



Meta Review of World Vision Australia's Economic Empowerment Programming

November 2022

Executive Summary

How to promote inclusion outcomes in programs working on agrifood systems, is a key learning priority for World Vision and many in the aid sector. This question is particularly relevant for World Vision Australia because the office provides technical leadership within the World Vision International Partnership on inclusive Market Systems Development (iMSD), Women's Economic Empowerment (WEE) and has a large portfolio of economic empowerment programming in agriculture.

To answer this question and explore the impact of its economic empowerment projects, World Vision Australia commissioned two successive studies, with the support of the Australian Government's Australian NGO Cooperation Program (ANCP). The first meta-analysis conducted in 2021 covered 14 projects. The second study in 2022 – which is the focus of this brief – builds on the earlier work and includes an analysis of data sets and documents from 11 projects. 10 projects were funded by the ANCP and one project by the European Union.

Three overarching research questions guided both studies: 1) What are the project impacts and outcomes? 2) What key enabling and disabling factors contribute to project outcomes? 3) What are the recommendations to support improved sustainability and impact?

Evidence from the studies indicates World Vision Australia's economic empowerment projects have contributed to the following goal-level changes for households:¹

- **a reduction in multidimensional poverty** for all households and for women-headed households;
- **improved ability of households to pay for child health and nutrition costs;**
- **improved measures of food security;**
- **improvement in financial resilience and resilience to shocks;**

In addition, projects contributed to the following outcome-level changes for households:

- **an increase in incomes for participant households;**
- **an increase in collective sales/purchases;**
- **an increase in adoption of improved agriculture practices;**
- **an increase in access to credit and the means to save, and;**
- **improved confidence in financial literacy.**

Overall, those projects with an intentional focus on WEE through 'twin-track' designs were amongst the projects that achieved the greatest positive changes in the WEE domains of economic advancement, access, agency and equitable systems, as well as child wellbeing. These changes include:

- **higher proportion of women participants** benefiting from improved incomes and access to new opportunities and resources;
- **improved decision making in the productive and domestic spheres;**
- **increased satisfaction about time use; and**
- **improvements in attitudes towards women's economic participation.**

¹ Findings are for projects reporting data rather than whole portfolio of 11 projects.

The combination of iMSD, financial inclusion and WEE programming components saw the overall portfolio deliver greater impact. Programs adopting an iMSD approach combining market focused strategies promoting market systems change with direct activities to address the barriers faced by vulnerable groups were able to better impact vulnerable groups. This involved:

- Working with market actors to promote inclusive business models;
- And, supporting households to strengthen their capacity to engage in markets, such as through mobilisation of producer groups and savings groups, and financial literacy training.

In relation to the inclusion of poorer groups, women and persons with disability, intentionality at the outset was key, especially with regards to targeting, sub-sector selection and combining market and household-focused interventions.

Common financial inclusion components included Savings for Transformation (S4T), financial literacy and linkages to formal finance. Improved savings and access to capital supported improved investment in income generation activities, while financial literacy supported improved resilience to diverse economic, social and environmental shocks.

Projects prioritising WEE through a 'twin-track' design also had a dual focus in line with the iMSD approach, combining market focused and household focused strategies:

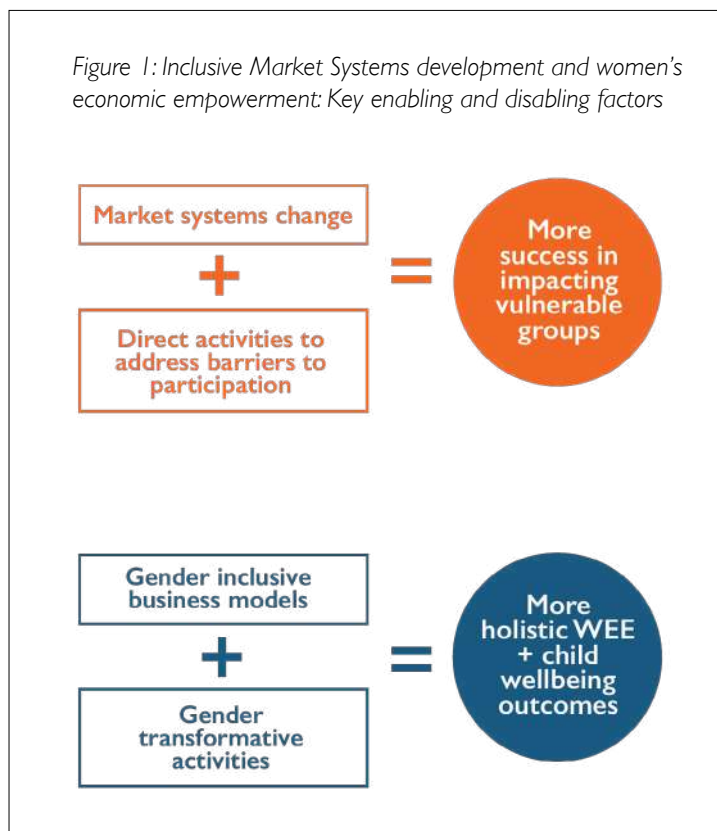
- **Gender mainstreaming:** Working with market actors to promote gender-inclusive business models that can improve women's incomes, jobs and access to new opportunities and resources; and
- **Targeted approaches:** Addressing gender-based constraints, such as unequal gender relations and harmful social norms.

The review found that holistic WEE outcomes, especially women's agency, were facilitated by gender transformative approaches, such as the Mencare and C-Change models. These types of approaches challenged unequal gender relations within households and communities by promoting more equitable alternatives through participatory sessions involving questioning of attitudes, critical reflection and dialogue over time. Projects with a WEE 'twin-track' design were more likely to see changes in improvements in child wellbeing by enhancing the ability of households to pay for child health costs. Finally, a key enabling factor for food security outcomes was nutrition behaviour change activities.

The meta-analysis concluded that the economic empowerment portfolio is achieving positive results for impact and outcome level indicators, with a few exceptions. Projects adopting the iMSD approach showed the strongest signs of sustainability. A key challenge has been the trade-offs required between project scale and inclusion of vulnerable groups.

While COVID-19 was the main external disabling factor. Based on the results, key recommendations include:

- 1) Set inclusion intentions at the design stage when determining the target group, sub-sector selection and the mix of interventions;
- 2) Strengthen monitoring linked to intervention results chains and sustainability;
- 3) Continue to integrate savings groups, Gender Inclusive Financial Literacy Training and linkages to formal finance to promote financial resilience;
- 4) Continue to promote and scale 'twin-track' designs as a model to achieve holistic WEE outcomes, and stronger impact on child wellbeing;
- 5) Continue layering nutrition behaviour change activities to promote food security outcomes; and
- 6) Consider opportunities to better integrate environmental and climate change considerations into design, implementation and monitoring and evaluation of economic empowerment programs.



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Glossary of terms

Term	Definition
ANCP	Australian NGO Cooperation Program
BL	Baseline evaluation
C-Change	Community Change
DFAT	Department of Foreign Affairs and Trade
OPD	Organisation for People with Disability
EBF	Evidence Building Framework
EL	Endline evaluation
FCAS	Fragile and Conflict Affected Situations
GEDSI	Gender, Disability, and Social Inclusion
GIFT	Gender Inclusive Financial Literacy Training
IGA	Income Generation Activity
iMSD	inclusive Market Systems Development
JoT	Journeys of Transformation
LVCD	Local Value Chain Development
MHH	Men-headed household
MSD	Market Systems Development
MTE	Mid-term evaluation
S4T	Savings for Transformation
SPG	Savings and Producer Group
UPG	Ultra-Poor Graduation
WEE	Women's Economic Empowerment
WHH	Women-headed household

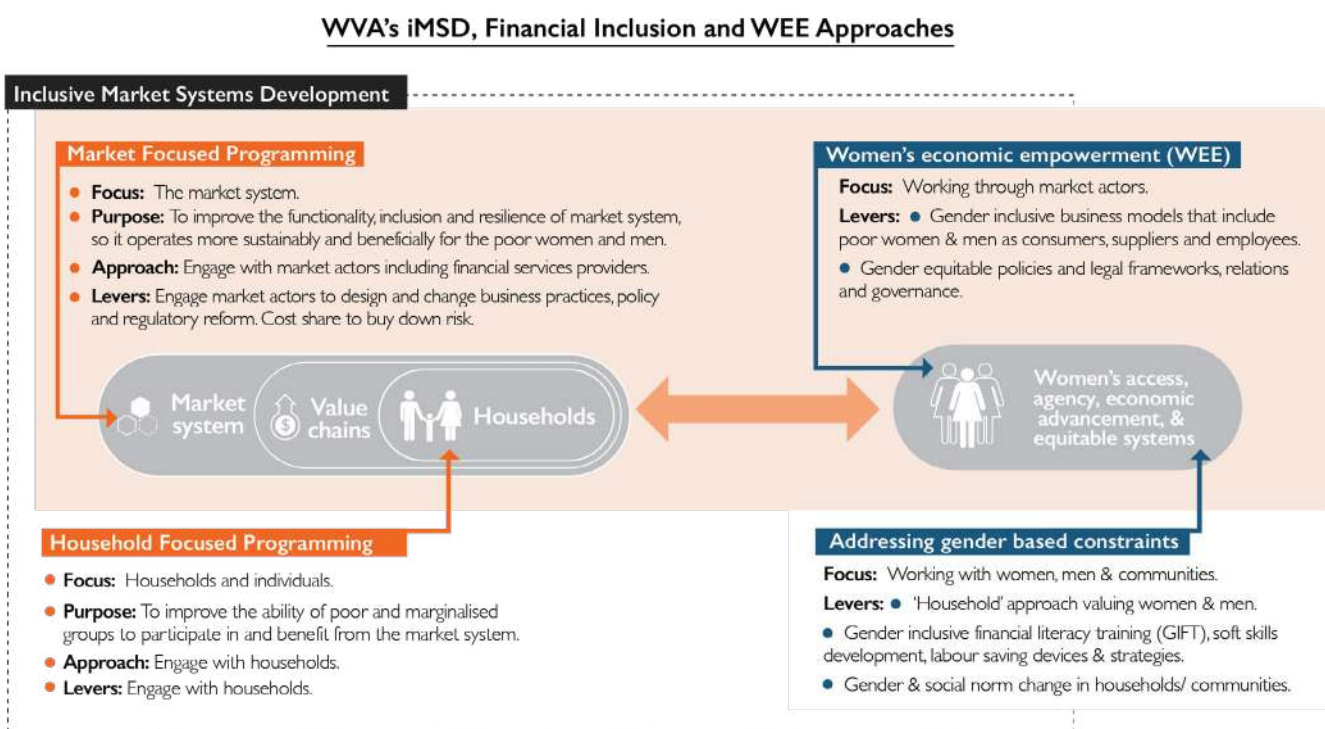
*Please see Table 1 for the project specific acronyms.



World Vision Australia's approaches to economic empowerment

There are three core pillars that contribute to an integrated theory of change in World Vision Australia's economic empowerment programming. These are iMSD and Local Value Chain Development (LVCD); Financial Inclusion, including Savings for Transformation (S4T) and microfinance; and Women's Economic Empowerment (WEE).

Figure 2: Diagram illustrating World Vision Australia technical approaches



Some key features of these pillars are highlighted in the boxes below:

Inclusive Market Systems Development (iMSD) projects use a hybrid or "push/pull" approach, where "pull" refers to market actor engagement and "push" refers to enabling vulnerable households to interact with the market (direct interventions). These projects recognise that people at different levels of poverty require different strategies to leverage market system resources. Therefore, World Vision integrates both market-focused and household-focused strategies based on the target groups' level of market readiness and contextual realities. Direct engagement with communities helps to accelerate change at the household level. When vulnerable households acquire marketable skills and resources, these can be leveraged through market-focused interventions to provide effective and sustainable solutions to poverty.

