

Women's Economic Empowerment Indicator, Guidance and Tools

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LIST OF ACRONYMS

ANCP	Australian NGO Cooperation Program	ToC	Theory of Change
COI	Compendium of indicators	UNF	United Nations Foundation
DCED	Donor Committee for Enterprise Development	WEAI	Women Empowerment in Agriculture Index
FGDs	Focus group discussions	WEAMS	Women's Empowerment and Market Systems
EBF	Evidence-building framework	WEE	Women's Economic Empowerment
FLIP	Financial Literacy and Inclusion Project (WVA project in Papua New Guinea)	WV	World Vision
GPoP	Gender Inclusive Pathways out of Poverty (WVA WEE project in Bangladesh)	WVA	World Vision Australia
HH	Household	WVI	World Vision International
ICRW	International Center for Research on Women		
IFPRI	International Food Policy Research Institute		
iLive	Gender and Disability Inclusive Economic Development (WVA WEE and Disability Inclusion project in Sri Lanka)		
IGA	Income-generating activity		
iMSD	Inclusive Market Systems Development		
J-PAL	Jamil Latif Poverty Action Lab		
MDF	Market Development Facility		
MELF	The Monitoring Evaluation and Learning Framework		
NSVC	Nutrition Sensitive Value Chain for Smallholder Farmers (WVA WEE project in Bangladesh)		
SGB	Small Growing Business		



OVERVIEW

One of the main ways to deepen World Vision's (WV) impact in women's economic empowerment (WEE) is to improve the measurement of WEE domains: economic advancement, access, agency, and equitable systems.

World Vision's Women's Economic Empowerment (WEE) Framework and Program Quality Assurance Standards (PQAS) (2022) has two key monitoring and evaluation standards:

9. Identify appropriate indicators and design the monitoring and evaluation plan to capture WEE outcomes.
10. Conduct timely analysis of the results and utilise findings to inform adaptive management and future programming

Purpose:

Key objectives of World Vision's WEE Framework and PQAS are to: i) provide a consistent WEE definition to inform design, implementation, and key standards to support World Vision Field Offices (FOs) to promote WEE outcomes across the project cycle; ii) a common framework for WEE measurement. While the WEE Framework and PQAS outlines the overarching monitoring and evaluation (M&E) approach, this resource provides detailed guidance and practical tools to practically measure WEE indicators.

It is hoped that this resource will support a consistent approach to measuring WEE across World Vision's livelihood programming. Further to this, it is also envisaged that these indicators will support World Vision to: monitor and evaluate individual projects; compare results across projects; and aggregate achievements at the portfolio level.

Audience:

The key audience for this are M&E and technical staff working on livelihoods programs wanting to measure WEE holistic outcomes. Staffs can refer to this resource during program design, baseline, mid-term evaluations, final evaluations, impact or other assessments. The resource will also be relevant to external consultancies hired to support World Vision Field Offices throughout the project cycle. It is recommended that the audience first refer to the WEE Framework and PQAS (2022) section first, specifically PQAS 9 and 10 on M&E. For guidance on overall project evaluation, the audience can refer to WVA's Evidence Building Framework Monitoring and Evaluation Guidance.

How to use this resource:

This chapter is divided into five sections. After the overview, four sections are organised by WV WEE domains: economic advancement, access, agency and equitable systems. Each section begins with WVA's definition of the WEE domain for reference. Following this, guidance on outcome and intermediate outcome level indicators is provided. The indicators selected correspond to the WEE Framework and PQAS Figure 9: Meta ToC: Pathways to WEE in 'principal' WEE programs and Table 7: WEE Framework Indicators, Definitions and Means of Verification.

For each indicator, its definition and sources are provided first. The measurement tool is then presented, with guidance on its use and analysis explained. Points for the consideration of enumerators and evaluators are included to ensure the correct use of the measurement tool. Where needed, notes for adaptation are also added towards the end of detailed guidance on indicator measurement. Finally, the list of key resources which were drawn upon for indicator development is provided in Annex 1, followed by WEE-related livelihoods goal-level indicators and guidance notes in Annex 2.

Background:

Several key steps were undertaken to develop this resource. First, a review of literature on key monitoring and evaluation approaches and practices to WEE in the international development sector – with a particular focus on WEE in inclusive market systems development (IMSD) programs – was commissioned by WVA in 2019. This was done in parallel with the development of WV's WEE Framework and PQAS. Based on the review of current practices in the international development sector and emerging good practices in indicator measurement in WVA's pilot WEE programs in the Asia-Pacific, a set of indicators was proposed aligned to the new WEE Framework and PQAS domains of empowerment: economic advancement, access, agency and equitable systems.

In 2020, further work was undertaken to refine this area in consultation with the WVA Economic Empowerment Working Group and WVI monitoring and evaluation colleagues. A set of indicators at the outcome and intermediate outcome levels was selected considering: suitability for the purpose and alignment with sector good practices; learning from the measurement experiences of existing WVA WEE projects; feasibility for the organisation ie, need vs. cost; and appropriateness for WV's other initiatives, such as meta-analysis. After multiple iterations, a set of WEE indicators was finalised with relevance for a spectrum of WV livelihoods-related programs. In 2021, there was an additional review of this indicator list following further benchmarking of good practices in the market systems development space, including the addition of qualitative indicators.

Text Box I: Guiding principles for WEE monitoring and evaluation

Setting and tracking and projections:

Targets are intervention-specific participation or reach, whereas projections are estimates of results or impacts. Setting targets for interventions helps to project their likely results and track the implementation progress. It is therefore important to set the targets and estimate the projections for all outputs and outcomes respectively.

Cut-offs:

While the document provides suggestions on setting up cut-off points for certain indicators, they can be different for different contexts. Agree on cut-offs as part of projections.

Gender and disability disaggregation of HHs:

In most livelihoods programs implemented by WV, the HH is a key unit of analysis. In order to ensure gender disaggregation of HHs, WVA-supported livelihoods projects are required to disaggregate between male-headed and female-headed HHs. This will help understand and respond to the differentiated challenges faced by these HH types. Projects should consider the country context for the definition. Further disaggregation can be done using USAID categorisation of HH types ie, 1) female and male adults; 2) adult female, no adult male; 3) adult male, no adult female; and 4) child, no adult. In addition, all indicators can be disaggregated by persons with and without disability.

Counting beneficiaries:

Beneficiaries of a project are not limited to the project participants. Program participants are people who participate in interventions or activities, whereas beneficiaries include everyone who stands to benefit. WV is interested in changes in income at the HH level as a result of participation in the program, and the HH is considered a unit where all members will benefit. Therefore, all HH members will be counted as beneficiaries.

Use of qualitative methods:

Most of the WVA's WEE indicators and corresponding methods for measurement are quantitative. Use of qualitative methods are proposed for further exploration where necessary and for triangulation. This focus on quantitative methods of measurement has been intentional because WVA is keen on measuring and reporting results at the portfolio level, conducting meta-analysis of results from multiple projects and reporting on higher-level indicators such as Sustainable Development Goals. However, given the nature of WEE-related changes, qualitative methods should be used for design and assessment, ongoing reflection and learning during implementation.

Prioritising WEE indicators:

This guide provides a comprehensive overview of WEE indicators proposed in the WEE Framework and PQAS, including those that are 'core', 'recommended' and 'suggested'. When selecting from 'recommended' and 'suggested' indicators, project teams should prioritise indicators that are the most relevant to the individual project ToC and project-specific local and country context.

Respect respondents' time and avoid collecting unnecessary data:

While using the tools included in this guide as part of a survey module, examine all items carefully to identify where repetition can be avoided. Collect only the data that is to be used. If a technology-assisted survey is being administered, use skip logics, filters and auto-fill etc, functions to avoid asking irrelevant questions and repetition.

Enumerator skills and training:

Make sure enumerators are trained in gender-sensitive data collection. In addition, they all should have similar understanding of various concepts, how to pose questions and the use of prompts.

Evaluation design:

Under WVA's EBF, an embedded mixed-methods design has been recommended for all WVA evaluations. Therefore, WEE measurement should adhere to organisational practices in terms of choice of evaluation design where possible.



Photo: Nonawathy produces mushrooms and mushroom hot drinks. The mushroom value chain had good opportunities for women in post-harvest processing and value addition. Nonawathy was a participant in the Gender and Disability Inclusive Economic Development Project (iLIVE) implemented by World Vision Lanka (WVL) (World Vision Lanka)

I - ECONOMIC ADVANCEMENT

This refers to the increase in income or employment from IGAs, including improved consumption smoothing to support HHs meet their basic needs. For projects with a focus on income-generation, this is measured at the HH level and is disaggregated between male and female-headed HHs. However, these distinctions might also refer to individual business owners or waged employees.

1.1 % of households with increased income¹

Definition

Household (HH) income is defined as gross income earned from all economic activities by all HH members aged 15 years and older, over a 12-month period. The indicator measures change, but not the magnitude of change. It therefore includes the percentage of HHs whose income increased by any amount (even one cent). This demonstrates evidence of an overall direction trend.

How to measure

Accurate measurement of income in developing country contexts can be expensive. This proposed method aims to achieve a balance of accuracy and costs, for the best approximation with minimum time and resource costs to the projects and the respondents. Ideally, the information is sourced via a panel study to see actual change in income of the same HHs over time. This may be feasible under some economic empowerment approaches using the tool below (Scenario A) to calculate the indicator value. However, WV is more likely to use cross-sectional studies, where a randomly selected sample of

respondents will be asked the same questions and data will be used to calculate an AVERAGE income across the sample. This calculated average can then be compared between baseline and endline results.

Please note: using a random sample of HHs cannot provide the percentage or proportion of HHs with increased income as different HHs will be sampled at the baseline and endline evaluations. Instead, the result will be reported as 'percentage average increase in HH income'. Where baseline data/indicator values are not available at all, perception of change in income can also be measured using a different tool (Scenario B below). This provides the same indicator as for Scenario A (panel), but with less comparability across projects due to different measurement methods.

SCENARIO A: WHERE BASELINE IS TO BE CONDUCTED

When using the tool below, components/categories can be added or removed, however, must remain consistent between baseline and endline evaluations.

Q - I would like to know how your HH earns money. In the past 12 months, have any of your HH member(s) who are aged 15 years and older made any money from jobs/sources such as ... (Read the categories one by one)

For each 'Yes' answer
In the past 12 months, approximately how much of your HH income was generated from this source? (Amount in local currency)

a	Paid employment (eg, salary or wage)	0 = No	1 = Yes	
b	Sale of crops or produce (all crops; all seasons)	0 = No	1 = Yes	
c	Sale of livestock (all types by all members of the HH)	0 = No	1 = Yes	
d	Sale of tree products (honey, wood carvings, timber, medicinal products etc.) (for Natural Resource Management/Farmer Managed Natural Regeneration)	0 = No	1 = Yes	
e	Sale of other goods (shop etc.)	0 = No	1 = Yes	
f	Money transfer (eg, pension, social safety net transfers and remittance from friends or family)	0 = No	1 = Yes	
g	Other sources eg, rent of a building/land, equipment, vehicle etc. (Please specify)	0 = No	1 = Yes	
h	Sale of services (eg, milling, threshing, ploughing etc.)	0 = No	1 = Yes	

¹ Core WEE EBF indicator, reference O.EE.1; WVI Col reference C2C.25149, but the measurement method used is not the same as that for the COI.

In a panel study, total HH income is calculated by adding amounts across categories for each HH and comparing it with the baseline income of **the same HH**. The indicator value ie, percentage of HHs having any increase in income from baseline to endline be calculated by:

- Numerator: # of HHs with an increase in income from baseline to endline
- Denominator: Total # of HHs surveyed

Divide the numerator with the denominator and multiply by 100.

For a cross-sectional study, calculate the average income by adding amounts across categories for all HHs and dividing by the total number of respondents. Convert the average values to USD using the exchange rate at the time of survey. Compare with the baseline and/or a comparison group as applicable.

If this is a paper-based survey, enumerators should carry extra sheets/notebook and note the number of family members who are aged 15 years and older when preparing the HH profile. Then, for each response category, ask who is involved in that income source and calculate the total HH income for all members for each category and enter to the relevant field.

Once the total HH income is calculated, ask the respondent if the figure seems correct. If they have any issues, discuss these with them. Keep in mind that respondents might not have ever reflected/calculated the total HH income in this way. Be open to help them understand how you got this figure.

SCENARIO B: ESTIMATION AT ENDLINE ONLY

Q1 - All things considered, what is your HH annual income now from all sources (eg, paid employment; sales of crops, livestock, and goods; money transfer and rental incomes; other sources), compared with what it was in the period [before the intervention started]?

a	Much higher now compared with before	
b	Little bit higher now compared with before	
c	Same as before	
d	Little bit less now compared with before	
e	Much less now compared with before	

If the response to the above question is 'much higher', or 'little bit higher', ask:

Q2 - Why do you think the annual income of your HH is higher now compared with the time before [x]?

a	List reasons: Any reason that is not related to the project eg, positive change in the socio-economic context; a family member got a job ...	Do not give suggestions, let the respondent think and provide the reasons. List them under the relevant category.
b	Any reason that can be attributed to the project eg, now growing better crops; now getting higher price through the producer group; now raising many chickens thanks to the technical advice and inputs provided by the project ...	
c	Don't know	Not project-related

To calculate the indicator value:

- Numerator: # of HHs with higher income ie, opting for options a) or b) for Q1 AND co/attribution the increase to the project ie, option b) for Q2
- Denominator: # of respondents

Notes for enumerators/evaluators

Scenario A

Data collectors should be trained to:

- Prompt for estimates eg, 'Do you think it was more or less than \$100 in the last 12 months?'
- Add up responses stated for the 12-month period and check that the amounts make sense eg, a respondent might report their monthly salary instead of their total for the 12 months.
- Probe further for best estimation of crops/produce income by asking if they have considered all crops for all seasons. Use their notebooks to take notes and help the respondents come up with the best possible estimate.
- Not rush the respondent for their response. Let them think and provide their best guess.

Scenario B

- For Q2-b, a list of possible factors attributable to the project can be prepared and added to the tool.

1.2 Average value of target products sold in the last 12 months²

Definition

Average (mean) value of products sold in last 12 months for target crops/enterprises to all sources. This will include all target crops and products (that is, crops and products the project is targeting) regardless of to whom or how the products are sold. Allocate a separate line in the Indicator Tracking Table (ITT) for each target crop/product.

Please note: This indicator measures gross value before expenses are taken into account. A separate indicator should be used for measuring profit.

How to measure

Measurement of this indicator is based on direct questioning and recall by HHs/respondents. The respondent will be asked to recall the value of each target crop/produce sold for all seasons/cycles in the last 12 months, and an average (mean) will be calculated for each crop/product separately. A project-specific list of crops/produce will be prepared and added to Q1.

Q	Target crops/products:	1	2	3	...
1	In the last 12 months, have you/your HH grown/produced/harvested any (read each product category)?	0 = No 1 = Yes	0 = No 1 = Yes	0 = No 1 = Yes	
2	(For each 1 = 1) Did you/your HH sell any [product] in the last 12 months? Note: This includes selling to all sources/markets.	0 = No 1 = Yes	0 = No 1 = Yes	0 = No 1 = Yes	
3	(For each 2 = 1) About how much [value in local currency] did you/your HH earn from selling [product] in the last 12 months? This includes all seasons for each crop.	[Value]	[Value]	[Value]	

² Core WEE EBF indicator, Reference O.EE.13. WVI COI reference C4B:15737 with minor changes in measurement method.

Question 3 is used to obtain the value sold of each crop/product among those HHs who sold the crop (Q2). It is recommended to use an appropriate step by step method for the particular crop/product to determine the value of product sold over the 12-month period. This may require additional questions and (post) calculation to arrive at an annual figure eg, a two-step method asking how many harvests in the last 12 months, and then how much was sold (value) in each harvest. The key for measurement here is 'harvest' as this is a more defined point in time than a growing period, and indicates that a crop/product reached maturity.

For crops/products sold perennially, ask how many months in the last 12 months was the crop/product sold and approximately how much was earned per month. Add the amounts to arrive at a total (annual) amount. Note that this value is gross (amount received), not net (amount earned after expenses). If a value is unknown, prompt, 'More than \$10?', 'More than \$100?' etc, in local currency. An estimate is better than nothing. If the respondent is still unable to provide an estimate, step out/move to the next question.

To calculate the indicator value

- Numerator: Total value of crop sold by all HHs (sum of the amounts in Q3)
- Denominator: All HHs that sold particular crop/product (ie, among those responding I = Yes to Q2).

Note: Repeat the process for each crop/product. Also, the ITT will require a MEAN value for each crop/product separately. Disaggregate by sex. Compare with the baseline and the control group, if any.

Notes for enumerators/evaluators

- Prepare a list of all products/crops being promoted by the project, the number of cycles/harvests per year and market prices. Add them to the questions to help enumerators.
- Focus on target crop only. For instance, if the project is supporting chili and the HH is selling groundnut, we do not need to know about groundnut. This may be captured by other indicators (eg, HH income).

1.3 Number of jobs supported³

Definition

This indicator measures the number of full-time and part-time jobs maintained and created by project-supported businesses. DCED (2016) definition of this indicator includes both direct and indirect jobs, full-time, part-time, seasonal, contractual, and informal employment jobs supported and created in the sector; value chain or companies targeted by the intervention (Small Growing Business (SGB) enterprises or other supported businesses in WV's case) at the end of the reporting period, converted to full-time equivalent (DCED 2016a). However, given the complexity of including all the above job types and resultant difficulty in measurement, WVA is targeting only full-time and part-time jobs maintained and created by the program. Part-time jobs will not be converted to full-time equivalent as this over-complicates the measure.

How to measure

Data on jobs **maintained** and **created** can be self-reported by the targeted businesses/enterprises using before/after census of all businesses/enterprises. The number of part-time and full-time employees on the payroll at the beginning and end

of the loan cycle of the businesses/enterprises, disaggregated by sex, will be obtained from the businesses/enterprises. The number of employees from all SGBs/other supported businesses, disaggregated by sex and employment type (full/part-time), at the start of their first loan cycle will be used as the baseline.

To calculate the indicator ie, number of jobs **supported (maintained + created)**, subtract the baseline number of jobs (ie, number of people on the payroll of the targeted businesses at the start of the first cycle) from the number of jobs in the relevant reporting period/end of the latest loan cycle. Disaggregate by sex and full-time and part-time job categories.

If a distinction is to be made between jobs maintained and jobs created:

- Jobs maintained = # of full-time and part-time jobs at the beginning of the loan cycle (total number for all SGBs who began a loan cycle during the program duration). Employees from one SGB or other supported business are counted only once, that is at the start of their first loan cycle.
- Jobs created = Difference in # of full-time and part-time jobs between the end of the latest cycle and the beginning of the first cycle.

³ Core WEE EBF indicator, Reference O.EE.10. WVI Col pending request for inclusion.

1.4 Proportion⁴ of women and men having their own regular income⁵

Definition

This indicator measures the percentage of women and men reporting having a regular income. 'Regular' refers to a source of income where the respondent will have money/income at fixed or uniform intervals (could be daily, fortnightly, monthly, or seasonal) from any source (eg, family enterprise, own enterprise or employment), separate from the income sources of other family members.

Own income is one indication of women's economic advancement and empowerment. If this indicator is included as a WEE indicator, the percentage of men and women with their own regular income becomes a way to assess the gap between men and women and changes over time in the proportion of women with their own income.

Source⁶

The indicator is an adaptation of:
ICRW: Women have their own source of income.

How to measure

This can be measured with O.EE 2: Proportion of HHs where at least two adults are earning an income by first asking a simple question:

Q – 'Do you have your own source of income?' Yes = 1; No = 0

Then ask about the OTHER ADULT family members to identify the number of people in the HH earning an income.

Q - Do you have your own regular source of income for last 12 months? This could be the family enterprise or an independent source.

Yes = 1. If 'Yes', select from the options below. Multiple selections are possible.

No = 0. If 'No', skip to next question.

	If 'yes', what is the source of income?	Mark the applicable option
1	Own enterprise (including but not limited to production or post-harvest processing, working as an intermediate service provider) = 1	
2	Contribution to family enterprise (including production or post-harvest processing) = 2	
3	Regular employment (where a person gets an agreed remuneration after an agreed period of time on an ongoing basis) = 3	
4	Wage labour (where a person gets paid as per the number of days/hours of their labour) = 4	
5	Others = 5 (Please specify)	

To calculate the indicator

- Numerator: # of respondents answering 1 'Yes'
- Denominator: Total # of respondents surveyed

Divide the numerator with the denominator and multiply by 100 to get the indicator value. Disaggregate by sex.

If the indicator is not to be combined with O.EE.2, use the format below.

- Numerator: # of respondents answering 1 'Yes'
- Denominator: Total # of survey respondents

Divide the numerator with the denominator and multiply by 100 to get the indicator value.

Whether calculating with or without O.EE.2, disaggregate by sex and then numbers/percentage in each category can be calculated. Compare with the baseline (and control/comparison group where applicable). If this indicator is included as a WEE indicator, calculate the gap between men and women from baseline to endline.

4 Title of all the WEE EBF indicator which are not from the WVI Col and measures 'percentage' have been changed to 'proportion' to fit to Horizon requirements.

5 Recommended WEE EBF indicator, Reference O.EE.4; WVI Col pending request for inclusion.

6 A list of references to sources for indicators is added at the end of the document - Annex 1.

Notes for enumerators/evaluators

- If a man and a woman have a joint enterprise ie, a farm where the other is also helping, level of control over income will be used to determine if a woman/man has an income by asking further questions about control over use of the income eg, whether it can be spent at their discretion.

