



Terms of Reference of Impact Evaluation and process documentation
for
Digital Saving Groups/Women Rights Program

CARE Egypt Foundation (CEF):

Care Misr Foundation for Development is a civil institution registered in the Central Administration of Associations at the Ministry of Social Solidarity with the number “833 for the year 2018” and its address is 25 Asmaa Fahmy Street - Fifth Floor (Plot No. 1 - Square Y) Qesm 1st Nasser City, Cairo, Egypt, and that the institution is subject to the provisions of the law regulating the practice of civil work No. 149 of 2019.

CARE Egypt Foundation for Development is building on the legacy and expertise of CARE International in Egypt since 1954, by designing, implementing and managing development programs and projects aimed at helping the neediest communities in Egypt, by building strategic partnerships with the government sector, the private sector and the private sector, to help in Meeting the basic needs and improving the quality and standard of life in a sustainable manner and consistent with the culture, reality and the local and national context.

The Foundation focuses its interventions and designs its programs in the areas of economic and social empowerment of Egyptian women, developing and improving the educational environment, supporting the agricultural sector, especially small farmers, improving government performance and supporting confidence-building processes among development partners through the application of tools and methodologies for governance and social accountability, through investing energies and ideas And adopt initiatives that are in line with the development and improvement of the economic and living conditions of these communities to deal with addressing the root causes of poverty.

The Foundation is also committed to strengthening the role of the local civil society by including it as a partner in all the Foundation's projects in a manner that ensures building its capabilities and enabling it

to play the developmental role required in the government's sectoral and geographical development plans and programs.

The Foundation works on extracting the most important international experiences in all areas of development, and presenting them in the local and national contexts, in addition to working to shed light and disseminate local experiences at the global level, in order to benefit from global experiences and present Egyptian development models to interested and actors at the global level.

Women's Rights Program

The Women's Rights (WR) Program is designed to empower poor and marginalized women in Egypt who suffer from rights' violation. Its impact goal is: By 2025, poor women in Egypt especially in Upper Egypt are empowered and enjoying a better quality of life, having attained their rights. In order to achieve this goal, the program works with both the duty bearers in government and civil society, as well as rights bearers, women themselves, to address discriminatory attitudes and behavior towards women and girls.

The WR program works with the duty bearers to support their role to protect and uphold the rights of women, and also with the women to encourage them to understand voice and demand their rightful entitlements. The program works on three domains (agency, relations and structure) in order to empower poor women in Egypt to gain their rights. Through the focus on agency, women's self-esteem and confidence are built, and women have increased financial independence to fulfill their potential as productive and income-earning members of their households and society. In addition, when power relations (families) are gender sensitive whilst tackling all forms of gender-based violence (GBV) within and outside the household, and when structures (social norms or laws) particularly in the area of personal status, domestic violence are reformed, passed and implemented, gender equality can be achieved.

The program has three themes, which are:

1. Tackling Gender-based Violence (GBV).
2. Women's Social and Economic Empowerment.
3. Engaging Men and Boys (EMB).

Background

CEF focuses its interventions and its programs design on economic and social empowerment of Egyptian women, improving the educational system and enabling environment, supporting the agricultural sector, in particular smallholder farmers, and improving the government performance and supports trust-building processes among development partners by utilizing and applying relevant governance and social accountability tools and practices.

The Digital Saving Groups in Egypt is a 3-year Alex Bank-funded project running from Dec. 30, 2019, through Dec. 31st, 2022. This project supports women economic and social empowerment in Upper Egypt, Asyut to list program objectives. The project will list program's main activities and components and will target 3100 women of households in Beni Suef and Asyut with the aim of women economic and social empowerment in Upper Egypt, Asyut. The Digital Saving Groups is implemented by Care Egypt Foundation, funded by Alex Bank with tech. support from Vodafone Egypt. Care plays an overall leadership role and implements field activities.

