



W+ Verification Report

PULA: Offering farmers crop and livestock insurance

Measuring the increase in Education and Knowledge and Food Security



VERIFICATION REPORT

PULA: Offering farmers crop and livestock insurance

Measuring the increase in Education and Knowledge and Food Security

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Project Title	PULA: Offering farmers crop and livestock insurance
Project Start Date	2015
Project End Date	Ongoing
Verification Report number	Report 1.0
Project ID	02-2021
Project Developer	PULA

Report Title	Measuring the increase in Education and Knowledge and Food Security
Client	Shell Foundation
Units Generated	92,625 Education and Knowledge units



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Verifier (auditor) Accreditation Status	Confirmed 2014
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Summary:

The intention of the audit process was to verify the outcomes derived from the implementation of the W+ Education and Knowledge method and the Food Security method through the PULA insurance support programme led by PULA in the region.

The verification activity included in this report took place over three days in December 2021 and January 2022. It was undertaken by two SAN verifiers, Liz Allen and Faith Muniale during calls with the project enumerators, the project developers as well as video evidence of activity undertaken coupled with monitoring documents and external reports evaluating the activity over a number of years.

The verifiers met with the project team (Faith and Kulsoom) and with 9 of the 10 project enumerators; unfortunately, due to COVID restrictions the verifiers were not able to travel to the region to visit the project or the women that have been its beneficiaries and so have been reliant upon remote processes including video conferencing and 1-2-1 telephone calls

The purpose of the verification activity was to establish if the presence of the PULA led project advising women farmers about insurance products and crop optimisation techniques has led to an increase in Education and Knowledge for the women and an improvement in Food Security. The verification also sought to validate the W+ units created by this activity.

The monitoring period considered in the verification was November 2019-November 2021. A combination of methods was adopted in undertaking the verification including:

- Interview with PULA team members supporting the implementation of the programme
- Interviews with 9 of the 10 project enumerators who have worked closely with the farmers on the ground to identify the impact on them and their families
- Consideration of video's capturing the voice of the women farmers expressing their satisfaction with the project and the support received

In addition, the verification team reviewed the following supporting documents:

- W+ Project design document
- Monitoring Report compiled by Barun Gurung on the 14th December 2021



A total of 14,250 women had benefitted from the activity and through the evidence provided the verification team felt that improvements had been made in the lives of the women participants both in terms of Education and Knowledge and in Food Security however continuation of the activity is likely to lead to increased understanding around health and diseases related to food insecurity, as well as confidence around crop rotation/alternative crops which could further support an increase in Food Security.

The women reported improved access to equipment and seeds to support their farming and their harvest, coupled with increased knowledge of optimal planting times and techniques, however, unpredictable weather patterns have affected some crops and some women will be forced to sell their crop at a loss simply to secure some cash. This is a climate issue and not one that can be addressed simply but the PULA programme is supporting women to find alternative crops that can thrive and teaching alternative methods to protect seeds and early stage crops. Consistent application of the learning is key and continuation of this project may ensure longitudinal change in farming practice and increased yields.

The verification team noted that the women were identified as the farmers however, it is often the husbands name on the insurance policy, evidencing the traditional position of women in the community. However, there has been some increase in the number of women advised and taking up insurances when introductions have been made by other women, there is a bond of trust there, women listen to other women.

Some women also identified the threat to women and girls in their community from men who sexually harass them, especially during times of food insecurity when women and girls are looking for work and are vulnerable. Ongoing learning around how to cope during times of food insecurity or how to manage the stocks of food are key to supporting the safety of women in these communities.

The team also identified that women typically have the say on how the funds paid out by insurers are used by the family, including re-investing into the farming process, paying school fees and meeting household costs, demonstrating a change in the traditional position of women. This was clearly a change from the way decisions had been made previously, as such the verification team feel comfortable to certify this programme and recommend its continuation.



