SOCIAL RETURN ON INVESTMENT 1989-2019

Detailed Analysis on Slums of
• Behrampura
• Vasna
• Juhapura

Impacted
3,80,106 persons.

SAATH CHARITABLE TRUST

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INTRODUCTION

Social Return on Investment (SROI) is a framework for measuring and accounting for the value created or destroyed by our activities – where the concept of value is much broader than that which can be captured by market prices. SROI seeks to reduce inequality and environmental degradation and improve wellbeing by taking account of this broader value (The Seven Principles of SROI, The SROI Network).

Originating from the financial ratio of return on investment, the concept of social return on investment (SROI) is a method for understanding, measuring and reporting on the holistic value that is created. The process of an SROI analysis leads to what is called the SROI ratio. This is the ratio between the value of the benefits and the value of the investment. For example, a ratio of 1:1.5 indicates that for every Rs.1 invested in an activity, project or program, Rs.1.5 of value (economic, social and/or environmental) is generated for society, generating an added value of 50%.

SROI bases the assessment of value on financial returns as appreciated by the perception and experience of the stakeholders themselves. It looks for key indicators of what has changed, tells the story of the change and, uses monetary values for these indicators. By monetizing these indicators, financial equivalents to social and environmental returns are created. This allows combining the created outcomes and expressing them in one common value that can be understood by actors outside sector as well.

To evaluate the impact of Saath’s work in the last 30 years, the SROI methodology was adopted, to measures change in ways that are relevant to the people or organizations that experienced or contributed to it. The analysis helped stakeholders to value, reflect on and measure the results of activities in a participatory way, thus enriching the (development) objectives of the organization and providing learning opportunities.
SCOPE OF THE EVALUATION

The study undertook a Retrospective SROI Evaluation, based on actual outcomes that had already taken place, owing to SAATH’s interventions. Although SAATH has impacted over a million lives, the evaluation assessed the value created in three main slums of Ahmedabad that SAATH has worked in, over the last thirty years. These include slums of Behrampura, Vasna and Juhapura which impacted 3, 80,106 persons.

The crux of SAATH’s work lies in the Integrated Slum Development (ISD) Approach, which strengthens the urban planning process by integrating the urban poor in the city planning and development process in a participatory manner. The aim is to create a healthy and enabling urban environment by providing adequate shelter and basic infrastructure facilities to slum dwellers. Activities and programs of the ISD framework are designed to enable slum residents to realize their potential by increasing their management and technical expertise, nurturing leadership, and enhancing their self-esteem and self-confidence. These abilities start a virtuous dynamic cycle of actions for development, that would lead to improvement in quality of life, that would enhance their self-worth, which would lead to critical reflection and finally to more actions for development.

INTERVENTIONS UNDER STUDY

1. Education for Pre-school Children

The intervention focused on building preschools for urban poor that address the basic growth and development needs of children like: basic education, health, nutritional and recreation. Children between the age group of 3 to 5 years were the main beneficiaries of the program.
2. **Mother and Child Care**

Activities under this domain focused on both, health and education outcomes. Mothers were educated and supported to improve their child’s education status, nutrition and care. Mothers living in slums were direct beneficiaries, while children also experienced value from the program.

3. **Tuberculosis Prevention**

Improving access to healthcare facilities and curtailing the spread of the disease were the main ambitions of the program. The program broadly comprised of awareness sessions and distribution of nutritious food supplies. Existing and potential patients were also mobilized for diagnostic tests. Patients were supported and motivated to seek and/or complete treatment.

4. **Youth Force**

The program formed youth groups where youth collaborated to discuss issues of their neighborhood, plan and execute solutions and activities, and organize community level activities. Themes mainly revolved around environment, self-identity, sports, financial inclusion, health, and skill development and government schemes.

