**The Small Enterprise Foundation**

**TŠHOMIŠANO CREDIT PROGRAMME**

**PARTICIPATORY WEALTH RANKING
OPERATIONAL MANUAL**

**VERSION 3.0, August 1998**

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**List of Terms**

BM              - Branch Manager
FW              - Field Worker
PWR           - Participatory Wealth Ranking
TCP           - Tshomisano Credit Programme

# Contents

## FORWARD FOR NON-SEF READERS

### 1.  Why Use a Poverty-Targeting Method?

SEF was set up as a poverty-alleviation programme, providing credit and savings services to (mostly) women with micro-businesses.  One of the poorest areas in the country was chosen, and a credit methodology was designed which offered very small loans in a way that was aimed to be attractive to poor not better off people.

In practice SEF found that the need for credit is so great that comparatively wealthy people would join, and remain members for a long time in the hope of larger future loans.  Not only did this mean that we were not just reaching the poor, but we found that membership of better off members discourage the poor from joining and even pushed poor people out of the programme.

In response to this, the Tšhomišano Credit Project (TCP)[1] was set up with the task of developing an active targeting system which would identify the poorest people.  The result was the Visual Indicator of Poverty test (VIP), which involves field workers scoring the external conditions of people's houses according to a check list.  Thus those people living in houses constructed from mud bricks, with poor quality thatch roofing, small windows and in a general state of disrepair tend to be selected as the poorest.  Whilst those with cement bricks, zinc roofing, larger windows, a pit latrine and generally better constructed housing do not qualify to join.

A pilot study to compare participatory wealth ranking (PWR) with the VIP demonstrated the inaccuracy of a system based on fixed, externally judged criteria, when compared against local judgement of poverty.  There were many cases of people living in poverty whilst having reasonable houses, constructed prior to the main earner dying or deserting the family.  In addition there were many people living in poor quality housing, constructing new homes or having their main home elsewhere who falsely qualified as amongst the poorest.

These results convinced SEF of the need to operationalise PWR in place of the VIP.

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[1] Tshomisano is the Northern Sotho word for "working together"

## 2. Relevance of Participatory Wealth Ranking to Different Contexts

Participatory Wealth Ranking (PWR) is a tool or approach which can be used to find the relative wealth of people living within communities. Normally it would be used by organisations wishing to identify the poorest people so they can be assisted in some way. However, it would be useful in any context where finding out <u>relative</u> (not actual) wealth in a community is important.

PWR is a participatory method. It involves people defining and explaining those things which are important to them. It also relies on people's knowledge of other people in their community.

There are two important starting points for PWR:

1) Good explanation and facilitation is vital for the process to work. Community members must understand and trust the process and be willing to participate.

2) PWR will only work in communities where people have a good knowledge of one another. Traditionally wealth ranking has been done in small rural, often agriculturally based communities. In South Africa SEF has successfully done PWR in large peri-urban villages with up to 1000 families. In general the larger the community, the more difficult PWR may be. However, we are still learning about its limitations and it is always worth giving the method a try and seeing what happens.

Understanding that PWR is based on people's knowledge of their own communities helps in designing a workable methodology. In large communities, for example, it is impossible for everyone to know everyone. However, people naturally live in manageable sized areas, and are able to separate themselves into recognised sections. Division of a community into sections provides the PWR with "bite-sized pieces", and mapping and ranking of the sections can easily take place.

## 3. How to Use This Manual

This manual was originally written for field staff and branch managers of TCP. The manual aims to capture in writing all of this issues covered in PWR training. The manual cannot replace proper training, but it is hoped that it can be used by other organisations as the basis of development of

their own PWR system which would involve staff training.

In SEF staff are trained at three levels - facilitator, co-ordinator and trainer/assessor (assessment forms for facilitator and co-ordinator are included in the appendix).

Facilitators perform the core wealth ranking tasks of mapping and card sorting. Co-ordinators supervise the work of the facilitators, make decisions about the consistency of results and whether additional work needs to be carried out, and decide on the cut-off points for inclusion in the project.

These are skilled roles, and the complexity of achieving consistently high levels of staff performance should not be under-estimated. Mistakes in PWR results are very easy to detect, and we have found that the quality of results is directly related to the skill in facilitation.

The application of PWR to different contexts should therefore be seen as a process of refining SEF's methodology into the local context. The core ideas of PWR are very simple, but its operationalisation needs to be a careful process.

The manual is written as much as possible for a general audience, but many examples are used from the Tšhomišano Credit Project of SEF.

# 1.0    INTRODUCTION TO PARTICIPATORY WEALTH RANKING - PWR

## 1.1    What is PWR?

*PWR* is a way of finding out who are the poorest people in a community.  In TCP the poorest women are selected for inclusion into the project.

## 1.2    What is the Wealth Ranking Scale?

We must  gather all the relevant facts about people in order to determine their relative wealth.   PWR asks the people of a community to rank themselves according to their own concepts of wealth.

Each community has a different idea of poverty.  It is impossible to measure every community by the same standard.  For example, in the past TCP measured a family's wealth according to the size and condition of their dwelling, However, it became clear that the condition of the house is not always the same as the living standard of the people within it.

