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Poverty Assessment: Community Development Society



# What I see…

 Having spent 4 months in India I’ve observed the vast numbers of people working as construction workers, fruit vendors, auto drivers, and road side suppliers and many more types of jobs that provide some kind of income. Beyond observation I’ve befriended the couple of auto driver, the shoe repair man and young students in the colony that I live in. One aspect of life that always comes up in my broken Hindi-English conversations with the people are how they would like a better job or a higher wage because they want to provide for the family. As I continually reflect on the conversations I ask the following questions: How do they make ends meet? What poverty level do they live in? How does MED and MFI play a role in their wellbeing. This report will look at one poverty assessment tool that is used by CDS (Community Development Society) a local MED in Nagpur.

# CDS Assessent tool

CDS (Community Development Society) is a MED NGO in Nagpur, India. They have been working with the poor men and women of India for over 29 years. Their company seal reads, “That they may have life abundantly, from poverty to prosperity.” For an NGO that has been working in MED for as long as CDS has, they have certain tools that help their loan officers evaluate the current condition of the clients life with the hope that at the end of their loan repayment period they will score higher that in the initial intake.

CDS has developed a tool called “Life Situation Measurement Indicators” chart. This chart helps evaluate a potential client’s current life situation. This tool consists of the following key indicators and their descriptions and numeric grade:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| SR.NO. | **Intervention Logic Particular** | **VERY POOR****1** | **POOR****2** | **GOOD****3** | **BETTER****4** | **BEST****5** |
| 1 | Dwelling Place | Slum Road Side | City Slum | Village | Semi Developed Slum | Developed Slum |
| 2 | Living Accommodation | Plastic Covered Roof | Tiles covered roof | Mud House | Brick House | Concrete House |
| 3 | Facilities: Water, Toilet/ Electricity/Road etc. | Not Available  | Not Available | Partially Available | Available  | Good |
| 4 | Education for Children | Not Available | Available but do not utilize | Available up to Primary | Available up to SSC | Send Children to college |
| 5 | Health | Always Sick | Poor Health | Careless | Some Time Sick | Health |
| 6 | Relationship in Family  | Divorced/Separate | Quarrels/Misunderstanding | Interference by in-laws | Good | Very Good |
| 7 | Relationship in Society | Quarrels w/neighbors | Keeps on Contacts | Nurturing Attitude | Good and Healthy | Excellent/ Helps other people |
| 8 | Religious Convictions | No Faith in God | Faith in God but does not care | Lukewarm attitude  | Respects Values | Attends worship, witness, and prays |
| 9 | Economic Condition | Poor/Lazy No Earnings | Earns but very low | Earns good but spending on unwanted things | Earns/Full time occupied. Used for family | Better earning/ using/ saving for future.  |
| 10 | Transformation Holistic/ Economics | No Change | Some Changes | Behavioral Changes | Confidence/Character and increase in earning capacity | Completely Changed attitude/Value Changed |

This tool rates the indicators using a 1-5 point scale with 1 being the lowest and 5 being the highest. This survey is done at the beginning and end of the loan year. The score is tallied and divided by 10 to reach the percentage of quality of life of the client. At the end of the post evaluation the same procedure described above is done in order to find out if there was an increase in the client’s development as a whole.

This tool has 10 indicators that help assess the client’s life in a holistic manner. These indicators help to describe where life challenges and also where the family is thriving. This is a great way to try and capture a “complete as possible” snap shot of clients. In setting a numeric value helps prioritize support services for each of the clients. The success of CDS clients is found in their relationship with the loan officer’s ability to listen, support and guide them through the challenges of life.

By no means is this tool to filter out people and not give them a loan. CDS has committed themselves to help and welcome every poor man and woman that wants to get access to a loan. “Access to capital can unlock the enterprising potential inherent within every individual.” (Greer & Smith, 2009, p. 53). CDS strives to see the potential each of their clients by rating them at the intake and find out how to unlock their client’s potential through support service like savings workshop, opening a bank account, how to start their own business workshops etc. Furthermore, the understanding of where CDS clients start and finish will enlighten both the client and the loan officer with hope that clients see their improvement or even address underlining issues if improvement is not visible in the clients living situations.

## Conclusion

 In an effort to help and assist the poor in India, a holistic approach has been chosen by CDS which reflect in the categories of this assessment. They have understood through the years that access to a loan for a poor person can be decisive in their effort to have a better life. Along with a loan they also understand that the deeper transformation comes when the spiritual and the physical challenges are faced with love and compassion in order for the poor person to impact their whole family and community. For CDS it’s vital that a proper assessment be taken at the begin of the relationship with the client.

# Works Cited

 Greer, P., & Smith, P. (2009). *The Poor will be Glad: Joining the revolution to lift the world out of poverty.* Grand Rapids: Zondervan.