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# Greenlight results and insights of TCB Graduates - 2022



We're **moving** South Africans from poverty and dependency towards independence and dignity

The Greenlight tool helps prove our impact

## What is the Greenlight Movement?

The [Greenlight Movement](#) is a collaborative group of 100+ non-profits, social enterprises, and businesses who use the Greenlight approach to measure, understand and give evidence of their social impact. 'Greenlight' is a social methodology and metric (survey) that helps people progress out of poverty by empowering them to understand and map their own choices. It encourages households to participate and own their journeys to a better quality of life, and at the same time, allows organisations to articulate the progress of poverty eradication and social impact against their programme objectives.

Taking Care of Business (TCB) has been using the Greenlight tool for over a decade to assess our beneficiaries' progress against the 50 poverty indicators. This independent feedback tool helps us reflect critically on whether our programmes and interventions have an impact, how much, and on which areas of participants' lives.

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*Greenlight is an approach that helps people progress out of poverty by empowering people to understand and map their own choices.*

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## The Greenlight metrics

The Greenlight approach is a social methodology that encompasses a metric. The metric consists of a survey with multi-dimensional indicators that can be delivered via an App on an Android device or paper-based. The survey uses stoplight colours (red, yellow, green), images in tables, and scorecards to create innovative maps that enable socio-economically challenged individuals and families to see and understand the ways in which they are 'poor' or lack resilience.

The survey assesses poverty levels using 50 indicators grouped into 6 dimensions of poverty:



And for each of the 50 indicators, there are three scenarios to choose from:



Facilitators trained in the Greenlight approach conduct household visits to facilitate the surveys with the entire family. The Facilitators create a safe space for the household to share sensitive information and ensure that the family is prepared and willing to answer all questions as honestly as possible.

The household completes the Greenlight survey on paper or using the App, by selecting the scenario for each indicator that most reflects their current circumstances.

Because the metric contrasts poverty with non-poverty, it encourages people to take action to help themselves to address the difference. As households systematically work on moving their issues of poverty from red to green, regular application of this survey over time allows for more comprehensive measurement and mapping of social and cultural wealth, which until now has been a challenge for the development sector.

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*To date, 118 organisations have used this social methodology in South Africa, and in 2023 TGO is scaling to other African countries.*

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## **Measuring the poverty-reducing impact of the TCB Resell programme**

Recently we wanted to analyse and assess the impact of the TCB Resell programme over time, including the potential longer term impact, after a beneficiary had graduated from our programme.

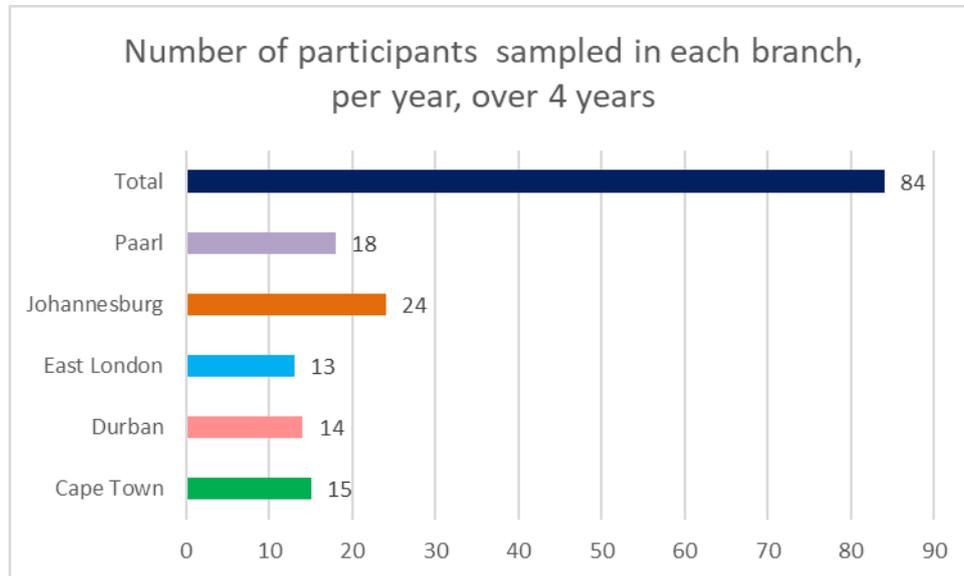
When an unemployed mother joins our [Resell programme](#) (previously called “The Clothing Bank” programme) we do 3 Greenlight assessments with her during the course of the programme. For this report we conducted a fourth assessment so that we could see impact after she had left TCB.