*Example 1*:   A woman might have built a nice house while she was employed.  Since the completion of the house the owner has either been retrenched, has become ill or has died and therefore can no longer provide income for the family.  Although the family appears wealthy, they are in fact very poor.

*Example 2*:  A family might live in a very poor house because they have invested most of their money in a herd of cattle, or have a nice house in town.  Although they appear quite poor, they are in fact well off.

## 1.3    The A,B,C of Wealth Ranking

In Wealth Ranking we are interested in peoples' own ideas about poverty. We want them to tell us what they think, and to tell us who in their village are very poor, poor or better off.

For this to happen people must feel free and relaxed; they must understand why we are in their village and why we are asking for this information; they must also trust us and feel that if they tell us the truth that it will be put to good use, or if they do not tell us that it will not help them or their community.

It is your job to create a good atmosphere.  If you did this well people will be happy to give you the right information.  It depends on you!

The A,B,C can help you remember how to be a good facilitator.

**A - Attitude:** remember that the people in the village know their own situation best.  You know very little about them and their situation.  They are the experts, you are there to learn.  Tell them this, and let them see by how you approach them that you believe this.

**B - Behaviour:** the way that you behave shows people what you (and TCP) are like.  Do not behave like someone very important.  Be respectful and humble.  Listen to them and make them feel that you think what they are saying is important.  Try to behave in a way that puts you on an equal level - do not dominate.

**C - Change:** think about your attitudes and behaviour.  It is up to you to evaluate yourself from time to time and to change your attitude and behaviour.  You will find that the more you are open to learning, the more you will change in yourself!

Learn from your mistakes!  Mistakes are only bad if you do not learn from them.  We learn most from things we see for ourselves, so don't just learn this manual, but try things, make mistakes and learn from them.

*For example, a child may touch a hot plate, but once it burns itself it learns not to do it again!*

### 1.4    Facilitating Wealth Ranking

Your job is to facilitate.  Facilitation does not mean giving the answers, but to give a good explanation and to ask the right questions so that people think properly about poverty and wealth in their community and give the information that is needed to properly rank the community.

To  facilitate we you must:

1) *Create a good atmosphere for discussion:*   people must feel free and relaxed - say something funny - once you have laughed together everyone will be more relaxed.

2) *Listen and don't dominate* - people are the experts on their own communities; you can learn from them.  If you talk too much they will not have a chance to say what they want to say*.*

*3) Don't criticise, but be constructive:* if you see a problem ask questions to get people to think about this. In this way they will learn and understand, rather than just follow your instructions.

*4) Question but don't give answers:* ask questions in a way that makes people think, rather than suggesting answers - don't ask leading questions. For example you can ask "do you think that builders and farm workers have similar incomes?" - this helps people think. But if you ask "don't you think that builders earn more than farm workers?", then you are telling people what you think is the correct answer in the question.

## 2.0    HOW TO DO PARTICIPATORY WEALTH RANKING

### 2.1    Preparations for PWR

Good preparations are essential to good PWR. For the ranking days to go well time must be put in to make contacts and arrangements well in advance. The person coordinating the PWR will be responsible for making arrangements.

There are three main areas of preparations which must be made:

**1 Introductions and explanations to structures:** before work can begin in a community, the relevant structures must be contacted and the organisation and the PWR process introduced and fully explained.

If community representatives understand why and how PWR is going to be conducted, and how the results will be used, they will assist in setting up the process and in getting the support of the rest of the community.

Trust and understanding must be established.

**2 Setting up the PWR meetings:** the next stage is to organise people to attend the wealth ranking. The first meeting is the most important. This is where the PWR is introduced to the community, the mapping takes place, and further appointments are made.

It is very important to have a large and representative attendance. The coordinator must make sure that all areas of the village are represented.
**3  Logistical arrangements:** there are a lot of logistics which must be

organised for the PWR.  If these are not done well then the process could be disrupted and a lot of everyone's time wasted.

Again, it is the coordinator's job to look after the logistics of the PWR.

## 2.2    Example of Preparations by SEF Staff for PWR

**1**      The Branch Manger (BM) will assign the village to the FW.

**2**      Introduce yourself to the village.

**3**      Call a meeting with the civic structure and tribal authorities, the BM should attend this meeting.

**4**      Introduce Tshomisano.   Explain that you are considering working in the village and need the help of the village people to assess the situation.   Explain the Mission of TCP and the reasons for Wealth Ranking.

**5**      Ask if there are any further structures that should be met with.

**6**      Arrange a date and venue for the mapping (see 2.3)  - if possible indoors (church or school); there must be plenty of space to draw the map**.**

7      Do an invitation to participants - target women (not professionals).  Ask the village structures to help invite the participants.  Also invite through women's groups, churches etc.

**8**      Make sure that all sections of the village are invited and confirm they will attend - if sections are missing or have few people then it may happen that they are left out of the project.

