

Aggregated Reference Indicators (ARIs)	
<b>IED_ARI_1 Access to Vocational Skills Development</b>	
<b>Number of persons enrolled in new or better vocational skills development</b>	
Contribution to objective of M25-28.	<i>SO3 Local SMEs: Strengthen local SMEs so that they benefit from access to appropriate financing solutions and contribute to quality training opportunities.</i>
Contribution to 2030 Agenda: SDG target	<u>SDG target 4.3</u> : By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university.
Definition (description, specification, qualification)	<p><b>Vocational skills development (VSD)</b> encompasses all organised learning processes for the development of technical, social and personal competencies and qualifications that contribute to the sustainable long-term integration of trained people in decent working conditions in the formal or informal economy, either on an employed or self-employed basis. VSD usually combines theory and practice and can take place in schools or technical institutes, workshops or at the workplace in enterprises. According to the concept of lifelong learning, VSD can take place at all levels, from lower-secondary to tertiary education, and be acquired throughout an individual's economically active life. It includes formal and non-formal VSD offerings<sup>1</sup>.</p> <p>'Better' training refers to all training programmes where the SDC's involvement contributes to improvements with regard to the process (curriculum improvement, teaching methodologies or skills, greater involvement of labour market stakeholders) and/or the results (skills acquisition, employability or future income of the enrolled persons).</p> <p>For more information on the different types of VSD interventions please consult the SDC's <u>VSD Typology</u>.</p> <p>This indicator measures access to vocational skills development training programmes through enrolment looking at direct beneficiaries only. However, the success of a project or programme naturally depends not just on enrolment, but on the quality and completion of the training and what happens afterwards to persons that completed it and persons that drop out, which needs to be measured as well through other indicators. The same applies to indirect beneficiaries, which are not measured with this indicator.</p> <p><u>Calculation (see disaggregation):</u> a+b+c+d</p>
Measuring unit	Number of persons
Disaggregation dimension (sex, age group, ethnicity or other identity criteria of LNOB)	<ul style="list-style-type: none"> <li>a) Females in LNOB target group</li> <li>b) Females in non-LNOB or unknown target group</li> <li>c) Males in LNOB target group</li> <li>d) Males in non-LNOB or unknown target group</li> </ul>
Data source	At project level, implementing partners
Rationale	The indicator measures the outreach of our projects and hence the contribution to improving the number and quality of or access to vocational training courses.

<sup>1</sup> Definition from '[The SDC's Education Strategy: Basic Education and Vocational Skills Development](#)'

	<p><u>Theory of change</u></p> <p><b>If</b> SDC target groups <b>have access to more or better</b> vocational skills training programmes,</p> <p><b>then</b> they are more likely to earn an income and be empowered, supporting them on the way out of poverty,</p> <p><b>because</b> they more easily integrate into the labour market.</p> <p><b>If</b> SDC target groups <b>have access to more or better</b> vocational skills training,</p> <p><b>then</b> their productivity gains may enhance economic growth,</p> <p><b>because</b> better vocational skills improve the human capital of the respective enterprises or sector productivity.</p>
Possible messages of aggregation and synthesis	Thanks to the contribution of the SDC, in 20XX, xx men and yy women have gained access to new or improved vocational skills training in zz countries.
Thematic responsibility	Section Economy and Education

NB: This SDC indicator is similar to the SI 13 indicator of SECO. For Cooperation Programmes having both SDC and SECO operations, please apply the SDC indicator if the majority of employments foreseen are due to SDC operations (and otherwise apply the SECO indicator). At project level, the SDC indicator is to be applied for SDC projects and the SECO indicator for SECO projects.

