

1. BENEFICIARY ASSESSMENT

The Approach and its Objectives

Beneficiary Assessment (BA) is a qualitative research tool used to *improve the impact* of development operations by gaining the views of intended beneficiaries regarding a planned or ongoing intervention. The objective of BA is to assess the value of an activity as perceived by project beneficiaries and to integrate findings into project activities. It is designed specifically to undertake systematic listening of the poor and other stakeholders by giving voice to their priorities and concerns. This method of *systematic consultation* is used by project management as a design, monitoring, and evaluation tool.

The BA approach is not intended to *supplant quantitative surveys* and other traditional methods for data gathering. It seeks to complement these methods by providing reliable, qualitative, in-depth information on the *sociocultural conditions and perceptions* of the project's target group. This information is intended to be immediate use to managers and policymakers responsible for improving people's lives. BA facilitates the development of initiatives that are *demand-driven* and enhances their *sustainability*. The approach is useful in:

- identifying and designing development activities;
- signaling constraints to participation faced by the target group;
- obtaining feedback on reactions of the target group to the interventions implemented;
- uncovering new information that would otherwise not come to light

Techniques

The approach relies primarily on three data collection techniques:

- ✓ **Conversational Interviews**
- ✓ **Focus group discussions**
- ✓ **Direct Observation and Participant Observation**

▪ *Conversational Interviews*

These interviews, which are in-depth in nature, are the foundation of the beneficiary assessment approach. In well-guided, naturalistic interviewing, people reveal their feelings, thoughts, and beliefs about a particular issue. The conversational interview is structured around a number of themes or topics directly related to planned or ongoing

interventions targeting the community being interviewed.¹ The interviews can be conducted one-to-one or in groups. Individual interviews allow for the freer expression of issues that may be suppressed or distorted in the presence of peers. This is a particularly important concern in interviewing women and the poor. **(For more information, see “Beneficiary Assessment: An Approach Described, SDP Number 10, Lawrence Salmen, 2002).**

Key characteristics of conversational interviewing:

- establishing a good rapport between interviewer and respondent based on mutual trust and respect;
- interviews that generally do not exceed 45 minutes — may require more than one visit to complete all interviews;
- note taking should be done at a minimum during interviews; interviewers are encouraged to write up their notes after each interview.

▪ ***Focus Group Discussions***

This technique is used to interview target communities in groups. Such interviews are useful in interviewing persons from the same neighborhoods, or those involved in making the same livelihoods. Usage of focus groups facilitates data collection of a larger sample group at one time, although precise attribution of findings and individuals is inherently difficult. To be effective, the focus group participants should not exceed 10-12 in number.

▪ ***Direct Observation and Participant Observation***

Direct Observation is the simplest of techniques. It involves counting, noting behavior traits and patterns, and other notable facets of a particular developmental situation. The potential for quantifying observed phenomena is major and immediate.

The participation observation method involves ***protracted residence of a researcher*** in a community of beneficiaries. During this time, a sufficient amount of rapport is established with key members of the community of interest. The researcher becomes involved in their day-to-day activities with the objective of fully understanding the living conditions of the targeted beneficiaries. The researcher resides with the beneficiaries from over a week to three months. ***Case studies of 5-10 households*** are used in collecting information. These households are visited many times over during the researcher’s stay in the community. Emphasis is made on how topics identified in the interview guide are affected by the socio-cultural and political context in which the project beneficiaries live and work.

¹ Lawrence Salmen, Beneficiary Assessment: An Approach Described, Social Development Department, The World Bank, 1992.

Ethiopia: Cultural Inhibitions to Prenatal Care

Participant observers for a beneficiary assessment done in Ethiopia observed that pregnant women almost never visited health centers during their time of pregnancy. In-depth discussions held with men and women in the community revealed that low visitation rates lay in the cultural belief that it was weak and improper for women to admit to any pain and discomfort. This information was new to public health officials in Addis Ababa and was considered useful to help orient health education among rural communities.

2. THE BANK'S EXPERIENCE WITH BA

Use of the Approach in Project Work

BAs have been *low cost*, particularly in relation to project costs. They have been carried out increasingly during both the *preparation and implementation phase* of the project cycle and are normally implemented by *host-country nationals* who not employed by the government agency implementing the project.

According to the study, "*Towards a Listening Bank, SDP Number 23, Lawrence Salmen, 1998*, BAs have been conducted in all sectors and regions of the Bank over the last 19 years. Systematic listening has been most prevalent in the health, infrastructure, education, social protection, and agriculture sectors. Given the slight disparity in BA usage between the various lending sectors, little can be inferred regarding sectoral applicability except that the approach is versatile and in constant demand.

Regional Considerations

The preponderance of BA activity, in the past, has been in the Africa region. The next largest concentration of BAs is in Latin America and the Caribbean. The location of more than half of BA activity in the Africa region is due to several factors: management, resources, and technical expertise:

- (i) **Management** — There were several managers in the Africa region who took the initiative to use the BA approach in several countries and sectors based on positive experiences with the approach in Latin America and the Caribbean. In addition, a key director also created a departmental mandate to have systematic listening, or *Systematic Client Consultation (SCC), in all lending activities*. The beneficiary assessment approach was the main methodology used in SCC.
- (ii) **Resources** — When the director mentioned above moved to the Vice-President's office, he established *The Systematic Client Consultation Fund (SCC)*. Much of BA work done to date has been supported by special funds. These funds include the Japanese project preparation funds and trust funds. A significant number of funds was also set up in the Bank to promote this kind

of inquiry such as the Bank-wide Fund for Innovative Approaches to Human and Social Development.

Technical Expertise — There were several social scientists with particular expertise in the design and monitoring of BA work in the Africa Technical Department the 1990s.