Scope

The purpose of Digital Saving Groups project is to empower women economically and socially in Upper Egypt rural areas, Asyut. The project/program/initiative has 3 sub-purposes and 4 expected outcomes outlined below:

1. Strengthening collective savings

- 155 VSLA groups formed and operationalized in targeted communities
- 775 loans available for beneficiaries with minimum of 300 for income generating activities [IGAs]

2. Women Economic Empowerment

- Linkages between beneficiaries and innovative banking solutions are set

3. Women Social Empowerment

- Social empowerment activities done for 1860 women from VSLAs

To achieve the goal of DSG project, implements the following key activities, aligned with the project overall purposes and outcomes:

Output 1-1: Create and support 155 digital savings and loan groups in the target communities
Implementing community meetings to promote the idea of digital savings groups.

- Supervising the electoral sessions and establishing savings groups, with the delivery of wooden boxes to each group.
- Distributing telephone cards (for Vodafone Egypt) to women participating in digital savings groups.
- Forming digital savings and lending groups with an average of 20 women per group (155 groups).
- Technical follow-up of the groups in the weekly sessions
- Technical support workshops for project owners and partners to use the SAVIX MIS application

Output1-2: Availability of micro-loans to 775, provided that at least 300 female beneficiaries use these loans to establish income-generating activities.

- Supporting 775 women who wish to obtain loans from the electronic wallet (for Vodafone Egypt).

- Train the beneficiaries on financial education and managing family resources and savings in more effective ways at the end of each session, and this is done through training sessions that take place during the weekly meetings of each group.
- Encouraging and supporting at least 300 women to use the loans they get to establish profit-generating projects (whether these projects are individual or collective).
- Establishing micro-enterprises through individual or group loans that women obtain from savings and lending groups

**Output 2-1: Creating links between target beneficiaries and innovative banking solutions
Connecting women to Vodafone to register mobile lines and activate the e-wallet (a total of 3100 women)**

- Registration of electronic wallets (Vodafone wallet) for the participating savings groups and women
- Training women to use electronic wallets to implement electronic savings and lending operations
- Using the electronic wallet for money transfers
- Determining the needs of women for complementary training (financial education - digital literacy)
- Follow up on groups and provide the necessary technical support for using electronic platforms
- **Follow up on savings operations through the MIS program**

Output 3-1: Social empowerment activities held for 1,860 women in savings and loan groups

Promote the idea of social empowerment in savings and loan groups

Train women on the social empowerment approach (changing stereotypes of women in Upper Egypt to raise women's self-confidence and belief in their abilities and capabilities, and activating women's economic and social role in society)

1. Implementation of training for local trainers
2. Follow-up of women in implementing their income-generating projects

Table 1. Geographic Area and Population Coverage

Region	District	Community	Total Households	Total Household Members
Asyut	Deweina	bakor	1,804	7,576.8
	Bani Ghaleb	Elhadaia - Elbora	1,300	5,460

Table 2. Key Participants, Target, and Impact Groups

Key Participants	Impact or Target Group	No. Direct Participants	No. Indirect Participants
Women	Marginalized Women rural areas in Upper Egypt	3104	3104*4.2

Purpose, Objectives, and Rationale

CARE Egypt is seeking the services of a professional consultant in the field of monitoring and evaluation for an assignment with the objective of conducting a impact evaluation for the project. This evaluation will be a reference document as to which any further analyses will be compared.

The evaluation will be conducted to assess the impact that can be attributed to a specific intervention or set of interventions for two main CARE global indicators, including both intended and unintended impact. The impact evaluation is planned to take place in Cairo. The evaluation is looking not only for intended outcomes, but also evidence of unintended outcomes (both positive and negative) and lesson learned.

The **objectives** of the study are as follows:

- Review CARE tools, Develop the report assessing the impact based on CARE global Indicators
- Assess the internal and external factors that may affect the project and lesson learned.
- Document the D-VSLA process:
 - Document the development process of VSLAs along the experience done by Care: Starting from the classic model followed by the digitalization through Vodafone Cash application that ended by adopting the D-VSLA as a national model for Women Financial Inclusion.
 - Document the outstanding models who had successive experience with saving groups on both successful projects and/or repeated loans cycles
 - Highlighting and reporting on communities from economic view that used VSLA to raise their economic level

Intended Users and Use

The evaluation findings and processes will be used and shared by relevant stakeholders, including lists users here to list intended uses here. The following table outlines the expected communications to be produced from the evaluation findings and processes (i.e. reports, presentations, etc.), the purpose of the communications, as well as the intended users.

