Editorial

Our June 2012 issue builds on the previous edition of the journal that focused on reaching the world's most vulnerable people with financial and enterprise development initiatives. The papers included examinations of: cash transfers for those with little or no income, barriers and opportunities regarding financial services for people living with disability, and an asset-based approach to value-chain development when working with communities at risk. Most of those papers took a broad view and provided a global perspective, including statistical evidence and/or approaches to measurement.

This issue presents concrete field examples of projects or approaches for reaching the most vulnerable: forest product development in Mexico and Guatemala, linkage banking in Tanzania, graduation models in Bangladesh, and lessons learned from across Grameen programmes.

Tanaka draws on experience in the forest industries in Mexico and Guatemala to illustrate that producer agency rather than donors' agendas should drive initiatives, and that the vision of an enterprise should be guided by buyers' values. This is a shift from a 'farmer first' to 'customer first' culture that the author argues is of paramount importance for successful programming.

Since most Tanzanians do not access financial services, Kaleshu and Temu suggest an alternative approach for reaching the rural poor. This paper argues for increased collaboration between commercial banks and savings and credit cooperative societies (SACCOS) to expand outreach through linkage banking.

Das and Shams describe how BRAC has designed a livelihood support programme that involves asset transfers on a grant basis followed by microfinance with socially homogeneous members. The authors report that the grant-based approach, along with the formation of socially homogeneous lending groups, helped the members to participate more actively in microfinance.

Interestingly, based on Grameen's experience, Druschel Griffin and Tolat propose that graduation models that work for the poorest may not require cash and asset transfers if programmes can sequence the development of confidence, entrepreneurship, and other human capabilities alongside links to economic opportunities. This depends on careful identification of the value chain and the application of technology that incorporates trusted people delivering on that technology.

Linda Jones is Manager, International Centre for Women's Leadership, Coady International Institute.

doi: 10.3362/1755-1986.2012.010, ISSN: 1755-1978 (print) 1755-1986 (online)

These two issues of the journal have raised the question of 'the poorest': if and how they can be reached, and what can be done by development organizations. Ben Fowler, *EDM*'s Assistant Editor, and I tackle this question in the 'crossfire' debate that follows the editorial.

These papers raise another issue that is critical for our industry and the people with whom we engage: the language that we use and how this may affect our perceptions and therefore our work. 'The poorest' is a label we use to describe people living at certain income levels. That is how we categorize them and that is how we deal with them: a number relating to their superficial capacity to earn. And yet, as we discuss in the crossfire debate, 'the poorest' is not a group of people who have failed to earn above a certain level, but are people who are often disadvantaged and even exploited by a complex system. These are people who would change their circumstances, but the circumstances often defy being changed. The labels 'the poor', 'the very poor', and 'the poorest' – as well as related terms 'beneficiaries', 'clients', 'project participants' – are disempowering terms. They do not allow for the tremendous assets of the marginalized women and men, and their potential to succeed. To some extent, the market development approach that seeks system change is a step in this direction, offering improved services, enabling environment adaptations, and so on.

I would challenge us all to think of 'the poor' and 'the poorest' not as categories of people defined by a level of income, but as individuals with strengths and capacities. Let us change our language to match this world view.

Linda Jones, Coady International Institute