5. **Youth Employment**

Saath provided vocational training to youth between 18 – 35 years, in the areas of computer education, personal care and beauty parlour services, retail management etc. and placed them in jobs. Youth were trained in functional job requirements, based on market needs. Saath also enrolled and trained workers in the informal sector by providing them vocational training in the areas of electrical work, carpentry, masonry and plumbing so that they can increase their earning potential.

6. **Women Livelihoods (Home Managers)**

This program was developed with an objective to build professional identities of marginalized women working as domestic help in Ahmedabad. Saath provided a structured training pertaining to home management in various domains like cooking, cleaning, baby-sitting and geriatric care.
7. Urban Livelihoods and Entrepreneurship

The program aimed to encourage setting up new nano-enterprises, and provide support to existing entrepreneurs. It offered education on theoretical concepts and practical learning to new and existing entrepreneurs. Mentors help enrolled participants to understand various facets of entrepreneurship, apply the learning and constantly assess the impact the program has had on them.

8. Incremental Housing/Basic Services

The major components involved were separate household connections for water supply, household toilets, drainage system, and pavement for internal roads, streetlight, landscaping, and facilities for solid waste management. Saath helped in facilitating payment and credit for the residents’ contribution towards the project.

9. New Affordable Housing

Saath promoted a holistic housing rights approach, which enabled socioeconomic equity and development. This programme created awareness amongst the slum communities about their housing rights and organized them against any illegal evictions which were carried out without prior notices and undesirable resettlements plans.

10. Electricity Supply

The pilot project provided 1,000 household level electricity connections at Rs.2,000 per connection. The project had two objectives, first to check if residents would pay Rs.2,000 for a connection and, if the monthly bill would be affordable. Moreover, an electricity bill was a very important document as proof of ownership; which was made available to them.

11. Financial Inclusion

Savings groups were formed for these communities which were then registered as savings and credit cooperative societies. The savings and credit programme then evolved into a professional micro finance basis, with more than 3,500 members. The Joint Liability Group (JLG) practice was then adopted.
12. Urban Resource Centre/Citizenship

The URC had volunteers that counselled people regarding their needs and even accompanied them to the respective civic bodies for enrolment/application for required government identities or public benefit schemes. This equipped marginalized communities to avail of government documents and schemes.

STAKEHOLDER ANALYSIS

Based on identified interventions, an in-depth stakeholder mapping was undertaken with Saath’s team and all stakeholder groups, who experienced change as a result of activities of the project and have invested in the projects. (The list of identified stakeholders is attached as Annexe 1). Key stakeholders were women, youth and community members (mostly adult male) for inclusion in the study, based on them being the main beneficiaries and target participants of the programs which were implemented.

In addition, all Saath’s implementation teams and experts working on slum and urban development were included in the study. Semi-structured interviews were conducted with them to gain deeper insights into the cultural nuances of and value created in communities.

SAMPLING

Calculated for a sample universe of 21,653 in three slums, assuming 95% confidence level and 5% margin of error, 377 people were aimed at, to be included in the study.

<table>
<thead>
<tr>
<th>AREA</th>
<th>RESPONDENT SIZE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Behrampura</td>
<td>79</td>
</tr>
<tr>
<td>Vasna</td>
<td>183</td>
</tr>
<tr>
<td>Juhapura</td>
<td>155</td>
</tr>
<tr>
<td>Total</td>
<td>377</td>
</tr>
<tr>
<td>Stakeholder Group</td>
<td>Total Group Size</td>
</tr>
<tr>
<td>-------------------</td>
<td>------------------</td>
</tr>
</tbody>
</table>
| Women             | 10,612           | 185            | • Financial Inclusion/Access to Credit  
|                   |                  |                | • Employability  
|                   |                  |                | • Health, Safety and Wellness  
|                   |                  |                | • Children’s education |
| Youth             | 720              | 11             | • Employability  
|                   |                  |                | • Leadership, Confidence |
| Community         | 9283             | 162            | • Access to basic services.  
|                   |                  |                | • Access to information  
|                   |                  |                | • Affordable Housing Facilities  
|                   |                  |                | • Improvement in Health, Safety and Wellness |

**RESEARCH TOOLS**

**Focus Group Discussions**

Several FGDs were undertaken with women, youth and community members to ascertain outcomes of the program as experienced by them. Discussions assessed their role and involvement in the program, perceptions of impact, and contextual realities related to integrated slum development.