Table 3. Communication and Reporting Plan

Communication Format	Purpose of Communication	User	Person Responsible	Timing/Dates	Notes
Emails and regular mtg. on weekly basis with MEAL and program assistant	Keep informed about evaluation progress	.Project Mgr. .Procurement .MEAL	Consultant	1 dec. till 10 Dec.	Communications in the field done through field supervisors [Christine Rashad];
Draft report	Present preliminary findings	.MEAL officer	Consultant	10 Dec.	Communications with relevant

Final report where MEAL/Proj. mgr. remarks were addressed	Present completed/final findings	.MEAL officer/project mgr.	Consultant	13 Dec.	stakeholders done through program officer [Christina Habib]; approval required done by project manager/program director [Sandra]
Final report and draft submitted as per inception report and time line proposed/agreed upon	Document the evaluation and its findings	.MEAL officer/project mgr.	Consultant	15 Dec.	
Final report including recommendation	Document actions taken because of the evaluation	.project mgr./prog. director	MEAL	Dec. 15	

Scope of work:

Below are the indicators intended to be measured by the evaluation (all disaggregated by gender, nationality, age, location and disability if existed). Additionally, the evaluation will be conducted by using CARE tools and answering its questions after reviewing by the consultant.

- # and % of women who report they are able to equally participate in household financial decision-making
- # and % of women who are active users of financial services (disaggregated by informal and formal services)

Approach and Methodology

The proposed Impact Evaluation will be used to collect data to measure the impact on both project outcomes and impacts. The evaluation will consider having a representative sample of beneficiaries, attribution of impact through interviewing both beneficiaries and non-beneficiaries and provide results for impact level indicators mentioned above.

The project did not implement the baseline study, so the consultant has to carry out the evaluation without the need for a baseline study.

Both quantitative and qualitative methods will be used by the consultant to assess the impact of the project. A statistically sound sampling methodology will be designed.

The consultant will be requested to use a mixed-methods approach in addressing the questions. Additionally, research tools will be developed after reviewing CARE M&E supporting documents and discussed with the project team. All questions will reflect CARE global indicators.

Deliverables:

- Meet with the project's Manager, and the monitoring and evaluation officer to further

discuss and agree on the methodology and approach proposed by the evaluator in his/her proposal, collect needed information on the project, and set a time plan including milestones and reporting management with the consultant.

- Review the project's documents including the proposal and the evaluation questions;
- Implement thorough desk review and combine analytically all the gathered information, and submit a work plan.
- Develop data collection tools. Tools will be reviewed and must be approved by CARE before fieldwork.
- Provide and train a team of enumerators on the implementation of the tools.
- Plan and coordinate field visits with the assistance of the project team for applying the tools and meeting with relevant recipients
- Inception Report: The inception report will be delivered to CARE after the initial meeting and desk review have taken place. The report should include the objectives of the evaluation, a detailed plan of how the evaluation will be carried out describing research methodology, qualitative and quantitative survey, proposed guiding questions for semi-structured interviews, focus group discussion or other approaches, and proposing the draft data collection questionnaires. The inception report should also provide a clear matrix of roles and responsibilities indicating the persons involved in the evaluation and their roles, the key internal and external stakeholders to be involved, a detailed work plan and timeline including the number of days and persons involved. It should also summarize the preliminary findings and any preliminary hypotheses resulting from the desk review and explain the process for obtaining the participants' consent and any necessary government permissions. A detailed work plan and data quality assessment should be annexed to the report. The main text of the inception report should not exceed 10 pages. The inception report as well as all the suggested tools should be delivered in Arabic& English.
- Analyze results of the research
- Draft evaluation study and submit an initial draft
- Incorporate comments, new information, clarifications and additional inputs received upon agreeing to feedback
- Submit a complete final draft to CARE in addition to a short guidance note on how to use the data collection tools, and design a PPT that summarizes the whole process and results as well as conduct the presentation to CARE Egypt staff.
- Final deliverable must be in Arabic and English.
- All original datasets/ raw data and questionnaires used must be handed to CARE by the end of the assignment. For any use of the produced materials/reports/documents, other than for the purpose of the project and CARE, the consultant must receive a formal approval from CARE in writing.