The **Savings for Transformation (S4T)** model aims to provide informal financial services for the "unbanked". S4T groups provide financial services such as savings, small loans and a micro-insurance system to those who are often excluded from the formal financial sector. S4T is intended to help households transition out of safety net programs, build resilience and/or support productive activities. The model has several core operating principles: voluntary self-selection, self-managed groups, small group size, timebound savings activities, simple and transparent record keeping, and independence (not linked with cooperatives or formal microfinance institutions, although members can elect to link with these). World Vision Australia's Financial Inclusion programming is another example of iMSD because it focuses both on market actors, such as microfinance institutions, and households, through informal savings and gender inclusive financial literacy training.

Women’s Economic Empowerment (WEE) projects also use a hybrid approach targeting households and market actors. The system-focused (market actors) interventions promote gender inclusive business models, which result in improved, more equitable market access, new products and services, new jobs and/or more supportive employment policies (WEE domains of women’s economic advancement and access). Strategies targeting households seek to address gender-based constraints to women’s agency (lack of gender equitable decision making, the uneven distribution of household labour) or equitable systems (harmful social norms). Some projects have focused on gender mainstreaming in their core economic approaches. Others use a ‘twin-track’ design, focused on gender mainstreaming while also integrating targeted approaches, such as gender transformative models, which seek to challenge harmful social norms and unequal gender relations by replacing them with equitable alternatives. These types of approaches comprise participatory sessions involving questioning, critical reflection and dialogue over time for households and communities.

Programs can be standalone (e.g., one pillar) or combine aspects of different pillars. For example, an LVCD project may include aspects of Financial Inclusion (e.g., S4T) and WEE pillars (gender mainstreaming and targeted activities linked to WEE domains). Some projects integrate other types of programming, such as the Ultra-Poor Graduation (UPG) approach, nutrition, environment or humanitarian-related approaches and interventions. The following table outlines the World Vision Australia project portfolio included in this review. 10 projects in Bangladesh, Sri Lanka, Cambodia, Indonesia, Myanmar, Timor-Leste, Solomon Islands, Vanuatu and Rwanda were funded by the ANCP. One project in South Sudan was funded by the European Union.

Table 1: Overview of World Vision Australia’s economic empowerment portfolio for Phase II

Project Name	Country	iMSD	LVCD	WEE	FI
More Income Generated for Poor Families in Indonesia (MORINGA)	Indonesia	x		x	x
Micro-franchised Agricultural Service Expanded (MASE 2)	Cambodia	x		x	x
Gender and Disability Inclusive Economic Development Project (iLIVE)	Sri Lanka		x	x	x
Nutrition Sensitive Value Chains for Smallholder Farmers Project (NSVC)	Bangladesh		x	x	
Gender inclusive pathways out of poverty (GPOP)	Bangladesh			x	x
Inclusive Value Chain Development Project (VCD-FI)	Myanmar		x		x
Forest Landscape Restoration for Improved Livelihoods in Rwanda (FLR)	Rwanda		x		
Timor-Leste Better Food, Better Health Project (BFBH)	Timor-Leste		x		
Improving livelihoods through organic cocoa production (BPP)	Solomon Islands	x	x		x
Food Security and Resilience in Transitioning Environments (FORESITE)	South Sudan	x			x
Vanuatu Waste Not Want Not (WNWN) (phase I)	Vanuatu				x

I. Background and methodology

Background: This review aims to contribute to the sector evidence base on how to promote inclusion outcomes in projects working in agrifood systems. For example, the Department of Foreign Affairs and Trade (DFAT)’s 2019 MSD Synthesis Review noted that there needs to be more understanding around hybridisation (“pull/pull” programming), including opportunities and challenges relating to “getting low-capability or marginalised groups to benefit from MSD”. DFAT’s ANCP Thematic Review on Agricultural and Food Security (2019) highlighted the value of ANCP projects in reaching smallholders and rural households, as well as opportunities to better document and articulate push/pull strategies for different target groups, including women. Against this backdrop, World Vision has prioritised WEE as an evidence and learning priority, particularly how to practically achieve improved incomes and access for women, as well as improved agency and social norms (often not directly addressed in MSD programs).

Methodology: This meta-analysis undertook a literature and data review, using data from the latest available project evaluation reports (baseline, midline or endline evaluation). The evaluations used a mixed methods approach, consisting of qualitative informant interviews and focus group discussions, quantitative surveys, review of monitoring data, and for some projects, control groups. The quantitative components mostly leveraged a pre-post analysis methodology to understand changes in key indicators from baseline to endline (or in some cases midline). COVID-19 was a major limitation. It disrupted projects across many countries, affecting their progress and impacting evaluation data collection, sometimes with ramifications for data quality. Another key limitation was the uneven indicator usage across the 11 projects. World Vision Australia’s economic empowerment and evidence building teams advised on sources of data from reports other than evaluations (e.g., learning briefs, management response documents), and/or provided their professional insights into the specifics of this project portfolio through meetings and engagement during the report review process.

2. Research findings

Findings by impact²

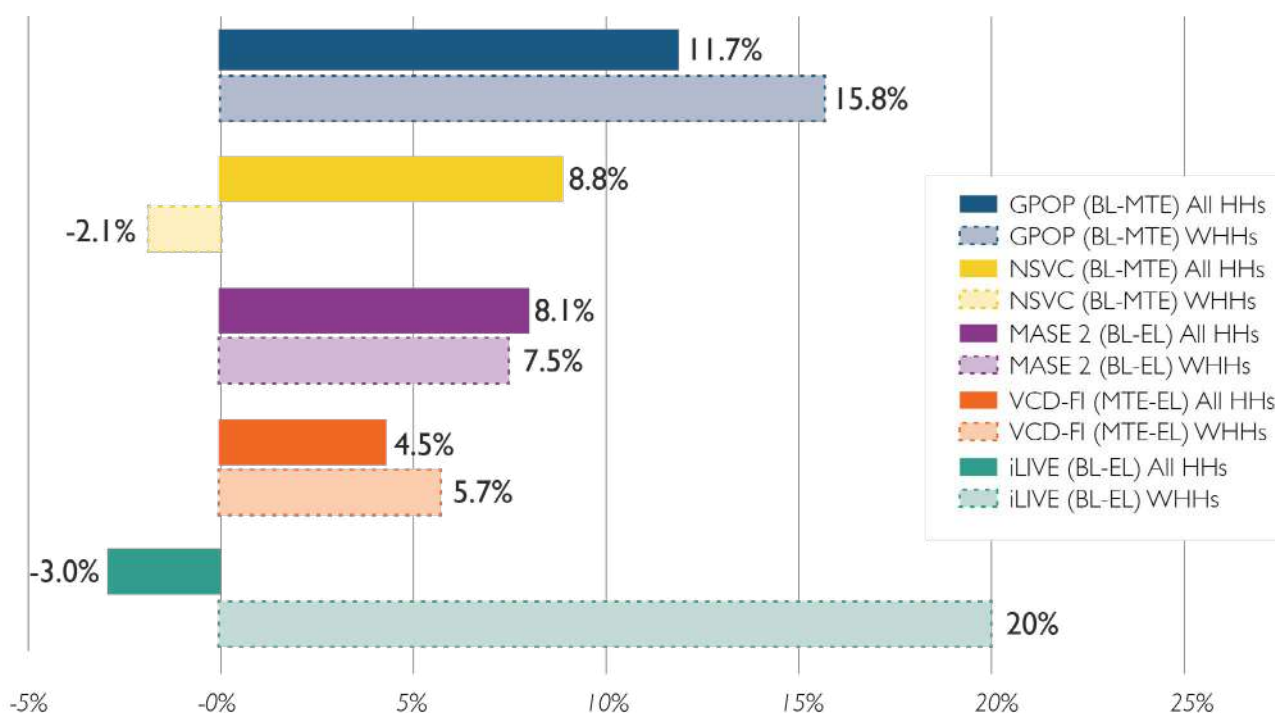
This analysis examined World Vision Australia’s economic empowerment projects’ contribution to four development goals: poverty reduction, child wellbeing, food security and resilience to shocks.

Poverty reduction

Indicator	Proportion of households in multidimensional poverty
Definition	Percentage of households (with children aged less than 18 years) living in multidimensional poverty according to the Multidimensional Poverty Index (MPI) – comprised of 10 indicators across three dimensions: health, education and living standards.
Projects reporting	5/11

The majority of projects reporting data on this goal report a reduction in poverty for all households and women-headed households.

Figure 3: Percentage of women-headed households (WHH) and households (HHs) reporting a reduction in their multidimensional poverty status since baseline (or midline)



Projects like the Gender Inclusive Pathways Out of Poverty Project (GPOP) were designed to include poorer groups of participants.

Food security

All projects³ reporting data for this goal showed some positive improvements in dietary diversity and food security. In the Better Food Better Health (BFBH) project in Timor-Leste, which includes a nutrition intervention, there was a 42 point increase in the percentage of children in project areas satisfying minimum dietary diversity of four food groups.

“Before my granddaughter was malnourished but after we followed the information that World Vision gave we knew what foods to cook and because of that now the child is healthy again.”

(Household survey respondent, Baucau, BFBH project endline report)

² Findings report impact at World Vision Australia project goal and outcome levels.

³ Data available from 6/11 projects

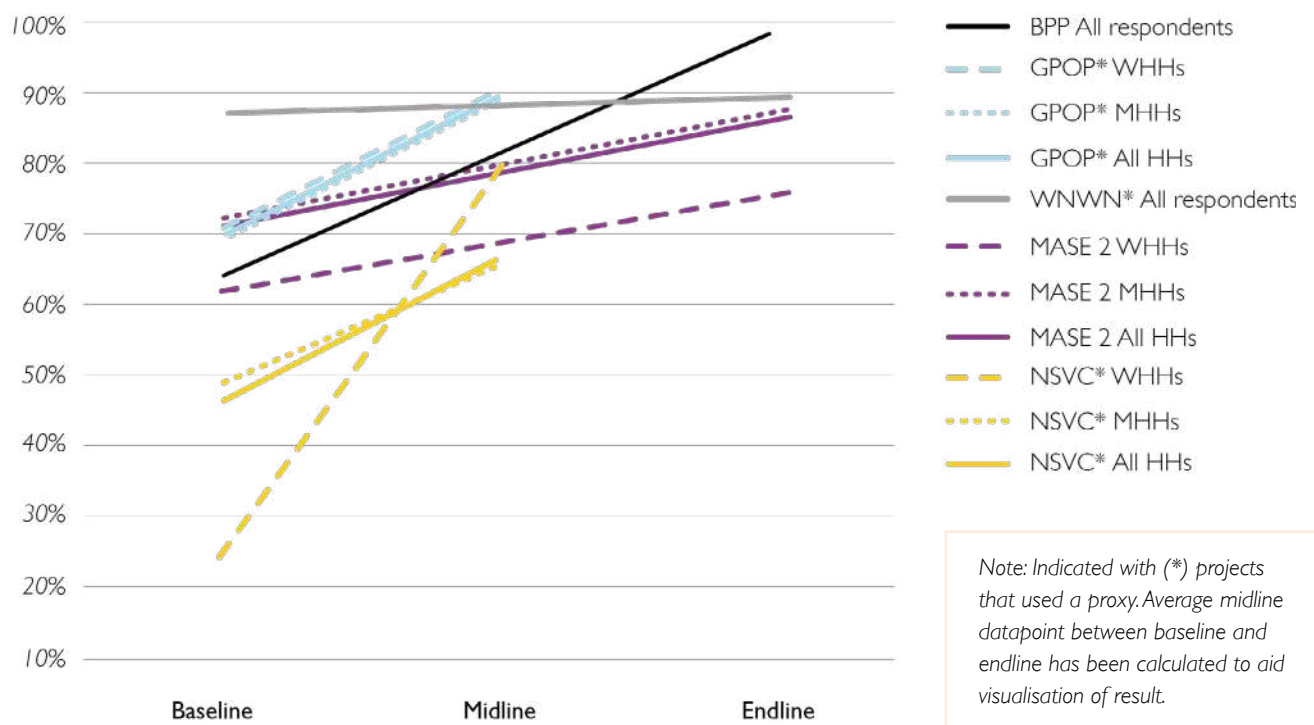
The GOPP project in Bangladesh, which also included a nutrition intervention, reported a 36.1 point increase in the percentage of households with sufficient dietary diversity⁴ (49.8% at baseline to 85.9% at midline). In this project, which has a WEE pillar, there was a 41.7 percentage point increase for women-headed households with sufficient dietary diversity compared with a 32.6 percentage point increase for men-headed households (a difference of 9.1 percentage points).

