

The Vanuatu Pacific Partnerships for Gender Equality Project Baseline Assessment Report

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List of Acronyms

ANCP Australia NGO Cooperation Program

DFAT Department of Foreign Affairs and Trade

EOP End of project

FGD Focus group discussion

GIVE Gender Inclusion, Voice and Empowerment (the GIVE model)

IGA Income generating activity

MELF Monitoring, Evaluation and Learning Framework

NGO Non-governmental organisation

PWDSI People with Disabilities Solomon Islands

SNAP Social Norms Analysis Plot

VAWG Violence Against Women and Girls

VSPD Vanuatu Society for People with Disabilities

WEJ Women's Economic Justice

Executive Summary

Overview of the ANCP program

Women's economic justice is central to gender equality and sustainable development. Across the Pacific, women are fundamental to the subsistence and economies of their communities, however, women's work in the Pacific is often undervalued, low-paid and insecure. CARE Australia's Pacific Partnerships for Gender Equality program is a five-year intervention (2022 – 2027) designed to strengthen women's economic justice and contribute to a resilient civil society in the Pacific. The program is funded by the Australian Government through the Australian NGO Cooperation Program (ANCP).

The ANCP program is being delivered based on collaborative partnerships between CARE Australia, CARE International in Vanuatu and civil society partners in the Solomon Islands, Tonga and Vanuatu. The ANCP project in the Vanuatu is being implemented by CARE International in Vanuatu in partnership with the civil society organisations of Nasi Tuan, the Vanuatu Society for People with Disability and Vanuatu Women's Centre.

Key activities for the ANCP project in Vanuatu will include the roll-out and scale-up of CARE Vanuatu's Gender Inclusion, Voice and Empowerment (GIVE) model at the community level. This model is structured around a transformative, family-based approach which includes interventions to provide support for economic resilience of women through VSLA and small Income Generation Activities (IGA), workshops to build women's confidence and leadership, and Family Financial Management (FFM) workshops for couples to promote joint planning and decision-making as well as complementary activities to build understanding of violence against women and girls, healthy relationships and family planning. The ANCP project in Vanuatu will also engage men and boys, including opinion leaders in community-level dialogue and reflection sessions on gender equality, and will include a strong focus on strengthening locally-led partnerships with civil society organisations.

Methodology for the baseline assessment

The program baseline assessment was designed to measure program and project outcome-level indicators referring to women's economic justice and resilience, and the current attitudes of project impact and target groups (including women and girls with and without disabilities, their spouses and male relatives and community leaders) relating to women's economic participation at the start of program implementation. The baseline followed a mixed methods approach involving the collection of both quantitative and qualitative data.

In Vanuatu, survey data was collected for **163 respondents** (including 35 young women 18 – 25 years old, 68 women >25 years old and 60 adult men) from **163 households across eight of the 18 communities on southeast Tanna** where the ANCP project is being implemented. The questionnaire was structured in seven sections to collect information on respondent and household characteristics; the economic activities of the respondent including access to savings and loans; participation in household decision-making and attitudes on gender equality and violence against women and girls (VAWG). Qualitative data exploring the enabling factors and barriers to women's economic participation, including the influence of social norms, was collected by means of sex-segregated focus group discussions held with women and men in all three communities.

Limitations of the baseline assessment included the following:

- The timeframe for the design phase of the baseline meant that there were limited opportunities for the lead consultant to work collaboratively with the team on the development of the survey questionnaire and FGD checklists, and it was not possible to pre-test the data collection tools. Some questions asked during the survey would have benefited from being adjusted and adapted more specifically for the Vanuatu context.
- Remote delivery of training and support for the data collection team: The training of enumerators had to be delivered remotely by the Vanuatu consultant supporting the data collection process. Opportunities for communications between the international consultant, the Vanuatu consultant and the enumerators during the data collection were limited. It proved difficult for the consultants to check the enumerators' understanding of the data collection tools and to support the team in resolving the challenges that emerged during data collection.
- Sampling challenges: The intention of the sampling strategy for the ANCP baseline survey on Tanna was that the team would interview one woman and one man from each household in the sample. However, due to a misunderstanding of the sampling strategy, the data collection team held interviews with only one respondent per household. The resultant dataset is representative at the 95% confidence level with a 10% margin of error for women but not for men.
- Limited representation of people with disabilities: The limited numbers of people with
 disabilities included in the survey sample (which to a large extent reflects the numbers of
 people with disabilities present in the communities where the ANCP project is being
 implemented on Tanna) also meant that the dataset was not suitable for any
 disaggregated analysis representing the particular needs of women with disabilities.

Challenges of qualitative data collection: The focus group discussion checklists for
the baseline assessment were designed to explore social norms relating to women's
economic participation based on CARE's Social Norms Analysis Plot (SNAP)
methodology. A misunderstanding of the FGD tool for data collection with men, resulted
in the questions being asked about men's engagement in economic activities, which data
was only partly useful for the analysis of social norms relating to women's economic
participation.

Program Outcome 1: Increased economic resilience for women and girls

Key findings of the baseline assessment relating to women's **agency** in terms of participation in economic activities, access to savings and reported economic capability were as follows:

- The majority of women and young women surveyed (69% and 59%) are economically active in a range of small-scale and informal sector IGAs, mostly focussing on agriculture, handicrafts, livestock rearing and small business.
- A minority of the impact group (43% of young women and 28% of women over 25 years of age) reported diversification of IGAs, i.e. participation in more than one paid IGA.
- While overall levels of financial inclusion for the impact group of women and young women were reported as relatively low (29% of young women and 31% of women > 25 years old), women > 25 years of age were more likely to report being active users of savings clubs, especially in communities which were previously involved in CARE Vanuatu's programming for women's economic empowerment.
- The majority of women (88%) and young women (75%) reported that they use their own earnings as the source of savings. By contrast only 61% of men reported use of own earnings as the source of their savings, while 28% of men reported getting money for savings from their spouse or partner.
- In terms of economic capability, the majority of young women were confident or very confident that they have knowledge and skills, support from husband or family, access to financial and productive resources and time needed to engage in an IGA. However, less than half of young women were confident regarding their access to a market. By contrast, women > 25 years old were less likely to express confidence about their knowledge and skills, access to financial resources or time but were more likely to express confidence about access to market. Qualitative data from FGDs however highlights household workloads for women as key barrier to their economic participation.

Program Outcome 2: Addressing barriers and building an enabling environment for women and girls' economic participation

Key findings of the baseline assessment relating to the **relations** that shape women's economic participation were as follows:

- A lower % of young women reported active participation in household decision-making than women > 25 years of age or men across all of the decision-making domains surveyed.
- While 40% of young women reported active participation in five or more domains as compared with 50% of women > 25 years of age, only 17% of young women reported they were able to decide for themselves regarding the use of their earnings and savings as compared with 26% of women > 25 years old.
- Patterns of response to GEM scale statements on household decision-making, as well as
 qualitative data from FGDs showed a widespread acceptance among women and young
 women of men taking on dominant role in household decision-making.
- The majority of women over 25 years of age (79%) and young women (60%) reported active participation in two or more civil society spaces for community decision-making. There is however a need for more in-depth qualitative analysis of how the impact group understand the concept of 'speaking up' and the extent to which they are really able to influence the outcomes of community-level decision-making processes in those spaces.

Key findings of the baseline assessment relating to the **structures** that shape women's economic participation were as follows:

- Despite widespread support among women and men for women being able to work outside the home and for girls to access education and opportunities for economic engagement, conservative attitudes that support and maintain the unequal division of household chores and childcare are widespread among young women, women > 25 years of age and men.
- Gender inequitable attitudes supportive of the dominant role of men in household and community-level decision-making and responses to GEM scale statements referring to VAWG were widely expressed across all respondent categories indicating the widespread normalisation of violence as a mechanism for male control of economic resources.
- Only 25% of respondents expressed high levels of support for gender equity, with men being more likely to express high levels, and women > 25 years old being more likely to express low levels of support. Only 6% of young women, 13% of women > 25 years of age and 20% of men expressed their rejection of violence under all five situations surveyed.
- Community leaders were no more likely to express high levels of support for gender equity or to reject IPV than other community members.

1.0 Introduction

1.1 Baseline Purpose and Objectives

Women's economic justice (WEJ) is central to gender equality and sustainable development. Across the Pacific, women are fundamental to the subsistence and economies of their communities, however, women's work in the Pacific is often undervalued, low-paid and insecure¹. CARE Australia's ANCP program is a five-year intervention (2022 – 2027) funded by the Department of Foreign Affairs and Trade (DFAT) and designed to strengthen women's economic justice and contribute to a resilient civil society in the Pacific.

The program has been designed to deliver four End of Program/ Project (EOP) outcomes focussing on:

- Increasing economic resilience for women and young women with and without disabilities (EOP Outcome 1);
- Strengthening the enabling environment at the community level for women's participation, decision-making and leadership in economic activities (EOP Outcome 2);
- Strengthening the capacity, voice and influence of partner organisations, including community networks, to contribute towards and lead change for promoting WEJ (EOP Outcome 3); and
- Building an evidence base of emerging good practice in locally led programme approaches for promoting WEJ and resilient civil society in the Pacific (EOP Outcome 4).

The program is being delivered by means of collaborative partnerships between CA International Programs Department, CARE International in Vanuatu and civil society organisations across the Solomon Islands, Tonga and Vanuatu. Civil society partners include Nasi Tuan in Vanuatu, the Vanuatu Society for People with Disability (VSPD) and Vanuatu Women's Centre², the Talitha Project in Tonga, and Live and Learn Solomon Islands and People with Disabilities Solomon Islands (PWDSI).

The program baseline assessment was designed to measure program and project outcome-level indicators referring to women's economic justice and resilience, and the current knowledge, attitudes and practices of project impact and target groups (including women and girls with and without disabilities, their spouses and male relatives and community leaders) relating to women's economic participation at the start of program

² CARE International in Vanuatu is working with VWC in a collaborative partnership, whereby VWC provides cross-cutting strategic support for project activities without being funded directly for project delivery.

¹ CARE International in Vanuatu (2022). *Pacific Partnerships for Gender Equality – ANCP Project Design for CARE International in Vanuatu*. Project design document, 68pp.

implementation. As such, the baseline assessment was intended to provide the CARE program team and implementing partners with the foundation or **starting point for project monitoring and evaluation activities** that will enable future assessments of progress against outcomes for purposes of program accountability and learning.