Time and Cost

Beneficiary Assessments *cost very little as a percentage of project costs*. Except for a few assessments, the majority of them cost less than \$100,000 and amount to under 0.05% of the total project cost. These figures do not include the costs associated with Bank staff time and travel, which average \$20,000.

Policy Implications of BA

Participatory Poverty Assessments (PPAs)

There have been some cases where BAs have had policy implications for the projects undertaken as evidenced by the box below. Participatory Poverty Assessments (PPAs), which use BA techniques, have the same objectives as BA in that they attempt to present the perspective of the poor and associated key actors to the attention of government decision makers. The key difference between PPA and BA is that the former seeks to bring information *to the attention of policy makers* and the latter brings information to the *attention of project managers*.

The conversational interviewing technique is the principal approach used in PPAs. To date, over 60 PPAs have been conducted in as many borrower countries in various regions. They vary in terms of depth and scale of coverage. The scope of issues addressed by PPAs are as follows:(for more information, see Participatory Poverty Assessments, Lawrence Salmen, SDP Number 11,1995)

Popular Perceptions of Problems

- How do the poor perceive various manifestations of poverty? This would include income factors, work opportunities and conditions, nutrition/food security, vulnerability to drought, natural disasters, and violence.
- What do they see as the root causes of poverty? This might include war/conflict, exploitation, insufficient assets, or access to services, gender inequalities, sexual or ethnic discrimination, and lack of representation.

Incentive and Regulatory Framework

- What are the micro and macro level factors that affect the accumulation of human capital and access to land and credit as the poor see it in their country?

- How seriously are persons of various ages and ethnic and racial groups affected by imperfections and inequalities in the labor market.
- How are diverse groups of the poor affected by price increases of key commodities?
- What changes in the incentive system would be most welcomed by the poor?

Public Expenditure and Institutions

In assessing the effectiveness of public service delivery, it is vital to understand the value intended beneficiaries attribute to services intended to improve their lives. Effective delivery of public welfare services can only occur when there is an understanding of the user's motives in terms of use or non-use of the service and its impact on the users life. PPAs seek to identify issues such as:

- Factors which restrict access to schooling for children, especially girls; these may include the need for child labor in the home.
- Factors restricting women's access to adult training programs, including the need to provide care for small children and possible lack of support from their husbands.
- Which aspects of public services and institutions such as credit schemes, extension services, and subsidies do the poor value the most and which are of least relevance to them?

Informal Safety Nets

The nature of existing safety nets among the poor, as part of traditional re-distributive systems, is an important topic for qualitative research. In Sub-Saharan Africa, many of the poor fall outside the scope of formal government safety net provisions, if they exist at all. Safety nets for the majority of people are based upon kinship and community and vary in rural and urban settings. Understanding the nature and depth of these safety nets and coping mechanisms provides guidance to policy makers seeking to establish safety nets for the poor.

Formal Safety Nets

It is important for governments to be able to assess the effectiveness of formal safety nets established for the poor. They need to know if officially provided safety nets increase or reduce risk-averse behavior. PPAs ask questions such as: which safety nets bring poor people most benefits and which ones are least relevant to them? They also address safety net use by age, gender, and ethnicity.

Examples of PPAs

Some PPAs have been based on relatively small samples while others have involved full-scale quantitative and qualitative surveys with nationally-drawn samples in the thousands. The conversational interviewing methodology has been the principal approach used in PPAs.

Costa Rica PPA

In the case of Costa Rica, a PPA was undertaken over a three-month period in 1995 at a cost of \$36,500 utilizing a team of 15 Costa Rican Social Scientists. Qualitative methodology was used for the first time in the country as an input to poverty reduction policy formulation. The research team discovered aspects of their society relevant to policy formation that would have not been revealed using conventional questionnaire survey techniques. Qualitative interviews with 262 poor persons were drawn from four representative urban and rural areas of the country. The PPA team discovered, among other things:

- While the poor of Costa Rica place a high value on education (as a means of getting out of poverty), over 80% of the poor felt that six years of education was enough for their children.
- The most important ‘sector’ in people’s lives was that of housing. The interviews revealed a high demand for credit for housing that had not been met by government programs.
- The Costa Rican poor were not participation prone. Less than one-fifth of the sampled persons stated that they turn to community associations in times of need.

Madagascar PPA

The PPA in Madagascar was the first one sponsored by the Bank. Four local teams were recruited for eight months. The total cost for the PPA was \$184,000. Approximately 2,600 conversational interviews were conducted in strategic, impoverished areas of the country. The findings were as follows:

Isolation and Powerlessness

In the southern part of the country, only six percent of the poor have radios. Most of those who have them can’t afford the batteries needed to run them. The only source of information for poor farmers is through the marketplace, a locale that provides learning and information for the poor.

Education

Close to half of the children of the poor do not attend school. One reason for this is that the cost of education accounts for approximately a third of family income for 75% of southern farmers. Another key reason is that teachers are so poorly paid that they are considered negative role models; parents want to avoid their children having contact with them. Finally, parents did not believe that the education provided in school was useful in preparing their children for employment and life.

Institutional Channels

The poor only trust a few NGOs and their own communities to help them take care of their problems. They had a total lack of confidence in government. Approximately 88% of those interviewed said they refuse to collaborate with any government program.

Impact:

The PPA findings were presented to the Government in a workshop opened by the Minister of Planning and closed by the Minister of Culture. Participants said that the PPA findings were very important for policy making and developing poverty alleviation programs. The Minister of Economics and Planning requested a set of papers summarizing the assessment findings, which he personally delivered to each cabinet minister and to the President of the country.

