



Sangilo Women’s Revolving Goat Project

Summary Report

Determined to Develop, Sangilo, Malawi
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1 Project Summary

Determined to Develop (D2D), alongside a dedicated group of volunteers and the local community, have established a microfinance project in the village of Sangilo, Karonga district, Northern Malawi. As a number of rural people in Malawi are not involved in the formal banking sector, many keep wealth in animals, and in this project the currency is goats.



Women are invited into the scheme in which they are given two goats that are bred and repaid to the project, then lent to other women.

The project aims to contribute to economic stability and social empowerment for vulnerable women in the community. The goats can be used for income, savings, and insurance for the members and their families. There is

also nutritional benefit for families and the manure can be used to grow crops.

With the assistance of local chiefs, the Village Development Committee and the local Agricultural Extension Officer, D2D identified 40 women to be the initial beneficiaries of the project. These women were then split into two groups of 20, which constitutes the first two cycles of the project. Each woman was given two goats and 40 goats were successfully distributed through the project on 17th September 2014. The beneficiaries were chosen as they were identified as vulnerable women in the community- those from women-headed households (either widowed, divorced, or have very sick husbands). Training on goat husbandry, disease control and corral building was provided for 40 women between 26th August and 3rd September 2014. To ensure sustainability, the project aims to be community-owned and led, with a committee elected by the beneficiaries from those involved in the scheme during the training days.

A wealth survey to collect baseline data was conducted with the first 20 beneficiaries between 4th and 9th September 2014. D2D will continue to monitor change in wealth in the households. Monitoring will also take place through D2D involvement in the goat committee, ongoing training and participation in selection of future beneficiaries.

2 Background Information

This project was implemented within D2D's programme of women's empowerment, which aims to support women living within Sangilo both economically and socially. Because wealth is often kept in livestock in Malawi, it was decided a scheme in which goats were used would be appropriate in the area as opposed to a microfinance project that distributes cash. In a community that has little interaction with a formal banking structure, livestock can be used as a form of currency and a secure wealth source.

Goats were chosen for this project because they are easy to care for and handle. They are a source of manure, which is beneficial for agriculture, and they provide milk, which is good for the family's health/diet. In addition, goats are very hardy (for example in times of drought and hunger) and can reproduce up to four times per year.

Women-headed households were chosen for a number of reasons. In a polygamous society, female ownership of goats allows more secure financial stability for a woman whose husband's income may be split over several families, or who is divorced or widowed with no male income injection at all. In a male-dominated society, female ownership of goats allows women's empowerment and gives scope to



D2D meets with the Pulumbwe Goat Club

boost women's status in society in the long run, in conjunction with other empowerment projects. It also allows women to decide how the goats are used for the benefit of the family.

Both primary and secondary research was conducted into existing goat revolving projects in the area and into goat husbandry. The local Agricultural Extension Officer (AEO), Victor Mwalwimba, answered preliminary questions on the successes and failures of local goat projects, as well as basic goat husbandry. He advised that preliminary training of all beneficiaries on goat husbandry and corral building would be essential for the project.

D2D met with Alicano Mkali, the Development Facilitator for World Vision in Nyungwe (a village approximately 50 km from Sangilo) to discuss the Pulumbwe revolving goat project. This is a very successful revolving goat project, which has been in existence for 14 years. Mr.

Mkali answered questions on the creation and running of the project, and advised on the best ways of ensuring a successful project in Sangilo. He facilitated a meeting with members of the Pulumbwe goat club committee, who described their project in detail, gave advice and shared their personal successes. The Pulumbwe women offered to share their expertise and help with the set-up of the Sangilo project. Significantly, Pulumbwe goat club was a community initiative. Many of the original instigators continue to be committee members today. The Sangilo project is a D2D initiative, therefore it was recognised that it was vital that the community own and lead this project from the outset, in order to ensure long-term project sustainability in Sangilo.

Secondary research was conducted on DISCOVER's (2013) project report of their livestock project in Karonga. The report described in detail how goats were initially sourced and selected, as well as how livestock were kept and managed. The report emphasised the importance of regular monitoring to ensure high goat survival rates.

3 Project Objectives and Impacts

This project's overall aim is to increase the financial security and support social empowerment of vulnerable women in Sangilo by establishing a revolving goat club.

Specific objectives of the project are:

- 1) To initiate a sustainable revolving goat scheme for vulnerable women in Sangilo
- 2) To establish an effective community-led committee and empower them to take ownership of the revolving goat scheme
- 3) To implement an effective monitoring system, measuring change in women's livelihoods over time.

One of the intended impacts of the project is that Sangilo women will become more financially stable. Owning livestock will mean the women will be more financially secure as goats can be sold to pay for food, healthcare, clothing, school fees, housing improvements, or other investments (e.g. a bicycle). The goats provide insurance for the women and will allow them to respond to unexpected changes in their circumstances. In turn this will mean women can be financially self-sufficient and supports D2D's agenda of women's empowerment in Sangilo.

