

# Impact Assessment of Beneficiaries of Vetaid UK

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HIV and AIDs has a wide range of socioeconomic impacts, causing it to be considered as much more than solely a specific health issue. There is a clear relationship between the HIV pandemic in Tanzania and those families which rely on agriculture for income. In households affected and lacking community support food consumption is reduced by 40% as a direct result of this.

As a result of HIV and Aids, agriculture is affected in a number of ways: by the loss of labour, skilled and unskilled, leading to a reduction in production of livestock, animal products and crops. This results in a reduction in market supplies, a loss of both indigenous farming methods and the massively important generational transfer of knowledge and skills.

The project which we participated in is initiated by Vetaid. Vetaid is a non-governmental organisation, working as the UK equivalent to veterinaries san frontiers in developing countries. Based in Edinburgh, it operates as an international development organisation working for a reduction in poverty and increase in food security of people dependent on livestock.



The principle function of Vetaid's work is to strengthen livelihood strategies of resource-poor farmers by helping them to increase the contribution made by their livestock to their income, by promoting the rights of farmers and herders, and by building the capacity of local organisations. This is initiated by providing better access to livestock health and husbandry training and support, building on traditional livestock practices, and by increasing the ability of the communities to contribute to decisions that affect their lives.

Vetaid has a number of projects throughout Africa based in Tanzania, Kenya, Somalia and Mozambique.

The project which we were participating in is based in Arusha, northern Tanzania

with a surrounding area encompassing 3 districts – Arumeru, Monduli and Simerjiro. Currently there are 13 community groups that have been entirely developed, 10 adults, 2 children and one combination, with a total number of 517 people involved. Vetaid works with the Arch Diocese to secure funds to aid the project, the aim of which is to minimise the impact of HIV/Aids on small community lives. One of the problems facing people affected by AIDs in this region is the difficulty in retaining jobs and creating a continuous income that is capable of supporting themselves and their families. Up until the intervention of Vetaid a massive stigmatisation was also present throughout these areas creating an environment of social seclusion and increasing the difficulties associated to

employment of these people. As a result of these problems Vetaid created a project to aim to improve the quality of life of HIV affected people and their families. Primarily a method of sustainable income within each family is developed. This is generally livestock-based, allowing all beneficiaries to have a reliable source of income from poultry and goat rearing, sufficient to cover basic family needs for food, medicine and school fees. By having a dependable supply of milk, eggs and meat from this livestock the plane of nutrition and health is greatly increased within the whole family. This also has a positive action on the stigmatism present because as individuals become more self-sufficient, family members realise that the suffer will not become a burden to them and they can still have a normal and positive life, this is also aided by peer support groups created by Vetaid and supporting charities (assisted by Scottish Catholic International Aid Fund) and education for communities and family members of those people affected.

### Project setup

Principally HIV tests are available to everyone in the village free of charge. All HIV positive people are advised a peer educator and

support group of similarly affect people. The peer educators are trained in two week courses regarding relevant health matters, and the social impact. They link into Vetaid by advising all group members that if they need an increase in income, food or business skills they can join a Vetaid run project.

The livestock farmer field school (ffs) intervention is one of these projects. It operates to support beneficiaries through a two week training course on basic animal husbandry, disease classification, symptom recognition, treatment and primarily prevention. The courses are run every four weeks and following the completion of the two week course members are given two weeks to finish preparation their animal housing and husbandry set-up prior to receiving their livestock. Vetaid provides each beneficiary with 6 chickens, one cockerel and one dairy goat, with one billy goat per four families. After the initial set up phase veterinary supervision is provided until livestock production is achieved. At this point they are introduced to communal private veterinary clinics.

The aim of the ffs is to breed the livestock which each family owns to increase both the number of animals farmed and the produce for consumption and sales over the years. Vetaid has also created a breeding scheme to improve the breeding quality the farmers have and which Vetaid can buy livestock from for redistribution. This results in

further self-reliance for the people of the local community and an additional source of income.



Figure 1: Photograph of goat housing at one of Vetaid's beneficiary's homes



Figure 2: A beneficiary who used his skills learnt at the ffs to create his home vegetable patch



Figure 3: VICOPA meeting in action

### VICOPA

To support the farmer field school training and development of small businesses in the local villages Vetaid introduced the Village community banking system (VICOPA) in 2005.

This is a time bound accumulating saving and credit association (ASCA).

Each community group is composed of 15-30 members. They meet weekly and a saving and borrowing system is put into place. Loans to individual members are paid back with interest and have a period put on them, usually 1-3 months. At a specific date decided by the members (usually a year into the project), the financial assets for the year are divided among the members in proportion to each set of savings. This pay out is called the action audit. The group normally reforms immediately and a new cycle of savings and lending starts.

Vetaid's role within VICOBA involves:

- Training and facilitating village groups to operate ASCA better and more efficiently.
- Reaching deeper into rural areas to assist and help less economically dependent people than other microfinance models represent.
- Vetaid claims to produce a transparent and accountable system, so stopping fraud, which is the primary cause of these efforts failing.