A discussion group led by a Deputy from the National Assembly recommended that laboratories be created as permanent institutions for listening to the poor and bringing the voice of the people to governmental decision making. An example of a BA that was not a PPA yet had an impact at the policy level is described below.

India — Sericulture Project (Silk Production) Beneficiary Assessment

The BA for this project was the largest to date and was undertaken continuously over the life of the project as a monitoring and evaluation tool. A number of key findings came out of the assessments, one of which had policy implications for the Department of Sericulture of the State of Andhra Pradesh. After reading the BA reports on child labor in the sericulture industry, the Commissioner, Rachel Chaterjee, said:

“The agency implementing the BA revealed the fact that children were working like this...and for such long hours! You don’t stop and think — because its so much a part of the industry. But when they presented it, I was shocked. I immediately decided that we must motorize all charkas (spinning wheels) in that area, where many children worked. The decision was strongly opposed by my officers.”

3. BEST PRACTICE BY SECTOR

3.1 Agriculture Sector

Understanding the perspective of farmers is key to the success of any activity aimed at improving their lives. Agricultural extension provides information to farmers to increase

their production. The study “The Voice of the Farmer in Agricultural Extension” (AKIS Discussion Paper, Lawrence F. Salmen, November 18, 1999), reviews ten BAs of agricultural extension programs in Africa. The ten BAs were conducted between 1994 and 1999 in Cameroon, Cote d’Ivoire, Ghana, Guinea, Madagascar, Mali, Mozambique, Senegal, Uganda, and Zambia.

These assessments represent the first efforts of extension organizations to systematically understand and document the views of their clients with the objective of improving the quality of their services to them. Each of the programs assessed were national in scope; the average number sampled was 1,200. Women comprised 39% and “contact farmers” were 44%.

Task Managers (TMs) found the BAs useful because: (a) BA results often provided independent confirmation of what the TMs already believed to be true; (b) the BAs provided support in prioritization in terms of the difficulties in implementing the training and visitation (T&V) approach and assisted them in addressing each matter according to its immediacy; and (c) the BA approach can be used to monitor progress within a project and to make mid-course corrections as needed.

Most of the TMs asserted that the cost of conducting this type of assessment (average US \$48,000) was greatly outweighed by the benefits. The clearest indicator of the utility of the BA approach, as perceived by host country managers, is that all of those involved want to continue to using the approach on a periodic basis as an iterative feedback tool.

Key Findings:

- Agricultural extension programs were found to generally increase the rate of adoption of extension techniques presented. The most explicit example of this is found in BAs undertaken in Cameroon, Madagascar and Mozambique. An average of 85% of farmers modified their traditional methods of production after contact with the extension agent. Demonstration plots proved to be the most effective way to induce change in farmers’ production practices.
- The beneficiary assessments made it clear that extension did, in fact, increase the production of those directly affected. They also raised important questions about how far the impact reached beyond the persons and, in some cases, whether production translated into increased income. Where samples were broken down by contact group vs. non-contact group, findings also indicated that the extension message often does not get passed from contact group to non-contact farmers. Contact farmers are often better-off farmers who retain whatever they learn from extension agents for themselves.
- The training and visit system has not been participatory, particularly as regards to women. All but one of the countries (Mali) reported serious inequity concerning female farmers. Women in many of these countries face exclusion from extension agencies and contact groups. Better integration with women’s

associations would help bring about greater participation of women's extension activities.

- The major shortcomings of the extension service in the eyes of the farmers were: (a) a lack of renewal extension themes with poor linkages between extension and research; (b) a low coverage rate with poor diffusion via contact groups; and (c) a lack of means to apply the message, e.g. seeds, fertilizer, insecticide and credit.

A case study of a BA undertaken by the National Agricultural Extension Program (PVNA) in Senegal is provided below.

3.1.2 Senegal Agricultural Extension

In mid 1994, a beneficiary assessment was conducted by the National Agricultural Extension Program (PVNA) of Senegal to listen to the viewpoint of farmers from all parts of the country. The objective of the assessment was to learn how the farmers appreciated the extension work in order to improve the quality of future services. This was done by assessing the farmers' response to extension messages and the efficacy of contact groups (CGs), which serve as the interface between the extension agent and the producers.

Methodology

The sample consisted of ten villages from each of the country's nine agricultural regions covered by the extension program. Approximately 28 interviewers (nine of whom were women) were recruited to undertake an average of ten interviews each per village. A total of 2,442 interviews were conducted in all nine regions. An additional 150 focus groups were conducted. Three quarters of the villages selected had access to PVNA extension work; one quarter were not covered. Approximately one third of the interviewees were women.

Findings:

1. When asked what factors contributed the most to agricultural production, the following responses were received: 32% said cropping techniques; 16% said water.
2. Over 49.5 % of farmers interviewed said extension services were useful as opposed to the 7% who said it wasn't. One quarter of those interviewed said they never received such services even though they should have had access to extension services.
3. More than 90 % of farmers interviewed outside of CGs were not familiar with the contact groups.
4. Although women are the major agricultural producers, they are least informed about agricultural practices; 85% said they never received PVNA messages. Only 10% said extension agents were a source for agriculture related information. Only 14% of the CGs in the country were women.

Impact:

Early indications are that the PVNA is making operational changes such as integrating contact groups with village associations and recruiting more female extension agents as a result of this beneficiary assessment.

3.2 Education Sector

Due to a number of socio-cultural, and class issues involved in implementing education projects in poor communities, BA has a critical role to play in the design and implementation of education projects. Experience has shown the approach to be valuable in understanding why families are reluctant to send their daughters to school. It has also been helpful in understanding the low parent participation in school functions targeting parents. Identifying and addressing these issues is important as they can contribute to the success of education projects.