Community-level baseline assessments for EOP Outcomes 1 and 2 were carried out in Solomon Islands, Tonga and Vanuatu using a common approach and methodology to collect quantitative and qualitative data for outcome-level indicators identified and defined in the program Monitoring, Evaluation and Learning Framework (MELF)³. The findings of the baseline assessment have been documented in a series of context-specific baseline reports for the three countries where the program is being implemented, as well as an over-arching program synthesis of the key findings from the baseline. This report presents the findings of the baseline assessment of the ANCP program in Vanuatu.

1.2 Context for the ANCP project in Vanuatu

In Vanuatu, women make up 49.5% of producers in the informal and traditional economy and 37.5% of the paid workforce⁴ but are also responsible for the bulk (63.6%) of unpaid reproductive labour. In addition to bearing the burden of unpaid care, home and communal labour, other barriers to economic participation faced by women in Vanuatu include **limited** access to economic resources such as land, savings and credit; **limited access to** services, including technical support, markets and financial services; **limited education and** lower literacy levels; **limited participation, decision-making and leadership**; and unequal access to public spaces⁵. Women and young women with disabilities in Vanuatu experience additional barriers for economic participation which often include challenges of personal mobility and physical access; a lack of access to information and communication in accessible formats; limited access to education and lower literacy levels; and discriminatory social norms, beliefs and attitudes⁶.

The inequalities faced by women with and without disabilities in Vanuatu reflect the **pervasive influence of strongly patriarchal social norms** associated with the customary beliefs, practices, values and structures (including traditional governance structures), referred to as *kastom* in Bislama, which is a dominant influence on community life. **Women's**

³ Note: Baseline values for the indicators for EOP Outcome 3 referring to strengthened civil society through equitable partnerships with diverse women's voices, leadership, organisations and movements will be assessed internally by CARE and partner organisations as part of the capacity assessments and review of CARE's partnership approach conducted in Year 1 of program implementation.

program implementation.

4 Vanuatu Government, Vanuatu Post Tropical Cyclone Pam Mini Census Report, 2016, https://vnso.gov.vu/index.php/component/advlisting/?view=download&fileId=4542

⁵ See, for example, CARE Australia (2020). *Vanuatu Rapid Gender Analysis for COVID-19*.

⁶ Vanuatu National Statistics Office and UNICEF Pacific, Children, Women and Men with Disabilities in Vanuatu: What do the data say?, 2014

https://reliefweb.int/sites/reliefweb.int/files/resources/Children Women and Men with Disabilities in Vanuatu.pdf

representation and voice in customary leadership is very low, with women not traditionally permitted to speak in traditional governance spaces such as the *nakamal* (*kastom* decision-making space)⁷.

Violence against women and girls (VAWG) also presents a significant barrier to women's economic participation. Vanuatu has one of the highest prevalence rates of violence against women and girls (VAWG) globally: 60% of ni-Vanuatu women aged 15-49 experience physical and/or sexual violence and 30% of women having been sexually abused as girls under the age of 15.8 Once married or partnered, women are often subject to controlling behaviours by their partners – 69% of women in Vanuatu who are in a partner relationship, reported that they have experienced this in regards to decision-making, accessing healthcare and regulating mobility, family visits and finances and economic participation. Women and girls with disabilities are two to three times more likely to experience physical and sexual abuse than women without disabilities and can face additional barriers to access support services relating to discrimination, exclusion, and isolation 10.

1.3 Overview of the ANCP project in Vanuatu

In Vanuatu, the ANCP project has been designed to build on the experience of CARE Vanuatu's *Leftemap Sista I* and *Leftemap Sista II* projects implemented in Tafea from 2014 to 2017 and from 2017 to 2022 respectively which provided space for trialling and piloting an approach for WEJ programming. The approach developed has drawn on CARE's global approaches and has evolved into a gender transformative, family-based model referred to as the Gender Inclusion, Voice and Empowerment (GIVE) model that works across the three domains of change of CARE's Gender Equality Framework addressing agency, relations and structures (see Table 1). The GIVE model includes a series of interventions including support for economic resilience of women through VSLA and small Income Generation Activities (IGA), workshops to build women's confidence and leadership, Family Financial Management (FFM) workshops for couples to promote joint planning and decision-making, Good Relationships Free from Violence (GRFV) to build understanding of VAWG, healthy relationships and family planning, and dialogues with community members and leaders (male gatekeepers including chiefs and pastors) in a process of reflection.

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⁷ Jalal, I., *Harmful Practices Against Women In Pacific Island Countries: Customary And Conventional Laws*, Paper presented at Expert Group Meeting on good practices in legislation to address harmful practices against women United Nations Conference Centre Addis Ababa, Ethiopia 25 to 28 May 2009, p.5.

⁸ Vanuatu Women's Center and Vanuatu National Statistics Office, Vanuatu National Survey of Women's Lives and Family Relationships, 2011, p.246.

⁹ Ibid, pp.92, 128, 140, 145

¹⁰ CARE Australia, Vanuatu Rapid Gender Analysis for COVID-19, 2020

dialogue and learning.¹¹ Core to the model is a clear Engaging Men and Boys Strategy and VAWG risk mitigation.

The ANCP project will be implemented to scale up and extend the localisation of the GIVE model at the community level and to strengthen locally led partnerships with civil society organisations of Nasi Tuan, VSPD and VWC to ensure effective delivery of the EOP outcomes referring to increased economic resilience for the impact group and a strengthened enabling environment for women's participation, decision-making and leadership in economic activities.

Table 1: Core elements of the GIVE model mapped to CARE's Gender Equality Framework (GEF)

BUILD AGENCY

Building
consciousness,
confidence,
self-esteem and
aspirations
(non-formal sphere)
and knowledge, skills
and capabilities
(formal sphere).

CHANGE RELATIONS

The power relations through which people live their lives through intimate relations and social networks (non-formal sphere) and group membership and activism, and citizen and market negotiations (formal sphere).

TRANSFORM STRUCTURES

Discriminatory social norms, customs, values and exclusionary practices (non-formal sphere) and laws, policies, procedures and services (formal sphere).

GIVE MODEL Interventions by Domain of Change

- VLSAs and support for small IGAs to promote women's economic resilience.
- 'Finding My Voice':
 Foundational leadership and confidence building workshops for women.
- Family Financial
 Management
 (FFM) workshops
 for couples to
 promote joint
 planning &
 decision-making.
- Good
 Relationships
 Free from
 Violence (GRFV)
 workshops to
 build
 understanding of
 VAWG, healthy
 relationships &
 family planning

 Community dialogues using Social Analysis and Action (SAA) tools with male gatekeepers, chiefs and pastors.

GIVE MODEL Cross-cutting approaches

VAWG risk mitigation including:

- Mapping of VAWG services including first responders at community level.
- Collaborative working with VAWG service providers.

¹¹ Drawing on CARE's core Social Analysis and Action tools including Gender Box and Problem Tree Analysis

 Workshops on VAWG, including handling of disclosures, for project staff and partners.

Engaging Men and Boys based on a synchronised approach that includes:

- Providing structured spaces for men and boys to come together and reflect on masculinity, gender, power and privilege in their lives (conscientization).
- Facilitating conversations between men and their intimate partners and families to promote more open communication, equitable relationships, nonviolence, support and trust.

The impact group for the project will be women and young women (18 to 25 years of age) with and without disabilities in rural and remote communities. The project will also work with target groups including men, young men, community leaders, local government officials and service providers. The project will be implemented in Tafea Province with a focus on southeast Tanna and the island of Aniwa in order to build on CARE's previous programming through the *LS2* project and the Australian government funded Young Women's Leadership Program, as well as programming for resilience and improved food security. A total of 1910 individuals (984 women and young women, including 56 women and young women with disabilities and 924 men and young men) will directly benefit and 15,026 people from targeted Area Councils of Whitesands, Middlebush and Aniwa will indirectly benefit from the project.

2.0 Methodology

The baseline assessment for the ANCP program followed a **mixed methods approach** involving the collection of both quantitative and qualitative data for measurement of project indicators at outcome and output levels in all three project contexts (see Table 2 for overview of indicators and focal questions for the baseline assessment).

2.1 Approach

The approach for the baseline assessment was designed to enable:

Data collection to explore levels of economic resilience of the program impact group (women and girls with and without disabilities), and structural barriers to women's economic justice. The baseline used a combination of quantitative and qualitative methods to measure key project outcome indicators for EOPO 1 and 2, including exploring the perspectives of women and girls with and without disabilities, their male relatives and community leaders regarding barriers to women's economic participation. Information collected by different methods from different sources was triangulated and cross-checked for consistency and validity during the analysis and write-up of the baseline assessment.

Use of existing CARE conceptual frameworks and tools to guide data collection and analysis considering gender and power relations as key elements of the baseline assessment. CARE frameworks and tools used for the design and delivery of the baseline assessment included the CARE Gender Equality Framework (GEF), guidance for the measurement of the CARE International Global Indicators of Change and CARE's Social Norms Analysis Plot (SNAP) framework. As such the ANCP baseline assessment was designed to contribute to the evidence base for the effectiveness of programming by CARE and CARE partners for women's economic justice and resilient civil society in the Pacific.

2.2 Quantitative Data Collection

The baseline assessment involved the collection of quantitative data using a survey questionnaire administered to members of the program impact group (women over 25 years of age and young women aged 18 to 25 with and without disabilities) and their spouses or male relatives at household level.

