



SOCIAL RETURN ON INVESTMENT of Shae That's Livelihoods Work

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Executive Summary

Pact Myanmar in collaboration with Cesvi conducted a Social Return on Investment study of the Shae Thot project's livelihoods activities from August 2015 – March 2016. This report presents the methods and findings of this assessment for the purpose of assurance.

The project team engaged all stakeholders that we expected to have material outcomes due to the project, considering both those who might be both positively and negatively affected. We then conducted a series of focus groups and surveys with these stakeholders to map the outcomes they saw in their lives, estimate the number of stakeholders for whom the outcomes happened, value the outcomes, and consider how much of the outcome can be attributed to project activities. After processing the data, we narrowed the analysis to only the five stakeholders whose outcomes had a material impact on the final results. The values calculated per stakeholder are listed in the table below, with WORTH (women's savings and empowerment group) members' families netting the highest value.

Table 1: Social value for material stakeholders

Stakeholder	Total stakeholder social value calculation	Social value of material outcomes only
WORTH group members	\$ 11,349,338	\$ 11,111,777
WORTH members' families	\$ 11,924,113	\$ 11,924,113
Agriculture program participants	\$ 11,517,853	\$ 11,363,814
VDC members in agriculture areas	\$ 2,815,345	\$ 2,592,609
Empowerment workers	\$ 737,431	\$ 0
Total	\$ 38,344,081	\$ 36,992,314

We counted any outcome contributing one percentage (1%) or more¹ to the final total value as material for this report. This led to a set of 14 final outcomes, which are listed in Table 2 below, along with how much these outcomes contributed to the final value.

Table 2: Material outcomes and values

Stakeholders	The Outcomes (what changes)	Total value of outcome including 5 years post-project	% of total value
WORTH members' families	We have better access to healthcare	\$9,210,262	25%
Agriculture program participants	The community respects us	\$8,655,534	23%
WORTH group members	I feel better integrated and supported by my WORTH group	\$4,442,628	12%
WORTH group members	I am proud of my ability to help my family	\$2,627,148	7%
VDC members in agriculture areas	We have improved self-esteem	\$1,982,624	5%

¹ Based on rounded percentage values.

Stakeholders	The Outcomes (what changes)	Total value of outcome including 5 years post-project	% of total value
WORTH group members	Financial management skills give me a feeling of self-confidence	\$1,715,610	5%
WORTH members' families	Our family is more united because we are saving together	\$1,702,310	5%
Agriculture program participants	We have better access to healthcare	\$1,697,575	5%
WORTH group members	I am more financially secure	\$1,441,782	4%
WORTH members' families	We have satisfaction from fulfilling our obligations to the community	\$1,011,541	3%
WORTH group members	I have improved pride in myself	\$884,610	2%
VDC members in agriculture areas	We earn more income and are more food secure	\$609,986	2%
Agriculture program participants	We have religious security for our next lives	\$605,801	2%
Agriculture program participants	We are more food secure	\$404,903	1%

Compared to the total inputs of \$11,219,742 from USAID and the material stakeholders, we calculate a social return on investment of **\$3.30**. Other key findings from these results include:

- WORTH family members, who the project generally considers indirect beneficiaries, received significant value from the project and the value of outcomes for this stakeholder group made up close to one third of the project's SROI.
- Were indirect beneficiaries of agricultural activities included in the study, an additional social value of 40% can be estimated; increasing the SROI to \$4.63 for every dollar.
- Outcomes related to empowerment, self-esteem and skills contributed highly to the final result, and participants generally thought that these outcomes were life-changing and would stay with them their whole lives.
- Outcomes related to food security and basic livelihoods improvements were also valued highly, though participants tended to think that they would be more easily disrupted by outside circumstances after the project ends, particularly extreme weather events.
- Landless households had a lower social return on investment than other groups and were not material to the final findings.
- Many other factors contributed to outcomes that stakeholders experienced, by far the most important being their own commitment to taking the skills they learned through Shae Thot forward and applying them through building their businesses, farms and other livelihoods activities.

Shae Thot will be discussing these findings in upcoming project meetings to determine what recommendations they imply for the project.

Introduction

Shae Thot is a multi-sector, five-year project funded by USAID in Burma that will run from September 2012-September 2016. The project focuses on four sectors:

- maternal and child health,
- livelihoods,
- water, sanitation and hygiene,
- and community governance.

This assessment is a Social Return on Investment study of Shae Thot's livelihoods work. The purpose is to understand which outcomes project participants experience contribute the most value to their lives, what the principle factors are contributing to the final outcomes, and allow for program discussion of how the most valuable outcomes can be maximized. The Social Return on Investment (SROI) methodology engages stakeholders throughout the process to have them articulate the main changes at an outcome level in their lives due to the project and what the relative value of these outcomes is for them. This report is written for the purpose of assurance. As such, our focus is on the methods we used throughout the process to arrive at the final social return on investment and the adherence to SROI principles. Following assurance of the methods and results, we will discuss findings with program teams to determine how they can be used to improve implementation and create a shorter document for the donor and external audience that puts less focus on methods and more on the main findings. As such, recommendations are not included in this report.

Though the project is not completely finished, this SROI is conducted as an evaluative assessment, measuring and looking at change that has actually already happened between the beginning of the project in September 2012 and the end of fieldwork in March 2016, six months before the project was originally due to end.²

To narrow the scope, we chose just to focus on one of Shae Thot's four sectors. We chose livelihoods because we were particularly interested in how project beneficiaries were able to leverage the improvements in income and access to credit that the project expects into other kinds of benefits for themselves and their families. The livelihoods activities encompass women's savings groups, agriculture activities, and livestock and home gardening activities that target landless households. The geographic coverage of these activities is summarized in the table below. All of these townships are in rural Central Burma. Pact directly implements WORTH, the women's savings group activities, while our partner Cesvi implements a suite of agriculture activities that we split into farming activities (which we will refer to as agriculture activities from here forward) and livestock/home gardening community-managed interventions. The traditional microfinance components of the program are not included in this assessment.

² The project is expecting an 18-month cost extension. Activities, inputs and stakeholders from the cost extension are not included in this analysis.

Table 3: Project activities by township

Townships with Women's Savings Group Activities	Townships with Agriculture and Livestock/Home Gardening Activities
Budalin (active 2013-present)	Magway (active 2012-2014)
Madaya (active 2015-present)	Meiktila (active 2013-present)
Myingyin (active 2012-2014)	Pale (active 2013-present)
Pyinoolwin (active 2015-present)	Salin (active 2013-present)
Seikphyu (active 2012-2014)	Seikphyu (active 2013-present)
Yinmabin (active 2013-2015)	Yenangyaung (active 2013-present)

Activities

WORTH: WORTH is a women's empowerment and savings model. Women form groups of approximately 25 who collectively save together every week and use that pool of savings to revolve low-interest loans to each other. These interest payments revert to women in the form of dividends in proportion to their savings. The project trains group members on financial management, how to effectively run their group, and small business development. Women are encouraged to primarily use their loans to invest in small businesses, and groups are encouraged to donate a portion of their interest to village development activities.

Agriculture: Agriculture activities intensively train select farmers in villages in improved agriculture management techniques using sustainable, locally relevant practices; these farmers then conduct echo trainings with other farmers in the village to encourage widespread adoption of these practices. Project staff has provide technical advices to farmers through wide range of activities and events according to sustainable agriculture principals for dry regions together with the provision of IEC materials developed by project technical staff in collaboration with the Ministry of Agriculture. Demo plots and Farmers Field Schools (FFS) have been the major push-up mechanisms in leading farmers to adopt appropriate and environmentally friendly practices. In addition, villages set up seed banks, where loans of high quality seeds are made available and repaid in kind with a relatively low interest rates.

Landless households: As a supplement to agriculture activities which landless households (landless meaning that the household does not own any farmland; households will still have de jure or de facto control over a plot of land for living) do not benefit from, Shae Thot targets landless households for livestock banks and home gardening. The livestock banks work similarly to seed banks, where the project provides high quality livestock and the village then loans these animals for breeding to households. The households repay interest to the bank with a portion of the livestock offspring and these livestock are revolved again as a loan to another household in the village. Volunteers in the village also receive intensive training on animal health who paly a key role for community-managed animal banks. Home gardening includes training and supply of initial inputs.

Stakeholders

Project staff conducted an initial stakeholder mapping in August 2015, identifying 12 groups of stakeholders, 8 of whom potentially experienced material changed due to the project. Each stakeholder, their expected change and how they were consulted during this assessment is

described below in Table 4. We decided whether or not to consult with stakeholders were initially based on whether they were likely to experience material change, in alignment with the SROI Principle to only value what is material.³ During initial engagement with these eight stakeholder groups, project staff also asked these stakeholders for their assessments of how the project might affect other groups, and found agreement that the other groups were unlikely to experience material change due to the project. Excluded stakeholders fell into two basic groups: people whose businesses might have been negatively affected by the alternatives the project made available and levels of government that have to give permission for the project to operate. Affected businesses were existing loan providers, existing agricultural input providers, and middle men for goods that small business owners might be able to source directly from wholesalers with improved business skills. Loan providers and agricultural input sellers (fertilizer and seeds especially) might see decreased business with lower interest and higher quality products available through the project, and Community Mobilizers and Empowerment Workers were both able to cite cases where these had in fact happened in villages they covered—in some cases loan providers had actually lowered interest rates to be more competitive with WORTH loans. Some of the villages we visited told a similar story. However, all agreed that this had not had much of a net impact on the business’s profits. While perhaps someone might give fewer loans or sell less fertilizer, all of these individuals have diverse local business interests and would divert their investment to other types of business ventures instead. Because they are all locally based, scale up of the project to more villages would not change this. Middle men were slightly different. So few WORTH members actually grow their businesses to the point that they can bypass middle men that the middle men’s businesses were not actually impacted. In addition, middle men are usually based in townships and have a wide clientele to draw on.

The other stakeholders we did not consult were various levels of government. Government invests itself in the project in the sense that it gives permission for the project to operate and would not give permission to a project that was subversive or flouted government restrictions. Economic prosperity or hardship can certainly play a role in a government’s success, but the scale of the project is such that it won’t have much of a material impact on national or even local government. During consultations, it did not seem in any way that livelihoods project activities had influenced the way villagers perceived or interacted with government.

Stakeholders whose inputs or outcomes are included in the final analysis are highlighted in the table below.

Table 4: Project Stakeholders

Stakeholder	Description	Expected Change	Involvement in Assessment
USAID	USAID provides the funding for this project	USAID's main goal is to provide impact for direct beneficiaries (WORTH group members, farmers) and their families. The	None. We don't expect the change for USAID due to the project to be material when viewed in the full

³ Only include what is material - Determine what information and evidence must be included in the accounts to give a true and fair picture, such that stakeholders can draw reasonable conclusions about impact. <http://socialvalueuk.org/what-is-sroi/principles>

Stakeholder	Description	Expected Change	Involvement in Assessment
		project may contribute to some small fraction of reputational improvement for USAID.	picture of their aid portfolio.
WORTH group members	Direct beneficiaries; learn to save and run revolving funds	WORTH members begin to save, earn interest on savings, have increased access to low-interest loans, gain financial literacy and business skills and have weekly group meetings. This enables them to invest and increase income, have better financial security, and feel more empowered from their skills, contribution to household livelihoods and increased social network.	Interviewed as focus groups four times: 1) to formulate theory of change, 2) to rank outcomes for determining values, 3) to discuss attribution and re-rank values, and 4) for validation. They were also quantitatively surveyed during two prior project surveys and for a special survey for this assessment.
Empowerment Workers	Paid volunteers, chosen from nearby communities, who mentor WORTH groups	Empowerment Workers are typically young with few job skills and only basic education. The intensive training and travel they access via the project gives them marketable skills, a wider social circle and self-confidence.	Interviewed as focus groups four times: 1) to formulate theory of change, 2) to rank outcomes for determining values, 3) to discuss attribution and re-rank values, and 4) for validation.
Family members of WORTH members	People in the same household as women participating in WORTH groups	WORTH members' economic gains can benefit the whole family, though members' involvement in the groups may also cause disruption in the family	Interviewed as focus groups four times: 1) to formulate theory of change, 2) to rank outcomes for determining values, 3) to discuss attribution and re-rank values, and 4) for validation.
Village Development Committees	VDCs are community bodies that coordinate management of local development activities and are specifically coached through the project on management. This includes management of village revolving funds.	VDCs benefit from WORTH donations to communities, WORTH help managing village funds, and improved management skills from agriculture project management	In agriculture areas, interviewed as focus groups two times: 1) to formulate theory of change and rank outcomes for determining values, and 2) for validation. In WORTH areas, interviewed as focus groups three times: 1) to formulate a theory of change, 2) to rank outcomes for determining values, 3)

Stakeholder	Description	Expected Change	Involvement in Assessment
			to discuss attribution. Surveyed quantitatively for this assessment in agriculture areas to determine frequency, attribution and duration, and in all areas in one prior project survey. During the course of consultations, we determined that the VDCs experienced material change in agriculture communities but that the contribution of WORTH activities to outcomes in the WORTH areas was not material.
Middle men	Business people in town who have connections to wholesale suppliers and sell these goods at higher prices to people in villages.	A small fraction of WORTH members gain enough business skill and capital that they can buy stock for businesses directly from wholesalers rather than middle men, causing middle men to lose a few clients. This is unlikely to have much impact on their businesses. Not material.	None
Loan providers	Wealthy community members who provide high interest loans to other people in the village, usually as one of many livelihoods strategies	Loan providers lose some business as WORTH group members access the group from loans rather than high interest moneylenders. In isolated cases this leads to decreased interest rates for the whole village. In cases where loan providers do see a material decline in their loan businesses, they invest their money in other income-generating activities. Not material.	None
Key agriculture volunteers	Unpaid volunteers who train farmers in villages in best practices	Volunteers apply agriculture techniques on their own land and see increased crop yields, leading to more income	Interviewed as focus groups two times: 1) to formulate theory of change and rank outcomes for

