Targeting criteria

This tool will help you consider issues to determine appropriate targeting criteria that are in line with:

* your intended objective
* your chosen cash transfer modality and mechanism
* your targeting approach

In addition the criteria need to be practical so that they can be applied. This include being:

* relevant to the local population and context
* clear, straightforward and easily understood
* measurable with the resources available

Targeting households and individuals involves setting targeting criteria that will allow you to meet more specific needs of a smaller target group than blanket approaches that tend to be used to meet immediate needs. This type of targeting requires defining a set of criteria, ideally with the community, to help identify households or individuals that are eligible for the cash transfer.

### Household or individual targeting based on predefined eligibility criteria

The decision on whether to target households or individuals will depend on the objective of the intervention. As a norm, if the objective is to meet minimum households needs identified in the minimum expenditure basket, targeting at household level is often best; this is also the case for shelter interventions with CTP components.

When the objective is to support recovery and livelihoods, or improve health and nutrition support services for vulnerable groups, individual targeting may be more appropriate.

Some types of intervention (e.g. shelter, water) will target whole communities.

It will be necessary to find the right balance between having a targeting approach that allows you to start your CTP and refining the system until all exclusion errors and inclusion errors are minimised.

**Cut-off points** can be established to help determine which households or groups will be included: e.g., households owning less than *N* goats or water tanks, or households earning less than *X* per month.

Establishing **quotas** (i.e., covering a percentage of the affected households in each village) is also possible. They are transparent and simple to apply, but do not consider variation of needs from place to place. Therefore, they are more likely to work when the situation is relatively homogeneous. Use a guiding quota of targeting 50% of households in a given community to start with, as often less than that may mean you spend disproportionate amount of implementation time tending to feedback on exclusion.

Some **examples of targeting criteria** are provided below:

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| **Context-specific criteria** | * households that have lost more than 50% of their crop or livestock. * households that have lost their homes * households with debts of more than a defined amount (or a determined proportion of their household incomes) * households with no family support/ access to remittances * households with no access to credit |
| **Social welfare criteria** | * households with members who are chronically ill * households with disabled members * elderly-headed households * child-headed households * female-headed households * Households with more than eight members, only one members which has income capacity * Households with monthly incomes of less than a defined amount |
| **Specific vulnerable groups** | * IDPs * refugees * host families * specific livelihoods groups   + pastoralist households with no livestock   + agriculturalist households with no land or no access to irrigation   + urban households without permanent home |

Adapted from ACF 2007

**Some key tips** to defining targeting criteria successfully include:

* Consulting with the affected community through focus group discussions in geographically targeted areas
* Defining targeting criteria that is acceptable to the community and allows for identification of eligible households and individuals.
* Focusing on quotas of 50% of households in a given community as a start. Less than that may mean you spend disproportionate amount of implementation time tending to feedback on exclusion.
* When using vulnerability criteria, taking time to identify the proxy indicators that will best help you identify who the vulnerable are – community perceptions of vulnerability may differ from your project objectives and you need to take time to reconcile these.
* Feeding your targeting approach and criteria information into your CTP BCA plan

In CTP you will have to consider how your targeting criteria match your **chosen modality and delivery mechanism**

* Will your intended beneficiaries be able to access the local markets to purchase goods and services intended?
* Will your intended beneficiaries have the mobile phone literacy to manage cash transfers through this system?
* Will your intended beneficiaries have the appropriate level of documentation to have a bank account?

Questions about your objective, intended target group and cash transfer modality and delivery mechanism (agent and method) will all be inter-related and help you make the best choice.