**9**      Always make sure the date and the venue is confirmed and known to all in time.

10      Prepare materials:
   -        marker pens (6 of different colours)
   -        Pens & Pencils (10)
   -        Chalks (at least 20)
   -        Desk Pads
   -        Flip Charts
   -        elastic bands for holding cards together

- cards (make four per sheet of A4 paper)
- calculators (one per staff member)
- folder for keeping papers together
- stapler
- copies of the four PWR forms (make sure you have enough)

**11**     Arrange to provide refreshments during the mapping.

**2.3     Mapping**

*AIM:*

**1.** Draw a map of all of the households in the village.
**2.** Find out the full commonly used name of each household.

## TASKS:

**1       Introductions:** Spend some time introducing yourself, Tshomisano and the reasons you are doing this exercise, and asking for their assistance.  You should try to make people feel relaxed - tell a joke and make people laugh.

It is  important that you do this step after first meeting with the



HLUVUKANI SECTION
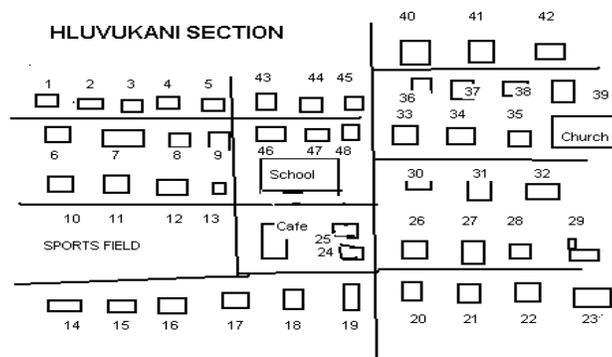
community structures - otherwise people will be suspicious of your work

**2**  **Divide the Village into sections:** ask participants to identify all the sections in their community.  Check that there are at least four people from each section to draw the map - if there are not enough people, ask the people from the section to find others and return, or to meet you the next day with more people.

**3**  **Getting started:** start from where you are - demonstrate by drawing the place where you are and the surrounds.  Then hand over to the participants - just check things are going well, and help with problems.

**4**  **Check the  map:** ask participants - is the map exact; are all households included?

**5**  **Number the map:** this should be done by participants

<p style="text-align:center">***</p>

**6**  **Take a break:** people get tired and lose energy to work well.  It is important to take a break and give refreshments at this stage.  There is no point waiting until the end to give the refreshments.

<p style="text-align:center">***</p>

**The next steps (7,8,9) should be done by participants at the same time if possible - split them up and give one or two people each task.**

**7**  **Participants should write a household list (form 1)**

**TSHOMISANO CREDIT PROGRAMME**
**WEALTH RANKING - FORM 1**

**BRANCH NAME:....................................**
**VILLAGE NAME:...................................**
**SECTION NAME:...................................**

| Card no. | Name | Score 1 | Score 2 | Score 3 | Score 4 | Average |
|---|---|---|---|---|---|---|
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |

**8    Write household names on cards -** participants do this.  You should facilitate, check things are going well and help with problems.

Cards must be written clearly and be numbered in the same way as the map. The card should indicate the section name. For example if the section is called Hluvukani the cards may be numbered H1, H2, H3, H4 etc. The

```
┌────────────────────────────────┐
│ H1  SPOKES 'H'                 │
│ (He's a musician)              │
│                                │
└────────────────────────────────┘
```
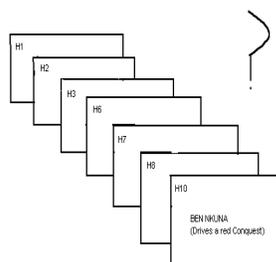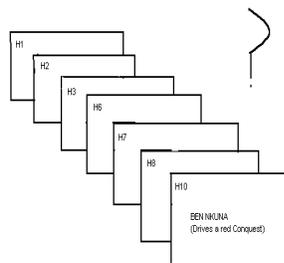
name on the card must be the full name by which the household is known - not just the surname (there may be lots of people with the same surname in the village). You can also include nick-names, or other information which helps to identify who the person is.

**9      Make a copy of the map on flip chart  paper -** this should be done by the participants

**10      Check everything has been done properly:**

•      check accuracy of cards - are all numbers there!
•      check that you can read all the names on the cards
•      check that the names used are those which are commonly used in the village - first and surnames.

**11**   **Set up reference group meetings:**  you need 4-6 people in a reference group, and will do three groups.  Divide up the participants from each section into equal sized groups.  Arrange a time to meet them **in their section** on the following day.  If there are less than four people in a group ask them to invite extra people.  Go with them to their section if necessary to see where you will meet.

**Allow three hours between appointments** eg. 8am, 11am, 2pm

**12**   **Map        for        whole village:** once the maps are finished for each section ask one or two people to draw a sketch map to show the whole village and where each section is located (this should be done by the person co-ordinating the ranking).

| Tuesday 23<sup>rd</sup> February          1998 |
|---|
| 8.00   Group 1 - Mrs Monyela's house |
| 9.00 |
| 10.00 |
| 11.00   Group 2 - Mrs Mlambo's house |
| 12.00 |
| 1.00   Lunch at Café (if finished group 2!) |
| 2.00   Group 3 - Mrs Mstenga's house |
| 3.00 |
| 4.00    Check reliability (set up extra reference group if necessary) |

**13**   **Ranking        of        village sections:** ask the village leaders to rank the sections of the village.    For each

section they should give a score of 1-5: 1 for the poorest and 5 for the richest.