Q - 'Is there a portion of money that you regularly have decision-making power over its use?' AND 'When you receive this money, do you decide how some of it is spent?'

If 'Yes', mark the family enterprise as the regular source of income. If 'No', don't mark the family enterprise as the REGULAR source of income.

- This does not include money received from a male family member to spend on domestic needs – even if women have complete power over spending it. Regular income is the money a woman/man earns.
- Examples of 'regular' income have been given in the measurement table, but other examples may also be relevant in a given context. For example, if a woman goes to the market every Saturday to sell surplus produce, this counts as regular income; but if she goes only once or twice in a season, this is not regular. Similarly, if a woman is paid for helping someone in domestic work occasionally, this is not regular income; but if she works and is paid every month, it is considered regular income.

1.5 Average business profit in the last 12 months⁷

Definition

This indicator measures the average business profit over past 12 months. Business profit refers to gross income (earned from the business/enterprise supported by the program, including Micro Small and Medium Enterprises, Intermediate Service Providers, micro entrepreneurs) less cash expenses and non-cash expenses (such as capital consumption, payments to hired labour; utilities etc.). It is a longer-term measure of the ability of the business to survive as a viable income source.

How to measure

Participants will be asked about cash flow data (for the past 12 months) relating to their business or IGA that is targeted by the project. In the case of an iMSD project, a representative sample of participants (eg, women entrepreneurs or intermediate service providers) will be surveyed at baseline and at endline (and midline if appropriate). In the case of a SGB project, a census of SGB clients will be conducted at the beginning and at the end of each SGB loan cycle. The data is available in the Vision Fund system, collected as part of the loan application process ie, for Vision Fund to determine a client's solvency, including: value of total sales, costs of raw material, cost of agri-input, rent, utilities, transportation and others, payroll and assets.

See an example on the next page of the fields available in the system:

Using the fields available, profit can be calculated by:
 $b-(a+c+d+e+f+g+h+i)$.

Some iMSD projects may require collecting more granular data, which is fine as long as the fields can be mapped against the fields listed above (see embedded example from the Moringa Project).

If such data is not available: Business owners under interventions such as SGB Finance are trained in maintaining records of business income and expenses. They should have a business record book and be able to produce a recent annual profit figure, at least at the endline (they may not have had this capability at the baseline). Data is to be collected by a trained Vision Fund Microfinance officer (SGB), or trained enumerators (iMSD), based on record books when available.

If record books are not available at the baseline, an approximate figure may be able to be obtained or estimated at the baseline. While this may not be the accurate picture, an approximation is better than no data. When business activity is seasonal, an estimate is calculated for each quarter/season of the last year to arrive at a monthly average.

⁷ Suggested WEE EBF Indicator, Reference O.EE.7. WVI Col pending request for inclusion.

#	Survey Section	Field	Rq
A	Employees	Payroll amount	FT and PT employees only (no casual labour)
B	Business/ Producer Income Statement	Sale income	
B.2	Business/ Producer Income Statement	Production volume	Not relevant to SGBs
C	Business/ Producer Income Statement	Raw material	
D	Business/ Producer Income Statement	Cost of agri-inputs (seeds, fertilisers, pesticide)	
E	Business/ Producer Income Statement	Rent (home/shop)	
F	Business/ Producer Income Statement	Utilities	
G	Business/ Producer Income Statement	Transportation	
H	Business/ Producer Income Statement	Labour	Include labour on land preparation, production and post-harvest
I	Business/ Producer Income Statement	Others	Include storage costs
J	Business/ Producer Balance Sheet - Assets	Livestock	Assets
K	Business/ Producer Balance Sheet - Assets	Machinery	
L	Business/ Producer Balance Sheet - Assets	Transport	
M	Business/ Producer Balance Sheet - Assets	Building Business	
N	Business/ Producer Balance Sheet - Assets	Land (Acre: ___)	

To calculate the indicator value

- Numerator: Total profit by all businesses
- Denominator: # of businesses

Convert the value to USD using the exchange rate at the time of survey. Disaggregate findings by male-led and female-led businesses. Compare with the baseline (where such data is available).

Notes for enumerators/evaluators

- An example of a business profit calculation tool is also included.

Farm business analysis: This question is to find out the business analysis (Business profit or net income) of maize seeds cultivation. Just fill the amount, unit and cost per unit. The total cost will be calculated automatically. If the respondent does not spend money for an agri-input or activity, then the number and units are still filled but the cost per unit is filled in with a value of 0 (zero). For the labor section, the number of people written is the number of people out of the respondent, whether the person is paid or not. For example, the respondent is assisted by his neighbor with a mutual cooperation system, so the number of people still written even though the neighbor is not paid.

1.6 Proportion of women and men with individual and household savings⁸

Definition

The indicator has two levels: HH savings and individual savings independent of HH savings. Measurement is calculated in terms of the percentage of respondents reporting having both types of savings. This indicator assesses respondents' economic advancement progress. Having both individual and HH savings can be considered a manifestation of both improved women's (and men's) economic capacities and improved HH economic capacities.

Source

ICRW: Has individual and HH savings.

UNF: Individual savings (independent from HH and joint women's and men's savings).

How to measure

If savings are being tracked in an iMSD project, track this indicator in conjunction with the project. If this is not the case, ask respondents the following two questions:

Q1	<p>Has anyone in your HH saved any money in the past 12 months for the household use – including for IGA and for consumption/meeting basic needs including health and education?</p>	<p>Yes = 1 No = 2</p>	<p>If 'yes', who was it?</p> <p>Respondent = 1 Spouse = 2 Spouse and me/respondent jointly = 3 Other family member/s and me jointly = 4 Other family members = 5</p>
Q2	<p>Do you have any other savings independent of the above-mentioned household savings – including savings for own business and non-business expenses eg, to buy something that you want for yourself?</p>	<p>Yes = 1 No = 2</p>	

Q1 calculation:

- Numerator: Q1 # of respondents saying 'Yes'
- Denominator: Total # of respondents

Calculate the percentage of respondents with HH savings. Disaggregate for male/female-headed HHs.

Q2 calculation:

- Numerator: Q2 # of respondents saying 'Yes'
- Denominator: Total # of respondents

Calculate the percentage of respondents who have their own savings. Disaggregate by sex.

Overall indicator calculation

- Numerator: # of respondents with YES to both Q1 and Q2
- Denominator: Total # of respondents surveyed

Divide the numerator with the denominator and multiply by 100 to get the percentage of respondents having both individual and HH savings. Compare with the baseline. Disaggregate by sex and HH head type.

Note: Additional information under Q1 regarding to whom the HH savings belong to can be used to further understand who in the HH often saves for HH needs.

⁸ Recommended WEE EBF indicator, Reference O.EE.37; WVI Col pending request for inclusion.

1.7 % of women and men undertaking new income-generating activities resulting from intervention or continuing existing activities

Definition

This indicator assesses if women's engagement in the economic sphere is increasing as a result of either continuing in their previous enterprise, starting a new enterprise or involvement in an economic activity thanks to a project intervention when they were not previously engaged in an economic activity.

Source

This indicator is adapted from:

- MDF: Number or percentage of women undertaking new IGAs resulting from intervention (can be compared to men as relevant).

How to measure

This indicator is partly covered in the tool proposed for Indicator 1.4 ie, men and women having regular income. If both indicators are part of a logframe, add Q2 after Q1 of the tool for Indicator 1.4 (added again here). If this indicator is being measured without 1.4, then use both questions in the table below.

Q1	<p>Do you have your own regular source of income for last 12 months? (This could be the family enterprise or an independent source.)</p>	Yes No
Q2	<p>When did you start this activity? (Only one selection possible.)</p> <p>Only applicable at midline and endline evaluations. For baseline, this will be calculated from 1.3 ie, % respondents having a source of income.</p>	
a	After the start of the program with program support/facilitation	
b	Already had it/was doing it already and continuing with program support/facilitation	
c	After the start of the program/continuing an existing activity but not due to the intervention	

To calculate the indicator value

- Numerator: # of respondents choosing option a) or b) for Q2
- Denominator: Total # of respondents

Disaggregate by sex. Disaggregate by categories of existing businesses and new businesses established with program support. Compare with the baseline and calculate the parity among men and women to see if the rate of change is similar for both.

1.8 Average number of hours per day spent on income-generation activity by women and men

Definition

This intermediate outcome level indicator compares the time spent by men and women on IGAs. This indicator will also help cross-examine the outcome level Indicator 4.2 regarding perceptions of women's contribution to the HH economy ie, if time spent on IGA and contribution to HH fund are in line with each other.

Source

This indicator is an adapted version of:

- UNF: Average monthly hours worked for pay (AMHW) by women compared to men.

How to measure

This indicator can be measured in two ways:

1. Use paid work per day data from Indicator 3.9 (men's and women's paid and unpaid work). However, recall time for 3.7 is the last 24 hours, or a typical day. That might have some effect on the inference of 'average' number of hours per day.
2. Ask the respondents directly to estimate the time spent on IGAs on a typical day and validate it with the time calculated in 3.8. For this option, an example question could be:

<p>Thinking of the past one month, on a typical day, how many hours do you work in all of your IGAs?</p>	<p>Number of hours spent on IGAs [x]</p>
---	--

Calculate averages both for men and women respondents. Compare with the baseline within sex categories and between sexes.

Notes for enumerators/evaluators

- If one chooses to use option two, prompt the respondents to think about all types of work they do or contribute to. Women, usually, do not consider certain activities as paid work. For example, sorting onions or potatoes for value addition. Check the 'Context Assessment' and 'Gender-responsive Market Assessment' studies to identify and list the types of work women do compared to men. Add this list to the survey tool to help the enumerators.
- If there is a huge seasonal disparity in average number of hours, ask the respondent to think of minimum and maximum time spent on IGAs, then calculate the midpoint and use that.
- At baseline where this indicator is being measured alongside outcome level indicator of paid and unpaid work, ask the question after the question/activity on paid and unpaid work activities.

Notes for adaptation

- List of women's hidden roles in the selected value chain or sub-sector will be different in various contexts. Therefore, adapt the list based on the gender-sensitive market assessment.



Photo: A Savings for Transformation (S4T) group meets as part of the iLIVE project in Sri Lanka. S4T groups are a critical means for women and men to increase access to capital (WorldVision Lanka)

2 - ACCESS

2a. ACCESS TO OPPORTUNITIES

This refers to access to opportunities for skills development, knowledge transfer and networks. This can include both hard skills (eg, technical skills) and soft skills (confidence, leadership skills etc.).

Access to opportunities here also includes project activities and facilitation to improve productive capacity. The indicators here linked to skills development refer to the access-related activities that would likely be delivered by a WV project, such as business, financial literacy and disaster-risk reduction training.

Note: Skills and knowledge transfer for production delivered as part of agriculture extension falls under the category 'Access to resources and services', as information is delivered as a part of agriculture extension services.

i. ACCESS AT FARMER LEVEL

2.1 Total cumulative number of women and men with increased access to opportunities

Definition

This is the cumulative total of the number of men and women who have improved access to opportunities for skills development, knowledge transfer and networks related to the IGA that WV is influencing (either directly or through facilitation).

How to measure

If this is a direct intervention delivered by the project, then collect cumulative sex-disaggregated data of participants or beneficiaries reached by WV.

If this is an indirect iMSD intervention, the following steps need to be taken:

Step 1: With the help of project team, list the types of opportunities for skills development, knowledge transfer and improved networks that WV is trying to influence either directly or through project partners. This may include training on business management, financial literacy, new networks or groups created etc. Adjust as relevant for the project. Also identify the partners and activities involved to get an aggregate list.

Step 2: Collect aggregate data from those activities and partners ie, participant lists from partners and list of farmers/suppliers enlisted under a particular company as suppliers or under any financial institution that WV is influencing.

Steps 1 and 2 will give an indication of the cumulative figure of access.

2.1 Proportion of women and men who believe they have access to adequate information and other opportunities to start or expand an income-generating activity⁹

Definition

This is the proportion of respondents who have reported improved access to opportunities for skills development, knowledge transfer and networks related to the IGA that WV is influencing (either directly or through facilitation). This will be reported as the percentage of respondents (women and men) scoring equal to or above the cut-off score set by the project. This indicator is about women's and men's access to and perceptions of the adequacy of information and opportunities available to them to start and/or expand an IGA.

Source

New indicator; not adopted from existing source/s.

How to measure

If this is a direct intervention delivered by the project, then collect cumulative sex-disaggregated data of participants or beneficiaries reached by WV.

If this is an indirect iMSD intervention, the following steps need to be taken:

Step 1: With the help of project team, list the types of opportunities for skills development, knowledge transfer and

improved networks that WV is trying to influence either directly or through partners. This may include business advisory training, financial literacy, new networks or groups created etc. Adjust as relevant for the project. Also identify the partners and activities involved to get an aggregate list.

Step 2: Collect aggregate data from those activities and partners ie, participant lists from partners and list of farmers/suppliers enlisted under a particular company as suppliers or under any financial institution that WV is influencing.

Steps 1 and 2 will give an indication of the cumulative figure of access.

Step 3: Take a sample from this group and conduct in-depth interviews to ask about the types of opportunities they have access to. Rate the adequacy of access (refer below). This will help validate if the list provided by the partners is relevant.

Alternatively, WV can take a random sample of the target group in the area in which the project is active. Then, conduct in-depth interviews to ask respondents if they have access to the listed opportunities. Where they do have access to these opportunities, ask them to rate the adequacy of access on a scale of 1-5, with five being the highest rate of access.

SR. NO	LIST OF OPPORTUNITIES	DO YOU HAVE ACCESS TO [X]?	ADEQUACY (RATE ON A SCALE OF 1-5)
		Yes = 1 No = 2 (Skip to next item)	1 = lowest or inadequate access 5 = highest or adequate access
1	Financial literacy		
2	Networking opportunities		
3	Business advisory training		
4	Other		

The above list of opportunities is indicative only and SHOULD NOT be used as it is.

- Lists of opportunities should be adequately expanded. For example, if different types of trainings are needed to establish or expand an IGA, list all of them separately.
- Total possible score will be determined by the number of items in the list ie, items in the list x 5 (the highest score for an option).
- Calculate the percentage of men and women who have access to opportunities for each category.
- Agree on a cut-off in terms of adequacy with the help of the technical team.

⁹ Recommended WEE EBF indicator, Reference IO.EE.5; WWI Col pending request for inclusion.

To calculate the indicator value

- Numerator: # of respondents scoring equal to or above the cut-off for adequacy
- Denominator: Total # of respondents saying 'Yes' to ACCESS

Disaggregate by sex ie, calculate the percentage of men and women with scores equal to or above the cut-off for adequacy.

If a particularly low ACCESS score is discovered for a certain opportunity, explore the reasons for this through FGDs.

Notes for enumerators/evaluators

- The list of opportunities should be clear, specific and based on the gender-sensitive market assessment, associated program strategy and interventions.

2.3 Perceptions of women and men on change in access to opportunities (qualitative)

Definition

This is a follow-up indicator to access indicators 2.1 and 2.2 aimed at capturing women's perceptions of the range of different opportunities that women now have access to, how they feel about the change in access (positive, negative, no change) and what has triggered that change. This indicator will also allow a program team to capture the attribution or contribution of program activities and trace causality of changes. This indicator is to be measured after the first business cycle/season of activities (if possible), then at project midline and endline.

How to measure

Conduct in-depth interviews of a sample of women across two groups: 1) those who reported increased access and 2) those who reported decreased or no change in access (indicators 2.1 and 2.2). As this indicator is narrative-based, the in-depth interviews should be semi-structured and cover the following key research questions using the SAME list of access to opportunities outlined for 2.1 and 2.2 (as relevant to the project):

1. What is the **nature of the change in terms of access compared to the baseline?** ie, a description of what has changed in terms of their access.
2. What do they have **better/worse access** to compared to the baseline?
3. How **comfortable are you with the change** in access in relation to the following? (Give reasons for your answer):
 - a. Mobility (ability to physically go and access the opportunity/service)

b. Content or design, for example:

- If this is an information or training service, is the training done at the most appropriate time?
- If this is a new product/service, is the product design suitable for women's needs?
- If this is a new job, how agile are the terms and conditions to meet women's needs, such as flexible timing, maternity leave, working conditions, etc.?
- c. Delivery (eg, Is the information or service communicated or transacted in a way that is easily understood by women?)

4. What do they think is the **reason behind change in access**, or what caused it? (This is to better understand causality of program intervention(s) to women's change in access)

Questions to access should be in relation to the economic activity that the program is trying to influence; however, WV may also unpack unintended effects, such as mobility or other forms of changes that women are experiencing as a result of improved access. The responses should then be coded using categories under each research question and a summary narrative report generated. **The summary of the narrative across different categories should be reviewed by management to understand which type of activities or models are most and least effective and why. Necessary program amendments and decisions can then be made.**

ii. ADOPTION AT TARGET GROUP (FARMER) LEVEL

Adoption considers uptake; that is, behaviour changes that demonstrate the implementation of a recommended practice as a result of improved access to opportunities. Capturing the adoption of recommended practices among a target group reveals what proportion of a target group that was given access to opportunities has taken up the recommended practices and the reasons for this change. This is relevant for both households (eg, rural households, farmers, etc.) and market actors (private and public). This is generally captured at the intermediate outcome level of a ToC.

2.4 Proportion of women and men adopting recommended business management practices (eg, engaging in farming as a business)¹⁰

Definition

The percentage of respondents adopting business management practices recommended by the project/intervention. This indicator measures the change in business practice as a result of access to opportunities and/or training on farming as a business.

Source

The above indicator has been adapted from:

- UNF: Adoption of recommended business practices.
- WEAMS: # and type of new techniques and technologies adopted by women for improved production.

How to measure

- List the recommended business management practices with the help of the project team.
- Possible business management practices may include, but will not be limited to, the following (adjust based on what the project is seeking to promote/achieve):
 - set a clear goal for the business;
 - keep records of transactions;
 - seek feedback from customers;

- periodically review and proactively search for areas of improvement;
- follow the farm business cycle;
- create linkages with input suppliers, farm service providers and output buyers;
- adapt cash management and forecasting practices;
- check price from more than one selling option;
- proactively learn from and share with other farmers; and
- other relevant business management practices.
- During the HH survey, ask if they are using any of these business management practices.
- Adoption can be calculated by category/option (ie, percentage of people using each category/option) – as well as by setting a cut-off point (ie, if a program is promoting five practices and adopting at least three are deemed essential: percentage of HHs reaching the desired level will be the indicator value).

To calculate the indicator value

- Numerator: Sum of the responses for each business practice (Yes = 1) OR Total # of respondents scoring equal to or above the cut-off (choose as appropriate)
- Denominator: Total # of respondents

Disaggregate by sex where specific practices are introduced for particular value chains for men and women. If the respondent is not at all using recommended business management practices, ask a follow-up question to explore why. If overall level of adoption of certain practices remains low, explore further in FGDs.

10 Recommended WEE EBF indicator, Reference O.EE.29; WVI Col pending request for inclusion.

Notes for enumerators/evaluators

- Be clear on the recommended practice.
- Be clear on the minimum number of recommended practices that the program requires participants to adopt.
- Lists of practices will vary depending on the project and should be based on the gender-sensitive market assessment and associated program strategy and interventions. Involve the project team in the preparation of the list/s, particularly the sector specialist/s.

2.5 Behaviour change of target group (women and men) and reasons for adoption of recommended practices (qualitative)

Definition

This is a follow-up indicator to Indicator 2.4: Proportion of women and men adopting recommended business management practices (engaging in farming as business). This indicator is related to the target group, in this case, female farmers or women involved in the economic activity. It is important to check:

1. What has changed in terms of their practices? eg, has their role changed or expanded? Which particular practices have they adopted, and why?
2. The key motivation(s) of the target group to adopt recommended practices ie, what triggered that adoption? (This will also help establish causality of program activities.)
3. What practices have they found most and least useful?

How to measure

A sub-set of small samples from the proportion of respondents who have adopted or changed their practices needs to be interviewed in-depth using semi-structured questionnaires. WV then can code the responses and summarise the top reasons and motivations for reporting purposes. This indicator is to be measured after the first business cycle or after the first uptake happens, and then at the project midline and endline.

Note on coding responses: Use the qualitative coding method. You could use Nvivo or other similar software to run the collected data. If not, then you can choose to manually code the responses and analyse in Excel. This involves reviewing the interviews and highlighting the key motivations/incentives mentioned by the target group for changing practices. Categorise the responses under different headings and then code them as 1, 2, 3, etc. For example, 'to ensure consistency in quality supplied' could be coded as 1, etc. Any response related to consistency in quality should be recorded with code 1. Then compute how many responses were received under code 1. Do the same for different categories of responses to share the top 3-5 motivations reported by target group for adopting changes in practices.

2.6 Proportion of women and men who report feeling confident in their financial literacy¹¹

Definition

Percentage of women and men who report feeling confident in managing transactions, borrowing and saving money.

How to measure

A representative sample of participants will be asked the question below at baseline and endline (and at midline if appropriate).