Consultant's Qualifications:

Technical Requirements

- Strong knowledge of VSLAs, Entrepreneurship, the women right sector, and monitoring and evaluation tools.
- Master's Degree (or equivalent experience) in international development field and/or research fields
- Working experience with international organizations
- Demonstrated writing and oral communication skills

- Ability to establish priorities in a time-sensitive environment, and meet deadlines with strong attention to detail and quality
- Specific expertise in research and monitoring and evaluation in Egypt

Competencies Required

1. Situation Awareness

- Be familiar with existing relevant sectoral programming in the country and/or region
- Be aware of context, humanitarian situation and cultural practices in target communities

2. Design and Writing

- Work collaboratively within tight time constraints
- Identify information gaps blocking the completion of the research and secure the necessary information to complete.

3. Key Internal Contacts

- Women's Rights and Education Program Teams.

4. Reporting lines

- Reports to Initiative Manager.

Core Competencies

- People Skills: Ability to work independently and as a team player who demonstrates leadership skills.
- Communication Skills: Well developed written and oral communication skills. Able to communicate clearly and sensitively with internal and external stakeholders as a representative of CARE. This includes effective negotiation and representation skills.
- Integrity: Works with trustworthiness and integrity and has a clear commitment to CARE's core values and humanitarian principles.
- Resilience/Adaptability and flexibility: Ability to operate effectively under extreme circumstances including stress, high security risks and harsh living conditions. Works and lives with a flexible, adaptable and resilient manner.
- Awareness and sensitivity of self and others: Demonstrates awareness and sensitivity to gender and diversity. Have experience and the ability to live and work in diverse cultural contexts in a culturally appropriate manner. Has a capacity to make accurate self-assessment particularly in high stress and high security contexts.
- Work style: Is well planned and organized even within a fluid working environment and has a capacity for initiative and decision making with competent analytical and problem solving skills.
- Knowledge and skills: knowledge of CARE policies and procedures, Sphere and the Red Cross/ NGO Code of Conduct. Requires general finance, administration, information management and telecommunication skills and proficiency in information technology/ computer skills.

Consultancy Level of Effort

A total of 15 working days is foreseen for this assignment including preparation and reports.

There is no need for the consultant to travel outside Cairo to the project gov. But, the consultant will need to train number of numerators in coordination with the MEAL team

Execution of Assignment:

Consultancy start and end date: From 1 Dec. till 16 Dec. 2022 (the project is financially close on 20 Dec. 2022).

Coordination and Reporting:

The Consultant will report on progress to the Initiative Manager of the action, who shall within 3-5 working days of receipt notify the Consultant of its decision concerning the documents or reports received, giving reasons should s/he reject the reports or documents, or request amendments.

Important Note :

the consultant is responsible to abide by the instructions and guidance issued by the public authorities with regard to the **COVID-19 pandemic and he/she should take all the necessary measures and actions to apply the Do-No-Harm principle for data collection practice and to assess the potential challenges that might happen due to this pandemic.**

Conditions of Implementation:

Interested applicants should submit the following documents in their offers:

1. **Technical Proposal.**
 - i. A brief statement in understanding of the assignment, and general approach to it.
 - ii. A brief description of the methodology proposed to be used in the assignment, including data analysis techniques for surveys and focus group discussions.
 - iii. A capabilities statement of the consultant organization and/or brief description of relevant (similar) consultancies that would qualify for this assignment. This statement should be included as a separate annex, in addition to the five-page proposal.
 - iv. A work sample of a previous evaluation assignment with a similar scope
 - v. Consultant CV
 - vi. It should indicate a complete list of deliverables and a proposed time-frame.
2. **Financial Proposal:** The financial proposal should be a lump sump but with a breakdown of the cost elements (gross daily rate , number of working days per task, any other

expenses) to assist in determining the rationale of the given rates. CARE will withhold applicable taxes and deposit the funds with the applicable for tax authorities under this agreement