Stakeholder	Description	Expected Change	Involvement in Assessment
		and food security. They also become leaders in their communities through training others, bringing them the respect of their peers.	determining values, and 2) for validation. Surveyed quantitatively for this assessment to determine frequency, attribution and duration, and in one prior project survey.
Farmers and livestock owners participating in trainings	Learn agriculture best practices from key agriculture volunteers during echo trainings	Apply these agriculture techniques on their own land and see increased crop yield, which improves household income and food security.	Interviewed as focus groups two times: 1) to formulate theory of change and rank outcomes for determining values, and 2) for validation. Surveyed quantitatively for this assessment to determine frequency, attribution and duration, and in one prior project survey. This group was combined with key agriculture volunteers because we expected that the outcomes would be extremely similar.
Community mobilizers	Paid project staff recruited from local areas who conduct the majority of training and mentoring with key agriculture volunteers.	Community mobilizers receive intensive on-the-job training and large improvements in their skills, leading to better long-term job opportunities. Their role as trainers and mentors brings increases in respect from their communities.	Interviewed as focus groups two times: 1) to formulate theory of change and rank outcomes for determining values, and 2) for validation. Surveyed quantitatively for this assessment to determine frequency, attribution and duration.
Agriculture suppliers	Community members who act as middle men selling fertilizer, seeds and other agriculture inputs in their own and sometimes neighboring villages.	Possible minimal positive or negative outcomes from increased or decreased demand from farmers, depending on the supplier's products. The scale is too small to mean tangible market shifts. Not material.	None
Local authorities	Give permission for project to operate, participate in some agriculture events and trainings to ensure their	Local authorities have authority over what activities operate in their areas of jurisdiction. A successful or	Gave permission for fieldwork but were not directly involved in any of the interviews

Stakeholder	Description	Expected Change	Involvement in Assessment
	awareness and buy in of the activities	unsuccessful project might contribute towards decrease or increase in authority or reputation, but these effects are likely to balance out. Not material.	
National/regional government	Give permission for project to operate	Government has authority over whether or not projects operate. A successful project might contribute to a small increase in resources available to government or to demand for infrastructure, but the scale of the project is unlikely to have much effect. Not material.	None

Several of the stakeholder groups had possible sub-groups. WORTH groups could be divided into Management Committee members, the five members of the WORTH groups who receive additional financial management training and manage the WORTH group, versus regular members. We consulted these two sub-groups together, balancing the numbers of Management Committee members and regular group members in each focus group discussion. This means that the Management Committee members were oversampled during the qualitative consultations so that we could arrive at a representative theory of change for the group. We found that many of the changes that Management Committee members experienced were the same as the regular members, thus not making it material to split them out in the analysis; this is discussed further in the Outcomes section of the report. During the quantitative data collection, we randomly sampled respondents from the whole population of WORTH members and so the number of Management Committee members contributing to the totals is representative.

We divided the VDCs into those that were in WORTH areas versus those that were in agriculture areas. Their initial theories of change were somewhat different because of the way that the two types of program intervention contribute towards village development. In agriculture areas, VDC members get direct training in managing distribution and repayment of agriculture inputs like seeds and livestock. In WORTH areas, VDCs do not get additional training; instead, WORTH groups are encouraged to contribute towards the VDC's activities by donating part of the interest their group fund generates and volunteering in community development activities. In the end, we found that the changes for WORTH area VDCs were not material, while the changes for agriculture VDCs were; consequently, only the latter are included in the analysis.

Agriculture beneficiaries could potentially be divided into Key Farmers, volunteers in communities who receive intensive technical training and perform echo trainings with farmers in their villages, and the echo trainees, as they are in the table above. Because there is just one Key Farmer per village, we included them with the in-depth discussions with echo trainees at the

beginning of consultations and found that they had very similar experiences of change as the echo trainees and so were kept together for the remainder of the analysis. These are discussed in the outcomes section.

Landless beneficiaries receive two possible types of interventions, home gardening and livestock. Some households receive both, while some households receive only one or another. Each group is fairly small within the village. As above, we found that due to the similarity of the targeting criteria for these beneficiaries and the type of change the interventions spurred, they had very similar outcomes and we kept them together throughout the analysis.

Data Sources

Project staff collected data for the assessment through several quantitative surveys conducted specially to answer SROI-related questions, focus group engagement with the main material stakeholders, and two quantitative surveys that were conducted prior to the beginning of the assessment. Each data source and how it was used in the final analysis is described below.

Focus Groups: These engaged the eight material stakeholders at different points in the process, in four waves.

The first set of focus groups engaged all eight material stakeholders we initially considered material to create the theory of change and get an initial value ranking of the outcomes that arose during the discussions. These focus groups took place in Yinmabin and Pale townships, which were chosen for their proximity to each other; project staff also verified that these townships were broadly representative of the project's target areas, unlikely to give atypical results. For this set of focus groups, we targeted particularly high-performing villages that had been participating in the program since 2013 because these stakeholders were more likely to give robust answers that detailed change; later representative quantitative data tempered the weight of these outcomes to a more average level. Yinmabin had savings group activities, while Pale had agriculture and landless-household targeted activities. Two focus groups in two different villages were conducted for each of the six village-based stakeholders, with eight participants in each focus group. Eight Empowerment Workers were interviewed as a group in Yinmabin, and eight Community Mobilizers were interviewed as a group in Pale. The questionnaires from these focus groups are included in Annex 1: Discussion Structure for Stakeholder Consultation on Outcomes.

The second set of focus groups engaged all four stakeholders related to savings groups, again in Yinmabin, with the intention of gathering valuation data, which was incomplete in part due to time constraints during the first assessment. These consultations did not yield usable data. Values were determined by asking respondents to write down purchasable things that they would like to buy if they were able, rank them, and then to insert the outcomes they had discussed into these rankings. The resulting values did not come together coherently—that is, many highly-priced purchasable items were at the bottom of the list respondents created, while low-priced purchasable items were at the top; rice was ranked first in several of the lists. After debriefing with the team who conducted the discussions, a couple of potential obstacles were identified. First, the team had asked respondents what was important to them to buy and rank the items by importance. In a context where food security is often tenuous, when prompted this way respondents were thinking about their basic needs. Secondly, many respondents wrote down

items that would benefit the whole community, such as clinics or roads, in combination with individual items like cars and mobile phones. This may have muddied the rankings. None of the data from this consultation is used in the final analysis.

A third set of focus groups again engaged all four stakeholders related to savings groups, this time in Budalin township, again in two villages for each of the village-based stakeholder groups. This time, respondents were prompted during the valuation exercise differently. We asked them to think aspirationally about what they would like to purchase that they didn't have already, if they had the means, and to list only items that were for personal or household use, not items that would benefit the whole community. When ranking, we asked them to list items in order, with the items they valued most at the top. Following this ranking, they combined the list with the outcomes they had discussed and agreed on, again ranking the items and outcomes they valued in order from most valuable to least. This process resulted in a list of values that did much more closely follow a coherent order from most costly to least costly and the results are used in the analysis presented in this report.

Finally, a fourth set of focus groups engaged seven of the eight initially identified stakeholders—one, community members in WORTH villages, had been eliminated as non-material during the third set of focus groups—for the purpose of validating the findings so far. These focus groups were conducted in Madaya township, which had savings group activities, and Meiktila township, which had agriculture and landless household-focused activities. Findings are detailed later in the validation section of the report.

The following surveys were utilized to calculate the frequency of the outcomes:

Project Baseline/Midterm Survey: Shae Thot commissioned an external baseline survey, which was collected in 2012, and midterm survey, conducted in 2014. These data asked about a number of livelihoods and community development outcomes that corresponded to outcomes in the SROI theory of change. The survey collected data from a total of 3,080 people in project areas, although not all of these were participants in the specific project activities being assessed in this report. The sampling was stratified by township and village, and conducted with 20 randomly selected households within the randomly selected villages. Where possible, this survey was used to calculate the frequency of the outcomes. The respondents were filtered to include only respondents who belonged to the relevant stakeholder group for each outcome, yielding sample sizes ranging from 62-420 respondents.

Project Baseline/Endline WORTH Survey: Shae Thot conducts a baseline and endline survey with all WORTH groups, randomly selecting three members of each group for the survey when the group forms and then surveying those same three members when the project phases out. This survey covers more in-depth livelihoods outcomes and we used the data from areas with both baseline and endlines to calculate the frequencies for some outcomes for WORTH members and their family members. Two WORTH townships had phased out project activities by the time the project began the SROI study, yielding a sample size of 493.

New WORTH Survey: For outcomes that were not covered by the above surveys, additional questions were added to a regular data collection exercise conducted quarterly. This survey was

administered to three randomly selected members in each of the active WORTH groups in Yinmabin and Budalin townships and yielded a sample size of 537. These and all other surveys conducted especially for the SROI study are included in Annex 2.

New Agriculture Survey: For the three village-based agriculture stakeholder groups, we conducted a survey to gather quantitative data on frequency, duration and attribution of outcomes not available from the above sources. 99 respondents in each of the three stakeholder groups were randomly selected from and surveyed. Due to a mistranslation in the attribution question in all of these surveys, we had to triangulate attribution data from these surveys with feedback from later focus group discussions.

Empowerment Workers: Five EWs in Yinmabin township answered a written questionnaire that included questions on frequency, duration and attribution of outcomes.

Community Mobilizers: All 35 currently active community mobilizers answered a written questionnaire during a project meeting. The survey collected data on frequency, duration and attribution of outcomes.

General Limitations

This study was conducted internally. Except for the external baseline/midterm described above, which is used to calculate the frequency of three of the final seventeen material outcomes, all data were collected by project staff. Though the staff conducting focus groups were experienced with qualitative fieldwork, staff collecting quantitative data had varying levels of experience with survey fieldwork. Both of these factors may lead to respondents giving biased answers that are more positive than reality because they think this is what project staff want to hear. Qualitative data collectors tried to temper this by introducing the focus group as a learning exercise where respondents had an opportunity to help us improve the project, and asking probing questions about negative effects and non-project attributions. We assess the impact of possible bias of the quantitative data in the sensitivity analysis on page 48.

More specific limitations and how we dealt with them are discussed throughout this report in the relevant sections.

Impact Map

Inputs and Outputs

In addition to the money granted by USAID to implement project activities, program participants also give significant inputs that are necessary to achieve results. All program participants give their time in order to attend meetings and trainings, which could otherwise be used on livelihoods activities or leisure. For the activities that take up a significant amount of time, mainly trainings and meetings that are a half day or longer, we use the typical daily wage for casual labor as a proxy to estimate the value of the time spent. Most of the other inputs are easily financially valued, as they are inputs of cash to use as savings or purchase project-related supplies. For Empowerment Workers and Community Mobilizers, who are compensated by the project for their time spent and do not make financial outlays, we do not include any separate inputs in the calculations. The

stipends the project pays them are included as part of USAID’s inputs. The inputs and their approximate financial values are listed in the table below for each stakeholder.

For USAID’s contribution, we calculate the amount of the budget that goes directly to the livelihoods activities plus a overhead rate of 8%⁴ to reflect project management costs that are not sub-divided by sector in the project budget.

Also listed in the table below are the immediate project outputs for each stakeholder.

Table 5: Value of inputs

Stakeholders	No in group	Inputs	Value of inputs	Outputs
USAID	1	Money and management	\$6,853,897	Project activities described below.
WORTH group members	22,112	Time for workshops, savings, interest on loans, time to train management committee members, money for cash boxes and materials	\$1,135,379	22,112 women meet in a group, save weekly, earn interest on their savings and participate in financial management trainings
WORTH members' families	88,448	Time to cook and do chores that WORTH members are less able to do (estimating 1 hour per training day, will calculate as 1/8 of value associated with trainings)	\$290,220	22,112 households, approximately 88,448 people, are supported by WORTH members.
Empowerment Workers	109	Time, but they are compensated by the project for this, so the input is included in the USAID input	\$0	109 Empowerment Workers support 922 WORTH groups through trainings and mentoring.
Community mobilizers	54	Time, but they are compensated by the project for this, so the input is included in the USAID input	\$0	54 Community Mobilizers support 300 communities through training and mentoring on agriculture-related curricula.
Agriculture program participants	20,428	Time for trainings and other activities, land and tools for growing crops	\$1,009,398	20,428 individuals have improved knowledge of local sustainable agriculture practices that will improve crop management. 465 key farmers received direct, intensive training from the project. The key farmers reach the remaining 19,963 through echo trainings.

⁴ The overhead rate presents an average rate, based on organizational cost analysis.

Stakeholders	No in group	Inputs	Value of inputs	Outputs
Landless households	5,739	Time for trainings. AHWs are compensated by livestock beneficiaries for the care they subsequently give to animals. Investment in animal pens and fodder. Land for gardening.	\$ 1,362,482	509 volunteers received intensive animal health training and act as Animal Health Workers. 3,228 individuals participate in livestock banks and receive livestock loans for breeding. 2,002 individuals begin home gardens.
VDC members in agriculture areas	3,329	Time for trainings, regular VDC meetings, and managing inputs	\$568,366	3,329 individuals receive management training and manage agriculture project activities including seed and livestock banks.

