Standard Indicator Guidance Notes

Biodiversity Challenge Funds

Number of people with enhanced wellbeing

Department for Environment, Food and Rural Affairs (Defra)

Date: 20 January 2025

NIRAS, Pentlands Science Park
Bush Loan, Penicuik, EH26 0PL
United Kingdom

Contents

1. Summary information 3

2. Definition 4

3. Approach 6

4. Stepwise guidance 6

4.1 Step 1: Define what the benefits of the projects will be, who will feel these benefits, and when they will feel them. 6

4.2 Step 2: Define what the benefits of the projects will be, who will feel these benefits, and when they will feel them. 7

4.3 Step 3: Choose how the change will be measured and decide on the unit of analysis. 8

4.4 Step 4: Gather data through project monitoring. 8

4.5 Step 5: Categorise beneficiaries as direct and indirect. Report disaggregated results 9

5. Reporting on the umbrella indicator and sub-indicators 11

5.1 How to aggregate the data 11

5.2 Reporting approach 11

5.3 Example of correct reporting 11

5.4 Why this matters 12

Annexes 13

Annex 1: Worked example 13

Project summary 13

Annex 2. Multidimensional Poverty Dimensions and example Indicators, ... 16

1. Summary information

Indicators	Number of people with enhanced wellbeing
	Number of people with reduced multi-dimensional poverty
Sub-indicators	Number of people with sustainable livelihoods created or protected
	Number of people with improved income
Units	Number of people
Type	Outcome
Headline data reported	The number of people supported to improve their wellbeing in service of poverty reduction
Compulsory disaggregation	Sex; Indigenous Peoples and Local Communities (IPLC) status[1]; country; sector

Links	Other indicators or frameworks this indicator links to:
	• Core Overseas Development Assistance (ODA) objective
	• Sustainable Development Goals
	  ○ Goal 2 | End hunger, achieve food security and improved nutrition and promote sustainable agriculture
	  ○ Goal 1 | End poverty in all its forms everywhere

Related International Climate Finance (ICF)[2] and Defra International (DI)[3] Key Performance Indicators (KPIs)	ICF KPI 4**:** Number of people whose resilience has been improved as a result of UK International Climate Financing.
	DI KPI 7: People benefitting from strengthened or new livelihoods
	DI KPI 8**:** People with improved land tenure security or access rights
	DI KPI 9**:** People with Improved Income
Related BCFs Standard Indicators:	DI-D03, DPLUS-D03, IWT-A01 (wording of indicator different: Number of people with reduced multi-dimensional poverty)
Revision history	N/A – this method was first published 1/2026

The aim of this methodological note is to guide project teams towards tailoring their approach to monitoring and measuring enhanced wellbeing using informed decisions about the context of their project.

[1] See https://www.ipbes.net/glossary-tag/indigenous-peoples-and-local-communities
[2] The ICF KPI methodologies can be found here: UK International Climate Finance Results: methodologies and reports - GOV.UK
[3] The DI KPI methodologies can be found here: Defra's Official Development Assistance results estimates - GOV.UK

2. Definition

Poverty has many varied definitions. The Biodiversity Challenge Funds (BCFs) consider poverty to be multi-dimensional, characterised by severe deprivation in one or more dimensions of wellbeing. Put simply, poverty is considered to be a lack of wellbeing, and any actions taken to enhance the wellbeing of people will result in a reduced state of poverty.

This concept aligns with the Ecosystem Services for Poverty Alleviation (ESPA) Framework[4] and the Millennium Ecosystem Assessment[5] (MA). These frameworks identify five dimensions of wellbeing, informed by the World Bank's *Voices of the Poor* research[6,7,8] which reflect how people who live in poverty define it in their own terms.

The five dimensions of wellbeing include:

1. **Basic material needs for a good life** – the ability to have secure and adequate livelihoods[9], including income and assets, enough food at all times, adequate shelter and access to goods, and financial services.

2. **Health** – the ability of a person to feel well, be strong, and have a healthy physical environment. This includes the ability to be adequately nourished and free from disease, to have adequate access to clean drinking water, clean air, and energy to keep warm and cool.

3. **Good social relations** – the presence of social connections, trust, mutual respect, gender equality, and the ability to help others and provide for children, family, and community relations.