For example:   Hluvukani  = 3
               Madala line= 3
               New stands= 5
               Block A    = 2
               Block B    = 2
               Lusaka     = 5

***TIPS:***

***Make sure that there are enough people from each section:*** if not all sections have enough people to do the map well, then try to organise a mapping in the missing sections at another time.  You should go there rather than the participants coming to you.

***Participants' responsibilities:*** You should do as little as possible! Don't worry about whether the participants will do it right.  Explain and then leave it to them to organise themselves and get started - just facilitate if there are problems.  If possible the participants should:
        1) draw the map
        2) number the households on the map
        3) write a list of the names of each household
        4) write out the cards
        5) make a copy of the map on flip chart paper

***Don't  waste time:*** the participants' time is valuable so make the process as speedy as possible.  The quicker it is the less chance for people to get bored or tired and lose concentration, which leads to inaccurate results.

***Arrange reference groups in the sections:*** if you go to people's sections then it is easier to find them if they are late or do not come.  It is also easy to find extra people if the reference group is too small.

***Accuracy of cards and administration***

Many problems are caused by:

* cards which cannot be read
* missing cards
* lost cards
* cards where the numbers are not clear
* missing people

> **We must make sure that these avoidable problems do not happen**.

These result in a lot of wasted time and may result in people not being selected as members even though they are poor.


## 2.4   WEALTH RANKING WITH REFERENCE GROUPS

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### AIM:

1.  Sort  the households in one section into different piles according to their levels of poverty.
2.  Repeat with three reference groups to check the results are correct.
3.  Get honest opinions from participants by being open and sensitive.

### TASKS:

1.      Starting Off

Your aim is to try to make people feel as relaxed and free as possible.

1.  Open with a prayer, or another formal way of opening - this helps to formalise the meeting into something important.

2. Introduce yourself and your project - there may be new people there.  It is important that people understand why they are there and why they should give the right information.

3.  Create a relaxed atmosphere by talking about less serious things - try to laugh with the group. You will see that once people have laughed the feeling changes completely.

**2.      Introductory Discussion**


Insert picture of group discussion

**Ask the informers - "What is poverty?"**
Facilitate a general discussion about poverty.
What are the characteristics of the very poor.

- Who is a poor person?
- How can they identify a poor person?
- What makes someone a bit better off than the very poor?
- How do they define someone who is doing OK?

*Do not take notes during the discussion. Facilitate and make sure that it is a DISCUSSION not a questionnaire. The aim of this is to get people thinking not to gather information.*

If one person is talking too much, encourage others to participate.

Once you feel that the group is comfortable with defining poverty and are relaxed and free, the PWR process can begin. Look at peoples' "body language" - are they turned away and looking at the floor (nervous), or are they sitting forward, looking at you and looking confident?

**3.      Write Down the Notes From the Discussion**

When the discussion has finished quickly write up the notes on form 2 (if there are two staff members then the other one can start step 4).


WESHOTHBANKINGEDIORFOGRAMME

BRANCH NAME:....................................
RANKING NUMBER:................
VILLAGE NAME:...................................
SECTION NAME:................................         YOUR NAME:..........

1   DISCUSSION ON CONCEPTS OF POVERTY

What is a very poor person?

**4.      Card Sorting**

*1      Show the household cards to the group.* Explain that each card represents a family. (If the group is unable to read - read aloud the name of the person)

*2      Introduce the first two cards*
- Do they know these people?
- Which household is poorer?

- Place the cards beside each other.

**3**    *Introduce the next household*
- Is this house poorer than the other two?
- Ask the group to place the card in the right place (the cards should be lined up from poorest to richest)
- If they place one card on top of another - suggesting that the households are equally poor or rich, ask "what the two households have in common". "How are they equal"?
- If they place the cards in different piles, as "what are the differences between these households?"

The group will quickly understand the method and start sorting the households without your assistance. Some groups will create **4** category piles while others will create **6**,**7** or **8**. It does not matter how many piles they create as long as they are separating poor people from the rich (there should be a minimum of 4 piles).

**4**    *Explain clearly*
- They are rankings how people live at home, not what type of job they do or other similarities. For example, people with similar jobs may have different responsibilities at home and be at different wealth levels
- We are talking about how people live at home, not if there is someone living somewhere else who earns but does not send money back. For example, if there is a husband living away, who seldom sends money back but earns a good salary they should consider the situation of the people living in the village
- If a person does not quite fit into the pile which have been formed, then they should form a new pile

**5**    *Hand over the process***:** once the group knows what they are doing, hand over the pile of cards to them. You should check the process and take notes, and when necessary facilitate or question.

**6**    *Once the group has categorized each household ask them*
- Are they happy with the placement of the cards?
- Remind them that they can move any households to other piles.

You are a facilitator. The less you participate the more accurate the results.

**7**    *When do you interfere?*
- The group cannot decide where to place one of the households
- Ask them to put the card aside for later discussion. At the end of the exercise they can try to place the person again.
- Facilitate a disagreement - why do they have different views about the household. What are their different views.
- If a member is dominating the discussion, encourage others to participate.