Improved child wellbeing

All households and women-headed households participating in projects reporting data for this goal were better able to pay for child education costs.⁵ There is a correlation between projects with greater percentage point increases in these measures of child wellbeing and i) projects with greater percentage point increases in income, and ii) projects with a WEE pillar and 'twin-track' design. For example, the GOPP project reported a 19.8 percentage point increase for all households and a 20.1 percentage point increase for women-headed households. This project has WEE ('twin-track' design) and Financial Inclusion pillars and uses the UPG model. It reported the highest percentage point increase in income. The Nutrition Sensitive Value Chains (NSVC) project, also in Bangladesh, reported that both men- and women-headed households experienced a significant increase in the ability to pay for their children's health costs (16.3 and 58.3 percentage points respectively). The NSVC project has a WEE pillar (also with a 'twin-track' design) and a nutrition-sensitive agriculture intervention. It also reported the third highest increase in income of all the projects.

Indicator	Percentage of households able to pay for children's basic education costs
Definition	Percentage of parents or caregivers who report that all school-aged children in the household were provided with the school requirements or learning materials needed during the last year, through their own means and without external assistance.
Projects reporting	5/11

Figure 4: Percentage of women-headed households, men-headed households and households/individuals reporting having capacity to pay for their children's basic education costs.



⁴ Food items satisfying at least four food groups out of 12

⁵ 5/11 projects reporting

World Vision's **Ultra-Poor Graduation (UPG) model** is for the most vulnerable segment of the extreme poor – the ultra-poor. Underpinned by a rigorous targeting process, the model is implemented over 24 months and includes a time-bound, carefully sequenced intervention package comprising social protection (meeting basic needs); livelihoods promotion; financial inclusion; and social empowerment. The GPOP project implements the UPG model amongst 2,880 households in communities hosting refugees from Myanmar in Cox's Bazar District, Bangladesh, with a focus on WEE. The project had strong midline evaluation results, including a four-fold increase in women's monthly incomes, from US\$41 at baseline to US\$143 at midline, as well as strong results in food security, women's access, agency and equitable systems. At baseline, 85% of all households reported they had savings to cover a lean period, and at midline this had increased to 98.5% (13.5% increase). There was only a 0.8 percentage point difference between men- and women-headed households at midline (WHH: 98.0%, MHH: 98.8%). After "graduation", the project has been working with participants using an iMSD approach.

Improved financial resilience and resilience to shocks

There was an improvement in measures of financial resilience (e.g., savings) and resilience to shocks for all projects reporting data for this goal.⁶ In the Micro-franchised Agricultural Service Expanded (MASE 2) project in Cambodia, 66% of beneficiary farmers reported an ability to raise a large sum of money within 30 days at endline, compared to only 45% of comparison farmers in a control group (21 percentage point difference).

“For me, too, there is enough ability to support a family, that is, we do not have the same shortcomings as before, and the expenses are well managed with a good record. The project taught about financial management.”

(Focus group discussion, female farmer, Takeo, Cambodia, MASE 2 project endline report)

During the COVID-19 pandemic, MASE 2 project staff helped Cambodian farmers open digital bank accounts, which enabled them to contact customers and receive payments.

“During the COVID-19, we have adapted to the situation by asking farmers to open bank account/ Wing accounts, teaching them to use online tools for meeting and communication, creating telegram groups to get and send information to/from private company. Therefore, I see that the farmers have changed to the situation, except farmers who don't have any smartphones.”

(Key informant interview, project staff, MASE 2 project Endline Report)



Empowering women as well as men is key to realising child wellbeing. Rita participated in the Gender Inclusive Pathways Out of Poverty project, which focused on income generation, food security, financial inclusion, women's empowerment and child rights (World Vision International).

⁶ Data from 6/11 projects

Findings by pillar

Local Value Chain Development (LVCD)/inclusive Market Systems Development (iMSD) pillar

Indicative data shows that projects that adopted the LVCD or iMSD approach had impact at the outcome level in the following key areas: improved incomes, improved commercial agriculture production, improved market linkages and changes in practices (agricultural). Several projects, especially, those that adopted the iMSD approach, were able to report on private sector development, as well as changes in the wider system's behaviour within and beyond the project's direct partners.

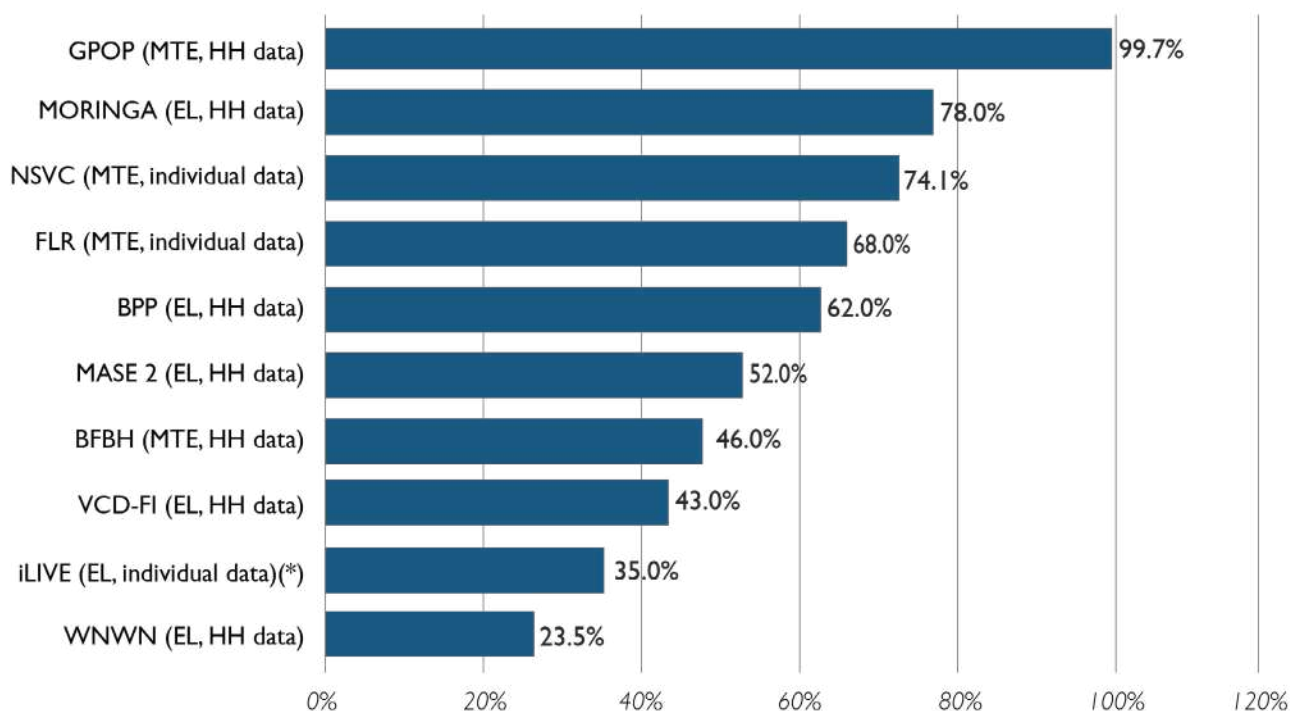
Improved incomes

All projects with available data reported an increase in income for participant households.

Indicator	Percentage of households with increased incomes
Definition	Household income is defined as gross income earned from all economic activities by all household members \geq 15 years of age, over 12 months. The indicator measures change and not the magnitude of change.
Projects reporting	10/11

The GOPP project in Bangladesh had the highest percentage of households reporting a change in income (99.7%). Compared to other iMSD/LVCD projects, this project applied a different intervention package with a higher cost per beneficiary due to inclusion of the Ultra-Poor Graduation (UPG) model, as outlined above.

Figure 5: Percentage of project participants reporting a positive change in income by project combining household and individual level data.



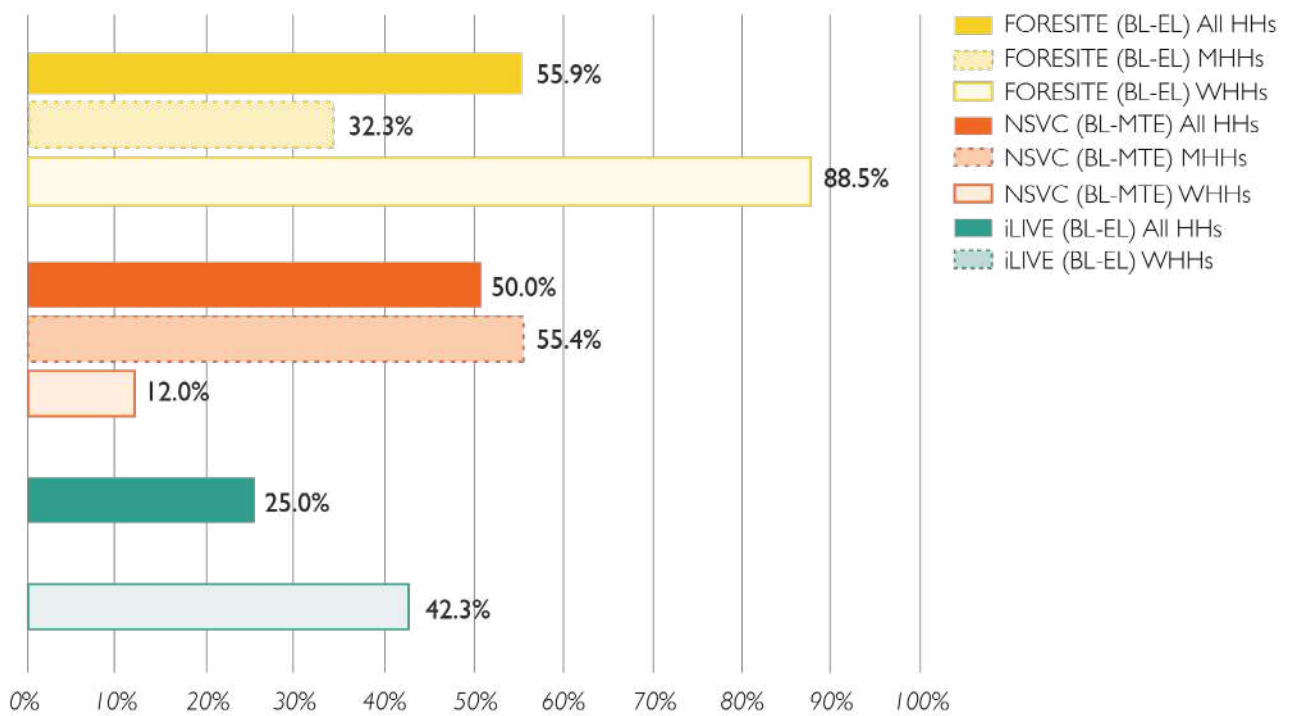
(*) At endline, 2,835 of 8,101 iLIVE project beneficiaries reported increased incomes

Improved commercial agriculture production

All projects reporting data showed an increase in income from products sold.