4. **Security** – the safety of person and possessions, secure access to necessary (natural and other) resources, and security from natural and human-made disasters.

5. **Freedom of choice and action** – the ability of individuals to control what happens to them and to be able to achieve what they value doing or being. Freedom and choice cannot exist without the presence of the other elements of wellbeing.

Poverty reduction is a **long-term outcome** and a **key impact** expected from BCFs projects (Figure 1Table 1). Transforming structures and processes, which contribute to livelihood strategies and outcomes, should, in practice, lead to improvements in human wellbeing and a consequent reduction in poverty (Figure 1). This concept aims to ensure that change can be measured within and across the breadth of projects in the BCFs portfolio, accounting for the variety of thematic areas, interventions, and targeted outcomes. It is also intended to encourage project teams to contextualise their monitoring of poverty related-outcome (i.e. ensure that indicators are tailored to the social-ecological system they are monitoring). As most projects operate to differing degrees at a local level they therefore often require context-specific metrics of wellbeing — particularly in social-ecological systems where environmental dependence or ecosystem degradation is high[10].

[4] Suich, H., 2012. Conceptual Note: Ecosystem services and poverty alleviation: A review of the empirical links - ScienceDirect.
[5] Millennium Ecosystem Assessment, 2003. *Ecosystems and human well-being: a framework for assessment*. Washington, D.C.: Island Press.
[6] Narayan, D., Chambers, R., Shah, M. K. and Petesch, P., 2000. *Voices of the Poor: Crying out for Change*. New York: Oxford University Press.
[7] Narayan, D., Patel, R., Schafft, K., Rademacher, A. and Koch-Schulte, S., 2000. *Voices of the poor: can anyone hear us?* New York: Oxford University Press.
[8] Narayan, D. and Petesch, P. eds., 2002. *Voices of the poor: from many lands*. New York: Oxford University Press.
[9] In this sense, the BCFs consider that improved livelihoods support people to better meet their material needs.
[10] Kibria, A.S., Costanza, R., Gasparatos, A. and Soto, J., 2022. A composite human wellbeing index for ecosystem-dependent communities: A case study in the Sundarbans, Bangladesh. *Ecosystem Services*, *53*, p.101389.

In addition to this, in different contexts, people have varied associations with local biodiversity. Consequently, it is reasonable to expect that there will be different poverty-biodiversity dynamics at play, which will affect the capacity of projects to contribute to poverty reduction. See Annex 3 for multidimensional poverty dimensions and example indicators, adapted from Loveridge et al. (2020)[11].

