



COSME

Women Survey Report

Midline Analysis — 345 Women, Kilifi & Kwale

Report Date: March 2026

345

Women
Surveyed

98%

VSLA
Participation

96.3%

Climate
Awareness

8/8

Indicators
Exceeded

Women COSME Survey

Sample Size: 345 Women | **Survey Type:** Midline | **Location:** Kilifi & Kwale Counties, Kenya

Women Taking Loans 79.1% ↑ 51.1pp from 28.0%	VSLA Participation 98.0% ↑ 54.4pp from 43.6%	Climate Knowledge 96.3% ↑ 35.8pp from 60.5%	Joint Decisions 58.8% ↑ 13.8pp from 45.0%
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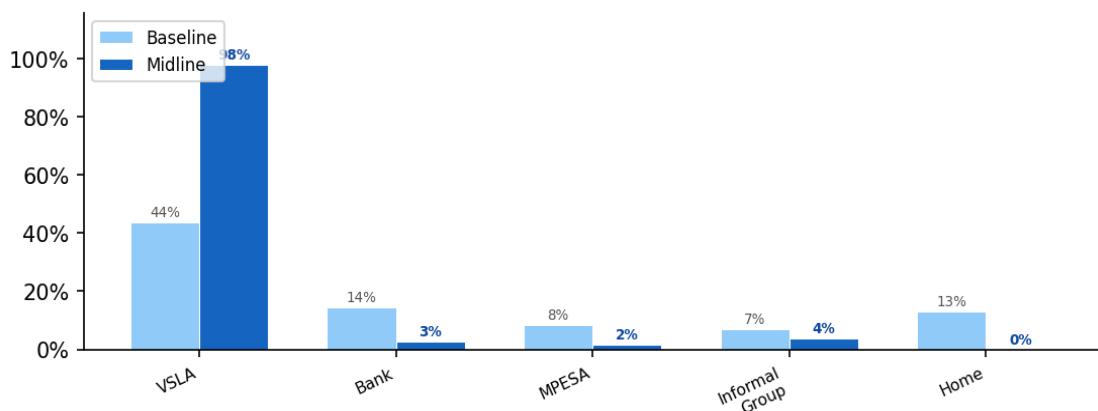
Logframe Indicator Performance

Indicator	Baseline	Target	Midline	Change	Status
1200a. Women HH/group decision involvement	57.6%	65.0%	95.9%	+38.3pp	EXCEEDED
1200b. Women unpaid work time	9.3 hrs	8.3 hrs	7.7 hrs	-1.6 hrs	EXCEEDED
1200c. Women access/control resources	41.2%	50.0%	53.8%	+12.6pp	EXCEEDED
1210a. Women NbS/Econ Rights knowledge	20.7%	55.0%	80.9%	+60.2pp	EXCEEDED
1210b. Women personal skills & confidence	32.7%	55.0%	46.3%	+13.6pp	ON TRACK
1210c. Women perceived equal (score)	42.1	55.0	64.7	+22.6 pts	EXCEEDED
1220a. Women actively saving in groups	28.8%	70.0%	91.9%	+63.1pp	EXCEEDED
1220b. Women access time-saving tech	50.8%	80.0%	83.1%	+32.3pp	EXCEEDED

Household Characteristics

Characteristic	Baseline	Midline	Change
Female-headed households	51.0%	57.7%	+6.7pp
Small Business (main activity)	17.6%	30.3%	+12.7pp
Agriculture	34.8%	38.8%	+4.0pp
Casual Labour	25.5%	11.6%	-13.9pp
Safe Water Access	84.3%	79.7%	-4.6pp
Toilet Facility	70.3%	72.5%	+2.2pp
Marine Location	—	57.2%	—
Terrestrial Location	—	42.8%	—