Outcomes and Theory of Change

We developed a preliminary theory of change during the initial stakeholder mapping in order to decide which stakeholders were most likely to be material, and these expected outcomes are summarized in Table 4 in the stakeholder section. For the groups determined most material, we developed a more detailed theory of change as an output of the first round of stakeholder engagement. Later in the process one of the stakeholder groups—community members in WORTH villages—gave feedback that while WORTH contributed to many outcomes in their village, the attribution of these changes came from many sources, of which WORTH played a very small role. Only the seven stakeholder groups where the project had a material contribution to the outcomes are included in the analysis going forward.

The outcomes and chains of events leading to them were determined during the focus groups described above. Each set of stakeholders was asked what had changed for them, and what that change had led to from them, until a final outcome level change became apparent. The outcomes are highlighted in yellow in the diagrams below, while negative outcomes are highlighted in orange. Several outcomes are indicated as deleted from the final impact map because other factors uncovered during focus groups made them immaterial. Most commonly, we found that the outcomes were something one individual in the focus group had experienced but were not representative of a broader base, so frequency was too low to be material. In other cases, members commonly said that something happened when they first began participation in the project (such as tension within the family because of the time they spent on the activities) but that it was resolved within a few months, so duration was too low to be material.

USAID Funding

Implementer

- Saving and Loan training
- Financial Management Training
- Meeting weekly

Member Activities

- Weekly Saving
- Learning through Group Exchange workshop
- Reading session of self-learning materials

Time & Interest & Group running cost

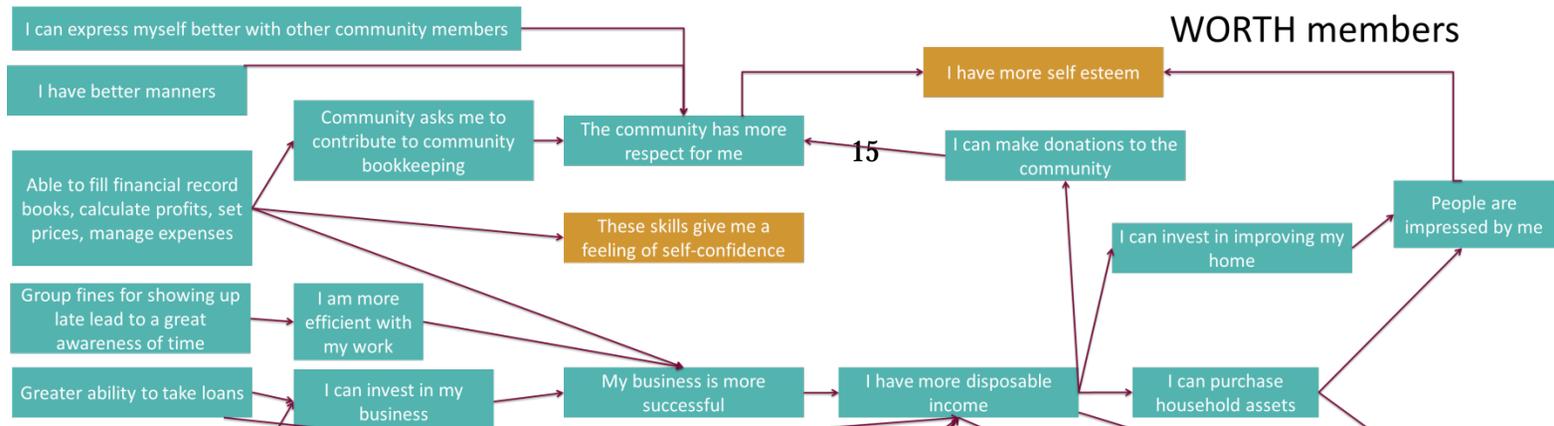


Figure 1: TOC for WORTH members

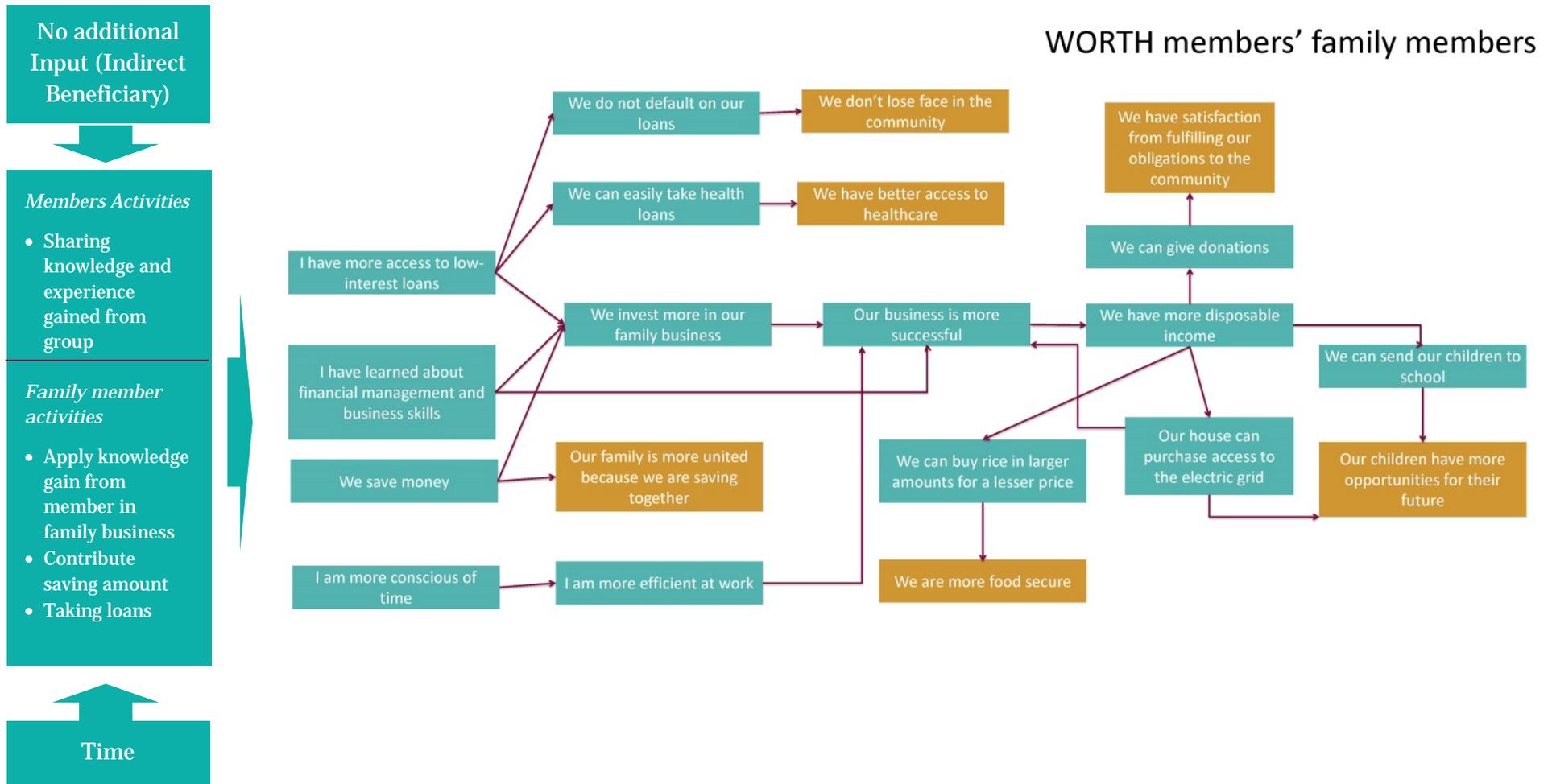


Figure 2: TOC for WORTH members' families

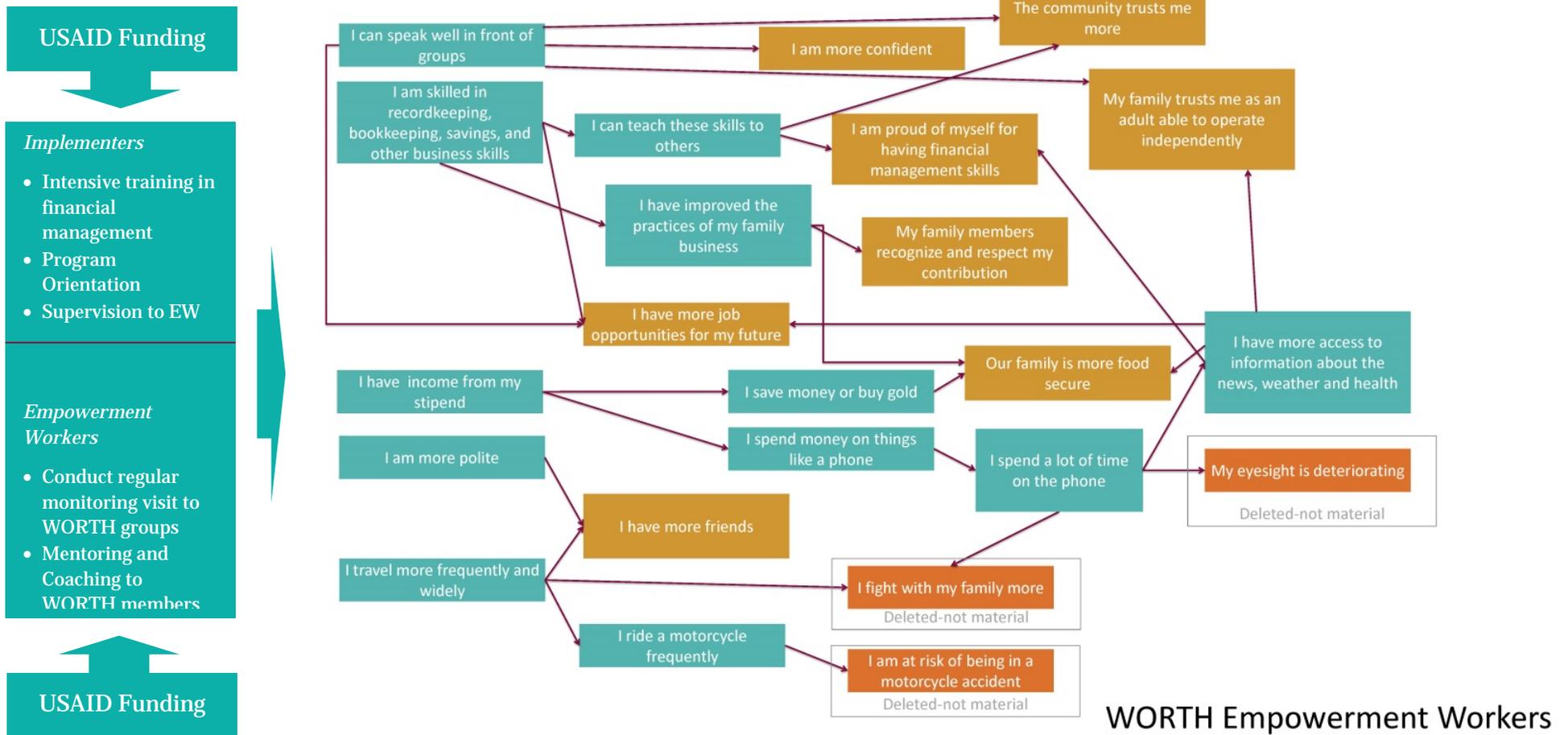
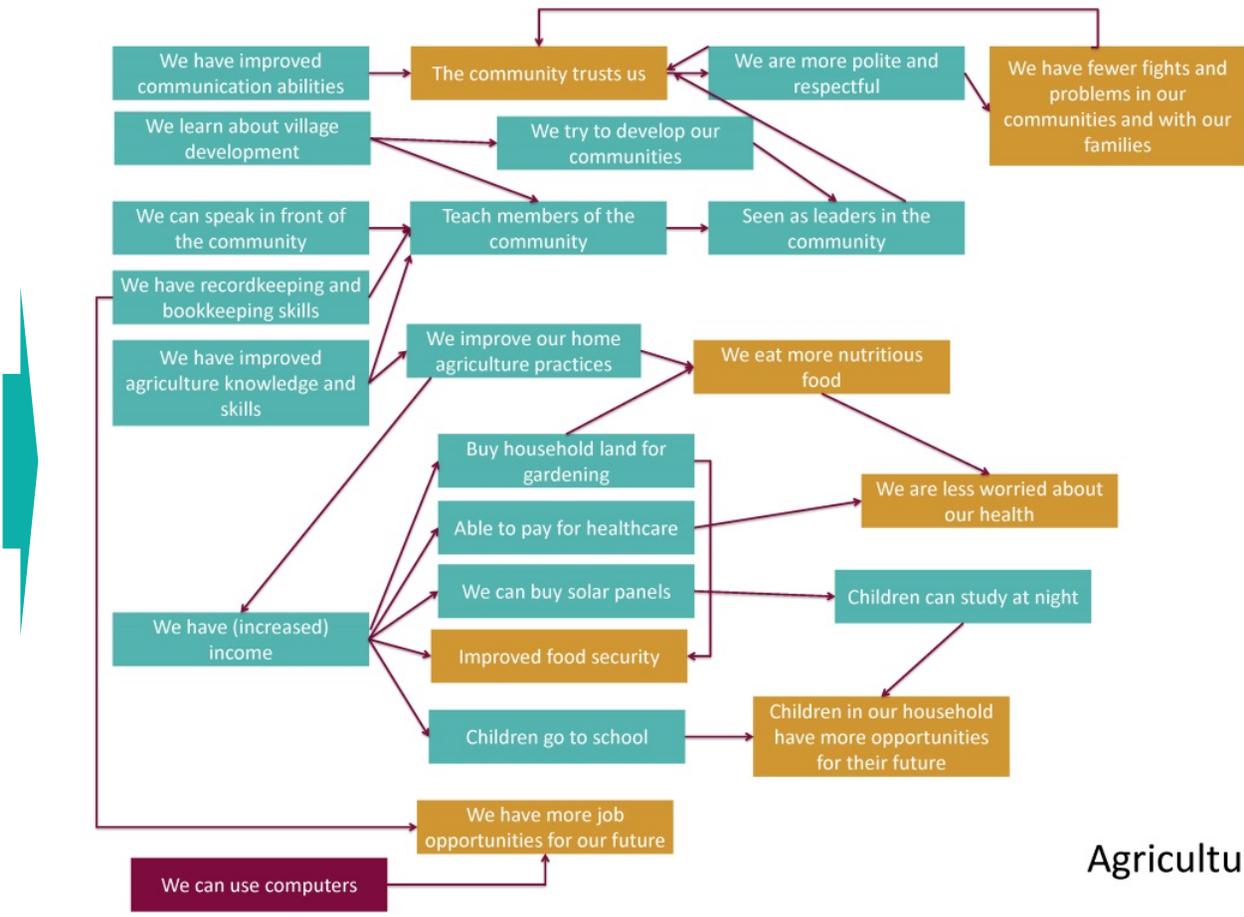