- Assessment #1 is at 0 Months (Baseline)
- Assessment #2 is at 12 Months (1 Year into programme)
- Assessment #3 is at 24 months (Graduation from the programme)
- Assessment #4 is at 36 months (1 Year after graduating from the programme)

## Our sample

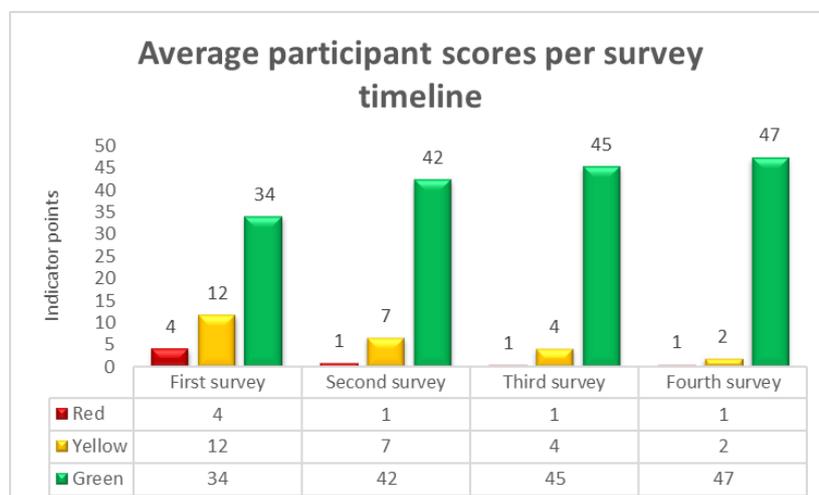
A sample of the same graduates, across five TCB branches, was analysed for impact over time. The sample was selected from graduates who had started and completed the TCB Resell programme between 2017 and 2022.

A total of 84 participants were sampled for data over a period of 5 years, using 4 surveys. Johannesburg and Paarl branches contributed the most participants for the analysis.



### **Insight 1: The Resell programme helps to eradicate poverty within the first year, and that impact is sustained over time**

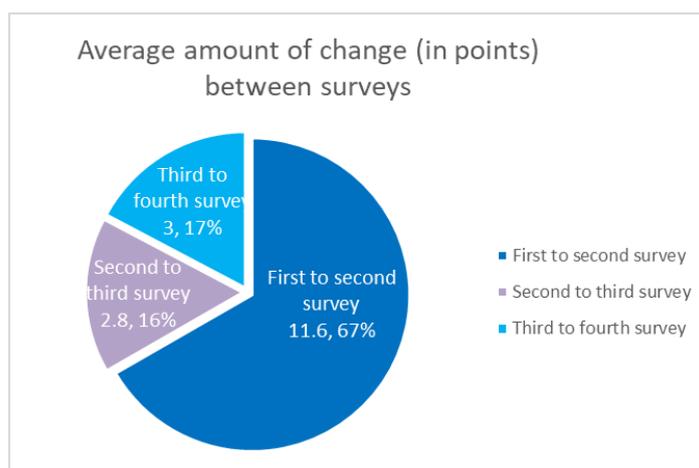
TCB participants started the programme with an average score of 34:12:4 (green:orange:red) in the first survey, and completed the fourth survey with an average score of 47:2:1. The average number of indicators reported red and yellow declined over the survey timeline. Considering the max score attainable is 50:0:0, this is an outstanding impact result. Overall, the implication is that there is a definite shift over time towards the improvement of scores. This is excellent evidence of social impact and validates TCB's Theory of Change (for those participants who were able to stay on the 2-year programme). This shows that participants were not only able to maintain their quality of life after exiting the programme (with average 45:4:1) but were able to improve over the following years (47:2:1).



