CARE WE-RISE Final Evaluation Tanzania

March 31

2016

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ACRONYMS

AACES	Australia Africa Community Engagement Scheme
ACE	African Commodity Exchange
APAC	Australian Partnership with African Communities
BL	baseline
CFIRW	Chronically food insecure rural women
CSI	Coping strategy index
EL	endline
FGD	Focus group discussions
GBV	Gender-based violence
HDDS	Household dietary diversity score
HHH	Head of household
KII	Key informant interview
MFI	Microfinance institution
PPS	Probability proportionate to size
TSh	Tanzanian shilling
US $	United States dollar
VSLA	Village savings and loan association
WEI	Women's empowerment index
WE-RISE	Women's Empowerment: Improving Resilience, Income and Food Security

ACKNOWLEDGEMENTS

The TANGO evaluation team would like to thank the CARE Tanzania Country Office for its support of the endline study. This study represents an important step in implementing CARE's monitoring and evaluation system to strengthen insights into the causes and constraints to rural women's economic and social participation and progress in Tanzania in order to develop appropriate strategies aimed at promoting rural women's empowerment.

TANGO International would especially like to acknowledge the efforts of the entire CARE Mtwara team, especially Maureen Kwilasa, the Program Director, and Christina John, Business Advisor. The comprehensive planning, organization and teamwork of CARE Mtwara prior to and during the survey ensured that the survey was carried out in an efficient manner. TANGO would also like to thank Edson Nyingi from the CARE Dar es Salaam office for his co-facilitation of the enumerator training. Our thanks also go to all of the CARE management staff for their honest and forthright assessment of the project's impact.

We also thank the paraprofessionals who work with CARE in each community, who were instrumental in notifying and identifying households to be interviewed so that they were available. Finally, we wish to acknowledge the generosity and hospitality of the many communities and households that took the time to explain their lives to us and patiently answered question after question. It is our sincere hope that the farmers – women and men – living in rural Tanzania benefit from this study and experience improved food and livelihood security, resilience and empowerment.

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EXECUTIVE SUMMARY

The Women's Empowerment: Improving Resilience, Income and Food Security (WE-RISE) program of CARE Tanzania focuses on improving household food security and resilience by empowering women, particularly through increased agricultural productivity. Funded by the Australia Africa Community Engagement Scheme (AACES) and implemented in Tanzania, Ethiopia, and Malawi, WE-RISE is designed to improve the quality of life for chronically food insecure rural women (CFIRW). The program seeks to increase agricultural productivity through income generating activities, support environments promoting women's rights and gender-sensitive agricultural programming, and increase institutional capacity for improved gender-equitable programming at the global level.

Methodology

The baseline and endline evaluation used a mixed-methods approach, combining a statistically representative quantitative survey with in-depth qualitative research to help to understand the project's achievement against its indicators and some of the underlying social, economic and behavioural changes and challenges that influenced the project. TANGO International led the baseline survey, midterm reviews and final evaluation of the WE-RISE programme.

The WE-RISE baseline and endline quantitative surveys are "beneficiary-based" in that the sample was randomly drawn from a sample frame composed of all households with a female member in a collective with which WE-RISE is working. Designed as a longitudinal study, data are to be collected from the same households for both surveys. TANGO and CARE calculated a sample size that provides statistically representative results for household and individual level indicators at the project level. Due to attrition and the inclusion in the sample of households that registered for the project but did not participate, the endline sample is significantly reduced. The endline achieved sample size was 609 against a target of 809, with an attrition and non-response rate of 31.9%.

The quantitative data was collected by a team of 25 Tanzanian enumerators who administered the household survey in Swahili using Nexus 7 tablets. Survey data were collected August 5 to 15 2015 in Mtwara and Lindi districts. Field supervisors reviewed the accuracy of the data daily, and TANGO provided comprehensive daily feedback to CARE and the survey supervisors on data quality. TANGO used SPSS v20.0 software to collate and analyse the data. Statistical differences are determined with t-tests or non-parametric tests. Probability levels are reported for statistically significant differences only.

The qualitative survey was conducted by an eight-member team of highly experienced Tanzanian researchers in six communities that are a subset of the quantitative sample. The villages were purposively selected, maximizing diversity of relevant criteria. The qualitative methods included focus group discussions, key informant interviews, and ranking exercises. Factors affecting the overall study include errors in the sampling frame; the length of the questionnaire, which can lead to respondent fatigue and inaccurate answers; the excellent logistical support provided by CARE Mtwara; and the timing of the baseline survey, which was conducted during Ramadan, an event that may have influenced responses.

RESULTS AND FINDINGS

Impact: food security, livelihoods resilience, women's empowerment

WE-RISE targeted 9,846 households in the Mtwara and Lindi districts of south-eastern Tanzania. As would be expected in a longitudinal study, household demographics are similar between baseline and endline surveys. The average household size is 4.8 compared to 4.4 members reported at baseline, and the percentage of female-headed households has increased from 26.3% to 30.4%. More household heads have attended primary and secondary school, and the percent of household heads with no education has declined from 35.5% to 23.8%. The marriage rate remained about the same, while the percentage of newly-married households declined (5.4% BL to 1.5% EL). The percentage of households reporting a disabled member declined slightly to 11.5%.

The project's operational areas are remote rural areas whose traditional rain-fed farming communities have been largely isolated until recently. These districts have experienced increasing shocks over the life of the project, including poor rainfall in 2015, that have heightened food insecurity, reduced dietary diversity, and forced poor households to employ additional coping strategies and to use their savings to meet immediate needs, such as paying for food and medical treatment.

Food security: At endline, the number of households reporting food shortages in the three months prior to the survey soared to include the majority of all households (89.5%). The mean coping strategies index score increased to 22.9 for all households indicating that the level of stress has increased substantially. Households report that they experienced more shocks than four years ago, particularly drought, disease, decreased remittances, and increased food prices, all of which affect consumption.

Dietary diversity for all households has declined slightly, from 6.6 to 5.7 food groups. The mean for women's intra-household food access also declined from baseline for all types of households (6.4 BL to 5.5/5.6 EL). Consumption of high protein foods has decreased significantly. The percentage of households consuming pulses (72.3 BL to 59.6 EL) and fish (59.2 BL and 34.6 EL), two primary sources of protein, has fallen considerably, as has consumption of meat and eggs, two secondary sources of high quality protein. The change in diet is likely a result of the increased shocks and stresses reported by households.

Further evidence that households are under stress is that savings have declined by ten percentage points since the baseline. Many WE-RISE households have shifted their savings out of investment and into meeting immediate needs including food and medical care. In virtually all households, women's main reason for saving is to cope with emergencies and to avoid seasonal hunger. Half of all households report that they are saving to meet expenses for health care and medicine. A majority of households have shifted from keeping their savings in a VSLA to keeping savings at home. Since savings kept in a VSLA are generally held for future investment, and savings kept at home are often for immediate use, this shift is in line with the increased in shocks and stresses reported by many households.

Household income and livelihood diversification: Despite these shocks, the project impact indicators show that WE-RISE participants have achieved some notable gains. Women's production reportedly increased, though probably not as much as it would have under more normal conditions. There is significant improvement in household income from all sources. Mean per capita monthly income has

increased by 60% over the life of the project. Female-headed households report that income from all sources has increased by 67% since baseline and now earn US $20.43. While the income of female-headed households continues to be slightly less than male-headed households (US $20.43 vs US $22.29), the gains since baseline are similar, indicating that female-headed households are experiencing greater parity in income gains with male-headed households.

There is also evidence that the resilience of WE-RISE households has increased significantly. Livelihood diversification is a key determinant of resilience, as it enables people to draw on a wider array of independent resources in order to adapt to changing conditions. Nearly three-quarters of households have diversified their livelihoods (compared to 30% at baseline) to encompass three or more different income sources since the baseline, thereby strengthening their ability to withstand and recover from shocks and stresses. Especially interesting is that the mean number of acres of agricultural land owned has increased by 1.5 acres for all households, with female-headed households increasing farmland ownership by 1.4 acres and male-headed households by 1.6 acres. Participants attribute this to a combination of women purchasing land with the increased income from the VSLAs, and to increased awareness of women's rights to land among both men and women, especially in divorce cases.

Expenditures: Per capita monthly household expenditures have more than doubled, which is both an indication of higher income, and of increased spending due to the stress that households are currently experiencing. Small business income also increased due to WE-RISE training in entrepreneurship, especially among female-headed households, where non-agricultural income gained 10 percentage points. Asset holdings have grown since baseline. Female-headed households achieved a large increase in assets since baseline (36 percentage point increase) but their total assets remain well below male-headed households.

Women's Empowerment: Changing women's and men's attitudes and beliefs about gender equity and women's empowerment are central to the philosophy of WE-RISE. Female participants in WE-RISE have experienced gains in empowerment, both in the level of empowerment and the prevalence of women who have achieved empowerment. The empowerment score for all households increased from .52 to .71, though only female-headed households have achieved empowerment (as reflected by a score of .86). The empowerment score for women in male-headed households has increased from .44 to .64.

More women have crossed the .80 threshold of CARE's criteria for empowerment under the WEI. Between 2012 and 2015, the percentage of women achieving empowerment increased by 24 percentage points, from 15% to 39%. Once again, the greatest gains in achieving empowerment are among female-headed households. The percent of women in male-headed households achieving empowerment has risen by 17 percentage points but is still low at 20.5%.

When the score for empowerment is disaggregated into its five domains (Production, Resources, Income, Leadership and Community, Autonomy) female WE-RISE participants have experienced gains for all indicators within Resources, Income, and Autonomy, and some gains within the Production domain. Indicators in the Leadership and Community domain show a continued high level of participation in formal and informal groups, and a large gain in expressing self- confidence, but no progress in speaking about gender and other community issues. A few WE-RISE participants have stood for public office for the first time, which is a milestone in local political participation. While most WE-

RISE participants are focused on achieving greater voice within their own homes, the ground-breaking paths of these female leaders provides encouragement to other women to speak up in community affairs.

Project participants' perceptions of the impact of different activities varied by community and by gender. However, across the four communities in which qualitative interviews were held, the most common points of agreement between both women and men is that improved agricultural practices (e.g., planting in rows, intercropping) and direct support to women (training on entrepreneurship, agricultural practices, and selling products) are among the most effective interventions. Project stakeholders were virtually unanimous in the view that WE-RISE activities fit the needs of the communities and are appropriate to the local context. Agricultural production has increased as a result of the training and people are earning more income, some people are starting small businesses, women are holding leadership positions and earning respect, and greater numbers of men and women are more aware of women's rights, especially to land.

Outcome 1: Increased productivity, resources, and resilience to climate shocks

"Change Outcome 1: CFIRW have increased household productive assets and resource and control over these, and are more resilient to climate shocks"

Per WE-RISE theory, increased income from agriculture primarily relies on smallholders having increased access to inputs and adopting improved agricultural and post-harvest practices.

Women's income from agriculture: Under WE-RISE, households with a woman earning farm income has increased from 55% of households at baseline to 90% at endline. This is true for both female- and male-headed households. Women's annual net income from agricultural production has increased since 2012 from US $165 to US $215. The mean annual net increase in income is greater for women farmers in female-headed households but lags considerably behind that of women in male-headed households.

Women's agricultural yields: Sesame yields increased by 156 kgs per hectare since 2012 and women report that the production of sesame as a cash crop using improved agricultural techniques has greatly improved their income. There is no statistical difference for cassava and maize production between baseline and endline, though qualitative interviews indicate that people are pleased with the increased production from the improved variety of cassava introduced by WE-RISE.

Crop diversification: WE-RISE supports the production of crops that are already familiar to farmers while promoting improved production techniques and improved varieties, rather than introducing new crops. The mean number of crops grown by women has increased by half a crop, from 1.7 to 2.3, with female farmers diversifying mainly into sesame and cashew nuts. The latter is a positive sign as cashew nuts are a cash crop that is traditionally dominated by male farmers.

Women's agricultural and post-harvest practices: A greater percentage of WE-RISE participants are using improved agricultural practices. The percent of women using three or more improved practices was 14% at baseline; four years later, it has nearly quadrupled to 52% of women. If sustained, this will likely result in continued improvements to production among project but also indicates that WE-RISE has substantial work to do in this area to convince all female farmers to change their behaviour.

There has been a substantial increase in the number of female farmers adopting two or more value-chain processes (i.e. sorting; grading; processing into flour, etc.; packaging; bulk transport through farmers' groups); 69% of female farmers have adopted two or more post-harvest practices, compared to only 25% at baseline. This is a positive development, as the adoption of value-added practices is critical to improving market competitiveness for women's products, and thus to improving income. Improved practices are being used by more farmers compared to baseline, though rates of adoption vary widely. The most popular improved practices occurred are minimum tillage, mulching, crop rotation, improved seeds, cover crops, and manure and compost.

Women's access to agricultural inputs: The majority (80%) of female farmers are accessing agricultural inputs such as seeds and fertilizers from at least one external source, an increase of 46 percentage points since baseline. WE-RISE has worked to forge stronger links with local suppliers, and at endline, nearly half of project participants (47.2%) are getting inputs through their cooperative groups, as well as through agro-dealers and local input suppliers. Participants ranked "Increasing access to agricultural inputs" in the upper half of most effective interventions, saying that access to improved seeds and to pesticides has improved. Some farmers complained that seeds were not available on time, reflecting some of the initial challenges faced by the project in sourcing adequate amounts of improved seed from its national research institute partner.

Women's access to output markets: Along with challenges to obtaining inputs in these remote rural districts, farmers face problems accessing markets for their crops. WE-RISE has worked to improve the marketing and negotiation power of women farmers through the development of networks of producer groups. This has proven effective for 61% of WE-RISE participants who are now selling their agricultural production to an output market outside of their local market. This is an increase of 39 percentage points over the baseline, when only 22% of participants accessed an output market. However, the majority of women continue to sell individually in the local market. This is due in part to the mixed success shown by the Market Research Committees established by WE-RISE. The committees are supposed to actively seek out new markets and buyers and link them with producers. However, program managers found that they underestimated the amount of time needed to develop the Market Research Committees, which did not get underway until the third year of the project. Consequently, many MRCs are inexperienced and still need support and direction before they can meet the marketing expectations of cooperative members.

Shocks and adaptation: WE-RISE has operated in an environment of increasing shocks to poor households. Households report experiencing nearly twice as many shocks in the previous five years at endline as they did at baseline (1.8 BL versus 3.1 EL.). Female-headed households report a more shocks, and more frequent shocks, (3.5) than male-headed households (3.0) at endline. In addition, there is a dramatic increase in the percentage of households experiencing the four most common shocks: decreased or cut off regular remittances (an increase of 49.1 percentage points), epidemic disease (increased 32.4 percentage points), major drought (22.1 percentage point increase), or chronic illness or severe accident of household member (18.1 percentage point increase). A "sudden or dramatic increase in food prices" has declined by 11 percentage points but still affects nearly half of those interviewed (48.8%).

Another indication of increasing resilience among WE-RISE households is that 88% of households are using adaptation strategies, twice as many as at baseline. Households are diversifying their income generating activities, and are three times more likely to use drought tolerant or early maturing crops (39.9% EL versus 13.9% BL). Female-headed households show a slightly lower tendency to use adaptation strategies, due to labour and other resource constraints common among female-headed households.

Outcome 2 – Enabling Institutional Environment

"Change Outcome 2: Formal and informal institutions are more responsive to women's priorities and accountable to upholding their rights"

A key focus of Outcome 2 is to improve the linkages between service providers (private sector, institutions, and government, including the police on GBV) and women farmers. Additionally, WE-RISE aims to develop the capacity of local institutions to promote democratic representative processes, increase awareness of women's rights and inclusion of women into leadership positions, support land rights for women, and to support communities to conduct community review meetings and develop links with non-governmental organizations and local Civil Society Organizations for advocacy objectives.

Women's access to agricultural extension services: In terms of linking with service providers, WE-RISE participants report a dramatic increase in the percent of women who have met with an agricultural extension worker in the previous 12 months. The majority of female farmers (78.5%) have met with an extension agent versus 32.8% at baseline. The majority of women reported being satisfied with the services; however, while access increased, satisfaction declined somewhat by 12.1 percentage points. Qualitative feedback from focus groups was quite positive about the training and services received from WE-RISE paraprofessionals, who in turn receive their training from the project and government extension agents. Government Ward Extension Officers were also quite positive about WE-RISE benefits and its role in motivating communities who formerly felt neglected by extension services to adopt improved agricultural practices.

Women's access to financial services: Access to and control over loans for women in male-headed households is quite low and has declined since baseline. Other data suggests that there has been little change in access to and control over loans used for income-generating activities; however since the results are not statistically significant no conclusions can be drawn. The lack of change in overall access to and control of loans may be explained by the current stressed environment. At baseline, loans were most commonly used for business capital, while at endline a higher percentage of households are using loans to meet immediate basic needs, including the purchase of food (42.6%), agricultural inputs/seed, and to meet medical expenses. This prioritization of loan capital is in line with the reported increase in households experiencing shocks. Since people are using their savings to meet immediate household needs they are less likely to take out new loans or to invest. It should be noted that not all households are equally affected, as 50% of households continue to take out loans to purchase agricultural inputs (50%) and 43% of households are taking loans for business capital.

Women's participation in formal and informal groups: Nearly all of the women surveyed are active members of at least one formal or informal group in their community. Women especially cited the

VSLA's open membership as a benefit, saying that anyone can join. Leadership by women in female-headed households has increased (32% BL to 48% EL) though leadership remains between 45% and 48% for all women. Approximately three-quarters of women (77.3% and 70.9% respectively) are members of credit groups and producer groups. Women are most likely to hold leadership positions in credit or microfinance groups, though the proportion of women leaders (25.8%) relative to female membership is low. It is to be expected that participation in these groups is high since the WE-RISE project was based on VSLA group membership. There appears to be some drop-off in membership by endline, and some focus groups acknowledged that membership in the collectives decreased because some women were not active and some were prohibited by their husbands from continued participation. While women's participation in local government groups has risen, the percentage of women in leadership positions remains low (11%) and unchanged since baseline. This is not surprising, as the acceptance of women in positions of authority traditionally held by men is a gradual process. Qualitative interviews show that women are recognized as capable leaders within their gender-normative positions and within women's groups, but men still dominate in leadership positions outside of those areas. More women are represented on village development committees than before, and are reportedly active contributors, though few as yet are leaders of those committees.

Self-confidence in public speaking: There has been virtually no change from 2012 to 2015 in the percent of women who are confident expressing opinions in community affairs. A large proportion of female respondents are also comfortable expressing their opinions in public fora (60%) but nearly 40% are not, and this figure has not changed since baseline. Meanwhile, the majority of men interviewed are comfortable in speaking out in the community (91.8%). The women's empowerment index shows similar findings. As noted, in the context of a traditionally conservative patriarchal society, most WE-RISE participants seem focused on achieving greater voice within their own homes. Once that is achieved and witnessed by more non-participating households, there may be more opening in the community's shared social space for women's voices to be heard.

Outcome 3 – Gender Equitable Environment

Change Outcome 3: Cultural and social norms and attitudes better support the individual and collective aspirations and improved opportunities for CFIRW

Women's control of income, expenditures, and assets: WE-RISE participants have made significant progress towards gender-equitable decision-making in the household. Across all households, the number of women with decision-making control over household and agricultural assets stands at 80%, an increase of 26 percentage points over baseline. Interestingly, most of that gain is for women residing in male-headed households, where 73% of women report greater control over income and expenditures, a gain of31 percentage points over baseline. Eighty-four percent of all women surveyed have sole or joint decision-making control over household assets (a 29 percentage point increase over baseline), and 87% report greater control over agricultural assets (an increase of 20 percentage points). This is evidence that WE-RISE is influencing household dynamics to foster a more equitable home environment for women.

Qualitative data also indicates that women are making economic progress but that social and cultural changes in gender equity lag behind economic gains. WE-RISE participants revealed that while women

have experienced improvements in the nature of decisions they can make in the household, men still have the final decision-making power over most of the important household decisions. Increased economic independence of women often precedes other improvements in gender equity. WE-RISE has increased awareness about women's rights and the need for greater voice in the household, and it can be expected that more progress will be made if similar program activities are continued in the area.

Women's control of reproductive and health decisions: Nearly all women report that they are the sole or joint decision maker for health care and family planning decisions. Women in male-headed households already had a high level of decision-making power over family planning (97%) and health decisions (93%) in 2012 and have increased their influence by several percentage points. Qualitative interviews with men and women indicates that joint decision-making is common when it comes to family planning and health care, though in more traditional households (and polygamous households) the man still makes these decisions, sometimes without the input of his wife.

Attitudes about gender equality in family life: Survey data shows limited progress towards gender-equitable roles in family life. Only 34% of women and 34% of men express attitudes that support gender-equitable roles in family life.

However, qualitative interviews reveal that the majority of women have greater awareness of their rights and of the benefits of greater gender equity, and more men are showing greater flexibility in allowing their wives to join groups, engage in income-generating activities, and speak at meetings. Many village leaders interviewed also spoke favourably of how WE-RISE has helped to empower women. This provides a more nuanced interpretation of the survey data, suggesting that even in households where there is now more labour-sharing and greater shared decision-making, men are still considered the head of household. The data may also reflect a view among the women that a woman dominating household decisions is not desirable or socially acceptable. Qualitative information also shows that there is progression in the attitudes of husbands of WE-RISE members. There is evidence that a deeper understanding is developing among some men and women that women's empowerment does not mean disempowerment of men, but that it opens a path to greater sharing of responsibility for the home and can strengthen, rather than weaken, the relationship between a husband and wife. This reinforces the importance of the WE-RISE approach of working with men as well as women on gender issues.

Attitudes about gender-based violence: There has been a very large change in the number of men or women who reject household-based gender violence. At baseline, only one in five male respondents rejected household violence, and only one-third of female respondents. By the endline, 84% of women and 88% of men express attitudes rejecting gender-based violence. This change in attitudes is likely due to WE-RISE activities and messages in combination with messages against gender-based violence transmitted by government and other organisations through radio, billboards, and other media. Consequently, people recognize that gender-based violence is not acceptable behaviour, though it also must be noted that this knowledge may have influenced their responses to survey questions.

Women's mobility: To gauge changes in women's freedom of movement, female project participants were asked if they had to ask permission from their spouse or another family member to go to ten different locations. The survey data show that women's mobility has improved to encompass nearly 60% of WE-RISE households. Most of the mobility is enjoyed by female-headed households (88%), where

mobility is often necessary to survival. Women in male-headed households are much more restricted in their movements. While the percent of male-headed households where women are mobile has doubled, less than half of women (47%) in these households meet the minimum criteria for freedom of movement. Qualitative interviews with WE-RISE women indicate that many women still require the permission of their husband to leave the house, and that this is the cultural norm. Interestingly, it was the men's FGDs that reported that some men wish to control their wife's movements because they fear that if she has the freedom to leave the home and community, she will have extramarital affairs.

Gender-based barriers to group participation: At both baseline and endline, virtually no woman considers her sex to be a barrier to group participation. Gender was not perceived as a barrier at all by female-headed households, and represents a barrier to less than 2% of women in male-headed households. This is consistent with the high levels of group membership reported by women, and with the high WEI scores for women in "participating in formal and informal groups" and "demonstrating political participation," as well as the range of groups that women report participating in.

PROJECT MANAGEMENT

Staffing: WE-RISE has many dedicated and skilled staff, but has suffered from high turnover at the project management level. There have been four Program Coordinators between 2012 and 2015, with a fifth Program Coordinator in charge of the project at the end of 2015. The quality of these individual managers has varied greatly, and implementation was further complicated with the departure of many CARE Mtwara staff in October 2014. The frequent change of managers and of management style, especially in the initial years of the project, was confusing for the team and for partners and impeded planning and slowed implementation. While WE-RISE has achieved significant gains in many areas despite the changes in management, the lack of planning and direction in its early stages indicates that the project would have achieved much greater success in transforming the economic, social and behavioural conditions of its participants if it had consistent and qualified managers throughout.

At endline, the Project Coordinator manager in place at that time and her staff were effectively addressing project gaps and goals in a timely and efficient manner. That person has since departed and a new Project Coordinator has taken over.

Partner roles and performance: WE-RISE activities have benefitted from a strong relationship with the District Agriculture Department heads and their extension staff, and with the current District Commissioner. Ward extension agents and community-based paraprofessionals work together well and support each other, as well as WE-RISE farmers, with training and information. These partners see the benefits to farmers from WE-RISE, and see the project as enhancing their own outreach and effectiveness. CARE staff experienced some challenges initially because WE-RISE did not channel its resources through the department, as other projects have done, but both sides report that cooperation has improved as the project has shown results. WE-RISE has also developed relationships with national agricultural research institutes, and partnered informally with MEDA, which is working directly with cassava seed producers from seed production to marketing, for technical advice.

WE-RISE had had to address some more challenging partnerships. In the project design, it was planned that CARE would work with existing VSLA groups, which meant groups formed by other organisations.

Initially, WE-RISE intended to use VSLA groups formed by the Aga Khan Foundation, which would have allowed CARE to focus on its key technical areas. This proved to be a challenge for several reasons. Some villages had few groups, which made it hard to meet project targets. Also, WE-RISE targets chronically food insecure rural women, but the VSLAs require some assets to join and the time to participate, which can be a barrier for poor women. Eventually differences in approach between the two organizations led CARE to look at forming its own VSLA groups, which further slowed implementation of the technical aspects of the project. The issues with that Aga Khan Foundation have been resolved but CARE has continued to both work with AKF VSLAs and to form other VSLAs. Finally, the project's main technical partner, Technoserve, was involved in the design but left prior to implementation over budget issues.

Exit strategy: WE-RISE requires a detailed exit strategy that can focus on strengthening existing linkages between participant needs, private sector interests, and government service providers, and which will forge expanded market links and expand value-added processing activities.

At the time of the endline evaluation, there has been some discussion with the District Agriculture Departments about assuming responsibility for the paraprofessionals and continuing to support project-inspired activities after WE-RISE concludes. The project activities are in line with the District Agriculture Department's priorities but it has operated largely independently, and the proposed integration with government, and thus the sustainability of project activities, needs to realistically take local government resources and constraints into account. Another critical consideration for exit is who the District Agriculture Departments might enlist, or partner with, to address the crucial gender empowerment and gender equity aspects of the project. Agriculture officials stated that they appreciate the approach emphasizing women in agriculture, but do not have a lot of capacity to carry it on in their own programs as government agricultural strategies tend to be gender-blind.

CONCLUSIONS

The CARE Tanzania WE-RISE project has achieved considerable progress towards women's attainment of economic and social empowerment in a highly challenging environment, and within a relatively short period of time in light of the fundamental social changes it seeks to encourage.

WE-RISE is a complex undertaking in a challenging economic and social environment. The project's difficult operating environment has been further complicated by drought and a large increase in shocks that have hampered production and adversely affected food security and savings. Despite this, over the course of four years, WE-RISE participants have greatly improved their household income from all sources. Women have greater access to income and services and have expanded their control over productive assets and resources. Per capita monthly household income has increased and per capita monthly household expenditures have doubled. Households have diversified their income sources and are more resilient to shocks.

WE-RISE is making significant contributions to women's empowerment within the domains of resources, income, and autonomy, and to some degree within the production domain. Women show great progress in expressing self-confidence in the leadership and community domain. This has yet to translate into being comfortable expressing opinions in community gatherings for a sizeable minority of

women, but as women gain more status and confidence within their own households and organisations they are likely to feel greater confidence to engage in the public sphere.

Female participants of WE-RISE, their husbands, community leaders, government extension agents, and other stakeholders are all strongly supportive of the project's goals and very positive about its role in improving the well-being of participants and their households.

WE-RISE is overall a valuable concept and a noteworthy project. Its achievements are validated by in-depth qualitative discussions with female and male participants who confirmed that their households are financially better off and are sharing responsibilities and decision-making after participating in WE-RISE activities. This is particularly true for women, as they have gained greater control over their own resources and production and are contributing income to their households. This in turn has increased their husband's respect, women's status within the household, and supported a shift to shared decision-making and greater harmony in the home. Had the project retained consistent and high quality management and staff throughout its life, it would have made even greater strides towards transforming women's lives and their roles in the community. The project still faces future challenges to increasing production, engaging with more value chains, strengthening market linkages, and changing social and cultural norms towards women. To date, WE-RISE has made good progress towards its objectives. How WE-RISE and CARE Tanzania move forward from here is of great interest. Ultimately, the economic and social transformation that WE-RISE seeks is a long-term process that will take much longer than one project cycle to achieve.

1 INTRODUCTION AND BACKGROUND

Funded by the Australia Africa Community Engagement Scheme (AACES), CARE's programme, Women's Empowerment: Improving Resilience, Income and Food Security (WE-RISE), seeks to improve the quality of life for chronically food insecure rural women (CFIRW), targeting 9,846 households in two districts of Tanzania, 15,000 households in two districts of Malawi, and 15,441 households in three districts of Ethiopia. Aligned with other CARE initiatives, particularly CARE USA's Pathways programme, WE-RISE is designed to overcome the constraints to women's productive and equitable engagement in agriculture. Using a strong gender focus, the WE-RISE programme seeks to improve household food security and resilience by empowering women to more fully engage in and benefit from agricultural activities.

1.1 We-RISE Goals and Objectives

The programme theorizes that marginalized CFIRW will be more productive, and their families more food secure when:

- Women have increased capacity (skills, knowledge, resources), capabilities (confidence, bargaining power, collective voice), and support
- Local governance and institutions have in place and are implementing gender-sensitive policies and programming that are responsive to the rights and needs of poor women farmers
- Agricultural service, value chain, and market environments of relevance to women are more competitive, gender-inclusive, and environmentally sustainable

Each of the WE-RISE Change Outcomes is designed to contribute to one or more realms of agency, structure, or relations (Table 1).

Table 1: Alignment of AACES and WE-RISE Frameworks

AACES	Domains of Change	WE-RISE
Goal: To contribute measurable outcomes for people in three priority sectors: water and sanitation, women and children's health, and food security	Agency Structure Relations	Goal: To improve food security, income and resilience for chronically food insecure rural women through their social and economic empowerment
Objective 1: Marginalized people have sustainable access to the services they require	Agency	Change Outcome 1: CFIRW have increased household productive assets and resource and control over these, and are more resilient to climate shocks
	Structure	Change Outcome 2: Formal and informal institutions are more responsive to women's priorities and accountable to upholding their rights
	Relations	Change Outcome 3: Cultural and social norms and attitudes better support the individual and collective aspirations and improved opportunities for CFIRW
Objective 2: DFAT policy and programmes are strengthened particularly in their ability	Structure	Change Outcome 4: CARE's learning, knowledge and documentation on women's empowerment,

to target and serve the needs of marginalized people		transforming gender norms, and climate change resilience is strengthened such that CARE can better inform and influence DFAT and other key stakeholders
Objective 3: Increased opportunity for the Australian public to be informed about development issues in Africa	Structure	Change Outcome 5: Outcomes and lessons learnt from WE-RISE are communicated effectively to the Australian public

TANGO previously provided support to CARE Australia and the AACES/WE-RISE Programme in Africa through a monitoring and evaluation (M&E) workshop in India, May 2012 and the development of a global M&E plan for all three WE-RISE countries. This global M&E plan serves as the basic framework for this endline evaluation (Annex 1).

CARE Tanzania implements the WE-RISE project in the districts of Lindi and Mtwara in southern Tanzania. The districts lie within the same agro-ecological zone and have similar traditional and cultural values and challenges. These areas were prioritized because they represent areas of entrenched gender discrimination, rural poverty, chronic food insecurity and unsustainable farming practices. The area is rural and has been relatively isolated due to poor infrastructure, but following the discovery of oil and gas several years ago is undergoing rapid change. The area now has an improved road to Dar es Salaam to the north and Mozambique to the south, connecting it to urban centres and other coastal areas. The project targets 9,846 households of married women and women heads of households; at endline it had reached about 5,000 women. The project management stated that the higher target may not have been realistic in terms of the project budget.

1.2 Baseline, Mid-term and Endline Comparison Data

The main purpose of the baseline and endline studies is to provide quantitative and qualitative data on food and livelihood security, agricultural productivity and gender equality in WE-RISE impact groups. The baseline survey was designed to enable an evaluation of program performance through the implementation of a directly comparable endline survey. The studies thus show changes in the status of beneficiaries between the project's start-up and its conclusion in order to assess the effect of project interventions. The surveys analyse the status of key impact and outcome indicators in the CARE WE-RISE Indicator Framework (Annex 2). Results for all indicators for which information was collected at baseline and endline are presented in Annex 3.

Baseline information was used for setting short and long-term targets for tracking progress of WE-RISE activities and for refining and/or prioritizing project activities in the operational area. Additionally, TANGO conducted a qualitative midterm review in November 2013, the purpose of which was to offer project and programme staff at all levels the opportunity to reflect on WE-RISE activities and adjust strategies to enhance desired outcomes.

This report first describes the methodology used in the studies, including data collection and data analysis, followed by a presentation of results and qualitative findings for food security, resilience, income, and empowerment impact indicators for CARE's targeted program participants and their households. Sections 3.6 through 3.10 present results and qualitative findings for CARE WE-RISE outcome indicators. Section 4 addresses Project Management, reviewing the successes and challenges

related to staffing, monitoring and evaluation, integration of gender, and the exit strategy. Section 5 presents the conclusions of the evaluation team about the extent to which the WE-RISE goal and domains of change have been realized. The report concludes with a few recommendations for similar projects aiming to integrate agricultural productivity, profitability and gender equality.

2 METHODOLOGY

The WE-RISE baseline and endline surveys used a non-experimental design for pre-post comparison of results. The survey was "beneficiary-based" in that the sample was drawn randomly from a sample frame composed of all households with a female member in a collective with which WE-RISE is working. The sample size was determined to provide statistically representative results for household and individual level indicators at the project level. Designed as a longitudinal study, data was collected from the same households in the baseline and end-line surveys. Due to attrition the endline sample was significantly reduced. The survey methodology is explained in detail in Annex 4.

Development of Indicators and Data Collection Tools: WE-RISE impact and outcome indicators were developed through discussions at the CARE M&E workshop held in Pondicherry, India in May, 2012 and subsequent comments from CARE-AUS management and staff. A set of "global" indicators was developed that allows for assessing the broader impact of CARE's work with systems that affect women's productive engagement in agriculture, and designed to align with better practices and has been validated by experts from FANTA-2, USAID, and the International Food Policy Research Institute.
Quantitative Study: Table 2 shows achieved sample sizes for the baseline and endline. Both surveys had higher-than-anticipated non-response rates. Consequently, point values for the baseline have been recalculated to better reflect the status of the project participant population.

Table 2: Sample Sizes

	Baseline Achieved Sample Size	*Endline target sample size[A]*	*Endline Achieved Sample Size*	*Attrition and Non-response rate[B,C]*
WE-RISE	*894*	*809*	*609*	*31.9%*

[A] This list was based upon all households to complete the baseline survey, and was updated by project staff to exclude households no longer participating in program or that have migrated from program area
[B] This figure includes non-response and attrition. Many households which remained on the endline target list where not program participants, and should have been omitted from the endline target list. This figure also includes households chosen during the random sample procedure that could not be located, households which were located but stated they were never a member of the program, and households that did not agree to participate.
[C] Any household that does not have a valid baseline and endline survey was omitted from endline analysis. This includes households which never participated in the program, but were included in the baseline survey, were removed at the time of the endline from the baseline sample frame. Point values for the baseline are recalculated to better reflect the status of the project participant population.

Table 3 gives the breakdown of the respondents by sex of the head of household.

Table 3: Sample Size Endline Analysis

	Baseline Sample Size	*Endline Sample Size*
All households	*609*	*609*
Female HHHs	160	185
Male HHHs	449	424

Survey Training and Data Collection: CARE Tanzania recruited 25 Tanzanian enumerators and supervisors to carry out the household survey, and six qualitative facilitators (three female and three male) to carry out the qualitative research. CARE Tanzania staff provided administrative and logistical support for the quantitative and qualitative teams throughout the survey. Survey data were collected 5-15 August 2015 in the districts of Lindi and Mtwara. Quantitative data were collected using Nexus 7 tablets programmed with ODK, using a Swahili version of the questionnaire. TANGO provided comprehensive feedback to CARE on the quality of data collection on a regular basis. The quantitative tool is provided in Annex 5. Qualitative data was collected using a variety of participatory tools to explore contextual factors, including agency, structure, and relations and their impact on poor smallholder women farmers. Focus group discussions (FGDs) were held in each of the four communities visited [1] with a) female VLSA members, b) husbands of female VSLA members; c) female non-members, along with key informant interviews. The communities in the qualitative survey are a subset of the quantitative sample, and were selected based on size, accessibility, other program coverage, access to services, and variable project performance.

Study Limitations: Factors affecting the survey included i) the accuracy of sampling frames, which contained errors that resulted in overestimation of the number of female collective members and difficulties in locating the selected respondent; ii) the length of survey, which required several hours to carry out, potentially increasing errors; iii) strong organization and logistics by CARE Mtwara; iv) timing of the survey, which was conducted at approximately the same time and season as the baseline, though the baseline was done during Ramadan, which influences the interpretation of baseline results.

3 Results and findings

This section discusses the project results in relation to the WE-RISE impact indicators. Table 4 summarizes the baseline to endline progress for all impact indicators. A detailed discussion of quantitative and qualitative findings for each indicator is presented in sections 3.2 to 3.5 below.

[1] The communities visited for the qualitative study were Mnolela and Ruhokwe in Lindi District, and Mbuo and Mkunwa in Mtwara District.

