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Nordic Consulting Group

Mid-Term Evaluation of the Women Economic Empowerment Project in Zambia

Final Report

Mid-Term Evaluation of the Women Economic Empowerment Project in Zambia

**Final Report
June 2023**

**Carsten Schwensen (TL)
Louise Scheibel Smed
Munguzwe Hichaambwa
Emma Sitambuli**

Authors: Carsten Schwensen (TL), Louise Scheibel Smed, Munguzwe Hichaambwa, Emma Sitambuli

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SWEDISH INTERNATIONAL DEVELOPMENT COOPERATION AGENCY

Visiting address: Rissneleden 110, 174 57 Sundbyberg

Postal address: Box 2025, SE-174 02 Sundbyberg, Sweden

Telephone: +46 (0)8-698 50 00. Telefax: +46 (0)8-20 88 64

E-mail: sida@sida.se Web: sida.se/en

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Abbreviations and Acronyms

8NDP	Eighth National Development Plan
ARA	Annual Results Assessment
ASRH	Agricultural, SRHR, GBV
CFS	Crop Forecast Survey
COMACO	Community Markets for Conservation
CSA	Climate Smart Agriculture
DACO	District Agricultural Coordinator
DWA	District Women Association
EQ	Evaluation Questions
ESIA	Environmental and Social Impact Assessment
FGD	Focus Group Discussion
GBV	Gender Based Violence
Heifer	Heifer International Project International Zambia
HRBA	Human Rights-Based Approach
ICRW	International Centre for Research on Women
KII	Key Informant Interviews
KIT	Royal Tropical Institute
LDWA	Lundazi District Women's Association
LFA	Logical Framework Approach
M&E	Monitoring and Evaluation
MFL	Ministry of Fisheries and Livestock
MLG	Ministry of Local Government
MoA	Ministry of Agriculture
MoU	Memorandum of Understanding
MT	Metric Tonnes
MTE	Mid-Term Evaluation
NGO	Non-Governmental Organisation
NGOCC	Non-Governmental Organisations Coordinating Council
NGP	National Gender Policy
NLDP	National Livestock Development Policy
NLP	National Land policy
PoG	Passing on the Gift
RALS	Rural Agricultural Livelihoods Survey
SALM	Sustainable Agricultural Land Management
SDGs	Sustainable Development Goals
SRHR	Sexual Reproductive Health and Rights

ABBREVIATIONS AND ACRONYMS

SME	Small and Medium-Sized Enterprises
SNAP	Second National Agricultural Policy
TLHC	Traditional Land Holding Certificates
ToC	Theory of Change
ToT	Training of Trainers
UNEG	United Nations Evaluation Group
VSLA	Village Saving and Lending Associations
WEE	Women's Economic Empowerment
WfC	Women for Change
YWCA	Young Women Christian Association
ZLA	Zambian Land Association
ZMW	Zambian Kwacha

Executive summary

Background

The **Women's Economic Empowerment project** (in the following referred to as **WEE**) in Zambia has as its overall objective *“to advance women's economic empowerment to ensure the capacity of women to participate in, contribute to and benefit from agricultural value chains and processes in ways that affirm the value of their contributions, respect their dignity, and promote equality in Eastern, Western, Southern and Central Provinces.”* WEE is implemented within **eight districts** in the **four provinces** and has **four components**: i) women's agency and decision making in the households and community; ii) institutional barriers for women's engagement in agriculture; iii) women's collective power at the community level; and iv) women, youth, and men's increased resilience to climate change. WEE strives to be gender transformative, mainly targeting women while also ensuring that the project is implemented by women. Therefore, activities are implemented through **District Women's Associations (DWAs)** who are put in the driver's seats to lead project activities, select primary beneficiaries and take part in developing and implementing the project. The project is lead by We Effect and have three implementing partners: Women for Change (WfC), Zambian Land Alliance (ZLA) and Heifer International Project International Zambia (Heifer).

The **Swedish International Development Cooperation Agency (Sida)** is supporting WEE with a total of **SEK 75 million** in the period from November 2019 to July 2023 (with possibility for a one year no-cost extension). This assignment constitutes a Mid-Term Evaluation (MTE) launched with the intention to inform progress towards results and lessons learned since the beginning of the project. The evaluation covers the entire project period up till now. The **MTE methodology** is based mainly on a comprehensive document and data review as well as a three-week field mission in Zambia to three out of the four project provinces, including outcome harvesting workshops, site observations and a large number of interviews and focus group discussions with male and female farmers, service providers, traditional and community leaders, local authorities etc. (a total of 326 persons (263 females and 63 males) have been consulted). The MTE has adhered strongly to a **utilisation-focused approach**, including close and frequent interaction and dialogue with the main intended users of the MTE (the Swedish Embassy, WEE project partners and DWAs) during the evaluation process, as well as use of a flexible evaluation design and data collection protocols.

Key Findings

Project design and relevance

WEE's conceptual framework is adequate and addresses all the components integral to the achievement of women's economic empowerment with great potential to be gender transformative. The project's approach to women's economic empowerment is well in line with other similar approaches as it focuses on women's agency, decision-

making power, and ownership and control of productive (e.g. physical assets, land) and financial assets.

Overall, WEE is well in line with **Zambian development policies and strategies**. The project objectives and main activities align well with the national legal and policy framework for gender equality by acknowledging root causes of gender imbalances as interconnected and mutually reinforcing and the need for a holistic approach in tackling them. Policy advocacy in WEE has primarily been planned for at district level and is to a lesser extent taking advantage of opportunities for influencing the newly elected government in Zambia. WEE is also well aligned to Swedish strategies for development cooperation with Zambia as well as overall **Swedish development policies**.

A clear ambition of WEE has been to **target** and reach women and in particular **vulnerable women** such as widows, single women, female headed families, youth and people living with a disability or HIV/AIDS and there are good indications that this is being achieved, although a lack of data allowing for disaggregation according to marital status, age, vulnerabilities etc. makes it largely impossible to confirm in practice. **Pass on the Gift (PoG)** is a cornerstone in the project's economic empowerment approach where beneficiaries receive a benefit (a crop pack or livestock) as a loan that is to be repaid after harvest/livestock offspring. Application of pre-established PoG selection criteria should, in principle, ensure proper selection of women clubs and beneficiaries for receiving of crop packs and livestock. While this has been done for selection of livestock beneficiaries, these criteria have not been applied systematically in relation to distribution of crop packs where the selection process has been less transparent.

Training of Trainers (ToT) is being used as a key implementation strategy to reach a large number of beneficiaries in the project. As the ToT approach is being applied to all aspects of the project, there is a heavy reliance on trainers to actually follow-up with training of other farmers. While it has been crucial for trainers to be well aware of the subject matter of the training to become competent to roll out the training themselves, it has been a challenge to ensure that trainers have had the required capacity and preparedness to implement trainings in practice. This situation has been further complicated by delays in delivery of hardcopy materials, and lack of materials in local languages has also constituted barriers for effective delivery of training sessions.

Selection of value chains at the beginning of the project was based on **suitability to local ecological/environmental conditions** and **female farming**. No proper market and value chain analysis was used to support this selection. The project promotes the growing of sunflower and the legumes groundnuts, mixed beans and cowpeas. Of these, sunflower (mostly) and groundnuts have high commercialisation indices. In addition, **livestock (goats and chickens)** are planned to be distributed to project beneficiaries. This fits well to the PoG approach, as these small livestock are resilient to climate change, reproduce rapidly, have a ready market and can easily be owned and managed by women.

Results and implementation

Despite considerable delays in the implementation process, indications are that **most overall project targets are on track and likely to be overachieved**. This information is however difficult to validate since no systematic data collection has taken place.

Information on memberships, who benefitted from the project and in what way was in the process of being collected by the DWAs and inserted into a **database** at the time of the MTE. When completed, the database will allow for a more into-depth analysis of whether the right people have been reached by the project and with what types of activities. The database will also represent a considerable organisational strengthening of the DWAs.

Data shows that around 90% of the beneficiaries who received a crop pack in the first year of the project were able to pass on the gift to follower farmers in the following year. The evaluation team's field visits confirmed that agricultural **income** had improved and **production** diversified for the majority of the crop beneficiaries and that PoG experiences were in most cases positive. In particular sunflower has produced relatively well and together with groundnuts have been adopted by the DWAs as the main crops for spearheading women's participation in agricultural value chains. On the other hand, the mixed beans performed poorly everywhere. A large share of the crop beneficiaries were women who did not generate any income on their own before the project. Increased income was also reflected in a higher level of saving. The evaluation team, however, also came across a number of cases with negative impact, where at least 20% of all PoG beneficiaries had not been able to reach sufficient crop production volume and income to pass on the gift through these means. Instead, these beneficiaries had to sell own assets to be able to pass on as there has been a high social pressure from other members of the women groups for repayment of the loans.

Women are increasingly being recognised as **farmers in their own right** and there are indications of slowly changing **gender roles** at community levels, with more women accepting leadership responsibility in clubs, area associations and DWAs. Women are mobilised through women's organisations which is considered an important space for women to exercise raising their voice, taking part in decision making etc. However, **transformation of gender** roles in the social sphere has been impeded by limited male involvement. While there are several examples of traditional leaders supporting the project by donating land to the DWAs, **male role models** as change agents in the project have not been systematically established.

Training and supervision of beneficiaries on crop and livestock practices constitutes an important part of the project implementation to achieve desired results on economic empowerment. The agricultural training has to a large extent relied on government **extension officers** and the material they had available. This model has been challenged however by the incentive structure provided by the project to the extension services and WEE training manuals not being ready and provided on time. This has led to reduced motivation among extension workers and use of non-updated training materials and manuals. **Lead Farmers** play a key role in monitoring and follow-up with crop pack beneficiaries to ensure that the seed is being planted, the crops are growing well and provide all necessary advice in the process. While this approach has been a cost-effective way to ensure outreach, in some districts Lead Farmers are too few to effectively cover a large number of follower farmers spread over a large geographical area.

Several **climate smart agriculture practices** have been promoted through the project. Conservation tillage, especially ripping, has been taken up by beneficiaries for

improved production and productivity as well as a drought mitigation measure. The importance of early planting has also been well taken by the beneficiaries, but the uptake has been challenged in practice by delays in delivery of seeds, husbands preferring to work in their field firsts, and by past practices. In particular sunflower has shown to perform much better when planted early by the farmers.

Marketing of both crops and livestock in all the DWAs take place mostly through small-scale traders who visit the communities to buy, though sometimes farmers do take produce to the central business district for sale. Most women were aware about sunflower marketing and/or processing but although there is strong interest among women for processing sunflower, there is still limited progress mainly due to low production levels on the one hand and poor availability of processing facilities on the other. Only very few value addition incidences were encountered during the evaluation team's field visit.

WEE has largely been successful in sensitising chiefs on **land rights** and getting their consent to have customary land certified. There are also examples of DWAs having land allocated from traditional leaders which is a clear result of the projects sensitisation activities. Women's access to and ownership of land as an essential resource for agricultural activity is a key element of women's economic empowerment and there are clear indications that land certification leads to a bigger appetite for investment in the land and for opportunities to access credit with the certificate as a collateral. While the land certification process is progressing, it is unlikely that the overall project target for customary land ownership certificates or secure land tenure will be reached within the project implementation period. In addition, the land certification data reveals some challenges with the targeting as a relatively large share are male only applicants.

There is a high demand for **financial services** among the beneficiaries, and some women are initiating VSLAs even before they have been trained. Studies confirm the needs for services but also that demand for credit varies due to a fear for microfinance institutions. While **VSLAs** have great potential to improve women's access to financial services such as savings and loans, implementation has only recently started to be rolled out and in some DWAs only the ToT has been conducted. Thus, there are no concrete examples yet of VSLAs being linked to microfinance institutions. There are however some good examples of DWAs being linked to other financial partners which is crucial to ensure sustainability of the DWAs.

While a clear intention of the project has been to reduce women's barriers to income generation by linking women to **GBV and SRHR services**, this has only materialised to a limited extent. A mapping of services in the communities provided a good overview of which partners/actors to ally with, but this has only been followed up with few concrete actions. Distance to services (in particular for survivors of GBV) and a lack of awareness of e.g. One Stop Centres in the communities and what kind of services they provide have constituted major barriers. Female farmers have however increased their awareness of how to prevent GBV and how to report cases of violence and understanding of child marriages as a harmful practice.

Project coordination and management

Despite recent attempts to strengthen overall **coordination** issues, the project has been characterised mainly by each implementing partner working on their own with limited or no practical coordination taking place with other partners. Difference in implementing partners' approaches and targeting further add to this situation. All DWAs have experienced examples of implementing partners organising training at the same time or immediately after each other, with very short notice and/or last-minute changes and while it would have made good sense by partners to implement training sessions jointly since several topics are inter-linked, this has not occurred. In addition, no visible **management** of day-to-day issues or proper follow-up has taken place at the overall project level.

The **division of resources** to the eight DWAs has only to a limited extent taken into consideration differences in issues such as institutional and staff capacities, cultural context, geography, partnerships, membership base etc. The appointment of WEE project field staff to the DWAs has not reflected the need for proper monitoring, supervision and follow-up on implemented project activities within the districts. In addition, both implementing partners and DWAs have suffered from high staff turnover and changes in management positions and challenges have been encountered with **procurement and financial management** processes within some DWAs. Together, this has led to delays and discontinuity in the implementation process.

The evaluation team found rather different levels of **management and leadership capacities and preparedness within the DWAs** to fulfil their role and functions. In most cases, the allocation of WEE project staff to the DWAs has not been sufficient to build up and compensate existing capacity and knowledge gaps within these institutions. It has been difficult to ensure a proper integration of the WEE project staff with the DWA management functions both at the personal and at the professional level. Thus, the assumption that WEE project staff would gradually be able to transfer relevant knowledge and skills and build up capacity and competencies within DWA management has been very difficult to realise in practice. In most cases, the initial knowledge and competence gaps between DWA management and WEE project staff has been too wide and difficult to bridge within a relatively short project implementation period. In addition, within all DWAs the evaluation team found weak **governance structures** in place and the capacity and composition of the boards created serious challenges on the ability of the DWAs to develop into viable organisations. Procedures for transparent board election and rules for how long time board members can serve are however important organisational improvements.

Despite recent attempts to adjust the **M&E and results framework** better to implementing realities, it remains overambitious. In addition, some indicators are only weakly defined and conceptualised and are therefore difficult to measure progress on. Data collection and monitoring has suffered from unclear division of roles and responsibilities as well as lack of an adequate system and attention to this topic. Each partner has collected their own data from the activities they have implemented and these data have mainly reflected aggregated numbers of beneficiaries. This has created confusion including in relation to the role and expectation to the DWAs in the data collection process and the capacities and resources required.

Sustainability issues

The capacity for **operational, financial and administrative management** is still considerably low within most DWAs and **traditional mindsets and governance structures** have been difficult for the project to change into a more strategic and business-oriented direction. In most of the DWAs, the **income base** is entirely based on the membership fees from its associations and club members. With few exceptions, it has not been possible to establish a solid foundation for other income generating activities in any of the DWAs. In addition, while the presence of other related programmes/projects differs considerably across the districts, WEE has only to a limited extent managed to support the DWAs in establishing **partnerships and linkages to other external actors**. While **business development plans** are now in the process of being developed within the DWAs, it is not likely that the DWAs will manage to establish a sustainable business within the remaining project period. On a positive note, despite challenges with the targeting process, WEE's support to the **land certification** at the individual household level is a major step forward. The land certificates are still pending distribution to the benefitting households but are then expected to become an important land security for the households. There is a great appetite for further investment in land and certificates are therefore likely to spur more development.

The addition of a fourth component in the WEE project, focusing explicitly on resilience to environment and climate changes, was based on the **Environmental and Social Impact Assessment (ESIA)**. This shows a good practical example of how a knowledge product has been directly applied to inform the project and reflects WEE's ambition to be environmentally sustainable. However, although WEE tries to make the connection between equity/social justice and environment, underlining the fact that environmental sustainability is also an equity and human rights issue, results in this area are still mainly limited to farmers enhanced knowledge. It is also noted that this fourth project component is not systematically reflected in reporting templates and nor DWAs neither implementing partners were able to properly explain key principles of it. It is also noted that the action plan developed for the project based on the ESIA has largely not been implemented, besides training of partner staff and ToTs.

Conclusions

Conclusion 1: *Through its conceptual design and holistic perspective, WEE has intended to address root causes of gender inequality within the Zambian development context and thereby provide a potential for further gender transformation in response to identified needs and priorities. The project is well-aligned to Zambian and Swedish development policies and objectives with a particular strong focus on women and poor people's rights and on women's rights' organisations. However, the project ambitions have been too high in view of the implementation time period and the capacities and resources involved.*

Conclusion 2: *Through its interventions, WEE targets some of the poorest and most vulnerable women groups in the country. However, in practice the targeting process has shown some challenges and been difficult to manage properly. While the project reaches a large number of the poorest and most vulnerable women, the extent to which these women actually benefit from the full project package in a holistic way across the*

various components is less clear. In particular, it has been difficult to properly balance the role and influence of men in some of the project interventions.

Conclusion 3: WEE has suffered from poor leadership and management at all levels of project implementation. This has seriously affected the possibility to ensure internal coherence and coordination in the supported interventions. At the overall project level, WEE has lacked clear strategic and operational guidance and coordination and implementing partners have been working mainly in silos with limited possibilities to generate synergies across the project components. At the district level, the capacities and set-up of the DWAs as institutions, with a few exceptions, have not been strong enough.

Conclusion 4: Mixed results from the project interventions are observed across the supported districts and value chains and important project activities are still pending implementation, affecting the projects possibility to achieve its overall objectives. There are indications that most crop beneficiaries have managed to increase their income and diversify their crops, but also that a large group have suffered from negative impact and high social pressure. Similarly, the results of the gender-related training and sensitisation processes differ considerably across the districts (most positive results in Central and Southern Provinces while less effect has been realised in Eastern). While the targeted number of beneficiaries will be possible to reach for most planned activities, inadequate support, follow-up and supervision (in particular on ToTs) is compromising the quality.

Conclusion 5: Project results have been negatively affected by delays and disconnections in delivery of training and input. This has reduced the potential value and benefit for the beneficiaries. The reasons for these inefficiencies relate to a combination of shortcomings in project partners' managerial, administrative and procurement procedures, as well as in the DWAs capacity to serve as a hub for further delivery to their associations and the affiliated clubs. Delivery of both crop packs and, in particular, livestock has been delayed and disconnected from the planned training.

Conclusion 6: While the WEE support package is well-received by female beneficiaries, the lack of a more holistic implementation approach and proper engagement of male champions, reduces the potential for becoming gender transformative. Benefits from securing access to land for crop cultivation is helping women to contribute economically and gaining more bargaining power within their households and the project is also helping women to socialise more and enhance their visibility and confidence within their communities. However, the transformation of their lives is still at an early stage and will require continued support to help them gain sufficient power and confidence to effectively address the institutional barriers that cause and fuel inequalities and inequities within their societies. This also relates to when and how men should become involved in the processes. There are also shortcoming in project achievements related to reducing barriers to women's participation in agriculture (e.g. SRHR, linkage to financial services besides the VSLA).

Conclusion 7: The project's M&E system has not been well-aligned to assess progress towards intended outcomes nor has it been geared towards supporting

internal learning processes. This has left important gaps in the data and information collected, making it difficult to monitor and verify progress towards project targets and target groups. While it is noted that a database is in the process of being completed, many indicators are only to be measured at the end of the project when it will be too late to adapt the interventions according to learnings derived from monitoring data.

Conclusion 8: *There is an inherent risk that several of the implemented interventions may fall apart when the project ends and sustainability is at stake. Concrete results related to beneficiaries' resilience to environment and climate changes also still need to materialise. On a positive note, the project support to obtaining of land certificates at both individual household and at DWA level is seen as very important to secure women's access to land which will continue to benefit women moving forward.*

Recommendations

Some **strategic recommendations** are provided based on the learning from WEE with a view to designing and planning of similar types of project interventions in the future. The strategic recommendations focus on the need for: i) proper assessment of **power relations** and **social/cultural norms** within the project areas and the potential implications for targeting; ii) avoid establishing **temporary parallel organisational structures for capacity development**, as it tends to reduce ownership and sustainability; iii) apply more **differentiated support packages** to women organisations in view of their capacities and opportunities (compared to a “one-size-fits-all” approach); iv) establish more **effective project coordination mechanisms and platforms** with regular learning and feedback loops for communication and follow-up; v) prioritise, establish and operationalise **M&E systems** at the inception stage, including responsibilities for and transparency on data collection; vi) be more realistic about the complexities and challenges related to spurring **change management** and **development processes** within traditional and stereotype organisations and remote/very poor societies when establishing **results frameworks** and targets/indicators; vii) consider use of a more **step-wise approach** for projects with this complexity and risk dimension, starting with a more narrow geographical focus/fewer women's organisations; viii) establish more strategic system for **male role models** from the outset to champion changing gender roles; and ix) assess and identify possible **linkages to other related (Sida) programmes/project** implemented within the same geographical areas already at the inception stage.

In addition, a number of concrete, **operational recommendations** are provided in the report to, respectively, Sida/Swedish Embassy, We Effect, implementing partners and DWAs to support the implementation process during the remaining project period.

1 Introduction and background

Swedish support to the Women's Economic Empowerment (WEE) project (in the following just referred to as "WEE") in Zambia is part of the operationalisation of the Swedish Cooperation Strategy for Zambia for the period 2018 to 2022. It falls under Strategy Area 3, which focuses on Environment, Climate, Renewable Energy and Sustainable, Inclusive Economic Development and Livelihoods. The Swedish Embassy identified a gap in the project portfolio under this Strategy Area in terms of reaching the poor and vulnerable populations, in particular women, and therefore selected the international Non-Governmental Organisation (NGO) We Effect to submit a proposal addressing these populations. This resulted in the design of WEE which is implemented by We Effect Zambia as lead and agreement partner, and the Heifer Project International Zambia (Heifer), Women for Change (WfC), and Zambia Land Alliance (ZLA) as technical partners. These four organisations will all be referred to in this report as "implementing partners".

The overall objective of WEE is "to advance women's economic empowerment to ensure the capacity of women to participate in, contribute to and benefit from agricultural value chains and processes in ways that affirm the value of their contributions, respect their dignity, and promote equality in Eastern, Western, Southern and Central Provinces." WEE has four components: i) women's agency and decision making in the households and community; ii) institutional barriers for women's engagement in agriculture; iii) women's collective power at the community level; and iv) women, youth, and men's increased resilience to climate change.