## **Insight 2: The Resell programme's biggest impact is in Year 1, which is embedded in Year 2**

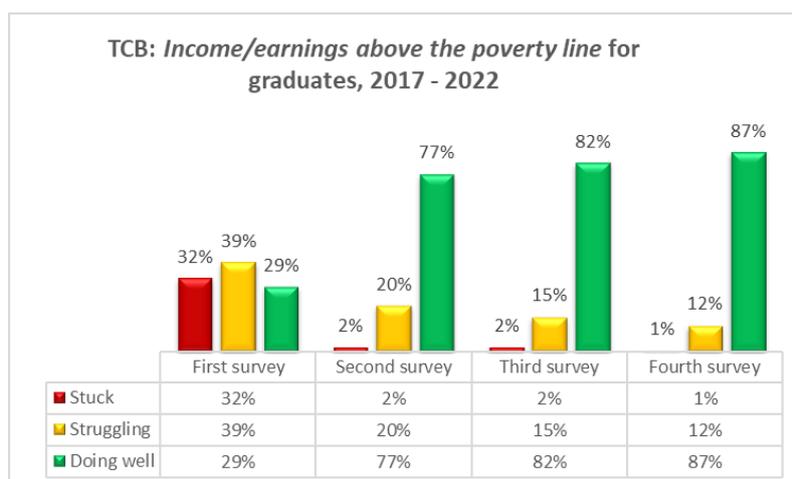
Looking at the amount of change over the survey timeline, it appears that most effort put into change occurs within the first year of the programme (average of 11.6 points, 67% of total change experienced over time). The amount of change during the second year is 2.8 points, 16% of total change experienced over time. After the graduates exited the programme, they continued to work on their lives, and it is inspiring to see that participants manage to sustain and improve their efforts to hold on to the recently acquired quality of life.

Analysis of all data within the Greenlight Movement in 2019 showed that most 'impact' happens in the first year of engagement. This insight could lead to programmes developing a strategy to prioritise year 1 as 'critical effort' required and year 2 as 'permanent embedding' to assist participants to maximise their shift to a better quality of life.



## **Insight 3: 77% of our Resell participants earn R5000 per month by the end of year 1**

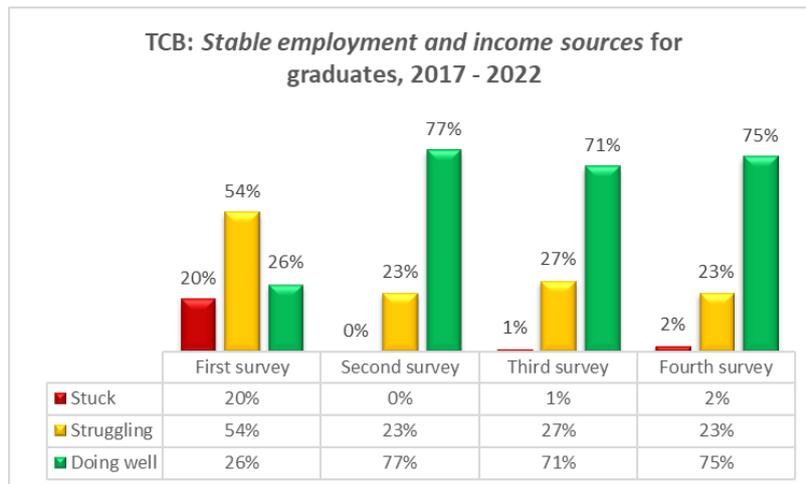
Exploring the graphs below we can see that 8 of the 9 indicators for *Income/Earnings above the poverty line* can improve quickly from baseline to the second survey (at around 12 months), given the appropriate support and available resources.



Considering that 71% of the participants were struggling/stuck with this indicator at the beginning of the programme, it's wonderful to see that change can happen so quickly after just 1 year.