## Aggregated Reference Indicators (ARIs)

### IED\_ARI\_2 Employment

#### Number of persons having new or better employment

Contribution to objective of M25-28	<i>Durable Economic Development: Creating decent jobs through appropriate framework conditions, a local economic fabric and the private sector</i>
Contribution to 2030 Agenda: SDG target	<b>SDG target 8.5:</b> By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value.
Definition (description, specification, qualification)	<p>Persons counted can have either better employment or new employment.</p> <p><b>New employment</b> situations can be existing or created jobs:</p> <ul style="list-style-type: none"> <li>- Employment in the informal or formal sector</li> <li>- Self-employment, including in subsistence agriculture, in the informal or formal sector</li> </ul> <p>What counts is the individual, i.e. whether the individual considers that he/she was previously unemployed and then finds work (employment or self-employment) because of the project intervention. <b>Better employment:</b> if incomes are significantly higher, if vulnerability at work is reduced (e.g. through formalisation of employment), or if other benefits are given compared to the initial employment situation of the beneficiaries, e.g. security in the workplace or social protection. It thus also includes on-the-job training for workers that are already employed, which improves their employment situation.</p> <p>Also in the case of 'better employment', what counts is the individual: if his/her employment becomes better (employment or self-employment situation improves) because of the project intervention.</p> <p>Depending on the context and the intervention, the national minimum wage (or % of it for part-time employment) can serve as a reference if 'better employment' refers to 'higher income'.</p> <p>Moreover, the ILO provides guidance and useful concepts referring to SDG 8 that – depending on the project/programme and the context – can be used to define better work, for example:</p> <ul style="list-style-type: none"> <li>- 'Productive employment' defined as employment yielding sufficient returns to labour to permit the worker and her/his dependents a level of consumption above the poverty line<sup>1</sup></li> <li>- 'Decent work' which involves opportunities for work that are productive and deliver a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organise and participate in the decisions that affect their lives, and equality of opportunity and treatment for all women and men.</li> </ul> <p>In line with SDG 8 'better employment' may also be achieved by moving from a job in the informal to the formal economy.</p> <p>The indicator measures the outcomes of a large number of projects and interventions contributing towards decent employment (as defined by the ILO).</p> <p>The indicator allows an aggregation of results from different projects, especially from vocational skills development (VSD)<sup>2</sup> and private sector development (PSD) interventions, where employment outcomes are a common goal.</p> <p><u>Calculation (see disaggregation):</u></p>

<sup>1</sup> [Measuring Productive Employment: A 'How to' Note](#)

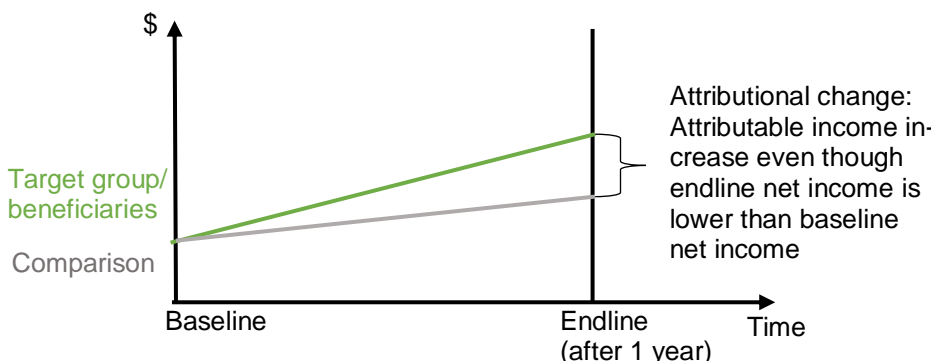
<sup>2</sup> For more information on the different types of VSD interventions please consult SDC's [VSD Typology](#).

	a+b+c+d
Measuring unit	Number of persons
Disaggregation dimension (sex, age group, ethnicity or other identity criteria of LNOB)	a) Females in LNOB target group b) Females in non-LNOB or unknown target group c) Males in LNOB target group d) Males in non-LNOB or unknown target group
Data source	At project level, implementing partners At country level, governmental counterparts (reports, statistics)
Rationale	<p>The indicator measures the outcomes of a large number of inclusive economic development projects and hence the contribution to gainful employment and/or towards decent employment (as defined by the ILO). The indicator allows an aggregation of results from vocational skills development (VSD) and private sector development (PSD) interventions.</p> <p><u>Theory of change</u></p> <p><b>If</b> persons have better or new employment,  <b>then</b> people will have the means to afford better access to goods and services and ultimately get out of poverty,  <b>because</b> gainful, safe and stable employment increases people's incomes, expenditure and welfare and leads to overall economic growth, which in turn fosters private and public sector supplies of goods, infrastructure and services.</p>
Possible messages of aggregation and synthesis	Thanks to the contribution of the SDC, in 20XX xx men and yy women were in better or new employment in zz countries.
Thematic responsibility	Section Economy and Education