Indicator	Average value of products sold in the last 12 months (US\$)
Definition	Average (Mean) value of products sold in the last 12 months for target crops/enterprises to all sources. This includes all crops and products the project is targeting regardless of to whom or how the product is sold.
Projects reporting	4/11 ⁷

Figure 6: Percentage of households reporting an increase in value/income perceived from products sold from project-targeted value chains since baseline disaggregated by household-head gender



“We used to cultivate local chili but the crop production was quite low. Now, since we can cultivate hybrid chili, the yield is two thirds higher than before. I am very happy, that I can spend this money for expenses of my family”

Monjuri, Chili farmer, NSVC Project, Bangladesh (World Vision International)

⁷ Data from the VCD-FI project in Myanmar available at endline not depicted in graph.

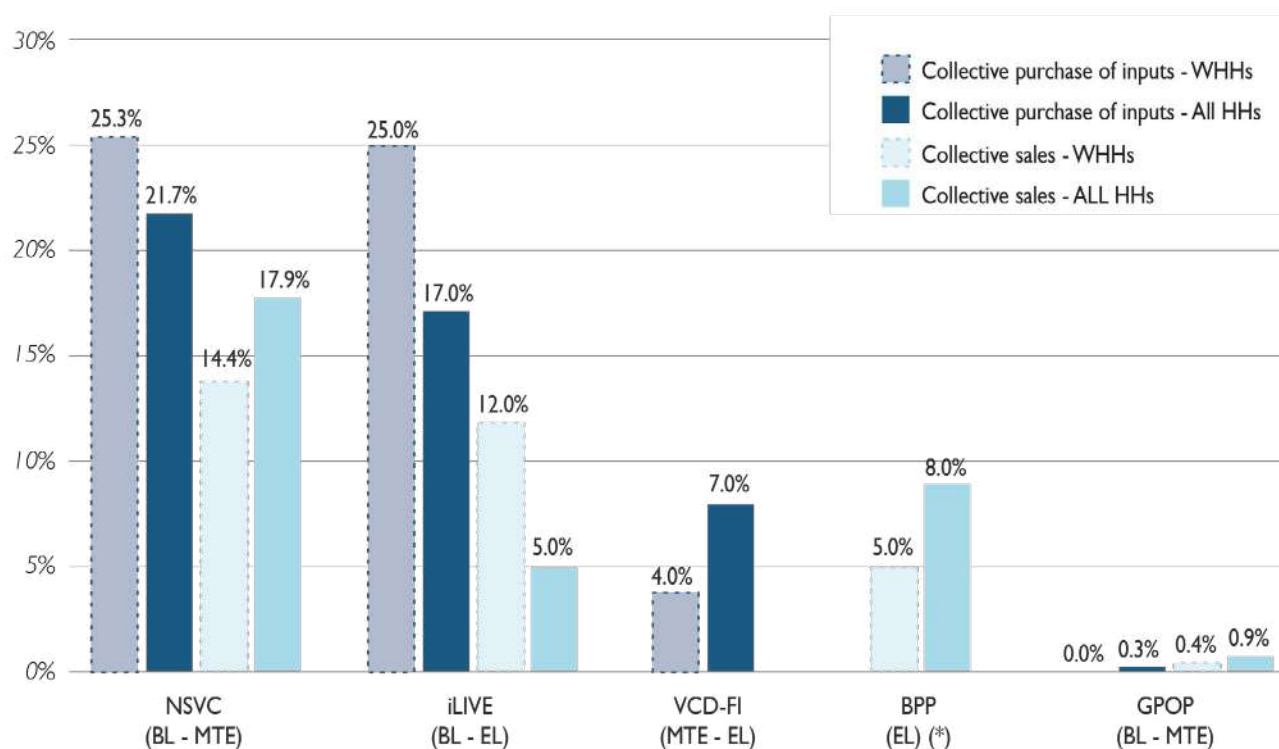
Improved market linkages

All projects with available data reported an increase in collective sales/purchases as a result of opportunities for households to work together in groups, often producer groups. There are clear differences both in project results and when disaggregating by gender:

Indicator 1	Collective purchasing of inputs
Definition	Percentage of producers who purchased farm inputs or farm services collectively during the last 12 months
Projects reporting	4/11
Indicator 2	Collective selling
Definition	Percentage of producers who sold products collectively during the last 12 months
Projects reporting	4/11

The data shows a higher increase in collective purchasing of inputs than in collective selling, except for the GOP project.⁸

Figure 7: Percentage point change in collective purchasing of inputs and selling through producer groups since baseline, all households and women-headed households.



(*) Data for the Improving livelihoods through organic cocoa production (BPP) project corresponds to the percentage of total beneficiaries and the percentage of females collectively selling at endline.

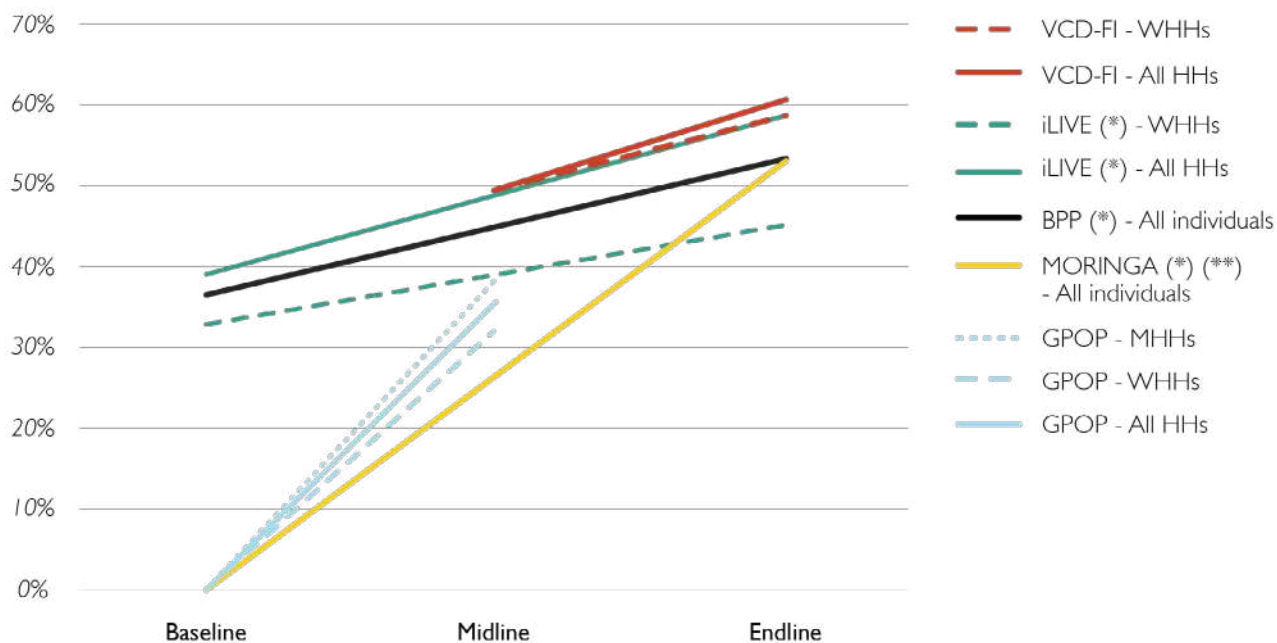
⁸ The relatively small changes reported in the GOP project are due to the project not focusing on collective buying and selling during the UPG implementation cycle. It was only after farmers graduated out of ultra-poverty that the project started focusing on collective purchasing of inputs and selling.

Change in practices

All projects reporting data showed an increase in the adoption of improved agricultural practices.

Indicator	Proportion of households adopting improved agricultural practices
Definition	Percentage of households adopting improved agricultural practices in any season during the past 12 months. This includes agricultural practices that primarily aim to improve yield/increase production.
Projects reporting	6/11

Figure 8: Evolution of women-headed households and all participating households' adoption of improved agricultural practices since project baseline or midline.



(*) Note: Average midline datapoint between baseline and endline calculated to aid visualisation of result; (**) Baseline assumed 0%

Private sector development, changes in the wider system's behaviour (within and beyond the project's direct partners).

The iMSD projects, MORINGA (Indonesia) and MASE 2 (Cambodia), reported generating private sector investments measured in US dollars. Four other projects reported qualitative measures of private sector engagement. For example, the MASE 2 project reported US\$1.7 million investment leveraged by Agriculture Cooperatives and US\$2 million investment via private sector partners. The iLIVE project in Sri Lanka reported positive change in government actors' behaviour in support of inclusion outcomes, whereas the Value Chain Development-Financial Inclusion project in Myanmar did not succeed to influence the government.

“In the past, planting one kilogram of local seed [maize], the best harvest [we got] was a maximum of 300 kilogram...Now, using 1 kilogram of this hybrid seed introduced by WVI, [we can] harvest at least 600 kilograms of maize, and even [we] can harvest up to 800 kilogram of maize if [we are] lucky,”

(Male farmer in Tanah Harapan Village, Indonesia, MORINGA endline report).

Case Study: Helping Indonesian farmers to thrive in more inclusive markets

The **ANCP MORINGA project** in Indonesia used a hybrid iMSD approach, which included financial inclusion and WEE interventions. The pull (market-focused) components included introducing new business models, such as improving the availability of agri-inputs in the maize value chain in partnership with private sector actor, PT Syngenta in Sulawesi. PT Syngenta invested in placing staff in the field, such as agronomists, to support this partnership. Intermediary service providers have grown their businesses through this business model, and they have encouraged farmers to adopt new inputs, such as hybrid maize seeds, and subsequently increase production. The push (household-focused) components included providing farmers with access to loans so that they could afford the cost of agri-inputs, as well as Gender Inclusive Financial Literacy Training (GIFT) for participants implemented in partnership with credit unions or the project (depending on the presence of credit unions in the area).

The MORINGA project generated A\$5.8 million (US\$4.1 million) co-investment in total over the life of the project. This included investment by private sector actors like PT Syngenta, intermediary service providers and farmers. The return on investment was 2.8, so for every Australian dollar spent there was a return on investment of A\$2.80 in terms of income generated. Against the total project spend of A\$2.3 million, the MORINGA project leveraged A\$6.3 million in additional net income for approximately 9,640 households (35,667 people).

It was one of the two projects reporting the greatest increase in income for households/respondents overall. This combination of push/pull components was identified as an enabling factor for the inclusion of poor farmers. Sub-sector selection was another key enabling factor, with poorer groups earning under US\$1.25 per day and women participating more in the value chains for less developed crops such as pilinut, nutmeg and moringa. Around 14% of the project's participants (with increased income) are poor farm households (income below US\$1.25 per day), 46% are women and 11% are persons with disability.⁹



"Not only do I get the quality seedlings from Syngenta but also other benefits such as training on good agricultural practices (GAP), and maize business analysis training. Now, I can save at least 30% towards the tuition fees for my only son who I plan on sending to university." – Sarjan, ANCP MORINGA Project.

⁹ MORINGA project endline report

Financial Inclusion pillar

Indicative data shows that programs included a Financial Inclusion component had impact at the outcome level, in the following areas: improved financial literacy, improved access to financial services, and improved ability to support households and businesses.

