



W+ Verification Report

Swayan Shikshan Prayog (SSP)
Women-led Community Resilient Local Governance (wCOREL)

VERIFICATION REPORT

Women-led Community Resilient Local Governance (wCOREL) Measuring the increase in Income & Assets and Leadership

Document prepared by Liz Allen, Lisa McMullan and Marie Banu Rodriguez - Social Audit Network

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Summary

The intention of the audit process was to verify the outcomes derived from the implementation of the W+ Standard Income & Assets and Leadership method through activities delivered by the Women-led Community Resilient Local Governance (wCOREL) project from 01 October 2021 to 31 October 2023. The project is implemented in the state of Maharashtra in five districts of Osmanabad, Solapur, Latur, Jalna and Nanded. Of the five districts, the project implementation is most intensively implemented in 3 districts. The project covers 8-10 blocks in each district and about 500 villages.

The verification activities informing this report took place in February and March 2024 and include review of documentation and evidence provided by the WOCAN monitoring team, a series of video interviews and a site visit to undertake a focus group with participants. The online consultation activities were undertaken by SAN verifier, Liz Allen and included calls with the project developer and women beneficiaries. The site visit was undertaken by SAN colleague Marie Banu Rodriguez Rodriguez who met with the project lead, and with 47 women participating in the Women-led Community Resilient Local Governance (wCOREL) project.

The purpose of the verification activity was to establish if the presence of and participation in the Women-led Community Resilient Local Governance (wCOREL) project activities has led to an improvement in the position and condition of women in the community as measured against the W+ Standard Income & Assets and Leadership domains. The verification also sought to validate the W+ credits created by this activity.

A combination of methods was adopted in undertaking verification activities including:

- Interviews and discussions with Project Developer team
- Online and face to face focus group discussions with groups of women participants.

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

- W+ Project Idea Note (PIN)
- W+ Project Design Document (PDD)
- W+ Monitoring Report, 5th January 2024 including evidence and appendices.

From the information and evidence presented, the verification team are confident that at least 75,000 women have benefitted from the wCOREL activities in the verification period and felt that significant improvements had been made in the lives of the women participants in terms of Income & Assets and Leadership.

Focus groups took place with participant groups:

- 3 online focus groups took place with a total of 51 women.
- 1 face to face focus group took place with 47 women on the 4 March 2024 at Osmanabad – this was led by Marie Banu Rodriguez Rodriguez from the W+ verification team.

Individual interviews took place with:

- The project lead Naseem Shaik.

Participants attended different courses including:

- Land preparation.
- Use of seeds - storage, germination, and sowing methods with new technologies, soil fertility and preparation of bio fertilizers and pesticides.
- Pest control methods and pesticide storage.
- Market linkages and increased access to the market.

All participants consulted, reported improvements across a range of indicators including confidence and the ability to overcome emotional and socio-cultural challenges; active participation in communities through engagement with village councils / meetings and village leaders, increased decision making and influence in the home and the community, increased household income and savings.

Their testimony (Appendix B) evidences positive change from the way the women were living previously and as such the verification team certifies these activities as having made meaningful change to the position and condition of women in these communities, with a reasonable level of assurance and recommend their continuation.

A total of 778,286 W+ credits have been generated by the project:

Domain	Number of Credits Generated
<i>Income & Assets</i>	<i>759,186</i>
<i>Leadership</i>	<i>19,100</i>

1. Introduction

1.1 Objective

The intention of the audit process was to verify the outcomes derived from the implementation of the W+ Income & Assets and Leadership methods through the Women-led Community Resilient Local Governance (wCOREL) project delivered in the Maharashtra region of India from October 2021 to October 2023. The verification consultation activity included in this report took place over seven days in February and March 2024.

