Poverty Assessment Tool
Analyze

12 2009

Introduction

The Poverty Assessment Tool has been implemented in Chamroeun in October 2007. Its objectives are:
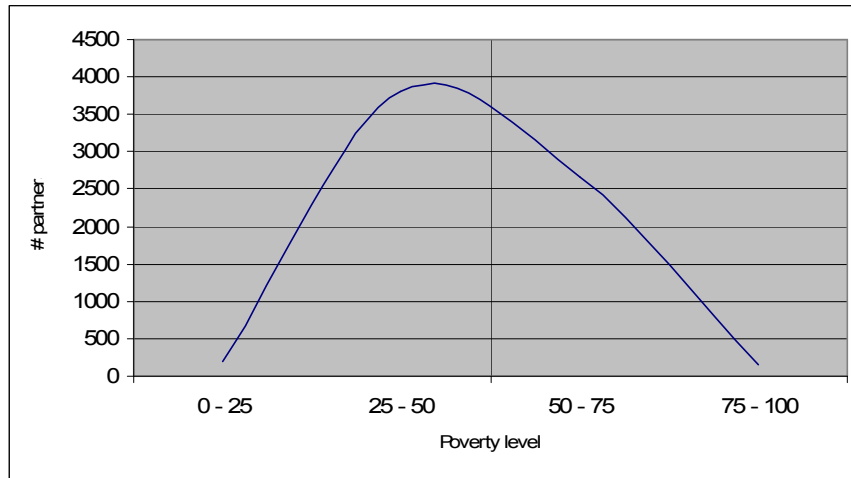
- to appraise the partners' households' poverty level from a general point of view (by providing a grade between 0 and 100, 0 representing extreme poverty and 100 representing people just out of poverty);
- to provide poverty information for each household on six different levels: demography, finance, 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).

Every year, a complete analyze is performed. This report presents the main outcomes for the second year of implementation of the tool.

6,853 questionnaires have been administrated and encoded in WebPAT, including 5,652 questionnaires for 1st cycle loans, 1,086 questionnaires for 4th cycle loans, 105 questionnaires for 7th cycle loans. 10 other questionnaires concern partners who dropped out at cycles 2nd, 3rd, 5th, 6th, 9th and 11th.

Households' poverty level

All cycles included, the partner poverty level is 48.3 on a scale of 100 (compared to 47.6 last year). 4,002 partners have a note below 50 and 2,821 have a note above 50.

The average notation for first cycle loans is 47.5. It is increasing to 52.3 for 4th cycle loans and to 52.7 for 7th cycle loans.

If we look at the repartition of the notes between cycles we clearly see an improvement of the partners' households' poverty situations in time.
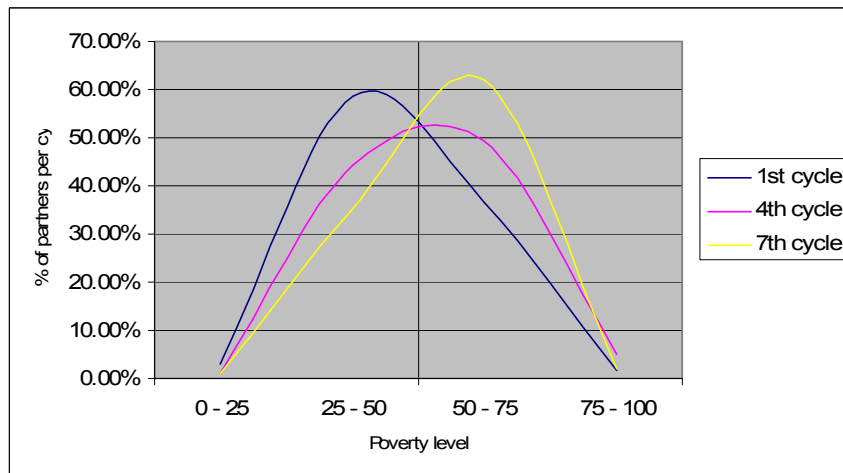
A few indicators

Demography
- 83% of the partners from this analyze are women.
- 70% of the households are constituted of 4 or more members.
- In 68% of the cases, nobody in the household pursued his/her studies after secondary school.
- In 23% of the cases, nobody in the household pursued his/her studies after primary school.

Finance
- In 82% of the cases, the business capital is less than 200 USD.

Housing
- 27% of the households do not have their own toilets.

Assets
- 31% of the households do not have a motorbike.
- 71% of the households do not have a motorbike valuing more than 500 USD.
- 35% households do not have a mobile phone.

Nutrition
- In 72% of the cases, people do not have three meals a day.

Health
- In 38% of the cases, people do not see a doctor when seriously sick.

Poverty situation evolution

523 partners have been administrated the PAT questionnaire twice (for 1st and 4th cycle or for 4th and 7th cycle).
65% of these partners have seen their poverty situation improving between the two cycles (for an average grade increase of 9.7 points on the scale of 100).
22% of the partners just stagnated at the same level.
Only 13% have seen their situation deteriorating (for an average grade decrease of 6.3 points).