The evaluation will be based on the following criteria according to the submitted documents:

<u>Evaluation type</u>	<u>Percentage</u>
Qualifications	10%
Service proposed (Methodology of work and expected results)	35%
Experience (CV/ profile should be included)	20%
Timeframe & commitment	10%
Financial Evaluation	25%

P.S. applications rated less than 40% in the technical evaluation will be excluded.

The deadline for sending the technical and financial proposal is (27 November 2022 prior 5 pm), Financial proposal should include Taxes). , to be submitted via <https://care.org.eg/consultancy/>

Please note that the only way to consider any application is by following the application process in the announcement. Any other applications via email, Facebook, LinkedIn. won't be considered

* Any proposals received after the deadline mentioned, will not be considered. Thus, please ensure that the proposal should be submitted on time. Please accept our apology for not giving any exceptions or accepting any justification for the late receive...

Please feel free to contact us via email [Nermin.mohamed @cef-eg.org](mailto:Nermin.mohamed@cef-eg.org), for any further details or inquiry via email prior to 24 November 2022 (2 pm)

CARE Egypt will respond to applicants with its decision within two working days from the proposal deadline.

CARE keeps all rights to accept or refuse any offer received without giving reasons.

Payment Schedule:

Payment will be done by the end of the assignment (due to the short period of the assignment).

All payment should be linked with approved deliverables (no advance / down payment).

Annex

INDICATOR 16: # and % of women who are active users of financial services (disaggregated by informal and formal services)

Why this indicator? What will it measure and provide information for?

This indicator captures impact/outcome data from programs/projects that aim to ensure women's equal access to and use of financial services.

Access to financial services breaks down into two categories:

- 1) Access to Informal Financial Services, such as VSLA or similar savings groups
- 2) Access to Formal financial services, where participants have either graduated from informal to formal financial services (e.g. from a VSLA to an account in a bank) or have achieved equal access to and use of formal financial services directly.

As we know, access to financial services (whether informal or formal) can give women a better opportunity to invest in a business or other income generating activity (IGA). At the same time, access to financial services helps women to deal with fluctuating incomes and provides a safety net during difficult periods. When formal financial services are used it creates greater security by avoiding large amounts of cash being kept in an individual or group member's home. It also allows users the potential to access greater sums and more sophisticated products from the formal financial sector, according to their evolving needs as they progress in their economic empowerment journey.

This guidance note covers how to measure, record and reflect upon both informal and formal financial services and provides with references on how to report data from this indicator into CARE's Project/Program Information and Impact Reporting System (PIIRS).

What Sustainable Development Goal is the indicator connected to?

This indicator is linked to:

* SDG 5 "Achieve gender equality and empower all women and girls", because women and girls using financial services supports a more equal role in society for them. Use of financial services is a key component in achieving higher levels of economic empowerment for women and girls. However, it does not alone automatically lead to economic empowerment.

* SDG 8 "Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all", although [SDG Indicator 8.10.2](#) only measures formal financial inclusion.

*

Definitions and key terms

Women: This indicator has a focus on women, therefore, disaggregation of data is critical. Data on women can be further disaggregated to identify adult women and women youth, using classifications/definitions that make sense in the country context. Data on men and boys is also important for further analysis and comparisons around access to financial services, therefore, it is important to record this type of data as well.

Active user of informal financial services: A member of a VSLA or similar savings group. Note that sometimes it can be challenging to track/measure the attendance of members as a means of establishing *active use* of financial services in VSLAs or savings groups. Data on membership in VSLAs or savings groups can be used as

a proxy measure.

Active user of formal financial services: Active use is typically defined as having accessed (made a withdrawal or deposit) on the account in the last six months. If you use a different definition of active, please make sure to document it and explain it at the time of reporting.