Figure 3: TOC for Empowerment Workers



Agriculture Community Mobilizers

Figure 4: TOC for Community Mobilizers

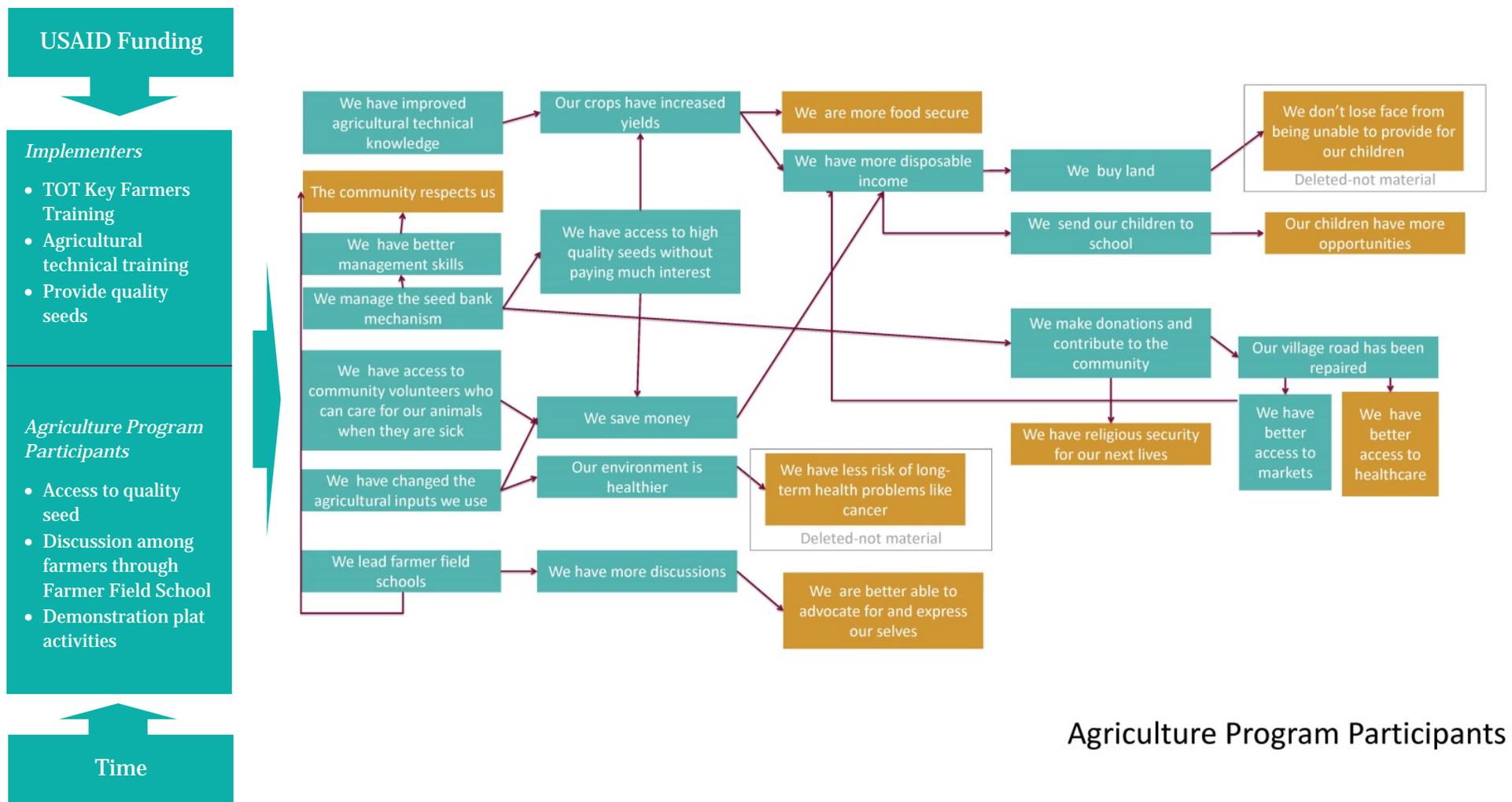


Figure 5: TOC for Agriculture Program Participants

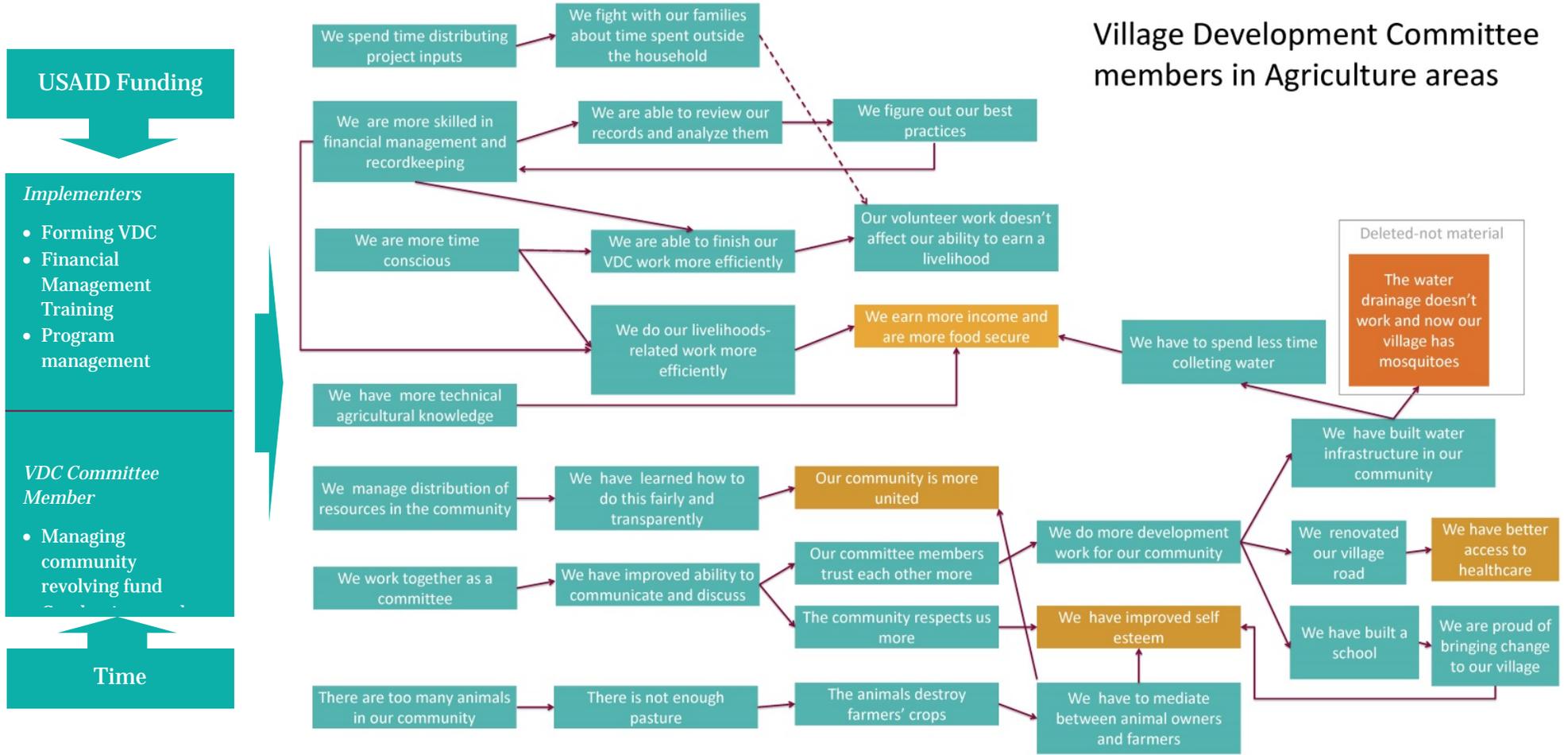


Figure 7: TOC for VDC members in agriculture program areas

WORTH members

Output: 22,112 women meet in a group, save weekly, earn interest on their savings, have access to low-interest loans through the group fund and participate in financial management trainings.

Changes: WORTH members receive financial management trainings through the project, both project-led and through self-learning materials. These trainings give them improved skills, which allow them to manage their businesses better and therefore have improved income from their businesses. Savings and access to loans similarly allow for business investments and more disposable income. WORTH members spend this increased income on healthcare, children's education, household assets, donations to the community, home improvements, and generally makes them more food secure. Better access to healthcare makes WORTH members proud of their ability to help their families. Children's education means that these children have more opportunities for their future. Investment and assets and home improvements raises members' profile in the communities, making other community members think of them more highly and therefore increasing members' self-esteem. Increased access to credit also made it easier for WORTH members to pay back other loans, which eased the possibility of defaulting on the loans and therefore of losing face in the community.

WORTH members also said that they had experienced behavioral changes after joining the group. The group's rules meant that they were more timely, making them also more efficient in their businesses and reinforcing the above chain of events. The increased social interactions with people outside their household meant that women saw themselves as being better able to express themselves, having better manners, being more patient, and communicating better. Having better manners and self-expression also led them to observe increased respect from other community members, thereby elevating their self-esteem. Better communication and a patient attitude led to better unity both within their families, which was also reinforced through creating a shared family savings plan once their accumulated savings began to grow, and within their groups.

There was no evidence that members who had not experienced some or all of the outcomes had a negative alternative; rather, their outcomes would be neutral compared to before the project.

WORTH Family Members

Output: 88,448 people live in the same household as WORTH members and, although they do not engage in the trainings, are affected by the behavioral and economic changes that WORTH members experience.

Changes: As with WORTH members, WORTH members' families said that WORTH brought the whole household better access to low-interest loans, which increased access to healthcare and decreased the possibility of debt default and therefore losing face. They also considered savings a household benefit, bringing both family unity through shared savings goals and investment in businesses that increases income, which can be used for donation, children's education, and bulk

food purchases. Respectively, these helped the families feel like they are fulfilling their community obligations, improved children's future opportunities, and increased food security. In addition, it seems that some of the knowledge and behavioral changes WORTH members experiences ripples out to their family members. WORTH members share their new financial management and business knowledge with their families, so the whole family feels like it benefits. In addition, WORTH members make their families conscious of time, which they say increases their efficiency with work. These two changes also lead to improvements in business management and therefore the increased income and associated outcomes described above.

We did not see any evidence that families which did not have these outcomes had a negative alternative. Instead, it appears that if these benefits are absent then there is no change from before the project.

Empowerment Workers

Outputs: 109 Empowerment Workers receive intensive training in financial management and the WORTH model. They then support 22,112 WORTH members through close mentoring every two weeks.

Changes: EWs' main changes are improvements in skill, additional income from the stipend the project gives them, and increased travel. Skill improvements were ability to speak in front of groups, financial management skills, and greater politeness required when interacting with WORTH groups. The first two increased their confidence and raised their profiles within their communities and their families, leading to communities trusting them and their families seeing them as independent adults (most EWs are young adults living with their parents). These skills also led the EWs to feel like they had more job opportunities in their future. Having additional income also contributed to EWs observing that their families saw them as more adult through their contribution to the family income. Increased travel, combined with increased politeness, massively increased EWs social circle. They saw that they had wider friend groups, and a few also attributed their marriages to people they met through their work as an EW.

From the feedback given, it appears that any EWs who do not have the outcomes had neutral rather than negative changes.

Community Mobilizers

Output: 54 Community Mobilizers receive intensive training on community development, agriculture and village governance and join Cesvi's township staff, through which they support 300 communities with agriculture, livestock and village governance activities.

Changes: Community Mobilizers saw their main changes as being improvements in skills and income. One of these increased skills was improved communication, which led to fewer fights and problems with their communities and their families. The other skills were knowledge about village development and agriculture, the ability to speak in front of the community and recordkeeping skills. Most of these they also directly teach to communities, and the overall effect

was for them to feel as though the community sees them as leaders. Agriculture skill improvements also led to changing their home gardening practices, which they thought made their diets more nutritious and decreased concern over health. The skills they learned also improved their future job opportunities. Their increased income, which came from the employment through Shae Thot (Community Mobilizers are often young and the Shae Thot project is typically their first formal employment), improved household food security, paid for healthcare, and paid for children's education, which created more opportunities for children.

We did not see any evidence that Community Mobilizers which did not have these outcomes had a negative alternative. Instead, it appears that if these benefits are absent then there is no change from before the project.

Agriculture Program Participants

Output: 20,428 people participate in agricultural technical trainings and have access to improved agricultural inputs such as seeds.