WEE is being implemented from November 2019 to July 2023 (with possibility for a one year no-cost extension), within eight districts in the four different provinces in Zambia, and with a total budget of SEK 75 million. Although, WEE is now more than half-way through its implementation, this assignment constitutes a Mid-Term Evaluation (MTE) of the project.

1.1 OVERALL, PURPOSE AND SCOPE OF THE EVALUATION

The purpose or intended use of this MTE is to help the Swedish Embassy and We Effect assess progress of the project interventions and learn from what works well and less well with a view to inform decisions on how project implementation may be adjusted and improved. Thus, the MTE assesses progress towards intended goals, address successes and challenges, and the potential need to adapt management and implementation strategies in order to achieve the intended results. It is important to note that the timeframe has been heavily influenced by the COVID-19 period including

periods of lockdowns etc. so this have been taken into consideration. The MTE covers the whole of WEE and implementation of activities of the project from inception up to the present.

1.2 WOMEN'S ECONOMIC EMPOWERMENT PROJECT

WEE strives to be gender transformative, mainly targeting women while also ensuring that the project is implemented by women. Therefore, activities are implemented through District Women's Associations (DWAs) who are put in the driver's seats to lead project activities, select primary beneficiaries and take part in developing and implementing the project.

We Effect considers women's economic empowerment as concerning three spheres of women's lives: 1) the personal sphere relating to women's individual knowledge, mobility, attitude, beliefs and self-perception; 2) the relational sphere relating to the attitudes and norms of people within women's lives and the enterprises they interact with; and 3) the social sphere relating to the broader social and political structures, policies, legislation in the public space which impacts women's empowerment. The three spheres are interlinked. With this framework in mind, the four project components are further explained below and illustrated in a reconstructed Theory of Change (ToC) in Figure 1.

Specific Objective 1 to “*increase women's agency and decision-making power at household and community level and address barriers to women's economic empowerment*” has three outputs that are expected to contribute to the achievement of the objective: Women have 1) increasingly taken up leadership positions in the community; 2) increased decision-making power at household level; and 3) increased access to Sexual Reproductive Health and Rights (SRHR) and Gender Based Violence (GBV) services. Thus, women's leadership positions are considered to be a reflection of agency, and barriers to women's economic empowerment is understood as lack of access to SRHR and GBV services. This objective is mainly implemented by WfC.

Specific Objective 2 to “*address institutional barriers that limit women's economic advancement in agricultural value and market chains*” focuses on women's capacity to run a business and men's active contribution towards ensuring women benefit from the agricultural sector. Under this objective, output 1 focuses on women and support to women-led businesses to access finance, develop business plans, access inputs etc. Output 2 focuses on addressing patriarchal norms and attitudes by having men support women doing business. This objective is implemented with Heifer as lead partner.

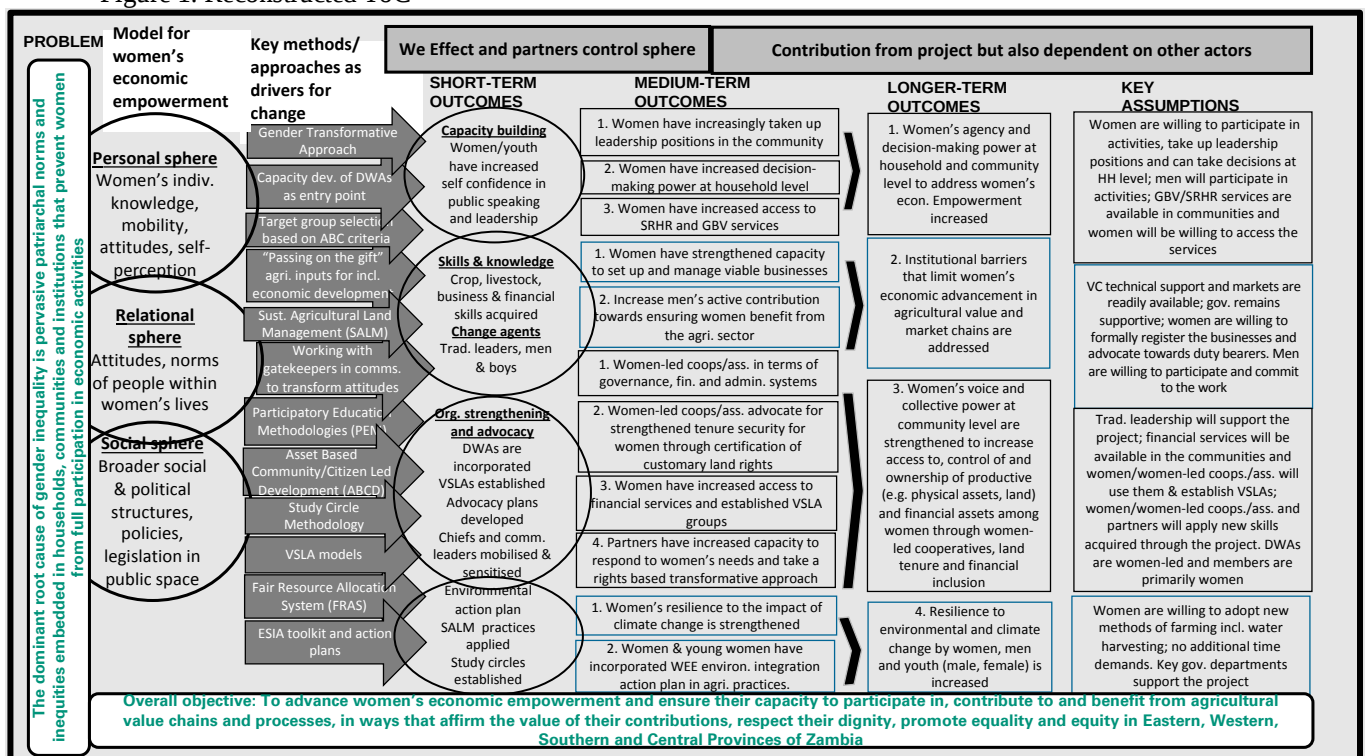
Specific Objective 3 to “*strengthen women's voice and collective power at community level to increase access to, control of and ownership of productive (e.g. physical assets, land) and financial assets among women through women-led cooperatives, land tenure and financial inclusion*” focuses on women's access and control over assets at community level. This is to be achieved through four outputs, namely: 1) strengthening women-led cooperatives/associations in terms of governance, financial and administrative systems; 2) women-led groups advocate for strengthened tenure security for women through certification of customary land rights; 3) women have increased

access to financial services and establish village saving and lending associations (VSLAs); and 4) technical partners have increased capacity to respond to women's needs and take a rights based transformative approach. ZLA has been in charge of aspects concerning land rights in alliance with the private company Medeem which has been sub-contracted to certify customary land. We Effect has been responsible for implementing VSLAs and building capacity of women's groups.

Specific Objective 4 “increased resilience to environmental and climate change by women, men and youth (male, female)” was added after conducting the Environmental and Social Impact Assessment (ESIA) as it was realised that the environmental aspect required a stronger focus. This component has two medium-term outcomes: 1) strengthened women's resilience to the impact of climate change; and 2) women and young women have incorporated WEE environmental integration action plans into agricultural practices. We Effect is the main implementer of this objective.

The above elements are summarised in the reconstructed ToC in Figure 1.

Figure 1: Reconstructed ToC



1.3 STRUCTURE OF THE REPORT

After this introduction and background, Chapter 2 presents the methodology and approach including data collection methods, challenges/limitations etc. Chapter 3 to 6 analyse the evaluation findings: Chapter 3 on project design and relevance of the interventions, Chapter 4 on results and progress of implementation (effectiveness), Chapter 5 on project coordination and organisation (efficiency), and Chapter 6 on sustainability. Based on these findings, Chapter 7 presents the evaluation conclusions and recommendations.

2 Approach and methodology

Presented below are the specific approaches, methods and analyses that have been applied for this MTE.

2.1 APPROACH - KEY ELEMENTS

The overall approach to data collection and analysis is based on a mixed-methods approach, combining existing data with qualitative data (see further detailing of the specific methods below). The approach has included the following key elements:

Use of a theory-based approach: Given the complexity and nature of this MTE, a theory-based approach has been applied. A core element in this approach is the WEE ToC (Figure 1 above) together with the results framework for the project. These illustrate and explain how the different components and intervention areas, introduced and supported by the project, are jointly expected to lead to changes.

Focus on contribution: In order to assess achievements of results, the evaluation team has focused on the *contribution* of WEE to obtain an improved understanding of what difference the project is making as well as an increased understanding of *how* and *why* observed results are occurring (or not). In these cases where interventions are still at an early stage of implementation, focus on assessing the *process* and *trends/trajectories* towards results. This way, the intention is to understand *progress* towards results in a systematic manner, following the chain of interventions and intermediate level results along the change pathways.

Utilisation-focused approach and intended users: The evaluation team has strongly adhered to the commitment to utilisation-focused evaluations as reflected in Sida's Evaluation Handbook, including an emphasis on intended users and intended use, process use and how to 'disseminate' lessons to different categories of end users. This has included frequent interaction and dialogue with the intended users of the MTE (the Swedish Embassy and staff from implementing partners) during the evaluation process, as well as use of a flexible evaluation design and data collection protocols. In addition, some of the selected methods for data collection have been designed to create space for reflection, discussion and learning between and across different key stakeholder groups e.g. outcome harvesting workshops (see below).

Evaluation Matrix as a guiding framework: Based on a further refinement, the nine Evaluation Questions (EQs) included in the Terms of Reference were reduced to eight EQs (see Table 1) and an Evaluation Matrix was developed (Annex 2) to provide a guiding framework for the MTE. Overall, the MTE conforms to OECD/DAC's Quality Standards for Development Evaluation, DAC Evaluation Criteria and make use of OECD/DAC Glossary of Key Terms in Evaluation as used by Sida.

Table 1: Evaluation questions per DAC Criteria

Evaluation questions
Relevance
To what extent have the project objectives and design continued to respond to the needs and priorities of beneficiaries and partners, by applying technically adequate solutions to the development problem at hand?
Is the project structure strategic and adequate to achieve the overall goal of the project and is the project targeting the intended beneficiaries?
Effectiveness
Has the M&E system delivered robust and useful information that could be used to assess progress towards outcomes and contribute to learning?
To what extent are the interventions contributing to the project's specific outcomes, what are the reasons for the achievement or non-achievement of objectives, and what lessons can be learnt from these?
What is the probability of the project achieving the overall project objectives and contributing to the relevant Swedish Cooperation Strategy objectives and applying with a poor people's and rights perspective?
Coherence
Is there an appropriate level of coordination and harmonisation internally in the project as well as with other related interventions?
Efficiency
To what extent has the project delivered, or is likely to deliver, results in an economic and timely way and what measures have been taken during planning and implementation to ensure that resources are efficiently used?
Sustainability
To what extent are the project interventions gender transformative and viable?

Application of a Human Rights Based Approach (HRBA): Due attention has been paid to the principles of a rights-based approach by assessing the extent to which the project has *expressed linkage to rights*, has ensured *accountability, participation, non-discrimination* and *attention to vulnerable groups*.¹ At the same time, the evaluation team has applied the same principles to the actual evaluation process by making sure that data collection has been conducted in a participatory, non-discriminatory and transparent manner. A diversified group of stakeholders has been included and no one has been excluded from the process. Both men, women (widows, singled, married, divorced) and youth (males and females) have been consulted. While it was an explicit strategy to include DWA members living with a disability in focus group discussions (FGDs), this was only possible to realise once in Mumbwa. To mitigate this bias the evaluation team has asked questions related to the representation of people living with a disability in the FGD. Due attention has also been paid to ensuring reflective spaces for dialogue and when deemed necessary consultations have been conducted with women only or youth only, to ensure that their voices are heard, and their views fully reflected in the MTE.

¹ Human Rights, Poverty and Governance in the Least Developed Countries: Rights-based Approaches Towards a New Framework of Cooperation, Contributions of the United Nations Office of the High Commissioner for Human Rights to the Third United Nations Conference on the Least Developed Countries. May 2011.

2.2 METHODS FOR DATA COLLECTION

The following key methods have been applied by the MTE for data collection:

- **Key Informant Interviews (KIIs)** have been conducted with key stakeholders to obtain qualitative findings on fundamental evaluation issues. A flexible, semi-structured interview guide (Annex 3) was applied to ensure that information was gathered in a consistent manner, covering all relevant evaluation aspects.
- **FGDs** constituted a key method in the qualitative approach to collect information from homogenous groups of stakeholders, in particular during the field visit. The FGD sessions were planned and sampled/selected with a view to cover experiences from: i) different value chains; ii) different associations/clubs and geographical locations; iii) completed as well as more recently implemented interventions; iv) different age categories and length of farming experience; and v) both men, women, youth and vulnerable groups. A checklist applied for the FGD sessions is included in Annex 4.
- **Outcome Harvesting Workshop.** Outcome Harvesting Workshops were conducted in Mumbwa with 21 participants and in Choma with 20 participants with a particular view to assess progress in some of the outcome areas that were more difficult to measure, in particular in the short to medium term. The outline of the Outcome Harvesting Workshop format is included in Annex 5.
- **Site observations** were conducted by the evaluation team during visits to all districts. These observations covered assessments of the relevance and uptake of the specific technologies, techniques and practices introduced through the project within different agro-ecological zones and socio-economic contexts. The site visits were in particular related to observations of: i) Income-generating activities (e.g. crop production, livestock management, business along the value chains); ii) Agricultural value chains and markets (groundnuts, beans, cowpeas, sunflowers, goats rearing); iii) Value addition processes; and iv) Natural resource and environmental management and climate smart agriculture (e.g. water harvesting, new agricultural techniques implemented).
- **Use of existing data and information.** In addition to collection of qualitative information from the field, the evaluation team has made use of existing data sets, such as data collected by Medeem in relation to the land ownership beneficiaries in Mumbwa and Choma, as well as previous studies, evaluations and assessments.

Table 2 below provides an overview of the key stakeholders consulted through KIIs and FGDs (by gender and stakeholder type) in six DWAs in three provinces: Central (Mumbwa), Southern (Choma, Kalomo, Zimba) and Eastern Provinces (Chadiza, Lundazi). In addition to this, 41 key stakeholders attended the outcome harvesting workshops in Choma and Mumbwa.

Table 2: FGDs/KIIs per stakeholder groups

WEE partners	DWA staff	DWA board members	Gov. officials	Trad. leaders	Lead Farmers	Farmers	Other stakeholders	Total
15 (10M/5F)	14 (6M/8F)	24F	12 (5M/7F)	5 (4M/1F)	39 (9M/30F)	212 (26M/186F)	5 (3M/2F)	326 (263F/ M63)

2.3 EVALUATION ANALYSIS

The *MTE Analysis* has been carried out based on data and information collected through the above-mentioned *methods*. The evaluation team has triangulated data with information from a variety of sources, collected through the mixed methods approach, to outline a solid and robust picture of the results. The analysis has included the following key features:

- An assessment of the *continued relevance* of the project interventions in view of the developments since the project start in 2020.
- An assessment of the extent to which *outcomes are being achieved/not achieved* through the supported interventions.
- A methodological consideration of *changes in the various assumptions and contextual factors over time* and how that may have influenced the implementation and resulting outcomes of the interventions.
- An assessment of the *resource utilisation* in the project.

An assessment of the *forward-looking* perspectives of the project interventions. Based on the analysis, a number of strategic and operational *recommendations* have been formulated.

2.4 LIMITATIONS AND MITIGATION STRATEGIES

The following main challenges, limitations and related mitigation strategies were identified by the evaluation team:

- **Limited availability of project data at the outcome level.** Instead, the evaluation team has continuously built the analysis on several data sources and ensured an interplay between existing quantitative data on one hand and the qualitative fieldwork and mixed-methods analysis on the other. In addition, other data sources (such as other surveys and studies conducted) have been included.
- **Delays in the implementation process, making some interventions and results areas lag considerably behind.** In these cases, the MTE has merely looked at trajectories towards achievement of expected results.
- **Attribution of results to WEE were in many cases difficult,** due to the presence of other related programmes. Instead, the evaluation team has focused on the *contribution* from WEE.
- **Time and logistics only allowed the evaluation team to physically visit a smaller sample of the supported interventions.** This has required a careful planning of the field mission programme to allow the team to visit different geographical locations including to some of the most remotely located project areas in order not to leave out any important project element or stakeholder group.
- In some cases, **limited or no attendance of men and people living with a disability in FGDs.** In these cases, interviews were arranged on the spot with a few men from the communities. Also, inquiries about people living with a disability was included although only one person with a disability was interviewed.

3 Project design and relevance of interventions

This chapter concerns the relevance of WEE in terms of alignment to relevant strategies and policies, needs and selection of target groups and poverty reduction. In section 3.3, the design and main implementation strategies are discussed in terms of their relevance (actual implementation will be analysed in Chapter 4). The selection of value chains is also discussed in this chapter.

3.1 ALIGNMENT TO RELEVANT STRATEGIES AND POLICIES

3.1.1 National development policies

Finding 1. Overall, WEE is well aligned to Zambia's development aspirations as reflected in the Eighth National Development Plan (8NDP) launched in 2022. Its Vision of becoming "A Prosperous Middle-Income Nation by 2030" coincides with the 2030 Agenda for Sustainable Development, which aims to end poverty, fight inequality and injustice and tackle climate change through the pursuance of the Sustainable Development Goals (SDGs). WEE is particularly aligned to three development areas of Economic Transformation and Job Creation; Human and Social Development; and Environmental Sustainability. The 8NDP states that economic transformation will be anchored on industrialisation with a focus on value-addition in agriculture, mining and manufacturing which have strong local forward and backward linkages. The focus of WEE is to increase economic empowerment of women through meaningful participation in agricultural value chains, emphasising sustainable Small and Medium-sized Enterprises (SME) in value addition. In this regard, the 8NDP draws upon the Second National Agricultural Policy (SNAP), 2016 and the National Livestock Development Policy (NLDP), 2020. Through its programme on crop packs, WEE aligns with the specific objectives of the SNAP of increasing agricultural production and productivity; increasing the efficiency of agricultural input and output markets; promoting the availability and accessibility of agricultural finance (which can be in the form of inputs); improving food and nutritional security; promoting sustainable management and use of natural resources; mainstreaming environment and climate change in the agricultural sector; and mainstreaming of gender, and governance issues in agriculture.

The NLDP's overall objective is to transform the livestock industry in order to enhance socio-economic development. WEE's livestock Passing on the Gift (PoG) activities are especially aligned to NLDP's specific objectives of promoting sustainable livestock production and productivity; improving the animal welfare and livestock production environment; and improving animal health service delivery.

In order to facilitate women's meaningful participation in agricultural value chains, WEE works to increase women's access to land as guided by the National Land Policy

(NLP), 2021. It promotes business and entrepreneurship skills and value addition through SMEs which is also in line with the aspirations of the Micro, Small and Medium Enterprise Development Policy from 2008. VSLAs are also promoted in WEE and articulated as an important vehicle for rural financial inclusion by the National Financial Inclusion Strategy, 2017-2022.

WEE includes training of beneficiaries in various skills including crop and livestock production, business and entrepreneurship, governance and leadership among others, and thus covers the Human and Social Development in the 8NDP. In pursuing the economic transformation agenda, environmental sustainability is recognised. This entails the sustainable utilisation of natural resources which are the basis for wealth creation, as well as building resilience to the adverse effects of climate change. WEE promotes sustainable agriculture practices in its interventions as well as sustainable use of natural resources. It promotes climate smart agriculture, tree planting, and discourages bush fires and cutting of trees in line with the National Policy on Environment, 2005.

Finding 2. WEE’s objectives and main activities align well with the national legal and policy framework for gender equality in Zambia by acknowledging root causes of gender imbalances as interconnected and mutually reinforcing; hence there is need for a holistic approach in tackling them. The National Gender Policy (NGP) 2014, provides a strategic framework for ensuring that gender equality is realised in development processes by addressing existing gender imbalances and emphasising equal participation of men and women. WEE also aligns with the Gender Equity and Equality Act 2015² which strengthens the legal framework for the elimination of all forms of discrimination against women and girls to achieve gender equity and equality. It also empowers women to participate fully in the public and private affairs of the country, which is also the aim of WEE. In addition, the Act focuses on promoting gender equity and equality as a cross cutting issue in all spheres of life and stimulate productive resources and development opportunities for women and men, prohibit harassment, victimisation and harmful social, cultural and religious practices. It also advocates for 50% of state land to be allocated to women, thus also has a focus on women’s right to land which is a core element in WEE. Finally, WEE aligns with the Anti GBV Act of 2011³ and the National Strategy on Ending Child Marriage in Zambia 2016-2021⁴ by improving information of and access to GBV and SRHR services and providing a framework for prevention and response to GBV including forced early marriages and teenage pregnancies.

²<https://www.parliament.gov.zm/sites/default/files/documents/acts/The%20Gender%20Equity%20and%20Equality%20Bill%2C%202015.pdf>

³ <https://www.szi.gov.zm/gender/wp-content/uploads/2022/05/Anti-GBV-Act-Zambia-2011.pdf>

⁴ National Strategy on Ending Child Marriage in Zambia 2016-2021. <https://www.gender.gov.zm/wp-content/uploads/2023/01/CHILD-MARRIAGE-STRATEGIC-PLAN-FINAL.pdf>

Finding 3. While advocacy in WEE has primarily been planned for at district level, the evaluation team considers it a lost opportunity that WEE has not taken better advantage of opportunities for influencing e.g. the newly elected government. In order to apply with a HRBA, advocacy towards duty-bearers is an essential element. The intention to do so is also clear from the project proposal where it is stated that women will be supported to develop advocacy plans and strategies. According to We Effect, DWAs and technical partners were trained to develop advocacy plans and strategies that they could then implement at district level. Besides that, the original intention was to develop key messages for policy briefs during the inception phase and do a policy brief every six months to inform stakeholders outside of the project about achievements.⁵ According to the proposal this would lead to DWAs being strengthened to have a national voice to campaign.⁶ Thus, advocacy was envisioned at both district and national level. While DWAs have developed advocacy plans, policy briefs have not been done and they are now planned for Y3 according to the WEE logframe. Thus, focus has been on district level and not on the national level as intended.

