



EVALUATION AND IMPACT BRIEF
**Sustaining Women's Economic
Empowerment Thrust (SWEET Project)**

Background



Unbanked women account for a disproportionately large share of the global population. Women, in particular, have lower salaries due to gender inequities in employment and earnings, rendering them less able to open accounts in formal institutions.¹ Furthermore, many women lack the necessary collateral to obtain loans from the financial sector. These reasons, combined with financial industry discrimination against women, mean that women are significantly less likely than men to have personal checking or savings accounts.^{2,3} Thus, in many countries, women's microcredit and savings loan groups have become essential components of the development agenda.

In the 2030 Sustainable Development Goals, financial inclusion is highlighted as a key enabler of other development goals. More specifically, SDG 17 focuses on improving the means of implementation with an implied role for broader financial inclusion through increased savings mobilization for investment and consumption, both of which can help to boost GDP.⁴

Contributing to this global initiative, World Vision Development Foundation (WVDF) together with its partner organization AIMLife Inc. proposed the Sustaining Women's Economic Empowerment Thrust (SWEET) project to World

Vision Canada (WVC) to help continue interventions focusing on economic sustainability in areas of South West Cebu areas after WVDF's 20-year program life in child-focused programming and community development initiatives.

A major focus of the project was the establishment of a cooperative as scaling up to a Community-managed Savings and Credit Association (CoMSCA), and strengthening its sustainability mechanisms. CoMSCA is an economic development project model developed by WVDF that aims to provide simple savings and loan facilities to communities, especially in rural areas, where access to financial services is difficult. Further, the SWEET project aimed to engage the former sponsored children (SC) of WVDF who are willing to give back to the community. The involvement of former SC who are now professionals is expected to provide leadership, management and technical capacity skills to help scale up such initiatives.

The project targeted to involve at least 33 active professionals or former SC representing the 33 beneficiary *barangays* covered across three municipalities in South West Cebu, namely Ronda, Moalboal, and Alcantara.

¹ UN Women. (2015). Gender and financial inclusion through the post.

² Chen et al (2005). *Progress of the World's Women 2005: Women, Work and Poverty*. New York: United Nations Development Fund for Women.

³ Fletschner and Kenney (2011). *Rural Women's Access to Financial Services: Credit, Savings and Insurance*. ESA Working Paper No. 11-07, March. Rome: Food and Agricultural Organization of the United Nations.

⁴ UNCDF and the SDGs. (2022). Financial Inclusion and the SDGs.

Project overview

COVERED AREAS

The SWEET project was designed to support the existing area programs in South West Cebu, particularly the existing savings groups and groups of women engaged in micro-enterprises or small-scale businesses.

The targeted areas for such initiatives were three municipalities covered by the WVDF program in South West Cebu West (Ronda, Alcantara and Moalboal).

Based on the 2015 figures reported by the Philippine Statistics Authority (PSA), these municipalities were classified by the PSA as Level 2, wherein the estimated poverty incidence is between 20.1% and 40.0% percent. Of these, Alcantara had the highest poverty incidence at 33.6%, and ranking 11th out of 53 Cebu municipalities and cities (2015). Ronda ranked 22nd at 30.2%, and Moalboal had the lowest poverty incidence of 26.6% and ranked 31st.

At the micro level⁵, **at least 70%** of women respondents fall below the poverty level threshold despite confirming that they are able to provide for household needs. Out of the 70%, **only 32% of the women contribute to household income** and **15% of those are the breadwinners or main income-earners**. Meanwhile, **a high number (72%) of households do not have formal means of saving money**, while those that do put up their savings through CoMSCA and other informal savings groups.

Below is a brief overview of the community profiles for each of the identified municipalities:

- **Moalboal** is a 4th class municipality with 15 *barangays* and a population of 31,130 people. The municipality is a peninsula and majority of the people who live in the flatlands engage in fishing as their main mode of livelihood. Those who live in the mountain regions mostly engage in farming. Since the 1970s, Moalboal has developed a tourism industry based on its beaches and especially recreational diving, which is its main tourist activity, and the reefs along the west coast of the Copton peninsula are home to a great variety of marine life.
- **Alcantara** is a 5th class municipality with a population of at least 15,160 people. It is bordered to the north by



the town of Ronda, to the west by the Tañon Strait, to the east by the town of Argao, and to the south by the town of Moalboal. It has nine *barangays*.