Changes: Through their management of seed banks and farmer field schools, agriculture program participants see the community respecting them more for this leadership role. The discussions they have through the farmer field schools especially also lead to agriculture program participants feeling like they are better able to express themselves and therefore advocate for themselves. Through access to the seed bank mechanism, community volunteers who can help with animal healthcare (see below), and improved agriculture inputs, agriculture program participants are also reducing their expenses and earning more income. This makes them more food secure, allows them to send their children to school and therefore increases children's opportunities, and allows them to give more donations to their community which ensures religious security for their next lives. In addition, the donations sometimes go to community development projects, most commonly road repairs that make access to health clinics easier.

There was no evidence that participants who had not experienced some or all of the outcomes had a negative alternative; rather, their outcomes would be neutral compared to before the project.

Landless Households

Output: 5,739 landless people begin home gardens with technical trainings and home garden kits, or participate in a livestock revolving fund through which they receive livestock and repay the fund with some of the livestock's offspring. The livestock revolving fund also includes technical trainings, and representatives in each village get intensive training in animal healthcare.

Changes: Improved techniques and inputs for gardening or raising animals means that they improve their income. Improved income, as well as savings from better healthcare for animals and decreased investment necessary to raise animals, leads to more food security; the main other expenditure that increased was for donations for village development. They also share their experiences with the program with other villages, echoing trainings and lessons learned. Along

with giving donations, this makes landless households feel happy because they have helped others outside their household.

There was no evidence that participants who had not experienced some or all of the outcomes had a negative alternative; rather, their outcomes would be neutral compared to before the project.

VDCs in agriculture areas

Output: 3,329 VDC members are elected by their communities, learn how to manage project resources such as the seed bank, and actively manage project resource distribution and repayment.

Changes: VDC members learned financial management and recordkeeping skills through the project, as well as becoming more time conscious because of the necessity to attend trainings on time and convene community meetings on time. These allowed them to do their livelihoods work more efficiently, and combined with more agriculture technical knowledge, increased household income and thereby household food security. Managing distribution of resources fairly and transparently, as well as mediating conflict in communities, made them feel that their communities were more united. Their work as a committee also made VDC members think that the community respected them more, and they were also able to do more development work. Their pride in the development work and community respect led to improved self-esteem. They also felt that access to the healthcare had generally improved, especially through village development projects they facilitated such as road renovation making access to clinics easier.

There was no evidence that members who had not experienced some or all of the outcomes had a negative alternative; rather, their outcomes would be neutral compared to before the project.

For all stakeholders, we heard extremely similar chains of change in different villages and in different townships. Sometimes an element of the theory of change was missing for a particular village, which would be accounted for by the frequency calculations discussed below. However, the overall story was very similar between villages and stakeholders were able to describe well how these changes occurred, which gives us confidence that the chain of events described are representative. Moreover, the theories of change we heard during the field assessments closely echoed those found by other studies.⁵

Indicators, Frequencies and Financial Proxies

For each outcome, we identified an indicator or set of indicators that would help us estimate the proportion of stakeholders that actually experienced that outcome, called the frequency in the table below. The preferred data source wherever possible was the externally conducted baseline/midterm comparison because this data source would allow a direct measurement of change for stakeholders. When surveys from multiple periods were not available, we constructed questions to prompt respondents to think about the change in their experiences before the project

⁵ For example: SEEP Network. The Evidence-Based Story of Savings Groups: A Synthesis of Seven Randomized Control Trials. September 2013.

started and the current period. For a few indicators, we had to choose between these existing data sources that had more robust comparisons and large sample sizes where the indicator was not a perfect match to the outcome or creating a more perfect indicator with a new questionnaire that would be only cross-sectional and with a smaller sample size. If we determined that an indicator from the multi-period surveys was a reasonable proxy for the sort of change described in the theory of change even if it was not an exact match, we used this indicator.

We determined all financial proxies through a valuation exercise with small groups of stakeholders. Because of the low level of development in Myanmar, other techniques for financial proxies were not feasible. Self-esteem, for example, might be proxied by investment in types of counseling in other countries, but there is not a widespread market for counseling in rural Myanmar.

We asked stakeholders a series of questions about what had changed in their lives and then project staff summarized the outcomes, listed in the above section, on separate pieces of paper. Each respondent was then asked to think of three things that they would like to buy if cost were no obstacle. They then were asked to compare their lists of things together and agree on which ones were things that they were all interested in; anything that did not have unanimous agreement was taken off the list. They were then asked to rank these from highest to lowest, with the highest being the item they thought would be of most value to them. They were then asked to insert the outcomes they had agreed on into this list, ranking them amongst the purchasable items in terms of what would be of most value to them. We asked respondents to approximate the financial value (in Myanmar kyat) of each of the purchasable items on the list to ensure mutual understanding. We then assigned each outcome a financial value of one kyat more than whatever purchasable item came below it; if no purchasable item came below the outcome, we assigned a value of zero. Respondents sometimes listed purchasable items with relatively low worth high on their list, particularly donations and mobile phones (which only became widely available in Myanmar in 2014). We discussed this with respondents at the time of the ranking, and agreed that these items were valued not because of the item itself but because of a more intangible benefit such as social respect, religious security for their next lives, and access to information. When participants agreed, we removed these items from the valuation rankings in order to simplify the interpretation of the values. For some outcomes, more than one group rated their values. For these, we use an average of the values.

The types of goods that most outcomes are valued against, such as investment in a new house, a car, land, or electricity, are durable and likely to last a long time. Respondents generally also saw outcomes as durable (see duration below) and therefore we see the duration of outcomes and the proxies as equivalent enough to be useful for this analysis. Many of the stakeholder groups ranked all or most of the outcomes higher than any of the purchasable items on the list.

One stakeholder group, the Community Mobilizers, yielded a list of values that could not be coherently reconciled. The order of the values was all over the place, with some low-cost items such as capacity building trainings ranked at the top and expensive items like cars ranked at the

bottom, likely because these relatively low-cost items seem expensive in terms of time investment and scarcity while having a large payoff. We did not consider other financial proxies that might be used in other country contexts, such as the cost of family counseling to proxy for a decrease family fights or health insurance to proxy for less worry about health, to be relevant here; fewer alternate services for the same types of outcomes exist in Myanmar. Instead, for this group we use the value rankings given by Empowerment Workers, a very similar stakeholder group in terms of how they are selected, what role they play in the project and what outcomes they experience. Both groups are chosen from villages within the township based on their interest and potential, receive intensive training and mentor community groups, and benefit from new skills and increased social circles. Because the Community Mobilizers are a very small group compared to the other stakeholder groups, the final result is not very sensitive to changes in the values given to their outcomes.

Note that values for similar or identical financial proxies may differ across stakeholders. As the valuation exercise builds on aspirational items this must even be expected. Differences that can be interpreted in such a manner are the values stakeholders attached to a house; ranging from MMK 10,000,001 to 20,000,001. Given the large difference and its effect on the social return of investment secondary data was consulted. A recent study⁶ estimated the price for a 2 stories house in rural Myanmar between MMK 8,000,000 and 10,000,000. These values confirm that MMK 10,000,001 can be equivalent to a house, and higher values may account higher aspirations regarding a house. To balance this difference for impact calculations the average value was used; MMK 15,000,001. This was only applied to identical financial proxies, but not similar ones for which the direct relationship cannot be fully established.

Table 6: Outcomes and values

The Outcomes (what changes)							
Outcome	Indicator	Source	Quantity	Sample size used to determine quantity	Financial Proxy	Value in Myanmar Kyat	Value Source
Stakeholder: WORTH members							

⁶ Conducted by MMRD Research Services, but not publically accessible; <http://mmrdrs.com>

I have improved pride in myself	Change in % of members who say yes to the question, "In your opinion, did villagers accept and acknowledge the activities that you have participated in for village development?"	Baseline/endline survey of members in two townships	17%	493	More than a house or more than 10 tical of gold (≈6 oz)	11,750,001	Valuation exercise
Financial management skills give me a feeling of self-confidence	Change in % who respond that they rate their bookkeeping and accounting skills as good AND who are actively recording their savings	Baseline/endline survey of members in two townships	15%	493	More than a house	20,000,001	Valuation exercise
I feel better integrated and supported by my WORTH group	% who say that have someone they can go to with problems outside the household AND that this has increased since joining WORTH	Add questions to quarterly survey in one townships (Nov)	22%	537	Valuation exercise, more than a house	20,000,001	Valuation exercise
I am proud of my ability to help my family	Change in % who respond that they are proud of their ability to contribute to family expenses	Baseline/endline survey of members in two townships	22%	493	Valuation exercise, more than a house	20,000,001	Valuation exercise
I am more financially secure	% who described HH food	External Baseline/Midterm survey	22%	155	Valuation exercise, more	12,500,001	Valuation

We don't lose face in the community	security this year as improved compared to the previous year % who say that they were worried about losing face from being unable to pay back loans before the project AND that they are not currently worried about being unable to pay back loans	Add questions to quarterly survey in one townships (Nov)	1%	534	Valuation exercise, more than a shop	5,000,001	Valuation exercise
Stakeholder: WORTH members' families							
We don't lose face in the community	% of WORTH members who say that they were worried about losing face from being unable to pay back loans before the project AND that they are not currently worried about being unable to pay back loans	Add questions to quarterly survey in one townships (Nov)	1%	534	Valuation exercise, more than a house	20,000,001	Valuation exercise
We have better access to healthcare	Change in % of WORTH members who respond that they are confident in their ability to cover family	Baseline/endline survey of members in two townships	29%	493	Valuation exercise, more than a house	20,000,001	Valuation exercise

We have satisfaction from fulfilling our obligations to the community	healthcare expenses % of WORTH members who say their households have given more donations this year than last year AND list donations as one of the important things they save for % of WORTH members who say that they have planned how to use their savings with their families because of joining WORTH AND that their relationship with their family is improved % of WORTH members who described HH food security this year as improved compared to the previous year	Add questions to quarterly survey in one townships (Nov)	15%	537	Valuation exercise, more than 4 tical of gold (≈2 oz)	3,500,001	Valuati on exercis e
Our family is more united because we are saving together	Change in % of WORTH members who say that they have planned how to use their savings with their families because of joining WORTH AND that their relationship with their family is improved % of WORTH members who described HH food security this year as improved compared to the previous year	Add questions to quarterly survey in one townships (Nov)	13%	537	Valuation exercise, more than a house	20,000,001	Valuati on exercis e
We are more food secure	Baseline/endline survey of members in two townships	Baseline/endline survey of members in two townships	22%	155	Valuation exercise, more than a house	20,000,001	Valuati on exercis e
Our children have more opportunities for their future	Change in % of WORTH members who respond that they are	Baseline/endline survey of members in two townships	32%	493	Valuation exercise, more than a house	20,000,001	Valuati on exercis e

	confident in their ability to pay for their children's education						
Stakeholder: Empowerment Workers							
I am more confident	% who say they have improved confidence AND that they speak out more in front of communities OR household guests than they did before	Survey with EWs in 1 township (Dec)	100%	5	Valuation exercise, more than a house	10,000,001	Valuation exercise
I am proud of myself for having financial management skills	% who say they have learned financial management skills since becoming and EW AND that they take pride in their financial management skills AND that they have used these skills to participate in family financial planning	Survey with EWs in 1 township (Dec)	100%	5	Valuation exercise, more than a house	10,000,001	Valuation exercise
My family members recognize and respect my contribution	% who say that their families recognize their improved skills AND that their family members ask them to participate in	Survey with EWs in 1 township (Dec)	100%	5	Valuation exercise, more than a house	10,000,001	Valuation exercise

I have more job opportunities for my future	family decision-making or financial management % who say they have learned a new skill AND that they have either applied for a job requiring the skills they've learned OR plan to apply for a job using the skills they've learned after the project is over % of respondents who say they have increased the number of social contacts they have AND that they spend more than X hours a month with these people % who say their family trusts them more because of their work as an EW AND who travel on their own more now % who say the community trusts them more now	Survey with EWs in 1 township (Dec)	67%	5	Valuation exercise, more than a house	10,000,001	Valuation exercise
I have more friends		Survey with EWs in 1 township (Dec)	100%	5	Valuation exercise, more than a house	10,000,001	Valuation exercise
My family trusts me as an adult able to operate independently		Survey with EWs in 1 township (Dec)	100%	5	Valuation exercise, more than a house	10,000,001	Valuation exercise
The community trusts me more		FGD with 6 Ews	68%	6	Valuation exercise, more than a house	10,000,001	Valuation exercise

Our family is more food secure	% who are more food secure because of WORTH	FGD with 6 EWs	40%	6	Valuation exercise, more than a house	10,000,001	Valuation exercise
Stakeholder: Community mobilizers							
The community trusts us	% who say that they feel the community respects their work as a CM	Survey of CMs at all staff meeting September 28-29	100%	35	Project estimate based on EW data	10,000,001	Project estimate based on EW data
We have fewer fights and problems in our communities and with our families	% who say that the frequency of quarrels with family members has decreased since becoming a CM	Survey of CMs at all staff meeting September 28-29	21%	35	Project estimate based on EW data	10,000,001	Project estimate based on EW data
We are less worried about our health	% who say they have paid for healthcare costs from their wages in the past year	Survey of CMs at all staff meeting September 28-29	89%	35	Project estimate based on EW data	10,000,001	Project estimate based on EW data
We have more nutritious diets	% who say they have started home gardens after becoming a CM AND they eat vegetables from the garden	Survey of CMs at all staff meeting September 28-29	29%	35	Project estimate based on EW data	10,000,001	Project estimate based on EW data
We are more food secure	% who say that they had less income before being a CM AND that they use their CM income to contribute to their	Survey of CMs at all staff meeting September 28-29	95%	35	Project estimate based on EW data	10,000,001	Project estimate based on EW data

