

# Stories of Targeting:

## Process Documentation of Selecting the Ultra Poor for CFPR/TUP Programme

***Process documentation:***

**Marufia Noor  
Mamun-ur-Rashid  
Abu Muhammad Shihab  
Rezvina Parveen**

***Consolidation:***

**Hasanur Rahman  
Tariq Ali**

***Training and supervision:***

**Shahaduz Zaman  
Imran Matin**

**CFPR-TUP Working Paper Series No. 1**

**April 2004**

**Published by:**



**BRAC**

**Research and Evaluation Division**



**Aga Khan Foundation Canada**

**Funded by:**



**Canadian International Development Agency**

## CFPR-TUP Working Paper Series No. 1

This working paper is published under the BRAC-AKFC Learning Partnership Project for CFPR/TUP with funding support from the Canadian International Development Agency (CIDA). The goal of the project is to contribute to improved poverty reduction and poverty targeting policies and practices. This partnership project supports the generation and dissemination of lessons, models, methodologies and best practices from CFPR/TUP to other organizations and practitioners around the world with an interest in reaching and serving the needs of the ultra poor.

Copyright © 2004 BRAC

April 2004

Cover design  
Sajedur Rahman

Publisher:

### **BRAC**

BRAC Centre, 75 Mohakhali, Dhaka 1212, Bangladesh

E-mail : [research@brac.net](mailto:research@brac.net) Fax: 880-2-8823542, 8823614

Telephone : 9881265, 8824051, 8824180-87 Website: [www.brac.net](http://www.brac.net)  
and

### **Aga Khan Foundation Canada**

360 Albert Street, Suite 1220

Ottawa, ON K1R 7X7, Canada

Telephone: 613.237.AKFC (2532), Fax: 613.567.AKFC (2532)

Website: [www.akfc.ca](http://www.akfc.ca)

BRAC/RED publishes research reports, scientific papers, monographs, working papers, research compendium in Bangla (*Nirjash*), proceedings, manuals, and other publications on subjects relating to poverty, social development, health, nutrition, education, gender, and environment.

---

Printed by BRAC Printers, 87-88 (old) 41 (new), Block C, Tongi Industrial Area, Gazipur, Bangladesh

# TABLE OF CONTENTS

Glossary	iv
List of acronyms	v
Executive summary	vii
Chapter 1: Introduction	1
The CFPR/TUP programme	1
The targeting process	1
Process documentation research	1
The stages of the CFPR/TUP targeting process	2
PDR team	3
Research methodology	3
Events and activities covered by the process documentation	4
Timeframe	4
Data processing and consolidation	4
Chapter 2: The rapport building stage	5
Pre-rapport building	5
Determining the target area	6
Selecting a PRA venue	7
Introductory interactions	7
Invitational interactions	8
Community reactions to BRAC	10
Chapter 3: The participatory rural appraisal meeting	13
Build up to the PRA meeting	13
The mapping process	14
The wealth ranking process	17
Chapter 4: Survey and preliminary selection	20
POs' approaches	20
Respondents' comments	21
Cross-checking with the respondents' neighbours	22
Cross-checking through physical observations	22
Community responses and reactions	23
Preliminary selection	24
Programmatic issues	25
Visits from the head office	25
Simultaneous targeting and asseting	26
Delaying final selection	26
Chapter 5: Final selection	27
Attitudes and approaches	27
Community reactions and responses	28
Final selection	28
Targeting criteria	29
Chapter 6: Conclusion	32
References	34

## GLOSSARY

- Adam baparir babsha: manpower business  
 Adda: socialising  
 Amago chula teen khan: we have three ovens  
 Amin: land surveyor  
 Amon: a type of ricepaddy  
 Apa: sister
- Bazaar: market  
 Bedi: women  
 Beta: young man  
 Betaara: husbands  
 Bhai: brother  
 Bhashur: husband's elder brother  
 Bhot bhot korlen: yapping  
 Bhumi jorip: land survey  
 Bhikkhuk: the beggar  
 Boro lok: rich man  
 Boro sir: big sir (high ranking officer)
- Card dibain: will you give cards?  
 Chacha: uncle (paternal)  
 Chachi: auntie (paternal and chacha's wife)  
 Chhera: boy  
 Chhotolok: poor men  
 Chula: oven
- Dada: elder brother  
 Dawat: invitation  
 Dhon: wealth  
 Dhomok: scolding  
 Durobosthha: poverty/bad situation
- Eta kenton kothha: what kind of say is that?
- Fakir: destitute/beggar
- Goenda: detective/spy  
 Gomer card: VGD cards  
 Goru chagol: dairy/cattle  
 Gotro: clans
- Hatahatis: hand fights
- Jelapi: a type of local sweet  
 Jhogra: quarrels  
 Jorip: survey  
 Juda: live together but eat separately
- Kabiraj: spiritual healer  
 Kaijja: arguing/quarrel  
 Kantha: blanket  
 Khana: households  
 Khandani: of good background  
 Khutiye khutiye dekhi: Observing the dwellings  
 very closely  
 Kisti: installment  
 Koila: coal  
 Koyek beda: a couple of men  
 Khudro garib: the poorest
- Lakri: fuel wood
- Madur: one type of traditional sitting mat  
 Maiyyara: wives  
 Malo para: a community named Malo  
 Milad: religious gathering  
 Mora garib: the poorest  
 Murubbi: elderly
- Namaaz: prayer  
 Natanati: dancing  
 Natir ghorer nati: daughter of a dancing woman  
 Nishho: the poorest  
 Nomos: Hindu caste
- Pagla: madman  
 Palli biddyut: rural electricity  
 Para: community  
 Pati: one type of traditional sitting mat

Obostha bhalo: good living standards/rich  
Oshohai: the poorest

Rari-ghuri: widow

Shey bhikkha korey: he begs

Shochhol: rich men

Shamiti: microfinance committees

Shangstha: organization

Sharkari: government

Taaja: young

Tachhillota: showed disinterest

Thana sadar: police station

Uru uru bhabey: through the air

## LIST OF ACRONYMS

AC: Area Coordinator

CFPR: Challenging the Frontiers of Poverty  
Reduction

PDR: Process Documentation Research

PO: Programme organizer

RED: Research and Evaluation Division

RSS: Regional Sector Specialist

TUP: Targeting the Ultra Poor

VGD: Vulnerable Group Development

# Stories of Targeting: Process Documentation of Selecting the Ultra Poor for CFPR/TUP Programme

## Executive Summary

### 1. Introduction

The targeting process for the CFPR/TUP (Challenging the Frontiers of Poverty Reduction – Targeting the Ultra Poor) programme brings together diverse strands of knowledge on poverty (indigenous, local, programmatic, and academic) in identifying and selecting beneficiaries (Matin and Halder 2002). The targeting process is, therefore, multi-staged and involves a variety of actors and processes.

Four researchers were trained in Dhaka on qualitative research methodology with specific focus on process documentation research (PDR). They were then sent to various CFPR/TUP programme areas to document the various stages of the targeting process. The researchers sent back 28 reports covering 108 events/activities/stages to the Head Office during March 19-April 30, 2003. These process documentation reports in their consolidated form comprise this final report.

The targeting process has four stages. Through each stage of the targeting process, diverse streams of knowledge have been combined to identify a smaller and more defined sample from which the ultra poor beneficiaries are selected. The four targeting stages are:

- Rapport building
- Participatory Rapid Appraisal (PRA) meeting
- Survey and preliminary selection
- Final selection

The process documentation revealed the wealth and diversity of activities and interactions that generally constitute the various stages of the targeting process. We shall look at the trends and patterns in each of these stages separately, before commenting on the broader themes that have emerged from the process documentation.

### 2. Targeting stages

#### 2.1 Rapport building

The rapport building stage is, generally, the first point of contact between BRAC and community members in the context of the CFPR/TUP programme. The following activities are out at this stage.

##### 2.1.1 *Determining a target area and selecting a PRA venue*

The BRAC Programme Organizers (POs) have to determine the boundaries of the target area, covering approximately 100 *khanas* (households). They also have to select a venue for the PRA meeting, which ideally is in a shaded, relatively quiet, and central area and can also be easily accessible to the general community. In conducting these activities, the POs follow two general strategies: either, they walk around the community collecting a diversity of opinions and observing various areas of the locality, or POs will ask one of the first community members they encounter to determine the

target area and/or select a PRA venue. POs that followed the latter strategy often encountered difficulties, e.g., picking a venue that is physically or socio-politically inaccessible to a section of the community.

### 2.1.2 *Inviting community members to the PRA meeting*

POs walk around the community inviting members to the PRA meeting. The process documentation has illustrated the significance of vocabulary used in these invitations. POs frequently use the term *dawat*<sup>1</sup> and emphasize its religious significance, whereby it is a Muslim's duty to attend a *dawat*. The term *jorip* (survey) is also used.

While community members react positively to a *dawat*, they are more hesitant to attend a *jorip*. In some instances, community members confuse BRAC's activities with a *bhumi jorip* (land survey). It was also observed that men are more actively invited to attend the PRA sessions. The implicit assumption seems to be that men are welcome because they may have more information of the area needed for a PRA meeting due to their greater movement in public spaces. This attitude leads to weak women participation in the PRA sessions.

## 2.2 The PRA meeting

The PRA meeting, generally, takes on the character of a local event where community members come and go from the PRA venue, stand around in circles whilst talking and laughing about a variety of issues. The PRA meeting consists of a number of activities:

### 2.2.1 *Mapping*

PRA participants are asked to collectively draw a map of the target area indicating the major landmarks and distribution of *khana*s. The term

*khana* usually causes some confusion and POs have to repeatedly explain the term. Once the term *khana* is explained, the PO usually selects someone to draw the map or asks for a volunteer. The mapmaker is usually a young man in his twenties or thirties. There were no instances of a female mapmaker.

The *khana* cards pinned on the maps indicate the name of the *khana* head, husband's/father's name and occupation. Difficulties in filling in the information on these cards were solved in various ways. These included, asking *murubbis* (elderly), sending children from the PRA venue to the relevant *khana* or getting a copy of the voter list.

### 2.2.2 *Wealth ranking*

The number of participants and the level of participation in most cases increased with the commencement of the wealth ranking. The wealth ranking was also the scene of many *jhogras* (quarrels). In general, participants would try to establish themselves as poor households, and as a result, *jhogras* arose. However, all *jhogras* cannot be characterized by selfish motives. *Jhogras* were also a sign of participation and debate. Many *jhogras* resulted from participants' attempts to provide correct information - "What is the point of providing incorrect information." *Jhogras* may also result from participants' attempts to highlight the poverty of others.

## 2.3 Survey and preliminary selection

POs conducted a questionnaire survey of the *khana*s ranked in the bottom one or two categories during the wealth ranking. Although POs used a questionnaire, they did not ask questions directly from the questionnaire. In fact, POs asked indirect questions and played the "Devil's Advocate" to extract the truth from the respondents. Examples of such questions and information obtained include:

<sup>1</sup> *Dawat* literally means to invite, but has Islamic connotations.

- I see you have built your house with nice new tin; does your husband do any work? (Whether the household has adult male earning member – not having one is an inclusion criteria).
- Did they give less wheat this time? (Whether the household has current VGD card – having one is an exclusion criteria).
- *Bhabi*, don't you pay *kisti* (installment) on Sunday? (Whether the household has NGO loans – not having one is an inclusion criterion).
- Did you pay back the loan you had taken from Prashika back? (Whether the household had a loan from a particular NGO – having one is an exclusion criterion).

Through repeated and indirect questions, POs are actually able to extract correct information from the respondents. However, the respondents might react to such questioning, especially if they are telling the truth already. Examples of such reactions include:

- What is the *beta* (young man) saying? I am poor but I do not get any wheat. Today's

rule is that whoever has the stick is given wheat.

- I do not have any income, so I do not have any *shomiti* (microfinance committee).

POs use physical observation and indirect questions for the preliminary selection of ultra poor for the CFPR/TUP programme. The preliminary selection done by each PO is then discussed among themselves in the Area Office that evening before preparing a final list of the preliminary selection. This is done in consistency with the programme criteria.

These criterion, however, were not without practical ambiguities – they did come under scrutiny from BRAC field level staff and the ultra poor women themselves. The exclusion of ultra poor households due to of their previous NGO engagements was said to be an unfair selection criteria since it left out many extreme poor households that remain extreme poor even after previous NGO exposure. However, while there are justifications to such argument, BRAC in its selection of the ultra poor had to be constrained by resource and scope of the programme.

**Exclusion criteria (all binding):**

- The household is borrowing from a microcredit providing NGO
- The household is a recipient of current cycle VGD card or other government development programmes
- There is no adult woman in the household who is physically able

**Inclusion criteria (needs to satisfy at least 3):**

- Total land owned including homestead not more than 10 decimals
- No adult male income earner in the household
- Adult women in the household selling labour outside the homestead
- Households where school going-aged children have to labour
- Households having no productive assets



## 2.4 Final selection

The Regional Sector Specialist (RSS) and the Area Coordinator (AC) conduct the final selection. They visit the preliminarily selected *khanas* and decide whether or not to finally select them. For the final selection of the ultra poor, the RSS or AC uses many of the same techniques used by the PO during the survey and preliminary selection stage. They tend to focus on reviewing the exclusion criteria (such as having VGD card or NGO loan) information, and assessing beyond household level factors, such as social supports those households receive.