Table 4: Impact Indicators

WE-RISE Goal: Improved food security, income, and resilience for chronically food insecure rural women through their social and economic empowerment					
IMPACT INDICATORS	**Baseline**	**Endline**	**sig**	**sample size**	
IM 1.1: Mean household dietary diversity score	6.6	5.7	***	603	589
Female headed-households	6.6	5.7	***	157	178
Male-headed households	6.7	5.7	***	446	411
IM 1.2: Mean women's intra-household food access	6.4	5.6	***	603	589
Female headed-households	6.4	5.6	***	157	178
Male-headed households	6.4	5.5	***	446	411
IM 1.3: Coping strategies index	8.3	22.9	***	609	609
Female headed-households	10.2	24.5	***	160	185
Male-headed households	7.7	22.2	***	449	424
IM 1.4: Per capita monthly household income (farm and non-farm) (USD 2015)	13.64	21.72	***	609	609
Female headed-households	12.24	20.43	*	160	185
Male-headed households	14.14	22.29	**	449	424
IM 1.5: % households with non-agricultural income	35.2	39.6		600	609
Female headed-households	37.5	47.0	*	160	185
Male-headed households	34.3	36.3		440	424
IM 1.6: % households with three or more different income sources	30.8	71.9	***	600	609
Female headed-households	24.4	69.7	***	160	185
Male-headed households	33.2	72.9	***	440	424
IM 1.7: Per capita monthly household expenditures (USD 2015)	15.95	39.28	***	609	609
Female headed-households	18.26	43.37	***	160	185
Male-headed households	15.13	37.50	***	449	424
IM 1.8: % households with savings[1]	47.4	37.1	***	606	609
Female headed-households	45.6	38.9		158	185
Male-headed households	48.0	36.3	***	448	424
IM 1.9: Mean asset index (excluding agricultural land)	91.8	99.3		602	609
Female headed-households	59.5	68.5		158	185
Male-headed households	103.2	112.7		444	424
IM 1.10: Women's empowerment index score	52.1	70.6	***	609	609
Women in female headed-households	73.8	86.2	***	160	185
Women in male-headed households	44.4	63.8	***	449	424
Yellow denotes where households have become worse off at endline					

3.1 Household Characteristics

This section summarizes the household characteristics of the sampled VSLA members. As would be expected in a longitudinal study, household demographics are similar between baseline and endline surveys. **Error! Reference source not found.** shows that the average number of household members reported at endline is 4.8 compared to 4.4 members reported at baseline, presumably due to an increase of children under 18 (2.5 EL versus 2.1 BL). The percentage of female-headed households in the sample has increased from 26.3% to 30.4%. One explanation for the increase may be death of a husband, as the number of widows/widowers is higher than at baseline (10.0% compared to 7.6%).

Levels of education of household heads have risen at the primary and secondary levels, and the percent of household heads with no education has declined from 35.5% to 23.8% at endline. This is likely due to younger people with more access to primary education becoming heads of households. The marriage rate (more than two years) remained about the same, while the percentage of newly-married households declined (5.4% BL to 1.5% EL). While the survey did not specifically investigate changes in household demographics, the decline in the formation of new households can potentially be attributed to several factors, including higher levels of education, which result in people marrying at a later age, and the increase in shocks and stress among poor households as reported at endline. The percentage of households reporting a disabled member declined slightly to 11.5%.

Table 5: Household Demographics

Indicator	Point Estimate		Sample Size	
	BL	EL	BL	EL
Household size	4.4	4.8	609	609
Number of children (under 18)	2.1	2.5	609	609
Number of females in household	2.4	2.7	609	609
Number of females involved in Ag in HH	1.3	1.2	609	609
% of female headed households	26.3	30.4	609	609
Age of head of household	50.0	51.5	607	609
Education of head of household (%)				
No education	35.5	23.8	609	609
Primary*	60.1	69.6	609	609
Secondary	3.0	4.6	609	609
Tertiary (Technical or University	0.2	0.5	609	609
Adult Education	1.3	1.5	609	609
Marital status of head of household (%)				
Single	3.1	3.8	609	609
Married (Less than or equal to two years)	5.4	1.5	609	609
Married (More than two years)	70.4	69.1	609	609
Divorced	13.5	15.6	609	609
Widow/Widower	7.6	10.0	609	609
% of households with a disabled member	12.5	11.5	609	609

*Endline value includes 1.6 percent of "Started primary (not completed)"

3.2 Impact: Food Security

The primary indicators used in this study to measure levels of food security are: 1) the household average dietary diversity score (HDDS), a proxy for food access, and 2) the mean women's intra-household food access score. **Error! Reference source not found.** illustrates that there has been a small decline in these two indicators.

3.2.1 Dietary Diversity and Intra-Household Access

The main food preparer (typically the sampled CARE member) was asked to report on 12 different food groups consumed by any household member over a 24-hour period (the day and night prior to the interview). The responses produce a HDDS between 0 and 12, with the higher score demonstrating access to diverse food groups. After determining whether *any* household member consumed each of the 12 food groups, the main food preparer was asked if all, some, or no female household members over the age of 15 ate the food item. The responses for "all women" or "some women" produce an intra-household access (IHA) score between 0 and 12, with the higher score indicating greater access to diverse food groups.

The mean HDDS for all surveyed households has decreased slightly from 6.6 to 5.7 food groups, meaning households are on average accessing more than five different types of food daily. Similar to baseline, members of female-headed households at endline access the same number of food groups daily as members of male-headed households (5.7). **The mean for women's intra-household food access also declined from baseline for all types of households** (6.4 BL to 5.5/5.6 EL). The lower dietary diversity scores may reflect the poor rainy season experienced by southern Tanzania during the main growing season in 2015.

Table 6: Food & Nutrition Security

	Point Estimate			% change	Sample Size	
Indicator	BL	EL		BL-EL	BL	EL
IM 1.1: Mean household dietary diversity scores						
All households	6.6	5.7	***	-0.9	603	589
Female HHHs	6.6	5.7	***	-0.9	157	178
Male HHHs	6.7	5.7	***	-1.0	446	411
IM 1.2: Mean women's intra-household food access						
All households	6.4	5.6	***	-0.8	603	589
Female HHHs	6.4	5.6	***	-0.8	157	178
Male HHHs	6.4	5.5	***	-0.9	446	411

Statistically different from baseline at the 10% (*), 5% (**), or 1% (***) levels.

Error! Reference source not found. helps to understand the decreases shown since baseline in access to specific foods. For all households, consumption of cereals remains largely the same. Only two foods show increased access since baseline, sugars and condiments. Neither of these are nutritious items but make a limited diet more palatable. Of special concern is that consumption of all high protein foods has decreased significantly except for a slight increase in dairy. The percentage of households consuming pulses (72.3 BL to 59.6 EL) and fish (59.2 BL and 34.6 EL), two primary sources of protein, has fallen

considerably, as has consumption of meat and eggs, two secondary sources of high quality protein. Women's intra-household access to food reflects the pattern for all households but shows a small increase in the consumption of cereals (93.9 BL to 97.1 EL).

The project planned to have a nutrition component but does not have a nutrition technical person so has relied instead on agricultural extension officers. Most of the nutrition education activities are planned for the final year. Even though dietary diversity has declined, this is a needed component, as the project is assisting women to produce more food but information on improving the household diet is lacking.

Table 7: Food Item Access

Indicator	Point Estimate	
	BL	EL
Household food categories consumed yesterday		
Cereals	97.5	98.1
Tubers	72.5	65.9
Vegetables	74.5	72.8
Fruits	55.9	26.1
Meat	26.9	11.2
Eggs	18.4	5.4
Fish	59.2	34.6
Pulses	72.3	59.6
Dairy	7.8	9.2
Fats/Oils	52.1	32.3
Sugars	66.3	73.7
Condiments, etc	60.2	82.0
n	589	609
Women's intra-household food categories consumed yesterday		
Cereals	93.9	97.1
Tubers	71.8	64.5
Vegetables	73.0	71.6
Fruits	55.1	24.8
Meat	26.2	10.2
Eggs	17.4	4.8
Fish	58.0	33.6
Pulses	68.8	58.1
Dairy	7.0	8.8
Fats/Oils	50.2	31.6
Sugars	63.7	71.1
Condiments, etc	57.9	80.6
n	589	609

The figures below present the results for food item access in graphic form.

Figure 1: Household food categories consumed yesterday

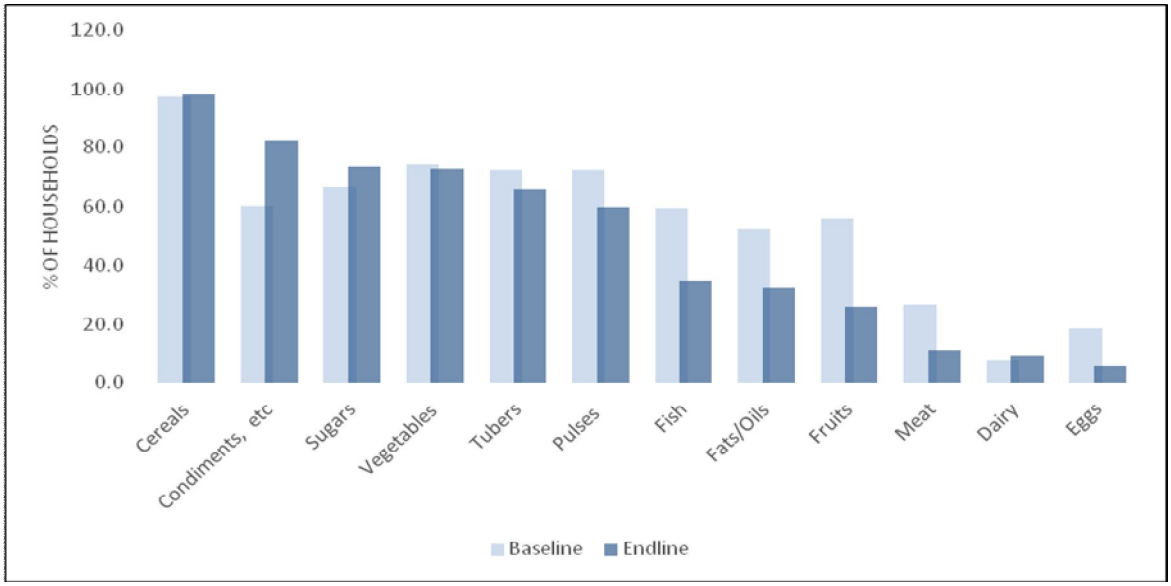
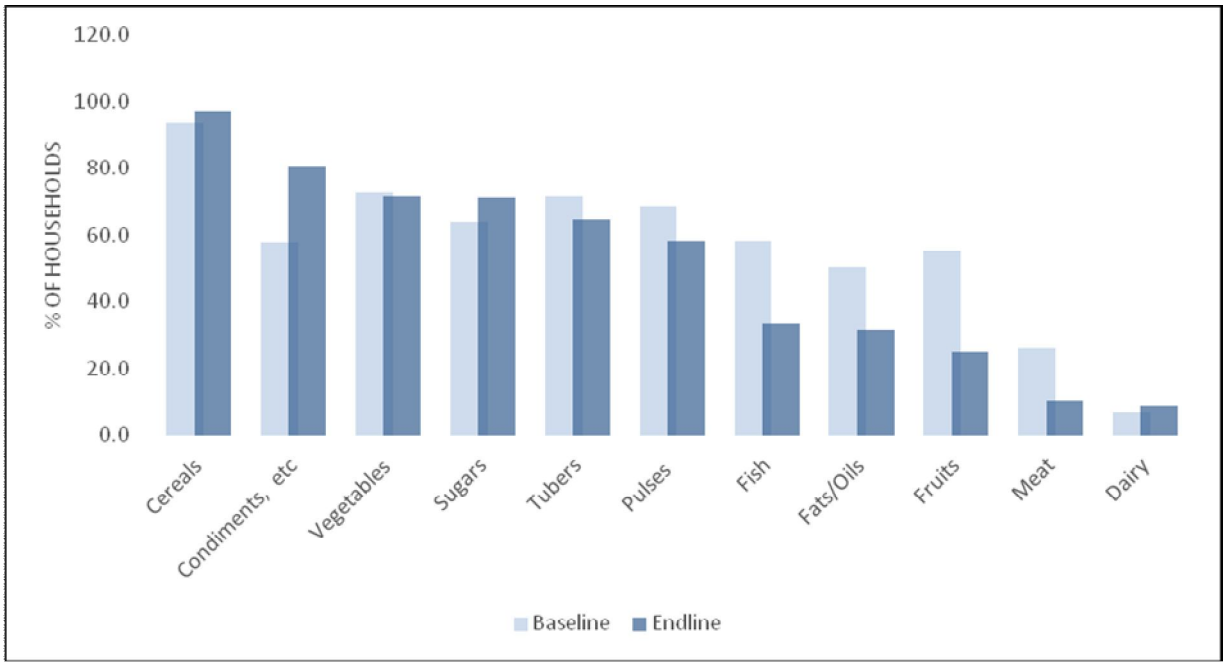


Figure 2: Women's intra-household food categories consumed yesterday



3.3 Impact: Economic Poverty Reduction

To understand progress toward the long-term goal of "*Improved Food Security, **Income,** and Resilience for Chronically Food Insecure Rural Women (CFIRW) through their social and economic empowerment*", WE-RISE tracked information to inform four key areas: Per capita monthly household income (farm and non-farm), percentage of households with non-agricultural income, percentage of households with three or more different income sources, and per capita monthly household expenditures.

3.3.1 Household Income and Livelihood Diversity

Monthly per capita income[2] is presented in **Error! Reference source not found.**, along with monthly per capita farm income and monthly per capita non-farm income in 2015 United States dollars (US $). Overall, the total sample households surveyed show substantial gains in household income from all sources. **Female-headed households report that income from all sources has increased by 67% since baseline** and now earn US $20.43. While the income of female-headed households continues to be slightly less than male-headed households (US $20.43 vs US $22.29), the gains since baseline are similar.

Changes to farm income are of particular interest to the WE-RISE project. Mean per capita farm income nearly doubled for female-headed households, from US $2.60 BL to US $4.86 EL, but represents only about one-fifth of income from all sources. Between the start of WE-RISE in 2012 and the endline in mid-2015, the mean per capita monthly non-farm income for all households doubled (US $8.34 BL to US $15.91 EL) and for male-headed households (US $7.88 BL to US $16.06 EL). Although female-headed households also report a substantial rise in income from US $9.63 to US $15.57, a statistically significant change is not detected. This may be due to the decreased overall sample size which limits the level of change that the survey can detect.

Endline results for other types of households in those categories, and for median per capita monthly household income, are not statistically different from baseline so no conclusions can be stated about changes. As noted, this may be due to the decreased overall sample size. It is important to acknowledge that results related to income are only indicative; conclusive findings on the relative profitability of different income sources requires a more comprehensive analysis of expenses for each source of income.[3]

Table 8: Income (Current 2015 USD)

Indicator	Point Estimate BL	Point Estimate EL		% Change BL-EL	Sample Size BL	Sample Size EL
IM 1.4: Mean per capita monthly household income (All sources)						
All households	13.64	21.72	***	8.08	609	609
Female HHHs	12.24	20.43	*	8.19	160	185
Male HHHs	14.14	22.29	**	8.15	449	424
IM 1.4: Mean per capita monthly household income (farm)						
All households	5.30	5.81			609	609
Female HHHs	2.60	4.86	***	2.26	160	185

[2] Average amount of household income from all income sources/earners earned per month, divided by the total number of individuals living in the household.

[3] This type of analysis is beyond the scope of the final evaluation of the WE-RISE project.

Male HHHs	6.26	6.23			449	424
IM 1.4: Mean per capita monthly household income (non-farm)						
All households	8.34	15.91	***	7.57	609	609
Female HHHs	9.63	15.57			160	185
Male HHHs	7.88	16.06	***	8.18	449	424
IM 1.4: Median per capita monthly household income (All sources)						
All households	3.73	7.86			609	609
Female HHHs	4.49	7.86			160	185
Male HHHs	3.57	7.77			449	424
IM 1.4: Median per capita monthly household income (farm)						
All households	0.67	2.97			609	609
Female HHHs	0.35	3.14			160	185
Male HHHs	0.70	2.95			449	424
IM 1.4: Median per capita monthly household income (non-farm)						
All households	1.43	3.73			609	609
Female HHHs	1.87	3.83			160	185
Male HHHs	1.22	3.54			449	424

Statistically different from baseline at the 10% (*), 5% (**), or 1% (***) levels. Independent t-test only conducted on means. No statistical tests were conducted on median values.

Nearly three-quarters (72%) of WE-RISE participants report earning income from three or more sources, a substantial increase from the baseline when less than one-third (30.83%) of all households had diversified incomes. Both female-and male-headed households experienced this gain (endline values are 70% female-headed households; 73% male-headed households). Though the percentage of female-headed households that diversified their income sources lags slightly behind that of male-headed households, their gains were greater; income diversification increased among female-headed households by 45 percentage points versus 38 percentage points among male-headed households.

In addition to supporting improvements to agricultural income, CARE WE-RISE supports improvements to non-agricultural income via small business activities. At endline, most of the increase in small business income is among female-headed households, where non-agricultural income increased by 10 percentage points (**Error! Reference source not found.**).[4] Entrepreneurship training in tie and dye for cloth, soap making and the manufacture of cleaning and other products was added to WE-RISE in 2014 and expanded as a central piece in 2015, so some of the benefits may not have been apparent yet at endline. Female entrepreneurs trained by the project report benefitting from new skills and increased confidence, though some face challenges in obtaining raw materials. News about WE-RISE training in entrepreneurship has spread to other project communities and in qualitative interviews women were expressing their desire to also have this training. WE-RISE project management noted that, for future planning, a fuller understanding of what women do in the off-season for income would benefit the training.

[4] The definition per the WE-RISE M&E plan is that non-agricultural income sources are limited to small business activities.

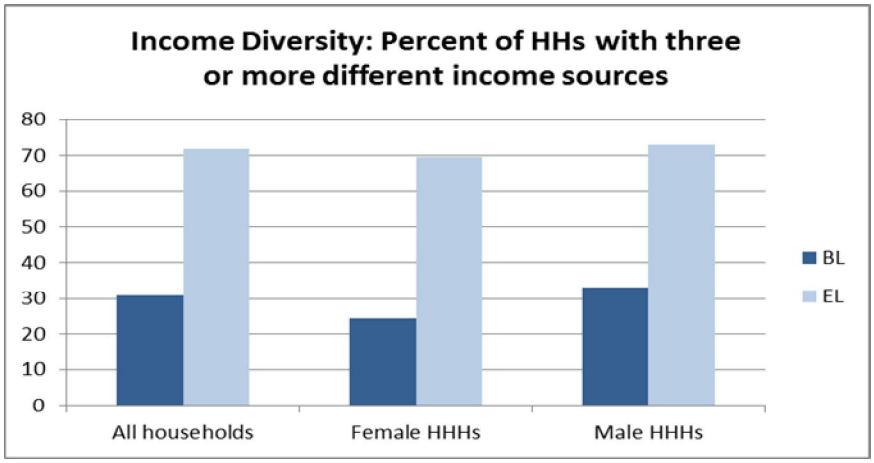
Table 8: Income Diversification

Indicator	Point Estimate BL	Point Estimate EL		% change BL-EL	Sample Size BL	Sample Size EL
IM 1.5: % households with non-agricultural income [promoted by the project]						
All households	35.17	39.57			600	609
Female HHHs	37.50	47.03	*	9.53	160	185
Male HHHs	34.32	36.32			440	424
IM 1.6: % households with three or more different income sources						
All households	30.83	71.92	***	41.09	600	609
Female HHHs	24.38	69.73	***	45.35	160	185
Male HHHs	33.18	72.88	***	39.7	440	424

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels. Independent t-test only conducted on means.

Table 9 shows changes in the income sources for WE-RISE households between 2012 and 2015. **The percent of households reporting a variety of income sources has risen for nearly all agricultural and non-agricultural sources of income.**

Figure 3: Households with three or more income sources



The greatest gains have been in crop sales (54% BL to 81% EL); the percent of male-and female-headed households earning income from crop sales is nearly equal (81% and 82% respectively) even though female-headed households lagged behind by 12 percentage points at the beginning of the project. The second largest gain is in sales of livestock and livestock products (22% BL to 46% EL) and while the percentage of male-headed households that sell livestock is considerably higher than female-headed households, both have increased by about 24 percentage points. However, this increase may not have directly benefitted women in male-headed households; qualitative information from female FGDs indicates that most livestock is owned by men (though women are responsible for taking care of them) and women own mostly chickens. The percent of households engaged in agriculture wage labour has increased to over half of all households. Agriculture wage labour both provides needed income and takes farmers away from their own fields when their labour is most needed; the change may be a coping strategy to deal with the reported increase in shocks (Table 9).

Gains in non-farm income are occurring in seed selling (4% BL to 28% EL), wage labour 13% BL to 23% EL), skilled labour (4% BL to 12% EL), and nursery products (6% BL to 15% EL). Firewood and charcoal sales, which may also be a coping strategy, have risen from 13.5% to 19.4%.

Table 9: Sources of household income (% of HHs reporting source as income)

Indicator	All HHs			Female HHHs			Male HHHs		
	BL	EL		BL	EL		BL	EL	
Income sources (% of HHs to report income source):									
Crop sales (own production, HH gardening)	54.0	81.4	***	45.6	82.2	***	57.0	81.1	***
Agriculture wage labor	41.7	58.9	***	39.4	56.8	***	42.5	59.9	***
Sales of livestock and livestock products(milk, meat)	21.8	45.8	***	13.1	36.8	***	25.0	49.8	***
Small business activities (street vending, shop keeping)	32.3	38.3	**	35.0	45.4	*	31.4	35.1	
Seed selling (cereals, vegetables, herbs)	3.5	27.6	***	3.1	29.7	***	3.6	26.7	***
Non-agriculture: wage labor	12.7	22.8	***	7.5	21.6	***	14.5	23.3	***
Firewood / charcoal sales	13.5	19.4	***	6.9	13.0	*	15.9	22.2	**
Nursery products (vegetable, fruits/ forest products, seedling)	5.5	14.9	***	6.9	13.0	*	5.0	15.8	***
Skilled labor	3.8	12.2	***	1.9	11.9	***	4.5	12.3	***
Remittances (foreign, domestic)	10.7	9.5		20.0	12.4	*	7.3	8.3	
Formal employee: Gov't, NGO, private)	4.2	4.9		3.1	2.7		4.5	5.9	
Handicrafts	3.8	1.8	**	3.8	2.2		3.9	1.7	**
Aquaculture	0.3	0.3		0.6	0.0		0.2	0.5	
Fishing	0.5	0.0	*	0.6	0.0		0.5	0.0	
n	*600*	*609*		*160*	*185*		*440*	*424*	

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

In most of the FGDs, participants state that women have the same access to income-generating activities as men but not to higher-paying casual labour due to distance, the strength requirements, and other factors that favour men. Men's overall greater mobility is an advantage in the number and types of income-earning opportunities open to them, while women are largely confined to their communities. In addition, a women's mobility to pursue income activities is still limited by her domestic obligations.

Expanding into entrepreneurship: Aisha is a paraprofessional who received training from WE-RISE in entrepreneurial skills. She related how, through her participation in WE-RISE, she not only learned new income-generating skills, but grew from a person who was afraid to speak into a woman who can talk to anyone and who has travelled from her village to Dar es Salaam. She now makes and sells batiked cloth, disinfectant, soap, and skin cream, and has trained other women in her community. She markets her products in her village and through relatives in another district. Obtaining cloth and dyes is a challenge, but she has arranged for a relative in the capital to send her supplies.

Aisha told of how, before WE-RISE, she was not allowed to say anything in her household. She once sold

cashew nuts without her husband's permission and he beat her. Now she sits with her husband to make decisions and is free to spend the money she makes. She attributes this change to CARE's training of paraprofessionals, religious leaders and other groups in her community.

3.3.2 Expenditures

In line with increased income, **the mean for monthly per capita household expenditures has more than doubled**, from US $15.95 to US $39.28 for the total sample. **Among female-headed households the gains are much larger than for all households or male-headed households**, rising from US $18.26 in 2012 to US $43.37 in 2015, an increase of US $25 per capita (**Error! Reference source not found.**).

It should be noted that mean and median expenditures greatly exceed mean and median income for all types of households. This may be due difficulties in accurately estimating income flows that are erratic and which fluctuate during the year or purposeful under-reporting of income. The differences between income and consumption results could also suggest an accumulation of debt. Additional analysis of specific types of expenditures that have increased, and the types of items households report borrowing for, would help to explain these patterns.

Endline results for median per capita monthly household expenditures also show a substantial increase in expenditure; however, a statistically significant change is not detected so no conclusions can be stated about changes. As noted, this may be due to the decreased overall sample size.

Table 10: Expenditures (Current 2015 USD)

	Point Estimate			% change BL-EL	Sample Size	
Indicator	BL	EL			BL	EL
IM 1.7: Mean per capita monthly household expenditures						
All households	15.95	39.28	***	23.33	609	609
Female HHHs	18.26	43.37	***	25.11	160	185
Male HHHs	15.13	37.50	***	22.37	449	424
IM 1.7: Median per capita monthly household expenditures						
All households	9.20	28.79			609	609
Female HHHs	9.39	29.99			160	185
Male HHHs	9.10	28.17			449	424

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels. Independent t-test only conducted on means. No statistical tests were conducted on median values.

In qualitative interviews, women in Mtwara district spoke of how, before WE-RISE, "we had no money to buy food and feed our children especially at lunch time . . . we were totally dependent on our husbands to bring us some food to feed the children." For the first time, some women are earning their own money, which they are spending on food, their children's education, improvements to their homes such as metal sheets for roofing and electricity, and starting small businesses. What is also notable is that

women expressed pride in an improved physical appearance, in being able to purchase good clothes and cosmetics, which is important to their own sense of well-being.

> *"The project has been very successful since we managed to send our children to school, we have established small businesses, and they are now living in the house with corrugated iron sheet which is different compared to the past four years. The women in groups are looking beautiful, they buy clothes, shoes and they wear cosmetics."* – Female WE-RISE participants, Mtwara district

3.4 Impact: Women's Empowerment

3.4.1 Women's Empowerment Index

TANGO constructed a Women's Empowerment Index (WEI) for CARE modelled after the Women's Empowerment in Agriculture Index (WEAI).[5] Similar to the WEAI, two sub-indices comprise CARE's WEI—the Five Domains of Empowerment (5DE) and Gender Parity.

The 5DE reflects the percentage of women who are considered empowered, based on their empowerment score. This score is calculated from 13 weighted indicators within five domains: production, resources, income, leadership, and family life (Annex 6 presents the domains, their total weight within the index, and the weight of each indicator). CARE's WEI includes 9 of the 10 indicators that comprise the WEAI,[6] as well as indicators for political participation, mobility, self-confidence, and attitudes on gender, for a total of 13 indicators distributed among the five domains. A woman who achieves an empowerment score of .80 or greater is considered to be empowered.

The 5DE index is calculated using the following formula.

$$5DE = H_e + H_d A_e = (1 - H_d A)$$

Where:

H_e is the percentage of empowered women
H_d is the percentage of disempowered women
A_e is the average absolute empowerment score among the disempowered

Error! Reference source not found. shows that female participants in the WE-RISE project have experienced gains in empowerment, both in the level of empowerment and the prevalence of women who have achieved empowerment. The 5DE score for all households increased from .52 to .71, though only female-headed households have reached empowerment with a score of .86. The mean 5DE score for all households has increased from .52 to .71. The score for women in male-headed households has increased from .44 to .64.

In addition to a greater level of empowerment, more women have crossed the .80 threshold of CARE's criteria for the WEI. Between 2012 and 2015, the percentage of women achieving empowerment has increased by 24 percentage points, from 15% to 39%. Once again, the greatest gains in achieving empowerment are among female-headed households. The percent of women in male-headed

[5] International Food Policy Research Institute. 2012. *Women's Empowerment in Agriculture Index.* Feed the Future.
[6] The WEI does not include the indicator for work load, however this topic was explored by the qualitative team.

households achieving empowerment has risen by 17 percentage points but is still low at 20.5%. CARE program managers acknowledged that more could have been achieved in engaging men and women on gender issues early in the project instead of focusing mainly on agriculture. The data indicate that progress has been made in women's empowerment, but a transformation of attitudes and practices around gender equity is a long term process and will take considerably more time for the project to realize.

Table 11: Women's empowerment index

Indicator	Point Estimate BL	Point Estimate EL		Change BL-EL	Sample Size BL	Sample Size EL
Women's 5 domains of empowerment score						
All households	.52	.71	***	.19	609	609
Female HHHs	.74	.86	***	.12	160	185
Male HHHs	.44	.64	***	.20	449	424
% of women achieving empowerment (.80 or greater)						
All households	14.9	39.1	***	24.2	609	609
Female HHHs	47.5	81.6	***	34.1	160	185
Male HHHs	3.3	20.5	***	17.2	449	424

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

WE-RISE participants have experienced gains for all indicators within the Resources, Income, and Autonomy, and some gains within the Production domain. Indicators in the Leadership and Community domain show a large gain in expressing self- confidence but otherwise remain similar to baseline.

The largest overall gains have occurred within the domain of Resources. Women's sole or joint ownership of 75% of all household assets has also increased (57.9% BL to 83.2% EL), as has women's control over the purchase and sale of these assets (58.9% BL to 86.5% BL). Women's access to and ability to make decisions about credit has also increased, showing a gain of almost 32 percentage points to 79% at endline. In the Income domain, women have also made large gains in control over household income and expenditures, from just half of women at baseline to 78% of women at endline.

Within the Production domain, the percentage of women at endline stating that they have decision-making input to all household production domains has increased by almost 20 percentage points (55.8% BL versus 75.6% EL).Women have lost a little autonomy in one or more household production domains but this may also reflect more joint decision-making as women's degree of input to all household decisions increases.

Women have made gains, albeit at a lower level than other domains, in the domain of Autonomy. Women's mobility shows a sizable increase (22 percentage points) with smaller gain in leisure time (12 percentage points) and expressing attitudes that support gender equitable roles in family life (10 percentage points).

In the domain of Leadership and Community, women show an impressive gain of nearly 40 percentage points in expressing self-confidence. Group participation was very high at baseline, which is not surprising since the project is based on group participation, and is nearly 97% at endline. This indicates

that women's agency has increased, though greater self-confidence has not yet carried over into the public sphere in terms of greater political participation (an increase of 2.2 percentage points) or confidence in speaking about gender and other community issues at the local level (which decreased by 0.5 percentage points). The latter two areas are traditionally dominated by men and women may find it difficult to challenge these norms, or to have their opinions and voices heard by men.

Table 12: Domains of empowerment

Domain	Indicator	Point Estimate BL	Point Estimate EL		Change BL-EL	Sample Size BL	Sample Size EL
Production	With decision-making input for all HH productive decision domains	55.8	75.6	***	19.8	*591*	*607*
	With autonomy in one or more HH production domains	45.9	40.4	**	-5.5	*591*	*607*
Resources	With sole or joint ownership of 75% of household assets	57.9	83.2	***	25.3	*601*	*608*
	With sole or joint control over purchase or sale of 75% household assets	58.9	86.5	***	27.6	*601*	*608*
	With access to and decisions on credit	47.0	78.9	***	32.9	*366*	*478*
Income	With control over household income and expenditures in 60% of HH decision-making domains	50.1	78.0	***	27.9	*601*	*608*
Leadership & community	Participating in formal and informal groups	95.7	96.9			*602*	*609*
	Confident speaking about gender and other community issues at the local level	60.8	60.3			*602*	*609*
	Demonstrating political participation	89.5	92.3	*	2.8	*602*	*609*
	Who express self-confidence in 5 of 7 statements	42.4	81.1	***	38.7	*609*	*609*
Autonomy	Satisfied with the amount of time available for leisure activities	67.6	79.8	***	12.2	*602*	*609*
	Achieving a mobility score of 16 or greater	37.0	59.1	***	22.1	*602*	*609*
	Expressing attitudes that support gender equitable roles in family life	24.1	34.0	***	9.9	*609*	*609*

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

The WEI also examines men's and women's parity in each empowerment domain. Gender parity measurements are based only on households in which a man and a woman answered questionnaire modules respective to their sex. Thus, no female-only households are included, and no households where a man was unavailable to respond to the male portion of the questionnaire are included. Empowerment scores are constructed (as defined above) for all men and women.

The gaps between female and male parity are narrowing in nearly every domain (**Error! Reference source not found.**). The largest gaps between parity in men's and women's achievement of

empowerment are in Resources. Women retained near-parity with men in the area of success to and decisions on credit, although the percent of both men and women that reported this rose dramatically, indicating that men are also becoming more empowered in this area.

In other areas of the Resource domain, women are catching up to men in the areas of sole or joint ownership of household assets, where a gap of 32.6 percentage points at baseline compared to a gap of 10.7 percentage points at endline. The greatest shift toward parity has occurred in women's control over household assets is seen in sole or joint control over the purchase or sale of household assets, where the gender parity gap narrowed by 27 percentage points overall, and is at 10 percentage points at endline.

Under Production, autonomy has declined for both men and women and the gender parity gap has declined by 23.8 percentage points. This suggests greater joint decision-making around production.

In the Income domain, women have made very large gains (42.5 BL to 70.1 EL) and have cut the gender parity gap in half; at endline men have a 20-percentage point advantage over women in terms of control over household income and expenditures. Given the progress made in this indicator over four years, it is reasonable to expect the gap would continue to narrow with continued project support.

Two gaps at baseline were in favour of women. As noted, under Resources, women exceed parity with men on access to and decisions on credit. In the Leadership and Community domain, women also exceeded parity in participation in formal or informal groups, and men's participation in groups has grown by nearly 15 percentage points. The gap between females and males in expressing self-confidence has reduced to 10 percentage points; however, in the more public arenas for Leadership and Community, speaking about gender and other community issues at the local level, there has been little change in the gender gap. Political participation remains high among both women and men.

"The attitudes among men have changed nowadays; women can access education equally as men as opposed to the past where more emphasis was given to men. Women have been giving advice to men to take children to school in order to build their future. Increase of income at household is promoting the household to consider both children in accessing education. The attitudes have changed because in the past men did not believe that women can give a good advice for development of the household. Men appreciate that women provide good advice, for example building a good house roofed with iron sheets. This builds more trust about women's capacity in decision making. These changes have been happening since four years ago." - FGD, husbands of WE-RISE participants, Mtwara district

Table 13: Gender Parity (only households that had a female *and* male respondent)

Domain	Indicator	Baseline			BL Sample Size		Endline		Change BL-EL			Change BL-EL	EL Sample Size	
		Females	Males		Females	Males	Females			Males			Females	Males
Production	With decision-making input for all HH productive decision domains	46.6	80.7	+++	*178*	*176*	70.1	***	23.5	91.4	*** +++	10.7	*291*	*291*
	With autonomy in one or more HH production domains	26.4	58.0	+++	*178*	*176*	11.3	***	-15.1	35.1	*** +++	-22.9	*291*	*291*
Resources	With sole or joint ownership of 75% of household assets	51.7	84.3	+++	*178*	*178*	82.1	***	30.4	92.8	*** +++	8.5	*291*	*291*
	With sole or joint control over purchase or sale of 75% household assets	51.7	88.8	+++	*178*	*178*	85.2	***	33.5	95.2	** +++	6.4	*291*	*291*
	With access to and decisions on credit [A]	45.6	41.1		*114*	*73*	78.4	***	32.8	69.7	***	28.6	*227*	*201*
Income	With control over household income and expenditures in 60% of HH decision-making domains	42.5	86.6	+++	*179*	*179*	70.1	***	27.6	93.8	*** +++	7.2	*291*	*291*
Leadership & community	Participating in formal and informal groups	96.6	75.9	+++	*179*	*174*	97.9			90.7	*** +++	14.8	*291*	*291*
	Confident speaking about gender and other community issues at the local level	59.8	91.1	+++	*179*	*179*	62.5			91.8	+++	0.7	*291*	*291*
	Demonstrating political participation	90.5	95.5	+	*179*	*179*	91.8			95.2	+	-0.3	*291*	*291*
	Who express self-confidence in 5 of 7 statements	45.8	75.4	+++	*179*	*179*	81.8	***	36.0	91.8	*** +++	16.4	*291*	*291*
Autonomy	Satisfied with the amount of time available for leisure activities	69.8	77.7	+	*179*	*179*	81.8	***	12.0	81.4	***	3.7	*291*	*291*
	Achieving a mobility score of 16 or greater	22.9	*n/a*		*179*	*n/a*	47.1	***	24.2	72.2	+++	*n/a*	*291*	*291*
	Expressing attitudes that support gender equitable roles in family life	21.2	16.8		*179*	*179*	30.2	**	9.0	34.0	***	17.2	*291*	*291*

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.
Statistically different (pairwise) from Females (during same time period) at the 10% (+), 5% (++) or 1% (+++)
[A] Pairwise test not completed due to a difference in credit access between males and females in households with a male and female respondent.

3.5 Impact: Livelihoods Resilience

To understand progress toward the long-term goal of "*Improved Food Security, Income, and **Resilience** for Chronically Food Insecure Rural Women (CFIRW) through their social and economic empowerment*", WE-RISE tracked information to inform three key areas: coping strategies related to food scarcity, household asset holdings, reflected in an asset index, and household savings. Measuring the resources that individuals and households can draw upon to reduce vulnerability, provides insight on household capacity to absorb a range of different risks and adapt to various external drivers of change (e.g., ecological, economic, social, etc.).

3.5.1 Consumption Coping Strategies

Coping Strategy Index (CSI): The CSI is a tool used to measure behaviour change in households when they cannot access adequate or preferred foods. It can be used as a food security and early warning indicator, and can also be used as an indicator of longer- term changes in food security status.[7] The CSI attempts to answer the following question: "What do you do when you don't have enough food, and don't have enough money to buy food?" The various answers to this question comprise the basis of the CSI score. Annex 6 provides more details on how the CSI is computed.

Data in **Error! Reference source not found.** show that at baseline, close to one-third (29%) of households reported experiencing food and income shortages in the three months prior to the survey. The mean CSI at baseline was low (8.3 out of a possible 100). **At endline, the number of households reporting food shortages in the three months prior to the survey soared to include the majority of all households (89.5%). The mean CSI increased to 22.9 for all households indicating that the level of stress has increased substantially.** CSI levels for female-headed households (24.5) were slightly higher than male-headed households (22.2).