Survey questionnaire: The survey questionnaire was structured in seven sections to collect information on respondent and household characteristics; the economic activities of the respondent including access to savings and loans; participation in household decision-making and attitudes on gender equality and violence against women and girls (VAWG). Survey questions were designed in accordance with CI guidance for measurement of global indicators

Table 2: ANCP outcome indicators and measurement approach

OUTCOMES/ OUTPUTS & ASSESSMENT QUESTIONS	MEASUREMENT APPROACH
EOPO 1: Women and girls with and without disabilities have increased economic resilience as a result of engaging in improved income generating activities and/or increased access to savings and loans. • What IGAs are the impact group involved in? • What income do W+G generate from those IGAs? • What % of W+G have access to savings and/or loans? From what sources? • What % of W+G have experienced any kind of economic shock or stress in previous 12 months? • How did W+G cope with that shock/ stress?	 1.1 % of women reporting increased measures to deal with economic shocks and stresses. (Baseline & Endline survey) Measures = increased savings, adapted livelihoods, increased knowledge and/or skills to deal with shocks and stresses 1.2 % of participants reporting project contributed to these improvements (above) (Endline measurement only)
Output 1.1 Women and girls (with and without disabilities) in target communities are participating in savings and loans groups	N people provided with financial services (DFAT indicator for Activity monitoring) N of people who participated in sessions on gender issues and women's equal rights (DFAT indicator for Activity monitoring)
Output 1.2 Women and girls (with and without disabilities) in savings clubs in target communities are engaging in improved IGAs	Number of people with increased incomes (DFAT indicator L.O2) (Baseline & Endline survey) Number of people reached with livelihoods support interventions (DFAT indicator for Activity monitoring and EL)
EOPO 2: Barriers to women's participation, decision-making and leadership are addressed through building an enabling environment for women's economic participation. • What are the key barriers to women's economic participation, decision-making and leadership? • How do social norms/ attitudes and beliefs influence women's economic participation, decision-making and leadership?	2.1 Number of positive shifts in informal structures (social norms, culture, beliefs, etc.) as defined and influenced by movements and/or activists. (Qualitative assessment during baseline FGDs) 2.2 Women reported reduced barriers to economic participation. (Baseline FGDs, include survey question at endline)
Output 2.1: Women and girls (with and without disabilities) in savings clubs participate safely and meaningfully in decision-making and leadership at household and community level.	Number and % of women who have actively participated in economic decision-making in a) the household and/or b) their workplace/ community. (Baseline & Endline survey)
Output 2.2: Men and boys from project target groups are engaged in and support actions to promote gender equality at the household and community levels.	Number and % of men and boys supported through/ by CARE who report a GEM scale score of at least 24 (or an appropriate threshold value to the context). (Baseline & Endline survey) % of people of all genders who reject in
Output 2.3: Community opinion leaders and members are challenging social norms that contribute to gender inequalities.	Indicators as for Output 2.2 but disaggregated for community and opinion leaders.

of change referring to the rejection of intimate partner violence (CI global indicator 2), gender equitable attitudes on social norms (CI global indicator 13), women's active participation in economic decision-making (Cl global indicator 14), positive shifts in informal structures (social norms, culture and beliefs - CI global indicator 16), and women's increased capability to participate equitably in economic activities (CI global indicator 30)¹². Response options for all 37 questions of the questionnaire were pre-coded although some questions were asked as open questions.

Survey data collection: The questionnaire administered by gender-balanced teams of enumerators in each context using the Kobo Collect software interface on tablets. Where possible, enumerators worked in mixed-sex pairs to ensure that female respondents were interviewed by female enumerators and male respondents were interviewed by male enumerators. Questionnaire interviews lasted 45 minutes to 1 hr on average.

Sampling for the baseline survey: In Vanuatu, survey data was collected and analysed for **163 respondents** (including 35 young women 18 – 25 years old, 68 women >25 years old and 60 adult men) from 163 households across eight of the 18 communities on southeast Tanna where the ANCP project is being implemented. The communities surveyed included three 'old' communities where the Leftemap Sista 2 project has been implemented since 2020, and five 'new' communities where implementation of ANCP project activities is now starting. Within each community, the baseline survey sample was selected by means of a stratified random sampling approach using household lists compiled at the community level. In each community the household of the community leader and 1 - 2 households of people with disabilities were purposively selected for inclusion in the sample.

The sample size for the survey was calculated to ensure at dataset representative at the 95% confidence level and with a 10% margin of error for the total population of those communities, with the intention that a woman from the project impact group and an adult man would be surveyed in each of the sampled households. Unfortunately, due to a miscommunication with the data collection team only one respondent was interviewed per household. Although the resultant sample of 103 women can be considered representative at the 95% confidence level and with a 10% margin of error, the sample of 60 adult men is insufficient to meet those criteria. The findings of the data analysis referring to adult men cannot therefore be generalised to the wider population. Table 3 sets out the composition of the survey sample by community, sex of respondent and disability status.

¹² See CARE 2030 Global Indicators for measuring change (careemergencytoolkit.org)

Table 3: Coverage of the ANCP baseline survey on Vanuatu by respondent category and type of community

	Young women 18 – 25 yrs	Women >25 yrs	Men	All respondents
New communities (Imaus, Lamalalmita, Lenipen, Loknarap, Lounoulis)	23 (65.7 YW)	41 (60.3% W)	42 (70% M)	106 (65.0% All)
Old communities	12	27	18	57
(Lamlu, Launoula, Lamtawekel)	(34.2% YW)	(39.7% W)	(30% M)	(34.4% All)
All communities	35	68	60	163
	(21.5% All)	(41.7% All)	(36.8% AII)	(100%)
N. Persons with Disability	2	4	3	9
	(5.7% YW)	(5.9% W)	(5.0% M)	(5.5% All)

Training for enumerators: A team of eight enumerators for the survey data collection were selected from youth representatives who had worked previously on a baseline assessment for CARE Vanuatu. Training for the team of enumerators over the course of a two-day workshop was delivered remotely over the course of a two-day workshop by a Vanuatu consultant and the CARE Vanuatu ANCP project manager using training materials developed by the lead consultant. The training was designed to ensure a shared understanding by the enumerators of the purpose and thematic focus of the baseline assessment; to build familiarity with the survey questionnaire; and to provide an opportunity for the team to practice using the Kobo version of the questionnaire on the tablets that would be used for the data collection. The training included a discussion of essential principles of survey data collection; an in-depth review and discussion of translation of the survey questionnaire; and a series of role play exercises.

2.3 Qualitative Data Collection

Qualitative data collection for the ANCP baseline assessment involved the use of focus group discussions (FGDs) carried out to explore enabling factors and barriers to economic participation by women and girls, including influence of social norms. In Vanuatu, a total of twelve FGDs were carried out with sex-segregated groups of women and men in eight communities: seven FGDs with women (three in old communities and four in new communities) and five FGDs with men (one in an old community and four in new communities). The FGDs were facilitated by CARE project staff involved in delivery of the ANCP project and were documented using a standard reporting template. The checklists

used for the FGDs included a series of questions designed to identify and explore social norms relating to women and girls' economic participation. As such the FGDs were intended to serve as formative research based on CARE's Social Norms Analysis Plot (SNAP) methodology.

Box 1: Overview of CARE's Social Norms Analysis Plot (SNAP) methodology

The SNAP methodology developed by CARE based on social norms theory is designed to identify if a social norm exists; how strong or influential certain norms are for specific behaviours; and if or when norms are shifting and weakening. The starting point for the methodology is the definition of a social norm as the unspoken rules within a group about what is typical or approved behaviour. A social norm is made up by one's beliefs about what others do, and by one's beliefs about what others think one should do. The SNAP methodology provides an approach for understanding and measuring social norms in terms of five key elements as follows:

- The **empirical expectation** (what I think others do)
- The normative expectation (what I think other people think is appropriate)
- The sanctions (the opinion or reaction of others I care about to the behaviour)
- The **sensitivity to sanctions** (the impact of sanctions on the behaviour)
- The exceptions (the circumstances under which it would be acceptable to break the norm).

<u>Source:</u> CARE USA (2017). Applying Theory to Practice: CARE's Journey Piloting Social Norms Measures for Gender Programming.

2.4 Data Analysis

Descriptive analyses of the quantitative dataset from the baseline survey were carried out in Excel, including some bivariate statistical analysis to test for differences in patterns of response by gender and new and old communities. The survey data were analysed to measure the outcome indicators as defined in the program and project monitoring, evaluation and learning framework (MELF). Qualitative data from FGDs were coded in relation to key areas of thematic focus and mapped in relation to project outcome indicators, focal questions, with the aim of identifying and assessing social norms in terms of the five key elements of the SNAP framework. The findings of the qualitative analyses were triangulated in relation to the findings of the quantitative data analyses as far as possible.

2.5 Limitations of the Baseline Assessment

Timeframe for planning of data collection: The timeframe for the design phase of the baseline meant that there were limited opportunities for the lead consultant to work collaboratively with the CARE Vanuatu team and Vanuatu consultant on the development of the survey questionnaire and FGD checklists before the extended Christmas break, and it was not possible to pre-test and revise the data collection tools ahead of their use for the

baseline assessment. Some questions from the survey questionnaire would have benefited from being adjusted and adapted more specifically for the Vanuatu context. An iterative process of adjustments to the facilitation process for FGDs with community members would also have strengthened the quality and coverage of the qualitative dataset.

Remote delivery of training and support for the data collection team: Due to the lack of availability of flights to and from Tanna, the training of enumerators had to be delivered remotely by the Vanuatu consultant hired to support the data collection process. Opportunities for communications between the international consultant, the Vanuatu consultant and the enumerators during the data collection were limited. It was accordingly difficult for the consultants to check the enumerators' understanding of the data collection tools and to support the team in resolving the challenges that emerged during data collection.

Sampling challenges for the quantitative data collection: The intention of the sampling strategy for the ANCP baseline survey on Tanna was that the team would interview one woman and one man from each household to ensure a dataset that was statistically representative of the population of women and men in the communities targeted for project implementation. However, due to a misunderstanding of the sampling strategy, the data collection team held interviews with one respondent per household, and the resultant dataset for men is not representative at the 95% confidence level with a 10% margin of error. The impact of the back-to-back cyclones Judy and Kevin on Vanuatu just after data collection for the baseline assessment meant that this problem of sampling could not be rectified due to the necessary focus by CARE Vanuatu on the emergency response. The limited numbers of people with disabilities included in the survey sample (which to a large extent reflects the numbers of people with disabilities present in the communities where the ANCP project is being implemented on Tanna) also meant that the dataset was not suitable for any disaggregated analysis representing the particular needs of women with disabilities.

Challenges of the qualitative data collection: The FGD checklists for the baseline assessment were designed to explore the perspectives of women and men on social norms relating to women's economic participation based on CARE's Social Norms Analysis Plot (SNAP) methodology. However, a misunderstanding of the FGD tool for data collection with men, resulted in the questions being asked about men's engagement in economic activities, which data was only partly useful for the analysis of social norms relating to women's economic participation. The FGDs held with women at the community level did not include any participants who could readily be identified as women with disabilities, which is also recognised as a gap in the coverage of the dataset.