Social empowerment of women is another intended outcome of this project. Research into existing goat groups showed that women from the Pulumbwe were charismatic, independent and confident and had managed a successful revolving goat project for 14 years. It is hoped that membership of a club and financial independence will positively

impact on the self-esteem of the women involved. In turn, the intent is for the group, and particularly the committee, will become involved in other activities in the community, which furthers the women's empowerment agenda.

4 Implementation

The project-planning phase began in July 2014 and goats were distributed to the first group of women on 13th September. This section describes the steps taken to achieve the objectives of the project.

4.1 Identification of Members

The project budget allowed for 40 goats to be purchased for the initiation of the scheme. The chiefs of the four areas which make up Sangilo; Kamlota, Kafwe, Mathobola and Mwatolayifwa, provided names of 10-12 of the most vulnerable women in their areas. 'Vulnerable women' were identified as those who are in women-headed households (with only one person to provide income) where they are either divorced, widowed or the husband is sick.

Names submitted by the chiefs were compared with a list of names provided by the Agriculture Extension Officer (AEO) of women who had received livestock or benefitted



Sangilo Goat Club members attending an information session about the project

from similar past projects, and these were removed. D2D also met with the village development committee to eliminate the names of any further women deemed to be unreliable or less in need of goats than others. This also ensured chiefs were not submitting names of family members, and unfairly

benefitting from the project.

From these lists, 40 women were chosen and divided into two groups: the first group would receive goats first and the second would receive their offspring. Each person in the first group was paired with a beneficiary from the second group.

4.2 Training

The first 40 women in the scheme were trained on goat husbandry, disease control, corral building and the handover process between 26th August and 3rd September 2014. Training was an essential component of the project in order to equip the women with the necessary knowledge and skills to best look after their goats, which we expect to have lengthened the goats' survival rates. Training was delivered by two representatives from the Pulumbwe Goat club, the AEO, and a local vet. The Pulumbwe women were used to introduce the project, as examples of a successful goat scheme and to inspire the Sangilo women. The training schedule was arranged as follows:



The Pulumbwe women share their knowledge with the women of Sangilo

Day 1 (August 26th) Pulumbwe women introduced the basics of a goat club, discussed their experiences, and talked about the handover process. At this point women were given the option to opt out of the programme. (No one did). The group then elected the committee. The committee and the Pulumbwe women then created the constitution.

Day 2 (August 27th) Corral Building, led by the AEO

Day 3 (September 2nd) Animal Husbandry, led by AEO

Day 4 (September 3rd) Disease control and leadership training, led by the local vet and AEO.

4.3 The Revolving Goat Club Committee

The Pulumbwe project committee, World Vision Representative, AEO and DISCOVER report emphasised that a project such as this should be community-owned. Community ownership is also vital to all D2D projects and the principles of the organisation. Based on the research undertaken, it was decided the best way to support community ownership in this project would be through establishing an active committee formed of elected members from the first round of beneficiaries. Whilst D2D facilitated the project and will continue to support it, we are taking ongoing measures to empower the committee and emphasise their ownership.

4.4 Identification of the Committee

The 40 members of the club met with D2D and members of the Pulumbwe project, who explained the structure of their own committee and outlined specific roles. The beneficiaries were briefed on what is expected of a committee member (responsibilities and time commitment). It was stated that all women elected to specialised roles (chair, secretary or treasurer etc.) must be literate.

The group nominated their peers to be on the committee, as a specific or general member each nominee was then voted for. This process was completed before training so that the committee had ownership over the project from the outset. A committee of 12 people was chosen, consisting of a Chairlady and Vice-Chairlady, Secretary and Vice-Secretary, Treasurer and Vice-Treasurer, four committee members each representing a district, a D2D Liaison Officer (who is an active member of the community and is not receiving goats), and a D2D representative.



The newly elected Sangilo Revolving Goat Club Committee

4.5 Responsibilities of the Committee

The role of the committee is to take responsibility for the running and sustainability of the goat club. A key task for the committee was to write the constitution which governs the

group and which every member is required to sign. Prior to the training D2D listed what needed to be included in the constitution, but it was entirely written by the women, demonstrating their ownership over the project from its earliest stages. All the women signed the constitution before they received goats, ensuring their commitment to the project.

Specific responsibilities of the committee include:

- The committee is responsible for explaining to members why particular women were chosen and explaining the empowerment component. They should understand the broader structure of the programme and long-term direction of the project.
- The committee is responsible for leading the first 40 women in the drawing up of the constitution. Female D2D representatives will sit in on the meeting with the intention of suggesting terms as necessary. The women should decide what the consequences should be if the constitution is breached.
- The first 40 women will be selected by D2D in collaboration with the chiefs and other stakeholders. The committee will be responsible for identifying future members.
- The committee will oversee the handover process and document this.
- The committee should understand that male-female goat exchanges might occur before the handover of a new pair of female goats. This will be stated in the constitution.
- The committee should understand how, and what, to monitor (e.g. corrals should be checked regularly). It is responsible for reporting problems, successes and data back to D2D.
- The committee is responsible for facilitating and maintaining a drug revolving programme, and collecting any fee they feel is needed to which support the drug-revolving scheme.
- The committee (In conjunction with D2D) is responsible for organising women's sessions and courses focused on social empowerment.