Ultimately, the finalized selection is debated between POs involved in earlier stages of the targeting process and the RSS or AC conducting the final selection. POs develop a sense of attachment to the ultra poor that they have selected. They expectantly wait for the AC or RSS for the results of their work. One of the researchers compared the mood of the POs similarly to students waiting for their examination results. If the PO disagrees with the RSS or AC's decision, they will debate with them and there have been occasions in the past when the RSS or AC has reviewed their earlier decision.

## 3. Cross cutting issues and themes

Several issues and themes are involved in the targeting process. These issues emerge from the interactions of a variety of players and institutions. The community expresses certain reactions to the entrance of BRAC into their locality. The management of such a complex and multi-staged targeting process also raises certain issues. BRAC's senior staff, such as the programme coordinator, usually has to negotiate and manage the issues that arise from the interactions between BRAC representatives and the local community.

## 3.1 Managing community reactions

The community reactions towards BRAC show the local-level complexities that underlie the whole targeting process. BRAC's entrance into a local community is not, by any means, a straightforward and simple process. Community members develop and express a diversity of opinions and emotions towards BRAC. There are two generalized and primary community reactions towards BRAC:

- Expectations of assistance from BRAC, and
- BRAC as an anti-Islam, pro-Bush (US president) and Christianizing organization.

### 3.1.1 *Managing expectations of assistance from BRAC*

Throughout various stages of the targeting process, the community expresses expectations of assistance from BRAC. Expectations of assistance were, most frequently, vaguely expressed - along the lines of BRAC will do "something". Expectations were, usually, receiving *gomer card* (VGD cards), *shomiti* (microfinance committee), BRAC school, tin for their houses, *goru-chhagol* (cows-goats, i.e. assets), etc.

Expectations grow as a result of repeated visits from BRAC representatives. The POs visits to selected houses after the PRA meeting raises resentment amongst the larger community and deepens expectations amongst surveyed households. Expectations climax with the arrival of "*boro sir*" (the AC or RSS) on his motorcycle.

### 3.1.2 *Managing the perception of BRAC as an anti-Islam, pro-Bush and christianizing organization*

Throughout the targeting process, several community members expressed strong suspicions about BRAC being an anti-Islam organization. During rapport building, some community members attempted to dissuade

people from attending the PRA meeting by saying that BRAC will make them Christians. During the PRA mapping, some community members asked if they (BRAC people) are making a map for President Bush so he can bomb their community like Iraq. During the survey, some community members suggested that BRAC is playing on people's greed to convert them into Christianity.

### 3.2 Managing programmatic issues

The management of the targeting process involves several actors at various levels and as a result complications may arise.

Visits from the BRAC head office put the targeting process under strain. On one occasion, POs did not conduct a designated PRA meeting because of a visit from the head office. In another instance, POs rushed through rapport building, conducting it in a stressful and unsatisfactory manner due to the presence of senior management from head office.

Also, senior management in the area office often gives minimal priority to the CFPR/TUP programme. ACs or RSSs often delay the final selection although there are many preliminarily selected households awaiting final selection. The POs are often disheartened by these delays. Moreover, managing such backlogs often mean rushing through the final selection.

Furthermore, asseting and targeting are taking place simultaneously in many areas. This undermines one of the pre-requisites for effective targeting. Knowing that BRAC is going to provide assets can make targeting very difficult.

### 3.3 Gender imbalances

A disturbing trend throughout the targeting process was a tendency not to actively seek women's participation, not only on the part of male community members but BRAC POs as well.

- “[To the husband] It is very important you attend the meeting. [To the wife] You can come, if you want” (a PO making invitations during rapport building).
- “If the *daal* (lentils) rises higher than the *bhat* (rice), there is a problem” (A male participant during a PRA meeting)<sup>2</sup>.
- “Why do you have to talk to her, can't you just talk to me?” (A respondent's husband during a survey).

BRAC certainly needs to do to ensure active participation of women during the targeting process. POs themselves expressed an unwillingness to involve women because they think that women have a tendency to quarrel too much and do not always provide correct information. In addition, they are of the opinion that men know more as they spend more time outside the house.

## 4. Conclusion: celebrating human capabilities

The richness of the PDR data makes it possible to appreciate and understand the micro dynamics and complexities of what appears to be a significantly well-structured process. The targeting process brings together diverse streams of knowledge on poverty in selecting the ultra poor. The process documentation showed the complexities and complications that arise at the confluence of diverse knowledge streams. The human figures at this confluence - community members and BRAC POs - have showed tremendous capabilities worthy of celebration in mitigating complications and in successfully carrying out the targeting process.

Community members showed considerable local knowledge and accumulated wisdom in their participation in the targeting process.

<sup>2</sup> *Lentils* is consumed as a popular side dish with rice, the staple. *Daal* is, thus, used to signify ornamentation - women, and *bhat*, the staple the base - man.

Without these contributions, the targeting process would not be able to bring together diverse knowledge streams. Community members have facilitated the targeting mechanism in a variety of small but important ways, with seemingly minor but vital suggestions or physical acts of assistance.

The BRAC POs also contribute their own knowledge on poverty, accumulated through experiences in the field. BRAC's POs often have to negotiate between community expectations of BRAC and community suspicions of BRAC, as well as, deal with the programmatic difficulties of successfully implementing the targeting process.

# Stories of Targeting: Process Documentation of Selecting the Ultra Poor for CFPR/TUP Programme

## CHAPTER 1

### INTRODUCTION

#### The CFPR/TUP programme

BRAC launched the *Challenging the Frontiers of Poverty Reduction/Targeting the Ultra Poor (CFPR/TUP)* programme in 2002. The primary focus of the CFPR/TUP programme is to enable the ultra poor to develop new and better options for sustainable livelihoods by strengthening their physical and socio-political asset base (Matin and Hulme, 2003).

The CFPR/TUP programme has two broad dimensions:

- “Pushing down” the reach of development programmes through specific targeting of the ultra poor;
- “Pushing out” the domain within which existing development programmes operate by addressing dimensions of poverty that other more conventional development approaches fail to address.

#### The targeting process

To ensure that the CFPR/TUP programme does indeed “push down” the reach of development, BRAC has instituted a targeting mechanism that combines several approaches and seeks to combine programmatic and local streams of knowledge on poverty (Matin and Halder, 2002). The multi-stage and multi-

dimensional targeting mechanism is intended to identify the extremely poor households.

To ensure good targeting of the ultra poor different groups of people are selected at each stages of the targeting process (Fig.1). The figure also shows that how local knowledge (through the PRA meeting) is combined with more formal and programmatic knowledge (through the targeting criteria) on poverty.

#### Process documentation research

BRAC Research and Evaluation Division (RED) undertook a process documentation research (PDR) of the targeting process. Four field researchers observed several complete cycles of the targeting procedure and documented various activities and community responses during the various stages of the targeting process.

PDR is a social science research technique that provides systematic recording of activities and interactions of various groups involved in the field-level implementation of any programme. PDR emerged as a useful research technique in the 1970s, especially with the PDR carried out on a communal irrigation project in the Philippines in 1977. Subsequently, many research projects used this technique focusing on the learning process (Chong Javier, 1978; Chaiong-Javier, 1980;

Borlagdan, 1979; and Quidoles, 1980). This method provides, among other advantages, the following benefits:

- PDR is a factual chronicle of the learning process experienced in the implementation of a programme (de los Reyes 1984).

- PDR contributes to the understanding of social learning processes encountered in the field-level implementation of projects.

**Figure 1. The stages of the CFPR/TUP targeting process**

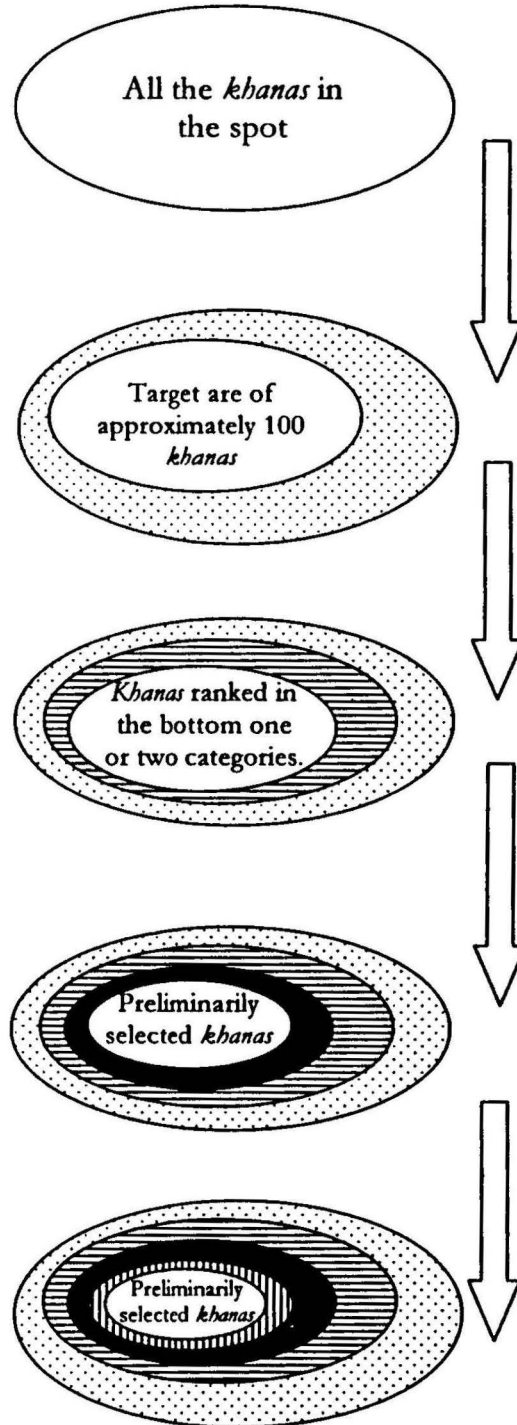
Based on local knowledge, BRAC employees select a 'spot' for CFPR/TUP targeting.

BRAC POs, based on personal observations and community opinions, determine a target area covering approximately 100 *khanas* within the spot.

The community ranks the 100 *khanas* by wealth during PRA meeting. The bottom one or two *khanas* are then chosen for a questionnaire survey.

BRAC POs conduct the survey and preliminarily select *khanas* for the CFPR/TUP programme.

BRAC AC or RSS visits preliminarily selected *khanas* and finally selects *khanas* for the CFPR/TUP programme.



- PDR is a management tool that can be used to monitor and evaluate events, issues and problems involved with/of project implementation.
- PDR provides historical documentation that may be useful in improving a programme or implementing future programmes.
- PDR can generate future research topics relevant to programme development and/or enriching our knowledge and understanding of social processes.

**Research methodology**

The field researchers were then sent to four field sites in Durgapur, Jamalpur, Faridpur and Tungipara. During their stay in these sites, the process documenters observed and commented on the four stages of the targeting process, namely:

- Rapport building,
- The PRA meeting and wealth ranking
- Survey and preliminary selection
- Final selection

Figure 2 summarizes the benefits of PDR.

**PDR team**

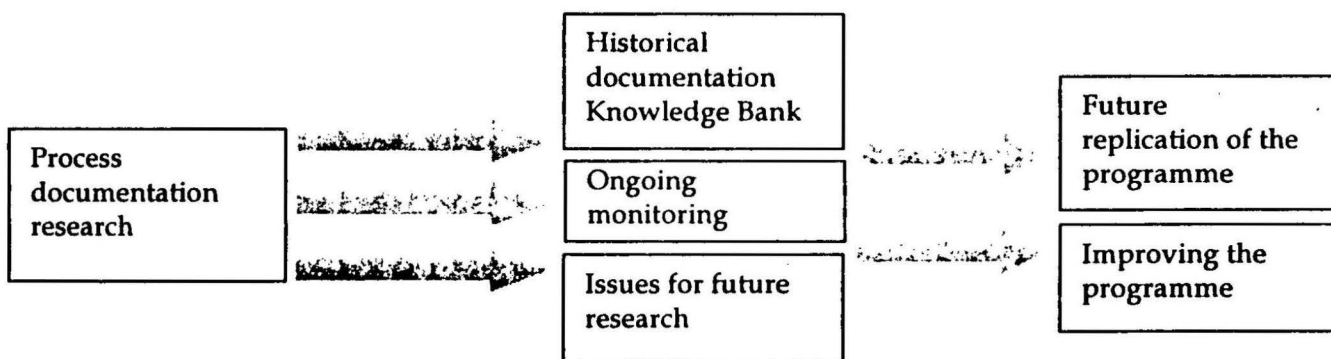
Four field researchers were recruited by BRAC to carry out various process documentation activities. They were graduates in anthropology and received training during a two-day workshop that dealt with qualitative research in general (data collection, data compilation, data analysis and report writing), and PDR in particular. The importance of observing and documenting the six Ws (what, who, when, where, why and how) during each stage of PDR was highlighted.

