 <b>I.A.D.E.S.</b> <small>Institution d'Aide au Développement Economique et Social</small>	<b>GEOGRAPHICAL AND POOR POPULATION TARGETING IN TOGO</b>	<b>Version : 02</b>
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## POOR AND POPULATION TARGETING FOR A SOCIAL MICROFINANCE PROGRAM IN TOGO

### DESCRIPTION SUMMARY

IADES is a development NGO in Togo which has developed skills over the years in 4 professions which are:

- Socioeconomic support through social microcredit
- Agricultural entrepreneurship (creation, management and financial support for agricultural cooperatives)
- Renewable energies (fight against fuel poverty in rural areas)
- Access to healthcare by mutual health insurance

The programs of the NGO are exclusively aimed at improving the standard of living of vulnerable populations, in order to do so the organization has been able to identify the areas of intervention where the poverty rate is very high and has implemented a development plan which makes it possible to gradually extend its field of action to the poor regions of Togo and meet the objectives 1 3 5 7 8 and 10 of the objectives of sustainable development.

This document firstly justifies the choice of area in the maritime region on the basis of basic well-being surveys by the Togo national statistics department, which made it possible to draw up the poverty map of Togo and then the targeting criterion. beneficiaries thanks to the PPI (poverty probability index) tool developed by IPA (innovation for poverty action)

### I. CHOICE OF PREFECTURE OF AVE AND ZIO IN THE MARITIME REGION

There is no single definition of poverty, the phenomenon being multidimensional. Also in Togo, the overall approach chosen for its measurement and study was based on three approaches: a monetary approach, a non-monetary approach and an approach based on the perception of poverty by the populations. IADES has retained the first two approaches in its studies

#### 1. Monetary approach to poverty

Monetary poverty refers to consumption below a threshold deemed minimum to meet basic needs. In Togo, the poverty lines were calculated from the QUIBB survey (basic well-being questionnaire for the five regions of the country and for the capital Lomé according to methods based on food needs (2400 kilocalories per adult equivalent and per day) and non-food needs These thresholds vary between 154,853 FCFA and 179,813 FCFA per adult equivalent and per year for administrative regions against 242,094 FCFA in Lomé and its periphery.

**Table 1: Poverty lines by region**

	Lomé	Maritime	Plateaux	Centrale	Kara	Savanes	National
Seuil de pauvreté par équivalent							
Adulte et par an (en FCFA)	242 094	156 115	154 853	179 813	155 026	157 294	242 094

Source: DGSCN, Poverty Profile, based on the QUIBB survey

### 1.1 Profile of monetary poverty at national level


From the poverty lines set out above, the incidence of poverty is estimated at 61.7%, or nearly 3,242,257 individuals in 535,486 households. Poverty is mainly rural where the incidence is 74.3% representing 79.9% of the poor. In urban areas, the incidence of poverty is 36.7% corresponding to 20.1% of the poor. In general, the Savannah region is the poorest with a poverty incidence of 90.5%, followed by the Central (77.7%), Kara (75.0%), Maritime (69.4%) regions. ), Plateaux (56.2%) and finally Lomé (24.5%).

It should be noted that, given their demographic weight, the Maritime and Plateaux regions alone account for 44.6% of the country's poor population.

**Table 2: Incidence of monetary poverty by location (in%)**

		Lomé	Maritime	Plateaux	Centrale	Kara	Savanes	National
% de la population		19,9	21,0	23,0	10,3	13,3	12,5	100
Incidence de la pauvreté en %	Urbain	24,5	54,3	36,5	60,2	60,9	76,8	36,7
	Rural	-	71,1	60,2	84,0	80,0	92,4	74,3
	<b>Ensemble</b>	<b>24,5</b>	<b>69,4</b>	<b>56,2</b>	<b>77,7</b>	<b>75,0</b>	<b>90,5</b>	<b>61,7</b>
Contribution à la pauvreté		7,9	23,7	20,9	12,9	16,2	18,4	100

Source: DGSCN, based on the QUIBB survey

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Rural poverty is very pronounced in the Savannah, Central and Kara regions with respective incidences of 92.4%, 84.0% and 80.0%. It is relatively moderate in the Plateaux region with an incidence of 60.2% and in the Maritime region where 71.1% of the rural population is poor.