3.0 Composition of the ANCP baseline survey sample

3.1 Socio-demographic characteristics

Position in household: 56% of all respondents were reported as the head of household, including 37% of young women and 31% of older women, which equates to 31% of households surveyed reporting as female-headed households. The finding that most of the young women and women over 25 years of age who identified as the head of household also reported being married or co-habiting can be understood as reflecting the situation where the husband or male partner is away from the household and/or working overseas - a practice that is commonplace in the Tanna communities participating in the ANCP project. A further 37% of young women and 54% of women >25 years of age were identified as the spouse or partner of the household head. 6% of all respondents (17% of young women and 2% of men) identified as a child of the household head, 2% of all respondents identified as the father or mother of the household head and a further 6% identified as another relation to the household head.

Education: There were clear differences in the levels of education reported by respondent category: 37% of women > 25 years old had not attended school as compared with 18% of male respondents and 0% of younger women and a notably higher proportion of young women reporting some or complete secondary education (69%) as compared with women > 25 years old (19%) and men (40%). While there is a clear gendered difference in the education levels of men and women older than 25 years of age, young women have had better opportunities for accessing education and at higher levels than older women.

Marital status: The majority of all respondents (86%) reported that they were married or co-habiting, although 26% of younger women reported their marital status as single. 10% of women > 25 years old reported their marital status as being divorced, separated or widowed, while a further 6% reported that they were partnered but that their partners stays elsewhere.

Disability status: 5% of all respondents surveyed for the ANCP baseline on Vanuatu were identified as persons with disability based on the use of the Washington Group questions, with similar proportions of people with disabilities reported for young women, women > 25 years of age and men¹³. This prevalence of disability is consistent with the prevalence reported at the national level for Vanuatu¹⁴. The most frequently reported type of disability was difficulty in walking or climbing stairs, which was reported by 4% of all respondents (1 young woman, 4 women > 25 years of age and 2 men). Two respondents (one woman and

¹³ Respondents who answered 'a lot of difficulty' or 'cannot do it at all' to at least one of the six functioning questions were identified as a person with disability, as per guidance on the use of the Washington Group Short Set on Functioning. See primer.pdf (washingtongroup-disability.com)

14 Government of Vanuatu (2020). National Population and Housing Census.

one man) reported difficulties in remembering or concentrating, one young women reported difficulty with communicating and one male respondent reported difficulty with seeing.

Overall however, the limited number of survey respondents identified as persons with disability meant that it was not meaningful to disaggregate the analyses of the baseline survey data set for persons with and without a disability. It is therefore recommended that during development of the ANCP Vanuatu project strategy for disability inclusion, the project team and implementing partners should aim to collect a more representative set of data from women and girls with disabilities who will be project participants using the data collection tools developed for the baseline to date. This work will need be carried out in collaboration with the Vanuatu Society for People with Disabilities (VSPD) to ensure the tools are adapted as necessary for exploring the distinctive experiences, priorities and needs of women and girls with disabilities as part of the program impact group.

Leadership status: Across the sample as a whole, 21% of respondents (n = 34) reported that they were holders of leadership positions in their communities. A higher % of male respondents (36%) reported they were holders of leadership positions at the community level as compared with younger women (15%) and women > 25 years of age (11%). While this difference may to some extent reflect the purposive inclusion of at least one leader per community as part of the sampling strategy for the survey, it also suggests that men are more likely than women to hold leadership positions in their communities, which finding aligns with the documented dominance of men in public life and community decision-making in Vanuatu. Adult men who identified as community leaders held positions as village chiefs and/or *kastom* leaders, as local government officials, as church leaders, and on leaders of community committees and groups such as the Community Disaster and Climate Change (CDCC) committee or Youth group. Young women and women who identified as community leaders were mostly church leaders, teachers and holders of positions in community women's or youth groups.

Table 4: Socio-demographic information for Vanuatu baseline survey respondents

	Young women (n = 35)	Adult women (n = 68)	Adult men (n = 60)	All (n = 163)
Position in household HH head Spouse/ partner of HH head Child of HH head Father/ mother of HH head	37% (13) 37% (13) 17% (6)	31% (21) 54% (37) 0 4% (3)	92% (55) 0 2% (1) 2% (1)	56% (91) 31% (51) 6% (9) 2% (4)

Other relation	6% (2)	6% (4)	5% (3)	6% (9)
Prefer not to answer	3% (1)	4% (3)	0 ′	2% (4)
Education Have not attended school Attended adult literacy classes Some primary school Completed primary school Some secondary school/ At secondary Completed secondary school	0 0 26% (9) 6% (2) 63% (22) 6% (2)	37% (25) 0 34% (23) 10% (7) 16% (11) 3% (2)	18% (11) 3% (1) 35% (21) 5% (3) 27% (16) 13% (8)	22% (36) 1% (1) 33% (53) 7% (12) 30% (49) 7% (12)
Marital status Single Married or co-habiting Partnered but partner stays elsewhere Divorced, separated or widowed	26% (9) 74% (26) 0	0 84% (57) 6% (4) 10% (7)	2% (1) 95% (57) 2% 1 2% 1	6% (10) 86% (140) 3% (5) 5% (8)
Leadership status No leadership position Holds leadership position	85% (33) 15% (6)	89% (57) 11% (7)	64% (38) 36% (21)	79% (128) 21% (34)
Persons with disability No reported disability Person with reported disability	95% (39) 5% (2)	94% (64) 6% (4)	95% (57) 5% (3)	95% (160) 5% (9)
Types of reported disability Seeing (even with glasses) Hearing Walking or climbing steps Remembering or concentrating Difficulties with self-care Difficulties with communication	0 0 3% (1) 0 0 3% (1)	0 0 6% (4) 1% (1) 0	2% (1) 0 3% (2) 2% (1) 0	1% (1) 0 4% (7) 1% (2) 0 1% (1)

4.0 Analysis for Outcome 1: Increased economic resilience for women and girls with and without disabilities.

This section of the report presents findings from the analysis of the ANCP Vanuatu baseline dataset for project outcome 1 referring to increased economic resilience for women and girls with and without disabilities as a result of engaging in improved income generating activities and/or increased access to savings and loans. The discussion presents an analysis of quantitative survey data collected for the baseline, which — to ensure alignment with the project impact and target groups on Vanuatu - is disaggregated for young women aged 18 to 25 years old, women aged > 25 years old and men who are the husbands, partners or family members of that impact group. Where relevant the analysis findings are also disaggregated for communities that participated in the implementation from 2017 to 2021 of CARE Vanuatu's *Leftemap Sista II* project (the "Old" communities) and which are also participating in the ANCP project and "New" communities where implementation of the ANCP project has only recently begun.

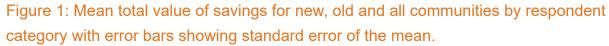
4.1 Participation in savings and loans groups

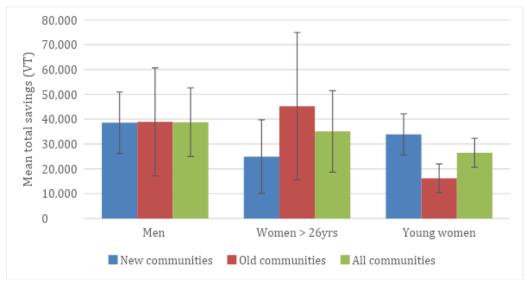
Access to savings and loans: The baseline survey questionnaire included a series of questions exploring respondents' use of financial services and access to savings and loans. Only 6% of young women interviewed reported that they had ever taken a loan from any source, as compared with 26% of women > 25 years of age and 18% of men. 34% of young women surveyed reported having savings either at home or with some kind of financial institution, as compared with 38% of women > 25 years old and 30% of men. As shown in Figure 1, the reported total values of savings held by young women ranged from 2,000 to 50,000 Vatu with a mean savings value of 26,500 VT (equivalent to AUD 330)¹⁵. Adult women reported total values of savings which ranged from 1,000 to 400,000 VT with a mean of 35,077 VT (AUD 437) and adult men reported total savings from 600 to 250,000 VT with a mean of 38,783 VT (AUD 484).

Women > 25 years old in Old communities reported mean total savings of 45,231 VT as compared with the mean total savings of 24,923 VT reported by women > 25 years old in New communities. Although this finding can perhaps be understood as reflecting the greater participation of women in those communities in savings clubs through membership of VSLAs established by CARE Vanuatu's *Leftemap Sista II* project, the variability between individual respondents in the reported total amounts of savings held however means these differences by community type and respondent category are not statistically significant.

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¹⁵ Exchange rate used: 1 AUD = 80.22 VUV





Use of financial services: The reported use and active use of any kind of financial service did not vary greatly by respondent category. 46% of young women reported ever having used any financial service as compared with 44% of women > 25 years of age and 48% of men. The reported levels of active use of any financial service within the three months prior to the survey were notably lower: only 29% of young women reported active use of any kind of financial service as compared with 31% of women > 25 years of age and 23% of men. There were clear differences by respondent category in the types of financial services in active use: women > 25 years of age were most likely to report active use of savings clubs (26%), while banks were the financial service most widely reported as being in active use by men (20%) and young women (14%). Only two of the people with disabilities surveyed (one young woman and one man) reported ever having used any kind of financial service neither of whom were active users of the service at the time of the survey.

The overall pattern of response suggests that the majority of young women and women in the communities where the ANCP Vanuatu project is being implemented are not currently active users of financial services, with levels of financial inclusion for men also reported as low. Respondents from Old communities, and especially women and young women, were however significantly more likely to report active use of savings clubs than respondents from New communities — a finding which reflects the impact of the establishment of VSLAs during the earlier phase of CARE Vanuatu's programming in

promoting increased access to savings and participation in savings clubs in those communities.



Figure 2: % of respondents reporting active use of different financial service types.

Source of savings: Among young women who reported having savings (n = 12), 75% reported that the source of money for their savings was from their own earnings, as compared with 88% of women > 25 years old with savings (n = 23) and 61% of men (n = 18). 50% of young women also reported getting money for savings from another family member as compared with 19% of women > 25 years old and 17% of men. It was however striking that amongst men who reported having savings, 28% reported that they get money for savings from their spouse or partner (as compared with 15% of women > 25 years old and 8% of young women) — a finding which suggests that women are more likely to support their husbands or partners to save than vice versa, i.e. than men are to support their wives in making savings.