Following the training workshop, the field researchers went on a one-week orientation visit to Rangpur where they acquainted themselves with various activities related to the CFPR/TUP programme.

In observing and documenting the process, the field researchers used the following techniques:

*Participant observation:* Most of the data collated in the process documentation was gathered through participant observation. The field researchers were participant observers in a limited sense: they would jot down notes and information in their notebooks as the process took place. In one case, the researcher was nicknamed *goenda bhai* (detective *bhai*) as he was sitting back and observing everything closely. Field researchers, who were introduced as BRAC employees, would often take part in the activities prompted by the POs' requests for assistance.

**Figure 2: Possible programmatic and research benefits of PDR**



378

*Conversation:* The field researchers relied on conversation and listening as useful techniques for gathering information. Field researchers had conversations whilst playing caramboard next to a shop, or conversed with people gathered at tea stalls. Group discussions took place before, during or after the process activities.

*Interview:* After the process activities, the field researchers often interviewed the community members.

### **Events and activities covered by the process documentation**

This synthesis report is based on 28 process documentation reports covering 108 events and/or activities included in the targeting process. Process documenters wrote their observations on a daily basis. After a week, a

completed report covering several stages of the targeting process was mailed to the head office.

### **Timeframe**

The process documentation covers the aforementioned number of events and activities in various PDR sites during March 19 to April 30, 2003.

### **Data processing and consolidation**

Two consolidators collected, collated and organized the process documentation data across all the targeting areas covered by the PDR. This report presents general trends and patterns that emerged, as well as informative exceptions. It is structured following the different stages of the targeting process.

## CHAPTER 2

## THE RAPPORT BUILDING STAGE

The first step of the targeting process for the CFPR/TUP project is the rapport building stage. This is the first point of contact between BRAC and potentially targeted communities within the context of the CFPR/TUP project. However, the community members may already be familiar with BRAC and its representatives and/or they may have knowledge of the targeting process, especially if a similar exercise has taken place in a neighbouring area.

There are three primary activities during the rapport building phase. Firstly, BRAC POs determine the area coverage of the targeting process. Following that, they select a venue for the PRA meeting. Finally, they invite the community members to attend the PRA meeting. The rapport building is, thus, structured as follows:

- Pre-rapport building,
- Determination of target area,
- Selection of a PRA venue,
- Introductory interactions, and
- Invitational interactions.

### Pre-rapport building

The Pre-rapport building between BRAC and the targeted community may take place if: (1) the BRAC office is near the targeted area, (2) BRAC POs are recognized and familiar with the area, and (3) the targeting process has recently taken place in a neighbouring area. In the first two kinds of instances, the prior knowledge of the area can be used to achieve the targets of the rapport building process most effectively.

In a spot very close to the area office in Tungipara, POs had determined the target area and selected a venue for the PRA meeting, based on their familiarity with the spot, even before the rapport building session. Hence, the only activity during this rapport building session was to invite people to the PRA meeting. As the PO walked around the community, he spoke to community members with great familiarity and they talked about a variety of topics. Even limited organizational familiarity with the area can help the rapport building process. For example, a BRAC committee chairperson helped the BRAC POs in various rapport building tasks. In another instance, the presence of a *Kantha* (quilt) Weaving Committee provided the BRAC PO with a place to park his cycle and commence the rapport building.

The third type of pre-rapport building contact, resulting from a PRA session being held recently at a nearby community, has had a mixed impact. In one case, the rapport building session was conducted the day after the PRA meeting was held in an adjacent area. Many residents of this area had attended that PRA meeting and the PO had written down their names. As a result, double counting of *khanas* took place, which complicated the task of determining the target area. However, because residents of the area were familiar with PRA, they were able to help the PO calculate the number of *khanas*. On the other hand, the community's familiarity with the targeting process means that they might be more aware of BRAC's programmatic thinking. This can be problematic, given that BRAC usually tries to



keep its programmatic purposes secret during targeting, so that community wealth ranking is not distorted by raised expectations of assistance. To counter the effects of a PRA session just completed in a neighbouring area, in one instance, the rapport building session was delayed. No obvious influence from the nearby PRA was reported in the process documentation report, suggesting that the delay may have been successful in its purposes.

### Determining the target area

The first task of the PO is to determine the target area and the households to be included. BRAC POs generally use of their own observations and opinions of selected community members in determining the target area. The latter usually covers over a hundred *khanas*.

A PO walks into the village and asks somebody, usually from amongst the first community members encountered, about the boundaries of the village and the distribution of households. Then he continues to stroll around the village and questions the villagers he meets regarding the number of *khanas* included within a certain space with questions of the type: "How many *khanas* are there from the main road to the end of the mud road?" Thus, geographical and topographical features are helpful in determining the target area. The BRAC POs use village roads, railway lines, canals and bridges to demarcate the boundaries and coverage of the area.

There is considerable variation in the extent to which POs balance community opinions and their own observations. Some POs tend to rely more exclusively on the opinions of one or more community members and do not spend time walking around the community before determining the target area. Other POs walk the length and breadth of the village, knock on every household's door and try to develop a clear map of the community in their minds before deciding the target area. In

certain instances, the POs might take assistance from community members with specialized expertise. On one occasion, the PO and the process documenter sat with the *Amin* (land surveyor) of a community. The *Amin* was able to give an approximate number of the *khanas* falling under the area, as he had the names of practically everyone in his files.

Several difficulties may arise while determining the target area. These are usually resolved through the PO exercising his/her judgment or through the advice and help sought from the community. For example, difficulties may arise if the distribution of households is confusing (when village roads twist and wind without any apparent logic or if there are no prominent landmarks to demarcate the boundary).

Difficulties also arise when the target area contains too few or too many *khanas*. In such cases, the BRAC PO has to observe and exercise his/her judgment in demarcating the target area. In one case, a particularly small village contained only 60 or 70 *khanas*. The PO included portions of a neighbouring village using a canal as the boundary line for the target area. In another instance, a particularly large village contained over 300 *khanas* and it was decided to leave out relatively wealthier portions of the village from the targeted area.

Problems can emerge when a targeted locality appears to contain too few ultra poor, judging by the physical appearance of houses, people, etc. In one instance, BRAC POs decided not to conduct targeting in an area because the community members seemed relatively well off - they owned livestock, had tin roofs, etc. Another example of unexpected complications is that of an unusually large village that already had six PRAs. In the seventh meeting, the BRAC PO had to identify the boundaries of the last area targeted and proceed from there. He asked the person, who hosted the last PRA, about the last house covered by the previous PRA session. He then

wandered around the community, mentally determining a target area and estimating, "Over here we will find about 20 TUP, 8 or 10 of them will last till the final."

### Selecting a PRA venue

The BRAC POs have to select the venue for PRA meeting following certain guidelines such as, it should be centrally located in the targeted area, it should be shaded, relatively quiet and peaceful, and the community members should not have any problems attending meetings at that venue.

POs sometimes select the PRA spot on the basis of a single conversation with the first community member encountered. The PO generally asks the first community member he meets for the name of a person whom everyone in the village knows and respects. The PO then visits that house and seeks permission to hold a meeting there. The following is an example of venue selection in this process. In Thakurbari, Durgapur, the first person the PO came across in the community suggested Hasan Ali's house. The PO visited Hasan Ali to explain BRAC's purpose and was promised full assistance.

Relying on a single source of information without collecting opinions from several community members, however, may create difficulty. In one instance, the PO noticed that some villagers were skeptical about the PRA invitations, while others seemed enthusiastic. Further investigation revealed that the village was marked by animosity between two factions. The PRA venue was the residence of an individual belonging to one of these groups, thus antagonizing community members from the other faction. As a result, the PRA venue had to be changed (see Box 1).

Alternatively, a PO may walk the length and breadth of the target area or may consult with a group of community members who have congregated around him/her. This ensures a

more consensual selection of the venue and, hence increases the likelihood that a larger cross-section of the community will attend the PRA meeting. Another benefit of walking through the target area first is that the PO can ensure that the venue is centrally located and that everyone is, more or less, satisfied with the venue selected.

### Introductory interactions

As the rapport building session is generally the first point of contact between BRAC and the targeted community, BRAC POs must introduce themselves and their objectives during these initial interactions. The first interaction with community members is a crucial component of the rapport building process. The introductory interaction is usually with a community member encountered on the village roads. This person will, typically, inquire about what the BRAC PO and process documenter are doing in the community. The PO generally explains BRAC's objective as being one of information collection. They say that they are here to conduct a *gorip* (survey) and collect details on the schools, madrassas, mosques, temples, and roads in the village; how and what the community members are doing; and who is rich, who is poor, etc. During this first contact the PO gathers information regarding the boundary of the village, the distribution of *khanas*, and the names of influential and respectable villagers likely to provide a suitable PRA venue.

The initial interaction with respected and influential community members is even more critical, as the community elite can play an important role in ensuring the success of the PRA meeting. In these meetings, the BRAC POs usually introduce themselves and their objectives carefully and respectfully. In one instance, the PO failed to introduce himself properly to a Ward member and was subsequently reprimanded by him.

### Box 1. Family vendettas and Selecting a PRA venue: A case from Maddhya Majhbari, Kotalipara

In Maddhya Majhbari, Kotalipara, the PO selected Akkas Sheikh's house as the PRA venue on the basis of a conversation with the first community member encountered. However, as the PO and process documentor walked around the village, inviting community members to the PRA venue, they noticed that some community members looked very happy while others 'made dark faces' (*mukh kalo koray*) and said, "Okay, maybe I will go" and tried to avoid the PO and the documentor.

The process documentor separated himself from the PO and spent about forty minutes investigating the reasons for these very different responses to the invitation. The documentor found that the village was dominated by three *gotros* (clans). There are the *Daria gotro*, *Karigor gotros* and *Sheikh gotro*. The *Daria* and *Karigor gotros* are opposed to the *Sheikh gotros*. Enmity between these *gotros* goes back several generations and two-generation old court cases are still being fought out. In addition, there are numerous quarrels, fights, cases, etc. between them. In the last upazila (UP), (sub-district) elections, a member of the *Daria gotro* defeated a member of the *Sheikh gotro* to become UP Chairman.

Members of the *Daria* and *Karigor gotros* opposed to attending the meeting at Akkas Sheikh's house as he belonged to the *Sheikh gotro*. The PO tried to find a more suitable venue but found it very difficult, because whomever he spoke to nominate a venue suitable to his/her own *gotro*. Ultimately, a shop was chosen as the PRA venue. However, problems continued to persist because the shop was located in a *Sheikh gotro* dominated area of the village.

POs occasionally encounter community members who are unwilling to talk openly with them. They try to soften these community members by showing them respect as elders and drawing parallels between them and their own family members. In one particular case, an elderly lady was unwilling to talk with a PO. Thus, he said to her, "I am like your son. If I was really your son, you would sit next to me, talk to me. You should treat me the same way." Then the woman spoke to the PO freely and openly.

Although the POs describe the objectives of the PRA to the community members, they try to keep the programmatic objectives of the CFPR/TUP project secret. Community members always want to know whether the outcome of this exercise will result in some assistance. BRAC POs use several strategies to evade this question. Some POs describe the *gorip* as a government task being carried out by BRAC. Other POs emphasize that they do not know about programmatic purposes, but higher officials at BRAC will decide what to do with the information gathered. In an attempt to

suppress expectations, POs often stress that they are not there to provide any assistance but merely to gather information.

From the process documentation, it emerged that the lack of a standardized explanation for the PRA exercise sometimes became problematic. One example of such a scenario arose; when within the same target area in response to different community questions, POs offered diverging explanations.

#### Invitational interactions

It is important that the POs, through the rapport building process, encourage a large cross-section of the targeted community to attend the PRA meeting. Certain community members are less likely to attend the meeting and POs have to try to convince them. The terms used by the POs when phrasing the invitations have a considerable impact on the turn out at the meetings.

BRAC POs tend to concentrate on inviting respected people of the community,

male community members, and very poor households (judged by the appearance of their dwelling and surroundings). More often than not, 'respected' community members are unable to attend the PRA meeting, although they make their full support and cooperation to the PO public. Male community members are also frequently unable to attend PRA meetings because of the meeting scheduled (usually morning), which clashes with their work hours. The POs, therefore, try to insist on the importance of male attendance. In one instance, the argument put forward was that: "women will not be able to give correct information regarding everyone in the village and they don't know, correctly, where various things in the village are located. It is, therefore, extremely important for the men to be present."

The emphatic invitation extended to men, however, can be very negative as it implicitly discourages women from attending. Some women's reaction was that "if the men go, we do not need to attend." In other instances, however, women reacted to POs' insistence on males' attendance by stating that: "Men do not really know what is happening at the various village households, we women know much better."

Very poor households are also less likely to attend PRA meetings because "*Amadar keu thengui na*" (no one pays any attention to us). Hence, the PO usually spends more time with them, writing down their names, asking about their income, microfinance membership, etc. The long conversation and the ritual of entering

their names into the BRAC diary, accompanied by an emphasised invitation - "You must attend, we will need you at tomorrow's meeting" - results in an added pressure on representatives of ultra poor households to attend the PRA meeting.