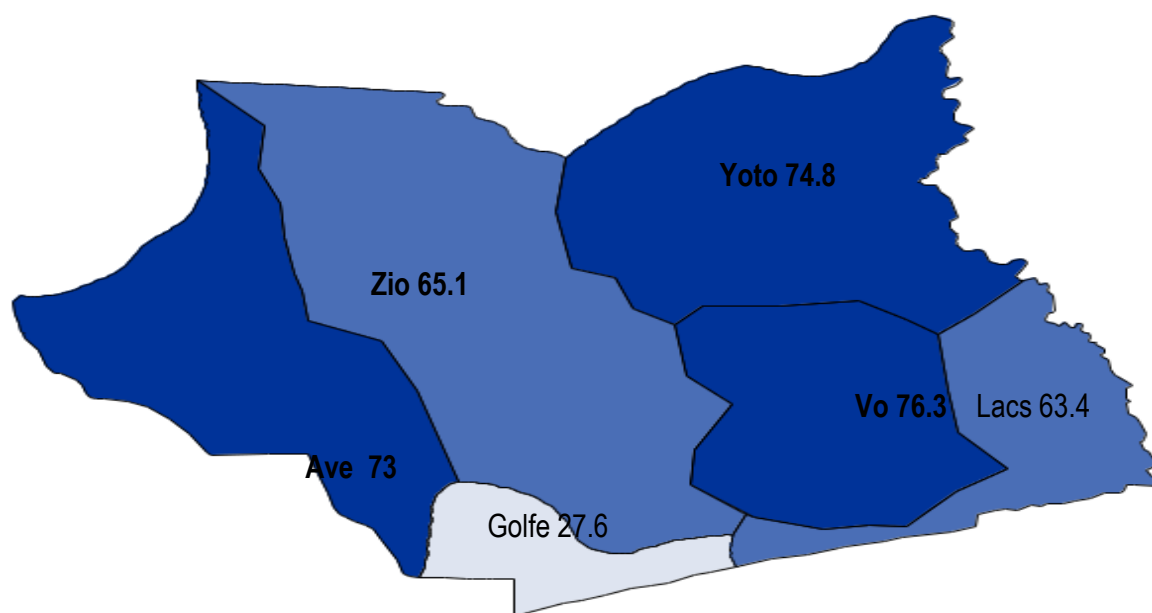
### **1.2. Monetary poverty in Lomé and its outskirts**

Poverty affects 27.6% of the population of Lomé and its outskirts. This poverty is more pronounced in the outskirts of Lomé (Gulf prefecture) where the incidence of poverty is 39.3%, than in Lomé commune where poverty affects 22.5% of people. The incidence of poverty in and around Lomé is far below the national average.

### **1.3. Monetary poverty in the maritime region**

Vo prefecture is the poorest prefecture in the Maritime region. Poverty affects 76.3% of the inhabitants there. Next come the prefectures of Yoto with an incidence of 74.8%, of Avé (73.0%) and of Zio (65.1%). The prefecture of the Lakes with an incidence of 63.4% is the least poor prefecture of the Maritime region.


**Carte 2 : Incidence de la pauvreté dans la région Maritime**



Source : QUIBB-2006

***This analysis of the monetary approach therefore shows that in the maritime region, the prefecture of Ave and Zio are the third and fourth poorest prefecture of the maritime region***

### **1. Non-monetary approach in the maritime region**

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Non-monetary poverty refers to living conditions and household wealth. Based on the available data, only aspects related to education, health, water and sanitation were addressed. For each of these aspects, an inter-regional comparison is carried out first. Then, the disparities within each region are highlighted.

## **2.1. Education**

Yoto prefecture has the highest gross enrollment rate (129%). It is followed by the prefectures of Zio (123%) and Vo (122%). The lowest gross enrollment rates are recorded in the Lacs (120%) and Avé (114%) prefectures. On the other hand, the prefecture of Ave is the prefecture where girls are relatively more educated compared to boys with an index of 1.16 while the lowest parity index is observed in the prefecture of Yoto de l " order of 1.00.

## **2.2. Health**


Faced with the commitments made by Togo in the area of health, in particular on universal access and the integration of reproductive health, only the coverage in health infrastructure, the proportion of deliveries attended by qualified health personnel, the immunization coverage, morbidity due to malaria and the prevalence of AIDS are the main indicators used for targeting in the health field.

Analysis of health indicators in the Maritime region shows that the three poorest prefectures (Vo, Yoto and Zio) are the most disadvantaged. Indeed, the proportions of deliveries attended by qualified health personnel amount to 60.5%, 60.6% and 71.9% respectively in the prefectures of Vo, Zio and Yoto against 76.0% in the Ave and 84.6% in the Lakes. These three prefectures are also the most disadvantaged prefectures with regard to the conditions of access to health services. In fact, the percentage of households located less than 3 km from the nearest health center is 77.9% in the prefecture of Vo, 83.3% in the prefecture of Yoto, 75.5% in the prefecture of Vo Zio, 77.5% in the prefecture of Ave and 93.0% in the prefecture of Lakes. As for the prevalence of AIDS in the maritime region, it was 4.5% in 2008.