Q1	<p>How confident do you feel in your financial literacy (for example, about managing financial/transaction matters pertaining to borrowing, savings etc.)?</p> <p>On a scale from 1-5 (<i>where 5 means 'very confident' and 1 means 'not confident at all'</i>), how would you rate yourself?</p>	<ol style="list-style-type: none"> 1. Not confident at all 2. A little bit confident 3. Somewhat confident 4. Quite confident 5. Very confident
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Depending on the project interests, results can be disaggregated by various categories including but not limited to:

- respondents who participated in a specific project package/approach (eg, Gender inclusive Financial Literacy (GIFT), financial literacy training, etc.);
- respondents who did not participate in a specific project package/approach (eg, GIFT, financial literacy training, etc.);
- male and female respondents;
- respondents who completed one Savings for Transformation (S4T) group cycle;
- respondents who completed two S4T group cycles; and
- respondents who completed three S4T group cycles.

The project can choose and apply a cut-off point to determine what answer choice represents 'feeling confident'. By default, the cut-off point can be set on four (4) ie, 'quite confident'.

1. Not confident at all = 1
2. A little bit confident = 2
3. Somewhat confident = 3
4. Quite confident = 4
5. Very confident = 5

To calculate the indicator value

- Numerator: # of respondents scoring equal to or above the cut-off point
- Denominator: Total # of respondents

Divide the numerator with the denominator and multiply by 100 to get the indicator value. Disaggregate by sex.

¹¹ Suggested WEE EBF indicator, Reference IO.EE.8. WVI Col pending request for inclusion.

2.7 % of households able to employ an effective disaster-risk reduction or positive coping strategy¹²

Definition

Percentage of HHs who faced a disaster in the past 12 months and were able to employ an effective disaster-risk reduction or positive coping strategy to avoid disaster at the HH level.

This indicator gives information about vulnerability to shock and the consequences of that vulnerability. If parents or caregivers are able to save enough or sufficiently prepare for a shock such that they do not have to adopt a negative coping strategy, then the wellbeing of children is at a lower risk. However, if HHs with children have to adopt a negative coping strategy it suggests a pre-existing vulnerability. Additionally, it means that the basic needs of children may not be met. A negative coping strategy could include sale of productive assets or borrowing to meet basic food needs.

How to measure

Measurement of this indicator involves asking the following three questions:

ECC01. 'In the last 12 months, did you or your HH suffer a major shock, such as the loss of a main income, crop failure, sickness of a breadwinner or unaffordable costs that had to be paid out?'

Yes = 1; No = 0 (*Skip to next section*);

Don't Know = 88 (*Skip to next section*).

ECC02. 'If Yes, what type of shock was it?'

1 = Loss of main income

2 = Crop failure (*eg, from drought or flood*)

3 = Sickness or death of main income earner (*breadwinner*) or caregiver

4 = Unaffordable costs that had to be paid out

5 = Other, please specify

ECC03. 'What did you do to overcome and manage the situation?'

1. _____

2. _____

3. _____

The team should then categorise the coping strategies as either positive or negative.

To calculate the indicator value

- Numerator = # HHs who faced a disaster in past 12 months ('Yes' to ECC01) and used at least one risk-reduction or positive coping strategy.
- Denominator = Total # HHs who faced a disaster in past 12 months.

Disaggregate by the HH type (male and female-headed HHs). Further analysis can be undertaken to understand the most frequently employed risk-reduction and coping strategies for different types of disasters.

Notes for enumerators/evaluators

- In consultation with the project team, list the possible disasters and risk-reduction and coping strategies in the project implementation context. Definition of a strategy as positive or negative may differ between contexts and project type. Therefore, definitions and lists developed with the help of the project team will be used as the reference point.
- Make sure that the enumerators have similar understandings of both positive and negative coping strategies.

¹² Core WEE EBF Indicator, Reference O.NRM.7. WVI COI Reference C4B.0074 but the measurement method is substantially different.

2b. ACCESS TO RESOURCES AND SERVICES

This indicator category captures both access to and the adoption of relevant resources and services towards the goal of economic advancement. This includes access to and the adoption of resources such as HH assets or new technologies. It also refers to access to market services, including financial services, and other market services eg, agricultural extension services.

i. ACCESS AT FARMER LEVEL

2.8 Total cumulative number of women and men with increased access to resources and services

Definition

This is the cumulative total of the number of men and women who have improved access to resources and services related to the IGA that WV is influencing (either directly or through facilitation).

How to measure

If this is a direct intervention, then collect cumulative sex-disaggregated data of participants or beneficiaries reached by WV.

If this is an indirect iMSD intervention, the following steps need to be taken:

Step 1: With the help of the project team, list the types of resources and services that WV is trying to influence either directly or through project partners. This may include training on production practices, embedded extension services, market linkages, aggregation services, introduction to new inputs (seeds/ tools) etc. Adjust as relevant for your project. Also identify the partners and activities involved to get an aggregate list.

Step 2: Collect aggregate data from those activities and partners ie, participant lists from partners and lists of farmers/ suppliers enlisted under a particular company as suppliers that WV is influencing.

Steps 1 and 2 will give an indication of the cumulative figure of access.

2.9 Proportion of women and men who believe that they have access to adequate information and access to relevant resources and services

Definition

This is proportion of respondents who have reported improved access to resources and services related to the IGA that WV is influencing (either directly or through facilitation).

How to measure

WV may choose to report indicators 2.8 and 2.9 separately for direct interventions and facilitation interventions undertaken in partnership with market actors.

If this is a direct intervention, then collect cumulative sex-disaggregated data of participants or beneficiaries reached by WV.

If this is an indirect iMSD intervention, the following steps need to be taken:

Step 1: With the help of project team, list the types of resources and services that WV is trying to influence either directly or through partners. This may include training on production practices, embedded extension services, market linkages, aggregation services, introduction to new inputs (seeds/tools) etc. Adjust as relevant for your project. Also identify the partners and activities involved to get an aggregate list.

Step 2: Collect aggregate data from those activities and partners ie, participant lists from partners and lists of farmers/suppliers enlisted under a particular company as suppliers that WV is influencing.

Steps 1 and 2 will give an indication of the cumulative figure of access.

Step 3: Take a sample from this group and then conduct in-depth interviews to ask about the types of services they have access to (refer below). This step will help to validate if the lists provided by the project partners are relevant.

Alternatively, WV may choose to take a random sample of the target group from the project area. In this scenario, conduct in-depth interviews to ask the respondents if they have access to the listed opportunities. Ask respondents to rate how adequate their level of access is to these opportunities on a scale of 1-5, with five being the highest level of access.

SR. NO	LIST OF OPPORTUNITIES	DO YOU HAVE ACCESS TO [X]?	ADEQUACY (RATE ON A SCALE OF 1-5)
		Yes = 1 No = 2 (Skip to next item)	1 = lowest or inadequate access 5 = highest or adequate access
1	Agri-extension services		
2	Improved seed supply		
3	Aggregation services		
4	Other		

The above list of opportunities is indicative only and SHOULD NOT be used as it is.

- List of opportunities should be adequately expanded. For example, if different types of trainings are needed to establish or expand an IGA, list all of them separately.
- Total possible score will be determined by the number of items in the list ie, items in the list x 5 (the highest score for an option).
- Calculate the percentage of men and women who have access to opportunities for each category.
- Agree on a cut-off in terms of adequacy with the help of the technical team.

To calculate the indicator value

- Numerator: # of respondents scoring equal to or above the cut-off for adequacy
- Denominator: Total # of respondents saying 'Yes' to ACCESS

Disaggregate by sex ie, calculate the percentage of men and women with scores equal to or above the cut-off for adequacy.

Notes for enumerators/evaluators

- The list of opportunities should be clear, specific and based on the gender-sensitive market assessment and associated program strategy and interventions.

2.10 Perceptions of women and men on change in access to services (qualitative)

Definition

This is a follow-up to indicators 2.8 and 2.9 aimed at capturing: women's perceptions of the range of different resources and services that they now have access to; how they feel about the change in access (positive, negative, no change); and what has triggered that change. This indicator will also allow a program team to capture the attribution or contribution of program activities and trace causality of change. This indicator is to be measured after the first business cycle/season of activities (if possible), then at project midline and endline.

How to measure

Conduct in-depth interviews of a sample of women across two groups: 1) those who reported increased access to services, and 2) those who reported decreased or no change in access. As this indicator is narrative-based, interviews should be semi-structured and cover the following key research questions using the SAME list of access to opportunities outlined for 2.1 and 2.2 (as relevant to the project):

1. What is the nature of the change in terms of access compared to the baseline? ie, a description of what has changed in terms of their access.
2. What do they have better/worse access to compared to baseline?
3. How comfortable are you with the change in access in relation to the following? (Give reasons for your answer):
 - a. Mobility (ability to physically go and access the opportunity/service)
 - b. Content or design, for example:

- If this is an information or training service, is the training done at the most appropriate time?
 - If this is a new product/service, is the product design suitable for women's needs?
 - If this is a new job, how agile are the terms and conditions to meet women's needs, such as flexible timing, maternity leave, working conditions, etc.?
 - c. Delivery eg, Is the information or service communicated or transacted in a way that is easily understood by women?
4. What do they think is the reason behind change in access, or what caused it? (This is to better understand causality of program intervention(s) to women's change in access.)

Questions to access should be in relation to the economic activity that the program is trying to influence; however, WV may also unpack unintended effects, such as mobility or other forms of changes that women are experiencing as a result of improved access. The responses should then be coded using categories under each research question and a summary narrative report generated. The summary of the narrative across different categories should be reviewed by management to understand which type of activities or models are most and least effective and why. Necessary program amendments and decisions can then be made.

2.11 Proportion of women and men with access to household productive resources¹³

Definition

This indicator measures access to **productive resources available at the HH, cooperative/producer group and/or community levels ie, the percentage of respondents with high level access/access levels equal to or above project-determined cut-off scores for access.** ACCESS does not mean the respondent owns the asset, but rather that they can use it when needed either for free or by paying the same fee as others. Because it is challenging to measure actual access in a sampling methodology, this is measured as a perception of access. PRODUCTIVE RESOURCES are contextual assets supporting the respondent's capacity to produce and earn. The list of resources should be adapted depending on the enterprise focus of the project.

Source

This indicator has been adapted from:

- ANCP (MELF 2.601): # of women who have increased access to productive assets (could include income, employment, land, livestock, seeds, knowledge, social networks etc.).

- WEAI: Women's access to resources.

- WEAMS: Access to land, water; marketplaces and other infrastructure assets.

How to measure

Using a list of resources, each respondent will be asked if they have access to certain resources. Household level resources have been listed in the tool below; however, a context-specific list of resources owned by the producer group/cooperative and communal resources will be prepared with the help of the project team.

	Description	Q1. Does anyone in your HH/ your cooperative/ producer group currently have any (item)?	Q2. If you want, are you allowed to use it?
	HH-owned resources	Yes = 1 No = 0 (Move on to next item in list)	1. Yes 2. Yes, in consultation with my spouse/family members 3. Yes, with permission from my spouse/family member 4. No
1	Land for production		
2	Large equipment/tools (thresher, water pump, ox cart, shop freezer)		
3	Small equipment/tools (shovel, small cart pulled by person)		
4	Large livestock (oxen, bull for transportation or ploughing)		
5	Savings for productive use		

¹³ Recommended WEE EBF indicator, Reference O.EE.19; WVI Col pending request for inclusion.

	Resources owned by the cooperative/ producer group and available to members (warehouse, processing unit etc.)	Yes = 1 No = 0 (Move on to next item in list)	<ol style="list-style-type: none"> 1. Yes, same terms and conditions as other members 2. Yes, some special conditions apply 3. No 4. No, because I have a special need/disability that impedes my access
6	Add specific item/resource		
7	Add specific item/resource		
8	Add specific item/resource		
	Resources owned by the community and available to members (communal water point, marketplace)		<ol style="list-style-type: none"> 1. Yes, same terms and conditions as other members 2. Yes, some special conditions apply 3. No 4. No, because I have a special need/disability that impedes my access
9	Add specific item/resource		
10	Add specific item/resource		

To calculate the indicator, a woman's ability to access freely and in consultation with family members will be scored double the score of an option requiring permission or some special terms and conditions. For example, if a respondent can access/use a resource themselves or in consultation with family members, that item will be scored 2 (two). If they need permission, or if some special terms and conditions will apply in the case of a community resource, that item will be scored 1 (one). Both response options indicating no access will be scored 0 (zero).

A cut-off must be set as a projection ie., the level of change project aims to bring about. For example, out of a possible score of 20, using three categories of low, medium and high levels of ownership:

- Scores up to 33 percent ie, 0-7 out of 20 in this case = LOW level of access.
- Up to 66 percent ie, 8-13 out of 20 in this case = MODERATE level of access.

- Sixty-seven percent and above ie, 14 and above in this case = HIGH level of access.

As a default, report the proportion of respondents with high levels of access.

- Numerator: # of respondents scoring 14 points or more (HIGH level of access)
- Denominator: Total # of respondents

However, conclusions and recommendations can also be drawn from understanding the proportion of respondents reporting low or moderate levels of access to HH productive resources. Disaggregation of men's and women's attitudes is always required. Parity can be calculated by comparing the average score of women with the average score of men, and changes from the baseline onwards. If a substantial proportion of respondents answer 'No' to access to producer group/cooperative and communal resources, disaggregate by sex and explore the reasons for this scenario using FGDs.

Notes for enumerators/evaluators

- Context, market and gender assessments will provide the information needed to adapt a list of productive resources to your context. Make sure to limit this list to productive resources only.
- Ensure that the list of resources is relevant to the value chain/s being promoted by the project. Tweak the response options to reflect the project context eg, there might not be any special conditions on accessing communal resources.

2.12 Proportion of women and men with ownership of household productive resources/assets¹⁴

Definition

This indicator demonstrates the percentage of respondents (women and men) scoring equal to or above the cut-off score set by the project to assess the ownership of assets. This is a widely used indicator of WEE in terms of access to and control over resources. Social norms and culture dictate asset ownership, which is often male dominated. For example, land and farming equipment tend to be owned by men, either legally or by socio-economic norms. Livestock is another example. In many cultures, men own larger livestock such as goats and cattle. Women own smaller animals such as poultry, which have limited economic value and are more likely to be consumed by the household rather than sold (MDF, 2018).¹⁵

Therefore, it is important to investigate the extent of women's ownership of productive assets and control over the assets owned by the HH. Men's ownership will also be tracked to see the changes, if any, due to project interventions in men's and women's ownership of assets. This is not a detailed inventory of HH assets (like an asset index), but common major assets are being used to assess ownership by gender and changes to ownership over time as a proxy for access to resources/assets. A list of major assets is being proposed and should be adapted specific to each context.

Source

This indicator is an adaptation of the following:

- ICRW: Women's ownership of productive assets (land, animals, machinery).
- IFPRI: Gender asset gap.
- MDF: Assets owned by women.
- Oxfam GB: Control over HH assets.
- WEAI: Ownership of Assets.
- WVA: GPoP – % persons reporting access to and control over physical resources needed for income generation; Intermediate outcome – % of women reporting ownership and control of productive assets.

How to measure

Asset ownership and control over HH productive assets are captured by asking each respondent to identify items the HH owns from a list of assets (zero if none). For each item owned by the HH, the respondent indicates who owns the item and then the ownership is further validated by asking who would decide whether to use, sell or replace the item if the need arises. The options available include the possibility of the decision being made by the respondent herself, by her partner (solely or jointly with the respondent) or by other HH members.

Q5 (column 6) supports the calculation of indicator O.EE.23b/2.13: *Average value of productive resources owned by women and men*. If this indicator is not part of your measurement framework, exclude Q5.

¹⁴ Suggested WEE EBF indicator, Reference O.EE.20; WVI Col pending request for inclusion.

¹⁵ Market Development Facility. 2018.

Description/asset	Q1. Does anyone in your HH currently have/own any [item]?	Q2. Do you personally own all/part of/any of the [item]?	Q3. Who can decide whether to sell, give away, mortgage or rent [item]?	Q4. If the decision is made jointly, how much SAY does everyone have?	Q5. If this item is sold, how much money do you think you would personally receive as your own?
	Yes = 1 No = 0 <i>(Move on to next item in list)</i>	Yes, solely = 2 Yes, jointly/ shared (partly by men and partly by women) = 1 No = 0 <i>(Move on to next item in list)</i>	Self = 1 Partner/spouse = 2 Self and spouse/ other jointly = 3 Other HH member = 4 Not applicable = 99 <i>If self, move to next item; if joint, move to Q4.</i>	My spouse/ others have more say = 1 We both have equal say/ influence = 2 I have more say = 3	Amount [x] Don't know = 1 Not applicable = 99
1 - Land for production					
2 - Infrastructure for IGA (shop, barn, warehouse etc.)					
3 - Small business/ enterprise/shop (the business itself)					
4 - Large equipment/ tools (thresher, water pump, ox cart, freezer for a shop)					
5 - Vehicle (auto or manual rickshaw/van/ truck/motorcycle)					
6 - Small equipment/ tools (hand tools, small cart pulled by a person, manual sewing machine)					
7 - Large livestock (cows, oxen)					
8 - Medium livestock (goat, sheep)					
9 - Savings					
10 - Any other context/project-specific assets (add here)					

Within a category, certain items might be owned by women while others might be owned by men. If this is the case, select 'shared' (partly owned by men and partly owned by women).

After the field trial, Q2 and Q3 can be merged if they are not adding value to the survey responses.

When calculating scores, determine ownership by using the score/option selected in columns 4 and 5 (Q3 and Q4):

- Decisions made by 'self' will be scored double the score of 'joint' decision making. For example, if a respondent can decide on selling, giving away or renting an asset themselves, their response will be scored 2 (two).
- If a respondent claims joint decision making and reports having a fair say in joint decision making, their response will be scored 1 (one).
- If the spouse or others make decisions about the sale of assets, this response be scored as 0 (zero).
- If the respondent has chosen joint decision making, but then in the next question reveals that their spouse has more say in the process, then this response will be scored as 0 (zero) and not 1 (one).

- If the respondent has chosen joint decision making, but then in the next question reveals that they have more say than the spouse/others, this response will be scored 2 (two), and not 1 (one).

Scores can be calculated by category/asset type, but an overall score must also be calculated. A cut-off must be set as a projection. For example, out of possible score of 20, using three categories of low, medium and high levels of ownership:

- Scores up to 33 percent ie, 7 out of 20 in this case = LOW level of ownership.
- Up to 66 percent ie, 13 out of possible score of 20 in this case= MODERATE level of ownership.
- Sixty-seven percent and above ie, scores of 14 and above in this case = HIGH level of ownership.

To calculate the indicator value

- Numerator: # of respondents scoring equal to or above the project set cut-off
- Denominator: Total # of survey respondents

Disaggregate by both sex AND sex of the HH head. In addition, parity in men's and women's ownership of assets will be calculated by comparing the average score of women with the average score of men (based on the score calculation above).

Because not all items are of equal/similar value, an aggregate score might not fully reveal the realities of ownership. Therefore, also calculate percentage of ownership by category to see if women or men are scoring high – but only due to high scores on low value items. Alternatively, classify the assets into two broad categories of high value assets and medium/low value assets, then calculate the averages for each.

Notes for enumerators/evaluators

- Q3 seeks to validate the information provided in Q2. Respondents might say that they have ownership of an asset – or even have technical ownership of an asset, but not actually exert control over an asset.
- Context-specific examples of medium/small and large assets may be added eg, fishing boat and fishing net in coastal areas.

Notes for adaptation

The list of assets includes quite broad categories and can be changed depending on the context and project intervention. In addition, what constitutes large/medium/small assets in certain categories eg, livestock, tools etc., can be different in various contexts. This needs to be specified before starting data collection and should be cross-referenced by gender-sensitive market or other assessments, and through consultation with the project team.

2.13 Average (median) value of productive resources owned by women and men¹⁶

Definition

This is an estimate of the value (USD) of assets owned by men and women, and their change in value over time. It includes major productive assets and NOT non-productive assets. This indicator can be measured in conjunction with O.EE. 19 and 20 (2.11 and 2.12 in this document) ie, access and ownership of assets. It can also be measured independent of these indicators.

Adapted from **WVI COI indicator C4B.25257: Average (median) value of assets owned at HH level in USD\$ (where no PPI scorecard available)**. Despite the difference in wording of the two indicators, aggregation is possible. As a WV WEE indicator; it measures the individual, rather than household, value of productive resources, and will usually be disaggregated by gender to explore parity. However, the current tool also measures HH ownership which can be used without further disaggregation if a gender parity comparison is not needed.

Source

This indicator is an adaptation of:

- MDF: Value of assets owned by women.
- UNF: Net value of women's financial assets.

How to measure

Asset ownership and control over HH productive assets is captured by asking each respondent to help mark how many items the HH owns from a list of assets (zero if none). If exploring the question of HH ownership and not individual ownership of assets, use only Q1 and Q2 given in the next table.

To calculate the value of assets in each category, the enumerator will list all the assets in that category and then help the respondent to estimate value for each item in the list. Use this information to then calculate the total for each category.

To disaggregate by gender, for each item owned by the HH, the respondent will be asked to indicate who owns the item (Q3). Ownership is further validated by asking who would decide whether to use, sell or replace the item if the need arises (Q4), and extent of say the respondent has if the decision making is joint (Q5). An estimate of the amount of money the respondent will receive if the asset is sold is then calculated (Q6). This amount will be used to calculate the value of assets owned by both men and women.

16 Suggested WEE EBF indicator, Reference O.EE.23; WVI Col reference C4B.25257 but with major changes in measurement method.

