Tzedek
Impact Assessment 2011

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Section 1

Introduction

Why assess impact?

There are a number of reasons for conducting impact assessment exercises. These include:

- To better understand the implications of our work
- To be accountable to those we work with (our partners) and those we work for (their local communities)
- To measure success for all stakeholders

Thanks to the reporting structure put in place by members of the Overseas Projects Team, Tzedek projects have a strong reporting structure. Partners are required to submit bi-annual monitoring and evaluation reports for the duration of projects and to produce an end of project report at the conclusion of the project. In addition partners are required to prepare a 1-year and a 3-year post project report. These reports are valuable tools in the project management cycle as they provide Tzedek and partners with an opportunity to pause and reflect on the progress of any given project as well as to monitor how a project continues to develop.

Impact assessment attempts to go a step further in completing the cycle by giving project managers and funders a picture of the lasting or significant changes in people’s lives brought about by a particular intervention from the perspective of both the project managers and a selection of beneficiaries 1.

In general terms:

Monitoring relates to progress of the work that of a project or programme (the activities and outputs)

Evaluation relates to outcomes or the results of monitoring

Impact relates to changes in peoples’ lives that are a result of the project. 2

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1 Roche, C (1999) Impact Assessment for Development Agencies, Oxfam
2 O’Flynn, M (2010) Impact Assessment: Understanding and assessing our contributions to change, Intrac
This assessment exercise aimed to identify changes that have taken place within the communities in which our partners work and to consider to what extent Tzedek funded projects have contributed to these changes. Our key purpose was to understand the extent to which our projects have or have not made a difference in the lives of the people we seek to be working for. This report is laid out in sections, which correspond to answers given in an impact survey completed by project leaders and beneficiaries. Our Tzedek partners carried out these surveys in the field. Where specific stories of change are highlighted, respondents’ names have been changed to protect their identity.

Scope of the report (goals)

The impact assessment project had three main goals

- The first was institutional learning and development. Institutional learning works both ways both for Tzedek and our partners.

  For Tzedek this was an opportunity

  1. To pilot an assessment exercise and learn how to do it more efficiently in future

  2. To learn more about our stakeholders (partners, beneficiaries and service users).

  For our partners it is hoped that by encouraging them to participate in the exercise through beneficiary interviews and completing project manager questionnaires they would have an opportunity to reflect on the impact of their projects and identify lessons to be incorporated into future projects.

- The second goal was to assist the OPT with future project selection. It was hoped that information from project leaders and beneficiaries responses will paint a clearer picture of what actually matters and
works for the people who live in the communities in which we engage through our funded projects.

- The final goal was to generate qualitative data, which could potentially be used by the Tzedek fundraising team to facilitate more effective communications about the value of the Tzedek projects.

**Abbreviations and definitions**

**Terms**

IA – Impact Assessment

OPT – Overseas Project Team

SHG – Self Help Group

**Projects**

CHANARD – Centre for Human and Natural Resources Development

EBUKYA – Ebukya Women’s Group

ERDS – Economic Rural Development Society

NBJK – Nav Bharat Jagriti Kendra

SEVALAYA – Sevalaya

VPBK – Vikahar Paribar Bikash Kendra

YOV – Youth Development and Voice Initiative

**Acknowledgement**

This report was made possible through the Vodafone World of Difference Foundation who gave me the incredible opportunity to commit fully to Tzedek and this project.

I would like to thank the Tzedek partner project managers who co-operated so helpfully in the report’s production, the time they spent completing questionnaires and interviewing beneficiaries is deeply appreciated.

Finally and most importantly my sincere thanks to the beneficiaries who graciously consented to answer our questions and gave us the opportunity to better understand their lives, their hopes and their aspirations.
Section 2

Methodology

The initial aim was to assess the impact of 22 projects, which had been completed between 2002 and 2009. This number was reviewed and reduced to 10 projects for the following reasons:

1. Lack of project information: we found that earlier projects often had little or no project documentation (e.g. base-line reports and end of project reports) saved on the server.

2. End of project reviews: Some of the projects, which met our initial criteria, were due to submit their 1-year end of project reports. We took the view that it would be an additional burden to ask those partners to participate in the assessment exercise at the same time as gathering data for their post project report.

3. Diversity of projects: Tzedek projects are very diverse and cover a wide variation of sustainable development initiatives. We decided to focus our energies on projects in the three following main areas so that impact could be measurable and comparable.
   a. Micro credit
   b. Livelihoods
   c. Vocational training

The research was qualitative and data was gathered through

- Questionnaires completed by project leaders
- Questionnaires completed during interviews with project beneficiaries conducted by project leaders.

Project Samples

As such the criteria followed for inclusion within this Impact Assessment were projects that:

- Fell into one of three thematic areas – Micro credit, Vocational training and Livelihoods
- Commenced between 2002 – 2009 and completed by 2010
Overview of projects sampled

**Centre for Human and Natural Resources Development (CHANARD)**

CHANARD is a non-governmental organisation set up in 1996. The NGO works in Tamil Nadu (India). CHANARD focuses on women’s issues including child development, health, sanitation, watershed development, and vocational training. Tzedek partnered with CHANARD on a vocational training project aimed at providing female sex workers and their daughters with skills training and assistance in finding alternative sources of income.

**Ebukya women’s group**

Created in 2000 by a group of women, in the rural communities of Kamuli and Kaliro (Uganda) who came together to discuss the problems they faced getting their children into school. In 2003 Ebukya’s Women Initiatives Committee turned the organisation’s existing revolving fund into a credit fund to support group members in purchasing seeds, pesticides and tools, through loans that would be given to each village women’s group to help them market their produce. Tzedek partnered with Ebukya on a project to create a rural revolving credit fund to enable members of the Ebukya Women’s Project in Bulamuogi county, Kamuli District achieve economic self-sufficiency through income generating activities.