Women Savings Mechanisms — Baseline vs Midline



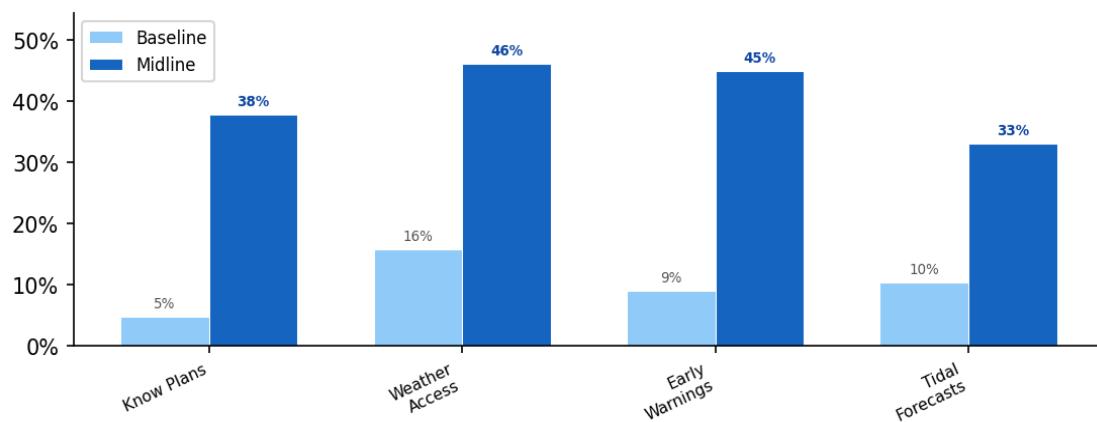
Shocks, Stresses & Coping Strategies

Shock/Coping	Baseline	Midline	Change
Drought	69.1%	63.4%	-5.7pp
Heat/Cold Waves	8.6%	22.8%	+14.2pp
Flooding	4.7%	10.0%	+5.3pp
Very Large Impact	32.7%	20.0%	-12.7pp
Took Loan to Cope	4.7%	25.8%	+21.1pp
Used Savings	11.2%	15.8%	+4.6pp
Skipped Meals	41.6%	43.8%	+2.2pp

Disaster Preparedness

Indicator	Baseline	Midline	Change
Know Disaster Plans	4.7%	37.8%	+33.1pp
Weather Access	15.7%	46.2%	+30.5pp
Early Warnings	8.9%	45.0%	+36.1pp
Tidal Forecasts	10.3%	33.1%	+22.8pp
Preparedness Training	11.8%	80.6%	+68.8pp

Women — Disaster Preparedness Improvement

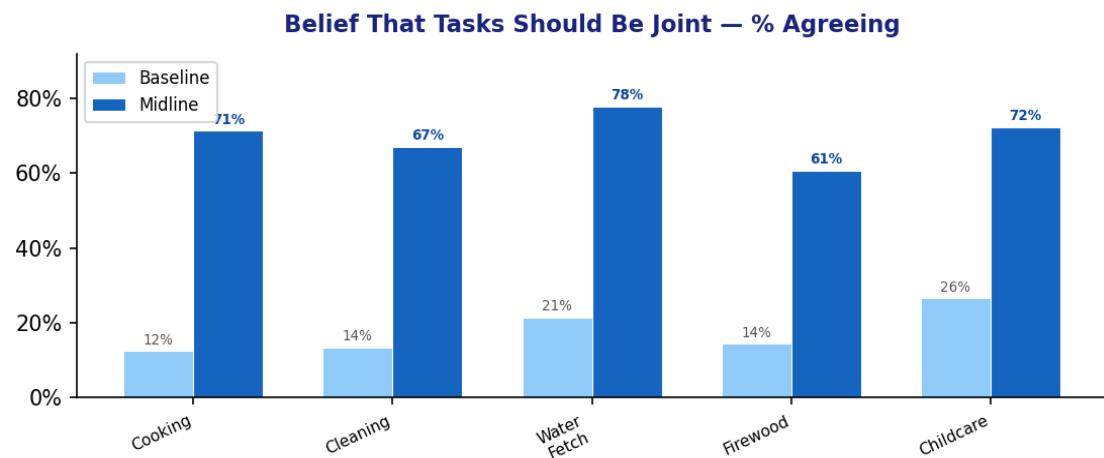


Asset Ownership & Resources

Asset	Baseline	Midline	Change
Cellphones	47.0%	62.5%	+15.5pp
Solar Panels	9.2%	31.6%	+22.4pp
Cooking Stoves	3.5%	39.7%	+36.2pp
Furniture	17.3%	23.1%	+5.8pp
Land Owned	92.7%	73.4%	-19.3pp
Land Leased	6.0%	19.6%	+13.6pp
Fertilizer Purchased	84.7%	98.4%	+13.7pp