3.2.1 Lessons Learned from the Brazil Northeast Education Project Experience

Context:

The experience of international development agencies applying beneficiary assessment to the education sector started in 1995. This is when the Ford Foundation, the United Nations Children's Fund, and the World Bank, in collaboration with local, state, and federal government governments, initiated a process of systematic listening to the key actors in education in Brazil.

This systematic listening, undertaken over a three-month period, focused, originally, on the urban poor in the states of Pernambuco, Rio de Janeiro, and Sao Paulo. On the basis of this experience, the states of Bahia and Ceara followed with expanded beneficiary assessments of their own in municipal areas of varying sizes. These latter assessments were undertaken in the context of the Brazil Northeast Education Project.

Findings:

- In Sao Paulo, middle class teachers had difficulties relating to the fatigue of students from poor families who spent much of their time away from schools working on part-time jobs to supplement their parents' meager incomes.
- In Rio de Janeiro, the prevalence of violence in poor neighborhoods was seen to have an inhibiting influence on school attendance among the poor. This was not well understood by the school personnel living in the more secure communities.
- In all areas covered, the parents of poor children felt alienated from the schools and related activities, as there was little meaningful interaction with school teachers and administrators.
- The importance of the school director and management in general is sometimes neglected. Yet, observation of more than 50 schools in various regions of Brazil has demonstrated the strong influence of school management.

- The fact that many students in Brazil are made to repeat classes while not being told of the reason for repetition has resulted in their experiencing severe low self-esteem. They often despair and leave school altogether.

One of the broadest findings of the BA work on education in Brazil to date is also the most basic: children of primary school age see school mostly as a place of socializing while parents view it as a place of learning, i.e., young students perceive education affectively while parents view schools cognitively.

3.2.2 Turkey — Understanding Why Girls Do Not Go to School

Context:

The government of Turkey wanted to gain a better understanding of the reasons why children, particularly girls, were not attending middle school (grades 1-8) in certain areas of the country, particularly in the southeastern provinces and the low-income areas of Ankara and Istanbul. To this end beneficiary assessment was used with representative samples of parents, children in and out of school, teachers and community leaders.

Methodology:

The BA was executed by a multi-disciplinary team of 16 interviewers (12 of whom were women given the overriding concern of low school attendance of girls.) Conversational interviews were conducted with 543 households in urban and rural areas with high and low attendance rates.

Four Participant Observers (POs) lived in two rural low attendance areas as well as two urban areas. They lived in households containing girls who had dropped out of primary school. Each one conducted 10 case studies of girls of basic school age who were not in school. Interviews were conducted with various persons in the villages including religious and secular leaders, teachers, women's informal groups and male frequenters of coffee shops (focus groups). The BA took place over a four-month period at a cost of \$50,000.

Findings:

1. The key findings of this assessment was that participation by parents in the school system was a major factor contributing to the school attendance children. In areas of the country where parents did not participate in school activities, notably the southeast, school attendance among girls was often lower than 20%. In a western province (Tekirdag), where there was a constant interaction between parents and teachers in the form of bazaars, and meetings to discuss school-related issues, festivals, etc., attendance was close to 100%.
2. Another key finding of the assessment was that parents in the school system felt that after attaining literacy a girl's place was in the home. The one incentive that

seemed to encourage them to keep their daughters in school was the introduction of skill training into the curriculum. School was considered the proper place for boys regardless of the utility of the curriculum.

3. A third key finding was that in the southeastern provinces the official statistics for school attendance among girls was grossly inflated. On the basis of discussions with teachers, parents, and the girls themselves, it became clear that the number of girls that were said to be in school was actually two times the actual number attending class.
4. Many more fathers than mothers (42% versus 16%) did not want their daughters to attend school.

3.2.3 Mali — The Reasons Behind Low Demand for Primary Education in Mali — The Education Consolidation Project.

Context:

At the time the beneficiary assessment was undertaken, Mali had one of the lowest gross enrollment ratios of the African continent. At the time of project preparation, enrollment figures showed 24% in public school and 29% in Muslim and private schools. Whole urban areas were reflecting unmet demand, student enrollment in rural areas has been falling. Overall the educational system in Mali has been characterized by declining relevance and quality of education, poor distribution of educational resources, and poor linkage with employment.

The project had the objective of expanding access to education through new school construction, particularly in urban areas, in collaboration with the private sector. This included raising quality and relevance through textbooks and teacher training among other actions, and improving sector wide management of human, physical, and financial resources. The project manager wanted to undertake the BA approach to gain a deeper understanding of parents' priorities and needs for better analysis of issues at stake. It was anticipated that the findings from the BA would be used in preparing the Fourth Education Project in Mali.

Methodology:

A Bank consultant was identified to develop a built-in mechanism to monitor and evaluate certain qualitative aspects of the primary education system, especially social demand for primary education and measures proposed by the project to improve them.

The BA was implemented by the National Institute of Pedagogy (I.P.N.) of the Ministry of Education. It took approximately two months to complete at a cost of \$30,000 and was funded by the project budget. The key techniques used were conversational interviews and focus group discussions.

Under the supervision of the I.P.N., three people with university degrees in education were recruited to supervise the assessment in four provinces. Each supervised an assessment in one region, based on their linguistic ability. All three supervised work in the fourth region. Teams of two men and two women were recruited in each region. All of them had a high school diploma and most had college degrees. IMRAD, a Malian consulting firm, assisted in the elaboration of the interview guide and processing of data gathered. They screened the research teams and also undertook mini-surveys in different villages as a counter point to what I.P.N. was doing.