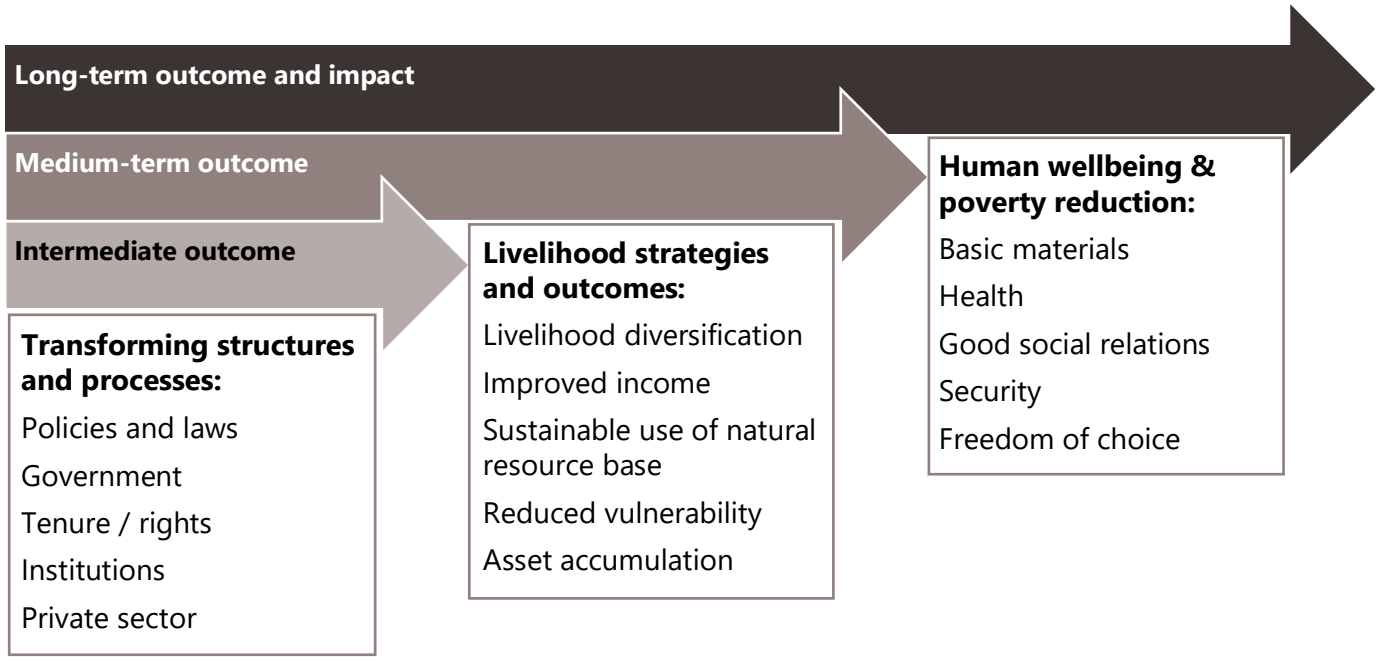

Figure 1. Simplified Sustainable Livelihoods Framework (Adapted from DFID, 2002).

What is expected of BCFs projects: project teams should determine which dimensions of wellbeing they intend to influence or enhance. They should also develop, adapt, or adopt[12] an appropriate indicator(s). These indicators should fit within the local context that projects are operating in, and they should provide information on the progress of the interventions that are being implemented.

Guidance on and global wellbeing indicators:

1. Measuring human wellbeing: A protocol for selecting local indicators
2. Measuring well-being and progress | OECD
3. Global Multidimensional Poverty Index | OPHI
4. Global indicator framework for the Sustainable Development Goals and targets of the 2030 Agenda for Sustainable Development

What is not expected of BCFs projects: project teams are not expected to measure every dimension listed above or develop entirely new approaches for measuring wellbeing.

[11] Loveridge, R., Sallu, S.M., Pesha, I.J. and Marshall, A.R., 2020. Measuring human wellbeing: A protocol for selecting local indicators. *Environmental Science & Policy*, *114*, pp.461-469.

[12] Organisations within the BCFs portfolio may have developed their own multi-dimensional poverty measures. Where this is the case projects are encouraged to continue to use these frameworks as they are.

3. Approach

BCFs projects should report on the number of people that are supported to enhance their wellbeing in service of poverty reduction. Figure 2 shows a series of steps that provide a guide on how best to measure improvements to wellbeing in the context of each project. For a worked example of how to use this approach, see Annex 1.