The change of government in August 2021 has meant a restructuring of the gender mainstreaming responsibility in the Government of Zambia. While the Ministry of Gender was responsible for the national gender machinery prior to the election it is now the Gender Division, placed under the Cabinet Office directly under the Office of the President that is in charge of coordinating and monitoring all gender related policies and actions. While the President has publicly announced that this symbolises the significance of gender in the government, it is noted that although the division has a Permanent Secretary, she will not be a controlling officer. Funds for women's empowerment that were managed under the Ministry of Gender are now managed by the Ministry of Local Government (MLG) and the Gender Division has no funds to manage. In addition, the Government is yet to pronounce itself on how the national gender machinery will be operationalised under its new structure including how its coordination responsibilities for gender mainstreaming will be effectively managed. While this provides a good opportunity for influencing the set-up, stakeholder consultations indicated that advocacy was only being done at the provincial and district level. Thus, from this perspective it would have created an opportunity for WEE to try to influence the national policy framework by applying experiences from the field to advocate for policy improvements towards national duty bearers.

That said, it is recognised that ZLA has been instrumental in lobbying the Ministry of Lands on the inclusion of customary land documentation in the NLP. ZLA has been part of a NGO network that supported formulation and have been reviewing drafts of the NLP since 2014. They have advocated for securing customary land as opposed to converting it to state land, and in 2016 ZLA contributed to the elaboration of a NGO

⁵ We Effect (2019), Women's Economic Empowerment Project, Full Proposal, 11 November 2019

⁶ Figure 2 in the We Effect (2019), Women's Economic Empowerment Project, Full Proposal, 11 November 2019

Shadow Land Policy with key recommendations for the NLP.⁷ ZLA was also appointed by the House of Chiefs to advise them on land rights and guide the discussion. In June 2021, the NLP was finally adopted but did not take all the NGO recommendations into account. NGOs' suggestion to secure 50% of land allocation for women and 20% for youth with the eligibility age for young people to own land being lowered from 21 to 18 years was however included.⁸ Nevertheless, the change of government came with calls from citizens to review some of the land related actions and decisions undertaken by the previous government. ZLA has continued to work on improving the NLP and is continuously consulted by the Government and thus has a solid position for advocacy at national level. Thus, advocacy for an inclusive NLP has been a core focus point for ZLA also before the WEE and this position of ZLA could have been used more proactively in WEE.

3.1.2 Swedish development strategies

Finding 4. WEE is also well aligned to Swedish strategies for development cooperation with Zambia as well as overall Swedish development policies. As mentioned in the introduction, WEE was designed after identifying a gap in the Swedish portfolio within Strategy Area 3 on environment, climate, renewable energy and sustainable, inclusive economic development and livelihoods in terms of reaching more vulnerable and poor target groups and women. While the project specifically seeks to address this gap, it is also noted that gender and women's empowerment cuts across all three strategy areas in the Swedish Cooperation Strategy with Zambia. Thus, WEE also contributes to Strategy Area 1 on human rights, democracy, the rule of law and gender equality and Strategy Area 2 on equitable health, SRHR, and nutrition (in particular on SRHR and to some extent nutrition).

WEE also tallies well with Sweden's prior pledge to continue strengthening its feminist foreign policy⁹ through a new Global Gender Equality Strategy 2022-2026 that aims to counter discrimination and gender norms as well as promoting women's rights organisations; as well as Sida's approach to gender transformation. While there is no standard definition of a gender transformative approach, a Sida brief explains that *"at the core of the gender transformative approach is the need to address the root causes of gender inequality by moving beyond the individual to the structural"*.¹⁰ WEE seeks to be gender transformative by putting women's organisations (DWAs) in the driver's seat and have the project implemented by women, for women. Women are thus in the centre of addressing structural barriers, which are explicitly defined in the proposal under the different spheres (personal, social, relational), for women's full enjoyment

⁷ <https://www.iied.org/civil-society-organisations-are-key-creating-better-land-policies-lessons-zambia>

⁸ <https://www.iied.org/civil-society-organisations-are-key-creating-better-land-policies-lessons-zambia>

⁹ With the new Swedish Government in place in 2023, the Feminist Foreign Policy is however discontinued.

¹⁰ Sida (2022): Gender Transformative Change – an evidence-based overview, Thematic Support Unit, June 2022.

of their rights.¹¹ It is noted in the proposal that We Effect had no prior experience working with DWAs but this was suggested by the Embassy.

The Sida brief further explains that a gender transformative approach “*refer to policies, processes and strategies that seek to critically reflect on and transform social norms and institutional practices that create and reinforce gender inequalities. Gender transformative approaches do not view the engagement of men and boys as an end in itself, rather as a means to transform social norms and gender power relations at their roots.*”¹² The WEE project proposal emphasises that a key project strategy is the involvement of men and boys addressing men and masculinities - peer support groups to transform norms, such as role-modelling. Thus, the project design targets men as change agents as a means to transform social norms. To what extent this has been reflected in the implementation will be further discussed under 4.3 on gender roles.

3.2 NEEDS AND SELECTION OF TARGET GROUPS AND POVERTY REDUCTION

Finding 5. WEE has a clear ambition to reach women and in particular vulnerable women such as widows, single women, female headed families, youth and people living with a disability or HIV/AIDS and there are good indications that this is achieved. However, the lack of data allowing for disaggregation according to marital status, age, vulnerabilities such as diseases makes it largely impossible to confirm in practice. The desk review of project documents and reporting shows a gap in M&E data. Data is not disaggregated by vulnerability and besides presenting overall accumulated reach it is not possible to understand how many widows, how many youth, how many divorced etc. are reached. Instead, all data are lumped together without presenting geographical differences, types of support provided for whom etc. This also applies to the baseline study¹³ which was conducted in Year 1 of the project implementation. The baseline was implemented in all the target districts. Both women and men are represented in the baseline sample size but with a main focus on women and youth. While some of the analysis is disaggregated by marital status there is little reflection on vulnerable groups such as women living with a disability, HIV/AIDS etc. Since these target groups are explicitly mentioned in the proposal it is essential that the project ensures to collect data on these groups to understand whether they are actually reached.

This challenge is now being addressed by We Effect supporting DWAs to establish a membership database where aspects of disabilities, marital status etc. are reflected. While this is indeed a step in the right direction and represents a substantial

¹¹ We Effect (2019), Women's Economic Empowerment Project, Full Proposal, 11 November 2019 mentions a long list of barriers at the personal and relational level.

¹² Sida (2022): Gender Transformative Change – an evidence-based overview, Thematic Support Unit, June 2022.

¹³ PRIM Zambia (2020) Final baseline report for WEE project Zambia.

organisational development that will continue to support the DWAs moving forward, it has been started late limiting the opportunity to understand whether the right target group is being reached (and potentially allowing for adaptation if that is not the case). The work was initiated seven months into the implementation stage (June 2022), however progress was slow. Consultations with DWAs revealed that it is quite a challenging process to backtrack who was supported with what and when. According to interviews with We Effect, the database is still only 50-70% finalised by the time of the field visit in February 2023. Thus, it would have been much more useful to have had the database established in the inception phase where also the baseline study was conducted.

That being said, the consultations in the field indicate a quite high representation of single women and widows living in poverty as reflected in Table 3 as well as in Table 4 under 4.5. This is also evident in the PoG exercises for livestock where beneficiaries were carefully assessed by Heifer before becoming selected. When it comes to people living with a disability, the knowledge is less evident. Although it was emphasised towards project staff to have people living with a disability represented at meetings, only one person with a disability was consulted in Mumbwa. He was the chairman of “Katoka Disabled Club” the only club established for people living with a disability. Besides him, the evaluation team did not manage to meet other people living with a disability. However, while they were often not aware of how many persons were living with a disability at the DWA level some associations were able to report on these numbers. For instance, in Mapanza in Choma the FGDs with both men and women revealed that 10 people living with a disability (six females and four males) were members of clubs out of around 180 members (20 members in average in the nine clubs). In Kalomo, the DWA board was not aware of how many members were living with a disability but some of the associations e.g. the Miyoba Area Association were well aware of six people living with a disability (three men and three women) who were also part of clubs out of the total of 150 members. Lundazi and Zimba DWAs were also not able to report on exact numbers, but they confirmed that they were represented in the clubs. In Zimba, they estimated less than 25 out of around 800 DWA members.

Table 3 illustrates that almost half of the FGDs with females (where marital status was recorded) consisted of single women or widows. While this is not a representative share of WEE participants it does give an indication of WEE actually reaching vulnerable women. It also gives an impression of WEE reaching a limited number of youth as they only consisted of around 14% of participants in the selected FGDs. However, no targets are established for how many youth WEE intends to reach so it is not possible to assess whether this percentage indicates that the project is on track or not. It should be noted here that while DWAs were often able to reflect on how many male youth they have as members it was more challenging to get figures on female youth as they were often just included as women. This confirms one of the identified barriers reflected in the WEE

proposal that *youth has a “male face” in Zambia, which means that the experience of many young women is invisible.*”¹⁴

Table 3: Representation of single/widows in selected FGDs

Area	Single/widowed	Married	Total	Youth*
Mumbwa (Nambwa)	5	9	14	1
Mumbwa (Chona)	16	7	23	-
Choma (Mapanza)	5	7	12	2
Kalomo (Miyoba)	1	6	7	3
Lundazi (DWA board)	2	8	10	-
Lundazi (Kapili)	0	8	8	-
Lundazi (Mwase)	5	13	18	4
Chadiza (DWA board)	1	6	7	-
Chadiza (Taferasoni AA)	2	7	9	2
Chadiza (Kandabwako)	4	17	21	6
Total	41	88	129	18

*Understood as 35 years old or below, both men and women

Finding 6. While application of the Heifer introduced selection criteria in principle would ensure proper selection of women clubs and beneficiaries for receiving of crop packs and livestock, these criteria have not been applied systematically during the project implementation. PoG is the first principle in “Heifer cornerstones” which also includes accountability, gender and family focus, training and education, sharing and caring, full participation, genuine need and justice. PoG means that beneficiaries receive a benefit such as a crop pack or livestock as a loan that is to be repaid after harvest/livestock offspring. Not only does the specific package of seeds/offspring have to be passed on to another person in need but also the skills and training received. Thus, the first person who receives a crop package is committed to buying a new package of certified seeds and then training the next person in line to receive the gift. For livestock, an insurance mechanism is established where all participants pay 10%. This is done through a pass on ceremony that is often attended by community members to ensure visibility and transparency of the process. This way sustainability is also likely to be ensured as the gift will continue to benefit the community. While Heifer has a long track record implementing the PoG with livestock, it is the first time this approach is being applied to crop packs.

Heifer has established clear selection criteria for clubs and individual beneficiaries of PoG and DWA stakeholders and government officials have been sensitised to these principles (see 4.1, Table 6). These criteria were supposed to guide the selection of beneficiaries for crop packs as well as livestock. However, while the selection of livestock beneficiaries has been well documented and confirmed, for crop packs the process has been less transparent. Instead, the crop pack beneficiaries seem to have

¹⁴ We Effect (2019), Women's Economic Empowerment Project, Full Proposal, 11 November 2019 mentions a long list of barriers at the personal and relational level.

been guided much more by DWA decisions which have not been verified by Heifer to the same extent as it has been done with selection of livestock beneficiaries.

Criteria for selection of clubs include: i) existence for more than three years (assuming that the group has stuck together and are now able to solve conflicts etc.); ii) strong leadership; iii) people in need with livestock as their number one solution to prevent hunger; iv) a variety of activities in the clubs; v) at least half of the members should be active (pay membership fee, attend meetings and participate in group activities); vi) legal status; vii) bank account and financially sound club (ZMW 4-5000 in their account for goat applicants as an insurance fund); and viii) not too many of the same family or extended family, church or political affiliation.

When consulted in the field, all DWA management and board members explained that associations and clubs needed to be active to be considered. However, while all the DWAs referred to activity level as a key criterion, they were not fully able to explain what “active” meant. Several of them expressed that payment of membership fees to both the association and then again from members to clubs was a sign of activity, thus confirming the Heifer definition above. Besides that, the definition of active was less evident and more based on the specific DWA’s interpretation.

A few DWA board members mentioned registered clubs and possession of a bank account as a criterion e.g. in Mumbwa where the presence of a bank account for all clubs were highlighted by government stakeholders as a key achievement. This was not emphasised as strongly in the other DWAs. The criterion of existence for more than three years has very likely been compromised in most DWAs since the project had spurred a high interest in establishing clubs. Also, neither of the DWAs mentioned challenges with having too many family members in one group so it is not likely to be a key concern for DWAs’ selection of clubs.

After the groups have been selected, Heifer applies an ABC model to select the individual members based on their socioeconomic status. Beneficiaries are categorised as level A, B or C based on indicators on income and assets, food security and nutrition, access to basic services, environment, women empowerment (e.g. activity/leadership in community) and social capital. While such a categorisation is a systematic approach to ensuring inclusion of the poorer/more vulnerable segments, only a few DWA management and board members were able to reflect on the ABC model and explain how they had applied it in practice. While this indicates a need for more training on these criteria, it has primarily been a concern in relation to distribution of crop packs, where there was not time for Heifer to go to the field verify the beneficiary selection, which therefore became based on DWA recommendations alone. As reflected in Table 4 below, the DWAs were also requested to suggest clubs to receive goats using the same criteria as above, but a rather high number of clubs were rejected since they did not comply with the criteria. It was mentioned in the consultation with Heifer that a lack of coordination between DWA board members and DWA project staff led to disagreements in the selection of beneficiary groups. Thus, there is a risk that a number of the crop pack beneficiary clubs and individual farmers themselves would not have qualified had this selection process been verified by Heifer in the same way.

Heifer confirmed that crop packs were distributed in a haste after the project had been delayed after a slow start and a prolonged inception phase and without proper consideration of the ABC model. As reflected above, the beneficiaries consulted during the field visit did not raise any concerns about other beneficiaries being too well-off or not fitting the target group but it is clear that the DWAs have not had the required capacity to select properly without support from implementing partners. DWAs seemed to struggle to understand why selection needs to be done based on objectively defined criteria since they are often self-started and sometimes tend to be run as a family organisation. This indicates that much more training and capacity development is needed to ensure that the DWAs become capable of handling funds and implement projects like WEE.

The crop packs were implemented without establishing an insurance for members in case of failure. Such insurance mechanism makes it the responsibility of the entire group to support each other performing well so that the insurance money can remain with the group. Without insurance in place, everyone is left to bear their possible losses on their own. For Heifer, insurance is a standard practice to apply with livestock, but it was not included with the crop packs, as it was considered more complicated.

Unlike for crop packs, the selection of goat beneficiaries was done systematically, and all clubs and beneficiaries have been screened according to the Heifer criteria. This process is well documented in a screening report.¹⁵ The report clearly describes the process for selection of groups and disqualifying others. Heifer instructed DWAs to select clubs and beneficiaries for goats and then Heifer screened the clubs to check if they applied with requirements and had a vast majority of Category A members (the lowest level of the ABC model). As reflected in Table 4, quite a high number of clubs was disqualified. Reasons were primarily lack of activity, poor leadership, one group was too influenced by the Chief's wife etc. Interestingly, none of the DWAs in Eastern Province had clubs disqualified but a few clubs were only in process of being registered and opening bank accounts so they were selected with the condition that these processes would be quickly finalised. Thus, while the selection criteria are clear, Heifer has allowed for some flexibility in the selection process to qualify clubs that only lacks a few requirements to fulfil the selection criteria (e.g. bank account, registration).

¹⁵ Women's Economic Empowerment Project, Group Screening Report, 8th June, 2022.

Table 4: Clubs recommended for goats by DWAs and numbers of selected and disqualified clubs¹⁶

Province	DWA	# of clubs selected	# of clubs disqualified
Central	Mumbwa	4	2
Western	Kaoma	6	3
Southern	Choma	3	1
	Kalomo	4	4
	Zimba	4	0
Eastern	Lundazi	4	0
	Chadiza	4	0
	Chipata	3	0
	Total	32	10

Source: Group screening report

3.3 DESIGN AND IMPLEMENTATION APPROACHES

Finding 7. WEE's conceptual framework is adequate and addresses all the components integral to the achievement of women's economic empowerment with great potential to be gender transformative. The WEE approach to women's economic empowerment is considered to be well in line with other similar approaches. As mentioned above, it focuses on women's agency, decision-making power, and ownership and control of productive (e.g. physical assets, land) and financial assets. This includes having three crucial variables which are: a) agency; b) power to mobilise; and c) ability to take collective action to affirm their rights. Conceptual frameworks developed by the International Centre for Research on Women (ICWR)¹⁷ and the Royal Tropical Institute (KIT)¹⁸ have similar conceptual models of women and girls' empowerment that focus on: a) to succeed and advance economically, women need *skills* and *resources* to compete in markets, as well as, fair and equal *access* to economic institutions; and b) to have *power* and *agency*, women need to have the ability to make and act on *decisions* and *control resources and profits*.

Finding 8. While a number of studies were conducted to investigate contextual and organisational differences across the districts and provinces, assumingly to adapt project implementation accordingly, in practice the implementation has been characterised very much by a one size fits all approach. Cultural variations between the districts were highlighted in the Gender and Power Analysis (GPA) study,¹⁹ conducted during the inception phase. An important finding of the GPA was that men hold a strong power and control position at household level and own and control all the factors of production that are crucial for women's economic

¹⁶ The source for the Table is the Women's Economic Empowerment Project, Group Screening Report, 8th June, 2022. In the annual report from Heifer it is mentioned that 30 groups were selected.

¹⁷ ICRW (2011), Understanding and measuring Women's Economic Empowerment.

¹⁸ KIT/Gender (2017). White Paper: A conceptual Model of Women and Girls' Empowerment. Supported by the Bill and Melinda Gates Foundation.

¹⁹ We Effect 2019. Gender and Power Analysis Study Report.

empowerment. Therefore, it was considered crucial to ensure male involvement in training exercises on gender to ensure that both men and women would get the same messages. This is also well in line with the project ambition to involve both men and women to become gender transformative.

Nevertheless, almost all implemented trainings have been targeting women, while male involvement remains marginal. The assumption behind this seems to be that as more women get trained, they will become in a better position to negotiate through collective action. It was also explained by the implementing partners, that there was a need to provide a space for women to allow for an open discussion and then the idea was to bring men on board later in the process. However, while consultations in Mumbwa confirmed that it was essential to create a woman only space in order for women to speak openly, they also suggested that men could have been engaged in gender trainings in men's only training. In Choma, it was notable that almost only men showed up for the discussion with the evaluation team, and the evaluation team had to insist on calling women to the meeting. While this shows engagement from men it also indicates a risk that men could play a too dominant role squeezing out women. Thus, while it is essential to strike a balance, the indication from most DWAs and implementing partners are that men should have become involved earlier and to a greater extent.²⁰

Addressing negative cultural norms requires the full cooperation of traditional gatekeepers. The project has sensitized gatekeepers on gender aspects but there are indications that not all have been convinced to advocate for changing traditional gender roles. For instance, in Choma the DWA shared that gatekeepers had been sensitised and were now expected to roll out the training. This had however not occurred as they were not supportive of the gender messages. Chiefs were consulted in Mumbwa and Choma and while they were articulate around land issues and potentials for reducing land conflict there was little reflection on gender norms. This led to a reflection of the need to involve chiefs and headmen much more strategically in the project.²¹ In Chadiza, the popularity of the secret brotherhood known as "*gule wamkulu*" where men are generally socialised to be chauvinistic, while women are socialised through "*chinamwali*"²² to be obedient and reticent in public and around males, should have been taken more into account in the training. The gender training approach to the Chadiza DWA and its membership would require a more direct engagement with males if gender transformation is really to be achieved. This has however not been the case in Eastern Province, where male involvement appears to be even more limited than in Central and Southern Province. Reports indicate that few participants from Chadiza and Chipata joined WfC's training (only 15 participants in average whereas for other DWAs around 30 participants were trained). WfC confirmed that the training should have been much more in-depth as cultural and traditional perceptions cannot be expected to change with only a three-day training event.

²⁰ WfC Monthly Report July 2022

²¹ See for instance WfC Monthly Report July 2022

²² Chinamwali is a ceremony where old women initiate young girls into adulthood

In the case of land rights, traditional leaders have been very involved and strongly sensitised. This has been essential to have customary land certified as it requires the consent of the chiefs. Besides on the issues of land, engagement with chiefs and other gatekeepers on social cultural norms that weaken women's economic empowerment have been done much less strategically.

The tendency to apply a one-size fits all approach is also evident in the distribution of crop packs which seems to not have taken DWAs specific circumstances into account. Different assessments including an organisational capacity analysis and a needs assessment related to membership base, crops etc. were conducted before the start of the project for each participating DWA. However, these assessments do not seem to have influenced decision on e.g. distribution of crop packs, bicycles etc. as almost all DWAs have received the same amount. This also relates to the numbers of participants invited for training workshops. For instance, the DWA in Zimba with around 1,500 members²³ received the same amount of crop packs (444) as the DWA in Chadiza with 6,509 members. The only exception to this is Mumbwa which has received a double pack for 888 farmers since demand in Mumbwa was higher than in other places. It should also be noted that the crop pack distribution in e.g. Mumbwa attracted more members, thus contributed to an increase in the DWA membership base. While this is indeed positive, the resulting effect of this oversight is that by the end of the project, the livestock/crop packs will only have been passed on to a minor share of the club members within the larger DWAs. In contrast, the majority of the club members in Zimba DWA has already benefitted following the 2022 PoG.

According to We Effect, the crop pack distribution was based on women's willingness to venture into non-traditional crops. This is however not fully confirmed by the evaluation team's field visit and available data (e.g. the RALS, see below) since most of the crops were already produced in the different areas e.g. sunflower in Southern and green beans in Eastern Province. In Southern Province, a new type of groundnuts was introduced but without much consideration for the marketing aspects (see below).

Also, little differentiation in activities and support was made for DWAs like Mumbwa and Lundazi where already several other projects are distributing similar crop packs and supporting business development. For instance, SNV is implementing another Sida funded project in Lundazi where they have distributed a larger crop pack than WEE. They are also supporting youth and women-led businesses and has implemented training in climate smart agriculture. Thus, a very similar project but with a higher focus on reaching youth than WEE. Also, a number of other projects have already provided grants for sunflower processor machines, bicycles, agricultural equipment, and training on climate smart agriculture within these districts.

²³ Discrepancies of data exist here. According to We Effect's data, Zimba DWA has 1,500 members. However, during the evaluation team's field visit, the Zimba DWA mentioned that they were around 800 members.