Aggregated Reference Indicators (ARIs)	
<b>IE IED_ARI_3 Access to and use of financial products and services</b> <b>Number of people having access to and making use of formal financial products and services</b>	
Contribution to objective of M25-28	<i>Durable Economic Development: Creating decent jobs through appropriate framework conditions, a local economic fabric and the private sector</i>
Contribution to 2030 Agenda: SDG target	<u>SDG target 8.10</u> : Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial products and services for all.
Definition (description, specification, qualification)	<ul style="list-style-type: none"> <li>• Qualification to get counted: people who have newly gained access to formal financial products and services AND actually use them.</li> <li>• Formal financial products and services are provided by savings and credit cooperatives, microfinance institutions, banks, insurance companies, fintechs, insurtechs, mobile network operators, etc.</li> <li>• They include savings, insurances, loans, leasing arrangements, payment and transfer services, remittances, etc.</li> </ul> <p><u>Calculation (see disaggregation):</u> a+b+c+d</p>
Measuring unit	Number of persons
Disaggregation dimension (sex, age group, ethnicity or other identity criteria of LNOB)	a) Females in LNOB target group b) Females in non-LNOB or unknown target group c) Males in LNOB target group d) Males in non-LNOB or unknown target group
Data source	At project level, implementing partners
Rationale	<p>The indicator measures the outreach of our projects and hence the contribution to financial inclusion.</p> <p><u>Theory of change</u></p> <p><b>If</b> people have access to formal financial products and services,  <b>then</b> they will have a better chance to get out of poverty,  <b>because</b> they are able to earn a living, or invest in their business, and can absorb shocks and protect their families and their assets thanks to their savings or through insurance.</p>
Possible messages of aggregation and synthesis	Thanks to the contribution of the SDC, in 20XX xx men and yy women, including zz more vulnerable population members, gained access to and made use of formal financial services in ww countries. This has enabled them to increase their resilience to adverse shocks and to grow their businesses, which has helped families to move out of poverty and create jobs.
Thematic responsibility	Section Economy and Education

Thematic Reference Indicators (TRIs)	
<b>IED_TRI_1 net additional income</b> <b>Change in average yearly net income (salary/wage or profit) of individuals in reporting currency, adjusted for inflation</b>	
Contribution to objective of M25-28.	<i>SO3 Local SMEs: Strengthen local SMEs so that they benefit from access to appropriate financing solutions and contribute to quality training opportunities.</i>
Contribution to 2030 Agenda: SDG target	<p><u>SDG target 1.2</u>: By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions</p> <p><u>SDG target 10.1</u>: By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average</p>
Definition (description, specification, qualification)	<p>Net income: the income which after deduction of all duties and taxes is available to the individual. The source of income that benefits from the project intervention should therefore be considered. To measure changes in net income, it is crucial to have a baseline, i.e. measure the income of the target group before the intervention/project has started.</p> <p>Change in net income can be measured<sup>1</sup>:</p> <ul style="list-style-type: none"> <li>- at the level of individual employees: difference in yearly wage/salary (including bonuses, excluding benefits)</li> <li>- at the level of self-employed individuals: difference in yearly profit (sales minus costs)</li> </ul> <p>Note: increased net income maybe a result of <i>new or better employment</i> or <i>access to vocational skills development</i> accounted for in IED_ARI_1 and IED_ARI_2.</p> <ul style="list-style-type: none"> <li>- at the level of individual smallholders: difference in yearly profit, i.e. the income from sales and avoided expenditures, e.g. thanks to own consumption of farm products and thus less expenditures of the household for food; minus the production costs, e.g. seeds and other inputs (such as fertilizer &amp; pest management), labour, rent/lease, and other related costs (such as taxes).</li> </ul> <p>Note: <i>The number of smallholder farmers with increased incomes from agricultural production</i> is accounted for in AFS_ARI_1, which is complementary to this TRI.</p> <p>Changes should be plausibly attributable to the project: Only changes that are attributable to the intervention are to be counted, i.e. total changes in net income minus changes in net income that would have occurred without the project. This can be done by using public data, but is best done by having a control group, also referred to as a comparison or counterfactual, in order to find out if the increase in income is an attributable result of the project interventions, or if incomes in the specific region/sector are increasing due to other (external) factors.</p>