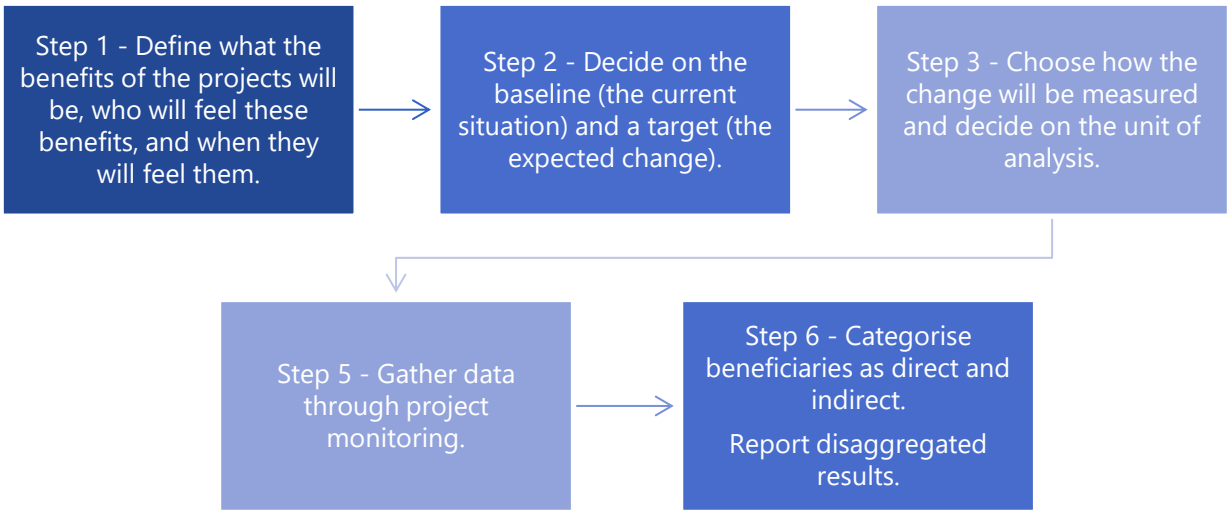

Figure 2. Stepwise guidance for measuring improvements to wellbeing.

4. Stepwise guidance

4.1 Step 1: Define what the benefits of the projects will be, who will feel these benefits, and when they will feel them.

4.1.1 Define benefits

Project teams should outline the expected benefits of the proposed interventions, and how they will improve beneficiary wellbeing and ultimately reduce poverty. As part of this exercise, it is necessary to clearly answer the following questions:

- **Who** are the expected beneficiaries and **where** are they located?
- **What** dimension(s) of poverty can beneficiaries expect to experience an improvement in wellbeing?
- **How** will the interventions lead to this improvement in these dimensions?
- **When** can the beneficiaries expect to experience these improvements?

4.1.2 Identify the unit of analysis

Does the project expect to measure wellbeing at the regional, community, household, or individual level? Each approach has its benefits and drawbacks. By incorporating data at multiple levels, often insights can be revealed that might otherwise be overlooked if only a single level is considered. It is the responsibility of project teams to determine the most appropriate level(s) and corresponding unit(s) of analysis.

The following scenarios provide a guide for deciding on the unit of analysis:

- Where a household survey is used as the primary mode of data collection, project teams should consider including modules that facilitate measurement of intra-household (within household) dynamics. This means they should consider including accessibility and power dynamics associated with gender, sex, and age, which capture individual level benefits delivered by the project.
- Interventions can also be evaluated at the community level, such as the availability of specific services or infrastructure. It is important to consider whether access to that service is universal or if there are power relations that may limit access for certain beneficiaries. If the latter is true, then measurement at the intra-household scale is necessary to understand how or whether the project has benefitted all individuals. To ensure that the standards associated with this indicator are followed, project teams must be able to define beneficiaries as a distinct Community Group. Detailed definitions of the terms *Community* and *Community Group* can be found in Table 1.

Table 1. Defining a Community and a Community Group

Beneficiary groupings	Attributes required to define
Community	Geographic area of residence, administrative area as defined by political boundaries, or cultural area as defined by cultural traits
Community group	Age and sex profile, disability profile, IPLC profile, locally and contextually relevant attributes (e.g. livelihood type, tenure type, income level, resource user type, religious affiliation)

4.2 Step 2: Define what the benefits of the projects will be, who will feel these benefits, and when they will feel them.

4.2.1 Baseline

In order to measure change in a dimension of wellbeing, it is necessary to establish the baseline situation for the area where the project is working. The baseline should reflect the project status prior to BCFs funding being provided. For example, if your project aims to measure improved food security, establish how many households and/or individuals in the project area can be considered 'food secure' at the outset of the project.

4.2.2 Expected change

Step 1 guides establishing how project interventions will lead to specific improvements in wellbeing. Step 2 takes this further by advising projects how to set a target(s) as part of indicators, based on the expected changes resulting from the project. Targets are crucial because they provide clear benchmarks for success, enabling project teams to measure progress, allocate resources effectively, and ensure accountability throughout the project's implementation.

Indicator targets should be contextually relevant and may be absolute numbers or a percentage change from the baseline. Where a percentage change is reported, the absolute number at the baseline must also be presented, such that the target number of beneficiaries can be calculated. This is important for BCFs Standard Indicator

reporting because NIRAS and Defra need to report the total number of beneficiaries whose wellbeing has been improved across various dimensions.