Table of Contents

Section	Content	Page Number
1	Introduction	8
1.1	Objective	8
1.2	Scope and Criteria	8
1.3	Level of Assurance	9
1.4	Project Monitoring and Evaluation Report Summary	11
2	Verification Process	12
2.1	Method and Criteria	12
2.2	Document Review	12
2.3	Interviews	12
2.4	Site Inspections	14
2.6	Resolution of Findings	14
2.7	Forward Action Requests	14
3	Validation Findings	15
3.1	Project Description Deviations W+ Project Eligibility	15
3.2	W+ Project Eligibility Method Deviations	15
3.3	Method Deviations	15
4	Verification Findings	15
4.1	Project Implementation Status	15
4.2	Accuracy of Calculations of Women's Empowerment Benefits	15
4.3	Quality of Evidence to Determine Women's Empowerment Benefits	16
5	W+ Results	17
5.1	W+ Domains	17
5.2	Direct Payment Mechanism	18
6	Analysis of W+ Results	19



6.1	Current Performance	19
6.2	Non-Permanence Risks	20
7	Verification (Audit) Conclusion	20

1. INTRODUCTION

1.1. Objective

The intention of the audit process was to verify the outcomes derived from the implementation of the W+ Education and Knowledge method and the Food Security method through the PULA led Offering Insurance and Advice to Farmers Programme in Kitui county, Kenya. The verification activity included in this report took place over three days in December 2021 and January 2022.

1.2. Scope and Criteria

The scope of the audit was limited to the W+ Education and Knowledge and Food Security domains and considered the following indicators as evidence of successful implementation:

- Education / Knowledge retention from training inputs/interventions
- Behavioral changes as a result of the training interventions
- Tackling challenges women faced in the application of the education/knowledge
- Access to food sources
- Coping strategies when managing food insecurity
- Nutrition knowledge
- Psychosocial challenges from food insecurity
- Decision making around food security

Additionally, a Do No Harm indicator was sought to evidence that “no less than 97% of both men and women report that the project has not denied them access to participate in the activities through a selection process that excluded them

1.3. Level of Assurance

The following table summarises the findings of this verification report

W+ Domain	Desired Outcome	No Change (0)	Somewhat Better (+1)	Much Better (+2)	Very Much Better (+3)
Education and Knowledge	Beneficiaries can explain which of the two ways of agriculture is better: i) traditional practice. ii) new practice learned from PULA				+3
	Beneficiaries have shared their experience with others				+3
Food Security	% of change in knowledge linking diseases with food insecurity conditions	0			
	% of change in decision making regarding dietary concerns in households		+1		

The stakeholder engagement process evidences the descriptors outlined above. This is coupled with statistical analysis of numeric data gathered from stakeholder questionnaires undertaken by the project monitoring team that also evidence effective education and improved food security.

The level of assurance gained is in light of the project duration to date and the opportunity to secure further control over decision making through the continuation and development of the women's roles in the farming activity. There is a clear improvement from the baseline of limited education/knowledge to selecting and optimizing crops and increased awareness in techniques

to protect crops during unpredictable rains.

Whilst the level of assurance around the increase in food security appears low, this is in relation to a project that specializes in informing and educating women to improve farming techniques, PULA is not established to provide a food security programme but the consequences of its support has led to improved food security including coping mechanisms to manage periods of food scarcity. This justifies the assurance level of 2.

1.4. Project Monitoring & Evaluation Report Summary

The Shell Foundation commissioned the WOCAN W+ team to apply the W+ standard over two domains (Education and Knowledge; Food Security) to the PULA: Offering farmers crop and livestock insurance Programme, delivered from 2015 and ongoing.

The Education and Knowledge method was applied based on the following anticipated results:

- Women report increased knowledge around seed selection, crop management and crop yield
- Women report increased food security due to improved crop management and farming techniques that protect the crop during unpredictable weather cycles
- Women report being able to better manage food stocks to feed their families and themselves
- Women retained knowledge and applied their learning to cope with periods of food insecurity
- Women report decreased anxiety around food security

These outcomes were to be achieved through

- the delivery of training in seed selection, crop management, pest infestations, and crop yield
- the provision of training in disease related to food scarcity and the management of food stocks
- the provision of insurance to recompense the farmers when they lose a crop or have a low yield due to flood, drought or infestations.

The application of the two domain areas show that there is a positive achievement for 14,250 women. When applied to the total number of project beneficiaries that have undertaken learning the total Education and Knowledge units generated over the monitoring period is 92,625. There have been 0 Food Security units generated,



W+ Units Generated:

1 W+ unit = 10% change in one woman's life in one domain over the monitoring period

EDUCATION AND KNOWLEDGE: 92,625 units

The results between the control group and the beneficiaries show an increase of 65% per woman over the period of 24 months.