The WE-RISE survey was conducted in late July - early August, at the end of the harvest season for the majority of the main seasonal crops in Tanzania. Normally, food shortages would not be prevalent in this post-harvest season, but in 2015 southern Tanzania experienced several shocks that reportedly affected production. Prolonged dry spells in March/April 2015 caused maize and other cereal production to severely decline to below-average levels in the southern regions of Lindi and Mtwara, and production was predicted to fall below average levels.[8] The regions of Lindi and Mtwara have only one main cropping season per year. Correspondingly, households report that they experienced more shocks than three years ago (see Table 31), particularly drought, disease, decreased remittances, and increased food prices, all of which affect consumption. Even with the increased shocks and bad weather, women's production reportedly increased, though probably not as much as it would have under more normal conditions. These contextual factors help explain the spike in the coping strategy index at endline.

Error! Reference source not found. shows the percentages of households using eight common consumption coping behaviours one or more times per week in the last 30 days. There has been a large increase from baseline to endline for all eight strategies, so that **half to nearly three-quarters of**

[7] Developed by CARE and field tested by WFP and CARE, the CSI has been used for early warning and food security monitoring in African and Asian countries, in addition to several Middle Eastern countries.
[8] FAO GIEWS Country Briefs, Tanzania, 8 May 2015.

households are employing coping strategies at endline. Reducing the number of meals or quantity eaten each day, skipping eating for an entire day, and borrowing food or money to buy food are the most common tactics households used to combat shortages. Also of concern is that over one-third report eating taboo/wild/famine foods (37.4%), eating seed stock (37.3%), and begging or scavenging (31.7%).

Table 14: Coping with Food Shortages

Indicator	Point Estimate BL	Point Estimate EL		% change BL-EL	Sample Size BL	Sample Size EL
IM 1.3: Coping strategies index						
All households	8.3	22.9	***	14.6	609	609
Female HHHs	10.2	24.5	***	14.3	160	185
Male HHHs	7.7	22.2	***	14.5	449	424
Households who did not have enough food or money to buy food in past 3 months						
All households	29.0	89.5	***	60.5	600	609
Female HHHs	31.3	89.2	***	57.9	160	185
Male HHHs	28.2	89.6	***	61.4	440	424
% of HHs to use consumption coping strategy 1 or more times each week						
Borrowed food or borrowed money to buy food	23.2	68.6	***	45.4	609	609
Relied on less preferred or less expensive foods	24.1	49.4	***	25.3	609	609
Reduced the number of meals or the quantity eaten per day	25.6	72.9	***	47.3	609	609
Skipped eating due to lack of money or food for entire day	19.0	72.2	***	53.2	609	609
Consumed taboo food, wild food, famine foods which are normally not eaten	13.8	37.4	***	23.6	609	609
Restricted consumption of some family members so that others could eat normally or more	11.5	17.7	**	6.2	609	609
Eat seed stock held for next season	14.1	37.3	***	23.2	609	609
Beg or scavenge	11.3	31.7	***	20.4	609	609

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

3.5.2 Non-consumption Coping Strategies

Households were also asked to report on non-consumption strategies used to cope with food and income shortages in the three months prior to the survey, many of which are more likely to contribute to longer-term irreversible effects, such as sale of productive assets, sale of land, or selling seed held for next season. While the related indicator technically falls under Outcome 1 (Section 3.7), results are discussed here for flow and continuity.

Error! Reference source not found. shows that **the number of households who report using at least one "negative" coping strategy in the last three months increased dramatically across the sample between 2012 and 2015** (15% BL versus 64% EL); interestingly, the increase is larger for male-headed households (15% BL versus 66% EL) than for female-headed households.

The largest increase noted is for "using own savings" (4% BL to 31% EL) which indicates that people are drawing down on their savings in order to meet food and other basic needs. This is a positive coping strategy in that savings are meant to help cushion households against shocks, unless savings become completely depleted. The second highest increase is in "taking a loan with interest" (3% BL versus 29% EL). Taking out interest-bearing loans may not be a negative strategy when food security is adequate, but when money is borrowed because there is not enough food or money to buy food, there is high potential for entering a cycle of debt. This appears to be the case among WE-RISE participants, as **Error! Reference source not found.** shows that 69% percent of households borrow food or borrow money to buy food. This finding is reinforced by the third most common non-consumption coping strategy, "sell seed stock held for next season" (2.5% BL to 26.8% EL) which is a negative coping strategy that undermines a households' ability to feed itself next year. Few households report sending children away or selling assets, indicating that families are able to cope with food shortages using household and local resources. Informal social protection mechanisms appear to be strong, as the percentage of households receiving remittances has increased four-fold, while access to formal assistance from government and non-government programs (cash for work, local government assistance)remains very low (3.3% and 1.8% respectively).

Table 15: Non-Consumption coping strategies adopted by households

Indicator	Point Estimate BL	Point Estimate EL		% change BL-EI	Sample Size BL	Sample Size EL
OC 1.11: % households adopting negative coping strategies in past 3 months						
All households	14.6	64.5	***	49.9	609	609
Female HHHs	15.0	60.5	***	45.5	160	185
Male HHHs	14.5	66.3	***	51.8	449	424
Percentage of households to utilize non-consumption coping strategies:						
Receive remittances (food or cash) from relatives, friends [A]	8.2	32.3	***	24.1	609	609
Use own savings [A]	3.9	31.0	***	27.1	609	609
Take a loan with interest	2.5	28.7	***	26.2	609	609
Sell seed stock held for next season	2.5	26.8	***	24.3	609	609
Pledge or sell labor/crops/livestock in advance	4.6	14.1	***	9.5	609	609
Reduce expenditures (e.g., health care, education)	1.5	10.3	***	8.8	609	609
Sell a higher number of livestock than usual	1.0	4.6	***	3.6	609	609
Reduce expenditure on livestock and agricultural inputs	1.5	4.1	**	2.6	609	609
Slaughter more animals than normal	1.1	3.9	**	2.8	609	609
Send children away to better-off relatives and friends	1.1	3.6	**	2.5	609	609
Participate in food or cash for work programs [A]	1.8	3.3			609	609
Unusual sales (e.g., household assets, firewood, charcoal, etc.)	3.1	2.0			609	609
Lower school attendance or drop out from school	1.3	1.8			609	609
Request local government for assistance [A]	0.3	1.8	**	1.5	609	609
Migrate	2.0	0.2	**	-1.8	609	609

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.
[A] Not considered a negative coping strategy for OC 1.11

3.5.3 Household assets

The mean asset index is a proxy for household wealth and measures the number and weighted value of animal and other productive and household assets. This index is computed by multiplying the number of each type of household asset by the index value for that particular asset type. Index values of household assets used for construction of the asset index are presented in Annex 4. A higher asset index value indicates that households have been able to accumulate assets over time. Households are able to accumulate assets if income is greater than the necessary expenditures to meet household subsistence requirements. Assets also provide households with a cushion to adjust to shortfalls in incomes, or sudden increases in necessary expenditures. Thus, households with a higher asset index are less vulnerable than households with lower asset index values. The asset index is critical to understanding the resilience capacity of WE-RISE participants at endline.

Asset holdings have grown since baseline, with the value of all assets for all households with agricultural land increasing from 312 to 394 (**Error! Reference source not found.**). Male-headed households have gained more than female-headed households (26% increase) in asset holdings, with a value of 435 compared to 345 at baseline. **Female-headed households achieved a larger increase in assets since baseline (36% increase) but their total assets remain well below male-headed households**. Female-headed households own 31% fewer total assets than male-headed households, compared to 36% fewer than male-headed households at baseline.

When the asset index is calculated without land assets, the assets of female-headed households have increased by 15% versus 9.2% for male-headed households. Despite the increase, the gap in asset holdings (without land) for female-headed households has narrowed only slightly and assets remain well below those of men; at endline, female-headed households own 39% less than male-headed households, versus 42% less at baseline.

Table 16: Mean Asset Index

Indicator	Point Estimate BL	Point Estimate EL		Change BL-EL	Sample Size BL	Sample Size EL
IM 1.9: Mean asset index (w/ ag land)						
All households	312.1	393.9	***	81.8	602	609
Female HHHs	220.5	300.3	***	79.8	158	185
Male HHHs	344.7	434.8	***	90.1	444	424
IM 1.9: Mean asset index (w/o ag land)						
All households	91.8	99.3			602	609
Female HHHs	59.5	68.5			158	185
Male HHHs	103.2	112.7			444	424

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

Error! Reference source not found. offers detail on selected assets that are statistically different from baseline to endline, providing insight on what type of assets households have been investing in over the past three years.

Since baseline, the mean number of acres of agricultural land owned has increased by 1.5 acres for all households, with female-headed households increasing farmland ownership by 1.4 acres and male-headed households by 1.6 acres. This is a very positive development, as land is the most valuable asset owned by these farming households.

Table 17: Mean number of assets owned, by sex of HHH

	All HHs			% change	Female HHHs			% change	Male HHHs			% change
Indicator	BL	EL		BL-EL	BL	EL		BL-EI	BL	EL		BL-EL
Assets (% of HHs to own):												
Chickens, ducks, turkeys, pigeons	4.9	7.4	***	2.5	2.7	6.0	***	3.3	5.7	8.0	***	2.3
Agricultural land (acres)	4.4	5.9	***	1.5	3.2	4.6	***	4.8	4.8	6.4	***	1.6
Farm equipment (non-mechanized)	4.6	4.4			3.4	3.7			4.9	4.7		
Small livestock (goats, sheep)	1.3	1.8	**	0.5	0.5	0.8			1.5	2.3	**	0.8
Cell phone	0.8	1.4	***	0.6	0.5	1.0	***	0.5	0.9	1.5	***	0.6
House (and other structures)	1.1	1.2	***	0.1	1.0	1.1	*	0.1	1.1	1.2	***	0.1
Small consumer durables	2.8	1.1	***	-1.7	2.0	0.9	**	-1.1	3.1	1.2	***	-1.9
Other land not used for agricultural purposes	2.1	1.1	***	-1	1.6	0.8	*	-0.8	2.3	1.2	***	-1.1
Means of transportation (bicycle, motorcycle, car)	0.7	0.8			0.3	0.4	*	0.1	0.9	1.0		
Nonfarm business equipment	0.1	0.6	***	0.5	0.1	0.5	***	0.4	0.1	0.7	***	0.6
Large consumer durables	0.6	0.3	***	-0.3	0.5	0.2	**	-0.3	0.6	0.3	***	-0.3
Large livestock (oxen, cattle)	0.1	0.1			0.1	0.1			0.1	0.2		
Farm equipment (mechanized)	0.0	0.0			0.0	0.0			0.0	0.0		
Fishing equipment	0.0	0.0	*	0	0.0	0.0			0.0	0.0		
n	*602*	*609*			*158*	*185*			*444*	*424*		

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

Qualitative interviews with female focus groups reinforce the finding that land access for women has improved under WE-RISE. Both men and women state that nowadays women own land, which they have purchased through the money generated from the VSLA. Husbands of WE-RISE participants in Mtwara district stated that "*The introduction of collectives in Mbuo community has increased the demand for land because women are generating income and need land for investment such as building and*

> *Yes, the situation has changed. Land ownership can now be accessed by women as well. In the past women had no right to own land, even to inherit. For instance in the case of divorce, women were left with nothing, but nowadays, the properties are divided in half. We thank CARE; nowadays the divorce case has been reduced, they don't divorce us frequently, since they fear to divide properties. We know our rights and they know they will suffer for the consequences.* - *Female focus group, Mtwara District*

farming. This demand increased between 2011 and 2015." In addition, women in the community can claim their rights to land by going the local government to report when they are denied rights to land. Men are also more aware of women's rights to land. This is an improvement over the past, when women had no recognized rights to land and other property, and often got nothing if their husband divorced them. In the qualitative FGDs, women say that men still dominate land ownership, even to the point of selling a wife's production without her consent because it was raised on "his land" or refusing to share land in a divorce, but that women are knowledgeable about their legal recourse when this happens.

Contributing to the gains for women in land ownership is the partnership between WE-RISE and the Mtwara Paralegal Centre to train women on their land rights, of which women had little knowledge. The project trained paraprofessionals, who in turn trained villages, as well as Village Land Councils which provide land titles, so that the councils would regard women's rights as equal to men's. The Centre encouraged debates in communities on women's land rights and then did training based on the debate. The project manager reports that this was very intensive work and as a result was accomplished in only 7 villages in 3 wards as of the endline. However, general knowledge about land rights appears to be much more widespread among WE-RISE participants as a result of the project. WE-RISE participants report that the training increased awareness and expressed a desire for more training on the subject.

Other than land, asset ownership has not substantially increased for any of the other selected categories. The percentage of households owning chickens, ducks, turkeys and pigeons has increased by 2.5 percentage points and ownership of sheep and goats has increased. This is a positive development in that small livestock are owned by women in many communities, but overall, ownership of small livestock includes less than 8% of all households. Ownership of non-mechanized farm equipment, small and large consumer durables, and non-agricultural land have all decreased. This indicates that households may be selling or not replacing these items, which is consistent with the reported increase in the number of shocks experienced by households. Given the large increase in land ownership as opposed to other assets, and the reduction in savings and increase in expenditures, the extent of and reasons for increased land ownership is an area for further investigation.

3.5.4 Savings

There is a decrease since the baseline in the percentage of all households who report they have savings (**Error! Reference source not found.**), from 47.4% at baseline to 37.1% at endline. This is consistent with information in **Error! Reference source not found.**, where households report that they are using their savings as a non-consumption coping strategy. Given the increase in the number and types of shocks experienced by households, and the lack of rainfall that affected crop production in 2015, the decline in savings is not surprising.

Table 18: Household Savings (in formal or informal institution)

Indicator	Point Estimate BL	Point Estimate EL		% change BL-EL	Sample Size BL	Sample Size EL
IM 1.8: % households with savings						
All households	47.4	37.1	***	-10.3	606	609
Female HHHs	45.6	38.9			158	185
Male HHHs	48.0	36.3	***	-11.7	448	424
% women with savings						
All households	45.5	34.8	***	-10.7	602	609
Female HHHs	45.6	38.9			158	185
Male HHHs	45.5	33.0	***	-12.5	444	424

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels. Independent t-test only conducted on means. No statistical tests were conducted on median values.

The majority of households are keeping their savings either at home or in a VSLA, with little or no use of other institutions. It is worth noting that the relative proportion between money kept at home and in a VSLA has shifted since 2012, with a larger percentage of households retaining savings at home (20.0% BL to 49.3% EL) and fewer households keeping savings in the VSLA (45.5% BL to 35.1% EL). Since savings kept in a VSLA are generally held for future investment, and savings kept a home are often for immediate use, this shift is in line with the increased in shocks and stresses reported by many households in Table 10. In times of stress, investment declines, and savings kept at home can be more readily accessed than those in a VSLA, especially when savings are needed to meet immediate household needs.

Table 19: Household saving locations

Indicator	Point Estimate BL	Point Estimate EL		% change BL-EL	Sample Size BL	Sample Size EL
Location of savings						
Home	20.0	49.3	***	29.3	606	609
Village savings and loans	45.5	35.1	***	-10.4	606	609
Bank/MFI	3.1	3.4			606	609
Friends/Relatives	0.8	1.0			606	609
Other	0.5	0.5			606	609
NGO	0.0	0.3			606	609
SACCO	0.2	0.3			606	609
Agricultural Cooperative	0.5	0.3			606	609
Insurance Company	0.0	0.2			606	609

Statistically different from baseline at the 10% (*), 5%(**) or 1%(***) levels. Independent t-test only conducted on means. No statistical tests were conducted on median values.

This strategy is further illuminated by **Error! Reference source not found.**, which shows that **women's main reasons for saving is to cope with emergencies (98.6%)**, and the percentage of women doing so has increased from baseline. Saving to meet expenses for health care and medicine was reported by half of households (49.1%). Women are more frequently saving to avoid seasonal hunger than they were at baseline (5.5% BL to 27.4% EL).

One of the reasons that VSLAs were used as the entry point for WE-RISE participants is that project designers thought this would create a strong link between income generation and agricultural investment. At baseline 35% of women were saving in order to purchase a household or productive asset, but by 2015 only a small portion of their savings (3%) is set aside for asset purchases. It should be noted that VSLAs do their disbursement in December, which is also the time to purchase agricultural inputs, and the endline was conducted in July-August. Thus the savings rate for productive purchases recorded during the endline survey may not be an accurate reflection of investment behaviour.

In line with the data in Table 15 which shows more savings being kept at home for immediate needs than in the VSLA, Table 16 shows a shift out of investment-related savings into savings to meet immediate needs. **This shift in the use of savings to meet immediate needs rather than for investment is consistent with the reported increase in shocks, increase in coping strategies, and lowered production reported by many households.** Allowing for a change in short-term savings behaviour due to the drought and increased shocks, the extent to which people continue to reinvest VSLA profits in agriculture is an area of future investigation for CARE Tanzania.

Though data on savings for social events is not statistically significant, qualitative interviews with female farmers emphasised the importance of having savings to send their children to school, and of being able to contribute to social events (weddings, initiation ceremonies) and to help other group members cope with emergencies and funerals. These activities unite the group, enable women to share information, and support greater interaction within the group and the community.

Table 20: Reasons why women save

Indicator	Point Estimate			% Change
	BL	EL		BL-EL
Women's reported reasons for saving				
In case of emergency	79.9	98.6	***	18.7
Facing seasonal hunger	5.5	27.4	***	21.9
Household asset purchase	20.1	10.8	***	-9.3
Productive asset purchase	15.3	3.3	***	-12
Education	19.0	21.7		
Healthcare or medicine	24.1	49.1	***	25
Social event (wedding, etc.)	1.8	2.4		

Invest in small business	19.0	17.5
n[1]	274	212
Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.		
[1] Includes women with savings		

3.6 Project Participant Perceptions of Impact

To understand saturation of project activities and participant's perceived impact on the household, the qualitative interviews used a ranking tool that provides some insight into participant perceptions of impact. The WE-RISE participants and the husbands of WE-RISE participants were asked in separate FGDs to do a forced ranking of the effectiveness of WE-RISE interventions identified by CARE staff.[9]

Opinions on the effectiveness of various interventions varied by community and by gender. However, across the four communities in which FGDs were held, the most common points of agreement between both women and men is that improved agricultural practices (e.g., planting in rows, intercropping) and direct support to women, including training on entrepreneurship, agricultural practices, and selling products are among the most effective interventions. All communities ranked the two interventions, on average, between 8 and 12 (with 12 the highest rank).

Virtually all of the focus groups and key informants interviewed feel that the WE-RISE activities fit the needs of the communities and are appropriate to the local context. Agricultural production has increased as a result of the training and people are earning more income, some people are starting small businesses in tie dye, food vending, and soap-making, women are holding leadership positions and earning respect, and people are more aware of their rights.

[9] In other WE-RISE countries, a section was added to the quantitative endline survey that requested male and female respondents to list who within the household was participating in each type of activity. However, this addition was agreed upon after CARE Tanzania was already engaged in data collection and the quantitative data section was not added.

Figure 4: Women's Perceptions of Effectiveness of Interventions

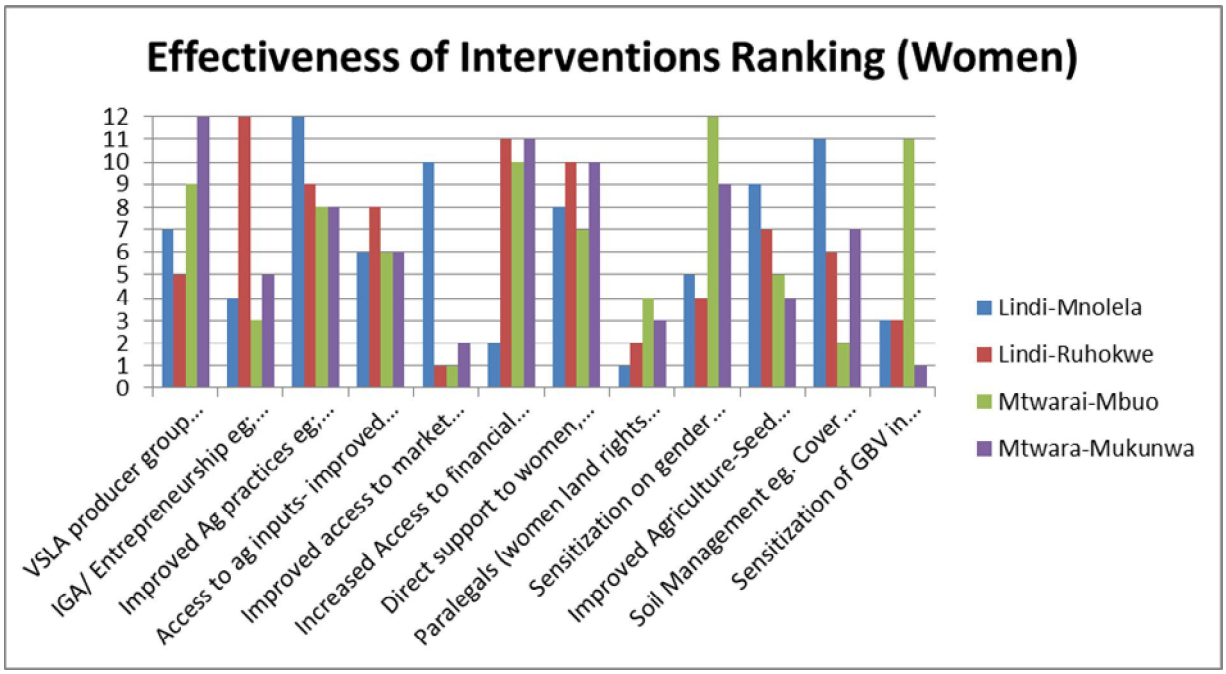
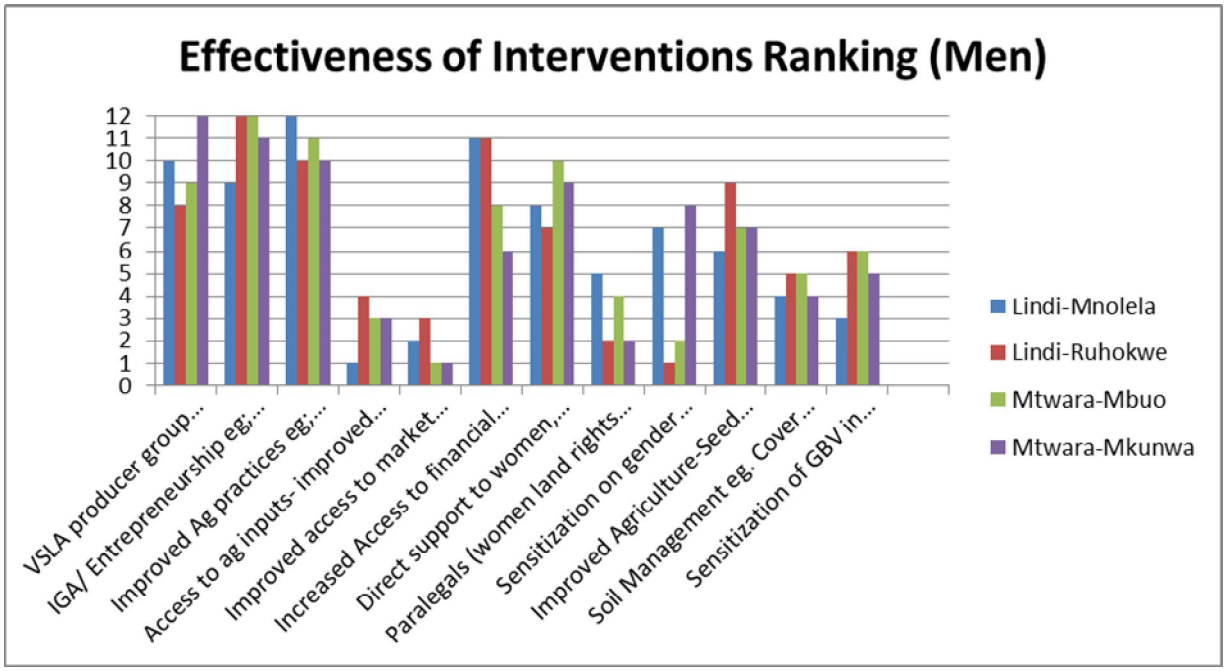


Figure 5: Men's Perceptions of Effectiveness of Interventions



3.7 Outcome 1: Increased Productivity and Assets

"*Change Outcome 1: CFIRW have increased household productive assets and resource and control over these, and are more resilient to climate shocks"*

Through project activities related to Outcome 1, CARE WE-RISE hopes to reach outcome 1: "CFIRW have increased household productive assets and resources and control over them, and are more resilient to climate shocks". This section discusses the project results in relation to the indicators for Outcome 1. Table 4 summarizes the baseline to endline progress for all impact indicators. A detailed discussion of quantitative and qualitative findings for each indicator is presented under section 3.7.

Table 21: Outcome 1 Summary of Baseline to Endline indicator achievement

Outcome 1: CFIRW have increased household productive assets and resources and control over them, and are more resilient to climate shocks					
Outcome Indicators	**Baseline**	**Endline**	**sig**	**sample size**	
OC 1.1 Net annual income of women from agricultural production and/or related processing activities (2015 USD)	165.03	214.72	**	325	545
Women in female headed-households	111.71	178.25	*	83	169
Women in male-headed households	183.32	231.10		242	376
OC 1.2 Total annual yield per hectare *Cassava*	573.3	648.6		332	248
OC 1.2 Total annual yield per hectare Maize	313.4	357.2		420	360
OC 1.2 Total annual yield per hectare Rice	526.5	419.4		163	157
OC 1.2 Total annual yield per hectare Sesame	213.6	369.3	***	404	160
OC 1.2 Total annual yield per hectare *Groundnuts*[1]	497.3	298.7	*	53	42
OC 1.2 Total annual yield per hectare *Banana*	419.4	82.5		29	30
OC 1.2 Total annual yield per hectare *Cashew*	382.7	386.4		313	257
OC 1.3 Number of different crops grown	1.7	2.3	***	609	609
Female headed-households	1.4	2.2	***	160	185
Male-headed households	1.8	2.4	***	449	424
OC 1.4 % women with access to and control over loans for IGA	26.8	26.8		366	478
Women in female headed-households	50.0	54.7		84	150
Women in male-headed households[1]	19.9	14.0	*	282	328
OC 1.5 % women adopting three or more improved agricultural practices	13.7	52.3	***	576	608
OC 1.6 % women farmers adopting a minimum of 2 value chain practices	25.2	69.1	***	576	608
OC 1.7 % women adopting one or more improved storage practice	21.5	35.0	***	576	608
OC 1.8 % women using one or more improved livestock practice	22.7	48.0	***	576	608

OC 1.9 % women accessing agricultural inputs (seeds, fertilizers, etc) over the last 12 months	33.9	80.1	***	576	608
OC 1.10 % women accessing output markets to sell agricultural production over the last 12 months	22.0	61.3	***	574	608
OC 1.11 % households adopting negative coping strategies in past 3 months	14.6	64.5	***	609	609
Female headed-households	15.0	60.5	***	160	185
Male-headed households	14.5	66.3	***	449	424
OC 1.12 % households using adaptation strategies to reduce the impact of future shocks	43.6	87.6	***	466	588
Female headed-households	41.4	84.4	***	128	180
Male-headed households	44.4	89.0	***	338	408
Yellow denotes where households have become worse off by endline					

Per WE-RISE theory, increased income from agriculture primarily relies on smallholders having increased access to inputs and adopting improved agricultural and post-harvest practices—skills they can learn from the Farmer Field and Business Schools (FFBS) and the paraprofessionals . Once farmers adopt improved agricultural skills, WE-RISE hypothesises that, coupled with a) new business and marketing skill knowledge, b) adoption of improved post-harvest practices, and c) increased capacity to reduce risk and adapt to climate change via initiatives such as small-scale irrigation, water harvesting, and crop diversification, small-holders will have a greater marketable crop surplus, which they will be able to sell through improved market linkages.

Project activities were designed to improve access to gender sensitive community-based agents and government staff; increase access to inputs; increase access to information about food and nutrition security, health and behaviour change, and marketing; increase marketable crop surplus and the ability to identify and meet local market opportunities; and finally, improve community capacity for disaster risk reduction and climate change adaptation.

To determine change in the status of poor women farmer's agricultural productivity this evaluation compares baseline and endline values for women's net income from agricultural production and/or related processing activities; the agricultural yield of crops supported by the project; the number and type of crops grown; women's access to and control over loans for income-generating activities (IGA)—discussed in Section 3.8.2, and whether women are adopting agricultural, livestock, storage, and post-harvest practices which promote sustainable production and value addition. The project also placed the adoption of negative coping strategies in past 3 months under Outcome 1; however, findings have already been shared in Section 3.4.2.

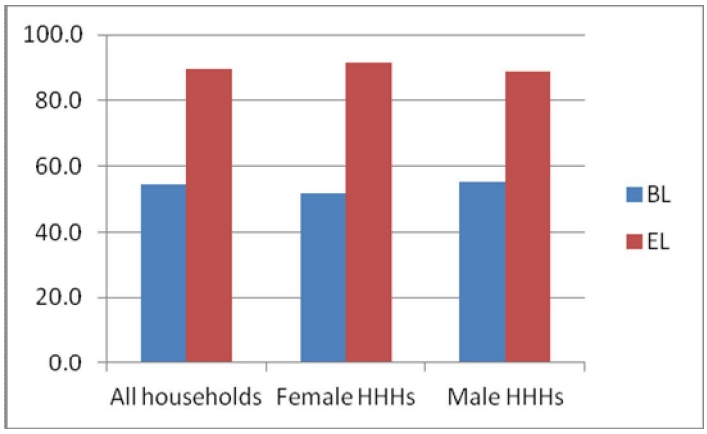
Women who engaged in any agricultural activity, including primary production, processing, or marketing of food, fibre, or fuel crops, large and small livestock, fish, and horticultural crops were interviewed to understand numerous aspects of their involvement in and experiences with production. Women whose

only involvement in agriculture was wage labour were not interviewed about these topics. Section 3.8 summarizes the baseline to endline results from surveyed female farmers.

3.7.1 Women's Income from Agriculture

Since 2012, the percentage of all households with a woman earning farm income has increased by 35.3 percentage points, from 55% at baseline to 90% at endline (Error! Reference source not found.). This is true for both female- and male-headed households.

Figure 6:% of HHs with women earning farm income



Data in **Error! Reference source not found.** show that women's annual net income from agricultural production[10] has increased over the past three years from US $165 to US $215. While the mean annual net increase in income is greater for women farmers in female-headed households, it lags considerably behind that of women in male-headed households. The former group appears to be earning considerably less net annual farm income than the latter (US $178 versus US $231), though the results are not statistically different from baseline so no conclusions can be stated. The income gains are positive and promising in terms of future growth in income, though not yet sufficient to lift most households above the poverty line.

The median annual net income for women (a value less likely to be influenced by extreme data values) is much lower, but still shows a substantial increase in income for all household categories since 2012.

Table 22: Women's net annual income from agricultural production

Indicator	Point Estimate BL	Point Estimate EL		Change BL-EL	Sample Size BL	Sample Size EL
% of women earning agriculture income						
All households	54.5	89.8	***	35.3	600	609
Female HHHs	51.9	91.9	***	39.9	160	185
Male HHHs	55.5	88.9	***	33.4	440	424
OC 1.1 Mean annual net income of women from agricultural production and/or related processing activities (Current USD 2015)						
All households	165.03	214.72	**	49.69	325	545
Female HHHs	111.71	178.25	*	66.54	83	169
Male HHHs	183.32	231.10			242	376

[10] Women's reported mean annual net agricultural income is calculated from estimated women's estimated sole and/ or joint earnings from agricultural sources, minus estimated annual costs of inputs for each income source.

Median annual net income of women from agricultural production and/or related processing activities (Current USD 2015)						
All households	85.72	136.79			325	545
Female HHHs	70.86	114.15			83	169
Male HHHs	85.72	143.87			242	376
OC 1.1 Mean annual net income of women from agricultural production and/or related processing activities (Current TSH 2015)						
All households	349,865.94	455,197.27	**	105331.33	325	545
Female HHHs	236,824.70	377,896.75	*	141072.05	83	169
Male HHHs	388,636.29	489,941.39			242	376
Median annual net income of women from agricultural production and/or related processing activities (Current TSH 2015)						
All households	181,718.67	290,000.00			325	545
Female HHHs	150,220.76	242,000.00			83	169
Male HHHs	181,718.67	305,000.00			242	376
Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels. Independent t-test only conducted on means. No statistical tests were conducted on median values.						

3.7.2 Women's Agricultural Yields

Yields are calculated in kilograms (kg) per hectare for sesame and cassava (crops promoted by the project) and maize, based on reported production in the 12 months prior to the survey.

Error! Reference source not found. shows that sesame yields increased from 2012 to 2015 by 156 kgs per hectare. There is no statistical difference for cassava and maize between baseline and endline, although data are trending in the preferred direction[11]). There is a substantial decline in groundnut yields per hectare (497 BL vs 299 EL). There is a very small change in the amount of land devoted to sesame (0.2%) and maize and groundnuts (0.1%).

Feedback from qualitative interviews indicates that people are pleased with the increased production of higher quality cassava, though sesame did not do well as hoped, as the soil in some areas is reportedly not suitable for growing sesame. At the time of the endline, cassava and oilseeds processing machines had been provided to communities to enable them to produce cassava flour, which has more market demand.

Table 23: Agricultural yield of crops (kilograms per hectare)

	Point Estimate			Change	Sample Size	
Indicator	BL	EL		BL-EL	BL	EL
OC 1.2: Agricultural yield in crops [A]						
Cassava[A]	573.3	648.6			332	248
Maize	313.4	357.2			420	360
Rice	526.5	419.4			163	157
Sesame[A]	213.6	369.3	***	155.7	404	160

[11] It appears that these yields may have increased. T-tests may not be able to statistically detect change that has occurred due to the reduced sample size resulting from unanticipated attrition in the project.

Groundnuts	497.3	298.7	*	-198.6	53	42
Banana	419.4	82.5			29	30
Cashew	382.7	386.4			313	257
Mean size of land (hectare) used for each crop						
Cassava[A]	0.7	0.7			259	352
Maize	0.6	0.7	***	0.1	366	423
Rice	0.6	0.6			157	163
Sesame[A]	0.5	0.7	***	0.2	162	404
Groundnuts	0.3	0.4	*	0.1	42	53
Banana	0.8	0.4			30	29
Cashew	1.2	1.5	*	0.3	264	315

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.
[A] Crops supported by project

"In the past, only a few people produced sesame using local means as they did not have knowledge on the improved agronomic agriculture, they didn't know the importance of this product, or about group marketing of cash crops. After the introduction of the project people have experienced a greater change in their life by increasing the income since they earn a lot of money, renovate or build new houses, send their children to good schools, save their money in the VSLA and the majority have solar power. " Women's FGD, Mtwara district

3.7.3 Crop Diversification

The mean number of crops grown by women has increased by half a crop, from 1.7 to 2.3 (Table 24; the increase is experienced by male- and female-headed households alike. **Error! Reference source not found.** illustrates the change in the percentage of female farmers growing crops, especially for sesame. It should be noted that WE-RISE supports the production of crops that are already familiar to farmers while promoting improved production techniques and improved varieties, rather than introducing new crops.

Table 24: Number of Different Crops Grown

	Point Estimate			Sample Size	
Indicator	BL	EL		BL	EL
OC 1.3: Number of different crops grown					
All households	1.7	2.3	***	609	609
Female headed households	1.4	2.2	***	160	185
Male headed households	1.8	2.4	***	449	424

Statistically different from baseline at the 10% (*), 5%(**) or 1%(***) levels.

Similarly, **Error! Reference source not found.** suggests that the main areas of crop diversification for female farmers are in sesame, as well as cashew nuts. The latter is a positive sign as cashew nuts are a cash crop that is traditionally dominated by male farmers. The percentage of women farmers who have adopted sesame production under WE-RISE has increased by over 39 percentage points, so that by 2015

two-thirds of female participants are producing sesame, a major cash crop. CARE staff noted that when the project started, one kg of sesame sold for Tsh 1000; now it sells for Tsh 2000 to Tsh 2500 due to the increase in demand and quality. The demand for sesame seed is also high and the improved seed is very hard to obtain; the WEOs, with whom WE-RISE has a strong relationship, have helped CARE to secure the seed.

Table 25: Crops grown by female farmers

Indicator	Point Estimate BL	Point Estimate EL		% change BL-EL
Crop grown (% of women farmers)				
Maize	63.0	69.6	**	6.6
Sesame	27.6	66.9	***	39.3
Cashew nuts	44.8	51.8	**	7.0
Rice	27.3	27.3		
Groundnuts	7.1	8.7		
Banana	5.2	4.8		
Sweet potato	0.0	2.1	***	2.1
Potato	1.2	0.8		
Sugarcane	0.9	0.7		
Cassava	0.0	0.0		
N	*576*	*608*		

However, the quantitative data is somewhat misleading on cassava, which has proven to be a more complicated crop to promote. In qualitative FGDs female farmers stated that they grow cassava and expressed their satisfaction with cassava yields from the improved variety supplied by WE-RISE. At present, most of this is likely consumed at home or sold locally within the village. During the project design, CARE Tanzania researched which value chains would engage women and be profitable at the same time. Cassava was selected for promotion as a value chain crop because it is traditionally grown by women, who are already familiar with its cultivation requirements and was being promoted by the District Agriculture Departments. However, program management stated that it was discovered subsequently that cassava is not as widely consumed as believed when the project was designed; cassava consumption was high at that time due to a food shortage, but maize is the preferred staple crop in the area. The market for cassava centres around cassava flour and the demand for the unprocessed tuber is low, making a focus on cassava as a cash crop a challenge in the local context.