This scheme uses a field facilitator to focus on a minimum of 10 key people to undergo training within a community. The training focuses on selection, planning and management of small businesses (i.e. development of livestock and agricultural programmes) and includes business and entrepreneurial skills,

financial management and leadership.

The training and establishment of a group is split up into a number of phases;

1. Three months of training, creation of constitutions and bylaws. At the end of this loans can be implemented both within the group and from Vetaid.
2. Second three months consists of the field facilitator visiting the group every 2 weeks, gradually increasing their independence.
3. Third three months of the programme has only a monthly visit from a facilitator, leading to the final 12 month landmark at which the facilitator stops visiting the group, ensuring the community is self sufficient and sustainable.

### Impact Assessment

While in Tanzania we carried out a series of group studies on different VICOBA's in operation allowing us the opportunity to analyse and discuss the effect of Vetaid's intervention on food security, self-reliance and the stigmatisation and understanding of HIV and Aids by society.

As a result of visiting these groups it was clear that there is a significant improvement within the groups self reliance. Prior to Vetaid's intervention many of the group were so sick

that they couldn't do any work and were forced to be dependent on their neighbours and families. However, now everyone is more educated on farming, finances (via VICOBA) and a general education of living with hope. They believe if the project was phased out the group will continue with all of the systems and teaching that have been setup by Vetaid. All of the people have benefited greatly from the project, however new people are continually joining the group and these people haven't received anything from Vetaid. This only illustrates that as the result of the basic training and establishment of education that has been setup the important skills can be passed on and many more lives improved.



Figure 4: (above and below) The future generation, caring for the livestock given to his father by Vetaid prior to his death from Aids.



Through community work and education awareness of HIV and Aids is increasing

on a national level. Several of the villages have created drama groups that perform songs and act throughout the community churches to educate people. However there is still a mixed response and some areas maintain high stigmatisms, but an increasing number of people are sympathising as their understanding of the illness increases.

#### Income

Income assessment and self-reliance of the groups are principally monitored via VICOBA records. This provides comparable values of the group's progress as VETAID facilitator's

involvement is reduced. On a weekly basis during the savings and borrowing accounts meeting, accounts are entered into their log book. The book is divided into months and at the end of each month, Vetaid receives a copy of their accounts. This provides an early warning sign to the facilitator of any problems.

Within the VICOBA, the main currency is 'Hisa' which are shares. Each Hisa is worth 1000 Tsh (Tanzanian shillings) (the equivalent of £0.42p) and it is in these shares that the group invest. Members can only buy up to three shares

a week and they are encouraged to use money over this value on food for themselves and for their families.

Figure 5 and 6 represent a summary of the groups that we visited in Tanzania. They show the change in the VICOBA' account balances each month and the quantity of this change that is as a result of the groups Hisa. A higher percentage of Hisa contribution means that the group is more self-reliant and therefore more capable of sustaining their family and community health.

Group	Change in Account Balance (Tsh)				%contribution of Hisa average
	June '06	July '06	August '06	Sept '06	
31		+323180 <i>(301080*)</i>	+347000 <i>(323000*)</i>	+1233930 <i>(362000*)</i>	72
Kinyora	+168000 <i>(168000*)</i>	+101000 <i>(101000*)</i>	+653400 <i>(84000*)</i>		71
Upendo		+452400 <i>(409000*)</i>	+401600 <i>(334000*)</i>	+542550 <i>(427000*)</i>	84
Inyuat Olmesera	+411900 <i>(150000*)</i>	+127900 <i>(125000*)</i>	+139600 <i>(110000*)</i>	+137500 <i>(92000*)</i>	70

Figure 5: Table of summary of VICOBA accounts

\* Value of Hisa contribution

The Enapa group in Majengo village of the Simanjiro district are an example of a long-standing group in the VICOBA project. They are now independent of awarding bodies and rely on their own income for family and community support. Even though their Hisa contribution is 99.5%, the other 0.5% comes from a 'punishment' charge awarded during VICOBA meetings when members interrupt, so in reality, the group contributes 100% of their monthly accounts.

Group	Change in Account Balance (Tsh)							%contribution of Hisa average
	March '06	April '06	May '06	June '06	July '06	August '06	Sept '06	
Enapa	+279000 <i>(279000)</i>	+232800 <i>(231000)</i>	+2744000 <i>(274000)</i>	+276700 <i>(274000)</i>	+203400 <i>(203000)</i>	+193200 <i>(192000)</i>	+263300 <i>(262000)</i>	99.5

Figure 6: Table of summary of VICOBA accounts for Enapa group

\* Value of Hisa contribution

N.B. The VICOBA also contains funds given by other awarding bodies e.g. environment fund, health fund, education fund and livestock fund. These are put directly into the group account and so for the months they were received, give the impression of a much lessened Hisa percentage even though the Hisa contribution for the month remained steady.