4.6 The Drug-Revolving Programme

A starter pack of drugs for the goats was bought for the project to mitigate goats dying or becoming ill. This will form the basis of a drug revolving programme, which D2D intend for the members to sustain by compulsory, monthly payments into the scheme (the committee have decided on K100/month). The drugs are available for members to use, under supervision, to treat diseases or pests after a diagnosis by the vet. The Treasurer will keep drugs in a padlocked box. In order to access the drugs, there must be two committee members present. Both committee members, the vet and the woman using the drugs must sign a form, detailing what and how much of a drug was administered, and why. If drugs go missing without reason, the Chair has agreed that the Treasurer will be responsible for replacing missing drugs.

4.7 Corral Building

Members of the club are expected to build corrals before they receive goats, so the goats are safe and protected during the rainy season. The first 20 members were given one week from training to build their corral. The women provided the materials for the corrals themselves – as their contribution and commitment to the project. D2D checked corral progress after one week but two further deadlines – an extra five days in total - were required as none of the women had finished in time.

4.8 Procurement and Distribution of Goats

A team from D2D procured goats from within the local area over the period of a week – it was noted that goats have a better survival rate when they are accustomed to the environment, so goats were bought as locally as possible. The AEO and the vet accompanied D2D staff when they bought the goats to check the goat’s health and age. The goats were handed out in the presence of a committee member and D2D. All 20 women received a pair of female goats and the Treasurer was given custody of the two male goats. All goats were in good health when they were distributed to the women and the vet made follow-up visits in the fortnight after distribution. The vet administered drugs and checked on the health of the goats.



Goats are distributed to members by D2D

5 Ongoing Monitoring and Evaluation

Objective one (to initiate a sustainable revolving goat scheme for vulnerable women in Sangilo) has been achieved as outlined in the process detailed above. Objective two (to establish an effective community-led committee and empower them to take ownership of the revolving goat scheme) is ongoing, and will continue to be so. The committee has been established and is holding regular meetings and D2D continues to work with them to ensure the success of the project.

Objective three (to implement an effective monitoring system, measuring change in women's livelihoods over time) has also been successfully initiated. A wealth survey was created and includes questions on family structure, existing assets, food, income/outgoings, health and aspirations (see Annex. 4 for details). Baseline data and initial wealth surveys were conducted in September 2014 with the first 20 women to receive goats. The survey aims to monitor the impact of goat ownership on women's wealth status over time. This survey will be repeated at regular intervals amongst members of the goat project, and with each new cycle of members.

The success stories of the Pulumbwe women (over the past 15 years) demonstrate that significant positive change in wealth is a realistic aim of this project. However, it should be noted that we do not expect to see any significant increase in wealth of members until month 19 as the women will have given away their first offspring so the number of animals they own personally will not increase until then.

There are a number of ongoing activities (outlined below) associated with the project to ensure it is successful, particularly leading up to the first handover phase. While it is hoped the committee will over time become entirely self-sufficient, D2D will currently continue to support them and the goat scheme.

5.1 Future groups of beneficiaries

- D2D and the committee will work together to devise a simple way of documenting the goat handover process
- The committee is responsible for selecting the next 20 beneficiaries (the third group). Supervision will be provided by D2D to ensure all necessary parties are consulted (chiefs, AEO, etc.).
- Before goats are passed on, a 3rd round beneficiary must be paired with each 2nd round beneficiary about to receive goats.

5.2 Support of the committee

- D2D representatives will attend both committee and full goat club meetings and provide support to resolve issues

- D2D will provide training for the committee on resolution of issues, the handover process and documentation/minutes
- D2D will work to drive forward the women's empowerment side of the programme- work with the committee to create useful sessions/workshops to run for the women, e.g. on microfinance, women's empowerment, assertiveness, etc.
- Create a log for drug use
- Help to monitor any sick or dying goats

5.3 Wealth surveys

- D2D will continue to survey new and existing beneficiaries. First round beneficiaries should be surveyed for the second time in September 2015. Second round beneficiaries should be surveyed at the point of receipt of goats, which will be roughly between March and May 2015. Some of the goats are already pregnant, but will be passed on in a pair, so the first beneficiary will keep hold of the offspring until they have two offspring to pass on. This will be the point of surveying, and women will be surveyed for a second time, 12 months on from then. Ultimately we would like the committee to take responsibility for this.
- All new beneficiaries must be surveyed at the point of their receiving goats.

5.4 Training

- Each cycle of women who are to receive the goats need to be fully trained to avoid any risk in lack of understanding and knowledge that may occur in the first group of women.
- Training will be re-run between March-May 2015. This will be open to all beneficiaries but 2nd round and 3rd round must attend.

6 Lessons Learnt

D2D has identified a number of aspects that can be improved in subsequent cycles of the project.

6.1 Training

- Training time could be extended. The AEO and the vet complained that they only had time to cover the basics. Past beneficiaries should be able to attend training to 'refresh' their knowledge, if necessary.