Children in our household have more opportunities for their future	household's basic needs % who say that there is a child in their household in school AND that either A: they have bought a solar panel since becoming a CM AND the child studies at night OR B: their income from being a CM goes to pay for children's school fees % who say they have learned a new skill AND that this skill could be relevant to a future job	Survey of CMs at all staff meeting September 28-29	82%	35	Project estimate based on EW data	10,000,001	Project estimate based on EW data
We have more job opportunities for our future	household's basic needs % who say that there is a child in their household in school AND that either A: they have bought a solar panel since becoming a CM AND the child studies at night OR B: their income from being a CM goes to pay for children's school fees % who say they have learned a new skill AND that this skill could be relevant to a future job	Survey of CMs at all staff meeting September 28-29	100%	35	Project estimate based on EW data	10,000,001	Project estimate based on EW data

Stakeholder: Agriculture program participants

The community respects us	% of respondents who lead/manage community groups formed under Shae Thot AND say that they feel more respected by the community because of their work	Internal rapid survey of 99 Ag program participants	100%	99	More than a tractor	5,000,001	Valuation exercise
We are more food secure	% who described HH food security this year as	External Baseline/Midterm survey	23%	82	Thresher, dispensary	1,200,001	Valuation exercise

We are better able to advocate for and express ourselves	improved compared to the previous year % who say they have improved communication skills AND that they have used their communication skills to express their views in a group meeting % who say they have given more money in donations that they did before joining Shae Thot AND list one of the main reasons they do this as being to fulfill religious obligations	Internal rapid survey of 99 Ag program participants	96%	99	Bottom of the value list	0	Valuation exercise
We have religious security for our next lives		Internal rapid survey of 99 Ag program participants	65%	99	Valuation exercise, more than a thresher	1,200,001	Valuation exercise
Our children have more opportunities for their future	Change in % of children in school % who say their communities have built roads	External Baseline/Midterm survey	18%	179	Electricity, dispensary	700,001	Valuation exercise
We have better access to healthcare	because of the project AND list access to clinics as one of the benefits of the road	Internal rapid survey of 99 Ag program participants	35%	99	More than a dispensary	5,000,001	Valuation exercise

Stakeholder: Landless Households

Happiness from helping other people	% who say they have given more money in donations than they did before joining Shae Thot AND that they donate in order to support their communities OR that they have taught other villagers agriculture practices AND that they feel respected for teaching those practices Change in % who described HH food security this year as improved compared to the previous year	Internal rapid survey of 99 landless program participants	90%	99	More than electricity	700,001	Valuation exercise
Improved food security	HH food security this year as improved compared to the previous year	External Baseline/Midterm survey	32%	62	More than electricity	700,001	Valuation exercise
Stakeholder: VDC members in agriculture areas							
Our community is more united	% of respondents who say community groups formed by Shae Thot have helped community members improve their work together	External Baseline/Midterm survey	17%	410	More than a car	8,000,001	Valuation exercise
We have improved self-esteem	% who actively participate in	Internal rapid survey of VDC	98%	97	More than a car	8,000,001	Valuation exercise

- *“We are more food secure”*: As the above outcome, this outcome is rooted in ‘more disposable income’.
- *“We don’t lose face in the community”*: Similarly to above outcomes, this outcome has a common intermediate result root in the TOCs of WORTH group members and their families: ‘we don’t default on our loans’. This outcome is account for through the WORTH group members’ outcome

The WORTH members’ families’ outcome “Our family is more united because we are saving together” presents a household level outcome. Therefore, it was only account for once in impact calculations, and not for each WORTH members’ family member.

For all examined stakeholder groups it can be assumed that for members of the group that did not (yet) benefit from outcomes no negative changes were produced. Moreover, these members may still benefit from positive outcomes in the future. All activities aim at improving livelihoods through different mechanisms. However, livelihood improvements are unlikely to support business growth to an extent it can negatively impact others, within the timeframe accounted for in the calculation of the social value in this study.

As in the following sections will be further laid out, the estimated duration for many outcomes is long. It must be assumed that this duration has influenced financial proxies. This assumption is underpinned by the fact that many outcomes such as a house or gold are very long-lasting. In order to arrive at a conservative estimation all monetary values of financial proxies were divided by the number of years the outcome is estimated to last. Only this “annual value” was used for further calculations.

Duration

We collected estimates for duration based on stakeholders’ estimates of how long they thought the outcomes would last in focus groups and surveys. When respondents made these estimates in quantitative surveys, they were given an option of qualitative ranges and a corresponding range of numbers:

- A. Not very long, Less than a year
- B. A few years, Between 1-5 years
- C. A while, Between 5-10 years
- D. A long time, Between 10-20 years
- E. The rest of my life, More than 20 years

For each respondent, we re-coded the answer into the value at the bottom of the range (A=0, B=1, C=5, D=10, E=20) and took the overall average of these responses for the duration. In the focus groups, we suggested these same options if respondents were having trouble quantifying their responses.

Two general trends emerged. First, for many of the outcomes related to self-esteem and skills, most respondents viewed these as fundamentally life-altering outcomes that would be with them

for the rest of their lives. Consequently, duration for these types of outcomes is quite high, although as time goes on of course the maintenance of these outcomes will be due to factors outside the project; this is reflected in the drop off variable.

Secondly, especially for the stakeholders who participated in the agriculture activities (agriculture program participants, landless households and VDC members), some respondents felt that the continuation of outcomes related to financial well-being were very contingent on the weather. Floods and droughts are frequent in Myanmar's Dry Zone, the area where project activities take place. There was particularly bad flooding associated with Cyclone Komen in August 2015 in many project areas, destroying the season's crops and temporarily displacing whole communities. Inclement weather phenomena threatening crops are likely to increase in coming years.⁷ While some respondents were more optimistic and felt that the skills they gained from the new practices and diversification of livelihoods activities would help them with unpredictable weather, in our judgment poor weather does indeed present a major threat to the long-term continuation of food security outcomes for agriculture program participants and landless households (VDC members' improved household food security were less contingent on weather because the outcomes was not tied solely to agricultural improvements). Impact calculations for all outcomes, further explained below, only account for a five-year period following the end of the project. This sufficiently addresses the issues of predictability of weather, given the otherwise long-term effects of food security outcomes for agriculture program participants and landless households.

Duration for each outcome is included in the table in the next section.

Impact

Attribution, Displacement, Deadweight and Drop Off

The next question the project tried to answer was how much of the outcomes were accountable to the project. We considered three factors:

- Attribution: Who and what else contributed to the outcomes? How much of the change in outcome were these other contributors responsible for?
- Displacement: If the project hadn't happened, what other activities might have happened instead?
- Deadweight: How much of the outcome would have happened without the project?

For attribution, we initially formed estimates based on stakeholder feedback in focus groups and surveys. We asked stakeholders what other things besides project activities had helped to bring about the outcome, including their own work and practice of skills learned, and after forming this list asked them to make percentage estimates of project versus non-project contribution. Most commonly we found that stakeholders felt that the project was a major contributor, but their own

⁷ Myanmar Climate-Smart Agriculture Strategy. Myanmar Ministry of Agriculture and Irrigation. September 2015.

<https://ccafs.cgiar.org/sites/default/files/research/attachments/Myanmar%20CSA%20Strategy.pdf>

action on project knowledge played a major role in the outcome; the majority of estimates for attribution of outcomes to the project ranged from 30-60%. Of course, respondents may have been focusing just on the project contribution because they felt that was what staff wanted to hear. To address this, staff conducting the interviews probed for non-project contributions, giving some possible examples. In some cases we did find additional factors to which change could be attributed, which are included in the final attribution calculation, but in many cases respondents disagreed and explained why. We feel that respondents' ability to explain why outside factors had little impact in this case demonstrates that their answers hold minimal bias.

For displacement and deadweight, project staff initially formed estimates by thinking through other factors we believed would have affected the outcomes. We disregarded similar work by other NGOs who might have targeted project areas if our project had not already been present. We then presented the logic and the estimates to stakeholders during the validation phase and made adjustments based on their feedback. Both project staff and stakeholders agreed that only a fraction of the outcomes in villages would have happened without the project. Generally, respondents felt that outcomes related to skills and benefits that they gained from those skills were unlikely to have happened without project activities. Very few training programs or opportunities are available to villagers other than the model of community development project Shae Thot represents. On the other hand, respondents were more likely to think that they might have seen some of the more social outcomes, such as respect from community members, participation in community activities and supporting their families, without project activities, though at a lower rate. Neither staff nor stakeholders were able to think of any unique benefits that were completely displaced, that is, benefits that would have happened without the project that were not also part of the project's theory of change in one way or another. Similarly, neither staff nor stakeholders thought that positive outcomes for investigated stakeholder could have a significant negative impact or deprive from positive impact in other areas or among other stakeholders. This is in line with the decision to exclude certain stakeholders, as explained for stakeholder selection above.

The table below presents the final estimates of duration, attribution, displacement and deadweight for each outcome. For each of these, we present the percentage of the outcome due to the project. For example, if 40% of the outcome would have happened without the project, we enter 60% for deadweight. The same is true for the other categories.

We assumed a uniform drop off of 50% each year. This accounts both for the lack of continuation of activities as time goes on and the increased contribution of other, non-project factors to the outcomes. WORTH groups tend to see most of their drop outs during the first year after project support ends; 67% of groups that the project helped start in 2012 and stopped supporting in 2014 were still operating in 2015.⁸ Those that last past the first year tend to be more resilient.⁹ We

⁸ "Sustainability of Shae Thot's Community-Base Programming in Myanmar." Pact Myanmar. April 2016.

⁹ "Sustainability of Shae Thot's Community-Base Programming in Myanmar." Pact Myanmar. April 2016.

have anecdotally observed similar levels of continued activities in other types of community-based groups, although we do not have direct data for any of the agriculture components. However, we also expect that over time individuals' willingness to apply skills, market opportunities, government programs and other projects will contribute more and more to these outcomes.

Table 7: Accounting for the project's impact versus outside factors

Outcome	Duration in Years	Deadweight	Displacement	Attribution	Drop off
Stakeholder: WORTH group members					
I have improved pride in myself	20	60%	55%	35%	50%
Financial management skills give me a feeling of self-confidence	20	70%	67%	43%	50%
I feel better integrated and supported by my WORTH group	15	70%	55%	70%	50%
I am proud of my ability to help my family	10	80%	47%	28%	50%
I am more financially secure	15	80%	50%	26%	50%
We don't lose face in the community	10	85%	60%	88%	50%
Stakeholder: WORTH members' families					
We don't lose face in the community	10	70%	60%	88%	50%
We have better access to healthcare	10	50%	50%	28%	50%
We have satisfaction from fulfilling our obligations to the community	10	50%	50%	26%	50%
Our family is more united because we are saving together	10	80%	50%	28%	50%
We are more food secure	15	90%	50%	26%	50%
Our children have more opportunities for their future	10	50%	40%	28%	50%
Stakeholder: Empowerment Workers					
I am more confident	20	90%	65%	26%	50%
I am proud of myself for having financial management skills	16	90%	77%	22%	50%
My family members recognize and respect my contribution	16	75%	40%	22%	50%
I have more job opportunities for my future	16	80%	67%	4%	50%

Outcome	Duration in Years	Deadweight	Displacement	Attribution	Drop off
I have more friends	2	90%	40%	36%	50%
My family trusts me as an adult able to operate independently	10	90%	55%	20%	50%
The community trusts me more	5	70%	40%	75%	50%
Our family is more food secure	10	80%	40%	50%	50%
Stakeholder: Community Mobilizers					
The community trusts us	13	80%	80%	32%	50%
We have fewer fights and problems in our communities and with our families	12	50%	75%	31%	50%
We are less worried about our health	11	60%	50%	38%	50%
We have more nutritious diets	12	70%	50%	37%	50%
We are more food secure	8	75%	60%	10%	50%
Children in our household have more opportunities for their future	8	60%	60%	64%	50%
We have more job opportunities for our future	14	50%	70%	66%	50%
Stakeholder: Agriculture program participants					
The community respects us	10	70%	60%	59%	50%
We are more food secure	10	70%	60%	50%	50%
We are better able to advocate for and express ourselves	11	70%	60%	62%	50%
We have religious security for our next lives	17	50%	70%	54%	50%
Our children have more opportunities for their future	10	50%	70%	50%	50%
We have better access to healthcare	14	60%	60%	54%	50%
Stakeholder: Landless households					
Happiness from helping other people	12	70%	50%	10%	50%
Improved food security	20	65%	60%	52%	50%
Stakeholder: VDC members in agriculture areas					

Outcome	Duration in Years	Deadweight	Displacement	Attribution	Drop off
Our community is more united	20	80%	70%	50%	50%
We have improved self-esteem	15	70%	70%	68%	50%
We have better access to healthcare	10	60%	70%	10%	50%
We earn more income and are more food secure	10	70%	80%	52%	50%

Field Validation

From March 7-9, 2016, we conducted a final field visit to verify our analysis so far with stakeholders. We visited different townships on during this field visit in part to decrease the burden of frequent field visits on each township and to ensure that our findings would consistently hold across different townships, where activities are implemented by different teams and slightly different economies or access to services might have an impact on results. These final field visits were to Madaya and Meiktila townships for the WORTH and agriculture validations respectively. In Madaya, we spoke with six EWs in the field office and visited two villages; in each village we spoke with eight WORTH members and eight WORTH members’ family members. In Meiktila, we spoke with six CMs in the field office and visited two villages; in each village we spoke with eight people belonging to each of the three stakeholder groups (farmers, landless households and VDC members).

