



USAID | **HAITI**
DU PEUPLE AMERICAIN

SUPPORT TO HAITI'S MICROFINANCE, SMALL AND MEDIUM ENTERPRISES SECTOR:

POVERTY ASSESSMENT TOOL IMPLEMENTATION AIDE MEMOIRE

July 2008

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Introduction

In 2000, the United States Congress passed the Microenterprise for Self-Reliance Act. This Act requires that half of all the money provided by USAID to the microenterprise sector must reach the very poor. It is important to note that each country receiving USAID microenterprise support does not need to reach the 50% target. Instead, at the overall USAID investment level, which includes the aggregate of all countries reporting, 50% of all funding should reach the very poor. The US government amended this legislation in 2003 to define “very poor” as those living on less than \$1/day (the international poverty line) or those living in the bottom 50% below their own country’s poverty line (the national poverty line). The new amendment also required that USAID develop and certify at least two tools for assessing the poverty level of the beneficiaries of USAID microenterprise funding.

In July 2007, USAID approved a poverty assessment tool (PAT) for Haiti. All implementing partners who (1) work in a country with a certified PAT and (2) spent at least \$100,000 in USAID funding during the current fiscal year to support microenterprise development activities in that country are required to use that certified PAT to measure the percentage of clients or program beneficiaries who are very poor and report this percentage to USAID through the annual Microenterprise Results Reporting (MRR) process.

Description of the Haiti MSME Poverty Assessment Tool

The poverty assessment tools are designed to assess the poverty level of groups of clients or beneficiaries. They provide an aggregate number of people living above or below either the international or national poverty line. They do not assess individual poverty and cannot be used to target new clients or analyze the impact that microfinance services or enterprise development services has on the lives of clients or beneficiaries.

It is also important to note that one PAT cannot be used in all countries. Country-specific tools are needed as poverty has distinct characteristics in each country. For this reason, the Haiti PAT does not look like the certified PATs for India, Jamaica, Ghana, Bangladesh, or Albania, for example.

Haiti’s PAT is a household survey containing nine questions, carefully selected to determine whether respondents meet the definition of very poor. These questions focus on variables such as number of household members, housing construction materials, level of education, assets like pigs, radios, or plots of agricultural land, and receipt of remittances from abroad.

The PAT team translated the survey into Haitian Creole and then back translated the document into English to ensure that the Creole version was an accurate translation. Copies of both the English and Creole versions are provided in Annex A.

Haiti MSME PAT Implementation

Because Haiti MSME works directly with 21 microfinance institutions and 19 *caisses populaires* (savings and credit cooperatives), the PAT implementation team selected its sample of interviewees from the client base of these institutions. As a first step, the PAT team requested active client information by branch from all 21 MFIs and 19 caisses. Fifteen MFIs and all 19 caisses responded, with a total of 164,781 active clients reported. In order to ensure a statistically significant sample, the team needed a sample of 384 completed questionnaires, but added an additional 15% for a total to 420 to allow for incomplete or inaccurate surveys.

To select the 420 respondents, the team used a cluster sampling method, first clustering or grouping all branches by geographic location and then randomly selecting districts from all ten departments (Haiti MSME's partner MFIs and caisses operate in all ten departments). Next, the team randomly selected branches from within the selected districts. A total of 33 branches from 12 different institutions were randomly chosen. The team then randomly selected clients or client groups from the active client lists from these branches.

Relying upon the strong relationship between the credit officers and the clients, the PAT team requested that the participating MFI and caisse branches make available their credit officers to show the interviewers where they could find the randomly selected clients. The team of interviewers interviewed the clients at the home of record, where possible, or at their places of business. Haiti MSME collected 394 PAT survey questionnaires that were complete and passed the quality checks. A copy of the sampling plan can be obtained from Haiti MSME.

Results Presentation

Data gathered during the interviewing process is entered into EPI Info—a program designed by the Center of Disease Control, which is used to enter and analyze the data. EPI Info analyzes the inputted data and generates one number—a poverty percentage figure—that states the percentage of respondents living below the poverty line. The result for Haiti MSME's PAT implementation in February 2008 was 30.98%, meaning that 30.98% of all respondents/program beneficiaries live below the poverty line. Haiti MSME submitted this aggregate number to USAID through the MRR reporting system.