**Economic Rural Development Society (ERDS)**

Established in 1982, ERDS is a non-governmental organisation based in West Bengal (India) committed to work to improve the lives of the under privileged, disempowered, illiterate and poor of West Bengal. ERDS has worked in several areas including education support, campaigns against child trafficking, mainstreaming street and working children, health, micro credit and empowerment programmes. Tzedek partnered with ERDS on a two-part project to provide rural women with micro credit loans to fund income-generating activities and to support the establishment of special school centres, which focused on helping children who had dropped out of school.

**Nav Bharat Jagriti Kendra (NBJK)**

NBJK is a charity, which has worked in the Indian states of Bihar and Jharkhand since 1971. The charity focuses on addressing the socio economic needs of the rural and urban poor and marginalised groups through direct and indirect interventions. NBJK has worked in a number of areas including education, health, provision of micro credit and raising awareness. Tzedek partnered with NBJK on a micro credit project targeted at women and disabled people. The key focus of the project was to help beneficiaries become self-sufficient through self-employment.

**SEVALAYA**

Founded in 1988, SEVALAYA works in Tamil Nadu (India). The charity is involved in a variety of activities including but not limited to running a home for destitute children, a medical centre and an old age home. SEVALAYA also works on women empowerment programs by assisting women to set up self-
help groups, which run microcredit and training schemes for its members. Tzedek and SEVALAYA partnered on a land leasing project which provided seed money for revolving funds managed by self help groups. Loans from this fund gave beneficiaries the opportunity to buy seeds and put a down payment on or lease land which they worked for themselves as opposed to their usual practice of working for low wages on land owned by others. The profits from their crops went into making payments towards acquiring full ownership of the lands they farmed.

**Vikahar Paribar Bikash Kendra (VPBK)**

Established in 1987, VPBK is a not for profit grass roots development organisation, which works in West Bengal. The organisation aims to provide services and support for the development of the weaker and underprivileged sections of society with an emphasis on destitute children and women. VPBK has been involved in a range of activities including integrated child development, women’s awareness, health care services and vocational training for rural youth. Tzedek and VPBK partnered on a livestock project which provided low-income families with dairy cows which gave these families a source of income through sales of milk and calves.

**Youth Development and Voice Initiative (YOVI)**

YOVI is a non-governmental organisation formed in Northern Ghana in 2006. Working in Tamale, YOVI aims to empower and work for improvement in the quality of life of women, youth and children in the local communities in the Tamale area through the provision of livelihood, education and training support. Tzedek and YOVI partnered on a micro credit and skills training project, which provided self-help groups with seed money for a revolving loan fund. Groups used loans from the fund to purchase shea nuts, which are processed into shea butter and sold in local markets, thus generating income for members of the groups.
Section 3

View from the partners

We asked our partners a number of questions in order to understand how they perceived the impact of their projects on the communities they worked in. Their responses have been collated and outlined below.

3.1 Achievement of project objectives

The majority of the project managers felt that they met and surpassed their initial project objectives. Two partners acknowledged that they had met between 90 – 95% of their target objectives ascribing the shortfall to a paucity of funds. Whilst projects differed in size and scope and ranged across three thematic areas of micro credit, vocational training and livelihoods, the responses were fairly similar and project objectives fell broadly into the following categories:

- **Economic empowerment of beneficiaries** (through vocational training and employment placement schemes, microcredit, purchase of land for agricultural cultivation, provision of business management training etc).

- **Social empowerment** through the establishment (or support of existing) Self Help Groups. These groups provided beneficiaries with peer support, a forum to develop valuable skills in planning, engagement and a mechanism through which to express their opinions at wider community gatherings.

- **Effecting positive behavioural change** in the areas of sanitation, health, women's rights and education.
3.2 Changes in the lives of project beneficiaries

Project leaders were asked to highlight what they considered the most significant changes in the lives of beneficiaries. They highlighted the following:

- By the completion of the project, beneficiaries had acquired growing self respect and confidence
- Beneficiaries were economically empowered through the revenue increases they received from income generating activities/ training and business management skills
- Social empowerment was another key change; as a result of the projects, previously discriminated against groups found the confidence and ability to engage with the wider community. Earning an income gave beneficiaries greater ‘Voice’ in their homes. It gave them a greater say in family matters and more confidence to take the lead on managing family affairs such as planning the family budget.

A good example of social empowerment is CHANARD’s vocational training project. This project provided alternative employment options to female sex workers. Leaving sex work and pursuing alternative forms of employment gave these women acceptance in the wider community.

- Increase in enrolment and school attendance amongst children of beneficiaries. This is often due to the dual effect of rising awareness of the importance of education and increased income gained from project activities, which meant parents could afford to send their children to school.
- Better nutrition attributed to rising awareness of nutrition as well as higher income.
- Better understanding of health issues leading to improved health.
3.3 *Impact of projects on the wider community (expected and unexpected)*

Partners reported that the success of the projects has led to the following expected impacts:

- A growing awareness of the value of self-help programmes has resulted in an **increased appetite for similar projects** amongst members of the community

- As mentioned previously there have been positive impacts on indirect beneficiaries e.g. children

- Increased **awareness of the availability of government schemes** and programs

- An **awareness of the benefits of family planning** which in turn has resulted in smaller families

- Changes in the **wider communities’ attitude to marginalised groups**. This was evidenced by their engagement with beneficiaries and the support they gave to the projects e.g. purchasing goods or services from beneficiaries.

- Projects positively **impacted on equality within family life** as women gained the confidence to demand that their spouses shouldered more responsibilities within the family and reduced their alcohol consumption.