Description/asset	Q1. Does anyone in your HH currently have/ own any [item)?	Q2. How much is it /are they worth?	Q3. Do you personally own either all/part of/ any of the item?	Q4. If the decision is made jointly, how much SAY does everyone have?	Q5. If this item is sold, how much money do you think you would personally receive as your own?	Q6. If this item is sold, how much money do you think you would personally receive as your own?
	Yes = 1 No = 0 (Move on to next item in list)	Amount in local currency - for all items in each category	Yes, solely = 2 Yes, jointly/ shared (partly by men and partly by women) = 1 No = 0	Self = 1 Partner/spouse = 2 Self and spouse/ other jointly = 3 (Move to next question to validate response) Other = 4 Not Applicable = 99	My spouse/ others have more say = 1 We both have equal say/ influence = 2 I have more say = 3	Amount [x] Don't know = 1 Not applicable = 99
1 - Land for production						
2 - Infrastructure for IGA (shop, barn, warehouse etc.)						
3 - Small business/ enterprise/shop (the business itself)						
4 - Large equipment/ tools (thresher, water pump, ox cart, freezer)						
5 - Vehicle (auto or manual rickshaw/van/ truck/motorcycle)						
6 - Small equipment/ tools (hand tools, small cart pulled by a person, manual sewing machine)						
7 - Large livestock (cows, oxen)						
8 - Medium livestock (goat, sheep)						
9 - Savings				For savings, the decision will be about use.		How much money the respondent will get from savings?
10 - Any other context/project-specific assets (add here)						

When calculating men's and women's ownership for each item owned by the HH (Q1 and Q2), the respondent will be asked to indicate who owns the item (Q3). Ownership is then further validated by asking who would decide whether to use, sell or replace the item if the need arises (Q4) and the extent of say the respondent has if the decision making is joint (Q5). Next, an estimate is made of the amount the respondent will get if the asset is sold (Q6).

This amount will be used to calculate the value of assets owned by both men and women. As only one interview takes place in each HH, the respondent does not split the value between HH members, but estimates only their share. Data is disaggregated as part of the analysis to compare the average value, and therefore parity, of men's and women's asset ownership.

To calculate the indicator value

- Calculate mean/median value of assets owned by the respondent in \$US.

Compare the average/median value of resources owned by women with the average/median value of resources owned by men. Compare with the baseline. Any significant patterns in increase and decrease in a particular category of assets can be explored further through qualitative interviewing.

Note: The median is the middle value where 50 percent of values lie above or below. It is less sensitive to outliers than the arithmetic mean, which makes it more suitable for figures that can be highly skewed, such as income. Therefore, it is recommended to use both mean and median for this indicator.

Notes for enumerators/evaluators

- Make necessary changes to the tool depending on the context. Nevertheless, use the same list of assets for baseline and midline/endline evaluations.
- The list of assets includes quite broad categories and, depending on the context and intervention, can be changed. In addition, what constitutes large/medium/small in certain categories eg, livestock, tools etc, can vary between contexts. These categories need to be specified before starting data collection and should be cross-referenced by gender-sensitive market or other assessments, and through consultation with the project team.
- Context-specific examples of medium/small and large assets be added eg, fishing boat and fishing net in coastal areas.
- If the respondents say they don't know the value of an asset, encourage them to make their best guess.
- If you think the estimate is too low or too high, probe further into why they think it is so low or high, referring to general market prices. Here it is assumed that enumerators would have some idea about the market prices of the items being considered. This can be checked in enumerator training.
- When asking Q5 ie, 'How much say does everyone have in decision making?', make sure that the enumerators understand the concept. For this and other WEE indicators on decision making, it is best to pose the question in the context of a conversation, rather than just read a question and its response options.

2.14 Proportion of households able to raise a large sum of money within 30 days¹⁷

Definition

This indicator measures the percentage of beneficiary (or for SGB Finance, client employees) HHs reporting that, if needed, they could raise a large sum equivalent to 1/20 of Gross National Income¹⁸ (GNI) per capita in local currency within 30 days. The idea of using 1/20 of GNI per capita is to specify a benchmark large sum in the local context.

Source

This indicator is part of HH financial resilience measurements and is adopted from:

- The Global Findex database (Demirgüç-Kunt, 2017).

How to measure

Calculate the amount in local currency (and USD) equivalent to 1/20 GNI per capita in the country where the project is being implemented. Local currency GNI per capita figures for a particular country can be obtained from the World Bank: <https://data.worldbank.org/indicator/NY.GNPPCAP.CN>. The amount can be adjusted to an appropriate round figure.

Ask a direct question in the relevant section of the HH/caregivers survey about the HH's ability to raise the amount, equivalent to 1/20 of GNI, within the next 30 days.

Q1	<p>Suppose you have an emergency and you need to pay [amount] (1/20 of GNI per capita in local currency, as a round figure).</p> <p>Is it possible or not possible that you could come up with [amount] within the next 30 days?</p>	<p>0 = Not possible</p> <p>1 = Possible</p>
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A HH is deemed able to raise a large sum within 30 days if they respond 1 = Possible to the above question. For the purposes of calculating this indicator, it is irrelevant how the HH would be able to raise the funds. However, it is strongly recommended that a follow-up question¹⁹ be asked to determine the source of the funds eg, savings, family or friends, borrowing from formal or informal establishments, selling assets, etc. For example:

Q2	<p>What would be the MAIN source of money that you would use to come up with [1/20 of GNI per capita in local currency] within the NEXT MONTH?</p> <p><i>Don't read the options. Let the respondent tell the source and then mark the option mentioned.</i></p>	<p>CIRCLE ONE RESPONSE:</p> <ol style="list-style-type: none"> 1. Using savings = 1 2. Borrowing money from family, relatives or friends = 2 3. Use money from working/business = 3 4. Use other HH income = 4 5. Borrowing money from an MFI or bank = 5 6. Borrowing money from employer = 6 7. Borrowing money from a private lender = 7 8. Selling business (productive assets) = 8 9. Selling HH non-productive assets (including gold and jewellery) = 9 10. Selling products, stocks, or services at a much lower unit price than usual (large discounts) = 10 11. Some other source = 11 (please specify) 12. Don't know = 88 13. Refused to respond = 99
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¹⁷ Core WEE EBF indicator, Reference G4; WVI Col pending request for inclusion.

¹⁸ GNI is the total amount of money earned by a nation's people and businesses. It is used to measure and track a nation's wealth from year to year. The number includes the nation's gross domestic product (GDP) plus the income it receives from overseas sources. GNI is an alternative to GDP as a means of measuring and tracking a nation's wealth and is considered a more accurate indicator for some nations (Investopedia, 2020).

¹⁹ Both questions have been adapted from: <https://globalfindex.worldbank.org/sites/globalfindex/files/databank/2017%20Findex%20questionnaire.pdf>.

To calculate the indicator value

- Numerator: # HHs responding 'Yes' to Q1
- Denominator: Total # of HH survey respondents

Divide the numerator by the denominator and multiply by 100 to get the indicator value. Disaggregate by HH head type to see if there is a difference between male/female-headed HHs. Disaggregate by the source for money in Q2 to see if the source indicates financial resilience (eg, using savings or other HH income) or negative coping strategies (eg, selling an asset or selling products for a lower price) are being used.

Notes for enumerators/evaluators

- Make sure that the GNI per capita amount/figure is calculated and converted to local currency prior to enumerator training.
- Decide beforehand if the follow-up question will be asked or not.

ii. ADOPTION AT TARGET GROUP (FARMER) LEVEL

Adoption considers uptake; that is, behaviour changes that demonstrate the implementation of a recommended practice as a result of improved access to resources or services. Capturing the adoption of recommended practices among a target group reveals what proportion of a group that was given access to opportunities has taken up the recommended practices and the reasons for this change. This is relevant for both farmers and market actors (private and public). This indicator also plays an important role in checking possible causal linkages between behaviour change and project activities, and therefore ascribing attribution or contribution.

2.15 Proportion of households adopting improved agricultural practices²⁰

Definition

This indicator measures the percentage of HHs adopting improved agricultural practices in any season during past 12 months. This includes agricultural practices that primarily aim to improve yield/increase production.

How to measure

Project promoted/recommended agriculture practices in the implementation context will be listed with the help of the project team. These may include:

adopting improved crop varieties or a promoted commodity (such as a superfood crop or drought tolerant crops);

- adopting certified seeds;
- safe use of farm chemicals (synthetic pesticides);
- adequate use of mineral fertilisers;

- adopting integrated pest-management principles;
- planting in rows;
- observing adequate sowing density; and
- using recommended grain or seed storage practices.

During the HH survey, respondents will be asked if they (themselves or any other adult family member) are using any of the improved practices. In the case of agriculture projects involving several crops, there will be a specific list of recommended practices for each crop and the question will be repeated for each project target crop produced by the respondent. Certain concepts eg, safe use of farm chemicals and adequate use of mineral fertilisers, would need to be defined with the help of the project team and or/and using recommendations by the government. The project team should also be sure to specify the seasons for recall eg, past 12 months or last two seasons etc.

²⁰ Suggested WEE EBF Indicator, Reference O.FSN.2; WVI Col pending request for inclusion

Q1 - Now I would like to know about your agricultural practices/technologies for various crops. In the last 12 months, have you/any of your family members used any of the following:

Crop	Technology/practice		
Crop 1	Tech/prac. 1: Yes = 1; No = 0	Tech/prac. 2: Yes = 1; No = 0	Tech/prac. 3: Yes = 1; No = 0
Crop 2			
Crop 3			
Crop 4			

Adoption can be calculated by category/option (ie, the percentage of people using each category/option) as well as by setting a cut-off point (ie, if a program is promoting five practices and adopting at least three is required, the percentage of HHs reaching the desired level will be the indicator value).

To calculate percentage by practice/category

- Numerator: Total # of respondents saying 'Yes' to an agriculture practice
- Denominator: Total # of responses/respondents for that option/practice

Divide the numerator by the denominator and multiply by 100. Report the percentage of those who have adopted that practice. Disaggregate by HH head type. The ITT should have a separate row for each crop.

To calculate percentage by cut-off

The project team must set-up a cut off either at the start of the project as target or at the start of an evaluation.

- Numerator: # of respondents \geq the cut-off
- Denominator: Total # of respondents

Divide the numerator by the denominator and multiply by 100. This will reveal the percentage of HHs who have adopted the practices. Disaggregate by HH head type.

If the respondent is not at all using recommended practices/adopting recommended technologies, ask a follow-up question to explore why. If the overall level of adoption of certain practices remains low, explore the reasons for this further in FGDs.

2.16 % of households that used improved financial services in the past 12 months²¹

Definition

This indicator measures the percentage of beneficiary HHs that used improved financial services (eg, savings groups, bank accounts, mobile money account, microfinance, credit, agricultural insurance) in the past 12 months.

How to measure

The following questions will be asked of the survey respondents at baseline, midline and endline evaluations. The question should be placed in the relevant section of the HH survey and options tailored depending on the services available in the context under study.

	Q - Now I want to know about your/your HH's use of financial services. In the last 12 months, did you or any member of your HH:	Yes = 1; No = 0
1	Participate in a savings group	
2	Use (transact ie, deposit/withdraw/transfer) a savings account with a bank/credit union/cooperative/microfinance institution	
3	Use (transact ie, deposit/withdraw/transfer) a mobile money account	
4	Take a loan from a bank/credit union/cooperative/microfinance institution	
5	Hold an insurance policy (eg, life, health, agricultural insurance, property)	

While not required for the calculation of this indicator, the project team might be interested in knowing use of 'less desirable' financial services/options. In that case, context-specific options can be added after the above options and the percentage of respondents using them can be calculated. Some examples include:

- borrowing from a money lender
- borrowing from a pawn shop
- borrowing from a relative or friend
- keeping savings at home
- asking a trusted person to keep savings
- other

²¹ Core WEE EBF Indicator, Reference IO.EE.1; WVI Col reference C4B.25259 with minor changes.

To calculate the indicator value

- Numerator: Total # of respondents using one or more services listed above in the table
- Denominator: Total # of respondents

The results can then be disaggregated by sex. Use of improved financial services can also be calculated by category/service to see the most and least-used services. This information can be used to modify project activities as required. The percentage of respondents by number of categories (eg, using 2, 3, 4 etc, at the same time) can also be calculated if desired.

If use of 'less desirable' categories is being calculated at the midline, and use of certain categories are quite high compared to 'desirable' services categories eg, taking a loan from a money lender rather than from a bank or MFI, explore through FGDs why is this the case to help the implementation team design corrective measures.

Notes for enumerators/evaluators

When translating the tool, make sure the financial services terms are translated appropriately.

2.17 % of households with the means to save money using a bank or a credit union²²

Definition

Percentage of HHs who report being able to save money in a formal savings account with a bank, credit union or savings group (SG)/Village Savings and Loans Association (VSLA) (disaggregated by sex of head of household).

How to measure

To measure this indicator, respondents will be asked a direct question in the relevant section of the HH/caregiver survey at the baseline and the endline evaluations. For example:

Q1

Do you, or any member of your household, have a formal means of saving money in cash form? For example an account with a bank or credit union?

Yes = 1
No = 0
DK = 88

To calculate the indicator value

- Numerator: Respondents saying 'Yes' to the above question
- Denominator: Total # of respondents

Disaggregate by HH head type ie, male/female headed HH. Change in the percentage of HH by type of means to save can also be calculated. This can help project teams understand not only this indicator, but also if there have been any changes in terms of access to opportunities over time eg, more people saving via a credit union now compared with at the baseline.

Notes for enumerators/evaluators

List all formal saving means relevant to the context under study and incorporate into the survey tool. Calculate and report % of households with the means to save money using a bank or credit union (i.e. who answer 'Yes' to the question). Please note that a micro-finance institutions (MFI) are a formal financial institution, while savings groups are not a formal means of savings. LQAS is applicable to measure this indicator.

²² Core WEE EBF indicator, Reference O.EE.36; WWI Col reference C4B.0069.

2.18

Proportion of women and men who have used non-financial services (eg, agri-extension) to start or expand an income-generating activity

Definition

This focuses on the proportion of a target group who have used/applied recommended practices in terms of information, skills, extension services, business advisory, aggregation services, etc.

How to measure

Select a sample a sub-set of the target group who have access to resources and services under indicators 2.2 and 2.9 in this document. This sample could be collected from two sources: a) project partner sales data, and b) triangulated by interviews with respondents then extrapolated to the total target group. The idea here is to check uptake ie, what proportion of the total target group who had access to services adopted or used those services or skills.

When collecting data on this indicator, note the following:

- If the adoption is about buying a product or service, the indicator should measure how many men and women are buying the recommended product or service. For example, sales data showing additional sales and an increase in number of customers could be used as a proxy to check adoption. This can be validated via the interview process.
- If the adoption is about change in practices such as production or post-harvest handling, then the WV team should list the recommended practices that were shared with them and then complete the following table:

Recommended practices	Tick the practices that the respondent mentions. <i>(DO NOT share the list with them. Just ask them what changes in practices have they adopted.)</i>	Why have they chosen to adopt these practices? <i>(This is related to Indicator 2.6)</i>
Practice 1		
Practice 2		
Other practices as relevant		

Internally the WV team may choose how many of the total recommended practice is sufficient for this indicator ie, set a cut-off. You could, for example, agree to report that x percentage of women have adopted more than 50 percent of the practices etc.

To calculate the indicator value

- Numerator: Total # of women and men scoring equal to or above the cut-off
- Denominator: Total # of women and men respondents

Divide the numerator with the denominator and multiply by 100 to get the indicator value. Disaggregate by sex. This should be captured annually or at least at midline and endline evaluations – similar to Indicator 2.16: Percentage of HHs that used improved financial services in the past 12 months.

2.19 Behaviour change of target group and reasons for adoption of recommended practices (qualitative)²³

Definition

This is a follow-up to indicators to 2.15 and 2.16 Percentage of HHs adopting improved agricultural practices and Percentage of HHs that have used other non-financial services (eg, agri-extension, business advisory services etc.). This indicator is related to the target group, in this case, female farmers or women involved in economic activities. It is important to check:

1. What has changed in terms of their practices? eg, Has their role changed or expanded? Which particular practices have they adopted and why?
2. The target group's key motivation(s) in adopting recommended practices ie, What triggered the adoption? (Responses will also help to establish causality of program activities.)

3. What recommended practices has the target group found most and least useful?

How to measure

A sub-set of small samples from the proportion of respondents who have adopted or changed practices will be interviewed in-depth using semi-structure questionnaires. As an extension of indicators 2.10 and 2.13, in-depth interviews will ask the following questions:

SR. NO	LIST OF RESOURCES AND/OR SERVICES	What have you adopted? Yes = 1 No = 2, (Skip to next item)	What is the nature of adoption? ie, How much are respondents buying compared to before? Who are they buying from or selling to? What change has been made to the practice? <i>(These questions should be specific to the context of the intervention; this indicator is related to 2.14.)</i>	Why have you chosen to use/purchase or adopt these products or services? <i>(This indicator is related 2.14.)</i>	What practices have you found most useful and least useful?
1	[x] brand of seeds				
2	Aggregation services				
3	Practice 1				
4	Practice 2				

WV then can code the responses and summarise the top reasons and motivations.

Note on coding responses: Use the qualitative coding method. You could use Nvivo software to run the collected data. If not, then you can choose to manually code the responses and analyse them in Excel. This involves reviewing the interviews and highlighting the key motivations/incentives mentioned by the target group for changing practices. Categorise the responses under different headings and then code them as 1, 2, 3, etc. For example, 'to ensure consistency in quality supplied' could be coded as 1 (one) etc. Any response related to consistency in quality should be recorded with code 1 (one). Then, compute how many responses were received under code 1 (one). Do the same for different categories of responses to share the top 3-5 motivations reported by the target group to adopt changes in practices.

This indicator is to be measured after the first business cycle, or after the first uptake happens, and then at midline and endline evaluations.

²³ Associated qualitative indicator to capture reason for change is a key criterion as per DCED framework of good research practices as it allows programs to enable adaptive management and track reasons behind attrition levels. All good Market Systems Development programs include a balance of qualitative and quantitative indicators.

iii. ACCESS AND ADOPTION AT SYSTEM ACTOR LEVEL

This set of indicators captures access and adoption at the market system actor level. This links to the sub-domains: access to opportunities and life changes; and access to resources and services.

2.20 Number of system actors/service providers WV has partnered with or facilitated to adapt inclusive business models

Definition

This is a count of the number of market actors, private sector partners, public sector agencies etc, that a WV program is working with to change their business models, practices or policies. This indicator should be reported cumulatively and measured annually.

How to measure

Take the list from the program team. Note that each year there may or may not be new additions to the list, so it is useful to always report this figure as cumulative.

2.21 Value of investment leveraged from inclusive business models that enable access to opportunities and services

Definition

This indicator measures the cumulative additional amount of money (USD) that WV partners invest in the development, adaptation and implementation of the business model or regulatory reform for inclusive product/service delivery that enables access to opportunities, resources and services eg, female extension services, introduction of inputs that meet the needs of female farmers, etc. This indicator captures additional investment made as a result of or after the WV partnership has been signed/initiated.

These investments can be made directly in partnership activities or in further improvements to products or services – even after the partnership is completed. They can also be made directly by partners or include additional investment leveraged by partners from other sources. The figure reported should therefore capture the amount of expenditure made by the partners (public or private) both within and outside of investment commitments made as per activities with WV. If program resources permit, WV can also capture data of non-partners: (a) those that have 'crowded in' motivated by WV partners, and (b) micro-enterprises or target groups (farmers) who have made additional investments, eg, in improved practices as a result of WV training or support. **Refer to EBF Indicator 'O.EE.28: Amount of private sector investment generated' to further expand on the methodology (Annex 3).**

It is important to note that this indicator most commonly captures private sector investment; however, if there are some projects or interventions where the public sector have mobilised financial resources to make significant changes, then that amount can also be included as value of investment leveraged. If absolute figures

cannot be estimated and the nature of change is more related to human resources practices eg, greater hours from the public extension officers dedicated to training female farmers, or change of timing of visits etc, such changes need to be included in the narrative for indicators capturing behaviour change.

For partners, data should be collected just once at the end of the year for at least 2-3 years and reported as aggregate. In most cases it is not often possible to get dollar-to-dollar figures based on invoices, so the team needs to request for the full amount. Where invoices are not available, they should ask for an approximation. To triangulate information, the WV team could speak to recipients of the products/services or staff of the organisation to validate information. For non-partners, data should be gathered only at the endline evaluation.

How to measure

In order to capture commitment and signs of continuity, a business model or service provision needs to be monitored for at least 2-3 years. This is because the first year usually consists of developing/adapting and starting off; progress is made in the second year; and if the model continues throughout the third year it gives confidence that the partner will continue. Simply collecting data for one year almost understates program performance. To capture these signs of continuity, it is important to be extremely clear with the partner that data on their investment for the said business model or service delivery will be collected from them for 2-3 years.

Private sector partners:

- For the private sector, this requires collecting information on how much was actually spent to adapt the business model eg, costs associated to change packaging to make smaller seed packs for women; salary of female staff hired to offer extension services to women. Other examples could include the development of gender-inclusive training materials by financial institutions targeting women etc.
- For non-partners, WV can do Key Informant Interviews with partners and others to get an idea of who else has made similar investments, and then interview those additional partners in order to understand what motivated or inspired them. Note: It is not always possible to collect data from non-partners. In this case, when a somewhat close attribution is established, WV can either ask them about the size of the investment or, based on the similarity of the model to their own partner, WV can make an estimate.