Key Lessons Learned During Implementation

During the implementation of PAT, Haiti MSME learned several key lessons.

- Getting client information is not easy. Request information from participating institutions early on. Do not be surprised if one or two members of the

implementation team need to visit the institutions in order to conduct the sampling of clients on site.

- It is very important to get buy-in and cooperation from partner institutions. Although sending out letters and making phone calls to the executive directors explaining the PAT can help, it is often necessary for the implementation team to ask the directors to follow up with their branch managers and for the team to visit the branch managers before starting the interviews.
- The implementation team must always select a sample larger than that needed. When clients are randomly selected, it is impossible to know whether or not all the clients will be accessible. For example, some active clients may no longer be active or they may be geographically too difficult to reach.
- Dedicating the entire interview team to Port-au-Prince during the first week was a cost-effective way to evaluate interviewers' performance before sending them out to more remote areas. By conducting the interviews near Haiti MSME headquarters, the PAT management team could check questionnaire quality, provide feedback, and select the best interviewers to send to the most challenging locations.
- Quantitative surveys in order to be statistically significant must use a random sampling method. Every active client needs to have the same likelihood of being selected for the sample. Always remember: when not sure what to do, follow the two basic principles of quantitative surveys: randomness and representation.

Annex A – Haiti PAT Questionnaire (English and Creole)

Client Assessment Survey - Haiti

Interviewer: Fill out the information below before the survey begins. Do not ask the respondent for this information.

Date of Interview

Interviewer (code)

Branch (code)

Location/Region
 1=Port-au-Prince 2=Not Port-au-Prince

Client Location: Urban=0; Rural=1

Time in Program: Months

Client or ID #

Quality Control Checks	
<i>Field Supervisor</i>	
Date _____	Initials _____
<i>Data Entry Coordinator</i>	
Date _____	Initials _____
<i>Data Processor</i>	
Date _____	Initials _____

Interviewer: Introduce the survey to the respondent with the following script: "Hello. My name is _____. I work for the organization _____. We want to learn more about the people we work with by conducting a survey. You will be asked a few questions about yourself and family members, your home, some assets you may own, financial services you may have used, and various other topics. It should only take about 20 minutes to answer all of the questions. The survey is entirely anonymous and all of the information will be kept confidential. Are you willing to take some time to answer these questions today?" After he/she agrees,

Interviewer: Say: "I would like to ask you some questions about the people in your household. Let me tell you a little bit about what we mean by 'household.' For the purpose of this survey, a household is a single person, or a group of people who live under the same roof, combine their incomes and assets, and eat from the same pot. Everyone contributes to and benefits from the household. A household member is someone who has lived in the household for at least 6 months over the past 12 months." Answer any questions the respondent has before proceeding.

How many people in the household are 14 years old or younger?

(include any children under the age of 1 year)

1. None 2. One 3. Two 4. Three 5. Four or more

Interviewer: For questions with multiple choice answers, do not read the answers. Ask respondent the question and match the answer to the option most similar on the survey. If respondent's answer is unclear, probe until you find an adequate answer.

Interviewer: Say: "I am now going to ask you a few questions about your housing situation."

What is the dwelling's roof made of?

1. Straw, palm leaves or other 2. Iron 3. Concrete

What are the dwelling's floors made of?

1. Earth 2. Concrete or other 3. Ceramic or wood planks

Interviewer: Say: "Now I have a few questions about people who live in the household."

Do all children of ages 6 to 14 attend school?

1. No 2. Yes 3. No children ages 6 to 14

Does any household member have salaried employment?

0=no, 1=yes

Interviewer: Say: "Now I would like to ask you about a few household and agricultural items possibly owned by members of your household."

Does the family own a radio/cassette player?

0=no, 1=yes

Does the household own any pigs?

0=no, 1=yes

How many plots of agricultural land, forest land, pasture land, or gardens does the household use for either business purposes or to feed members of the household?

1. None 2. One 3. Two or three 4. Four or more

In the past 12 months, did the household receive any money or gifts remitted from abroad?

0=no, 1=yes

Interviewer: Look over the survey to see if you have missed any questions. If you have, please ask those questions of the respondent. If not, the interview is complete. Remember to thank the respondent for his/her time to answer these questions!

Client Assessment Survey - Haiti

Anketè: Rampli enfomasyon anba-a avan anketè la koumanse. Pa mande moun kap reponn kesyon yo enfomasyon sa yo.