The initial organisational assessments revealed that the DWAs did not have qualified staff to manage the project and most critical was the lack of accounts personnel to manage the financial transactions and produce financial reports. Exceptions were the DWAs in Mumbwa and Chipata which already had qualified Coordinators, thus in these cases the WEE project supported contributions to their salaries and only recruited project staff for the Finance and Field Officer positions. For the rest of the DWAs, a Project Coordinator, a Finance Officer and a Field Officer were recruited. Zimba DWA initially received support through Kalomo DWA and was only directly supported when the contract with Monze DWA was cancelled and an organisational assessment was conducted. This has however not yet led to any agreement on provision of project staff to Zimba DWA.

Finding 9. While WEE uses Training of Trainers (ToT) as a key implementation strategy, capacity constraints as well as delayed materials in hardcopy and in local languages have constituted a barrier to rolling out the training. Through the ToT approach, WEE has focused on training of a small number of trainers to further train others in specific topics. This way, the project has aimed at reaching a large number of beneficiaries with a minimum of efforts. WEE applies the ToT approach to all aspects of the project, thus relies heavily on trainers to actually follow-up with training of other farmers. It is crucial for trainers to be well aware of the subject matter of the training to be competent to roll out the training. However, according to consultations with implementing partners and DWAs it has been a challenge to ensure that trainers have had the required capacity to sufficiently roll out the trainings in practice.

One channel for training farmers is through the study circles. As explained in the WEE proposal, the study circle methodology has been the entry point for social mobilisation and is a tool used for transferring of skills and knowledge. Study circles are used to facilitate and share learning and information. They constitute small groups of both males and females with mutual interest or problems and the groups are used to discuss and solve challenges jointly.²⁴ It is through these study circles that some of the trainings are rolled out.

While the study circles are considered a relevant approach, the lack of hard copy materials have been a barrier to roll the study circles properly out. We Effect did share study circle training materials in soft copy but several of the Lead Farmers consulted were hesitant to roll out trainings without hardcopy materials. Only during the evaluation team's field visit in February 2023, hard copy materials were delivered to the DWAs and Lead Farmers. Also, the ESIA²⁵ recommended development of study circle material in local languages but according to consultations with project staff it

²⁴ We Effect (2019), Women's Economic Empowerment Project, Full Proposal, 11 November 2019 mentions a long list of barriers at the personal and relational level.

²⁵ We Effect (2020) Environmental and social impact assessment for the women economic empowerment project.

was decided to develop it only in English. This coupled with the challenges of some trainers not fully agreeing to the topic (e.g. gender as mentioned above in Choma) has further affected the implementation. Also, for complex topics such as land rights, the feedback was that trainers did not feel comfortable training others after only attending a three-day ToT course. This was acknowledged by implementing partners who considered it too ambitious that a short-term training for often illiterate women would suffice for them to develop the capacity to train others. It was also noted from the FGDs that only few persons consulted were able to reflect on what the study circles were, and mainly beneficiaries from Mumbwa could explicitly explain how they worked. While it is likely that they have not explicitly been called study circles, it is still noteworthy that participants had little idea of what it was even when the evaluation team explained how they worked and the purpose of them.

3.4 SELECTION OF VALUE CHAINS

Finding 10. Selection of value chains at the beginning of the project was based on suitability to local ecological/environmental conditions and female farming. No proper market and value chain analysis was used to support this selection. The WEE project documents state that selection of value chains was based on those that were suitable to local ecological/environmental conditions, and those that could easily be handled by women. All the project DWAs, except Kaoma, are located in agro-ecological zone IIA which is the medium rainfall southern, central and eastern plateau while Kaoma is in Zone IIB which is also a plateau area but characterised by loamy sandy soils.

The project promotes the growing of sunflower and the legumes groundnuts, mixed beans and cowpeas. Sunflowers provide the women with opportunities for processing cooking oil and using the residue cake for supplementing livestock feed (especially poultry which they mostly keep). The legumes, which are mostly grown by women, provide the inexpensive form of protein, vitamins, complex carbohydrates, and fibre. They contain antioxidants that help prevent cell damage and fight disease and aging. The fibre and other nutrients benefit the digestive system and may even help prevent digestive cancers. On the production side, the legumes fix nitrogen in the soil and therefore provide significant opportunities for intercropping and rotating with cereals to sustain increase in crop productivity. Furthermore, according to the GPA,²⁶ especially in Mumbwa, groundnuts are considered women's crops as they are usually grown and managed by women. Analysis of the nation-wide representative Rural Agricultural Survey (RALS) data of 2019 also supports this.

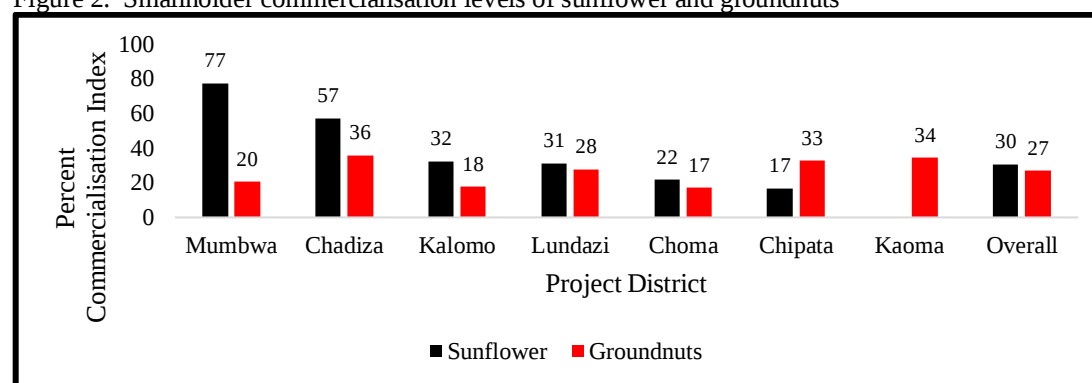
Thus, while the selection of value chains was reasonable in terms of production, the marketing aspects have not fully been analysed based on available data on smallholder farming in Zambia for which disaggregation by gender is possible. As reflected in Figure 2, national data shows that sunflower has not been commercialised in Kaoma.

²⁶ We Effect (2020), The Gender and Power Analysis Report for the Women Economic Empowerment Project

Nevertheless, 150 sunflower crop packs were distributed (the second most distributed crop after groundnuts).²⁷ The lack of sunflower commercialisation in Kaoma should have served as a significant red flag which would require measures to address the poor commercialisation of the crop in the district as part of project intervention measures. Also, in Southern Province (e.g. Choma), FGDs indicated that even if the farmers were satisfied with the new types of groundnuts introduced, there was no market for them as community members were used to the traditional groundnut.

Sunflower, mostly, and groundnuts both have high commercialisation indices, defined as the ratio of sales to the value of production presented as a percentage, based on analysis of the RALS (2019) data, as shown in Figure 2. The commercialisation level of sunflower is especially high in Mumbwa, Chadiza, Kalomo and Lundazi. These levels are expected to increase especially with increased production and productivity, and awareness in value addition (e.g. processing for cooking oil).

Figure 2. Smallholder commercialisation levels of sunflower and groundnuts



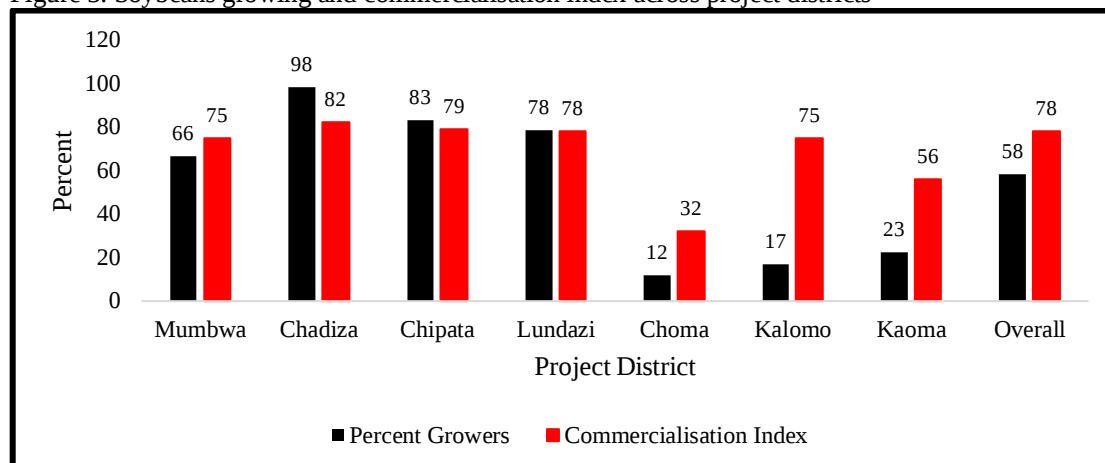
Source: RALS (2019) and evaluation team computations

With respects to other legumes, women in Lundazi and Mumbwa had preferred to receive soybeans because of its great market potential. In Mumbwa, the women had in the past been trained by the Ministry of Agriculture (MoA), and Department of Community Development in processing soybeans into products which they consume and sometimes sell such as sausages, biscuits, cake, and milk and porridge for children. Thus, soybeans provide opportunities for meaningful participation in value chains through direct sales, processing and consumption as well as market participation. Figure 3 shows that soybeans are quite popular across the districts and its commercialisation index is high at 78% (32 to 82%). The main reason that WEE did not select soybeans was that women were considered to be less involved in soybeans production compared to other legumes. While this could be true at national level, a more detailed value chain analysis of the RALS (2019) data,²⁸ shows that while 12% of female headed households cultivate beans nation-wide compared to 7% for soybeans, only 3% do so in the project districts compared to 12% for soybeans.

²⁷ Kaoma DWA project monitoring matrix.

²⁸ A market and value chain analysis study was commissioned but never completed.

Figure 3. Soybeans growing and commercialisation index across project districts



Source: CFS, 2021/22 season; RALS, 2019; and evaluation team computations

Finding 11. The decision to distribute goats and chickens under the livestock PoG programme is appropriate as these small livestock are resilient to climate change, reproduce rapidly, have a ready market and can easily be owned and managed by women. Small livestock which, despite their tiny sizes compared to cattle, are important for the socio-economic development of rural households and the country, although productivity tends to be low among smallholder farmers. The intended cross breeding of indigenous and hybrid goats is climate smart combining the resilience and high productivity of the respective breeds. Goats especially, have the capacity to make use of a wide variety of feed resources and adjust to challenging environments, enabling the poor rural households to generate revenue. Women ownership of these small livestock is quite high. Analysis of RALS (2019) data shows that 31% (23% and 70% in male and female headed households respectively) of the goats and 53% (46% and 81% in male and female headed households respectively) of local chickens are owned by women. However, only 14% of adult females in male headed households decide on the use of revenue from the sale of chickens compared to 89% in female headed ones. The figures are much less when one considers the more expensive cattle.

4 Results and progress in implementation

This Chapter analyses effectiveness of WEE and is structured under thematic areas of importance for the project. First, an assessment of the overall progress of WEE is provided, then results concerning women's position at household and community levels are analysed. Section 4.4 analyses results concerning climate smart agriculture and 4.5 focuses on access to and ownership of land. Lastly, results concerning access to finance and SRHR and GBV are discussed.

4.1 OVERALL PROGRESS OF WEE

Finding 12. Despite considerable delays in project implementation, indications from project reporting are that most overall project targets are on track and likely to be overachieved. This information is however difficult to verify as no systematic data collection has been done throughout the project period. This limitation is currently being addressed by establishing of a DWA databases which will represent a considerable organisational development for the project and the DWAs. Project inception and implementation suffered from a slow start due to COVID-19, delayed recruitment of project staff, etc. and according to Year 2 Annual Report, 52% of the budget had been disbursed. Yet, most overall targets reported by the project seem to be overachieved. For instance, while the target was to reach 16,000 women, so far 25,567 have been reached (160%). The same applies to men, where 2,000 were targeted but 8,207 males have reportedly been reached (410%). These figures are however not systematically broken down by activity in the Annual Report and it is difficult to see to what depth beneficiaries have been reached and supported. Some double or triple counting is also likely to have taken place. Information on club members, who benefitted from the project and in what way is currently being collected by the DWAs. This will allow for a more into-depth analysis of whether the right people have been reached and with thorough types of activities.

Table 5 reflects the reported targets and progress at the overall objective level. According to these figures progress towards targets seem to be on track although average change in income is lagging a bit behind target (refer Table 5).

Table 5: Progress at the overall objective level

Indicator	Baseline	Target	Year 2 progress
Overall objective			
% of targeted women and young women reporting a reduction in gender stereotypes/discriminatory attitude	50%	80%	71%
% of women reporting increased income from the agricultural enterprises	26%	85%	62%
Average change in income from agricultural enterprises per value chain node	SEK 3,464	SEK 10,393	SEK 5,112 (32%)

Source: Monitoring data from Year 2 Annual Report.

A mapping exercise of activity implementation within all DWAs was done by the evaluation team, based on progress reporting from the DWAs up to September/October 2022 (Annex 1). The mapping shows that while similar activities have been implemented in all DWAs, the sequencing and timing has differed. Results from the mapping exercise is presented in Table 6 and marked with *. Monitoring data provided by WEE does not always coincide with this mapping and there are several inaccuracies recorded concerning the data.²⁹ Nevertheless, the table provides an idea of activities implemented and a breakdown per DWA is provided in Annex 6.

Table 6: Main training/workshops implemented by implementing partners

Partner	Males	Females	Total	Target	Type of training
WfC*	8	244	252	100	Women's leadership and decision making (ToT)
WfC	332	2,142	2,474	2,500	Beneficiaries trained in women's leadership
WfC*		775	775	800	Public speaking
WfC	273	3,090	3,363		Self confidence and public speaking
Heifer*	13	167	180	270	PoG approach, ABC model, crops (ToT)
Heifer	945	5,170	6,615		PoG approach/crop
Heifer*	13	167	180	270	Climate change mitigation activities
Heifer*	767	6,106	6,873		Gender and family focused approach
Heifer*	767	6,106	6,873		Financial inclusion
We Effect	771	3,357	4,064	8,000	VSLA training

²⁹ As reflected in Annex 6 the categories of data differ from DWA to DWA and while some DWAs (e.g. Mumbwa) disaggregate trainings into ToT and trainers training of beneficiaries, others don't do this. On crop packs, some DWAs only include the initial input of 444 crop packs per DWA while others assumingly also include the PoG packs. In Chadiza, the beneficiaries had constructed very good goat houses but according to monitoring data they had not yet received this training.

We Effect*	17	43	60	800	DWAs trained in Sustainable Agricultural Land Management (SALM), water harvesting and study circles (ToT)
We Effect*	38	252	290		Lead Farmers trained in SALM (ToT)
We Effect	169	578	747	8,100	Beneficiaries trained in SALM
ZLA*	1,065	2,560	3,625	8,000	Sensitisation of chiefs, headmen and community members on land rights

*Based on mapping exercise from WEE's reporting in monthly/quarterly/annual reporting

4.2 WOMEN'S AGENCY AND DECISION-MAKING POWER AT HOUSEHOLD LEVEL

Agency is understood as “*capacity of women and girls to take purposeful action and pursue goals free from fear of violence or retribution.*”

Finding 13. An increased capacity to generate income is seen to enhance women's agency and drive to advance. However, the evaluation team's findings concerning income increases are mixed and less positive than WEE's own reporting, which also include inconsistencies. Agency (see box for definition) is at the heart of the empowerment process. WEE has therefore focused on efforts to support raising women's awareness and critical understanding of their rights and distinct roles in development. The GPA and the baseline report revealed that women's capacity to generate income and understanding their rights was very low.³⁰ The studies also confirmed the high prevalence of restrictive gender norms that assign all the household care and unpaid work to women, thus confirming the assumptions of the ToC and the relevance of the project.

As mentioned above, the crop packs provided women with opportunities to generate income. There are indications that this has influenced women's income. The Annual Report for 2022 claim that the training on crop production and the crop packs have supported women to increase their income with 65%. The Year 2 report states that “*a total of 4,000 (3,624 women and 376 men) crop pack recipients have diversified their crops. This resulted in 65% increase in income among the targeted women farmers by diversifying their income sources.*” While this is recorded as a 65% increase of income, the data actually concerns how many have diversified their production which is not the same as an increase in income. Also, it is based on the assumption that most farmers

³⁰ We Effect 2019. Gender and Power Analysis Study Report.

grew maize only, however the baseline study indicates that farmers also grew casava, millet, beans and vegetables prior to the WEE.³¹ FGDs with farmers confirmed this as farmers shared how they also produced vegetables, sunflowers, groundnuts etc. before the project (see also example from Zimba in the case box under finding 14). At the same time, Table 5 above indicates an average increase of 32%. However, it is again not convincingly explained how these specific numbers are acquired and as mentioned above, these inconsistencies in the WEE data provide important shortcomings (refer text and footnote 29 above for further examples).

It is reflected in Year 2 Annual Report, that 90% of the beneficiaries who received a crop pack were able to pass on the gift to follower farmers.³² This data assume a positive result from the PoG process overall and overall income increases. Consultations in the field confirmed that income has improved for most crop pack beneficiaries (see examples in box), but also that the success rate differ across districts and women clubs, as will be discussed below. In Mumbwa for instance, examples from PoG were primarily positive and mainly positive examples were provided of women increasing their income and diversifying their production. These women reflected that they had not generated income before, and the self-confidence/gender training had encouraged them to start crop production and in some cases even smaller businesses. While men before would be reluctant to allow them to sell at the market, they were now more supportive realising the benefits of both contributing to income generation. Increased income was also reflected in higher levels of saving as discussed under 4.6 on Access to Finance. Positive examples of increased income are provided in the text box below and more examples of both negative and positive examples are provided in Annex 7. For the women performing well, consultations with men showed that unlike in the past when they had to provide all household needs, the women's economic activities are enabling them to buy necessities such as toiletries, groceries, and clothes for their children and themselves. Similarly, consultations with women brought out numerous examples of income being earned after producing and selling part of their crop packs. The women have used their money to repay their seed loans, as part of the PoG commitments, and to buy some household needs, which suggests that economic empowerment is occurring in these cases.

³¹ This assumption is taken from Heifer Year 2 reporting to We Effect. However, according to the baseline report farmers grow other crops as well such as casava, millet and beans as well as vegetables. Thus, the assumption is not confirmed by the baseline nor the current evaluation.

³² We Effect (2022) Annual Narrative report.

Examples of income generation

Example from Zimba: Woman 1 received 5 kg sunflower seed loan from the project and planted in January 2022. She harvested 100 kg sunflower, which she processed into 10 litres of cooking oil part of which she sold to buy wheat flour. Thereafter, she started making doughnuts which she then sold to workers at the nearby gemstone mine. She used the profit from her business to repay her sunflower seed loan of ZMW 210 and to buy new seeds that she planted in January 2023.

Example from Mumbwa: A widow planted her 5 kg of sunflower in 2021 and harvested 9 by 50 kg bags. She processed 5 bags into cooking oil which she used at home and gave some to friends. She sold another 3 bags and bought cement for the house she is building. From the remaining money she bought soybeans seed and planted in 2022/23 season. She plans to finish the house she is building after selling this soybeans.

Example from Lundazi: A female Lead Farmer planted her groundnuts on 15th January 2022 and harvested 345 kg. She managed to pass on and planted 34 kg of her harvest the following season (2022/23).

Finding 14. While an overall satisfactory completion rate of PoG (90%) was reported by the project after the first year of implementation, the evaluation team's own estimates from the field indicate that at least 20% of those that managed to pass on had to tap into own assets since they did not generate sufficient production quantities and income to pay back the loan. At the same time, several examples were provided of a very high social pressure for repayment of the loans.

It was stated by several interviewees including WEE partners that beans beneficiaries in general had performed poorly with the majority failing their harvest. Beans beneficiaries constitute around 18% of all crop beneficiaries.³³ Adding to this that the majority of the failed cases identified by the evaluation team (see Annex 7) were actually not beans but rather groundnuts (one third of the farmers received groundnuts) indicate that the defaulting beneficiaries have not been only isolated to beans. All the DWAs, except for Lundazi DWA, have insisted on obtaining the repayment at any cost. Lundazi DWA has accepted the PoG to be postponed in case of failed crops. As a result, out of 444 crop packs, only 300 were passed on after the first year. This indicates that one third of the crop pack beneficiaries in Lundazi did not perform well, which further supports the findings of the evaluation team.

In Choma, the DWA management shared that there were challenges passing on the gift and 29 farmers did not manage to do so. According to consultations with Heifer this figure was actually higher with 91 out of 444 not passing on the gift (20%). 165 farmers received sunflower, 150 groundnuts and 125 beans, and especially beans performed poorly. Farmers would sell e.g. maize in order to pay back the seed packs but in general there was great confusion on the payback terms. Board members in the DWA were struggling to understand why packs needed to be paid back when the harvest had failed and to what extent it was to be paid back in cash, seeds etc. Heifer shared that the

³³ Year 2 Annual report indicates that 1,400 beneficiaries received sunflower and groundnuts respectively, 700 beans and 500 cowpeas.

project had shifted approach recently and now required farmers to pay back seeds in cash in order to retrieve new seeds for the pass on. This created some confusion.

In Kalomo, in a female only FGD, several women shared how they had been hunted down by the DWA members who would show up in the early morning, in the evening and numerous times during the day to collect the loan. This had led them to sell assets in order to repay (chickens and goats were mentioned). Some of the women had to get support from their husbands or family to manage the repayment. This put them in a poorer situation than before the PoG and one of the husbands had said: *“I told you it was a bad idea to participate”*. Thus, by defaulting their harvest men were confirmed that women should not be engaged in agriculture.

One of the female participants in the Kalomo group had been next in line for receiving the gift. However, knowing the default of follower farmers she was not interested in receiving the seeds in round two. However, since she signed the contract already at the first crop pack distribution, the seeds just arrived with her name on. She had planted the seeds, and like others this was done late, thus the sunflowers were not looking good in the field. She was therefore now considering strategies for repaying the loan.

In Kalomo, the question related to crop insurance was tested. As mentioned above, while Heifer normally request a small fund for an insurance in case of livestock falling ill, this was not implemented with the crops. Farmers were therefore left on their own in case of poorly performing crops. Participants confirmed that they would have been willing to contribute to an insurance fund for crops if it could help them recover some of the lost funds in case of failure. In cases where PoG receivers had died, the family was still requested to repay but with an insurance fund in place this would not have been the case.

Examples of defaulting PoG beneficiaries

Example from Choma: A widower, of Mapanza Area Association located in Chief Mapanza lost his wife due to illness in 2022. His wife was a member of a club. His late wife received 10 kg groundnuts seed loan (ZMW 360). The seed was delivered late, end of December 2021, and planted in January 2022. Poor rains and the wife’s illness caused the harvest to be poor. Since the family was busy nursing the wife, there was no one to manage her crop. She later died in February 2022. At the time of PoG recoveries, the members of the Area Association requested him to repay his late wife’s loan as per signed agreement. He had to sell two of his goats to repay the seed loan.

