

<p>STANDARD SECTOR INDICATOR CODE: AG-038 FTF (FTF Code: 4.5.2-25)</p>	<p>Financial and Personal Security: Number of people with a savings account or insurance policy as result of USG assistance. (AG-038 FTF)</p>	
<p>AGRICULTURE SECTOR</p>	<p>Sector Schematic Alignment <i>Note: This indicator belongs to the “Markets” Project Area and “Income Generation Activities” Project Activities/Training Package (PA/TP) within the AG Sector but is borrowed by the following Project Activities/Training Packages within the AG and ENV Sectors.</i></p> <p><u>AG Sector (“Home” of the SSI)</u> PA/TP: Income Generation Activities</p> <p><u>AG Sector</u> PA/TP: Dimensions of Food Security</p> <p><u>ENV Sector</u> PA/TP: Income Generation Activities</p>	
<p>Type: Outcome</p>	<p>Unit of Measure: Individual</p>	<p>Disaggregation: Type of account/policy: Savings Account, Insurance Sex of account/policy holder: Male, Female, Joint</p>
<p>Definitions:</p> <p>This indicator counts the number of people who <u>first</u> acquired a savings account or insurance policy during the fiscal year (October 1 to September 30) as a result of Peace Corps assistance.</p> <p>Obtaining the value of a savings account can be difficult, and therefore <u>will not be collected</u>.</p> <p>The purpose of this indicator is to measure progress towards changed behavior of saving money as a buffer to the shock of income loss, and counting the number of savings or insurance accounts begins to measure this.</p> <p>Saving account – any type of an account in a financial institution that serves as a store of an individual’s financial wealth as well as savings in traditional institutional structures such as community savings groups.</p> <p>Insurance policy – not only to agricultural insurance in the case of crop failure, but also any other type of insurance, such as property, fishing access rights, health or life insurance that protects an individual/household against financial shocks that could potentially cause food insecurity.</p> <p>USG (including Peace Corps) assistance/training may include but is not limited to: financial aid, workshops, demonstrations, lessons, service delivery, or activities conducted by any agency or organization of the U.S. government or any contractor working at the direction of the U.S. government. These activities typically are conducted to provide participants with knowledge and/or skills, technical assistance, learning opportunities, services or expand coverage for services, etc.</p>		

Rationale: Food insecurity is often a result of financial shocks that may come from both agricultural production as well as loss of property, or the sickness and/or death of a household family member. Having a financial reserve in a savings account or an insurance policy is a means to buffer a household against these types of financial shocks that could leave the individual/household food insecure.

Measurement Notes:

- 1. Sample Tools and/or Possible Methods (for Peace Corps staff use):** Volunteers should use data collection tools to measure progress against project indicators. A data collection tool to measure this indicator could be based on one of the following methods—secondary data record of financial records, survey, or interview—though there may be other data collection methods that are appropriate as well. For more information on the suggested methods, please see **Appendix I in the MRE Toolkit**. Also be sure to check the intranet page as sample tools are regularly uploaded for post use. Once a tool has been developed, post staff should have a few Volunteers and their partners pilot it, and then distribute and train Volunteers on its use.
- 2. General Data Collection for Volunteer Activities:** All Volunteer activities should be conducted with the intention of achieving outcomes – knowledge change (short-term), skills demonstration (intermediate-term), and behavioral changes (intermediate to long term) as defined by the progression of indicators within the objectives of a project framework. The progression of measurement for all Volunteer activities should begin with baseline data being conducted prior to the implementation of an activity (or set of activities), followed by documenting any outputs of the activities and then later at the appropriate time, measurements of specific outcomes (see “Frequency of Measurement”).
- 3. Activity-Level Baseline Data Collection:** Activity-level baseline data should be collected by Volunteers/partners before or at the start of their activities with an individual or group of individuals. It provides a basis for planning and/or assessing subsequent progress or impact with these same people. Volunteers should take a baseline measurement regarding the outcome(s) defined in this indicator early in their work focused on financial and personal security. The information for the baseline measurement will be the same or very similar to the information that will be collected in the follow-on measurement (see “Frequency of Measurement”) after the Volunteer has conducted his/her activities and it is usually collected using the same data collection tool to allow for easy management of the data over time.