**Contingency Valuation**

This method helped to estimate the value that respondents placed on services offered by Saath. The approach asked people to directly report their willingness to pay (WTP) to obtain that service, or willingness to accept (WTA) to give up that service.

**Value game**

Value Game uses cards with images and short descriptions of alternative goods, experiences and the like, that are tailored to the users of the game. They are then asked to rank and rate these cards so that comparative values of outcomes can be calculated.
Hypothetical budgets

The Group was given a mock budget of Rs. 10,000 to divide amongst all the interventions undertaken by Saath. This helped to understand their viewpoints in terms of % allocation of budgets to various activities and the value they place on these.

Semi-structured interviews

Interviews assessed respondent engagement with the organization and program awareness on the program and perceptions on relevance, effectiveness, impact and sustainability of interventions. They helped to determine important aspects of SROI calculations like attribution, drop-off and deadweight.

LIMITATIONS OF THE STUDY

Within the SROI framework, abstract, narrative or non-quantitative indicators such as confidence, joyfulness and family relationships have to be priced and adjusted according to stakeholder’s perspectives and adjusting factors such as deadweight and drop-off. We have to emphasize that the values are derived from the perceptions of the stakeholders and not from traditional models of predictive financial analysis. The social return on investment figures of this project should not be compared with that of different project because the perceptions and resulting benefits to the beneficiaries of different projects will vary. To make the analysis transparent, we prepare the SROI report in a comprehensive manner and openly explain the outcomes as well as the processes of calculation and derivation. We also list various assumptions and sensitivity analysis used in the process. The evaluation scope spanned a very long timeline, where there is a possibility of value significantly decreasing or increasing, and is difficult to estimate.

Recall bias was a prominent limitation since some interventions took place several years ago. Among the communities under study, monetizing impact of interventions was challenging. While they were able to articulate both and tangible and intangible outcomes for different activities, giving a monetary value to outcomes was many times random estimates or just ‘guess work’. The interconnectedness of interventions made it difficult to isolate monetary values for specific interventions and related outcomes. Spread out geographies and migration of people in and out of the areas, owing to upward social mobility made respondent/sample inclusion difficult.
MAPPING INPUTS, OUTPUT AND OUTCOMES

SROI is an outcomes-based measurement tool. It is important to map outcomes to develop an impact map, also called a theory of change or logic model, which shows the relationship between inputs, outputs and outcomes.

Mapping Inputs

Inputs are the financial value of the investment. Inputs are what stakeholders are contributing in order to make the activity possible and are used up in the course of the activity – money or time, for example. For most stakeholders, the inputs were Effort, Skills, Resources, Monetary contributions and Time.

Mapping outputs and indicators

Through the different research tools stakeholders identified a wide range of outputs. The outputs further were mapped to different indicators. Different data collection methods were used with the stakeholders to also triangulate the data received.