*8*    *Taking notes:* on form 3, "Problem Cards", make notes of any cards where there is a disagreement about which pile to place it.

Make notes on rough paper about why in general people are put into each pile - it is important to know the details of the characteristics of each pile (see no. 10)

*9*    **Check with the group that no-one in the section is missing from the cards -** if you find a missing household add it to the map and the list, write out a card and ask the group to rank it.

*10*   ***Write up the information about each pile (form 4):*** write down as much information as possible about why people are put into different piles. This will help with deciding who can or can't join TCP.

**TSHOMISANO CREDIT PROGRAMME**
**WEALTH RANKING - FORM 3**

BRANCH NAME:...................................    RANKING NUMBER:................
VILLAGE NAME:...................................
SECTION NAME:...............................    YOUR NAME: ..........

**2. PROBLEM CARDS**
Cards where there is disagreement in where to place it or a lot of discussion about the characteristics of that family/ person.

| Card no. | Discussion |
|---|---|
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |

The first part of form 4 asks for general characteristics of each pile - this can be filled in from your notes or with the help of the group - if you do not have enough notes or cannot remember, ask the group to tell you the characteristics of each pile at the end of the ranking.

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WEALTH RANKING FORM 4
SMALL ENTERPRISE PROGRAMME

BRANCH NAME:....................................
RANKING NUMBER:................
VILLAGE NAME:..................................
SECTION NAME:..................................
YOUR NAME:............................

CHARACTERISTICS OF DIFFERENT PILES

PILE 1 (Poorest)
General characteristics



Additional information given during card sorting




PILE 2
General characteristics



Additional information given during card sorting
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(*Only do this if you have to - by now the group will be tired and the information will not be good!*)

The second part asks for the specific information given during the sorting. This should be filled in from the notes that you have taken during the ranking.

5.      Before the next reference group

1. Check that all your notes have been written up

2. Remove any cards which were for empty houses or repeats

3. *After each reference group the cards <u>must</u> be mixed up* - otherwise the next group will follow the sorting of the last one.

*TIPS*
*Approach:*    Wealth Ranking involves working <u>with</u> people, so your approach is the most important thing for its success.  Be open, relaxed and encourage participation.  Try to motivate people to participate and to give accurate information. Be very sensitive to the mood of the group and if people are tired *STOP*.

As a guide around 100 cards is a maximum, although in some cases the group may continue well beyond this or get tired before.  If the section is larger than can be done in one session, then split  the pile of cards between two groups.

*Card Sorting:*   Start slowly and question closely at the beginning. Once the participants know what is happening hand over the pile to them (so long as someone can read).

**Too many cards in a pile - you could**

If this happens STOP! People are getting tired. Keep the remaining cards separate and next time start with these.  Mix up the rest of the cards.  If the pile is very big, you may want to split the pile from the beginning, and work with two groups - but make sure that you mix up all of the both halves once all the cards have been sorted.

You will then have time to watch the process and facilitate where necessary.  You can also sense the mood of the group and whether they are being truthful, and you can make notes.

**The Test Cards:** look out for participants ranking of themselves.  The group will stop, laugh, or discuss a lot when they have to rank someone in the group.  If they do this honestly then this shows you that the ranking is going to be good.

*THINK ABOUT THE PROCESS ALL THE TIME*

*TAKE AS MANY NOTES AS POSSIBLE*

*DON'T  WASTE TIME*

## 3.0    CALCULATING THE PWR RESULTS

### 3.1    Entering the scores for each reference group

**Example 1**
Assume that the group divided the households into 4 categories of wealth.

| 4 | -25 | 3 | -25 | 2 | -25 | 1 |
|---|---|---|---|---|---|---|
| 100% poor | | 75% poor | | 50% poor | | 25% poor |
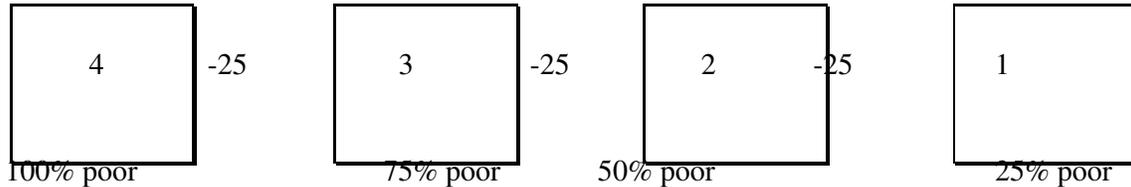
Pile 4 are the poorest households and pile 1 are the wealthiest households.
The poorest household is 100% poor
- To Calculate how poor each pile is divide 100 by the number of categories
- 100 by 4 = 25
- multiply by pile number