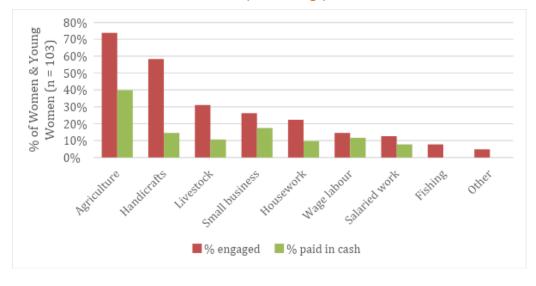
4.2 Economic participation and engagement in income generating activities

Engagement in economic activities: Patterns of economic participation and engagement in IGAs were assessed by questions asked about the respondent's main occupation, whether the respondent was engaged in a series of economic activities, whether s/he received payment in cash for those activities and what were the typical monthly earnings from any activities paid in cash. Figure 3 shows the % of women and young women (combined data for both respondent categories) reporting engagement in a range of economic activities and the % reporting payment in cash for those activities. The data shows that women and young women are most commonly involved in agriculture and handicrafts, with livestock rearing, small businesses and housework also being relatively widely reported. With the exception of agriculture however, less than 20% of women and young women reported earning cash income from any of these economic activities.

Comments made by FGD participants consistently suggested that women's economic participants focuses mainly on small-scale IGAs such as selling food crops at local markets, small businesses and handicrafts, whereas men are involved in higher earning IGAs such as construction, sandalwood production and plantation work, selling kava, and/or working overseas through the Recognized Seasonal Employers (RSE) programme in New Zealand and Australia. During FGDs in several communities, both women and men expressed the attitude that "Women can do the easy work such as selling the food crops and men do the hard work like building the house or travelling overseas for RSE." 16

Across the survey sample the mean number of economic activities reported by young women was 3.02 (SD 1.34) with the mean number of economic activities paid in cash of 1.37 (SD 1.21). Women aged > 25 years old reported a mean of 2.25 economic activities (SD 1.48) with a mean of 0.99 IGAs paid in cash (SD 1.03), while men reported a mean of 2.15 economic activities (SD 1.61) with a mean of 1.45 IGAs paid in cash (SD 1.53). Overall, 69% of young women reported participation in at least one paid IGA, which proportion included 43% of young women who reported participation in more than one paid IGA. By contrast, 59 % of women aged > 25 years old and 73% of men reported participation in one or more paid IGAs, with 28% of women and 33% of men reporting diversification of IGAs, i.e. participation in more than one paid IGA. While the data on economic activities suggest a tendency for young women to be engaged in more diversified IGAs than older women and men, this relationship was not statistically significant.

Figure 3: % of Women and Young Women (combined data) reporting engagement in economic activities and % who report being paid in cash for those activities.

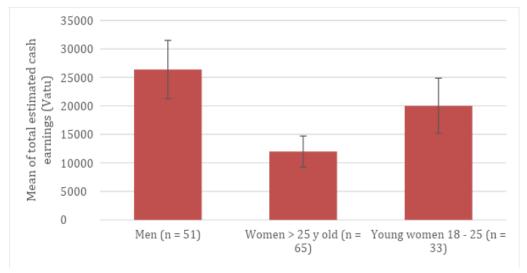


¹⁶ FGD 1, Women in Lamtawekel community.

Typical monthly earnings: Analysis of the data for estimated total monthly earnings across the IGAs surveyed shows that men reported markedly higher mean monthly earnings than all women respondents, but also that young women reported higher mean monthly earnings than women > 25 years old (see Figure 4). The average total monthly earnings reported by young women interviewed for the survey was 20,023 VUV (equivalent to AUD 250), as compared with average total monthly earnings of 11,980 VUV for women > 25 years of age (AUD 149) and 26,371 VUV (AUD 329) reported by men. The baseline data on typical monthly earnings must however be interpreted caution given the potential sensitivity of the question and the challenges associated with the accurate measurement of income earned across a range of different economic activities based on recall data alone. For example, earnings from activities such as agriculture or fishing often vary markedly on a seasonal basis, and the CARE Vanuatu project team identified several outlier values for each type of economic activity which they thought were due to data entry errors.

The income data presented here must be seen as reflecting approximate <u>estimates</u> of respondent income levels, rather than accurate measurements of actual monthly earnings. The high level of variation in estimated earnings within respondent categories means that the apparent difference between mean monthly earning reported by men and young women is not statistically significant. The data presented here on reported typical monthly earnings also does not include money obtained through remittances, which is an important source of income for many respondents and their households in Vanuatu.





Perceived changes in income: Survey respondents were also asked whether there had been any change in their income earned over the 12 months preceding the survey. The proportion of young women who reported an increase in their income (29%) was slightly higher than the proportions of older women (22%) and men who reported increased income (25%). Amongst respondents who reported increased income (n = 40), 53% reported this was due to increased support from family, 50% due to using new skills or knowledge and 40% due to starting a new IGA. Table 5 shows the overall pattern of response for perceived changes in income and the reasons for any perceived increase in income by respondent category. Increased support from family was the most frequently reported reason for increased income by women (18% of young women and 12% of women > 25 yrs old). Use of new skills or knowledge was reported as a reason for increased income by 13% of all survey respondents (10% women, 18% men), while starting a new IGA was reported as a reason for increased income by 10% of all survey respondents (11% women, 9% men).

Table 5: Perceived changes in income earned in 12 months preceding the survey by respondent category with reasons for any reported increase or decrease.

Perceived change in income earned over 12 months prior to survey	Young women (n = 33)	Older women (n = 66)	Men (n = 55)	All (n = 154)
Increased income	30% (10)	23% (15)	27% (15)	26% (40)
Decreased income	36% (12)	33% (22)	42% (23)	37% (57)
No change in income	33% (11)	44% (29)	31% (17)	37% 57
Reason for increase	Young women (n = 10)	Older women (n = 15)	Men (n = 15)	All (n = 40)
Increased support from family	6	8	7	21
Using new skills or knowledge	3	7	10	20
Started new IGA	2	9	5	16
Increased/ expanded production	2	5	6	13
Improved access to market	2	5	6	13
Improved quality of product	1	3	8	12

4.3 Perceptions of economic capability among women and girls and barriers to women and girls' economic participation

The baseline survey questionnaire included a question designed to measure economic capability, which CARE defines as "the removal of barriers to performing economic activities" and which can include women's self-efficacy, knowledge and access to and control over financial resources and assets¹⁷. In line with CARE guidance on the measurement of economic capability, the question was designed to assess the extent to which respondents felt confident (or not) that they have:

- Knowledge and skills needed to plan and profitably engage in an IGA.
- **Time** needed to profitably engage in an IGA.
- Access to financial resources needed to profitably engage in an IGA.
- Access to and control over the productive resources (e.g. land, tools, materials and inputs) needed to profitably engage in an IGA.
- Access to a market or markets to get a fair price for their products or services.
- Support from their father/ family or husband/ partner to engage in an IGA.

These six aspects or components of economic capability reflect what are commonly experienced as key barriers to women and girls' engagement in economic activities.

In Vanuatu, 86% of young women were confident or very confident that they have knowledge and skills to plan and engage profitably in an IGA and the same % were confident or very confident they had the support they needed from their husband or family to do so (see Figure 5). More than 60% of young women expressed confidence about having access to the financial resources (69%), productive resources (66%) and time (63%) they needed to engage in an IGA, but only 46% of young women were confident or very confident about having access to a market where they could get a fair price for their products or services. Overall, the pattern of response from young women regarding their economic capability is strikingly positive, with access to a market being highlighted as the most widely experienced barrier to their economic participation.

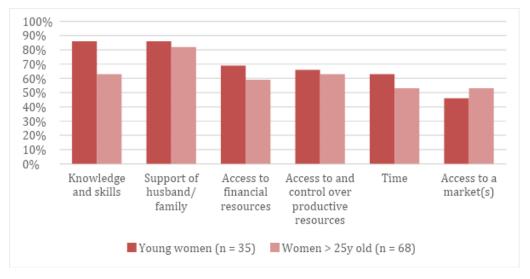
It is however worth noting that the questions exploring economic capability were worded broadly – for example the question on knowledge and skills did not attempt to unpack any specific areas of knowledge and skills that could help young women engage effectively in economic activities. It could be useful for the future monitoring and evaluation of the economic capability indicator to create a more tailored version of this (and other) sub-question(s) to assess the development of specific financial or business management skills by the project impact group (e.g. knowing how to prepare a business plan, keeping

 $^{^{17}}$ See CARE International guidance for indicator 30 – Women's capability to participate equitably in economic activities.

accounts, understanding how interest on savings and loans work etc) as a result of their participation in project activities. Some further exploration of aspects of economic capability based on qualitative case studies and/or one-on-one key informant interviews would also be useful for understanding changes in economic capability over time.

By contrast with the pattern of response from young women, responses from women >25 years old to the question relating to economic capability showed that relatively fewer women from that respondent category were confident about their knowledge and skills (63%), their access to financial resources (59%) and having the time to engage in an IGA (53%). Women over 25 years of age were however slightly more likely than younger women to express confidence in having access to a market (53%). The differences in patterns of response from younger women and women > 25 years of age may reflect the higher educational attainments of the younger women surveyed for the baseline.

Figure 5: % of Young Women aged 18 to 25 and Women > 25 years old reporting confidence in terms of domains of economic capability.



Women FGD respondents consistently highlighted the importance of family support as an enabling factor for their economic participation. By contrast with the very positive pattern of response to the survey question on economic capability, women FGD participants from most communities identified household workloads for women and concerns that women working outside the home may struggle to look after their children and families as key barriers to women's economic participation. Qualitative data from FGDs with women and men also indicated the widely-held opinion that women's economic participation can cause intra-household conflict and is associated with increased risks of marital infidelity and family break-up (see Box 2). FGD respondents from several communities expressed the

expectation that women earning money outside the home (which in some cases was understood as including women who work overseas) would be likely to face a combination of their husband's jealousy and community gossip – in part because they might not be able to meet requirements for their participation in community work.