<sup>1</sup> Please also refer to the Donor Committee for Enterprise Development's (DCED) '[Methodological Guidance for 5 Private Sector Development Indicators](#)', which includes an indicator on 'change in income'

	 <p>The changes should not only include people who have increased their incomes but also those who have not, meaning those with stagnating and with lower incomes.</p> <p>It is possible that a project has a positive effect even if net additional income decreases. For example, in an agricultural project, due to a drought, the income of a smallholder at endline may be lower than the income was at baseline. However, other smallholders that did not benefit from the project earned even less. In other words the smallholder would have had even less income without the project.</p> <p>To calculate the indicator the number of beneficiaries reached must be measured. Ideally, changes in the net income of each beneficiary should also be measured in order to calculate the average. This data is also important for cost-benefit and cost-effectiveness analyses (CBA and CEA).</p> <p><u>Calculation (see disaggregation):</u>  <math>a+b+c+d</math></p>
Measuring unit	Net income: change in average yearly net income (salary/wage or profit) of individuals in USD, adjusted for inflation
Disaggregation dimension (sex, age group, ethnicity or other identity criteria of LNOB)	<ul style="list-style-type: none"> <li>a) Change in average yearly net income (including change through avoided expenditures) for employed people in USD</li> <li>b) Change in average yearly net income (including change through avoided expenditures) for self-employed (except small-holders) people in USD</li> <li>c) Change in average yearly net income for small-holders in USD</li> <li>d) Change in average yearly net income for other beneficiaries (not covered under a-c) in USD</li> </ul>
Data source	At project level, implementing partners, ideally with audited DCED standard <sup>2</sup>
Rationale	<p>The indicator measures the outcomes of a large number of inclusive economic development projects and hence their contribution to poverty reduction. The indicator allows an aggregation of results in particular from private sector development (PSD), vocational skills development (VSD) and financial sector development (FSD) interventions.</p> <p><u>Theory of change</u></p> <p>Example for PSD:</p> <p><b>If</b> the SDC target groups <b>have increased their annual net income</b>  <b>then</b> they have the means to acquire assets and access services, and ultimately to escape poverty,</p>

<sup>2</sup>Please refer to the Donor Committee for Enterprise Development's [DCED standard](#)

	<p><b>because</b> they either have a better job, have improved business performance, have access to markets or are financially more resilient.</p> <p>Example for VSD:</p> <p><b>If</b> people acquire new skills and increase their capabilities through vocational education and training</p> <p><b>then</b> they will have a better chance to increase their income</p> <p><b>because</b> they find work (employed or self-employed) or improve their productivity in the formal or informal part of the economy.</p> <p>Example for FSD:</p> <p><b>If</b> people have access to financial services and products,</p> <p><b>then</b> they can participate in the economy and have a better chance to increase their income and get out of poverty and/or are prevented from falling back into it,</p> <p><b>because</b> they can invest in their productive activities (credit, leasing), support their families back home (remittances, payments), protect their families and productive assets from adverse events (insurance) and are better prepared in the event of emergencies (savings).</p>
Possible messages of aggregation and synthesis	Thanks to the contribution of the SDC, in 20XX xx individuals increased their annual net income by yy in zz countries.
Thematic responsibility	Section Economy and Education