Public sector partners:

- For the public sector, project investment could be the budget allocation and/or human resources used to introduce a policy eg, local government office may allocate a gender budget.
- Note that the amount of investment leveraged should be based on what has actually been spent or committed, rather than just announcements of intended spending/commitments.

2.22

Behaviour change of system actor/service provider in terms of adaptations made to enable inclusive access to opportunities and services and reason for adoption (qualitative)

Definition

This is a qualitative indicator aimed at capturing the reasons and underlying incentives for system actors/service providers to change or adapt a product/service delivery model. Reasons could include financial incentives, enhanced brand value –and many others. Capturing this qualitative change is particularly important for programs that are in the pilot and testing phase so that the specific reasons for change can be used to demonstrate benefit to others and encourage ‘crowding in’. This particular indicator is of higher relevance to iMSD programs, but can also be used for programs that are working to influence other stakeholders who are offering services to women. This indicator is to be measured immediately after the first business cycle when the changed service or product is offered, and at the endline evaluation.

How to measure

Conduct in-depth interviews with the management of the system actor/service provider to understand: a) how and why they adapted their product/service delivery model, and b) how central the adaptation is to their business model. These questions and the responses provided will allow project teams to determine motivations and incentives to change, thereby indicating signs of sustainability.

Some examples:

1. If an input supplier’s business model consists of offering training programs to accompany the sale of agri-inputs to women, WV could ask questions such as:
 - ‘How does your business benefit by targeting women specifically for the training?’
 - ‘Can you explain how it is being budgeted and delivered?’ (The idea is to understand if it is being completely outsourced or budgeted for as part of their regular training and delivery costs.)
2. If an input supplier’s business model consists of promoting mini-seed packs to women, or offering savings or loan products specifically focused on women:
 - ‘How does your business benefit by targeting women?’
 - ‘What changes have you had to make to convince your organisation to target women as potential clients?’

Once the data is collected, summarise the responses under certain categories and code them. For example, ‘increased market share’ could be coded as 1 (one); ‘increased sales’ could be coded as 2 (two); ‘to improve brand reputation’ could be coded as 3 (three). The responses can then be grouped under these codes and analysed to reveal the top/most highlighted incentives (in terms of frequency of responses) reported by system actors.



Photo: Agriculture Cooperatives Members in the Cambodian Sustainable Business Development (CSBD) project highlight their joint income and savings (World Vision Cambodia).

3 - AGENCY

3a. DECISION-MAKING ABILITY²⁴

Decision-making ability exists at multiple levels in WV's livelihood programs. Firstly, it is important to understand decision making at the HH level. Here, men's and women's decision-making abilities may be linked to income generation, including control over income-related and non-income related expenditures such as child wellbeing expenditures. This could also include decision making on labour distribution within a HH. Secondly, decision making can also be measured beyond the HH in the relevant sub-sector and market systems eg, leadership positions in value chains, producer or farmer groups, savings groups etc.

3.1 Proportion of households with more equitable decision making in the productive sphere/income generation activities²⁵

Definition

This indicator measures changes in decision making in the productive sphere only and does not include other HH decisions eg, decisions related to health, education, HH expenditure etc. As per the WEE Framework and PQAS, equitable decision making is defined as women and men both having a say in the decisions that impact the family and its IGAs. This will look different in different families; however, decision making is regarded as equitable where there is dialogue on the issue and family members' views are considered.

Because many of WV's projects focus on agriculture and involve family enterprises, WV's WEE Framework and PQAS aims to promote joint decision making at the HH level (as well as in producer groups and in the market system more broadly). Therefore, this HH-focused indicator measures the percentage of HHs with equitable (defined as joint) decision making (DM). However, the tool has been designed in such a way that it also captures men's and women's decision-making power. Decision making power is defined as the ability to make decisions for oneself or participate equitably in decisions related to IGA. The desired level of equity measured by the indicator ie, cut offs, will be context/project specific. This indicator measures the percentage of households scoring equal to or above the cut-off score set by the project.

This indicator can apply to different types of head of HHs:

- Female and male adults (F&M);
- Adult female; no adult male (FNM);
- Adult male; no adult female (MNF); and
- Child; no adults (CNA).

Source

- DCED: Ability to make programme-relevant decisions regarding the purchase, sale or transfer of assets (small and large).
- ICRW: Women's involvement in major HH decisions ie, large purchases (car, house, HH appliance), agricultural decisions.
- Katalyst: Decision-making in the production process.
- WEAMS: #/% of women who can make independent decisions regarding the purchase, sale, transfer or use of agricultural assets (small and large).
- WEAI: Role in household decision-making around production and income generation.
- WVA: % women reporting having decision-making power over productive activities they are involved in; % women reporting decision-making power over inputs and equipment for production/income generation (iLive Project, Sri-Lanka).
- WVA: % of men and women reporting decision-making power over IGAs (NSVC Project, Bangladesh).
- WVA: % of households where women and men report gender equitable decision making eg, purchase of assets, spending money, income generation (GPoP Project, Bangladesh).

²⁴ The World Vision International (WVI) Livelihood Core Impact Indicators includes the following indicator: C4B.25442: Proportion households with women actively engaged in decision making. However, for programs focused on achieving WEE outcomes, it is recommended that measuring both productive and non-productive aspects of household decision making is important. Therefore, WV Field Offices should determine what is best works best for their project and context.

²⁵ Core WEE EBF indicator, Reference O.EE.21; WVI Col pending request for inclusion.

How to measure

Ask the following questions of each respondent. Respondents are men and women from randomly selected HHs and only one (either a man or a woman) respondent per household will be interviewed. For women-headed households, any male adult family member (eg, son, father-in-law) will be the respondents. Similarly, for male headed household where head is a widower or the couple has separated, any female adult family member (eg, daughter, daughter-in-law) will be the respondent. In total, fifty percent of the survey respondents will be women and 50 percent will be men.

	Now, I would like to know about decision making in your HH around IGAs. So, please tell me who decides about:	Q1 - WHO DECIDES? 1 - Self (<i>Move to next item</i>) 2 - Partner/spouse 3 - Self and spouse/ other jointly (<i>Move to next question</i>) 4 - Other HH member 5 - Not applicable = 99	Q2 - IF THE DECISION IS MADE JOINTLY, HOW MUCH SAY DOES EVERYONE HAVE? 1 - My spouse has more say 2 - We both have a fair say/ influence 3 - I have more say
1	Input choice and purchase (<i>improved seeds, fertiliser and pesticides</i>)		
2	How much and what business priorities to reinvest in/starting a new IGA		
3	Purchase/hiring of mechanised and non- mechanised tools		
4	Division of labour/who will do what		
5	Use of new technologies or devices		
6	Hiring farm help/labour		
7	How much to sell/which buyers to sell to/agriculture products/ when to sell (<i>if price changes over time</i>)		
8	Large livestock raising/selling		
9	Medium livestock selling		
10	Your own wage or salaried employment		

To calculate the indicator value

1. **Score the responses:** if the response is Q1) option 3 + Q2) option 2, score it as 1 (one), otherwise 0 (zero). Maximum possible total score per respondent is 10.
2. **Set cut-offs** OR decision making can be categorised as low (up to 33 percent), medium (up to 66 percent) and high (67 percent and above) for equity.
3. In line with the project decision on a cut-off or categorisation, **calculate the indicator value:**
 - Numerator: # of HHs scoring equal to or above the cut-off/OR each category
 - Denominator: Total # of respondents

Calculate percentage change from baseline to endline evaluations. Disaggregate by the sex of the respondents. This indicator should be disaggregated not only by the sex of the respondent but also by HH types:

- Female and male adults (F&M);
- Adult female; no adult male (FNM);
- Adult male; no adult female (MNF); and
- Child; no adults (CNA).

If disaggregation by these categories is not possible, data should be analysed to at least distinguish between male and female-headed HHs. The gap between men's and women's decision-making power (calculation instructions below) can also be used to conclude if decision-making power is equitable i.e., the smaller the gap between women's and men's decision-making powers, the more equitable decision making at the HH level.

To calculate men's and women's decision-making power

1. **Score the responses**
 - Decisions made by 'self' will be scored double the score for 'joint' decision making. For example, if a respondent can decide on hiring labour themselves, their response will be scored 2 (two).
 - If a respondent claims 'joint' decision making and reports having a 'fair say' in joint decision making, their response will be scored 1 (one).
 - If the spouse or others decide, this will be scored as 0 (zero).
 - If the respondent has chosen 'joint' decision making, but then in the next question chooses 'spouse has more say', then their response will be scored as 0 (zero) and not 1 (one).
 - If the respondent has chosen 'joint' decision making, but then in the next question they choose 'I have more say', they will be scored 2 (two) and not 1 (one).
2. **Set a cut off.** For example, out of possible score of 20, using the three categories of low, medium and high levels of decision-making power:
 - Scores up to 33 percent i.e., 0-7 out of 20 in this case = LOW level of decision-making power.
 - Up to 66 percent i.e., 8-13 out of possible score of 20 in this case = MODERATE level of decision-making power.
 - Sixty-seven percent and above i.e., scores 14 and above in this case = HIGH level of decision-making power.

Calculate percentage changes from baseline to endline evaluations for both men and women.

Parity in men's and women's decision-making scores will be calculated by comparing the average score for women with average score for men. The larger the gap between men's and women's decision-making power, the less equitable the HH decision making.

NOTE: Please be consistent in establishing cut-offs. Levels for low, medium and high should not differ greatly between indicators within the same project as these indicators are measuring inter-related concepts.

Notes for enumerators/evaluators

- Depending on the context, examples can be added to various categories eg, types of mechanised tools being used. If a category is not applicable to a context, an alternative category can be added. Reducing the number of categories is not recommended as this will reduce the ability of the tool to capture decision making on various aspects of an IGA. Similarly, categories should remain the same for the baseline and endline surveys.
- Most of the decision-making categories are applicable to various types of enterprises. Nevertheless, some changes might be needed to align them more precisely with the IGA being promoted in an iMSD project.
- Make sure enumerators adequately understand the concept behind Q2: 'How much say does everyone have in decision making?'. Please see the relevant footnote for further explanation. For this and other WEE indicators on decision making, questions are best posed in the context of a conversation rather than in a question/response format.

3.2 Proportion of households with more equitable decision making in domestic sphere²⁷

Definition

As per WV's WEE Framework and PQAS, decision making is defined as the power either to make your own decisions or to participate equally in decisions affecting you. The domestic sphere refers to HH decisions – especially those regarding spending. In this context, equitable decision making means decisions that are made jointly by men and women.

Therefore, this indicator measures the percentage of HHs with equitable (defined as 'joint') decision making. The tool has, however, been designed in such a way that it also captures men's and women's decision-making power. As very few contexts reflect true equity, the level of desired equity will be project-specific.

This indicator measures the percentage of HHs scoring equal to or above the cut-off score set by the project.

Source

- This indicator has been adapted from:
- European Commission - International Cooperation and Development (EC-DEVCO): % of women who participate (solely or jointly) in decisions about HH income.
- Indikit: Average score on HH decisions.
- J-PAL: Domestic decision making.
- Oxfam GB: HH decision making.

- UNF: Women's roles in HH decision making.
- WVA: % women reporting decision-making power over major HH expenditures (iLive Project, Sri-Lanka).
- WVA: % women and men reporting decision-making power over non-IGA related expenditure (NSVC Project, Bangladesh).
- WVA: Average score on the HH decision-making index (FLIP Project, Papua New Guinea).

²⁷ Core WEE EBF indicator, Reference O.EE.22; WVI Col pending request for inclusion.

How to measure

Each respondent will be asked to respond to the following questions:

	In your HH, who normally makes most of the decisions about the activities listed below?	Q1 - WHO DECIDES? 1 - Self (<i>Move to next item</i>) 2 - Partner/spouse 3 - Self and spouse/ other jointly (<i>Move to next question</i>) 4 - Other HH member 5 - Not applicable = 99	Q2 - IF THE DECISION IS MADE JOINTLY, HOW MUCH SAY DOES EVERYONE HAVE? 1 - My spouse has more say 2 - We both have a fair ²⁸ say/ influence 3 - I have more say
1	Major HH purchase (<i>ie, house/ renovation, vehicle, electronic items eg, TV, mobile etc.</i>)		
2	HH expenditure eg, food		
3	HH expenditure eg, clothing etc.		
4	Children's education		
5	Health-related expenses		
6	Irregular HH expenditure/events (<i>eg, marriages, funerals, cultural celebrations</i>)		
7	Number of children the couple/ family will have		
8	Child marriage		
9	How much food to store for coming months		
10	Please add any context-specific examples		

²⁸ WVA's WEE approach aims for 'equitable say' ie, where men and women have a dialogue about a decision and both feel their views are valued.

To calculate the indicator value

1. **Score the responses:** If the response is Q1) option 3 + Q2) option 2, score it as 1 (one), otherwise 0 (zero). The maximum possible total score per respondent is 10 (ten).
2. **Set cut-offs** OR decision making can be categorized as LOW (up to 33 percent), MEDIUM (up to 66 percent) or HIGH (67percent and above) for equity.
3. In line with the project decision on a cut-off or categorisation, **calculate the indicator value:**
 - Numerator: # of HHs scoring equal to or above the cut-off/OR each category
 - Denominator: Total # of respondents

Calculate the percentage change from baseline to endline evaluations. Disaggregate by the sex of the respondents. This indicator should be disaggregated not only by the sex of the respondent but also by different types of HH:

- Female and male adults (F&M);
- Adult female; no adult male (FNM);
- Adult male; no adult female (MNF); and
- Child; no adults (CNA).

If disaggregation by these categories is not possible, data should at least be analysed for male and female-headed households. The gap between men's and women's decision-making power (calculation instructions below) can also be used to conclude if decision-making power is equitable ie, the smaller the gap between women's and men's decision-making powers, the more equitable decision making is at the HH level.

To calculate men's and women's decision-making power

1. Score the responses

- Decisions made by 'self' will be scored double the score for 'joint' decision making. For example, if a respondent can decide on health-related spending, their response will be scored 2 (two).
- If a respondent claims 'joint' decision making and reports having a 'fair say' in joint decision making, their response will be scored 1 (one).
- If the spouse or others decide, this response will be scored as 0 (zero).
- If the respondent has chosen 'joint' decision making, but then in the next question chooses 'spouse has more say', their response will be scored as 0 (zero) and not 1 (one).
- If the respondent has chosen 'joint' decision making, but then in the next question indicates that they have 'more say' than the spouse/others, their response will be scored 2 (two) and not 1 (one).

2. **Set a cut off.** For example, out of possible score of 20, using the three categories of low, medium and high levels of decision-making power:

- Scores up to 33 percent ie, 0-7 out of 20 in this case = LOW level of decision-making power
- Up to 66 percent ie, 8-13 out of possible score of 20 in this case = MODERATE level of decision-making power.
- Sixty-seven percent and above ie, scores 14 and above in this case = HIGH level of decision-making power.

Calculate the percentage changes from baseline to endline evaluations for both men and women. Parity in men's and women's decision-making scores will be calculated by comparing the average score of women with the average score of men. The larger the gap between men's and women's decision-making power, the lower the decision-making equity at the HH level.

NOTE: Please be consistent in setting up cut-offs ie, levels for LOW, MEDIUM and HIGH should not differ greatly for various indicators within the same project as these indicators are measuring inter-related concepts.

Notes for enumerators/evaluators

- Make sure that all enumerators have a similar understanding of different categories of expenditure to ensure consistency throughout surveys.
- Categories can be added or changed; however, do not have fewer than five as this will make the ranges for decision-making levels too narrow.
- Broader decision-making categories should remain the same for the baseline and endline evaluations.
- Context-specific examples of each category may be added. For example, in contexts where basic education is free, questions will focus on higher education. In nutrition-sensitive agriculture or integrated projects, project teams could consider adding a decision-making question on the gendered dynamics of food/nutrition/child nutrition/infant young child and feeding practices (IYCF) related decisions. If the project team is going to add the child marriage question, please refer to the legal definition in the country concerned.
- Ensure that enumerators have an adequate understanding of the concept underpinning Q2 ie, 'How much say does everyone have in decision making?' Please see the relevant footnote for further explanation. For this and other WEE indicators on decision making, it is best to pose questions within the context of a conversation rather than via a question and response format.

3.3 Proportion of project-supported groups that are led by a woman²⁹

Definition

This indicator measures the percentage of project-supported groups (eg, producer groups, savings groups, cooperatives, Water User Associations, School Management Committees (SMC), Forest Management/FMNR groups etc.) that are led by a woman. 'Led by' is here defined as having a female producer/SMC member etc, in the highest position eg, chairperson/president role. If a man is the president and a woman the vice-president, the group is considered to be led by a man.

This indicator measures change in women's decision-making ability or power. It also indicates changes in acceptance at the community and HH levels for women in positions of leadership. Groups should be disaggregated by group type eg, single sex (women and men only) and mixed groups.

Source

- This indicator is an adaptation of:
- J-PAL: Perception about women leaders.
- Swiss Agency for Development and Cooperation (SDC): Gender composition of board/management committees.
- WVI - Compendium of indicators: Proportion/number of groups with women in leadership positions.

How to measure

The project team provides the most recent lists of leaders for all groups supported by the project – with clear mention of designations. Lists should not be more than two months old. Here is a format by way of example, collecting only the name and sex of the leaders (rather than every member). This format keeps data collection simple. In this example, the group has a woman in the chairperson's role, which is the leader, and the group is counted as 1 (one).

29 Suggested WEE EBF indicator, Reference O.EE.15; WVI Col reference C4B.21086 with minor changes in measurement.

Name of producer group [insert] Location [insert] Date of list preparation [insert] Group type: Mixed-gender group - Yes/No Women-only group - Yes/No			
SR. NO	Name	Sex	Designation
1	Shahida	Female	Chairperson
2	Anwar	Male	Treasurer
3			

To calculate the indicator value

- Numerator: Total # of groups where women hold the highest position eg, president/ chairperson
- Denominator: Total # of groups

Divide the numerator with the denominator and multiply by 100 to get the indicator value. **Disaggregate by both group type ie, mixed and women-only groups** and category ie, savings groups, producer groups etc.

In the event that a group is currently without a chairperson, the sex of the most recent chairperson should be used for the purpose of evaluation.

Notes for enumerators/evaluators

- The project team provides this information directly. It should, therefore, be ready at the beginning of the evaluation, allowing the evaluator to review it and request any missing information eg, sex or designation of a person listed.
- The head of the group will not always be clear; designations and titles are different. In such instances, the project team should identify who is considered the group leader.

3.4 Reasons for changes in decision making in both productive and domestic spheres (qualitative)

Definition

This is a follow-up question to quantitative indicators 3.1 and 3.2 aimed at understanding the reasons behind shifts in equitable decision making in both the productive and domestic spheres. This indicator should seek to probe reasons why or why not there were changes in decision making linked to:

1. Productive decision making (eg, purchase, sale or transfer of assets) within HHs.
2. Non-productive decision making/HH decision making within HHs.
3. Financial decision making within HHs.

4. Decision making linked to the workload distribution in HHs.
5. Ability to take up leadership positions in producer groups and savings groups.

This qualitative indicator will be measured at baseline, midline and endline evaluations.

How to measure

Select a sample of women from HHs where there has been a shift (increased or decreased) in decision making in the productive and domestic spheres. Conduct in-depth interviews using qualitative questions to understand what factors have led to these changes.

3.5 Proportion of women and men confident to take up a leadership role³⁰

Definition

This indicator measures women's and men's perceptions of their confidence to take up a leadership role in their group. 'Group' here refers to project/program-supported groups eg, producer groups, savings groups, Water User Associations, School Management Committees, or any other group.

This indicator assesses progress towards Outcome Indicator O.EE.15 Proportion of groups with women in leadership roles and, depending on the findings, corrective measures may need to be taken to ensure the achievement of Outcome O.EE.15.

Source

This indicator has been adapted from:

- WVA indicator: % of men and women involved in rewarding/highly influential role(s) in the target value chains (NSVC Project, Bangladesh).

How to measure

With the help of the project team, prepare a list of leadership roles found in project-supported groups. Ask respondents if they would feel confident to take up a leadership role.

	Do you think, given an opportunity, you have confidence to take on the following roles?	1. Feel fully confident 2. Somewhat confident 3. Not confident (Ask for reasons.)
1	eg. Chairperson of [insert type] group	
2	Secretary	
3	Treasurer	

NOTE: All categories of leadership roles can be merged in a single question to align with Outcome Indicator O.EE.15 Proportion of groups where women are in a leadership role.

To calculate the indicator value

- Numerator: # of respondents feeling fully confident to take up a leadership role
- Denominator: Total # of respondents

Calculate the percentage of respondents in each category/role and the extent of confidence.

Analyse the response categories and summarise the reasons provided in order to help the project team take corrective measures. Disaggregate responses provided by sex.

Notes for enumerators/evaluators

When asking respondents for to explain their responses, record the reasons provided in a few words only that can later be converted to categories for further analysis.

³⁰ Recommended WEE EBF indicator, Reference O.EE.14; WWI Col pending request for inclusion.

3.6 Proportion of women and men who report making a decision to save or borrow in the last 12 months³¹

Definition

This intermediate outcome indicator measures progress on men's and women's decision-making powers. It does this by asking who is saving or has taken a loan – reporting that they decided to do so themselves and not because their partner/husband/others wanted them to do. The focus here is on who made the decision and not on the use of the savings or the loan.

