



**Malawi**

# **2020 Social Return on Investment Report**







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# Statement

## by accredited SROI practitioner

ECLT's Social Return on Investment (SROI) report explores the social value of two programmes from their Child Labour Elimination Actions for Real Change (CLEAR) Project in Malawi, namely the Village Savings and Loan Associations (VSLA) programme, and the removal and referral (R&R) of children in child labour programme. The report gives a strong assessment of the social value that these programmes create.

Envoy Partnership has supported ECLT with the development of its SROI approach, both for these SROIs and for previous projects in Uganda and Tanzania. This has involved contributing to the research design, assisting with desk research, developing the SROI model, and contributing to the SROI report.

The SROIs were conducted in accordance with the principles and guidance developed by Social Value International,<sup>1</sup> and drew on best practice research and evaluation principles. Engaging with and understanding the experience of stakeholders was at the heart of these SROIs. The combination of primary and secondary research, and transparent evaluation decisions give a credible and realistic measure of the value created.

The work means that ECLT have now conducted six SROIs in total, having already completed SROIs for projects in Uganda and Tanzania. ECLT's continued investment in measuring the impact of their programmes in different countries and localities is important, as it can show similarities and differences in impact depending on contexts. ECLT has also demonstrated a commitment to sharing the findings and insight from the research; having delivered free training in SROI in Uganda, with courses planned for Tanzania and Malawi.

We hope that the SROIs have provided ECLT with new insights into the (social) value of their investment and how this value can differ in different national and local contexts. This will hopefully inform future investments to support ECLT's beneficiaries. The report should also help refine ECLT's monitoring and evaluation capabilities, and to understand how it impacts its stakeholders, and its increase its own accountability.

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<sup>1</sup> <https://socialvalueint.org/>



# Executive summary

This social return on investment (SROI) report, our third, captures the social value created by the ECLT Foundation’s Village Savings and Loans Association (VSLA) and Removal and Referral (R&R) programmes in Malawi between 2011 and 2019. The VSLA programme involves community members who pool their savings and lend to each other, while the R&R programme involves the withdrawal of children from child labour and linking them to remedial services, primarily schooling.

The current SROI study is part of a larger research effort that is geared towards streamlining of the ECLT Foundation’s programme model by identifying those interventions that make the most difference, from the stakeholder perspective.

This report shows that through our R&R referral programmes, we generated MWK 3.8 of social value for children who we withdrew from child labour and re-enrolled in schools. In simplified terms, for every MWK 1 invested, we returned MWK 3.8 of social value to these children. We interpret these results as indicative of the positive impact that the investments in removal and referral of children had on different aspects of their lives in terms of improved schooling, overall wellbeing, health and safety. Gender disaggregated data shows that our impact was greatest among girls (nearly 5 MWK for every MWK invested) than boys (3.4 MWK for every MWK invested).

Table 1: SROI ratio: R&R programme

Total present attributable value	MWK 1,485,000,000
Investment	MWK 390,000,000
Overall SROI ratio	3.8:1
Girls	4.9:1
Boys	3.4:1

The CLEAR VSLA programme, on the other hand, generated 4.6 MWK social value for every 1 MWK invested by the project. When disaggregated by gender, the results show that female members of VSLA groups realized higher social value (4.6 MWK for every MWK invested) than male members (4.2 MWK for every MWK invested).

Table 2: SROI ratio: VSLA programme

Total present attributable value	MWK 1,509,000,000
Investment	MWK 330,000,000
Overall SROI ratio	4.6:1
Female members	4.6:1
Male members	4.2:1

We attribute the higher impact of our projects on female participants to lower social and economic status of women and girls in the Malawi context. In this sense, our programmes not only contribute to child labour elimination, but also contribute towards gender equality.

We draw three main conclusions from these results. First, the differential gender impact of our programmes in favour of female participants suggest that we are on the right path to eliminate child labour in a sustainable manner, as the development literature shows that women are more likely to invest extra income in children’s education and household improvements.

Second, our results show that withdrawing children from child labour and linking them to referral services creates positive social value for the children concerned. The investments in removal and referral generate value because every extra year of schooling is associated with higher social and economic returns. Hence, maintaining support to withdrawn children for longer time-frames can potentially help break the cycle of poverty, thus sustainably reducing child labour in agricultural communities.

Finally, and perhaps most importantly, the SROI analysis shows that the ECLT programmes are working and generating value beyond the traditional child labour metrics. This conclusion emphasizes the need to expand the existing monitoring evaluation frameworks so that social value considerations are included in assessing the viability of child labour interventions.







## 1. Introduction & background



According to the ILO, 152 million children were engaged in child labour in 2016<sup>2</sup>, almost half of them in its worst forms, making the elimination of child labour one of the greatest challenges in modern times. With a growing urgency for change, ECLT Foundation aims to eliminate child labour in areas where tobacco is grown, thus contributing to the achievement of United Nations Sustainable Development Goals (SDGs) such as quality education, zero hunger, and decent work and economic growth.

The SDGs include a renewed global commitment to ending child labour. Specifically, target 8.7 of the SDGs calls on the global community to:

**Take immediate and effective measures to eradicate forced labour, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labour, including recruitment and use of child soldiers, and by 2025 end child labour in all its forms.”**



<sup>2</sup> ILO, 2017. Global Estimates of Child Labour: Results and trends, 2012-2016. International Labour Office (ILO), Geneva, Switzerland. [https://www.ilo.org/wcmsp5/groups/public/-/dgreports/-/dcomm/documents/publication/wcms\\_575499.pdf](https://www.ilo.org/wcmsp5/groups/public/-/dgreports/-/dcomm/documents/publication/wcms_575499.pdf)

At ECLT, we see a world with thriving agricultural communities, where children are free of child labour so they can go to school and develop in a safe environment. We believe that supporting local capacities and building lasting partnerships for sustainable solutions is the best way to address root causes of child labour, promote rural development and contribute towards the achievement of SDGs. We work to eliminate child labour in the sector we know foremost - the agricultural sector, where we have operated since the 2000s.

What has allowed us to see perceptible results in reducing child labour in agricultural communities where we work is our unique approach. We adopt a long-term outlook and develop communities from the grassroots as to raise awareness, keep children in school and strengthen agricultural household economies from the bottom-up. In practice, it denotes working with communities to develop savings schemes that they can run, identifying working children, removing them from child labour and sending children back to school, improving their literacy and numeracy – amongst other things.

This SROI report, our third, demonstrates that our work instigates impactful transformation. Thousands of rural families in Malawi, previously disconnected from financial services and opportunity, have now broken free of the poverty cycle due to our programmes. Equally, thousands of children have been re-enrolled in school and have improved access to quality of education, potentially creating a new virtuous cycle of decent work opportunities for generations to come.

This report uses SROI methodology to estimate the social value of ECLT Foundation's investments in Malawi by considering a range of outcomes for stakeholders affected by programme interventions. The methodology entails putting a monetary value on a range of social outcomes that are important to programme beneficiaries, both intended and unintended. It also considers who else may have contributed towards outcomes and what would have happened without the intervention.

The analyses presented in this report are made with independent assurance from Envoy Partnership, a UK-based evaluator, led by a Social Value International accredited SROI practitioner.

The objectives of this report are to use the principles of SROI to evaluate the (i) the social value created by Village Savings and Loans Associations (VSLA); and (ii) the social value of removal and referral (hereinafter, R&R), that is, the withdrawing of children from child labour and sending them to school. The analysis focuses on the outcomes of these two programmes implemented in Malawi during the period 2011 to 2019. The results of the SROI study will inform decisions to streamline and scale up what works in ECLT programmes.

### What is a VSLA?

In simple terms, a VSLA is a group of people who save together and take loans from those savings. By pooling savings and borrowing from the fund, VSLA participants can build up capital reserves and improve their financial well-being, thus reducing household poverty, which is often cited as key driver of child labour in smallholder agriculture.

### What is removal and referral?

For the purposes of this SROI study, removal and referral (R&R) refers to the withdrawal of girls and boys from child labour and linking them to rehabilitation services. In this way, R&R contributes to the progressive elimination of child labour in agricultural communities.

R&R is an essential child protection and child labour reduction strategy, particularly relevant for children in the age range 5-14 years who are below the minimum age of employment, and children 15-17 years who are in hazardous work. To our knowledge, there have not been any formal assessments of the social value of R&R, even though it is a central activity in any child labour programme.



The VSLA and R&R programmes were important components of the Child Labour Elimination Actions for Real Change Project (CLEAR). CLEAR aimed to prevent, withdraw, and protect children from child labour in Ntchisi, Rumphi and Mchinji districts of Malawi, where a significant amount of tobacco produced in the country is grown. Using an area-based approach, the project addressed the social and economic factors that drive smallholder tobacco farmers to employ children in hazardous work and cause children to seek such work.

CLEAR was implemented in two phases. The first phase (2011-2015) was implemented by a consortium comprising Save the Children, Youth Net and Counselling (YONECO), Total Land Care (TLC) and Creative Centre for Community Mobilization (CRECCOM). In this consortium, Save the Children was the lead implementing partner and grantee,

responsible for VSLA programmes, coordination and management, national level advocacy and policy interventions. TLC was a sub-grantee responsible for food security, conservation agriculture, crop diversification, tree planting and small irrigation. YONECO, on the other hand, was responsible for Mother Groups, hidden forms of child labour, psycho-social support to children and training of youths in occupational safety and health (OSH). Finally, CRECCOM was responsible for education interventions, awareness raising and child labour committees for identification, withdrawal and referral of working children.

The second phase of CLEAR (2016-2019) was implemented by TLC, CRECCOM and YONECO. Following the withdrawal of Save the Children from the project, TLC bid and won the role to implement VSLAs.

## 1.2 Project context

**The goal of the CLEAR Project was to contribute to the elimination of hazardous child labour in tobacco growing areas in Malawi within the context of the country's National Action Plan for the Elimination of Child Labour.**

**The CLEAR Project had two strategic objectives:**

- **Strategic Objective 1:** To protect children (5-17 years old) from all forms of child labour in tobacco growing; and
- **Strategic Objective 2:** To protect legally working children (15-17 years old) in non-hazardous work in tobacco growing

**In addition, the CLEAR Project had six specific objectives:**

- **Immediate objective 1:** To initiate participatory and inclusive processes at district and community level that lead directly to the sustainable withdrawal of child labour from tobacco growing.
- **Immediate objective 2:** To improve access to quality education and other basic social services at district and community level.
- **Immediate objective 3:** To support advocacy to create political and/or social change and raise awareness to challenge acceptance of child labour in tobacco growing at all levels (national, district, community).
- **Immediate objective 4:** To strengthen capacities at all levels (national, district, community) to combat child labour in tobacco growing, through the development of appropriate structures, policies and mechanisms.
- **Immediate objective 5:** To strengthen livelihoods /economic improvement at community and household level; and
- **Immediate objective 6:** To promote at all levels (national, district, community) transition from hazardous work or exploitive labour to acceptable work for children of legal working age (15-17 yrs old)

### 1.2.1 ECLT programmes in Malawi

**The ECLT Foundation has been funding child labour elimination programmes in tobacco growing in Malawi since 2002, with a total investment of over US\$15 million between 2002 and 2019.**

**The following is a brief summary of the projects funded in Malawi, and their key achievements, in chronological order.**

- **The Association for the Elimination of Child Labour (AECL) project (2002-2004):** which included representatives from the Tobacco Association of Malawi (TAMA), the tobacco farm workers' union (then called TOTAWUM, now TOAWUM), Limbe Leaf and Stancom/Dimon (now called Alliance One International) to implement a child labour elimination project in Nkhotakota district. By 2004, AECL had built a school in Nkhotakota, constructed teachers' houses, a borehole and latrines, enabling 328 children to access education that year, among many other achievements.
- **Integrated Child Labour Elimination Project (ICLEP I) 2002-2005:** while AECL was implementing the project in Nkhotakota, ECLT also supported an NGO called Together Ensuring Children's Security (TECS) to implement the ICLEP project in Kasungu and Dowa districts. TECS sub-granted TLC, CRECCOM and Lifeline Malawi to implement components of ICLEP I. A notable achievement of ICLEP I was the construction of Kasese Clinic near Dowa. The clinic was serving more than 50 000 patients per annum by the end of ICLEP I. ICLEP 1 also implemented a health outreach programme that provided de-worming and health awareness services in 60 schools.
- **Integrated Child Labour Elimination Project (ICLEP II) 2006-2011:** Upon completion of ICLEP I, ECLT funded a consortium led by CRECCOM to continue implementation of interventions in Kasungu and Dowa districts. ICLEP II reduced child labour incidence in the two districts from 57% in 2006 to 19% in 2010, among many other achievements.
- **CLEAR Project (2011-2015):** The CLEAR Project was implemented in 60 schools/villages in three districts: Mchinji (traditional authorities – TAs – Mkanda and Dambe); Ntchisi (TAs Chilooko and Kalumo); and in Rumphi (TA Chikulamayembe). The project was implemented by a consortium comprising Save the Children, CRECCOM, YONECO and TLC. Among many achievements, the CLEAR Project withdrew 1'671 children and prevented 27'000 from child labour. In addition, the project reached 14'600 households through its VSLA programme.
- **CLEAR II Project (2016-2019):** The CLEAR II Project was implemented by CRECCOM, YONECO and TLC in 56 schools/villages in Mchinji, Ntchisi and Rumphi.

The scope of this SROI study includes CLEAR and CLEAR II Projects (2011-2019).



## 1.2.2 The CLEAR Project

At ECLT, we support programs for economic development and child protection in the communities where tobacco is grown. This means our implementing partners work with the poorest of the poor to grow their local economies, send their children to school and create a better future for their children.

We find people in these areas are vulnerable because they do not have money throughout the year and have alternative livelihoods. They may lack the self-belief, literacy and financial means to start and sustain a business, save and acquire assets that create more wealth in the future. In these communities, access to and quality of education is poor: many children

absent themselves from school or drop out altogether. They may also combine work and school, working in precarious conditions for little pay or as unpaid family labour. The low levels of participation in schooling lead to child labour, low incomes and transmission of poverty between generations. Our work targets each element of this damaging cycle and strives to reverse it.

The CLEAR Project pillars are summarized below.



### Removal and referral of children in child labour

The CLEAR Project established Community Child Labour Committees to identify children in child labour, remove and link them to referral services to be provided with appropriate assistance through a network of service providers.



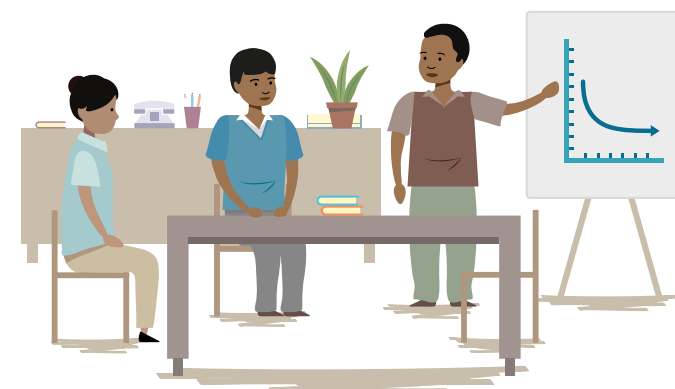
### Education

The CLEAR Project improved school infrastructure, monitored children's attendance, and ran school feeding and community-based literacy and numeracy centres to keep children out of child labour and improve education outcomes.