- Several partners ran ‘women empowerment’ components as part of the project and reported a reduction in cases of domestic violence as women became more aware of their ‘rights’.

Unexpected impacts of the projects include:

- The **increased uptake of crop insurance** by farmers.

- A **reduction in rural to urban migration** in the project area due to a new awareness of income generating opportunities in the local community as highlighted by the project.

- In northern Ghana, self-help groups participating in a project with YOVI facilitated the organisation of ‘Susu’ amongst members.

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3 Most partners reported expected impacts however it is arguably worth paying particular attention to the ‘unexpected’ impacts as this is where there is most potential for lessons to be learnt by both partners and Tzedek.

4 Sevalaya reported that the failure of the monsoon one year highlighted the benefits of crop insurance; as a result farmers in the project community now purchase crop insurance.

5 NBJK reported the decrease in rural – urban migration.

6 Form of group savings which enables local women to save for major purchases.
• Women with existing businesses used micro credit loans to diversify their businesses exploring additional business opportunities in rice processing and oil extraction, which in turn led to higher income.
3.4 Changes in the wider community

Project leaders were asked to describe any changes that have occurred in the project community over the last two years. The question encouraged them to report on all changes including those not related to the project.

ERDS reported positive changes in the areas referenced in the last section such as health, income, female empowerment, increased sanitation awareness and credited the project as the main driver of most of these improvements.

In a similar vein NBJK reported positive changes in the same areas with the addition of better links to government departments, resulting in increased entitlement claims such as disability benefits. Again our partner credited the project as the key driver of change.

SEVALAYA provided a full response to this question, highlighting the fact that the increased income of the local community has led to better education and consumption of nutritional food. Self help groups have facilitated the increased awareness of women’s rights. There has been a surge in political participation driven by increased engagement of local political parties with grassroots communities and self help groups. India’s government has instituted political office quota requirements that benefit women and members of the Dalit communities. Other changes include greater participation in the ‘National Rural Employment Guarantee Scheme’.7

CHANARD highlighted positive developments in education, health, female rights awareness, access to alternative employment opportunities and information about government schemes. Other positive changes include a reduction in physical and financial abuse. CHANARD candidly highlighted the following challenges in the local community:

- the fact that there had been inconsistent earnings amongst people working as tailors

- The lack of access to credit for everyone has led to increased vulnerability towards third party money lenders

VPBK reported increased income with its attendant benefits in the local community due to the financial assistance provided by the project.

YOVI in a similar vein highlighted increased income, increased demand for similar projects, increased enrolment of children in schools, increased immunization amongst children younger than 5.

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7 This scheme run by the Government of India guarantees 100 days of employment for individuals above 18 years of age.
A negative development reported were feelings of envy and isolation amongst people in the local community who were not selected to participate in the project.⁸

**Ebukya** reported a reduction in the dropout rate amongst school children and the fact that a majority of families in the project community can now afford to buy basic household goods such as soap, salt and paraffin. Members of the community now have an **improved understanding of the duties owed to citizens by their governments** leading to greater engagement of the community in local politics. A positive outcome of this is that local government officials now consult with grassroots organisations before initiating programmes that directly affect the community. **Ebukya** noted a negative side effect of the rapid increase in small enterprises is the degradation in local soil quality due to poor waste management practices amongst these enterprises.

### 3.5 *What in your opinion has influenced this change?*

Most of the project managers credited their projects with the positive changes in the community. **ERDS** made the interesting observation that having previously failed in an attempt to engage the local community in a sanitation awareness exercise, the income generating aspect of the project opened the door for them to re-engage the local community on this very important issue.

**CHANARD** was the only project to acknowledge the **influence of government policies and practices on changes in the local community**.

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⁸ It would be interesting to explore how YOVI intends to manage this in future projects as it is impossible to include everyone in a project when you are working with a finite amount of money.
3.6 Lessons learnt

Partners were asked what lessons (if any) they had learnt in the course of delivering their projects. Responses varied depending on the type of project. Collectively partners felt they had learnt the following:

- **To devote more time at the initial project planning stage to determining appropriate project length** and scope in order to ensure maximum impact in the target community.\(^9\)

- **To conduct better evaluation of the project results** in order to replicate successful projects in other villages.

- **To adopt a bottom up approach** in project planning and management.

- **To increase engagement with groups** rather than individual beneficiaries. One of the partners reported facing the challenge of oversubscription by prospective beneficiaries; this considerably prolonged the selection process.

- **To encourage self help groups** to take responsibility for the sustainability of the project by becoming part of a cooperative.

- **To provide financial management training** to prospective beneficiaries in microcredit projects prior to disbursing loans. Training will emphasize the importance of savings and potentially increase the capacity of beneficiaries to use micro credit effectively.

- **To place an emphasis on providing trainees with opportunities to earn money whilst participating in vocational training projects.** This could be accomplished by **linking a project to a supply chain.** For instance linking self-help groups that produce garments with organisations, which might place orders for garments, e.g. schools placing orders for uniforms.

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\(^9\) Two partners felt that their projects would have had a greater impact if they had been more ambitious in terms of the number of beneficiaries catered for and the length of the project. The decision to increase the scope of the project is at the discretion of partners. It is hoped that during the initial planning stage of a project, partners will conduct rigorous field research into various issues (e.g. availability of markets for products) to ensure that scaling up a project is in the best interest of the target community.
• To budget for the monthly visits by the veterinarian to check on the health of the livestock and offer advice as required in livestock projects.