Dat anketè la

Anketè (kòd)

Branch (kòd)

Lokasyon/rejyon

1=Potoprens 2=pa nan Potoprens

Kote kliyan-an ye: /avi=0; andeyò=1

Tan nan program nan mwa

Kliyan oubyen identite

Quality Control Checks	
Field Supervisor	
Date _____	Initials _____
Data Entry Coordinator	
Date _____	Initials _____
Data Processor	
Date _____	Initials _____

Anketè: Prezante w bay moun w'ap anketè a konsa : "bonjou. Non mwen se ____ m'ap travay pou oganizasyon _____. Nou fè anketè sa-a pou nou ka genyen plis enfomasyon sou moun n'ap travay avek yo, a. Nou pral mande w kèk kesyon sou tèt ou, fanmi w, lakay ou, kèk byen ou ta posede, sèvis ki okipe zafè lajan ke pètèt ou te itilize epi plizyè lòt sijè. Sa ka pran 20 minit konsa pou reponn tout kesyon yo. Non w pap site nan anketè la, epi n'ap kenben enfomasyon ke ou ban nou yo sekrè. Eske ou ta renmen pran yon ti tan pou reponn kesyon sa yo jodi-a ? Ou ka kontinye aprè moun nan fin dakò

Anketè: di : « mwen ta renmen mande w kèk kesyon konsènan moun kap viv lakay ou. Men avan sa, kite m eksplike w kisa mwen vle di. Pou anketè sa-a, le nou pale de lakay, nou vle di yon moun oubyen yon gwoup moun kap viv nan yon menm kay, ki pataje menm byen avek revni, epi ki manje nan menm chodyè. Chak grenn moun kontribye e viv de resous ki vin nan kay la. Nou konsidere yon moun kòm moun kay la, lè li viv nan kay la pou pi piti pandan 6 mwa nan 12 mwa ki fenk pase la yo. Reponn tout kesyon moun nan, avan ou kontinye.

Konbyen moun kap viv nan kay la ki gen Katòzan oubyen pi piti ke Katòzan ?

(Ou mèt konte tout timoun ki gen pi piti ke yon lane)

1. Zero 2. youn 3. De 4. Twa 5. Kat oubyen plis

Anketè: pou kesyon ki gen plizyè repons, pa li repons yo. Poze kesyon an epi chwazi sa ki ale ak repons moun nan. Si repons la pa klè, vire moun nan, tounen l' jiskaske ou jwenn yon repons ki klè.

Anketè: di "Kounye-a, mwen pral poze w kèk kesyon sou sityasyon lakay ou

Ak kisa do kay la fèt?

1. Vetivè, fèy palmis oubyen lòt materyèl 2.Fè 3. Beton

Ak kisa ate-a fèt?

1. Tè 2. Beton oubyen lòt materyèl 3. Seramik oubyen planch

Anketè: di « Kounye-a mwen pral poze w kèk kesyon sou moun kap viv lakay ou »

Eske tout timoun lakay ou ki gen soti sizan (6) pou rive Katòzan (14) al lekòl ?

1. Non 2. Wi 3. Pa gen timoun ki gen sizan (6) a (14) katòzan lakay mwen

Eske gen moun nan kay la ki genyen yon anplwa salarye?

0=non, 1=wi

Anketè: di: "Kounye-a mwen ta renmen poze w kèk kesyon sou kèk bagay nan kay ak agrikilti ke moun lakay ou ta posede"

Eske fanmi w gen radio/ radio kasèt?

0=non, 1=wi

Eske gen moun nan kay la ki posede kochon?

0=non, 1=wi

Konbyen moso tè agrikòl, forè, jaden, patiraj,

ke moun nan kay la itilize pou fè komès oubyen pou bay kay la manje?

1. zero 2. Youn 3. De ou Twa 4. Kat oubyen plis

Nan douz denye mwa ki sot pase la-a eske moun nan kay la te resevwa lajan oubyen kado ki soti nan peyi etranje ?

0=non, 1=wi

Anketè: Revize kesyonè a pou wè si ou bliye poze yon kesyon. Si sa rive w, silvouplè poze moun nan kesyon an. Sinon, entèvwou a fini. Pa bliye remèsye repondè a pou tan li pran pou l' reponn kesyon yo.