Both women and men recognised the potentially positive contributions of women working to meet the needs of their families (e.g. paying school fees), to start small businesses or to work for money to help their communities. For example, women FGD participants from the community of Lamtawekel commented that "When people in the community are selling crops at the market and saving their money, the community is happy for them and encourages them to continue to save and because when they apply for loans from their savings they can assist the community to support in any community events". Overall however, the FGD data indicate the existence of a widely accepted social norm upholding the gendered and unequal division of household responsibilities as a key barrier to women's economic participation.

Box 2: Perspectives from women regarding the potential problems that a woman who is successful in her business/ IGA might face.

"The workload at home is very big. Children will not be healthy and won't attend school. Women can start having affairs with other men. It will lead to a divorce". Woman FGD participant, Imaus

"Women (who are successful in business/ IGAs) will face lots of problems. The house will be no good, there won't be a garden, things at home will be lost. There will be arguments at home because the food is not ready. Men will hit their wives because they aren't spending enough time with them". Women FGD respondents, Loknarap.

"The husband will argue with her for not spending enough time to prepare their family meals". **Woman FGD** participant, Lamalalmita.

"The wife won't be able to look after her kids if she keeps busy with her business, trying to earn money. There won't be enough time to spend with her family at home. People in the community can raise complaints to her husband if the wife is not helping to look after the kids". Woman FGD participant, Lamlu.

Other barriers to women's economic participation identified in the FGDs included: lack of access to productive inputs (seeds, land), lack of demand for produce and lack of knowledge (of savings/ weaving skills) and the impacts of environmental/ natural disasters. As such, the qualitative data collected for the baseline assessment suggest that the very positive pattern of response to survey question on economic capability does not necessarily reflect the reality experienced by women and young women who are engaging in or want to engage in economic activities, and that the design of the question exploring economic capability may need to be adapted/ revised for future programme evaluation activities.

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5.0 Analysis and Findings: Addressing barriers and building an enabling environment for women and girls' economic participation.

This section of the report presents findings from the analysis of the ANCP Vanuatu baseline assessment for the project outcome that barriers to women's participation, decision-making and leadership are addressed through building an enabling environment for women's economic participation. Survey data on women and young women's participation in household economic decision-making and their participation in civil society spaces for decision-making at the community level are analysed to measure project indicators at goal and outcome level. Data from FGDs is analysed to identify the barriers to economic participation and decision-making that women and adolescent girls perceive and experience.

Survey data on the attitudes of women, young women and men across a range of gender equality issues are then analysed to measure levels of support for gender equality and the informal structures (social norms) that shape women's economic participation and decision-making. The analysis of attitudinal data as measured by the GEM scale is disaggregated for the project target group of community leaders, which is a key reference group for the enforcement of social norms.

5.1 Women and girls' participation in **household** economic decision-making

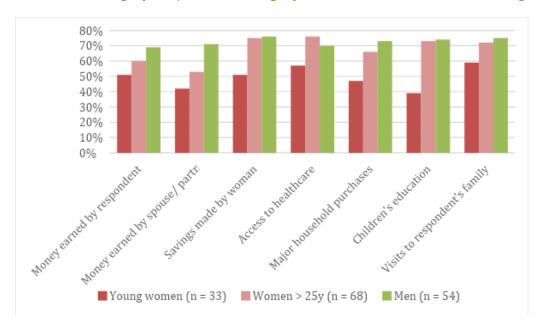
The project indicator for women and girls' active participation in economic decision-making at the household level was assessed by a survey question designed to measure the respondent's level of participation across five domains for adolescent girls and seven domains for adult women and adult men referring to decision-making on:

- a) Spending money earned by the respondent her/himself.
- b) Spending money earned by the respondent's spouse/ partner.
- c) Spending savings made by the respondent.
- d) Access to healthcare for the woman of the household.
- e) Spending on major household purchase such as land, livestock, tools or agricultural inputs.
- f) Spending on children's education.
- g) Visit to the respondent's family or relatives.

Pre-coded response options for the question reflecting different levels of participation were: "I can decide by/ for myself"; "I decide jointly with my husband/ partner"; or "My husband/ partner or parents decide for me." Respondents were categorised as being active participants in household decision-making if they reported being either jointly or solely responsible for decision-making on at least five out of seven domains assessed.

Patterns of response from all respondent categories (young women, women > 25 years old and men) to the questions on participation in household economic decision-making are shown in Figure 6. The data show that fewer young women reported active participation in decision-making across all domains assessed in the survey. Just 40% of young women were found to have actively participated in decision-making for five or more of the seven domains assessed, and only 17% of young women reported they were able to decide for themselves regarding the use of their own earnings and savings.

Figure 6: % of respondents who report active participation in household decision-making by respondent category and domain of decision-making.



Women over 25 years of age were more likely than young women to report active participation across all seven domains of decision-making and reported levels of active participation equal to male respondents for decisions relating to savings, access to healthcare, children's education and visits to family and relatives. With the exception of the decision-making domains for use of savings made by women and women's visits to her relatives, more women over 25 years of age reported joint decision-making with their husband or partner than being able to make decisions by themselves. Male respondents were more likely than both young women and women over 25 years of age to report active participation in decisions relating to money earned by themselves or their spouses and for major household purchases. Overall, 50% of women over 25 years of age reported active participation in at least five domains of decision-making, with 26% of women in that

age category reporting that they were able to decide for themselves regarding the use of their own earnings <u>and</u> savings.

It is important to note that the survey data on decision-making do not give a sense as to what extent being jointly involved with their husbands or partners in decisions means that women are able to meaningfully influence the outcomes of household decision-making. The predominantly gender inequitable patterns of response on GEM scale statements relating to women's participation in decision-making discussed in section 5.3 suggest that decision-making remains a male-dominated domain in Vanuatu society. Qualitative data gathered during FGDs held for the baseline assessment also indicate widespread expectations among women and men that men can resort to violence as a mechanism for control of household income generated by women (see section 5.4 for further discussion).

5.2 Participation in civil society spaces for community-level decision-making

The baseline survey included a question asked as a Likert scale to assess to what extent the respondent agreed or did not agree with the statement that "I attend and regularly speak up in [a/ b or c meeting type] in my community". The question was asked for five types of civil society space for community-level decision-making which were: Women's, Men's or Youth group meetings, Church meetings, Village Assembly meetings, Savings Club meetings or Other meetings.

Figure 7 presents the data for the % of respondents reporting active participation for Women's, Men's or Youth group meetings, Church meetings and Village Assembly meetings. The data show that while fewer young women reported active participation in all three types of civil society spaces than either women > 25 years old or men, the majority (60%) of young women reported active participation in two or more civil society spaces at the community level.

Women > 25 years old were more likely than young women to report active participation in all three types of civil society spaces with 65% reporting active participation in Women's or Youth group meetings, 81% reporting active participation in church meetings and 75% reporting active participation in Village Assembly meetings. Overall, 79% of women > 25 years old and 60% of young women reported active participation in two or more civil society spaces. The findings that such high proportions of young women and women > 25 years old report active participation in spaces for community-level decision-making are surprising — especially in terms of the reported levels of active participation in the Village Assembly - given the conservative, patriarchal cultural context of Tafea in which traditional

social norms define limited roles for women in public life¹⁸. It is possible that these patterns of response reflect a tendency for positive response bias. It is also not clear from the survey data to what extent respondents understood the concept of "speaking up" as being able to influence community level processes of decision-making. It is recommended that as part of the program learning agenda, the ANCP project should consider carrying out additional more in-depth qualitative research to explore how and to what extent women and young women are able to meaningfully participate in civil society spaces and public life at the community level, including analysis of the extent to which they are able to influence the outcomes of decision-making processes at that level.

The ANCP baseline survey data show that men are more likely than women to report active participation in civil society spaces for community decision-making. Over 80% of male respondents reported active participation in all three types of civil society spaces, with 95% of men surveyed reporting active participation in Village Assembly meetings, and 92% of men reporting active participation in two or more civil society spaces.

100%
80%
40%
20%
Women's or Youth Church meetings Village Assembly Any civil society space
group meetings women (n = 35) Women > 25y old (n = 68) Men (n = 60)

Figure 7: % Respondents reporting active participation in civil society spaces for community-level decision-making by respondent category.

5.3 Support for gender equitable social norms

Social norms are the informal structures comprising the attitudes and expectations that people have of each other, which influence collective behaviour and as a result shape gender

¹⁸ Whitfield, S. (2015). *Gender Analysis CARE Vanuatu Resilience Program.* Report for CARE International in Vanuatu.

and power relations¹⁹. The baseline survey used a set of 14 statements from the Gender-Equitable Men (GEM) scale to measure attitudes on gender norms for intimate relationships and social expectations for women and men. The set of statements included twelve gender inequitable statements and two gender equitable statements. Respondents were asked to say whether they strongly agreed, somewhat agreed or did not agree to statements exploring attitudes to gender based violence, women's roles, household decision-making and the rights of girls to education and engaging in IGAs. Responses to each statement were scored in accordance with CARE International guidance on the measurement of the indicator and a composite score was calculated as the basis for categorising respondents as reporting low, moderate or high levels of support for gender equality.

Attitudes on VAWG: Table 6 presents the data on responses to the GEM scale statements exploring the acceptability of domestic violence. Responses to the statement that "There are times when a woman deserves to be beaten" were mixed: a slight majority (53%) of women > 25 years of age did not agree with the statement as compared with 46% of young women and 50% of men, but 49% of young women and 43% of women > 25 years old strongly agreed (i.e. expressed gender inequitable attitudes). The majority of respondents from all three respondent categories (54% young women, 60% women > 25 years old, 58% men) also strongly agreed with the statement that "A woman should tolerate violence to keep her family together". By contrast, fewer respondents (37% young women, 34% women > 25 years old, 38% men) expressed gender inequitable attitudes by strongly agreeing with the statement that "A man using violence against his wife is a private matter that shouldn't be discussed outside the couple". Overall however, patterns of response to the GEM scale statements referring to VAWG suggest that gender inequitable attitudes reflecting the acceptance and acceptability of VAWG among women and men from the communities where the ANCP Vanuatu project is being implemented are widespread.

Table 6: Gender Equitable Men (GEM) scale statements on VAWG disaggregated by category of respondent.