This Methodology Note assumes at least two surveys **or** data collection phases (baseline and endline). Project reporting for the BCFs is conducted via an Annual Review (AR). Projects conducting more frequent data collection should count improvements since the last AR, rather than since the baseline. This way, results will not be double-counted from year-to-year. If a project has incremental (e.g. annual) results to report, please do so. Total improvement (baseline to endline) over the course of your multi-year project should be reported in your Final Report.

4.3 Step 3: Choose how the change will be measured and decide on the unit of analysis.

In Step 3, project teams should build on the understanding developed through Steps 1 and 2 and develop Specific, Measurable, Achievable, Relevant, and Timebound (SMART) indicators[13] and appropriate means of verification (MoV). These will be used to measure change resulting from the wellbeing-oriented interventions implemented by the project. Indicators should be selected based on the **project context** and created in **consultation** with beneficiaries.

BCFs guidance for choosing indicators and MoV can be found here. Loveridge et al. (2020)[8] and Woodhouse et al. (2015)[14] both provide more comprehensive best-practice guidance on indicator selection for measuring social outcomes of biodiversity conservation interventions. It is important to familiarise yourself with these guidelines to supplement implementation of this guidance note.

4.4 Step 4: Gather data through project monitoring.

Data on beneficiaries will be collected using the project's data collection tools. Methods used to obtain stakeholder information may vary and it is useful to document the methods used to support quality assurance.

Where possible, project implementors should prioritise obtaining secondary data (information that has previously been collected). If no secondary data is available, projects should collect their direct stakeholder data through the use of surveys, preferably with modules that enable the assembly of information at the individual level. This may include household demographic and livelihood surveys, attendance lists and pre- / post-surveys for training events or workshops, focus group discussions, workshops, and key information interviews. Household data collection should seek to collect individual-level data on household members to allow for disaggregation by sex, Indigenous Peoples and Local Communities (IPLCs) status, and country.

Projects collecting household-level, rather than individual-level, data should convert the number of households into the number of people. If there is reliable data on average household size for the target location or sub-population, use that. Otherwise, multiply by the national average household size in the year data is collected[15].

[13] For further guidance see the BCFs *How to develop SMART Indicators* which can found on the Monitoring, Evaluation and Learning page under Resources on each fund's website.

[14] Woodhouse, E., Homewood, K.M., Beauchamp, E., Clements, T., McCabe, J.T., Wilkie, D. and Milner-Gulland, E.J., 2015. Guiding principles for evaluating the impacts of conservation interventions on human well-being. *Philosophical Transactions of the Royal Society B: Biological Sciences*, *370*(1681), p.20150103.

[15] Usually set by the national statistical office in the country where the project is operating. If not available we recommend the UN's House-hold Size and Composition dataset: Household Size and Composition | Population Division

Although working out the total number of beneficiaries by using an average household size is satisfactory, it is worth noting that this approach limits the ability to disaggregate data representatively[16]. Any estimates should be clearly reasoned in project reporting documents, based on the best available data, and supported by appropriate assumptions outlining how the estimates were reached.

4.5 Step 5: Categorise beneficiaries as direct and indirect. Report disaggregated results

4.5.1 Categorise beneficiaries as direct and indirect

For this indicator, only count beneficiaries that are directly supported, or have received a medium to high intensity of support (i.e. indirect support). If support is of low intensity and not targeted, do not report. For guidance in classifying support level, see below descriptors and Table 2.

- **Targeted support** implies a high degree of attribution to the programme. Targeted beneficiaries can be identified as receiving direct support, as being aware of this support, and can be counted individually. See Table 2 for more information on classifying targeted and not targeted beneficiaries.

Table 2. Categorisation of targeted and not targeted beneficiaries

Targeted beneficiaries	Not targeted beneficiaries
Receiving direct support from the project (i.e. receiving training or funding directly) Aware that they are receiving support (i.e. can identify the project or activity which they are supported by) Can be counted individually or at a household level (i.e. not an organisation, must be a named individual / household)	Benefitting indirectly from project activities (i.e. inter-community knowledge sharing, user of shared resources, etc.) Cannot be individually named or counted (i.e. an organisation instead of its individual members) Not aware that they are being supported (i.e. users of a shared resource such as restored mangrove forests who are not aware of the project activities)