“While it is popular to give credit with or without interest. It’s challenging to make the dynamics of accessing and managing credit more so in communities where the population is used to politicized credit schemes. This has been the biggest challenge to the project. This implies that for any credit scheme project to succeed, we should start with sensitization and capacity building of the community to enhance their culture to save which enhances their ability to absorb credit and improve their financial well being as well as their household incomes. This can be done through, consciousness and awareness creation that informs the communities about the preconditions of financial empowerment.”

Rebecca Ereemye - Project leader Ebukya Women’s Group

3.7 Value of conducting an impact assessment exercise

Partners were asked if they felt there was any value in conducting this impact assessment exercise. They responded positively stating that the exercise:

• Served as an important exercise in lessons learning.
• Helped clarify the effect of their projects both expected and unexpected.
• Helped build staff skills in conducting qualitative interviews.
• Served as a useful tool for comparing the differences in lives of the beneficiaries before and after projects.
• Helped clarify the future project objectives.

Comment: Participating in this exercise helped partners gain a clear understanding of beneficiary accomplishments and future ambitions. More importantly it revealed possible future challenges. It is encouraging that a number of partners stated post assessment that they would spend time reflecting on the results of the exercise.
Section 4

View from the beneficiaries

This section covers beneficiaries’ perspective on the impact of the project in their lives and the wider community. Beneficiaries were asked a number of questions and the answers are outlined below. Unsurprisingly there were commonalities in answers across projects; these answers have been grouped together while unique answers have been attributed to particular project.

4.1 What changes has this project made in your community?

Beneficiaries were asked to comment on the impact of the project in their community; they appeared to consider themselves ‘a community’ and often responded to the question partly as it related to them personally and partly as it related to the wider community.

Common responses across all six projects:

• Projects economically empowered participants putting them in a better position to provide for their families. Particular emphasis was placed on the fact that an increased income meant that beneficiaries could provide more nutritious meals for their children.

• Access to education had improved considerably as beneficiaries were in a better position to pay school fees and, in some cases, had begun planning to send their children on to higher education.

• Beneficiaries felt that improvements in their individual economic status had a trickle down effect that was felt in the wider community. One of these effects was communal awareness of the potential of income generating activities and possible opportunities for (self) employment.

• Better access to health services and a greater understanding about the importance of several health issues such as sanitation.

• Respect featured prominently in almost all the responses; beneficiaries felt that they enjoyed a higher degree of respect both from members of their immediate family and the wider community largely due to changes in their socio-economic status.

• Improved access to micro credit, beneficiaries felt that the projects had helped to simplify the process of securing loans.

Beneficiaries from the Ebukya project were not included in this part of the survey due to anticipated logistical difficulties in organising beneficiary interviews.

* against a beneficiary’s name indicates that the name of the beneficiary has been changed to protect their identity.
• The formation of **Self Help Groups has played a significant role in reshaping community dynamics**. Women in SHGs felt that they were a more cohesive group. Benefits of this cohesiveness include a unified approach to problem solving and the cultivation of long-term financial planning habits amongst members of SHGs.

• Beneficiaries felt more **independent and socially empowered**; SHGs had provided members with a ‘Voice’ enabling articulation and engagement. Women now present collective views at community meetings and actively engage in local politics.

**Project specific comments:**

**ERDS**

• Beneficiaries commented on the **reduction in the number of moneylenders** charging exorbitant interest within the community.

• There is a new **desire to engage in fair and honest business** practices amongst the wider community.

“The yes, some changes have been made in our community. Previously we had to borrow money from local money lender with a high interest – if we took loan of Rs. 100/- then we had to pay @ Rs. 10/- per month as interest that means we had to pay Rs.120% interest in a year! That situation has been completely changed when the project started running.”

*Mamata Saha - ERDS project participant*

**NBJK**

In one beneficiary’s point of view, **alcoholism amongst men had reduced** as a result of this project. Another beneficiary positively compared the simplified process involved in securing micro credit through this project to the complexities involved in trying to secure a bank loan.

**SEVALAYA**

• Beneficiaries’ felt that they were **accorded more respect** by landowners with whom they had previously engaged in the role of agricultural labourers.

• Individuals communicated a sense of pride in now having ‘**production assets**’ (goats, cows and petty trading stalls).

• As the economic situation of individuals has improved so has the inclination to help other people in the wider community.

• Beneficiaries felt they had a **greater understanding of accounts** gained through managing the affairs of their SHGs. These project beneficiaries
were the only group that linked this new skill to improved household accounts.12

“There are many changes in our community after implementing the programme. We are respected by the landholders..........Now we are also having the assets and the members of a self help group. For example we want to say that, “One year before at the time of transplanting the paddy a land lord in this village asked us, please if you have some money, at least RS 5000, for my transplantation work, it will helpful for me for purchasing of fertilisers for my field. I know that you have money or get money from your SHG, as you are the member of the SHG and if you ask money from any body they will give to you.........”

*Sai* – SEVALAYA project participant

**CHANARD**

• A **newfound sense of acceptance** amongst the wider community was strongly expressed by beneficiaries. This suggests that a previously strong sense of isolation created by the nature of their former employment (sex work), has been drastically reduced owing to their involvement in the project.

• Beneficiaries attributed the **reduction in violence** in the community to the project.

“The first change I could see is social integration and acceptance. Our earlier discomfort in moving with other people and our discrimination is no more. I am healthy now with no incidences of physical and payment cheat. My children can move with other children very freely and they can play around. My girl children are attending the school with out absence…"

*Jagrati* - CHANARD project participant

**YOVI**

• Beneficiaries reported **strong community support for the project**: members of the wider community demonstrated this by supporting trading businesses established by project participants.

• The project raised an **awareness of environmental issues** amongst the entire community, particularly on the issue of the dangers of charcoal burning.