### Advocacy and awareness raising

The CLEAR Project focused its advocacy strategy on the three main policy gaps: enactment of a law to protect tenancy farmers, the Child Labour Policy, and the Hazardous List. For awareness-raising, the project used community radio, community meetings and theatre for development, using drama, comedy, music, singing, dancing and improvisational techniques for communities to reflect on their objective social/cultural situation as it related to child rights in general and child labour in particular.



### Capacity strengthening

The CLEAR Project strengthened the capacity of CCLCs, Mother Groups, youth groups, District Child Labour Committees (DCLC) and the National Steering Committee (NSC) through convening, training and experience-sharing events.

### Livelihoods

The CLEAR Project strengthened household livelihoods through VSLAs, local chicken initiative, agricultural input supply to vulnerable households and training in conservation agriculture.



### Occupational health and safety

The CLEAR Project developed a guide for use by Labour Inspectors, farmers and young people working in tobacco growing on the protection of young workers. It also established youth groups to assist in labour inspection outreach.





## 2. Approach to SROI



SROI is a method for measuring and accounting for the value or benefits which social programmes create. It goes beyond conventional accounting and cost benefit analysis (CBA) which focus on the needs of the donor because it captures the perspective of beneficiaries to understand what changes for them (positive or negative) and the value: i.e. how important the changes are for beneficiaries over time.

Value is about how important things are for a person, and is therefore, inherently subjective. Value will also vary for different people in different cultures and different contexts. SROI resolves this challenge by measuring change brought about by interventions in ways that are relevant to the individuals that have experienced that intervention. Also, because some changes that beneficiaries experience as a result of programme interventions do not have a market price or objective cost (e.g. increased optimism), SROI puts financial ‘proxy’ values on these outcomes in order to estimate the social value created.

Applying SROI methodology requires asking the beneficiaries what changes they are experiencing as a result of project interventions, determining the monetary value they place on those outcomes and comparing it to the cost or inputs. This enables a ratio of benefits to costs to be calculated. For example, a ratio of 5:1 indicates that an investment of \$1 delivers \$5 of social value.

However, the use of monetary values as a means of calculating social value is not without its critics. Some scholars and practitioners argue that putting a monetary value (proxies) on some of the soft outcomes (increased confidence and self-esteem etc.) involves an element of guesswork that could be open to manipulation. Proponents of SROI would argue that, just like in conventional financial accounting, adherence to the principles (see side bar for SROI principles) will address this criticism.

SROI Principles

- 1. **Involve stakeholders:** Stakeholders who have experienced the outcomes must be involved to inform the process on what outcomes should be measured, and how this is measured and valued.
- 2. **Understand what changes:** Both positive and negative changes need to be identified and the way the change comes about articulated clearly.
- 3. **Value the things that matter:** Use financial proxies to recognize the value of the outcomes identified.
- 4. **Only include what is material:** Determine what information and evidence must be included in the analysis to give a true and fair picture, such that stakeholders can draw reasonable conclusions about impact.
- 5. **Do not over claim:** Only claim what the organization is responsible for and err on the side of being conservative.
- 6. **Be transparent:** Demonstrate the basis on which the analysis may be considered accurate and honest and show that it will be reported and discussed with stakeholders.
- 7. **Verify the result:** Ensure appropriate independent assurance.

Nicholls, Lawlor, Neitzert, & Goodspeed, 2012.

2.1 Steps of SROI

SROI analysis is a step-by-step process involving six stages<sup>3</sup>:

- 1. **Establishing scope and identifying key stakeholders:** Defining the boundaries about what the SROI analysis will cover, identifying project beneficiaries to be involved in the process and how.
- 2. **Mapping outcomes:** through stakeholder consultations, developing a programme theory of change, which shows the relationship between inputs, outputs and outcomes.
- 3. **Evidencing outcomes and giving them a value:** collecting individual data on positive and negative outcomes that stakeholders have experienced and then valuing those outcomes.
- 4. **Establishing impact:** through stakeholder interviews, identifying the changes or outcomes that would have happened anyway or are a result of other factors and eliminating them from consideration.
- 5. **Calculating the SROI:** involves summing up all the benefits, subtracting any negatives and comparing the result to the investment. Sensitivity analysis is also carried out at this stage.
- 6. **Reporting, using and embedding:** Developing a dissemination plan and integrating the results in the organization’s programming.

In the present study, the first two steps were carried out through qualitative interviews in October 2018. Steps 3-6 were accomplished during the third quarter of 2019 through a quantitative survey.

2.2 Materiality and relevance

The present SROI study focuses on social value created for VSLA members and R&R children. In line with SROI best practice<sup>4</sup>, VSLA and R&R children were chosen for SROI analysis after qualitative research that involved focus group discussions (FGDs) with project implementing partners and project beneficiaries, while also considering ECLT objectives.

During the qualitative phase of the SROI study, a broad range of CLEAR outcomes for different beneficiaries were stated and reviewed. VSLA and Withdrawn Children outcomes were considered relevant<sup>5</sup> for the quantitative study because:

- Livelihoods interventions are considered central to prevention of child labour. VSLA can break the cycle of poverty and therefore they are relevant for realizing the expected results of CLEAR and the ECLT Foundation.
- Stakeholders considered the outcomes of VSLA intervention to be important for their livelihood and capacity to hire adult labour and reduce child labour.
- ECLT and other like-minded organizations have implemented livelihood interventions and demonstrated their value.
- Norms in addressing child labour require R&R of children in child labour, thus Withdrawn Children a key stakeholder group for child labour reduction.

Table 2.1 below summarizes materiality and relevance considerations.

<sup>3</sup> Nicholls, J., Lawlor, E., Neitzert, E. & Goodspeed, T. 2012. A guide to Social Return on Investment. SROI Network.

<sup>4</sup> One of the principles of SROI is to only include what is material. The principle states: “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.”

<sup>5</sup> According to the SROI Guide on Materiality (The SROI Network, 2011), if an outcome is relevant then the significance of the issue needs to be considered.



Table 2.1: Materiality and relevance check

PROSPER Stakeholder	Outcomes	Relevance
ECLT and implementing partners staff	Job satisfaction New skills	<b>No.</b> While these stakeholders experience job satisfaction, gains new skills and have high influence on outcomes, they do not experience the outcomes of the interventions themselves
R&R Children	Protection from hazardous work Improved wellbeing	<b>Yes.</b> Withdrawn have high influence and experience the most impact of CLEAR interventions. Therefore, Withdrawn Children are included in the SROI analysis.
Government	Reduced number of people claiming social assistance Increased taxes	<b>No.</b> While the State ultimately benefits from improvements in household incomes due to VSLA and improved education of Withdrawn Children, it is does not experience the programme benefits directly or on sufficient scale to be included in the study.
VSLA participants	Social wellbeing Increased incomes and household wealth	<b>Yes.</b> VSLA participants were deemed relevant because they are one of the primary beneficiaries of livelihood interventions, and experience high benefits while exerting high influence on project results.
Community Child Labour Committees	New skills Community recognition Internal satisfaction	<b>No.</b> CCLCs are an important mechanism for identifying working children, withdrawing them from child labour and linkages to referral services. However, they are not primary beneficiaries of the project interventions.
Other livelihood interventions beneficiaries (e.g. Improved Chicken recipients, conservation agriculture etc.	New skills Pride and satisfaction Better employment opportunities Increased incomes	<b>No.</b> Interviews with beneficiaries showed that the overwhelming number of beneficiaries of these programs were also VSLA members. The beneficiaries rated VSLAs as more important for their welfare.

2.3 Scope of the SROI study

The SROI analysis in this study is evaluative because it is conducted retrospectively and is based on retrospectively collected outcomes data. The scope includes the activities undertaken by CLEAR projects between July 2011 and June 2019.

The SROI study seeks to understand and quantify the social value created by (i) removal and referral of children in child labour; and ii) village savings and loans associations.

reunification and reintegration, and referred cases to the Ministry of Labour (e.g. for recovery of wages) or police (for criminal prosecution).

To identify children in child labour, the project formed CCLCs whose roles include monitoring child labour at the community level, engaging parents/ employers and working children, raising awareness on the issue and linking children to Mother Groups. The Mother Groups would also counsel the child and create a safe space for the child to open about his/her situation, needs or requirements. If the child is below 14 years, the Mother Group liaises with a Teacher Counsellor in the nearest school for automatic re-enrollment. If there have been other forms of abuse (such as withholding of wages, physical abuse etc.), the Mother Groups would report the child to authorities.

For children over 15 years, the Mother Groups re-enrolled the child in school if the child so wished. If not, the child was linked to other NGOs, government agencies or engaged the employer to transition the child to safe work.

2.3.1 Removal and referral of children in child labour

The CLEAR Projects identified and removed 3,677 children that were in child labour in targeted areas. These withdrawn children were linked to referral services, which mainly included re-enrolment in school and provision of psychosocial support by Mother Groups. In addition to this, Mother Groups provided psychosocial support to 46,777 children already enrolled in school.

The criteria for referral included action if the child is:

- below the minimum age for work performed, in accordance with Malawian law.
- works more than the maximum number of hours established for their age and / or type of work.
- works in unsafe conditions.
- at serious risk of being exposed to hazardous conditions.
- expresses that s/he is obliged/forced to work; or
- there is reason to believe that the child is ill-treated.
- physically abused in the workplace.

Depending on the circumstances, the projects also provided a safe house, carried out family tracing,

2.3.2 Village Savings and Loans Associations

VSLAs are self-governed groups that combine regular savings deposits into a fund from which loans are issued to group members. With improved access to finance, the VSLA members can invest in productive assets and business, thereby increasing household incomes and consequently, reducing poverty and realizing better outcomes for children.

In Malawi, the CLEAR Project created more than 700 VSLA groups with a total membership of 20,207 adult members and 38,096 children.



## 2.4 Data

**For the purposes of this SROI study, data was collected in two phases. The first phase was qualitative in nature - the objective was to develop a theory of change (Figure 2.1) based on interviews with R&R children and VSLA members.**

The second phase was quantitative in nature. Semi-structured questionnaires were translated to Chichewa and administered individually. Trained enumerators/Research Assistants then read out and explained each question. As much as possible, multiple choice questions and pictorials were used to enhance usability by members who may not be literate.

### 2.4.1 R&R Children

During the qualitative phase, data was collected through focus group discussions with semi-structured discussion guides involving groups of 10-20 children in multiple locations in the project areas. The second phase was quantitative in nature and involved collection of data from 227 children (120 females,

107 males) using a semi-structured questionnaire. The objective of the quantitative phase was to collect individual child data on the outcomes identified during the qualitative phase to better understand the magnitude of change. The R&R children's questionnaire used is attached as Appendix 4.4.

### 2.4.2 VSLA members

For VSLA, data for the qualitative phase was collected through focus group discussions with groups of 10-30 VSLA members in multiple locations in the project areas. The second phase was quantitative in nature and involved collection of data from 365 VSLA members (282 females, 83 males) using a semi-structured questionnaire. The questionnaire used is attached as Appendix 4.3.

## 2.5 Social value measurement concepts explained

**To determine value created for VSLA members and R&R Children, a series of factors are considered and analyzed:**

### Outputs

Outputs can be understood as the visible, direct products or work that ECLT implementing partners produce. The amount of work that the implementing partners do is shaped by needs identified by the communities and children in the areas where tobacco is grown. For VSLA programme in Malawi, for example, outputs include the number of VSLA groups formed, the number of community-based service providers recruited and trained, VSLA members trained in community savings and equipped with enhanced leadership and management skills.

### Immediate Outcomes

Immediate Outcomes are the changes that occur once one or more outputs have been provided or delivered by the implementing partners. In terms of timeframe and level, these are short-term outcomes, and are changes in capacity of beneficiaries, such as an increase in knowledge, awareness, skills or abilities, or access changes resulting from an activity. In a VSLA intervention, for example, this includes improved knowledge, increased motivation to pool savings and improved access to credit achieved during programme implementation.

### Intermediate Outcomes

Intermediate outcomes are changes in behaviour, practice or performance which the beneficiaries experience by the end of the project. Intermediate outcomes are changes that are expected to logically occur once one or more immediate outcomes have been achieved. In terms of time frame and level, these are medium-term outcomes that are usually achieved before the end of a project/programme. For example, for VSLA groups immediate outcomes can include improved savings practices, increased ownership of productive assets, improved diet and social status, friendships etc.

### Final outcomes

Final outcomes flow logically from intermediate outcomes and represent the change in status, state, conditions or wellbeing that the beneficiaries experience by the end the end of the project. For example, for the VSLA programme, this includes improved household wealth, living conditions, health or wellbeing.

As Immediate Outcomes lead to Intermediate Outcomes which lead to Final Outcomes, the SROI focuses on placing a (proxy) financial value on final outcomes only so as to avoid double counting.

### Impact

ECLT programmes are designed around ECLT's mission and vision for children in the areas where tobacco is grown to be free of child labour. The Impact is the highest-level change to which ECLT contributes through its support to a programme. It is the long-term change that we anticipate that the programme activities will contribute towards. Because the Impact will be realized in the long-term and after the project, its materialization will be affected by other factors beyond the programme activities. For example, whether or the extent to which child labour can be reduced as expected will depend on the performance of the economy and government policies.

### Proxy value

A proxy approximates value where an exact measure is impossible to obtain. Most changes, even in the

business sector, are subjective. For example, the rate or value of asset depreciation is usually a subjective judgement of an organization's management. To measure changes like "growing confidence or self-esteem" it is necessary to find a quantitative proxy that best represents what grown confidence may embody. For example, if confidence was related to job promotion - the difference in pay or reward for a new position could be the proxy. The use of a proxy removes arbitrary use of values that could easily distort a value calculation and misrepresent the intention of the outcome.

### Duration

Duration defines how long (usually in years) an outcome lasts after the intervention, such as estimated years that learning will be retained and applied and estimated average time that savings will be retained.

### Annual Drop-off / Attrition

The likelihood of an outcome to replicate, retain or lose value due to beneficiaries stopping or reducing participation over time. If an outcome can continue to be achieved, with no further input, its value can be replicated in following years, applying a drop-off rate to account for expected attrition. Where an input's outcomes are expected to be achieved over several years, its change value is spread over the lifespan.

### Dead-weight %

The term Dead Weight % helps us to understand what, if no ECLT-supported programme was available, would happen? Could or would the beneficiary access similar support elsewhere? This factor reflects the degree of access to opportunity people would have anyway.

### Attribution %

Complementary to dead weight, this value is intended to identify and recognize external contributions by partners, other actors within the community or other implementing partner programmes in the final valuation therefore removing "double-dipping" or over-claiming.