**Pile 4: 100/4 * 4 = 100**
**Pile 3: 100/4 * 3 =  75**
**Pile 2: 100/4 * 2 =  50**
**Pile 1: 100/4 * 1 =  25**

**Example 2**
Assume that the group divided the households into 5 categories
- divide 100 by 5  =  20

| 5 | -20 | 4 | -20 | 3 | -20 | 2 | -20 | 1 |
|---|---|---|---|---|---|---|---|---|
| 100% | 80% | | 60% | | 40% | | 20% | |
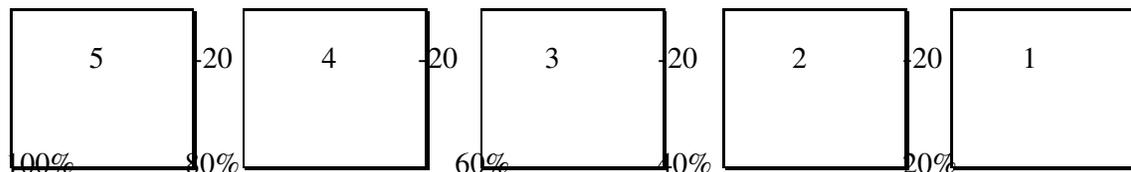
Pile 5: 100/5 * 5 = 100
Pile 4: 100/5 * 4 =  80
Pile 3: 100/5 * 3 =  60
Pile 2: 100/5 * 2 =  40
Pile 1: 100/5 * 1 =  20

> **Remember, the poorest pile _always_ scores 100**

### 3.2    How to Fill in The Chart

- the first group placed HH #1 in pile 4 - pile 4 is 100% - So we enter 100 for HH#1 under group 1
- group 1 placed HH#2 in pile 3 - pile 3 is 50% - So we enter 50 for HH#2
- group 1 placed HH#3 in pile 4 - pile 4 is 100%
- group 1 placed HH#4 in pile 1 - pile 1 is 25%

- group 2 placed HH#1 in  pile 4 - Pile F is 80%
- group 2 placed HH#2 in  pile 2 - Pile 2 is 40%
- group 2 placed HH#3 in  pile 5 - Pile 5 is 100%
- group 2 placed HH#4 in  pile 2 - Pile 2 is 40%

| HH number | group 1 | group 2 | group 3 | group 4 | group 5 | Average |
|---|---|---|---|---|---|---|
| 1 | 100 | 80 | | | | |
| 2 | 50 | 40 | | | | |
| 3 | 100 | 100 | | | | |
| 4 | 25 | 40 | | | | |
| 5 | | | | | | |

### 3.3    Calculating the final PWR score

In each section of a village a minimum of three reference groups must be conducted.  By using three sets of results we can cross-check to see that the results are accurate.

The steps are:  1) to check that the results are consistent

2) to take out inconsistent scores if this is allowed

3) to calculate the average score for each card

In the example above, the two groups  ranked the households similarly.

However, in some cases the groups will rank households differently. Please see the following example:

| HH number | group 1 | group 2 | group 3 | group 4 | group 5 | Average | |
|---|---|---|---|---|---|---|---|
| 1 | 100 | 80 | 100 | | | 93 | Poor |
| 2 | 50 | 40 | 40 | | | 43 | Average |
| 3 | 100 | 100 | 80 | | | 93 | Poor |
| 4 | 25 | 35 | (90) | 40 | | *33* | *90 is* |
| 5 | 40 | 66 | 80 | | | 62 | *deleted* |

## *Rules for scoring*

**1** Consistent  scores (within 25):  if three scores are within 25 then these are consistent - thus HH nos. 1,2 and 3 are consistent.

**2** Unreliable scores (50 or more difference): if there is a difference of 50 or more between two scores then it is unreliable and cannot be used and another reference group must be done (if there are more than 10% unreliable cards).

Eg. HH 4 had one score of 90 which was inconsistent, a further group gave a third consistent score.

**3** If there is one inconsistent score and three consistent ones, then the inconsistent one may be removed. *ONLY ONE INCONSISTENT SCORE CAN BE REMOVED.*

ie. for HH4 the score of 90 is removed and the remaining three scores are averaged (25,35,40) = 33

**4** Inconsistent scores (between 26 and 49): these scores are inconsistent, but should be averaged and used.

i.e. HH5 = average (62)

## 3.4   Deciding on Extra Reference Groups

**1**    Complete the scoring for the first three reference groups

**2**    Identify households which are unreliable (difference of  50 or more).

**3**    Count the total number of households identified in 2.  If this number is more than 10 per 100 households (10 percent) you need to do another reference group (up to a maximum of five reference groups).

**4**    If there are less than 10 percent unreliable households, then any household with an unreliable ranking and including one score of 100 should be considered to be a problem.

Information from the rankings and "problem cards" should then be used to decide if the household qualifies. If it still cannot be placed then it must either be excluded or checked in another way. In SEF's case we have decided that it is not cost-effective to check the very small number of households which cannot be accurately placed.

**5**     If one reference group is very different from the others in many cards (such as a lot of cards scoring 100) then the whole group is unreliable and this group should be crossed out and another reference group done.

*TIPS*

Our focus is on the poor, therefore we do not need to worry about those households which score low. If it is an unreliable card, and there is no score of 90 or above it is very unlikely that this household is amongst the poorest.

Concentrate your efforts on the high scoring cards.

## 4.0  CUT OFF POINT FOR INCLUSION IN TCP

In SEF, PWR is used to decide who can or cannot join the project. It is therefore necessary to have a cut-off line. Because wealth levels in different communities, and within sections in a community vary, the cut-off line must be determined each time.