65% = 6.5 units per woman. Number of women x 6.5 = 14250 x 6.5= 92,625 W+ Education and Knowledge units for 14,250 women.

FOOD SECURITY: 0 units

The results between the control group and the beneficiaries show an increase of 2% per woman over the period of 24 months. As the W+ Advisory Council has agreed that a unit is represented by a 10% change the evaluation team and verifiers are unable to attribute any units for the Food Security domain.

In addition, there has been some challenge to the social asymmetries associated with gender division of roles and decision making as a consequence of the training. This will need to be evidenced as being sustainable over future evaluation cycles.

2. VERIFICATION PROCESS

2.1. Method and Criteria

This verification report is limited to consideration of two W+ domains, Education and Knowledge, and Food security. Monitoring data has been gathered from field research and this data has been verified through the use of two approaches

- Examination of the data gathered and consideration of its accuracy and consideration of the two domain methods
- Interviews and 1-2-1 calls to:
 - Verify the presence of the PULA insurance support and training in the communities
 - Conduct interviews with project enumerators who have spoken at length to the women farmers about the project and its impact
 - Interview the PULA team members supporting the implementation of the programme

2.2. Document Review

The following documents were reviewed in order to complete the verification of the Education and Knowledge; and Food Security domain results for the PULA: Offering farmers crop and livestock insurance:

- Method documents for the two domains
- W+ Project Design Document
- Monitoring report – 14/12/21
- Formula calculation for the statistical analysis of surveys undertaken

Each document was crosschecked against the others and with the findings from the site visits and interviews to ensure consistency and accuracy. This was done following the interviews and these adequately reinforced the findings presented.

The findings from interviews informed the score applied to the programme and its assurance level of 2 (much improvement).

2.3. Interviews

An initial interview took place with the PULA team on the morning of the 23RD December 2021, followed by 1-2-1 calls with programme enumerators who worked closely with the women farmers, that took place on the 10th February 2021.

During the calls discussions were intended to verify the findings presented in the Monitoring Report 14/12/21.

The discussions were facilitated by Liz Allen, and Faith Muniale, both are experienced community facilitators. The discussions were structured around a series of questions devised by the verification team in order to elicit responses that could prove/disprove the findings of the Monitoring Report. The questions listed below were arranged as higher level and supplementary questions and acted as a guide rather than being prescriptive, to ensure flexibility and for facilitators to gain insights into the reported experiences of the co-operative members.

Higher Level Questions

- Do the women report having learned new skills and knowledge as a result of the trainings provided?
- What did they learn from the training provided?
- How have they applied this learning in seed and crop management?
- How have they shared this learning with others?
- Have they seen an increase in household food security as a result of this applied learning?
- Do they believe that family health and wellbeing is improved as a result of participation in the programme?

Supplementary Questions

- Who makes the decisions around how they spend money in the household?
- What are they using the additional income for?
- Is there anything else we need to hear?

From these conversations it was clear that:

- Unpredictable weather patterns affect the crops enormously and without the learning gained from the PULA programme the women would lose far more crops and have reduced harvests
- Despite unpredictable weather the women know that if a crop has been washed away or if there has been poor germination of seeds, they can apply learning, replant and try several crops to ensure an opportunity for a mixed harvest; or they can make a claim against their insurance to be recompensed for the loss, although this requires specific circumstances to be agreed with the insurer.
- Even with a low harvest the women will sell the crop at a loss if needed in order to gain cash for the home. The project is helping to reduce the incidents of selling at a loss by providing some additional equipment to the women that supports better farming practices but the women still need the market to value their crops in order to secure better prices.
- The opportunity to have several crops means the women have a greater chance of having surplus

crops to sell and can use that money to pay school fees, purchase additional equipment for the farm, buy additional foodstuffs etc.