## **2.3. Access to water**

Water targeting uses two types of indicators. The first is the rate of access to drinking water calculated from the QUIBB survey. In the calculation of this indicator, all categories of water from the tap, protected wells and boreholes are considered to be potable. In addition, the access rate only takes into account the fact that a household uses these categories of water for drinking, but does not take into account the conditions of access, in this case, the distance to the source. of water. The second indicator is the population supplied with drinking water. This indicator is calculated by the Directorate General for Water and Sanitation. It relates the population served to the potential for drinking water in a given locality. The potential is expressed in EPE (Water Point Equivalent) which corresponds to a source of drinking water that can supply under satisfactory conditions a population of 250 people. To some extent there is a correlation between the two indicators, since the regions with the lowest drinking water access rates are generally those with a low population served. The preferred indicator for the rest of the analysis is the population supplied with drinking water.

In rural areas, the prefectures of Ave and Yoto are the most favored with potential populations served respectively by 52% and 45%. They are followed by the prefectures of the Gulf (18%) and Yoto (17%). The prefectures of Vo and Lakes are the most disadvantaged with rates of 7% and 7.5% respectively. In semi-urban areas, the prefecture of Ave remains the most favored with a rate of 55%. However, the prefectures of Yoto and Lacs are the most disadvantaged with respective rates of 2% et de 3,3%. En milieu urbain, les préfectures de Zio et du Golfe sont les plus favorisées avec des taux respectifs de 50% et

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44%. The prefectures of Yoto and Lacs remain the most disadvantaged with rates of 25% and 26% respectively.

On the other hand, considering the rate of access to drinking water, Yoto prefecture has the highest rate. This means that in this prefecture, despite the low potential for drinking water, the inhabitants manage to have more access to drinking water through higher efforts.

## **2.4. sanitation**

The sanitation targeting is mainly based on the proportion of the population using latrines (including flushing with sewers or septic tanks and improved covered or ventilated latrines). In addition to this indicator, there are the proportions of school and health facilities equipped with modern latrines and water points.

In the Maritime region, the prefecture where the inhabitants use the latrines the least as a place of rest is the prefecture of Avé with a rate of 7.6%. The other prefectures with a low latrine use rate are Vo (16.5%), Zio (18.8%), and Yoto (19.0%). The prefecture of the Lakes with a rate of 36.4% has the highest proportion of latrine use in the Maritime region. Taking into account the proportion of school infrastructures equipped with latrines and modern water points, the prefectures of Yoto and Zio are the most disadvantaged with respective rates of 1% and 2% for a regional average of 4%.

Regarding the proportion of health facilities equipped with modern latrines and water points, the Zio prefecture remains the least provided with a rate of 8%, lower than the regional average of 15%.

### **I. TARGET CRITERIA FOR POOR BENEFICIARIES**

In order to ensure that the beneficiaries of its projects are properly targeted as poor IADES has opted for the assessment of the socio-economic profile of its beneficiaries in order to know their level of poverty. The tool adopted by the NGO is the PPI.

The Poverty Probability Index (PPI®) is a poverty measurement tool for organizations and businesses whose mission is to serve the poor. The latest version of the PPI for Togo was created in May 2018 on the basis of data from 2015.

The PPI is a country-specific poverty measurement tool. The answers to ten simple questions are noted to estimate the probability that a household is poor. The PPI uses an algorithm that processes data that has already been collected by large nationally representative household surveys to determine both the set of questions that provide the most information and the points attached to each answer .

The questions in this PPI for Togo were taken from the Survey of the questionnaire of basic well-being indicators (QUIBB) conducted in 2015 by the National Institute of Statistics and Economic and Demographic Studies of Togo.

PPI Togo supports fourteen poverty lines:

- the national poverty line (SPN), plus 150% and 200% of the SPN;
- three 2005 international PPP poverty lines (\$ 1.25, \$ 2.50 and \$ 5.00);
- four international poverty lines at 2011 PPP (\$ 1.00, \$ 1.90, \$ 3.20, \$ 5.50), and
- four poverty lines corresponding to the 20th, 40th, 60th and 80th percentiles of the population.

In these analyzes IADES mainly takes into account the national poverty line

### 3.1. How IADES uses PPI?

IADES administers PPI questionnaires in the field to potential targets who wish to benefit from IADES services. The score obtained is then converted into the probability of poverty thanks to a correlation table based on 14 poverty lines (Reminder that IADES mainly uses only the national threshold obtained thanks to the QUIBB).

The table below is the poverty likelihood correlation table based on the national probability threshold.