Thematic Reference Indicators (TRIs)	
<b>IED_TRI_2 Private sector in vocational skills development</b> <b>Number of companies or professional organisations contributing to relevant vocational skills development</b>	
Contribution to objective of M25-28.	<i>SO3 Local SMEs: Strengthen local SMEs so that they benefit from access to appropriate financing solutions and contribute to quality training opportunities.</i>
Contribution to 2030 Agenda: SDG target	<u>SDG target 4.4</u> : By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship
Definition (description, specification, qualification)	<p>Involvement of the private sector and thus working with companies in vocational skills development (VSD) is key to ensure the relevance of skills development and training for the labour market.</p> <p>This is particularly – but not only – relevant if projects / programmes are inspired by the Swiss dual vocational education and training system (dual VET) and are characterised by a strong collaboration with the private sector through individual companies and professional organisations. When it comes to dual VET, SDC VSD projects/programmes adapt their relevant concepts to the context and conditions in the partner country<sup>1</sup>.</p> <p>Companies or professional organisations that contribute to the relevance of vocational skills development can be local, international or Swiss. Companies are stakeholders in the governance of VET systems, co-financers and hosts of work-based learning and training processes. They are also clients of VET in the sense that they are employers of skilled workers. Thus, contributions can occur in terms of:</p> <ul style="list-style-type: none"> <li>- provision of space and material and/or</li> <li>- human resources, e.g. trainers, through time and expertise and/or</li> <li>- participation in VET governance and/or</li> <li>- financial resources, etc.</li> </ul> <p>If a private company solely delivers a service, i.e. is implementing part of the project/programme without contributing as defined above, it does not count.<sup>2</sup></p> <p>Relevant vocational skills development is defined as training that provides the competences, skills and attitudes required by the labour market and/or for further (vocational or general) training.</p> <p>Although this indicator is quantified through numbers, it is ultimately a qualitative reflection of how programmes and interventions (projects or project components) involve private sector VSD. It is therefore important to list the actual companies with which programmes and interventions actively collaborate, but to avoid double counting. That is, if the private sector entity is an association, then the companies represented by that association do not count individually. Furthermore, it is essential that the indicator is supplemented by additional qualitative information on how the company or companies and/or professional organisation(s) has/have contributed and on what level, e.g. course delivery, curricula development, influencing legislation, etc.. Within the SDC's results data management (RDM) system, there is a specific comment box for that purpose.</p> <p><u>Calculation (see disaggregation):</u></p> <p>a+b</p>

<sup>1</sup> More information on dual VET in the SDC '[VSD typology add-on: dual vocational education and training](#)'

<sup>2</sup> More information in the SDC '[VSD typology add-on: roles and interests of the private sector](#)'

Measuring unit	Number of companies and/or professional organisations
Disaggregation dimension (sex, age group, ethnicity or other identity criteria of LNOB)	a) Number of companies b) Number of professional organisations (e.g. associations, chambers etc.)
Data source	At project level, implementing partners
Rationale	<p>The indicator measures the involvement of the private sector in VSD and hence contributes to the relevance of vocational training for labour market demand.</p> <p><u>Theory of change</u></p> <p><b>If</b> companies <b>contribute to vocational skills development systems</b> through engaging in governance, financing and/or implementation,  <b>then</b> the system performs better and the integration of SDC's target group into the labour market is more likely,  <b>because</b> vocational skills development meets labour market demand and companies hence have access to qualified workforce.</p>
Possible messages of aggregation and synthesis	Thanks to the contribution of the SDC, in 20XX xx companies and yy professional organisations contributed to the relevance of vocational skills development in yy countries.
Thematic responsibility	Section Economy and Education