Source

- WVA - % of women who report making a decision to save or borrow in the last six months (GPoP Project, Bangladesh).

How to measure

Ask the respondent if they started saving or took out a loan in the past 12 months, and if it was their own decision.

Q1. In the past 12 months, have you been saving with a group or in a bank? Have you taken a loan from a financial service provider?		Q2. Who made the decision that you should save or borrow?	
Yes = 1 (Ask Q2) No = 0 (Skip Q2)		Self = 1 Spouse = 2 Self and spouse/others jointly = 3 Other HH member = 4 Not applicable = 99	
Savings			
Loan			

To calculate the indicator value

Count the number of men and women respondents who report making either of the two decisions themselves. Then calculate the percentage by dividing this number with the total number of respondents in that sex category that answered 'Yes' to Q1. Baseline to midline comparison is to be made both within and across sex categories.

The percentage of respondents taking both decisions themselves, or percentage of respondents reporting joint decision making, can also be calculated and compared for gender parity.

Notes for enumerators/evaluators

- If the response to Q1 is 'Yes', then ask Q2 – but don't read the response options. Choose the relevant response options according to the answer provided by the respondent.
- List all types of financial service providers in the project area and use the listed sources as prompts. Mobile money/mobile network operators will also be considered in this category.

³¹ Core EBF Indicator IO. EE.7; WVI Col pending request for inclusion.

3.7 Proportion of leadership roles in mixed-gender project-supported groups held by women³²

Definition

This indicator analyses the percentage of leadership roles held by women of the total leadership roles in the project-supported mixed gender groups. For this indicator, 'mixed-gender project-supported groups' includes any type of group (eg, producer groups, savings groups, cooperatives, Water User Associations, School Management Committees, Forest Management/FMNR groups etc,) that has mixed-gender membership. Men only and women only groups are not included.

'Leadership' includes everyone in the project/program-supported groups who has a position in the governance structure, such as chairperson, vice-chairperson, treasurer or secretary. The number of leadership roles in a producer group or a cooperative will vary.

Long-held social norms in various contexts have dictated that community affairs and administration are men's domains and therefore, that men are the decision-makers. Women usually have little voice in decision making within agricultural value chains and other governance structures within a market system. Having more women in leadership positions is considered a manifestation of women's decision-making abilities/power.

Source

- ANCP: [MELF 2.506] Number [x] of women assuming leadership roles or engaging collectively at local, national and/or regional level.³³
- J-PAL: Perception about women leaders.
- SDC: Gender composition of board/management committees.

How to measure

This can be measured in conjunction with the O.EE.15 Women in leadership roles using the same data provided by the project team ie, the most recent lists of leaders for all groups supported by the project with a clear mention of designations. The lists should not be more than two months old. Here is an example format, collecting only the name and sex of the leaders (rather than every member) to keep data collection simple. In this example, the group has two women and one man in leadership roles and the proportion of leadership is therefore 66.6 percent female.

NOTE: This indicator only includes mixed-gender groups.

Name of producer group [insert] Location [insert] Date of list preparation [insert] Group type: Mixed-gender group - Yes/No			
SR.	Name	Sex	Designation
1	William	Male	Chairperson
2	Lucy	Female	Treasurer
3	Elizabeth	Female	Secretary

To calculate the indicator value

The full data set can be analysed as follows:

- Numerator: # of leadership roles held by women; # of leadership roles held by men
- Denominator: # of total leadership roles in all mixed-gender groups

In cases of a group currently without a chairperson, the sex of the most recent chairperson should be included.

Notes for enumerators/evaluators

The project team should provide the list at the commencement of the evaluation activity so that the evaluation team can review and request any missing information eg, sex or designation of a person.

³² Suggested WEE EBF indicator, Reference O.EE.16; WVI CoI pending request for inclusion.

³³ This has now been updated to ANCP [MELF G.04]: Number of women supported to assume leadership roles.

3b. MANAGEABLE PAID AND UNPAID WORKLOADS (roles and functions)

The indicators within this section seek to discover the extent to which women's workloads are manageable. This concept is closely linked to questions regarding the equitable division of labour between men and women within a HH, including paid and unpaid labour – as well as leisure time. Depending on the WEE strategy employed by a program, manageable workloads might also refer to the new or updated roles or functions of women within the selected value chain or sub-sector.³⁴

3.8 Average # of hours per day spent on leisure and rest/sleep by women and men³⁵

Definition

This indicator measures the time spent by both men and women on leisure and sleep on a typical day and is reported as the average number of hours per day.

Measuring leisure seeks to capture women's time poverty. Leisure time is typically defined as any time left over after all paid and unpaid work has been completed; or time spent not working, such as time spent for personal care and sleep.

Source

- This indicator is an adaptation of the following:
- Oxfam GB: Ability to have more time for leisure and socialising.

- WEAI: Time – leisure.
- WVA: % persons reporting satisfaction over time use (average over IGAs and leisure) (iLIVE Project, Sri Lanka).

How to measure

In consideration of the fact that time spent in leisure and sleeping might differ considerably between weekdays and the weekend, the indicator will capture both of these categories and calculate their average.

Ask the following direct questions to the respondents (both men and women):

Q1	I understand you have busy days. So, on a typical workday, how many hours of sleep do you get during the 24-hour period? <i>Probe if they have any naps. Add only the number of hours mentioned as a routine.</i>	Number of hours [x]
Q2	How much time do you spend each day (on a weekday) on leisure activities? (eg, socialising with neighbours/friends, watching TV)	Number of hours [x]
Q1a	How many hours of sleep do you get during a 24-hour period on a weekend?	Number of hours [x]
Q2a	How much time do you spend on leisure activities over the weekend? (eg, socialising with neighbours/friends, watching TV)	Number of hours [x]

Calculate the average number of hours spent on sleep by a respondent $Q1 \times 6 + Q1a / 7$ ((eg, 7 hours a day x 6 days ie, Monday to Saturday) + 8 hours over the weekend ie, Sunday) / 7 days of the week).

Repeat the same for leisure time ($Q2 \times 6 + Q2a / 7$). Combine the two to determine the average number of hours spent in sleep and leisure.

³⁴ Market Development Facility. 2018.

³⁵ Recommended WEE EBF indicator, Reference O.EE.25; WVI Col pending request for inclusion.

To calculate the indicator value

- Numerator: Total # of hours spent on leisure and sleep by women respondents
- Denominator: Total # of women respondents

Calculate the same for male respondents and compare the figure with that of women to assess the gap. Compare with the baseline to assess what changes, if any, have occurred in the area of men's and women's sleep and leisure time.

Notes for enumerators/evaluators

Make a list of examples of context-specific leisure activities undertaken by men and women in order to probe the respondents.

3.9 Average number of hours spent on paid and unpaid work by women and men

Definition

This indicator measures the distribution of paid work and unpaid HH work among women and men. It also assesses whether there have been any changes in HH workloads between men and women, or any redistribution of time spent on activities as a result of the project/intervention.

Source

This indicator is an adaptation of:

- **DCED:** Number of hours spent on domestic chores per day.
- **ICRW:** Equity of domestic duty load.
- **J-PAL:** Domestic labour: Time dedicated to HH tasks, participation of various family members.
- **MDF:** Hours a day working in HH and community (average).
 - Hours a day working in fields or other agricultural productive/activities (can be done according to agricultural cycle – paid and unpaid – could be disaggregated).
 - Hours a day on non-agricultural labour or IGAs.
- **Oxfam:** Distribution of workloads/time use and workloads.
- **UN-ESCAP:** Average number of hours spent on unpaid domestic work AND Average number of hours spent on childcare and other unpaid care work by sex.
- **WEAI:** Time use (changes in time use).

- **WVA:** Median number of hours per day engaged in IGAs AND Median hours per day spent on unpaid domestic and care work (iLIVE Project, Sri Lanka).
- **WVA:** Average number of hours per day (in the past week) spent on childcare by men and women (NSVC Project, Bangladesh).

How to measure

Collecting information regarding the allocation of time spent on paid and unpaid work is particularly challenging and time-consuming. Here, an effort is being made to strike a balance between the accuracy of data collected and time required to collect this information. Activities or tasks have been grouped together to minimise the number of categories.

All respondents will be given 20 larger stones (each representing an hour) and eight smaller stones (each representing half an hour). They will then be asked to distribute them against the activities listed below and presented pictorially on cards to indicate how many hours they spent in various types of activities the day prior to the interview/on a typical day.

PART A. Ask the respondent the following question:

Q - Here are stones representing the 24 hours in a day and night and here are cards that represent different kinds of activities. Thinking of yesterday/[x] day, from the time you woke up until this morning/the next morning, please can you distribute the stones among the activities based on the proportion of time that you spent per activity?

Use larger stones to show an hour and use smaller stones if the time spent was less than an hour/around half hour.

BROADER CATEGORY	SPECIFIC CATEGORY	TIME SPENT IN HOURS
Unpaid work	Care of children, elderly or other HH members	
	House work/domestic chores eg, cooking, cleaning, washing, ironing, mending/stitching clothes etc.	
	Fetching water	
	Fuel wood collection	
	Food crop production/homestead gardening	
	Travel/shopping/participation in group meetings	
Paid work/work to generate money	Production and processing/own business work	
	Formal employment/paid labour and other work	
	Informal labour/other business activities (eg, collecting wild honey, forest fruits, making charcoal etc.)	
	Livestock rearing/animal husbandry (all animals) /fishing	
	Travel and commuting for selling produce or buying inputs and other services	
Personal care/leisure	Personal care, learning and religious activities (eating, drinking, personal hygiene, praying, studying etc.)	
	Leisure time (socialising with neighbours/friends, watching TV)	
	Sleeping	

PART B. When the respondent has finished the above task, give them 10 stones and ask:

Q1	<p>Can you please give us an estimate of both your and your spouse's share of the total time spent on childcare?</p>	<p>Record the number of stones allocated to women and men.</p> <p>Woman [x] Man [x]</p>
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To calculate the indicator value

The average number of hours spent on each type of work can be calculated separately – as well as for paid and unpaid work categories. The third category (personal care/leisure) will be used to calculate Indicator 3.7 if both are part of the same logframe. Also calculate the percentage of time spent by men and women on childcare.

- Numerator: Total # of hours spent by men and women on paid and unpaid work
- Denominator: Total # of men and women respondents

Having calculated the average for men's and women's paid and unpaid work, compare it with the baseline data and also measure the gap between men and women at both points in time.

Notes for enumerators/evaluators

- You can trial various options in terms of the number of stones given to respondents and then choose the option best suited to your context. For example, instead of 28 stones (20 hourly/large and eight half-hourly/small), you might give 23 'one-hour' stones and two 'half-an-hour' stones. Be mindful of striking a balance between knowing the details vs time expended. Men's contribution to care work, for example, is important to capture and might need to be measured in small blocks of time. However, it is not necessary to capture the details of all that people do under the category 'leisure'.
- Let respondents think about their time allocations. If people want to change an allocation, let them do it. When they have finished the task, ask them to check their responses and then record the data.
- If the period of reference is the last 24 hours ('yesterday'), verify that yesterday was not an unusual day (ie, a celebration etc.). If the day was out of the ordinary, ask instead about 'a typical day in the past month'.

Notes for adaptation

- If certain categories are not applicable to a given context, change them. For example, if water collection is not a major time-consuming activity, it might be better grouped under the heading 'other domestic chores'.
- If the project's focus is food security alongside economic development and the project is promoting home gardening and livestock, add these activities to the 'unpaid work' category. If, however, these activities are intended primarily for income generation, categorise them as 'paid work'. In cases where the activities are intended for both food security and income generation, categorise them according to their primary purpose/benefits for families.

3.10 Proportion of women and men involved in rewarding/influential roles in the target value chain³⁶

Definition

This indicator measures changes in inclusion through access to high value roles. Such roles are contextual and can be specified with the help of the project team and value chain analysis. For example, in a rural economic development context, leading a producer group would probably be considered rewarding/influential. In many contexts, a role that interfaces more with market actors (eg, selling, buying) would be considered rewarding/influential.

This indicator should be closely linked to the gender-responsive market assessment and the associated project and WEE strategy. The assessment and strategy would outline the roles that women play in the selected value chain at the start of the project, along with the vision for change – including the opportunities for women to take up more rewarding and influential roles in the target value chain.

Source

Adapted from:

- WVA indicator: % of men and women involved in rewarding/high influential roles in the target value chains (NSVC Project, Bangladesh).

How to measure

In order to prepare a list of highly influential/rewarding roles, a distinction must be made between 'influential' at two levels:

- The different business functions, levels and roles played by men and women smallholder farmers ie, Who buys inputs? Who negotiates with buyers or accepts the payment? etc.
- The different roles in a value chain/market system played by different market actors, and which sex holds those roles ie, local service providers, aggregators, banking agents etc.

For the purposes of this indicator, we are interested only in the second type/level of roles. When preparing a list of roles, therefore, consider only the second level. These roles will vary in different contexts and value chains.

Using the list prepared with the help of the project team, ask respondents if they have been involved in any of the highly rewarding/high influence roles in the past 12 months.

	List of highly rewarding/highly influential roles	Involvement 1 = Yes, 2 = No
1		
2		
3		
4		
5		

To calculate the indicator value

- Numerator: Total # of respondents saying 'Yes' to any category. Note: If a respondent is involved in more than one role, their response will only count once. However, when analysing by role category, all responses will be considered.
- Denominator: Total # of respondents

Disaggregate by sex. Track change over time by comparing the results at midline and endline evaluations with the baseline data. Also compare the gap between the indicator values for men and women.

Further calculation: Calculate the percentage of respondents in each category/role. Disaggregate by Sex. Track change over time by comparing the results at midline and endline evaluations with the baseline data. Also compare the gap between indicator values for men and women.

³⁶ Suggested WEE EBF indicator, Reference O.EE.17; WVI CoI pending request for inclusion.

3.11 Women's and men's average perception (score)³⁷ of men's contribution towards household chores³⁸

Definition

This indicator measures the relative volume and value of men's contribution to unpaid work or domestic chores. It uses a 10-seed or similar scoring system reported as average of perception scores.

By reporting the average perception of proportion of men's contribution to HH chores, the indicator shows if there have been any changes to men's roles in the domestic sphere. This is a WEE intermediate outcome indicator, tracking change in practices rather than targeting full equity results.

This indicator is most relevant when Mencare or a similar project component targets the engagement of men and women on the importance of men helping women in unpaid care and other HH work.

This is a midway assessment of whether there have been any changes in men's roles in the domestic sphere. Here, the target is not equity, but rather to track changes in practices. A cut-off point can be set to determine whether or not a HH is on track.

Source

This indicator is an adaptation of:

- Indikit: % of men substantially participating in at least [x] out of [x] selected HH chores.
- WVA: % of (male and female) respondents reporting husband having increased to a medium or high extent his level of participation in unpaid domestic and care work since project start (iLIVE Project, Sri Lanka).

How to measure

The respondents (both men and women) will be asked of their perception of men's contributions to unpaid work/domestic chores. Using 10 seeds/stones, respondents will be asked to allocate the proportion of contributions by each of the respondent, spouse and others to HH chores.

Q - Think of the total time spent on HH chores in your HH. Using 10 stones, can you help us understand how much time the following members contribute?

You/respondent	
Spouse	
Other male family members	
Other female family members	

Record the number of seeds/stones placed for *men's* contributions (seeds allocated to respondent OR spouse as appropriate and other male family member categories) and convert to a percentage ie, four stones out of 10 = 40 percent.

To calculate the indicator value

- Numerator: Sum % (contributions) by all men
- Denominator: # of respondents

Disaggregate by men and women respondents to reveal the differences in perceptions. Compare the indicator value also with baseline data.

Notes for enumerators/evaluators

In some countries, long-held social norms dictate gendered roles and responsibilities linked to paid and unpaid work, with women often disproportionately engaged in unpaid care work. As such, men might be reluctant to share with others the extent to which they help with domestic chores. Therefore, when conducting a HH survey, try interviewing people alone.

³⁷ This indicator was originally worded as Women's and men's perceptions of men's contribution to household chores. Changes have been made to accommodate WVI requirement of having quantity/value format in the indicator name.

³⁸ Suggested WEE EBF indicator, Reference O.EE.24; WVI Col pending request for inclusion.

3.12

Average # of hours saved due to new technologies/labour-saving devices or strategies

Definition

This indicator measures the time saved due to labour-saving devices or new techniques introduced by the program/intervention. It is expected that access to low-cost agricultural and non-agricultural labour-saving tools, equipment and technologies will improve the efficiency of farming HHs and assist women in their respective roles in production, saving them from being further time-poor. Such devices are also expected to improve outputs and thus bring increased benefits in various areas, including in productivity.

Source

This indicator is an adaptation of the following indicators:

- DCED: # of hours per day saved due to intervention.

- WEAMS: # of hours that women save a day as a result of an agricultural innovation.
- WVA (GPoP Project, Bangladesh): # of women and men who report increased time available due to labour-saving devices/assets/inputs.

How to measure

Prepare a list of labour-saving technologies and devices introduced or being promoted by the project. Include both on-farm and off-farm technologies and devices being promoted by the project. Then, ask respondents the following questions:

Sr. No	Q1. Do you use any of the following?	Yes = 1 No = 2 (Skip to next technology/device)	Q2 - If Yes, how often do you use it? Daily = 1 Weekly = 2 Monthly = 3 Seasonal = 4	Q3 - When used, do you think it saves you any time? Yes = 1 No = 2 (Skip to next technology/device)	Q4 - If yes, can you estimate, on average, how many hours per year?
1	Technologies				
2					
3					
4	Devices				
5					

Respondents should be asked to provide answers about the devices saving themselves time – not for their spouse/other family members as they might not be able to provide an accurate estimate for others.

To calculate the indicator value

Calculate the average number of hours saved both for men and women from all devices and technologies.

Data can be disaggregated by technology/device ie, average time saved by each device/technology. To calculate average by technology/device, use the total number of respondents who answered 'Yes' to Q3 and not the all the respondents.

Calculate the percentage of those who said 'No' to Q3 ie, labour-saving devices and technologies are not saving them time. If the proportion of responses is high, explore through FGDs the reasons for this feedback in order to help the team make corrective measures.

Notes for enumerators/evaluators

- Change the frequency of use options in the survey according to the list of technologies and devices being promoted by the project. Add or delete options as relevant.
- To calculate the number of hours saved per year, ask about the time saved per use in hours and then multiply it with the frequency. Do not ask respondents to provide you the answer/exact number of hours per year. However, you can share the number of hours that you have calculated and ask respondents if they think it is correct.

Notes for adaptation

The list of technologies/devices needs to be project-specific and will ideally be identified via various assessments undertaken during the project assessment phase and included in the project design/intervention package.

3.13 Proportion of households using technologies that improve productivity and save time in tasks that women traditionally perform³⁹

Definition

This indicator measures the percentage of HHs using technologies introduced by the program/intervention that improve productivity and save time in tasks traditionally performed by women (eg, weeding and hoeing, manual irrigation, food processing, crop transportation).

It is expected that access to low-cost agricultural and non-agricultural labour-saving tools, equipment and technologies will improve the efficiency of farming HHs and assist women in their respective roles in production – saving them from being further time-poor. Such devices are also expected to improve outputs and thus increase benefits in terms of efficiencies and time saved.

While, each program/intervention will have their own list of technologies being promoted for this purpose, a few examples may include low-cost hand implements or simple machines that increase labour productivity and save time eg, seeders, weeders, threshing and winnowing tools and animal-powered machinery.

Source

This indicator is an adaptation of the following indicators:

- DCED: # of hours per day saved due to intervention.
- WEAMS: # of hours that women save a day as a result of an agricultural innovation.

- WVA GPoP Project, Bangladesh): # of women and men who report increased time available from labour saving devices/assets/inputs.

How to measure

Prepare a list of productivity enhancement and time-saving technologies and devices introduced or being promoted by the project/program. Include both on-farm and off farm technologies and devices being promoted by the project. Then ask the following questions:

³⁹ Recommended WEE EBF indicator, Reference IO.EE.4; WVI Col pending request for inclusion.

Sr. No	Q1 - Do you (if respondent is a woman) /women in your HH (if respondent is a man) use any of the following technologies when performing related tasks:	Yes = 1 No = 2 (Skip to next technology/ device)	Q2 - And now could you please tell me when is the last time you have used the device? 1. Today 2. Yesterday 3. Less than seven days ago 4. Less than one month ago 5. More than one month ago 6. In the most recent cropping season / production cycle 7. Cannot remember	Q3 - When used, do you think the device improves productivity and saves you/ them any time? 1. Not at all = 0 2. Only a little bit = 1 3. Somewhat/to some extent = 2 4. A lot/to a high extent = 3
1	Technologies			
2				
3				
4				
5				

To simplify measurement, Q2 and Q3 can be dropped. They are not needed to obtain indicator data but are additional information. If Q2 and Q3 are included in the measurement, respondents should be asked to provide answers about the technologies saving themselves time and not those applicable to their spouse/other family members as they might not be able to provide an accurate estimate.

To calculate the indicator value

- Numerator: # of HHs reporting 'Yes' to Q1
- Denominator: Total # of surveyed HHs/respondents

If the project is also interested in understanding people's perceptions of the benefits of new technologies/devices, then the indicator will be calculated:

- Numerator: Total # of HHs/respondents saying 'Yes both to Q1 and Q3 (option 3 or 4)
- Denominator: Total # of HHs/respondents surveyed

Responses can be disaggregated by technology ie, Percentage of HHs using each technology.