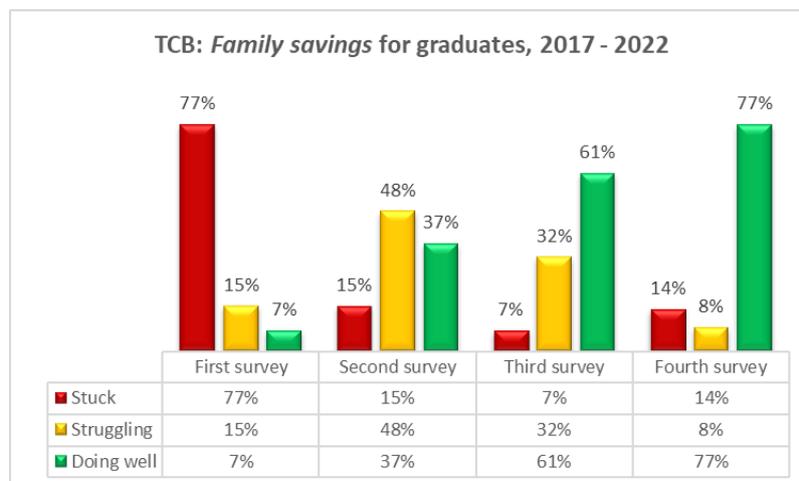
77% of the participants were able to access R5,000 income or more per month by the end of year 1 of the programme. And they were able to sustain this effort, even through the tough years of Covid 19, lockdowns, social trauma, and electricity load-shedding.

**Insight 4: The Resell model helps participants UP (not out) by helping them develop their own, stable, income sources.**



This indicator shows participants are able to change quickly given the appropriate support and encouragement (hand-up, not hand-out). 70% of participants improved their ability to generate stable income that families can rely on by the end of the first year of the programme. Often having one person in the family with an awareness and plan for entrepreneurial action can change an entire family's outlook and behaviour.

**Insight 5: Family savings in South Africa is very poor and takes longer to improve**



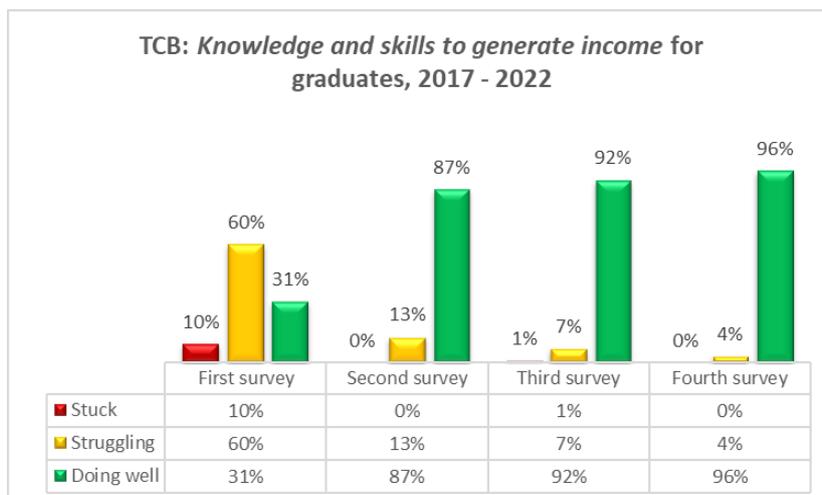
Looking at the results, it is interesting to note that the indicator reflecting the highest level of deprivation at baseline is *family savings* (77% red). More specifically, on entering the programme, participants self-diagnose their savings situation as “the family has never, or almost never, saved”.

Additionally, it appears that this indicator is the hardest to change over time, compared to the other 8 indicators. This could be due to participants (a) living from hand-to-mouth (survival mode) and not believing they can afford to save, (b) not having role models or a positive previous experience with saving, (c) being in debt and any spare income is used to repay accounts and loans, and (d) cultural beliefs where participants may ascribe to the concept that you should “live for today as the future will take care of itself”.