Thematic Reference Indicators (TRIs)	
<b>IED_TRI_3 Vocational Education and Training system reform</b> <b>Number of contributions towards a more inclusive or more labour market relevant Vocational Education and Training (VET) system</b>	
Contribution to objective of M25-28	<i>SO4 Strengthen public institutions through access to international best practices and Swiss expertise</i>
Contribution to 2030 Agenda: SDG target	<p><b>SDG target 8.3:</b> Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services.</p> <p><b>SDG target 4.3:</b> By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university</p>
Definition (description, specification, qualification)	<p>In general and in the long run, VET systems serve both economic and social policy objectives. They are an integral part of national education systems, are linked to the labour market and have an impact on individuals in terms of employment and income and on companies in terms of quality and productivity. Programmes and interventions (projects or project components), are often designed to contribute to stronger labour-market relevance (economic motivation) or better inclusiveness (social motivation) in VET reforms.</p> <p><b>More labour market relevant:</b> Economic policy objectives address existing labour market demand and build the quality, productivity, competitiveness and innovation capacity of the national economy, of industries, and of individual companies. VET reforms addressing these objectives fall into this category.</p> <p><b>More inclusive:</b> Social policy objectives address demand for more inclusive VET, e.g. social demand among young school-leavers or the improved access and inclusion of any group with specific barriers hindering their participation in VET (criteria of LNOB<sup>1</sup>). Such objectives may also address current gender-biased inequalities, ensuring that men and women have equal access to new technologies, skills and opportunities within VET systems<sup>2</sup>. VET reforms addressing these objectives fall into this category.</p> <p>Contributions for a more inclusive or a more labour market relevant VET system are often achieved through or in combination with policy dialogue. They include the following areas of intervention:</p> <ul style="list-style-type: none"> <li>- Legal and institutional frameworks and policies</li> <li>- National qualification framework</li> <li>- Financing of VET</li> <li>- Intergovernmental cooperation</li> <li>- Capacities of ministries, public administrations (at national/regional/local level; not at the level of the training providers)</li> <li>- Institutionalised cooperation between the public and the private sector, i.e. systemic and long-term involvement of private sector actors with respect to VET system governance, financing and/or delivery/implementation</li> <li>- Use of research in VET systems</li> <li>- Quality management of VET</li> <li>- Occupational standards, curricula, manuals and the establishment of analytic and consultative processes to develop/improve these</li> <li>- Assessment and certification of vocational skills</li> </ul>

<sup>1</sup> SDC thematic working aid: [Leave no one behind in practice 'Employment and Income'](#)

<sup>2</sup> See SDC Factsheet: [Gender and Vocational Skills Development](#)

	<p>Work at VET system level has more qualitative impacts and is difficult to assess quantitatively, which is what this indicator is attempting to do. Behind each figure there thus needs to be a story that explains in qualitative terms how the contribution strengthened and/or reformed the VET system. The SDC's digitalised result data management (RDM) system includes the option to describe what in each programme or intervention counts as such a contribution, i.e. to define what is meant by a contribution. This information must be included in reporting and provided in the comment function of the RDM.</p> <p>The number of contributions must not be confused with the project/programme activities and/or output working on the TVET system level, but the outcome achieved towards reforming the VET system.</p> <p><u>Calculation (see disaggregation):</u></p> <p>a+b</p>
Measuring unit	Number of contributions
Disaggregation dimension (sex, age group, ethnicity or other identity criteria of LNOB)	<p>a) Number of contributions towards a more labour market relevant VET system</p> <p>b) Number of contributions towards a more inclusive VET system</p>
Data source	<p>At project level, implementing partners</p> <p>At country level, governmental reports</p>
Rationale	<p><u>Theory of change</u></p> <p><b>If</b> the VET system responds to the demand of society and the labour market, <b>then</b> SDC target groups will more likely be integrated into the labour market, <b>because</b> the VSD system provides an enabling environment for the trainees to acquire relevant competencies, skills and attitudes, which lead to economic growth through increased quality and productivity at the workplace.</p>
Possible messages of aggregation and synthesis	In 20XX, the SDC supported zz countries through policy dialogue and xx contributions towards more inclusive or more labour market relevant vocational education and training (VET) systems.
Thematic responsibility	Section Economy and Education