### 3. Findings & results



In this section, the findings and results of the SROI study of the CLEAR Project in Malawi are presented. Section 3.1 reports the findings of the qualitative phase of the study for the R&R intervention and the R&R theory of change. Section 3.2 presents the quantitative results. Sections 3.3 and 3.4 report the results for the VSLA members.

## 3.1 Removed and Referred children

### 3.1.1 Outcomes experienced by children

Interviews with children removed from child labour and linked to referral services revealed four main changes that they experienced:

- Increase in schooling resulting in brighter prospects for long-term financial situation.
- Improved social wellbeing resulting from friendships created at school, increased play time and pride in ability to read and write.
- Improved health and safety emanating from better hygiene, avoidance of work-related accidents, tiredness and illness
- Improved personal wellbeing related to improved confidence, happiness and optimism about the future

**“I am able to read and write. I am cleaner and wash every day. I have hope for a brighter future.”**

**“I can read and write. I am a role model because I am now attending secondary school.”**

**“I am able to interact with others and am now aware of the importance of cleanliness.”**

**“I have hope. I have hope to be employed and independent.”**

**“Uniform increases my sense of belonging. I am not a delinquent. I was able to avoid early marriage and pregnancy, and I am no longer working as much.”**

**“Now that I am back in school, I am on track to achieve my dream. I will get a high-paying job and access better employment opportunities.”**

**“I can do mathematical calculations. Besides, I now bath regularly.”**

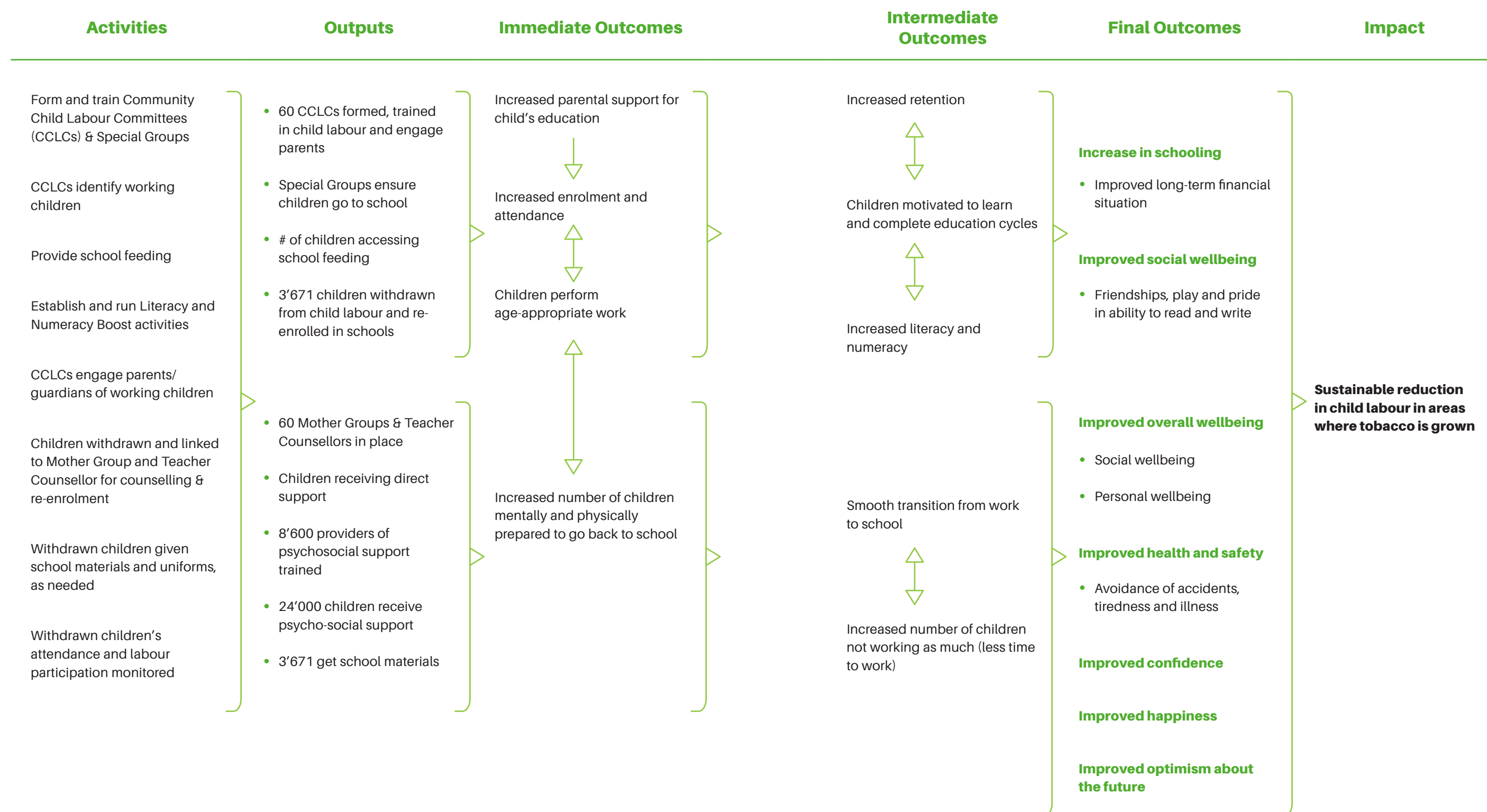
**“When I got out of child labour, I knew it was the beginning of my bright future.”**

**“I like it that I am back in school. I play with my friends.”**

Based on R&R children’s insights and interviews with project staff, a Theory of Change for R&R children was developed (see Figure 3.1). The theory of change describes the journey R&R children take: it links CLEAR activities to changes that the children experience.





**Figure 3.1 Theory of Change: Children removed and referred**



### 3.1.2 Outcome measurement

#### a) Estimate of impact of improved overall well-being

The estimate of the value of improved overall well-being is based on the outcome categories i) improved social well-being and ii) improved personal well-being. The financial proxy for both indicators is calculated in the same way, and both sub-indicators are valued at 50 percent of the total value of overall well-being.

The impact of changes in well-being are expressed in Quality-Adjusted Life-Years (QALYs)<sup>6</sup> in the SROI model. The Twice Gross National Income (GNI) per capita method is used to estimate the value of one QALY.<sup>7</sup> This gives a total value of MWK 568,786 for one full QALY, when using the 2018 GNI per capita of Malawi in the current local currency unit (MWK 284,393).<sup>8</sup> The change in mental health from 'severe' to 'slight' in the 'Anxiety / depression' domain<sup>9</sup> from the well-known EQ-5D scale was used to estimate what proportion of a QALY can be attributed to change in well-being.<sup>10</sup> This gave a value of 0.207 of one QALY.<sup>11</sup>

**The value for overall improved well-being was therefore:  $0.207 \times \text{MWK } 568,786 = \text{MWK } 117,739$**

Deadweight for all well-being indicators was estimated by calculating the annualised change in overall life satisfaction of youth in Malawi in 2011 and 2015, split by gender.<sup>12</sup>

#### b) Estimate of impact of improved social well-being

Respondents were asked to indicate how their friendships and social interactions had changed since participating in the R&R programme (from 'much better' to 'much worse'). These responses were converted to numeric values (1 to -1), showing a positive change of 0.826 for female participants and 0.769 for male participants.

**The value for improved social well-being for female participants was therefore:**

$$0.826 \times \text{MWK } 117,739 = \text{MWK } 97,252$$

**The value for improved social well-being for male participants was therefore:**

$$0.769 \times \text{MWK } 117,739 = \text{MWK } 90,541$$

#### c) Estimate of impact of improved personal well-being

The value of improved personal well-being was estimated by use of three sub-indicators, namely i) improved confidence, ii) improved happiness and iii) improved optimism about the future. Each of these were weighted equally at one third of the overall value of improved personal well-being (i.e. one third of 50 percent). The earlier described QALY method was used to estimate the financial proxies of each indicator.

#### d) Estimate of impact of improved confidence

Respondents were asked to indicate on a five-point scale how much their confidence had changed (from 'much more confident' to 'much less confident') since they had been part of the R&R programme. When converted to a numeric scale (1 to -1), this showed a change of 0.788 for female participants and 0.840 - a slightly higher change - for male participants.

**The value for improved confidence for female participants was therefore:**

$$0.788 \times \text{MWK } 117,739 = \text{MWK } 92,778$$

**The value for improved confidence for male participants was therefore:**

$$0.840 \times \text{MWK } 117,739 = \text{MWK } 98,901$$

#### e) Estimate of impact of improved happiness

To estimate change in happiness, respondents were asked to indicate how much their happiness had changed since they had been part of the R&R programme. This was also measured on a five-point scale ('much happier' to 'much less happy') and converted to a 1 to -1 scale. This highlighted a change of 0.894 for female participants and a change of 0.873 for male participants.

**The value for improved happiness for female participants was therefore:**

$$0.894 \times \text{MWK } 117,739 = \text{MWK } 105,259$$

**The value for improved happiness for male participants was therefore:**

$$0.873 \times \text{MWK } 117,739 = \text{MWK } 102,786$$

#### f) Estimate of impact of improved optimism about the future

Change in optimism about the future was also estimated by use of a five-point scale ('much more optimistic' to 'much less optimistic'). Converting these answers to numeric values (1 to -1) showed a change of 0.864 for female participants and 0.887 for male participants.

**The value for improved optimism about the future for female participants was therefore:**

$$0.864 \times \text{MWK } 117,739 = \text{MWK } 101,726$$

**The value for improved optimism about the future for male participants was therefore:**

$$0.887 \times \text{MWK } 117,739 = \text{MWK } 104,434$$

#### g) Estimate of impact of improved health

To estimate the change in health, respondents were asked how their health had changed (from 'much better' to 'much worse') since they had been part of the R&R programme. Responses were converted to numeric values (1 to -1), showing a change of 0.754 for female participants and 0.745 for male participants.

QALYs were also used to value improved health in the SROI model. The 'Pain/Discomfort' domain<sup>13</sup> from the EQ-5D scale<sup>14</sup> was used to estimate the proportion of a QALY that can be attributed to physical health (the change from 'severe' to 'slight' pain/discomfort was 0.213 QALYs).<sup>15</sup> Combining this with the twice per capita GNI approach<sup>16</sup> (using the 2018 GNI per capita of MWK 284,393 multiplied by two)<sup>17</sup>, gave a total value of MWK 121,151 for the physical health element of a QALY.

**The value for improved health for female participants was therefore:**

$$0.754 \times \text{MWK } 121,151 = \text{MWK } 91,348$$

**The value for improved health for male participants was therefore:**

$$0.745 \times \text{MWK } 121,151 = \text{MWK } 90,257$$

Deadweight was estimated by calculating the average annualised change in the percentage of children and young people (aged 5-14) that did not report any illness/injury in the past two weeks in the 2010 and 2016 Malawi Household Panel Survey.<sup>18</sup>

#### h) Estimate of impact of improved safety (due to avoidance of accidents and illness)

Children were asked if they had performed any of the following tasks in tobacco: i) Weeding tobacco, ii) Topping and suckering, iii) Applying fertilizer, or iv) Spraying chemicals. They were also asked if they did any of the following (non-tobacco) agricultural tasks or any household tasks: i) Weeding, ii) Applying fertilizer, iii) Applying chemicals, iv) Harvesting, v) Herding domestic animals, or vi) Domestic work such as fetching wood or water. If they stated that they performed any of these activities, they were asked to estimate how many hours a day they performed this activity on average. This data was used to estimate if children were still in child labour. Activities were classified as child labour according to ECLT's definition of child labour.<sup>19</sup>

This data showed that 42% of girls and 46% of boys were no longer involved in any form of child labour. The increase in safety was therefore calculated for these children.

The extent of the change in safety for these children was estimated using data from the 2002 Malawi Child labour survey, which shows the likelihood that child labourers in the agricultural sector and those involved in child labour in household tasks would be hospitalised due to an injury or due to illness caused by their labour.<sup>20</sup> This gave a total chance of hospitalisation of 0.549 - meaning that there is a c. 55% chance that children involved in child labour in Malawi will be hospitalised at least once per year due to injury or illness arising from their child labour.

The financial proxy was estimated using data on the average length of stay in hospital in the districts where the project took place (the Mchinji, Ntchisi and Rumphi districts) multiplied by the unit cost of hospitalisation per day. The average length of stay in these three districts was 5.3 days.<sup>21</sup> The World Health Organisation calculated the average costs of a day of a bed in a hospital in Malawi (in secondary care) in 2005.

The cost was increased to account for inflation for the 2005 to 2018 period, as the WHO prices were based on 2005 prices.<sup>22</sup> The financial proxy for improved safety is a conservative estimate as it does not take into account any other related hospital costs nor the



wider impact and other consequences of injuries or illness from child labour. Furthermore, the data shows those being admitted to hospital at least once. It is possible that some children were admitted on more than one occasion.

The value for improved safety due for female participants was therefore:

0.549 x MWK 10,139 = MWK

The value for improved health for male participants was therefore:

0.549 x MWK 10,139 = MWK

Data from the Malawi child labour surveys in 2002<sup>23</sup> and 2015<sup>24</sup> were used to estimate deadweight for improved safety. The chance that child labourers in rural areas would not have an accident, split by gender, was annualised and used in the model.

i) Estimate of impact of increase in schooling leading to improved long-term financial position

The R&R participants were asked which school year they were in (the answers ranged from year 1 in primary school up and to the last year of upper secondary school). These findings were used to estimate the spread of the participants over the different years of schooling. All R&R participants were still in school and ECLT was still supporting them with financial and emotional support, so 100% of R&R participants benefited from this outcome.

To estimate the financial proxy, data from the 2004-2005 Integrated Household Survey of Malawi<sup>25</sup> on the average weekly paid working hours was used. The data was analysed by education level (data was compared for: those who are illiterate, those who finished primary school only, those who finished lower secondary school, and those who finished upper secondary school). This data was used as follows:

- For the children and young people in primary school, the difference in earnings between being illiterate and finishing primary school were used.
- For those in lower secondary educations, the difference in earnings between finishing primary and finishing lower secondary education were used.

- For those in upper secondary school the difference in earning between finishing primary and finishing upper secondary education were used.