6.2 Corrals

- The time given for women to build a corral must be extended. Most women failed to build their corrals in the week they were given and two further deadlines were needed. Women should be given at least a fortnight plus time for two additional deadlines, to ensure all are built properly.
- Women used local materials to build their corrals. This was not a problem except for the use of natural ropes instead of nails. In future, nails should be compulsory because the goats are likely to eat the natural ropes. Women need to be reminded that black plastic sheeting under the grass roof is a necessity; we had to ask a majority of women to go back and add this in because it had been missed out. The AEO can be hired to help check Corrals

6.3 Identifying members

- Whilst we thought our elimination of women with husbands etc. was extensive, it appears from surveying that some women do have healthy husbands. If resources allow, it would be worth doing a preliminary survey of long listed women before shortlisting the next 20 beneficiaries, to highlight women who should not be on the list. It should be reemphasized to the chiefs that they must long list appropriate women and if they do not provide appropriate names, they run the risk of having less women selected from their chiefdom.
- In the first 40 women, there are 11 from Mtowelayifwa and 9 from Mathobola because the Mathobola chief provided too many names who either had husbands or who had benefited from similar past projects. This should be reiterated to the chiefs and the committees – it can happen again if necessary but should be avoided if possible (bad for community relations).

Annex 1. List of Stakeholders

External Donor- Has made it possible to implement the Sangilo Women's Revolving Goat Project by providing finance.

D2D - Responsible for establishing and maintaining the microfinance experiment for the donor and monitoring its progress.

International Citizen Service (ICS) - a group of young Malawian and UK volunteers who spend 10 weeks in Sangilo. In conjunction with D2D, ICS volunteers researched and implemented the revolving goat project. Future volunteers will continue to assist D2D in monitoring and developing the project, hopefully focusing on women's empowerment.

Sangilo community - Identified women in the community will become beneficiaries of the project. Members are expected to take ownership of the project via committee leadership to ensure its long-term sustainability.

Agricultural Extension Officer (AEO) and Local Vet – Assist in training and advising beneficiaries and D2D.

Community police – Are aware of the project and can assist the committee to address violations of the community-developed constitution.

Pulumbwe Goat Club - The Pulumbwe Club committee helped to train and advise beneficiaries of the Sangilo project.

Village chiefs - The four chiefs in Sangilo are integral in ensuring community involvement and also shortlisting potential beneficiaries in their jurisdiction.

District commissioner/Area Development Committee (ADC)/Village Development Committee (VDC) – Involved in development activities within Sangilo, are aware of and committed to the project.

Annex 2. Budget and Spending

EXPENSES	Malawi Kwacha	US Dollars
Goats	609,500.00	\$ 1,523.75
Fuel for Collection of Goats (4 ton truck)	20,000.00	\$ 50.00
Training Workshop - Speaker/Trainer Costs	56,000.00	\$ 140.00
Training Workshop - Lunch for Trainees	20,100.00	\$ 50.25
Training Workshop - Stationery	8,672.00	\$ 21.68
Training Workshop - Transportation	7,600.00	\$ 19.00
Training Workshop - Telephone and Internet	7,000.00	\$ 17.50
Drugs Initial Stockpile	37,950.00	\$ 94.88
Secure Lockable Drug Box (Construction)	12,000.00	\$ 30.00
Casual Labor	6,000.00	\$ 15.00
Utilities	12,540.00	\$ 31.35
TOTAL PROJECT EXPENDITURE	797,362.00	\$ 1,993.41

Annex 3. Wealth Survey Methodology

In order to assess the success of the project and changes in wealth over time, it was necessary to conduct a wealth survey to collect baseline information. Change in wealth of participants in the women's revolving goat project will be tracked over time by repeating the survey.

Methodology

This survey was conducted on the first 20 beneficiaries of the revolving goat project. These women have been identified following a rigorous selection process: the four Sangilo chiefs submitted the names of 10-12 vulnerable women in their constituency (defined as those acting as head of household, due to widowhood/divorce/sick husband). The Village Development Committee also put forward five names. These names were checked by the Agricultural Extension Officer (AEO) for the Sangilo area and those who had benefitted from similar past programmes, or who had an able husband, were eliminated. (Unfortunately, some women with able-bodied husbands were still selected as beneficiaries - evident in survey data). The remaining names – approximately 40 – were ordered by the AEO in terms of perceived vulnerability. The first five in each area were placed in the first round of beneficiaries (20) and the second five in the second round (20). Additionally, first round beneficiaries had to attend training days on 26th and 28th August and 2nd and 3rd of September, or risk removal from the first beneficiary group. Surveys were carried out on 4th September where possible and 8th-9th otherwise.

The purpose of this initial survey is to obtain baseline data for the first 20 beneficiaries. All beneficiaries will be surveyed at the point of receiving goats and approximately every 12 months thereafter. This is because a full cycle (receipt of baby goats – offspring) is approximately 11 months. Each beneficiary group is unique and has its own baseline (NB. income/outgoing values may change significantly between groups), against which subsequent survey data can be compared and changes in wealth (assumed to be positive) be observed over time. Thus, beneficiary groups can be compared, using their baselines, but the data from different groups cannot be compiled.