Additionally, it takes a long time for this indicator to change as participants often feel they need to get out of debt first before they can start saving – this may mean paying off retail accounts, loansharks, study fees, etc. When participants start to earn money, they naturally want to ‘splurge’ a little, to treat themselves and their families to experiences and things they have never had

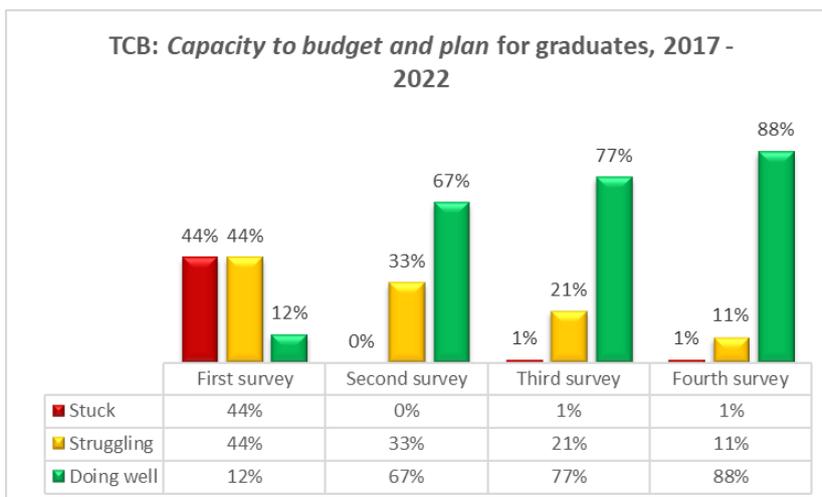
before. By the end of the programme (third survey), 61% of participants are saving strongly, and by the fourth survey 77% of participants have inculcated and sustained the act of saving.

**Insight 6: The Resell programme significantly improves participant’s knowledge and skills to generate an income**



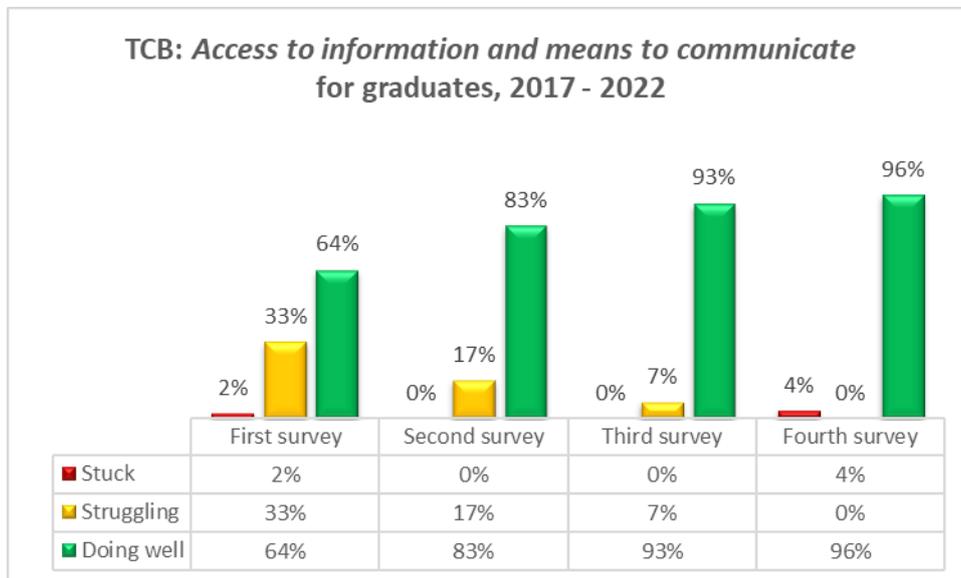
It is very pleasing to see how quickly the indicator for *knowledge and skills to generate an income* improves after 1 year. And it becomes the indicator with one of the highest score changes after 4 years! This validates TCB’s theory of change very strongly.