To address this, WE-RISE has partnered informally with MEDA, which is working directly with cassava seed producers from seed production to marketing. MEDA has trained WEOs working with CARE and provides technical advice on cassava production and marketing to WE-RISE. WE-RISE is also addressing the challenge of marketing improved cassava by installing two processing machines to produce cassava flour, with more machines planned. The ability to produce a value-added commodity such as cassava flour opens up new markets to women, and is a significant improvement over the sale of unprocessed crops. WE-RISE has also established two cassava seed multiplication centres that will allow for greater local availability of improved cassava seed, which promotes sustainability.

3.7.4 Women's Agricultural and Post-harvest Practices

Community-based extension agents / paraprofessionals are the main channel through which WE-RISE has been encouraging women to adopt improved agricultural practices. Demonstration plots using the FFBS approach are a key factor in the training.

A greater percentage of WE-RISE participants are using improved agricultural practices at endline than were at baseline (**Error! Reference source not found.**). **In 2012, only 14% of women were using three or more of the practices that CARE WE-RISE considers to be improved; four years later, that percentage has nearly quadrupled to just over half of women (52.3%).** Overall, the percent of female farmers adopting improved agricultural and livestock practices is half of the project participants; while, if sustained, this will likely result in continued improvements to production among a majority of project participants (plus non-participants who adopt practices based on observing their neighbours) it also indicates that WE-RISE has substantial work to do in this area with its female farmers.

There has been a substantial increase in the number of female farmers adopting two or more value-chain processes (i.e. sorting; grading; processing into flour, etc.; packaging; bulk transport through farmers' groups) ; 69.1% of female farmers surveyed state they have adopted two or more post-harvest practices, compared to only 25.2% at baseline. This is a positive outcome, as the adoption of value-added practices is critical to improving market competitiveness for women's products, and thus to improving income.

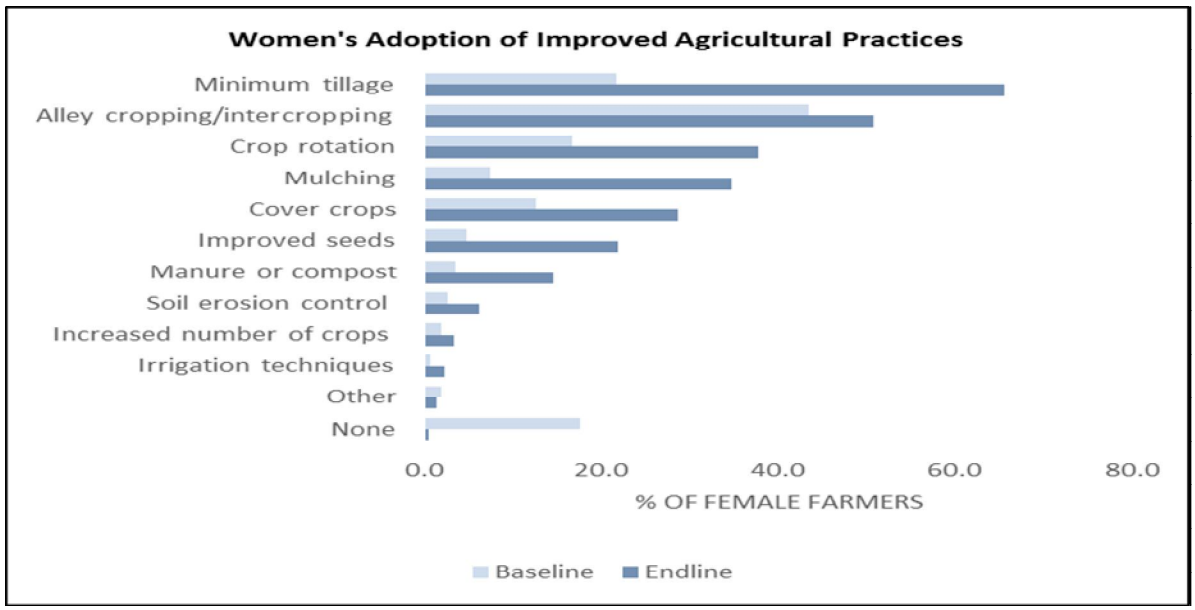
Table 26: Women's Agricultural and Post-Harvest Practices

Indicator	Point Estimate BL	Point Estimate EL		Change BL-EL	Sample Size BL	Sample Size EL
OC 1.5: % women adopting 3 or more improved agricultural practices	13.7	52.3	***	38.6	576	608
OC 1.6: % women farmers adopting a minimum of 2 value chain practices	25.2	69.1	***	43.9	576	608
OC 1.7: % women adopting improved storage practices	21.5	35.0	***	13.5	576	608
OC 1.8: % women using one or more improved livestock practice	22.7	48.0	***	25.3	576	608

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

Endline results indicate that, of the ten improved practices asked about, all practices are being used by more farmers compared to baseline, though rates of adoption vary widely. Error! Reference source not found. shows that the greatest increases in number of farmers using improved practices occurred for: minimum tillage, mulching, crop rotation, improved seeds, cover crops, and manure and compost. Adoption rates are very low for alley cropping/intercropping, soil erosion control, crop diversity, and irrigation techniques. Specifically, the number of female farmers using minimum tillage has increased by 44 percentage points, tripling the number of women who reported this practice at baseline (21.5% versus 65.5%). The adoption of minimum tillage supports improved soil and water conservation and well as reduced labour inputs for women. Figure 6 shows the same data in graphic form.

Figure 7: Women's Adoption of Improved Agricultural Practices



All of the practices that experienced large increases are promoted by the WE-RISE project. Per qualitative interviews with participants, key informants, and District Agriculture Department officials, local demonstration sites and joint training days with the District Agriculture Department have been critical to promoting practices such as intercropping, weeding, and composting.

3.7.5 Women's Access to Agricultural Inputs

By design, activities related to Outcome 1 are intended to improve access to productivity-enhancing inputs, such as seed and fertilizer via collective purchase, improved linkages to input suppliers, and support to VSL groups/ members to operate as input suppliers.

The endline survey found that 80% of female farmers had accessed agricultural inputs such as seeds and fertilizers from at least one external source (e.g., Government program, agro dealer, local supplier) in the 12 months prior to the survey (**Error! Reference source not found.**), a substantial increase from baseline. The percent of women who do not access agricultural inputs has fallen from nearly two-thirds (62.3%) of women in 2012 to only 16% of women in 2015.

Nearly half of project participants (47.2%) are doing so through cooperative groups (**Error! Reference source not found.**). The second most popular source are agro-dealers and input suppliers within 5 kilometres; WE-RISE has worked to forge links between local agro-dealers and producers, encouraging dealers to meet with group members to reduce transaction costs for both parties.

Table 27: Women's access to productive resources

Indicator	Point Estimate BL	Point Estimate EL	sig	Change BL-EL	Sample Size BL	Sample Size EL
OC 1.9: % women accessing agricultural inputs (seeds, fertilizers, etc.) over the last 12 months	33.9	80.1	***	46.2	576	608

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

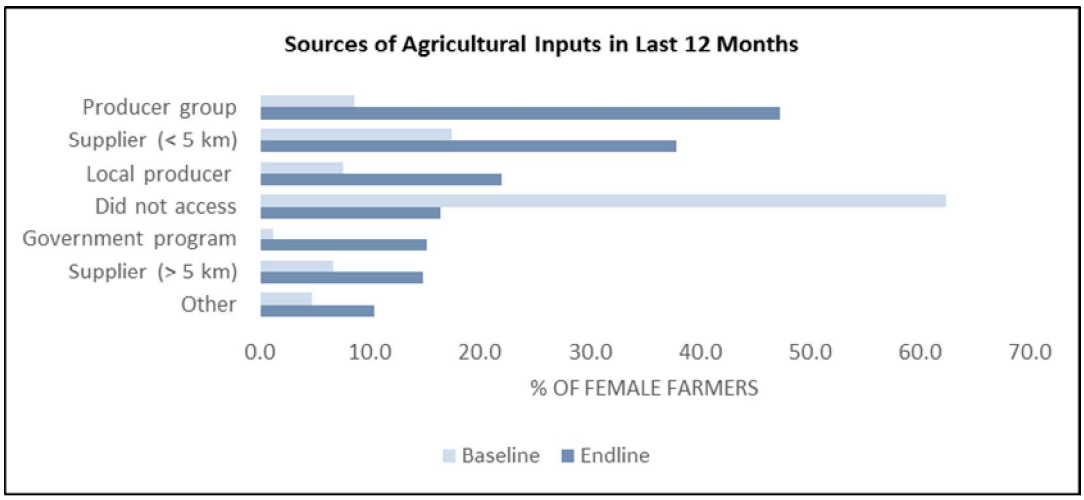
At baseline, women were either not using inputs, or primarily sourcing inputs from an agro-dealer within 5 km. At endline, more women are sourcing agricultural inputs from all sources, though the cooperative or producer group is the main vehicle to obtain inputs (**Error! Reference source not found.**). Figure 6 shows the data as a graph.

Table 28: Sources of agricultural inputs in last 12 months

Indicator	Point Estimate BL	Point Estimate EL	sig	% change BL-EL
Agricultural input sources				
Cooperative or producer group	8.5	47.2	***	38.7
Agro-dealer/input supplier within 5 km	17.4	37.8	***	20.4
Local input producer (feed, seed multiplier, etc.)	7.5	21.9	***	14.4
Did not access inputs	62.3	16.4	***	-45.9
Government program	1.2	15.1	***	13.9
Agro-dealer/input supplier farther than 5 km	6.6	14.8	***	8.2
Other	4.7	10.4	***	5.7

In the qualitative ranking exercise, participants ranked "Increasing access to agricultural inputs" in the upper half of effective interventions. Most participants said that access to improved seeds and to pesticides has improved, though some complained that seeds were not available on time. WE-RISE project management acknowledged that the project had some difficulty in accessing sufficient supplies of high quality seed from its main source, a national research institute. Partly in response to this, WE-RISE worked with local farmers to establish seed multiplication operations. Seed multiplication efforts are in their initial stages and are expected to expand, though it has been a challenge to find farmers who can meet the criteria to get certification.

Figure 8: Sources of agricultural inputs for WE-RISE female farmers



3.7.6 Women's Access to Output Markets

Through the development of clusters and networks of producer groups, CARE WE-RISE aims to not only improve purchasing for poor women farmers, but also to improve their marketing and negotiation power.

At endline 61% of WE-RISE participants are accessing an output market (outside of the local market) to sell their agricultural production. This is an increase of 39 percentage points over the baseline, when only 22% of participants accessed an output market.

Table 29: Women's access to output markets

Indicator	Point Estimate BL	Point Estimate EL	sig	Change BL-EL	Sample Size BL	Sample Size EL
OC 1.10: % women accessing output markets to sell agricultural production over the last 12 months	22.0	61.3	***	39.3	574	608

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

The majority of women continue to sell individually in the local market (40.7% BL to 43.8% EL). The percent of women selling in bulk through producer groups has risen greatly (2.1% BL to 27.5 % EL) while the number of women selling to middlemen (usually at a distinct price disadvantage) has declined by 7.4%. Project staff related that group marketing has been a challenge in a few villages due to trust issues; people were not sure that they will be paid for the correct amount that they contribute to the group marketing scheme and so prefer to sell individually to buyers at a lower price. However, now 15 villages are engaged in group marketing and the project plans to organise visits to villages that have successfully implemented group marketing to address the trust issues. **Error! Reference source not found.** displays results for reported sales points where women have sold at least a portion of their production. **Error! Reference source not found.** shows the data in graph form.

The project design envisioned that many of the marketing activities would be done in the villages and planned to support this through the formation of Market Research Committees composed of project participants. However, program managers state that the amount of time needed to develop MRCs was underestimated and did not begin to develop MRCs until Year Three. Consequently, many MRCs are inexperienced and still need support and direction. The MRCs have received mixed reviews from project participants; some MRCs are viewed as stronger and more effective at identifying buyers than others. The majority of focus group respondents feel that their market committees are weak and are determined to improve them; in the meantime they feel it is necessary to sell on their own.

According to project management, CARE determined that it would not have sufficient time to build the capacity of marketing committees, and so engaged with a local business – Private Agriculture Support Service or PASS – that works with entrepreneurs in agriculture. PASS works to ensure that farmers are familiar with the financial requirements of formal lending institutions, and provides advice and support to farmers when they need to access financial institutions. WE-RISE aims to link PASS and farmers. Marketing committees received mixed reviews from project participants; some marketing committees are viewed as stronger and more effective at identifying buyers than others. The majority of focus group respondents felt that their market committees are weak and are determined to improve them; in the meantime they feel it is necessary to sell on their own.

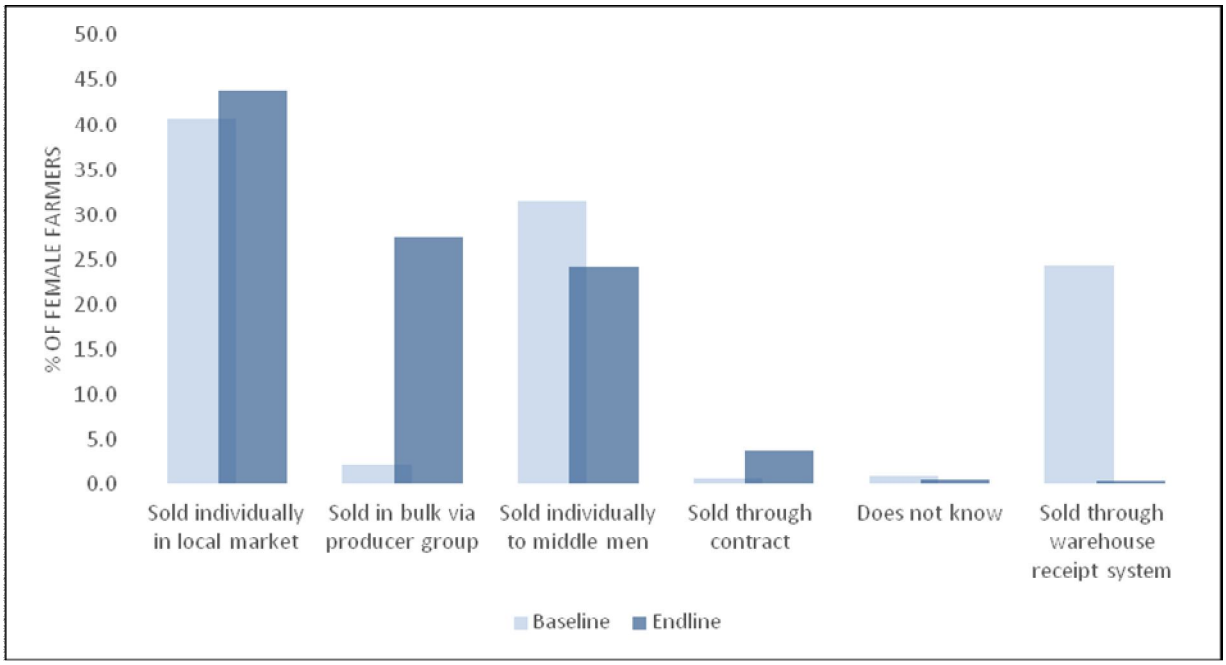
In addition, CARE is working with the Cooperative Officer from the government Cooperative Department in each district to work with MRCs to improve access to information on demand, buyers, and prices. As part of this process, WE-RISE has formed an MRC Association (MRCA) in each ward (there are four MRCs in each ward) and registered the MRCAs with the Cooperative Department. This will make it easier for MRCs to approach a buyer as it can show an official government registration number and can open a bank account.

Sales through the warehouse receipt system have dropped dramatically. Women complained that under this system they had no assurance of selling their crop and were cheated on the weight of their sale. That situation has improved as the MRCs are now identifying buyers, enabling women to sell their products at a higher price.

Table 30: Reported source of sale for agricultural products (women)

Indicator	Point Estimate BL	Point Estimate EL	sig	% Change BL-EL
Sources of sale (% of women sellers)				
Sold individually in local market	61.9	73.4	***	11.5
Sold in bulk via farmer's/producer group	2.8	45.1	***	42.3
Sold individually to middle men	47.4	39.6	**	-7.8
Sold through contract with formal sector buyer	1.2	5.3	***	4.1
Does not know	1.6	0.6		
Sold through warehouse receipt system (Cashew nuts)	32.0	0.6	***	-31.4
N	*247*	*488*		

Figure 9: Reported source of sale for agricultural products (women)



3.7.7 Shocks and Adaptation

Table 31: Shocks shows **that the number of shocks that households experienced in the five years prior to the interview is nearly twice as high at endline as at baseline** (3.1 versus 1.8.); the number of shocks experienced is slightly greater, and has increased more, for female-headed households (3.5) than for male-headed households (3.0) at endline. All types of shocks have been experienced by more households since baseline.

There has been a dramatic increase in the percentage of households experiencing the four most common shocks. These are: decreased or cut off regular remittances (an increase of 49.1 percentage points), epidemic disease (increased 32.4 percentage points), major drought (22.1 percentage point increase), or chronic illness or severe accident of household member (18.1 percentage point increase). A "sudden or dramatic increase in food prices" has declined by 11 percentage points but still affects nearly half of those interviewed (48.8%). The reported increase in both the number and percent of shocks experienced by households at endline is also picked up by the survey in the much higher CSI value at endline.

Table 31: Shocks

Indicator	Point Estimate BL	Point Estimate EL		Sample Size BL	Sample Size EL
Number of shocks experienced per household over 5 years					
All households	1.8	3.1	***	600	609
Female HHHs	2.0	3.5	***	160	185
Male HHHs	1.7	3.0	***	440	424
Percentage of Households to experience each shock in past 5 years:					
Major drought	37.7	59.8	***	609	609
Epidemic disease (crop, livestock, human)	21.8	54.2	***	609	609
Decreased or cut off regular remittances	3.3	52.4	***	609	609
Sudden or dramatic increase in food prices	59.5	48.8	***	609	609
Chronic illness or severe accident of HH member	14.7	32.8	***	609	609
Death of HH income earning members	13.0	16.3		609	609
Divorce or abandonment	15.0	15.9		609	609
Theft	5.3	14.4	***	609	609
Failure or bankruptcy of business	5.2	10.0	***	609	609
Major conflicts	2.7	4.9	**	609	609
Issues with division of father's property	1.8	3.8	**	609	609
Loss of a regular job of a HH member	0.8	1.0		609	609

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

Among households who had experienced at least one shock, endline values were high (83%) and double the baseline value (43.6%) for households who reported using one or more adaptive strategy to protect themselves from the impact of a similar future shock (Table 32). Female-headed households show a slightly lower tendency to use adaptation strategies. This may be due to labour and time constraints in female-headed households, since the most common adaptation strategies (Table 33) require additional amounts of both.

Table 32: Adaptation to shock

Indicator	Point Estimate BL	Point Estimate EL		Sample Size BL	Sample Size EL
IM 1.5 % households using adaptation strategies to reduce the impact of future shocks					
All households	43.6	87.6	***	466	588
Female HHHs	41.4	84.4	***	128	180
Male HHHs	44.4	89.0	***	338	408

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

It is important to note that **twice as many WE-RISE households are using adaptation strategies at endline**. This demonstrates that households are developing greater resilience that will help them to cope with future shocks. Three strategies stand out when looking at baseline and endline values (Table 33). Households at endline are diversifying their income generating activities, which has been shown in

many areas to be one of the most effective ways to reduce risk. Over 40% of households are investing in savings, more than double than were at baseline. Households are three times more likely to use drought tolerant or early maturing crops compared to three years ago (39.9% EL versus 13.9% BL).

Notably, the percent of households that did "nothing" to reduce risk has declined from 73.6% to 23.5%. This represents a major change in attitudes and skills from baseline, where focus groups stated that their communities did virtually nothing to mitigate shocks including frequent and expected shocks such as annual fires.

Table 33: Adaptation strategies to reduce impact of future shocks, by sex of HHH

Indicator	All HHs			Female HHHs			Male HHHs		
	BL	EL		BL	EL		BL	EL	
Adaption Strategies used (% of HHs):									
Diversified income generating activities	14.8	61.7	***	11.7	58.9	***	16.0	63.0	***
Invested in savings	21.9	40.6	***	21.1	37.8	***	22.2	41.9	***
Use of drought tolerant crops	13.9	38.9	***	14.8	40.0	***	13.6	38.5	***
Nothing	73.6	23.5	***	78.1	27.8	***	71.9	21.6	***
Purchased additional livestock	4.7	21.4	***	3.9	16.7	***	5.0	23.5	***
Accessed additional land	13.5	10.0	**	10.2	11.7		14.8	9.3	**
Other	9.0	1.5	***	9.4	2.8	**	8.9	1.0	***
Invested in irrigation infrastructure	0.9	1.2		1.6	1.1		0.6	1.2	
N	*466*	*588*		*128*	*180*		*338*	*408*	

Statistically different from baseline at the 10% (*), 5% (**) or 1%(***) levels.

3.8 Outcome 2 – Enabling institutional environment

"Change Outcome 2: Formal and informal institutions are more responsive to women's priorities and accountable to upholding their rights"

A key focus of WE-RISE Change Outcome 2 is to improve the linkages between service providers (private sector, institutions, and government, including the police on GBV) and women farmers. Additionally, WE-RISE aims to develop the capacity of local institutions to promote democratic representative processes, increase awareness of women's rights and inclusion of women into leadership positions, support land rights for women, and to support communities to conduct community review meetings and develop links with non-governmental organizations (NGOs) and local Civil Society Organizations (CSOs) for advocacy objectives.

This section discusses the project results in relation to the indicators for Outcome 2. Table 4 summarizes the baseline to endline progress for all impact indicators. A detailed discussion of quantitative and qualitative findings for each indicator is presented under section 3.8 below.

Table 34: Outcome 2 Summary of Baseline to Endline indicator achievement

Outcome 2: Formal and informal local-level institutions are more responsive to women's priorities and accountable to upholding their rights.					
Outcome Indicators	**Baseline**	**Endline**	**sig**	**Sample size**	
OC 2.1 % women with access to agricultural extension services over last 12 months	32.8	78.5	***	609	609
OC 2.2 % women accessing agricultural financial services in last 12 months	88.8	99.2	***	609	609
OC 2.3 % women reporting satisfaction with agricultural extension services	74.5	62.4	***	208	481
OC 2.4 % women participating in formal and informal groups	95.7	96.9		602	609
OC 2.5 % women holding leadership positions in formal and informal groups	39.4	45.8	**	574	590
OC 2.6 % **female** respondents confident speaking in public about gender and other community issues at the local level	60.8	60.3		602	609
OC 2.6 % **male** respondents confident speaking in public about gender and other community issues at the local level	91.3	91.8		183	291
Yellow denotes where households have become worse off by endline					

To determine if change has taken place since baseline in any of these areas, the surveys explored women's access to and satisfaction with agricultural extension services, women's access to financial services, women's participation and leadership in groups(formal and informal); and women's self-confidence in public speaking.[12]

3.8.1 Women's Access to Agricultural Extension Services

The project used Farmers Producer groups as the source for selecting community-based agents, known as paraprofessionals, for training on topics such as agronomy, extension skills, post-harvest loss management, nutrition, and gender equity advocacy, and then helped strengthen linkages between the paraprofessionals, village officials, local extension agents and district-level structures.

WE-RISE participants report a dramatic increase in the percent of women who have met with an agricultural extension worker in the previous 12 months. The majority of female farmers (78.5%) have met with an extension agent, whereas at baseline four years earlier only 32.8% had access to agricultural extension services (Table 35). The majority of women reported being satisfied with the services; however, while access increased, satisfaction declined somewhat by 12.1 percentage points. This could be due to increased demand on a limited number of agriculture extension agents.

[12] The causal relationship between activities designed for Outcome 2 and the anticipated outcomes is weak in some cases—for example, activities that would logically lead to increased access to and satisfaction with extension are included under Outcome 1, rather than Outcome 2. This is simply a matter of flawed causal logic in the M&E system rather than poor overall design.

Table 35: Women's access to productive resources

Indicator	Point Estimate BL	Point Estimate EL		Sample Size BL	Sample Size EL
OC 2.1: % women with access to agricultural extension services in last 12 months	32.8	78.5	***	609	609
OC 2.3: % women reporting satisfaction with agricultural extension services	74.5	62.4	***	208	481

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

Qualitative feedback from focus groups was quite positive about the training and services received from paraprofessionals, who in turn receive their training from the project and government extension agents.

Female members say that paraprofessionals share information and new skills, and that members are learning all the time. Participant feedback on paraprofessionals and government extension agents was very positive. Farmers report that extension agents support each other, work together and deliver information to groups on time. Agents are ready to provide any kind of support when farmers face problems and visit farms several times a month. Moreover, when paraprofessionals attend seminars, they immediately share the information when they return; sometimes they call farmers for a meeting or they visit farmers to share information.

> "*The changes came after we received education from CARE. In the past four years we had agriculture officers, but we never used them and we did not even bother to ask them questions regarding agriculture, since we did not know their responsibilities. I think even they did not know their responsibilities.*" – Women's FGD, Lindi district

> *"I was very desperate this year; my sesames were attacked with a kind of virus which I did not know. I called the agriculture officer; she took the sample and sent it to the Naliendele centre of agriculture for examination. I did not pay her and she did it for free. Then she told me to not continue with that farm because has been attacked with bad viruses, so to continue it will destroy other products, so I left to cultivate another place."* – Female FGD member, Mtwara district

There were also reports that indicated that farmers felt that some agents were making a profit on the seed they were selling to farmers, or were not timely or reliable. The former may be due to a misunderstanding among farmers. During the first two years, project participants received seed from WE-RISE as a means of helping the farmers to learn from the FFBS plots. Some paraprofessionals and extension officers legitimately sell seeds to farmers, so some farmers may think that they are still entitled to free seeds from the project. This may explain some of the decrease in satisfaction despite the increased contact.

From the perspective of the Ward Extension Officers, the WEOs interviewed about WE-RISE were quite positive as to its benefits. One WEO in Lindi District commented that when he arrived in 2010,

production was low. Extension officers did not visit and people felt that no one cared about them. This lack of attention left farmers and not eager to learn new methods. Once the WEO was able to make frequent visits (the project provided him with a motorcycle) this attitude changed. Under the project, farmers are learning improved agricultural methods and are increasing production. He also appreciates that, since WE-RISE began, it is much easier to get information and data due to the presence of the paraprofessionals, and he can call the paraprofessionals when he needs assistance.

FGDs with participants discussed how some non-project participants visit their farms and imitate what WE-RISE members are doing on their own farms, indicating that there are spill-over benefits to people outside of the project.

3.8.2 Women's Access to Financial Services[13]

Control over loans is defined as solely determining to take out the loan *and* solely determining how the borrowed capital was used. Table 36 suggests that there has been little change in their access to and control over loans used for income-generating activities (IGA) since 2012; however since the results are not statistically significant no conclusions can be drawn. The data suggests that access to and control over loans among female-headed households remains strong. In contrast, access to and control over loans for women in male-headed households is quite low and has declined since baseline (19.9% BL versus 14% EL).

Data on women's use of loan capital at endline helps explain the lack of change in overall access to and control of loans (**Error! Reference source not found.**). At baseline, loans were most commonly used for business capital, including IGAs. This has fallen by half (80% BL to 43% EL) and is now the fourth most common use of loans. A higher percentage of households are using loans to meet immediate basic needs, including to buy food (42.6%) agricultural inputs/seed, and to meet medical expenses. This prioritization of loan capital is in line with the reported increase in the number of shocks and the percentage of households experiencing shocks, and the increase in the CSI. Since people are using their savings to meet immediate household needs such as emergencies, food, and medicine, they are also less likely to take out new loans given the current stress. It should be noted, however, that not all households seem to be equally affected, as a sizable proportion of households continue to take out loans to purchase agricultural inputs (50%) and for business capital (43%).

Table 36: Access to and control over loans for IGA

Indicator	Point Estimate BL	Point Estimate EL		Sample Size BL	Sample Size EL
OC 1.4: % women with access to and control over loans for IGA (of women to take loan or want to take a loan)					
All households	26.8	26.8		366	478
Female HHHs	50.0	54.7		84	150
Male HHHs	19.9	14.0	*	282	328

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

[13] Per the M&E framework, women's access to and control over loans used for income-generating activities (IGA) falls under Outcome 1. The evaluation team believes it makes more sense to discuss the findings for this outcome indicator here, amidst other findings related to access to services.

Table 37: Women's use of loans

Indicator	Point Estimate BL	EL	sig	% change BL-EL
Loan use (% of HHs):				
To buy food	5.1	34.4	***	29.3
Purchase agricultural inputs/seed	36.7	50.0	*	13.3
For medical expenses	5.1	28.1	***	22.6
Business capital (IGA, etc.)	79.6	43.0	***	-36.6
Pay for school expenses	6.1	14.8	**	8.7
Housing	2.0	15.6	***	13.6
Other	1.0	7.0	*	6.0
Purchase/lease of land for agriculture	4.1	13.3	**	9.2
To purchase livestock	2.0	10.2	**	8.2
Clothing	1.0	5.5	*	4.5
To repay other loan	0.0	0.8		
Furniture/utensils	1.0	1.6		
Funeral expenses	0.0	0.0		
Wedding	1.0	0.0		
N	*98*			

The majority of female farmers had good access to agricultural financial services at baseline (88.8%). That access has continued to expand so that **virtually all WE-RISE project participants (99.2%) are able to obtain agricultural loans and have savings** over the 12 months preceding the survey (Table 38).

Table 38: Women's access to agricultural financial services

Indicator	Point Estimate BL	EL	sig	Sample Size BL	EL
OC 2.2: % women accessing agricultural financial services (loans, savings, crop insurance) in last 12 months	88.8	99.2	***	609	609

Statistically different from baseline at the 10% (*), 5% (**) or 1%(***) levels.

3.8.3 Women's Participation in Formal and Informal Groups

To understand change to women's participation and leader ship in formal and informal groups, the surveys first determined whether 10 different types of groups existed in the community. If groups existed, women were asked about their active participation, reasons for not participating, amount of decision-making input they contribute, and whether they held a leadership position. This section presents the results.

Nearly all of the women surveyed are active members of at least one formal or informal group in their community, regardless of the gender of the household head. **Women's leadership of those groups has increased somewhat since baseline, especially for women in female-headed households (32.4% BL to 48% EL) while women in male-headed households gained only three percentage points.**

Table 39: Women's participation and leadership in groups

Indicator	Point Estimate BL	Point Estimate EL		Sample Size BL	Sample Size EL
OC 2.4: % women participating in formal and informal groups					
All households	95.7	96.9		602	609
Female HHHs	93.7	96.8		158	185
Male HHHs	96.4	96.9		444	424
OC 2.5: % women holding leadership positions in formal and informal groups (of active members)					
All households	39.4	45.8	**	574	590
Female HHHs	32.4	48.0	***	148	179
Male HHHs	41.8	44.8		426	411

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

Of the groups that women belong to, membership in credit groups and producer groups includes approximately three-quarters of women (77.3% and 70.9% respectively). FGDs with female members report that leadership positions are occupied mostly by women and a few men. Men may be chairpersons and secretaries, but are not entrusted with treasurer and key-keeping positions.

> [The collectives] "have helped to empower women in leadership positions. Before that, women were so reluctant to take the leadership position at any place. Since they hold high positions, women can make decisions and are being listened to. This empowerment has been very fruitful, because other women are now contesting in political parties at ward levels. – Women's FGD, Mtwara district

Although there is no statistical difference in the baseline to endline results, it is to be expected that participation in these groups is high since the WE-RISE project was based on VSLA group membership. Since all WE-RISE participants should also be VSLA group members, there appears to have been some drop-off in membership by endline. In the qualitative interviews, some FGDs acknowledged that membership in the collectives decreased because some women were not active in their fields and some were prohibited by their husbands from continued participation.

In the ranking exercise, women cited the VSLA's open membership as a benefit, saying that anyone can join, though the FGDs clarified that people of unsound mind, those who behave badly (i.e., thieves) or are lazy, and people they think cannot repay loans (including the elderly) are not allowed to join. In some communities it has been necessary for newly interested people to form new groups because an existing group has reached its maximum number of members.

Religious organizations, local government, and mutual help or insurance groups are the next most popular groups for women. About one in five women belong to a trade, business, or cooperatives association (19.2%) but this is a large increase from the baseline value of 4.2% and indicates progress in connecting women with private marketing and business organizations.

Table 40: Women's participation in groups

Indicator	Point Estimate BL	Point Estimate EL	sig
Percentage of women who is an active member in each group type:			
Credit or microfinance group	74.9	77.3	
Agricultural / livestock producer's group	66.6	70.9	
Other women's group	9.8	51.2	***
Religious group	14.3	50.9	***
Local government	35.5	44.3	***
Mutual help or insurance group	12.3	38.6	***
Trade, business, or cooperatives association	4.2	19.2	***
Civic groups or charitable group	12.3	18.2	***
Water users' group	3.5	10.8	***
Forest users' group	1.8	3.9	**
Other non-women's group	4.2	0.2	***
N	*602*	*609*	

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

The data show that women are most likely to hold leadership positions in credit or microfinance groups, though the proportion of women leaders (25.8%) relative to female membership is low, as with other groups. The low female leadership numbers are contradicted by the qualitative discussions, where WE-RISE focus group participants in all communities stated that most leadership positions in collectives are held by women because the majority of group members are women, and that women are more trustworthy, active, hardworking and good at group decision-making. They noted that since the CARE project women have the chance to hold positions in groups; this is a change from the past when the women left these positions to the men and there were no groups to empower women in leadership. Another change in the past four years cited by female WE-RISE members is that men respect women's decisions more, and women are responsible in decision making due to the positions they hold. Moreover, even the contributions of women who are not in leadership positions in the groups are listened to.

While women's participation in local government groups has risen, the percentage of women in leadership positions remains low. This is not surprising, as the acceptance of women in positions of authority traditionally held by men is a gradual process.

Table 41: Women's leadership in groups

Indicator	Point Estimate BL	Point Estimate EL	sig
Percentage of active members who hold a leadership role by group type:			
Agricultural / livestock producer's group	16.0	8.8	***
Water users' group	1.6	0.7	
Forest users' group	0.9	0.8	
Credit or microfinance group	21.4	25.8	*
Mutual help or insurance group	1.7	4.2	**

Trade, business, or cooperatives association	0.2	1.4	**
Civic groups or charitable group	1.6	2.9	
Local government	10.2	10.8	
Religious group	2.6	7.1	***
Other women's group	2.3	10.0	***
Other non-women's group	0.0	0.0	
N	*576*	*590*	

Statistically different from baseline at the 10% (*), 5% (**) or 1%(***) levels.

VSLA participation was cited as one of the most effective activities of WE-RISE in the ranking exercise done by qualitative groups. Women and men credit the VSLA with promoting production and increasing income, as well as loans for small business, and the lack of bias in group membership.

Qualitative endline findings suggest that for the most part women are recognized as capable leaders within their gender-normative positions and within women's groups, but men still dominate in leadership positions outside of those areas. More women are represented on village development committees than before, and are reportedly active contributors, though few as yet are leaders of those committees. There is evidence that female WE-RISE participants are making inroads into traditionally male leadership positions by running for elective office and other prominent positions; in many areas, this is the first time that a woman has stood for a local political office.

3.8.4 Self-confidence in public speaking

Equally important to the achievement of WE-RISE Change Outcome 2 are women's ability and motivation to participate in community affairs and local politics. To better understand women's potential for leadership and influence in the communities where they live, the survey asked men and women about their comfort level in speaking up about three topics and whether they had expressed their opinion in a public meeting (other than VSLA or producer group meetings) any time in the last 12 months. Respondents who responded positively to three of the four questions are considered to have achieved CARE WE-RISE outcome indicator: % respondents confident speaking about gender and other community issues at the local level.

There has been virtually no change from 2012 to 2015 in the percent of survey respondents reporting confidence in expressing opinions in community affairs (Table 42). The majority of men are comfortable in speaking out in the community (91.8%). A large proportion of female respondents are also comfortable expressing their opinions in public for a (60.3%) but nearly 40% are not, and this figure has not changed since baseline. In FGDs, many women acknowledge that they are neither comfortable nor encouraged to speak in community forums. Some women commented that their lack of education made them reluctant to speak up. Cultural norms around men as the head of household who makes all important decisions also likely discourages some women from speaking up, particularly if they have a contradictory view, as this might be perceived by their husbands or by community members as not showing deference to their husbands.

Table 42: Expressing opinions in community affairs

Indicator	Point Estimate BL	Point Estimate EL	Sample Size BL	Sample Size EL
OC 2.6: % respondents confident speaking in public about gender and other community issues at the local level				
Female respondents	60.8	60.3	602	609
Male respondents	91.3	91.8	183	291

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

3.9 Outcome 3 – Gender equitable environment

Change Outcome 3: Cultural and social norms and attitudes better support the individual and collective aspirations and improved opportunities for CFIRW.

The central features of Change Outcome 3 are to use the VSLA as an entry point for women to discuss gender equality issues, and to promote adaptation of cultural-social norms, such that women actively participate in decision-making. This includes the piloting of the Male Championship (motivators) clubs to model exemplary gender roles and support women empowerment efforts in the communities.

To determine if there have been changes to cultural and social norms, the surveys measured women's control of household and agricultural income and expenditures; women's control of household assets; women's decision-making related to health care and reproductive health; % of respondents expressing attitudes that support gender-equitable roles in family life and attitudes that reject gender-based household violence, and finally, women's freedom of mobility.

This section discusses the project results in relation to the indicators for Outcome 3. Table 4 summarizes the baseline to endline progress for all impact indicators. A detailed discussion of quantitative and qualitative findings for each indicator is presented under section 3.9 below.