Because Volunteers are expected to implement relevant and focused activities that will promote specific changes within a target population (see the “unit of measure” above), taking a baseline measurement helps Volunteers to develop a more realistic snapshot of the number of individuals within the target population are in their process of change instead of assuming that they are starting at “0” (i.e. assuming the individuals that the Volunteer/partner is working with does not have a savings account or insurance policy before working with a Volunteer). It also sets up Volunteers to be able to see in concrete terms what influence their work is having on the individuals they work with during their service. Please note that obtaining information related to savings accounts, insurance policies, or other financial information can be difficult, so Volunteers should take their time and make sure they are well integrated into the community before attempting to report against this indicator.

- 4. Frequency of Measurement:** For reporting accurately on this outcome indicator, Volunteers must take a minimum of two measurements with individuals of the target population reached with their activities. After taking the baseline measurement (described above), Volunteers should take at least one follow-on measurement with the same firm(s), typically after completing one or more activities focused on achieving the outcome in this indicator and once they have determined that the timing is appropriate to expect that the outcome has been achieved. Please note that successful documentation of a behavior change or new practice may not be

immediately apparent following the completion of activities and may need to be planned for at a later time. Once Volunteers have measured that at least one individual has achieved the indicator, they should report on it in their next VRF.

Volunteers may determine to take more than one baseline and one follow-on measurement with the same individual (or group of individuals) for the following valid reasons:

- a. Volunteers may want to measure whether or not any additional individuals initially reached with activities have now achieved the outcome in the indicator, particularly for any activities that are on-going in nature (no clear end date);
- b. Volunteers may want to enhance their own learning and the implementation of their activities by using the data collected as an effective monitoring tool and feedback mechanism for the need to improve or increase their activities;
- c. A Peace Corps project in a particular country may choose to increase the frequency of measurement of the indicator and Volunteers assigned to that project will be required to follow in-country guidance.

In all cases, any additional data collection above the minimum expectation should be based on the time, resources, accessibility to the target population, and the value to be gained versus the burden of collecting the data. Following any additional measurements taken, Volunteers should report on any new individuals achieving the outcome in their next VRF.

5. **Definition of Change:** The minimum change to report against this indicator is an individual who acquired a savings account or insurance policy during the fiscal year as a result of Peace Corps assistance.
6. **General Reporting in the VRF:** The “number achieved” (or numerator) that Volunteers will report against for this indicator in their VRFs is the number of individuals who acquired a savings account or insurance policy during the fiscal year, after working with the Volunteer/partner. The “total number” (or denominator) that Volunteers will report on for this indicator in their VRFs is the total number of individuals who participated in the activities designed to meet this indicator.
7. **Reporting on Disaggregated Data in the VRF:** This indicator is disaggregated by multiple categories; “Sex of Account/Policy Holder” and “Type of Account/Policy”. Due to the functionality of the VRF, the Volunteer will see a table to enter the disaggregated data for the “Sex of Account/Policy Holder” category. Then the Volunteer will see a box to enter disaggregated data for the “Type of Account/Policy”; savings account and insurance policy. The totals for each disaggregation category (“Sex of Account/Policy Holder” and “Type of Account/Policy”) **MUST** be equal. **PLEASE NOTE:** Volunteers should check, before submitting their VRF to see if the totals are equal.

PLEASE NOTE: After a Volunteer submits their first VRF, the data entered into the “Type of Account/Policy” box will be editable, so a Volunteer should make sure that the sum of the “Type of Account/Policy” (savings account and insurance policy) **REMAINS** equal to the “New Achieved Total” column in the “Sex of Account/Policy Holder” disaggregation table.

Data Quality Assessments (DQA): DQAs are needed for each indicator selected to align with the project objectives. DQAs review the validity, integrity, precision, reliability, and timeliness of each indicator. For more information, consult the Peace Corps MRE Toolkit.

Alignment with Summary Indicator: AG. FOOD SECURITY ACTIVITY ASSIST. (INDIVIDUALS), & ENV. ADOPT OF INCOME-GEN. ACTIVITIES (INDIVIDUALS)