- **Intensity of support** describes the level of effort provided to each stakeholder, across a range. Use professional judgement to determine if intensity is low, medium, or high with reference to the below descriptors:
    - **Low Intensity:** awareness campaigns e.g. focusing on local communities' roles in protecting ecosystems, distributing seeds or low-cost tools for improving agricultural productivity.
    - **Medium Intensity:** training programs that provide basic skills or knowledge to a large group of people, or community-based natural resource management e.g. of fisheries or forests, supporting local enterprises to integrate biodiversity-friendly practices into their business models.
    - **High Intensity:** direct financial assistance e.g. cash transfers, comprehensive training programs for individuals that provide advanced skills or knowledge e.g. in climate resilient livelihoods, or infrastructure improvements that directly impact individuals' livelihoods.

[16] In this case, it is still possible to disaggregate according to the number of people from female- vs male-headed households, number of people who live in households headed by children or elders (which are likely to be particularly vulnerable), and number of people from IPLC vs non-IPLC households. There will also be more locally relevant forms of disaggregation which can be applied at the household-level.

- **Direct stakeholders** are defined as both targeted and high intensity.
- **Indirect stakeholders** are defined as either: Targeted, and medium or low intensity OR not targeted, and high or medium intensity.

Table 3. Descriptors for classifying level of support

Intensity of Support	Targeted	Not Targeted
High intensity	Direct beneficiary	Indirect beneficiary
Medium intensity	Indirect beneficiary	Indirect beneficiary
Low intensity	Indirect beneficiary	Not reported

4.5.2 Report disaggregated results.

Results under this indicator should be reported as **direct beneficiaries** disaggregated by the following categories:

Sensitive collection of disaggregated data

When collecting disaggregated data, it is crucial to approach the process with sensitivity and respect for the individuals involved. Care must be taken to ensure that questions are phrased appropriately and that participants understand the purpose of the data collection. This helps to foster an environment of trust and reduces the risk of causing discomfort or inadvertently excluding individuals from underrepresented or marginalised groups.

Individual-level disaggregation

Whenever possible, projects should assess the impact of their interventions through surveys which disaggregate population data as per the below.

Compulsory for all people-focused indicators:

- **Sex**: disaggregate direct beneficiary counts by sex using two categories: male and female. Due to safeguarding with regard to gender minorities, further disaggregation according to sex or gender is not advised. Where a beneficiary's transgender, intersex or non-binary status is known, classify according to their gender identity where a 'male' or 'female' designation fits with this. Otherwise leave blank.
- **Country** or UK Overseas Territory (Darwin Plus)
- **IPLC Status:** IPLC, other[17],[18]

Recommended for all people-focused indicators:

- **Age**: disaggregate direct beneficiary counts by age using four categories: children (age 0- 14); youth (age 15-24); adults (age 25-64); and elders (age 65+).
- **Disability**: projects should incorporate the Washington Group 'short set' of six disability questions to their beneficiary monitoring surveys[19]. Anyone who answers 'a lot of difficulty' or 'cannot do at all' to one or more of the six questions counts as disabled.

[17] See https://www.ipbes.net/glossary-tag/indigenous-peoples-and-local-communities
[18] Not compulsory for SI DPLUS-A06 Number of people participating in community events and activities
[19] https://www.washingtongroup-disability.com/question-sets/wg-short-set-on-functioning-wg-ss/

Geography. disaggregate direct and indirect beneficiary counts by geography wherever possible, using two categories: urban and rural. In the absence of internationally agreed definitions of urban and rural, use the definition set by the national statistical office in the country where the project is operating.

5. Reporting on the umbrella indicator and sub-indicators

The indicators **Number of people with sustainable livelihoods created or protected** and **Number of people with improved income** are considered sub-indicators of **Number of people with enhanced wellbeing** because they represent specific dimensions of what it means to have an "enhanced livelihood." A sustainable livelihood is one that is resilient and secure over time and directly contributes to wellbeing by reducing vulnerability and increasing stability. Similarly, improved income strengthens economic security and purchasing power of individuals, which are critical components of wellbeing. Together, these two aspects provide a more detailed picture of how livelihoods are enhanced, while the number of people with enhanced livelihoods serves as the overarching measure that captures the combined effect of these improvements on people's lives.