During these group discussions, we presented the SROI as an assessment we were conducting to better understand what the most important changes, both good and bad, that the project had helped contribute to were for each stakeholder. A part of this also involved understanding what else was happening in their lives to help contribute to the change, including what they had had to do in order to make sure the outcome happened—for example, WORTH may have given them a structure for saving money, but they might also have had to make sacrifices or work harder in order to save, and they had to do the work to make their businesses more profitable. We reviewed what we had heard in other villages about the theory of change, duration, and attribution, explaining that every village was different and we were interested in hearing if they thought this story was representative of them or different. We also shared what project staff had guessed about deadweight and displacement, explaining that these were just our guesses as staff but they would know better than us if the guesses were reasonable. Finally, we shared the average ranking other villages had given of the outcomes from the theory of change.

Overall, respondents during field validation said that yes, the story we had heard from other villages also represented them. Respondents were eager to add their own stories as well, though these stories generally matched or varied only slightly from the changes in other villages. Sometimes the path to the final outcome was different, although the final outcome remained the same. For example, one village said that yes, their children had far more opportunities than they had a few years ago. Discussing attribution, they mentioned that there was a new government

program in their area to make school free. We said that this sounded like the improvement in children's opportunity was perhaps just due to the government program, not improved financial security from the project. Respondents disagreed; they said that the government program also helped, but that they never would have sent their children to school if they had not had increased income from the Shae Thot livelihoods activities—otherwise they would have needed their children working on the farm. This group agreed on the same level of attribution and deadweight as estimates from other sources.

One thing respondents during the validation discussions disagreed with were the exact order of the outcomes for the purpose of valuation. Nearly every group wanted to change the order. However, although the lists of outcomes had some changes, there were very few actual values in the impact map that were affected by the new order. This was because most of the outcomes had originally been placed in the same stratum in comparison to the purchasable items they ranked against. For example, in the initial WORTH group member valuation, groups had generally agreed that most of the outcomes were worth more than a house. The later groups re-ordered some of these outcomes, but the highly-ranked outcomes were all still grouped together at the top of the list. Nothing they said during their discussion of the order of the values made us think that they materially disagreed with the earlier groups. Indeed, the amount of debate the re-ordering generated makes us confident that the groups generally value many of the outcomes quite closely and quite highly.

We did make two adjustments to the impact map based on the field validation discussions, both related to duration. The group of Empowerment Workers in Madaya seemed rather different than the EWs we had spoken to in Yinmabin and Budalin. While they agreed with the outcomes and role of the project, they were much more pessimistic about the duration of the social outcomes related to family respect and having more friends. They felt that once they stopped participating in the project, these outcomes would disappear quite soon. EWs in the other two townships seemed equally certain that these outcomes would last quite a long time. The same was true of the overall number who expected improved job opportunities due to the project. We revised the duration in the impact table to reflect more of an average of the three townships.

Feedback from the agriculture groups during validation were much more pessimistic about the duration of food security outcomes when the improved food security depended on good crop yields. This was because of expectations about weather. Impact calculations for all outcomes, further explained below, only account for a five-year period following the end of the project. This sufficiently addresses the issue of predictability weather, given the otherwise long-term effects of food security outcomes for agriculture program participants and landless households.

Impact Calculation

We calculate the initial value of each outcome with the following equation:

stakeholders x frequency percentage x value in kyat/1230 x deadweight x displacement x attribution

We use the static value of 1230 to convert Myanmar kyat into US dollars. While the exchange rate has fluctuated over the life of the project, 1230 kyat to the dollar was the official exchange rate at the time of analysis.

As noted above, we entered deadweight, displacement and attribution in the impact table as percentages of the outcome that were only due to the project.

This equation yields a dollar value of each outcome. We then calculate the continued value of the outcomes to project participants for a five-year period following the end of the project through applying the drop off of each outcome and a uniform discount rate of 7.5%. Though project participants felt that many outcomes would continue to last well past five years, we limit the analysis to five years to err on the conservative side and acknowledge that so many other things will have happened to project participants over the course of five years that continued attribution of any sustained outcomes to the project will be tenuous. We chose 7.5% as the discount rate based on the 2015 rate of inflation. We then excluded three stakeholders who contributed less than 1% of the total final value. These were Empowerment Workers, Community Mobilizers and Landless Households. Empowerment Workers (n=109) and Community Mobilizers (n=54) contributed relatively little to the total because of the small size of those stakeholder groups. Landless households had only two of the total 41 outcomes in the initial list, and valued these two outcomes relatively lowly—700,001 Myanmar kyat for each in contrast to an average of nearly 10 million kyat per outcome overall. The total value of their outcomes also contributed less than 1% to the total value, but their inputs were substantial. We calculated landless households as inputting \$1,362,482 worth of time, materials and actual expenditure (for equipment like animal fodder and pens) towards their outcomes; this is 12% of the total stakeholder inputs. Excluding these inputs would raise the final SROI calculation by 14%.¹⁰

Table 8: Social value for material stakeholders

Stakeholder	Total stakeholder social value calculation	Social value of material outcomes only
WORTH group members	\$ 11,349,338	\$ 11,111,777
WORTH members' families	\$ 11,924,113	\$ 11,924,113
Agriculture program participants	\$ 11,517,853	\$ 11,363,814
VDC members in agriculture areas	\$ 2,815,345	\$ 2,592,609
Empowerment workers	\$ 737,431	\$ 0
Total	\$ 38,344,081	\$ 36,992,314

¹⁰ From \$3.30 to \$3.75.

In addition, we excluded any outcome from the material stakeholders which contributed less than 1% to the final value. This led to a final list of 14 outcomes, listed in Table 9 below. These stakeholders together have a total value of \$38,344,081 or \$36,992,314, when we account only for material outcomes (Table 8).

Table 9: Material outcomes

Stakeholders	The Outcomes (what changes)	Total value of outcome including 5 years post-project	% of total value
WORTH members' families	We have better access to healthcare	\$9,210,262	25%
Agriculture program participants	The community respects us	\$8,655,534	23%
WORTH group members	I feel better integrated and supported by my WORTH group	\$4,442,628	12%
WORTH group members	I am proud of my ability to help my family	\$2,627,148	7%
VDC members in agriculture areas	We have improved self-esteem	\$1,982,624	5%
WORTH group members	Financial management skills give me a feeling of self-confidence	\$1,715,610	5%
WORTH members' families	Our family is more united because we are saving together	\$1,702,310	5%
Agriculture program participants	We have better access to healthcare	\$1,697,575	5%
WORTH group members	I am more financially secure	\$1,441,782	4%
WORTH members' families	We have satisfaction from fulfilling our obligations to the community	\$1,011,541	3%
WORTH group members	I have improved pride in myself	\$884,610	2%
VDC members in agriculture areas	We earn more income and are more food secure	\$609,986	2%
Agriculture program participants	We have religious security for our next lives	\$605,801	2%
Agriculture program participants	We are more food secure	\$404,903	1%

Finally, we calculate the net present value by subtracting the estimated value of resources invested from the total present value. We then divide the present value by the total value of resources to arrive at a social return of \$3.30 for each dollar invested.

Discussion

WORTH members' families, considered indirect beneficiaries, have the highest value outcome and all their outcomes together comprise 32 % of the material outcomes. This is because of the size of the stakeholder group, which at 88,448 is four times the size of the next largest stakeholder

group, WORTH members. This suggests that while WORTH members have demonstrable individual impacts, they also materially improve the whole household's situation. We know from previous experience that WORTH members' benefits can spillover to the whole household, but the magnitude of this contribution to the final outcome was beyond our expectations.

For the other three stakeholder groups with material outcomes (WORTH members, agriculture program participants, and VDC members in agriculture areas), "empowerment outcomes" were valued most highly. Together, these sorts of outcomes make up 62% of the social value of material outcomes. In large part, this is because respondents valued outcomes – such as improved pride, self-confidence and satisfaction – extremely highly. This was very much in line with project expectations. While Shae Thot does want to improve material livelihoods outcomes like food security, individual and community empowerment are an important part of how we expect project outcomes to be sustainable.

This may be one reason why landless households had relatively low outcome values. Our monitoring data show successful uptake of activities that target landless households, such as community-managed livestock revolving banks, so we expected that the project would have had a more material impact on their lives. Those respondents said that they valued their increased food security and their ability to help others through donations, but did not say that they felt more empowered through the project. These stakeholders tend to be among the worst-off at the beginning of the project, so the focus on food security first makes sense. One way to raise the social value landless households get from the project would be to add activities that promote empowerment.

Sensitivity Analysis

To test the robustness of the assumptions and data sources, we conducted a sensitivity analysis of several different variables.

One data trend of concern was that any survey with two points of comparison, i.e. baseline and endline, yielded much lower frequencies of outcomes than the cross-sectional surveys administered specifically for this assessment. Respondents of the cross-sectional surveys might be more likely to answer that they experienced positive change due to a bias towards viewing the present as more positive than the past. Data collectors for this survey also had less training than data collectors of past surveys and might be more likely to suggest or influence answers. While we don't have concrete reason to believe this happened, we wanted to test whether that possibility threatened the results. To see how much bias might be affecting results, we changed the frequency of any outcome where data came from a cross-sectional survey and was greater than 20% to 20%, a frequency fairly representative of the frequency of members in the baseline/endline and baseline/midterm surveys who experienced the outcome. This lowered the overall social return on investment from \$3.30 to \$2.38, a shift of -28% but remaining a positive result.

Of all the stakeholder groups, WORTH family members contributed the most to the final calculated total, largely because they are the largest stakeholder group. At 88,448, they are four times as large as the next highest stakeholder group, WORTH members, who total 22,112.

WORTH family members also contribute relatively little in terms of input. Deleting WORTH family members from the analysis yields an SROI value of \$2.23, a decline of 32%. We don't have particular reason to believe that WORTH family members are not in fact a material stakeholder group, but the fact that this stakeholder group has such an impact on the final result means that their values merit the most scrutiny. Overall, the values for WORTH family members are fairly conservative. Frequency of outcomes ranges from 1.4% to 32% of stakeholders. Deadweight, displacement and attribution range from 28%-90% (of outcome values due to Pact); lowering everything to no more than 50% results in a decline of the final SROI to \$3.24 (-2%). It needs to be noted that direct beneficiaries of agricultural activities were not included in this study. The inclusion of WORTH family members added \$11,924,113 or an additional 107% to the social value of material outcomes of WORTH members (\$11,111,777). If a similar relationship is assumed for VDC members in agriculture areas and agricultural program participants, indirect beneficiaries may potentially add \$14,976,720 of social value; increasing the social return of investment by 40% to \$4.63 per dollar.

We also wanted to test what influence the combination of two groups of agriculture program participants into one may have had on the result. The program works intensively and directly with 465 key farmers, volunteers in the village who receive substantial agriculture training and then are supposed to conduct echo trainings within their villages, from which we have recorded 19,963 additional beneficiaries. We would expect a very high proportion of key farmers to benefit from their training, and a lesser number of echo trainees due to the possibility of training being of lower quality once echoed and echo trainees being less dedicated to implementing new practices than key farmers. The survey to discover frequency of outcomes was conducted both with key farmers and echo trainees, so we feel reasonably confident that the overall percent of beneficiaries experiencing the outcomes is representative of both groups; both sub-groups were also engaged in focus groups discussing attribution, displacement, duration, deadweight and value. However, to test whether key farmers' feedback in focus groups, where they were oversampled, was skewing values and attribution upwards, we decreased the number of agriculture stakeholders from 20,428 to just the 465 key farmers. This decreased the SROI to \$2.31, a decrease of 30%.

Making all of these modifications at once, except for totally deleting the WORTH family members and adding indirect beneficiaries for agricultural activities, yields an SROI of \$2.04, a decline of 38%. The only changes during sensitivity analysis that resulted in more than a 14% decline were changes in WORTH members' families values, and deleting this stakeholder altogether. Both of these are fairly extreme modifications that are not warranted by our assessment of the data quality. With the understanding that these two factors affect the final result, we feel confident that the values used to arrive at \$3.30 are reasonable and reflective of the stakeholder.

Table 10: Sensitivity analysis

Change made in analysis	New SROI value	Change from \$3.30
Lowered all cross-sectional data to no greater than 20%	\$2.38	-28%
Decreased deadweight, displacement and attribution values for WORTH family members to no more than 50%, keeping values less than 50% the same	\$3.24	-2%
Decreased agriculture program participants from 20,428 to 465	\$2.31	-30%
All of the above, except deleting WORTH family members	\$2.04	-38%
Deleted WORTH family members	\$2.23	-32%
Inclusion of indirect beneficiaries for VDC members in agriculture areas and agricultural program participants	\$4.63	+40%

Conclusion

This SROI analysis demonstrated numerous positive outcomes from Shae Thot's livelihoods activities. Key findings include:

- Overall, the project had a \$ 3.30 social return on investment for every dollar invested.
- WORTH family members, who the project generally considers indirect beneficiaries, received significant value from the project and the value of outcomes for this stakeholder group made up close to one third of the project's SROI.
- Were indirect beneficiaries of agricultural activities included in the study, an additional social value of 40% can be estimated; increasing the SROI to \$4.63 for every dollar.
- Outcomes related to empowerment, self-esteem and skills contributed highly to the final result, and participants generally thought that these outcomes were life-changing and would stay with them their whole lives.
- Landless households had a lower social return on investment than other groups and their outcomes were not material to the final findings, though their substantial inputs were.
- Many other factors contributed to outcomes that stakeholders experienced, by far the most important being their own commitment to taking the skills they learned through Shae Thot forward and applying them through building their businesses, farms and other livelihoods activities.