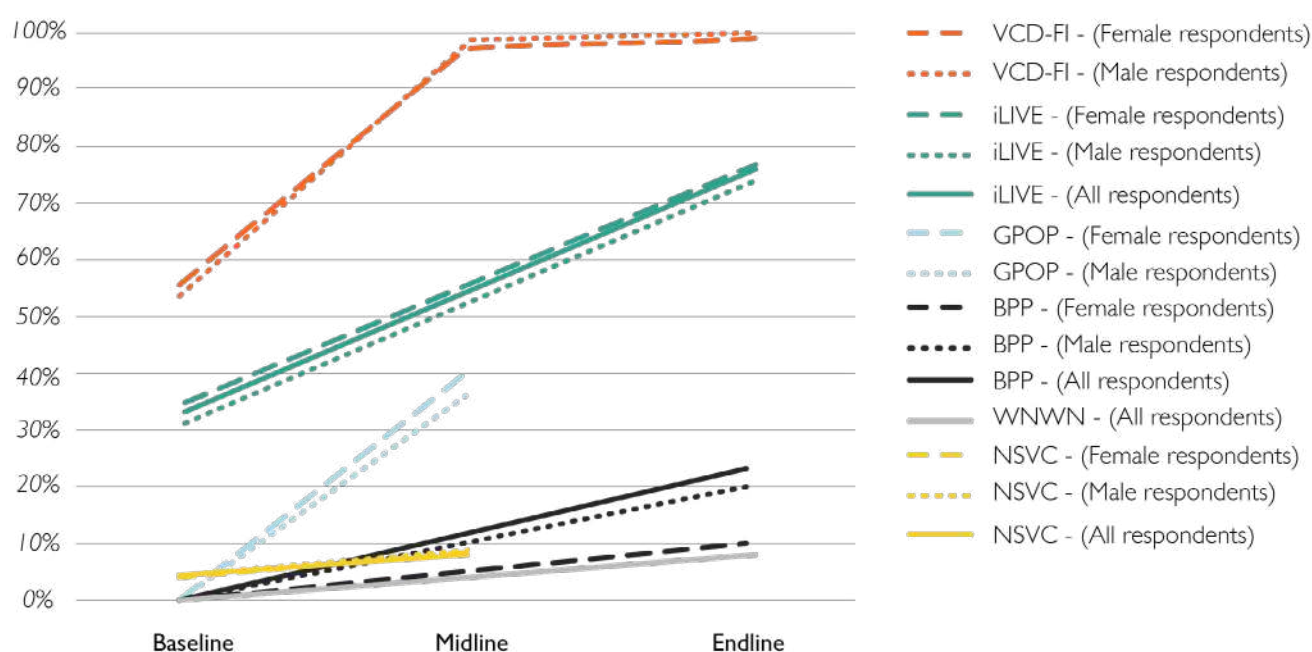
Improved financial literacy

The data shows an increase in confidence across all projects reporting data for all participants.

Indicator	Proportion of women and men who report feeling confident in their financial literacy
Definition	Percentage of women and men who report feeling confident in managing transactions, borrowing money, saving money ¹⁰ (World Vision Australia's Evidence Building Framework (EBF) indicators list)
Projects reporting	6/11

Those projects with a targeted S4T component in the design had strong outcomes (iLIVE Sri Lanka, VCD-FI Myanmar, GOP in Bangladesh).

Figure 9: Evolution of project beneficiaries' financial literacy confidence since baseline by project and respondents gender ¹¹



¹⁰ World Vision Australia's Evidence Building Framework (EBF) aims to strengthen evidence of impact through rigorous monitoring and evaluation processes (documented in World Vision Australia's Monitoring and Evaluation Guidance) and key indicators aligned with priority areas - namely Economic Empowerment, Climate Action and Regenerative Environments and Food Security, Health and Nutrition, and Cross-cutting issues - (documented in four different Indicators' Handbooks). The EBF was designed to help World Vision Australia demonstrate and report on program impact at scale, as well as learn and improve program quality.

¹¹ Baseline data for GPOP, BPP and WNNW has been assumed to be 0% in the absence of baseline data for this indicator.

Gender Inclusive Financial Literacy Training (GIFT):¹² Based on global best practices in financial literacy, behavioural economics and gender-transformative programming, GIFT combines practical financial management skills training with sessions on equitable financial decision making between women and men. Designed for couples, it includes sessions on jointly managing household income and expenses and planning for annual challenges (e.g., lean periods). This gender mainstreamed activity was piloted in projects in Indonesia and the Lao People's Democratic Republic. Elements have also been used in the Gender Inclusive Pathways out of Poverty (GPOP) project in Bangladesh. A 2021 activity impact assessment in Indonesia conducted under the MORINGA project found that 58% of women and men had improved knowledge on financial management, 87% of respondents stated that their families conducted financial planning for certain purposes, and 66% of women and men report increased equitable financial decision making. In the MORINGA project, local credit unions that partnered with the project have integrated GIFT training with their loan services.

“Even though I was a little hesitant at first, GIFT provides a new perspective on gender in the context of building family financial literacy, especially in the context of patriarchal culture. By incorporating GIFT into credit union training, this enhances [our] branding and we are even contracted by other organizations to train GIFT to their assisted communities. This has an impact on increasing the number of credit union members.”

*(Credit union manager, East Nusa Tenggara, Indonesia, MORINGA project)*¹³

Improved access to financial services¹⁴

Of the projects reporting data¹⁵, all reported an increase in access to credit and an increase in the means to save.

The GPOP project in Bangladesh facilitated access to informal and formal finance for its ultra-poor participants. This project included a family development plan as part of Ultra-Poor Graduation and financial literacy components. Combined with the use of S4T groups, this has changed household savings habits. In addition, the project facilitated access to formal finance and has assisted all individuals (in the project's first participant cohort) and savings groups to open bank accounts.

In the Improving livelihoods through organic cocoa production (BPP) project in Solomon Islands, there was a 12 point increase in the percentage of households with the means to save money. The benefits of membership in a Savings and Producer Group (SPG), and linking financial inclusion to income generating activities, are illustrated by this quote:

“Before the project, we never had any savings and didn't monitor our income and expenditure. Now we save money at the bank and S4T group which helps us do something useful with our savings.”

(Female participant, Manthai East, Sri Lanka, iLIVE project endline report)



¹² Gender Inclusive Financial Literacy Training Manual | publication | World Vision International (wvi.org)

¹³ WEE PQAS_2022_briefing paper_final.pdf (wvi.org)

¹⁴ Using indicators: "percentage of households with access to sufficient credit" and "percentage of households with the means to save money".

¹⁵ 3/11 projects reporting

Improved ability to support households and businesses

To assess whether Financial Inclusion has improved project participants' ability to support themselves and their businesses, this review used the indicator: "percentage of members using loans and/or savings or share-out to invest in productive assets/inputs/services". Two project evaluations reported against this indicator: the iLIVE project in Sri Lanka and the NSVC project in Bangladesh. Both have LVCD and WEE pillars, but only the iLIVE project has a Financial Inclusion pillar, which included S4T. Both projects achieved positive changes, and women-headed households experienced greater positive change than households overall.

“Many people have seen the goodness of doing savings in the community. Through the savings, we can have money during share-outs. At times we can use the loan to do small start-ups. ... Before only local buyers bought wet beans but now since we have our own SPGs and farmers are members so we buy wet beans as well. We buy them at \$3/kg, which is same as local buyers.”

(Female SPG members, Vaiseni, Solomon Islands, BPP project endline report)

Women’s Economic Empowerment pillar

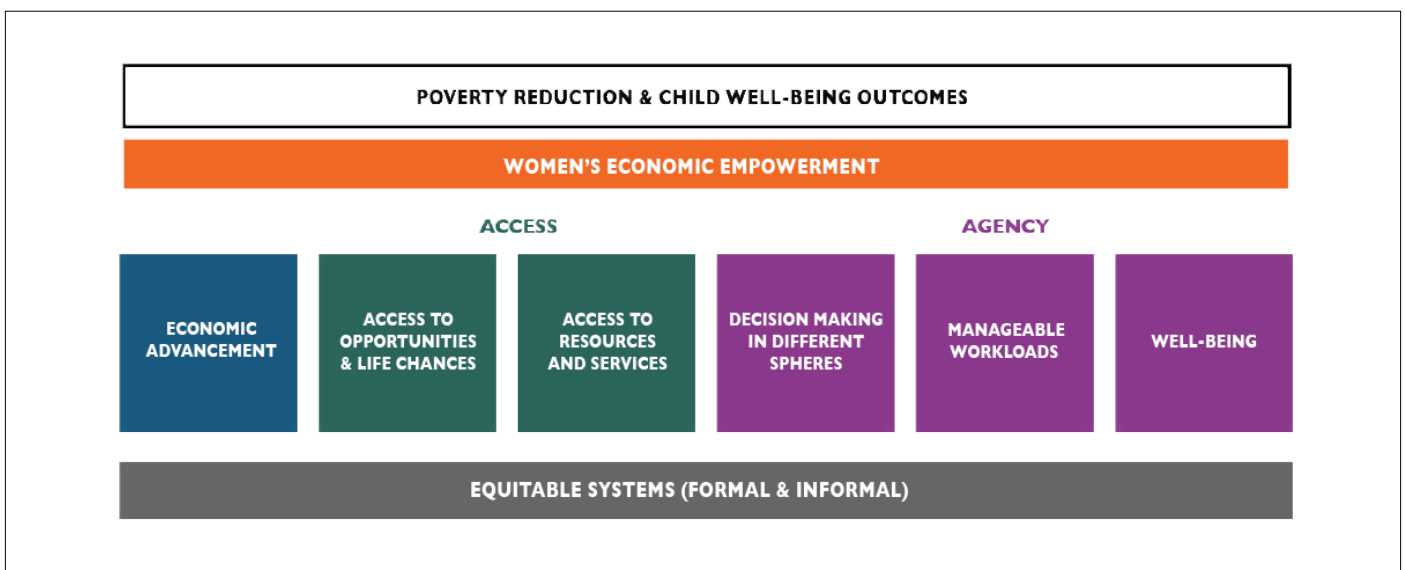
Indicative data shows participation in projects saw impact across selected indicators at outcome level linked to the WEE pillar. Overall, those projects that had an intentional focus on multiple WEE domains were often counted among the projects that had achieved the greatest positive change across the empowerment domains. Participants in projects with 'twin-track' designs (iLIVE, NSVC, GPOP) with gender transformative components were often more likely to see changes in economic advancement, access AND women’s agency, as well as equitable systems, than participants in projects that did not have these features. Gender transformative approaches challenge harmful gender norms and unequal gender relations through the promotion of equitable alternatives. This is often achieved through participatory sessions involving questioning, critical reflection and dialogue over time with households and communities.

“... In the family vision session, we surprisingly found that my wife and I had different visions... Then in the evening, we remake our vision...”

(Risaldy (right) and Augustina, (left) Gender Inclusive Financial Literacy Training (GIFT) participants, Indonesia, MORINGA project, Indonesia).



Figure 10: World Vision’s Women’s Economic Empowerment Framework



Case Study: Empowering women in agriculture in north-west Bangladesh

The Nutrition Sensitive Value Chains for Smallholder Farmers (NSVC) Project targets 25,000 poor households in Jamalpur, north-west Bangladesh. This project implements a holistic approach to realising WEE domains through a ‘twin-track’ design. It does this by:

- **Track 1: Gender mainstreaming in iMSD interventions** to increase women’s economic advancement and access. The project is working with a mixture of men-led, jointly-led and women-led crop value chains to ensure that both women and men can benefit. Chili and leafy greens were identified as the value chains with the most opportunities for women. This was due to their low start-up costs; the fact that many women were already working in these value chains; and that the work could be done close to home.
 - **Developing new partnerships.** The NSVC Project has developed new partnerships with agri-input suppliers on hybrid seeds. This has helped agri-businesses like Petrochem and Ispahani Agro Limited to expand their customer base in Jamalpur, while increasing producer groups’ access to seeds to support increased yields. The NSVC Project made the business case that women are reliable customers for agri-inputs.
- **Track 2: Targeted interventions**
 - **Targeted approaches to promote women’s agency and equitable systems.** World Vision worked with Promundo to adapt the MenCare model¹⁶ for this project and its context. This was complemented by social norm change activities at the community level, including folk songs, male champions, and engagement with religious, government and community leaders. The project is also implementing Gender Inclusive Financial Literacy Training (GIFT) for couples.¹⁷

Project midline evaluation results for WEE domains are promising:

- **Economic advancement:** On average, project participants increased their incomes from selling target crops by 67% from baseline to midline (A\$172 to A\$287). The project reported a higher percentage of positive change [in income] for women-headed households (92.6%) than all households (74.1%).
- **Access:** 63% of project beneficiaries are women accessing income generation and skills development opportunities, as well as services.
- **Agency:** 61% of executive committee positions within producer groups are held by women. Equitable household decision making and support from men with domestic activities and childcare has increased, and both women and men report higher levels of satisfaction in their time use.
- **Equitable systems:** There appears to be positive movement across some attitudes, including mobility and decision making. However, some harmful attitudes still exist relating to women’s wellbeing, specifically on gender-based violence.