1.2 Scope and Criteria

The scope of the audit included the W+ Income & Assets and Leadership domain and considered the following indicators as evidence of successful implementation:

- Number of people they have supported to access financial institutions.
- Number of mentees.
- Number of assets they bought.
- Type of assets they bought.
- Amount of increased income in numbers.
- Number of businesses established.
- Number of decisions influenced from their leadership position.
- Ability to negotiate decision making.
- Influencing decisions at household level (it can be divided into income, education, health, etc.)
- Number of women in leadership positions.
- Number of awards received.
- Number of committees/governance spaces they are members of.
- Number of trainings provided by women leaders.
- Number of women mobilized (immediate)

Additionally, Do No Harm indicators were sought to evidence that:

- Participation in the training had not led to any physical or emotional abuse, social sanctions, violence, or marital problems.

1.3 Level of Assurance

The stakeholder engagement and verification consultation process evidenced the descriptors outlined below:

W+ Domain	Desired Outcome
Income & Assets	- Increased income - Conversion of income into assets - Enhanced agency and increased economic resilience and access to value chain ecosystem resources for marginal women farmers
Leadership	- Increased grassroots women leaders' participation in advocacy with policy makers for development priorities and alliance building to support marginalised communities. - Increased grassroots women leaders' voices and leadership in governance spaces - Enhanced agency, participation and influencing decision making at all levels

This is coupled with statistical analysis of numeric data gathered from surveys undertaken by the project monitoring team that also evidence increases across the domain.

The level of assurance gained is considering the project duration to date, improved access to knowledge leading to improved productivity, and resulting in enterprise opportunities which elevate the women's roles in their communities. There is a clear improvement from the baseline of low levels of income and there is demonstrable progression in their confidence and leadership abilities.

These improvements justify a 'reasonable assurance' level.

1.4 Project Monitoring & Evaluation Report Summary

Swayan Shikshan Prayog (SSP) applied the W+ Standard over two domains (Income & Assets and Leadership) and measured the impacts from the project's activities to women and their communities through increased access to growing and business knowledge and skills. Along with increased confidence and leadership ability, engaging and influencing decision making at home and in the wider community.

The following summarises the impacts and percentage change as evidenced in the Monitoring Report. The number of individual women experiencing this level of change has been reviewed and evidenced through the verification process.



Income and Assets Domain

The W+ Income and Assets Domain was applied to measure the ability of 75,000 female beneficiaries to recall and apply the learning gained, leading to increased income and ability to acquire assets.

- The change in Income and Assets from baseline conditions is 101.2%.
- **The total number of W+ Income and Assets credits generated is 759,186.**

Leadership Domain

The W+ Leadership Domain was applied to measure the ability of 1,500 female beneficiaries to apply the leadership learning gained to increase their position and influence in the community. And comparing this to non-participants.

- The change in Leadership from baseline conditions is 127%.
- **The total number of W+ Income and Assets credits generated is 19,100.**

The application of the domains shows that there is a positive achievement for at least 75,000 women, the number of individual women beneficiaries that have benefitted from the Women-led Community Resilient Local Governance (wCOREL) project during this reporting period.

2. Verification Process

2.1 Method and Criteria

This verification report has considered two W+ domains, Income & Assets and Leadership. Monitoring data has been gathered from field research and this data has been verified using these approaches.

- Examination of the data gathered and presented in the Monitoring Report and consideration of its accuracy and consideration of the domain methods.
- Remote and face to face interviews and group discussions to:
 - Verify the presence of the projects and their activities.
 - Gain an understanding of the level and nature of the impact on women who have participated in the projects.
 - Appreciate the Project Developer's view of the purpose and processes of implementing the activities.

2.2 Document Review

The following method documents were reviewed to complete the verification of Education & Knowledge domain results:

- W+ Project Idea Note (PIN)
- W+ Project Design Document (PDD)
- Monitoring Report, 5th January 2024, including:
 - formula calculation for the statistical analysis of surveys undertaken.
 - additional evidence: Women's Empowerment Plan.

Each document was crosschecked against the others and with the findings from the interviews and stakeholder consultation to ensure consistency and accuracy.

The review of documentation adequately reinforced the findings presented.

2.3 Interviews & Consultation

An initial verification interview took place with the Project Developers on 16th February 2024 followed by a series of verification video calls undertaken remotely during the period 22nd February to 29th February 2024, and an in-person site visit on the 4th of March 2024.