**Insight 7: When people learn how to plan and budget it supports their long-term money management skills.**



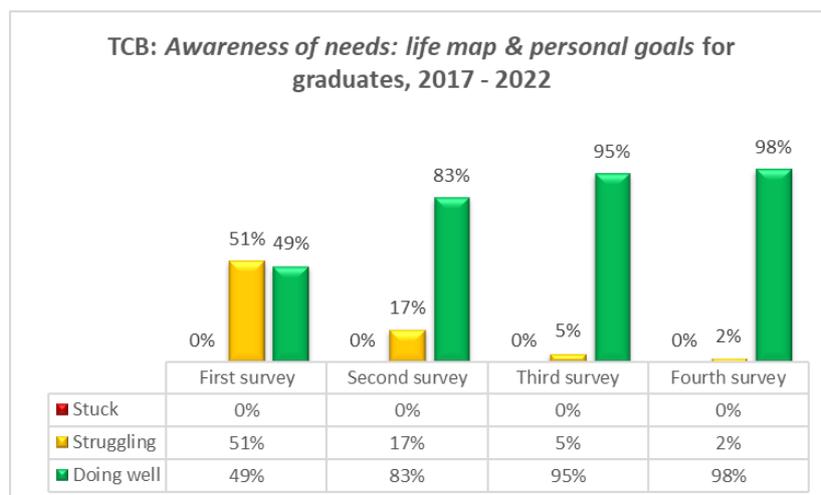
The indicator *capacity to plan and budget* takes time, diligence, and practice to get right. It’s a very important indicator that dovetails into financial resilience. This year-on-year performance shows that the participants are continuing to learn and grow in their ability to manage money. It’s a powerful result.

**Insight 8: Being digitally and socially connected and confident is crucial to entrepreneurial success.**



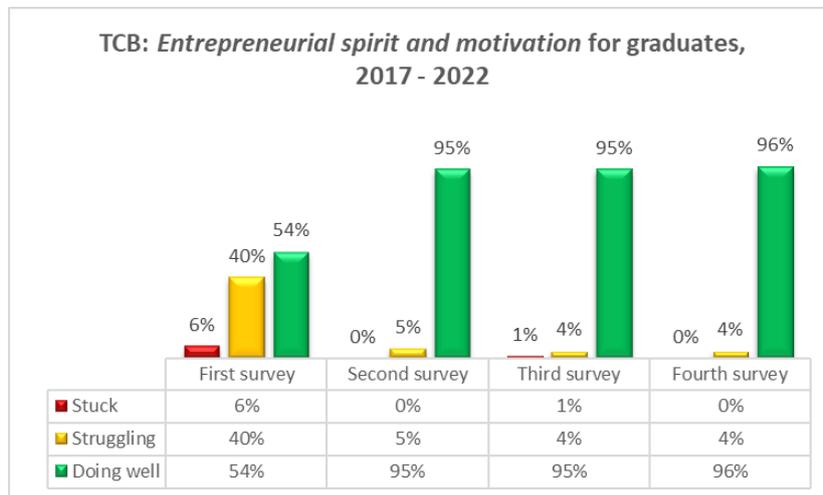
With digital networking and social media playing an increasingly important role in self-employment, this indicator shows that participants are not afraid to use all forms of information and communication mechanisms to educate their families and drive their businesses.

**Insight 9: TCB's focus on setting and personal sharing goals help to turn dreams into realities**



This indicator for having a *life map and personal goals* shows that after 1 year attending a TCB programme most participants and their family members understand their current situation and dream of a better life. This is in no small way encouraged by participants being able to listen to each other talk about their goals at TCB and sharing in a group vision of a better life. Participants have short, medium, long-term goals and their families are talking together about common goals, and stretching to reach them.

**Insight 10: Entrepreneurial spirit and motivation is a skills that can be learnt**



It is a pleasure to see the indicator for *entrepreneurial spirit and motivation* show so many greens after only 1 year on the programme. It is terrifying to try new things, especially for older women, and being on a programme where they are encouraged to have courage, and held in a safe space while they explore and build agency, is enormously liberating. By the end of the first year (second survey) the participants are taking well-thought-out risks, learning from their mistakes, and are highly motivated to achieve goals. They are not afraid of failure or trying again. And this mind shift continues all the way to graduation and beyond.

### **Conclusion**

The TCB Resell programme is a holistic human development intervention that transforms participants inside and out. Through our heads-heart-hands approach, we catalyse all aspects of an unemployed mother's life and help her become the captain of her own ship. The result? Families are transformed. And the transformation is sustained over time.

**The TCB Resell programme alters the trajectory of a family's life, for good.**