It is important to note that beneficiaries will not see an increase in personal wealth (i.e. no direct increase in wealth will be identifiable in survey data) until 19 months into the programme. This is because they are required to pass on the first offspring so will not increase their personal number of livestock until the second offspring are born.

Women were interviewed at home by 1-2 ICS volunteers, plus another D2D member or the AEO, with a member of the goat committee present. This ensured one person could conduct the survey whilst the other took additional notes. Interviews were conducted at

participant's homes to ensure they felt comfortable in a familiar environment, as well as to ensure the participant is truthfully answering questions on their house type etc.

The data collectors split into 4 teams and each covered a different chiefdom (Kafwe, Kamlota, Mathobola, Matolayifwa). Interviews were conducted in either Chitumbuka (regional language) or Chichewa (national language) depending on the language skills of the participants and interviewers. The survey sheet is written in English and answers were recorded in English because this is the working language of D2D and allows data to be processed easily by all parties. Data has been collated in an excel spreadsheet. It will be used to examine the changing wealth of a) participants in the same beneficiary group b) different beneficiary groups.

The survey

The wealth survey was adapted from a pre-existing health survey. Questions were also informed by the experiences/stories of the women involved in the Pulumbwe goat club (15 years old). Their achievements demonstrate that a significant increase in personal wealth is a realistic aim of the Sangilo project. Members cited buying South African blankets, bicycles and iron roofing with the proceeds of their goats. These (and further) indicators were included in the survey.

The survey is a mix of closed, quantitative questions and open, qualitative questions. For example: 'do you own your own house?' (YES/NO) and a chart detailing consumption frequency of different carbohydrates and protein-based foods, as well as 'what are your hopes for the next 5 years?' and likert scales indicating personal satisfaction with health and diet. The objective questions aim to provide easily comparable data indicating explicit change in wealth (e.g. an increase in the number of chairs owned from 0 in Sept 2014 to 2 in Sept 2016). The more subjective questions aim to offer an indication of the participant's outlook on life and perception of health/diet. It will be interesting to see if there is any long-term correlation between wealth level and satisfaction with lifestyle, and/or wealth level and ambition. For example, do participants' ambitions for their children's futures become greater as they can afford to pay for their secondary education with the proceeds from the goats – or do they still wish for them to carry on a family industry such as fishing or farming? The survey is very extensive and basic details such as sleeping arrangements are also covered. This is crucial because a grass mat now may be upgraded to a mattress and/or a bed frame, over time. Weekly income and outgoings are requested, but only as estimates. The positionality of the interviewees must be considered. ICS/D2D representatives are the face of the project in Sangilo, therefore beneficiaries are aware that their interviewees have been indirectly responsible for whether or not they receive goats. This may lead participants to underestimate their income or belongings in order to pre-empt being removed from the programme for being 'too wealthy'. It is therefore very important to emphasise that

participants must be as honest as possible when giving answers, because they have already been selected to receive goats and will not be removed retrospectively.

Surveying in practice

20 surveys were successfully carried out and annotated. The excel spreadsheet has been successfully created and data has been inputted. Participants were not given the option to 'opt out' of questions. Occasionally, questions were skipped, e.g. if a participant did not have children, they were not asked about their aspirations for their children's futures. Additionally, one survey was completed on behalf of a sick beneficiary. The representative (who lived with the beneficiary, so knew her income and living arrangements) was not asked the last questions on satisfaction with diet/health, or aspirations, because they are subjective and cannot be answered on another person's behalf. Removing the option to 'opt out' was appropriate because the majority of questions were closed, qualitative answers and we needed the raw data for a baseline, and because the sample size was so small. If participants expressed reluctance in answering a particular question (e.g. in the case of sleeping arrangements) we emphasised the baseline nature of the data – their answers did not really matter; we just needed to be able to compare it over time. After this, participants did give answers to the questions.

There were flaws in how the first survey was carried out, these can be incorporated as 'lessons learnt' to ensure future surveys are as accurate as possible.

A formal group meeting should be held with all team members participating in conducting survey

- Some members of the survey team were more familiar with the questionnaire than others, and had more experience in conducting surveys. All members should understand what the survey is trying to achieve.
- An introduction to the survey for participants was not agreed upon – in future this should be repeated verbatim in all interviews

Additional notes should be taken during the interview

- The group did not discuss the need to take additional notes during the survey on what else was going on (other people around; people trying to contribute/answer on the women's behalf, e.g. husbands and sons; prompting by interviewers). For example, the AEO accompanied one of the ICS members and suggested the women might spend profits on education for their children. This is likely to skew the recorded attitudes of women towards their futures. If husbands or other parties are answering questions on behalf of their wife it takes away the autonomy of the woman in a women's empowerment project. Subjective responses may not be the woman's own. Additional notes should be taken on the language the interview was conducted in (e.g. 'Thandie spoke Chichewa to the secretary who translated into Chitumbuka for the participant, and back again. Responses were recorded in English). When two or possibly three languages are being used at once, nuanced details (e.g.

specific words) are likely to be lost in translation. Body language should also be recorded, as a reluctance to answer certain questions might flag up the truthfulness of a particular answer. In one team, it was the ICS member who asked questions and made additional notes, whilst the AEO only translated.