A schedule of verification consultation activities is presented in Appendix A. The discussions were intended to verify the details presented in the Monitoring Report 5th January 2024.

The online focus group discussions were facilitated by Liz Allen, an experienced community facilitator and W+ Verifier, with interpretation support from the Project Developer. The discussions were structured around a series of questions devised by the verification team to elicit responses that could prove/disprove the details 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 the verifier to gain insights into the reported experiences of the women.

Higher Level Questions

Confirmation that women have participated in activities to build knowledge and skills.

- Invite women to share their motivation to participated in the program.
- Have you secured an increased household income?
- Have you got greater influence over household / community decisions?
- What has been the impact of joining the village action group?
- Has your engagement in leadership changed?

Supplementary Questions

- What has been the impact of meeting local leaders?
- Did your participation in the project cause any problems for you?
- Any other negative impact of participating in these activities?

From these conversations it was clear that:

- There has been a significant increase in both income and leadership capability for those women participating in activities.
- Women are applying their acquired leadership skills in their own households, supporting neighbours and other community members to improve their decision making and generating income from sales of products and creation of new enterprises.
- Some women have greater participation in decision making including around household expenditure and community discussions.

2.4 Site Inspections

To ensure transparency and to mitigate any opportunities for any undue influence of the women and their responses, a site visit was undertaken on the 4th March 2024 by Marie Banu Rodriguez, an experienced community facilitator who facilitated a focus group session with a group of 47 women participants.

This focus group addressed each of the indicators identified as evidence of change, and the summary responses are attached in Appendix B.

From this discussion it was clear that each indicator of change had been achieved, successfully supporting the delivery of the project outcomes.

2.5 Resolution of Findings

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

2.6 Forward Action Requests

Ongoing delivery of the program will enable more women to improve their condition and position in terms of Income & Assets and Leadership development.

However, it is requested that future reporting ensures the recommendations contained in the Monitoring Report are implemented and that:

- The 'do no harm' questions are reviewed to ensure they adequately enable women participants to report any harm without fear. Any 'do no harm' question must be sufficiently curious to ensure women have a freedom to speak up about their experiences.
- The Women's Empowerment Plan and Statement of intent is reviewed and updated over time.

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 (Income & Assets and Leadership) and after checking the method documents to this data and wider consultation, it can confidently state that the activities and methods implemented meet the stated purpose of the project described, and that they have been effectively applied and verified.

3.3 Method Deviations

There have been no method deviations applied to this program.

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, group and individual interviews. 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+ credits:

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+ credits generated.

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

3) Calculation of the number of W+ credits

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

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

As described in the Monitoring Report, 5th January 2024, data has been checked, no manual transposition errors have been identified and all calculations are good.

The calculation of the credits 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 the verification team is confident that the women's empowerment benefits have been quantified correctly in accordance with the project description and applied W+ methods.

W+ Credits Generated:

A total number of 778,286 W+ credits were generated by the program of activity.

Domain	Number of Credits generated
Income & Assets	759,186
Leadership	19,100
Total	778,286

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, 5th January 2024, including the explanation of data flows from data generation to data aggregation and unit calculation.
- Interviews and discussions with women participating in Women-led Community Resilient Local Governance (wCOREL) project activities.
- Interviews with the Project Developer.
- The information deduced from the raw data sets is comprehensive and reliable.
- The information gathered from the discussions and interviews is excellent in its reliability and rigour as it is source data from the women beneficiaries and other stakeholders. Conversations were facilitated by experts with considerable experience in ethnographic research techniques.