Example from Kalomo: Woman of Chalesha Area Association received her groundnut seed loan late and planted early January 2021. Because of poor rains her groundnuts did not perform well. It took very long for her to find the ZMW 360 to repay her loan. Due to constant pressure to repay, she resorted to hiding in the forest during the day only to return late at night, something that affected her ability to perform her household chores. Peace only returned after she pleaded with her mother to help her repay. Due to pressure, her mother had to sell two of her goats. It was only after repaying of her seed loan that she was able to resume her regular duties at home. The following words to sum up her ordeal with the WEE project *“We were looking for help to improve our welfare, but that help from the WEE project has destroyed us” – “Kumuambila masimpe, iyi project ya tulya” meaning “to tell you the truth, this project has eaten (impoverished) us”*.

Example fromimba: One women received 5 kg sunflower seed, planted on 10 January 2022, but unfortunately, she lost her entire crop following some heavy rains. Knowing she had a loan to repay, she then planted sweet potatoes with vines sourced from members of her club. She had prior positive experiences with sweet potatoes. Upon harvesting, she sold part of her sweet potatoes to workers at the nearby gemstone mine and used her earnings to repay the sunflower seed loan.

Example from Chadiza: Woman of Kandabwako Area Association received a groundnuts loan that she planted in January 2022. The germination was very poor, combined with a bad dry spell that hit the area around early February 2022; her crop performance was severely affected. Hence, she did not harvest anything. To repay, she had to ask her daughter who was working in town, to send her some money. After receiving the money, she repaid the loan. She had the choice of repaying using the 2022/23 crop harvest from her own source, but because she wanted to be considered under the goat programme, she had to find money to repay the groundnuts loan first.

Example from Lundazi: Woman from Mwase Area Association got a groundnuts seed loan that she planted in February 2022. Germination was very poor, she planted very late hence did not harvest anything. She repaid using income from her soyabean crop (from SNV project).

Finding 15. Women are increasingly being recognised as farmers in their own right. Key informant interviews held with government officials in Kalomo district reported that they are witnessing more women having a say in the agenda setting of their household's farming enterprises than before. Although women provide much of the labour requirements in agriculture, they were seldom regarded as farmers in their own right. Culturally and traditionally men are considered 'farmers' while women are widely perceived as wives' of farmers and thus rather considered an attachment to contributors. In order to change this, the gender training has focused on challenging such societal perceptions, and advocate for women to be accepted as farmers in their own right.

This message seems to have made an impression in especially Mumbwa and Southern Province as participants from both male and female only FGDs reflected on women's role as farmers and that they are actually contributing to the household. Thus, the trainings conducted, and the introduction of female Lead Farmers have contributed to a better acceptance of women as farmers. Although, more time is required for both women and men to completely embrace this change, there are already some positive signals that change is slowly occurring. At all study locations, women talked about currently being consulted more, particularly with regards to use of earnings from produce. This is an important change to note, particularly amongst the Tonga speaking people in Southern Zambia, where the cultural practices such as high bridal price forces women to be subservient.

Finding 16. With women's engagement in WEE, men are slowly taking over some of the household chores in order to give women time to attend meetings and training. FGDs with women and men in separate groups in nearly all DWAs revealed that husbands appreciate income contributed by wives to the extent that they are willing to support them on household chores. For example, a woman in Lundazi shared how her husband rushed to meet her at the village water-point to inform her of the meeting with the evaluation team encouraging her to participate. In return, he remained behind to carry the water home which would normally be considered a woman's job. Several others at the meeting in Lundazi, who had travelled from very distant locations also said that each time they were out attending meetings or trainings, they often found their husbands had already prepared dinner for the family. In Choma, several women shared similar experiences. This was also confirmed in a men only FGD in Choma. One of the male FGD participants explained: *"Big task where we now help, is in drawing water and collecting firewood. Before we used to refuse... We were trained how to help each other. We are not fully there yet but progressing."* Men attribute their positive

behavioural change to WEE and the result of women's enhanced capacity to meet some of the household needs, which also benefits them.

Finding 17. WEE has contributed to reduced conflicts within households since women are now meeting basic household needs on their own. Before the project, conflicts within households were said to be very prevalent and often intensified during the crop-marketing season. For example, a senior headman in Mapanza Chiefdom of Choma said that he would estimate he handled approximately 100 household conflicts related cases per year. He further added that most of those cases involved young couples fighting over excessive beer drinking at the expense of providing for the household by husbands. In most societies, the husband is expected to provide for their families. Correspondingly, the GPA shows that an important gender role for men is to provide for their families. FGDs with females in Choma and Zimba, and FGD with men only in Choma, revealed that in the past, husbands would be reluctant to allow their wives' to join clubs or participate in development activities. Interviews with government stakeholders in Kalomo confirmed that in the past, women would not have time to engage in economic activities because of time constraints; and to some extent control by husbands. However, stakeholders confirmed that things were now slowly changing. Consultation with a group of men only, revealed that they are now also listening to women's rights messages from churches, government and radio programmes, besides the gender training provided by WEE, so similar messages are coming from several sources. Female role models in e.g. government offices are also influencing men's views on their own wives. WEE has led to their wives contributing to household nutrition and family welfare and men are starting to see the benefits of the shared responsibility. The husbands confirmed the quote in the grey box and also mentioned clothes for the children and even themselves, as examples of, what most wives buy. However, despite women contributing to buying household supplies, society still expects men to be main providers as well as responsible for the buying of especially bigger family assets. These changes are still work in progress and take time.

"My husband and I used to fight each time he was unable to give me money to buy salt or other basic household supplies. Now that I am earning my own money, I buy my own salt, hence I don't bother him much and fights are reducing" (female FGD participant, Zimba).

4.3 GENDER ROLES AT COMMUNITY LEVEL

Finding 18. Gender roles at community levels are reported to be changing, with more women accepting leadership responsibility in clubs, area associations and DWAs. According to Kalomo DWA leaders, before the project, most women would not accept leadership positions because they lacked exposure and self-confidence, were afraid to speak in public and would be intimidated to stand in front of others. This is also confirmed by the baseline report where women in Kalomo were reported to decline leadership responsibilities when appointed. Hence, it was difficult to find women who were willing to take up leadership positions. Given the implementation strategy of delivering the interventions through women's organisation i.e. the clubs, area associations and DWAs, leadership skills was therefore an important aspect to address.

Women are mobilised through women's organisations, and it is considered an important space for women to exercise raising their voice, taking part in decision

making etc. Through the organisations, women are taught the importance of contributing to decision making and it is the assumption that this will also help them take part in decision making at the household level, and then again further strengthen them to participate at community level. Women's organisations also provide spaces for women to collectively confront social and cultural norms that constrain their exercise of agency. Project reports show that a number of leadership trainings including those on financial, technical, management, negotiation and advocacy skills have contributed to women's transition to the public arena. In this respect, female Lead Farmers have served as good role models as traditionally the majority of Lead Farmers have been men.

Consultations with DWA representatives indicated that while women's participation at public meetings has reportedly improved, there are substantial differences across provinces and districts in leadership performance. The ability of Lundazi and Mumbwa DWAs to attract several development actors and interventions provides clear evidence of strengthened leadership. Equally, the Kalomo and Mumbwa DWA leaders cited their connections with district government officials as being important entrance points for accessing government funds within the districts. This had already occurred for a number of clubs and associations under Mumbwa DWA, where funds have been secured from the Constituency Development Fund (CDF). In Zimba DWA, funds from CDF was also applied for, while in Choma DWA focus was also on the possibility to secure funds from GIZ and others. In addition, DWAs ability to secure land from the local Chief demonstrates their recognition as leaders within the community. All these examples confirm women's strengthened leadership roles however, these strengths have not yet enabled women to transition to the larger and traditional community's public arenas.

While the Year 2 report is very specific on women's enhanced leadership positions: *"116 women have taken up leadership positions at community level where 15 are in the Ward Development Committees, 22 are members of Parents and Teachers Associations (PTAs), 19 members of Camp Agriculture Committees (CACs), 32 are leaders in Village Committees, 28 are at Heath committee level"*,³⁴ the evaluation team's field consultations did not confirm such an increase in female leadership. Actually, women in numerous FGDs across the districts were unable to provide examples of women taking up leadership positions in the community. There were examples of women becoming principals of schools etc. but these examples occurred prior to WEE. This indicates that while WEE has greatly contributed to positioning of the DWAs on the district maps, there are still less concrete examples of female farmers advancing in community hierarchies on their own. This also illustrates that WEE is not the only advocator for women's leadership roles and that such changes take a long time to materialise. This requires gaining the support from male leadership, changing public perceptions and stereotypes of women as public leaders etc.

³⁴ We Effect (2022) Annual Narrative report.

Finding 19. Transformation of gender roles in the social sphere has been impeded by limited male involvement. In order to be gender transformative both men and women need to accept and promote new gender roles. A truly gender transformative programme requires engagement of male role models or champions as discussed above and recognised in the WEE project proposal. While there are several examples of traditional leaders supporting the project by donating land to the DWAs (this issue is further discussed in section 4.5), male role models as change agents in the project have not been systematically established. The project was designed to strategically use masculinities and male role models to support addressing root causes of gender equities. Both women and men are custodians of cultural and traditional practices and thus both genders need to be involved if positive changes are to be achieved. However, consultations with implementing partners, DWAs and community members have confirmed that there has been no common strategic approach to promote male champions in the project. In most DWAs in Southern and Central Provinces, positive male role models participated in the FGDs (headmen, government officials, Lead Farmers) indicating that while men have been involved they have not been explicitly promoted as male champions.

It was found that participation of men seemed to be relatively higher in Southern and Central than in Eastern Province. In general, project reporting shows that representation from Chadiza and Chipata in the gender ToT training was rather low compared to the other DWAs. Also, the monitoring data from Lundazi and Chadiza indicates that the gender training has not been fully rolled out in these provinces (see Annex 6). This may explain the relatively smaller impact the WfC training seems to have had on gender issues in Eastern Province. At the same time, while men often showed up to FDGs and meetings conducted by the evaluation team in e.g. Choma and Mumbwa, this did not occur to the same extent in Eastern Province, indicating that men had been even less involved as beneficiaries in Eastern than in Southern and Central Provinces.

According to We Effect it has been a strategic decision to provide a space for women in the activities implemented during the first part of the project and then later involve men. This is however not in line with the WEE project proposal and the principles of a gender transformative programme. This is not to say that men should be involved in all activities and aspects of the programme but barely that as a minimum they should be highlighted in the communities as male champions who are willing to challenge status quo by advocating for women's equal participation in agriculture, in community leaderships etc. Suggestions from community members were that while it was important to ensure a safe space for women to share openly (thus women only activities/training) it was also suggested that men should be engaged in parallel training sessions with only men. This way the message would be emphasised towards both men and women and discussions could be conducted in safe space while also be followed up in the households.

Experiences from other projects such as the UNFPA and YWCA's Gender Adolescent Pregnancy and Social Norms³⁵ which uses the SASA³⁶ approach to changing negative social norms show that male champions were recruited right at the start of the project. Male involvement is required to help lead other men in advocating for the support of women's leadership and decision making at community levels. This entails empowering males to work side by side with women to challenge the negative masculinities that perpetuate low leadership by women at community level; and weakens their prospects for collective action.

4.4 CLIMATE SMART AGRICULTURE AND PRODUCTION

4.4.1 Training, supervision and follow-up

Finding 20. Training of beneficiaries is an important part of the project design to achieve desired results through crop and livestock PoG and increase women's participation in agricultural value chains in the face of climate change. While WEE has succeeded in bringing extension services to farmers, the training has largely relied on the extension officers and the material they had available. WEE training manuals were either not ready at the beginning of the project or old versions were used or were by the time of the MTE field mission not prepared at all.

At the beginning of project implementation, Heifer trained extension workers from MoA, sometimes together with DWAs to later train Lead Farmers who were in turn expected to train other farmers (ToT approach). Heifer trained the extension workers mostly on the PoG principles although a delayed start of project implementation meant that there was little time before crop planting was due. No manuals were prepared for this training and it is understood that extension workers trained farmers using their own materials (each individual finding his/her own training material e.g. in Choma) and concentrated on crop production and minimum tillage (ripping and potholing). Thus, it has largely been up to the individual extension worker to implement training with their own materials available without any further guidance from the project than the initial training.

The post-harvest handling and storage manual which was used by some extension workers availed to the team was from World Food Programme and its logo was still appearing on the power point slides. While it is not an issue per say to use other actors' training manuals this seems not to be a deliberate decision but rather a result of delays in updating project material. It is commendable that WEE wanted to review and update the material to reflect current needs, but this work should have been done in the inception phase in order to be ready for the implementation phase and not two years

³⁵ See details on <https://zambia.unfpa.org/en/news/male-champions-mobilize-communities-challenge-negative-social-norms-impacting-women-and-girls>

³⁶ SASA! (Start, Awareness, Support and Action)

into implementation. There was more time for Heifer to prepare for the training of goat and chicken production though the manuals used were prepared in 2016 and 2017 respectively and copies with the DWAs were not available at the time of the MTE field mission. The goat production manual had an accompanying one paged file stating that the manual was reviewed by extension workers in the project districts in 2022 and was found to be still relevant. These had been distributed soon after the evaluation team's visit to some DWAs.

The SALM component, using study circles methodology, also had training materials prepared but only made available to DWAs in soft copy form. None of the DWAs visited had printed these for use in trainings and distribution to farmers, nor for Lead Farmers or study circle facilitators. As a result, though study circles had been formed in some DWAs, actual activities had not been commenced due to lack of study materials which were only being delivered in hard copies at the time of the field mission of the MTE. The materials are however relevant, simplified to be used in local languages, and cover issues such as: agronomic practices; land restoration and rehabilitation; agroforestry; integrated pest management; integrated livestock management; climate change; and SALM practices.

Finding 21. Extension officers were largely discouraged from participating in the project in all districts due to the unfavourable incentive structure. Heifer entered into a Memorandum of Understanding (MoU) with the MoA and Ministry of Fisheries and Livestock (MFL) to provide two extension workers per project district to conduct training of farmers in crop and livestock production. In addition, the extension workers were tasked to conduct monitoring visits to check if beneficiaries had planted the seeds distributed and adopted the trainings provided.

In the FGDs, the vast majority of the beneficiary farmers confirmed that they had been trained by the extension workers in relation to the crop pack distribution in ripping/potholing, crop rotation, intercropping and post-harvest handling. This is also confirmed by the WEE monitoring data, which show that more than 4,000 beneficiary farmers across the DWAs (except for Chadiza) have been trained in post-harvest handling and losses. Intended beneficiaries in all DWAs have also been trained in goat production and building of improved goat structures by extension officers from MFL/MoA in preparation of receiving the goats. This information is however not confirmed by monitoring data from Chadiza.

In accordance to the MoU, Heifer provides logistics (fuel and allowances) to extension workers to enable them to conduct the trainings and monitor activities. It is the policy of Heifer to only pay after contractors have completed the provision of services and this is applied also to the extension workers under this project. This, however, has shown to be problematic to the extension workers as they are required to meet the fuel and upkeep costs from their own resources when they go out to train and/or monitor project beneficiaries, and they indicated that reimbursements are usually late. Heifer insists on not paying these allowances in advance as some extension workers may not deliver after payment, but bottom line is that the current agreement is not working well on the ground and is adversely affecting project implementation.

Extension workers on the ground also mentioned receiving training materials through email as soft copies. This also made it difficult to have copies for the trainees as reference materials, failure of which means that the farmers must rely on their memory and whatever notes they were able to make during the training to use the knowledge after training.

Finding 22. The selection of Lead Farmers has largely been based on higher literacy levels, commitment to project, club or area association activities, confidence in public speaking, and ability to facilitate training of other farmers. Each Lead Farmer is provided with a bicycle to facilitate their movements as they conduct their mandates. Based on the expected number of crop pack beneficiaries, it was estimated that each Lead Farmer should look after 15 follower farmers. However, in practice this number appears as high as 40 follower farmers in Mumbwa and Choma. The trainings of Lead Farmers were provided by Heifer indirectly through MoA extension staff. The trainings included Heifer's PoG principles, climate change and need for conservation tillage using rippers and maintaining crop residues, crop production management, post-harvest handling and storage, livestock production and management, gender/leadership, business skills, and VSLAs.

The Lead Farmers' key roles are to monitor crop pack beneficiaries to ensure the seed has been planted, has germinated, the crops are growing well and provide all necessary advice in the process. Their advice is based on better farming practices as trained by the project. During this process, the Lead Farmers are expected to provide monthly reports to the DWA/project. In addition, the Lead Farmers have to assess farmer challenges and help resolve them as well as provide reports on post-harvest selling.

The main benefit that Lead Farmers accrue from their roles are the bicycles they receive. They also acknowledge the increased farming knowledge they have acquired through the trainings, have joy in training others, and learn more places and create more social networks as they travel monitoring/training follower farmers. Their main constraints in conducting their activities include covering large distances leading to coming back home late, which sometimes makes their husbands to complain (in case of female Lead Farmers), without any provisions for water and/or lunch, and bicycles breaking down for which they are expected to meet the repair costs which they can hardly afford. Additionally, some roads are in such bad state that using bicycles is not tenable and the Lead Farmers then have to walk to reach their destinations. The Lead Farmers also complained about lack of protective clothing (such as raincoats, gum boots, plastic book bags) for use when conducting monitoring visits in the rainy season, and lack of logistical support (e.g. internet bundles) in transmitting the monthly reports to the DWA offices.

4.4.2 Uptake of new techniques and practices

Finding 23. Conservation tillage, especially ripping, has been taken up by beneficiaries for improved production and productivity as well as a drought mitigation measure. The importance of early planting has also been well taken but is being challenged by husbands preferring to work in their field firsts and past practices. Conservation tillage is mainly practiced as a drought mitigation measure, and a group of extension workers in Mumbwa estimated the adoption rate of ripping and/or potholing at about 67%.

Beneficiaries have learned the importance of early planting (and related to this, planting early maturing varieties) for increased production and productivity since the rain season tends to end early. In the case of sunflower, late planting not only reduces yield, but oil content as well. Sunflower yield was seen among a group of Lead Farmers in Zimba to have reduced by 83% by delaying planting from third week of December 2021 to second week of January 2022 (refer Figure 4). In spite of all this, however, beneficiaries sometimes have challenges planting their crops early as some husbands tend to prioritise cultivating their own field before coming to work in their wife's. Women who have some money from income generating activities end up hiring other people to cultivate their fields in order to plant on time.

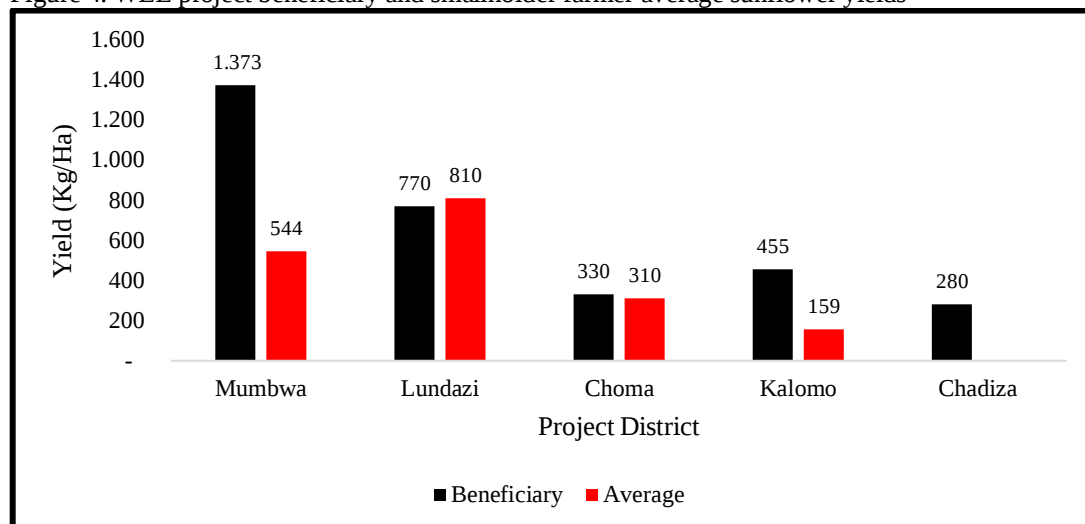
Other improved crop management practices that have been adopted are appropriate plant spacing, crop rotations, intercropping, and timely weeding. Farmers indicated during field visits that they have now realised the importance of managing the crops well in order to increase production and productivity. Lead Farmers in Mumbwa articulated that in the past they used just to plant seeds anyhow and wait for harvests. Now they know that the seeds have to be planted in well specified spacing, weeds have to be removed in good time, and crop rotations and intercropping help boost/maintain soil fertility beneficial to cereals.

4.4.3 Production

Finding 24. Sunflower has performed very well when planted early and together with groundnuts have been adopted by the DWAs as the key crops for spearheading women's meaningful participation in meaningful agricultural value chains. Mixed beans in particular, but also cowpeas, have performed poorly nearly everywhere. Mixed beans failed due to pest infestations in Chadiza and Lundazi, floods in Choma, late seed delivery and the resulting late planting in Kalomo. The cowpeas also did not perform well for reasons similar to that of mixed beans. The groundnuts variety distributed is liked by the women as it has big seeds, is higher yielding, early maturing, and is very easy to harvest. However, harvests were poor in some areas where onset of rains was late. In addition, the big sized nuts are not well known in Southern Province and therefore demand for this variety is still a challenge as it is preferred in confectionery industries. Sunflower generally performed well when planted early and is generally liked by farmers, together with groundnuts. Sunflower has great potential for women participation in value chains through processing.

Although WEE had not been tracking actual crop production figures by beneficiaries at the time of the evaluation team's field visit, indicative average sunflower yields obtained from FGDs show positive results compared to the smallholder average yields from the Crop Forecast Survey (CFS) of the 2021/22 season as shown in Figure 4.

Figure 4. WEE project beneficiary and smallholder farmer average sunflower yields



Source: CFS (2022), evaluation team computations, and interviews with DWAs

In the case of mixed beans, the hybrid variety distributed by the project was not resistant to pest infestations compared to the local variety. Farmers could not afford to use pesticides to save their crops, and some of those who managed still failed to control the pests, most likely due to improper use of the chemicals (e.g. under dosage). The hybrid variety of cowpeas distributed was destroyed by pests while the local variety is resistant to such infestation. In addition, farmers in Kalomo mentioned that late delivery/planting contributed to the poor performance.