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12 Women in this group also displayed an awareness of the importance of monitoring the relationship between their SHGs and lending institutions.
• Better understanding of the importance of family planning

• Beneficiaries felt that the knowledge they had acquired from the project had been passed to members of the wider community and that they had increased their sphere of influence.

• Beneficiaries felt that there had been a shift from total focus in agriculture to investment in business.

“The community has benefited through peer-to-peer approach to learning. After receiving the training some non-beneficiary were briefed about the project and the kind of training received, so I will say that the community has benefited”.

Azara Seidu - YOVI project participant

VPBK

Beneficiaries observed some envy on the part of some members of the community who had not participated in the project.

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13 As evidenced by their responses family planning appears to be an important issue to this group of beneficiaries. Most of the beneficiaries in this project have large families; numbers averaged at 5 – 8 children per family.
4.2 *What changes have you made in your own life as a result of your participation in this project?*

Answers to this question overlapped with answers to the previous question.

Common answers across projects:

- Beneficiaries felt **economically empowered** and as such in a position to advance their children’s education, contribute to the family income and to ensure their families had access to healthcare.

- A large proportion of beneficiaries highlighted the fact that they were finally in a position of **financial stability** enabling financial planning in the short and long term.

- In addition to their agricultural or trading activities, a number of beneficiaries had invested in **assets such as livestock**, which they bred as an additional source of income.

- In acknowledgement of the value of SHGs and the skills training which is commonly run at the beginning of a project, beneficiaries stated that they had **acquired a number of useful skills** including the ability to plan, work with others and manage a business.

<table>
<thead>
<tr>
<th>“There is a great change in my self as a woman does not know any thing except cooking and working in the field. But after joining the group I personally know the strategies of how to work effectively, function of the group, bookkeeping, accounts training, management skill and other related works with SHG. Apart from that we are also having asset creation and I personally has one acre of land …..and all are hearing my ideas patiently and I can affordable access to credit and I can have the capacity to repay the amount. I can easily to purchase note books, uniforms for my children, and college fees……… But every thing changed after the project implementation…………before that I can live with mercy of the moneylender………So it is a great change for me after implementing the project”.</th>
</tr>
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<tr>
<td><strong>Damyanti</strong> - <strong>Sevalaya project participant</strong></td>
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- Beneficiaries felt a strong **sense of independence and a freedom** from total reliance on their husbands resulting in greater gender equality.

- A number of beneficiaries commented on the fact that they now felt the *‘absence of fear’*\(^{14}\).

- This absence of fear could be linked to additional comments about experiencing ‘a sense of peace’ in their homes.

- Beneficiaries reiterated their **new feelings of self-confidence** and noted the respect now accorded to them by the wider community.

\(^{14}\) It would have been interesting to explore the question of what individual beneficiaries consider as ‘fear’.
Project specific comments

**ERDS**

Beneficiaries said the income generated after the project had helped them **recover bonded lands**, pay off previous loans and as one individual put it “fulfil my own small desires”.

**NBJK**

A number of beneficiaries commented on the **absence of fear** and of acquiring the courage to work.

> “With overall improvement in environment fear to work and earn has certainly gone away. Courage has also increased in all respect”

*Munnu Khalkho – NBJK project participant.*

**SEVALAYA**

- **Access to credit** means that beneficiaries **no longer have to mortgage their jewellery** in order to obtain credit from moneylenders.

- Beneficiaries felt that **skills training** such as bookkeeping were of real value to them as prior to participating in the project they had little or no education. They also talked about passing on the practical knowledge acquired during training to their children.\(^{15}\)

- Another deeply appreciated benefit of the project was the new **understanding of how to approach lending institutions**.

- **Asset ownership** (in this instance the ownership or long term lease of land) has greatly increased beneficiary standing both in their immediate families and amongst the wide community. Beneficiaries felt they had acquired ‘**VOICE**’ and their contributions to discussion were now given weight.

**CHANARD**

The significant difference for beneficiaries in this group is that there was no longer pressure from their husbands to sell their bodies for money. Beneficiaries also felt empowered to work on improving their marital relations and to encourage their husbands to assume greater responsibility for family affairs and reduce their levels of alcohol consumption.

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\(^{15}\) Once again these were the only project beneficiaries to discuss linking skills training to their home lives, in this case passing practical knowledge to their children. This is an unexpected but positive impact of the project.
4.3 What impact skills, additional income etc have you gained as a result of participating in the project?

Beneficiaries were asked to comment on any skills, which they might have gained from participating in the project.

Skills acquisition across the projects

• Beneficiaries acquired interpersonal skills and noted that they learnt to work successfully with others, communicate better and lead groups of people culminating in better business management skills.¹⁶

• A number of beneficiaries felt they had acquired problem-solving skills.

• A large majority of beneficiaries stated that they had learnt how to keep and manage accounts and in some cases they had learnt to do this using Excel.

“I can now freely talk with other. My fears has been disappeared. Now, I can do work according my thoughts. I can plan & work accordingly”.

*Pushpa Barman - ERDS project participant*

Beneficiaries were asked about the impact of projects on their income and if they had alternate sources of income.

Most beneficiaries responded positively stating that their participation in the project had resulted in *increases in their daily income*. The majority of the beneficiaries gave the impression that the project had generated their current source of income. Exceptions are highlighted by individual projects.

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¹⁶ Beneficiaries appear to have gained the core interpersonal skills (e.g. listening, communicating and working with others etc) from being part of self help groups.
Specific project information

**ERDS**

Beneficiaries reported an average increase in their monthly income of between Rs. 1,500 – Rs. 2000 as a result of their participation in the project. Beneficiaries are engaged in a number of trades such as running grocery shops, selling bamboo crafts and carpentry with average incomes per month ranging from Rs. 3,500 – Rs. 4000 (grocery shops) to higher incomes of Rs 5,800 (carpenters)\(^\text{18}\)

“I did not know anything about how to increase income. Previously I had to borrow amount from local moneylender and had to pay 10% interest per month that means 120% per year. So it was impossible to me to combat with my pecuniary condition. The project saves me immensely. Now, I am earning a better income without going from my village”.