<table>
<thead>
<tr>
<th>STAKEHOLDER</th>
<th>OUTPUT</th>
<th>INDICATOR</th>
<th>DATA SOURCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td>Women participating in work, Improved reading habits, Monetary security, ability to take loans, Increase in savings</td>
<td>Number of first time women employees/ entrepreneurs, Improvement in household income with higher earning women households, Higher savings</td>
<td>FGDs, Value Game, Experts</td>
</tr>
<tr>
<td></td>
<td>Improvement in knowledge about health issues</td>
<td>Reduction in number of visits to the hospital, Reduction in TB Cases</td>
<td>FGDs, Value Game, Experts</td>
</tr>
<tr>
<td></td>
<td>Women participating in work, monetary contribution</td>
<td>Number of first time women employees/ entrepreneurs, Improvement in household income with higher earning women households, Higher savings</td>
<td>FGDs, Value Game, Experts</td>
</tr>
<tr>
<td>Youth</td>
<td>High skills among youth, Less dropouts, More education</td>
<td>Increased opportunities in higher skilled jobs</td>
<td>FGDs, Value Game</td>
</tr>
<tr>
<td>STAKEHOLDER</td>
<td>OUTPUT</td>
<td>INDICATOR</td>
<td>DATA SOURCE</td>
</tr>
<tr>
<td>-----------------</td>
<td>------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------</td>
<td>----------------------------------</td>
</tr>
<tr>
<td>Youth Force initiation, Community peace and unity</td>
<td>Increased numbers of youth attend schooling, decreased drop out, increased enrolments in higher studies.</td>
<td>FGDs, Value Game</td>
<td></td>
</tr>
<tr>
<td>Children</td>
<td>Enrolment of children in preschool, Enrolment through RTE</td>
<td>Increased number of children in Balwadi’s, Better nutrition</td>
<td>FGDs, Value Game (Of mothers)</td>
</tr>
<tr>
<td></td>
<td>Access to basic facilities (Electricity, Water, Sanitation, Roads), Better living conditions, Better housing facilities</td>
<td>Increased Electricity connections and upgradation of housing</td>
<td>FGDs, Value Game</td>
</tr>
<tr>
<td>Community</td>
<td>Ease to get information and required documentation processes, More information about rights</td>
<td>Increase in documents</td>
<td>FGDs, Value Game</td>
</tr>
<tr>
<td></td>
<td>Housing facilities, Lower interest rates, Increase in quality of life</td>
<td>Number of families who bought affordable houses</td>
<td>FGDs, Value Game</td>
</tr>
<tr>
<td></td>
<td>Improvement in knowledge about health issues</td>
<td>Reduction in number of visits to the hospital, Reduction in TB Cases</td>
<td>FGDs, Value Game, Expert</td>
</tr>
</tbody>
</table>

**MAPPING OUTCOMES**

The stakeholders had given multiple outcomes of the intervention. Outcomes as attached to each stakeholder are qualitatively outlined below:

**Children**

Children who have participated in the programs have improved health due to the nutrition support provided. They have academically coped better in schools because of a strong cognitive foundation. Immunization has prevented various illness as they grew.
Women

Women have been empowered in many ways. Timely immunization, hospital deliveries and better nutrition has improved their health. They have improved livelihoods and more income. Their world view has changed. They can take better care of their families. Many of them have become leaders in their communities.

Youth

The youth Saath has worked with have become motivated and self-assured. They have realized that they can bring about change in their families and communities. They can deal with other stake-holders in the city more confidently. They have become role-models and leaders.

Communities

Communities on the whole, have been empowered. They can organize themselves for getting their rights. They do not see themselves as disadvantaged and dependent on welfare support. Their dependency on politicians who considered them as vote banks has decreased. They are more secure about not getting evicted.

Electricity, water, sanitation and housing

Getting access to these basic services has enhanced the physical quality of life and have a multiplier effect. The impact has been reduced sickness and expenditure on health and increased expenditure on education of children. Women do not have to stand for hours collecting water and can use this time productively. The self-esteem of individuals and families has increased because they no longer see themselves as people living in slums. The social status of households has gone up because they live in decent housing.

Livelihoods

Apart from the quantitative increase in incomes, the ability to earn for oneself and contribute towards the well-being of the family has a huge psychological impact. The self-image of being a productive person and the respect that it evinces amongst families, peers and society is considerable. They become contributors to the national economy.
Financial inclusion

Financial inclusion is the backbone of economic empowerment. We closely observed how the ability to bank, save, get credit at reasonable rates, get insurance has contributed to the social and economic stability of individuals and families.