- Improvements to food security has a positive benefit to the women beyond the ability to feed their families and themselves; women who do not have enough food find themselves looking for any additional work, they are often reliant upon men to provide these opportunities and can become victims of sexual harassment.
- The women farmers that have come together to undertake the programme are able to support one another with food, lending and access to credit. They use their collective purchasing power by buying wholesale food in bulk together and distribute it amongst the group; thereby the women are at a much reduced risk of harassment by men in their communities.
- The women in the project were in much better circumstances than the ones who are not in the project. Generally, their status seems better than those who are not, they have more food available, they seem to understand the seasons and make some money from the surplus

2.4. Site Inspections

Due to ongoing travel restrictions no site visits were able to take place.

2.5. Resolution of Findings

There were no corrective actions or clarifications required during the verification process

2.6. Forward Action Requests

Ongoing delivery of the programme will enable:

- more women to take up the programme
- more in depth learning for all
- more dissemination of the learning across informal social networks, thereby reaching further into these communities

Ongoing evaluation of the programme needs to always recognize that this programme is about an education/learning programme as opposed to a Food Security programme. Typically, food security is an incredibly difficult issue to tackle given the remote nature of the places that experience the most intense food insecurity and their location in relation to climate change impacts and unpredictable weather patterns. As such, a 2% change is not insignificant but is relative to the focus of the programme.

3. VALIDATION FINDINGS

3.1. Project Description Deviations

There are no deviations from the project description.

3.2. Project Eligibility of any new activities initiated during monitoring period

The project meets the eligibility criteria for consideration under the W+ standard. The verification team has explored the methods (Education and Knowledge; Food security) and after checking the method document to this data and interviews it can confidently state that the method has been effectively validated and applied.

3.3. Method Deviations

There are no method deviations identified or applied to this programme.

4. VERIFICATION FINDINGS

4.1. Project Implementation Status

The project has been implemented in line with the project description. The project has been monitored effectively using appropriate sampling techniques, individual surveys and site visits. There are no material discrepancies between the actual monitoring system and the monitoring plan set out in the project description and the applied W+ methods. The verification team can confidently confirm that the project has been implemented as described in the project description.

4.2. Accuracy of Calculations of Women's Empowerment Benefits

Process for calculating the number of W+ units

1) Measurement of results: The formula of each domain is applied two times: at the time of the baseline survey, and again at the time of the monitoring survey (determined by the schedule established in the Project Design Document (PDD)). **The difference between the two numbers is the quantified result that is used to determine the number of W+ units generated.**

2) Calculation of the percentage of change=
$$\frac{[\text{Result} - \text{Baseline}]}{\text{Baseline}} \times 100$$

3) Calculation of the number of W+ units

1 unit = 10 % improvement in one woman's life, in relation to one domain over the monitoring period.

Total number of units= percentage of change x number of woman beneficiaries

As described in the Monitoring Report 14/12/21, data has been checked, no manual transposition errors have been identified and all calculations are good.

The calculation of the units has been completed using the original arithmetic methods identifying change from the baseline and the percentage change of the participant group against a control group.

The values applied are real values taken from the survey data and from market values and the verification team is confident that the women's empowerment benefits have been quantified correctly in accordance with the project description and applied W+ method(s).

4.3 Quality of Evidence to Determine Women's Empowerment Benefits

The evidence used to determine the women's empowerment benefits are:

- The Monitoring Report 14/12/21 including the explanation of data flows from data generation to data aggregation and unit calculation.
- Statistical analysis of survey data
- Interviews with enumerators working closely with the women farmers participating in the PULA programme
- Interviews with PULA team members
- The quality of the information gathered in the Monitoring Report is excellent and was obtained using a professional researcher/enumerator. As such the information is comprehensive and reliable.
- The process of converting data from written to electronic formats is considered to be accurate and the information deduced from the data set is considered to be comprehensive and reliable.
- The information gathered from the discussions and interviews is considered to be excellent in its reliability and rigour as it is source data from the women. Experts facilitated the conversations, each of who had considerable experience in ethnographic research techniques.

4.3. Overall the quality and quantity of evidence is considered to be appropriate and comprehensive, ensuring the voice of the person served is heard and that the data set gained during monitoring activity reflects the findings from stakeholders.