- **Ronda** is a 5th class municipality with a population of 20,360 people. It is bordered to the north by the town of Dumanjug, to the west by the Tañon Strait, to the east by the town of Argao, and to the south by the town of Alcantara.

The people of both Alcantara and Ronda rely mainly on farming, fishing, and small to medium enterprises for a living. In terms of tourism development, both municipalities have yet to catch up with neighboring municipalities.

¹ LEAP 3 Baseline Report: Sustaining Women’s Economic Empowerment Thrust (SWEET) Project, Dec. 20, 2020.



PROJECT INTENDED OUTCOMES

The goal of the SWEET project is to empower women to provide the basic needs of their households and contribute to the local economy. It also aims to ensure that initiatives of World Vision and its partners to improve the lives of the most vulnerable children and their families in the communities in South West Cebu will be sustained. The project intended outcomes include:

- Establish and strengthen a women-led cooperative with members from the three target municipalities of Moalboal, Alcantara and Ronda in Cebu province
- Provide potential women-entrepreneurs with economic opportunities and business support services so they can put up their enterprises, either as group, household or individual
- Maximize local expertise and resources to help build the capacities of the cooperative and the women-led enterprise



SNAPSHOT OF PROJECT ACCOMPLISHMENTS

| Indicator | Target | Achieved | Remarks |
|---|--------|-----------------|--|
| Goal: Women of South West Cebu are empowered on economic sustainability | | | |
| Output 1: Women leaders and members enhance Knowledge, Attitude and Skills (KAS) on cooperative development | | | |
| Number of training opportunities organized to build women's cooperative development capacities | 10 | 13 (130%) | This was implemented to help co-operators enhance their knowledge in managing a cooperative |
| Number and percent of women trained in cooperative management | 30 | 30 (100%) | 3 males and 27 females actively participated the training |
| Output 2: Families have access to financial services through the cooperative (scaling –up CoMSCA Initiative) | | | |
| Number of CoMSCA members oriented on the cooperative | 3,000 | 3,500 (116.67%) | The ARMCC ⁶ and AIMLife Inc. worked hand in hand, together with the CoMSCA agents, in ensuring a good number of individuals was reached, encouraging them as part of their scaling up. |
| Number of members of cooperative groups | 150 | 551 (367.33%) | Even amidst the pandemic limitations, the ARMCC in partnership with AIMLife Inc. conducted small group gatherings per <i>purok</i> /zone in every barangay or village to follow up on membership in the cooperative. |
| Number of cooperative group members utilizing formal financial services | 150 | 146 (97.33%) | 146 CoMSCA members, also current members of the ARMCC have accessed loan services from various cooperatives and microfinance companies. Approximately 68 of them accessed ARMCC loan services after having completed their Capital Build-Up (CBU). To note, it is part of the cooperative standard that only members who completed the CBU may avail of the credit service of the cooperative. Since the ARMCC has been operating for less than a year, the members are still putting up their CBUs. |

⁶ Alcantara, Ronda, Moalboal Credit Cooperative



| Indicator | Target | Achieved | Remarks |
|--|--------|-------------|---|
| Output 3: Community members have access to sustainable economic opportunities | | | |
| Number of community members trained on business/entrepreneurial skills | 75 | 81 (108%) | 23 CoMSCA and community groups involved in the <i>bigasan</i> (rice retailing) business with a total of 1,382 members benefited. Hence, this is a big achievement as the ARMCC intended to reach more individuals affected by the pandemic. |
| Number of households involved in starting a small business | 200 | 1382 (691%) | |
| Output 4: Locally Empowered Advocates for Development (LEAD) together with other partners provide support to sustain women economic initiatives | | | |
| Number of training opportunities organized to build partners' organizational capacities | 10 | 13 (130%) | The LEAD group spearheaded the planning and implementation of capacity building training sessions. |
| Number of individuals from partner organizations participating in training opportunities | 5 | 8 (160%) | These are active LEAD group members representing their different organizations. |

Evaluation objectives

An evaluation study has been conducted to assess the impacts of the SWEET project in selected communities of the South West Cebu program areas of WVDF. The assessment analyzed various interventions and capacity building programs introduced during the one-year timeline of the project. Such efforts were focused on strengthening the newly-formed cooperative as part of the scaling up of CoMSCA and the social enterprise managed mostly by women residents in these areas.