Table 43: Outcome 2 Summary of Baseline to Endline indicator achievement

Outcome 3: Cultural and social norms and attitudes better support the individual and collective aspirations and improved opportunities for chronically food insecure rural women.					
Outcome Indicators	**Baseline**	**Endline**	**sig**	**Sample**	**size**
OC 3.1 % women with sole or joint control over household income and expenditures	53.8	80.4	***	597	607
Women in female headed-households	88.4	98.4	***	155	184
Women in male-headed households	41.6	72.6	***	442	423
OC 3.2 % women with sole or joint decision-making and control over household assets	54.8	83.7	***	595	609
Women in female headed-households	81.2	96.2	***	154	185
Women in male-headed households	45.6	78.3	***	441	424
OC 3.3 % women reporting sole or joint decision-making over reproductive health decisions (birth control; spacing of children)	91.9	97.4	***	385	417

Women in female headed-households	98.4	100.0		61	69
Women in male-headed households	90.7	96.8	***	324	348
OC 3.4 % women making sole or joint decisions about health care	85.2	94.6	***	583	597
Women in female headed-households	96.0	98.3		151	180
Women in male-headed households	81.5	93.0	***	432	417
OC 3.5 % **female** respondents expressing attitudes that support gender-equitable roles in family life	24.4	34.0	***	602	609
OC 3.5 % **male** respondents expressing attitudes that support gender-equitable roles in family life	16.1	34.0	***	186	291
OC 3.6 % **female** respondents expressing attitudes that reject gender-based household violence	33.6	83.7	***	602	609
OC 3.6 % **male** respondents expressing attitudes that reject gender-based household violence	21.5	87.6	***	186	291
OC 3.7 Women's mobility	37.0	59.1	***	602	609
Women in female headed-households	76.6	88.1	***	158	185
Women in male-headed households	23.0	46.5	***	444	424
Statistically different from baseline at the 10% (*), 5 %(**) or 1 %(***) levels.					
Yellow denotes where households have become worse off at endline.					

3.9.1 Women's Control of Income, Expenditure and Asset Decisions

Women's control of assets (both household and agricultural) has expanded, with sizable gains for women in male-headed households. Across all households, the number of women who report decision-making control over household and agricultural assets has increased by more than 26 percentage points. Most of that gain is for women residing in male-headed households - for example, these women have gained 31 percentage points over baseline in control over household income and expenditures. Nearly all women in female-headed households report sole or joint control over household income, expenditures, and assets. **Overall, the data indicate that WE-RISE participants have made significant progress towards gender-equitable decision-making in the household.**

> *"[Before] it can take even a month to touch Tsh 1000/= but now we can manage to have more than Tsh 10,000/= of our own money. We have managed all that, because of CARE project."* - WE-RISE female FGD, Lindi districtWE-RISE female participants, Lindi district

Table 44: Gender-equitable decision-making for income, expenditures, and assets

Indicator	Point Estimate BL	Point Estimate EL	sig	Sample Size BL	Sample Size EL
OC 3.1: % women with sole or joint control over household income and expenditures					
All households	53.8	80.4	***	597	607
Female HHHs	88.4	98.4	***	155	184
Male HHHs	41.6	72.6	***	442	423
OC 3.2: % women with sole or joint decision-making and control over household assets					
All households	54.8	83.7	***	595	609
Female HHHs	81.2	96.2	***	154	185
Male HHHs	45.6	78.3	***	441	424
% women with sole or joint decision-making and control over agricultural assets					
All households	67.6	87.2	***	598	609
Female HHHs	87.7	96.2	***	155	185
Male HHHs	60.5	83.3	***	443	424

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

WE-RISE participants are clear on what makes a woman empowered: "*The empowered women are those who are in groups, they received training on agriculture, they work hard, their products have increased, they can buy new items in the household and they can advise their husband in the household.*" Women stated that they generally retain control over income that they earn, which is where the training provided by WE-RISE is central to increased discussion of decisions, and more joint decision-making in the household, even if the husband retains the final decision-making power. Since increased economic independence of women often precedes other improvements in gender equity, and WE-RISE has increased awareness about women's rights and the need for greater voice in the household, it can be expected that more progress will be made if similar program activities are continued in the area.

> *"At least for us we can sit and advise our husband, because we are aware of our rights compared to non-group members where the majority are voiceless in the community and their household".*
> WE-RISE participants, Lindi district

Qualitative data also indicates that women are making economic progress but that social and cultural changes in gender equity lag behind economic gains. Qualitative FGDs with the majority of female WE-RISE participants interviewed revealed that while women have experienced improvements in the nature of decisions they can make in the household, men still have the final decision-making power over most of the important household decisions. In some communities, women state that due to the project, husband and wives who are members of WE-RISE groups make joint decisions on farming and schooling and that family well-being and family life has improved. However, even they say that a woman cannot decide to travel to another village, go to meetings, or spend the husband's money without the husband's consent. FGDs with male members of the community indicated that some men fear that allowing their wives to earn their own income or to become more mobile will lead them to have affairs with other men.

The women cited religion and a patriarchal culture as the reasons for this, and said that sometimes community members think that a woman uses supernatural powers (i.e., witchcraft) to assert her

influence over a man. It is clear that women still face strong obstacles to greater equity in the home. Some women see men's reluctance to change as a barrier to their empowerment; others cited early marriage and lack of access to education for women as factors that prevent women from becoming empowered. Many women also voiced attitudes that reinforce the culture in their acknowledgement that the man is the head of the household. One FGD described women who have strong influence on decision-making as being of "bad character" and disobeying their husbands. Fear is also an inhibiting factor identified by focus groups; a woman's husband might quarrel with her or even beat her for not asking his permission. These are longstanding and ingrained attitudes among men, women, and institutions, and will take time to change.

Despite their stated lack of decision-making power in the household and community, women who are not involved in the WE-RISE project report that men still make the majority of important decisions, but that attitudes are slowly changing, indicating some spread of WE-RISE messages outside of its direct participants. They also state that women who are relatively well-off due to their own economic activities and don't depend on their husbands have a stronger influence in household decision-making.

3.9.2 Women's Control of Reproductive and Health Care Decisions

In both male- and female-headed households, survey data indicate that **nearly all women are the sole or joint decision maker for health care and family planning decisions**. Women in male-headed households especially have gained more decision-making power over health decisions since 2012, and it can be assumed that there are more joint decisions between wife and husband around health care than previously.

Table 45: Gender-equitable decision-making for health care and reproductive health

	Point Estimate			Sample Size	
Indicator	BL	EL	sig	BL	EL
OC 3.3: % women reporting sole or joint decision-making over reproductive health decisions (family planning; spacing of children)					
All households	91.9	97.4	***	385	417
Female HHHs	98.4	100.0		61	69
Male HHHs	90.7	96.8	***	324	348
OC 3.4: % women making sole or joint decisions about health care					
All households	85.2	94.6	***	583	597
Female HHHs	96.0	98.3		151	180
Male HHHs	81.5	93.0	***	432	417

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

Information from qualitative interviews indicates that joint decision-making is common when it comes to family planning and health care, though in more traditional households (and polygamous households) the man still makes these decisions, sometimes without the input of his wife.

3.9.3 Attitudes about Gender Equality in Family Life

To determine whether there has been any change in men's and women's attitudes toward gender-equality, male and female respondents were asked questions about their attitudes, perceptions, and

practices related to gender roles, household violence,[14] and women's mobility. Respondents were asked whether they agreed or disagreed with four statements that reflect men's and women's roles in family life.

Data in Table 46 shows **limited progress towards views that support gender-equitable roles in family life**. The percentage of women who support such attitudes is as low as that of men, indicating that patriarchal attitudes about family life are held not only by men, but are reinforced by a majority of women in their own views of their role in family life.

> *"In our community a man can assist you even in household chores but you cannot have the power to make decisions, knowing that by doing so you will be controlling him. He can allow woman to participate in the meeting and sometimes even be a leader. But you will remain a decision maker only in groups or community meetings, not in his home."*
>
> WE-RISE female FG, Lindi district

Based on the qualitative interviews, the majority of women have greater awareness of their rights and of the benefits of greater gender equity, and more men are showing more flexibility in allowing their wives to join groups, engage in income-generating activities, and speak at meetings. Many village leaders interviewed also spoke favourably of how WE-RISE has helped to empower women.

WE-RISE participants stated that despite the fact that men are the final decision-makers at home, now more men and women are deciding together. This provides a more nuanced interpretation of the data, where even in households where there is now more labour-sharing and greater shared decision-making, men are still considered the head of household. This also reflects a view common among the women interviewed that a woman dominating household decisions is not desirable or socially acceptable. It is also a sensitive area for men to negotiate, because if they are seen by the community as too supportive of their wives, they are perceived as weak, which can affects their relationships and social status with other members of the community. There is evidence that a deeper understanding is developing among some men and women that women's empowerment does not mean that a woman will dominate the household and disempower the male, but that it opens a path to greater sharing of responsibility for the home and can strengthen, rather than weaken, the relationship between a husband and wife.

Qualitative information shows that there is progression in the attitudes of husbands of WE-RISE members. This reinforces the importance of the WE-RISE approach of working with men as well as women on gender issues. In a FGD with husbands of WE-RISE participants in Mtwara district, the men stated that "*Some women are not empowered because men are jealous, they think that if women are given freedom to engage in business they will develop a relationship with other men."* They also said that men who lack knowledge prevent their wives from joining cooperatives, and that women who are not in collectives or VSLAs cannot be empowered.

There has been a very large change in the number of men or women who reject household-based gender violence. At baseline, only one in five male respondents rejected household violence, and only

[14] Male and female respondents were asked to agree or disagree with two statements: 1) *There are times women deserve to be hit,* and; 2) *a women should tolerate violence in order to maintain stability in the family.* For this study, disagreeing with both qualifies as a rejection of household gender-based violence and serves as the underlying measurement for the outcome indicator.

one-third of female respondents. By the endline, the majority of men and women express attitudes rejecting gender-based violence. In addition to the activities and messages received through WE-RISE, participants in the qualitative interviews say that messages against gender-based violence are quite prevalent and are transmitted through radio, billboards, and other media. Consequently, people recognize that gender-based violence is not acceptable behaviour. This may influence their responses to survey questions and may or may not reflect actual beliefs or behaviour at home, particularly as the lack of support for gender equity in family life supports the traditional patriarchal structure of society.

WE-RISE worked to reduce GBV by providing training in 2014 to District and Ward Police Gender Desks, though training all was a logistical challenge due to the distance between communities. According to project management, CARE's support is to ensure that women understand that reporting GBV is important and that there are channels to report. WE-RISE provided the Police Gender Desk with a hotline for reporting, and equipment to help data collection, Women especially can approach female paraprofessionals to report, and men can approach male paraprofessionals if they need to. Of the female respondents, only women in Mbuo in Mtwara district ranked the sensitization of GBV in collaboration with the Police Gender Desk highly (giving it an 11 out of 12) while other women said they need more training, or that the Police Gender Desk is far and not accessible from their community. Men ranked it higher because it improved collaboration in the household and knowledge on human rights but also noted that the Police Gender Desks are generally far from the community.

Table 46: Attitudes about gender equality in the household

	Point Estimate			Sample Size	
Indicator	BL	EL	sig	BL	EL
OC 3.5: % of respondents expressing attitudes that support gender-equitable roles in family life					
Female respondents	24.4	34.0	***	602	609
Male respondents	16.1	34.0	***	186	291
OC 3.6: % of respondents expressing attitudes that reject household gender-based violence					
Female respondents	33.6	83.7	***	602	609
Male respondents	21.5	87.6	***	186	291

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

3.9.4 Women's Mobility

To understand women's freedom of movement, female VSLA members were asked if they had to ask permission from their spouse or another family member to go to ten different locations. Four responses were possible: 'Yes, always' 'Yes, most often' 'yes, but only now and then', and 'No, never'. Table 47 presents the data as a mean score of women's individual answers.[15] The maximum score is 30. Women with a score of 16 or greater are considered to be mobile.

Mobility has improved to include nearly 60% of WE-RISE households (Table 47). Most of that mobility is enjoyed by female-headed households (88.1%), where mobility is often necessary to survival.

[15] The scores for women's mobility are calculated by taking the mean across women's individual scores. They are calculated using the following categories and score values from 3 (most mobile) to 0 (least mobile): "Never" (3), "Yes, but only now and then "(2), and "most often" (1) and 'always' (0).

Nonetheless, this improvement is important because according to traditional norms, even widows and female-headed households require the permission of a male family member to leave their homes or villages.

The percent of male-headed households where women are mobile has doubled, from 23% to 47% at endline. This is a positive development, as greater freedom of movement among more women opens up more opportunities for marketing, small business and building social capital through participation in group activities and is a major aspect of empowerment. Overall, however, mobility for over half of WE-RISE participants in male-headed households remains a challenge and an area for continued attention by the project.

Qualitative interviews with WE-RISE women indicate that many women still require the permission of their husband to leave the house or the village, including during the day and for seemingly innocuous reasons such as visiting family members or attending religious institutions. Both men's and women's FGDs indicated that this is the cultural norm. Controlling women's mobility is another aspect of men's concern about being seen as in control of their household, and not being perceived as weak by the rest of the community. Interestingly, it was the men's FGDs that reported that some men wish to control their wife's movements because they fear that if she has the freedom to leave the home and community, she will have extramarital affairs. FGDs also indicate that men want to retain control of women due to distrust. There is evidence that WE-RISE activities that support women are also helping to increase trust levels in the household, as men see that women are capable of and willing to contribute more to the household.

> *"There is a big change nowadays, our husband trust us, they give us permission to attend meetings, they give us money to go and buy small items or food in the household, also we make decision together in our family compared to the past where a wife in the family was voiceless, she was there obeying whatever the husband planned and said. All these changes have come because of CARE."* – Women's FGD, Mtwara district

Table 47: Women's mobility

Indicator	Point Estimate BL	Point Estimate EL	sig	Sample Size BL	Sample Size EL
OC 3.7: Women's mobility					
All households	37.0	59.1	***	602	609
Female HHHs	76.6	88.1	***	158	185
Male HHHs	23.0	46.5	***	444	424

Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.

3.9.5 Gender-based Barriers to Group Participation

To better understand changes to gender-based barriers to group participation, the surveys asked women who reported they were not a member of an existing group in their community about the reasons they were not a member. One potential response was that they could not join a group or local forum due to their sex. **At both baseline and endline, virtually no woman considers her sex to be a barrier to group participation.** Gender was not perceived as a barrier at all by female-headed

households, and represents a barrier to less than 2% of women in male-headed households. This is consistent with the high levels of group membership reported by women, and with the high WEI scores for women in "participating in formal and informal groups" and "demonstrating political participation," as well as the range of groups that women report participating in.

Table 48: Barriers to group participation

Indicator	Point Estimate		Sample Size	
	BL	EL	BL	EL
% of women reporting their sex as a barrier to participation in local groups / forums				
All households	1.0	1.2	601	429
Female HHHs	0.6	0.0	158	134
Male HHHs	1.1	1.7	443	295
Statistically different from baseline at the 10% (*), 5% (**) or 1% (***) levels.				

Women's focus group participants in Lindi district enumerated the benefits of being a member of WE-RISE agricultural groups and the VSLA, including saving money generated through agriculture in the VSLA, accessing loans without problems, increasing their incomes, and sending their children to school; some have bought corrugated iron sheets and some households have expanded their land for cultivation. They report that women now have a small amount of money compared to the past when they had no access to money.

"The collectives have been very useful to women, this has been fruitful economically and socially. The interaction among women has increased. They earn money which is different compared to the past. They support each other if there is disaster, funeral, sickness and others. The member will be supported with Tshs. 10,000/= to 20,000/= depending on the group rates. The contribution is from the group money which is called the social funds. From these groups they developed other small groups, which are specifically for ceremonies, if a members is hosting a ceremony the other members will contribute from Tshs. 2000/= per head." – Women's FGD, Mtwara district

4 Project management

WE-RISE is a multifaceted project that seeks to make technical improvements to agricultural production and marketing while it promotes fundamental attitudinal and behaviour change about women's roles and their rights in traditionally conservative, patriarchal societies in southern Tanzania. The project has developed strong partnerships, especially with District Agricultural Departments, and with private partners including the Aga Khan Foundation, , the Paralegal Centre in Mtwara, Naliendele National Agricultural Research Centre (for seed), and with MEDA on cassava seed production

Staffing

WE-RISE has many dedicated and skilled staff, but has suffered from turnover at the project management level. Staff retention, especially in more remote areas like Mtwara and Lindi, is a challenge

for many organizations in Tanzania. CARE staff and local government stakeholders identify management changes as the biggest obstacle to slowing the achievement of project goals. There have been four Program Coordinators between 2012 and 2015, with a fifth Program Coordinator in charge of the project at the end of 2015. The quality of these individual managers has varied greatly, and implementation was further complicated with the departure of many CARE Mtwara staff in October 2014. The frequent change of managers and of management style has been confusing for the team and has affected performance, impeding planning and slowing implementation. At endline, the manager in place at that time was very effective, and was focusing on addressing project goals in a timely and efficient manner. Her management of the project was reviewed positively by staff, partners and government stakeholders. However, she has since departed and a new Project Coordinator is in place.

While WE-RISE has achieved significant gains in many areas despite the changes in management, the lack of planning and direction in its early stages indicates that the project would have achieved much greater success in transforming the economic, social and behavioural conditions of its participants if it had consistent and qualified managers throughout.

Collaboration with project partners

CARE Tanzania included most key actors in WE-RISE in the design stage, including the district agriculture and livestock officers, the Naliendele National Agricultural Research Institute, community representatives, extension officers, the Aga Khan Foundation, and Technoserve. This has helped ensure buy-in and familiarity with the project approach and goals among key stakeholders, and established positive working relationships that have helped the project navigate some of its implementation challenges.

Relations with a key partner, the District Commissioner and the district agricultural staff, are good and WE-RISE has established a strong working relationship with WEOs and district agricultural officials. At endline, the Program Coordinator has worked to ensure timely communication and implementation, which is appreciated by the District Agriculture Department staff. CARE staff experienced some challenges with the department because WE-RISE did not channel its resources through the department, as other projects have done, but both sides report that cooperation has improved as the project has shown results. WE-RISE management felt that it could have made a more deliberate effort to involve government from the beginning; under the current management. CARE has also made efforts to improve communications and to keep government informed of its activities.

Challenges with partners have arisen that were not anticipated during the design stage which also slowed implementation. The main technical partner involved with the design, Technoserve, left the project early due to differences in approach on cost and budget issues. In the project design, it was planned that CARE Tanzania would work with existing VSLA groups (formed by other organisations). Initially, WE-RISE intended to use VSLA groups formed by the Aga Khan Foundation, which would have allowed CARE to focus on its key technical areas. This proved to be a challenge, as according to project staff, some villages had very few groups and since CARE could not form new ones, it was difficult to meet the project targets.

In addition, differences in approach between the two organizations (which did not emerge during the design stage) led CARE to form its own VSLA groups. This slowed implementation of the technical aspects of the project, as CARE had to wait for people to obtain capital from the VSLAs to invest in agricultural inputs. The issues with that Aga Khan Foundation were eventually resolved but CARE has continued to both work with AKF VSLAs and to form other VSLAs, partly due to donor requirements and partly to ensure that the project is reaching its target population of poor female farmers. While program directors think that working with existing groups is a good strategy, implementation would have been easier for CARE Tanzania if it had been able to work with groups that it had already been established be CARE and were fully functional prior to the project.

WE-RISE partnered with the Naliendele Agricultural Research Institute at the beginning of the project to ensure that participants had access to improved high qualityseed, which is in high demand and sometimes short supply. WE-RISE partnered informally with MEDA, which is working directly with cassava seed producers from seed production to marketing. MEDA has trained WEOs working with CARE and provides technical advice on cassava production and marketing to WE-RISE. At the time of the endline, CARE had partnered with Mohamed Enterprises, one of the largest purchasers of local produce, including sesame. Program managers stated that this could have happened earlier, and thus would be more sustainable, if Technoserve had not left the project. An attempt to evolve the Gender and Learning Alliance from a regional to a national level was less successful due to lack of agreement around management and funding responsibilities.

WE-RISE has had some strategic influence on other CARE Tanzania programs, according to program management. In particular, the greater understanding of gender issues in Mtwara and Lindi districts is informing project design in southern Tanzania, as well as the selection of locations and partners.

Exit strategy

WE-RISE activities are in line with the District Agriculture Department's priorities for farmers. The project has good cooperation with government but operated largely independently, and the proposed integration with government, and thus the sustainability of project activities, has not realistically taken local government resources and constraints into account. For example, a key strategy in sustainability is to integrate the community paraprofessionals, who are responsible for organizing and training participants, into the District Agriculture Department. The department is supportive of the idea but says that it currently lacks the financial resources to absorb the paraprofessionals, even though it recognizes the benefits of doing so.

The project design assumed that with increased income, people would be willing to buy the services of the paraprofessionals, but that had not been tested by endline. This requires that paraprofessionals have continuing access to additional training and new knowledge and skills to share with people. Paraprofessionals are valued by community members but it remains to be seen if community support is a viable option. The loss of the paraprofessionals would be a loss to female farmers as government agricultural strategies tend to be gender-blind. Local agricultural officials stated that they appreciate the approach emphasizing women in agriculture, but do not have a lot of capacity to carry it on in their own

programs. Strengthening market links and value-added processing is another strategy that can support CARE's exit and help ensure sustainability.

In short, the project needs a detailed exit strategy that can focus on strengthening existing linkages between participant needs, private sector interests, and government service providers.

5 Conclusions

The CARE Tanzania WE-RISE project has achieved considerable progress towards women's attainment of economic and social empowerment in a highly challenging environment, and within a relatively short period of time in light of the fundamental social changes it seeks to encourage. WE-RISE is helping participants to address these economic, social, and environmental factors, and to effect a gradual transformation of cultural norms, in an integrated way.

WE-RISE is a complex and ambitious undertaking that uses a value chain approach embedded in women's empowerment to overcome economic and social barriers to food security, institutional inclusion, and gender equity in households and communities. It is situated in a remote rural area within a traditional patriarchal society that restricts women's control over productive assets and resources. Farmers, who are mainly women, have only one growing season and limited access to improved agricultural practices, inputs, and markets. The project's difficult operating environment has been further complicated by drought and a large increase in shocks that have hampered production and adversely affected food security and savings. The effect of increased shocks on WE-RISE households is evident in a small decline in dietary diversity and intra-household food access, and a large increase in the CSI.

Despite the increasing number and frequency of shocks, over the course of four years, WE-RISE participants have greatly improved their household income from all sources. Women have greater access to income and services and have expanded their control over productive assets and resources. Per capita monthly household income has increased and per capita monthly household expenditures have doubled. Households have diversified their income sources and are more resilient to shocks.

WE-RISE is making significant contributions to women's empowerment within the domains of resources, income, and autonomy, and to some degree within the production domain. Women show great progress in expressing self-confidence in the leadership and community domain. This has yet to translate into being comfortable expressing opinions in community gatherings for a sizeable minority of women, but as women gain more status and confidence within their own households and organisations they are likely to feel greater confidence to engage in the public sphere.

Female participants of WE-RISE, their husbands, community leaders, government extension agents, and other stakeholders are all strongly supportive of the project's goals and very positive about its role in improving the well-being of participants and their households.

WE-RISE is overall a valuable concept and a noteworthy project. Its achievements are validated by in-depth qualitative discussions with female and male participants who confirmed that their households are financially better off and are sharing responsibilities and decision-making after participating in WE-RISE activities. This is particularly true for women, as they have gained greater control over their own resources and production and are contributing income to their households. This in turn has increased their husband's respect, women's status within the household, and supported a shift to shared decision-making and greater harmony in the home. Had the project retained consistent and high quality management and staff throughout its life, it would have made even greater strides towards transforming women's lives and their roles in the community.

Change Outcome 1 - Increased Productivity, Resources, and Resilience

Under Outcome One, WE-RISE participants in Tanzania have increased their agency; that is, their skills, knowledge, resources, and confidence. As noted, women have made significant gains in increasing household productive assets and resources, and exercising control over these, and are more resilient to shocks than in the past. WE-RISE participants have achieved measurable improvements in the production of sesame as a cash crop, in access to agricultural inputs and output markets, and in resilience.

These improvements are quite positive given the increase in shocks and the use of negative coping strategies by two-thirds of households at endline. Despite the shocks, WE-RISE participants have made some notable gains. A majority of participants have adopted value chain practices and half of female farmers are using improved agricultural practices. Consequently, women's total yield in sesame has increased along with their agricultural income, though probably not as much as it would have under more normal climatic conditions. There has been a modest expansion in the number of different crops grown. This is in line with the project design which has emphasised improved varieties of crops already cultivated by women. However, WE-RISE would benefit from addressing the expansion of value chains for women, through diversified crops and livestock, in order to diversify incomes and improve nutrition. Along with expanded value chains, WE-RISE should closely monitor the processing facilities and seed multiplication units it has established to ensure that these value-added capacities are embedded in the communities.

The resilience of WE-RISE households has increased significantly. Nearly three-quarters of households have diversified their livelihoods to encompass three or more different income sources since the baseline, thereby strengthening their ability to withstand and recover from shocks and stresses.

Ownership of agricultural land has increased by a comparatively large margin for female and male-headed households alike. Participants attribute this expansion to the increased economic power among female VSLA members, who are using their increased income to purchase land, and to heightened awareness of women's rights to land, which has been especially important to women's ability to get their fair share of land in divorce cases.

There is a small increase in households that have developed non-agricultural income streams, mainly among female-headed households. In 2014, WE-RISE began to provide training and support to women to establish small businesses, which has generated much demand for training from other WE-RISE

communities. WE-RISE project management noted that a fuller understanding of what women do in the off-season for income is necessary to ensure that future training is well-targeted.

Access to and control over loans by women remains low. This correlates with the shift in savings from investment to emergency needs, and from VSLAs to homes, attributable to the drought and other shocks that were affecting households at endline.

Access to markets has improved greatly, introducing 61% of project participants to new and more profitable outlets through which to sell their production. However, marketing efforts requires much greater development to encompass the nearly 40% of women who are not yet connected to better markets if production gains by participants are to be sustained. WE-RISE future efforts should focus on ensuring reliable and profitable markets for producers.

Change Outcome 2 – Enabling institutional environment

There is evidence that WE-RISE is facilitating a process whereby formal and informal institutions are becoming more responsive to women's priorities and accountable to upholding their rights.

Participation in and leadership of VSLA groups is one of the most important means by which women are slowly altering perceptions of women's capabilities and engendering respect. WE-RISE members state that, as a result of holding office in a successful organisation, men are paying more attention to women's decisions. Moreover, even the contributions of women who are in VSLAs but not in leadership positions in the groups are listened to. More women are represented on village development committees than before, and are active contributors, though few as yet are leaders of those committees. A few women have campaigned for public office, making inroads into traditionally male leadership positions and marking the first time women have contested in elections in the area.

In terms of formal institutions, government agricultural extension services have become much more engaged with and responsive to female farmers than previously. This positive engagement reinforces the feeling of extension agents that their efforts are valued and worthwhile, which will help to gradually shift the institutional focus from an acknowledged "gender-blind" approach to one that is both more knowledgeable about and responsive to the particular challenges faced by female farmers. The engagement with extension services is also development women's confidence in their skills and their ability to work with agents to solve problems.

While qualitative discussions reveal that although women are recognized as capable leaders within women's groups, men still dominate in leadership positions outside of those areas. Institutional change, and a change in the underlying attitudes that shape institutions and their responses, is admittedly a slow, long-term process. The VSLAs are providing an entry point for women to show their leadership capabilities and pursue greater engagement in community affairs, an action which will eventually alter institutions and their relationships with women.

Change Outcome 3 – Gender equitable environment

WE-RISE participants have achieved significant gains in women's empowerment across a number of areas including gender-equitable decision-making in the household, control over income and expenditures, and access to productive resources.

The majority of women have greater awareness of their rights and of the benefits of greater gender equity, and more men are showing more flexibility in allowing their wives to join groups, engage in income-generating activities, and speak at meetings. However, it is clear that many women still face strong obstacles to greater equity in the home. While more joint decision-making is taking place at home, for the most part men still have the final decision-making power. The majority of women cannot travel, attend meetings, or spend the husband's money without his consent. To some extent, this control is entangled with cultural expectations about men's role as head of household and community perceptions that a man who is too supportive of his wife is seen as weak, which can affect his relationships within the community. This also reflects a view common among women that a woman dominating household decisions is not desirable or socially acceptable. It is a sensitive area for both men and women to negotiate. This is also where WE-RISE's inclusion of men in gender sensitisation activities is a real strength of the project; by adopting an inclusive approach men can appreciate that women's empowerment benefits them not merely financially but through a stronger partnership and greater harmony in the home.

Women's economic progress is outpacing social and cultural changes in gender equity. Fortunately, women generally retain control over income that they earn. Increased economic independence of women often precedes other improvements in gender equity, and WE-RISE has increased awareness about women's rights and the need for greater voice in the household. Thus, it can be expected that more social progress will be made if WE-RISE project activities continue or if the same approach is applied in a similar project.

Discussions with husbands of WE-RISE members show that there is progression in their attitudes about men's and women's respective roles in the household. The majority of men and women reject gender-based violence. There is evidence that a deeper understanding is developing among some men and women that women's empowerment does not mean that a woman will dominate the household and disempower the male, but that it opens a path to greater sharing of responsibility for the home and can strengthen, rather than weaken, the relationship between a husband and wife.

These gains in empowerment are impressive as they have been achieved in a very short time frame. What remains to be seen is if the changes in behaviour, systems and policies can take hold to the extent that they bring about the fundamental change that the project envisions. WE-RISE activities should continue to focus attention on women's empowerment and gender equality to promote continued change in cultural norms and ensure that women have shared decision-making power over resources along with economic progress.

Annex 1: WE-RISE Global M&E Framework

	WE-RISE MONITORING AND EVALUATION FRAMEWORK (PROGRAM LEVEL)					
	Narrative Logic	**Indicators**	**Sources of Information**	**Frequency of reporting**	**Who to collect/analyse data**	**WE-RISE Global Indicators**
	ACCES OBJECTIVE ONE: Marginalised People have sustainable access to the services they require					

	WE-RISE MONITORING AND EVALUATION FRAMEWORK (PROGRAM LEVEL)					
	Narrative Logic	**Indicators**	**Sources of Information**	**Frequency of reporting**	**Who to collect/analyse data**	**WE-RISE Global Indicators**
IMPACT (sustainable changes in conditions)	**WE-RISE IMPACT** Improved Food Security, Income & Resilience for Chronically Food Insecure Rural Women (CFIRW) through their social and economic empowerment	• % change in months of food insecurity • % change in mean HH dietary diversity scores • % change in mean women's dietary diversity scores • % of HH with non-agricultural income sources • % of HH with three or more different income sources • % increase in HH income • % of HH with increased incomes • % HH engaged in savings and credit groups • % of HH with savings • % average increase in savings for HH • % change in average HH asset index	• Baseline data and analysis, including FGDs, KII, HH surveys • End-line data and analysis, including FGDs, KII, HH surveys • Annual cohort assessments • Routine project monitoring and progress reports, with output level data provided as markers for progress on higher level program indicators • Relevant government and market reports • Annual reflection and learning workshops	• Baseline in Year 1 • Quarterly and annual progress reports • Annual cohorts assessments • End-line and final evaluation – 6 months before the project end	• An independent contracted consultancy (TANGO) and local firm working with the WE-RISE Program • Program Managers & Field staff; • LNGO partner staff • Local government officers	• Mean household diet diversity score • Mean women's intra-household food access • Coping strategies index • Per capita monthly household income (farm and non-farm) • % of HH with three or more different income sources • Per capita monthly household expenditures • % households with savings • Mean asset index • Women's empowerment index

	WE-RISE MONITORING AND EVALUATION FRAMEWORK (PROGRAM LEVEL)					
	Narrative Logic	**Indicators**	**Sources of Information**	**Frequency of reporting**	**Who to collect/analyse data**	**WE-RISE Global Indicators**
EFFECT (Responses of CFIRW to project activities)	**WE-RISE CHANGE OUTCOME 1** CFIRW have increased household productive assets & resources and control over these; and are more resilient to climate shocks	• % change in crop yield /unit labour achieved by CFIRW for crops supported by WE-RISE • % change in crop yield/unit land achieved by CFIRW for crops supported by WE-RISE • # and type of income sources • # and type of crops grown • % of CFIRW adopting improved conservation agricultural practices in the most recent agricultural cycle • # of farmers groups (mixed and women) reporting increased capacity in technical/agricultural conservation skills • % of CFIRW adopting improved storage practices • % of CFIRW using improved livestock practices in most recent agricultural cycle • % decrease HH adopting irreversible coping strategies during food shortages & external shocks	• Baseline data and analysis, including FGDs, KII, HH surveys • End-line data and analysis, including FGDs, KII, HH surveys • Annual cohort assessments • Routine project monitoring and progress reports, with output level data provided as markers for progress on higher level program indicators • Annual reflection and learning workshops • District Agricultural Records • VSLA records	• Baseline in Year 1 • Quarterly and annual progress reports • Annual cohorts assessments • End-line and final evaluation – 6 months before the project end	• An independent contracted consultancy (TANGO) and local firm working with the WE-RISE Program • Program Managers & Field staff; • LNGO partner staff • Local government officers	• Net income of women from agricultural production and/or related processing activities • Agricultural yield in crops supported by WE-RISE • Number of different crops grown • % women accessing output markets to sell agricultural production over the last 12 months • % women accessing agricultural inputs (seeds, fertilizers, etc.) over the last 12 months • % women with access to and control over loans for IGA • % women adopting minimum number of improved agricultural practices • % women adopting improved storage practices • % women adopting minimum number of improved livestock practices • % women adopting

	WE-RISE MONITORING AND EVALUATION FRAMEWORK (PROGRAM LEVEL)					
	Narrative Logic	**Indicators**	**Sources of Information**	**Frequency of reporting**	**Who to collect/analyse data**	**WE-RISE Global Indicators**
	WE-RISE CHANGE OUTCOME 2 Formal & informal local-level institutions are more responsive to women's priorities & accountable to upholding their rights.	• % Men and women reporting women's meaningful participation in the public sphere (meaningful will be defined by the women themselves during the baseline FGDs – this is a perception-based indicator). • % Men and women reporting women's ability to effectively control productive assets (perception-based indicator). • % women with access to agricultural extension services in most recent agricultural cycle • % women accessing agricultural financial services (loans, savings, crop insurance) in most recent agricultural cycle • % women satisfied with selected list of services (e.g., agricultural, health, local government) • % increase in women's representation in formal and informal institutions • % women holding leadership positions with decision-making power in membership groups and community-level institutions • % group members with demonstrated understanding of the benefits of group formation • % women and men farmers at local level comfortable and confident speaking about women's rights • % respondents sensitized to women's rights • % village/district budgets, policies, customary bylaws incorporating women's strategic gender needs and gender equality	• Baseline data and analysis, including FGDs, KII, HH surveys • End-line data and analysis, including FGDs, KII, HH surveys • Annual cohort assessments • Routine project monitoring and progress reports, with output level data provided as markers for progress on higher level program indicators • Annual reflection and learning workshops • District Agricultural Records • VSLA records	• Baseline in Year 1 • Quarterly and annual progress reports • MTR • Annual cohorts assessments • End-line and final evaluation – 6 months before the project end	• An independent contracted consultancy (TANGO) and local firm working with the WE-RISE Program • Program Managers & Field staff; • LNGO partner staff • Local government officers	• % women with access to agricultural extension services in last 12 months • % women accessing agricultural financial services (loans, savings, crop insurance) in last 12 months • % women reporting satisfaction with agricultural extension services • Village/district/institutional budgets, policies, customary bylaws incorporate women's strategic gender interests and gender equality • Women report civil society & government are responsive to their agricultural needs • % women participating in formal and informal groups • % women holding leadership positions in formal and informal groups • % respondents confident speaking about gender and other community issues at the local level

	WE-RISE MONITORING AND EVALUATION FRAMEWORK (PROGRAM LEVEL)					
	Narrative Logic	**Indicators**	**Sources of Information**	**Frequency of reporting**	**Who to collect/analyse data**	**WE-RISE Global Indicators**
	WE-RISE CHANGE OUTCOME 3 Cultural & social norms & attitudes better support the individual and collective aspirations and improved opportunities for chronically food insecure rural women	• % women reporting joint control over household income and expenditures • % women reporting joint decision-making and control over household assets • % women reporting equitable distribution of time between productive/domestic tasks • % women reporting sole or joint decision-making over reproductive health decisions (birth control; spacing of children) • % of women and men with changed attitudes toward gender-based violence. • % formal/informal groups and institutions developed or strengthened by the projects that have developed a gender policy • Evidence of local institutions demonstrating accountability &	• Baseline data and analysis, including FGDs, KII, HH surveys • End-line data and analysis, including FGDs, KII, HH surveys • Annual cohort assessments • Routine project monitoring and progress reports, with output level data provided as markers for progress on higher level program indicators • Annual reflection and learning workshops • District Agricultural Records • VSLA records	• Baseline in Year 1 • Quarterly and annual progress reports • MTR • Annual cohorts assessments • End-line and final evaluation – 6 months before the project end	• An independent contracted consultancy (TANGO) and local firm working with the WE-RISE Program • Program Managers & Field staff; • LNGO partner staff • Local government officers	• % women reporting joint control over household income and expenditures • % women reporting joint decision-making and control over household assets • % women reporting sole or joint decision-making over reproductive health decisions (birth control; spacing of children) • % women making sole or joint decisions about health care • % respondents expressing attitudes that support gender-equitable roles in family life • % respondents expressing attitudes that reject household gender-based violence • Women's mobility • % of the project's groups that have developed a