Financial services: Financial services are economic activities and services provided by the finance industry and include business, credit union, banking service, insurance, accountancy, stocks and investments – particularly including mobile money services. The services include savings or deposit services, payment and transfer services, credit and insurance. The relevant financial services will be context specific. Only financial services that are considered beneficial to women should be included.

Formal financial services: Formal financial services are economic services provided by financial institutions regulated and supervised by government, and also include semi-formal financial services that are not regulated by banking authorities but are usually licensed and supervised by other government agencies.

Informal financial services: Informal financial services are those that are provided outside the structure of government regulation and supervision.

Data and information required to calculate the indicator

For informal financial services, the following applies:

* Numerator: number of women (youth and adults if you have further disaggregated) that you have identified are users of informal financial services

* Denominator: total women (youth and adults, if you have further disaggregated) surveyed to ask them if they were users of informal financial services or not.

For formal financial services, the following applies:

* Numerator: number of women (youth and adults if you have further disaggregated) that you have identified are users of formal financial services

* Denominator: total women (youth and adults, if you have further disaggregated) surveyed to ask them if they were users of formal financial services or not.

You will need to include:

individual women users of formal financial services; and

the women members of those groups that from the date of their formation connect to a formal financial service provider

the women members of those groups that may have started out as informal groups but which have linked to a formal financial service provider

Suggested method for data collection

For informal financial services:

* For VSLAs, the information on women who are users of these informal financial services should be reported regularly in the global savings group information exchange, SAVIX - <http://www.thesavix.org/>

For formal financial services:

* For VSLAs that have connected to the formal financial sector by opening their own group account of some kind, the information on women who are users of these formal financial services can also be regularly reported in [SAVIX](#). For those that chose not to use the MIS, SAVIX still provides a useful guide to the type of questions to ask.

* For cases where participants access formal financial services directly (not via a VSLA), the information on

women who are users of these formal financial services should come from MIS or any components of the project's MEL system.

Note for both informal and formal financial services:

* New projects need to ensure a baseline: Oftentimes, this may take the form of a survey of some kind. Survey questions should align with information required for [SAVIX](#), but you can ask for additional information if needed. Survey among a representative sample of the impact group.

* In case it's unclear which financial services are to be included, this should be discussed with representatives of the impact group. It is important that financial services considered negative or exploitative are excluded. However, in case you find these, please report to WEE MEL Advisor.

* Qualitative methods like focus group discussions and key informants interviews should supplement the quantitative data collection (whether at baseline or follow up studies), to provide a better understanding of barriers and potential negative consequences of inclusion in financial services.

Suggested tool for data collection (applicable to both formal and informal financial services)

* The information is collected through annual surveys by CARE and partners.

* Baseline and end line survey questionnaire: align questions with what is required for reporting on [SAVIX](#) and add questions as needed.

Possible data sources

If you chose to use [SAVIX](#) then it will be reported by projects/ local partner organizations on a quarterly basis. If you chose not to use [SAVIX](#) then it is up to the monitoring system you chose to use. For new projects and formal financial services, remember that baseline survey data will need to be collected.

Resources needed for data collection

The quantitative and qualitative data collection will have to be conducted by CARE and partners. It needs to be included in the monitoring and evaluation plan and budgeted for.

Understanding the results for this indicator: number of people for which the change happened

To interrogate the number of people who have access to financial services, you can ask the following questions:

For informal financial services:

* How many women / youth (if you have chosen to further disaggregate) were members of a VSLA or similar savings group in the last reporting period?

For formal financial services:

* How many women / youth (if you have chosen to further disaggregate) were active users of formal financial services in the last reporting period? Good practice suggests your monitoring information has asked this question of project participants within a year or less of the reporting date, to ensure the data is fairly current.

Reporting this indicator in PIIRS (Project Program Information and Impact Reporting System)

For informal financial services: Figures need to be recorded in the REACH form (VSLA section).

For formal financial services: Figures need to be recorded in the IMPACT/OUTCOMES form (Indicator 16 section).