This data was combined with the median hourly earnings for men and women with different levels of education.<sup>26</sup> All earnings and corresponding values are split by gender as the return on education differs between men and women for different levels of education. All values were annualised, giving the following financial proxies:

- The value for female participants for improved long-term financial position due to finishing primary school was therefore: MWK 5,093
- The value for male participants for improved long-term financial position due to finishing primary school was therefore: MWK 10,071
- The value for female participants for improved long-term financial position due to finishing lower secondary school was therefore: MWK 11,923
- The value for male participants for improved long-term financial position due to finishing lower secondary school was therefore: MWK 7,871
- The value for female participants for improved long-term financial position due to finishing upper secondary school was therefore: MWK 48,856
- The value for male participants for improved long-term financial position due to finishing upper secondary school was therefore: MWK 26,564

Deadweight was estimated by using UNESCO data on completion rates in Malawi for primary school, lower secondary school and upper secondary school respectively in 2010 and 2016. The benchmark data was further split by gender, location (rural) and economic position (the poorest quintile) and annualised to calculate the average change per year.<sup>27</sup>

<sup>26</sup> For a description of QALYs and how they are used, see: C. Phillips (2009) What is a QALY? <http://www.bandolier.org.uk/painres/download/whatis/QALY.pdf>

<sup>27</sup> SD Shillcutt et al. (2009) Cost effectiveness in low- and middle-income countries: a review of the debates surrounding decision rules. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2810517/>

<sup>28</sup> GNI per capita in Malawi Current Local Currency Unit. <https://data.worldbank.org/indicator/NY.GNP.PCAP.CN?locations=MW>

<sup>29</sup> [https://euroqol.org/wp-content/uploads/2016/09/EQ-5D-5L\\_UserGuide\\_2015.pdf](https://euroqol.org/wp-content/uploads/2016/09/EQ-5D-5L_UserGuide_2015.pdf)

<sup>10</sup> This scale has been tested and successfully used in developing economies before, see for example: B. Robberstad & J.A Olsen (2010) Cost Effectiveness and Resource Allocation. <https://resource-allocation.biomedcentral.com/articles/10.1186/1478-7547-8-5>

<sup>11</sup> N.J. Devlin et al. (2018) Valuing health-related quality of life: An EQ-5D-5L value set for England. <https://www.ncbi.nlm.nih.gov/pubmed/28833869>

<sup>12</sup> OECD Development Centre (2018) Youth Well-being Policy Review of Malawi, EU-OECD Youth Inclusion Project, Paris. <https://www.oecd.org/countries/malawi/Youth-well-being-policy-review-Malawi.pdf>

<sup>13</sup> This scale has been tested and successfully used in developing economies before, see for example: B. Robberstad & J.A Olsen (2010) Cost Effectiveness and Resource Allocation. <https://resource-allocation.biomedcentral.com/articles/10.1186/1478-7547-8-5>

<sup>14</sup> EQ-5D is “a standardised measure of health status developed by the EuroQol Group in order to provide a simple, generic measure of health for clinical and economic appraisal”. [https://euroqol.org/wp-content/uploads/2016/09/EQ-5D-5L\\_UserGuide\\_2015.pdf](https://euroqol.org/wp-content/uploads/2016/09/EQ-5D-5L_UserGuide_2015.pdf)

<sup>15</sup> N.J. Devlin et al. (2018) Valuing health-related quality of life: An EQ-5D-5L value set for England. <https://www.ncbi.nlm.nih.gov/pubmed/28833869>

<sup>16</sup> SD Shillcutt et al. (2009) Cost effectiveness in low- and middle-income countries: a review of the debates surrounding decision rules. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2810517/>

<sup>17</sup> GNI per capita in Malawi Current Local Currency Unit <https://data.worldbank.org/indicator/NY.GNP.PCAP.CN?locations=MW>

<sup>18</sup> Republic of Malawi National Statistical Office (2017) Integrated Household Panel Survey 2016. [http://www.nsomalawi.mw/images/stories/data\\_on\\_line/economics/ihs/IHPS%202013/IHPS%202010-2016%20report.pdf](http://www.nsomalawi.mw/images/stories/data_on_line/economics/ihs/IHPS%202013/IHPS%202010-2016%20report.pdf)

3.1.3 Social value created for R&R children

After having calculated the programmes outcomes as detailed in sub-section 3.1.2 above, the respective impacts were accumulated and set in relation to the accumulated costs of project implementation in order to calculate the SROI. The costs were taken from the project audited financial statements, which includes all costs related to the R&R children. This includes direct project costs (e.g. cost of scholastic support for withdrawn children) and programme support costs (e.g. office rent and vehicle operating costs apportioned according to size of R&R direct costs in relation to total project costs) as well as technical support costs (e.g. costs of child labour committees). In addition to using the total costs to calculate the overall SROI, where possible, the costs were allocated to the various activities R&R costs which enabled the SROI to be calculated at activity level. This allowed for more detailed programmatic analysis.

Tables 3.1, 3.2 and 3.3 below show that the CLEAR Project created positive social value for children. Overall, for every MWK 1 invested in removing and referral of children, the CLEAR Project generated 3.8MWK of social value for the children (Table 3.1).

<sup>19</sup> For the definition see : <https://www.eclt.org/en/152-million-children-in-child-labour>

<sup>20</sup> International Labour Organization and the National Statistical Office of Malawi (2004) Malawi National Child Labour Report 2002. <https://www.ilo.org/ipecinfo/product/viewProduct.do?productId=940>

<sup>21</sup> <https://malawi.opendataforafrica.org/MLRS2016/regional-statistics-of-malawi-2014?region=1003430-nsanje&indicator=1000540-hospital-bed-utilisation-rate-average-length-of-stay>

<sup>22</sup> <https://www.worlddata.info/africa/malawi/inflation-rates.php>

<sup>23</sup> International Labour Organization and the National Statistical Office of Malawi (2004) Malawi National Child Labour Report 2002. <https://www.ilo.org/ipecinfo/product/viewProduct.do?productId=940>

<sup>24</sup> National Statistics Office of Malawi (2017) Malawi: 2015 National child labour survey report. International Labour Office, Fundamental Principles and Rights at National Statistics Office of Malawi Work Branch. Geneva: ILO. [https://www.ilo.org/ipec/Informationresources/WCMS\\_IPEC\\_PUB\\_29055/lang-en/index.htm](https://www.ilo.org/ipec/Informationresources/WCMS_IPEC_PUB_29055/lang-en/index.htm)

<sup>25</sup> Republic of Malawi National Statistical Office (2005) Integrated Household Survey 2004 - 2005. [http://www.nsomalawi.mw/images/stories/data\\_on\\_line/economics/ihs/IHS2/IHS2\\_Report.pdf](http://www.nsomalawi.mw/images/stories/data_on_line/economics/ihs/IHS2/IHS2_Report.pdf)

<sup>26</sup> V. Castel et al. (2010), Education and Employment in Malawi, Working Papers Series N° 110 African Development Bank, Tunis, Tunisia. <https://afdb.org/fileadmin/uploads/afdb/Documents/Publications/WORKING%20110%20PDF%20d%2022.pdf>

<sup>27</sup> <http://data.uis.unesco.org>

Table 3.1: SROI ratio R&R programme

Total present attributable value	MWK 1,484,617,248
Investment	MWK 389,543,470
SROI ratio	3.81:1

Gender disaggregated data shows that children benefit more from removal from work and referral than boys. For girls, a 1 MWK investment creates 4.20 MWK social value, compared to almost 3.4 MWK for boys. This is because girls in Malawi have lower education and wellbeing outcomes than boys.

Table 3.2: SROI ratio R&R programme for female participants

Total present attributable value	MWK 898,058,615
Investment	MWK 204,293,909
SROI ratio	4.19:1

Table 3.3: SROI ratio R&R programme for male participants

Total present attributable value	MWK 586,558,633
Investment	MWK 185,249,561
SROI ratio	3.35:1



## 3.2 Village savings and loans associations

### 3.2.1 Outcomes experienced by VSLA members

Interviews with VSLA members revealed four main changes that they experienced:

- Improved household wealth arising out of increased income, improved capacity to save, access to finance, diversified income sources, increased financial independence and improved ability to cope with emergencies.
- Increase in schooling of children and dependants which improved potential for enhancing the households' long-term financial situation.
- Improved living standards emanating from better housing, nutrition, variety of diet and acquisition of material possessions.
- Improved health brought about by increased wellbeing, happiness, self-worth and confidence, as well as optimism and aspirations.

**"I increased my income and livestock. I am happier and satisfied with life."**

**"I constructed a decent house, as a result I enjoy higher living standards. I also bought a radio and furniture so that my children have access to the latest news and are comfortable in their own home."**

**"I am now business savvy. I have been empowered as a woman. I can send my children to school, which makes me happy as a parent."**

**I have been able to educate my child to college. My children have a brighter future than I had."**

**"I have more income, leading to self-sufficiency in terms of food. I also have more livestock and increased income options. I can send my children to school and feel I am a good parent."**

**"I constructed house with iron sheets, and I am now living in decent living conditions. Besides, I now have higher social standing."**

**"I now know how to save money. I have acquired business skills, diversified my income and gained new friends."**

**"Now I have easy access to finance. I can now send my children to school. I have my business, which increases my social standing. I now realize that there is power in groups."**

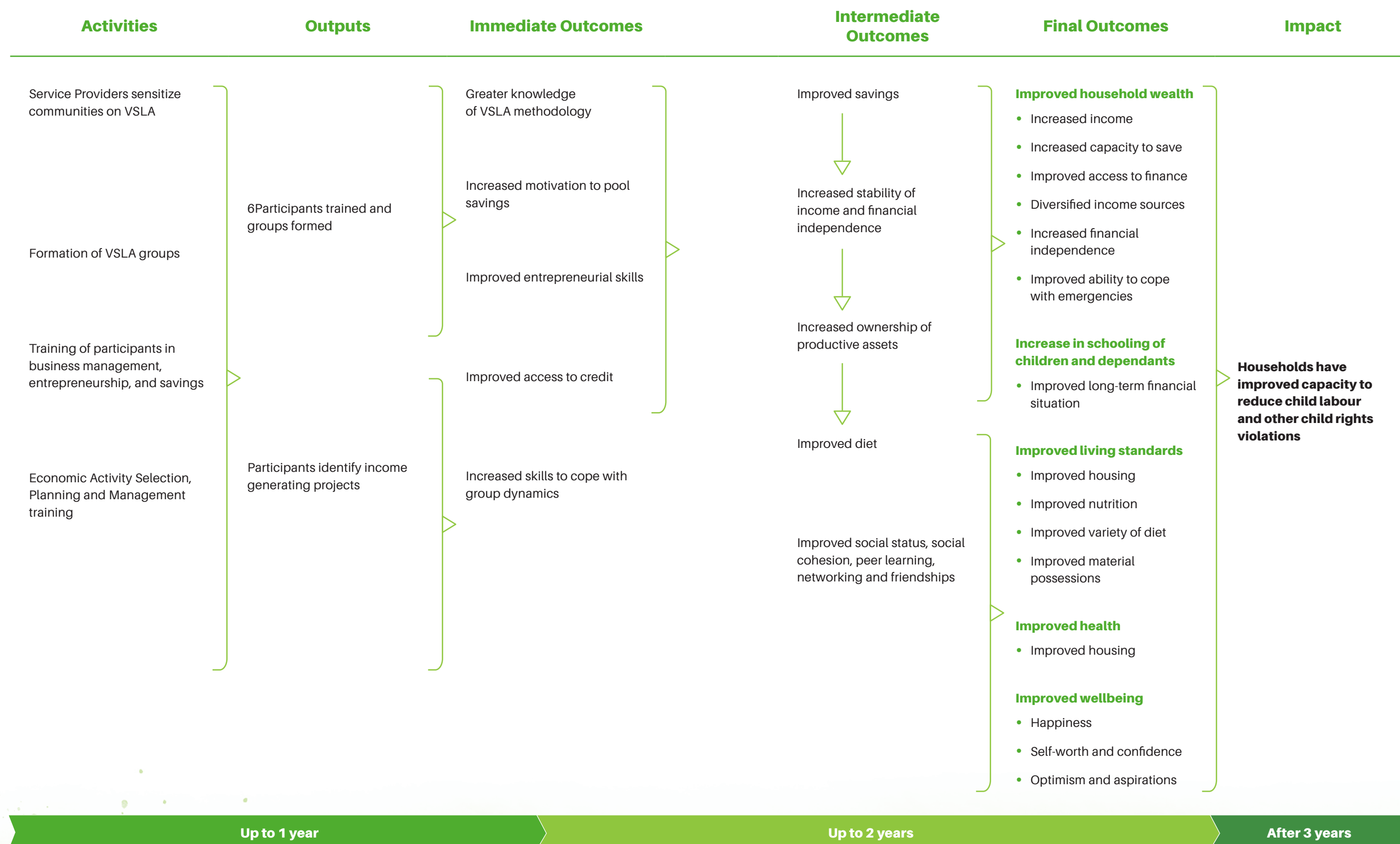
**"I am more satisfied with life as my children are all in school and university. I started a business which is helping me in paying fees."**

**"I increased my income. I am now more food secure, can send my children to school and thereby fulfilling my God-given role as parent."**

**"I had a grass thatched house. Now it is roofed with iron sheets - I am happier and have gained community recognition and protection from the elements. Best of all, I have now more income streams/options. Now have a fallback income for a rainy day."**

The responses from VSLA members and project staff, a programme theory of change was developed (Figure 3.2). The theory of change describes the journey that VSLA members take: it links CLEAR activities to outcomes that the members experience.



**Figure 3.2 Theory of Change: Village Savings and Loans Associations**



3.2.2 Outcome measurement

a) Estimate of impact of improved financial position

Self-reported increases in savings are used to estimate the improved financial position of the VSLA participants. Changes in savings were estimated by asking survey respondents how much they saved per week in Malawian kwacha (MWK) before joining the VSLA programme, and how much they were currently saving per week. Median savings were used rather than mean savings, as the mean was more impacted by a small number of outliers that were judged to be not representative of the programme as a whole.

Median savings per year for female participants were MWK 5,214 before the programme, and MWK 52,143 per year after joining the programme. The financial proxy for increased savings for female participants was therefore MWK 46,929. Median annual savings for male participants were MWK 26,071 before the VSLA programme and MWK 104,286 after joining the programme. The financial proxy for increased savings for male participants was therefore MWK 78,214. The financial proxy for female participants was applied to all female participants, and the financial proxy for male participants was applied to all male participants. This is because the change in median savings was calculated for all participants – not just the proportion who reported an increase in savings.

The annual value per person for increased savings for female VSLA participants was therefore:

1 x MWK 46,929 = MWK 46,929

And the annual value per person for increased savings for male VSLA participants was therefore: 1 x MWK 78,214 = MWK 78,214

Deadweight was estimated by annualising the difference between the percentage of the rural population in Malawi who were able to save any money ('Income allows to build savings' and 'Income allows to save just a little') in 2010 and 2016, as reported in Malawi's National Statistical Office Integrated Household Panel Survey.<sup>28</sup>

<sup>28</sup> Republic of Malawi National Statistical Office (2017) Integrated Household Panel Survey 2016. [http://www.nsomalawi.mw/images/stories/data\\_on\\_line/economics/ihs/IHPS%202013/IHPS%202010-2016%20report.pdf](http://www.nsomalawi.mw/images/stories/data_on_line/economics/ihs/IHPS%202013/IHPS%202010-2016%20report.pdf)

b) Estimate of impact of improved health

Respondents were asked to indicate how much their health had changed since participating in the VSLA programme (from 'much better' to 'much worse'). Their responses were converted to numeric values (1 to -1), highlighting a change of 0.699 for female participants and 0.605 for male participants.

Quality-Adjusted Life-Years (QALYs)<sup>29</sup> were used in the SROI model to estimate the impact of changes in physical health. The QALY value is based on the Twice Gross National Income (GNI) per capita method.<sup>30</sup> Using the 2018 GNI per capita of Malawi in the current local currency unit (MWK 284,393) gave a value of MWK 568,786 for one full QALY.<sup>31</sup> However, physical health is only part of one QALY. The change from 'severe' to 'slight' in the 'Pain/Discomfort' domain<sup>32</sup> from the widely used EQ-5D scale<sup>33</sup> (equal to 0.213 QALYs)<sup>34</sup> was therefore used to the physical health element of a QALY.