Findings:

1. Parents do not send their children to school because they believe the costs outweigh the benefits.
2. One major reason for low demand for primary school, is that school is no longer viewed as a gateway to employment in public administration. The private sector is not considered a feasible alternative either as it is viewed as being too weak to offer any significant level of jobs.
3. The fact that many young uneducated Malians without education emigrate, and send back significantly more money than those who stayed home and completed their education also has contributed to the problem.
 - USAID, one of 9 donors participating in this project, took up most of the recommendations made in the assessment. The following key recommendations were addressed in project design:
 - issues relating to the distance and the cost of schools
 - the provision of gender-sensitive school materials
 - a WID consultant was recruited
 - more female teachers were recruited and more training was provided to them
 - matching funds were provided for regular as well as Muslim schools
 - teachers were given the opportunity to develop a more employment-related curriculum
 - At the time the BA was completed the Chief of the evaluation division of I.P.N. stated that he intended to use BA in 50% of the work of the division on education policy reform.

3.3 Energy Sector

3.3.1 Malawi: Promoting Electricity Usage in Rural

The BA in Malawi had the objective of identifying socio-cultural factors as related to electric utility performance in rural settings. Three research teams, each comprised of a

man and woman, spent six weeks in one of each of three sites selected in collaboration with ESCOM (the local utility). The sites were selected on the basis of their geographic location and on their success as rural electrification schemes.

Findings:

1. Government officials' homes (policemen and primary school teachers) are not connected to nearby electric lines. Even though they are willing to pay for ongoing charges, they are reluctant to pay the high installment costs given the possibility of relocation.
2. People are unaware of the real cost of electricity and overestimate it by as much as two to three times.
3. Communication between ESCOM and its clients leaves much to be desired. Delays in connecting houses, misunderstood readings, and complicated electricity bills all have given rise to distrust and alienation from ESCOM by clients.
4. While no precise data on employment generation was available, it seems clear that electricity has been a boon to economic activity at the local level.

Impact:

The major impact of this assessment is that it helped ESCOM become more consumer oriented than before, resulting in more customers who understood and were able to pay for its' services. It also provided the government of Malawi the opportunity to demonstrate support for the electricity sector as a development tool which will grow in importance as it becomes a substitute for increasingly scarce fuel wood.

3.4 Health Sector

3.4.1 Ethiopia – Health and Population Project

Context:

A beneficiary assessment was done in Ethiopia as part of a population and public health project covering the central provinces of the country. People in this area belonged to four primary ethnic groups (Oromo, Amhara, Kambata, and Hadia). The objective of the BA was to better understand the diverse ethnic groups making up the intended beneficiary population of the project.

A combination of conversational interviews and participant observation was used. Interviewing was done with a representative sample drawn from 10 villages in each of the four ethnic populations. The average village has about 50 households: five households were interviewed from each village, doubling the number for the Oromo tribe, which

comprises the largest group. The assessment took place over a three-month period with a local cost of \$14,000.

Findings:

1. Rural Women of Shoa and Arssi generally did not use modern health services at or near the time of childbirth. Of the sample of 236 women, the percentage of women who went to a health facility for pre-natal, delivery, and post-natal services was six, four, and twelve percent, respectively.
2. There were wide and significant variations affecting health and family planning between the five ethnic groups of the Amhara, Gurage, Kambata-Hadiya, Oromo of Arssi (largely Muslim), and the Oromo of Shewa (Christian). The Gurages seem the most disadvantaged of all five groups. Out of 421 sample households where 18 children under five had died, but were alive one year before the assessment, nine were from the Gurage ethnic group. Stillbirths are reported to be 20% of all deliveries for the Gurages. This is a rate that is higher than any reported for other groups in the target population. It is also a partial explanation for the finding that Gurage families have roughly one more child than the other groups.
3. Over half of the Amhara women did not breastfeed their babies during the first few days after delivery thus depriving them of the vitamin rich, antibiotic laden colostrums, which these women felt paradoxically, was unhealthy for their babies. This is in striking contrast to all other ethnic groups where 94 to 100 percent of mothers do breastfeed immediately after birth.
4. Contraception is largely unknown (78% of men and women) and undesired by the majority of mothers (59%) and half the fathers. Women did express a desire for spacing between children of over a year more than the actual space of 29.9 months
5. The age of first marriage and divorce vary considerably among the five groups. The extremes are among the Amhara and Kambata-Hadiya women who first marry at 14.8 and 18.3 years of whom 53.4 and 8.3 percent are divorced respectively. The high divorce rate among Amhara women may well have implications for family planning as women guard their child-bearing value from one marriage to the next.

For examples of other case studies, see “Beneficiary Assessment: An Approach Described,” SDP Number 10, Lawrence Salmen, August, 2002.

3.4.2 India – Fifth Health and Population Project

Context:

The objective of the beneficiary assessment was to provide input into the preparation of a Population, Health, and Nutrition project aimed at improving maternal health care and family planning services for the poor in Madras and Bombay. The assessment took place over a nine-month period with local costs of approximately \$16,000.

Findings:

- Family planning was not a priority for the targeted poor women.
- The location of the health centers was not convenient for many women.
- The traditional hours that the clinic was open were not appropriate for the women.
- The best media for reaching urban poor was through radio.

Impact:

As a result of the beneficiary assessment, project management took steps to modify the project as follows: (a) the social marketing program that was to be undertaken through TV was instead carried out through radio and film; and the hours of operation for the clinics was changed. The findings relating to location and lack of priority given to family planning were taken into consideration in the design of the 8th Population and Health Project in Calcutta.