How far do you agree with the statement:	Young women (n = 35)	Women > 25 yrs (n = 68)	Men (n = 60)	Response pattern	
There are times when a woman deserves to be beaten.					

 19 See CARE International guidance for indicator 13-% of people supported through/by CARE who report gender equitable attitudes towards social norms (GEM Scale).

Do not agree Somewhat/partly agree Strongly agree Prefer not to answer	46% (16) 6% (2) 49% (17) 0	53% (36) 1% (1) 43% (29) 3% (2)	50% (30) 10% (6) 38% (23) 2% (1)	Mixed: Women > 25 yrs = gender equitable	
A woman should tolerate violence to	keep her family	/ together.			
Do not agree Somewhat/partly agree Strongly agree Prefer not to answer	26% (9) 20% (7) 54% (19) 0	29% (20) 10% (7) 60% (41) 0	27% (16) 15% (9) 58% (35) 0	Gender inequitable (All)	
A man using violence against his wife is a private matter that shouldn't be discussed outside the couple.					
Do not agree Somewhat/partly agree Strongly agree Prefer not to answer	49% (17) 11% (4) 37% (13) 3% (1)	59% (40) 6% (4) 34% (23) 1% (1)	57% (34) 5% (3) 38% (23) 0	Mixed: Men & Women > 25 = gender equitable	

Attitudes on the role and responsibilities of women: Table 7 presents the data on responses to the GEM scale statements exploring the role of women in terms of responsibilities for housework and childcare, having children and working outside the home. The majority of respondents across all respondent categories strongly agreed that "Women should be able to work outside the home after they have children if they want to" although the % of men supporting this statement (52%) was noticeably lower than the % of young women (71%) and women > 25 years old (63%). Roughly half of all respondents disagreed with the statement that "Only when a woman has a child is she a real woman", while the majority of respondents across all categories strongly agreed with the gender inequitable statements that "Changing diapers, giving children a bath and feeding children is a mother's responsibility" and "A woman's role is taking care of her home and family". These findings suggest that conservative attitudes underlying and maintaining the unequal division of household chores and childcare responsibilities are widely held by Ni-Vanuatu women and men. The expectations and social norms held by women and men regarding women's responsibilities for taking care of her home and family were recognised in FGDs as a considerable barrier to women's participation in economic activities outside the household.

Table 7: Gender Equitable Men (GEM) scale statements on the role of women disaggregated by respondent categories.

How far do you agree with the	Young	Women > 25	Men	Response
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statement:	women (n = 35)	yrs (n = 68)	(n = 60)	pattern
Changing diapers, giving childre	n a bath and fee	ding children is	a mother's resp	onsibility.
Do not agree Somewhat/partly agree Strongly agree Prefer not to answer	40% (14) 9% (3) 51% (18) 0	37% (25) 3% (2) 60% (41) 0	45% (27) 2% (1) 52% (31) 2% (1)	Gender inequitable (All)
A woman's role is taking care of	her home and fa			
Do not agree Somewhat/partly agree Strongly agree Prefer not to answer	26% (9) 0 74% (26) 0	22% (15) 1% (1) 77% (52) 0	18% (11) 8% (5) 73% (44) 0	Gender inequitable (All)
Only when a woman has a child	is she a real wo			
Do not agree Somewhat/partly agree Strongly agree Prefer not to answer	52% (22) 10% (3) 37% (10) 0	49% (33) 7% (5) 44% (30) 0	48% (29) 15% (9) 33% (20) 3% (2)	Mixed: Young women = gender equitable
Women should be able to work outside the home after they have children if they want to.				
Do not agree Somewhat/partly agree Strongly agree Prefer not to answer	26% (9) 3% (1) 71% (25) 0	32% (22) 4% (3) 63% (43) 0	40% (24) 7% (4) 52% (31) 2% (1)	Gender equitable (All)

Attitudes regarding women's participation in decision-making: Table 8 presents the data on responses to the GEM scale statements exploring women's participation in decision-making at the household and community levels. It is striking that respondents from all respondent categories consistently expressed gender inequitable attitudes that indicate widespread acceptance of and support for male dominance in household and community decision-making.

Table 8: Gender Equitable Men (GEM) scale statements on women's participation in decision-making.

How far do you agree with the statement:	Young women (n = 35)	Women > 25 yrs (n = 68)	Men (n = 60)	Response pattern
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The husband should decide to buy the major household items.				
Do not agree Somewhat/partly agree Strongly agree Prefer not to answer	20% (7) 3% (1) 71% (25) 6% (2)	24% (16) 3% (2) 72% (49) 1% (1)	27% (16) 5% (3) 68% (41) 0	Gender inequitable (All)
A woman should obey her hu	ısband in all thi	ngs.		
Do not agree Somewhat/partly agree Strongly agree Prefer not to answer	20% (7) 9% (3) 71% (25) 0	22% (15) 0 78% (53) 0	20% (12) 5% (3) 75% (45) 0	Gender inequitable (All)
A man should have the final s	say about decisi	ons in his home		
Do not agree Somewhat/partly agree Strongly agree Prefer not to answer	20% (7) 3% (1) 77% (27) 0	18% (12) 6% (4) 75% (51) 1% (1)	22% (13) 7% (4) 72% (43) 0	Gender inequitable (All)
Women should leave community decision-making and politics to men.				
Do not agree Somewhat/partly agree Strongly agree Prefer not to answer	23% (8) 9% (3) 61% (24) 0	32% (22) 9% (6) 59% (40) 0	32% (19) 8% (5) 60% (36) 0	Gender inequitable (All)

Attitudes on rights of girls to education and economic participation: Table 9 presents the data on responses to the GEM scale statements exploring attitudes relating to girls' education and engagement in economic activities. The majority of respondents in all categories disagreed with the statements that "It is important that boys have more education than girls" and that "Girls should be sent to school only if they are not needed to help at home" and agreed that girls should be able to work outside the home. These consistent patterns of response from women of different age groups and men suggest there is widespread acceptance that girls have a right to education and economic participation. These gender equitable attitudes relating to the rights and opportunities open to girls could potentially provide a foundation for challenging the more conservative attitudes and social norms relating to adult women's roles and responsibilities expressed by respondents in response to GEM scale statements around domestic chores, women's participation in decision-making and VAWG.

Table 9: Gender Equitable Men (GEM) scale statements on girls' rights to education and economic participation.

How far do you agree with the statement:	Young women (n = 35)	Women > 25 yrs (n = 68)	Men (n = 60)	Response pattern
It is important that boys have	e more education	on than girls.		
Do not agree Somewhat/partly agree Strongly agree Prefer not to answer	80% (28) 0 20% (7) 0	75% (51) 1% (1) 22% (15) 1% (1)	77% (46) 5% (3) 18% (11) 0	Gender equitable (All)
Girls should be sent to schoo	l only if they are	e not needed to	help at home.	
Do not agree Somewhat/partly agree Strongly agree Prefer not to answer	60% (21) 0 37% (13) 3% (1)	53% (36) 6% (4) 41% (28) 0	60% (36) 5% (3) 35% (21) 0	Gender equitable (All)
I would like my daughter to be able to work outside the home so that she can support herself if necessary.				
Do not agree Somewhat/partly agree Strongly agree Prefer not to answer	20% (7) 3% (1) 82% (26) 3% (1)	10% (7) 4% (3) 85% (58) 0	15% (9) 3% (2) 82% (49) 0	Gender equitable (All)

Overall levels of support for gender equitable social norms: Analysis of the composite scores for responses across the set of 14 GEM scale statements shows that 25% of all respondents surveyed expressed high levels of support, 47% of all respondents expressed moderate levels of support, and 28% of all respondents expressed low levels of support for gender equitable attitudes. There were significant differences between respondent categories in the % of respondents expressing support for gender equitable attitudes. Men were more likely to express high levels of support for gender equitable attitudes, young women were more likely to express moderate levels of support for gender equitable attitudes but were less likely to express low levels of support for gender equality, while women > 25 years old were more likely to express low levels of support for gender equitable attitudes.

Analysis of the composite scores for responses on the GEM scale statements for community leaders found that 23% of community leaders expressed high levels of support for gender equitable attitudes as compared with 26% of community members who do not hold

a leadership position. 46% of community leaders expressed moderate levels of support (as compared with 47% of community members) and 31% of community leaders expressed low levels of support (as compared with 27% of community members). There was no significant pattern of association between leadership status and support for gender equitable attitudes.

These findings highlight the need to facilitate reflection and dialogue with project participants, community leaders and the wider community on issues of gender equality as a key element of gender-transformative programming, and in particular highlight the importance of challenging social norms relating to women and girls' roles and status which define and maintain the unequal division of household work and decision-making.

100.0% 20.0% 25.2% 28.3% 80.0% 60.0% 42.7% 57.1% 46.6% 45.0% 40.0% 20.0% 32.4% 28.2% 26.7% 22.9% 0.0% Adult women (n = Adult men (n = 60)All (n = 163) Young women (n = 35) 68) ■ Low support ■ Moderate support ■ High support

Figure 8: Levels of support for gender equitable social norms based on GEM scale composite scores.

5.4 Rejection of Intimate Partner Violence

Violence against women and girls is recognised as a significant barrier to women's economic participation, decision-making and leadership. Societal attitudes regarding VAWG reflect social norms relating to women's status and the extent to which they are able to claim their economic, social and political rights in their households and communities. The ANCP Vanuatu project's baseline assessment included measurement of the CARE International global indicator of change regarding the acceptability of intimate partner violence – the % of people of all genders who reject intimate partner violence²⁰. Measurement of this indicator is

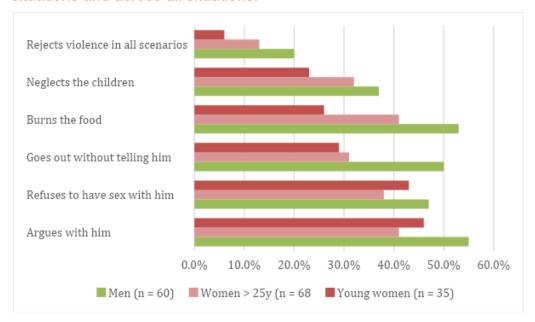
 $^{^{20}}$ See CARE International guidance for indicator 2 - % of people of all genders who reject intimate partner violence.

based on the standard DHS question: "In your opinion, is a husband justified in hitting or beating his wife in the following situations:

- a) If she goes out without telling him?
- b) If she refuses to have sex with him?
- c) If she argues with him?
- d) If she neglects the children?
- e) If she burns the food?"