Occasionally, POs must carefully balance raising and suppressing expectations in order to make their invitation more appealing. For example, when explaining the objectives of the PRA, the PO may highlight that there will be no loss but there is a possibility of some gain from attending the meeting. The community response to this will often be "If there is gain, I can go." On one particular occasion, in order to encourage an idealistic college-going youth to attend the meeting, the PO offered an explanation that was not far off the real programmatic purpose behind the targeting (see Box 2).

BRAC POs generally phrase the invitation as a *dawat* as opposed to a *jorip*. Interestingly, these two terms appear to have opposite effects on a community member's desire to attend the PRA meeting. The term *dawat* carries a religious connotation with it. One of the process documenters compared the round of *dawats* to the PRA to invitations to a *milad* (religious gathering). One invitation to a PRA meeting was in fact phrased as follows: "As Muslims it is your duty to honour this *dawat* and attend tomorrow's meeting." The term *jorip* tends to produce less enthusiastic responses. It is clear that the invitation is more effective when termed as a *dawat* to a meeting than a *jorip*.

#### Box 2. A PO reveals intentions behind targeting

The PO was insisting that a college-going student, Habibur Rahman, attend the PRA meeting. Habib agreed, but asked: "What will be the *final benefit* of this?" The PO replied: "There has been a lot of survey work done in your region. But the member/chairman gives VGD cards to his own people, and people who are truly deprived don't get anything. We will do a wealth ranking which will be absolutely true, because we will go to everyone's house. In this case, if any assistance does come, we will make sure the most deprived person get it."

## Community reactions to BRAC

The rapport building is the first stage of contact between the BRAC representatives and the local communities in the context of the CFPR/TUP programme. The process documentation shows three major categories of community reactions to BRAC, which we categorize as:

- Confusion,
- Expectations, and
- Suspicion.

During subsequent stages of the targeting process, as BRAC representatives repeatedly visit the community over the period of four days, these community reactions change and evolve.

### *Confusion*

Community members frequently confuse BRAC representatives as government officials, usually as government surveyors carrying out a *bhumi jorip* (land survey) and, less often, as representatives of *Palli Bidyut* (rural electricity). This mistake arises because the term *jorip* is used to describe the PRA activities and/or the POs try to pass off these activities as *shorkari* (government) activities. This confusion most frequently leads to a hostile reaction. Indeed, most community members have unpleasant memories of previous *bhumi jorips*, specifically of losing portions of their land and/or paying large bribes to have their lands recorded. In one instance, a woman walked into the PRA meeting and asked what was happening. When she was told it was a *jorip*, she cried out, "I did *Ekstation jorip* (land survey) once and became *fakir* (destitute). What more *jorip*?" The PO later found out that she had had to sell half of her land to pay bribes so that she could keep whatever land she had left.

Community members have also associated BRAC with the ruling party. This can easily be explained by POs trying to pass off targeting

activities as a government tasks, forced upon them. During the rapport building, a community member commented, "We usually vote for the Boat in this region. The new government is going to give us some relief so that we vote for the sheaf of paddy next time."<sup>3</sup> During one PRA meeting, some community members commented that the map was being made so that the BNP could find the poor and help them, in order to win some votes in that region.

There have been other and varied community confusions and misconceptions about BRAC. For example, community members have asked if BRAC and the PRA activities were *adam baparir babsha* (manpower business). These communities have probably had previous experiences with labour contractors and manpower traders.

### *Expectations*

The most frequently expressed reactions to BRAC's entrance into a community were vaguely-expressed expectations of assistance. These expectations grew as BRAC representatives repeatedly visited a community over a period of four days. Expectations climaxed with the final selection when the AC or RSS ("*boro sir*") arrived by motorcycle into the community. Community members were convinced that BRAC was going to offer assistance, "They are writing down names. They will give relief. However, they were not certain about the content of the assistance. The comments usually took the form that BRAC will do something. Due to this uncertainty, community members usually phrase their expectations as questions. For example, "You must be giving something?" or "Can't BRAC do something for *rari-ghuri* (widows)?" In their responses, the POs have to keep secret the true programmatic intentions behind the targeting purpose.

<sup>3</sup> Sheaf of paddy is the symbol of the ruling party (BNP) while Boat symbolizes the main opposition party (Awami League).

Community members do, however, try to guess the content of the assistance that will be provided. The most frequently expressed expectation is of *gomer card* (VGD cards).<sup>4</sup> As POs walk through a community during the rapport building, comments can be heard from various corners, such as, “*card dibain*” (will you give cards?). Other expectations include, *shomitis* (microfinance committees), *goru-chagol* (cows-goats, i.e., livestock assets), tin for houses and, in a few instances, BRAC schools.

Expectations are expressed differently at each separate stage of the targeting process. During the rapport building, POs stress that they are there to merely collect information, not to provide direct assistance. But expectations persist. For example, while the PRA was in session, one of the participants asked the field researcher, “*Apa*, I have heard, through the air (*uru uru bhabe*) that you will help, you will give a lot of things. I think you will give something but you are not telling. I understand. They have told you at the office not to tell us.”

The two primary PRA activities are mapping and wealth ranking. During both of these stages *jhogras* (quarrels) arise from expectations of assistance. During mapping, community members believe that if their names are written on the cards as separate *khanas*, their chances of receiving assistance will increase. There are also tensions regarding the colours of the cards on which names of *khana* heads are written, because people think they are linked to the possibility of obtaining a VGD card. During wealth ranking, community members believe that if they are ranked in the bottom wealth categories, they will receive assistance, thus provoking more quarrels.

Moreover, during the survey, POs visit *khanas* ranked in the bottom one or two wealth categories. As a result, survey *khanas* have

heightened expectations of assistance and *khanas* excluded from the survey express resentment and disappointment. The PO is frequently questioned during the rapport building, “Why haven’t you come to our house?” Expectations climax with the entry of the AC or RSS during the final selection.

The community might expect assistance from BRAC, but not welcome that assistance. In one instance, a community member commented, “I think they are going to give money, goats, and cows to some people. BRAC does not have the right to give. Allah has the right to give.”

Furthermore, although expectations of assistance most often lead to community members trying to prove their poverty, some individuals insist on showing their self-worth. For example, in response to a question regarding *kisti* during the survey and preliminary selection, a woman said, “I never took a loan in my life. Nobody gives us anything and we did not ask for anything.” She told the PO that she had to spend her time looking after her children and make fishing nets for additional income. In another instance during the survey and preliminary selection, a woman repeatedly requested the PO to give her a job. She pointed out that she did not just want assistance or money. She also expressed her desire to come to BRAC to seek legal assistance related to land disputes.

### *Suspicion*

Along with expectations of assistance, the community is often suspicious of BRAC and its motives. These suspicions are generally that BRAC is an anti-Islam, Christianizing, pro-Bush and/or pro-America organization. These ideas peaked during the Iraq invasion, resulting in several ugly situations involving BRAC representatives and community members (see Box 3).

<sup>4</sup> The BRAC Vulnerable Group Development (VGD) programme attempts to reduce poverty through food assistance, training and access to credit facilities.

### Box 3. BRAC as an anti-Islam organization: a case from Chorkhuli Kotalipara

The PRA meeting at Chorkhuli, Kotalipara, provides an extreme example of community perceptions of BRAC as an anti-Islam organisation with links to America, Bush and Christianity. The process documenter states, "If I had not seen it with my own eyes, I would have never believed that such views and situations could exist in a village only 4 km (by paved road) away from the *Thana sadar*" (police station).

There were, in the process documenter's estimation, almost a thousand people present at the venue. There was a 'festive air' and many kids had put on new clothes. However, the meeting turned very aggressive and there were points when the POs and the researcher felt threatened. There were numerous incidents of *jhogras* bordering on *hatahatis* (hand fights).

The community members were convinced that the map would be used by America to bomb Chorkhuli, like they bombed Iraq. They also believed that the POs and the researcher were Christian and their aim was to convert the community to Christianity. The POs and the researcher spent five and a half hours trying to convince the people that they were Muslims, that they offer their *namaaz* (prayer), that their fathers were *hajjis*, that they were not Christians etc.

Further difficulties arose from attempts to pass off the process as a government *gorip* being conducted by BRAC. Community members said, "We understand Khaleda's [the Prime Minister] work, she is going to give this map to America" and wanted to know "Why Khaleda Zia is giving away our gas to America?"

Ironically, while the BRAC POs and process documenter had to defend themselves and their organisation from many individuals came up and, rather more quietly, 'lobbied' to have their names included.

Chorkhuli provides an extreme example of anti-Western views shared by many villagers in many of the target areas. A few *murubbis* in the village were preparing to go to Iraq to join the war against the USA. A car had come to distribute 'Wheel' detergent powder free of cost. However, the villagers did not take it because they thought Bush had placed bombs in those packets.

The POs left the meeting with fear in their hearts, scared to come back to the village the next day for the survey.

A somewhat paradoxical situation exists in the targeted communities. The community members expect assistance, while simultaneously, they hold deep suspicions regarding BRAC's activities. Suspicions and expectations are expressed in a confused fashion, reflecting the fact that the community can only guess BRAC's 'real' intentions. The same community

member may hold deep suspicions of BRAC's motives and activities but still have expectations of assistance and lobby for assistance. Confusion, expectation and suspicion intertwine with each other, reflecting deeply ambivalent community reactions and attitudes towards BRAC throughout the various stages of the targeting process.

## CHAPTER 3

## THE PARTICIPATORY RURAL APPRAISAL MEETING

The rapport building sets the stage for the participatory rural appraisal (PRA) meeting, which BRAC representatives commonly refer to as *gorip* or survey. The primary purposes of this *gorip* are to get community members, in a participatory fashion, (1) to draw a map of the village that shows the number and distribution of *khanas* and (2) to rank those *khanas* by wealth.

The process documenters generally arrive at the PRA venue half-an-hour to an hour before the scheduled start of the meeting. They follow the process all the way through to its final conclusion and stay in the community after the POs have left in order to collect community responses and opinions. In this report, we shall describe the following aspects of the PRA process:

- Build up to the PRA meeting
- The mapping process
- The wealth ranking process

These are chronological stages to the PRA meeting – the participants and BRAC POs arrive at the spot, set up the PRA meeting, participants draw a map of the village indicating the distribution of *khanas*, the *khanas* are ranked by wealth, and the meeting ends.

The PRA meeting is crucial to the targeting process as it is through this process that community knowledge on poverty is incorporated with other knowledge sources to identify the ultra poor. The composition of the meeting and the level of participation in the meeting are, therefore, critical to understanding

the specific community knowledge stream the targeting process is drawing upon.

**Build up to the PRA meeting**

In general, the process documenters upon arrival find the venue prepared to host the meeting. *Patis* and *madurs* (two types of traditional sitting mats) have already been spread out and stools and chairs have been placed. However, in a few instances, POs had to ask participants and community members to bring out *patis* or *madurs*.

There have been instances when the meeting following the rapport building session was not held on time. This can be due to government holidays, such as, on Independence Day (March 26) and the Bengali New Year (14 April). Another session was not held on time because most of the community had forgotten about the meeting. The weather can also have an adverse impact on attendance. In another case, most of the community, particularly women, had no knowledge of the planned meeting. The process documenter later accounted for this mis-communication by explaining that the invitations to the meeting were given only to households along the boundaries of the village and moreover, were specifically given to male community members only.

Overall, the participants and the community members do not have any problems with the choice of the PRA venue. Two exceptions, however, stand out one time, a community member complained that she would not go



to the venue because the host cannot get along with people (*doshjon nie choley na*). She is very selfish. A few days ago the BRAC *bhais* had brought 3 kg of *jelapi*. Three kg. She didn't give us any. In another case, when a location was decided that was hidden from view by too many trees, the venue was relocated to a nearby house so that the villagers passing by could see the meeting and participate if they wanted to.

The scheduled start of the meeting is usually 8 or 9 a.m. In a majority of the cases, the process documenter is the first to arrive at the venue. This prompts some people to start joining the venue. Three POs arrive at the PRA venue just on time for the scheduled start of the meeting. Then the participants start joining the meeting in greater numbers. However, the meetings are always delayed, by about half-an-hour to one hour mostly due to late attendance of the participants present. BRAC POs occasionally go around the community trying to gather participants for the meeting. Meetings are delayed because of the small number of male participants.

There may also be more unusual reasons for delays in starting the meeting. In one instance, the meeting was delayed because the POs had difficulty in locating the PRA venue. In another case, the gathering started late because of a *jhogra* in a house adjacent to the venue. The POs were concerned that the meeting would not take place as a result of the *jhogra*. One of the POs went to a tea stall where community members engaged in *adda* (socializing) and invited more people. The POs also instructed the chairperson of a BRAC microfinance committee to call more people. Very shortly, another twenty people arrived at the PRA venue. Once the *jhogra* ended, even more people joined the meeting.