Impacts of crop packs on beneficiary livelihoods have been obvious where production has been good. Beneficiaries in Mumbwa were very clear during the field mission of the positive impacts of their crop packs, because they achieved relatively high production levels. They indicated that women participation in agriculture, their production knowledge, actual production and income increased so much that their nutritional levels had increased as well as their ability to meet household requirements. Consequently, the women have realised and appreciated that farming is profitable when proper management practices are used and it is treated as a business. These outcomes were not so obvious in the other DWAs, due to lower levels of production. In Lundazi, the impact of the WEE crop pack distribution was dwarfed by the distribution of soybeans seed under the Opportunities for Youth Employment (OYE) programme by SNV (see examples above).

Beneficiaries were getting disillusioned over the goats PoG interventions. Under the livestock value chain, farmers were trained in goat production and construction of goat houses sometime mid-2022, but goats were yet to be delivered at the time of the evaluation team's visit. Some goat structures had started deteriorating and needed renovation. Most DWAs were not informed when to expect the goats to arrive. The evaluation team also learned that the goats may have to be quarantined for about two weeks when they arrive adding further to delays and logistical challenges in distribution. As of May 2023, the goats have still not arrived.

4.4.4 Marketing and value addition

Finding 25. Marketing of both crops and livestock in all the DWAs take place mostly through small-scale traders who visit the communities to buy, though sometimes especially in Mumbwa, farmers do take produce to the central business district for sale. Most women in FGDs tended to talk most about sunflower marketing and/or processing. The production of other crops was mostly low while surplus groundnuts were mostly just sold. The group of extension officers in Mumbwa mentioned some areas where women were aggregating groundnuts from their group members and supplying a processing company, while some were making peanut butter from groundnuts. In Lundazi, sunflower is purchased by the DWA processing plant and the DWA and Heifer had engaged the Community Markets for Conservation (COMACO) to purchase the groundnuts from PoG farmers for their processing plant in Chipata but were not successful. COMACO is very particular on how the produce they use for processing is produced, usually through their own out-grower scheme, using their own extension services.

Although there is strong interest among women for processing sunflower, there is still limited progress mainly due to low production level on the one hand and poor availability of processing facilities on the other. Some of the value addition incidences encountered during the evaluation team's visit were:

- Women in Mumba B Area Association of Mumbwa process sunflower for cooking oil at expellers at the central business district at a service fee, though the cake is retained. The cake can be bought at ZMW 150 per 50 kg bag (see Table 8 for extent of value addition). There was a bit of sunflower processing before, but it started intensifying about two years ago. The sunflower is sold at Chimunzi Market in Mumbwa. Farmers pack the oil in small bottles (200 ml to one litre capacity) and sell individually. Some customers can buy the whole 20 litres for re-selling. Both men and women go to sell but primarily women. This is quite often the main source of income, and its use is mostly planned as a family. Similar activities take place in, for example, Zimba and Chadiza.
- In Chadiza, a few farmers in the proximity take their sunflower for processing. Taferasoni centre, where one visited area association is situated, has two oil expellers that were installed in 2022 where farmers take their sunflower for processing. The women are interested in such processing, and they know that the cake is very valuable, but they have to succumb to the demands of the processors. That is why they dream of having their own processors within the DWA in future.
- The higher oil content in Mumbwa (20 litres per 50 kg bag compared to less than 10 in Zimba and Chadiza), see Table 7, is evident as it is positively correlated to higher yields resulting from early planting and good management practices. The price of raw sunflower is much higher in Mumbwa but this is offset by higher oil content when it comes to processing margins.

Table 7: Community level sunflower processing by district

Location	Sunflower			Cooking Oil Extracted				Cooking Oil Price/Litre	Value Added	
	Qty	Unit	Value (ZMW)	Qty	Unit	Value (ZMW)	Service (ZMW)		ZMW	%
Mumbwa	50	Kg bag	300	20.00	Litre	800	40	40	460	153
Zimba	50	Kg bag	150	8.25	Litre	418	50	51	218	145
Chadiza	50	Kg bag	150	9.75	Litre	325	30	33	145	97

Source: FGDs, KIIs and team computations

- In Kalomo, the District Agricultural Coordinator (DACO) informed the evaluation team that a significant number of farmers have oil expellers where farmers can go for processing. In Zimba, women said that they never used to seriously grow sunflower in the past, which was only done by men. However, women are now motivated and make cooking oil for home consumption and income generation by taking their sunflower to nearby oil expellers. Many women are therefore increasing areas cultivated under sunflower.

At the DWA level, sunflower processing is the main income generating activity for Lundazi DWA. Equipment, support structures and working capital were obtained from USADF in the past and worked until 2020 when the machines broke down. A new expeller has been acquired and expected to be in use after the current crop is harvested. The DWA will buy sunflower from WEE beneficiaries to feed their processing operations. The DWA expects to manage to process 30 metric tonnes (MT) per month and operate for only five months due to limited working capital to mostly purchase sunflower. In addition, the DWA has also distributed its own sunflower seed packs of 5 kg to 150 beneficiaries (each returning 60 kg) from which it will get additional sunflower. According to the above assumption and existing market prices for sunflower, sunflower cake (60% extraction) and cooking oil, the gross margins to this operation (excluding running costs) is as detailed in Table 8. The Lundazi DWA is working to increase its working capital so that with time it can be processing sunflower throughout the year.

Table 8: Estimated margins from Lundazi DWA oil processing undertaking

	Unit	Per Month	#Months	Total	Price (ZMW)	Total (ZMW)	Per Month
<u>Gross Income</u>							
Cooking oil	Litre	8,500	5	42,500	38	1,593,750	318,750
Sunflower cake	Kg	5,100	5	25,500	6	153,000	30,600
Total						1,746,750	349,350
<u>Expenses</u>							
Raw material (Sunflower	MT	30	5	150	3,000	450,000	90,000
Total						450,000	90,000
Margin						1,296,750	259,350

Source: Interview with project staff and evaluation team's computations

All other DWAs are interested in engaging in the sunflower processing business. Chadiza DWA applied to USDAF towards the end of 2022 and Kalomo DWA is planning on reviving its processing business. Kalomo DWA also had a processor which broke down in 2021 and spare parts have been too expensive for the DWA to buy. Also, the DWA was short of a place to storage the processor so they are now trying to identify a new place for operating it if they manage to raise funds for the spare parts. The other

DWAs also indicated plans at some point to start sunflower processing so that they can serve their members better and probably make those interested in planting sunflower do so.

4.5 ACCESS TO AND OWNERSHIP OF LAND

Finding 26. Women’s access to land has improved as a result of the project. Women are however cautious not outperforming their men. Men have in most cases accepted to allocate land for women’s agricultural production. FGDs with both women and men largely confirmed that sensitisation of community members on the potential for women to contribute positively to household income if they are provided access to land has resulted in better access to land. Women primarily access land through their men or families and therefore it is essential to sensitise men that women can be farmers and contribute to household income. However, women’s secure and continued access is not a given since both husbands, families and traditional leaders can change their mind and then the women will have no options for opposing it. This risk can be prevented with direct allocation of land to both husband and wife from traditional leaders as well as certification.

Traditional leaders have to a large extent accepted allocating land to both men and women and there were several examples of women getting land allocated by traditional leaders after being divorced. For instance, in Zimba three women with different status (widowed, divorced and single) had been allocated land after returning from their husbands’ land. While WEE has a positive contribution to this, it is also clear that this cannot be attributed to one project alone. In general, there has been a positive development towards more acceptance of women’s right to land and other actors (government, other development actors) have also contributed to this change.

In Mumbwa, it was pointed out that men are still the main providers of income and women must refrain from competing with men in terms of volume and production. FGD with women in Mumbwa indicated that some women had performed very well in the prior season, so well that the men were starting to feel threatened by them. Therefore, men were using “tactics” to prevent women from outperforming them in the subsequent season. One example was provided of a husband who had allocated a new plot of land for his wife because he was convinced that the soil was more fertile where she had harvested. Other examples included delaying support for preparation of the wife’s land and occupying agricultural tools for longer than necessary to delay the wife. Thus, even if wives are to a larger extent provided access to land men are dedicated to remain main providers for the family even if this means competing against their own wives. In Lundazi, it was emphasised that acquiring access to land was easier with seeds in the hand. This provided some challenges when seeds delayed, and men were sometimes more reluctant to allocate land to women when they couldn’t see how it would be applied.

As reflected in Table 9, data from Medeem indicate that less than half of the applicants for land certificates use their entire land plot. Actually, unmarried applicants tend to make better use of their land than married ones. This indicates that there is room for better exploiting accessible land for both married and unmarried but even more for married applicants. It also indicates that if men are reluctant to allocate land to their

wife's production this is not a matter of lack of access to sufficient land but more likely an attitude issue.

Table 9: Land use by marital status

Land Use Zoning	Percent Respondents by Marital Status of Applicant		
	Married	Unmarried	Total
All	43.7	48.1	44.9
More than half	34.0	33.4	33.8
About half	18.1	13.0	16.7
Less than half	4.0	5.0	4.3
None	0.2	0.5	0.3
Total	100.0	100.0	100.0

Source: Medeem ParcelCert Database and evaluation team computations

Finding 27. WEE has largely been successful in sensitising chiefs on land rights and getting their consent to have customary land certified which is a key element in women's empowerment. There are also examples of DWAs having land allocated from traditional leaders which is a clear result of the sensitisation. Women's access to and ownership of land as an essential resource for agricultural activity is a key element of women's economic empowerment in the WEE ToC. According to reporting and consultations with implementing partners and DWAs, 10 chiefs (out of 18) consented to the issuance of Traditional Land Holding Certificates (TLHCs).³⁷ This includes chiefs in Central, Southern and Eastern Provinces.

In Mumbwa, two chiefs consented to allow for certification. Three had initially consented to the certification process to ZLA but when Medeem asked for the chief's signature, he refused. Thus, two Chiefdoms were approved for certification. While consent was also achieved in Eastern Province, this was never received from the Paramount Chief (Gawa Undi) who has the overall responsibility and decision-making power. The intention was for Medeem to get his consent as well but then it was decided to focus the certification process only on Southern, Western and Central Provinces. None of the farmers attending FGDs in Lundazi and Chadiza were able to recall any meetings with ZLA. They had discussed land rights more broadly with WfC and had been looking forward to engagement with ZLA and in particular the certification process. However, this had never occurred without them getting an explanation of why. FGDs did, however, confirm the relevance of these activities in Eastern Province since it is not uncommon for widows to be chased away when their husbands pass away.

Chiefs consulted during the field mission, confirmed Medeem and ZLA's explanation for why some chiefs do not want to consent to having their land certified. The most recurrent fear from traditional leaders is that certification of customary land will increase the risk of the land becoming titled deeds, thus transferring land responsibility from traditional leaders to the state. The dual land tenure system in Zambia recognises

³⁷ We Effect (2022) Annual Narrative report.

traditional leaders as custodians of customary land tenure while state tenure is governed by Ministry of Land. Currently, 60% of the Zambian population rely on access to custodian land. Land equals power and therefore the two systems are often in conflict with each other. Traditional leaders thus fear that signing a consent form will threaten their control over the land. On the other hand, conflict over land is a huge challenge that occupies most of chiefs' time. Therefore, they also expressed an interest in mitigating conflicts by having clear boundaries for land.

There has also been opposition from farmers who feared that their land was going to be subdivided and eventually given to other people if it was certified. To handle these misunderstandings, WEE intensified sensitisation meetings and ensured that chiefs and target groups were aware of the benefits of the land certification exercise.³⁸ This was also confirmed by consultations in the field, especially in Mumbwa. In Choma, where the survey and certification process with Medeem was still pending at the time of the evaluation team's visit, there were some resistances from male farmers who were not ready to do joint applications with their wives. FGDs with men only revealed that men fear the situation where they pass away and their wives re-marry and move to the new husband's land, leaving the current land for her family to grab. It was essential for men that land continued to stay in men's family names. After lengthy discussions with men on this matter it is the understanding of the evaluation team that it concerns much more pride issues and fear of not leaving a legacy than realistic fear for women's families to claiming land (such examples were only provided by men). Men understood the importance of including their children in the application but not their wives. As discussed below, it seems however that ZLA/Medeem has been relatively successful overall, in convincing men to conduct joint applications with their wives.

There were concrete examples of DWAs getting land from traditional leaders after they had been sensitised on the need for securing women's access to land. In Kaoma, advocacy towards traditional leaders has resulted in the allocation of land to Longe Area Association by the headperson. A similar situation occurred in Choma, where the DWA has been allocated 10 hectares of land, also to be used for productive purposes. In Mumbwa, the DWA has been allocated four hectares of land by the District Council. This was made possible through support from the District Commissioner who is an important champion of the DWA.³⁹

Finding 28. The land certification process is almost halfway towards the target of certifying 4,000 farmers. However, the overall objective of securing 8,000 women with customary land ownership certificates or secure land tenure is unlikely to be reached. At the same time certification data shows problems with targeting. The overall target of securing 8,000 women with ownership certificates proved unrealistic from the beginning. It was made clear from the negotiations between first ZLA and We

³⁸ We Effect (2022) Annual Narrative report.

³⁹ We Effect (2022) Annual Narrative report.

Effect and after that between ZLA and Medeem from the outset that the budget would only allow for half of the estimated certificates, namely 4,000.⁴⁰ As reflected in Table 10, so far 1,729 pieces of land have been certified in Choma and Mumbwa. Consultations with implementing partners indicate that this issue has been openly discussed among partners but never adjusted in the results framework. The main reason for that, as explained by We Effect, is based on an assumption that the certification process paid by WEE would inspire others to get their land certified at their own cost.

According to reporting, at the time of the evaluation visit in February 2023, only eight farmers had been certified at their own cost.⁴¹ While there was some appetite for doing the certification process at own cost in Mumbwa (two male farmers indicated an interest), the vast majority was not prepared to do so. It should be noticed that the actual ceremony and hand out of the certificates has not yet been completed which is a frustration among farmers as well as for Medeem. There was some scepticism whether this would happen or not. The ceremony was originally planned for November 2022 but was then postponed. There is still no concrete plans on when to do the ceremony which could have affected the feedback from farmers. On the other hand, farmers gave the impression that they were quite aware of the advantages related to the certification.

Even if the intention with land certificates explicitly refers to securing *women's* access to land, Table 10 shows that in Mumbwa and Choma there has been more male applicants (51%) than female applicants (49%). This applies in particularly to Mumbwa where 57% of the applications were males.

Table 10: Gender of applicant per district

Gender	Mumbwa		Choma		Total	
	Count	%	Count	%	Count	%
Females	564	43%	289	71%	853	49%
Males	759	57%	117	29%	876	51%
Total	1323	100%	406	100%	1729	100%

Source: Medeem ParcelCert Database and evaluation team computations

If male applicants are married, the certification process is assumed to also secure the wife and in this case it would just reflect the traditional way of registering land (in the name of the husband). In order to understand whether this is the case, the marital status of applicants is essential (see Table 11). Here it shows that 91% of the male applicants are married, thus it can be assumed that their wives are also benefitting from the certification.

⁴⁰ Medeem normally charges 750 ZMW for a land certificate less than 750 hectares but for WEE this price has been reduced to a flat rate of 650 per certificate.

⁴¹ We Effect (2022) Annual Narrative report.

Table 11: Marital status of applicant

Marital Status	Percent Respondents by Gender of Applicant		
	Female	Male	Total
Married	55.3	91.2	73.7
Widowed	28.2	2.8	15.2
Single	10.1	4.3	7.1
Divorced	3.6	1.0	2.3
Separated	2.8	0.7	1.7
Total	100.0	100.0	100.0

Source: Medeem ParcelCert Database and evaluation team computations

However, in order to properly secure women in the case of death of husbands, it is essential to have wives registered as co-applicants to the land certificates. According to the WEE Annual Report this should also be the case, however this is not what the actual data is showing. Only 351 households out of the total of 1,729 applicants have registered co-applicants (210 males and 141 females have been registered as co-applicants), corresponding to 20% of the households.⁴² As listed above, 45% of female applicants are widowed, single, divorced or separated which help to explain this low percentage of households registered with co-applicants. However, out of the total numbers of male applicants (876, refer Table 10) only 141 females have been included as co-applicants (around 16%). This means that out of the total of 1,729 certification applications, 42% only has a male as applicant.

Finding 29. The lack of a database on DWA members in Mumbwa prevented Medeem from verifying whether land certificate beneficiaries were actually members of the DWA. As mentioned above, the balance between male and female applicants has to a much larger extent been achieved in Choma than in Mumbwa. The certification process was first rolled out in Mumbwa and learning from this process informed the approach in Choma. Consultations with implementing partners indicated challenges in conducting the certification process in Mumbwa which may explain the challenges with targeting. According to implementing partners, the responsibility of ZLA was to advocate towards chiefs to get consent for the certification process. This would then clear the way for Medeem to go on the ground and start the certification process. In order to ensure that the right beneficiaries were targeted, the DWAs would then be responsible for selecting and mobilising DWA members to be certified.

However, in practice the execution has been challenging as beneficiaries were not fully lined up for the certification and chiefs were not well informed of Medeem initiating the groundwork. This was further complicated by the lack of a database with names of DWA members', thus it was not possible for Medeem to verify whether the beneficiaries were actually part of the DWA or not. However, in the FGDs with DWA

⁴² Some households have included numerous co-applicants but here they have only been counted once to provide the overview of how many households have more than one applicant. It is assumed that the first co-applicant listed is the spouse and the table therefore includes only the gender of the first co-applicant recorded in Medeem's database.

members, participants could not provide examples of non-DWA members benefitting from the land certification process. While this is reassuring it is not a guarantee that it did not occur. This will only be possible to verify once the database has been fully established.

Finding 30. There are clear indications that land certification may lead to a bigger appetite for investment in the land and for opportunities to access credit with the certificate as a collateral. As mentioned above, FGD participants in Mumbwa were very reflective on how they saw the certification as a big advantage for them. Participants mentioned reduced conflicts with clear definition of land boundaries to neighbours, the security of having land on paper and in some instances both husband, wife and children or extended family mentioned on the certificate. The possibility to use the certificates as a collateral for a loan was mentioned by several of the participants. This advantage was also highlighted by Medeem as well as by Vision Fund who had concrete examples of this in practice. One male FGD participant also mentioned that he had plans to invest in tree planting since he would now have security for being able to harvest the fruits from such longer-term investments.

Data from Medeem's certification process (Table 12) confirms that both men and women are keen on investing further in their land after it has been certified. Almost all applicants - both men and women - have indicated that they will invest in enhancing the land. Investments include converting more land for livestock, grazing, investing in irrigation and buildings, converting more land for production of cash crop etc.

Table 12: Plans to invest by gender after certification of land

Planning to invest	Percent Respondents by Gender of Applicant		
	Female	Male	Total
Yes	95.8	97.3	96.5
No	4.2	1.8	3.0
Not Sure	0.0	0.9	0.5
Total	100.0	100.0	100.0

Source: Medeem ParclCert Database and evaluation team computations

4.6 ACCESS TO FINANCE

Finding 31. There is high demand for financial services, thus WEE's focus on VSLA is highly relevant. Some women are initiating VSLAs before they have been trained and studies confirm the needs for services but also that demand for credit varies due to a fear for microfinance institutions. The baseline study found that 92% of the surveyed farmers had not received any financial services during the previous two years.⁴³ The ones who had accessed services, had primarily done so through governmental support schemes such as livestock and agricultural support and women's

⁴³ PRIM Zambia (2020) Final baseline report for WEE project Zambia.

economic empowerment, and from associations and cooperatives. Organisations such as Vision and AGORA were mentioned in Kaoma, Lundazi and Chadiza.⁴⁴ The GPA showed a higher percentage of women (23%) who had access to microcredit but also that agriculture insurance services were non-existent in the communities.⁴⁵ This makes it even more relevant to have an insurance established for crop pack beneficiaries as mentioned above. The demand for microcredit was however low and there was little willingness to obtain loans from microcredit institutions which could also explain the poor presence of these institutions in the communities.

While the ASRH mapping showed that some forms of financial services are present in the districts, it is a challenge to access them. In 2021, when the mapping was conducted, VSLAs had not been implemented by WEE but there were other organisations providing support to establishing VSLAs, such as SNV and Plan International in Lundazi. However, it was also found that the groups needed strengthening.⁴⁶ Consultations in the field confirmed that while other actors are present in Lundazi and implements VSLAs (also Ministry of Community Development was mentioned), WEE brought better management aspects to the VSLAs. Thus, WEE has complemented other existing actors by focusing more on management strengthening.

At the time of the evaluation team's field visit, farmers in Mumbwa were eager to initiate VSLAs and had started forming groups although the roll-out of training was yet to be completed. While waiting to get the training they had heard from others on the key principles of VSLAs and started saving, thus the training was highly demanded. However, the FGDs with farmers also indicated that few were interested in taking loans with microcredit institutions. Consultations with DWA members showed that there is a lot of resistance towards obtaining loans with microfinance institutions due to numerous examples of community members getting their debt collected through essential assets such as iron sheets etc. (e.g., in Mumbwa and Choma). Few of the WEE implemented VSLAs have reached a stage where they can actually obtain a credit as they are all fairly new. Consultations with Vision Fund in Mumbwa indicated that a VSLA needs to have finalised two circles of savings and share out to qualify for obtaining of a loan.

Finding 32. While VSLAs have great potential to improve women's access to financial services such as savings and loans, implementation has only recently started to be rolled out and in some DWAs only the ToT has been conducted. In Chadiza, Kaoma, Mumbwa, Lundazi, Choma and Kalomo the ToT in VSLA methodology was conducted in August/September 2022 and four Lead Farmers/village

⁴⁴ PRIM Zambia (2020) Final baseline report for WEE project Zambia.