Figure 9 presents the % of young women aged 18 - 25, women > 25 years old and men answering no (i.e. rejecting IPV) in each of those situations as well as the % of each respondent category rejecting violence in all five situations.

Figure 9: % of young women, women > 25 yrs old and men rejecting IPV for different situations and across all situations.



The survey data show that in each of the five situations assessed less than 50% of young women and women thought a husband would not be justified in using violence. Young women were less likely than women aged 25 years and older to reject violence for the situations of the wife neglecting the children (23% of young women rejected violence in this situation as compared with 32% of women > 25 years of age) or burning the food (young women: 26%, women > 25 years of age: 41%). Only 29% of young women and 31% of women > 25 years of age said that a husband would not be justified in using violence if the wife went out without telling him. Rates of rejection of violence by young women and women > 25 years of age for the situations of the wife refusing to have sex with her

husband or arguing with him were somewhat higher but still less than 50%. By contrast, the proportions of male respondents rejecting violence were higher in all five situations, with markedly more men than women rejecting violence in situations of the wife arguing with her husband (men: 55%), burning the food (men: 53%), or going out without telling her husband (men: 50%). However, only 37% of men rejected violence in the situation of a wife neglecting the children.

In terms of the composite indicator for the rejection of intimate partner violence, **only 6% of young women,13% of women > 25 years of age and 20% of men said that a husband would not be justified in beating his wife under any of the five situations.** The overall patterns of response across all respondent groups indicate widespread acceptance among women and men survey respondents of the use of violence by men as a mechanism for the control of women's behaviours and the maintenance of social norms relating to women's roles and mobility. The rate of acceptance of intimate partner violence recorded for the baseline survey sample is even higher than the figure recorded by the 2009 Vanuatu National Survey on Women's Lives and Family Relationships, which found that 60% of survey respondents agreed with at least one situation in which a man was justified in hitting his husband²¹.

Although 20% of community leaders (n = 35) rejected violence across all five situations as compared with 12.5% of community members who do not hold leadership positions (n = 128), this was not a statistically significant pattern of association, in other words **community leaders were not significantly more or less likely than community members to reject intimate partner violence.** These findings from the analysis of survey data for attitudes relating to VAWG highlight the importance of the ANCP Vanuatu project's proposed focus on incorporating approaches for healthy relationships free from violence in their work with both women and men, as well as highlighting the importance of the project's focus on engaging community leaders in dialogue and reflection on social norms relating to gender equality and VAWG.

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²¹ Vanuatu Women's Centre & Vanuatu National Statistics Office (2011). *Vanuatu National Survey on Women's Lives and Family Relationships*.

6.0 Conclusions

Table 10 presents the baseline values for the ANCP Vanuatu project indicators at outcome and output levels measured by the baseline assessment. Where relevant, the table identifies some output level indicators that will need be measured through the ongoing monitoring of project activities, as well as the DFAT indicators of project reach for which baseline values are assumed to be zero.

Key findings of the baseline assessment in terms of the domain of agency are as follows:

- The majority of women and young women surveyed (69% and 59%) are economically active in a range of small-scale and informal sector IGAs, mostly focussing on agriculture, handicrafts, livestock rearing and small business.
- A minority of the impact group (43% of young women and 28 % of women over 25 years of age) reported diversification of IGAs, i.e. participation in more than one paid IGA.
- While overall levels of financial inclusion for the impact group of women and young women were reported as relatively low (29% of young women and 31% of women > 25 years old), women > 25 years of age were more likely to report being active users of savings clubs, especially in communities which were previously involved in CARE Vanuatu's programming for women's economic empowerment.
- The majority of women (88%) and young women (75%) reported that they use their own earnings as the source of savings. By contrast only 61% of men reported use of own earnings as the source of their savings, while 28% of men reported getting money for savings from their spouse or partner.
- In terms of economic capability, the majority of young women were confident or very confident that they have knowledge and skills, support from husband or family, access to financial and productive resources and time needed to engage in an IGA. However, less than half of young women were confident regarding their access to a market. By contrast, women > 25 years old were less likely to express confidence about their knowledge and skills, access to financial resources or time but were more likely to express confidence about access to market. Qualitative data from FGDs however highlights household workloads for women as key barrier to their economic participation.

Key findings of the baseline assessment regarding the domain of **relations** show that men in Vanuatu retain a dominant influence on household economic decision-making, which presents a potential barrier to women's economic participation and women's economic justice.

- A lower % of young women reported active participation in household decision-making than women > 25 years of age or men across all of the decision-making domains surveyed.
- While 40% of young women reported active participation in five or more domains as compared with 50% of women > 25 years of age, only 17% of young women reported they were able to decide for themselves regarding the use of their earnings and savings as compared with 26% of women > 25 years old.
- Patterns of response to GEM scale statements on household decision-making, as well as qualitative data from FGDs showed a widespread acceptance among women and young women of men taking on dominant role in household decision-making.
- The majority of women (79%) and young women (60%) reported active participation in two or more civil society spaces for community decision-making. There is however a need for more in-depth qualitative analysis of how the impact group understand the concept of 'speaking up' and the extent to which they are really able to influence the outcomes of community-level decision-making processes in those spaces.

Key findings of the baseline assessment regarding the **structures** that shape women's economic participation show that gender inequitable attitudes associated with conservative social norms are widespread and present a key barrier to women's economic justice.

- Despite widespread support among women and men for women being able to work outside the home and for girls to access education and opportunities for economic engagement, conservative attitudes that support and maintain the unequal division of household chores and childcare are widespread among young women, women > 25 years of age and men.
- Gender inequitable attitudes regarding dominant role of men in household and community-level decision-making and responses to GEM scale statements referring to VAWG were widely expressed across all respondent categories indicating the widespread normalisation of violence as a mechanism for male control of economic resources.
- Only 25% of respondents expressed high levels of support for gender equity, with men being more likely to express high levels, and women > 25 years old being more likely to express low levels of support. Only 6% of young women, 13% of women > 25 years of age and 20% of men expressed their rejection of violence under all five situations surveyed.
- Community leaders were no more likely to express high levels of support for gender equity or to reject IPV than other community members.

Table 10: Baseline assessment of outcome and output indicators for ANCP project in Vanuatu

ANCP Goal	Vanuatu Project Indicator	Baseline Value
To strengthen women's economic justice and contribute to a resilient civil society in the Pacific.	% of women reporting increased participation and engagement in economic justice activities	Values for increased participation and engagement in economic activities to be reported at MTR and endline. See below for baseline values.
Result	Vanuatu Project Indicator	Baseline Value
EOP Outcome 1: Women and girls with and without disabilities have increased economic resilience as a result of engaging in improved income generating activities	% of women and young women with and without disabilities reporting increased economic resilience through IGAs and access to savings and loans. % of participants reporting project contributed to these improvements (above). Endline assessment only.	
and/or increased access to savings and loans.	Measure 1: Access to savings - % women and young women with savings.	34% YW (12) 38% W (26)
	Measure 2: Access to loans - % of women and young women who have ever taken a loan	6% YW (2) 26% W (18)
	Measure 3: Adapted livelihoods – % women and young women engaging in diversified IGAs (>1 IGA paid in cash)	43% YW (15) 28% W (19)
	Measure 4: Increased knowledge and skills to deal with economic shocks and stresses - % women and young women reporting high economic capability.	37% YW (13) 41% W (28)
Output 1.1 Women and girls (with and without disabilities) in target communities	Number of people provided with financial services (DFAT indicator LO3) % and # of women and young women with	0 11% YW (4)
are participating in savings and loans groups.	and without disabilities in target communities participating in savings and loans groups.	26% W (18)
Output 1.2 Women and girls (with and	# of people with active IGAs.	69% YW (25) 59% Women > 25y (40)

without disabilities) in		73% Men (44)
savings clubs in target communities are engaging in improved income generating activities.	# of women and girls with and without disabilities in savings clubs in target communities engaging in improved IGA activities.	0
	# of people reached with livelihoods support interventions (DFAT indicator L.05)	0
EOP Outcome 2: Barriers to women's participation, decision-making and leadership are addressed through building an enabling environment for women's economic participation.	Examples of positive shifts in informal structures (social norms, culture, beliefs etc.) as defined and influence by movements and/or activities supported by CARE. (CI/ CA indicator). Measure: % respondents reporting high level of support for gender equality based on GEM Scale scores. Women report reduced barriers to economic participation and are able to describe the nature of barrier shift.	25% all respondents (41) 20% YW (7) 25% Women >25y (17) 28% Men (17)
Output 2.1: Women and girls (with and without disabilities) in	# and % of women and young women who have actively participated in economic decision-making in the household.	40% YW (14) 50% W (34)
savings clubs participate safely and meaningfully in decision-making and leadership at household and	# and % of women who have actively participated (i.e. they regularly attend and speak up) in two or more civil society spaces for decision-making in their community.	60% YW (27) 79% W (62)
community level.	# of women and girls with and without disabilities in savings clubs who are participating safely and meaningfully in decision-making and leadership in HH and community levels. Note: Values refer to YW/W active users of savings clubs who actively participate in HH decision-making.	75% YW (3 of 4) 78% W (14 of 18)
Output 2.2: Men and boys from project target groups are engaged in and support actions to	# and % of men and boys supported through/ by CARE who report a high level of support for gender equality (based on GEM scale scores).	28% Men (17)
promote gender equality at the household and community levels.	# of men and boys from target groups are engaged in and supporting actions to promote gender equality in the HH and community level.	To be measured by activity monitoring/ action research.

	% of people of all genders who reject intimate partner violence.	6% YW (2) 13% W (9) 20% men (12)
Output 2.3: Community opinion leaders and members are challenging social norms that contribute to gender inequalities.	# and % of community leaders supported through/ by CARE who report a high level of support for gender equality (based on GEM scale scores).	23% (8 of 35)
	% of community leaders who reject intimate partner violence.	20% (7 of 35)
	# or stories or examples of male leaders who are challenging social norms that contribute to gender inequalities.	To be measured by activity monitoring/ action research.

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