Thematic Reference Indicator (TRI)	
<b>IED_TRI_4 Resilience through inclusive insurance</b> <b>Number of people who thanks to insurance consider that they can more easily recover from shocks and adverse events</b>	
Contribution to objective of M25-28	<i>Durable Economic Development: Creating decent jobs through appropriate framework conditions, a local economic fabric and the private sector</i>
Contribution to 2030 Agenda: SDG target	<u>SDG target 8.10</u> : Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all
Definition (description, specification, qualification)	<p>Only count people who have newly gained access to insurance and actually use it.</p> <p>Insurance refers to agricultural insurance, climate insurance, catastrophe insurance, health insurance, life insurance, funeral insurance, life-savings combined, bundled insurance products ( for example insurance sold with agricultural inputs), etc.</p> <p>Issuers of insurance products cover: savings and credit associations and co-operatives, microfinance institutions, banks, insurance companies, fintechs, insurtechs, mobile network operators, etc.</p> <p>This indicator helps to measure 'subjective resilience' by using peoples' perceptions to quantify household resilience.<sup>1</sup></p> <p>Shocks and adverse events refer to events of natural or man-made origin, provoking for example yield losses, property losses or death of a productive animal in the case of farmers, health issues and related costs of a family member, business interruption etc.</p> <p><u>Calculation (see disaggregation):</u></p> <p>a+b+c+d</p>
Measuring unit	Number of people who thanks to insurance consider that they can more easily recover from shocks and adverse events.
Disaggregation dimension (sex, age group, ethnicity or other identity criteria of LNOB)	a) Number of females in LNOB target group b) Number of females in non-LNOB or unknown target group c) Number of males in LNOB target group d) Number of males in non-LNOB or unknown target group
Data source	<p>At project level, implementing partners, through surveys.</p> <p>Methodological support for survey can be found in the document in the footnote.</p>
Rationale	<p><u>Theory of change</u></p> <p><b>If</b> the SDC's target groups have access to and increasingly use insurance products</p> <p><b>then</b> this will lead to improved resilience and ultimately prevent them from falling back into poverty,</p> <p><b>because</b> insurance will cover them in emergency situations, and they will avoid negative coping mechanisms such as selling their productive assets or getting overly indebted.</p>

<sup>1</sup> Working Paper 423 ODI, Measuring 'subjective resilience' (<https://cdn.odi.org/media/documents/9753.pdf>)

	The indicator allows an aggregation of results from development projects, be it from inclusive economic development, agriculture safety nets, climate change, health or migration topics.
Possible messages of aggregation and synthesis	Thanks to the contribution of the SDC, in 20XX xx men and yy women consider that due to insurance products they can recover more easily from shocks and adverse events.
Thematic responsibility	Section Economy and Education

Thematic Reference Indicators (TRIs)	
<b>IED_TRI_5 Women's Economic Empowerment</b> <b>Proportion of women with a positive perception on their influence on business and economic-related decision-making</b>	
Contribution to objective of M25-28	<i>Durable Economic Development: Creating decent jobs through appropriate framework conditions, a local economic fabric and the private sector</i>
Contribution to 2030 Agenda: SDG target	<u>SDG target 5.5</u> : Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life
Definition (description, specification, qualification)	<p>The indicator measures the proportion of women (of the total number of women having benefited from a project intervention) with a positive perception of their influence on decision-making.</p> <p>Women beneficiaries can be entrepreneurs owning micro or small and medium businesses or smallholder farmers, or employees (either in the function of managers or other staff).</p> <p>Examples of women's perception of their influence on business and economic-related decision-making in relation to male peers: A) for a family business between husband and wife: does she have a positive perception of her influence on decision-making compared to her husband? B) for women-led businesses, farming units : does she have a positive perception of her influence on decision-making compared to her male peers? (since she bears the whole responsibility for her business, 'peers' means with regard to other members of business organisations or farmers cooperatives C) for female employees: do they have a positive perception of their influence on decision-making compared to their male peers at the same hierarchical level?</p> <p>Projects for example in the field of market systems development, value chain development, local economic development, (women's) financial inclusion, women's economic empowerment, strengthening SMEs, strengthening entrepreneurship, vocational skills development, etc.</p> <p><u>Calculation (see disaggregation):</u>  <math display="block">(a+b)/c*100</math></p>
Measuring unit	Percentage
Disaggregation dimension (sex, age group, ethnicity or other identity criteria of LNOB)	a) Number of women in LNOB target group with a positive perception of their influence on economic and business-related decision-making b) Number of women in non-LNOB or unknown target group with a positive perception of their influence on economic and business-related decision-making c) Total number of women having benefitted from a project intervention
Data source	At project level, implementing partners, surveys.
Rationale	<p><u>Theory of change</u></p> <p><b>If</b> women can influence business-related and economic decision-making, <b>then</b> this will ultimately lead to more equal economic benefits and the economic empowerment of all women and girls,</p> <p><b>because</b> they can fully and effectively participate in economic life and exercise their leadership.</p> <p>The indicator allows an aggregation of results from market systems development (MSD) projects, local economic development (LED) projects, women's economic empowerment (WEE) projects, women's financial inclusion (WFI)</p>