Overall, the quality and quantity of evidence is 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>Income & Assets</i>
Outcomes	• Increased income • Conversion of income into assets • Enhanced agency and increased economic resilience and access to value chain ecosystem resources for marginal women farmers
Indicators	• Number of people they have supported to access financial institutions. • Number of mentees. • Number of assets they bought. • Type of assets they bought. • Amount of increased income in numbers. • Number of businesses established.
Situation	A very high percentage change in income and assets was evidenced with significant increases in confidence, application of learning and independent decision making, as well as sharing of knowledge.
Justification	There has been a significant increase in income and assets for those women participating in program activities. Women are applying their skills in their own households through improved cultivation techniques, improved land and crop management and improved understanding of bio fertilizers and pesticides, improving their crop productivity and reducing potential damage caused by using chemical alternatives. Increased productivity has led to increased household income and the opportunity to create new enterprises. As a result, it is considered that these outcomes have been evidenced and the circumstances of the women has become very much better and is scored as +3.
Evidence	Monitoring report Interviews and discussions with participants from across the project delivery locations Interviews and discussions with Project Developer team

Method (W+ Domain)	<i>Leadership</i>
Outcomes	- Increased grassroots women leaders' participation in advocacy with policy makers for development priorities and alliance building to support marginalised communities. - Increased grassroots women leaders' voices and leadership in governance spaces - Enhanced agency, participation and influencing decision making at all levels
Indicators	- Number of decisions influenced from their leadership position. - Ability to negotiate decision making. - Influencing decisions at household level (it can be divided into income, education, health, etc.) - Number of women in leadership positions - Number of awards received. - Number of committees/governance spaces they are members of - Number of trainings provided by women leaders. - Number of women mobilized
Situation	A very high percentage change in leadership was evidenced with significant increases in confidence, independent decision making, as well as sharing of knowledge with others through participation in community decision making.
Justification	There has been a significant increase in leadership ability for those women participating in program activities. Improved productivity is leading to increased product sales leading to increased income, the ability to acquire assets and the appetite to start up new enterprises. Some women have greater participation in decision making including around household expenditure and community discussions, many have joined the village councils / meetings and feel able to move freely around the village engaging and influencing others. As a result, it is considered that this outcome has been evidenced and the circumstances of the women has become very much better and is scored as +3.
Evidence	Monitoring report Interviews and discussions with participants from across the project delivery locations Interviews and discussions with Project Developer team

5.2 Direct Payment Mechanism

The program has committed to returning in-kind support to the women participants who are members of the farmer groups. Due to financial regulation in India any organisation receiving foreign cash support must have authorization under the Foreign Contribution Regulation Act (FCRA). The farmer groups are part of an independent company (FPC) and it cannot hold this authorization. All funds will be channeled through SSP which, as a non-profit organisation, is able and does hold FCRA authorization.

6. Analysis of W+ Results

6.1 Current Performance

This verification focused upon the Income & Assets and Leadership domains.

Overall project score: +3

The score reflects consideration of all the evidence provided to the verification team coupled with findings from the interviews and feedback. The project is performing well, with clear evidence supporting the achievement of immediate, intermediate and end outcomes (+3).

W+ Domain	Desired Outcome	Very Much Worse (-3)	Much Worse (-2)	Some-what Worse (-1)	No Change (0)	Some-what Better (+1)	Much Better (+2)	Very Much Better (+3)
Income & Assets	Increased income							x
	Conversion of income into assets						x	
	Enhanced agency and increased economic resilience and access to value chain ecosystem resources for marginal women farmers.							x
Leadership	Increased grassroots women leaders' participation in advocacy with policy makers for development priorities and alliance building to support marginalised communities.						x	
	Increased grassroots women leaders' voices and leadership in governance spaces							x
	Enhanced agency, participation and influencing decision making at all levels							x

6.2 Non-Permanence Risk Analysis

The verification team do not see any non-continuity risks currently. The range of courses offered by the program are meeting the needs of the women participating in the activity and benefitting the wider community. It is the view of the verification team that continuation and development of this activity can only be positive for the women and their communities, and we note that the expected end date of the project activities extends to 31st of March 2024.

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+ credits achieved by the project during the verification period is 778,286.