Quality of life

People and communities have seen a considerable increase in the quality of their lives. They live in better and safer physical surroundings. Their incomes have increased and they are able to generate surpluses. They are healthier and better educated. They use their surplus income to avail basic necessities, purchase vehicles and household appliances. They can now get housing loans.

Citizenship

People feel that they are equal citizens. They now have documents through which they can access their rights and benefits as citizens. They can engage with the government, middle class, private sector and civil society institutions confidently.

Policy advocacy and replication

A number of innovations, programmes and projects developed by Saath have been replicated. The Slum Networking Project was taken up by the Ahmedabad Municipal Corporation at the city level. The Slum Electrification Project was scaled up by Torrent Power in Ahmedabad and Surat cities. Youth employability training was scaled up by the Gujarat government across the state. Other foundations and NGOs have replicated this model. Urban Resource Centres became part of the National Urban Renewal Mission. Social enterprises such as Urmila and Griha Pravesh have been replicated by other organizations. These indicates a much wider social impact of Saath’s work.

FINANCIAL PROXIES

With the help of the value game and hypothetical budgets we were able to infer the common outcomes that were experienced by maximum stakeholders in all the three areas. These outcomes were then further given financial proxies. All values in SROI are subjective and are based on the perception of the stakeholders.
Values are a way of presenting the change that the stakeholders experienced and the financial value that they attribute to it. For outcomes for interventions like providing basic services, micro finance, health interventions identifying the value is relatively easy. But SROI also gives values to actives like reduction in student drop outs which are difficult to put a value to otherwise.

<table>
<thead>
<tr>
<th>STAKEHOLDER</th>
<th>INDICATOR</th>
<th>FINANCIAL PROXY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td>Number of first time women employees/entrepreneurs, Improvement in household income with higher earning women households, Higher savings</td>
<td>Average Savings</td>
</tr>
<tr>
<td></td>
<td>Number of first time women employees/entrepreneurs, Improvement in household income with higher earning women households, Higher savings</td>
<td>Average income of new enterprises</td>
</tr>
<tr>
<td></td>
<td>Reduction in number of visits to the hospital, Reduction in TB Cases</td>
<td>Average cost of healthcare among families and willingness to pay towards healthcare reported by households</td>
</tr>
<tr>
<td>Youth</td>
<td>Increased opportunities in higher skilled jobs</td>
<td>Average income of new jobs</td>
</tr>
<tr>
<td></td>
<td>Increased numbers of youth attend schooling, decreased drop out, increased enrolments in higher studies.</td>
<td>Reduction in number of drop outs, Women perception score</td>
</tr>
<tr>
<td>Children</td>
<td>Increased number of children in Balwadi's, Better nutrition</td>
<td>Higher nutrition of children, Women Perception number</td>
</tr>
<tr>
<td></td>
<td>Increased Electricity connections and upgradation of housing</td>
<td>Average cost of hiring external help plus set up cost for all basic services</td>
</tr>
<tr>
<td></td>
<td>Increase in documents</td>
<td>Average savings from using government subsidies</td>
</tr>
<tr>
<td>Community</td>
<td>Average savings from using government subsidies</td>
<td>Average cost of housing facilities</td>
</tr>
<tr>
<td></td>
<td>Reduction in number of visits to the hospital, Reduction in TB Cases</td>
<td>Average cost of healthcare among families and willingness to pay towards healthcare reported by households</td>
</tr>
</tbody>
</table>

ESTABLISHING IMPACT

It is assumed that with or without Saath there would have been some aspects of change that would have happened anyway in these areas either through other organizations, government interventions, the community itself.
It is important to calculate aspects which will keep in check that our numbers are not over claiming and will lead to credible results. Aspects such as deadweight, displacement, attribution and drop-off were measured for all interventions. This was again done through a participatory process with the stakeholders. Also as some of the program timeline has been 30 years, appropriate drop offs have been considered.

At the end of this process the impact is calculate with the financial frequencies that we have received and by discounting all 4 aspects.

