



Poverty Assessment Tool Analyze

11 2008



Same city, different living standards.



Introduction

A Poverty Assessment Tool has been implemented in Chamroeun in October 2007. Its objectives are:

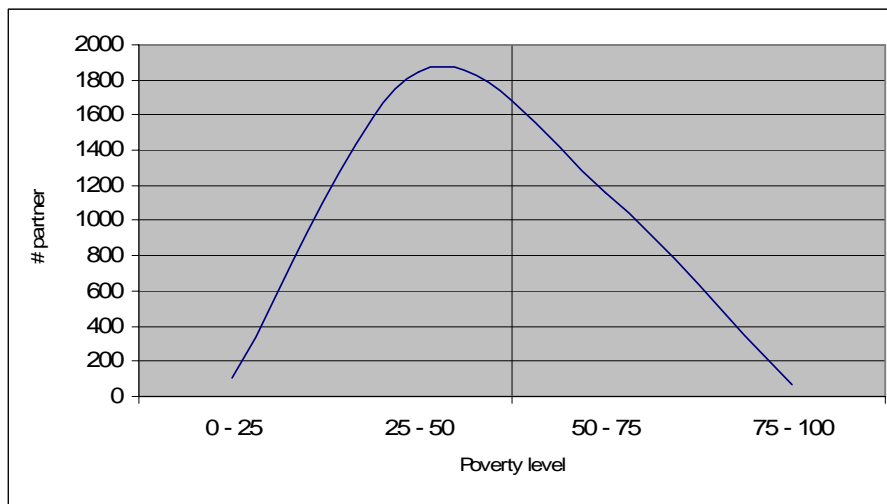
- to appraise the partners' households' poverty level from a general point of view (by providing a grade between 0 and 100, 0 representing extreme poverty and 100 representing people out of poverty);
- to provide poverty information for each household on six different levels: demography, finance, housing, assets, nutrition and health;
- and to evaluate the partners' households' poverty situation evolution in time (by re-administrating the PAT every three loan cycles, i.e. approximately every year).

After one year of data collection, a first complete analyze has been realized. The main outcomes are presented here.

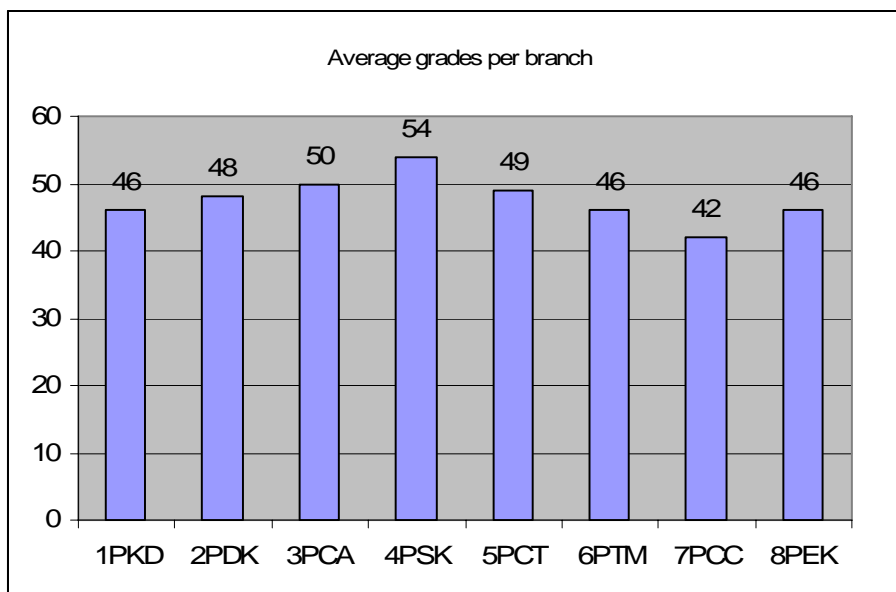
3178 questionnaires have been administrated and encoded in WebPAT, including 2622 questionnaires for 1st cycle loans, 518 questionnaires for 4th cycle loans and 38 questionnaires for 7th cycle loans.

Households' poverty level

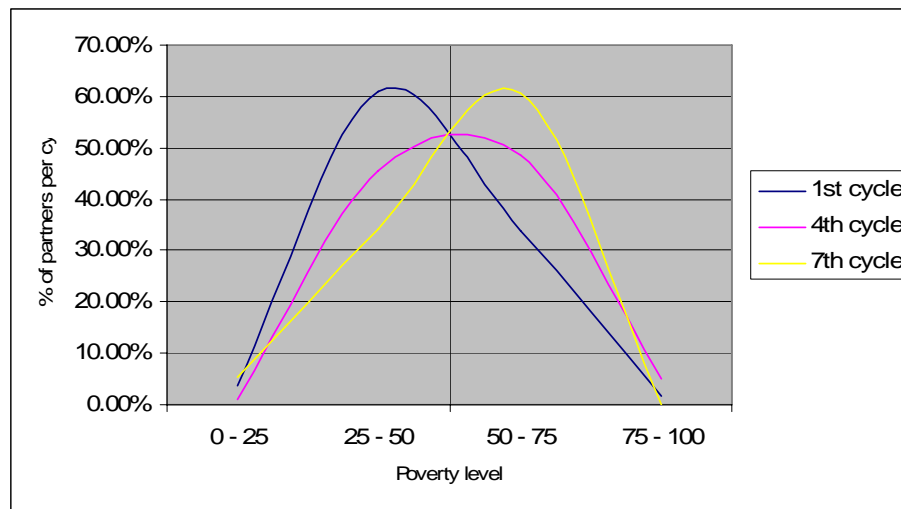
All cycles included, the partner poverty level is 47.6 on a scale of 100. 1952 partners have a note below 50 and 1226 have a note above 50.



The difference between branches is significant. There is a 12 points gap between the average grades from the lowest branch and the average grades from the highest branch.



The average notation for first cycle loans is 47. It is increasing to 53 for 4th cycle loans but declining to 50 for 7th cycle loans. But since only 38 questionnaires have been administrated for the 7th cycle loans, the figure can not be considered has representative. If we look at the repartition of the notes between cycles we clearly see an improvement of the partners' households' poverty situations in time.



A few indicators

Demography

- 84% of the partners from this analyze are women.
- 70% of the households are constituted of 4 or more members.
- In 72% of the cases, nobody in the household pursued his/her studies after secondary school.
- In 25% of the cases, nobody in the household pursued his/her studies after primary school.

Finance

- In 84% of the cases, the business capital is less than 200 USD.

Housing

- 26% of the households do not have their own toilets.

Assets

- 35% of the households do not have a motorbike.
- 75% of the households do not have a motorbike valuing more than 500 USD.
- 41.19% households do not have a mobile phone.

Nutrition

- In 66.74% of the cases, people do not have three meals a day.

Health

- In 37% of the cases, people do not see a doctor when seriously sick.

Poverty situation evolution

Only 43 partners have been administrated a questionnaire twice (for 1st and 4th cycle or for 4th and 7th cycle).

67% of these partners have seen their poverty situation improving between the two cycles (for an average grade increase of 14.5 points).

7% of the partners just stagnated at the same level.

26% have seen their situation deteriorating (for an average grade decrease of 4.5 points).