The central PIIRS team will ensure the two sets of information are combined to show the composite picture of impact/outcomes around access to financial inclusion

Questions for guiding the analysis and interpretation of data (explaining the how and why the change happened, and how CARE contributed to the change)

Remember that you will have reported women's use of informal financial services and the linkage of informal financial group with formal financial providers in the REACH data. However, for understanding the change that you anticipate happening in your project it is useful to take this information on informal financial services and formal financial services and reflect on both. The following questions can be useful prompts for learning purposes. Think about including them when designing your theory of change and your MEL system and plan. You will then have relevant data on which to reflect when the time comes for this.

- * What is the trend for numbers per impact group, country? (Have numbers increase / stagnated / decreased)?
- * What does the change in women's and adolescent girls' use of informal financial services mean for the sustainability of their economic activity?
- * Has the fact that women and girls use financial services contributed to an increase in their economic power and or economic empowerment? How? What is the connection between financial inclusion and other WEE outcomes?
- * What does the change in women's and adolescent girls' use in formal financial services mean for women's ability to sustainably and competitively manage their business, job or other income generating activity? In cases of increase in formal linkages, has this increase led to women being more competitive? And, their businesses being more sustainable?
- * What contributed to the change? What did women, men or financial service providers do differently.
- * What was CARE's contribution?
- * How has CARE contributed to the change? What were CARE's main strategies for contributing to this change (e.g. linking VSLAs to financial services, financial literacy trainings, etc.)?
- * Has the overall accessibility (independent of CARE) of informal and formal financial services increased in the same period?
- * Which type of financial services has proven most successful in this context? And, which ones have proven least successful - or even caused harm or had negative consequences?
- * From the qualitative data: What are barriers for women's use of financial services? Are there any negative consequences of using financial service? What are the recommendations from women and youth on the utilization of formal and informal financial services?

Other considerations; other related Global Impact Indicators and supplementary indicators

- * Data on women and girls should be compared to data on men and boys' financial inclusion rates. It will enrich the analysis to show whether CARE is really making an impact on the key inequalities in financial inclusion.
- * In case data on repayment rate of loans or information about women who fail to pay on time (past dues) is available, this should be added to the analysis of the data as it sheds light on the appropriateness of the levels of the loans.
- * If data about specific enablers or barriers for women's access to financial services is available, this should be added to the analysis.

This indicator can be complemented by the following:

* Total amount of savings made by impact population (FNS supplementary indicator [SE 2](#)).

INDICATOR 17: # and % of women who report they are able to equally participate in household financial decision-making

Why this indicator? What will it measure and provide information for?

This indicator measures women's decision making power in relation to the household's finances. The indicator is a proxy to show change in social norms supporting women's economic and financial empowerment. Equal participation in financial decision increases women's access and control over the household's resources. This indicator is relevant for all WEE pathways: DW Dignified Work; FI Financial Inclusion; ENT Female Entrepreneurship; VC Women and Value Chains; RM Women in Resilient Markets.

What Sustainable Development Goal is the indicator connected to?

This indicator is linked to

- * SDG 5 "Achieve gender equality and empower all women and girls", because women and girls using financial services supports a more equal role in society for them. Equal decision making power is a necessary precondition to be met to achieve economic empowerment for women and girls. However, it does not automatically lead to economic empowerment.
- * SDG 8 "Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all".

Definitions and key terms

Equally: Women and men have equal decision making power (i.e. their voice weighs equally). Women or those in the "power down" position are able to hold their own during conversations with men, to use their knowledge of finances and business their own agency to speak out, posit arguments and make judgment calls. Men respect women's opinion, give them the space to speak, and weigh women's opinions and arguments as just as important as their own. Men and other power-holders begin the decision making exercise understanding that women have the same personal, social and political worth as them.

Financial decision-making: The relevant financial decision-making processes need to be determined based on the local context. It is important that the range of financial decisions is reflected: which business to enter and key business management decisions, purchase or sale of productive assets (like machines, fertilizers, tools), land, real estate, financial assets (like loans, savings).