A pilot interview should be conducted

- Due to time constraints a pilot interview was not conducted. The questions were worded by the two English members in the group and whilst care was taken to simplify them, there was some confusion for Malawian team members. For example, 'once a day' was not understood as 'daily' and one member kept accidentally going to tick '2-3 times a week' instead. Conducting a pilot interview would have allowed us to refine the wording of questions, or discuss as a team, which questions might need to be properly explained. Additionally, it would have allowed us to see what questions we had missed and should be added before the survey was carried out. Once interviewing it became clear that additional questions needed to be added, this could be communicated with some team member via phone. These additional questions were:
 1. If a woman said she was married, following this up with a question on how many wives her husband has and whether he is sick. This is important because beneficiaries of the programme are meant to be from women-headed households, but women whose husbands have multiple wives are still arguably vulnerable. Furthermore, a fluctuating male income is likely to act as an external distortion to the woman's recorded income levels over time.
 2. After asking whether a participant is satisfied with her diet, following this up with questions on whether the woman is satisfied with the amount of food she eats; the type of food she eats; and whether she would change her diet if she had more money (and how). These subjective responses can be cross-referenced over time and it is possible to see whether there is a correlation between income level and satisfaction with diet. NB this has not been recorded in the final spreadsheet because it was not carried out by all teams. However it is recorded on some paper survey forms and can be referred back to if necessary in the future.
 3. If a participant says they get their water from the lake or a well, follow this up with a question on whether they boil it to treat it. Whilst this is not directly wealth-related, untreated water is a) an indication of education level (and education level indicates an ability to pay for school fees) and b) is likely to affect health, which could indirectly lead to costly medical bills.

Each time a survey cycle is conducted, a general summary should be written.

- This should include: the time of year/season in which the survey has been carried out (this might influence diet/subjective responses towards health/diet); the different methods by which the surveys have been carried out within that cycle; problems with the survey process; recommendations for future surveying.
-

The possibility of conducting a preliminary survey, before selecting future beneficiaries, should be discussed.

- This may avoid women who have able-bodied husbands being selected as beneficiaries, but is dependent on resources available.

Different beneficiary groups' data must be kept separate because it will grow over time.

- In addition, income/outgoings should be given as a single figure (rather than a range) that can be plotted on a graph.

Annex 4. Wealth Survey

Name of beneficiary:

Round of beneficiaries:

Village (sub-village):

Date:

1. What is your marital status?

Never married

Married

Married and divorced

Widowed

2. Who is the head of your house/primary decision maker?

YOU

Other, Please specify: _____

3. Do you own your house?

YES

NO

4. If you do not own your house, please specify your relationship to the owner and your financial arrangement.

Owner: _____

Arrangement: _____

Rent amount (if applicable): _____

5. Please list the individuals who live in your household, both children and adults, including you. We want to know the education level of each individual and if they contribute to the household income. Please complete the following table, starting with the youngest member of the family and moving to the oldest:

Name	Relationship	Gender (m/f)	Age	Education level	Are they still in education?	Does this individual contribute to the household income?	How do they contribute?

6. Roughly, what is your income per week? Where is this from?

7. Roughly, what are your outgoings per week (kwacha)? What is this spent on?

8. Is your floor cement?

YES

NO

9. Is your house brick or mud? What type of roof does it have? (circle one from each)

Burned brick

Iron roof

Mud brick

Thatched roof

Reed walls

10. How many rooms do you have in your home?

11. Please list structures outside the main house, e.g. toilet, kitchen, bathroom

12. Do you have electricity in your home? If so, is it solar or from the grid?

YES

NO

Solar

Grid

13. Where do you get your water?

Borehole

Lake

Other: _____

14. Do you own a charcoal burner?

YES

NO

Quantity owned: _____

15. Which material do you usually use to build a fire with?

Wood

Charcoal

16. Where do you sleep?

Grass matt

Mattress on floor

Bed

Bed with mattress

17. Do you own a radio?

YES

NO

Quantity owned: _____

18. Do you own a bicycle?

YES NO Quantity owned: ____

19. How many of each of the following pieces of furniture are there in your home?

Tables:	0	1	2	3	4	5	6	7
Chairs:	0	1	2	3	4	5	6	7
Beds:	0	1	2	3	4	5	6	7
Cupboards:	0	1	2	3	4	5	6	
South African blankets:	0	1	2	3	4	5	6	7

Other (please list): _____

20. Please tell us how many animals you have, if any.

Chickens:	Small cow:
Goats:	Medium cow:
Pigs :	Large cow:
Other: _____	

21. How much land do you own, if any?

_____Acres

22. How do you use your land?

CROPS

Maize: ____Acres Cassava: ____Acres Rice: ____Acres
Other (please state): ____Acres