*Renubala Barman – ERDS project participant.*

\(^{17}\) Only one beneficiary out of the 42 individuals interviewed mentioned reinvestment in her business as part of what she spent her money on.

\(^{18}\) Income as reported by beneficiaries
Some beneficiaries mentioned a combined family income as their husbands are currently employed as labourers or in government work.

**SEVALAYA**

**Skills**

This project was fairly different from all the other projects in that it focused on enabling beneficiaries to purchase seeds and lease land with the aim of future land ownership. In addition to the more general knowledge acquired across projects, beneficiaries in this project received a considerable amount of what appears to have been very relevant training on agriculture cultivation. Beneficiaries highlighted **intensive training in organic farming, transplanting and soil testing** as being practically useful. Additionally they were taught the value of introducing new crops to their areas, the potential for adding value to their produce and marketing techniques.19

"We were trained by both the govt department and through our project. Through the horticulture department of the government we came to know about the cultivation of coconut, groundnuts, mangos, bananas and other related things regarding the horticulture and we planning to introduce horticulture in our area. Without the project and proper training it is very difficult to learn skill education and that skill education has fully utilised by me. Every day I should learn…" *Falguni* – Sevalaya project participant

**Comment**

The tone of responses suggests beneficiaries felt the training they had received through this project was very valuable. They conveyed the impression that they were very proud of the training they had received. One beneficiary explained that prior to the project they worked to serve the needs of the landowners without any understanding of the agricultural principles that dictated their tasks. Through this project they have gained that knowledge and are utilising it on their own lands with good results.

**Income**

Beneficiaries in this group acknowledged that their monthly income had increased20 though **earnings generated from selling paddy**21 and livestock

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19 Sevalaya appears to have adopted a holistic approach to service delivery, working with government agencies and Tamil Nadu Agriculture University to link beneficiaries to relevant and valuable training.

20 No income figures were supplied
rearing. Depending on the season, beneficiaries also work other people’s land and participate in the National Rural Employment Generation Scheme (NREGS)\textsuperscript{22}.

Beneficiaries combined their incomes with their husbands who are self employed in various trades such as vegetable sales, seasonal chef and working as a bar bender.

**CHANARD**

Project specific skills gained by beneficiaries at this project were general computer skills (e.g. using software applications), computer servicing, hardware assembling and sewing.

**Income**

Beneficiaries who sew for a living reported an average monthly income of Rs.3000. They emphasised the fact that due to the seasonal nature of their work it was difficult to accurately gauge their income. Beneficiaries who were trained in computer servicing reported an average monthly income of Rs. 3000 – Rs. 4,500.

Priya* (28) used her basic computer knowledge to secure intermittent jobs in data entry earning between Rs. 50 – 60 per day. Living with an alcoholic husband she was forced to supplement her income working as a prostitute. CHANARD’s vocational training project offered her more advanced computer training; on completion of the course she secured steady employment as a desktop publishing operator with a monthly income of Rs.3000. When asked about the impact of the project in her life she responded “I can look after myself in health and wellbeing aspects. I am happily living with my children and my husband. Nowadays he is not compelling me to do the earlier indecent work and he is not disturbing me in the family maintenance”.

**YOVI**

Beneficiaries learnt how to process rice and Shea nut. They also emphasised the importance of the family planning training they had received. Beneficiaries felt that overall the training they had received was economically empowering and had provided them with the tools to start or expand their own business.

\textsuperscript{21} Paddy is often sold at government direct purchase centres.

\textsuperscript{22} Work scheme implemented by the Government of India.
Income

A large majority of the women interviewed for this exercise have diversified their businesses. They engaged in other businesses of petty trade, rice processing or groundnut extraction in addition to their shea nut business. They felt that the project had enabled them to expand their businesses through diversification into these other trades and this in turn had led to increases in their income. The majority of women sampled reported an income of between GHc 14.00 – GHc 22.00 a day. This income is dependant on the season and on the number of customers.

“I learnt Shea butter processing and how to save money and now I am skilled in the business. I have also learnt that, the business is different from that and me whatever I need from the business have to pay for it. The skill gained has enabled me to manage my doorstep business as well without difficulties”. Azara Mahamadu – YOVI project participant.

VPBK

This project differed slightly from the other projects in the sample in that it was a livestock project. To accommodate this we altered the question about skills and instead asked beneficiaries if they had increased the number of animals they owned. Both beneficiaries questioned had increased the amount of livestock they owned to two cows and calf in one case and one cow and one calf in the other.

Income

The majority of beneficiary income comes from their livestock; they sell milk from the cows in the market for Rs.20 per kg, sales from the milk average between Rs 900 and Rs.1,200 per month. One beneficiary earned additional Rs 2,100 from the sales of cow dung whilst the other earned Rs.1,300 from the sale of a 7-month-old male calf.

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23 One of the women reported a much lower income of between GHc 7 – GHc 9 a day. She sells soap in addition to processing shea nut.

24 This beneficiary initially had two calves and then sold one to raise some money. Her cow is currently pregnant.

25 The beneficiary claimed that the current price is Rs.1600 and this is what she expects to earn when her cow gives birth.
4.4 How has life changed in your community over the last 2 years?

Across projects beneficiaries reported that life had changed in a number of areas, citing the following positive changes.