5.1 How to aggregate the data

It is important to understand that number of people with enhanced livelihoods is **not the sum** of DI-D03a and DI-D03b (4). Some individuals may benefit in multiple ways, for example, they may have both a sustainable livelihood and an improved income. In such cases, they should only be counted once under number of people with enhanced livelihoods.

As a rule, the number of people with enhanced livelihoods figure will always be less than or equal to the combined total of DI-D03a and DI-D03b. It should never exceed the highest individual sub-component count. To achieve this, project teams should use their data systems to identify overlaps and ensure that the aggregate figure reflects unique beneficiaries.

5.2 Reporting approach

When submitting reports, grantees should provide figures for DI-D03a and DI-D03b separately, alongside the aggregated number of people with enhanced livelihoods figure. A short narrative should accompany these numbers, explaining how overlaps were handled and confirming that double-counting was avoided. This narrative helps reviewers understand the logic behind the reported figures and provides transparency in the aggregation process.

5.3 Example of correct reporting

For instance, a Darwin Initiative project supported 500 people with enhanced livelihoods overall (Table. 4). Of these, 300 had sustainable livelihoods created or protected, and 250 experienced improved income. Some individuals benefited in both ways, so the aggregate figure of 500 is less than the sum of the two sub-components (550). This example illustrates why number of people with enhanced livelihoods cannot simply be calculated by adding the sub-indicators together.

Table. 4 Umbrella indicator and sub-indicators example.

Indicator ref	Standard Indicator	Example Count
DI-D03	People with enhanced livelihoods (umbrella)	500
DI-D03a	Sustainable livelihoods created or protected	300
DI-D03b	Improved income	250

Note: DI-D03 cannot exceed DI-D03a + DI-D03b and must avoid double-counting.

While these indicators are related, they are not additive. The overarching DI-D03 figure should represent the unique count of individuals who have benefited, regardless of whether they appear in one or both sub-indicators.

5.4 Why this matters

Accurate reporting is critical for demonstrating the real impact of BCF projects. It ensures that BCFs data is credible, avoids misrepresentation of results, and supports evidence-based decision-making. By following this guidance, grantees contribute to a robust monitoring and evaluation framework that reflects the true extent of poverty and wellbeing improvements achieved through biodiversity-focused interventions.

Annexes

Annex 1: Worked example

Project summary
A BCFs project in Mozambique is seeking to reduce deforestation and forest degradation. It is aiming to do so by doing the following: 1) working with communities to implement Community-Based Forest Management (CBFM); 2) establish Village Savings and Loans Associations (VSLAs); 3) create alternative 'off-forest' livelihoods through green value-chain development activities; and 4) restore degraded forests through site restoration of native plants. The project's central objective is to support communities to reduce forest dependence through the provision of alternative livelihood options and access to finance.

Step 1: Define the benefits of the intervention, the recipients of the benefits, and the timescale over which the benefits are expected to materialise.

Who are the expected beneficiaries and **where** are they located?

- The beneficiaries comprise 240 members (at least 40% women) of community-based forest management associations distributed across 8 villages.

In what dimension(s) can beneficiaries expect to experience an improvement in wellbeing?

- Beneficiaries can expect to experience improvements in dimensions including social relations (via participation in community meetings), security (via diversified livelihoods and participation in savings groups) and material wellbeing (via increased savings).

How will the interventions lead to this improvement in these dimensions?

- Social relations: regular CBFM meetings improve participation in community resource management decision-making.
- Security: creation of alternative 'off-forest' livelihoods through green value-chain development activities will diversify livelihoods, and participation in savings groups will improve financial security.
- Material wellbeing: active participation in village savings and loan associations will increase the amount of savings for beneficiaries.

When can the expected beneficiaries expect to experience these improvements?

- This varies by dimension. Social relations will be improved by the end of year one as CBFM groups are established. Security will be improved by the end of year four as the green value chain development activities take longer to establish, but participation in VSLAs will be realised by the end of quarter one in year two. Finally, material benefits in the form of increased savings will be realised by the end of year four, allowing time (at least 24 months) for savings to accumulate via the VSLAs.

For simplicity, this example uses one of these dimensions – **improved material wellbeing via increased savings** – and follow it through the remainder of the steps.