3.4.3 Lesotho: Beneficiary Assessment for the Health Sector

Context:

In 1998, the World Bank was attempting to assist the Ministry of Health towards the achievement of health for all by the year 2000. It was understood that to achieve this goal and design an appropriate health care system, it would be necessary to learn the attitudes, concerns, and customs of the people to design an appropriate health care system. An in-depth qualitative analysis of individual and household behavior was conducted using beneficiary assessment techniques. This was considered particularly relevant given the sensitive nature of the information, such as family planning practices.

Methodology:

The participant observer methodology was selected. Three communities were selected. The participant observers were given two weeks of training and then were sent for two months in the communities where they would conduct interviews. Representative samples of close to 50% were interviewed in three communities. Supplementary interviews were carried out at clinics. The BA took place over four month period at a cost of \$50,000.

Findings:

1. The Government Village Health Program(VHS) program failed because villagers did not use their services, which were largely directed towards preventive health care. The VHS were not given any curative remedies, even of a simple nature. This considerably lowered their status in the eyes of the villagers. On the other hand, traditional healers were sought out by villagers because they had curative remedies, herbs, and such for immediate use.
2. Rural women often became pregnant because they did not have access to a steady supply of contraception and having to travel long distances for supplies deterred usage. Their husbands were opposed to contraception, making it necessary for women to hide their supplies.
3. People were very dissatisfied with the quality of treatment and level of respect they received from doctors and other health professionals in hospitals.
4. The poor were excluded by fees beyond their means and the well-to-do were getting services at costs they considered to be low.

Impact:

- The VHS workers were provided with aspirin and other simple remedies to facilitate interaction with the villagers;
- The traditional healers were brought into the national health system and given courses in basic health;
- Contraceptives were made more accessible to women
- The need to categorize and charge patients according to socio-economic status was recognized.

3.4.4 Niger: The Role of BA in Designing the Niger MAP Project:

Context:

The purpose of the beneficiary assessment was to gain an understanding of the values and behavior of key population groups in Niger as related to HIV-AIDS so as to increase the effectiveness of the MAP project. At-risk populations at strategic points throughout the country were targeted using individual and focus group interviews as well as participant observation techniques. The objective was to elicit candor and valid information that would be useful in fighting the disease.

The topics addressed using BA methodology are as follows:

- Knowledge of AIDS, differentiation from HIV
- Perceived risks associated with sexual behavior
- Attitude towards persons infect with HIV/AIDS
- Methods of Prevention, what used and why
- Blood test for HIV — knowledge of and willingness to take
- Communications — reactions to messages; channels

A total of 4,626 persons were interviewed for this BA during December 2002 and January 2002. The sample interviewed included youth, truck drivers, miners, farmers, barmaids, housemaids, street salesgirls and women-merchants, prostitutes, military,

police, customs officials, prisoners, students, parent-teacher associations, persons with HIV, health workers, NGOs, and community leaders. Approximately 43% of the persons interviewed were women and 57% were men. The BA took place over a three and a half-month period at a cost of \$137,080.

Findings:

- Many of the persons interviewed were ignorant about key aspects of this disease. A third of them did not believe the disease existed and 11% were skeptical about its existence. There was confusion on the distinction between HIV and AIDS.
- There was low use of condoms. In all groups interviewed no more than 30% interviewed used condoms frequently. Among the prostitutes, street vendors, and maids interviewed, only about 8% used condoms.
- Major needs expressed by the sample were as follows:
 - 91% requested more information about AIDS
 - 83% wanted more information about the blood test
 - 81% of respondents (particularly the youth) said they needed more access to condoms. They cited the poor quality of the condoms on the market
 - Improved content of HIV-AIDS prevention messages in the media

Implications:

The use of qualitative methodology with quantification of findings, where possible, is particularly appropriate, even essential, for the kind of operational understanding for HIV/AIDS development work. For example, some of the findings of the BA related to fear of blood tests and lack of demand for condoms by prostitutes would most likely have been diluted had questionnaire interviews been used.

3.5. Infrastructure Sector

BAs undertaken in the infrastructure sector (which is characterized by large scale investments), have been credited with identifying investments most valued by consumers, and for eliminating investments for which there is little effective demand. Government officials' views on the level and types of services people wanted was often quite different from the priorities of the consumers. In such cases, BAs have had a direct impact on cost savings for projects through appropriate revisions in project design as evidenced by the samples below.²

3.5.1 Uzbekistan — Water Supply Project

The government of Uzbekistan initially planned to upgrade the rural water supply through extension of a pipe network at a potential cost of \$400 million. The BA

² Lawrence Salmen, "Towards a Listening Bank" Social Development, the World Bank, 1998.

generated information about people's ability to pay and their priorities in terms of services. As a result, a lower level of service featuring hand-pumps was designed, lowering the project's cost to \$10 million.

3.5.2 Turkmenistan — Ashgabat Urban Transport Project

The BA revealed that people were actually paying more than four times the official tariff rates for urban transport and that passengers were discontented with the variability this introduced into fares. This information provided the evidence needed to go to the most senior levels of government to ask for a change in tariff policy and reform of payments to bus drivers. As a result, cost recovery rates went up from five % in 1994 to 32% in 1996, even before the project became effective.

3.6. Social Funds

Social Funds provide support for small-scale projects which help the poor. The kind of projects supported range from social and economic infrastructure to productive activities and microfinance. Social funds are demand-driven; they are meant to respond to the expressed needs and priorities of communities. The funds are intended to be participatory vehicles for the increased empowerment of the poor. **See Beneficiary Assessment Manual for Social Funds, Social Protection Discussion Paper-9930, Lawrence Salmen, 1999).**

Social Funds represent a means by which the poor are able to forge their own development. Beneficiary assessments have been undertaken in social funds as a systematic participatory approach mechanism that ensures the demand-driven nature of the approach. As seen in the examples below, the use of beneficiary assessments increases the transparency of project operations, and raises red-flags early in project implementation so that problems can be rectified before they become too large.