Participants usually arrive in groups of two or more, women and men join separately. Women often attend the meeting with small children on their laps. Throughout the meeting, participants come and go, sometimes even

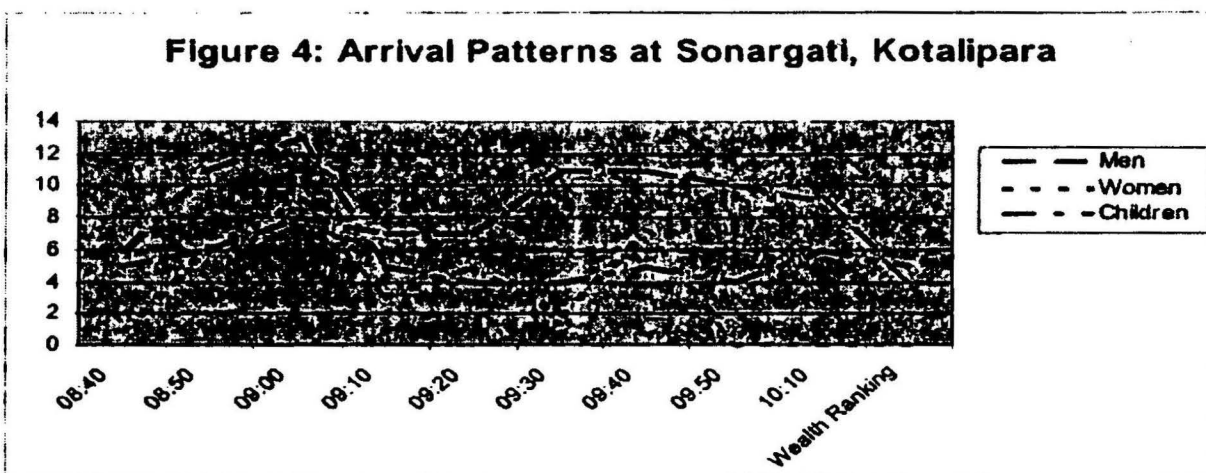
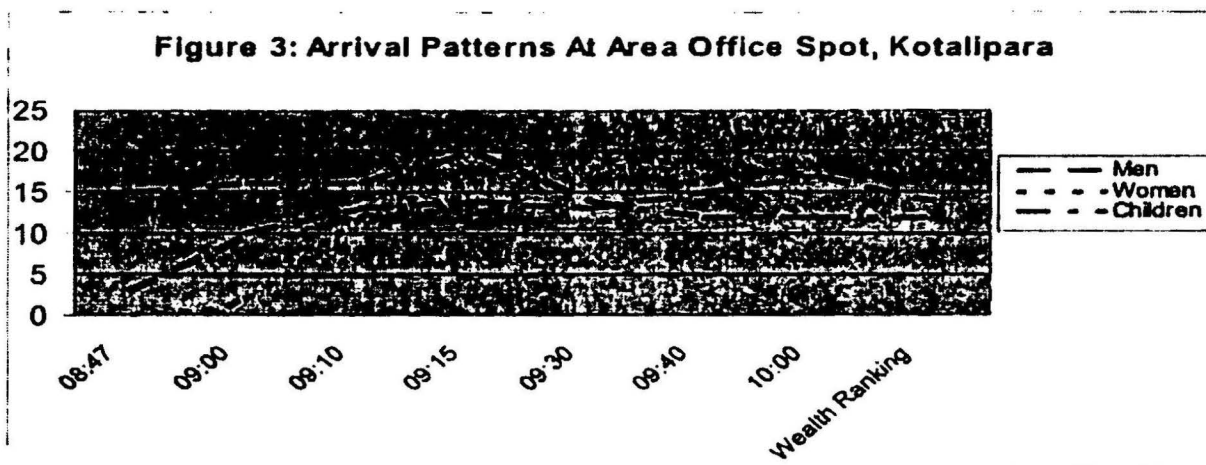
several times. Figure 3 and Figure 4 chart the movements of participants during two PRA sessions. This shows unsteady level of participation throughout the meeting. Varied excuses for leaving are given. For women, some of the examples are, "My husband has come back from abroad", "The rice is on the stove, or "I am hungry, or "When my husband returns from the fields, he will be angry," or "I have a pain in my waist, I cannot sit for long time", etc. Men's justification for leaving is that they have left work in the field, they have to go to the *bazaar* or they have to continue ferrying vegetables, etc.

In the beginning of the meeting, the POs divide the PRA tasks between them. One of the POs will introduce and facilitate the meeting, doing most of the talking. The two remaining POs will arrange the equipment, write down *khana* names on cards during the mapping, copy down the map in a register, etc.

The POs start the meeting by laying out the PRA equipment – coloured cards, pins, pens, notebooks, a stick to draw the map with, etc. They then thank people for their attendance, and introduce their activity as a *gorip* and go on to describe its purposes, in the same terms as is done in the rapport building stage. The PO in Tungipara emphasized the fact that the *gorip* is taking place all over the country and in various parts of Tungipara, several surveys are being carried out in other parts of Tungipara, "just like the one is happening here today in your village, surveys have been carried out in other parts of Tungipara. Such surveys are also being carried out in various places of Bangladesh."

### The mapping process

The first task of the PRA meeting is to draw a map of the target area indicating the distribution of *khana*s within an area. One of the POs explains the mapping task, paying particular attention to the term *khana*, explaining that for every stove there is a *khana*. However,



confusion often persists like “If they eat *juda* (live together but eat separately), is it a separate *khana?*” or “If they sell their land and leave somewhere else, will it be a separate *khana?*” In another instance, a well-dressed male participant got upset at having the term explained to him repeatedly, “Are we uneducated that we do not understand anything? We work for a living, we understand everything.”

POs also stressed that all *khana*s need to be included. One PO instructed at the meeting, “If there is a case where a woman lives with her brother and eats separately, her name must be included as a separate *khana.*” POs need to ensure that *khana*s that are female headed, women who are working in other’s houses, or living by themselves next to other people’s houses are also included.

Once the PO has explained the term *khana* and the mapping process, a participant is selected to be the mapmaker. The mapmaker is, without exception, male. Generally, he is young in his twenties or thirties with a minimum level of education. For example, the mapmaker in Maddhyapara, Kishoreganj was an S.S.C. examinee, whereas in Charkandi, Tungipara, the mapmaker was a college-going student.

Once a well-respected and influential member of the community was designated to be the mapmaker as well. Once a schoolteacher wanted to leave as the meeting had been delayed by an hour and the school was about to start. However, he was persuaded to stay when the POs asked “sir” to draw the map. The PO then gave him a stick and instructions on how to go about drawing the map. The schoolteacher took everyone’s assistance in completing the map.

The PO then asks the mapmaker to draw an outline of the target area on the ground with a stick, placing major landmarks such as roads, ponds, bridges, canals, etc. Participants are then requested to locate each *khana* on that map. One of the POs writes down the name of the *khana* head, father's name in case of men and husband's name in case of women, and occupation of the *khana* head on a coloured card. This is pinned to the *khana*'s location on the map. After all the *khana*s have been placed, one of the POs reproduces the map on brown paper or in a register. The cards are collected, and the POs begin the wealth ranking process.

The mapmaker may be changed if the participants are dissatisfied with his performance. On one occasion, a mapmaker was making mistakes and leaving out *khana*s. The participants got angry with him and scolded him. When the PO tried to intervene, a participant yelled at the mapmaker, "Hey boy (*chhera*), you shut up. You are leaving out this house, that house. Why did you take the stick?" The participants chose a new mapmaker. In another instance, the mapmaker suggested changing himself by saying, "I cannot say anything about that part of the village."

Disagreements, confusions and mistakes are frequent during the mapping process. This is usually over the term *khana* and regarding whether or not someone should be included in an existing *khana* or if he/she could qualify to have his/her own *khana*. Questions of whether or not an individual belongs to somebody else's *khana* might be hotly debated. A woman wanted a relative of hers to be placed in a separate *khana*. Her relative was a widow. While it was true that she lived with her father and they ate from the same *khana*, there were frequent *jbogras* between them. The father had told the widow in no uncertain terms that from next month, he would not continue to feed her. The POs did not place her in a separate *khana*, though they expressed regret over their decision a few days later, when they found out the desperate conditions under which the

widow lived. There are also more unusual confusions, such as whether or not the village *pagla* (madman) qualified to have his own *khana*.

The continuous flow of people in and out the PRA venue can cause disruption, such as the time when the participants and the community members disrupted the mapping by stepping on the map and destroying the cards and the pins. Sometimes, it can be advantageous when people will discover as they walk into the meeting that their *khana* has been left out (see Box 4).

There are also difficulties in remembering the father's or the husband's names, especially when they died long ago. POs and participants will ask for assistance from *murubbis*, asking, "Chacha, you are a *murubbi*, you tell us what his /her father's name is?" In one case, a copy of the voter list was collected to help remember these names and account for all the cards. In another instance, children sitting around the PRA meeting were sent to find out the father's and husband's names. Eventually, they became tired of running back and forth, and did not return to the PRA venue.

The POs usually write down nicknames - the name the community is familiar with - of the community members on the cards. There were disagreements over the use of the nicknames, and participants have protested against it. A group of young men thought it inappropriate and preferred certificate names instead. A minor *jbogra* regarding this issue ensued in Kotalipara. In one session, a young girl thought it inappropriate that her mother's *khana* be included under her mother's nickname.

The mapping process can be participatory, with participants yelling out when the mapmaker leaves out a *khana* or helping him out with father's/husband's names or other information such as, "You didn't show the bend in the road", or "There is a pond in this corner".

#### Box 4. A mapping plagued by mistakes

The PRA session in Unashia, Gopalganj started with four women and three men, all of whom were around 18 years old. The mapmaker, a young man of 18 or 19, did not know about many of the *khana*s in the village, particularly those of recent migrants. The gaps in the information were being filled in through estimation, guesswork, and sending people to find more information.

The mapping was plagued by mistakes. Firstly, a sixteen-year-old girl discovered that her father's *khana* had not been included in the map. Elderly passersby would stop, look at the map and, after having the process explained to them, point to mistakes on the map. This happened four times. Asghar Mollah questioned, "My house is next to the BRAC school, but that space looks empty on the map?" Suresh Chatra Ghosh came and found that the canals and the roads were not drawn properly on the map.

The POs hurriedly fixed the map, as a roll of laughter flowed through the audience and participants.

POs encourage the participants to correct the mapmaker by saying things like "Mistakes can, of course, happen. All of you must correct them. This is why we are having the meeting with all of you, and we haven't sat with just one person." POs might also calm people down, if they participate too vocally or loudly. Once the PO asked the participants who were yelling rather loudly reminding the mapmaker of *khana* names, "*Chachi*, don't talk so much. If you are left out, remind the mapmaker."

Participants try to make the entire PRA process a fun event by making a variety of humorous and witty comments. For example, POs would ask, "Is he a day labourer?" The participants would reply: "No. He is a night labourer." They would ask, "What does he eat the days he does not work?" The participants would reply, "He eats leaves." But humorous comments are often associated with a disinterest in the activities taking place.

Towards the end of the mapping process, boredom often sets in. Several participants start complaining that they have been sitting there for so long and wasting their time. They start leaving or making excuses to go. The POs attempt to persuade them to stay on, saying that there is still very important work left to do. Some of them, however, do not listen and leave anyway.

#### The wealth ranking process

POs commence the wealth ranking process after all the cards representing the various *khana* in the area are collected. Typically, the PO will begin by asking, "Does everyone in the village maintain a similar lifestyle?" The answer is of course negative, so he continues, "A few people are doing well, they have money, and they can do alright. Other people are poor, a few people may have nothing. Now, you will make four divisions. Those who do well, you will place in category number 1, those who are a little worse off in category 2, worse than that into category 3 and those who have nothing, you will place yourselves in category 4." Then, participants are asked to divide the *khana*s into four or five categories initially. The POs then ask the participants to divide the last *khana* into two further categories (*unish bish kora*), where one is slightly better off than the other. In one unusual instance, the POs had the participants *unish bish* both category 4 and category 5. At the end of the wealth ranking process, the *khana*s are ranked into 5 or 6 wealth categories. The last category, or the last two categories are primarily selected for the CFPR/TUP project.

The POs use various terms to characterize the four wealth groups. One PO used the terms 'first class,' 'second class,' 'third class' and 'fourth class'. For the first category,

other terms include, '*boro loke*', '*shochhol*', '*obostha bhalo*,' etc. For the fourth and, if it exists, fifth categories, i.e., the poorest, the following terms are used, '*khudro garib*', '*nishho*', '*oshohai*', '*mora garib*,' '*bhikkehuk*,' etc.

There is often a considerable amount of disagreement over which category a particular *khana* should fall under. These conflicts are explained by the participants' eagerness to have their own names placed in the poorer categories as they are convinced that those in poorer categories will receive some form of aid. These discussions sometimes become quite serious and ugly (see Box 5).

These *jhogras* are not always motivated by selfish purposes. It can be that individuals wish to place others in a poorer category. Sharifa was arguing that a particular *khana* should be placed under category 3, not 2. A man commented on Sharifa's insistence, "You have lot of pity for people." Sharifa responded, "what's wrong with crying for other people?" This particular meeting was characterized by a lot of disagreements and *jhogras*. The PO was repeatedly saying: "Why are you fighting so much? Nothing is going to be given over here." The participants replied, "whether or not you give us anything, we have to tell you the truth. What's the point of making false calculations?"