More specifically, the evaluation had the following specific objectives:

1. To determine the effectiveness of the interventions in empowering women on economic sustainability;
2. To identify any project impacts that may lead to long-term changes in targeted households and communities; and
3. To identify lessons learned, promising practices and project insights to improve approaches in project implementation and the project model.

Methods

Qualitative and quantitative methods were employed, such as *barangay*-level surveys⁷, focus group discussions⁸ (FGDs), and key informant interviews⁹ (KIIs). WVDF's existing Caregiver Survey was conducted among CoMSCA members of identified communities, and FGDs were further facilitated with selected women members. KIIs, on the other hand, were conducted among project partners (i.e., agency representatives).

The study also utilized existing secondary data, particularly official local reports and socio-economic and livelihood statistics from key stakeholders in the area. The purpose of this review process is to ensure that the triangulation of both primary and secondary data has been done.



⁷Using 3,201 as total number of women CoMSCA members with 95% confidence level and 5% margin of error, the minimum number of samples is 380 (343 plus 10% buffer rounded to nearest tens). This will be divided among the three sites proportional to size: Alcantara (84), Moalboal (156) and Ronda (140).

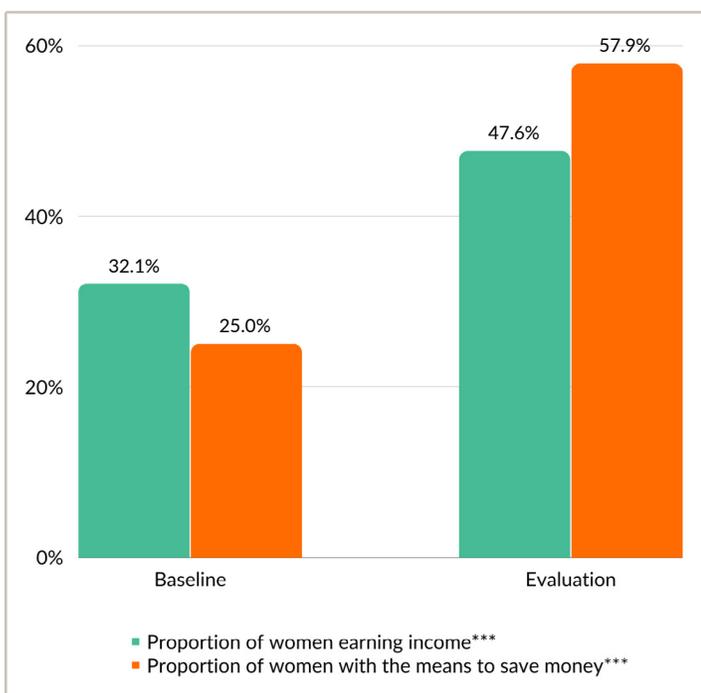
⁸Out of the original 12 groups of former RC and existing CoMSCA members, only 1 group of former RC and 5 groups of existing CoMSCA members have been interviewed. This totals 53 out of 180 (29%) FGD respondents.

⁹Interviewed key stakeholders were from the community-based organization partner (AIMLife Inc.) and selected local government offices of the covered municipalities (i.e., Municipal Social and Welfare Development, Public Employment Service Office, Municipal Agriculture, etc.).

Key evaluation findings



Fig 1. Effectiveness of the SWEET Project on the Proportion of Women Earning Income and Having the Capacity to Save Money



*** Statistically significant at <0.0001

ON PROGRAMME EFFECTIVENESS

- Aside from establishing and strengthening a women-led cooperative, there were two major enterprises that were prioritized in this project – basket weaving¹⁰ and rice retailing¹¹.
- The proportion of women who were directly involved in an income-generating activity, which includes having an income and the capacity to save, has increased. **Fig. 1** shows how this further increased the proportion of those who were already earning and had the capacity to save, thus indicating that the program is effective.
- Although there is significant increase in the proportion of women earning income and women with means to save money, the change has not contributed to the capacity to provide the basic needs of their family. The significant decrease from 84.3%¹² to 72%¹³ in the proportion of parents or caregivers able to provide the basic needs of their family due to the pandemic that disrupted local economic growth was not conducive for women-led enterprises to thrive.