	projects, value chain projects, entrepreneurship strengthening projects, vocational skills development projects and many more that improve women's participation in economic decision-making.
Possible messages of aggregation and synthesis	Thanks to the contribution of the SDC, in 20XX yy women had a positive perception of their influence on decision-making.
Thematic responsibility	Section Economy and Education



Aggregated Reference Indicators (ARIs)	
<b>AFS_ARI_1 Incomes from Agricultural Production</b> <b>Number of smallholder farmers with increased net incomes from agricultural production</b>	
Contribution to objective of M25-28	<i>Objective 2: Creating decent jobs through appropriate framework conditions, a local economic fabric and the private sector</i>
Contribution to 2030 Agenda: SDG target	<u>SDG target 2.3</u> : By 2030, double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, pastoralists and fishers, including through secure and equal access to land, other productive resources and inputs, knowledge, financial services, markets and opportunities for value addition and non-farm employment.
Definition (description, specification, qualification)	<p><b>Smallholder farmers</b>: smallholders with a land area &lt; 5ha in Asia and Africa and &lt; 10ha in Latin America</p> <p><b>Agricultural production</b> includes cereals, vegetable, fruits, pulses, dairy, eggs, meat, leather, fibre or biomass, etc. as direct products and/or as input into a value chain.</p> <p><b>Farmers with increased net income from agricultural production</b>: this indicator only accounts for the number of people that have an increased income (and not the average amount their income increased in monetary terms in one year, which is measured by IED_TRI_1 and is thus a complementary indicator to this ARI). Nevertheless, in order to determine if smallholder farmers' income really increased, it is necessary to try to measure it as defined in IED_TRI_1. It is important to measure changes in net income due to the intervention, i.e.</p> <p><b>income from sales of agricultural products</b> and <b>avoided expenditures</b> (e.g. due to consumption of farmers' own products, with households therefore spending less on food)</p> <p><b>minus production costs</b> (e.g. seeds and other inputs, e.g. fertiliser and pest management, labour, leasing fee, and other related costs, e.g. taxes).</p> <p>To measure the net income, it is crucial to have a <b>baseline</b>, i.e. the net income of the target group before the intervention/project started.</p> <p><u>Calculation (see disaggregation)</u>:</p> <p>a+b+c+d</p>
Measuring unit	Number of smallholder farmers
Disaggregation dimension (sex, age group, ethnicity or other identity criteria of LNOB)	a. Females in LNOB target group b. Females in non-LNOB or unknown target group c. Males in LNOB target group d. Males in non-LNOB or unknown target group
Data source	At project level, implementing partners, ideally with audited DCED standard <sup>1</sup>
Rationale	<p><u>Theory of change</u></p> <p><b>If</b> smallholder farmers increase their incomes through agriculture,  <b>then</b> they have better opportunities to move out of poverty  <b>because</b> they achieved higher agricultural productivity, new or increased market access, higher product quality or better prices.</p>

<sup>1</sup> For further information refer to the Donor Committee for Enterprise Development's (DCED) '[Methodological Guidance for 5 Private Sector Development Indicators](#)', which includes an indicator on 'change in income' and to the Donor Committee for Enterprise Development (DCED) standard: <https://www.enterprise-development.org/measuring-results-the-dced-standard/>

Possible messages of aggregation and synthesis	Thanks to the contribution of the SDC, xx men and yy women, including zz (youth, ethnic minorities or other disadvantaged groups) have increased their income from agricultural production.
Thematic responsibility	Agriculture and Food Systems Network