The annual value per person for improved health for female VSLA participants was therefore:

0.213 x 0.699 x MWK 568,786 = MWK 84,685

And the annual value per person for improved health for male VSLA participants was therefore:

0.213 x 0.605 x MWK 568,786 = MWK 73,297

Deadweight was estimated by calculating the change in the percentage of people in rural areas that did not report any illness/injury in the past two weeks in the 2010 and 2016 Household Panel Survey.<sup>35</sup>

c) Estimate of impact of improved well-being

The sub-categories of well-being were used to estimate the impact on improved well-being overall: i) happiness, ii) social well-being, iii) optimism and aspirations Each of the three sub-categories were weighted equally, at one third of the overall value of improved well-being.

<sup>29</sup> For a description of QALYs and how they are used, see: C. Philips (2009) What is a QALY? <http://www.bandolier.org.uk/painres/download/whatis/QALY.pdf>

The impact of changes in well-being are also expressed in QALYs in the model. The value of one QALY is calculated in the same way (twice the Malawi GNI per capita i.e. MWK 284,393 x 2).<sup>36</sup> The EQ-5D scale<sup>37</sup> has also been used to estimate what proportion of a QALY can be attributed to change in well-being. In this case the change in mental health from 'severe' to 'slight' in the 'Anxiety / depression' domain<sup>38</sup> has been used, which was 0.207.<sup>39</sup>

The value for improved well-being was therefore: 0.207 x MWK 568,786 = MWK 117,739

Deadweight for all three sub-outcomes of well-being was calculated using the annualised change in Malawi's overall scores on the Happiness Index of 2013<sup>40</sup> and 2018.<sup>41</sup>

d) Estimate of impact of improved happiness

Improved happiness was measured by asking VSLA members to indicate on a five-point scale (from 'Much better' to 'Much worse') how their happiness had changed – if at all – since participating in the programme. Converting these answers into scores (1 to -1) to calculate the change in happiness, showed an average change of 0.790 for women and 0.713 for men.

The annual value per person for female VSLA members for improved happiness was therefore:

0.790 x MWK 117,739 = MWK 93,014

The annual value per person for male VSLA members for improved happiness was therefore:

0.713 x MWK 117,739 = MWK 83,948

e) Estimate of impact of improved social well-being

The same scale was used to estimate the change in social well-being since participating in the programme ('Much better' to 'Much worse'). The converted scores (1 to -1) showed an average positive change of 0.840 for female VSLA participants and 0.691 for male VSLA participants.

The annual value per person for female VSLA members for improved social well-being was therefore: 0.840 x MWK 117,739 = MWK 98,901

The annual value per person for male VSLA members for improved social well-being was therefore: 0.691 x MWK 117,739 = MWK 81,358

f) Estimate of impact of improved optimism and aspirations

Improved optimism and aspirations was measured by asking VSLA members about change in optimism about and aspirations for the future since participating in the VSLA programme on the same five-point scale as the other two well-being indicators, on a scale from 'Much better' to 'Much worse'. The scores were converted (1 to -1), and this showed an average positive change of 0.707 for female VSLA participants and 0.671 for male VSLA participants.

The annual value per person for female VSLA members for improved optimism and aspirations was therefore: 0.707x MWK 117,739 = MWK 83,241

The annual value per person for male VSLA members for improved optimism and aspirations was therefore: 0.671 x MWK 117,739 = MWK 79,003

<sup>30</sup> SD Shillcutt et al. (2009) Cost effectiveness in low- and middle-income countries: a review of the debates surrounding decision rules. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2810517/>

<sup>31</sup> GNI per capita in Malawi Current Local Currency Unit <https://data.worldbank.org/indicator/NY.GNP.PCAP.CN?locations=MW>

<sup>32</sup> This scale has been tested and successfully used in developing economies before, see for example: B. Robberstad & J.A Olsen (2010) Cost Effectiveness and Resource Allocation <https://resource-allocation.biomedcentral.com/articles/10.1186/1478-7547-8-5>

<sup>33</sup> EQ-5D is "a standardised measure of health status developed by the EuroQol Group in order to provide a simple, generic measure of health for clinical and economic appraisal" [https://euroqol.org/wp-content/uploads/2016/09/EQ-5D-5L\\_UserGuide\\_2015.pdf](https://euroqol.org/wp-content/uploads/2016/09/EQ-5D-5L_UserGuide_2015.pdf)

<sup>34</sup> N.J. Devlin et al. (2018) Valuing health-related quality of life: An EQ-5D-5L value set for England. <https://www.ncbi.nlm.nih.gov/pubmed/28833869>

<sup>35</sup> Republic of Malawi National Statistical Office (2017) Integrated Household Panel Survey 2016. [http://www.nsomalawi.mw/images/stories/data\\_on\\_line/economics/ihs/IHPS%202013/IHPS%202010-2016%20report.pdf](http://www.nsomalawi.mw/images/stories/data_on_line/economics/ihs/IHPS%202013/IHPS%202010-2016%20report.pdf)

<sup>36</sup> GNI per capita in Malawi Current Local Currency Unit <https://data.worldbank.org/indicator/NY.GNP.PCAP.CN?locations=MW>

<sup>37</sup> [https://euroqol.org/wp-content/uploads/2016/09/EQ-5D-5L\\_UserGuide\\_2015.pdf](https://euroqol.org/wp-content/uploads/2016/09/EQ-5D-5L_UserGuide_2015.pdf)

<sup>38</sup> This scale has been tested and successfully used in developing economies before, see for example: B. Robberstad & J.A Olsen (2010) Cost Effectiveness and Resource Allocation <https://resource-allocation.biomedcentral.com/articles/10.1186/1478-7547-8-5>



g) Estimate of impact of increase in schooling for children/dependants of VSLA participants

VSLA participants were asked if they could afford the following for their children and/or dependants before they participated in the programme: i) sending them to school and buying school uniforms ii) paying for their participation in school trips or events that cost money. (Both of these could be answered with ‘yes’ or ‘no’). Full participation in all school-related activities is important for educational attainment and responses were therefore only counted if participants said ‘yes’ to both statements. Converting these scores (‘yes’ to 1, and ‘no’ to 0) showed that 0.093 of female VSLA participants, and 0.110 of male VSLA participants were able to pay for both at the start of the VSLA programme.

Participants were then asked if they could pay for these things since participating in the VSLA programme. This showed an increase of 0.514 (to 0.607) for female VSLA participants and an increase of 0.561 (to 0.671) for male VSLA participants with regards to being able to afford paying for school and school related expenses for children/dependants.

Data on the difference in median hourly earnings for people with different levels of education<sup>42</sup> and data from the 2004-2005 Integrated Household Survey of Malawi<sup>43</sup> on the average weekly paid working hours in rural Malawi was used to estimate the financial proxy for the annual value of the improved long-term financial position of the children/dependants of VSLA members.

To calculate the financial proxy we looked at the difference in earnings between i) those who are illiterate versus those who are literate but do not have a degree and ii) those who are literate but do not have a degree versus those who have a primary school degree. These estimates were used as they are more conservative: they do not assume that any of the illiterate children/dependants were able to finish primary school thanks to VSLA (although in reality this could have happened in some cases). The average of these two values were multiplied by the average number of paid weekly working hours and these values were then annualised, giving an annual difference in income of MWK 5,075 when children start working.

The annual value per person for increase in schooling of the children/dependants of female VSLA participants) leading to improved long-term financial situation was therefore:

0.514 x MWK 5,075 = MWK 2,609

The annual value per person for increase in schooling of the children/dependants of male VSLA participants) leading to improved long-term financial situation was therefore:

0.561 x MWK 5,075 = MWK 2,847

The annualised change in completion rate for primary school in Malawi was used to estimate deadweight. This was further split by children in rural areas, from the poorest income quintile, for both genders combined.

3.2.3 Social value created for VSLA members

Tables 3.4, 3.5 and 3.6 below show that CLEAR Project created positive social value for VSLA members. Overall, for every MWK 1 invested in VSLAs, the CLEAR Project generated about 4.6 MWK of social value for the members.

Table 3.4: SROI ratio: VSLA programme

Total present attributable value	MWK 1,508,693,032
Investment	MWK 329,764,326
SROI ratio	4.58:1

When disaggregated by gender, the results show that women derived higher social value from the VSLA programme (MWK 4.6) compared to men (MWK 4.2). This is due to the low social and economic status of women in the Malawi context.

Table 3.5: SROI ratio: VSLA programme for female members

Total present attributable value	MWK 1,355,916,322
Investment	MWK 293,490,250
SROI ratio	4.62

Table 3.5: SROI ratio: VSLA programme for male members

Total present attributable value	MWK 152,776,710
Investment	MWK 36,274,076
SROI ratio	4.21



<sup>39</sup> N.J. Devlin et al. (2018) Valuing health-related quality of life: An EQ-5D-5L value set for England. <https://www.ncbi.nlm.nih.gov/pubmed/28833869>

<sup>40</sup> J.F. Helliwell et al. World Happiness Report (2013)[http://unsdsn.org/wp-content/uploads/2014/02/WorldHappinessReport2013\\_online.pdf](http://unsdsn.org/wp-content/uploads/2014/02/WorldHappinessReport2013_online.pdf)

<sup>41</sup> J.F. Helliwell et al. World happiness Report (2018) [https://s3.amazonaws.com/happiness-report/2018/WHR\\_web.pdf](https://s3.amazonaws.com/happiness-report/2018/WHR_web.pdf)

<sup>42</sup> V. Castel et al. (2010), Education and Employment in Malawi, Working Papers Series N° 110 African Development Bank, Tunis, Tunisia. <https://afdb.org/fileadmin/uploads/afdb/Documents/Publications/WORKING%20110%20PDF%20d%2022.pdf>

<sup>43</sup> Republic of Malawi National Statistical Office (2005) Integrated Household Survey 2004 - 2005. [http://www.nsomalawi.mw/images/stories/data\\_on\\_line/economics/lhs/IHS2/IHS2\\_Report.pdf](http://www.nsomalawi.mw/images/stories/data_on_line/economics/lhs/IHS2/IHS2_Report.pdf)





# 4. Appendices



# 4.1 Technical analysis: R&R programme Malawi

Table 6: Stakeholders and (sub-)outcomes: R&R programme

Stakeholder	Outcome	Sub-outcome
R&R participants	Improved social well-being	Improved social well-being
R&R participants	Improved personal well-being	Improved confidence
		Improved happiness
		Improved optimism about the future
R&R participants	Improved health	Improved health
R&R participants	Improved safety	Avoidance of accidents and illness
R&R participants	Increase in schooling	Improved long-term financial situation

Table 7: Total change and attributable change: Female R&R participants

Sub-outcome	Amount of change per person	Deadweight per person	Total change per person after deadweight	Attribution (credit due to R&R programme)	Attributable change per person
	Change shown by quantitative research	Change that would have happened anyway	Change in outcome minus deadweight	Proportion credit due to R&R programme	Total change after deadweight and attribution
Social well-being	0.826	0.001	0.825	0.500	0.413
Confidence	0.788	0.001	0.787	0.700	0.551
Happiness	0.894	0.001	0.893	0.700	0.625
Optimism about the future	0.864	0.001	0.863	0.700	0.604
Improved health	0.754	-0.023	0.777	0.700	0.544
Improved safety	0.549	0.003	0.546	0.900	0.491
Improved long-term financial situation of Female R&R participants					
Gain for YP with 8Y PS remaining	1	-0.019	1.019	0.400	0.408
Gain for YP with 7Y PS remaining	1	-0.019	1.019	0.400	0.408
Gain for YP with 6Y PS remaining	1	-0.019	1.019	0.400	0.408
Gain for YP with 5Y PS remaining	1	-0.019	1.019	0.400	0.408
Gain for YP with 4Y PS remaining	1	-0.019	1.019	0.400	0.408
Gain for YP with 3Y PS remaining	1	-0.019	1.019	0.400	0.408
Gain for YP with 2Y PS remaining	1	-0.019	1.019	0.400	0.408
Gain for YP with 1Y PS remaining	1	-0.019	1.019	0.400	0.408
Gain for YP with 2Y LSS remaining	1	-0.001	1.001	0.400	0.400
Gain for YP with 1Y LSS remaining	1	-0.001	1.001	0.400	0.400
Gain for YP with 2Y USS remaining	1	0.001	0.999	0.400	0.400
Gain for YP with 1Y USS remaining	1	0.001	0.999	0.400	0.400

\*YP = Young Person, PS = Primary School, LSS = Lower Secondary School, USS = Upper Secondary School

Table 8: Total change and attributable change: Male R&R participants

Sub-outcome	Amount of change per person	Deadweight per person	Total change per person after deadweight	Attribution (credit due to R&R programme)	Attributable change per person
	Change shown by quantitative research	Change that would have happened anyway	Change in outcome minus deadweight	Proportion credit due to R&R programme	Total change after deadweight and attribution
Social well-being	0.769	-0.003	0.772	0.500	0.386
Confidence	0.840	-0.003	0.843	0.500	0.422
Happiness	0.873	-0.003	0.876	0.500	0.438
Optimism about the future	0.887	-0.003	0.890	0.500	0.445
Improved health	0.745	-0.023	0.768	0.500	0.384
Improved safety	0.549	0.002	0.544	0.900	0.490
Improved long-term financial situation of Male R&R participants					
Gain for YP with 8Y PS remaining	1	-0.013	1.013	0.400	0.405
Gain for YP with 7Y PS remaining	1	-0.013	1.013	0.400	0.405
Gain for YP with 6Y PS remaining	1	-0.013	1.013	0.400	0.405
Gain for YP with 5Y PS remaining	1	-0.013	1.013	0.400	0.405
Gain for YP with 4Y PS remaining	1	-0.013	1.013	0.400	0.405
Gain for YP with 3Y PS remaining	1	-0.013	1.013	0.400	0.405
Gain for YP with 2Y PS remaining	1	-0.013	1.013	0.400	0.405
Gain for YP with 1Y PS remaining	1	-0.013	1.013	0.400	0.405
Gain for YP with 2Y LSS remaining	1	0.001	0.999	0.400	0.400
Gain for YP with 1Y LSS remaining	1	0.001	0.999	0.400	0.400
Gain for YP with 2Y USS remaining	1	0.002	0.998	0.400	0.399
Gain for YP with 1Y USS remaining	1	0.002	0.998	0.400	0.399

\*YP = Young Person, PS = Primary School, LSS = Lower Secondary School, USS = Upper Secondary School