This will be done by the coordinator of the PWR who has been trained and is qualified to do this task. There are two stages:

1) to set the cut-off line for each section

2) to check sections against each other and set the overall cut-off line for

the community

## 4.1   Setting the cut-off line in each section

The selection of qualifying people is decided by looking at the notes from the Wealth Ranking. The aim is to find a score which includes all of the poorest people. This can only be seen by looking at the characteristics for each score.

The information gathered during the reference groups will provide a heck-list of the common characteristics of the very poor and poor. This will guide you to decide who is poor.

**1**    Take each reference group in turn. Look at the information given about the characteristics of the people in each pile. Using the ranking information, decide whether these are characteristics of people who the community define as the poorest people in the community. There is no "right" or "wrong" answer. You must use your own judgement, with the help of the ranking information (and previous experience), to decide if the people with certain characteristics are in your target group or not.

Some will be easy, others will be difficult and you will not be able to make a definite decision immediately - don't worry about this.

**2**    Write down the ranking score for each pile. If you decided that they are the poor then give it a tick, if no give it a cross, if you are not sure then give it a question mark.

Pile 1,100 = √
Pile 2, 80 = ?
Pile 3, 60 = x

**3**    Repeat this for each ranking group; you will then have a chart similar to the one below.

*Reference*         *Reference*         *Reference*
*group 1*         *group 2*         *group 3*

100 = √            100 = √            100 = √
         80 = ?             83 = √             80 = X
         60 = X             67 = X             60 = X

From this you can see that the cut off point is above approximately 81-83.

**4**     Sort through the results and mark all those which score 81 or above -
         these are the households which qualify for the Programme.

**5**     Any households which are within a score of three below the cut off
         point mark with a question mark.  Also mark with a question mark
         those which are inconsistent - where we are not sure if they are
         amongst the poorest or not.

**6**     Look at the information given in the rankings for the households with
         question marks, and use this to decide whether this household is poor
         or not.  If you decide yes, then mark it to be included in TCP.

**7**     If a card is unreliable, includes a scores of 100, and you cannot see if
         it qualifies from the notes, then mark this card for a special appeal.
         Your project must decide how to deal with these households.

         *This will only happen very occasionally, since good facilitation results
         in nearly 100 per cent consistency in the results.*

## 4.2   Achieving consistency between sections

Since each section is ranked separately how do we know that the results in
one section will compare to the others?

In SEF's experience the characteristics used in one section to define
poverty and wealth are almost identical to the others (there are also few
differences between communities).   The ranking will therefore give
comparable results.

However, the cut-off line between sections will vary.  For example, a cut-off
line of 85 in one section may mean the same in terms of poverty as a cut-off
line of 73 in another section - it depends on how people have piled the
cards.

What should be clear is that the percentage of people qualifying in different sections will vary.  This should be so that poorer sections have more people qualifying than richer sections.

The ranking of village sections should be used to check that the cut-off lines include the right shares of people.  A table, such as the one below, should be drawn.  This acts as a double check that the PWR has been conducted well.

| Section | Ranking | % qualifying |
|---------|---------|--------------|
| Block A | 3 | 43% |
| Block B | 4 | 48% |
| Hluvukani | 2 | 36% |
| Madala line | 2 | 34% |
| Lusaka | 1 | 22% |

If the percentage qualifying corresponds more-or-less to the ranking, then the PWR is good.  If one or two sections do not correspond, but the results have been otherwise consistent, then the cut-off line should be adjusted to included or exclude more people as appropriate.

*In SEF's experience, when the PWR has been properly performed, there has always  been very good similarity between the ranking of sections and the percentage of people qualifying.*

## 4.3   Assessing the quality of PWR results

The success of PWR relies on triangulation of results - information is checked a number of times from different view points.

In the process there are a number of ways of telling if the PWR is going well or not.  This means that if mistakes are made, or if people deliberately try to change the results (participants or staff) if will be easy to tell.

It is very difficult to change the results, or to make a big mistake which is not noticed.

**1 Placing of the "check" cards:** how members rank themselves in a reference group will tell you if the ranking is going well or not

**2 Consistency of reference groups**: if the reference groups are inconsistent then either the facilitation is bad or at least one group is not being honest.

Small inconsistencies are usually due to problems in facilitation

Lots of inconsistencies (especially high numbers of 100s) may be due to the group not ranking honestly.

**3 Correlation between scores and section ranking**: this will give an overall picture of the whole PWR exercise.

**TŠHOMIŠANO CREDIT PROGRAMME**
**WEALTH RANKING - FORM 1**

**BRANCH NAME:...................................**
**VILLAGE NAME:..................................**
**SECTION NAME:..................................**

| Card no. | Name | Score 1 | Score 2 | Score 3 | Scor e 4 | Average |
|---|---|---|---|---|---|---|
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**BRANCH NAME:**....................................     **RANKING NUMBER:**................
**VILLAGE NAME:**.................................
**SECTION NAME:**.................................     **YOUR NAME:**............................