Time Use & Household Responsibilities

Activity	Baseline	Midline	Change
Unpaid Care (hrs/day)	9.3	7.7	-1.6 hrs
Productive Work (hrs/day)	4.2	4.9	+0.7 hrs
Community Work (hrs/day)	0.4	1.8	+1.4 hrs
Women Cooking Alone	87.0%	28.8%	-58.2pp
Women Cleaning Alone	85.3%	32.5%	-52.8pp
Women Fetching Water Alone	76.6%	22.2%	-54.4pp
Women Childcare Alone	70.7%	25.3%	-45.4pp



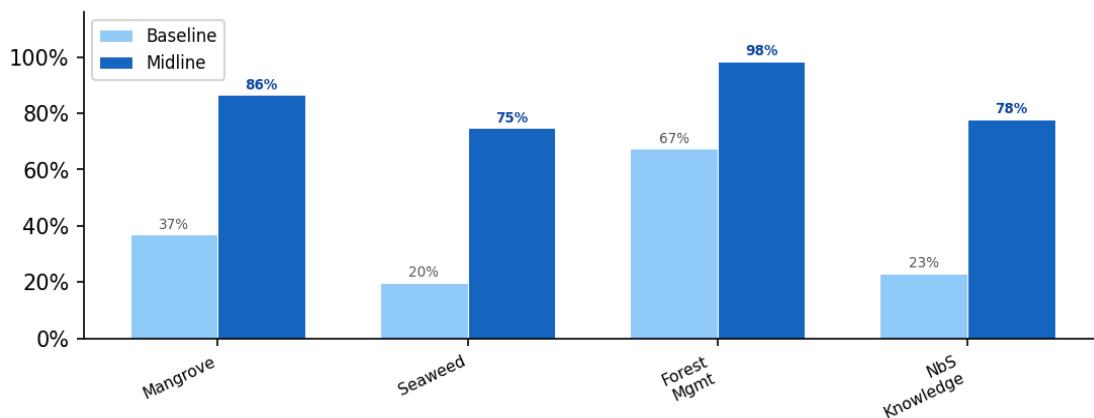
Decision Making

Decision Type	Baseline	Midline	Change
Market Access (Joint)	13.5%	48.1%	+34.6pp
Mangrove/Seaweed Work (Joint)	9.8%	49.1%	+39.3pp
Routine Purchases (Joint)	25.6%	50.6%	+25.0pp
Business/Loans (Joint)	40.2%	59.4%	+19.2pp
Child Education (Joint)	58.1%	59.7%	+1.6pp

Climate Change & Nature-Based Solutions

Indicator	Baseline	Midline	Change
Climate Change Awareness	60.5%	96.3%	+35.8pp
NbS Knowledge	23.1%	77.8%	+54.7pp
Mangrove Active	36.9%	86.5%	+49.6pp
Seaweed Active	19.8%	74.7%	+54.9pp
Forest Management	67.4%	98.4%	+31.0pp
Increased Drought Knowledge	54.7%	75.9%	+21.2pp
Carbon Capture Knowledge	2.8%	33.1%	+30.3pp

Women — NbS Participation & Knowledge



Life Skills & Psychosocial Empowerment

Area	Baseline	Midline	Change
Positive Qualities (agree)	88.5%	97.2%	+8.7pp
Respected	78.2%	97.8%	+19.6pp
Life Meaning	93.5%	99.4%	+5.9pp
Can Lead	59.1%	94.1%	+35.0pp
Express with Community	52.5%	87.2%	+34.7pp
Convince Others	61.5%	92.5%	+31.0pp

Social Norms & Gender Attitudes

Note: Higher agreement with gendered norms indicates persistence of harmful attitudes.

Norm	Baseline	Midline	Direction
Man Provides Income	40.2%	75.4%	■ Concerning increase
Only Men Drive Boats	23.5%	88.1%	■ Concerning increase
Better Business Ideas (Men)	64.4%	74.1%	Modest increase
Harassment Victim Fault	36.8%	55.3%	■ Concerning increase
Mangrove = Women's Work	73.7%	89.1%	Positive shift
Seaweed = Women's Work	70.5%	91.3%	Positive shift