Table 9: Financial proxies and value created: Female R&R participants

Sub-outcome	Total change per person after deadweight	Attributable change per person	Financial proxy	Value created per person	Attributable value created per person
		Calculated in			
	Change in outcome minus deadweight		Value of outcome expressed in monetary terms	Financial proxy * Total change per person after deadweight	Financial proxy * Attributable change per person
		Table 7			
Social well-being	0.825	0.413	MWK 117,739	MWK 97,135	MWK 48,626
Confidence	0.787	0.551	MWK 117,739	MWK 92,661	MWK 64,874
Happiness	0.893	0.625	MWK 117,739	MWK 105,141	MWK 73,587
Optimism about the future	0.863	0.604	MWK 117,739	MWK 101,609	MWK 71,114
Improved health	0.777	0.544	MWK 121,151	MWK 94,134	MWK 65,906
Improved safety	0.546	0.491	MWK 10,139	MWK 5,536	MWK 4,978
Improved long-term financial situation of Female R&R participants					
Gain for YP with 8Y PS remaining	1.019	0.408	MWK 5,093	MWK 5,190	MWK 2,078
Gain for YP with 7Y PS remaining	1.019	0.408	MWK 5,093	MWK 5,190	MWK 2,078
Gain for YP with 6Y PS remaining	1.019	0.408	MWK 5,093	MWK 5,190	MWK 2,078
Gain for YP with 5Y PS remaining	1.019	0.408	MWK 5,093	MWK 5,190	MWK 2,078
Gain for YP with 4Y PS remaining	1.019	0.408	MWK 5,093	MWK 5,190	MWK 2,078
Gain for YP with 3Y PS remaining	1.019	0.408	MWK 5,093	MWK 5,190	MWK 2,078
Gain for YP with 2Y PS remaining	1.019	0.408	MWK 5,093	MWK 5,190	MWK 2,078
Gain for YP with 1Y PS remaining	1.019	0.408	MWK 5,093	MWK 5,190	MWK 2,078
Gain for YP with 2Y LSS remaining	1.001	0.400	MWK 11,923	MWK 11,935	MWK 4,769
Gain for YP with 1Y LSS remaining	1.001	0.400	MWK 11,923	MWK 11,935	MWK 4,769
Gain for YP with 2Y USS remaining	0.999	0.400	MWK 48,856	MWK 48,807	MWK 19,542
Gain for YP with 1Y USS remaining	0.999	0.400	MWK 48,856	MWK 48,807	MWK 19,542

\*YP = Young Person, PS = Primary School, LSS = Lower Secondary School, USS = Upper Secondary School



Table 10: Financial proxies and value created: Male R&R participants

Sub-outcome	Total change per person after deadweight	Attributable change per person	Financial proxy	Value created per person	Attributable value created per person
	Change in outcome minus deadweight	Calculated in	Value of outcome expressed in monetary terms	Financial proxy * Total change per person after deadweight	Financial proxy * Attributable change per person
		Table 7			
Social well-being	0.772	0.386	MWK 117,739	MWK 90,895	MWK 45,447
Confidence	0.843	0.422	MWK 117,739	MWK 99,254	MWK 49,686
Happiness	0.876	0.438	MWK 117,739	MWK 103,139	MWK 51,570
Optimism about the future	0.890	0.445	MWK 117,739	MWK 104,788	MWK 52,394
Improved health	0.768	0.384	MWK 121,151	MWK 93,044	MWK 46,522
Improved safety	0.544	0.490	MWK 10,139	MWK 5,516	MWK 4,968
Improved long-term financial situation of Male R&R participants					
Gain for YP with 8Y PS remaining	1.013	0.405	MWK 10,071	MWK 10,202	MWK 4,079
Gain for YP with 7Y PS remaining	1.013	0.405	MWK 10,071	MWK 10,202	MWK 4,079
Gain for YP with 6Y PS remaining	1.013	0.405	MWK 10,071	MWK 10,202	MWK 4,079
Gain for YP with 5Y PS remaining	1.013	0.405	MWK 10,071	MWK 10,202	MWK 4,079
Gain for YP with 4Y PS remaining	1.013	0.405	MWK 10,071	MWK 10,202	MWK 4,079
Gain for YP with 3Y PS remaining	1.013	0.405	MWK 10,071	MWK 10,202	MWK 4,079
Gain for YP with 2Y PS remaining	1.013	0.405	MWK 10,071	MWK 10,202	MWK 4,079
Gain for YP with 1Y PS remaining	1.013	0.405	MWK 10,071	MWK 10,202	MWK 4,079
Gain for YP with 2Y LSS remaining	0.999	0.400	MWK 7,871	MWK 7,863	MWK 3,148
Gain for YP with 1Y LSS remaining	0.999	0.400	MWK 7,871	MWK 7,863	MWK 3,148
Gain for YP with 2Y USS remaining	0.998	0.399	MWK 26,564	MWK 26,511	MWK 10,599
Gain for YP with 1Y USS remaining	0.998	0.399	MWK 26,564	MWK 26,511	MWK 10,599

\*YP = Young Person, PS = Primary School, LSS = Lower Secondary School, USS = Upper Secondary School

Table 11: Benefit periods: Female R&R participants

Sub-outcome	Benefit period	Notes	Drop off & discounting
Social well-being	4.68 years	These outcomes are experienced while the participant is on the programme. Female participants are typically on the programme for 4.68 years	Outcomes do not drop off during the individual’s participation in the programme. In addition, no discount rate is applied as there is no delay between the investment and the benefits being realised.
Confidence	4.68 years		
Happiness	4.68 years		
Optimism about the future	4.68 years		
Improved health	4.68 years		
Improved safety	4.68 years		
Increased schooling	20 years	The value begins to be accrued once the participant completes the programme	See Table 13 for attribution drop off and Table 14 for outcome drop off. Discount rate of 10% is applied

Table 12: Present values: Female VSLA participants

Sub-outcome	Benefit period	Notes	Drop off & discounting
Social well-being	4.21 years	These outcomes are experienced while the participant is on the programme. Male participants are typically on the programme for 4.21 years	Outcomes do not drop off during the individual’s participation in the programme. In addition, no discount rate is applied as there is no delay between the investment and the benefits being realised.
Confidence	4.21 years		
Happiness	4.21 years		
Optimism about the future	4.21 years		
Improved health	4.21 years		
Improved safety	4.21 years		
Increased schooling	20 years	The value begins to be accrued once the participant completes the programme	See Table 13 for attribution drop off and Table 14 for outcome drop off. Discount rate of 10% is applied

Table 13: Present values: Male VSLA participants <sup>44, 45</sup>

Sub-outcome	Attribution drop off % (Percentage of attribution remaining for each year)																			
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16	Y17	Y18	Y19	Y20
Gain for YP with 8Y PS remaining	0	0	0	0	0	0	0	0	100	89	80	73	67	62	57	53	50	47	44	42
Gain for YP with 7Y PS remaining	0	0	0	0	0	0	0	100	89	80	73	67	62	57	53	50	47	44	42	40
Gain for YP with 6Y PS remaining	0	0	0	0	0	0	100	89	80	73	67	62	57	53	50	47	44	42	40	38
Gain for YP with 5Y PS remaining	0	0	0	0	0	100	89	80	73	67	62	57	53	50	47	44	42	40	38	36
Gain for YP with 4Y PS remaining	0	0	0	0	100	89	80	73	67	62	57	53	50	47	44	42	40	38	36	35
Gain for YP with 3Y PS remaining	0	0	0	100	89	80	73	67	62	57	53	50	47	44	42	40	38	36	35	33
Gain for YP with 2Y PS remaining	0	0	100	89	80	73	67	62	57	53	50	47	44	42	40	38	36	35	33	32
Gain for YP with 1Y PS remaining	0	100	89	80	73	67	62	57	53	50	47	44	42	40	38	36	35	33	32	31
Gain for YP with 2Y LSS remaining	0	0	100	80	67	57	50	44	40	36	33	31	29	27	25	24	22	21	20	19
Gain for YP with 1Y LSS remaining	0	100	80	67	57	50	44	40	36	33	31	29	27	25	24	22	21	20	19	18
Gain for YP with 2Y USS remaining	0	0	100	80	67	57	50	44	40	36	33	31	29	27	25	24	22	21	20	19
Gain for YP with 1Y USS remaining	0	100	80	67	57	50	44	40	36	33	31	29	27	25	24	22	21	20	19	18

\*YP = Young Person, PS = Primary School, LSS = Lower Secondary School, USS = Upper Secondary School

Table 14: Outcome drop off rates per year: Increased schooling of all R&R participants <sup>46, 47</sup>

Sub-outcome	Outcome drop off % (Percentage of outcome remaining for each year)																			
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16	Y17	Y18	Y19	Y20
Gain for YP with 8Y PS remaining	0	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 7Y PS remaining	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 6Y PS remaining	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 5Y PS remaining	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 4Y PS remaining	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 3Y PS remaining	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 2Y PS remaining	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 1Y PS remaining	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 2Y LSS remaining	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 1Y LSS remaining	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 2Y USS remaining	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 1Y USS remaining	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

\*YP = Young Person, PS = Primary School, LSS = Lower Secondary School, USS = Upper Secondary School

<sup>44</sup> Attribution drop off rates for those in primary school are calculated using the formula 8/(8+Y), where Y is years in employment and 8 reflects the total number of years in primary school. For those in secondary schooling, attribution is calculated using the formula 4/(4+Y), where Y is years in employment and 4 reflects the total number of years in secondary school. Attribution starts in the year that R&R participants have finished primary school or lower or upper secondary school and enter employment. These attribution rates reflect that education takes a greater share of the attribution earlier on in someone’s career, whilst later on someone’s work experience takes an increasing share of the attribution. Attribution is 0% when R&R participants are still in school, as they would not be earning money yet.

<sup>45</sup> There is no attribution drop-off for some of the outcomes: social well-being, confidence, happiness, optimism about the future, improved health, and improved safety. This is discussed in Table 6 and Table 7.

<sup>46</sup> The outcome drop off for increased schooling of the R&R participants is 0% when they are still in school – and thus not working – and 100% when they have finished school and are working.

<sup>47</sup> There is no attribution drop-off for some of the outcomes: social well-being, confidence, happiness, optimism about the future, improved health, and improved safety. This is discussed in Table 6 and Table 7.



## 4.2 Technical analysis: VSLA programme Malawi

Table 15: Present values: Female R&R participants

Sub-outcome	Stakeholders	Present value per stakeholder <sup>48</sup>	Present attributable value per stakeholder	Total present value	Total present attributable value
	Number of people impacted	Value per stakeholder once a discount rate has been applied	Attributable value per stakeholder once a discount rate has been applied	Total value once a discount rate has been applied	Total present value once a discount rate has been applied
Social well-being	1,928	MWK 174,550	MWK 87,275	MWK 336,599,938	MWK 168,299,969
Confidence	1,928	MWK 55,495	MWK 38,847	MWK 107,016,291	MWK 74,911,404
Happiness	1,928	MWK 62,962	MWK 44,074	MWK 121,415,426	MWK 84,990,798
Optimism about the future	1,928	MWK 60,872	MWK 42,610	MWK 117,383,668	MWK 82,168,568
Improved health	1,928	MWK 338,316	MWK 236,821	MWK 652,402,551	MWK 456,681,786
Improved safety	805	MWK 19,898	MWK 17,908	MWK 16,015,653	MWK 14,414,088
Improved long-term financial situation of Female R&R participants					
Gain for YP with 8Y PS remaining	33	MWK 16,491	MWK 4,578	MWK 539,015	MWK 149,617
Gain for YP with 7Y PS remaining	0	MWK 18,912	MWK 5,159	MWK 0	MWK 0
Gain for YP with 6Y PS remaining	33	MWK 21,574	MWK 5,792	MWK 705,140	MWK 189,313
Gain for YP with 5Y PS remaining	245	MWK 24,503	MWK 6,484	MWK 6,006,454	MWK 1,589,333
Gain for YP with 4Y PS remaining	441	MWK 27,724	MWK 7,239	MWK 12,233,062	MWK 3,194,224
Gain for YP with 3Y PS remaining	441	MWK 31,268	MWK 8,066	MWK 13,796,650	MWK 3,559,017
Gain for YP with 2Y PS remaining	605	MWK 35,166	MWK 8,971	MWK 21,263,486	MWK 5,424,577
Gain for YP with 1Y PS remaining	98	MWK 39,454	MWK 9,963	MWK 3,868,564	MWK 976,934
Gain for YP with 2Y LSS remaining	0	MWK 80,865	MWK 16,367	MWK 0	MWK 0
Gain for YP with 1Y LSS remaining	16	MWK 90,725	MWK 18,133	MWK 1,482,655	MWK 296,336
Gain for YP with 2Y USS remaining	0	MWK 330,914	MWK 66,978	MWK 0	MWK 0
Gain for YP with 1Y USS remaining	16	MWK 371,262	MWK 74,204	MWK 6,067,251	MWK 1,212,652
Total value for Female R&R participants				MWK 204,293,909	

\*YP = Young Person, PS = Primary School, LSS = Lower Secondary School, USS = Upper Secondary School

Table 16: Present values: Male R&R participants

Sub-outcome	Stakeholders	Present value per stakeholder <sup>49</sup>	Present attributable value per stakeholder	Total present value	Total present attributable value
	Number of people impacted	Value per stakeholder once a discount rate has been applied	Attributable value per stakeholder once a discount rate has been applied	Total value once a discount rate has been applied	Total present value once a discount rate has been applied
Social well-being	1,749	MWK 149,972	MWK 74,986	MWK 262,244,412	MWK 131,122,206
Confidence	1,749	MWK 54,573	MWK 27,286	MWK 95,427,269	MWK 47,713,634
Happiness	1,749	MWK 56,711	MWK 28,356	MWK 99,166,419	MWK 49,583,209
Optimism about the future	1,749	MWK 57,628	MWK 28,814	MWK 100,768,912	MWK 50,384,456
Improved health	1,749	MWK 307,250	MWK 153,625	MWK 537,262,690	MWK 268,631,345
Improved safety	804	MWK 18,304	MWK 16,473	MWK 14,722,684	MWK 13,250,416
Improved long-term financial situation of Male R&R participants					
Gain for YP with 8Y PS remaining	49	MWK 32,416	MWK 8,998	MWK 1,589,252	MWK 441,136
Gain for YP with 7Y PS remaining	49	MWK 37,174	MWK 10,140	MWK 1,822,495	MWK 497,140
Gain for YP with 6Y PS remaining	82	MWK 42,407	MWK 11,385	MWK 3,465,106	MWK 930,299
Gain for YP with 5Y PS remaining	245	MWK 48,163	MWK 12,744	MWK 11,806,443	MWK 3,124,035
Gain for YP with 4Y PS remaining	458	MWK 54,496	MWK 14,230	MWK 24,936,204	MWK 6,511,192
Gain for YP with 3Y PS remaining	229	MWK 61,461	MWK 15,855	MWK 14,061,733	MWK 3,627,398
Gain for YP with 2Y PS remaining	425	MWK 69,123	MWK 17,634	MWK 29,370,206	MWK 7,492,701
Gain for YP with 1Y PS remaining	98	MWK 77,551	MWK 19,584	MWK 7,604,151	MWK 1,920,287
Gain for YP with 2Y LSS remaining	33	MWK 53,299	MWK 10,788	MWK 1,742,045	MWK 352,596
Gain for YP with 1Y LSS remaining	82	MWK 59,798	MWK 11,952	MWK 4,886,132	MWK 976,584
Gain for YP with 2Y USS remaining	0	MWK 179,719	MWK 36,376	MWK 0	MWK 0
Gain for YP with 1Y USS remaining	0	MWK 201,632	MWK 40,300	MWK 0	MWK 0
Total value for Male R&R participants				MWK 185,249,561	