¹⁰ Due to the pandemic, the market for basket weaving was affected, including the factors affecting the availability of raw materials like transportation due to travel restrictions. This contributed to limited progress until now.

¹¹ Rice retailing has pushed through in terms of operationalization, mainly because it is a staple product and manageable despite the pandemic.

¹² LEAP 3 Baseline Report: Sustaining Women's Economic Empowerment Thrust (SWEET) Project, Dec. 20, 2020.

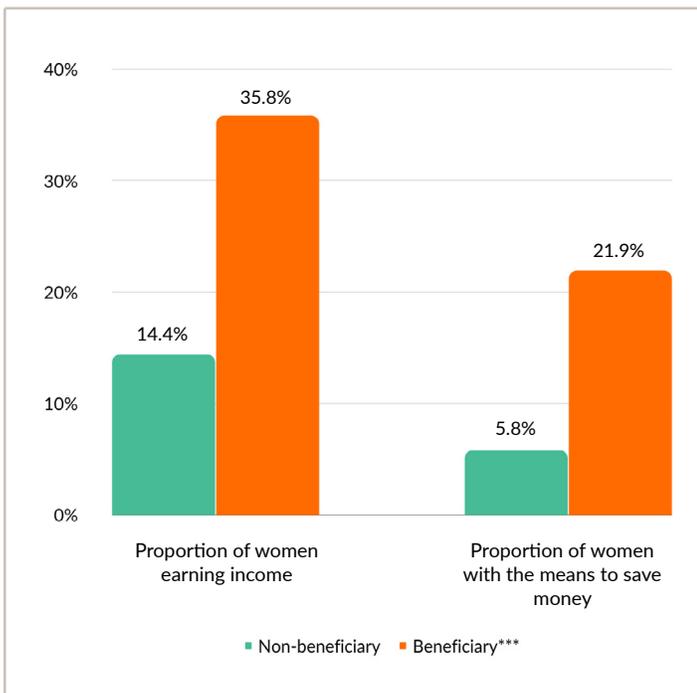
¹³ End-of-Project Evaluation Report: Sustaining Women's Economic Empowerment Thrust (SWEET) Project, Sept. 30, 2021.



ON PROGRAMME IMPACT

- The evaluation also shows that there is a significant difference between project beneficiaries (35.8%) and non-beneficiaries (14.4%) in terms of their income and saving status. **Fig. 2** indicates the project has an impact on the lives of the project beneficiaries (women) wherein their involvement in an income-generating activity gives them the opportunity to earn.

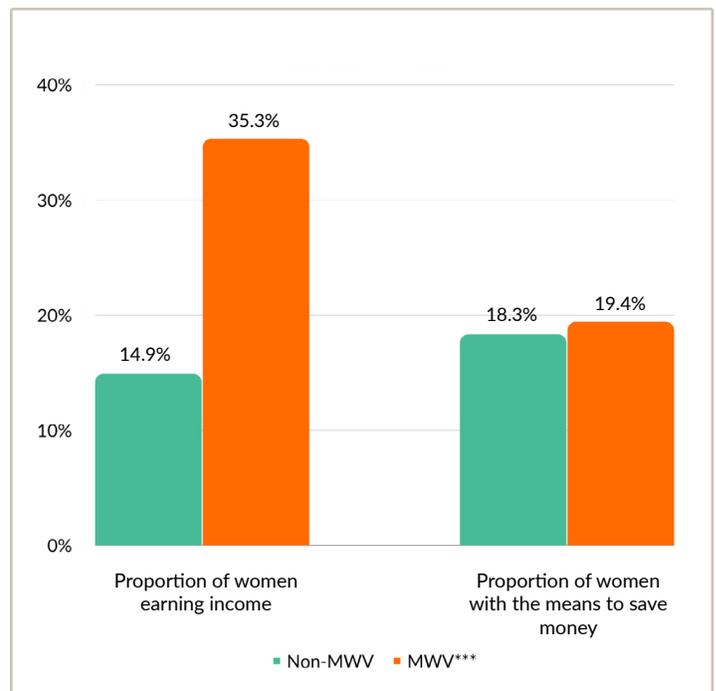
Fig 2. Impacts of the Program among Non-Beneficiaries vs. Beneficiaries of the SWEET Project