Net women's empowerment benefits	W+ Credits generated Verification Period 1
- Increased income is reported. - Income is being used to acquire assets. - Marginal women farmers have increased agency, economic resilience, and access to value chain ecosystem resources.	Income and Assets Credits 759,186
- Increased numbers of grassroots women leaders are participating in advocacy with policy makers for development priorities and alliance building to support marginalised communities. - Increased numbers of grassroots women leaders' voices are being heard and these women are adopting leadership roles in governance spaces. - Marginalised women farmers have enhanced agency, increased levels of participation and are influencing decision making at all levels	Leadership Credits 19,100
Total	778,286 W+ credits

W+ Verification – Statement of Assurance

When undertaking a verification of a W+ project our verification team have sought evidence of material change in the position and condition of the women participating in the project.

The change that the project is seeking to make in the lives of the women participants was explicit in the project documentation and referenced in the Monitoring Document – these stated changes were then the focus of the verification activity.

Specifically, the team looked for positive and negative change in:

- the recognition and regard to women in the community
- their living experience which may be seen across one or more domains, in this case the Income & Assets and Leadership domains

The extent of the change identified, and its likely permanence has determined the assurance level given. The Women-led Community Resilient Local Governance (wCOREL) project is given reasonable assurance.



Signed, 3rd March 2024

Liz Allen, SAN



Reviewed, 7th March 2024

Lisa McMullan, SAN

Appendix A: Consultation Schedule

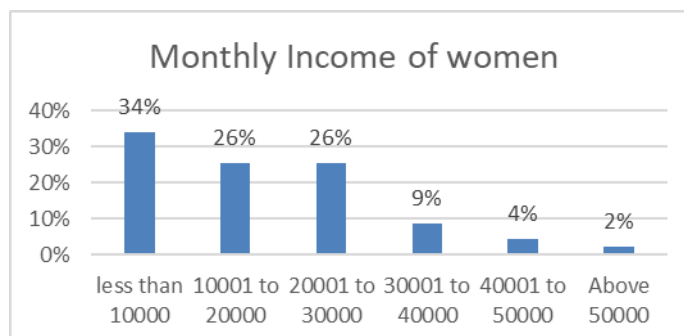
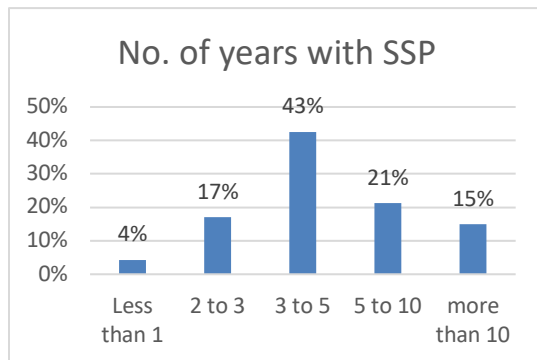
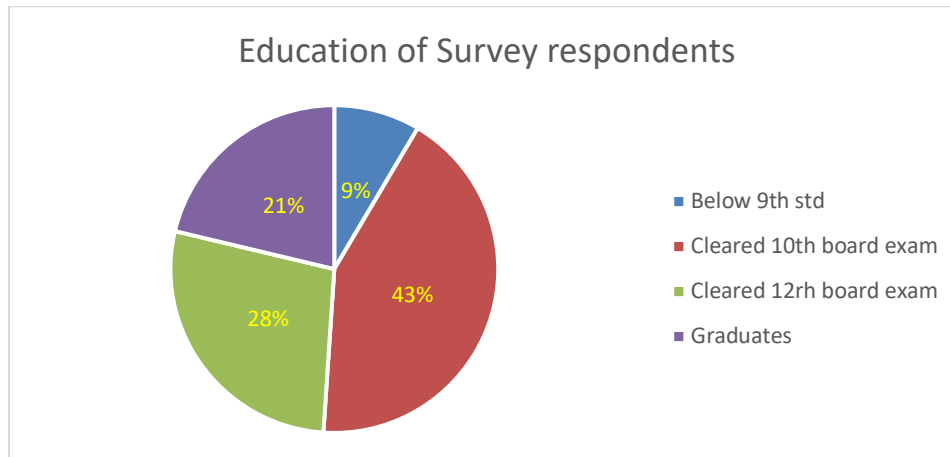
Date	Subgroups	Proposed consultation activity	Virtual / In person
16 Feb	Program developer team	Online group conversation	Virtual 3 participants
22 Feb	Women program participants	Online group interviews with 4 groups of women	Virtual 30 participants
29 Feb	Women program participants	Online group interviews with 7 groups of women	Virtual 21 participants
4 Mar	Students / training beneficiaries, EFA	In-person group interview with women (advanced training)	In person 47 participants
		Total: 101 individuals consulted	