ANIMALS _____

OTHER USE (please state) _____

23. Do you eat breakfast?

REGULARLY SOMETIMES NEVER

If yes, what do you eat? _____

24. Typically, how many days a week do you eat each of these foods?

Nsima (maize):	0	1	2	3	4	5	6	7
Nsima (cassava):	0	1	2	3	4	5	6	7
Rice:	0	1	2	3	4	5	6	7
Pasta:	0	1	2	3	4	5	6	7

Irish potatoes: 0 1 2 3 4 5 6 7

Other:

_____ 0 1 2 3 4 5 6 7

_____ 0 1 2 3 4 5 6 7

25. Roughly, how frequently do you eat each of these foods?

Fish: Once a day 2-3 times a week Once a week Once every two weeks Once a month Rarely/Never

Eggs: Once a day 2-3 times a week Once a week Once every two weeks Once a month Rarely/Never

Soya pieces: Once a day 2-3 times a week Once a week Once every two weeks Once a month Rarely/Never

Pork: Once a day 2-3 times a week Once a week Once every two weeks Once a month Rarely/Never

Beef: Once a day 2-3 times a week Once a week Once every two weeks Once a month Rarely/Never

Chicken: Once a day 2-3 times a week Once a week Once every two weeks Once a month Rarely/Never

Goat: Once a day 2-3 times a week Once a week Once every two weeks Once a month Rarely/Never

Vegetables: Once a day 2-3 times a week Once a week Once every two weeks Once a month Rarely/Never

Other(please state):

_____Once a day 2-3 times a week Once a week Once every two weeks Once a month Rarely/never

_____Once a day 2-3 times a week Once a week Once every two weeks Once a month Rarely/never

26. On a scale from one to 1-5 (1= very unsatisfied, 3=neither satisfied nor unsatisfied, 5= very satisfied) how satisfied are you with your diet?

1 2 3 4 5

27. On a scale from one to 1-5 (1= very unsatisfied, 3=neither satisfied nor unsatisfied, 5= very satisfied) how satisfied are you with your health?

1 2 3 4 5

28. What do you hope to do with the profits from the goat project?

29. How will the goat project benefit your family?

30. What are your hopes for the next 5 years?

31. What are your hopes for your children's futures?

Annex 5. The Constitution

Below is a copy of the committee's constitution, as written by the committee secretary. The document translated from Chitumbuka to English by a Malawian ICS volunteer (Sept 2014), and rephrased by an UK ICS volunteer. An effort has been made to translate and rephrase without any loss of the original meaning. Parts of the document that should be discussed have been highlighted, along with extra notes.

Committee constitution

- Discipline
- If you are called for a meeting and you show up late you should pay K100. If you do not report to a meeting you should pay K200. If a beneficiary refuses to pay a fine the committee can take the goats away from her.
- Do not sell the goats. If a woman is found to have sold a goat, she must replace it. If the woman refuses to replace a goat she should be arrested.
- The committee should help in giving out the goats by checking if goat corrals are finished.
- The beneficiaries should make a payment of K100 per month [for the drug revolving programme] to the goat committee
- There will be two meetings per month. One at the beginning of the month and one at the end.
- If our friend is in problems, we need to support her.
- Committee should do follow-ups.
- You must give one-month notice if you intend to leave the committee.
- If a beneficiary does not have a well built, finished corral [before the deadline] their name should be removed from the list and replaced by the next beneficiary in line.
- If a beneficiary's goat dies, they should buy another one and give it to the committee *(This is not correct: they should replace the goat, but should keep it).*
- A beneficiary whose goat is stolen is still responsible for passing goats on to the next beneficiary in line. *(They should also replace their original goat).*
- Where a beneficiary's goat gives birth to male offspring, they should be exchanged for females before being passed on to the next beneficiary.
- After pass on, you are not allowed to pass on the remaining goats before they multiply because that's your capital.

Annex 6. Risks and Assumptions of the Project

The following risks and assumptions were identified as potential issues for the project and were mitigated through the planning and implementation stages.

1.) Assumption people want goats. Risk that they do not want goats.

- This should not be a problem because the initial community response has been positive. Furthermore, beneficiaries will be provided with two goats which they would not be able to afford on their own. Goats are easy and cheap to look after and house, therefore they are an appropriate choice of livestock for Sangilo women.

- If this *is* a problem, we hope this will be counteracted by the awareness session that we will run for all selected beneficiaries, where the Pulumbwe women will share their success stories.

2.) Assumption people will want to participate in the committee. Risk committee will not fulfil desired role.

- The community must take ownership of this project if it is to be sustainable and successful, and this starts with the committee. We have also assumed that there will be literate women who are able to fulfill the roles of Chair, Treasurer and Secretary and ideally the other committee positions.

- The role of a committee member is extensive and we will outline all the roles in detail before asking women to put themselves forward to run for election. We hope that there will be enthusiastic members amongst the 40 who want to take an active role in the project. Furthermore, the promise of two goats should be an incentive to give something back to the project.