Score PPI	Probabilité de pauvreté (%)	Score PPI	Probabilité de pauvreté (%)	Score PPI	Probabilité de pauvreté (%)
0	93.5%	34	53.0%	68	8.0%
1	93.1%	35	51.1%	69	7.5%
2	92.6%	36	49.2%	70	7.0%
3	92.0%	37	47.3%	71	6.5%
4	91.5%	38	45.5%	72	6.1%
5	90.9%	39	43.6%	73	5.7%
6	90.2%	40	41.8%	74	5.3%
7	89.5%	41	40.0%	75	4.9%
8	88.8%	42	38.2%	76	4.6%
9	88.1%	43	36.4%	77	4.3%
10	87.2%	44	34.7%	78	4.0%
11	86.4%	45	33.0%	79	3.7%
12	85.5%	46	31.4%	80	3.4%
13	84.5%	47	29.8%	81	3.2%
14	83.5%	48	28.2%	82	3.0%
15	82.4%	49	26.7%	83	2.8%
16	81.3%	50	25.3%	84	2.6%
17	80.2%	51	23.9%	85	2.4%
18	78.9%	52	22.6%	86	2.2%
19	77.7%	53	21.3%	87	2.1%

20	76.3%	54	20.0%	88	1.9%
21	74.9%	55	18.9%	89	1.8%
22	73.5%	56	17.7%	90	1.6%
23	72.0%	57	16.7%	91	1.5%
24	70.5%	58	15.7%	92	1.4%
25	68.9%	59	14.7%	93	1.3%
26	67.3%	60	13.8%	94	1.2%
27	65.6%	61	12.9%	95	1.1%
28	63.9%	62	12.1%	96	1.1%
29	62.1%	63	11.3%	97	1.0%
30	60.3%	64	10.6%	98	0.9%
31	58.5%	65	9.9%	99	0.8%
32	56.7%	66	9.2%	100	0.8%
33	54.8%	67	8.6%		

#### Example of interpretation:

"For a score of 8, the household has an 88.8% probability of finding itself below the poverty line"

"For a score of 70, the household has a 7% probability of finding itself below the poverty line"

What does an 88.8% probability of being below the national poverty line really mean?

For a given poverty line, a household is either poor or not. Since it is very expensive to measure poverty directly, and therefore to be certain of the poverty status of a household, the PPI uses the data collected from ten questions to estimate the probability that a household is poor. In this example, this means that there is an 88.8% probability that the household will be poor. Furthermore, out of 100 households each with a score of 8 and therefore an average probability of poverty of 88.8%, we can expect that 89 households will be poor.

### **3.2. How IADES calculates the poverty rate and compares it to national and regional poverty rates**

To obtain the poverty rate for a group of households, it suffices to average their individual poverty probabilities.

Then you compare the poverty rate of your beneficiaries to the national and regional poverty rate. Below the national and regional poverty tables.

	Région	\$1,00/jour	\$1,90/jour	\$3,20/jour	\$5,50/jour	\$1,25/jour	\$2,50/jour	\$5,00/jour
		2011	2011	2011	2011	2005	2005	2005
Ménage	Rural	24.2%	58.4%	84.6%	97.0%	57.4%	88.8%	98.9%
	Urbain	5.7%	27.8%	57.4%	85.9%	26.7%	68.3%	92.6%
	Lomé	6.5%	27.4%	57.0%	85.4%	26.1%	66.6%	92.9%
	Maritime	9.8%	30.0%	65.8%	91.4%	28.7%	75.2%	94.9%
	Plateaux	20.2%	49.7%	76.4%	93.7%	48.5%	83.8%	97.9%
	Kara	20.4%	60.0%	82.4%	95.0%	59.4%	87.3%	97.3%
	Savanes	29.5%	63.5%	86.5%	96.6%	62.4%	90.8%	98.5%
	<b>National</b>	<b>16.4%</b>	<b>45.5%</b>	<b>73.1%</b>	<b>92.3%</b>	<b>44.4%</b>	<b>80.1%</b>	<b>96.3%</b>
Individuel	Rural	24.1%	57.5%	83.8%	96.8%	56.5%	88.4%	98.8%
	Urbain	5.8%	28.1%	57.6%	86.1%	27.0%	68.6%	92.6%
	Lomé	6.3%	26.8%	56.5%	85.4%	25.5%	66.3%	93.1%
	Maritime	7.1%	25.3%	58.8%	88.2%	24.1%	68.8%	93.1%
	Plateaux	16.9%	43.9%	71.0%	91.2%	42.8%	79.9%	96.0%
	Centrale	13.3%	46.0%	76.0%	95.2%	45.2%	83.9%	97.1%
	Kara	15.6%	49.0%	74.7%	91.5%	48.4%	82.3%	94.8%





	Savanes	22.7%	55.4%	79.6%	94.8%	54.4%	85.4%	97.7%
	National	12.9%	39.5%	67.8%	90.2%	38.5%	76.3%	95.0%



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