The arrival of a respected and influential community member, whose judgment is trusted by the participants, sometimes resolves disagreements. Participants opinioned that, Kamrul *bhai* would be able to rank the one or two problematic *khanas*, but he was late. When he arrived, he indeed ranked the *khanas* with no objections from the participants.

As the above examples show, *jhogras* or dominance by a respected and influential community member does not necessarily compromise the participatory process - the end result might still be consensual. An unusually participatory wealth ranking was observed in Kakoibunia, Tungipara. The participants

showed disinterest (*tachhillota*) when discussing wealthier families ("He has a job. They do well."), while one could feel a sense of unity and emotion when discussing poorer families. Reactions of the type, "Tiiish! It's so difficult with two daughters", or "So much pain and hardship with so many children" were recorded. This uniform and empathetic attitude ensured a smooth wealth ranking.

The PO facilitates the meeting by questioning the reasoning behind the categorization and stepping in to resolve conflicts. They try to ensure that the wealth ranking is more or less consistent. Facilitation style varies according to the context and the personality of the PO. When conflicts and disputes arise, the PO has to take a more active role. Some POs assume an authoritarian tone and 'scold' participants. For example, the PO in Charkandi, Tungipara, stopped *jhogras* with a *dhomok* (scolding), "If you talk so much, is it possible to work?" The same PO also scolded a participant for responding to the question, "What is your occupation?" by saying: "I do not do anything." The PO said, in the tone of a *dhomok*: "Not doing anything is not an occupation." The PO also reprimanded the participants for confusions over wealth ranking of a household, "What people? Bengalis not understand anything. Once they say second category, then they say four. A person from your area, you should know how he is doing."

The wealth ranking is most commonly carried out on the basis of the following criteria: people who own a fair amount of land, have a salaried job, live in a tin or paddy sheaf house, own cows, goats or other livestock or own power tiller, rice mill, etc. are considered wealthy. On the other hand, landless people or people who own nothing outside their homestead, work as day labourers, small traders or beg; do not own any livestock or assets and live in straw houses are considered to be poor. The above criteria for ranking the *khanas* repeat, more or less exactly, across wealth rankings in all the six districts for which we

have process documentation. Other criteria might also include, school-going children, owning TV, tape recorder, radio; having tubewell, NGO membership, etc.

After the wealth ranking is over, one of the POs thanks the participants while another PO takes the information down in a notebook. The participants mill around for a while, asking general questions regarding the “real” purposes of the PRA. The POs generally repeat that their purpose is information-collection rather than assistance, that the *gorip* has been conducted all

over the country, etc. However, expectations persist and community members are convinced that BRAC is planning some form of assistance for those whose names were recorded, particularly those who were identified as the poorest.

Once the PRA session is completed and the *khanas* ranked by wealth, the POs choose the last category, or the last two categories, for a questionnaire survey. This questionnaire survey yields the preliminarily selected CFPR/TUP clients.

#### Box 5. *Jhogras* during wealth ranking

The *jhogras* can become quite ugly. In certain cases, participants threaten to leave unless their position in the wealth ranking is changed. One man, furious at having been placed in category three, erupted at a woman, “Do you know my *dhon* (wealth)?” He took the card with his name and, in fury, tried to place it in the wealthiest category.

One woman became angry and enraged: “I don’t have a house or anything. How do you place me in the second category?” Participants tried to explain to her that the person they referred to as Kuddus was not her husband, but another community member. She did not pay any attention to any explanations but kept screaming. Participants started commenting, “Women’s (*bedi*’s) only work is arguing (*kaijja*), “*Bedi*, shut up. An elderly man commented, “*Bedi* does not belong to the human race. The PO commented, “*bedi* is *khandani*” (of good background).

In another incident, the process documenter noticed a rather violent *jhogra* a little further away from the PRA venue after the end of the meeting. Two women were almost at the stage of tugging at each other’s hair. One of them accused the other, “If you can give your brother’s name (who lives in Gopalganj), you could have given my brother’s name (who lives in Dhaka). Even if it’s in a year, he will be back.”

## CHAPTER 4

## SURVEY AND PRELIMINARY SELECTION

The wealth ranking during the PRA meeting produces a target group: the last or last two categories. The households are subject to a questionnaire survey before the final selection to the CFPR/ TUP programme.

The day after the wealth ranking session is over, two BRAC POs return to the community with a questionnaire and a list of *khanas* that were placed in the last two categories. In general, the POs distribute the *khanas* between them and carry out the survey separately. In these circumstances, the process documenter can only observe one of the POs for any length of time. In several instances, the POs took advice from the process documenters in making their decisions.

The following aspects of the survey will be highlighted in this chapter:

- POs' approaches
- Respondents' comments
- Cross-checking with respondents' neighbours
- Cross-checking through physical observations
- Community reactions
- Preliminary selection for CFPR/TUP Programme

The targeting process, is neither simple nor linear, as could be thought from theoretical discussions. A targeting process as complex and multi-dimensional as the one used by the CFPR/TUP programme, which is not easy to manage. The senior management needs to strike a careful balance between supervision and

interference to successfully implement the targeting scheme. Occasionally, the programme fails to find the perfect balance, giving rise to certain programmatic issues, which are discussed in greater detail at the end of this section.

## POs' approaches

Although BRAC POs enter the community with a structured questionnaire, they do not ask questions directly from the survey. Rather, the questions are asked indirectly in the course of the conversation. POs often play the 'Devils Advocate' to get honest responses. POs, in general, are of the opinion that the community members will lie if they believe that an honest reply will negatively affect their chances of receiving assistance from BRAC.

This style of questioning is most apparent when POs try to find out if a woman is a member of an NGO or a microfinance organization or whether or not she is a VGD card holder. POs very rarely ask directly this question to the woman. Instead, the following types of questions will be formulated, "*Bhabi*, don't you pay *kisti* (installment) on Sunday?" "*Bhai*, on which day is your *kisti* due?"; "Is *kisti* due on Saturday or Tuesday?" or "Did you pay back the loan that you had taken from Proshika?"

These types of questions are more likely to elicit truthful replies. When the PO asked a woman when her *kisti* is due, she asked, "Which *kisti*?" The PO explained, "Grameen Bank is close to your house, so Grameen

Bank's *kisti*'. The woman replied, "No. It was not Grameen Bank's *kisti*. It was Ansar VDP's *kisti*." The PO then asked to see the '*kisti* book' which was brought to him. In another instance, when the PO asked if the woman had paid back her loan from Proshika, the respondent replied that she had taken a loan from Palli Bikas Kendra to repair her house. However, cattle had been bought instead.

In certain instances, POs adopt false guises. For example, a PO told a respondent, "I have come from Proshika, do you pay your credit back in time?" POs might also repeat the same question over and over to the respondents. Some respondents who attempted to hide their NGO membership buckled under repeated and continual questioning from the POs and revealed their membership. POs adopted a similar strategy in trying to find out whether or not a particular woman held a VGD card. The following types of questions were asked quite often, "How much wheat did you get this time?"; "Did they give less wheat this time?" or "Have you gotten wheat three times till now?"

A similar approach is used to find out other types of information. They would ask questions of the type, "I see you have built your house with nice new tin. Does your husband have any income? Or "Is your father-in-law a *boro lok* (rich man)?"

POs occasionally find it difficult to talk to the women in a household. In one instance, the woman's elder brother or grandfather responded angrily, "What happens if the husband responds to these questions?" The PO said that the woman should respond to the questions and if she could not, then only could the husband fill in. In another case, the BRAC AC wanted to talk to the husband and wife of a *khana* together and requested the husband to bring out his wife. The husband got angry and asked why talking to him was not sufficient. The AC tried to persuade him to let him talk to both of them. Finally, the wife came out of the

house and convinced her husband that they should both talk to the AC together.

### Respondents' comments

Respondents would, in general, attempt to highlight their poverty (*durobosthba*) when answering POs' questions. During the wealth ranking process, participants showed a similar tendency. Indeed, individuals believe that the poorer they appear to be, the more likely it is that BRAC will offer some sort of help.

The indirect questions POs ask to find out microfinance membership or VGD cards occasionally draw annoyed or angry responses, especially, if the respondent believes that she has nothing to hide. In their replies, respondents point to their poverty, the inappropriateness of microfinance in their situation and the unfairness of the VGD card selection process. In one example, when a PO was attempting to find out if a particular woman was a member of any NGO, he said, "It is suspected that they are giving less than 20 kg of wheat this time." The woman became angry, "What is the *beta* (young man) saying? I am poor but I do not get any wheat. Today's rule is that whoever has the stick is given wheat." When the PO asked the same woman, "*Chachi*, on which day is your *kisti* due?" The woman responded, "I do not have any income, so I do not have any *kisti*. Another response to this type of questioning was, "I have no income, where will I pay *kisti* from?" In addition to this, the woman said that her husband has a very low income and she does not consider her *khana* capable of taking *kisti*. (The term *kisti* often used to describe the entire microfinance loan).

Respondents keep silent in response to questions that are embarrassing and/or humiliating. Neighbours will fill in the responses in these situations. However, the respondents' silences speak of a sense of pride and self-respect. For example, a PO asked a woman, "What does your husband do?" She kept quiet



but a little boy nearby replied, "*Shay bhikheba korey*" (i.e., he begs). In another case, the PO asked a woman if her family had to go without meals very often. When the woman was keeping quiet, her neighbours replied for her, "Yes, they often have to starve." When a PO asked a woman, "*Chachi*, where is *Chacha*?" Another other women answered, "*Chacha* is very old, and he is close to death." The PO asked the woman again, "*Chachi*, you are *taaja* (young). How come *chacha* is so old?" Again, *chachi*'s neighbours replied, "It is the universe's rule that *betaara* (husbands) die while *maiyyara* (wives) are still young."

### Cross-checking with the respondents' neighbours

The documentation of the questionnaire survey process points to several instances where respondents' neighbours give away information that the respondent had attempted to keep secret. During the survey process, a group of people would gather around the PO and the respondent, and in the process the PO could gain valuable information and input from the gathered crowd. In one example, a neighbour gave information about the land owned by the respondent's *khana*. The respondent became annoyed and commented, "You have come here to be clever. You speak in that case. I don't need to say anything."

Conversely, neighbours might attempt to prove the respondent's poverty to the PO by passing comments such as, "They have no income or wealth, they are very poor" or "Poor people, what *shomiti* are they going to do?"

The PO often cross-checks information obtained from the respondents with neighbours. For example, when a woman claimed that her husband was sick, the PO asked to speak to the husband directly and the PO also questioned the woman's neighbours about her husband's health.

### Cross-checking through physical observations

The POs enter the houses of the respondents during and/or after carrying out the survey. They observe the house and try to estimate the socioeconomic condition of the *khana* from seeing the condition of the house, the construction material of the house, the visible assets and other belongings observed. Observing the dwellings very closely ("*khutiye khutiye dekhi*") is essential for the POs.

Many respondents themselves request that the PO come inside their house to see their living conditions. Some respondents would say, "*Babu*, come inside my house and see my situation for yourself. And do something for me." On the other hand, several respondents asked POs not to judge their standard of living from the condition of their houses. In one case, the respondent explained to the PO that they kept their houses in decent condition because they had grown up daughters waiting to be married and needed to maintain a good impression for prospective grooms.

To judge whether a *khana* is suitable for the CFPR/TUP programme, the PO checks the following: the furniture, clothes, utensils and crockery, granary, the household's food habits, the housing conditions and materials, whether there are any valuable trees in the dwelling or a bamboo or banana grove, whether there is a vegetable garden, whether they own a TV or a radio-cassette, whether they have a fishing net or a boat, etc.

In some areas, houses are very close to each other. This spatial arrangement makes it easy to peep into one house from another. In one case, doubt about the degree of poverty of the household was overcome when the PO saw tomatoes in a straw basket by the side of the house. Discussions with the TUP member revealed that she had received the tomatoes as an aid from a nearby farmer. Hence, the PO was convinced that she was not farming herself.

nor usually enjoyed a good level of consumption expenditure. The PO also observed that the next *khana* (which had been included in the survey) had an electricity connection, a wall clock and bound photographs reflecting a much higher standard of living than previously thought. He commented negatively on the status of that household as a potential TUP member.

Several physical observations raised questions about how a particular *khana* could have been ranked so low in the PRA meeting. In one case, the PO went to a *Kabiraj's* (spiritual healer) house and saw that she owned a large home and a spacious homestead. Her elder daughter and son-in-law lived in her *khana*. Patients came and went in the courtyard. Spiritual healing is a lucrative business in the rural area. This *Kabiraj* certainly did not match the criterion for TUP membership. In another case, the PO found that a *khana* that ranked in the poorest category had a brick home. One of their children was currently an undergraduate student. They also owned a large betel nut grove.

### Community responses and reactions

During the survey process, expectations of help from BRAC continued to be heard. Community members frequently asked, "What will BRAC do?" These hopes result in disappointment when community members discover that POs are not surveying their *khanas*. They express a great deal of resentment as they believe that they will not receive the aid BRAC will be distributing.