5. W+ RESULTS

5.1. W+ Domains

Method (W+ Domain)	<i>Education and Knowledge</i>
Indicator	<i>Women retained and applied knowledge and skills acquired during trainings-- Immediate</i>
Situation	<i>High to relatively high levels of confidence in remembering and explaining the knowledge acquired</i>
Justification	<i>During the evaluation women recalled learning and its applications to their farming practice. The female enumerators who worked alongside the women reported the women farmers applied their learning and were producing far stronger crops and greater yields. The video evidence provided by the PULA team demonstrated the women farmers applying their learning and sharing their knowledge with others. As a result, it is considered that this outcome has been evidenced and the circumstances of the women has become much improved and is scored as 3.</i>
Evidence	<i>Monitoring report Statistical analysis of survey data 1-2-1 calls with Female enumerators Interview with Project Developer</i>

Method (W+ Domain)	<i>Food Security</i>
Indicator	<i>Increased food sourcing options for women--- Intermediate</i>
Situation	<i>Food insecurity poses a complex set of challenges that require time and various strategies to affect any level of change in the situation. Similar levels of change in food security situations have been reported in other countries that have employed multiple intervention strategies to combat food insecurity.</i>

Justification	<i>During the 1-2-1 calls the questions sought to elicit evidence to justify the</i>
	<i>claims made in the monitoring report. All of the women engaged in the calls confirmed that seed quality and crop yields were improved as a result of learning and new farming practices and consequently food insecurity was slightly improved. The women reported that the farmers used collective purchasing power to buy additional foodstuff and supported one another by sharing food and lending funds if required. As a result it is considered that this outcome has been evidenced and the circumstances of the women has become somewhat improved and is scored as 1.</i>
Evidence	<i>Monitoring report</i> <i>Statistical analysis of survey data</i> <i>1-2-1 calls with Female enumerators</i> <i>Interview with Project Developer</i>

5.2. Direct Payment Mechanism

The verifiers are aware that the Project developer has identified two types of community based systems of savings and loans for women that can be used for the benefit-sharing mechanism required for the W+ Standard:

Table banking: is a group-based funding strategy in which members form groups where they can save and borrow money immediately during meeting times. Members of a table- banking group save money each time they meet from which they can take either short or long term loans.

Merry go round: also known as *chama* is a small social organization where members contribute a small sum of money on a regular basis, often every week. Each time money is collected, the full sum is paid out to one of the members. By participating, members are essentially putting money away until it comes back to them as a larger sum.

As yet there have been no sale of units and so no direct payments to the communities.



6. ANALYSIS OF W+ RESULTS

6.1. Current Performance

This verification focused upon two domains, Education and Knowledge and Food Security so a score of zero has been applied to all other domains. That is not to say that the project has not had positive effects upon other domains but merely that these have not been subject to verification.

Education and Knowledge – average score 3

Food security – average score 0.5

Overall project score -- 2

The scores reflect consideration of all of the evidence provided to the verification team coupled with findings from the interviews and feedback. The project is performing well, but the Project Developer recognises that there is scope to do more.

The strengths of the project lie in the willingness of women in the communities to become involved in the training programme and secure adequate insurance cover for their; they are building social capital with other farmers and it is the belief of the verification team that over time this will only deepen and will lead to even more positive outcomes for the women of the region.

W+ Domain	No Change (0)	Somewhat Better (+1)	Much Better (+2)	Very Better	Much
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				(+3)
Income & Assets	0	0	0	0
Time	0	0	0	0
Education & Knowledge	0	0	0	3
Leadership	0	0	0	0
Food Security	0	1	0	0
Health	0	0	0	0

6.2. Non-Permanence Risk Analysis

The verification team do not see any non-continuity risks at this time. It is the view of the verification team that this 'partnership' between PULA and the communities of the region is good and has scope to effect positive change for the women of the area.

7. VERIFICATION (AUDIT) CONCLUSION

The project complies with the verification criteria for projects and their women's empowerment benefits as set out in W+ Standard and Program Guide. The verification team can confirm that the project has been implemented in accordance with the project description.

The total number of W+ units achieved by the project during the verification period is 92,625. The project complies with the verification criteria for projects set out in the W+ Standard. W+ verification period: From November 2019 – November 2021

Net women's empowerment benefits	Year/Month	Baseline	Project benefits
Increased knowledge and understanding that is retained and applied	Verification Period 1	92,625 Education and Knowledge units generated	Increased ability to select and grow healthy crops
	Total	92,625 Education and Knowledge units generated	

Signed, February 12th 2022

Liz Allen