3.6.1 Malawi Social Action Fund

Beneficiary assessments undertaken in 1995 and 1997 for this project revealed major changes in the communities' willingness to work with local governments and NGOs. The first BA found lack of trust of NGOs and local government by community members. This was primarily due to the fact that community members perceived that there were many years of exploitation by these external agencies.

A process of local capacity building and community contracting was initiated, largely to counter this distrust. As a result of a newly found ability to manage their own resources, the second BA found that communities had now gained self-confidence, were readily identifying and prioritizing their own needs and now wanted to enter into work partnerships with local governments and NGOs.

3.6.2 Zambia — Social Recovery Project (SRP)

Context:

One of the most successful uses of beneficiary assessment in social funds has been in the Zambia SRP. The project was designed in 1991 to help mitigate the negative effects of the economic crisis in Zambia on the poor. The project put great emphasis on community development and was attempting to align the project towards the community by building capacity at the regional, district and community levels.

Beneficiary assessments were taken in order to establish a systematic means of consulting with beneficiaries throughout the life of the project. One BA per year was taken over a period of four years at a total cost of \$175,000. The specific objectives of the BAs were as follows:

- to improve project performance by generating and relaying information on the perspective of beneficiary communities to project management;
- to enable beneficiary communities to have a say in policy formulation of the Micro Projects Unit (MPU), the entity managing the project;
- to assess community capacity to contribute towards project implementation, and;
- to examine problems associated with community implementation

Findings:

The BAs identified a lack of information flow between community members and the MPU as being a key obstacle to project implementation at the community level in some communities. This has resulted in limited transparency and accountability and attempts by dominant members of the community and politicians to seize control of the project for their own gain. It also resulted in misuse of funds and lack of project ownership by the community.

Impact:

The BAs have provided an effective feedback mechanism that has enabled the MPU to rectify problems as they arose. A BA was undertaken every year for four years. The SRP's procedures were modified in light of the above to: speed implementation; improve technical quality and limit mis-management. The second round of BAs disclosed that because of these actions, communities felt more informed and, as a consequence, were more willing to contribute to the projects. Schoolteachers and parents interviewed commented that the BA encouraged them to discuss their problems and solutions further.

In cases where the BA raised policy issues/concerns there have been follow-up actions by the MPU. For example, one of the BAs undertaken had found that food for work projects

were undermining the spirit of self-help. The SRP supported an evaluation of the food for work program and policy changes were identified. In addition, the BAs had raised the issue of the impact of user fees on the willingness of communities to participate in projects. As a result, the Ministry of Health in collaboration with donors, particularly SIDA, commissioned several studies to assess the impact of user fees.

Another key impact has been the establishment of an NGO, the Participatory Assessment Group (PAG). The group, originally from the University of Zambia, had undertaken BAs for the SRP. Based on training and experience received on participatory methodologies, it established the PAG. The NGO now does training and research for government ministries and other donor agencies. Their offices have moved to the Central Statistics Office where they will participate in research combining quantitative and qualitative techniques.

4. Implementing Beneficiary Assessments

The beneficiary assessment approach is not rigid in its implementation. The general procedure for implementing assessments is as follows (See **“Beneficiary Assessment: A Review of the Bank’s Experience,” Amelga, Misgana, 1995**).

4.1 Sequence of Activities

- (i) The task manager discusses the assessment with the host country personnel to get their accord;
- (ii) A beneficiary assessment expert from the Bank goes to the borrowing country to get familiarized with the project environment and identify the institutions and individuals who will implement the BA.
- (iii) The BA expert designs the assessment, identifying the sample size, specific methodologies, duration of the assessment and cost.
- (iv) The expert trains the NGOs/individuals who will undertake the assessment, and guides them in undertaking field interviews.
- (v) A field visit is made by the beneficiary assessment expert roughly one third of the way through the fieldwork to ensure that the assessment is proceeding as planned.
- (vi) An evaluation of the assessment is then done to determine if the assessment has succeeded in accurately recording and describing the needs and priorities of the target community relative to a planned intervention. This information should be presented in a manner that can be efficiently used by project management in either designing, modifying, or evaluating the project to reflect this new information.

4.2 Preparing the Terms of Reference (TOR)

4.2.1 Defining the Scope of the Assessment

This section of the TOR provides the overview of BA to be undertaken. It will require stating the context of the assessment, in terms of the problem the BA is attempting to address. It is then necessary to list the primary and secondary objectives of the BA. This section also needs to identify the entities and implementing the BA. This will include the government agency for whom the BA will be undertaken as well as the NGOs involved in the study.

4.2.2 Specifying the Techniques

In preparing the Terms of Reference, it will be necessary to specify the techniques to be used (eg. conversational interviews, focus group discussions, and participant observation). It is also possible to include other participatory approaches such as Rapid Rural Appraisal, which utilizes techniques such as ranking and mapping.

4.2.3 Identifying the Sampling Criteria

In identifying the target population, the degree of coverage must be adequately large enough to serve as a sufficient base for management decision-making. Since the approach utilizes qualitative methodologies that facilitate an in-depth understanding of client needs, a significant amount of information can be generated from a relatively small number of beneficiaries. Large sample sizes used in statistical sampling are not necessary for this approach.

4.2.4 Time Frame for Implementation

The average time in which to implement a beneficiary assessment is approximately four months from the time interviewers are identified to the time the BA is implemented and the final report is prepared.