As the PO walks through the community, various community members try to convey their poverty to the POs and ask for assistance through comments such as, "We are poor, please write our name." They may even ask for assistance for a poor kin, "My mother is poor, her name was not written." Many community members ask if a new *shomiti* (microfinance committee) will be formed. Some people ask if

BRAC is going to give assets -goats, chickens-ducks, cattle, etc.

The PRA meeting raises expectations of assistance amongst the community and the arrival of the POs the next day exacerbates these expectations. To provide one example amongst many, a community member asked the BRAC PO, "You spent all day yesterday yapping (*bhot bhot korlen*), will you give us anything?"

Community members belonging to *khanas* that are not surveyed express a great deal of dissatisfaction with the PRA meeting during the survey process. They express dissatisfaction over their own ranking. The process documenter observed a *jhogra* between two women, because one of the women ranked the other as middle-rich. In another example, a woman also swore at the PRA host calling her *natir ghorer nati* (daughter of a dancing woman). The woman alleged that she had given the PRA host money for savings, but she had not returned the money and yesterday the host had ranked her *khana* as rich. In another example, a woman became very angry with the PO and shouted, "Alright, you ranked *borolok* and *chhotolok* yesterday. Why did you rank us as middle category? I have taken loans of Tk. 70,000." Community members may also complain about somebody else's ranking, for example, a man complained, "How can a man like Alamgir Sharif be ranked *mora gorib*?" Box 6 gives further illustrations of expressions of dissatisfaction with the PRA wealth ranking exercise.

Criticisms about the PRA meeting can take on even uglier aspects when combined with community perceptions of BRAC as an anti-Islam and pro-US organization. A young man who had actively participated in the wealth ranking process, approached the PO and told him, "Sir, all the villagers scold me because I gave you their names. They took you as people of Bush and they believe that Bush will bomb the area after they send you to India." The PO took the young man to a shop where there were

### Box 6. Expressing dissatisfactions with the PRA wealth ranking: a case from Kakuibunia, Tungipara

A man came to the house where the PO was conducting a survey and, very loudly, stated that, "All the *khanas* of the *para* (neighbourhood) are poor. Based on what have you ranked the *khanas*? And, now, you are going to some of them and not to the others. "Eta kenton kothha? (What is this?)" The PO tried to explain that it was the community that did the wealth ranking, not himself. Women from the area also explained that the names of all the *khanas* had been included and not a single *khana* had been left out. The man appeared satisfied with this response.

In the meantime, a 'leader-like' person of the area came and said that he had known about the meeting, but had not gone because he was busy. He alleged that the POs had selected that particular venue so that nobody from this *para* (neighbourhood) would go there. Indeed, during elections a *jhogra* (quarrel) had erupted between the *paras* and there had been trouble since. The PO, however, pointed out that there were many women from that *para* at the PRA meeting (a statement backed by the process documenter).

The farmer, who had come earlier, shouted his dissatisfaction once more. He said that the *Nomos* (Hindu schedule caste) did not understand the *Malos'* (a different Hindu caste) hardships, pains or sufferings. He suggested that the *Mamas* ranked themselves as poorest deliberately. However all the *khanas* in the *Malo para* are poor.

several villagers present and explained to them, once again, BRAC's objectives.

In another instance, the PO went to a *khana* and was preparing to start the survey, when the woman's husband arrived and asked the PO to get out and said, in his direction, "They will make you Christians. None of us will give names. They work for Christians. They will play on your greed to make you Christian." Although the woman had wanted to give her name, she could not because of her husband yelling and shouting. The PO and the process documenter had to leave. At one stage the PO commented, "Okay. If you don't want to give your name, we have no problems."

#### Preliminary selection

The POs considered the filled-in questionnaire survey, information gathered from neighbours, and their own physical observations of the *khana* while deciding who to select for the CFPR/TUP programme on a preliminary basis. The following criteria were considered favourable for the preliminary selection:

- Having no VGD card
- Not being a member of any microfinance organization or NGO
- Being a female-headed household capable of doing work
- Having a sick husband
- Being a woman living with her father
- Being widowed or divorced
- Gathering and selling *lakri* (fuel wood) and *koila* (coal)
- Sewing *kantha*
- Working as a maidservant
- Making bamboo products
- Living in poor housing condition
- Having a low level of income (if any)
- Not owning any "luxury" items (wall clock, almirah, etc.)

The following factors were crucial in deciding who to exclude from the CFPR/TUP programme:

- Being a member of an NGO
- Holding a VGD card
- Not being capable of doing work
- Being in comparatively better economic conditions

- Having repaid a loan/credit but still having savings (e.g. Tk 200)
- Having a disabled husband/wife and getting assistance from others
- Having a husband capable of earning Tk 80-150 per day
- Being too old (e.g. 70 or 80 years)
- Having a tin-roofed house
- Possessing 'luxury' items (e.g. wall clock, almirah, radio, etc.)

Based on the above 'inclusion' and 'exclusion' criteria, POs conducted the preliminary selection of *khanas* for the ultra poor programme. The process documenters observed 25 surveys. Of these, there are numerical figures on *khanas* surveyed and selected in 20 surveys (Table 1). Of the 463 *khanas* surveyed, 93 were primarily selected for the CFPR/TUP programme, a selection rate of approximately 20%.

In Tungipara, one *khana* within the survey coverage was not surveyed because no women were present. In one instance, the wife in the *khana* had run away because the husband was suffering from gangrene and could not provide for the family. In another case, the only woman, the wife had died.

### Programmatic issues

Certain programmatic issues are highlighted in the process documentation of the targeting project. The CFPR/TUP programme is a

complex, multi-layered and experimental programme in its initial stages. These issues are being highlighted here to show the difficulties in managing a process of this scale and the unexpected and unanticipated sources of programmatic pressures.

The following programmatic issues are described in this section:

- Visits from the head office
- Simultaneous targeting and asseting
- ACs and RSSs delaying in final selection

### Visits from the head office

BRAC employees at the area office are occasionally put under pressure to perform at a higher level to impress senior managers visiting from the head office. The researchers documented two instances of such pressure in the targeting process.

In one instance, a scheduled PRA meeting, for which invitations were already made, was cancelled without notice, because the POs had to be at the area office to receive visitors from the head office. The PO returned to the spot the next day to conduct the PRA meeting. The venue host told the PO that there were people waiting the previous day. The PO explained that he had to be at the area office because of visitors from Dhaka. The meeting took place eventually.

**Table 1. Khanas surveyed and primarily selected (by district)**

District	Spots for which figures are available	<i>Khanas</i> under survey coverage	<i>Khanas</i> surveyed	<i>Khanas</i> selected	<i>Khanas</i> excluded after survey	Rate of rejection
Tungipara	1	41	40	0	40	98
Faridpur	1	27	27	0	27	100
Gopalganj	3	73	73	10	63	86
Durgapur	7	155	155	41	114	74
Kishoreganj	8	168	168	42	126	75
Total	20	464	463	93	370	80

In another instance, BRAC employees at the area office wished to impress a senior management visitor from the head office who might inspect the PRA meeting the next day. In preparation, two POs went to conduct the rapport building and find a suitable spot for the PRA meeting. The POs wandered around several villages, unable to find a suitable spot. The PRA meeting took place without any rapport building session. The POs had worked so hard, although unsuccessfully, to locate a suitable target spot that one of them got fever.

### **Simultaneous targeting and asseting**

POs have to try and keep the purposes behind targeting secret while conducting the targeting process. However, in many regions, targeting and asseting are taking place quite close to each other. As a result, some community members have heard about BRAC's programme activities.

Sometimes, the information sources are vague and the community members themselves are not sure of BRAC's precise activities. For example, a participant asked the field researcher

during organizing a PRA meeting: "*Apa*, I have heard through the air (*uru uru bhabe*) that you will help, you will give up a lot of things." In other occasions, the community members were very familiar with BRAC's programmatic thinking such as in Charkandi, Tungipara, where the following comment was heard, "These are the people who are giving cows and goats." In Shonargati, Gopalganj, the process documenter met a man from a different village who knew everything about the programme because the PRA, asset selection and delivery had all been completed in his village. He spoke to the POs and the process documenter in an "all-knowing" tone.

### **Delaying final selection**

The RSSs or ACs, due to their workload do not always prioritize the final selection process. The process documenter in Gopalganj spoke of a sense of despair amongst the POs because many primarily selected CFPR/TUP members were waiting to be finally confirmed. The ACs sometimes had to delay their visits because of other important commitment.

## CHAPTER 5

## FINAL SELECTION

After the POs have primarily selected the *khanas* for the CFPR/TUP programme, both the RSS or AC or both visit the *khanas*. During their visit, they ask detailed questions on many of the same issues covered by the POs. They do not use a designed questionnaire either and they can ask for more detailed information, as they have fewer *khanas* to interview.

The RSS or AC then returns from the target area and discusses their observations and/or decisions with the POs, who conducted the rapport building, PRA meeting, and survey.

The following aspects of the Final Selection process are discussed:

- RSS/AC attitudes and approaches
- Community reactions
- Final selection

The targeting process, as mentioned earlier, seeks to combine diverse streams of knowledge on poverty. The selection criteria that emerge during the preliminary and final selection are, however, not as straightforward, as it appears on paper. Complexities and complications arise when trying to apply the criteria at field-level, and this often involves negotiations and debates. The description of the final selection concludes with a discussion on the targeting criteria.

### Attitudes and approaches

Generally, the attitude of the RSSs and ACs as they enter target areas and interview the primarily selected *khanas* conveys their seniority

within BRAC. In some communities, people were heard commenting, “*Boro sir* (big sir) has come.” The RSS or AC generally travels to the target area by motor-cycle unlike the previous BRAC representatives who have been visiting the target area repeatedly. The motorcycle itself draws attention to their seniority. Process documenters have observed how community members tend to maintain a distance from the RSS and the AC.

The “*boro sir*” impression may be strengthened by the RSS or AC’s behaviour during the interview. For example, while the AC in Tungipara was interviewing Nasima, a primarily selected CFPR/TUP client, two women from a neighbouring house came to visit. They recognized the process documenter and started talking to her, while the AC was talking to Nasima. He asked them, “What do you need over here?” They replied, “We met *apa* (the process documenter) and we came to talk to her.” AC said, “Once you are done talking to her, leave. I am talking to her, it’s a problem if there are other people present.” Later in the interview, Nasima’s uncle-in-law walked into the interview. AC asked, “What do you want?” He replied, “Nothing. She is my nephew’s wife, so I came.” The AC responded, “If there is no need, leave. Can’t you see I am talking?”

The RSS and/or the AC rely on many of the same strategies employed by POs in attempting to extract ‘true’ information from the initially selected CFPR/TUP members. They ask indirect questions regarding micro-finance and VGD cards, they cross-check with

neighbours and physically observe their houses and surroundings.

### Community reactions and responses

The repeated visits of BRAC officials raise community expectations. The arrival of the *boro* sir on a motorcycle, after a series of visits by 'junior' officials, creates a sense that something is about to happen. One of the process documenters commented on the excitement generated in the area every time the AC inquired about a particular *khana*.

The repeated visits can cause resentment amongst neighbours of preliminarily selected CFPR/TUP members. Questions such as: "How come you are visiting that house, and not mine?" were raised during the questionnaire survey and repeated during the final selection stage.

Interestingly, community members' attitudes towards BRAC and BRAC represen-

tatives are not always consistent in each of these repeat visits (see Box 7).

### Final selection

After the AC or RSS returns from the target area, they sit together with the POs who conducted the previous stages of the targeting process. The process documenters described how the POs wait eagerly for the RSS to return. They want to know who has been left out of their initially selected ultra poor. They express disappointment when someone they had chosen has been dropped and they ask for the RSS's reasons.

Initially selected CFPR/TUP members are, usually, not confirmed if they already own some assets (land, trees, vegetables, etc.), receive significant assistance from kin or neighbours, or appear physically unable of taking care of assets. In one instance, two preliminarily selected members were excluded because they did not want to come out of the

#### Box 7. Reba, Reba's husband and Reba's *bhashur* (husband's elder brother) changing attitudes and building expectations in repeated encounters with BRAC

AC *Bhai* went to interview Reba, an initially selected CFPR/TUP client. Her husband was outside and he (AC) said to her: "I want to talk with you and your wife, can you call her?" Reba's husband became angry and shouted, "Why? Can't you just talk to me?" The AC explained that he needed to talk to both of them.

Reba came and called her husband inside, and then both of them were then interviewed together. The process documenter was surprised at Reba's husbands' sudden anger. He had been very helpful and participatory during the PRA meeting.

During the interview, Reba's *bhashur* appeared and said to Reba, "People come to your house over and over. Why? Are you taking loans? Organisation (*shongstha*) people don't come to anybody else's house. For a few days, BRAC people have been coming to your house." AC *bhai* said to him, "If you were at the meeting we had, you would have understood better why we are doing this." He went on to explain how they had done the wealth ranking and how they were now visiting those who had fallen into the number four category to get a better understanding of the information collected. The man accepted the POs explanation and apologised. After he left, Reba's husband said, "He is a *huzoor*, does not like this kind of work."