“According to Bokhari Sharif, prophet Mohammad helped mother Ayesha Siddika. If our brothers help their wives, the household chores will be less difficult. Now husband and wife work together in the household”

Imam, Jamalpur, Bangladesh (World Vision International).

¹⁶ Developed by Promundo, this is a gender transformative model to train couples over a 14-week period on issues of gender equality.

¹⁷ Women’s Economic Empowerment Framework Manual online version | publication | World Vision International (wvi.org) WEE POAS 2022_briefing paper_final.pdf (wvi.org)

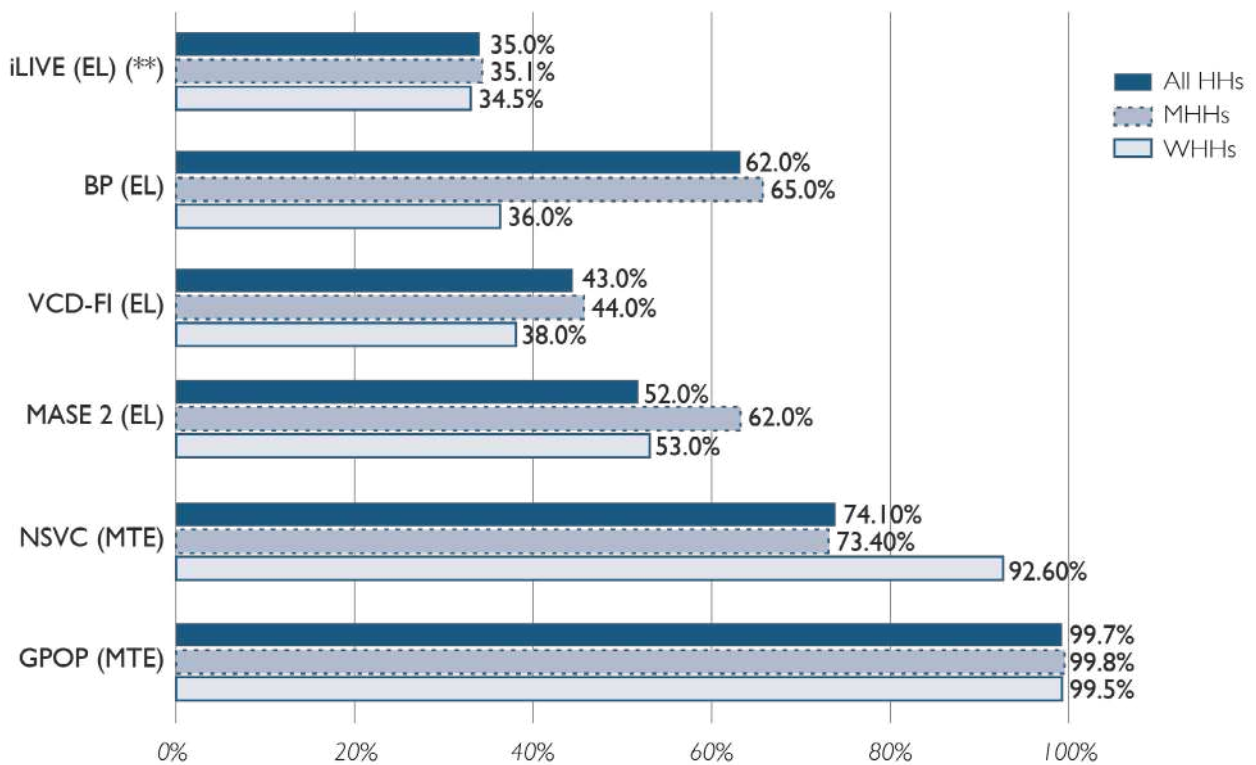
Women’s economic advancement

Women in the selected projects benefited as part of men- and women-headed households, with projects creating income generation opportunities for women to different degrees. All projects except the NSVC project, which has a ‘twin-track’ design, reported a lower percentage of women-headed households reporting a positive change in income in comparison with men-headed households and all households,¹⁸ highlighting the particular vulnerability of this group.

“The project has helped women find jobs and income. The project helped solve the problem of better living conditions and helped women become more knowledgeable and courageous by providing training.”

(Focus group discussion with women-headed household farmers, Takeo Province, Cambodia, MASE 2 project endline report)

Figure 11: Percentage of project participants reporting a change in income disaggregated by household-head gender.



(**) iLIVE project in Sri Lanka worked directly with 8,101 vulnerable people (households), of which 14% were women-headed households. The percentage of households/women-headed households with increased income is based on data reported at endline; 2,835 households, of which 391 were headed by women reported an income increase.

¹⁸ 6/11 projects reporting

Women's access to opportunities and services

Overall, when there was an intentional focus on WEE, there were high rates of women among project participants. For example, the iLIVE, NSVC and GPOP projects had 73%, 63% and 100% women participation rates respectively. The proportion of female project participants overall ranged from 26% to 100%. The percentage of women gaining increased access to financial services (as a proportion of all those benefiting) ranged from 15% to 85%.

“Before joining the PGs (producer groups), we didn’t have much involvement in crop cultivation. Only husbands used to buy inputs and sell the produce. Now we are also selling and buying sometimes. Before, we didn’t have any idea about collective buying and selling system.”

(Focus group discussion with women involved in eggplant cultivation, NSVC project midline report)

Women's agency and decision making

There is evidence that participation in projects with a WEE design focus leads to improvements in equitable decision making in both domestic and productive spheres.

Indicator 2	Proportion of households with more equitable decision making in domestic sphere (non-income generation activity related)
Definition	Percentage of households scoring equal to or above the cut-off score set by the project. This indicator measures changes in decision making in the domestic sphere (e.g., related to health, education, household expenditures, etc.) only and does not include decisions about income generation activities.
Projects reporting	6/11
Indicator 3	Proportion of households with more equitable decision making in productive sphere (income generation activity related)
Definition	Percentage of households scoring equal to or above the cut-off score set by the project. This indicator measures changes in decision making in the productive sphere only and does not include other household decisions (e.g., related to health, education, household expenditure, etc.).
Projects reporting	5/11

The NSVC (Bangladesh), iLIVE (Sri Lanka) and GPOP (Bangladesh) projects had WEE as a primary objective with a 'twin-track' design, which integrated gender transformative sessions. The MASE 2 project (Cambodia) had WEE as a secondary objective with several mainstreaming and targeted activities. Intentional activities to promote women's agency included:

- the MenCare/Journeys of Transformation models for selected households;
- gender transformative sessions in financial literacy and business training for all households, such as joint visioning and the 24 hour clock (NSVC, GPOP projects);
- gender dialogues for target households linked to family vision (GPOP, MASE 2 projects);
- gender awareness raising activities (MASE 2, GPOP and NSVC projects);
- and Gender Inclusive Financial Literacy Training (MORINGA project).

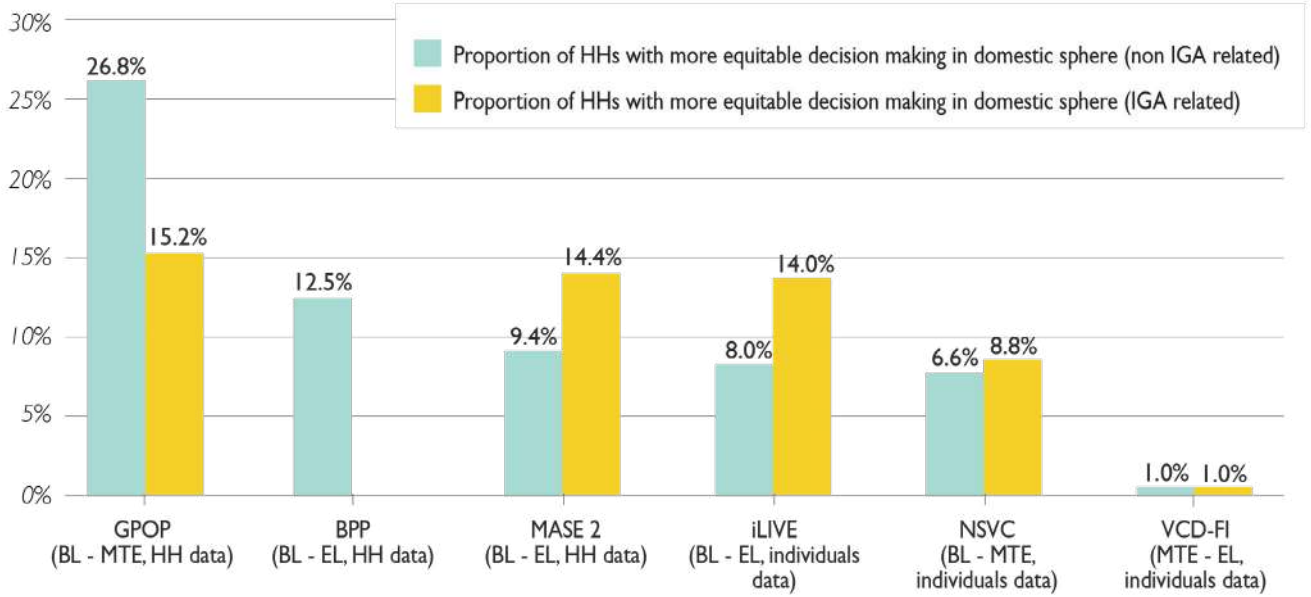
The iLIVE project in Sri Lanka reported improvements overall and for women in decision-making power over household expenditure and purchasing equipment for production/income generation, whilst women-headed households reported a reduction in their decision making.

“Most women are now actively participating in community meetings and expressing their views with confidence. Decisions are made together as a family after participating in the [Journeys of Transformation] JoT programme.¹⁹ Women are engaging in IGAs [income generation activities] based on their skills.”

(Economic Development Officer, Kandavalai, Sri Lanka, iLIVE project endline report)

¹⁹ Developed by Promundo, this is a 14-week, gender-transformative training module for couples where the husband or wife has been participating in a savings group. This was adapted for the Sri Lanka context.

Figure 12: Percentage point change in women's decision making in domestic and productive spheres by project combining household level and respondent level data.