⁴⁵ We Effect (2020), The Gender and Power Analysis Report for the Women Economic Empowerment Project

⁴⁶ We Effect (2021), Women's Economic Empowerment Project, Agricultural Services and Sexual Reproductive Health (ASRH) Report by Margaret Chambeshi.

agents, and two project staff from each DWA were trained.⁴⁷ The intention was then for them to roll out the training to other farmers. While some DWAs already have well established VSLAs (e.g. Lundazi but implemented by other actors), others have only initiated the roll out. One group in Kapili Area Association of Lundazi started the VSLA activities in 2015 with facilitation from MoA. The trainings under WEE has helped improve the operations and the group's share out amount has increased by 56% from 2020 to 2021 among its 32 members. In Mumbwa, one of the groups experienced an increase in savings from the previous to the latest cycle of almost 30%. These examples indicate the potential of the VSLAs. In Chadiza, on the other hand, training is yet to be rolled out since the work plan submitted immediately after the training (in August 2022) is still pending approval by We Effect.⁴⁸

Finding 33. So far, there are no concrete examples of VSLAs being linked to microfinance institutions. There are however good results from linking DWAs to other financial partners. In Mumbwa DWA, the ToT course has not been fully rolled out to follower farmers yet. Nevertheless, according to stakeholder consultations and the DWA's monthly reporting there were examples of several clubs, associations and individual members opening bank accounts.⁴⁹ This has allowed them to access funds from e.g. CDF and several clubs have already obtained grants from here. In Mumbwa, the Community Development Coordinator played a key role in encouraging clubs to apply for funds and for instance the only club explicitly targeting people living with a disability had obtained funds from CDF.

The DWAs in Choma and Kalomo have also been linked to CDF and the DWAs in Chadiza, Kalomo and Mumbwa have secured support from the NGOCC (also funded by Sida). In Kalomo, Sida supported a NGOCC project on SRHR that had just been finalised. In Mumbwa, there was a strong connection between the DWA and the District Council and the District Commissioner which had facilitated access to support and enhanced visibility. In Lundazi, a number of savings groups have been established by the Lead Farmers, however, the common funds are still very low, and majority are yet to experience the benefits of being members of the savings groups. No savings groups are so far linked to any micro financial service provider. It is however likely that some group members have accessed credits, but this has been done on their own initiative and not through the DWA, clubs or associations.

⁴⁷ Mumbwa Monthly Report, August 2022, Choma Monthly Report September 2022, Kalomo Monthly Report September 2022.

⁴⁸ Chadiza Monthly Report September 2022.

⁴⁹ We Effect (2021) Annual Narrative report.

4.7 SEXUAL REPRODUCTIVE HEALTH AND RIGHTS AND GENDER BASED VIOLENCE

Finding 34. While a clear intention of the project has been to reduce women's barriers to income generation by linking women to GBV and SRHR services, this has only materialised to a limited extent. The mapping of services in the communities provided a good overview of which partners/actors to ally with, but this has only been followed up with few concrete actions. While indicators in the results framework could indicate that WEE was also delivering GBV and SRHR services,⁵⁰ consultations with WEE partners confirmed that the project never intended to deliver services. Instead, the ambition was to promote the DWAs as a safe space for women who have experienced GBV and where women can acquire more information on SRHR and be referred to key service providers. A key milestone therefore was to assess services available within the districts through the mapping exercise of agricultural services, SRHR, and GBV (ASRH) which was completed in March 2021. The assumption in the ToC that SRHR/GBV services and service providers are available in the communities was somehow confirmed by the mapping but the assessment did not cover types of services available nor the extent to which these services are actually used by women. Thus, the mapping primarily maps actors in the districts working with SRHR and GBV but not the quality or types of services they provide, nor the distances. It should be noted that the availability of services presented in the mapping exercise is not confirmed by the Medeem data from Mumbwa and Choma, where 62% of all households indicate that there are no health services in the community.

The mapping exercise also revealed that DWAs receive reporting on GBV cases although not as the preferred actor to report. Main reporting channel for women are the police and chiefs. In Mumbwa and Southern Province, chiefs and headmen were involved in the WfC training on gender which makes very good sense since women consult them in cases of GBV. However, as mentioned above, it was not all chiefs who agreed to the message of changing gender stereotypes and therefore training has not been rolled out as intended (confirmed in FGD with Choma board members). Consultations with farmers and service providers in Central and Southern Provinces indicate that distance to services is often a huge problem, not least for survivors of GBV. It is cumbersome for survivors to reach services as service providers are located far from rural communities and it often takes both a lot of time and money to access these. This often prevails survivors to access services.

Another barrier is a lack of awareness of e.g. One Stop Centres in the communities and what kind of services they provide. According to staff members at One Stop Centres, they can track an immediate increase in cases in the period after community sensitisation. While this indicates that DWAs can play an important role in sensitisation

⁵⁰ The results framework has an indicator on number of women and youth who access services but no aggregation of types of services and the reporting fully relies on service providers outside the project.

in rural communities (thus confirming the ToC and the relevance of these interventions), there are few examples where this has actually occurred. Mumbwa DWA was the only DWA that referred GBV cases directly to the One Stop Center and had an ongoing collaboration with the Center. This was primarily due to the DWA Coordinator's network that allowed for transportation of survivors to the Center. While several examples were provided of the Coordinator transporting survivors in her husband's car, she also had good connections with District officials that could provide a car with short notice in case of an emergency. In Choma, the One Stop Center had not experienced any referrals from the DWA.

Both in Mumbwa, Kalomo and Choma DWAs, staff members had allied with the One Stop Centres and invited them to take part in training sessions in the communities concerning GBV. This way, the centres were able to sensitise community members while at the same time supporting the DWAs establishing themselves as organisations to turn to in case of GBV. In both Mumbwa and Choma, the One Stop Center did not have access to transportation and therefore relied fully on other means of transportation, thus it makes good sense to invite staff members to come along for trainings in the communities.

In Kalomo it was noted that DWA staff members were not even aware of WEE addressing GBV and SRHR issues. While the DWA had recently implemented a SRHR/GBV project (funded through NGOCC) which could have provided a linkage to WEE, staff members were not aware that WEE is also addressing these elements. We Effect has explained that SRHR activities are yet to be implemented but nevertheless it needs to ensure that all staff members are aware of this.

Finding 35. Female farmers have increased their awareness of how to prevent GBV and how to report cases of violence as well as their understanding of child marriages as a harmful practice. In the FGD with board members in Mumbwa, women highlighted prevention of child marriages as a key learning from the WfC gender training. Prior to the training, girls' education was often not considered a priority since girls were only to be married off but now the women claimed to understand that girls should have an education instead of just be married off. In Kalomo, the DWA had focused on bringing girls back to school after they have given birth and ending child marriages as part of the NGOCC project, thus outside WEE. Government officials in Kalomo confirmed that changes on GBV and keeping girl children in school had occurred. This topic was also highlighted at the Outcome Harvesting Workshops in Mumbwa and Choma, where workshop participants indicated that a change had occurred with greater focus on prevention of child marriages. While there were some discussions of whether community members were now just better at hiding child pregnancies and child marriages, government stakeholders were clearly devoted to enforcing the legislation on child marriages. Data from the Mumbwa One Stop Center indicates a doubling in cases of reported child marriages from 2020 (three cases) to 2022 (six cases), although reported cases are still few. Thus, at least indications are that WEE has contributed to a stronger focus on these topics together with other actors working within this sphere.

Data from the One Stop Centre in Mumbwa (Table 13) indicates that GBV cases are increasing, and more cases are being reported. It is noted that there has been a 37%

increase in the number of cases from 2021 to 2022 and cases concerning male survivors have increased quite substantially with 62%. While the higher reporting level cannot be attributed solely to WEE, the increasing number of cases indicate an increased awareness of the need to report cases in the district. As reflected in the table, the most typical type of GBV from 2020 to 2022 has been physical assault as well as penetrative sexual violence.

Table 13: GBV cases registered at One Stop Centre in Mumbwa

Year	Males	Females	Total	Main type of GBV*
2019	14	243	257	Penetrative sexual violence & physical assault
2020	28	407	435	Physical assault & penetrative sexual violence
2021	29	379	408	Physical assault & penetrative sexual violence
2022	47	513	560	Physical assault & penetrative sexual violence

*Most common listed first. Source: Zambia National GBVIMS

Women in Mumbwa explained how awareness has been raised on how to report GBV cases to the Victim Support at the police but it was also clear that this primarily occurred when women were severely beaten or sexually assaulted. The women explained how it gets complicated when women advise each other in these aspects since it will very often be known who provided the advice and then both women will feel the consequences. Even if reporting of cases continues to be a challenge, it is an important step that the DWAs have involved One Stop Centres in sensitisation of community members.

Finding 36. While men's alcohol abuse in Southern Province has been, and continues to be, a key challenge for families, women's income generating activities have reduced conflicts in the households since they no longer need to request funds from men to care for basic needs in the households. This was in particularly the case in Choma and Zimba where women shared how they had big challenges with men drinking too much. They used to be fully depended on men's income and therefore would often have to ask them for money to buy basic necessities. With their own income generating activities, they are now able to care for school fees and food storage which has reduced household conflicts. In Zimba, it was however also shared that there is a tendency for men to spend more money on alcohol since women are now capable to provide for the children.

5 Project coordination and management

5.1 PROJECT COORDINATION

Finding 37. Despite recent attempts to strengthen overall coordination issues, the project has been characterised mainly by each implementing partner working on their own with limited or no practical coordination taking place with other partners. In addition, no visible management of day-to-day issues or proper follow-up has taken place at the overall project level. In principle, the overall implementation plan has been done annually by the DWAs in line with what is provided for in the consolidated budget and work plan and a guide has been provided to support that. The quarterly work plans are then drawn from the approved annual project budget to ensure that all activities being planned for are included in the budget. At the same time, while implementing partners in principle cover different components of the project, their interventions have been supposed to be coherent and synergetic, thus proper sequencing of the delivery of training, crop packs etc. has been important.

However, in practice, all DWAs have experienced several examples of implementing partners organising training at the same time or immediately after each other, with very short notice and/or last-minute changes. Despite repeatedly raising their concerns over this to both We Effect and the other implementing partners, it is the perception of the DWAs that these issues have not really improved during the project implementation period, as all implementing partners have continued to plan and implement their work independently of the others. This has led to large frustrations within the DWAs and are seriously hampering the implementation process. Difference in implementing partners' approaches, targeting and some incidences of overlap (e.g. training on climate change mitigation by Heifer and We Effect's training on SALM) further add to this situation.

Meetings with implementing partners confirmed that project activities have mainly been implemented in silos and that joint planning of activities have rarely taken place. Besides the annual review meetings, implementing partners have had few interactions besides when/if they have met (coincidentally) in the field. Even if joint work plans were prepared, partners doubt that this would change much in practice, since they suspect that challenges with timely approval of project funds for activity implementation most probably would lead to new delays that would then again influence on other implementing partners' work. At the same time, it is important to note that budget approvals are done once the financial reports are cleared, and from the financial reports it is evident that implementing partners often request funds for activity implementation very late and sometimes delay to implement activities up to the 3rd and 4th quarter of the year.

In relation to the issues on land rights and ownership, the organisational set-up with ZLA and Medeem has not worked out smoothly. Since the input from the two organisations to the project is mutually dependent, it would require a closer and more transparent interaction between the two parties to make this arrangement work efficiently. This is even further complicated by the situation that since Medeem is not a direct partner of We Effect, they have to work through ZLA for all planning and implementation purposes and is not being invited to attend the annual review meetings. More consistent discussions between Medeem and ZLA could be planned for.

While it would have made good sense to implement training sessions jointly since several topics are overlapping, this has not occurred. For instance, as reflected in Table 6 in Section 4.1 there was a gender training conducted by WfC on women's leadership and decision-making but at the same time Heifer conducted a family gender approach training. Similarly, Heifer has implemented training on climate change mitigating activities while We Effect has implemented training on SALM. Also, the women and land rights workshops organised by WfC and ZLA respectively could have been delivered jointly as both partners discussed land rights.

A review of annual workplans for Year 1 and Year 2 shows that activities such as information dissemination, project meetings and reporting have included some joint actions, but majority of activities are planned and executed individually and in parallel. Annual reporting provides the same picture and what is missing here is the attempts to systematically analyse and determine the summative transformative changes that has occurred and/or are occurring, as a result of the interactions between all the three spheres combined. Actually, it has been a challenge for implementing partners to understand what other partners were doing and when. Reporting has been done directly to We Effect and then We Effect summarises all activities in the annual report which is then shared with partners. This has particularly been a challenge in relation to the DWAs who report to We Effect but without these reports being shared with implementing partners in due time.

Reporting also indicates a silo approach. For instance, one of the partner reports note that *“there is need to harmonise transport refunds as partners are implementing activities in isles which makes reporting and tracking of impacts and results difficult.”* This statement was confirmed by all the implementing partners who saw a need for strengthening collaboration throughout. It is however noted by the evaluation team that there have been some improvements lately.

Finding 38. The division of resources to the eight DWAs has only to a limited extent taken into consideration differences in issues such as institutional and staff capacities, cultural context, geography, partnership and membership base etc. This has affected the ability of the DWAs both to implement and follow-up as well as to plan and report properly. The appointment of project field staff has not reflected the need for proper monitoring, supervision and follow-up on implemented project activities within the districts. In some districts, transportation distances are very long which makes it extremely challenging to reach out to the more remote locations. This leaves the DWAs with the options to either rent transport services or to make alliances with other institutions who have access to vehicles (as it is the case in Mumbwa, where

both the District Commissioner and the local government are assisting the DWA with transport services).

Lead Farmers' workload is very uneven distributed across the DWAs. While, it was estimated at project implementation, based on the expected number of crop pack beneficiaries, that each Lead Farmer would be looking after 15 follower farmers, the evaluation team noted that in both Mumbwa and Choma some Lead Farmers were looking after up to 40 follower farmers spread over a large geographical area. This is mainly due to an uneven increase in the DWAs membership base during the period. While the increase in memberships is an important achievement, it needs to be duly taken into account by the project to not loose new memberships due to unmet expectations.

In addition to this, both some of the implementing partners as well as some DWAs have suffered from high staff turn-over and changes in management positions. Among the implementing partners, this relates in particular to We Effect and Heifer. This has led to disruptions and discontinuity in the implementation process.

Finding 39. Challenges with procurement and financial management processes have led to significant delays in the implementation process. Meetings with implementing partners as well as with the DWAs revealed that long and bureaucratic procurement procedures within Heifer has significantly delayed the delivery of livestock (mainly goats) to the women clubs. The first training sessions on goat rearing as well as goat house construction was completed several months ago but at the time of the field visit, the goats had not been delivered yet. The delay in the delivery of the goats is generating a need for refresher training and the goat houses observed by the evaluation team would also benefit from improvement of the structures. The plan to introduce chickens had not even been initiated.

In relation to financial flows, both implementing partners and the DWAs complained about late transfer of disbursements from We Effect and limited information and communication on these issues. According to both implementing partners and DWAs, this has resulted in postponing and cancelling of planned activities as well as to more difficulties in planning ahead. On their side, We Effect argue that financial disbursements have been based on partners' ability to present budgets and documentation for planned expenses. In addition, cases of irregular financial flows were detected by We Effect within two of the DWAs and have further put on hold activity implementation within these DWAs. In Chadiza activities had almost come to a full stop during a six months-period due to financial irregularities and in Kaoma the collaboration has been discontinued due to financial irregularities.

5.2 DWA MANAGEMENT, LEADERSHIP AND GOVERNANCE

While the DWAs have constituted the main entrance point to reaching the target group, they have at the same time also been responsible for implementing essential parts of the project. Thus, the role of the DWAs in the project has been of critical importance. To support this process, project staff was recruited for all DWAs (except for Zimba

DWA), however it is not reflected upon in the project documents how the recruited staff members are supposed to be integrated in the DWAs and how this may eventually affect sustainability issues. No assumptions concerning this aspect are explicitly reflected upon in the results framework, besides being the overall idea of the project for the DWAs to benefit from the skills of the recruited project staff.

Finding 40. The evaluation team found rather different levels of management and leadership capacities and preparedness within the DWAs to fulfil their role and functions. In most cases, the allocation of project staff to the DWAs has not been sufficient to build up and compensate existing capacity and knowledge gaps within these institutions. In general, the evaluation team found that the DWAs were overburdened with tasks and too much seems to be passing on to them within a short timeframe. The initial delays, COVID-19 and postponing the implementation of activities has added further to this situation.

Mumbwa DWA, where the existing DWA Coordinator has also become the Project Coordinator, was found by the evaluation team to be the best functioning in terms of leadership and management. Also, Lundazi DWA, where WEE builds further on a project support provided by USADF from 2017-2021 (including continuation of contracts with a Project Coordinator and Field Officer) has provided a good set-up for WEE to build its interventions. In Mumbwa, WEE has been used by the DWA Coordinator as a very concrete opportunity to leverage also other type of support and activate a wider network of stakeholders around the DWA operations. In Lundazi, the DWA had already received a significant face lift through the USADF and SNV implemented projects, which included some of the same support element as WEE is offering. Thus, the additionality of WEE is less obvious in Lundazi, although WEE also brings new elements which contribute to further developing and sustaining DWA operations (e.g. gender equality, focus on land rights). As discussed above, gender equality and land rights have however not received sufficient attention in Lundazi yet which is a pity since these areas are exactly where WEE could complement already ongoing project activities. In both Mumbwa and Lundazi, it was also found that a good process has taken place in terms of integrating the project staff within the overall DWA structure.

In the other DWAs, it has been much more difficult to ensure a proper integration of the project staff with the DWA management functions both at the personal and at the professional level. According to meetings with both DWA management and project staff, a number of different factors seem to explain this. In some cases, it has been a challenge for male project staff to become fully accepted and integrated into a highly traditional women environment within the DWAs. It was also found that the “profile” of the project staff - being relatively young and educated people, often recruited from outside the districts and with no previous experience from working with DWAs - has been difficult to integrate with the realities within the DWAs. This together, has contributed to challenges in retaining project staff and ensure continuity in DWA management operations (most serious cases were found in Choma, Kalomo and Chadiza).

Thus, the assumption that project staff would gradually be able to transfer relevant knowledge and skills and build up capacity and competencies within DWA

management has been very difficult to implement in practice, mainly due to the reasons mentioned above. In most cases, the initial knowledge and competence gaps between DWA management and project staff were very wide and difficult to bridge within a relatively short project implementation period. Thus, with the exception of Mumbwa and Lundazi DWAs, it has only been possible to take some very small steps towards handing over responsibilities to DWA management. As an example, in Choma it was noted that the DWA Coordinator has now gradually started to attend external stakeholder meetings on her own.

In Kalomo, a previous male volunteer within the DWA was appointed as Project Coordinator. While this has been an advantage in terms of him knowing the DWA already, it has not been sufficient to significantly strengthen the capacities of the DWA management. Kalomo has also been affected by high turnover of project staff. The Zimba DWA does not have any project staff contracted; however a volunteer was identified through the NGOCC to assist the DWA management in implementing WEE and to represent the DWA in the provincial coordinating committee. While this volunteer has been instrumental in managing the WEE operations for the DWA, she has not yet been able to attend meetings with local authorities and key stakeholders at provincial/district level due to long travel distance and related costs.

In general, the project staff interviewed by the evaluation team found that it has been a rather cumbersome process to work with change processes within the DWAs, since the DWAs already had their own thinking on how things should be done in a highly traditional way. In practice, there have been two systems running in parallel within the DWAs during much of the project implementation period and harmonisation and integration has been a challenge in view of the DWAs existing own structure and organisation. Project staff has often found it difficult when and where to intervene, while the DWAs on the other hand expressed a fear that the project would come in and change everything. For instance, it has been difficult for board members to understand why more strict financial procedures were needed and why e.g. selection criteria focusing on reaching the most vulnerable should be applied. Decision making processes have also been cumbersome as the boards tend to be less focused on long-term strategic development but rather focused on the quick gains for its members. In view of this, it was also the general perception of project staff that WEE was trying to move too fast considering the status and initial conditions encountered at the DWAs.

Finding 41. Within all DWAs, the evaluation team found weak governance structures in place. Across all DWAs, the capacity and composition of the boards created serious challenges on the ability of the DWAs to develop into viable organisations. In general, board members demonstrated limited ability to conduct oversight of the DWA operations. None of the boards were able to provide a strategic vision for their DWA and showed in general a poor understanding of the division of roles and responsibilities between the DWA board and management functions within the DWAs. Most of the board members consulted by the evaluation team confirmed that they had received training on leadership and they expressed that this had helped them to better understand their roles and responsibilities within their DWAs, areas associations and respective clubs. However, when asked more specifically about particular issues, most board members did not know, for instance, that the accountant is supposed to be accountable to the board or who is supposed to supervise the

employees. Board members had in general also difficulties making a distinction between their supposed role in relation to, respectively, DWA management and governance.

Consultations with DWA boards and project staff revealed several examples of conflicts between the recruited project staff and DWA boards. Project staff explained difficulties in seeing the role played by the boards at all within the DWAs and found that no kind of strategic direction was given by the boards and no real decisions made. Project staff mostly found that the boards seemed to be divided, with internal power struggles dominating the environment. Some project staff expressed that it took a while for the boards to understand that the purpose of the project was not only to provide crop seeds and livestock to the association members but also to actually support critical governance, management and administrative functions within the DWAs.

All DWA boards are composed of chairs or members from the affiliated associations, most of them with limited perspectives on how to further develop their respective DWA. During meetings with the evaluation team, most board members confirmed that their main concern is related to what they can get and bring back to their association members. Thus, the board members' main focus still appears to be on the immediate, short-term gains rather than on the medium to longer term development perspective for their DWAs. The board members are elected for periods of 2-3 years, in most cases with a maximum of two periods. In this regard, it is an important achievement that DWAs have now established clear procedures for board elections and introduced that board members can maximum be elected for two terms. This was not in place prior to WEE. In Mumbwa, the DWA is currently working on a change in its Constitution in order to bring in more experienced board members who could contribute to a wider development of the DWA.

5.3 M&E AND LEARNING

Finding 42. Despite recent attempts to adjust the results framework better to implementing realities, it remains overambitious. Some indicators are only weakly defined and conceptualised and are therefore difficult to measure progress on. In particular, some of the outcome indicators related to empowerment are difficult to measure as it depends on the context and how the rights holders understand empowerment. This has made it very difficult to define and collect data on progress in relation to these indicators, and since no one has been explicitly tasked with this exercise the work has not been done. Annex 8 provides some concrete suggestions for types of key performance indicators to be focused on during the remaining project period.

Data provided to the evaluation team by We Effect illustrates some of the data collection challenges in the project where each DWA seems to have developed their own way of reporting. Categories and disaggregation of data differ from one DWA to another (e.g. while Mumbwa DWA disaggregates trainings in ToT and trainers training of beneficiaries, the other DWAs don't. On crop packs, some DWAs only include the initial input of 444 crop packs per DWA while others assumingly include the PoG packs. It should be clear from the data reported what was received as input and what was passed on as this is also an indication of the success rate of the crop production.