- Improved **economic environment**.
- Better **health services** and improved access to these services.
- Improved rate of **enrolment of children**\(^{26}\) in **education**.
- Women have become a **more cohesive group** with a stronger **voice** and now take part in decision making at the community level.
- Increase in the number of meetings organised to discuss issues affecting the entire community.
- Members of the community have **cultivated long and short-term financial planning habits**.

Most beneficiaries credited their projects for the changes (other drivers of change are listed under individual projects).

**ERDS**

**Changes in the community**

Beneficiaries noted that one of the topics frequently discussed in meetings is the **issue of family planning**.

**NBJK**

**Changes in the community**

Beneficiaries noted the increase in the number of SHGs and the fact that one of the SHGs has **empowered one participant to become a local government official**.

**Drivers of change**

In addition to the project, one of the beneficiaries noted the positive change in male outlook to women, which had resulted in a **decrease in ‘atrocity’**.\(^{27}\)

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\(^{26}\) Sevalaya beneficiaries placed an emphasis on the increase in enrolment of girls in education.

\(^{27}\) This might suggest a decrease in violence against women.
**SEVALAYA**

Changes in the community

Beneficiaries said that a *leadership rotation system* had been introduced to community groups and this had improved the quality of leadership within the community by introducing legitimacy.

Drivers of change

In addition to the income generated through project activities, a beneficiary credited improvements in the community to the activities of various community groups.

**CHANARD**

Changes in the community

- Women *engaged with the wider community with more confidence* due to their improved socio economic and political status.
- Women have been *inspired to motivate other women* to leave the sex trade and to participate in raising awareness about social issues.

Drivers of change

The project facilitated a new understanding that of the various paths to self-improvement such as vocational training.

**YOVI**

Changes in the community

- A marked increase in the number of women involved in business enterprises.
- An improvement in road networks.\(^{28}\)
- An increase in the number of women who would like to join SHGs.

Drivers of change

Beneficiaries highlighted the fact that there had been a *community initiative* to enrol as many children as possible in school. Children had initially exhibited a reluctance to attend school because they did not have uniforms. As beneficiary finances improved they were in a position to purchase uniforms for their children.

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\(^{28}\) Although improvements in road networks was highlighted as a change, no mention of it was made when beneficiaries where asked what had led to the changes.
VPBK

Changes in the community

Beneficiaries claimed there was ‘greater peace of mind’ due to improved incomes\(^{29}\).

\(^{29}\) The tone of the response suggests it refers to the community of beneficiaries involved in the project and not to the wider community.
4.5 What future changes would you like to see in your family/community?

Changes have been laid out under project headings to allow for the differences between projects.

**ERDS**

Beneficiaries would like to see:

- Continuing increases in income
- Better quality of education
- Improved access to utilities (water and electricity etc)
- Greater access to entrepreneurship loans
- Improved infrastructure such as roads

**NBJK**

Beneficiaries would like

- More training on engaging with development officers and lobbying for more development interventions in their community and **greater transparency** in the implementation of rural development projects.
- To see **better leadership**, more equality in gender representation in leadership in their community and the complete eradication of male ‘atrocity’.

> “……… Increase in interpersonal skills in order to deal with Block Development officers & Circle Officers to call for more development intervention ……most specifically transparent way of implementing rural development projects”. **Munnu Khalkho - NBJK project participant**

**SEVALAYA**

Beneficiaries would like

- More **training in agricultural practices**, particularly with regards to marketing techniques and adding value to their produce.
• More vocational skills training; one beneficiary argued that skilled workers earn more than unskilled labourers citing her husband as an example. He works on a construction site as a skilled ‘bar bender’ and earns double the income of unskilled labourers.

**CHANARD**

Beneficiaries would like

• To see their children progress to higher education.

• To move to better housing.

• To go on holiday.

• To receive more vocational training in order to improve their incomes.

• Their husbands to assume more responsibility for their families.

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“My husband has to support and recognize his responsibilities. The education of my daughters has to reach University level. They have to stand on their own legs and not to depend on anybody just like me now”.

*Indrakshi – CHANARD project participant.*

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**YOVI**

Beneficiaries would like

• Further improvements in their income to ensure that they can educate their children to university level.

• Both primary and junior high schools built in the community, to take the strain off children travelling substantial distances to go to school.

• To develop skills in other trades such as weaving and animal husbandry. Beneficiaries exhibited an eagerness to continue to diversify their business interests.

• To expand their shea nut business and hope to acquire relevant equipment such as a grinding mill and donkey/car for transporting produce through assistance provided by YOVI.

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30 Several beneficiaries spoke passionately about their daughters’ education and their desire to ensure that their daughters went on to higher education to eradicate the cycle of generational prostitution.
• More support from organisations for men in the community such as teaching men better farming methods\textsuperscript{31}

\textbf{VPBK}

Beneficiaries would like

• Similar projects executed in the community in future
• \textbf{Improvements in infrastructure} such as roads, electricity supply and the availability of housing.

\begin{quote}
"I would like to see my better house, better road in our village, electricity in our house and better road; Yes we have skills that would make those changes in future". \textit{Anjana Barman - VPBK project participant.}\end{quote}

\textsuperscript{31} This was mentioned by one woman, she was the only one out of 42 beneficiaries to request assistance for men.
4.6 **Indicators of a good life**

Beneficiaries were asked to list three things, which they consider indicators of a good life. The following indicators were common across projects.

**Indicators**

- Practicing family planning
- Being in a position to help other people
- Having savings/assets
- Living in/owning a good house
- Good and sustainable income
- Quality education for my children
- Good health and access to health facilities
- Providing my family with nutritious meals

* Figures at the bottom of the chart represent the number of projects.