Appendix B - Field report: SSP, Osmanabad

Drafted by Marie Banu Rodriguez

A Focused group discussion was organised with 47 women at SSP premises on 4.3.2023. Ms. Naseem facilitated the training led by Ms. Marie Banu Rodriguez.

1. Background of respondents



2. Report against program indicators

1) Participation Problems	
a) Percentage of participants experiencing hindrances in engaging with the project activities.	Women are proactively engaging in SSP training programs and engage in income generation activities. They are self-reliant and have gained support from their families.
2) Training Time	
a) Percentage of participants exceeding the anticipated training duration.	Women who have not travelled beyond the village where they live are now traveling to nearby towns and cities to attend trainings.
b) Frequency of participants reporting spending more time than expected on training sessions.	Recently a 5-day training was organised at Solapur in which 200 women from 10 groups attended. They did not face any difficulties from the home front as they had support from their spouse and family members
3) Time Constraint on Income Activities	
a) Proportion of participants reporting the project's time requirements impeding other income-generating endeavours.	As most of the women were engaged in farming, participating in SSP training did not affect their income.
4) Income Gap Increase - Project-generated employment):	
a) Changes in the income disparity between genders within household's post-project employment.	Women are now earning a minimum monthly income of 10,000 INR. 26% reported earning around 20,000 INR and 40% above 20000 INR. 30% of women have property registered in their name.
5) Abuse and Social Consequences:	
a) Frequency of reported incidents of physical or emotional abuse following participation in project training.	None of the women consulted reported any abuse due to participation in SSP activities. In fact, women mentioned about support received from spouse and encouragement from their families to attend the SSP trainings. 45% stated that their spouse cooks for the family on the days they attend the training.
b) Instances where participants face social sanctions, violence, or marital issues due to project involvement.	Many women reported that they have encouraged women in their community to join SSP and most of them are now engaged in farming activities.

6) Asset Selling:	
a) Percentage of participants resorting to selling assets (jewelry, livestock, etc.) to cover project-related expenses.	None. As they are part of a SHG they have access to microfinance.
7) Income and Asset Building Time Constraint:	
a) Instances where participants express challenges in balancing time between project activities and other obligations.	None. Women have support from their family members to manage their household chores during their absence.
8) Sufficiency of Maintenance and Operation Training:	
a) Percentage of participants expressing satisfaction with the provided information and training on project maintenance and operation.	All women stated that they are happy with the training provided by SSP which has led to enhanced income and sustained livelihood.
b) Frequency of reported instances where participants feel adequately prepared to maintain and operate project components.	Women are empowered to take decisions regarding their income generation activities. Many women have influenced their community members to join SSP.
9) Consequences of Income or Asset Increase:	
a) Frequency of reported incidents of physical or emotional abuse, social sanctions, or marital troubles following an increase in income or assets.	None. Women are aware of their rights. There was no instance of abuse reported at the time of consultation.
b) Instances where participants experience adverse consequences such as violence or social ostracism due to increased income or asset ownership.	Women stated that they are respected in their community, and few also participate in Gram Sabha meetings.
c) Percentage of participants reporting negative outcomes related to income or asset accumulation.	None. In fact, there has been positive changes at household level due to income/asset accumulation.
10) Leadership Role Impact:	
a) Frequency of reported time constraints associated with leadership roles.	Women are happy to fit into leadership roles. Few stated that they are now mentoring the new members in the group.
b) Number of reported cases of Gender-Based Violence (GBV) linked to participants' leadership roles.	None.
11) Community Conflict:	
a) Percentage of participants experiencing community conflict	None.



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W+ Standard

associated with their leadership	
roles.	