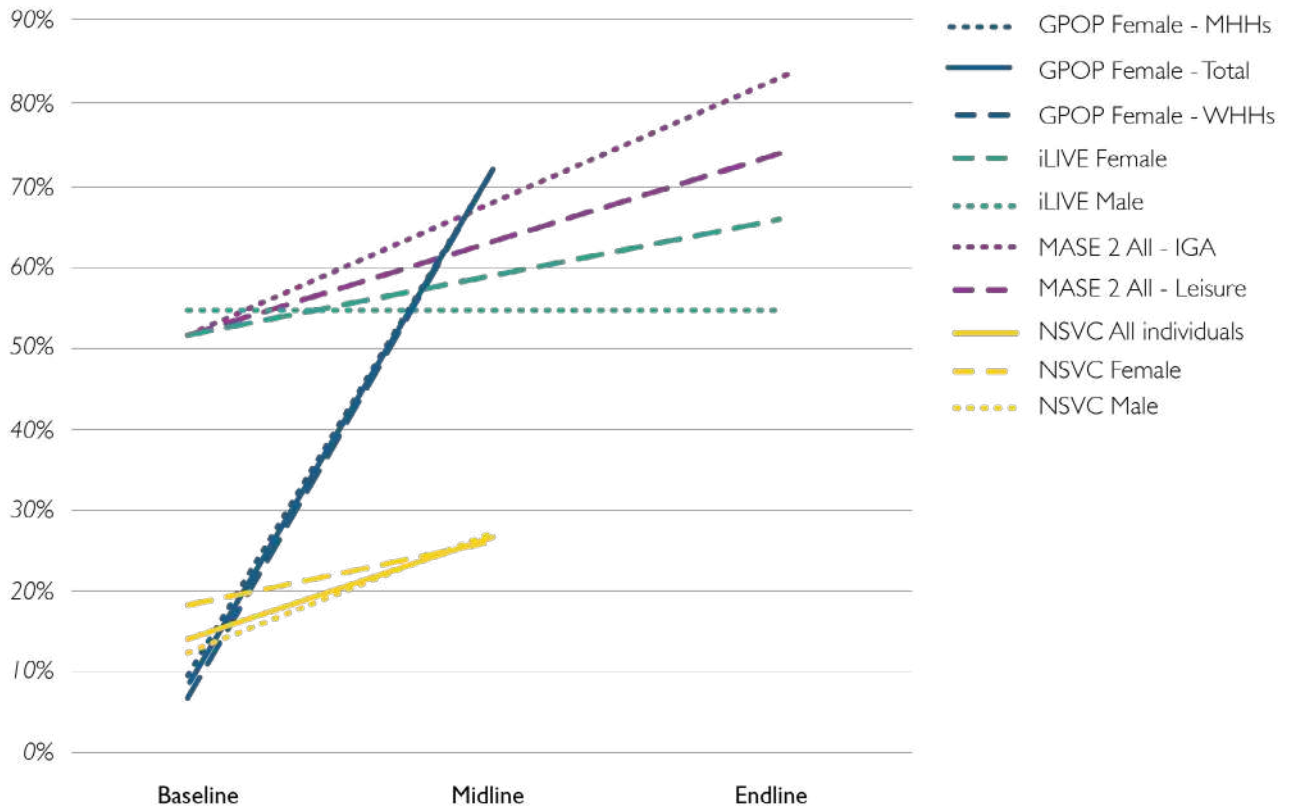


The 14-week MenCare sessions includes participatory exercises on sharing decision making and engaging men in the care work, NSVC Project in Bangladesh. (World Vision International).

Women's manageable workloads

The data shows an increase in the percentage of people reporting satisfaction over time use (averaged over income generation activities and leisure) across all projects reporting²⁰ for all participants, men and women. Those taking part in MenCare or Journeys of Transformation models had statistically significant differences in outcomes linked to male engagement in care work (iLIVE, NSVC projects).

Figure 13: Change in project participants reporting satisfaction over time use (averaged over income generation activities [IGA] and leisure) disaggregated by household-head gender since project baseline



Equitable systems

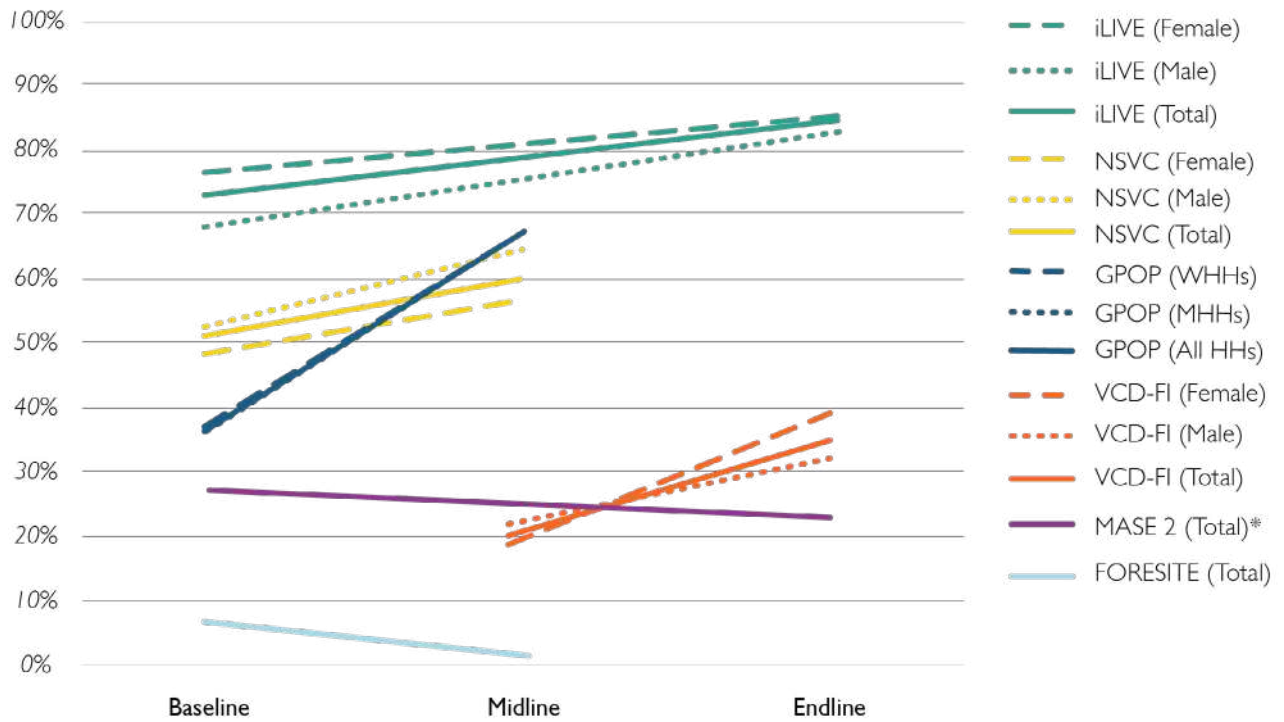
Most projects reporting data showed a positive improvement in attitudes towards women's economic participation, apart from two, which did not have an intentional focus on gender inclusion. There was limited quantitative data on women's wellbeing. However, in some projects, attitudes towards gender-based violence were covered in the indicator on attitudes to women's economic participation.

Indicator	Percentage of women and men with supportive attitudes towards women's economic participation
Definition	This indicator measures the percentage of women and men scoring equal to or above the cut-off point set by the project to assess changes in attitudes towards women's economic participation.
Projects reporting	6/11

The data shows that projects with a primary or secondary focus on WEE, and targeted interventions seeking community support for women's economic participation, were able to achieve their intended outcomes of improvements in attitudes towards WEE. In contrast, projects that did not have an intentional focus on social norm change, or had this as a secondary priority, showed less progress in this area (FORESITE South Sudan, VCD-FI Myanmar, MASE 2 Cambodia).

²⁰ 4/11 projects reporting

Figure 14: Evolution of supportive attitudes towards women's economic participation since baseline/midline by project combining household and individual level data.



* For MASE 2 Cambodia, the line in the Figure 13 below is representing the difference between the comparison group and the project participant, measured at endline, rather than the change from baseline to endline as the indicator was not measured at baseline.

Community Change (C-Change): Sri Lankan women taking part in the iLIVE project attributed changes in community attitudes and behaviour to C-Change, which facilitated community dialogue on gender equality and disability inclusion issues. The evaluation found that the intervention layers in iLIVE – S4T, producer groups, Journeys of Transformation, C-Change and MenCare – were mutually reinforcing, contributing to an increase in women's access, agency and equitable systems.²¹



“Earlier I was not willing to let him do any household work, but now I have learned that we can both share the workload and save time, and we can use [the time] on the tailoring to make some profit.”

Rukmani, JOT participant, Eastern Province, iLIVE project, Sri Lanka.

Sivapalan [left] and Rukmani [right] participated in the Promundo's Journeys of Transformation (JOT) model as part of the iLIVE project. Sivapalan is a groundnut producer and Rukmani is a tailor. For the couple, who have three children, JOT has been the start of a process of change in their relationship and family life that they say will continue after the end of the project (World Vision International).

²¹ From an iLIVE 2017 KAP Analysis Report (total number of respondents not stated), 47 respondents stated “wives are consulted when making decisions now”: Of these, 51% (24/47) were C-Change participants and 48% (23/47) were Journeys of Transformation participants. (iLIVE endline report, pg. 65).

3. Enabling and disabling factors contributing to project outcomes

These tables present key enabling and disabling factors reported in project evaluations, categorised by three pillars: i) iMSD/LVCD, ii) Financial Inclusion, and iii) WEE.

iMSD/LVCD pillar

Pull factors in iMSD/LVCD projects like collective sales have enabled project participants to increase their incomes. The overlap of the iMSD/LVCD pillar with the Financial Inclusion pillar have also further enhanced benefits for participants' market interactions.

Table 2: iMSD/LVCD pillar: Enabling and disabling factors

	Market focused (pull factors)	Household focused (push factors)	Overall (e.g., targeting, sequencing)
Enabling	<ul style="list-style-type: none"> Access to inputs through private sector partnerships Collective sales through producer groups, contract farming, market facilitators Collective purchase and/or selling via intermediary service providers 	<ul style="list-style-type: none"> Mobilisation and capacity building of producer groups Coaching for ultra-poor households 	<ul style="list-style-type: none"> Access to savings and credit through S4Ts or intermediary service providers Combination of push and pull approaches Including poor and non-poor groups
Disabling	<ul style="list-style-type: none"> New business models not yet proven at midline in some cases: e.g., use of Community Sales Agents in the NSVC Bangladesh project No collective sales in the FLR Rwanda project because it focused on production rather than market linkages at time of midline evaluation 	<ul style="list-style-type: none"> Lack of access to assets for poor farmers: e.g., land, prevented them from being eligible for contract farming arrangements 	<ul style="list-style-type: none"> Production challenges: Poorer, non-contract farmers struggled to meet demands of private sector Targeting vulnerable groups as a priority slowed down the MASE 2 (Cambodia) project's ability to achieve scale

Financial Inclusion pillar

The most common factor enabling access to finance was the use of savings groups, including S4T groups, to access informal finance. Financial literacy training, either through savings groups (or producer groups in some cases) was also an enabling factor contributing to improved financial literacy.



For World Vision, financial literacy is practical entry point in economic empowerment projects to promote financial resilience, gender equality and child well-being (World Vision International).

Table 3: Financial Inclusion pillar: Enabling and disabling factors

	Market focused (pull factors)	Household focused (push factors)	Overall (e.g., targeting, sequencing)
Enabling	<ul style="list-style-type: none"> Formal finance: farmers linked to national banks, digital bank accounts, involvement in credit unions Informal finance from other sources: e.g., loans from intermediary service providers 	<ul style="list-style-type: none"> Informal finance from savings groups Savings groups enable access to finance for vulnerable groups Household coaching and family development plan linked to financial literacy training in the GOP Bangladesh project 	<ul style="list-style-type: none"> Combination of access to finance and income generation via iMSD/LVCD components Layering Financial Inclusion and WEE approaches: e.g., enabled women's access to finance
Disabling	<ul style="list-style-type: none"> Challenges with access to formal finance: low level of engagement with formal financial services; challenges to access in rural areas 	<ul style="list-style-type: none"> Informal finance – challenges with savings groups: credit repayment not normalised – contributing to conflict in Savings and Producer Groups²² Informal finance – barriers to inclusion of women in savings groups 	<ul style="list-style-type: none"> Financial literacy missing or not integrated: GIFT not as well interlinked with other interventions (MORINGA Indonesia project); financial literacy training was missing in the FORESITE South Sudan project

Women's Economic Empowerment pillar

In projects with an iMSD/LVCD pillar the most common enabling factors for WEE were project design features that mainstream gender in sub-sector selection and intervention design. In project with WEE and Financial Inclusion pillars, targeted gender transformative interventions were the most common enabling factors contributing to women's agency and equitable systems.