4.2.5 Cost Considerations

The cost of undertaking a BA varies with the size and range of activities undertaken. Most BAs cost approximately from USD \$ 40,000 to USD \$60,000. The cost of BAs have represented less than .05 percent of the total average project cost. These figures do not include the costs associated with Bank staff time and travel, which costs about \$20,000 per BA. Even in cases when the BA was done in the most costly and time-consuming fashion, as a continuous monitoring and evaluation tool, the cost of the BA was still less than one percent of the total project cost.

4.3 Identifying Local Consultants/NGOs

Personality Traits

In identifying local consultants, it will be important to look for a number of character traits. A person likely to conduct a good beneficiary assessment must be sensitive, respectful, unobtrusive and engaging in their conduct. The BA researcher will have the responsibility of conducting conversational interviews with an unknown person often of modest means. The researcher will need to engage the client in conversation. He/she must be a good listener and elicit honest responses that can be used to improve their conditions. It will be necessary for the researcher to keep note taking to a minimum, as more detailed writing should generally be done after the interview. Specific desirable character traits are as follows

- good communications skills;
- have experience dealing with and demonstrated empathy for the poor
- good writing skills;
- good recall ability;

Since BAs often are useful in identifying gender related issues, undertaking the BA will require interviewing both men and women. It will be very important to recruit male and female researchers and attaining gender balance on the research teams.

Academic Background

Experience has shown that communications skills are more important than a particular academic discipline. The researchers conducting interviews should ideally have some college education; a high school diploma is acceptable, with significant writing and communications skills. The Team Leader for the BA, however, should be someone with an advanced university education.

4.4 Orientation for Assessors

To conduct interviews with beneficiaries for optimal results, the selected assessors will need specific orientation and guidance. The orientation should provide clear guidelines as to the goals of the interviews and the role of the assessor. The orientation should strengthen the skills of the BA researchers in the following areas:

- writing descriptively
- keeping an organized record of field notes
- separating trivia from useful detail
- avoiding influencing the responses of interviewees

4.5 Preparation of the Final Report

The final report should be utilization-focused and not academic. It should be prepared by the Team Leader with input from the Bank BA consultant. When an assessor is writing his report, he needs to have his audience, project management, clearly in mind. The project manager is the person who should use evaluation results for project design, implementation, and/or evaluation.

Each major issue/finding needs to be identified and discussed. Assessors need to be focused. They must sift through cumbersome amounts of data and select only relevant information. The final report should have responses summarized and quantified by information category.

FREQUENTLY ASKED QUESTIONS

1. What is beneficiary assessment?

Beneficiary assessment is a social research technique that utilizes qualitative techniques such as in-depth conversational interviews, focus group discussions, and participant observation. Findings are quantified to the extent possible. The approach is a tool for project management that provides a means for systematic consultation with targeted clients/beneficiaries. The information obtained through these assessments provides useful input into the project design, monitoring, and evaluation process.

2. Is beneficiary assessment the same as social assessment?

Social Assessment is an umbrella term for social analysis that ensures that development initiatives contribute to poverty alleviation, enhance inclusion, increase social capital, build ownership, and eliminate or reduce adverse social impacts. It is an iterative and participatory process to prioritize, gather, analyze and use operationally relevant information about social development. Beneficiary assessment may be seen as a key tool used in implementing social assessments. Other approaches used include Stakeholder Analysis, Rapid Rural Appraisal and Participatory Rural Appraisal among others.

3. What is the cost of undertaking a BA ?

The cost of the BA will vary depending on its scope and depth. BAs range from small assessments costing \$40,000 to larger BAs costing up to 175,000. All but five of the BAs conducted to date cost less than \$200,000.

4. Is BA more relevant to some sectors than others?

BA is a useful tool in project design, monitoring, and evaluation process regardless of sector. The approach has been used in the agricultural, education, health, infrastructure, microfinance, social funds, and private sectors.

5. How long does it take to undertake an assessment?

Depending on whether the BA involves a small or large sample size, the time required to implement a BA generally ranges from two to four months. BAs are best done iteratively at key points throughout the life of the project.

6. Where can I get guidance on identifying a BA expert or information on implementing assessments

Contact the Participation and Civic Engagement unit of the Social Development Division, and ask for the staff BA expert.

BENEFICIARY ASSESSMENT RELATED RESOURCE MATERIALS

- **Beneficiary Assessment: An Approach Described, Lawrence F. Salmen, August 2002 (SDP Number 10)**
- **Beneficiary Assessment in Bank Projects, Lawrence Salmen, August 1995. (SDN Number 18)**
- **Beneficiary Assessment in the Education Sector, Lawrence Salmen, assisted by Misgana Amelga, Social Policy and Resettlement, September, 1998. (SDP Number 25)**
- **Beneficiary Assessment Evaluation: A Case Study of the Zambia Social Recovery Project, Caroline Robb, January 1997.**
- **Beneficiary Assessment: A Review of the Bank's Experience, Misgana Amelga, Social Policy and Resettlement, January 1995.**
- **Beneficiary Assessment Manual for Social Funds, Lawrence Salmen, Social Protection, December, 1999. (Social Protection Discussion Paper- 9930).**
- **Participatory Poverty Assessments: Incorporating Poor People's Perspectives into Poverty Assessment Work, Lawrence Salmen, August 1995. (SDP Number 11.).**
- **The Listening Dimension of Evaluation, Lawrence Salmen, (Chapter in the publication: "Evaluating Country Development Policies and Programs: New Approaches for a New Agenda, Robert Piccioto, Ray C. Rist, Fall 1995).**
- **Listening to Farmers: Agricultural Extension in Senegal, Lawrence Salmen, August 1996. (SDN Number 24).**
- **Listen to the People, Lawrence Salmen, January 1987.**
- **The Voice of the Farmer in Agricultural Extension, Lawrence F. Salmen, Social Development, November 1999. (AKIS Discussion Paper).**