It is clear from the graph above that beneficiaries consider the three most important indicators of a good life to be as follows:

- **Earning a living wage that is sustainable.**
- **Providing children with quality education.**
- **Good health and access to healthcare facilities.**

Other indicators were as follows:

- Having good in-laws.
- Being engaged in ‘dignified’ work\(^{32}\).
- Living next to good neighbours.
- Having access to the support provided by self help groups.
- Community access to development support from organisations\(^{33}\).

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\(^{32}\) This indicator came from the project to rehabilitate sex workers (CHANARD)

\(^{33}\) It is interesting to note that beneficiaries talked about support from organisations and not support from their local/state governments.
4.7 *What is your greatest concern at the moment?*

In a further bid to identify issues that matter to beneficiaries we asked them to tell us what their most pressing concern is.

Common responses across projects were as follows:

- Ensuring that their businesses did not stall but flourished and grew.
- Ensuring that their children had access to a good education and good jobs in future.
- Ensuring that their families had enough food.
- Ensuring that women in the community continued to be economically empowered.
- Ensuring that women continue to be supported through SHGs.
- Ensuring that other disadvantaged groups in the community have access to similar project support.
- A number of beneficiaries wanted to become land owners.
- Continued access to education and future skills training.³⁴

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³⁴ Response given by unmarried women under the age of 23 who do not have children.
4.8 Additional information

Beneficiaries were asked if they would like to say anything else about the project. Their responses were as follows.

**ERDS**

Beneficiaries noted the benefits of self-help and expressed hopes that similar projects would be run in their communities.

**NBJK**

Beneficiaries noted that the formation of SHGs has facilitated better problem solving amongst beneficiaries. They also noted that the project had increased knowledge about rural development and agricultural skills. One beneficiary expressed dissatisfaction with the length of the project.

**SEVALAYA**

Beneficiaries expressed the opinion that the project produced better results than government sponsored programmes. They felt that the project tackled problems at the roots by adopting a ‘bottom up’ strategy and working directly with the poorest people in the community. They felt that the project whilst successful would have had a higher success rate (raised incomes to a more adequate level) if it had been more ambitious in its scope.\(^{35}\)

**CHANARD**

Beneficiaries reported that the project had changed the lives of a disadvantaged group of women. They expressed hopes that the project would continue and would reach out to and provide skills training to other female sex workers. They hoped their groups would continue to work for the socioeconomic empowerment of women in the community.\(^{36}\)

**YOVI**

Beneficiaries acknowledged the support that the project had provided and expressed hopes that it would continue and extend support to the men in the community. They also highlighted the issue of family planning and noted that more community awareness programs were required to address this particular issue.

“The community needs education to minimize the rate at which people’s give birth, it is too much especially the young one’s most of which are, unplanned pregnancies.” Asana Mahamadu – YOVI project participant

\(^{35}\) Beneficiaries would have preferred to lease/purchase 2 acres of land instead of 1 acre.

\(^{36}\) Particular mention was made of finding ways to support beneficiaries who suffered from an inconsistent monthly income due to the seasonal nature of their trade.
VPBK

Beneficiaries expressed their delight with the psychological assurance that resulted from the economic stability the project had provided them. They also expressed hopes that similar projects would be run in future, to enable them to expand their livestock ownership to include cows, goats and pigs.
Section 5

Conclusion

The aim of this exercise was to present a picture of the lives of Tzedek funded beneficiaries, their challenges, aspirations and the impact of interventions in their lives. In the hope that this would help Tzedek and our partners’ better understand those we serve, identify methods that have succeeded, and areas of improvement.

Due to a lack of project sample variety within each region, it was not possible to comprehensively compare project impacts on a regional level. On a general level, across the project sample, it is clear that projects have had a largely positive impact on the lives of those they seek to help. Across the board, beneficiaries not only highlighted improvements in their social and economic status but also exhibited an increased awareness of several important issues including but not limited to education, women rights and family planning.

While it is challenging to confirm the accuracy of reported income figures, it is encouraging to note that beneficiaries are also using their own initiatives to improve their standard of living. Initiatives range from taking an active interest in issues that directly affect them to making decisions to expand business opportunities.

Another interesting development is that some beneficiaries are beginning to adopt a 'rights based' approach to community development, expecting and demanding more from their appointed government officials.

A winning component of most of the projects has been the formation of self-help groups. These groups have been reported to have had a large impact on the lives of their members, fostering feelings of community, providing a space for learning and representing the views of often marginalised groups to the wider community.

In terms of project management some partners achieved good results from linking people at the grassroots level to government schemes and training opportunities. The benefits of these links were clearly appreciated by beneficiaries as emphasised in their responses. Information from some projects indicate that there is clearly a need to improve on pre-project thinking about the capacity of existing markets to absorb goods or services provided by project trainees. Arguably it is not enough to provide skills training or give micro credit loans purely for the sake of it.

A few partners highlighted the challenges of continuing with some components of their projects due to the end of donor funding. This is a very important issue, which must be given a great deal of consideration at the conception of a project. The finite nature of funding is one of the reasons Tzedek has made ‘project sustainability’ part of its project selection criteria. The onus is therefore on project planners/designers to ensure that their projects can continue when funding ends.
Partner responses reflected the fact that whilst partners often identified current and future challenges, what was often lacking was a plan to tackle these challenges. It could be argued that this is where peer networks and shared learning has the potential to add immense value to partners. Another possible form of support are Tzedek capacity building grants; these limited grants are open to partners looking to build the capacity of their staff or organisation. Possible use of grants could be to fund practical key staff training e.g. in project design or solutions-based research.

In conclusion, this impact assessment exercise achieved its key objective, which was to engage with our partners and project beneficiaries and to better understand the impact of projects on their daily lives. It is hoped that the information presented here will positively impact future project design, management as well as improve the project selection process.