Also, calculate the percentage of those who answered 'No' to Q3 (option 1 and 2) ie, labour-saving devices and technologies are not saving time. If the proportion of responses in this category is high, use FGDs to explore reasons for this scenario in order to help the project team make corrective measures.

Notes for enumerators/evaluators

- The list of technologies/device needs to be project-specific and will ideally be identified via various assessments undertaken during the assessment phase and included in the project design/intervention package.
- Change criteria under Q2 (most recent use) according to the list of technologies being promoted by the project. Add or delete response options for this question as relevant.

3c. WELLBEING

The indicators within this section seek to measure men's and women's feedback on whether economic changes results in satisfaction and happiness or stress and unhappiness. These states are linked to women's overall physical, emotional, psychological and spiritual wellbeing and, although of great importance, are often challenging to measure.

A key aspect of this sense of general wellbeing is freedom from violence. This refers to a women's ability to be free from gender-based violence (GBV) or "any act of [GBV] that results in, or is likely to result in, physical, sexual or mental harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life."⁴⁰

Another key dimension of agency linked to wellbeing is women's mobility, that is, a women's ability to move about freely. The extent that this dimension of wellbeing is a focus will be dependent on the context and should be based on gender-responsive market assessment or GESI analysis and corresponding program interventions strategies.

NOTE: GBV is being measured under 4.1 i.e, attitudes towards prevalent practices or norms around GBV, and not its actual prevalence.

3.14 Average wellbeing score⁴¹ (WEMWBS)

Definition

Wellbeing captures important aspects of how people feel about and experience their daily lives. This encompasses material (physical and economic) and non-material (social, emotional and spiritual) dimensions. While, economic development is the main focus of the iMSD programs and economic change is being measured through other indicators, here the indicator will measure the non-material dimensions of wellbeing.

This indicator measures the proportion of caregivers who report having a good sense of mental well-being as defined by the Warrick Edinburgh Mental Wellbeing Scale (WEMWBS). The Warwick-Edinburgh Mental Wellbeing Scales were developed to enable the measuring of mental wellbeing in the general population and the evaluation of projects, programs and policies which aim to improve mental wellbeing. WEMWBS is a 14-item scale with five response categories, summed to provide a single score ranging from 14-70. The items are all worded positively and cover both feeling and functioning aspects of mental wellbeing. WEMWBS is suitable for adults aged 16 and above and also for use at a population level in teenagers aged 13 years and over in samples of over 100.

The scale has been widely used nationally and internationally for monitoring, evaluating projects and programs and investigating the determinants of mental wellbeing. It has been translated to various languages. You can check, using the following link, if your preferred language version is available: <https://warwick.ac.uk/fac/sci/med/research/platform/wemwbs/using>.

How to measure

WEMWBS is very simple to score. The total score is obtained by summing the score for each of the 14 items. The latter ranges from 1-5 and the total score from 14-70.

Here is the English version of the scale:



To calculate the indicator value

- Numerator: Total sum of caregiver scores
- Denominator: Total # caregivers who were surveyed

Compare the mean obtained from both the baseline and evaluation using group before and after comparison.

40 World Health Organization. 2020. Violence Against Women. <https://www.who.int/reproductivehealth/topics/violence/en>.

41 Suggested WEE EBF Indicator, Reference O.CPE.4; WVI CoI Reference C4B.25245.

3.15 Proportion of women who have freedom of movement to access program-related services within and outside residential locality⁴²

Definition

Freedom of movement or mobility is a particularly useful indicator of empowerment in areas where women's presence in public spheres is constrained. This indicator measures how mobile women are and if they are free to access program provided opportunities. Mobility will be assessed both in terms of women's abilities to move freely in their own area and to travel outside their area for IGA. Mobility will also be measured in terms of restrictions imposed, such as permission needed to travel to certain places.

Source

This indicator is an adaptation of:

- J-PAL: Mobility/freedom of movement: Ability, frequency of, and permission needed to travel to certain places.
- Malhotra et al.: Mobility/freedom of movement.

How to measure

Respondents (women respondents only) will be asked about their level of mobility with respect to program-related IGA using the following lines of questioning.

Use a conversational style to ask questions. Don't read the six response options to the respondent again and again, but rather, start the conversation by asking, for example, 'Would you be allowed to attend a workshop outside your own area?' Depending on the answer, probe further to select the most appropriate response option. Then, continue with the other categories/items, asking, 'How about, for example, going to market?' Select the most applicable response option for all five categories/items.

		I can go alone and don't need permission = 1 I can go alone but need to get permission from a male/ other family member = 2 Don't need permission if I go with other women = 3 Need to be escorted by a male family member = 4 Not allowed = 5 Not interested/not applicable = 99
1	Going to work/working in the fields	
2	Attending work-related activities (eg, attending producer/farmer group meetings, trainings) within the area	
3	Attending work-related activities (eg, attending producer/farmer group meetings, trainings) outside the residential locality/area	
4	Going to market/collection points to sell produce and buy inputs	
5	Going to other facilities eg, bank, microfinance institution (MFI) office, agricultural extension office	

⁴² Core WEE EBF indicator, Reference IO.EE.6. WVI COI pending request for inclusion.

Option 1 will be scored 2 (two) (can go alone without need for permission). Options 2 and 3 (can go alone with permission or with other women) will be scored 1 (one) and options 4 and 5 will be scored as 0 (zero).

A cut-off must be set as projection i.e., the level of change project aims to bring about. For example, out of a possible score of 10, using the three categories of low, medium and high level of mobility:

- Scores below 5 (five) would be regarded as LOW mobility
- Scores between 5-7 would be regarded as MODERATE mobility
- A score of 8-10 will be regarded as HIGH level of mobility

The cut-off for 'low' in the above categorisation is slightly higher than that used for other indicator cut-offs in other WEE domains i.e., 33 percent, or 3 (three). This higher cut-off is because restricted mobility can have serious implications for women's empowerment and, therefore, slightly higher cut-offs have been suggested.

Nevertheless, cut-offs can be set according to the context. For example, bringing any change in women's mobility might be difficult in highly conservative contexts eg, Afghanistan. As a result, a project cut-off here might be lower compared to that of a project in northern India.

To calculate the indicator value

- Numerator: Respondents (women only) scoring equal to or above the cut-off set by the project
- Denominator: Total # of respondents

Compare with the baseline. Disaggregate by HH head type i.e., women respondents from male-headed HHs and women respondents from women-headed HHs.

Notes for enumerators/evaluators

- Asking questions by repeating the response options will be tedious and take a long time. Therefore, as suggested above, ask the questions in a conversational style.
- The five categories can be adjusted considering specific issues in a context. For example, if women are unable to travel alone due to the security situation or transportation issues, restricted mobility in this setting is not the same as being unable to travel alone in contexts where such issues are not a constraint, however women are not allowed to travel due to local norms.

3.16 % of women and men reporting a perceived decrease in the incidence of conflict in the community (quantitative)

Definition

A number of economic development and Market Systems Development programs have gathered anecdotal evidence of a reduction in HH conflict as a result of decreasing levels of economic distress. Therefore, it is suggested that this data be collected in order to discover whether there have been any perceived changes in conflict at the HH level in the community since the commencement of project activities.

How to measure

This data does not have to be collected yearly; rather this is an exploratory indicator that can be assessed at the baseline and then again at the end of the program using the following format:

Category	Response
<p>For baseline, the question should be: Q1 - ‘How often do you hear about the incidence of conflict in the community?’</p> <p>At the endline, also ask: Q2 - ‘Do you feel there has been any change in the incidence of conflict in your community since [insert start date of the project but do not mention the word ‘project’ to the interviewee]?’</p>	<p>For baseline</p> <p><input type="checkbox"/> Almost daily</p> <p><input type="checkbox"/> Often</p> <p><input type="checkbox"/> Not often, but it happens</p> <p><input type="checkbox"/> Never</p> <p><input type="checkbox"/> Increased</p> <p><input type="checkbox"/> Decreased</p> <p><input type="checkbox"/> No change</p>

NOTE: Using the project’s start date as the point of reference is likely to provide a more accurate response than linking the question directly to the project’s activities. The latter has the potential to alter responses based on the past experience.

At baseline, WV can collect data on what proportion of the target group reported the frequent incidence of conflict (Q1 - ‘daily’ and ‘often’). This can then be compared with the percentage of those reporting the same incidence of conflict at the endline evaluation. This can also be validated that with percentage of respondents who report a decrease in the incidence of conflict in Q2.

- Numerator: Total # of respondents reporting incidence of conflict has decreased
- Denominator: Total # of respondents

3.17

Narrative on reason for change in wellbeing, including conflict/mobility and other aspects of wellbeing (qualitative)

Definition

A number of economic development and Market Systems Development programs have gathered anecdotal evidence of a reduction in HH conflict as a result of decreasing levels of economic distress.

Therefore, it is suggested that this data be collected in order to discover whether there have been any perceived changes in conflict at the HH level in the community since the commencement of project activities.

Programs might also look at the issue of mobility, which may be targeted in the program design. This indicator could also be further adapted given other dimensions of wellbeing which are important to the project (eg, satisfaction with quality of life).

How to measure

This data does not have to be collected yearly; rather this is an exploratory indicator that can be assessed at the baseline and then again at the end of the program using the following format:

Category	Response			
<p>For baseline, the question should be: ‘How often do you hear about the incidence of conflict in the community?’ At the endline, also ask: ‘Do you feel there has been any change in the incidence of conflict at the HH level in your community since [insert start date of the project but do not mention the word ‘project’ to the interviewee]?’</p>	<p>For baseline</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> Almost daily <input type="checkbox"/> Often <input type="checkbox"/> Not often, but it happens <input type="checkbox"/> Never </td> <td style="width: 50%; vertical-align: top;"> <input type="checkbox"/> Increased <input type="checkbox"/> Decreased <input type="checkbox"/> No change </td> </tr> </table>	<input type="checkbox"/> Almost daily <input type="checkbox"/> Often <input type="checkbox"/> Not often, but it happens <input type="checkbox"/> Never	<input type="checkbox"/> Increased <input type="checkbox"/> Decreased <input type="checkbox"/> No change	
<input type="checkbox"/> Almost daily <input type="checkbox"/> Often <input type="checkbox"/> Not often, but it happens <input type="checkbox"/> Never	<input type="checkbox"/> Increased <input type="checkbox"/> Decreased <input type="checkbox"/> No change			
<p>‘What do you think are the reason(s) for this change?’</p>	<p>At baseline, the WV team could keep this question completely open to understand the key reasons; at endline (or mid-term if resources permit), the program can put together a category of possible options (not to be shared with the respondents). Responses should be placed in the respective categories; if the response sits outside of the categories, include it separately.</p>			
<p>Do you feel there has been any change in your mobility?</p>	<table style="border: none;"> <tr> <td><input type="checkbox"/> Increased</td> </tr> <tr> <td><input type="checkbox"/> Decreased</td> </tr> <tr> <td><input type="checkbox"/> No change</td> </tr> </table>	<input type="checkbox"/> Increased	<input type="checkbox"/> Decreased	<input type="checkbox"/> No change
<input type="checkbox"/> Increased				
<input type="checkbox"/> Decreased				
<input type="checkbox"/> No change				
<p>What do you think are the reason(s) for this change?</p>	<p>At baseline, the WV team could keep this question completely open to understand the key reasons; at endline (or mid-term if resources permit), the program can put together a category of possible options (not to be shared with the respondents). Responses should be placed in the respective categories; if the response sits outside of the categories, include it separately.</p>			

NOTE: Using the project’s start date as the point of reference is likely to provide a more accurate response than linking the question directly to the project’s activities. The latter has the potential to alter responses based on the past experience.

Summarise the reasons provided and use the findings to help improve the program intervention.



Top photo: Religious leaders speak to communities on the importance of gender equality and WEE in the Nutrition Sensitive Value Chains for Smallholder farmers (NSVC) project (World Vision Bangladesh).

Bottom photo: Women, men and communities in Jamalpur celebrate International Women's Day 2021 as part of the NSVC project

4 - EQUITABLE SYSTEMS

'Equitable systems' refers to the formal and informal systems that women and men exist in. It refers to any institutional systems, including legal and policy frameworks, as well as to the social norms relevant to the project.⁴³ **Gender norms** are a sub-set of social norms. There are several aspects to these norms when considering livelihoods programs, including:

- Gender norms linked to the role of women in paid and unpaid care work, mobility, decision making or leadership roles.
- **Recognition of women** can be considered a specific aspect of gender norms. It also refers to the increased recognition of women in their roles within the HH, community or amongst value chain actors.
- Depending on the project's WEE strategy and whether interventions will encourage women to take on new **roles or functions** in the market, this concept could also refer to **specific norm changes linked to women's roles or functions in markets** and how different market actors perceive women's roles and engage them for mutual economic benefits.

4.1 % men and women with supportive attitudes towards women's economic participation⁴⁴

Definition

Negative community attitudes informed by harmful gender norms and beliefs are a common barrier to WEE. Therefore, this indicator measures community beliefs and attitudes on gender-defined roles/workloads, women's mobility, type of work for IGA, women's involvement in decision making at the HH and community levels and GBV. This is to be measured at the intermediate as well as outcome levels so that corrective measures can be taken if attitudinal changes are still low at the project midline.

From WV experience, asking respondents to choose one of two statements they agree with is the most user-friendly methodology. Our tool is adapted from Indikit.⁴⁵

Source

The above indicator is an adaptation of the following:

- **DCED**: Changes in attitudes towards women and program relevant work; DCED - Changes in attitudes towards women and access to program-relevant services.
- **ICRW**: Community acceptance of women working; Community attitudes on what work women should do; Attitudes on women and mobility.

- **Indikit**: % of target [choose: men/women] with supportive attitudes towards women's economic participation.
- **Oxfam GB**: Perception of women's economic participation.
- **WEAMS**: #/% of men/women exhibiting changes in attitudes towards women and their mobility.
- **WVA**: % of women and men with supportive attitudes towards gender equality.

How to measure

Respondents are asked to choose one of two paired statements reflecting different attitudes to women's economic participation.

Suggested script: 'Now I am going to read a series of statements which come in pairs. Please tell me which of these two statements you agree with more.' *Explain before commencing that one response should apply to both single and married women.*

The respondent should not agree with both, but rather choose a single statement they agree with most. Give the respondent time to consider carefully; **DO NOT** comment on their choice.

43 Durlauf, S.N. and L.E. Blume. 2008. New Palgrave Dictionary of Economics, Second Edition. London: Macmillan. Cited in http://www.who.int/violence_injury_prevention/violence/norms.pdf.

44 Core WEE EBF indicator, Reference O.EE.18; WVI Col reference C4B.25450, with minor changes.

45 Indikit. 2021.

	Statements	Scoring
1	<p>a. Women's work on the farm is as important as men's work for the farm business (<i>add context specific examples eg, post-harvest processing and manual work/ploughing respectively</i>).</p> <p>b. Men's work on the farm is always more important than women's work (<i>add appropriate to the context examples eg, post-harvest processing and manual work</i>).</p>	<p>a = 1</p> <p>b = 0</p>
2	<p>a. It is acceptable if a woman works outside home to support her family economically.</p> <p>b. A woman should be working at home and let her husband earn money for the family.</p>	<p>a = 1</p> <p>b = 0</p>
3	<p>a. If a woman gets the right opportunities, she can be as good a business person as a man.</p> <p>b. A woman cannot be as good a business person as a man, even if she gets the right opportunities.</p>	<p>a = 1</p> <p>b = 0</p>
4	<p>a. It is acceptable for women to take up roles that conventionally are considered a men's jobs (<i>add appropriate examples for each context eg, women taking on the marketing role in the value chain, other professions</i>).</p> <p>b. Women should only take up professions that are regarded as women's professions (<i>add context specific examples</i>).</p>	<p>a = 1</p> <p>b = 0</p>
5	<p>a. A man should decide how his wife's income is spent.</p> <p>b. A woman can decide independently how she wants to spend her own income/her enterprise income.</p>	<p>a = 1</p> <p>b = 0</p>
6	<p>a. Men can/should look after children as well as women do.</p> <p>b. Looking after children is only women's work.</p>	<p>a = 1</p> <p>b = 0</p>
7	<p>a. Men should determine how women/their wives spend their time.</p> <p>b. Women and men should jointly discuss workloads for the business and domestic work.</p>	<p>a = 1</p> <p>b = 0</p>
8	<p>a. A woman should always accept her husband's opinion.</p> <p>b. A woman can disagree with her husband if she thinks he is wrong.</p>	<p>a = 1</p> <p>b = 0</p>
9	<p>a. It is ok for a man to hit his wife if he thinks she has done something wrong/there are times when women deserve to be beaten.</p> <p>b. A man should never hit his wife/a woman.</p>	<p>a = 1</p> <p>b = 0</p>
10	<p>a. Men are natural leaders in our community.</p> <p>b. Both women and men can be leaders and participate in business and community matters.</p>	<p>a = 1</p> <p>b = 0</p>

Calculate a total score for each respondent (10 maximum).

A scale is needed in order to calculate levels of supportive attitudes. The following scale is recommended:

- Up to 5 out of 10 (or score up to 50 percent): LOW supportive attitudes for women's economic participation.
- 6-8 out of 10 (or score above 50 percent and up to 80 percent): MODERATELY supportive attitudes for women's economic participation.
- 9-10 out of 10 (or score above 80 percent): HIGHLY supportive attitudes for women's economic participation.

To calculate the indicator value

- Numerator: # of respondents scoring equal to or above the project-determined cut-off
- Denominator: Total # of respondents

As a default, report the proportion of respondents with highly supportive attitudes. However, conclusions and recommendations can also be drawn from understanding the proportion of respondents at low or moderately supportive attitudes. Disaggregation of men's and women's attitudes is always required. Parity can be calculated by comparing the average score of women with the average score of men, as well as any changes occurring after the baseline assessment.

Notes for enumerators/evaluators

- The list provided includes all WEE domains. Statements can be modified, but it is best to maintain all domains when modifying.
- In contexts where women's mobility is not an issue, remove item two. However, consider other local gender norms that are barriers to WEE. However, in contexts where mobility is a barrier to WEE, keep item two and another less relevant item can be replaced with another mobility-related item eg,
 - a) *It is ok for a woman to avail an opportunity away from her home to develop knowledge and skills;*
 - b) *Women should not avail any opportunities if they involve travel or staying away from home.*
- In integrated livelihood approaches like nutrition-sensitive agriculture, consider including gender norms related to gender-based food distribution eg,
 - a) *Men and boys should always eat first and most as they need more nutrition;*
 - b) *Women and girls need diverse nutritious food [please add examples of food items relevant to the context] just like men and boys.*
- In integrated livelihoods programs like ultra-poor graduation (UPG), consider including gender and social norms related to relevant child protection issues eg,
 - a) *It is a man's decision and not a woman's whether or not a child should enter child labour or child marriage for the sake of the family,*
 - b) *Women and men should jointly decide important decisions that affect their children (child marriage and child labour).*
- Adjust language or items as appropriate based on the issues and barriers identified in gender-sensitive market assessments or other gender assessments, focusing on those that will be targeted by the project.
- Take care when coding and scoring. To avoid a pattern in responses, sometimes the first statement is positive, and sometimes the second. Miscalculating this will lead to serious data misreporting.

4.2

Women’s and men’s average perceptions (score)⁴⁶ of women’s contributions to household income/fund⁴⁷

Definition

This indicator measures the perceived contribution made by women to total HH income. The focus is on perceived contribution or an estimated contribution made by women to total HH income. This could be women’s contributions to the joint family enterprise, or it could be contribution from income generated from women’s own IGAs. This does NOT calculate the actual income contribution as any such estimates would need to monetise unpaid care work, which is not easy. In this case, a higher perception of women’s contributions is a proxy for women’s improved economic capacities.

Note: Men’s perception of women’s contributions to HH income can be used to triangulate part of Indicator 4.3 ‘Recognition of women’s roles/contribution within the HH and the community’.

Source

This indicator is adapted from:

- DCED: Amount of income contributed to HH.
- ICRW: Share of HH income provided by women.
- MDF: Contribution to HH fund.
- Oxfam Great Britain (GB): Contribution to HH income.

How to measure

Respondents (both men and women in a survey – not from the same HH) will be asked to estimate women’s contribution to total HH income from all sources (including crops, cash and services). This could be women’s contribution to the joint family enterprise and resultant benefits to the HH income, or it could be contributions from income generated from women’s own IGAs. Oxfam GB has suggested two ways to measure this indicator: one method for the literate (asking directly for percentage of contribution), and the other for illiterate respondents. The latter is adapted here.

The respondent will be given 10 stones or seeds. They will be asked to think about their total HH income and to indicate how many of the seeds or stones reflect women’s contributions. In addition to income, respondents can be asked for the contribution in terms of spending in the HH.

Can you please help me understand your/your spouse’s contribution to HH income?

Q

Here are 10 seeds/stones. You can divide them as your/your spouse’s contribution.

You can add the other male members’ contributions to the ‘men’ category, and other female members’ contributions to the ‘women’ category.

Number of seeds or stones allocated to women and men

Woman [x] Man [x]

Record the number of seeds/stones placed for women’s contributions and convert to a percentage ie, four stones out of 10 = 40 percent.

To calculate the indicator value

- Numerator: Sum of percentages (contributions) by all women
- Denominator: # of respondents

Compare men’s and women’s perceptions of women’s contributions to HH income. Also compare the calculated indicator value with baseline data.