## 1. DISCUSSION ON CONCEPTS OF POVERTY

**What is a very poor person?**

**What makes someone poor but a bit better off?**

**What are the characteristics of someone who is doing OK?**

**TŠHOMIŠANO CREDIT PROGRAMME**
**WEALTH RANKING - FORM 3**

BRANCH NAME:....................................   RANKING NUMBER:................

VILLAGE NAME:..................................

SECTION NAME:..................................   YOUR NAME:............................

**PROBLEM CARDS**
**Cards where there is disagreement in where to place it or a lot of discussion about the characteristics of that family/ person.**

| Card no. | Discussion |
|---|---|
|  |  |
|  |  |
|  |  |
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|  |  |
|  |  |

**BRANCH NAME:**...................................  **RANKING NUMBER:**................

**VILLAGE NAME:**..................................

**SECTION NAME:**...................................  **YOUR NAME:**............................

## CHARACTERISTICS OF DIFFERENT PILES

**PILE 1 (Poorest)**
**General characteristics**

**Additional information given during card sorting**

**PILE 2**
**General characteristics**

**Additional information given during card sorting**

**PILE 3**
**General characteristics**

**Additional information given during card sorting**

**BRANCH NAME:**...................................  **RANKING NUMBER:**...............

**VILLAGE NAME:**...................................
**SECTION NAME:**...................................    **YOUR NAME:**.............................

**PILE 4**
**General characteristics**

**Additional information given during card sorting**

**PILE 5**
**General characteristics**

**Additional information given during card sorting**

**PILE 6**
**General characteristics**

**Additional information given during card sorting**

**BRANCH NAME:**...................................    **RANKING NUMBER:**................
**VILLAGE NAME:**...................................
**SECTION NAME:**...................................    **YOUR NAME:**...........................

**PILE 7**
**General characteristics**


**Additional information given during card sorting**


**PILE 8**
**General characteristics**


**Additional information given during card sorting**


**PILE 9**
**General characteristics**


**Additional information given during card sorting**


**Name.......................................** **Assessor..................** **Date.....................**

*Assessment Framework for Participatory Wealth Ranking - Facilitator*

| Task | Maximum | Score |
|------|---------|-------|

| | score | |
|---|---|---|
| **1. Mapping**<br>*1.1 Mapping* - starting off the map<br>       - facilitation (including reducing time taken)<br>       - numbering, list, cards, map on paper<br>       - checking<br>*1.2 Setting up reference groups* - time, location<br><br>                              **Sub-total** | 5<br>10<br>10<br>5<br>10<br><br>**40** | |
| **2. Card Sorting**<br>*2.1 Introductions to exercise/ getting people relaxed*<br>*2.1 Initial discussion*<br>*2.2 Skill in getting going*<br>*2.3 Pile development* (facilitating increasing no. of piles)<br>*2.4 Sensitivity* (interaction with group; stop when tired etc)<br>*2.5 Note taking*<br>*2.6 Handing over the process*<br>*2.7 Checking piles correct and appropriate divisions*<br>*2.8 Calculating scores for piles*<br>*2.9 Identifying inconsistencies*<br><br>                              **Sub-total** | 10<br>10<br>5<br>5<br>10<br>15<br>5<br>5<br>10<br>10<br><br>**85** | |
| **TOTAL SCORE:** *Reaction to problems bonus (+/- 20)* | **125** | |

Name........................................  Assessor..................  Date.....................

*Assessment Framework for Participatory Wealth Ranking - Organiser*

| Task | Maximum score | Score |
|---|---|---|
| **1. Preparations and Mapping**<br>*1.1 General preparations* - venue<br>           - attendance (representation from all sections)<br>           - materials<br>*1.2 Starting meeting; introduction; explanation*<br>*1.3 Mapping* - dividing into sections<br>        - starting off the map<br>*1.4 Supervision / organisation*<br>  - assigning staff to sections (evenly divide<br>    sections between staff)<br>  - checking that all is well with all sections<br>  - reassigning staff when finished<br>  - organisation of reference groups: times to<br>    meet-back, list of where everyone is etc<br>  - sorting out problems (such as decisions on<br>    missing sections)<br> *1.5 Organisation of refreshments (where necessary) - must be<br>  a break not after*<br><br>                     **Sub-total** | 5<br>10<br>5<br>15<br>5<br>5<br><br>5<br><br>5<br>5<br>10<br><br>15<br><br>5<br><br>**90** | |
| **2. Supervision and Analysis of Reference groups**<br>*3.1 Meeting staff and knowing what everyone is doing*<br>*3.1 Checking scores*<br>*3.2 Identifying inconsistencies*<br>*3.3 Deciding on additional reference groups*<br>*3.4 Calculation of average scores and data cleaning*<br>*3.5 Assessment of staff according to facilitator check-list*<br><br>                     **Sub-total** | 10<br>10<br>10<br>10<br>10<br>25<br><br>**75** | |
| **4. Deciding on cut-off point and selection of member**<br>*4.1 Choosing cut-off score from information*<br>*4.3 Identifying inconsistencies to check if apply*<br>*4.4 Identify borderlines - decide if include or check if apply*<br><br>                     **Sub-total** | 20<br>5<br>10<br><br>**35** | |
| **TOTAL SCORE:** | **200** | |