	WE-RISE MONITORING AND EVALUATION FRAMEWORK (PROGRAM LEVEL)					
	Narrative Logic	**Indicators**	**Sources of Information**	**Frequency of reporting**	**Who to collect/analyse data**	**WE-RISE Global Indicators**
		responsiveness to women's priorities including # community leaders (e.g., political, traditional, religious) at the local level sensitized and engaged in women's rights • # women and men farmers at the local level sensitized and engaged on women's rights (re: land use and other agricultural issues) • % change in social perspective of values/rights of women among leaders, among men & boys; among women & girls • # and type of community-based sensitization/awareness-raising campaigns for women/men on gender	• MTR • Annual cohort assessments			gender policy
	ACCES OBJECTIVE 2: AusAID policy and programs in Africa are strengthened particularly in their ability to target and serve the needs of marginalised people					
	WE-RISE CHANGE OUTCOME 4	• # and type of workshops/meetings based on lessons learned with	• AACES learning events • WE-RISE	• End of project and an	• AusAID's external M&E specialists • CARE's	• # and type of WE-RISE knowledge products influencing/taken up by

	WE-RISE MONITORING AND EVALUATION FRAMEWORK (PROGRAM LEVEL)					
	Narrative Logic	**Indicators**	**Sources of Information**	**Frequency of reporting**	**Who to collect/analyse data**	**WE-RISE Global Indicators**
	CARE's learning, knowledge & documentation on women's empowerment, transforming gender norms, reducing food insecurity, and climate change resilience is strengthened such that CARE can better inform and influence its own programs, AusAID & other key stakeholders	relevant stakeholders • # and type of WE-RISE knowledge products influencing/taken up by AusAID policies and programs • # of ACCES peer agencies influenced by and/or applying WE-RISE knowledge products (disaggregated by institution type) • # relevant CARE programs/initiatives applying tools/practices/evidence generated by WE-RISE • # of CARE staff reporting improved knowledge and skills to implement and advocate for gender equality and women's empowerment • Documented feedback from AusAID to CARE on quality of information on women's empowerment, food	knowledge products and materials • AusAID external MTR & evaluation of WE-RISE Program and ACCES more broadly		International Programs Department	CARE country offices • # of partner organizations influenced by and/or applying WE-RISE knowledge products (disaggregated by institution type) • CARE and partners report improved knowledge and skills to implement and advocate for gender equality and women's empowerment

	WE-RISE MONITORING AND EVALUATION FRAMEWORK (PROGRAM LEVEL)					
	Narrative Logic	**Indicators**	**Sources of Information**	**Frequency of reporting**	**Who to collect/analyse data**	**WE-RISE Global Indicators**
		security and climate change				
	ACCES OBJECTIVE 3: Increased opportunity for the Australian Public to be informed about development issues in Africa					
	WE-RISE CHANGE OUTCOME 5 Positive outcomes from WE-RISE are communicated effectively to the Australian public	• Learning from field experiences published in relevant sector journals and/or presented in selected forums (local, regional, international) • #/type of communications re: positive outcomes from WE-RISE produced for targeted members of Australian public (strategy developed/implemented)	• Evaluation tools yet to be developed for this but will be appropriate to the mode of communication	• Throughout the lifecycle of the program in particular during the last year	• AusAID's external M&E specialists • CARE's International Programs Department	• Learning from field experiences published in relevant sector journals and/or presented in selected forums (local, regional, international)

Annex 2: WE-RISE Common Indicator Framework

List of household indicators

Impact: Improved food security, income, and resilience for chronically food insecure rural women through their social and economic empowerment	
IM 1.1	· Mean household dietary diversity scores
IM 1.2	· Mean women's intra-household food access
IM 1.3	· Coping strategies index
IM 1.4	· Per capita monthly household income (farm and non-farm)
IM 1.5	· % households with non-agricultural income
IM 1.6	· % households with three or more different income sources
IM 1.7	· Per capita monthly household expenditures
IM 1.8	· % households with savings
IM 1.9	· Mean asset index
IM 1.10	· Women's empowerment index
Outcome 1: CFIRW have increased household productive assets and resources and control over them, and are more resilient to climate shocks	
OC 1.1	· Net income of women from agricultural production and/or related processing activities
OC 1.2	· Agricultural yield in crops supported by WE-RISE
OC 1.3	· Number of different crops grown
OC 1.4	· % women with access to and control over loans for IGA
OC 1.5	· % women adopting (project defined) minimum number of improved agricultural practices (list of improved practices TBD by country)
OC 1.6	· % women farmers adopting (project defined) minimum number of value chain (list of improved practices TBD by country)
OC 1.7	· % women adopting (project defined) improved storage practices (list of improved practices TBD by country)
OC 1.8	· % women using [project defined] minimum number of improved livestock practices (list of improved practices TBD by country)
OC 1.9	· % women accessing agricultural inputs (seeds, fertilizers, etc.) over the last 12 months

OC 1.10	· % women accessing output markets to sell agricultural production over the last 12 months
OC 1.11	· % households adopting negative coping strategies in past 3 months
OC 1.12	· % households using adaptation strategies to reduce the impact of future shocks
Outcome 2: Formal and informal local-level institutions are more responsive to women's priorities and accountable to upholding their rights.	
OC 2.1	% women with access to agricultural extension services over last 12 months
OC 2.2	% women accessing agricultural financial services in last 12 months
OC 2.3	% women reporting satisfaction with agricultural extension services
OC 2.4	% women participating in formal and informal groups
OC 2.5	% women holding leadership positions in formal and informal groups
OC 2.6	% respondents confident speaking in public about gender and other community issues at the local level
Outcome 3: Cultural and social norms and attitudes better support the individual and collective aspirations and improved opportunities for chronically food insecure rural women.	
OC 3.1	% women with sole or joint control over household income and expenditures
OC 3.2	% women with sole or joint decision-making and control over household assets
OC 3.3	% women reporting sole or joint decision-making over reproductive health decisions (birth control; spacing of children)
OC 3.4	% women making sole or joint decisions about health care
OC 3.5	% respondents expressing attitudes that support gender-equitable roles in family life
OC 3.6	% respondents expressing attitudes that reject gender-based household violence
OC 3.7	Women's mobility

Annex 3: WE-RISE Baseline to Endline results

WE-RISE Goal: Improved food security, income, and resilience for chronically food insecure rural women through their social and economic empowerment					
IMPACT INDICATORS	**Baseline**	**Endline**	**sig**	**sample size**	
IM 1.1: Mean household dietary diversity score	6.6	5.7	***	603	589
Female headed-households	6.6	5.7	***	157	178
Male-headed households	6.7	5.7	***	446	411
IM 1.2: Mean women's intra-household food access	6.4	5.6	***	603	589
Female headed-households	6.4	5.6	***	157	178
Male-headed households	6.4	5.5	***	446	411
IM 1.3: Coping strategies index	8.3	22.9	***	609	609
Female headed-households	10.2	24.5	***	160	185
Male-headed households	7.7	22.2	***	449	424
IM 1.4: Per capita monthly household income (farm and non-farm) (USD 2015)	13.64	21.72	***	609	609
Female headed-households	12.24	20.43	*	160	185
Male-headed households	14.14	22.29	**	449	424
IM 1.5: % households with non-agricultural income	35.2	39.6		600	609
Female headed-households	37.5	47.0	*	160	185
Male-headed households	34.3	36.3		440	424
IM 1.6: % households with three or more different income sources	30.8	71.9	***	600	609
Female headed-households	24.4	69.7	***	160	185
Male-headed households	33.2	72.9	***	440	424
IM 1.7: Per capita monthly household expenditures (USD 2015)	15.95	39.28	***	609	609

Female headed-households	18.26	43.37	***	160	185
Male-headed households	15.13	37.50	***	449	424
IM 1.8: % households with savings[1]	47.4	37.1	***	606	609
Female headed-households	45.6	38.9		158	185
Male-headed households	48.0	36.3	***	448	424
IM 1.9: Mean asset index (excluding agricultural land)	91.8	99.3		602	609
Female headed-households	59.5	68.5		158	185
Male-headed households	103.2	112.7		444	424
IM 1.10: Women's empowerment index score	52.1	70.6	***	609	609
Women in female headed-households	73.8	86.2	***	160	185
Women in male-headed households	44.4	63.8	***	449	424
Outcome 1: CFIRW have increased household productive assets and resources and control over them, and are more resilient to climate shocks					
OC 1.1 Net annual income of women from agricultural production and/or related processing activities (2015 USD)	165.03	214.72	**	325	545
Women in female headed-households	111.71	178.25	*	83	169
Women in male-headed households	183.32	231.10		242	376
OC 1.2 Total annual yield per hectare *Cassava*	573.3	648.6		332	248
OC 1.2 Total annual yield per hectare Maize	313.4	357.2		420	360
OC 1.2 Total annual yield per hectare Rice	526.5	419.4		163	157
OC 1.2 Total annual yield per hectare Sesame	213.6	369.3	***	404	160
OC 1.2 Total annual yield per hectare *Groundnuts*[1]	497.3	298.7	*	53	42
OC 1.2 Total annual yield per hectare *Banana*	419.4	82.5		29	30
OC 1.2 Total annual yield per hectare *Cashew*	382.7	386.4		313	257
OC 1.3 Number of different crops grown	1.7	2.3	***	609	609
Female headed-households	1.4	2.2	***	160	185
Male-headed households	1.8	2.4	***	449	424
OC 1.4 % women with access to and control over loans for IGA	26.8	26.8		366	478

Women in female headed-households	50.0	54.7		84	150
Women in male-headed households[1]	19.9	14.0	*	282	328
OC 1.5 % women adopting three or more improved agricultural practices	13.7	52.3	***	576	608
OC 1.6 % women farmers adopting a minimum of 2 value chain practices	25.2	69.1	***	576	608
OC 1.7 % women adopting one or more improved storage practice	21.5	35.0	***	576	608
OC 1.8 % women using one or more improved livestock practice	22.7	48.0	***	576	608
OC 1.9 % women accessing agricultural inputs (seeds, fertilizers, etc) over the last 12 months	33.9	80.1	***	576	608
OC 1.10 % women accessing output markets to sell agricultural production over the last 12 months	22.0	61.3	***	574	608
OC 1.11 % households adopting negative coping strategies in past 3 months	14.6	64.5	***	609	609
Female headed-households	15.0	60.5	***	160	185
Male-headed households	14.5	66.3	***	449	424
OC 1.12 % households using adaptation strategies to reduce the impact of future shocks	43.6	87.6	***	466	588
Female headed-households	41.4	84.4	***	128	180
Male-headed households	44.4	89.0	***	338	408
Outcome 2: Formal and informal local-level institutions are more responsive to women's priorities and accountable to upholding their rights.					
OC 2.1 % women with access to agricultural extension services over last 12 months	32.8	78.5	***	609	609
OC 2.2 % women accessing agricultural financial services in last 12 months	88.8	99.2	***	609	609
OC 2.3 % women reporting satisfaction with agricultural extension services	74.5	62.4	***	208	481

OC 2.4 % women participating in formal and informal groups	95.7	96.9		602	609
OC 2.5 % women holding leadership positions in formal and informal groups	39.4	45.8	**	574	590
OC 2.6 % **female** respondents confident speaking in public about gender and other community issues at the local level	60.8	60.3		602	609
OC 2.6 % **male** respondents confident speaking in public about gender and other community issues at the local level	91.3	91.8		183	291
Outcome 3: Cultural and social norms and attitudes better support the individual and collective aspirations and improved opportunities for chronically food insecure rural women.					
OC 3.1 % women with sole or joint control over household income and expenditures	53.8	80.4	***	597	607
Women in female headed-households	88.4	98.4	***	155	184
Women in male-headed households	41.6	72.6	***	442	423
OC 3.2 % women with sole or joint decision-making and control over household assets	54.8	83.7	***	595	609
Women in female headed-households	81.2	96.2	***	154	185
Women in male-headed households	45.6	78.3	***	441	424
OC 3.3 % women reporting sole or joint decision-making over reproductive health decisions (birth control; spacing of children)	91.9	97.4	***	385	417
Women in female headed-households	98.4	100.0		61	69
Women in male-headed households	90.7	96.8	***	324	348
OC 3.4 % women making sole or joint decisions about health care	85.2	94.6	***	583	597
Women in female headed-households	96.0	98.3		151	180
Women in male-headed households	81.5	93.0	***	432	417
OC 3.5 % **female** respondents expressing attitudes that support gender-equitable roles in family life	24.4	34.0	***	602	609

OC 3.5 % **male** respondents expressing attitudes that support gender-equitable roles in family life	16.1	34.0	***	186	291
OC 3.6 % **female** respondents expressing attitudes that reject gender-based household violence	33.6	83.7	***	602	609
OC 3.6 % **male** respondents expressing attitudes that reject gender-based household violence	21.5	87.6	***	186	291
OC 3.7 Women's mobility	37.0	59.1	***	602	609
Women in female headed-households	76.6	88.1	***	158	185
Women in male-headed households	23.0	46.5	***	444	424
Statistically different from baseline at the 10% (*), 5 %(**) or 1 %(***) levels.					
1. Yellow denotes where households have become worse off instead of better off at endline.					

Annex 4: Evaluation Methodology

The WE-RISE baseline and endline surveys used a non-experimental design for pre-post comparison of results. The survey was "beneficiary-based" in that the sample was drawn randomly from a sample frame composed of all households with a female member in a collective with which WE-RISE is working. The sample size was determined to provide statistically representative results for household and individual level indicators at the project level. At baseline, in a two-stage selection process, 20 villages were first randomly selected from the 22 villages in the WE-RISE operational area using probability proportionate to size (PPS) based on the number of female members in village collectives with which WE-RISE was operating (e.g., Village Savings and Loan (VSL) groups, farming/livestock groups). In the second-stage of sampling, female collective members were randomly selected from each sampled village. Each village had at least one collective and often multiple collectives of different types. In the cases of large villages with many female collective members, multiple clusters were selected from that village. The number of female collective members drawn varied by village, depending on the total number of collective members in the village. Designed as a longitudinal study, data was collected from the same households in the baseline and end-line surveys. Due to attrition and the inclusion in the sample of households that registered for but did not participate in the project, the endline sample was significantly reduced. This is explained in detail in section 2.2.

Development of Indicators and Data Collection Tools

WE-RISE impact and outcome indicators were developed through discussions at the CARE M&E workshop held in Pondicherry, India in May, 2012 and subsequent comments from CARE-AUS management and staff. As a result of the May workshop, indicators were developed that would allow for assessing the broader impact of CARE's work with systems that affect women's productive engagement in agriculture, and in particular with the CARE USA's Pathways program because of its strong gender focus, similar program approach and methodology, and overlapping countries of implementation. Thus, a set of "global" indicators was designed to align with better practices and has been validated by experts from FANTA-2, USAID, the International Food Policy Research Institute, and others. Detailed descriptions of indicators, along with direction of change targets, are summarized in the CARE WE-RISE Evaluation Plan.[16] Indicators included in the matrix represent those that are tracked at the impact and outcome levels; some are composite indicators that require the combination of two or more variables. Some indicators are disaggregated by sex or sex of the household head; others target women beneficiaries only; and some are disaggregated by male and female respondents within the same household.

Impact indicators are presented below. The full set of indicators (impact and outcome levels) and results are presented in Annex 3.

Summary of WE-RISE Impact Indicators

[16] TANGO International. 2012. CARE WE-RISE Evaluation Plan.

Food and Nutrition Security

- Mean household dietary diversity scores
- Mean women's intra-household food access

Livelihoods Resilience

- Coping strategies index

Economic Poverty Reduction

- Per capita monthly household income in USD (farm and non-farm combined)
- Per capita monthly household expenditures
- % households with savings
- Mean asset index

Women's Empowerment

- Women's empowerment index

Quantitative Study

Sample size: The baseline survey design was discussed at a workshop in Pondicherry, India May 21-25, 2012 and subsequently reviewed by CARE Australia before implementation of the survey. Tanzania (as well as Ethiopia and Malawi) independently calculated its sample size based on household expenditures, with a targeted improvement of 30% (X_2) over the life of the activity. A design effect of 2, $Z_\alpha = 1.282$ (Z-value corresponding to a 90% significance level), and $Z_\beta = .84$ (Z-value corresponding to 80% power) were used for all country-level calculations. In Tanzania, a non-response factor was set at 3%, attrition rate at 15%, and X1 at 1, based on input from CARE M&E staff and Country Office personnel.

The minimum sample size required was computed using the formula for means provided in the FANTA Sampling Guide:

$$\mathbf{n = N * D\,[(Z_\alpha + Z_\beta)^2 * (sd_1^2 + sd_2^2) / (X_2 - X_1)^2] * A}$$

where:

n = required minimum sample size per survey round or comparison group

N = non-response factor

D = design effect

A = attrition factor (baseline to endline)

X_1 = the estimated mean of the indicator at the time of the first survey

X_2 = the *expected* mean of the indicator either at some future date or for the program area such that the quantity ($X_2 - X_1$) is the size of the magnitude of change or comparison-group differences it is desired to be able to detect

Z_α = the Z-score corresponding to the degree of confidence with which it is desired to be able to conclude that an observed change of size ($X_2 - X_1$) would not have occurred by chance (α - the level of statistical significance)

Z_β = the z-score corresponding to the degree of confidence with which it is desired to be certain of detecting a change of size ($X_2 - X_1$) if one actually occurred (β - statistical power)

sd_1 = the expected standard deviation of the indicator the time of the first survey

sd_2 = the expected standard deviation of the indicator at some future date

Using these values, and using an adjustment for small population size, the minimum baseline sample size (n) was computed as 929. The baseline achieved sample size was 894, exceeding the 3% non-response rate that CARE Tanzania had budgeted for, and not allowing for any non-response at endline. Prior to the endline survey, project staff visited villages to verify that people listed in the participant rosters were present in the village and knew about the survey, but did not verify that the households on the list were actually participating in the project. As a result, many of the households included in the endline sample were no longer, or never were, project participants.

The endline target sample size was 809, and the endline achieved sample size was 609, with an attrition and non-response rate of 31.9% versus the 15% that CARE Tanzania had calculated (Table 2). Point values for the baseline have been recalculated to better reflect the status of the project participant population. Annex 3 presents original and restricted baseline values for all impact and outcome indicators.

Sample Sizes

	Baseline Achieved Sample Size	*Endline target sample size[A]*	*Endline Achieved Sample Size*	*Attrition and Non-response rate[B,C]*
WE-RISE	*894*	*809*	*609*	*31.9%*

[A] This list was based upon all households to complete the baseline survey, and was updated by project staff to exclude households no longer participating in program or that have migrated from program area

[B] This figure includes non-response and attrition. Many households which remained on the endline target list where not program participants, and should have been omitted from the endline target list. This figure also includes households chosen during the random sample procedure that could not be located, households which were located but stated they were never a member of the program, and households that did not agree to participate.

[C] Any household that does not have a valid baseline and endline survey was omitted from endline analysis. This includes households which never participated in the program, but were included in the baseline survey, were removed at the time of the endline from the baseline sample frame. Point values for the baseline are recalculated to better reflect the status of the project participant population.

The table below gives the breakdown of the respondents in the baseline and endline samples by sex of the head of household.

Sample Size Endline Analysis

	Baseline Sample Size	*Endline Sample Size*
All households	*609*	*609*
Female HHHs	160	185
Male HHHs	449	424

Survey Instrument

The data collection tools originate from a standardized set of global tools developed in collaboration with CARE-AUS and CARE-USA. CARE Tanzania helped to adapt the standardized tools to the local context. The quantitative survey instrument was designed to ensure that baseline information on project indicators is sufficiently captured. The indicators emphasize women's empowerment across the five domains identified in Feed the Future's (FTF) *Women's Empowerment in Agriculture Index*[17] (WEAI), including agricultural production, access to and ownership of resources, control over income and expenditures, leadership and community participation, and allocation of time. TANGO and CARE also drew on other sources to develop the indicators, including CARE's Strategic Impact Inquiry on Women's Empowerment (SII)[18] and IFPRI's *Engendering Agricultural Research, Development and Extension.*[19]

Survey Training and Logistics

CARE Tanzania recruited 20 Tanzanian enumerators and five supervisors to carry out the household survey, and six qualitative facilitators (three female and three male) to carry out the complementary qualitative research. CARE Tanzania staff provided administrative and logistical support for the quantitative and qualitative teams throughout the survey.

TANGO International trained all endline survey team members – household interviewers, team supervisors, and program M&E staff responsible for coordinating the data collection and aggregation. Training took place over six days (20-25 July, 2015) with five days in a workshop and one day for field testing. The field visit served as a pilot test of the survey and qualitative tools, and provided interviewers with experience in interviewing households and conducting focus groups.

Quantitative training covered the following topics:

1. Overview of CARE's WE-RISE program and Country Project
2. Review of the objectives of the endline evaluation
3. Detailed discussion of the survey tool (question-by-question)
6. Training on administering the questionnaire with tablets
7. Pilot testing of the survey tool
8. Modifications to the survey tool in response to the pilot test

Enumerators and supervisors received basic training on the use of computer tablets, including how to enter data, recharge batteries, and navigate the survey using ODK software. Supervisors also received training on how to transfer data files from tablets to the TANGO server via wireless connection. Training modules on tablets were based on similar materials developed by TANGO for quantitative surveys. The questionnaire was programmed into the tablets in both Swahili and English. During the course of training, several modifications were made to the Swahili translation and to specific questions to make them relevant to the local context. Enumerators practiced the questionnaire in Swahili repeatedly to ensure that they understood the questions, and had practice in conducting interviews using the tablet.

[17] USAID. 2011. Women's Empowerment in Agriculture Index.

[18] CARE International. 2006. The Courage to Change: Confronting the limits and unleashing the potential of CARE's programming for women. Synthesis Report: Phase 2. CARE International Strategic Impact Inquiry on Women's Empowerment.

[19] IFPRI. 2011.

The CARE Mtwara WE-RISE/Pathways Program Coordinator, and M&E and field staff from the CARE WE-RISE project were responsible for logistical coordination of the field-based survey teams. In addition, CARE Tanzania hired an external person to act as survey supervisor with responsibility for overall supervision of the quantitative survey.

Data Collection and Data Quality Measures

Survey data were collected 5-15 August 2015 in the districts of Lindi and Mtwara, the two operational areas of CARE Tanzania's WE-RISE project. Quantitative data were collected using Nexus 7 tablets programmed with ODK. Each enumerator used the Swahili version of the questionnaire to record interviews. Supervisors conducted one spot check per day, per enumerator. This allowed them to regularly check the quality and accuracy of the data entered by the enumerators. Supervisors reviewed the results of spot checks with TANGO and the survey supervisor every evening.

TANGO provided comprehensive feedback to CARE and the quantitative survey supervisor on the quality of data collection on a regular basis. The feedback highlighted issues with specific questions or enumerators in a way that enabled supervisors to work with individual enumerators to improve data collection efforts.

Qualitative Study

Qualitative Tools

A variety of qualitative participatory tools were developed to explore contextual factors, including agency, structure, and relations and their impact on poor smallholder women farmers. The qualitative tools allowed the team to capture information on norms that affect women's empowerment and power relationships, particularly as these factors relate to women's ability to actively engage in and have control over agricultural production and marketing activities. The tools were designed to provide insight to better understand and interpret the quantitative indicators and to help identify the key factors critical to the success of the program, including progress markers defined at midterm by participants and country team. In addition to topical outlines, participatory tools including a ranking exercise that captured the perceived effectiveness of WE-RISE project activities, and a daily activity record for women and men.

Qualitative Team and Training

The qualitative data collection team was composed of the TANGO consultant and six experienced Tanzanian researchers (3 women and 3 men). All the researchers were fluent in Swahili and English. In addition to the joint training with the quantitative team mentioned above, the qualitative team spent three days reviewing and adjusting the focus group topical outlines and agreeing on the phrasing of questions and the Swahili translation. Training also discussed effective group facilitation, probing for content and recording of information in matrices developed for data collection.

Site selection

The four communities selected for the qualitative sample was a subset of the quantitative sample, and included three wards in each district. The wards were purposively selected by TANGO in collaboration with CARE Tanzania staff, maximizing diversity of relevant criteria listed below:

- population size
- road accessibility
- coverage of other development programs
- access to services
- Project staff perception of success / lack of success of project initiatives

Data Collection

Participatory methodology was used throughout the assessment to secure information from program participants, including their views of what is most valuable and relevant. Qualitative data collection was performed through three main focus group discussions (FGDs) in each of the four communities visited.[20]The three focus groups were with a) Female VLSA members, b) husbands of female VSLA members; c) female non-members. Additionally, in several villages a small group discussion was held with members of the Market Research Committee. All focus group discussions were conducted in Swahili.

Key informants were interviewed at community and district level including local authorities (Village Executive Officer, Village Chairman,, community volunteers (paraprofessionals), and agricultural field officers, local traders, and officers of the District Council, and the Ministry of Agriculture (Ward Extension Officers, District Agricultural Officer). Entrepreneurs who received training through WE-RISE were also interviewed. Finally, TANGO conducted process interviews with partners and CARE staff.

Data Analyses

Quantitative analysis: The quantitative data were collated and configured by TANGO International staff using SPSS v20.0 software. This included organization of the data to align to the common indicator framework, calculation of secondary variables (asset index, coping strategy index, etc.) from primary variables where appropriate,[21] and formulation of tables and charts. Analysis and reporting is consistent with the CARE WE-RISE Evaluation Plan, therefore some data are disaggregated by sex of respondent, some data are reported for female respondents only and are disaggregated by the sex of their households' head, other data are reported for female respondents only and are not disaggregated, and finally some data are reported for the household, disaggregated by the households' head (e.g., demographic data, savings, etc.)

Statistical differences were determined with t-tests or non-parametric tests (e.g., Mann-Whitney U). Probability levels are reported for statistically significant differences only.

Qualitative analysis: After each day of data collection, the team spent one day to review all data collected, cross check information and its interpretation, and to sharpen inquiry tools as necessary. All notes were electronically captured in English into informational matrices. This information was later integrated with the quantitative analysis by the TANGO consultant.

[20] The communities visited for the qualitative study were Mnolela and Ruhokwe in Lindi District, and Mbuo and Mkunwa in Mtwara District.

[21] Annex 5 provides a description of how the asset and coping strategy indices were computed. Annex 6 describes the computation of the WEI, as well has how it aligns to and differs from the WEAI.

Study Limitations

There were both positive and negative factors affecting the survey and potentially the quality and validity of the data. Below is a discussion of those factors:

1. Accuracy of sampling frames: CARE Tanzania's sample frames for WE-RISE contained errors that resulted in overestimation of the number of female collective members as well as difficulties in locating the selected respondent. The sources of these errors were: inclusion of women who had originally enrolled but never participated in project activities; inclusion of women who began as project participants but dropped out after some time; and inclusion of names of women no longer living in the community, men's names, women belonging to more than one collective, and women who were no longer members of the collective. Some changes to the sample frame, such as migration and women dropping out of collectives, are to be expected. Beneficiary lists were verified in advance by CARE to ensure that participants were present in their villages; however, it was not verified that the persons on the lists are currently, or have ever been, participants in the project. There are a number of instances where people who are listed as respondents at baseline state that they have never participated in the project. In some communities nearly half of the people listed from the baseline survey stated that they are no longer, or never have been participants, with the result that the total number of collective members available to be surveyed was less than the sampling target for that village. Due to management turnover within CARE since the beginning of the project, the current staff could not explain how the original lists were compiled or how the errors occurred.

Smaller sample sizes than those determined during the design phase can affect the validity of results if the reduced sample size violates underlying assumptions of the statistical tests being conducted. Another potential concern is the increased likelihood of non-random selection of households with an ever decreasing sample frame and the uncertainty of whether sampling frame errors were distributed evenly across the survey population. In the end, TANGO does not feel that data were compromised sufficiently to invalidate results, but the importance of quality sample frames cannot be ignored vis à vis data quality and representative results.

2. Length of survey: The questionnaire is long by TANGO's standards (on average requiring two to three hours per household to conduct). This increases the likelihood of error and the quality of data being collected. An overly long questionnaire invites enumerator error; enumerators may feel pressure to complete a certain number of questionnaires per day and so may rush through or skip questions or sections. Participants may lose patience with the interview or decline to participate.

3. Organization and logistics: Implementing a large-scale survey with both quantitative and qualitative teams requires planning, organization, and adequate support to be successful. The CARE Mtwara office provided excellent support in all aspects of the survey. This included interviewing and hiring enumerators and qualitative interviewers, providing a training venue, training materials, transport, office support, IT support for the tablets, scheduling of village visits and notifications to local officials, coordination of field work, and numerous other tasks for a group of 32 team members. The preparation done by the CARE Mtwara staff, and their oversight of the survey during training and fieldwork, ensure that the survey could be carried out with minimal disruption.

4. Timing of the survey: The baseline and endline surveys were carried out at approximately the same time and in the same season with baseline data collected from August 8 – September 10, 2012 and endline data collected from 5 - 15 August 2015. Due to a number of delays, the baseline study was conducted during Ramadan. This timing influences the interpretation of baseline results and may not reflect true conditions that are of importance to the WE-RISE program. Thus, the main limitation resulting from the timing of the survey will be challenges in interpreting and comparing the changes effects of interventions from baseline to endline.

Annex 5: Quantitative Survey Instrument

CARE WE-RISE TANZANIA
Endline Questionnaire
July-August, 2015

Module A: Identification

FILL IN . A1 – A7B BEFORE CONTACTING SAMPLED COLLECTIVE MEMBER.

No.	Question	Response	Skips
A1	Date of interview	|__|__|/|__|__| **DD / MM**	
A2	Enumerator Code	|__||__|	
A3	Which CARE project is the household being interviewed for?	Pathways……..1 WERISE……..2	
A4	District	Lindi Rural (WERISE)……1 Mtwara Rural (WERISE)……2 Masasi (Pathways)……3 Nachingwea (Pathways)……4	

A5	Village (Lindi)	Village (Mtwara)	Village (Masasi)	Village (Nachingwea)
	1 Hingawali 2 Kilimahewa 'a' 3 Kilimahewa 'b' 4 Mahumbika 5 Mkwajuni 6 Mnimbila 7 Mnolela 8 Njonjo 9 Pangatena 10 Ruhokwe 11 Simana	1 Changarawe 2 Kawawa 3 Likonde 4 Mbuo 5 Mkunwa 6 Mwatehi 7 Namahyakata 8 Nanyati 9 Ndumbwe	1. Chikukwe/Mwambao 2. Chilimba 3. Chiungutwa 4. Kalangwale 5. Misechela 6. Mkungu 7. Mpindimbi 8. Nanganga	1. Chiwindi 2. Kilimahewa 3. Mkotokuyana 4. Mpiluka 5. Mwandila 6. Naipanga 7. Namapwia 8. Ndomoni 9. Rahaleo 10. Ruponda

A6	Full name of sampled collective member *e.g., Fakia Mariam Chikaja*	
A7a	Household Number [From Household List]	|__||__||__|
A7b	Re-enter Household Number [From Household List]	|__||__||__|

A8	Introduction Hello. My name is _____ and I work for *[WE-RISE / PATHWAYS]* project. We are conducting a baseline survey. The information we collect will be used for planning, implementation and evaluation of the project.		
A9	Is the sampled collective member available to be interviewed?	Yes…1 No…2	**If No, end of Survey**
A10	Introduction and consent You have been selected at random to participate in this survey. Your participation is completely voluntary and you may choose not to participate. Your responses will be kept confidential. We will be asking you questions about members of your household, agricultural practices, food security, and gender. Do you have any questions for me about the survey? **Do you agree to participate in the survey?**	Consent ….1 Does NOT consent …...2	**If No, end of survey**

Module B: Household roster

ASK THE HEAD OF HOUSEHOLD. IF NOT AVAILABLE, ASK THE MAIN FEMALE DECISION-MAKER OR OTHER RESPONSIBLE ADULT MEMBER OF THE HOUSEHOLD.

DEFINITION OF HOUSEHOLD

A household is a group of people who live together and take food from the "same pot," even if not blood relatives. In our survey, a household member is someone who has lived in the household at least 6 months, and at least half of the week in each week in those months.

Even those persons who are not blood relations (such as servants, lodgers, or agricultural laborers) are members of the household if they have stayed in the household at least 6 months and take food from the "same pot." If someone stays in the same household but does not bear any costs for food or does not take food from the same pot, they are not considered household members. For example, if two brothers stay in the same house with their families but they do not share food costs and they cook separately, then they are considered two separate households.

Generally, if one person stays more than 3 months out of the last 6 months outside the household, they are not considered household members. We do not include them even if other household members consider them as household members.

Exceptions to these rules should be made for:

Consider as HOUSEHOLD member

- A NEWBORN child less than 3 months old.
- Someone who has joined the household through marriage less than 3 months ago.
    - Servants, lodgers, and agricultural laborers currently in the household and will be staying in the household for a longer period but arrived less than 3 months ago.

Do not consider as HOUSEHOLD member

- A person who died very recently though stayed more than 3 months in last 6 months.
- Someone who has left the household through marriage less than 3 months ago.
    - Servants, lodgers, and agricultural laborers who stayed more than 3 months in last 6 months but left permanently.

This definition of the household is very important. The criteria could be different from other studies you may be familiar with, but you should keep in mind that you should not include those people who do not meet these criteria. Please discuss any questions with your supervisor.

The HEAD OF HOUSEHOLD is the the primary decision-maker for the household

SAY TO RESPONDENT "Please tell me the name and sex of each person who lives here, starting with the head of the household. Let me tell you a little bit about what we mean by 'household.' For our purposes today, members of a household are those that live together and eat from the "same pot." Each person contributes to and benefits from the household. It should include anyone who has lived in your house for 6 of the last 12 months, but it does not include anyone who lives here but eats separately."

LIST THE HEAD OF HOUSEHOLD FIRST and fill in all information in the household listing. THEN ASK: "Does anyone else live here even if they are not at home now. These may include children in school or household members at work." IF YES, COMPLETE THE LISTING. THEN, COLLECT THE REMAINING COLUMNS OF INFORMATION FOR EACH MEMBER, ONE PERSON AT A TIME.

Line No	B1 Name List full name for HH head.	B2 Relationship to head of HH see codes	B3 Sex 1 = Male 2=Female	B4 Please tell me how old [NAME] is. How old was [NAME] on his/her last birthday? (if less than one year, enter "0") **If <= 5 go to next HH member**	B5 Marital status see codes	B6 Highest level of education achieved	B7 Can [NAME] read and write? Yes = 1 No = 2	B8 **Eligible for Module C** Is this **female** engaged in agriculture or livestock activities? If yes, put a checkmark Yes = 1 No = 2	B9 **Eligibility for Modules D-M** Is this **female** the collective member? Yes = 1 No = 2
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									
16									
17									
18									
19									

20									

Source codes:

Column B5: Marital status	Column B2: Relationship to Head of HH		Column B6: Highest level of education received
Single .....1 Married <=2 years).....2 Married > 2 years .....3 Divorced.....4 Widow/er.....5	1 = Head of household 2 = Spouse 3 = Child (step/in-laws) 4 = Grandchild 5 = Parent/grandparent (step/in-laws)	6 = Sibling (including step/in-laws) 7 = Cousin 8 = Nephew/niece 9 = Aunt/uncle 10 = Other	0 = No education 1= started primary (not completed) 2 = Primary 3 = Secondary 4= Tertiary (Technical or University) 5= Adult Education
B10 Is any member of the Household disabled?			1 Yes 2 No
B11 What type of disability? (Select up to four)			Vision Impaired Hearing impaired Speech and Language Upper Limbs Lower limbs Mobility Mentally Impaired Other

Module C. Expanded Coping Strategies Index (CSI)

ASK THE HEAD OF HOUSEHOLD. IF NOT AVAILABLE, ASK THE FEMALE DECISION-MAKER OR OTHER RESPONSIBLE ADULT MEMBER OF THE HOUSEHOLD.

Question		For frequency, write number: 0 = never 1= 1 day each week 2= 2-3 days each week 3= 4-6 day each week 4= daily Frequency (tick one)				
O1. In the past 3 months, were there times when you did not have food or enough money to buy food? **Yes = 1** **No = 2** **|__|** **If No End Module**						
If yes, what are the main coping strategies used by the household in the past 30 days?		**0**	**1**	**2**	**3**	**4**
C2	Borrowed food or borrowed money to buy food					
C3	Relied on less preferred or less expensive foods					
C4	Reduced the number of meals or the quantity eaten per day					
C5	Skipped eating due to lack of money or food for entire day					
C6	Consumed taboo food, wild food, famine foods which are normally not eaten					
C7	Restricted consumption of some family members so that others could eat normally or more					
C8	Eat seed stock held for next season					
C9	Beg or scavenge					

C10. Did the household use any of the following strategies over the last 3 months <u>to cope with food or income scarcity?</u> Read all responses and SELECT ALL THAT APPLY

Pledge or sell labour/crops/livestock in advance..... 1

Receive remittances (food or cash) from relatives, friends..... 2

Module D. Shocks

ASK THE HEAD OF HOUSEHOLD. IF NOT AVAILABLE, ASK THE FEMALE DECISION-MAKER OR OTHER RESPONSIBLE ADULT MEMBER OF THE HOUSEHOLD.