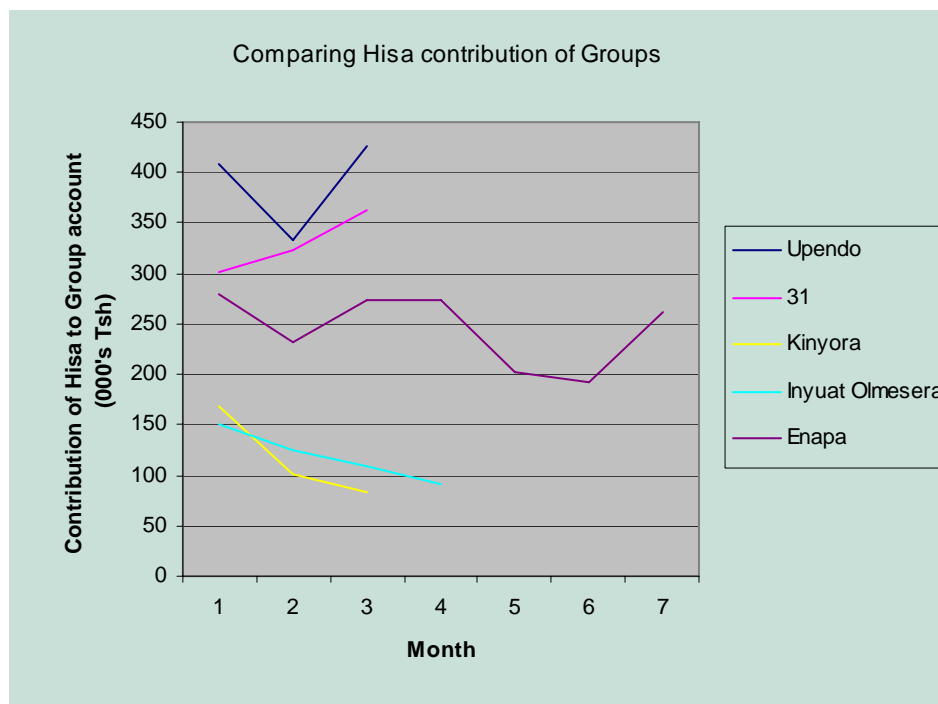


Figure 7: Graph comparing Hisa contribution of groups

By comparing the five VICOBA groups in Figure 7, we can see that the Enapa group has a steady range of Hisa contribution (200,000 and 300,000 Tsh per month) whereas the four shorter established groups have not yet reached a consistent level. The amount of Hisa being contributed is dependent on the number of members within the VICOBA group and the prosperity of the groups involved. The basic premise is, a successful VICOBA group will have a steady Hisa income from its members, enabling other individuals from the community to avail of loans from the group and begin to generate their own income. As shown in Figure 7, a steady or increasing income to the VICOBA will, in theory, shorten the length of time taken for the group to become self-sustainable-therefore achieving the

primary aim of the project. Hence, using the information we compiled Group 31 looks the most likely to achieve independence over the shortest period of time. This is due to the steadily increasing nature of their VICOBA Hisa contributions.

With both the interpretation of the VICOBA accounts and the discussions within the groups we visited there is a dramatic difference in the income situation of the communities now in comparison to prior to Vetaid. The people have gone from creating no income and being entirely dependent on other people to their current position, which is the production of a number of small businesses to create both money and food to sustain themselves and their families. The groups have plans to develop and expand their

business, gaining government registration. If registration occurs they will gain greater recognition and consequently receive more governmental support, including relief from school fees, assistance with accommodation renting and eligibility to apply for government loans.

### Evaluation

In summary, on a financial level with the study of a long-standing community group in comparison to groups that have only been active for a number of months it is evident that when the correct initial training and supervision, business management and basic financial groundwork is given to a small group of people, the key skills and education are maintained within the group and knowledge is passed on. This has led to a

continuingly expanding and developing sustainable project within a local community, which now has the capacity to sustain itself entirely.

Vetaid's projects in Tanzania have had a number of achievements so far, including the 350 households that are currently supported. A breeding program has been developed within beneficiaries, increasing the quality of goat used and its adaptability to the climate. These can then be brought back by Vetaid to redistribute and in turn increase beneficiary's income. An increase in self reliance is developed which satisfies the families' needs – increasing food quality

and nutrition for HIV affected families' home consumption and production of small businesses using the returns, resulting in better a health status.

However, in addition to all of the financial and materialistic impacts that Vetaid has had on the community's, there was an overwhelming feeling that Vetaid had instilled hope in the many sufferers of HIV. By the education for both work and of the disease, hundreds of people have been given the opportunity to realise that being diagnosed as HIV positive is not the end to life and every person can have a positive contribution and a feeling of self reliance to both their lives and the lives of others.

In conclusion I believe that the action of charities such as Vetaid, instilling a sustainable livelihood in resource poor areas through a basic education programme have a massive place in society. Without this help hundreds of people would be unable to work, create any income and be entirely reliant on help from others. Whereas, invaluable skills of farming, finances and social tolerance and understanding have been learnt that has the potential to sustain a community for a life-time.

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