3.) Assumption all goats will arrive and remain healthy. Risk goats die in transit/shortly after arrival.

- Goats may get stressed in transit which may lead to a premature death (including after goats have arrived in Sangilo).

- All goats should be checked by a vet prior to purchase to ensure good health. Furthermore, all goats should be treated with an anti-stress drug if appropriate and should be checked by a vet on arrival in Sangilo (prior to distribution). They should also be checked after a fortnight to ensure they have settled in well.

4.) Assumption that there will be no deaths, or theft of goats in Sangilo at any point. Risk goats will die or be stolen.

- Beneficiaries must 'repay' the cost of any goat that dies, i.e. they must pass on two female goats regardless of whether their goat has died. This should be written into the constitution so it should not be a problem if it occurs. A goat's death after pass-on is the responsibility

of the new beneficiary (but all kids should be checked for good health by a third party prior to handover).

5.) Assumption that women will accept the risks of the programme.

- It is a risk for the women to sign up to a program which demands repayment of two goats, even if theirs have died. They may not have the resources to cover this cost. Furthermore, beneficiaries are likely to need to pay a membership fee twice per year to the committee, for drugs etc. (as per the Pulumbwe project - this fee is set at 500 Kwacha twice per year. It will be up to the Sangilo committee to implement a similar system).

- The benefits of participating in the project outweigh the risks. It is hoped that selected women will appreciate this and will want to be part of the program. However, all women will be briefed thoroughly on the nature of the project before signing the constitution and will have had the option to opt out before that.

6.) Assumption that goats won't be sold illegally

- It is anticipated that a clause forbidding the illegal sale of goats will appear in the committee's constitution. Illegal sales include: the first pair of goats, their first pair of offspring, or the sale of second generation goats without the committee's consent.

- We intend for a community police member to be at the meeting where the constitution is drawn up to ensure beneficiaries' understanding and cooperation with this term.

- We intend for the community police to have the authority to address breaches of the constitution, as in the Pulumbwe project.

7.) Assumption that the beneficiaries will pass on offspring to the next generation. Risk that they will refuse

- It is anticipated that a term outlining the passing-on process will appear in the committee's constitution.

- We intend for the community police to have authority to address breaches of the constitution

8.) Assumption that chosen beneficiaries have the means to build a corral, whereas in reality, some of them may not

- One of the conditions for a beneficiary receiving their pair of goats is that they have built a good corral at least one week before receiving goats.

- To mitigate the risk of this not occurring on time, we will ensure all beneficiaries are properly trained and groups are encouraged to work together to build corrals. There will be a preliminary and final deadline.

- The Pulumbwe goat club enforced a strict no corral, no goat policy.

9.) Assumption that beneficiaries will help each other build corrals

- At corral building training sessions, the upcoming beneficiaries will be strongly encouraged to help each other build corrals, within their groups of 10.
- There is little that D2D can do to enforce this, other than reinforce the benefits of community cooperation. The committee must lead on this message. Where corrals are not built, point 8.) applies.

10.) Risk of goat infertility

- If a goat is infertile, the beneficiary should be able to exchange the goat, for another fertile goat. This specific exchange should be allowed under the constitution.
- Beneficiaries are expected to hand two female goats to the the next in line regardless of death, the birth of male goats or in the case of infertility of one or both of their breeding pair.

11.) Risk of death of beneficiary

- In the case of death of a beneficiary who is due to pass on goats to a new member, the goats should be reallocated to that new member or held by the oldest remaining member (preferably female) of the family of the deceased beneficiary. The eldest member will take the position of the former beneficiary. This should be decided on a case-by-case basis by the committee.
- In the case of the death of a woman waiting to get goats, her goat pair will be reallocated to another beneficiary identified by the committee.
- In the case of the death of a beneficiary neither waiting to give or receive goats, the goats in her possession will be inherited by the remaining family members.

12.) Risk of death of member of the committee

- In the case of an unanticipated death of a committee member, the committee's constitution will outline how a new committee member will be selected to take their place.

13.) Risk that no committee members are literate, leaving the specialised roles vacant

- It has been specified that the roles of chair, treasurer and secretary must be filled by literate women. There is a danger that no women will be literate enough to fill these positions.
- D2D also runs adult literacy classes in Sangilo. All committee members will be encouraged to attend these classes.
- This situation is unlikely to occur, given that only three literate committee members are required from a group of 40 members. In the worst-case scenario where none of the women are literate, D2D should identify someone else to take notes at committee meetings and keep project records up-to-date.

14.) Risk that committee members do not turn up to meetings

- It is assumed that committee members will turn up to meetings. The goat committee may wish to enforce a fine system for non-attendance without valid reason.

15.) Risk that beneficiaries do not turn up for meetings or training

- There is a risk that selected women will not turn up for the initial meeting with the Pulumbwe women, or for subsequent training. If they do not turn up to the initial meeting, they will not have the opportunity to take part in the programme. If one of the first 20 women does not turn up for training, one of the next 20 (her pair, unless she is not present either) will take her place and she will be added to the second beneficiary group.