Code	Shocks Recall period: **Last 5 years**.	D1. Over the last 5 years, has the HH experienced any of the following unexpected shocks? No…..2 Yes…..1 [READ ALL RESPONSES] [SELECT ALL THAT APPLY] **If no, go to next shock**	D2. How many years ago was the most recent occurrence? *(This year=0)*	D3. How did this shock impact the HH ? *Do not read responses (See codes below)* **Select up to 5 responses** **If response 1, skip to next shock**	D4. What did you do to cope with its effect? *Do not read responses (See codes below)* **Select up to 5 responses**	D5. What is the HH's current condition after the shock? *Worse than before=1* *Better than before=2* *Same as before = 3* **If 3, skip to D7**	D6. Who in HH is the most affected? *All in HH =1* *Adult Women = 2* *Adult Men = 3* *Children =4* *Women & children = 5*	D7. What have you done to protect your HH from the impact of [shock] in the future? *(See codes below)* **Select all that apply**
			D2	**D3**	**D4**	**D5**	**D6**	**D7**
A	Death of HH income earning members							
B	Chronic illness or severe accident of HH member							
C	Loss of a regular job of a HH member							
D	Divorce or abandonment							
E	Theft							
F	Major drought							
G	Issues with division of father's property							
H	Failure or bankruptcy of business							
I	decreased or cut off regular remittances							
J	Major conflicts							

K	Epidemic disease (crop, livestock, human)							
L	Sudden or dramatic increase in food prices							

D3. Impacts

No impact 1
House destroyed/damaged 2
Increased illness in HH ……3
HH more indebted ……4
Lost land……5
Loss of Income ……6
Loss of crops……7
Lost livestock……8
Lost equipment/materials ……9
Displaced HH……10
Forced to change occupation……11
Other ……12

D4. Coping strategies

Nothing ……1
Sold/mortaged/leased land ……2
Sold/mortaged productive asset (land, bicycle, oxcarts)…3
Took loan from NGO/institution ……4
Took loan from moneylender……5
Ate less/lower quality food……6
Took children out of school……7
Sent children to work……8
Sent children to live with others…..9
Migration of HH member for work..10
Got assistance from gov't, NGO, friends)……11
Spent savings……12
Sold luxury items/ jewelry……13
Other ……14

D7. Adaptation strategies

Nothing ……1
Accessed additional land ……2
Use of drought tolerant crops……3
Invested in irrigation infrastructure……4
Diversified income generating activities ……
Purchased additional livestock……
Invested in savings ……
Other (specify…… .
8

Module E. Major Sources of Cash Income

ASK THE HEAD OF HOUSEHOLD. IF NOT AVAILABLE, ASK THE FEMALE DECISION-MAKER OR OTHER RESPONSIBLE ADULT MEMBER OF THE HOUSEHOLD.

Enumerator: Read each source and record answers before moving to next source.

	Sources	E1. Who earned income from this [activity] over the last 12 months? Men=1 Women=2 Both Men and Women =3 Children = 4 All HH Members =5 No one = 6 If 6, skip to next Source	E2. How many months in the last 12 months did this [activity] generate income?	E3. How much does the household earn from [activity] each month? (TSH)	E4. Who was primarily responsible for decisions on how this income was spent? Men=1 Women=2 Both Men and Women =3
A	Agriculture wage labour				
B	Non-agriculture: wage labour				
C	Skilled labor				
D	Small business activities (street vending, shopkeeping)				
E	Formal Employee Gov't, NGO, private)				
F	Handicrafts				
G	Remittances (foreign, domestic)				
H	Firewood / charcoal sales				

	Sources READ EACH SOURCE AND RECORD ANSWERS BEFORE MOVING TO NEXT SOURCE	**E5. Who earned income from this [activity] over the *last 12 months?*** Men=1 Women=2 Both men and women =3 Children = 4 No one = 5 **If 5, skip to next source**	**E6. Estimated *annual* earnings from [activity]** (TSH)	**E7. Estimated *annual* cost of inputs** (TSH)	**E8. Who was primarily responsible for decisions regarding this income?** Men=1 Women=2 Both =3
A	*Crop sales (own production, Household gardening)*				
B	*Sales of livestock and livestock products(milk, meat,*				
C	*Nursery products (vegetable, fruits/ forest products, seedling)*				
D	*Seed selling (cereals, vegetables, herbs)*				
E	*Beekeeping*				
F	*Aquaculture*				
G	*Fishing*				
H	*Other*				

Module F. Household Expenditures

ASK THE HEAD OF HOUSEHOLD. IF NOT AVAILABLE, ASK THE FEMALE DECISION-MAKER OR OTHER RESPONSIBLE ADULT MEMBER OF THE HOUSEHOLD.

	Type of expenditure (Ask separately about each item and take detail)	**F2. How much was spent on [item]** (TSH) DNK = -9 Enter 0 if no expenditure If 0 skip to next item.	**F3. Who typically makes decisions about spending for [item]?** Primarily men=1 Primarily women=2 Both equally=3
Recall period : Last 7 days			
	Food		
a	*Cereals*		
b	*Beans, peas, lentils, groundnuts*		
c	*Meat/fish*		
d	*Vegetables*		
e	*Milk/dairy products*		
f	*Other*		
	Other		
g	*Firewood/ Charcoal, Kerosene/Petrol*		
h	*Mobile phone*		
Recall period : Last 30 days			
J	**House rent or mortgage**		
	Treatment cost		
K	*Fees for doctors/clinics /traditional practices*		
L	*Medicines (traditional and modern)*		
	Utilities		
M	*Rental of solar panels*		
	Personal hygiene items and personal cosmetics		
N	Personal hygiene items and personal cosmetics (soap etc)		
	Transport		
O	*Bus fares/ bicycle hire/bajaj/motorcycle*		
	Others		
p	*Money given to relatives and friends*		
Q	*Repayment of loan*		
R	*Other*		
Recall period : 12 months			

	Type of expenditure (Ask separately about each item and take detail)	F2. How much was spent on [item] (TSH) DNK = -9 Enter 0 if no expenditure If 0 skip to next item.	F3. Who typically makes decisions about spending for [item]? Primarily men=1 Primarily women=2 Both equally=3
	Livestock/agriculture		
S	*Animal purchases*		
T	*Veterinary fees*		
U	*Fertilizers/seeds/pesticides/herbicides*		
V	*Irrigation pump/tubing*		
W	*Farming equipment/tools*		
X	*Transportation of agricultural production*		
	Household items		
Y	*Utensils/cooking items*		
Z	*Household Furniture (bed sheets, chair, table etc)*		
AA	*Household small appliances (TV, , iron, radio, etc)*		
AB	*Clothing and footwear*		
AC	*Bicycle/motorbike purchase*		
AD	*Solar panel purchase*		
AE	*Other*		
	Taxes		
AF	*Tax (income, holding, land)*		
	Others Costs		
AG	*Repair costs (HH items, house, care)*		
	Household event		
AH	*Wedding costs/marriage day*		
AI	*Funeral*		
AJ	*Other religious/traditional/ social ceremonies (circumcision etc.)*		
	Education		
AK	*School fees*		
AL	*Book/ exercise book/ pen/ pencil*		
AM	*Other education expenses (boarding, etc)*		
	Other Annual Expenses		
AN	*Jewelry*		
AO	*House/Latrine construction*		

	Type of expenditure (Ask separately about each item and take detail)	F2. How much was spent on [item] (TSH) DNK = -9 Enter 0 if no expenditure If 0 skip to next item.	F3. Who typically makes decisions about spending for [item]? Primarily men=1 Primarily women=2 Both equally=3
AP	*Water well construction*		
AQ	*Land purchase*		
AR	*Postal charges*		
AS	*Other Annual Expenses*		

Enumerators: the next section is for female collective members involved in agriculture.

Module G. Agriculture

For this module, the woman who was interviewed at baseline should be interviewed. Confirm they are engaged in any agricultural activities, including as primary producers, laborers, processors or marketers of food, fiber, or fuel crops, large and small livestock, bees, fish, horticultural crops such as vegetables, fruit, nuts, berries, herbs or natural products (non-timber forest products and wild fisheries).

No.	Question		Response codes	Responses/skips
G1	Is the women engaged in agricultural activities of the household available to be interviewed?		Yes = 1 No = 2	**2= skip to H1**
G2	What is her full name?			
G3	What is her relationship to the head of the household?	Head of household Spouse Child (including step in-laws) Grandchild Parent/grandparent (step/in-laws) Sibling (including step/in-laws) Cousin Nephew/niece Aunt/uncle Other		
G4	Has the respondent for this section already been interviewed for a previous section?		Yes > G6 No = 2	

G5	Hello. My name is _____ and I work for Pathways/WERISE project. We are conducting a baseline survey for [WE-RISE / Pathways] project. The information we collect will be used for planning, implementation and evaluation of the project. You have been selected at random to participate in this survey. Your participation is completely voluntary and you may choose not to participate. Your responses will be kept confidential. We will be asking you questions about your agricultural (crop/livestock) practices, value chain activities, improved storage techniques and access to financial services. Do you have any questions for me about the survey? **Do you agree to participate in the survey?**	Yes…….1 No…….2	**If no, skip to H1** **|__|**
G6	How were you (singular) engaged in agricultural or livestock/ aquaculture activities over the last 12 months? **(select all that apply)** **Cannot select 6 and any other answer.**	1=Make decisions about type of crops/livestock 2=Grow crops 3=Tend livestock 4=Sales and marketing 5=Post harvest processing 6= Provide paid labor only 7=Other	**If 6 ONLY, skip to H1** **|__|**
	ACCESS TO INPUTS AND SERVICES		
G7	Did you (singular) access inputs from any of the following sources related to your agricultural activities during the last 12 months? **Select all that apply** **Cannot select 7 and any other answer.**	Cooperative or producer group……1 Government program……..2 Agrodealer / input supplier within 5 km……..3 Agrodealer / input supplier farther than 5 km …..4 Local input producer (feed, seed multiplier, etc)…….5 Other……..6 Did not access inputs…….7	

G8	Did you (singular) access market or extension information from any of the following sources during the last 12 months? **Select all that apply** **Cannot select 10 and any other answer.**	Cell phone/SMS update…….1 Radio ……..2 Television……3 Government extension agents……..4 Other producers…….5 Collectors/traders (i.e. middlemen)……6 Input suppliers/agrodealer….7 NGOs……..8 Other……9 No information received..10	
G9	How did you (singular) finance your agricultural activities during the last 12 months? **Select all that apply**	Own income/savings……1 MFI loan……2 Agricultural cooperative…….3 Agricultural insurance…….4 VSLA……..5 Other……..6	
	SUSTAINABLE AGRICULTURE PRACTICES/TECHNOLOGIES		
G10	Did you (singular) produce or sell any agricultural or homestead garden crops during the last 12 months?	Yes…….1 No……2	**If no, skip to G19** **|__|**
G11	Did you (singular) use any of the following sustainable agriculture practices/technologies for any of your crops in the last 12 months? **Select all that apply** **Cannot select 'none' and any other answer.**	Minimum tillage……1 Mulching……2 Crop rotation…….3 Cover crops……..4 Manure or compost……..5 Alley cropping/intercropping..6 Improved seeds…….7 Increased number of crops (increased diversity)…8 Irrigation technologies….9 Soil erosion control (terraces, contours, grass strips)……10 Other……11 None …12	

		G12	G13	G14	G15	G16	G17	G18
	Major crops grown in the most recent agricultural year	**Did you (singular) grow [crop] in the last 12 months** Yes…….1 No……..2 If no, go to next crop	**Area Cultivated** **(Acres)**	**Annual Production** (Kilograms) Mkungu for bananas	**Who primarily cultivates these crops?** 1=Men 2=Women 3=Both Men and Women 4 = Children 5 = All	**How has your harvest of [crop] changed over the last 5 years?** Increased….1 No change..2 Decreased...3 **For each crop:** **If 1 → G17** **If 2 → next crop** **If 3 → G18**	**Why has it been increasing?** Fewer pests and/or diseases...1 Improved tools (farm implements) ……..2 More Labour……3 Good rains……4 No floods/disaster...5 Cultivated more land……6 Increased use of Fertilizers……7 Use of pesticides….8 Improved seeds……9 Use of improved practices……10 Improved irrigation..11 Other……...12 ***(Select all that apply)***	**Why has it been decreasing?** Increased Pests/disease……1 No inputs/tools……...2 Less labour……3 No/bad rains……..4 Floods/disaster….5 Cultivated less land……..6 Market fluctuations..7 Decreasing soil fertility……..8 Other……9 ***(Select all that apply)***
A	Sugar Cane							
B	Cassava							
C	Maize							
D	Rice							
E	Sesame							
F	Groundnuts							
G	Banana							
H	Potato							
I	Cashew nuts							
J	Sweet Potato							

G19	In the last 12 months, did you (singular) use any natural resource management practices/techniques that are not directly related to on-farm production, such as **[e.g., afforestation and reforestation, biodiversity conservation]**?	Yes…….1 No…….2	**If 2, skip to G21** **|__|**
G20	Which of the following natural resource management practices/techniques did you use during the last 12 months? **Select all that apply**	Agroforestry……1 Assisted natural regeneration……2 Soil conservation……..3 Revegetation (planting of crop cover, etc.)……4 Gabions/Check Dam (protection of river embankments)……5 Biodiversity conservation…..6 Reforestation……7 Afforestation……8 Other----------9	
	SUSTAINABLE AGRICULTURE PRACTICES – LIVESTOCK		
G21	Did you (singular) own or produce products from any livestock in the last 12 months?	Yes…….1 No…….2	**if no, skip to G24**
G22	Did you (singular) practice any of the following livestock management practices directly related to your **animals** during the last 12 months? **Select all that apply**	Food complementation. ….1 De-worming……..2 Habitat construction……3 Vaccination……...4 Artificial insemination……..5 Other services provided by a veterinary official……6 Forage management……..7 Improved breeds……..8 Other..……..……..9 None ……..……..10	

		C23
		How many [ANIMAL] do you currently own? *Enter 0 for none.*
a	Cattle	
c	Donkeys	
d	Goats/sheep	
e	Poultry/chickens/rabbits/ducks	
f	Beehives (# of hives)	
g	Other livestock	

	IMPROVED STORAGE TECHNIQUES		
G24	During the last post-harvest period, did you store any crops that you grew?	Yes…….1 No…….2	**If 2 , skip to G27**
G25	What was the main method of storage that you (singular) used for this crop over the last 12 months? **Select all that apply**	Improved locally made structure/granary……..1 Modern storage structure like cribs or silos……2 Sealed/airtight containers…3 Improved cereal banks…….4 Improved community storing facilities……5 Traditional storage ……6 Other……7	
G26	What is the purpose of the crop being stored? **Select all that apply**	Food for household consumption……1 To sell for higher price…….2 Seed for planting……..3 Other 4	
	POST-HARVEST PROCESSING PRACTICES		
G27	Did you (singular) practice any post-harvest processing practices with the production from your ***[plot of land, animals]*** during the last 12 months? **Select all that apply**	Sorting……1 Grading……2 Processing (flour, etc.)……..3 Packaging……...4 Bulk transport through farmers' groups……6 Other 7 Wasn't involved with post-harvest processing……8	
	MARKETING PRACTICES		
G28	Did you or anyone in your household sell any of the products from your [plot of land, animals,] during the last 12 months?	Self……1 Husband……2 Both jointly……3 Nothing was sold…….4	**If 4, go to G31**

G29	Which of the following practices were used to sell the produce from your **[plot of land, animals]** during the last 12 months? Select all that apply	Sold individually in local market……..1 Sold individually to middle men….2 Sold in bulk via farmer's / producer group……3 Sold through contract with formal sector buyer……4 Sold through the warehouse receipt system (Cashew nuts)……5 I don't know. ……..…..6	
	RECORDKEEPING		
G30	Did you (singular) practice any of the following **record keeping** practices to help you manage your **[plot of land, animals]** during the last 12 months? **Select all that apply**	Kept track of expenses related to inputs, services, etc……..1 Kept track of production volumes…..2 Kept track of sales values……..3 Calculated profitability of my productive activities ……4 Did not practice any recordkeeping….5	

No.	Question	Response	Response options
G31	Have you (yourself) ever met with an agricultural extension worker or livestock/fisheries extension worker during the last 12 months?		Yes……..1 No ……2, **if no, end module**
G32	How many times did you meet with the agricultural extension worker or livestock/fisheries worker during the last 12 months?		
G33	What type of extension services have you received? **Select all that apply**		None……1 Improved agriculture practices…2 Improved livestock practices…...3 Agricultural Tools……4 Improved seeds……..5 Inputs (fertilizer, pesticide, etc.) …6 Veterinary services……7 Other……8
G34	The last time you met with an extension worker(s), were they a male or female?		Male……1 Female……2 Both male and female…..3
G35	How satisfied were you with the extension services provided?		Not at all……..1 Somewhat…2 Mostly……..3 Very much……4
G36	Who provided the extension services? SELECT ALL THAT APPLY		Government (District agricultural and livestock development department)……1 NGO Staff……..2 Community based extension workers……3 Other……4

Module H. Women's Background Information

This module provides the background information for the CARE group member. This should be the female interiewed at the time of the baseline. This women will respond to Modules H through Module R.

H1	Is [FEMALE MEMBER FROM BASELINE] available be interviewed at this time?	Yes = 1 No = 2	**2= SKIP TO MODULE R**
H2	Re-enter Household Number [From Household List]	**|__||__||__|**	**Validate from A7a**
H3	What is her relationship to the head of household?	Head of household Spouse Child (including step in-laws) Grandchild Parent/grandparent (step/in-laws) Sibling (including step/in-laws) Cousin Nephew/niece Aunt/uncle Other	
H4	Has the respondent for this section already been interviewed for a previous section?	Yes > H6 No = 2	

H5. Hello. My name is _____ and I work for WE-RISE / Pathways project. We are conducting a baseline survey. The information we collect will be used for planning, implementation and evaluation of the project.

You have been selected at random to participate in this survey. Your participation is completely voluntary and you may choose not to participate. Your responses will be kept confidential.

We will be asking you questions about members of your household, agricultural practices, food security, and gender roles and responsibilities.

Do you have any questions for me about the survey?

Do you agree to participate in the survey? Yes = 1
No = 2 If no, Skip to Module R

H6. Is [NAME] able to be interviewed alone (see codes): |__|
(Up to two responses)

Code H6: Ability to be interviewed alone	
Alone	1
With adult females present	2
With adult males present	3
With adults mixed sex present	4
With children present	5

H7. What is your PRIMARY occupation?

Code H7: Occupation	

Crop sales (own production).....1 Livestock (milk, meat, sales, etc.)....2 Fish sales.....3 Wage labor (agr).....4 Wage labor (non-agr).....5	Small business activities.....6 Skilled labor (self-employed).....7 Salaried worker (gov't, office, factory, etc.)....8 Nursery stock/seeds.....9 Firewood/charcoal sales.....10 Other .....11 None of the above.....12

H8. How many persons under 18 years of age in the household depend on you for food each day?? |__||__|

H9. Are you in a polygamous marriage? |__| Yes = 1 If no, end of module
No = 2

H10. How many other wives does your spouse have? |__||__|

Module I. Access to productive capital

Enumerator: The purpose of this module is to get an idea about women's access to capital or assets and their ability to control use of the resource.

	Productive Capital	How many of [ITEM] does your household currently have? **(if 0 skip to next item)**	Who would you say owns most of the [ITEM]? **CODE 1↓**	Who would you say can decide whether to sell [ITEM] most of the time? **CODE 1↓**	Who contributes most to decisions regarding a new purchase of [ITEM]? **CODE 1↓**
	Productive Capital	**I2**	**I3**	**I4**	**I5**
a	Agricultural land (acres)				
b	Large livestock (oxen, cattle)				
d	Small livestock (goats, sheep)				
e	Chickens, ducks, turkeys, pigeons				
f	Fishing equipment				
g	Farm equipment (non-mechanized, e.g. hoes, machete)				
h	Farm equipment (mechanized e.g. tractors, mills, etc.)				
I	Nonfarm business equipment				
J	House (and other structures)				
K	Large consumer durables (TV, sofa)				
L	Small consumer durables (radio, cookware, iron)				
M	Cell phone				
N	Other land not used for agricultural purposes (residential or commercial land)				
O	Means of transportation (bicycle, motorcycle, car)				

CODE 1 (for I3 – I5): Decision-making and control over capital

Self……..1 Partner/Spouse……2 Self and partner/spouse jointly..3 Other household member……..4	Self and other household member(s)……5 Partner/Spouse and other household member(s)…….6 Someone (or group of people) outside the household……..7	Self and other outside people……...8 Partner/Spouse and other outside people……9 Self, partner/spouse and other outside people.....10

Module J. Access to Credit

Enumerator: The purpose of this module is to get an idea about the respondents access to credit. **Record each loan taken out by by the RESPONDENT (female collective member).**

J1 Have you taken out any loans the last 12 months for more than Tsh 20,000? |__| Yes ….1
No…….2

If yes, skip to **J4**

J2 Did you want to borrow or get a loan in the last 12 months? ***|__| Yes ….1 No……..2***

If no, skip to J11

J3 Why were you not able to borrow? (see **CODE below, enter up to 3 responses; then skip to J11)**

|__| |__| |__|

Have enough money……1
Afraid of losing collateral……..2
Do not have enough collateral/did not qualify for the loan….3
Afraid cannot pay back the money……4
Interest rate/other costs too high……..5
Not allowed to borrow/family dispute in borrowing decision….6
Place of lender is too far……..……7
Process is too long……..8
Provides few loans to women……9
Doesn't provide service to women……..10
Other…… ……11

	Was the loan in cash or in-kind? 1=cash 2= in kind	Who made the decision to take out the loan? **CODE 1**	Who made the decision about what to do with the money? **CODE 1**	What was the loan mainly used for? (List 3 most important uses) **CODE 2**			What was the source of the loan? **CODE 3**	What was the value of the loan? (Tsh)	Has this loan been paid off? Yes = 1 No = 2	Did you take out any other loan in the last 12 months?
	J4	**J5**	**J6**	**J7**			**J8**	**J9**	**J10**	**J10_a**
1st loan										
2nd loan										
CODE 1 (for J4/J5): Access to credit				**CODE 2 (J7a,b,c): Uses**			**CODE 3 (J8): Loan source**			

Self……1 Partner/Spouse.....2 Self and partner/spouse jointly.....3 Other household member.....4 Self and other household member(s)..5 Partner/Spouse and other household member(s)……6 Someone (or group of people) outside the household……7 Self and other outside ……..8 Partner/Spouse and other outside people……..9 Self, partner/spouse and other outside people.....10	Business capital (IGA, etc.)..... 1 Purchase agricultural inputs/seed ..... 2 Purchase/lease of land for agriculture 3 To purchase livestock ..... 4 Pay for school expenses ..... 5 For medical expenses..... 6 To buy food ..... 7 Clothing ..... 8 Housing ..... 9 To repay other loan……10 Furniture/utensils ..... 11 Funeral expenses……..12 Wedding……13 Other (specify) ..... 14 _____	Friend/relative.....1 Village savings and loans associations (VICOBA/VSLA).....2 NGO.....3 Formal lender (bank, financial institution, MFI)……..4 Informal lender/moneylender……..5 Other community group (SACCO)……..6 Government……..7 Shop/merchant.....8 Other 9	

	QUESTION	ANSWER		SKIP
J11	Do you have any cash savings?	Yes .....1 No 2		**If no, end module**
J12	Who has access to the savings?	Self only .....1 Self and spouse.....2 Spouse only.....3		
J13	What is the current level of your savings? (Enter 0 if none) (if DNK = 9)	|__|__|__|__|__|__|__| (TSH)		
J14	Where do you currently have savings? **Select all that apply**	Home.....1 Friends/relatives .....2 Village savings and loans associations (VICOBA/VSLA) .....3 /SACCO, etc.....4 Bank/MFI.....5 Agricultural Cooperatives.....6 NGO .....7 Insurance Company……..8 Post office……..9 Other.....10		
J15	What are your reasons for saving? **Select all that apply**	In case of emergency……1 Facing "seasonal hunger"……2 Household asset purchase……3 Productive asset purchase……4 Education……..5 Healthcare/medicine……6 Social event (wedding, etc.)……..7 Invest in small business……..8 Other…(specify)……..9 _____		

Module L. Individual leadership and influence in the community

Enumerator: The purpose of this module is to get an idea about women's potential for leadership and influence in the communities where they live.

No.	Question	Response	Response options/Instructions
L1	Do you feel comfortable speaking up in public to help decide on infrastructure (like small wells, roads, water supplies) to be built in your community?		No, not at all comfortable ..... 1 Yes, but with a little difficulty ..... 2 Yes, very comfortable 3
L2	Do you feel comfortable speaking up in public to regarding gender issues (e.g., women's rights, access to common resources, etc.)?		
L3	Do you feel comfortable speaking up in public to protest the misbehavior of authorities or elected officials?		

Group membership		Is there a [GROUP] in your community? Yes ... 1 No .... 2 **If no, skip to next group**	Are you an active member of this [GROUP]? Yes ...1 No ....2 **If Yes, go to H7**	Why are you not a member of this [GROUP]? **Code 2 (up to 3 responses)** **Go to next Group**	Do you hold a leadership position in this [GROUP]? Yes ...1 No 2	
	Group Categories	**L4**	**L5**	**L6**	**L7**	
A	Agricultural / livestock/ fisheries producer's group (including marketing groups)					**CODE L6: Why not member of group**
B	Water users' group					Not interested……..1 No time……..…2 Unable to raise entrance fees..3 Unable to raise reoccurring fees……4 Group meeting location not convenient. ……....5 Family dispute/unable to join…6 Not allowed because I am female….7 Not allowed because of other reason……..…8
C	Forest users' group (preservation groups)					
D	Credit or microfinance group (including SACCOs/ vicuba))					
E	Mutual help or insurance group (including burial societies,					
F	Trade,business, or cooperatives association					
G	Civic groups (improving community) or charitable group (helping others)					
H	Local government, Community Elders, village council					
I	Religious group					
J	Other women's group (only if it does not fit into one of the other categories)					
K	Other					
L	No groups exist					

Module M. Women's Decision making

Enumerator: The purpose of this module is to get an idea about men's and women's ability to make decisions.

ENUMERATOR: If household does not engage in that particular activity, enter code for "Decision not made" and proceed to next activity.		M1. When decisions are made regarding [ACTIVITY], who normally makes the decision? **CODE M1↓** **If 8 "Decision not made" skip to next decision.**	M2. How much input do you have in making decisions about [ACTIVITY]? **CODE M2↓** **Avoid if M1=2**	M3. Did you (singular) participate in [ACTIVITY] in the last 12 months? Yes…….1 No…….2	M4. How much input did you have in decisions on the use of income generated from [ACTIVITY]? **CODE M4↓**
		M1	**M2**	**M3**	**M4**
A	Crops that are grown primarily for household food consumption				
B	Cash crop farming: crops that are grown primarily for sale in market				
C	Livestock raising?				
D	When or who would take products to the market?				
E	Non-farm business activity?				
F	What inputs to buy for agricultural production?				
G	Major household expenditures? (large appliances, etc,)				
H	Minor household expenditures? (such food for daily consumption or other household needs)				
I	Negotiate with buyers?				
J	Buying clothes for yourself?				
K	Spending money that you have earned?				

L	Spending money that your spouse has earned?				
M	Children's education				
N	Seeking medical treatment for your children or yourself in case of illness				
O	Whether or not to use family planning (including contraception) to space or limit births?				

CODE M1: Decision making	**CODE: M2/M4 Input into decision making**
Main male or husband……..1 Main female or wife……...2 Husband and wife jointly…….3 Someone else in the household….4 Jointly with someone else inside the household……..5 Jointly with someone else outside the household……6 Someone outside the household/other…….7 Decision not made…….....8	No input ……1 Input into some decisions….2 Input into most decisions……3 Input into all decisions……4

Module N. Women's Mobility

Enumerator: The purpose of this module is to get an idea about women's mobility.

	Do you have to seek permission of your husband or other family member to go:	Yes, always 1	Yes, most often 2	Yes, but only now and then 3	No, Never have to 4
N1	To the market?				
N2	To a female friend's house?				
N3	To the house of a member of your family?				
N4	To the church or mosque?				
N5	To a public village meeting?				
N6	To a meeting of any association of which you are a member?				
N7	Outside your village?				
N8	And undertake revenue generating activities?				
N9	Local social event (fair, festivals, etc.)?				
N10	To health care provider?				

Module O. Women's Political Participation

Enumerator: The purpose of this module is to get an idea about women's political participation.

O1	Did you vote in the last parliamentary election/local election?	Yes = 1 No = 2 If no, skip to O3
O2	Who decided who you should vote for in the last election?	Myself …… 1 My spouse …….. 2 Traditional elders…….. 3 The Party…….. 4 Other _____5
O3	What was the main reason you did not vote?	Disagreement with spouse……..1 I wasn't aware……2 No electoral card…….. 3 Lack of time ……4 Does not concern me…..……5 Other……..6
O4	Were you a candidate in the last parliamentary or local elections?	Yes = 1 No = 2
O5	In the last 12 months, have you expressed your opinion in a public meeting (other than VICOBA, or producer group regular meetings)?	Yes = 1 No = 2
O6	During the past 12 months, have you been a member of an advisory team for any community conflict resolution or in local government meetings?	Yes = 1 No = 2

Module P. Women's Perceptions on Gender Roles

Ask respondent whether she agrees or disagrees with the following statements.

	Gender roles	**Response** Agree = 1 Disagree = 2
P1	Personally, I think that most household decisions should be made by the man	
P2	Personally, I. think that there is men's work and women's work and the one shouldn't ever do the work of the other	
P3	Personally, I think that if a woman works outside the home, her husband should help with child care and household chores.	
P4	Personally, I think that a husband should spend his free time with his wife and children.	
P5	Personally, I think a husband and wife should decide together about what kind of family planning to use	
P6	Personally, I think there are times when a women deserves to be hit	
P7	Personally, I think a woman must tolerate violence in order to maintain stability in the family	
P8	How many hours do you have available for leisure activity each day? (visiting neighbors, listening to the radio, playing sports or games etc)	|_| |_| Less than one hour enter 0.
P9	Are you satisfied that you have enough time for leisure activities like visiting neighbors, watching TV, listening to the radio or doing sports?	

Module Q. Women's Self Image/confidence

Use the response codes to rate the following statements:

No.	**Statement**	**Response (see codes)**
Q1	I can always resolve household problems if I try hard enough	
Q2	If somebody opposes me, usually I can find a way to get what I want	
Q3	I always find some way to deal with problems that confront me	
Q4	I have the skills and information I need to improve my agricultural production	
Q5	I have access to the resources and services I need to improve my agricultural productivity	
Q6	I can take action to improve my life	
Q7	I can influence important decisions in my community	

	Response Codes	
	Strongly disagree (never agree)……..1 Somewhat disagree ……2 Neither agree or disagree ……3	

	Mostly agree ……..…4 Strongly agree (always)……5	

Enumerator: The next module is for the person in the household who is responsible for or knowledgeable about food preparation

Module R. Food Security (HDDS/Women's consumption)

ASK THE PERSON RESPONSIBLE (OR KNOWLEDGABLE) FOR HOUSEHOLD FOOD PREPARATION.

No.	Question	Response codes	Responses
R1	"Is this women responsible for, **and/or knowledgeable about**, household food preparation?" If	Yes…..1 No……0	**If yes skip to R4**
R2	"Locate person responsible for, **and/or knowledgeable about**, household food preparation. Has this person already been interviewed for a previous section?"	Yes…….1 No……0 No person available = 3	**If yes, skip to R4** **|__|** **If No → end module**
R3	Hello. My name is _____ and I work for X project. We are conducting a baseline survey for WE-RISE project. The information we collect will be used for planning, implementation and evaluation of the project. You have been selected to participate in this survey because you are the primary person responsible for household food preparation. Your participation is completely voluntary and you may choose not to participate. Your responses will be kept confidential. We will be asking you questions about I would like to ask you about the types of foods that you or anyone else in your household ate yesterday during the day and at night. Do you have any questions for me about the survey? **Do you agree to participate in the survey?**	Yes…….1 No……0	**If No, end module**

	Household Dietary Diversity THE FOODS LISTED SHOULD BE THOSE PREPARED IN THE HOUSEHOLD AND EATEN IN THE HOUSEHOLD OR TAKEN ELSEWHERE TO EAT. DO NOT INCLUDE FOODS CONSUMED OUTSIDE THE HOME THAT WERE PREPARED ELSEWHERE.	**Women's intra-household access to food**

	R5 During previous 24 hour period, did you or any household member eat [insert food groups below]?	Yes…..1 No… 0 (if no Skip to next food group)	R6 Did any women over the age of 15 in this household eat this food item during the last 24 hours? All Women = 1 Some Women= 2 No Women=3 If 1 skip to next food group	R7 Why did only some (or none) of the women eat this food? (Select all that apply) Sick…….. 1 Only enough for men…….. 2 Only enough for children……3 Cultural reasons ……. Dislike of food……..5 Women were absent…6
a	*Any chapati, ugali, wali*], bread, rice, ,spaghetti, biscuits, or other foods made from millet, sorghum, maize, rice, or wheat?			
b	Any tubers [e.g., potatoes, yams, cassava, or any other foods made from roots or tubers (e.g. Chipsi)?			
c	Any vegetables (mchicha, kisamvu, matembele, etc…))?			
d	Any fruits?			
e	Any meat?			
f	Any eggs?			
g	Any fish?			
h	Any foods made from beans, peas, lentils, or nuts (e.g.)?			
i	Any cheese, yogurt, milk, or other milk products?			
j	Any foods made with oil,fat, or butter (ghee)?			
k	Any sugar or honey?			
l	Any other foods, such as condiments, coffee, tea?			

This ends the women's sections of the survey. Thank you for your time!

Men's Questionnaire

Modules S – BB are for the male that responded at baseline. If no male responded at baseline, interview another primary male decision-maker.
If no adult male in household, end survey.

Module S. Men's Background Information

S1	Is [three names from baseline sample] available be interviewed at this time?	Yes = 1 No = 2 > skip to S4
S2	Respondent Number [From Respondent List]	**|__||__||__|**
S3	Is another adult male available be interviewed at this time?	Yes = 1 No = 2 > end survey
S4	What is the males relationship to the female group member respondent?	Spouse Child (including step in-laws) Grandchild Parent/grandparent (step/in-laws) Sibling (including step/in-laws) Cousin Nephew Uncle Other
S5	Enter the three names of MALE respondent: _____	**Avoid if S1=1**
S6	Has the respondent for this section already been interviewed for a previous section?	Yes > S8 No = 0

S7. Hello. My name is _____ and I work for WE-RISE project. We are conducting a baseline survey. The information we collect will be used for planning, implementation and evaluation of the project.

You have been selected at random to participate in this survey. Your participation is completely voluntary and you may choose not to participate. Your responses will be kept confidential.

We will be asking you questions about members of your household, agricultural practices, food security, and gender roles and responsibilities.

Do you have any questions for me about the survey?

Do you agree to participate in the survey? Yes = 1
No = 0 If no, end survey

S8	Is [NAME] able to be interviewed alone (see codes): |__||__| **(Up to two responses)**	Alone……1 With adult females present……2 With adult males presen……..3 With adults mixed sex present…….4

		With children present…….5
S9	What is your PRIMARY occupation?	Crop sales (own production)…..1 Livestock (milk, meat, sales, etc.)….2 Fish sales……3 Wage labor (agr)…….4 Wage labor (non-agr)……5 Small business activities……6 Skilled labor (self-employed) …7 Salaried worker (gov't, office, factory, etc.)….8 Nursery stock/seeds……..9 Firewood/charcoal sales……..10 Other ……..11 None of the above……12
S10	Are you in a polygamous marriage? |__|	Yes = 1 No = 0 > end module
S11	How many wives do you have? |__||__|	

Module T. Men's Access to Credit

Enumerator: The purpose of this module is to get an idea about the respondents access to credit. **Record each loan taken out by by the RESPONDENT.**

T1 Have you taken out any loans in the last 12 months for more than Tsh 20,000? |__|
Yes ….1
No……..2
If yes, skip to T4

T2 Did you want to borrow or get a loan in the last 12 months? |__| Yes ….1
No……..2
If no, Skip to T11

T3 Why were you not able to borrow? (see **CODE below, enter up to 3 responses; Skip to T11)**

|__| |__| |__|

Have enough money……1
Afraid of losing collateral……2
Do not have enough collateral/did not qualify for the loan….3
Afraid cannot pay back the money……4
Interest rate/other costs too high……..5
Not allowed to borrow/family dispute in borrowing decision….6
Place of lender is too far……..……7
Process is too lengthy ……8
Provides few loans to men……9
Doesn't provide service to men……..10
Other…… ……11

	Was the loan in cash or in-kind? 1=cash 2= in kind	Who made the decision to take out the loan? **CODE 1**	Who makes the decision about what to do with the Loan? **CODE 1**	What was the loan mainly used for? (List 3 most important uses) **CODE 2**			What was the source of the loan? **CODE 3**	What was the value of the loan? (Tsh)	Has this loan been paid off? Yes = 1 No = 2
	T4	**T5**	**T6**	**T7a**	**T7b**	**T7c**	**T8**	**T9**	**T10**
1									
2									

CODE 1 (for T5/T6): Access to credit	**CODE 2 (T7a,b,c): Uses**	**CODE 3 (T8): Loan source**
Self……..1 Partner/Spouse .....2 Self and partner/spouse jointly .....3 Other household member .....4 Self and other household member(s)..5 Partner/Spouse and other household member(s).……6 Someone (or group of people) outside the household…….7 Self and other outside ……..8 Partner/Spouse and other outside people……..9 Self, partner/spouse and other outside people.....10	Business capital (IGA, etc.) ..... 1 agricultural inputs/seed ..... 2 Buy/lease of land for agriculture ..... 3 livestock..... 4 Pay for school expenses..... 5 For medical expenses..... 6 To buy food ..... 7 To Repay Other Loan.……..8 Clothing ..... 9 Housing ..... 10 Furniture/utensils ..... 11 Funeral expenses……..12 Wedding/Dowry……13 Other (specify) 14	Friend/relative ..... 1 Village savings and loans associations (VICOBA/VSLA)..... 2 NGO..... 3 Formal lender (bank, financial institution, MFI)…4 Informal lender/moneylender……..5 Other community group (SACCO/IDIR))……6 Government……..7 Shop/merchant ..... 8 Other 9

	QUESTION	ANSWER	SKIP
T11	Do you have any cash savings?	Yes .....1 No 2	**If no, end module**
T12	Who has access to the savings?	Self .....1 Self and Spouse .....2 Spouse Only 3	
T13	What is the current level of your savings? (Enter 0 if none) (if DNK = 9)	|__|__|__|__|__|__|__| (TSH)	
T14	Where do you currently have savings? **Select all that apply**	Home.....1 Friends/relatives .....2 Village savings and loans associations (VICOBA/VSLA) .....3 SACCO, etc.....4 Bank/MFI.....5 Agricultural Cooperatives.....6	

		NGO .....7 Insurance Company……...8 Post office……..9 Other.....10	
T15	What are your reasons for saving? **Select all that apply**	In case of emergency……1 Facing "seasonal hunger"……2 Household asset purchase…….3 Productive asset purchase…….4 Education……..5 Healthcare/medicine……6 Social event (wedding, etc.)……..7 Invest in small business……..8 Other…(specify)……..9 _____	

Module U. Men's Access to Agriculture/livestock/fisheries extension

Enumerator: The purpose of this module is to get an idea about men's access to extension services.