\*YP = Young Person, PS = Primary School, LSS = Lower Secondary School, USS = Upper Secondary School

Table 17: Stakeholders and (sub-)outcomes: VSLA programme

Stakeholder	Outcome	Sub-outcome
VSLA participants	Improved financial position	Increased savings
VSLA participants	Improved health – through diet and housing	Improved health
VSLA participants	Improved well-being	Happiness
		Social well-being
		Optimism and aspirations
Children/dependents of VSLA participants	Increase in schooling of children and dependents	Improved long-term financial situation

Table 18: Total change and attributable change: Female VSLA participants

Sub-outcome	Amount of change per person	Deadweight per person	Total change per person after deadweight	Attribution (credit due to VSLA programme)	Attributable change per person
	Change shown by quantitative research	Change that would have happened anyway	Change in outcome minus deadweight	Proportion credit due to VSLA programme	Total change after deadweight and attribution
Increased savings	1	-0.006	1.006	0.800	0.805
Improved health	0.699	-0.022	0.721	0.500	0.361
Happiness	0.790	-0.105	0.895	0.900	0.806
Social well-being	0.840	-0.105	0.945	0.900	0.851
Optimism and aspirations	0.707	-0.105	0.812	0.900	0.731
Improved long-term financial situation children/dependents of Female VSLA participants					
Gain for YP with 8Y PS remaining	0.514	-0.016	0.530	0.062	0.033
Gain for YP with 7Y PS remaining	0.514	-0.016	0.530	0.062	0.033
Gain for YP with 6Y PS remaining	0.514	-0.016	0.530	0.062	0.033
Gain for YP with 5Y PS remaining	0.514	-0.016	0.530	0.061	0.032
Gain for YP with 4Y PS remaining	0.514	-0.016	0.530	0.059	0.031
Gain for YP with 3Y PS remaining	0.514	-0.016	0.530	0.055	0.029
Gain for YP with 2Y PS remaining	0.514	-0.016	0.530	0.047	0.025
Gain for YP with 1Y PS remaining	0.514	-0.016	0.530	0.031	0.016

\*YP = Young Person, PS = Primary School

Table 19: Total change and attributable change: Male VSLA participants

Sub-outcome	Amount of change per person	Deadweight per person	Total change per person after deadweight	Attribution (credit due to VSLA programme)	Attributable change per person
	Change shown by quantitative research	Change that would have happened anyway	Change in outcome minus deadweight	Proportion credit due to VSLA programme	Total change after deadweight and attribution
Increased savings	1	-0.006	1.006	0.800	0.805
Improved health	0.699	-0.022	0.721	0.500	0.361
Happiness	0.790	-0.105	0.895	0.900	0.806
Social well-being	0.840	-0.105	0.945	0.900	0.851
Optimism and aspirations	0.707	-0.105	0.812	0.900	0.731
Improved long-term financial situation children/dependents of Female VSLA participants					
Gain for YP with 8Y PS remaining	0.514	-0.016	0.530	0.062	0.033
Gain for YP with 7Y PS remaining	0.514	-0.016	0.530	0.062	0.033
Gain for YP with 6Y PS remaining	0.514	-0.016	0.530	0.062	0.033
Gain for YP with 5Y PS remaining	0.514	-0.016	0.530	0.061	0.032
Gain for YP with 4Y PS remaining	0.514	-0.016	0.530	0.059	0.031
Gain for YP with 3Y PS remaining	0.514	-0.016	0.530	0.055	0.029
Gain for YP with 2Y PS remaining	0.514	-0.016	0.530	0.047	0.025
Gain for YP with 1Y PS remaining	0.514	-0.016	0.530	0.031	0.016

\*YP = Young Person, PS = Primary School

<sup>48</sup> The different discount rates are discussed in Table 6 and Table 7.

<sup>49</sup> The different discount rates are discussed in Table 11 and Table 12



Table 20: Financial proxies and value created: Female VSLA participants

Sub-outcome	Total change per person after deadweight	Attributable change per person	Financial proxy	Value created per person	Attributable value created per person
		Calculated in			
	Change in outcome minus deadweight		Value of outcome expressed in monetary terms	Financial proxy * Total change per person after deadweight	Financial proxy * Attributable change per person
		Table 7			
Increased savings	1.006	0.805	MWK 46,929	MWK 47,211	MWK 37,778
Improved health	0.721	0.361	MWK 121,151	MWK 87,350	MWK 43,736
Happiness	0.895	0.806	MWK 117,739	MWK 105,376	MWK 94,898
Social well-being	0.945	0.851	MWK 117,739	MWK 111,263	MWK 100,196
Gain for YP with 3Y PS remaining	0.530	0.029	MWK 5,075	MWK 2,690	MWK 147
Gain for YP with 2Y PS remaining	0.530	0.025	MWK 5,075	MWK 2,690	MWK 127
Gain for YP with 1Y PS remaining	0.530	0.016	MWK 5,075	MWK 2,690	MWK 81

\*YP = Young Person, PS = Primary School

Table 21: Financial proxies and value created: Male VSLA participants

Sub-outcome	Total change per person after deadweight	Attributable change per person	Financial proxy	Value created per person	Attributable value created per person
		Calculated in			
	Change in outcome minus deadweight		Value of outcome expressed in monetary terms	Financial proxy * Total change per person after deadweight	Financial proxy * Attributable change per person
		Table 7			
Increased savings	1.006	0.704	MWK 78,214	MWK 78,683	MWK 55,063
Improved health	0.627	0.314	MWK 121,151	MWK 75,962	MWK 38,041
Happiness	0.818	0.409	MWK 117,739	MWK 96,311	MWK 48,155
Social well-being	0.796	0.398	MWK 117,739	MWK 93,720	MWK 46,860
Optimism and aspirations	0.776	0.388	MWK 117,739	MWK 91,365	MWK 45,683
Improved long-term financial situation children/dependents of Male VSLA participants					
Gain for YP with 8Y PS remaining	0.577	0.036	MWK 5,075	MWK 2,928	MWK 183
Gain for YP with 7Y PS remaining	0.577	0.036	MWK 5,075	MWK 2,928	MWK 183
Gain for YP with 6Y PS remaining	0.577	0.036	MWK 5,075	MWK 2,928	MWK 183
Gain for YP with 5Y PS remaining	0.577	0.035	MWK 5,075	MWK 2,928	MWK 178
Gain for YP with 4Y PS remaining	0.577	0.034	MWK 5,075	MWK 2,928	MWK 173
Gain for YP with 3Y PS remaining	0.577	0.032	MWK 5,075	MWK 2,928	MWK 162
Gain for YP with 2Y PS remaining	0.577	0.027	MWK 5,075	MWK 2,928	MWK 137
Gain for YP with 1Y PS remaining	0.577	0.018	MWK 5,075	MWK 2,928	MWK 91

\*YP = Young Person, PS = Primary School

Table 22: Attribution drop off rates per year: Female VSLA participants (excluding children/dependants)

Sub-outcome	Total change per person after deadweight	Attribution (credit due to VSLA programme)	Attributable change per person	Attribution drop off
	Change in outcome minus deadweight	Proportion credit due to VSLA programme	Calculated in	Attribution drop off per year of previous year's amount
			Table 7	
Increased savings	1.006	0.800	0.805	0.500
Improved health	0.721	0.500	0.361	0.500
Happiness	0.895	0.900	0.806	0.500
Social well-being	0.945	0.900	0.851	0.500
Optimism and aspirations	0.812	0.900	0.731	0.500

Table 23: Attribution drop off rates per year: Male VSLA participants (excluding children/dependants)

Sub-outcome	Total change per person after deadweight	Attribution (credit due to VSLA programme)	Attributable change per person	Attribution drop off
	Change in outcome minus deadweight	Proportion credit due to VSLA programme	Calculated in	Attribution drop off per year of previous year's amount
			Table 7	
Increased savings	1.006	0.700	0.704	0.500
Improved health	0.627	0.500	0.314	0.500
Happiness	0.818	0.500	0.409	0.500
Social well-being	0.796	0.500	0.398	0.500
Optimism and aspirations	0.776	0.500	0.388	0.500

Table 24: Attribution drop off rates per year: children/dependants of all VSLA participants<sup>50</sup>

Sub-outcome	Attribution drop off % (Percentage of attribution remaining for each year)																			
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16	Y17	Y18	Y19	Y20
Gain for YP with 8Y PS remaining	0	0	0	0	0	0	0	0	100	89	80	73	67	62	57	53	50	47	44	42
Gain for YP with 7Y PS remaining	0	0	0	0	0	0	0	100	89	80	73	67	62	57	53	50	47	44	42	40
Gain for YP with 6Y PS remaining	0	0	0	0	0	0	100	89	80	73	67	62	57	53	50	47	44	42	40	38
Gain for YP with 5Y PS remaining	0	0	0	0	0	100	89	80	73	67	62	57	53	50	47	44	42	40	38	36
Gain for YP with 4Y PS remaining	0	0	0	0	100	89	80	73	67	62	57	53	50	47	44	42	40	38	36	35
Gain for YP with 3Y PS remaining	0	0	0	100	89	80	73	67	62	57	53	50	47	44	42	40	38	36	35	33
Gain for YP with 2Y PS remaining	0	0	100	89	80	73	67	62	57	53	50	47	44	42	40	38	36	35	33	32
Gain for YP with 1Y PS remaining	0	100	89	80	73	67	62	57	53	50	47	44	42	40	38	36	35	33	32	31

\*YP = Young Person, PS = Primary School

<sup>50</sup> These attribution drop off rates are calculated using the formula 8/(8+Y), where Y is years in employment and 8 reflects the total number of years in primary school. Attribution starts in the year that children/dependants have finished primary school and enter employment. The attribution rates therefore reflect that primary education takes a greater share of the credit (or attribution) earlier on in a person's career, whilst later in a person's career the person's years of experience of work take an increasing share of the credit. For the years in which the children/dependants are still in school, attribution is 0% as they have not started earning money yet.



Table 25: Outcome drop off rates per year: Female VSLA programme (excluding children/dependants)

Sub-outcome	Outcome drop off (Percentage of outcome remaining for each year)										
	Year 1	Year 2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11-20
Increased savings	70	80	90	100	100	100	100	100	100	100	-
Improved health	50	60	70	80	90	100	100	100	100	100	-
Happiness	70	80	90	100	100	100	100	100	100	100	-
Social well-being	70	80	90	100	100	100	100	100	100	100	-
Optimism and aspirations	70	80	90	100	100	100	100	100	100	100	-

Table 26: Outcome drop off rates per year: Male VSLA programme (excluding children/dependants)

Sub-outcome	Outcome drop off (Percentage of outcome remaining for each year)										
	Year 1	Year 2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11-20
Increased savings	50	60	70	80	90	100	100	100	100	100	-
Improved health	50	60	70	80	90	100	100	100	100	100	-
Happiness	40	50	60	70	80	90	100	100	100	100	-
Social well-being	40	50	60	70	80	90	100	100	100	100	-
Optimism and aspirations	40	50	60	70	80	90	100	100	100	100	-

Table 27: Drop off rates per year: children/dependants of all VSLA participants <sup>51</sup>

Sub-outcome	Outcome drop off % (Percentage of outcome remaining for each year)																			
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10	Y11	Y12	Y13	Y14	Y15	Y16	Y17	Y18	Y19	Y20
Gain for YP with 8Y PS remaining	0	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 7Y PS remaining	0	0	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 6Y PS remaining	0	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 5Y PS remaining	0	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 4Y PS remaining																				
Gain for YP with 3Y PS remaining	0	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 2Y PS remaining	0	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
Gain for YP with 1Y PS remaining	0	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

\*YP = Young Person, PS = Primary School

<sup>51</sup> The outcome drop off for the children/dependants of the VSLA participants are 0% when the children/dependants are still in primary school – and thus not working – and 100% when they have finished primary school.

Table 28: Present values: Female VSLA participants

Sub-outcome	Stakeholders	Present value per stakeholder <sup>52</sup>	Present attributable value per stakeholder	Total present value	Total present attributable value
	Number of people impacted	Value per stakeholder once a discount rate has been applied	Attributable value per stakeholder once a discount rate has been applied	Total value once a discount rate has been applied	Total present value once a discount rate has been applied
Increased savings	13,029	MWK 265,728	MWK 48,768	MWK 3,462,092,566	MWK 635,381,348
Improved health	13,029	MWK 431,147	MWK 42,321	MWK 5,617,286,222	MWK 551,387,732
Happiness	13,029	MWK 19,782	MWK 4,084	MWK 257,731,115	MWK 53,212,684
Social well-being	13,029	MWK 20,888	MWK 4,313	MWK 272,149,632	MWK 56,189,615
Optimism and aspirations	13,029	MWK 17,940	MWK 3,704	MWK 233,735,281	MWK 48,258,362
Improved long-term financial situation children/dependents of Female VSLA participants <sup>53</sup>					
Gain for YP with 8Y PS remaining	3,004	MWK 8,548	MWK 369	MWK 25,677,173	MWK 1,109,295
Gain for YP with 7Y PS remaining	3,004	MWK 9,803	MWK 415	MWK 29,445,641	MWK 1,245,224
Gain for YP with 6Y PS remaining	3,004	MWK 11,183	MWK 462	MWK 33,590,954	MWK 1,387,103
Gain for YP with 5Y PS remaining	3,004	MWK 12,701	MWK 509	MWK 38,150,800	MWK 1,528,031
Gain for YP with 4Y PS remaining	3,004	MWK 14,371	MWK 550	MWK 43,166,629	MWK 1,651,086
Gain for YP with 3Y PS remaining	3,004	MWK 16,208	MWK 572	MWK 48,684,042	MWK 1,717,003

Table 29: Present values: Male VSLA participants

Sub-outcome	Stakeholders	Present value per stakeholder <sup>54</sup>	Present attributable value per stakeholder	Total present value	Total present attributable value
	Number of people impacted	Value per stakeholder once a discount rate has been applied	Attributable value per stakeholder once a discount rate has been applied	Total value once a discount rate has been applied	Total present value once a discount rate has been applied
Increased savings	1,610	MWK 388,138	MWK 53,339	MWK 625,015,161	MWK 85,891,292
Improved health	1,610	MWK 374,962	MWK 36,806	MWK 603,797,007	MWK 59,268,168
Happiness	1,610	MWK 14,457	MWK 1,291	MWK 23,279,697	MWK 2,078,964
Social well-being	1,610	MWK 14,067	MWK 1,256	MWK 22,652,453	MWK 2,022,949
Optimism and aspirations	1,610	MWK 13,703	MWK 1,224	MWK 22,065,883	MWK 1,970,566
Improved long-term financial situation children/dependents of Male VSLA participants <sup>55</sup>					
Gain for YP with 8Y PS remaining	371	MWK 9,302	MWK 402	MWK 3,453,191	MWK 149,183
Gain for YP with 7Y PS remaining	371	MWK 10,667	MWK 451	MWK 3,959,993	MWK 167,464
Gain for YP with 6Y PS remaining	371	MWK 12,168	MWK 502	MWK 4,517,475	MWK 186,544
Gain for YP with 5Y PS remaining	371	MWK 13,820	MWK 554	MWK 5,130,705	MWK 205,497
Gain for YP with 4Y PS remaining	371	MWK 15,637	MWK 598	MWK 5,805,258	MWK 222,046
Gain for YP with 3Y PS remaining	371	MWK 17,636	MWK 622	MWK 6,547,267	MWK 230,911
Gain for YP with 2Y PS remaining	371	MWK 19,834	MWK 593	MWK 7,363,476	MWK 220,138
Gain for YP with 1Y PS remaining	371	MWK 22,253	MWK 439	MWK 8,261,307	MWK 162,987
Total value for Male VSLA participants					MWK 152,776,710

<sup>52</sup> The applied (annual) discount rate is 10%

<sup>53</sup> It has been assumed that the Female VSLA participants had 24,030 children/dependants in total. This is based on the assumption that the total number of children were evenly spread over all VSLA participant.