Shae Thot will be discussing these findings in upcoming project meetings to determine what recommendations they imply for the project. In particular, we expect the program teams to discuss how to best leverage the outcomes of indirect beneficiaries like WORTH members' families and what the results mean for our activities with landless households mean.

Annex 1: Discussion Structure for Stakeholder Consultation on Outcomes

Stakeholder Group (Check one):

- WORTH group members
- WORTH member family members
- Community members
- Empowerment Workers
- Community Mobilizers
- Agriculture program participants
- Landless households
- VDC members

1. What has changed in your life as a result of the [WORTH or Agriculture] program?

Supplementary questions if required:

- What was life like before?
- What is it like now?

2. What difference does that make to you?

3. Has anything else changed for you?

[if YES repeat 1,2, 3]

4. What were the most important things that have changed for you?

[to balance social preference bias and check for negatives and unintended outcomes:]

5. Has anything changed that is negative/bad?

6. Has anything changed that you weren't expecting?

[to identify other (missing) stakeholders:]

7. Who else do you think might have experienced any change?

Annex 2: Quantitative Questionnaires

WORTH Members

- 1 What are your current savings goals? (multiple answer)
 - Business investment
 - Improve house
 - Buy household assets
 - Children's education
 - Emergencies
 - Donations

- 2 How do you decide your savings goal?
 - Decides by self
 - Decides with family members

- 3 As a result of your participation in WORTH, has your relationship with your family changed?
 - Yes, it is better
 - Yes, it is worse
 - No, it's the same

- 4 Currently, is there anyone outside your household that you could talk to if you were having a problem?
 - Yes
 - No

- 5 Was that person or group of people someone you would have gone to with problems before joining WORTH?
 - Yes
 - No

- 6 About how much money has your household given in donations in the past 12 months?

- 7 Is this more, less or the same as the amount of donations you gave the year before?
 - More
 - Same
 - Less
 - Don't know

- 8 What are your main motivations for giving donations? (multiple answer)
 - To support my community

To gain respect from my community
To gain religious security
Other? (any additional things we should list?)

8 Does anyone in your household currently have loans from any other source besides the WORTH group?
Yes
No

9 What is the source?
VDF
In-kind loan
Money lender
Bank
Other micro-credit

10 Before joining WORTH, what was your household's main sources for loans? (multiple answer)
In-kind loan
Money lender
Bank
Other micro-credit

11 Did you ever worry about not being able to pay back those loans?
Yes
No

12 If yes, were you worried about losing face in the community?
Yes
No

13 Are you ever worried about not being able to pay back loans currently?
Yes
No

14 If yes, are you worried about losing face in the community?
Yes

Empowerment Workers

1 Since becoming an EW, are you more confident than you were before?
Yes
No

2 Do you speak out more in front of communities than you did before?

Yes

No

3 Do you speak out more in front of household guests and friends of your family than you did before?

Yes

No

4 If you answered yes to question #1, do you think you will continue to be confident after the project is over?

Yes

No

5 If you answered yes to question #4, for how many years will you continue to be confident after the project is over?

_____ years

6 If you answered yes to question #1, did anything else help you to be more confident since becoming an EW?

Yes

No

7 If you answered yes to #6, what was it?

8 If you answered yes to #6, how much (what percent) did those other things contribute to feeling more confident?

_____ % (might be better to be answer options?)

9 Have you improved your financial management skills since becoming an EW?

Yes

No

10 If yes, are you proud of your improved financial management skills?

Yes

No

11 Do you use your financial management skills more to help your family manage its finances or business?

Yes

No

12 If you answered yes to question #9, do you think you will continue to use your improved financial management skills once the project is over?

Yes

No

- 13 If you answered yes to question #15, for how many years will you continue be able to continue using your financial management skills after the project is over?

_____ years

- 14 If you answered yes to question #9, did anything else outside participation in Shae Thot help you to improve your financial management skills since becoming an EW?

Yes

No

- 15 If you answered yes to #14, what was it?

- 16 If you answered yes to #14, how much (what percent) did those other things contribute to improved financial management skills?

_____ %

- 17 Do you participate more in family financial decision-making than you used to?

Yes

No

- 18 Does your family respect your contribution to financial decision-making?

Yes

No

- 19 If you answered yes to question #17, do you you will continue to be involved in your family's financial decisions once the project is over?

Yes

No

- 20 If you answered yes to question #19, for how many years will you continue to participate in family financial decisions after the project is over?

_____ years

- 21 If you answered yes to question #17, did anything else outside participation in Shae Thot help you to increase your participation in family financial decision-making since becoming an EW?

Yes

No

- 22 If you answered yes to #21, what was it?

- 23 If you answered yes to #21, how much (what percent) did those other things contribute to increased participation in family financial decision-making?

_____ %

24 Have you learned new skills since becoming an EW?

Yes

No

25 Do you think that those new skills will improve the job opportunities open to you?

Yes

No

26 If yes to #25, have you already applied for a job that might allow you to use these new skills?

Yes

No

27 If yes to #25, do you think you are likely to apply for a job that might allow you to use these new skills after the project is over?

Yes

No

28 If you answered yes to question #25, do you think improved job opportunities will continue to be available once the project is over?

Yes

No

29 If you answered yes to question #28, for how many years do you think better jobs will be available for you because of the skills you learned through the project?

_____ years

30 If you answered yes to question #25, did anything else outside participation in Shae Thot help you to improve your job opportunities since becoming an EW?

Yes

No

31 If you answered yes to #30, what was it?

32 If you answered yes to #30, how much (what percent) did those other things contribute to improved job opportunities?

_____ %

33 Do you have more social interactions outside the family than you did before becoming an EW?

Yes

No

34 If so, do you spend more than X hours a month with some of the people you are now interacting with more socially?

Yes

No

35 If yes to #33, do you think you will continue to maintain this level of social interaction after the project is over?

Yes

No

36 If you answered yes to question #35, for how many years do you think you will maintain or increase your current level of social interaction outside the family?

_____ years

37 If you answered yes to question #22, did anything else outside participation in Shae Thot help you to increase your social interactions since becoming an EW?

Yes

No

38 If you answered yes to #37, what was it?

39 If you answered yes to #37, how much (what percent) did those other things contribute to your increased social interactions?

_____ %

40 Do you travel more on your own than you did before becoming an EW?

Yes

No

41 Does your family trust you more to operate on your own as an adult?

Yes

No

42 If yes to #41, do you think your family will continue to trust you as an adult after the project is over?

Yes

No

43 If you answered yes to question #41, for how many years do you think your family will continue to trust you as an adult the same amount or more?

_____ years

44 If you answered yes to question #41, did anything else outside participation in Shae Thot help you to increase your family's trust in you since becoming an EW?

Yes

No

45 If you answered yes to #44, what was it?

46 If you answered yes to #44, how much (what percent) did those other things contribute to your family's increased trust in you?

_____ %

Community Mobilizers

1 Have you learned any new skills since becoming a CM?

Yes

No

2 If yes, do you think these skills would be relevant to a job you might have in the future?

Yes

No

3 Have your communication skills changed since becoming a Community Mobilizer?

Yes, they have improved

No, they are about the same

Yes, they have gotten worse

4 Have the communities you worked with changed their opinion of you since you became a community mobilizer?

Yes, they respect me more

No, they respect me the same amount as they did before

Yes, they respect me less than before

5 Do you quarrel with your family sometimes?

Yes

No

6 Do you quarrel more, less or the same amount than you did before becoming a CM?

More frequently than we did before

The same amount

Less than we did before

7 Do you have a garden at home for vegetables?

Yes

No

8 When did your family start this garden?

Before I became a CM

After I became a CM

9 What do you do with the vegetables from the garden? (MA)

Eat them

Sell them

We don't get very many vegetables from the garden

10 Are there any children in school in your household?

- Yes
No
- 11 Has the child studied at night time in the past week?
Yes
No
- 12 From your salary as a CM, have you contributed to any of the following expenses in the past year for anyone in your household, including yourself? (MA)
School fees
Healthcare costs
Household's basic needs such as food
Solar panels or electricity from the grid
Land for farming or gardening

Agriculture Program Participants

- 1 Do you think that your work as a key farmer/group leader/member of Agri Activities has changed how the community regards you?
Yes
No
- 2 If yes, how has it changed how the community regards you?
I am more respected
I am less respected
- 3 If more respected, was there anything else happening in your life besides being a key farmer/group leader/member of Agri Activities that contributed to the community respecting you more?
Yes
No
- 4 If yes, what was it?

- 5 (if 3=yes) What percent of the community's increased respect for you do you think is due to the Shae Thot project?
_____%
- 6 (if 2=more respected) For how long (how many years) do you think the community's increased respect for you will last?
_____ years
- 7 Has your work as a key farmer changed your communication skills?
Yes

No

8 If yes, how has it changed your communication skills?

They are better

They are worse

9 If you have better communication skills, was there anything else happening in your life besides being a key farmer/group leader/member of Agri Activities that contributed to improving your communication skills?

Yes

No

10 If yes, what was it?

11 (if 9=yes) What percent of your improved communication skills do you think is due to the Shae Thot project?

_____ %

12 (if 8=Communication Skills are better) For how long (how many years) do you think that your improved/changed communication skills will last?

_____ years

13 Do you attend any community wide meetings?

Yes

No

14 If yes, do you ever speak at these meetings?

Yes

No

15 If yes, is this more, less or the same frequency as before becoming a key farmer/group leader/member of Agri Activities ?

More

Same

Less

16 About how much money has your household given in donations in the past 12 months?

17 Is this more, less or the same as the amount of donations you gave the year before?

More

Same

Less
Don't know

18 What are your main motivations for giving donations? (multiple answer)

- To support my community
- To gain respect from my community
- To gain religious security
- Other? (any additional things we should list?)

19 If you have donated more money, was there anything else happening in your life besides being a key farmer/group leader/member of Agri Activities that contributed to donating more money than before?

- Yes
- No

20 If yes, what was it?

21 (if 19=yes) What percent of your increased donations do you think is due to the Shae Thot project?

_____ %

22 (if 17=more) For how long (how many years) do you you'll be able to give as much as currently or more in donations?

_____ years

23 Did your village do any project such as road repair or something else that made the nearest RHC or sub-RHC easier to access?

- Yes (road repair)
- Yes, other; please specify:
- No

24 If yes, do you feel more secure in your ability to access healthcare?

- Yes
- No

25 Have you been to the nearest RHC or sub-RHC for healthcare in the past 12 months?

- Yes
- No

26 (if 23=yes) If you have better access to healthcare, was there anything else happening in your village besides Shae Thot that contributed to healthcare being easier to access?

- Yes

No

27 If yes, what was it?

28 (if 26=yes) What percent of your increased access to healthcare do you think is due to the Shae Thot project?

_____ %

29 (if 23=yes) For how long (how many years) do you think the nearest RHC or sub-RHC will be easier to access because of the project (road repair or other) your village did?

_____ years

Landless Households

1 Are you a home gardening or livestock beneficiary?

Home gardening

Livestock

2 About how much money has your household given in donations in the past 12 months?

3 Is this more, less or the same as the amount of donations you gave the year before?

More

Same

Less

Don't know

4 What are your main motivations for giving donations? (multiple answer)

To support my community

To gain respect from my community

To gain religious security

Other? (any additional things we should list?)

5 If you have donated more money, was there anything else happening in your life besides being a HG/ Livestock Benf that contributed to donating more money than before?

Yes

No

6 If yes, what was it?

7 (if 5=yes) What percent of your increased donations do you think is due to the Shae Thot project?
_____ %

8 (if 3=more) For how long (how many years) do you you'll be able to give as much as currently or more in donations?
_____ years

9 Are you more able to meet your household's basic needs than you were before participating in the Shae Thot project?
Yes
No

10 If yes, was there anything else happening in your life besides participating in Shae Thot that contributed to you better being able to meet your household's basic needs?
Yes
No

11 If yes, what was it?

12 (if 10=yes) What percent of your improved ability to meet household needs do you think is due to the Shae Thot project?
_____ %

13 (if 9=yes) For how long (how many years) do you think you'll be able to better meet household needs due to (home gardening or livestock)?
_____ years

14 Have you taught other villagers about livestock or home gardening?
Yes
No

15 If yes, do you think that the community's perception of you has changed because of this?
Yes
No

16 If yes, how so?
They respect me more
They respect me less

17 (if 16=more respect) Was there anything else happening in your life besides participating in Shae Thot that contributed to the community respecting you more?
Yes
No

18 If yes, what was it?

(if 17=yes) What percent of your improved ability to meet household needs do you think is due to the Shae Thot project?
_____ %

(if 16=more respect) For how long (how many years) do you think the community will continue to have increased respect for you?
_____ years

VDC members in agriculture areas

1 Are you actively participating in village development?
Yes
No

2 If yes, does the village respect your work in village development?
Yes
No

If yes, is this respect less, the same or more than the village had for you before you started participating in Shae Thot?
3 Less
The same
More

If you think the community respects you more, was there anything else happening in your life besides being participating in the VDC that contributed to this respect?
4 Yes
No

5 If yes, what was it?

6 (if 4=yes) What percent of this increased respect do you think is due to the Shae Thot project?
_____ %

(if 3=more) For how long (how many years) do you think the community's increased respect for you will last?
7 _____ years

8 Do you think your community is more united than it was before the Shae Thot project?
Yes
No (less or the same)

9 If yes, was there anything else happening in the community besides participating in the VDC that made the community more united?

Yes

No

10 If yes, what was it?

11 (if 9=yes) What percent of the increased unity do you think is due to the Shae Thot project?

_____ %

12 (if 8=yes) For how long (how many years) do you you'll be able to give as much as currently or more in donations?

_____ years