No.	Question	Response	Response options
U1	Have you (yourself) ever met with an agricultural extension worker or livestock/fisheries extension worker during the last 12 months?		Yes.....1 No .....2, **if no, end module**
U2	How many times did you meet with the agricultural extension worker or livestock/fisheries worker during the last 12 months?		
U3	What type of extension services have you received? **Select all that apply**		None……1 Improved agriculture practices…2 Improved livestock practices…..3 Agricultural Tools……4 Improved seeds……5 Inputs (fertilizer, pesticide, etc.) …6 Veterinary services……7 Other……8
U4	The last time you met with an extension worker, were they a male or female?		Male.....1 Female .....2 Both male and female .....3 (two extension workers)
U5	How satisfied were you with the extension services provided?		Not at all……1 Somewhat…2 Mostly……..3 Very much……4
U6	Who provided the extension services? SELECT ALL THAT APPLY		Government (District agricultural and livestock development department)……1 NGO Staff……..2 Community based extension workers……3 Other……4

Module V. Men's Individual leadership and influence in the community

Enumerator: The purpose of this module is to get an idea about men's leadership and influence in the communities where they live.

No.	Question	Response	Read Respons options
V1	Do you feel comfortable speaking up in public to help decide on infrastructure (like small wells, roads, water supplies) to be built in your community?		No, not at all comfortable 1 Yes, but with a little difficulty 2 Yes, very comfortable 3
V2	Do you feel comfortable speaking up in public regarding gender issues (e.g., women's rights, access to common resources, etc.)?		
V3	Do you feel comfortable speaking up in public to protest the misbehavior of authorities or elected officials?		

Group membership		Is there a [GROUP] in your community? Yes....1 No ....2 **If no, skip to next group**	Are you an active member of this [GROUP]? Yes ...1 No ....2 **If Yes, go to V7**	Why are you not a member of this [GROUP]? **Code 2 (up to 3 responses)** **Go to next Group**	Do you hold a leadership position in this [GROUP]? Yes....1 No 2	
	Group Categories	**V4**	**V5**	**V6**	**V7**	
A	Agricultural / livestock/ fisheries producer's group (including marketing groups)					**CODE 2: (V6) Why not member of group**
B	Water users' group					
C	Forest users' group (Preservation groups)					Not interested……..1 No time……..…2 Unable to raise entrance fees..3 Unable to raise reoccurring fees…4 Group meeting location not convenient. …..……....5 Family dispute/unable to join…6 Not allowed because I am male….7 Not allowed because of other reason……..…8
D	Credit or microfinance group (including SACCOs/ VSLA/vicoba)					
E	Mutual help or insurance group (including burial societies)					
F	Trade,business, or cooperatives association					
G	Civic groups (improving community) or charitable group (helping others)					
H	Local government, Community elders, village council					
I	Religious group					
J	Other (specify)					

Module W. Men's Decision making

Enumerator: The purpose of this module is to get an idea about men's contributions to household decision making

ENUMERATOR: If household does not engage in that particular activity, enter code for "Decision not made" and proceed to next activity.		W1. When decisions are made regarding the following aspects of household life, who normally makes the [decision]? **CODE 1** **If W1 = 8, Skip to next item↓**	W2. How much input do you have in making decisions about [ACTIVITY]? **CODE 2↓**	W4. Did you (singular) participate in [ACTIVITY] in the last 12 months? Yes…….1 No…….2 **If NO, skip to X1**	W6. How much input did you have in decisions on the use of income generated from [ACTIVITY]? **CODE 2↓**
		W1	**W2**	**W3**	**W4**
A	Food crop farming: crops that are grown primarily for household food consumption				
B	Cash crop farming: crops that are grown primarily for sale in market				
C	Livestock raising?				
D	When or who would take products to the market?				
E	Non-farm business activity?				
F	What inputs to buy for agricultural production?				
G	Major household expenditures? (large appliances, etc,)				
H	Minor household expenditures? (such food for daily consumption or other household needs)				
I	Negotiate with buyers?				

J	Buying clothes for yourself?				
K	Spending money that you have earned?				
L	Spending money that your spouse has earned?				
M	Children's education				
N	Seeking medical treatment for your children or yourself in case of illnness				
O	Whether or not to use family planning (including contraception) to space or limit births?				

CODE 1: W1 Decision making	**CODE 2: W2/W4 Input into decision making**
Main male or husband……..1 Main female or wife……2 Husband and wife jointly…….3 Someone else in the household….4 Jointly with someone else inside the household…….5 Jointly with someone else outside the household……..…6 Someone outside the household/other……7 Decision not made…….8	No input ……..1 Input into some decisions….2 Input into most decisions…..3 Input into all decisions……..4

Module X. Men's attitudes about women's mobility and men's mobility

Enumerator: The purpose of this module is to get an idea about men's attitudes about women's mobility AND men's own mobility. **ONLY ONE RESPONSE** per question.

	Does your spouse have to seek your permission or other family member's permission to go:	Yes, always 1	Yes, most often 2	Yes, but only now and then 3	No, Never have to 4
X1	To the market?				
X2	To a friend's house?				
X3	To the house of a member of her family?				
X4	To the church or mosque?				
X5	To a public village meeting?				
X6	To a meeting of any association of which she is member?				
X7	Outside your village?				
X8	To undertake revenue generating activities?				
X9	To a local social event (fair, festival, etc.)?				
X10	To health care provider?				

	Do YOU have to seek permission from your spouse or other family member's permission to go:	Yes, always 1	Yes, most often 2	Yes, but only now and then 3	No, Never have to 4
X11	To the market?				
X12	To a friend's house?				
X13	To the house of a member of her family?				
X14	To the church or mosque?				
X15	To a public village meeting?				
X16	To a meeting of any association of which she is member?				
X17	Outside your village?				
X18	To undertake revenue generating activities?				
X19	To a local social event (fair, festival, etc.)?				
X20	To health care provider?				

Module Y. Men's Political Participation

Enumerator: The purpose of this module is to get an idea about men's political participation.

Y1	Did you vote in the last parliamentary election?	Yes = 1 No = 2 If no, skip to Y3
Y2	Who decided who you should vote for in the last election?	Myself …… 1 My spouse …….. 2 Traditional elders…….. 3 The party…….. 4 Other ……5
Y3	What was the main reason you did not vote?	Disagreement with spouse ……..1 I wasn't aware……...2 No electoral card…….. 3 Lack of time ……4 Does not concern me……5 Other……6
Y4	Were you a candidate in the last parliamentary or local elections?	Yes = 1 No = 2
Y5	In the last 12 months, have you expressed your opinion in a public meeting (other than VICOBA, or producer group regular meetings)?	Yes = 1 No = 2
Y6	During the past 12 months, have you been a member of an advisory team for any community conflict resolution or in local government meetings?	Yes = 1 No = 2

Module Z. Men's Perceptions on Gender Roles

ASK RESPONDENT whether he agrees or disagrees with the following statements.

	Gender roles	**Response** Agree = 1 Disagree = 2
Z1	Personally, I think that most household decisions should be made by the man	
Z2	Personally, I. think that there is men's work and women's work and the one shouldn't ever do the work of the other	
Z3	Personally, I think that if a woman works outside the home, her husband should help with child care and household chores.	
Z4	Personally, I think that a husband should spend his free time with his wife and children.	
Z5	A husband and wife should decide together about what kind of contraception to use	
Z6	There are times when a woman deserves to be hit	
Z7	A woman must tolerate violence in order to maintain stability in the family	
Z8	How many hours do you have available for leisure activity each day? (visiting neighbors, listening to the radion, playing sports or games?	|_| |_|
Z9	Are you satisfied with the amount of time available for leisure activities ?	Yes = 1 No = 2

Module AA. Self Image/confidence

No.	ASK RESPONDENT to rate the following statements:	**Response Codes** Strongly disagree (never agree)……..1 Somewhat disagree …..2 Neither agree or disagree ……..…..3 Mostly agree ……4 Strongly agree (always)……5
AA1	I can always resolve household problems if I try hard enough	
AA2	If somebody opposes me, usually I can find a way to get what I want	
AA3	I always find some way to deal with problems that confront me	
AA4	I have the skills and information I need to improve my agricultural production	
AA5	I have access to the resources and services I need to improve my agricultural productivity	
AA6	I can take action to improve my life	
AA7	I can influence important decisions in my community	

This ends the man's participation in the survey. Thank you…

Annex 6: Qualitative Survey Instruments

WE-RISE & PATHWAYS ENDLINE SURVEY
Focus Group: Female VSLA members

Date: **Facilitator:**
Site: **Recorder:**

Introduction

- Who we are; why we are here; how long the process will take;
- What will be done with the results of our work

Decision-making

1. Who in a household makes important household decisions? (*Probe for which decisions are considered "important.)* Why?
2. What types of decisions ***should*** women make and men make? Which decisions should they make separately; which should they make together?
3. Please describe any changes to decision-making by men & women. Why and when have these changes taken place?
4. Are there certain types of households where women have a very strong influence in decision-making? *Probe for details.* Types of households where women have very little influence? *Probe for details.*

Gender equity & Women's Empowerment

5. What is your definition of "women's empowerment?" Describe a woman whom you would consider to be "empowered". *Probe to understand why women are not empowered.*
6. What is your definition of "women's rights"? *Probe to understand perceived limitations.*
7. Has your perspective on women's empowerment or rights changed over the last four years? How?
8. Has land access, distribution and ownership between men and women changed in the last four years? Why or why not?

Collectives/groups

9. What types of collectives exist in the community? What are the benefits of belonging to a collective? Describe. Has this changed over the last four years?
10. Can anyone join a collective? Describe who can and can NOT join. Why or why not?

11. How has women's membership in collectives changed over the last four years? Increased? Decreased? Why/why not?

12. Do women hold leadership positions within collectives? Has this changed over the last four years? Are they involved with decision-making for the collective? Has this changed?

13. What are the collective by-laws? How do the by-laws encourage women's empowerment?

14. How does the collective respond to women's needs and priorities? Describe.

    - How do women provide input on their needs to the collective?

Training

15. What, if any, types of training have you received? *Describe type, frequency, how information was conveyed, etc.* Who provided the training?

16. How have you used the training? Has the training you received changed the way you:

    - Cultivate crops/manage livestock
    - Manage money/business transactions
    - Market your product(s)
    - Engage with your community (e.g., participate in community activities, seek leadership roles, voice your opinion in public)

Economic Change

17. What are the differences between men and women in accessing work, types of work, wages, and income generating activities? How has this changed over the last four years? Are there obstacles to women wanting to earn income? Probe.

18. What types of financial services are available to support the economic activities of community members? How are they accessed? Has this changed over the last four years?

19. Has the VSLA or other collective linked up with other financial institutions? What has been the effect of such linkages?

20. Do the financial institutions meet the needs of the community? Describe the terms of borrowing and repayment. Has this changed in the last four years? *Probe for how, why, why not.*

21. What, if any, restrictions/limitations do women face accessing these services? Has this changed over the last four years?

    - To what extent are women joint holders of collective-linked bank accounts?
    - To what extent are women accessing credit? Why/why not?

Agriculture/value chains

22. What kinds of crops or livestock do women own or manage? Has this changed in the last four years?

- Any differences in crops/livestock owned/managed between women participating in the collective and those who are not?

23. Has women's access to markets changed over the last four years? How? Why/why not? *Probe.*

24. Has access to information/services from DAs and other agriculture extension agents changed over the last 4 years? In what way? How can it be improved?

25. Has access (available locally, affordable) to agricultural inputs (e.g., fertilizers, seeds, tools) changed over the last 4 years? How? Why/why not? What has changed? How could it be better?
    - Are there differences in men and women's ability to access these inputs? Probe.
26. What, if any, roles are available for women in crop value chains? Are more women engaged in these value chains? Do other IG opportunities exist that women are missing out on? Are the crops the most relevant/best value chains to be pursuing

THIS IS A GOOD TIME/PLACE TO CONDUCT THE RANKING EXERCISE

Overall impression

27. How has the project contributed to your community? How is this changed for your household? Do you feel your household livelihood has improved or worsened or stayed the same over the last 4 years? *Why better or worse or the same?*
28. How would you recommend improving the project? Probe

Closing

- Any questions for us; important information we are missing?
- Repeat main objective of study and what will be done with shared information.
- Thanks to all for their time and active/honest participation

WE-RISE & PATHWAYS ENDLINE SURVEY

Focus Group: male related to female members

Date: **Facilitator:**

Site: **Recorder:**

Introduction

- Who we are; why we are here; how long the process will take;
- What will be done with the results of our work

Decision-making

29. Who in a household makes important household decisions? (*Probe for which decisions are considered "important.)* Why?

30. What types of decisions ***should*** women make and men make? Which decisions should they make separately; which should they make together?

31. Please describe any changes to decision-making by men & women. Why and when have these changes taken place?

32. Are there certain types of households where women have a very strong influence in decision-making? *Probe for details.* Types of households where women have very little influence? *Probe for details.*

Gender equity & Women's Empowerment

33. What is your definition of "women's empowerment?" Describe a woman whom you would consider to be "empowered". *Probe to understand why women are not empowered.*
34. What is your definition of "women's rights"? *Probe to understand perceived limitations.*

35. Has your perspective on women's empowerment or rights changed over the last four years? How?

36. Have attitudes changed amongst men or traditional leaders? How? What kinds of changes? Why did these changes occur?

37. Has land access, distribution and ownership between men and women changed in the last four years? Why or why not?

Collectives/groups

38. What types of collectives exist in the community? What are the benefits of belonging to a collective? Describe. Has this changed over the last four years?

39. Can anyone join a collective? Describe who can and can NOT join. Why or why not?

40. How has women's membership in collectives changed over the last four years? Increased? Decreased? Why/why not?

41. Do women hold leadership positions within collectives? Has this changed over the last four years? Are they involved with decision-making for the collective? Has this changed?

Training

42. What, if any, types of training have you received? *Describe type, frequency, how information was conveyed, etc.* Who provided the training?

43. How have you used the training? Has the training you received changed the way you:

    - Cultivate crops/manage livestock
    - Manage money/business transactions
    - Market your product(s)

- Engage with your community (e.g., participate in community activities, seek leadership roles, voice your opinion in public)

Economic Change

44. What are the differences between men and women in accessing work, types of work, wages, and income generating activities? How has this changed over the last four years? Are there obstacles to women wanting to earn income? Probe.

45. What types of financial services are available to support the economic activities of community members? How are they accessed? Has this changed over the last four years?

46. Has the VSLA or other collective linked up with other financial institutions? What has been the effect of such linkages?

47. Do the financial institutions meet the needs of the community? Describe the terms of borrowing and repayment. Has this changed in the last four years? *Probe for how, why, why not.*

48. What, if any, restrictions/limitations do you face accessing these services? Has this changed over the last four years?

    - To what extent are men/women joint holders of collective-linked bank accounts?
    - To what extent are men/women accessing credit? Why/why not?

Socio-cultural

49. Describe the overlap between PSNP+ and WE-RISE. How has membership in PSNP+ affected membership in collectives relating to WE-RISE? Compare the benefits of PSNP+ and WE-RISE.

50. How have the needs of the most vulnerable (disabled, PLWHIV) been addressed?

    - Who are the most vulnerable groups of people in the community?
    - Have they received support from the project? Why or why not?

Agriculture/value chains

51. What kinds of crops or livestock do women own or manage? Has this changed in the last four years?

    - Any differences in crops/livestock owned/managed between women participating in the collective and those who are not?

52. Has access to markets changed over the last four years? How? Why/why not? *Probe.*

53. Has access to information/services from DAs and other agriculture extension agents changed over the last 4 years? In what way? How can it be improved?

54. Has access (available locally, affordable) to agricultural inputs (e.g., fertilizers, seeds, tools) changed over the last 4 years? How? Why/why not? What has changed? How could it be better?

- Are there differences in men and women's ability to access these inputs? Probe.

55. What, if any, roles are available for women in crop value chains? Are more women engaged in these value chains? Do other IG opportunities exist that women are missing out on? Are the crops the most relevant/best value chains to be pursuing

THIS IS A GOOD TIME/PLACE TO CONDUCT THE RANKING EXERCISE

Overall impression

56. How has the project contributed to your community? How is this changed for your household? Do you feel your household livelihood has improved or worsened or stayed the same over the last 4 years? *Why better or worse or the same?*
57. How would you recommend improving the project? Probe

Closing

- Any questions for us; important information we are missing?
- Repeat main objective of study and what will be done with shared information.
- Thanks to all for their time and active/honest participation

WE-RISE & PATHWAYS ENDLINE SURVEY

Focus Group: Female non-members

Date: **Facilitator:**

Site: **Recorder:**

Introduction

- Who we are; why we are here; how long the process will take;
- What will be done with the results of our work

Decision-making

58. Who in a household makes important household decisions? (*Probe for which decisions are considered "important.)* Why?

59. What types of decisions ***should*** women make and men make? Which decisions should they make separately; which should they make together?

60. Please describe any changes to decision-making by men & women. Why and when have these changes taken place?

61. Are there certain types of households where women have a very strong influence in decision-making? *Probe for details.* Types of households where women have very little influence? *Probe for details.*

Gender equity & Women's Empowerment

62. What is your definition of "women's empowerment?" Describe a woman whom you would consider to be "empowered". *Probe to understand why women are not empowered.*
63. What is your definition of "women's rights"? *Probe to understand perceived limitations.*
64. Has your perspective on women's empowerment or rights changed over the last four years? How?
65. Has it changed amongst men or traditional leaders? How? What kinds of changes? Why did these changes occur?
66. Has land access, distribution and ownership between men and women changed in the last four years? Why or why not?

Collectives/groups

67. What types of collectives exist in the community? What are the benefits of belonging to a collective? Describe. Has this changed over the last four years?
68. Can anyone join a collective? Describe who can and can NOT join. Why or why not?
69. How has women's membership in collectives changed over the last four years? Increased? Decreased? Why/why not?
70. Do women hold leadership positions within collectives? Has this changed over the last four years? Are they involved with decision-making for the collective? Has this changed?

Economic Change

71. What are the differences between men and women in accessing work, types of work, wages, and income generating activities? How has this changed over the last four years? Are there obstacles to women wanting to earn income? Probe.
72. What types of financial services are available to support the economic activities of community members? How are they accessed? Has this changed over the last four years?
73. Do the financial institutions meet the needs of the community? Describe the terms of borrowing and repayment. Has this changed in the last four years? *Probe for how, why, why not.*
74. What, if any, restrictions/limitations do women face accessing these services? Has this changed over the last four years?
    - To what extent are women joint holders of collective-linked bank accounts?
    - To what extent are women accessing credit? Why/why not?

Agriculture/value chains

75. What kinds of crops or livestock do women own or manage? Has this changed in the last four years?

- Any differences in crops/livestock owned/managed between women participating in the collective and those who are not?

76. Has women's access to markets changed over the last four years? How? Why/why not? *Probe.*

77. Has access to information/services from DAs and other agriculture extension agents changed over the last 4 years? In what way? How can it be improved?

78. Has access (available locally, affordable) to agricultural inputs (e.g., fertilizers, seeds, tools) changed over the last 4 years? How? Why/why not? What has changed? How could it be better?
    - Are there differences in men and women's ability to access these inputs? Probe.
79. What, if any, roles are available for women in crop value chains? Are more women engaged in these value chains? Do other IG opportunities exist that women are missing out on? Are the crops the most relevant/best value chains to be pursuing

THIS IS A GOOD TIME/PLACE TO CONDUCT THE RANKING EXERCISE

Overall impression

80. How has the project contributed to your community? How is this changed for your household? Do you feel your household livelihood has improved or worsened or stayed the same over the last 4 years? *Why better or worse or the same?*
81. How would you recommend improving the project? Probe

Closing

- Any questions for us; important information we are missing?
- Repeat main objective of study and what will be done with shared information.
- Thanks to all for their time and active/honest participation

WE-RISE & PATHWAYS ENDLINE SURVEY

Focus Group or KI: community leaders

Date: **Facilitator:**

Site: **Recorder:**

Introduction

- Who we are; why we are here; how long the process will take;
- What will be done with the results of our work

Decision-making

82. Who in a household makes important household decisions? (*Probe for which decisions are considered "important.)* Why?

83. What types of decisions ***should*** women make and men make? Which decisions should they make separately; which should they make together?

84. Please describe any changes to decision-making by men & women. Why and when have these changes taken place?

85. Are there certain types of households where women have a very strong influence in decision-making? *Probe for details.* Types of households where women have very little influence? *Probe for details.*

Gender equity & Women's Empowerment

86. What is your definition of "women's empowerment?" Describe a woman whom you would consider to be "empowered". *Probe to understand why women are not empowered.*
87. What is your definition of "women's rights"? *Probe to understand perceived limitations.*

88. Has your perspective on women's empowerment or rights changed over the last four years? How?

89. Have attitudes changed amongst men or traditional leaders? How? What kinds of changes? Why did these changes occur?

90. Has land access, distribution and ownership between men and women changed in the last four years? Why or why not?

Collectives/groups

91. What types of collectives exist in the community? What are the benefits of belonging to a collective? Describe. Has this changed over the last four years?

92. Can anyone join a collective? Describe who can and can NOT join. Why or why not?

93. How has women's membership in collectives changed over the last four years? Increased? Decreased? Why/why not?

94. Do women hold leadership positions within collectives? Has this changed over the last four years? Are they involved with decision-making for the collective? Has this changed?

Training

95. What, if any, types of training have you received? *Describe type, frequency, how information was conveyed, etc.* Who provided the training?

96. How have you used the training? Has the training you received changed the way you:

    - Cultivate crops/manage livestock
    - Manage money/business transactions
    - Market your product(s)

- Engage with your community (e.g., participate in community activities, seek leadership roles, voice your opinion in public)

Economic Change

97. What are the differences between men and women in accessing work, types of work, wages, and income generating activities? How has this changed over the last four years? Are there obstacles to women wanting to earn income? Probe.

98. What types of financial services are available to support the economic activities of community members? How are they accessed? Has this changed over the last four years?

99. Has the VSLA or other collective linked up with other financial institutions? What has been the effect of such linkages?

100. Do the financial institutions meet the needs of the community? Describe the terms of borrowing and repayment. Has this changed in the last four years? *Probe for how, why, why not.*

101. What, if any, restrictions/limitations do you face accessing these services? Has this changed over the last four years?

- To what extent are men/women joint holders of collective-linked bank accounts?
- To what extent are men/women accessing credit? Why/why not?

Socio-cultural

102. Describe the overlap between PSNP+ and WE-RISE. How has membership in PSNP+ affected membership in collectives relating to WE-RISE? Compare the benefits of PSNP+ and WE-RISE.

103. How have the needs of the most vulnerable (disabled, PLWHIV) been addressed?

- Who are the most vulnerable groups of people in the community?
- Have they received support from the project? Why or why not?

Agriculture/value chains

104. What kinds of crops or livestock do women own or manage? Has this changed in the last four years?

- Any differences in crops/livestock owned/managed between women participating in the collective and those who are not?

105. Has access to markets changed over the last four years? How? Why/why not? *Probe.*

106. Has access to information/services from DAs and other agriculture extension agents changed over the last 4 years? In what way? How can it be improved?

107. Has access (available locally, affordable) to agricultural inputs (e.g., fertilizers, seeds, tools) changed over the last 4 years? How? Why/why not? What has changed? How could it be better?

- Are there differences in men and women's ability to access these inputs? Probe.

108. What, if any, roles are available for women in crop value chains? Are more women engaged in these value chains? Do other IG opportunities exist that women are missing out on? Are the crops the most relevant/best value chains to be pursuing

THIS IS A GOOD TIME/PLACE TO CONDUCT THE RANKING EXERCISE

Overall impression

109. How has the project contributed to your community? How is this changed for your household? Do you feel your household livelihood has improved or worsened or stayed the same over the last 4 years? *Why better or worse or the same?*

110. How would you recommend improving the project? Probe

Closing

- Any questions for us; important information we are missing?
- Repeat main objective of study and what will be done with shared information.
- Thanks to all for their time and active/honest participation

CARE Pathways & WE-RISE

ENDLINE EVALUATION

CARE & Partner KI/FGD Topical Outline

These questions will be asked of CARE and partner managers and staff and Local Government officials who know the project at the national and local levels. The questions are open-ended to encourage discussion.

I. General Background

A. What is your current position? What is your association with the WE-RISE/Pathways project? How long have you worked with WE-RISE/Pathways?

B. What activities are you engaged in?

II. WE-RISE Activities

A. WE-RISE Project Design and Implementation

1. Were the right activities identified? Have the activities fit the needs of the communities? Are the activities appropriate to the local context? Why or why not?

2. What Project activities were missing?

B. WE-RISE Project Implementation

1. Was the program implemented effectively? Please elaborate.

2. Which activities have proved to be the most successful? Why?

3. Which activities have not been successful? Why?

4. Which areas of programme implementation could have been improved?

5. Do you think there were any unanticipated positive or negative consequences of the project? Please explain.

C. Collaboration with Government Extension Offices & Partners

1. Has WE-RISE/Pathways successfully integrated programme activities within the local development plans? What is the collaboration with other programs or projects?

2. Please describe the WE-RISE/Pathways training. What types of training? How were farmers or collective members selected to participate? What were the most successful training activities? What were less successful training activities? Why?

3. Please discuss collaboration with partners. Have there been any problems with collaboration? Describe.

4. Describe partner or CARE performance. (Ask CARE about partner performance; ask partners about CARE performance) Has the partner been a good partner? Why or why not?

D. Gender

1. What was the project's strategy to engage men or women on gender issues? Has that strategy been effective? Why or why not?

2. Has the project brought about any changes in attitudes about women's economic or social empowerment? How? If not, why not?

E. VSLA/Pathways Collective Formation

1. Describe the process of forming groups. Did WE-RISE/Pathways form new groups or were the groups already formed? How was that an advantage or disadvantage?

2. Describe any problems that were faced in the group formation process.

3. Describe any problems faced in cooperation within the groups

4. What have the groups accomplished? What more would you have liked to have seen accomplished?

F. WE-RISE/Pathways Sustainability

1. Does the Program have an appropriate phase-out plan or exit strategy? What is the phase-out plan or strategy?

2. Were local government and partners involved in the phase out plan? If so how?

3. How successful were the capacity building components of the project?

4. Are partners and counterparts ready to take on the implementation of this project? Has CARE and partners built in adequate training and phase-out to ensure sustainability?

G. Monitoring and Evaluation System

1. Please describe the monitoring system. Please describe the tools used (we need to obtain examples). What is the purpose of the M&E system? Probe

2. How does the project assess progress toward attaining goals? How does the project use M&E for reporting? How does the project use M&E for learning?

3. Has the project efficiently utilized resources? Probe. How do you know?

4. What is the burn rate of project financing? Look at cost/beneficiary (direct beneficiary and indirect beneficiary)

5. How has learning been used to influence other programs? What kinds of efforts have been made to publish or advertise the program approach or successes? To what extent is WE-RISE/Pathways known in the NGO/Gov't community?

H. Value for Money

1. How do you define Value for Money?

2. How has Value for Money been used to assess program progress, successes, and weaknesses?

I. WE-RISE Impact

1. What activities of the program have had the most significant impacts? Why?

2. What activities of the program have had the least significant impacts? Why?

3. What were the lessons learned?

I. Recommendations for change

1. Recommended changes for future project activities/strategy.

Annex 7: Computation of secondary variables related to household economic status and food security

Household Dietary Diversity Score (HDDS)

This indicator is computed by summing the number of different food categories reported eaten by the household in day prior to the interview. This indicator was measured as recommended by FANTA, using the following 12 food groups: cereals, tubers, legumes, dairy, meat, fish, oils, sugar, fruits, eggs, vegetables, and others. The HDDS provides a measure of a particular household's food access. A higher HDDS represents a more diverse diet, which is empirically highly correlated with a household's income level and access to food.[22]

Asset Index

The weighted asset index is computed by multiplying the number of each type of household asset by the index value for that particular asset type. Index values of household assets used in the construction of the asset index are presented in the table below. A higher value of the asset index indicates that households have been able to accumulate assets over time. Households are able to accumulate assets if income is greater than the necessary expenditures to meet household subsistence requirements. Assets also provide households with a cushion to adjust to shortfalls in incomes, or sudden increases in necessary expenditures. Thus, households with a higher asset index are less vulnerable than households with lower asset index values.

Asset type	Asset weights	Notes
Small consumer durables	1	
Farm equipment non-mechanized	1	
Cell phone	5	
Transportation Means	10	The low weight is based on DHS 2010 data and qualitative observations that show the vast majority of rural transportation assets are bicycles
Non-farm business equipment	10	
Large-consumer durables	10	
House	10	
Poultry	3	
Small livestock	10	
Large livestock	25	
Fishing equipment / fish ponds	5	Low weight is based on fishing equipment: qualitative observations found no ownership of fish ponds. Few

[22] Swindale, Anne, and Paula Bilinsky. *Household Dietary Diversity Score (HDDS) for Measurement of Household Food Access: Indicator Guide (v.2)*. Washington, D.C.: Food and Nutrition Technical Assistance Project, Academy for Educational Development, 2006.

		exist, and those that do are community property.
Farm equipment mechanized	10	
Agricultural Land	50	
Non-agricultural land	10	

Coping strategy index

The coping strategy index is computed on the basis of a series of questions asked to respondents about how frequently they utilize a list of possible consumption coping strategies in response to times when the household does not have food or enough money to buy food.[23] The eight strategies used for this study are:

1. Borrow food or borrowed money to buy food
2. Rely on less expensive or less preferred foods
3. Reduce the number of meals or the quantity eaten per day
4. Gather unusual types or amounts of wild food / hunt
5. Reduce consumption of some family members so that others could eat normally or more
6. Skipped eating due to lack of money or food for an entire day
7. Consume seed stock to be saved for next season
8. Beg or scavenge

The frequency of adoption of each category is coded according to the following categories:

0 = never

1=1 day each week

2=2-3 days each week

3=4-6 days each week

4=daily

The coded frequency response for each strategy is then weighted by the severity weight of each strategy. Average severity weights across several coping strategies conducted in countries around the world are then applied to each coping strategy, using the following formula:

$CSI = \Sigma(\text{frequency category}_i * \text{severity weight}_i)$

i=1 to 8

The severity weights are as follows:

[23] Maxwell, Daniel, Richard Caldwell and Mark Langworthy. " Measuring food insecurity: Can an indicator based on localized coping behaviors be used to compare across contexts?" *Food Policy*, Volume 33, Issue 6, December 2008

Strategy	Severity weight
Borrow food or borrowed money to buy food	2.5
Rely on less expensive or less preferred foods	1.8
Reduce the number of meals or the quantity eaten per day	2.7
Skipped eating due to lack of money or food for an entire day	4.6
Consumed taboo food, wild food, famine foods which are normally not eaten	2.9
Reduce consumption of some family members so that others could eat normally or more	2.6
Consume seed stock to be saved for next season	3.6
Beg or scavenge	3.4

Annex 8: Construction of the Women's Empowerment Index

The Women's Empowerment Index (WEI) indicator used as part of CARE's evaluation plan was adapted from, and follows closely, the Women's Empowerment in Agriculture Index (WEAI) developed for Feed the Future. The WEAI is comprised as an average of two sub-indices: the 5 domains of empowerment index (5DE) and the Gender Parity Index (GPI).

The 5DE index is a direct measure of women's empowerment and itself is split into two main components:

- Incidence of Women's Empowerment: calculated as the percentage of women that are empowered
- Adequacy of the Disempowered: empowerment score of those women that are disempowered

Empowerment, as defined in the WEAI, is achievement in 80% or better of a weighted-index of the 10 indicators underlying the WEAI. The table below shows the weighting used for both the WEAI index and the adapted WEI index being used by CARE for this evaluation. The differences in weighting between the two are driven in large part by additional indicators that were included as part of CARE's evaluation plan. Those new indicators include:

- Women's self confidence
- Women's mobility
- Women's attitudes towards gender equitable roles in family life
- Women's political participation.

The addition of the new indicators adds several important dimensions directly related to women's empowerment that were previously unaccounted for in the WEAI. Women's engagement in the political process and a measure of self-confidence were added to the leadership domain. With the expansion of that domain from two to four indicators, the indicators were re-weighted to 5% from 10%, leaving the domain weighted at 20%.

The WEAI "Time" domain was relabelled "Autonomy" to more accurately reflect the indicators contributing to this domain in the WEI. The workload indicator, weighted at 10% in the WEAI, was replaced by two indicators measuring women's mobility and their attitudes concerning gender equity in the home. Questions related to women's workload were explored through qualitative interviews rather than the quantitative survey. Again with the addition of an extra indicator to the time domain the indicators were re-weighted appropriately in order to leave all domains equally weighted at 20%.

WEAI vs. WEI: Indicator weights

Domain	Indicator	WEAI weight	WEI (CARE) weight
PRODUCTION (20%)	With decision-making input for HH productive decision domains	1/10	10%
	With autonomy in HH production domains	1/10	10%
RESOURCES (20%)	With sole or joint ownership of household assets[a]	1/15	6.67%
	With sole or joint control over purchase or sale of household assets[a]	1/15	6.67%
	With access to and decisions on credit	1/15	6.67%
INCOME (20%)	With control over household income and expenditures in HH decision-making domains[b]	1/5	20%
LEADERSHIP & COMMUNITY (20%)	Participating in formal and informal groups	1/10	5%
	Confident speaking about gender and other community issues at the local level	1/10	5%
	Demonstrating political participation	N/A	5%
	Who express self-confidence	N/A	5%
TIME/ AUTONOMY (20%)	Satisfied with the amount of time available for leisure activities	1/10	6.67%
	Workload	1/10	0%
	Achieving a mobility score of 16 or greater	N/A	6.67%
	Expressing attitudes that support gender equitable roles in family life	N/A	6.67%
	Total	100%	100%

Analysis was initially conducted using the WEAI thresholds for indicator achievement, or those specified by CARE in the case of new indicators. These thresholds often resulted in baseline levels of achievement of 90% or greater, leaving little room for project improvement over time. To allow for country-specific improvement, baseline values were adjusted to country-specific thresholds. In cases where baseline indicator values were greater than 50% using the WEAI thresholds, the threshold for the indicator was adjusted until the value fell between 45-60%. The table below gives both the initial WEAI thresholds and the ending country-specific thresholds. Those indicators with "N/A" signify cases where there was no

threshold to adjust (i.e., participating in formal and informal groups – either they participated in at least one group or they didn't).

Domain	Indicator	WEAI Threshold	Country-Specific Threshold
PRODUCTION	With decision-making input for HH productive decision domains	2 of 5	5 of 5
	With autonomy in HH production domains	1 of 5	1 of 5
RESOURCES	With sole or joint ownership of household assets[a]	≥ 50%	≥ 75%
	With sole or joint control over purchase or sale of household assets[a]	≥ 50%	≥ 75%
	With access to and decisions on credit	N/A	N/A
INCOME	With control over household income and expenditures in HH decision-making domains[b]	≥ 50%	≥ 60%
LEADERSHIP & COMMUNITY	Participating in formal and informal groups	N/A	N/A
	Confident speaking about gender and other community issues at the local level	2 of 4	3 of 4
	Demonstrating political participation	N/A	N/A
	Who express self-confidence	2 of 7	5 of 7
AUTONOMY	Satisfied with the amount of time available for leisure activities	N/A	N/A
	Achieving a mobility score of 16 or greater	N/A	N/A
	Expressing attitudes that support gender equitable roles in family life	N/A	N/A

To accommodate the addition of CARE's new indicators, adjustments were also made to the GPI portion of the WEI. The most conspicuous change comes in the removal of the aggregated GPI component itself. Although a single index number for gender parity was not calculated, examination of the differences in response between males and females for each indicator allows CARE to gain an understanding of parity as it relates to each WEI domain.

Removal of the aggregated GPI component was necessary because of differences between men and women for three indicators. Including these three indicators as part of the GPI would have violated the spirit of what the GPI represents. The three indicators are: women's mobility, women's ownership of assets, and women's input in the purchase in sale of assets.

The GPI includes two components:

- Percentage of women achieving gender parity: measured by the percentage of empowered women + percentage of women that have empowerment scores ≥ to the empowerment score of the male respondent in their household
- (Avg.) Difference in empowerment between men and women: calculated for those women that don't achieve gender parity.

The WEAI is structured to ask both men and women about their own mobility. The question was adapted as a result of input from the Ethiopia baseline survey (the first baseline study to be conducted) wherein men felt it absurd to be asked about their own mobility. The WEI, therefore, asked for men's perceptions about their spouse's mobility. Thus, there was no measurement of men's empowerment as regards their own mobility, making it impossible to measure differences between male and female empowerment in mobility (i.e., parity), as men and women were asked different questions.

Both questions related to asset ownership were only asked of the female household member (in part to help shorten the lengthy survey), again making it impossible to calculate a relative difference in empowerment between males and females for ownership and control of assets.

One option would have been to exclude all three of these indicators from calculation of the gender parity index. However, that would have meant a lack of valuable information and muddied interpretation of the results. Thus, rather than calculating a single, somewhat meaningless number as indicative of differences in men's and women's overall empowerment, men's and women's empowerment in each domain is used to understand parity. Mobility was excluded due to the interpretation issues cited above. The two asset indicators were included because, as constructed, the questions asked of household females still captured the relative difference in asset ownership and decision-making between household males and females (even if only from the perspective of the household female). Finally, the percentage of women achieving women's parity and the average difference in empowerment between men and women respondents was excluded due to the issues cited above.