When the interview was practically over, Reba's husband said, "Please, do not worry." AC *bhai* replied, "It's ok. We work with people like you all the time and we understand why you suddenly lose your temper."

house in front of the RSS. Their husbands had gone to work in the fields and there were no men in the house. In addition, their houses were further away from the other houses in the village, and so they were scared. The RSS commented, "Those two are *buzoors*. How are you going to train them? They are not going to attend training. Thus, they are excluded."

There may be some disagreement over a decision that an RSS or AC has taken and these are usually, discussed and resolved. These debates appear, in general, to be quite participatory and senior BRAC employees seem to be open to disagreement and debate and are even willing to revise their opinions (see Box 8).

**Targeting criteria**

The preliminary and final selection decisions are based on a combination of programme-set

criteria and observations of field level BRAC staff. These decisions are the outcome of BRAC's local knowledge on poverty (accumulated through years of experience in the field) and academic and programmatic knowledge on poverty (represented through the designed targeting criteria).

Table 2 presents the programme-set inclusion and exclusion criteria used in preliminary and final selections. The exclusion criteria are meant to be applied strictly - if the potential candidate meets *any* one of those criteria, she will definitely be excluded. However, failure to meet *at least three* of the five inclusion criteria results in exclusion.

The BRAC field observations listed below were captured through the process documentation, and are quite context specific (Table 3). These observational criteria are, in many ways,

**Box 8. "What have we been doing all these years?"**

The AC came back and sat with everyone, expressed immense regret and repeatedly said, "What have we actually done all these years?"

He had gone to the spot and met Monohar Biswas, a very old and very sick man unable to leave his bed. He had two unmarried daughters. The daughters worked in the fields. They had taken a loan from ASHA, but it was not for them, it was for the person on whose land they live. Yet, as the loan was in their names they could not be selected for CFPR/TUP.

The PO and the person who conducted the rapport building were more skeptical about her suitability for the CFPR/TUP programme. They were concerned that if the daughters got married there would be no one to look after the assets.

**Table 2. Programme-set criteria for preliminary and final selections**

Exclusion criteria	Inclusion criteria
The household is borrowing from a microcredit NGO	Less than 10 decimals of own land including homestead
The household is a current cycle recipient of government or non government benefits such as VGD card	No adult male income earner in household
There are no adult woman in the household physically able to put in labour towards assets transferred	School-age children working Women of the household working outside the household No productive assets

21



Table 3. BRAC field observations

Factors against inclusion	Factors for inclusion
Disabled husband/wife gets assistance from others	Poor housing condition
Husband earns Tk. 80-150 per day	Gathering and selling <i>lakri</i> (fire wood) and <i>koila</i> (coal)
Too old (e.g. 70 years, 80 years)	Sewing <i>kantha</i>
Nice tin-roofed house	Works as maidservant
"Luxury" items (e.g. clock, almirah, radio, etc.)	Makes bamboo products

operationalized versions of the programme-set criteria. For example, "too old" is an operationalized version of "adult woman physically unable to put in labour towards assets" and "works as maidservant" or "gathering and selling fuel wood" are operationalized versions of "adult woman working outside the home-stead".

The programme-set criteria look clear-cut on paper, but their actual field level implementation can lead to complex dilemmas. As a result, selection decisions are frequently open to debates and negotiations. The complexities that arise with the field level implementation of three of the targeting criteria used in preliminary and final selection are dealt with in the next section. These criteria are:

- Microfinance engagements
- Physical ability of beneficiary to look after assets
- Poor housing conditions

#### *Microfinance engagements*

Microfinance engagements are possibly the single most significant reason for exclusion during targeting. Yet, there are varying qualities of microfinance participation. Frequently, households are excluded because they have some outstanding loans or a small amount of savings accumulated at a microfinance institution. There are also instances when the household took the loan but did not use it directly. Instead, it was lent out for additional interest to

others or it was lent out to relatives, friends or patrons.

BRAC's field level staff and the field researchers report that, "Truly ultra poor households" may also use microfinance. Hence microfinance is not a good poverty indicator. However, for various programmatic reasons, the microfinance exclusion criterion is desirable. The underlying reasons on the part of BRAC management for not including households who may be "truly ultra poor" but use microfinance is that the extreme poor without any government programmes, microfinance or other NGO loans have absolutely nothing. Those ultra poor households with some form financial help are slightly better off than those who do not gain any benefits. And thus, in line with the vision of the TUP program to target the poorest of the poor women without any assets or possessions, households that were or are still part of microfinance are excluded. Nevertheless, BRAC's field staff have at times expressed considerable regret when a "truly ultra poor" household could not be included because of this criterion.

#### *Physically able to look after asset*

BRAC field staff conducting the targeting have to judge whether or not a woman is capable of tending the asset that will be given. For this reason, the very old, very sick or the physically disabled are usually excluded. However, these indicators are not necessarily good proxies for physical ability and selection decisions based on

these criteria are often disputed and debated (See Box 9). Then again, the TUP programme is enterprise based. Women need to be able to operate their assets and thus good physical conditions are absolutely necessary.

*Poor housing condition*

During preliminary and final selections, BRAC field staff closely observe potential participants houses, trying to judge the level of poverty from the physical appearance of their homestead and belongings. Nice housing, particularly

tin roofing, are potential grounds for exclusion. Nevertheless, the process documentation suggests this particular criterion may not be a very good indicator of poverty. In one case, the respondent explained to the PO that great effort was put into keeping the house in decent condition because they had to be able to marry their daughters off. It has also been suggested that tin is a more economical and cheaper building material than alternatives, particularly straw, and that it makes economic sense for the ultra poor to live tin houses having tin roof.

**Box 9. Debates during the final selection: RSS changes his mind**

RSS *dada* had excluded Hajera because she was too old and would not be able to look after her assets. However, after he returned to the office, the POs informed him that during training they had been told to include people who are very old but have vision and can walk. There would be appropriate assets selected for them. Upon hearing this, RSS *dada* began re-considering his decision.

One of the POs started offering reasons to include Hajera. She is famous in the village for her *jhogras* and no one would dare touch her assets. Besides, even though she is old, during *Aman* she works in the fields. Finally, Hajera was selected as a CFPR/TUP programme client.

## CHAPTER 6

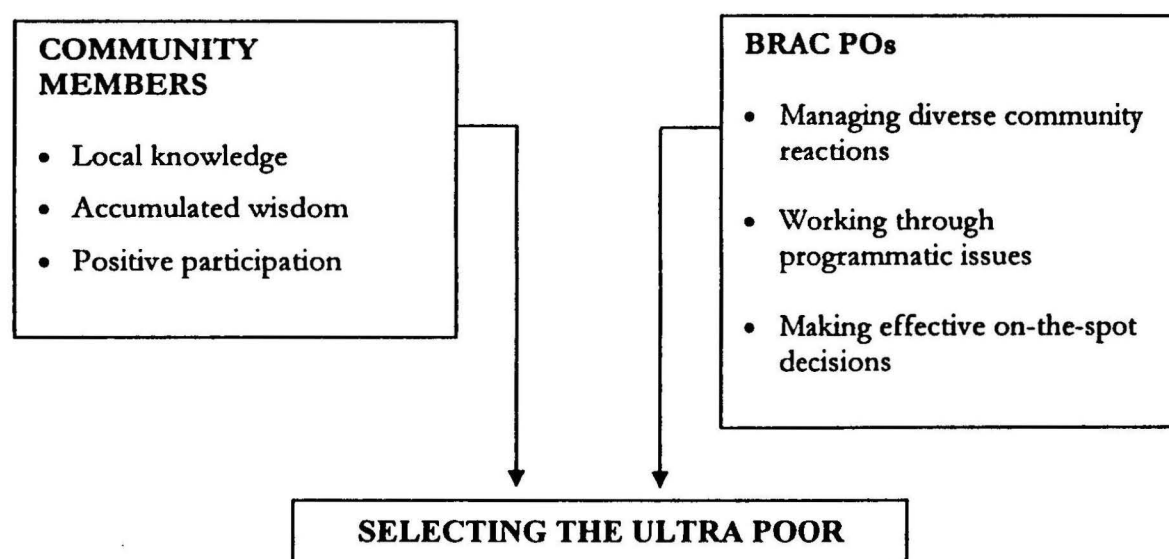
## CONCLUSION

The programme has devised a targeting mechanism that combines local knowledge on poverty with academic and programmatic conceptions of poverty to find and identify the appropriate ultra poor for the CFPR/TUP programme (Matin and Halder, 2002). The schematic illustration of the targeting process failed to convey the complexities and complications that arose in the implementation.

The success of the targeting process (Matin and Halder, 2002) is owed to the successful relationship between the community and BRAC field staff. The process documentation has provided a rich illustration of this relationship, through which diverse knowledge streams are combined in an informed and appropriate selection decision. Figure 5 shows the inflow of knowledge streams in the targeting process.

As mentioned in earlier chapters, a major issue emerged through the various stages of the targeting mechanism has been the community expectations of assistance from BRAC. Most community members believed that BRAC would be offering some sort of assistance. These expectations are, in most cases, vaguely expressed, along the lines that BRAC will do "something" or will give "something". These expectations of assistance often exist side by side with feelings of suspicion and hostility towards BRAC as a Christianizing, anti-Islam and pro-American organization. However, some individuals were of the opinion that whether or not BRAC is Christian did not matter, as long as it did something for the community.

Figure 5. Combining knowledge streams in selecting the ultra poor



The BRAC POs had to negotiate between these diverse community responses and reactions to BRAC while conducting the targeting activities. In addition, they had to keep the real purpose behind the targeting secret, while encouraging community members to participate in targeting activities. POs would face many difficult and unanticipated situations, confronted by community members with diverse attitudes towards BRAC. In such situations, the POs made tough decisions on the spot and used considerable tact and intelligence to successfully conduct targeting activities. It is worth celebrating the POs' ability to successfully negotiate diverse, unexpected and unanticipated difficulties in various stages of the targeting process.

There were real difficulties in creating a gender balance at the PRA meetings. An observation of the process documentation has been the exclusion of women from participation in the targeting process, not just at the PRA meeting. The exclusion of women from the targeting process work in subtle ways and at every level of the targeting process. The BRAC POs, as well as male community members, play an active role in the exclusion of women. POs have expressed the opinion that women do not contribute to the targeting process; they provide incorrect or misleading information and quarrel too much. Some POs act to exclude women in all stages of the targeting process. During rapport building, POs focus in inviting men and, often, actively discourage women from attending the meetings.

In many cases, POs have delayed meetings because there are not enough men present. During these delays, the women present at the meeting would become impatient and frustrated and say, "Why do we need men? We can give all the information." The PO responded that men worked outside the home and women stayed inside the home and as such, women would not know a lot of things. POs, however, did not delay the PRA meeting when there were no women present, as has happened

at several meetings. Researchers commented that at some of these meetings, the "atmosphere" was not women-friendly. They suggested that simple things, like spreading two *patis* or *madurs* separately for the men and the women can encourage female participation.

Gender imbalances continued throughout the survey, preliminary selection and final selection of the targeting process. POs have to question the female in a household since she will be the beneficiary of the CFPR/TUP programme. Occasionally, their husbands object to the PO speaking to their wives. So, the POs at times make up innovative means to get around the husbands' objections.

As these incidents illustrate, the social exclusion of women occurs at a variety of levels -within the community, within the household and in the context of encounters of BRAC staff and community members. This is rather ironic for a programme designed specifically for women and female-headed households. To ensure that different streams of knowledge are indeed intertwined in the selection of the ultra poor, effective strategies need to be formulated and implemented to overcome gender imbalances and ensure meaningful and effective participation of women.

On a more positive side, one of the strengths of process documentation research has been the wealth of detailed information collected. It highlights the significance and importance of certain terminology and vocabulary used during field implementation. For instance, by using the term *dawat* to invite community members to the PRA meeting, POs created a sense of social obligation. It was observed that when the term *jonip* was used instead, it created a sense of disinterest amongst the community members. The concept of *khana* led to considerable confusion and difficulties, which the POs had to negotiate with.

The targeting mechanism was designed to draw and bring together diverse streams of

knowledge on poverty in identifying the appropriate ultra poor for the CFPR/TUP programme. The process documentation illustrates the wealth and diversity of knowledge that intermingles in targeting the ultra poor and the complex and difficult situations that arise at the interfaces between knowledge.

#### REFERENCES

de Los R and Romana P. Process documentation: social science research in a learning process approach to program development. *Philippine Sociological Review* 1984;32(1-4):105-20.

Matin I and Halder SR. Combining targeting methodologies for better targeting of the extreme

poor: some preliminary findings from BRAC's CFPR/TUP programme. Dhaka: BRAC, 2002 (Unpublished BRAC research report, memo). 29p.

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

Plan International Bangladesh. Training handbooks on process documentation research. 2001.

UNDP-World Bank. Process monitoring for improving sustainability: a manual for project managers and staff. Islamabad: 1999.

Volante JR. A manual for participant observation in process documentation research. *Philippine Sociological Review* 1984;32(1-4):121-32.