<sup>54</sup> The applied (annual) discount rate is 10%.

<sup>55</sup> It has been assumed that the Male VSLA participants had 2,970 children/dependants in total. This assumes that the total number of children were evenly spread over all VSLA participant.



## 4.3 VSLA Member Questionnaire

1. Kodi ndinu? (Are you...?)



Mamuna (Male)  
(Female)



Mkazi

2. Munayamba liti banki nkhone? (How many years ago did you join the VSLA programme?)

2011	2012	2013	2014	2015	2016	2017	2018
------	------	------	------	------	------	------	------

3. Kodi mukupitilizabe banki nkhone? (Are you still part of a VSLA group?)

<input type="checkbox"/>	Eya (Yes)
<input type="checkbox"/>	Ayi (No)

### SAVINGS

4. Musanalowe banki nkhone, mukusiyanitsa bwanji kasungidwe kanu

Kandalama ka pamwezi? (Compared to before you joined VSLA, what do you think about your monthly savings?)



++	+	=	-	--
----	---	---	---	----



5. Mumasunga ndalama zingati musanalowe banki nkhone pa sabata? (How much did you save per week before VSLA?)

\_\_\_\_\_ Kwacha

6. Nanga pakadali pano mumasunga ndalama zingati pa sabata? (How much do you save per week now?) \_\_\_\_\_ Kwacha

### ACCESS TO FINANCE

7. Kodi panopo kubwereka ndalama nkosavuta bwanji poyerekeza ndikale? (Ease of borrowing money)



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### INCOME

8. Kodi mukupeza phindu lochuka bwanji pamwezi poyerekeza kale ndi panopa? (Increase in monthly income)



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9. Kudzera mu bank nkhone ndinjira ziti zatsopano(zina) zomwe mukupezera ndalama (New income sources thanks to joining VSLA programme)

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10. Mumapeza ndalama zochuluka bwanji pa chaka? (On average how much income do you get per year from all sources?) \_\_\_\_\_ Kwacha

11. Pandalama zomwe muMapeza pachaka, ndinalama zingati mumapeza kuchokera ku bank nkhone? (How much of that income is from VSLA?) \_\_\_\_\_ Kwacha



12. Poyerekezera kale ndipanopa mukudziimila bwanji panokha pankhani yachuma? (Financial independence)





**13. Ndi maubale otani amene mwapanga mu bank nkhone? (Social connections)**

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**14. Kuyerekeza ndi kale, mukuthandizika bwanji pamavuto adzidzidzi kudzera mu bank nkhone? (Social security)**

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**15. Moyo wanu wasinthika bwanji ndikubwera kwa banki nkhone? (Living standards)**



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**16. Ndizinthu ziti zimene mwagula chifukwa cha banki nkhone? (Since taking part, have you used VSLA money to buy any of the following:)**

<input type="checkbox"/>	Wailesi (Radio)
<input type="checkbox"/>	Malata (Improved roof of house)
<input type="checkbox"/>	Nyumba ya simenti (Improved floor of house)
<input type="checkbox"/>	Foni (Own/personal mobile phone)
<input type="checkbox"/>	Sola (Solar system)
<input type="checkbox"/>	Ndigwiritsa ntchito ndalama zanga kutumiza ana kusukulu, pogula ma unifolomu , mabuku ndizina zambiri (Send children to school, buy uniforms, books etc.)
<input type="checkbox"/>	Njinga (Bicycle)

<input type="checkbox"/>	Njingayamoto (Motorcycle)
<input type="checkbox"/>	Zina (Other...)

**17. Thanzi lanu lasinthika bwanji chiyambireni banki nkhone? (Health)**

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**Madyedwe (DIET)**

**18. Mumadya kangati patsiku? (Average number of meals a day)**



**Kale (BEFORE)**

<input type="checkbox"/>	3 kapena kupyola (3 or more)
<input type="checkbox"/>	2
<input type="checkbox"/>	1
<input type="checkbox"/>	Kuchepera 1 (Less than 1)

**Tsopano (NOW)**

<input type="checkbox"/>	3 Kapena kupyola (3 or more)
<input type="checkbox"/>	2
<input type="checkbox"/>	1
<input type="checkbox"/>	Kuchepera 1 (Less than 1)

**19. Kodi mukukwanitsa bwanji kudya chakudya chakasinthasinthapoylekeza ndikale? (Variety of diet/food)**

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**20. Mumatha kukwanitsa kupanga zinthu izi kwa ana anu? (Can you afford to pay for/buy the following for your children?)**

**Kale (BEFORE)**

<input type="checkbox"/>	Kutumiza ana ku Sukulu ndikuwagulira yunifolomu (Send children to school and buy uniforms)
<input type="checkbox"/>	Kupita kuchipatala ndikukalandila thandizo lamankhwala (Visit to a health facility and all the necessary medication)
<input type="checkbox"/>	Kulipilira ana muzochitikachitika zakusukulu (Pay for child's participation in school trips or events that cost money)




# 4.4 Removed and Referred Children Questionnaire

	Kugula mabuku owerenga ndi olembamo (Children’s books)
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Tsopano (NOW)

	Kutumiza ana ku Sukulu ndikuwagulira yunifolomu (Send children to school and buy uniforms)
	Kupita kuchipatala ndikukalandila thandizo lamankhwala (Visit to a health facility and all the necessary medication)
	Kulipilira ana muzochitikachitika zakusukulu (Pay for child’s participation in school trips or events that cost money)
	Kugula mabuku owerenga ndi olembamo (Children’s books)

21. Tsogolo lanu tsopano mukuliona bwanji kusiyanana ndi kale? (Future)




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22. Moyo wanu ndiosangalala bwanji kuyelekeza kale ndipano? (Happy)




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1. Kodi ndiwe? (Are you...?)

  
Female

Mamuna (Male)

  
Mkazi

2. Uli ndizaka zingati? (How old are you?) \_\_\_\_\_ years

3. Uli kalasi yanji (In what class are you?)

Kalasi (Standard)

Folomu (Form)

12345678

1234

4. Pasabata umapita kangati kusukulu? (How often do you attend school per week?)

- Nthawi zones (All the time)
- Ndimapezeka nthawi zambiri (Attend most of the time)
- Sindipezeka nthawi zambiri/ zones (Do not attend most of the time)

5. Kodi unabweleranso liti kusukulu? (When did you re-enrol in school?)

2011	2012	2013	2014	2015	2016	2017	2018
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6. Unakhala zaka zingati usanabwelere kusukulu (Before you re-enrolled, how many years were you out of school?)

1	2	3	4	5	6	7	8	9	10
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7. Unasiya sukulu chifukwa chani? (Why did you drop out? (You can tick more than one answer)

<input type="checkbox"/>	Kusamalira makolo odwala (To take care of a sick family member or relatives)
<input type="checkbox"/>	Sukulu ili kutali (There is no school nearby)
<input type="checkbox"/>	Kusowa ndalama zolipilira sukulu (Not enough money for school fees)
<input type="checkbox"/>	Kusowa kwamabuku kapena makope, yunifolomu (No money for school expenses (e.g. uniforms, books, pens etc.)
<input type="checkbox"/>	Sukulu simandisangalatsa (I had no interest in school)



<input type="checkbox"/>	Kusaka ndalama zothandizira abale anga ( <i>I needed to work to earn money to look after my family</i> )
<input type="checkbox"/>	Ndinadwala ( <i>I was sick</i> )
<input type="checkbox"/>	Ndimathandiza makolo kulima ndikuweta ng'ombe ( <i>I was helping my parents to work in the fields, herd cattle etc.</i> )
<input type="checkbox"/>	Makolo anga samandilora kupita kusukulu (My parents/guardians did not allow me to go to school)

**8. Kodi a CLEAR anakuthandizani motani? (Services you received from CLEAR Project)**

	Uphungu ochokera ku mother group ( <i>Counselling by mother group member</i> )
	Makope ndi zipangizo zina ( <i>Books and other stationery</i> )
<input type="checkbox"/>	Yunifolomu ( <i>Uniforms</i> )
<input type="checkbox"/>	Kubweleranso kusukulu ( <i>Re-enrolment in school</i> )
<input type="checkbox"/>	Zina ( <i>Other</i> ) ( <i>specify</i> )

**9. Unalandilapo chithandizo kuchokera kubungwe lililonse? (Have you or are you being assisted by any other organization)** ☐ Eya (Yes) ☐ Ayi (No)  
 Ngati Eya, Tchulani dzina labungwe ndi thandizo lake (*If Yes, state the name of the organization and nature of support*) \_\_\_\_\_

**10. Lingaliro lako ndilotani pa sukulu? (What is your opinion about school?)**

	Ndimakonda sukulu nthawi zonse ( <i>I like school a lot all the time</i> )
	Ndimakonda sukulu nthawi zina ( <i>I like school most of the time</i> )
	Sindikudziwa ( <i>I neither like it nor dislike it</i> )
	Sindimaikonda nthawi zambiri ( <i>I do not like school most of the time</i> )
	Sindimaikonda konse ( <i>Not at all</i> )

**11. Ndintchito ziti zomwe umagwirabe zokhuzana ndi fodya, ukaweluka kusukulu, kapaena kumathero asabata, kapena nthawi ya tchuthi? (Which of the following tasks do you still perform in tobacco after school or during weekends/school holidays?)**


	Chongani ngati mumagwira ntchitoyo. Siyani osachonga ngati simugwira ntchitoyo. ( <i>Tick box if you are doing the task. Leave blank if you are not doing the task</i> )	Mumagwira maola angati patsiku? ( <i>How many hours do you do this task, usually?</i> )
Kupalira ( <i>Weeding tobacco</i> )	<input type="checkbox"/>	
Kudulira nsonga ndi sakasi ( <i>Topping and suckering</i> )	<input type="checkbox"/>	

Kuthila feteleza ( <i>Applying fertilizer</i> )	<input type="checkbox"/>	
Kupopera mankhwala ( <i>Spraying chemicals</i> )	<input type="checkbox"/>	
Palibe ( <i>None of the above</i> )	<input type="checkbox"/>	


**12. Ndintchito ziti zomwe umagwirabe zokhuzana ndi ulimi? Monga minda yachimanga, Mtedza, kuweta ziweto, ndintchito zapakhomo (What tasks do you perform in other agricultural activities - such as in maize, groundnuts, livestock etc. or in the home)**

	Chongani ngati mumagwira ntchitoyo. Siyani osachonga ngati simugwira ntchitoyo ( <i>Tick box if you are doing the task. Leave blank if you are not doing the task</i> )	Mumagwira maola angati patsiku? ( <i>How many hours do you do this task, usually</i> )
Kupalira ( <i>Weeding</i> )		
Kuthila feteleza ( <i>Applying fertilizer</i> )	<input type="checkbox"/>	
Kupopera mankhwala ( <i>Applying chemicals</i> )	<input type="checkbox"/>	
Kukolora ( <i>Harvesting</i> )	<input type="checkbox"/>	
Kuweta ziweto ( <i>Herding domestic animals</i> )	<input type="checkbox"/>	
Ntchito zapakhomo ( <i>Domestic work, such as cooking, fetching water or wood</i> )	<input type="checkbox"/>	
Palibe ( <i>None of the above</i> )	<input type="checkbox"/>	


**13. Ukusiyanyitsa bwanji kuvuta kwantchito imene umagwira kunyumba poyelekeza usanabwelerenso kusukulu? (Difficulty of work you perform at home now compared to before you enrolled in school)**




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**14. Poyerekeza ndikale, umatopa bwanji ukamaliza kugwira ntchito? (Tiredness/energy after doing the work)**




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21. Poyerekeza ndikale, ukuona bwanji zaumoyo kapena thanzi lako (Compared to before, what do you think about your heath)




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22. Poyerekeza ndikale, kodi ndiwe okondwa ndimoyo wako? (Compared to before, how happy are you with life in general)




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23. Kodi ukukhulupilira kuti uzakwanitsa masomphenya ako? (Do you think you will be able to do what you want to do in life)



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24. Kodi ukufuna uzapitilize maphunziro ako mpaka kusekondale kapena kusukulu ya ukachenjede? (Would you want to continue to secondary school/higher levels of education?)

<input type="checkbox"/>	Mosakayikira (Definitely)
<input type="checkbox"/>	Mwina (Maybe)
<input type="checkbox"/>	Sindikudzwa (Not sure yet)
<input type="checkbox"/>	Mwina ayi (Maybe not)
<input type="checkbox"/>	Ayi (Definitely not)

25. Tchula chinthu chimodzi chomwe chitasintha (pazomwe zili m'musimu), chikhonza kukuthandiza kuchita bwino pamaphunziro ako? (What is one thing that needs to improve if you are to do your best in school?)

<input type="checkbox"/>	Kuonjezera makalasi ndi zimbudzi (More classrooms and toilets)
<input type="checkbox"/>	Kulandira phala kapena chakudya kusukulu (School feeding)
<input type="checkbox"/>	Momwe ndimakhalira kusukulu (The way students are treated at the school)
<input type="checkbox"/>	Momwe ndimakhalira kunyumba (The way I am treated at home/my home environment)
<input type="checkbox"/>	Yunifolomu (School uniforms)
<input type="checkbox"/>	Kuonjezera aphunzitsi (More teachers)
<input type="checkbox"/>	Kukhala ndi zipangizo zokwanira zogwiritsa nthito kusukulu (More textbooks, exercise books, pens, pencils etc.)
<input type="checkbox"/>	Zina (Other) (specify)

Thank you.







## The ECLT Foundation

The ECLT Foundation is committed to collaborative solutions for children and their families that combat the root causes of child labour in tobacco-growing communities.

We advocate for strong policies, share best practices to multiply our impact, and engage rural families so they can benefit from farming while ensuring that their children are healthy, educated, safe from exploitation, and encouraged to reach their full potential.

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