*** Statistically significant at <0.0001

- Furthermore, results of the assessment showed that the project has an impact on most vulnerable women (MVW) or those who were exposed to at least two types of vulnerabilities (i.e., *disaster, extreme deprivation* where basic needs are not provided and/or *serious discrimination in terms of decision making*) compared to non-vulnerable women (Non-MVW). **Fig. 3** illustrates that those women who were previously exposed to some vulnerabilities are more greatly impacted and highly involved in the income-generating activities of the project, giving them more opportunities to earn and save.

Fig 3. Impacts of the Program among MVW vs. Non-MVW of the SWEET Project

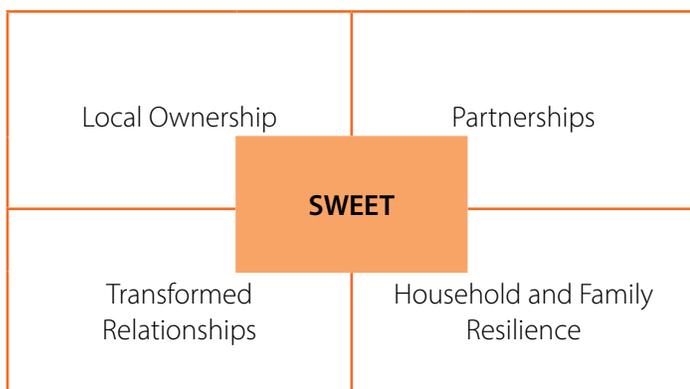


*** Statistically significant at <0.0001

ON PROGRAMME SUSTAINABILITY

- **Fig. 4** illustrates four major components highlighted in the evaluation study that contribute to effective implementation and sustaining project impacts in targeted communities.

Fig 4. Four Major Components Contributing to Effective Implementation and Sustaining Impacts of the SWEET Project



- **Local Ownership.** Community leaders, together with the Locally Empowered Advocates for Development (LEAD) or formerly registered and sponsored World Vision children, expressed their commitment to support further initiatives in strengthening the women-led cooperative in their community. The presence of both community leaders and LEAD group members can effectively sustain and ensure the implementation of similar project activities because they are locals in the communities.

- **Partnerships.** Existing partnerships with the Cooperative Development Authority and the LEAD group can provide further technical support in the day-to-day operation of the cooperative. Since the cooperative is its on first year of operation, the roles of partners are crucial to putting systems and guidelines in place.
- **Transformed Relationships.** The LEAD group members are taking this opportunity to pay it forward to the communities by extending their skills and technical support to members of the cooperative. They see the benefits of being involved in such initiatives as they themselves are outcomes of transformed relationships from a similar program funded and/or sponsored by a non-government organization.
- **Household and Family Resilience.** The continuous engagement in CoMSCA provides an avenue for members to save for emergencies. Especially in this time of pandemic when the capacity to meet basic needs is affected, CoMSCA members are able to be maximize CoMSCA services. Based on the recent evaluation, there is a significant 33% increase among women with the means to save money and this is a positive indication that despite the pandemic, members continue to save.



Empowered women create livelihood opportunities for fellow mothers and their families



FORMING LEADERS

Jessica recalls her humble life back then. She was a housewife with a working husband and three children. The family depended on the father's meager income. She also helped out by putting up a small sundry store. She remembers that it was a happy life, but with what she achieved now, she feels even happier and more fulfilled. The former store owner is now the president of a credit cooperative in her community.

The 48-year-old mother is the leader of Alcantara, Ronda, Moalboal Credit Cooperative or ARMCC. It is a newly established cooperative that serves three municipalities in the southern part of Cebu province. The cooperative aims to offer sustainable financial services, including the support of livelihood opportunities.

Jessica, along with a group of fellow mothers who are former community partners of World Vision, was selected as one of the cooperative officers. Under a one-year World Vision grant project called Sustaining Women's Economic Empowerment Thrust (SWEET), the officers underwent capacity building and received technical support until they were ready to operate on their own.