Step 2: Determine the baseline situation and set a target for the expected change as a result of the project

At baseline (in 2018), there are 0 people enrolled in VSLAs. The project is targeting VSLA enrolment at 240 members of community-based forest management associations. The project aims for 80% of these members to join the VSLAs, and for their savings to be increased by 20% (based on total household savings at the start of the project).

Baseline = 0 people enrolled in VSLAs at the beginning of Y1

Target = 192 people enrolled in VSLAs, with an increase of 20% in savings by the end of Y4Q4.

Step 3: Develop a methodology for measuring expected change, including a metric and/or indicators.

The project will use two sources of data for Means of Verification (MoV) including primary data on individuals' savings from VSLAs alongside two household surveys (conducted at the start and end of the project lifetime) to measure change. Data from VSLAs will provide information on enrolment, savings accumulated and withdrawn, as well as loans issued and paid off. Household surveys will provide quantitative information on household savings (including % change since baseline) and will also provide qualitative information on how savings were spent.

The SMART indicator is defined as follows:

Indicator: 192 people (at least 40% women) are enrolled in VSLAs, with an increase of 20% in savings on the baseline by the end of Y4Q4.

MoV: Primary data on individuals' savings from VSLAs alongside two household surveys (conducted at the start and end of the project lifetime).

Step 4: Gather beneficiary data through project monitoring.

Data from VSLAs will provide information on enrolment, savings accumulated and withdrawn, as well as loans issued and paid off. Household surveys will provide quantitative information on household savings (including % change since baseline) and will also provide qualitative information on how savings were spent.

Step 5: Categorise beneficiaries and report disaggregated results

In this case the beneficiaries are **targeted**, because they are:

- Receiving direct support from the project
- Aware that they are receiving support
- Can be counted individually or at a household level

The support is **high intensity**, as it comprises a range of targeted and interacting interventions that clearly impact beneficiaries' wellbeing.

Support is both targeted and high intensity, which means they are **direct beneficiaries**.

Results under this indicator should be reported as **direct beneficiaries** disaggregated wherever possible. Therefore, the final result would be 80% of 240 people, which equates to 192 people (116 men: 76 women: all IPLC) with increased savings by the end of Y4.

Annex 2. Multidimensional Poverty Dimensions and example Indicators,

Adapted from Loveridge et al. (2020)

These are **example indicators only**.

Dimension	Indicator	Description
Material	Household wall materials	Ordinal categories (e.g. 1 = mud, 2 = bricks…..)
	Household roof materials	Ordinal categories (e.g. 1 = thatch, 2 = zinc…..)
	Household assets	Integer representing quantity of specific assets
	Financial savings	Ordinal categories (e.g. 0, 1-49,999AR, 50,0000-100000AR…..)
	Banking	Binary use of formal banking services (Yes/No)
	Business	Income from ownership of a small business
	Clean drinking water and access	Time to water source dry / wet season; Ordinal quality categories (e.g. 1 = river; 2 = covered pump…)
	Land area owned	Total area owned (hectares)
	Livestock	Ordinal categories for most valuable livestock owned (none, chickens, goats, pigs, cattle)
Health	Sickness	Number of days too unwell to work in last year
	Health insurance	Binary response (yes/no)
Social Relations	Lending	Binary response stating whether money or land was lent in last year (yes/no)
	Recognition in the village	Perception of how much voice heard in community decision making. Likert scale
	Participation in community meetings	0= do not attend 1= attend but don't speak at meetings 2= attend and speak at meetings

	Household decisions regarding money	Perception of how much voice heard in household concerning money. Likert scale 1-5
Security	Provision for dependents	Likert scale indicating perceived ability to provide for dependents
	Provision for self in old age	Likert scale indicating perceived ability to provide for oneself in old age
	Number of livelihoods	Total of different livelihood activities
	Savings group	Binary indicator for participation in a group savings scheme
Freedom	Livelihood satisfaction	Likert scale indicating satisfaction with livelihood opportunities
	Overall quality of life	The final question. Likert scale indicating overall life satisfaction considering all questions asked
	Forest access	Likert scale indicating satisfaction with access of forest resources
	Education	Ordinal categories for highest level completed