CALCULATING THE SROI

The social return is expressed as a ratio of present value divided by value of inputs.

\[
\text{SROI ratio} = \frac{\text{Present Value}}{\text{Value of inputs}}
\]

The net social return divides the net present value by the value of the investment.

\[
\text{Net SROI ratio} = \frac{\text{Net Present Value}}{\text{Value of inputs}}
\]

*Net Present value is the value in the present of a sum of money, in contrast to some future value it will have when it has been invested at compound interest.* Since the programs started as early as 1989 to current 2018 a discount rate of 8% was assumed as an average rate for these 30 years. A discount rate is the minimum interest rate set by a countries federal reserve for lending out to other banks.

SROI was calculated for each of the three slum areas as well as an overall SROI value was calculated. The total financial value of the inputs for the three areas was Rs. 12, 87, 70,000 and the total present value was Rs.2, 54, 92, 13,918. This provided a SROI ratio of Rs. 20.80 of social value created for every Rs.1 of investment. While Behrampura had a ratio of 17.10, Vasna 33.39 and Juhapura 4.24.
Overall there were similar projects implemented in all areas, the input levels were different and the stakeholder perception differed from area to area. Since Vasna alone had an intervention on affordable housing, this led to a higher value given by the stakeholders as the price of the houses have also increased over a period of time. Similarly, Saath started working in Juhapura in 2003 where the intervention were limited to pre-school education, financial inclusion and livelihoods.

**CONCLUSION**

This evaluation applied the Social Return on Investment (SROI) approach, which is commonly used for measuring social impact. 4th Wheel acted as an impartial third party and employed a rigorous and meticulous evaluation process in the implementation of the project, including communicating with stakeholders involved in the project as well as adopting a professional attitude of integrity and accountability, so that the impact of the Saath interventions can be identified in a more objective and comprehensive manner and the benefits of the project maximized.
Parameters for measurement

The parameters for measurement have been the number of people who have benefitted, awareness and attitudinal change and, social and economic progress. The effects are both, short and long term. Saath reached 3,80,106 persons to enhance the quality of life of vulnerable people living in low-income neighborhoods through an empathetic, integrated and collaborative approach.

The SROI analysis demonstrated numerous positive outcomes from Saath’s activities. Overall, the project had an INR 20.80 social return on Investment for every rupee invested.

Value

Communities received significant value from the project, with outcomes related to empowerment, self-esteem and skills contributing highly to the final result, and participants generally thought that these outcomes were life-changing and would stay with them their whole lives.

Many factors were seen to contribute to outcomes that stakeholders experienced, by far the most important being their own commitment to taking the program and its benefits forward and applying them through building their lives.

It is important to recognize these extraordinary achievements over the last 30 years, and support Saath to expand its sphere of influence as well as help to raise its social value and attached community impacts.
About Saath

Initiated in 1989 as a Public Charitable Trust, Saath has now been active for several decades working with socially marginalised and vulnerable communities across the regions of Maharashtra, Rajasthan and Gujarat. Focusing on instituting measures for capacity-building in the areas of livelihood, health, education, skill-development, financial inclusion, and urban governance among others; the NGO has been a pioneer in rejuvenating underprivileged slums and neighbourhoods into well-organised, self-sustaining communities.

About 4th Wheel

The 4th Wheel was founded in 2010 with a vision to improve and strengthen social development programs. Over the years they have undertaken various impact evaluation studies with Governments, NGOs, corporates and social enterprises. They focus on periodic, objective assessments of a planned, ongoing, or completed project, program, or policy, to answer specific questions related to design, implementation, and results.

Social & Economic Impact

In last 30 years at Saath for every 1 Rs. of Investment Social Value Created Worth Rs. 20.80

₹ 1 invested ₹ 20.8 economic return

Address:
O/102, Nandanvan 5, Near Prematirth Derasar, Jodhpur Tekra, Ahmedabad, Gujarat 380015