Table 4: Women's Economic Empowerment pillar: Enabling and disabling factors

	Market focused (pull factors)	Household focused (push factors)	Overall (e.g., targeting, sequencing)
Enabling	<ul style="list-style-type: none"> Projects made a business case for gender equality: e.g., for the inclusion of women as customers of agri-inputs (NSVC Bangladesh project) 	<ul style="list-style-type: none"> Gender transformative projects contributed to male engagement, women's decision making Projects addressed social norms: e.g., C-Change contributes to changes in attitudes at the community level (iLIVE Sri Lanka project) 	<ul style="list-style-type: none"> Push/pull combination: e.g., GIFT as a way to improve access to financial literacy skills and agency was a contributing factor to realising women's access and agency (MORINGA Indonesia project) Sub-sector selection: projects weight WEE opportunities
Disabling	<ul style="list-style-type: none"> Access linked to inclusive business models: majority of private sector partners have not integrated WEE in the MORINGA project in Indonesia Projects could strengthen engagement with religious leaders (NSVC project in Bangladesh) 	<ul style="list-style-type: none"> Access to project activities: men not supporting wives' participation, other challenges like women's mobility Manageable workloads: women less able to participate due to household workload. Labour-saving devices saved time but uptake could be improved. Agency: Few women in producer group leadership roles 	<ul style="list-style-type: none"> Sub-sector selection and weighting: does not take account of gender Projects do not have any intentional pathways in Theories of Change to influence women's agency Gender models were not designed with government or other partners for sustainability

²² Savings and Producer Groups in the Improving livelihoods through organic cocoa production (BPP) project

Gender and disability, social inclusion (GEDSI)

Across this economic empowerment portfolio, intentionally designing projects to target vulnerable groups was the most important enabling factor for their inclusion. Identifying sub-sectors and interventions with opportunities for persons with disability was key. Meanwhile, push factors – direct interventions like the C-Change initiative addressing social norms linked to disability – were the most common factor enabling inclusion of persons with disability. Conversely, when the project design did not account for persons with disability, this was a logical disabling factor. Another common disabling factor was the challenge persons with disability faced physically accessing project activities.

The **iLIVE project** was the only one to adopt a ‘twin-track’ design for both gender and disability inclusion. This incorporation of mainstreaming and targeted approaches/activities, including reasonable accommodation for persons with disability, enabled positive outcomes for women and persons with disability. 66% of the 3,120 producers taking part in the project were women and 15% were persons with disability. Overall, according to the final evaluation, producer groups increased incomes by 107% from groundnut and mushroom production. There were positive shifts in women’s agency and equitable systems. However, the project also targeted social norms linked to disability. In this regard, the proportion of respondents reporting that they feel comfortable working with someone who has a physical or sensorial disability increased from 26% to 91%.

“At the start I did not even know what mushroom was ... I was hiding because I’m a disabled person and [I thought] I won’t be able to do it, but iLIVE asked me to come ... Today I am training others on cultivating mushrooms, even Dilmah Foundation. My dream is to get the people like me to come out. They shouldn’t hide. If they come out and start working their problems would get solved.”

(Jesumalar, mushroom farmer/trainer, iLIVE project, Sri Lanka)

“I was used to my family taking care of me but after attending C-Change and OPD [Organization for People with Disability] meetings, I became more confident. Now I do some work on my own and my family is happy to see me becoming independent.”

(Woman with disability, iLIVE project, Sri Lanka, endline report)

Nutrition and environmental outcomes

Nutrition: Three projects with nutrition interventions (BFBH in Timor-Leste, NSVC and GPOP in Bangladesh) achieved nutrition outcomes through awareness raising/training in nutrition for households and communities (push factors). The only disabling factor noted for these three projects was a cultural taboo against certain foods that the BFBH project in Timor-Leste promoted.

“Before BFBH promoted egg consumption here, a lot of women and girls were not allowed to eat eggs, not only pregnant women, but ALL women, including girls as young as a baby. It was believed that if a baby/child/woman eats eggs they will have difficulties in bearing children. Only women (ferik) who were no longer reproductive were allowed to eat eggs. This has changed, now women and girls all start to eat eggs.”

(Focus group discussion with community health volunteers, Covalima, Timor-Leste, BFBH project, midline report)

Environmental interventions: Most of the eight projects with an environmental component employed interventions promoting sustainable farming practices to contribute to environmental outcomes. These included benefit and incentive opportunities for public and private sector actor investment in increasing access to organic agri-input and output markets (MASE 2 (Cambodia) and MORINGA (Indonesia) projects), and embedding good agriculture practice information in their services. Where Disaster Risk Reduction and Climate Change Adaptation include Farmer Managed Natural Regeneration (FMNR) interventions, these are listed as part of the project’s design under the environmental cross-cutting theme. However, for most of the projects, environment has not been a primary focus.



By working with agribusinesses on expanding Good Agricultural Practice vegetables and the uptake of natural pesticides and fertilisers, the project contributed to the reduction of unsafe chemical pesticides usage amongst farmers in Takeo and Kandal provinces, Cambodia (World Vision International).

“The project supported green investment and green job creation primarily through the employment of Local Agricultural Agents and Farm Business Advisors, investment in ACs [Agricultural Cooperatives], and the involvement of Lors Thmey (agribusiness buyer and input supplier). The iMSD approach built the capacity of green input providers (ACs and Lors Thmey) and connected them with the MASE2 farmers.

The investment in and engagement of private sector partners also provided robust support for continued green economy management in balance with the environment. The project supported the government initiative of green environment and natural resource management by promoting and enabling farmers to pursue sustainable growing practices.”

(MASE 2 project, Cambodia, Final Evaluation Impact Brief)

External factors

External factors: The most common external enabling factor reported was WorldVision’s use of physical assets from other projects, specifically in Fragile and Conflict Affected Situations (FCAS) contexts. Unsurprisingly COVID-19 has been the most disabling external factor, from market to household level. Some project reports also noted that COVID-19 created additional burdens for women and hence increased barriers to WEE. Changing weather patterns as a result of climate change have been just as disruptive.

“When Tropical Cyclone Harold caused flooding, Municipal [Council] told people to move out, but to where?”

(Female, Luganville, Vanuatu, WNWN project, endline report)

Sustainability

Sustainability: The most common indicator of sustainability was the adoption of new practices by farmers/participants in iMSD/ LVCD pillar projects. This was followed by private sector actors adopting new business models (adoption being an important first step in achieving systemic change in an iMSD project), and the involvement of government actors. Most common risks to sustainability were instances in which business models introduced by a project have not yet proven themselves.

“I have the confidence that S4T and producer groups will continue. The government could monitor and provide follow-up support services through our field staff and Value Addition Network. Project beneficiaries could also be included into government economic development schemes.”

(Interview with Divisional Secretary, Manthai East, Sri Lanka, iLIVE project endline report)

“As far as cost sharing is concerned, the farmers have known the importance of cost sharing and with time they will start paying 100%.”

(Interview with agro-input dealer, South Sudan, FORESITE project midline report).

4. Conclusion and recommendations

Conclusion

Overall, the 11 economic empowerment projects in this portfolio are achieving positive results for impact and outcome level indicators, with a few exceptions. Analysis of enabling and disabling factors revealed several strengths of World Vision Australia's economic empowerment programming as well as opportunities to improve.

iMSD/LVCD projects exhibit the most signs of sustainability. That's because factors like farmers and private sector actors' adoption of new practices are "baked into the DNA" of these types of interventions. However, some iMSD/LVCD projects can be strengthened by devoting more time to piloting new business models. Several projects can and should be made more inclusive, either by adding a WEE pillar, or for those that already have a WEE pillar, further embedding WEE interventions.

World Vision's savings group model has contributed to positive financial inclusion outcomes, and the overlap of these with producer groups is logical and effective. There are opportunities to further strengthen Financial Inclusion interventions by integrating inclusion and bridging between savings groups and formal sources of finance.

In analysing qualitative data to understand factors affecting inclusion, the reviewers determined that projects that targeted groups for inclusion (adopting a hybrid approach combining push and pull interventions) have been more successful than those which have not. For example, gender transformative interventions have contributed to increases in women's agency. However, vulnerable groups – poor farmers, persons with disability and women – still face challenges in accessing some activities in certain projects. This is an area for continued improvement. Inclusion of vulnerable groups should be balanced with the need to achieve profitable business models, reliant on scale, which vulnerable groups have challenges in achieving. Trade-off decisions will need to be made.

Recommendations to support improved impact effectiveness and sustainability

1. **Overall:** Trade-off decisions need to be made between project scale and inclusion of vulnerable groups (including women, the extreme poor and persons with disability). These trade-offs need to be considered during project design stage, when determining the mix of sub-sectors/interventions for target group and context, and when looking at project results for scale and inclusion (poverty level, gender, disability or other vulnerability criteria).
2. **iMSD:**
 - Market assessments can be used to scope opportunities for inclusive growth by including vulnerable groups in the business models to be piloted by the private sector partners from the outset. Inclusive growth means increased access (availability, willingness and affordability) to inputs and services that enhance production for HHs/vulnerable people and higher business growth for private sector partners. This might have implications for how World Vision Australia determines at what point in project implementation to bring in vulnerable groups (earlier or later), as well as the appropriate push-pull combination to suit the target group and context.
 - The reviewers recommend that World Vision Australia adopts results chains for each intervention and designs "early signs of impact" indicators for these in order to assess whether or not new business models are on track.
 - iMSD evaluations could be required to report on sustainability using indicators on public and private sector engagement (such as increase in income for, and investment from, the private sector) and the Adopt Adapt Expand Respond framework.
 - Projects should partner with local government actors/departments to embed project interventions into government departments, programs and their services.
3. **Financial Inclusion:**
 - Continue use of savings groups, especially when overlapping with producer groups. Savings group interventions need to involve adequate training and support.
 - Devote adequate time and resources to creating partnerships with financial institutions to secure access to formal finance, especially digital banking services.
 - Continue to integrate the Financial Inclusion pillar and the Savings for Transformation model to strengthen financial resilience and resilience to shocks caused by climate change or pandemics.
 - Continue to use savings groups and Gender Inclusive Financial Literacy Training as a model for improving confidence in financial literacy.

4. WEE:

- WorldVision Australia should continue to promote and scale 'twin-track' design as a model to achieve holistic WEE domains and impacts on child wellbeing.
- Entrepreneurial opportunities for women should be scoped as part of a gender responsive market assessment, where WEE is weighted in the selection criteria.
- Strengthen promotion of gender inclusive business models, while continuing to layer gender transformative interventions to contribute to positive WEE outcomes, especially women's agency and equitable systems (positive social norms).
- Projects could strengthen engagement with religious leaders and other community members who influence social norms through piloting and then scaling the approach.

5. Food security and nutrition: Continue to layer complementary interventions to improve access to and consumption of nutritious foods, especially integrated nutrition behaviour change, which can promote the purchase of nutritious foods with increased incomes. These activities can sit alongside, and in relation to, economic empowerment core program components.

6. Environment: Consider opportunities to better integrate environmental and climate change considerations into design, implementation and monitoring and evaluation of economic empowerment programs.

7. Monitoring, evaluation and learning:

- WorldVision Australia should explore priority learning questions – to understand the value add of different programming combinations on different outcomes (especially inclusion) – as part of future monitoring and evaluation design, including the design of sampling methods.
- There is strong potential for learning between WorldVision Australia-supported economic empowerment projects. There could be a formal process for sharing lessons through exchanges between ANCP projects. WorldVision Australia has already tried this between projects in South Sudan and Iraq (iMSD in fragile contexts) and Indonesia and Bangladesh (iMSD and WEE).



The EU FORSITE project in South Sudan is implementing the iMSD approach adapted for the fragile contexts and thin markets (World Vision International).