"The SWEET Project aims to strengthen the formed cooperative women's group for them to have added



knowledge, skills and attitude on community development," shares Mie Laurente, World Vision Economic Development Specialist.

During the latter part of the grant project, Jessica and her officers were more than prepared to operate the cooperative.

Marvin Sagaral, the SWEET Project officer, shared that the project reached its objective, especially on empowering communities to operate their cooperative and to create businesses and livelihood opportunities for their members' benefit.

Jessica and her fellow officers are now managing a cooperative with 527 members and supporting two business ventures: rice retailing and basket weaving.

RICE RETAILING

The rice retailing business is one of the ARMCC’s supported livelihood initiatives where buyers can borrow rice and pay for it in weekly installments. The business allows buyers who could not pay in full to have access to an important commodity while the cooperative increases its income, thus benefiting its members.

Feliciana Gabales, a chairperson of CoMSCA (savings group) and one of the managers of the rice retailing business, shared that the venture is a great help to families who can borrow rice without worrying about paying the full amount.



BASKET WEAVING

Aside from the rice retailing business, a group of cooperative members also formed a basket weaving venture. Before they connected with the ARMCC, they were already skilled weavers who peddled their products individually.

“We started the basket weaving group in May 2021. The ARMCC supports us with the materials, and we weave the products. The final products are sold to the ARMCC at PHP 120 per set”, shares Marites Yurag, the head of the basket weaving group.



HOPING FOR SUCCESS

Chinbee Novero, a former World Vision sponsored child who is one of the SWEET Project volunteer facilitators, hopes that the ARMCC will grow and prosper and help more people in the communities.

Chinbee is one of the former sponsored children who were allowed to share their talents and skills as a way of giving back to their community.



MESSAGE OF THANKS

“We are thankful to the donors from Canada for helping the women here in South Cebu to be empowered and create opportunities for themselves and their families”, shares Mr. Sagaral. “Your help has gone a long way in helping the families stand on their own.”

Faith Bullecer-Sy, the former World Vision Cebu Cluster Area Programme Manager, also shared that the SWEET Project is a way to sustain the development projects World Vision and AIMLife Inc. (partner community-based organization) developed over the years in the three municipalities. She also shared that the ARMCC is an effort for the partner organization to continue its vision, which is supporting the most vulnerable families and children.



Recommendations



Sustainability and timeframe are crucial elements when implementing new economic interventions in certain areas. With the SWEET project, capacity building is also deemed as a core component for building a strong foundation of a cooperative and women's group enterprises. The evaluation has specifically identified below detailed recommendations that, when continued, can help effectively implement and sustain the goals of the project.

A. LONGER PERIOD OF PROGRAM INTERVENTION

For a particular economic program such as the SWEET project, it is better to consider the number of cycles or duration of the intervention (i.e., implementing a certain kind of enterprise and establishing a cooperative) to properly assess and evaluate its sustainability measures and mechanisms. Most importantly, the available resources and potential expansion and reach of the program intervention should be taken into account.

B. CREATE A SUSTAINABILITY STRATEGY PLAN

A work plan on how to sustain the economic initiatives introduced by the project should be drafted. In particular, a direction for rice retailing monitoring and operation should be set, while setting up accountability measures to ensure follow through and operationalization of basket weaving activities. Lastly, the conduct of continuous capacity building should be included in the plan. Evidence suggests that such initiatives tend to be more effective when they are integrated as an ongoing strategic commitment.

C. FORMALIZE THE ROLE OF THE LEAD GROUP IN THE COOPERATIVE

The LEAD group should be endorsed to the cooperative and community-based organization/s with proper documentation, including their role and function. It is important that the LEAD group's purpose, function, implementing guidelines and direction be put into a document to serve as reference material. Also, external and internal factors that might affect their engagement (i.e., personal career paths, number of years of involvement, and action plans to take) should be discussed with the LEAD group.

In addition, the LEAD group can navigate strategic positioning in partnership with existing agencies and LGUs under the new normal. These partnerships can open opportunities for collaborative activities where the cooperative and community-based organization/s can tap and maximize the services of partner groups.



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