46 This indicator was originally worded as Respondents’ perceptions of women’s contribution to household income/fund and has been changed to meet the WVI requirement of having quantity/value format in the indicator name.

47 Core WEE EBF indicator, Reference O.EE.26; WVI Col pending request for inclusion.

Notes for enumerators/evaluators

- Help respondents by prompting them with examples of contributions to HH income eg, think about all the ways that women contribute to the HH fund; this could be paid and unpaid work. Alternatively, encourage respondents to think about all HH expenses and consider all the resources accumulated regularly or in bulk. Give respondents some time to come up with their estimate; do not rush.
- In the case of women-headed HHs, ask about the contribution of the main adult male income earner, if any. For widowers, ask about the contribution of any main adult female income earner/s. It could be a sister, daughter, mother etc.
- There is no need for respondents to use stones or seeds communicate the proportion of women's contributions to HH income if respondents are literate and comfortable with mental calculation.
- 'Adult' (adult income earner) should align with the accepted UN definition or the national legal definition, depending on the context.

4.3 % women feeling their economic roles/contributions within the household and the community are being recognised AND % men recognising women's economic roles/contributions within their household and their community⁴⁸

Definition

In the economic sphere, if women receive greater recognition for economic participation due to better access to resources, for example, the reactions of other members of the economic unit are the first to have an impact on some aspects of agency (MDF, 2018). Therefore, this intermediate outcome indicator seeks to measure women's feelings of recognition received for their economic contributions within the HH and the community. It also explores the extent that men report recognising women's economic contributions.

A key challenge faced is that women's and men's roles and functions are valued differently, with women's work in areas like post-harvest processing and other tasks not valued as highly as the manual work often done by men. This indicator also explores, therefore, the extent to which this kind of work is valued.

Source

- MDF: Not in their indicator list, but measured in their field studies (Beyond Income).

How to measure

Ask respondents (both men and women) the following questions. Questions are phrased differently for men and women respondents. If conducting a digital survey, use filters to determine questions options relevant to the sex of the respondent and to save enumerators from confusion.

⁴⁸ Recommended WEE EBF indicator, Reference O.EE.27; WVI Col pending request for inclusion.

Question	
<p>1. Do you think your spouse values your contribution to HH economy? (Female respondents)</p> <p>Do you think your spouse contributes to HH economy? (Male respondents)</p> <p><i>Note: Wait for the respondent to say something in response to your question and then qualify further in light of what they said in order to mark the most appropriate option.</i></p>	<p>1 - Not at all 2 - To some extent 3 - To a great extent</p>
<p>2. In what form? (Multiple responses possible)</p> <p><i>Note: Let the person explain in connection with Q1. Probe further asking, 'And what about [x]?' eg, 'Livestock rearing, do you help with that?' Don't read the response statements to the respondent; instead, determine the correct response option in the context of a conversation.</i></p>	<p>1 - Doing most of the unpaid domestic work 2 - Helping on farm 3 - Helping with post-harvest processing 4 - Earning own income from other sources 5 - Helping with livestock rearing or the homestead garden 6 - Helping with the financial management (business or/and HH finances) 7 - Others</p>
<p>3. Does your spouse consult you in/discuss with you technical matters related to enterprise (farming techniques and inputs, post-harvest management, financial management)? (Female respondents)</p> <p>Do you ask your spouse for technical advice/discuss technical issues in relation to the enterprises? (Male respondents)</p>	<p>1 - Yes 2 - No (If 'No', skip the next question)</p>
<p>4. Do you think your opinion/advice is valued? (Female respondents)</p> <p>Do you act according to your spouse's advice/consider their input? (Male respondents)</p> <p><i>Note: Allow the respondent to answer the question and then choose the most appropriate response category in light of their response. Ask them to further qualify only if necessary.</i></p>	<p>1 - Not at all/never 2 - Yes, to some extent/sometimes/on some issues only 3 - Yes, to great extent/most of the time/on most issues linked to the business</p>
<p>5. Do you feel your opinion is valued in your producer group/cooperative? (Female respondents)</p> <p>Do you think the opinion of women members of your cooperative/producer group is valued the same as that of men members? (Male respondents)</p> <p><i>Note: Allow the respondent to answer the question and then choose the most appropriate response category in light of their response. Ask them to further qualify only if necessary.</i></p>	<p>1 - No 2 - To some extent 3 - Yes, the same 4 - I/they don't feel confident in sharing my/their opinion 5 - Not applicable</p>

To score the responses

Q1 and Q4:

- 1 - 'Not at all/never' = 0 (zero)
- 2 - 'Yes, to some extent/sometimes/on some issues only'
= 1 (one)
- 3 - 'Yes, to great extent/most of the time/on most issues linked to the business' = 2 (two)

Q5:

- 1 - 'Not at all/Never' = 0 (zero)
- 2 - 'To some extent' = 1 (one)
- 3 - 'Yes, the same' = 2 (two)
- 4 - 'I/they don't feel confident in sharing my/their opinion'
= 0 (zero)
- 5 - 'Not applicable' = 0 (zero)

Cut-off points

1. If response to Q5 is other than option 5 (five) ie, 'Not applicable':
 - o Minimum score per respondent = 0 (zero) points.
Maximum score per respondent = 6 (six) points
 - o Cut-off = 5 (five) points.
2. If response to Q5 is '5 - Not applicable':
 - o Minimum score per respondent = 0 (zero) points.
Maximum score per respondent = 4 (four) points.
 - o Cut-off = 3 (three) points.

To calculate the indicator value

- Numerator: Total # of men/women respondents scoring equal to or above the cut-off point
- Denominator: Total # of respondents responding to this question

When a respondent's score is equal or over the cut-off point, we consider that:

- o A female respondent is feeling her economic roles/contributions within the HH and the community are being recognised; or
- o A male respondent is recognising women's economic roles/contributions within the HH and the community.

Further analyses

- Calculate also the percentage of women by response for each question. Compare this value both with responses from male respondents on the same question and with the baseline.
- Consider also if women's unpaid work is recognised (Q2, option 1). If men's score is too low on this point, this will need the attention of the project team.
- Correlations can be calculated between women feeling valued and women's decision-making power in order to explore if there is a relationship between the two.

Findings can be further enriched through FGDs – especially if there is a huge gap between men's and women's responses. Conduct separate group discussions for men and women.

Notes for enumerators/evaluators

- Certain terms might not be translated exactly in the local language such as 'opinion' or 'advice'; or a literal meaning might have some other connotation attached to it. Be careful in the choice of words used when translating.
- Examples of 'opinion' or 'advice' can be given from the technical areas where the program has provided training or access to resources for women

4.4 Perceptions of system actors about engaging women in inclusive models and women’s capacities to engage in economic activities (qualitative)

Definition

This focuses on system actors’ perceptions about women’s capacities and their perceptions of targeting and engaging women (as customers, employees and suppliers) as part of inclusive business models. In the initial years of testing this method, it is important that the indicator is qualitative in order to understand what system actors think without giving them leading questions or options to choose from. This indicator is to be measured at the project midline and endline evaluations.

How to measure

Conduct semi-structured, in-depth interviews with system actors that the WV program is working with. These include partners (public and private) and the market actors that women are engaging with as part of the value chain that the program is seeking to influence.

Category	Questions	Response
Overall impression	Do you think businesses like yours prefer to source from or hire men over women? What is the reason for your response? <i>(Tailor the question depending on the actor)</i>	
Benefit to business	What have been some of the benefits <i>(if any)</i> of engaging women?	
Challenges in adopting inclusive models	What have been some of the challenges of engaging women or adopting the business model to target women compared to men?	Probe to understand the reasons in relation to: <ol style="list-style-type: none"> Women’s capacity to engage The process of training and orienting women Designing products or services tailored to women’s needs Women’s abilities to commit to contracts

Once the data is collected, the results should be reported separately for different categories and the narratives coded under different categories to present an overall picture of the scenario.

Note on coding responses: Use the qualitative coding method using Nvivo or similar software to run the collected data. Alternatively, manually code the responses and analyse them in Excel. This involves reviewing the interviews and highlighting the key motivations/ incentives mentioned by the target group for changed practices. Categorise the responses under different headings and then code them as 1, 2, 3, etc. For example, ‘to ensure consistency is quality supplied’ could be coded as 1 (one) etc. Any response related to consistency in quality should also be recorded with code 1 (one). Then calculate how many responses were received under code 1 (one). Do the same for each category of response to share the top 3-5 motivations reported by the target group influencing changed practices.

4.5 Nature and reasons for change in terms of supportive attitudes and recognition by household member community and business owners/service providers in the targeted value chain (qualitative)

Definition

This is a follow-up to indicators 4.1 and 4.3: *Percentage of women and men with supportive attitudes towards women's economic participation, and Percentage of respondents reporting their economic roles/contributions within the HH and the community are recognised.*

This indicator tries to better understand how members of the HH and community are supporting women and what has triggered this change. This indicator seeks to unpack the reasons for and nature of the changes linked to norms: the role of women as economic actors; the role of women and men in care work; the role of women and men linked to HH decision making; and attitudes towards GBV. This indicator is to be measured at both the midline and endline evaluations.

How to measure

A sample of in-depth interviews should be conducted with relevant stakeholders in order to better understand the nature of changes. These could also be done through gender-disaggregated FGDs. Regardless of the choice between in-depth interviews or FGD, two separate groups need to be targeted: a) women, and b) male HH members or community members. These would need to be further disaggregated based on understandings of local gender and social inclusion dynamics. For example, there were specific FGDs in WV's NSVC Project for mothers-in-law, who play a strong role as influencers in Bangladeshi society. This can be supplemented by Key Informant Interviews with elders of the community or community chiefs (if applicable).

ANNEX I - References to indicator sources

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ANNEX 2 - Goal-level indicators and measures

The WEE ToC for livelihood sector programming includes the overall livelihood sectors goals. This refers to how **HH poverty** and **child wellbeing outcomes** at the HH level are linked to child health, education and child protection.

Three indicators are included and measurement guidance is provided below.

GI/C4B.0044 % of households able to provide well for their children

Definition

This indicator captures the percentage of parents or caregivers who are able to provide all the children in their HH, aged 5-18 years, with three important items through their own means (assets, production, income), without external assistance from outside the family, NGO or government.

This indicator gives some insight about whether or not parents or caregivers can provide important items for children without external support. This distinction is important because it measures the sustainability of parent or caregiver support in the event that external assistance was not available. It also gives insight into how well parents or caregivers can provide the things that contribute to child wellbeing that extend beyond food, water, shelter, education and medical care. These aspects of wellbeing are measured with other indicators. 'Without external assistance' means through own means (like own income, production or exchange). This indicator is a proxy for poverty and vulnerability. If parents or caregivers are unable to provide important basic items for each child, that child is considered vulnerable. This indicator is a means of measuring whether economic gains at the HH level actually translate into provisions for children, for their wellbeing.

How to measure

At baseline and endline, ask survey respondents the following three questions:

HBN01. In the past year, were you able to provide two sets of clothes for all the children (5-18 years) living in your HH, **without assistance** from family, the government or NGO?

1 = Yes (with no assistance)

2 = Yes (only with assistance)

3 = No; unable to provide for all the children

88 = Don't know

HBN02. In the past year, were you able to provide a pair of shoes for all the children (5-18 years) living in your HH, **without assistance** from family, the government or NGO?

1 = Yes (with no assistance)

2 = Yes (only with assistance)

3 = No; unable to provide for all the children

88 = Don't know

HBN03. In the past year, were you able to provide a blanket or a mosquito net for sleeping for all the children (5-18 years) living in your HH, **without assistance** from family, the government or NGO?

1 = Yes (with no assistance)

2 = Yes (only with assistance)

3 = No; unable to provide for all the children

88 = Don't know

NB: Contextualise HBN03 as needed ie, blanket or mosquito net (or another context-specific item as agreed by the evaluation team which is most relevant) and add only one.

If the respondent is having difficulty answering the questions, or responds too quickly, probe: 'For the children, 6-11 years?' 'For the older children, 12-18 years?'

Also check: 'Does this include any orphans or children with a disability in the HH?'

To calculate the indicator value

- Numerator: # of respondents able to provide all three important items for all children aged 5-18 years with no assistance (HBN01, HBN02 and HBN03 = 1(Yes))
- Denominator: Total # of HHs surveyed with children aged 5-18 years

Divide the numerator with the denominator and multiply by 100 to get the indicator value.

Notes for enumerators/evaluators

The three basic items are suggested by UNICEF, but can be changed by each National Office to reflect important basic items in the local context.

G3/C4B.25456

Proportion of households in multidimensional poverty (MPI)

Definition

This indicator measures the percentage of HHs (with children aged less than 18 years) living in multidimensional poverty according to the Global Multidimensional Poverty Index 2018.

The Global Multidimensional Poverty Index (MPI) was developed by the Oxford Poverty and Human Development Initiative (OPHI) and features in the United Nations Development Program Human Development Report. It is a measure of acute poverty that considers the wellbeing of HHs in health, education and living standards. By considering more than just monetary poverty, it complements traditional income/consumption poverty and associated proxies (eg, Poverty Probability Index). A HH is in multidimensional poverty (MPI-poor) if they are deprived in one-third or more of 10 (weighted) indicators.

How to measure

The MPI questions can be incorporated easily into HH or caregiver surveys. It involves asking questions that assess the following 10 true/false indicators on behalf of the HH ([Global MPI 2018: See page 10 for more detail](#) on indicator definition and guidance on use):

1. H1: Any person under 70 years of age for whom there is nutritional information is undernourished (*BMI, stunted or underweight as available*).
 - Value if True=1/6, Value if False=0 (Note: This indicator may be omitted and H2 assigned a weight of 1/3 in its place).
2. H2: Any child has died in the family in the five-year period preceding the survey.
 - Value if True=1/6, Value if False=0
3. E1: No HH member aged 10 years or older has completed six years of schooling.
 - Value if True=1/6, Value if False=0
4. E2: Any school-aged child is not attending school up to the age at which he/she would complete class 8 (*eight*).
 - Value if True=1/6, Value if False=0
5. L1: The HH cooks with dung, wood or charcoal.
 - Value if True 1/18, Value if False=0
6. L2: The HH's sanitation facility is not improved, or it is improved but shared with other HHs.
 - Value if True 1/18, Value if False=0
7. L3: The HH does not have access to improved drinking water, or safe drinking water is at least a 30-minute walk from home, roundtrip.
 - Value if True 1/18, Value if False=0
8. L4: The HH has no electricity.
 - Value if True 1/18, Value if False=0
9. L5: The HH has inadequate housing: the floor is of natural materials or the roof or wall are of rudimentary materials.
 - Value if True 1/18, Value if False=0

10. **L6:**The HH does not own more than one of these assets: radio,TV, telephone, computer, animal cart, bicycle, motorbike or refrigerator, and does not own a car or truck.
- o Value if True 1/18, Value if False=0

A HH's MPI value is calculated as the sum of its values for the 10 indicators. For example, if a HH answered 'true' to E1, E2, L5 and L6, its MPI value would be: $1/6 + 1/6 + 0 + 0 + 0 + 0 + 0 + 0 + 1/18 + 1/18 = 0.44$. A HH is MPI-poor if its MPI index value is 0.33 or more. In the example above, $0.44 > 0.33$ so this HH is considered MPI-poor.

To calculate the indicator value

- Numerator: Total # HHs that are MPI-poor in sample
- Denominator: Total # HHs in sample

Divide the numerator by denominator and multiply by 100 to obtain the indicator value.

Notes for enumerators/evaluators

- For L2: Please use **UNICEF/WHO's definition of improved sanitation facilities**. Definition can be added to the survey tool to ensure consistency in data collection.
- For L3: Please use **UNICEF/WHO's definition of improved drinking water and sanitation facility**. Definition can be added to the survey tool to ensure consistency in data collection.
- Ensure that all enumerators have a similar understanding of various concepts used above.

Definition

This indicator refers to the percentage of HHs who experience moderate or severe food insecurity as measured by the Food and Agriculture Organization (FAO) FIES-GSS.

The FIES-GSS is an internationally-calibrated reference scale for the FAO's FIES. It orders the set of questions based on experiences reported in 150 countries, with Q8 being least food secure. It measures the proportion of HHs experiencing moderate or severe food insecurity in the last 12 months according to the order and cut-offs of the reference scale. The FIES Global Standard Scale approach simply reports the proportion of respondents who answer 'Yes' to any of questions 4-8 as having experienced moderate to severe food insecurity.

How to measure

The FIES-GSS can be incorporated easily into HH or caregiver surveys. It involves asking the following eight questions (for an individual on behalf of their HH, or for the individual personally):

	During the last 12 months, was there a time when, because of lack of money or other resources:	Yes = 1 No = 0
1	You were worried you would not have enough food to eat?	
2	You ate only a few kinds of foods?	
3	You were unable to eat healthy and nutritious food?	
4	You ate less than you thought you should?	
5	You had to skip a meal?	
6	Your HH ran out of food?	
7	You were hungry but did not eat?	
8	You went without eating for a whole day	

The method described here using the FIES-GSS is a simple Global Standard Scale approach and uses the same question tool but a simpler analysis than the Sustainable Development Goals Indicator 2.1.2 Prevalence of moderate or severe food insecurity in the population based on the Food Insecurity Experience Scale, which is used to monitor progress at a national level. Use of the FIES to report Sustainable Development Goals Indicator 2.1.2 requires advanced statistical skills, large sample sizes (at least 1,000 recommended) and pre-validation of question wording and interpretation. More information on FAO's FIES can be found at: <http://www.fao.org/in-action/voices-of-the-hungry/using-fies/en/>

To calculate the indicator value

- Numerator: Total # HHs in sample answering 'Yes' to any of questions 4-8
- Denominator: Total # HHs in sample

Divide the numerator with the denominator and multiply by 100 to get the indicator value.

ANNEX 3 - O.EE.28: Amount of private sector investment generated

O.EE.28 / pending

Amount of private sector investment generated

Definition	How to measure
<p>This refers to the investment into an iMSD enterprise by the private sector partner or by Vision Fund/other banks to project-supported SGBs. The indicator value will be reported in USD.</p> <p>This will be limited to direct cash support to partnership activities or the improvement of products or services and will not include indirect support eg, in-kind support or time spent to train staff etc, as it will be difficult to determine the exact monetary value of such contributions. This will include the investment by the partners themselves and/or investment leveraged by partners from private funding sources (<i>adapted from MDF/ Cardno, 2014 P20</i>). Such investment could be a sign of commitment to change and a proxy for sustainability.</p> <p>The figure reported should therefore capture the amount of expenditure made by the partners (<i>public or private</i>) within and outside of the investment commitment made as per the activity with WV. If program resources permit, WV can also capture data of non-partners</p> <ul style="list-style-type: none"> a) those that have crowded in motivated by WV partners, and b) micro-enterprises or target groups (<i>farmers</i>) who have made additional investments eg, in improved practices as a result of WV training or support. 	<p>For SGB projects</p> <p>Ask the private sector investor (<i>eg, Vision Fund in the current SGB programming</i>)</p> <ul style="list-style-type: none"> • ‘What is the total amount of SGB loans disbursed over the past [time]?’ (<i>eg, 12 months</i>) [x] local currency • ‘What proportion of this amount is from your own money and from grants you have received as loan capital?’ <ul style="list-style-type: none"> ○ a) own money [x] local currency ○ b) grants/loan capital [x] local currency <p>Convert the amount to USD to report the indicator value. Calculate the total received from the two sources (<i>own money and grants/loan capital</i>).</p> <p>If for any reasons, the above data from the private sector partner is not available or accessible, a direct question can be asked to SGB businesses in a census. For example:</p> <ul style="list-style-type: none"> • ‘What is the amount of your latest SGB loan?’ [x] local currency <p>Add the amounts reported by all businesses and convert it to USD to report the indicator value.</p> <p>For iMSD projects</p> <p>This includes the amount that private sector partners invest in WV projects. A project can have multiple private sector investors and each partner will be asked:</p> <ul style="list-style-type: none"> • ‘How much have you committed to invest to the businesses supported by World Vision’s inclusive market systems development program/project at [location]?’ • [x] Local currency (<i>Probe whether this amount includes all types of investments ie, direct investment, training, capacity building, promotion, packaging, giving away sample, pricing etc.</i>) <p>Please note: Although it may be difficult to arrive at an accurate figure, a reasonable estimate may be possible.</p>
<p>Notes for enumerators/evaluators</p> <p>MDF considers this an output indicator; however, given the scale and influence of WV projects, WVA EE teams will use this as an outcome level indicator.</p> <p>With the help of the project team, prepare a list of private sector partners engaged and the key persons to be contacted before starting data collection.</p>	<p>Only committed amounts should be tracked, and not announcements or disbursements. Counting investment announcements risks leading to over-estimation, as it is likely that not all investments will materialise. Disbursement data tend to be less readily available than data on commitments.</p> <p>The above information should be supplemented with minutes of meetings, statements or letters of parties that are investing, and interviews with the parties that have made investments as evidence of causal link between the intervention or investment and the private investments. In addition, the data provided by the private sector partners can be validated by the project manager.</p> <p>To calculate the indicator, add the total investment made by all investors and convert to USD. Compare with the baseline.</p>



Photo: Promoting a household approach where women and men work together on their livelihoods as partners and shared the benefits is a key part of the approach to WEE in the Micro-Franchised Agricultural Service Expansion (MASE) Project Phase 2 in Cambodia. This ensures the whole family, including children benefit from income generation activities (World Vision Cambodia).