Data and information required to calculate the indicator

* Numerator: number of women (female and male-headed households) who report they are able to equally participate in financial decision-making

Denominator: total women (in female and in male-headed households) surveyed |||

Suggested method for data collection

* Baseline and end line among representative sample of the impact group (ask women and their male

partners). The data should be collected at baseline, subsequently followed up every second year (depending on the programs length).

* Depending on context please chose 5 major financial decisions topics and ask proxy question for each one of these (see example proxy questions below). Preferably, discuss the major financial decision topics with representatives of the impact group as part of a gender analysis during the baseline.

* Survey couples, but ask male and female respond separately (at the same time, if possible).

* Count # of couples that either respond they jointly decide on all 5 (and the woman's voice weighs equally), or women decide on at least 3 of 5 decision topics;

Qualitative methods like focus group discussions and key informants interviews should supplement the quantitative data collection to provide a better understanding of barriers and potential negative consequences.

Suggested tool for data collection

* Survey questionnaire: (1) In your HH how do you decide (a) what to spend money on, (b) whether to take a loan, © what to do with loan amount or savings (or other financial asset)?; (2) In your HH how do you decide how to spend the woman's income?; (3) In your HH how do you decide how to spend the man's income?; (4) In your HH, how do you decide on major household purchase [*needs to be contextualized, but can be TV, land, real estate, car etc.*]?; (5) In your HH how do you decide what business to engage in?; (6) In your HH how do you decide on taking a loan or open a savings account?; (7) In your HH how do you decide on major purchase of productive asset such as fertilizer, tools, machines, land, real estate (or other productive asset or income generation)? [*Response options: only female, only male, equally together*]; for female respondent: (7) Do you feel you have a stronger or weaker say in these decision since you have been participating in the project?; (8) Do you own land in your name?; (9) Do you own any major productive assets in your name (e.g. cattle, machine)?; (10) Have you ever used your savings for business or money-lending?

* Overall guidance: Ask for HOW financial decisions are made, instead of WHO decides.

Possible data sources

The information is collected through annual surveys by CARE and partners.

Resources needed for data collection

The quantitative and qualitative data collection will have to be conducted by CARE and partners. It needs to be included in the monitoring and evaluation plan and budgeted for.

Reporting results for this indicator: number of people for which the change happened

* How many women (female and male-headed households) report they are able to equally participate in household financial decision-making last year?

* What has been the trend in % of women who report they are able to equally participate in household financial decision-making? Has the % increase, stagnated or decreased?

Questions for guiding the analysis and interpretation of data (explaining the how and why the change happened, and how CARE contributed to the change)

* How has CARE contributed to the change? What were CARE's main strategies for contributing to this change (e.g. model men/engaging men, awareness raising, etc.)?

* Have there been any changes in legislation or practice that have influenced the results?

- * What are the types of financial decisions that have seen a noticeable increase or decrease in the involvement of women?
- * If the following information is available from quantitative or qualitative sources it would help the analysis of the data:
 - How are women concretely benefitting from the change? How has the gender based division of labor inside the household changed? Have men contributed to the change and how? Has the level of conflict inside the household increased or decreased?
 - How have women changed? What strategies did they use to gain more power in decision making? How have men changed? What attitudes and behaviors did they change to share decision making more with women?
 - How do women and men know that their decision making is “more equal”? What behavior proves this?
 - How have any changes in these gender relations strengthened women’s ability to participate in, sustain and grow their economic activities/businesses? How has this change in dynamic contributed to women’s access to and control over financial assets and benefits?

Other considerations

It is worthwhile to also monitor trends in the household’s economic situation – and to assess whether economic advancement correlates with increase women’s decision making power.

This indicator can be complemented by the following:

- * # and % of women and men reporting net income increase per day(WEE supplementary indicator);
- * # and % of women and men who own or control productive asset (including land) / technology and have the skills to use them productively (WEE supplementary indicator);
- * # and % of women and men in managerial/senior decision- making position [in company, enterprise, producer group, cooperative, VSLA etc.];
- * # and % of people of all genders with knowledge & awareness of their rights and responsibilities as citizens (Governance supplementary indicator);
- * % of respondents who report gender equitable attitudes (GEM scale).