Although WEE is recognised to be a highly qualitative project, indicators are primarily quantitative. At the same time many of the indicators track percentages without a further description of how these percentages are derived. The data collection has also been a challenge for implementing partners and the DWAs in the reporting process as it has been unclear who collects what data. The Annual Results Assessment (ARA) conducted by We Effect is based on both quantitative and qualitative data and collects data on e.g. women's increase in decision-making power in household/community action groups. However, it is not clear how results are derived, even when they seem quite remarkable. For instance, an increase from 28% to almost 95% is reported in women's decision making from the baseline to Year 2 without any further reflection.

Another weakness in the monitoring data is that while the project has a strong focus on targeting vulnerable groups (such as widows, single women, young women, women living with a disability or HIV/AIDS etc.), the outputs and outcomes in the results framework refer only to women and young women and does not further specify in terms of intersectionality. Thus, so far data has not been collected with a view to monitor the extent to which the most vulnerable women are actually being reached. Likewise, reporting has focused on the total number of men and women reached and has not differentiated on types of activities they have participated in. The data provided as part of this MTE does provide some break down of activities per DWA (refer Annex 6) but some activities have the exact same number of participants e.g. in Kaoma where training in strengthening self-confidence, making presentations and public speaking *and* training in feminist leadership are reportedly attended by the same number of people. This is likely to reflect a breakdown of the WfC training in two rows but there is a high risk of double counting when conducted this way (if the numbers are summed).

In addition, the outputs defined in the results framework are rather high-level results.⁵¹ The framework is built around a strategic objective and then outputs with a set of indicators attached. While the outputs are broadly defined such as “*women have increased access to SRHR and GBV services*”, the indicators provide some guidance on specific areas to focus on. The output is focusing on access to services but at the same time the project is not delivering services, making the output less relevant. If the aim is to support the DWAs playing a more active role in referring fellow women to services, it would have been more relevant to track number of reports to One Stop Centre, other health service providers or police. As mentioned above, figures on income include a number of assumptions (e.g. that diversification leads to higher income and that farmers were only producing one crop before WEE) that is not properly explained and justified by studies conducted.

There is an absence of institutional process performance indicators in the WEE results framework. Institutional process performance indicators are critical to understand the

⁵¹ The MTE team understands outputs as direct products and services stemming from the activities but in the WEE results framework outputs are defined more ambitiously.

processes and factors contributing to the achievement of the overall outcomes. Likewise, as reflected in the ToC (Figure 1), it is deemed useful to also define short-term results to become able to better monitor progress. At the same time, it is to be noted that the number of indicators is already quite high, and partners struggle to report on them all. The evaluation is therefore suggesting reducing the number of key performance indicators (see list of concrete suggestions in Annex 8).

Finding 43. Data collection and monitoring has suffered from unclear division of roles and responsibilities as well as lack of an adequate system and attention to this topic. Each partner has been collecting their own data from the activities they have been implementing and these data mainly reflect aggregated numbers of beneficiaries. Thus, it is very likely that the same beneficiaries may have been counted several times in the statistics if they have attended activities organised by different implementing partners. While a database is now being implemented, which will be an important achievement, it is still not up and running and the data provided from the DWAs during this MTE still indicates discrepancies across the data collected by DWAs. Interviews with implementing partners and the DWAs also revealed that the data collecting process has not been transparent as all data collected by the implementing partners have been provided only to We Effect and not shared with other partners. This also relate to the DWAs who have reported only to We Effect and not to the implementing partners.

This has created confusion of responsibilities, including in relation to the role and expectation to the DWAs in the data collection process. In general, the evaluation team found weak capacity for monitoring and data collection within the DWAs, and that these activities are seen as a burdensome add on to the other activities they are tasked with in the project. The DWAs themselves are struggling to get an overview of their membership base which is likely to have increased during the project period. However, the DWAs are still struggling to document who their members are and how these have benefitted from the project. Also, as mentioned above data has not allowed for disaggregation by marital status, age, disabilities etc. although it is a clear aim of WEE to reach widows, singles, young women etc.

One of the main topics discussed in length during the last annual review meeting in January 2023, was a clearer allocation of responsibilities among implementing partners for data collection in relation to the project indicators. According to interviews with implementing partners, this has helped to clarify these issues as each partner now in principle is responsible for collection of data directly related to their own interventions. An exception is that Heifer is requested to collect data on SALM which is implemented by We Effect. While the data will still be of use for subsequent learning and for other projects to be implemented in the districts, these data will be collected too late to be useful for any planning during the WEE implementation period.

It is noted that the baseline study⁵² was conducted during the first year of project implementation within all the target districts. Both women and men are represented in the baseline sample size but with a focus on women and youth. While some of the analysis is disaggregated by marital status there is little reflection on other vulnerable groups such as women living with a disability, HIV/AIDS etc. Thus, the baseline suffers from same challenges as the results framework in the sense that intersectionality is largely left out in the analysis and only limited information is provided on the most vulnerable women in the targeted group. In addition, although the sample includes beneficiaries from all project districts, the analysis provides little information on differences across districts.

⁵² PRIM Zambia (2020) Final baseline report for WEE project Zambia.

6 Sustainability

Finding 44. While the design and holistic approach of WEE includes clear potential for gender transformation, the implementation and delivery of the project makes it unlikely that the supported interventions will be continued and expanded after project completion to any large extent. The intention that it would be possible for project staff to build up sufficient capacity for operational, financial and administrative management within the DWAs during the project implementation period has not worked out. It is the view of the evaluation team, that even massive organisational strengthening of the DWAs during the remaining project period will not be sufficient to lift them to a level where they will be able to continue most activities after the project. The initial capacity gaps were immense, and mind-sets have been difficult to change. At the same time, with a very few exceptions, it is unlikely that the DWAs will be able to retain any of the project staff through own resources after the project. The only exceptions seem to be Mumbwa and Lundazi, where additional income is being generated and where activities are more likely to be sustained. Lundazi already had staff members engaged and paid for with own resources from other projects and the sunflower oil business. Mumbwa did not even have a project office when WEE started, but a good foundation has been built through networks and successful applications to other development partners. These DWAs have a much stronger business mind-set and have managed to link up to a number of partners and funding opportunities.

In most of the DWAs, the current income is entirely based on the membership fees from its associations and club members. With the exceptions of Mumbwa and Lundazi, it has not been possible to establish a solid foundation for other income generating activities in any of the DWAs. While business development plans are now being developed within the DWAs it is not likely that they will manage to build a sustainable business in such a short time period. As reflected in Kalomo, it is not enough to have a sunflower processing machine to establish a business. As soon as the machine breaks down it needs management and leadership skills to allow for the continued operation. It has not been possible for the DWA in Kalomo to solve the breakdown of the processor and the machine has not been working since 2021. Instead of focusing efforts on getting the sunflower oil business up and running again the DWA has now started to consider investing funds in a plot allocated by the Chief for residential rentals and other ideas for business.

Choma DWA was previously recognised as the umbrella organisation for DWAs in Southern Province but when WEE was initiated, it was hardly up and running. According to DWA members consulted both in Choma and in Kalomo, the DWA in Choma had been rather inactive prior to WEE due to lack of project funds. Even if the

Choma DWA Coordinator has become more active and is presenting the DWA externally, there is a risk that the DWA will return to prior levels of activity after WEE ends. It is however noted that the Choma DWA has been allocated 10 hectares land from the Chief and wants to build an office as well as start gardening. But this is yet to be initiated.

In addition, the evaluation team noted a tendency in several of the clubs visited that members have started dropping out (or simply not paying their membership fee) as soon as they start to doubt about the tangible benefits from WEE (the seed packs and livestock). The delay in delivering of livestock has spurred this tendency.

Finding 45. WEE's support to women's land certification stands out as one of the most important results from the project in a forward-looking perspective. One of the critical assets related to the ability of the DWAs to continue its operations is linked to allocation of land and their own office building so they do not have to pay a rent in the future. Besides Choma DWA as mentioned above, Mumbwa DWA was given four hectares land by their Chief to acquire and own it collectively as a district women's development association. The plan is that the Mumbwa DWA will build an office, instead of having to rent office space. It will also be used as an economic hub and resource centre for the women farmers in the district. Collective ownership of land is a key strategy for women to affirm their right to land. This is an important strategy in Zambia to affirm women's access to and control over productive resources such as land ownership and acquisition.

Despite challenges with the targeting process, WEE's support to the land certification at the individual household level is a major step forward. The land certificates are still pending distribution to the benefitting households but are then expected to become an important land security for the households. As reflected in Table 12, there is a great appetite for further investment in land and certificates are therefore likely to spur more development. One potential backside of the certification process is that it will be relatively costly for the households if changes will have to be made to the certificates (e.g. spelling mistakes in names etc.). Still, it is also to be seen to what extent it will be possible to convince poor farming households to pay for certificates on their own.

Finding 46. While the presence of other related programmes/projects differs considerably across the districts, WEE has only to a limited extent made efforts to coordinate with related field interventions implemented by other external actors. A stakeholder mapping exercise conducted by WfC in 2021 led to identification of 74 stakeholders involved with GBV and SRHR services, agriculture services and financial services in the eight districts covered by the project, including government line ministries, NGOs and private sector actors. While the level of engagement of other stakeholders varies considerably across the districts, the evaluation team did not come across any DWAs where the results from the mapping exercise have been used to any larger extent.

The Lundazi DWA was heavily supported by the USADF from 2017-2021 and is currently supported by a number of other projects, including the SNV implemented OYE project (Sida co-funded). Likewise, the Mumbwa DWA is engaged in various partnerships with external funding partners, including the Sida-funded TechnoServe.

Thus, there have been plenty of opportunities, in particular within these two DWAs, to establish partnerships or working relations both to enhance synergies but also with a view to the future.

Finding 47. While the delivery of livestock PoG has been delayed, there are good experiences with this approach to continue when first established. For crops, the PoG may have challenges to sustain. In Mumbwa, Heifer first conducted the PoG with goats in 2015 and the goats have continued to be passed on from one family to another up until today. 23 families were provided seven goats each and today the 161 goats had almost doubled to around 300 goats. This indicates that the PoG with livestock has good sustainable potentials to continue benefitting a community. The celebration ceremony as part of the PoG is an essential part of the continued passing on as it is a community celebration that attracts both community members and leaders ensuring visibility and transparency of the PoG. However, it may take time before the gift reaches all DWA members as mentioned above.

While a 90% pass on rate for crop packs indicates good sustainability, critical challenges are observed beneath this number as discussed elsewhere in this report. It will therefore be essential to explore how an insurance mechanism can be applied also to crops and how this may incentivise the entire group to collaborate and support each other. This will also be essential to hold the hand under each other and ensure that no one is worse off than prior to PoG. In addition, while opinions vary about the newly implemented principle of passing on new certified seeds (instead of just collecting from the harvest), there were many concerns related to this old model and the quality of “used” seeds. Receivers of the gift value the fact that seeds are new, and the point of departure is the same for everyone. This is an important issue to sustain the interest of DWA members to receive seeds.

Finding 48. The addition of a fourth project component based on the ESIA represents a good practice example of how a knowledge product has been directly applied to inform the project and reflects WEE’s ambition to be environmentally sustainable. However, results are still mainly limited to farmers enhanced knowledge. WEE tries to make the connection between equity/social justice and environment, underlining the fact that environmental sustainability is also an equity and human rights issue.⁵³ This clearly comes through from the ESIA (October, 2020) which resulted in adding of a fourth component to WEE focusing explicitly on resilience to environment and climate changes. While this is a good practice example, it is noted that this fourth component is not systematically reflected in reporting templates and nor DWAs neither implementing partners were able to properly explain key principles of it.

⁵³ ESIA's are mandatory for all We Effect projects/programmes and was also undertaken in all eight WEE project districts. The purpose of the ESIA is to assess positive and negative impacts of the current agricultural practices (cropping and livestock rearing) and the potential impacts of the proposed interventions by We Effect. A participatory and consultative process is employed to collect quantitative and qualitative data.

WEE intends to achieve beneficiary resilience to environment and climate change through SALM and study circles which has not really taken off yet. Project staff in most DWAs have been trained by WEE in SALM and study circles and these trainings were to be transmitted to beneficiaries on the ground (ToT). Study circle facilitators have been identified and trained and study circles formed but activities have not yet started in earnest as the study materials were just delivered at the time of the evaluation team's visit or is yet to be provided, as discussed elsewhere in this report.

It is noted that also Heifer is conducting training in climate change mitigation activities and there seem to be an overlap of activities. Division of responsibility is not fully clear and while it is We Effect who is implementing SALM, it was decided at the recent annual review meeting that Heifer should be in charge of collecting data on this aspect. Thus, there seems to be a lack of connection between roles and responsibility here. This is also reflected in the limited progress towards results. Some achievements are noted however in terms of conservation tillage adopted by farmers that contributes to resilience to environment and climate change. Conservation farming using minimum tillage, encouraging tree planting, discouraging bush fires and charcoal burning as well as encouraging water harvesting are all activities that can contribute to resilience to environment and climate change. While some FGD participants reflected on the importance of tree planting, very few examples were provided of trees actually being planted. It is however expected that the land certification will provide an important point of departure for further advocating for this.

All in all, mitigation actions on environment, climate change and resilience were supposed to be guided by the Detailed Environmental Integration Action Plan for WEE from February 2021 to July 2023, developed after the ESIA. Reviewing the suggested mitigation measures shows that:

- 1) Conducting SALM trainings was identified as a mitigation measure for lack of organisational (DWA) strategy to deal with environment change, climate change and resilience. These activities had just been started through the study circle methodology at the time of the MTE. The study circle material had been developed in form of manuals though it was recommended that different forms be used including visuals, short films, and radio shows. The study materials covered agroforestry, agronomic practices, integrated livestock management, integrated pest management, land restoration and rehabilitation, climate change, soil nutrient management and tillage and residue management.
- 2) Similarly, the issues on increased levels of pests and diseases and use/overuse of agrochemicals and/or chemical fertilisers, and agroforestry have been covered in training manuals on use of agrochemicals, integrated pest management. However, development of policy briefs on proper use of agrochemicals, development of strategic partnerships has not been done.
- 3) No strategy on sustainable and renewable energy has been developed, linkages and partnerships on sustainable and renewable energy are either still weak or are yet to be established. There were only few examples of beneficiaries mentioning solar panels for instance. Establishment of woodlots is yet to be promoted though project beneficiaries have been sensitised on avoiding indiscriminate cutting of trees and planting trees as mitigation measures under deforestation and use of renewable energy.

- 4) We Effect has trained implementing partners in SALM in order to enhance the organisations capacity on environment, climate change and resilience. No organisational strategies to deal with environment, climate change and resilience have however been developed by partner organisations.
- 5) Lack of technical knowledge in water harvesting, early warning, dedicated extension workers for environment, climate change and resilience, and strategic linkages with partners working on drought and flood mitigation have not been established. The evaluation team requested several times to have We Effect identify relevant environment actors but this was not realised indicating that no such partnerships had been established.

7 Conclusions and recommendations

Based on the findings analysed in Chapter 3-6, the following conclusions are elaborated:

Conclusion 1: *Through its conceptual design and holistic perspective, WEE has intended to address root causes to gender inequality within the Zambian development context and thereby provide a potential for further gender transformation in response to identified needs and priorities.* The project is well-aligned to Zambian and Swedish development policies and objectives with a particular strong focus on women and poor people's rights and a focus on women's rights' organisations. The project implementing partners provide strong comparative advantages and competencies in relation to the subject matter. While it is commendable that the project has aimed at addressing a large number of barriers for women's empowerment, the ambitions for the project have been too high in view of the implementation time period and the capacities and resources involved.

Conclusion 2: *Through its interventions, WEE targets some of the poorest and most vulnerable women groups in the country. However, in practice the targeting process has shown some challenges and been difficult to manage properly.* While there is no doubt that the project activities reach a large number of the poorest and most vulnerable women, the extent to which these women actually benefit from the full project package in a holistic way across the various components is less clear. The lack of a fully completed database capturing DWA memberships, marital status and who has benefitted from what makes it very difficult to verify targeting and analysing whether adjustments are needed. In particular, it has been difficult to properly balance the role and influence of men in some of the project interventions. The processes for registration of land ownership provides a clear example of this.

Conclusion 3: *WEE has suffered from poor leadership and management at all levels of project implementation. This has seriously affected the possibility to ensure internal coherence and coordination in the supported interventions.* At the overall project level, WEE has lacked clear strategic and operational guidance and coordination. While important studies have been conducted to inform context specific interventions, learning from these has been used sporadically and not in a systematic manner to ensure coherence and proper tailoring of needs-based interventions for the DWAs. There are examples of studies being applied to adapt the intervention, but it has not been done consistently across the project. Instead, implementing partners have been working in siloes with limited possibilities to generate synergies across the project components, as originally intended by the project design. At the *district* level, the capacities and set-up of the DWAs as institutions, with a few exceptions, have not been strong enough to play the leading role they were given in the project design. While capacity assessments and training activities have attempted to address these capacity

gaps, it has not been implemented in a sufficiently tailored manner to allow for addressing the individual DWAs' weaknesses. Instead, the same training package has been implemented with all DWAs regardless of their individual needs.

Conclusion 4: *Mixed results from the project interventions are observed across the supported districts and value chains, often related to capacity constraints and challenges in the implementation process. Moreover, important project activities are still pending implementation, affecting the projects possibility to achieve its overall objectives.* The experiences from the districts provide some good examples where training and sensitisation processes have generated awareness, knowledge and confidence, encouraging women to engage in agriculture. Together with delivery of seed packs, this has in some cases contributed to an economic empowerment of women as well as to some changes in gender relations within households. There are however also experiences of less successful results from implementation of activities within the DWAs, often related to constraints in the roll out process from implementing partners and/or the DWAs. From the crop packs, sunflower has been the best performing crop, while beans have performed relatively badly. Provision of livestock and support to value addition processes is still pending implementation although heavily demanded by the beneficiaries. While goats are in process, provision of chickens had not been initiated at the time of the MTE visit. Overall, while the targeted number of beneficiaries is likely to be reached for most planned activities, the limited ability of the project to provide an adequate support, follow-up and supervision (in particular on ToTs) will most likely compromise the quality of this support for the beneficiaries.

Conclusion 5: *Project results have been negatively affected by delays and disconnections in delivery of training and input. This has reduced the potential value and benefit of the project support for the beneficiaries.* The reasons for these inefficiencies relate to a combination of shortcomings in We Effect and implementing partners' managerial, administrative and procurement procedures, as well as in the DWAs capacity to serve as a hub for further delivery to their associations and the affiliated clubs. For these reasons, delivery of both seed packs and livestock has been delayed and led to mistiming of the related training to input delivery. In addition, late release of funds for activity implementation has on many occasions delayed or compromised these activities.

Conclusion 6: *While the WEE support package is well-received by female beneficiaries, the lack of a more holistic implementation approach and proper engagement of male champions, reduces the potential for being gender transformative.* The women are highlighting the benefits from securing access to land for crop cultivation which is helping them to contribute economically and gaining more bargaining power within their households. The project has also helped women to socialise more and enhance their visibility and confidence within their communities. However, the transformation of their lives is still at an early stage and will require continued support to help them gain sufficient power and confidence to effectively address the institutional barriers that cause and fuel inequalities and inequities within their societies. This also relates to when and how men should become involved in the processes. There are also shortcoming in project achievements related to reducing barriers to women's participation in agriculture (e.g. SRHR, linkage to financial services besides the VSLA).

Conclusion 7: *The project's M&E system has not been well-aligned to assess progress towards intended outcomes nor has it been geared towards supporting internal learning processes.* Until very recently, roles and responsibilities for data collection was rather unclear and data was collected and reported in a non-transparent and inconsistent manner. This has left important gaps in the data and information collected, making it difficult to monitor and verify progress towards project targets and target groups. More importantly, the lack of data has limited the opportunity to learn and adapt the project according to learnings. Most of the indicators are only to be measured at the end of the project when it will be too late to adjust the interventions. In addition, several qualitative indicators are weakly conceptualised, making them difficult to interpret in a common way. A database is only being completed very late in the process to gather information and data on project beneficiaries within the districts. While this work was initiated seven months into implementation it has still not been completed.

Conclusion 8: *There is an inherent risk that several of the implemented interventions may fall apart when the project ends. On a positive note, the project support to obtaining of land certificates at both individual household and at DWA level is very important to secure women's access to land which will continue to benefit women moving forward.* In relation to the DWAs, the procedures and rules established for transparent election of board members is a positive step forward, however the governance structures (in particular the boards) are still incapable of providing any strategic guidance or oversight functions. The ToT approach has not worked properly and been too shallow to ensure that trainers will actually have the capacity to train others. While the ABC selection may a sustainable model for PoG livestock beneficiaries in the project, it has not been convincingly applied for crop packs and may become difficult to sustain in its current form. In addition, the project has only to a limited extent managed to establish partnerships with other related programmes/projects which could help to further leverage results in a forward-looking perspective. Finally, limited practical implementation has taken place so far of interventions directly related to increasing women's resilience to environmental and climate change and the developed environmental action plan has only to a limited extent been implemented.

7.1 STRATEGIC RECOMMENDATIONS

Below is presented some overall strategic recommendations to Sida/the Swedish Embassy and to the project partners with a view to designing and planning of similar types of project interventions in the future. Based on the learning from WEE, there is a need to rethink the process, the scope and the organisational arrangements for designing and planning of such type of project interventions in the future. In this regard, it is recommended to:

- i) Be more realistic about the complexities and challenges related to spurring **change management** and **development processes** within traditional organisations when establishing **results frameworks** and **targets/indicators**;

- ii) Avoid establishing **temporary parallel organisational structures for capacity development**, as it tends to reduce ownership and sustainability.
- iii) Consider making use of a more **step-wise approach** for projects with this complexity and risk dimension, starting with a more narrow geographical focus/fewer women's organisations;
- iv) Ensure that assessments of **power relations** and **social/cultural norms** within the project areas are properly reflected in the project design and adapted with a particular view to the potential implications for targeting;
- v) Apply more **differentiated support packages** to women organisations in view of their capacities and opportunities (compared to a "one-size-fits-all" approach);
- vi) Establish more **effective project coordination mechanisms and platforms** with regular learning and feedback loops for communication and follow-up;
- vii) Prioritise, establish and operationalise **M&E systems** at the inception stage, including responsibilities for and transparency on data collection;
- viii) Establish more strategic system for **male role models** from the outset to champion changing gender roles; and
- ix) Assess and identify possible **linkages to other related (Sida) programmes/project** implemented within the same geographical areas already at the inception stage.

7.2 OPERATIONAL RECOMMENDATIONS

The following operational recommendations are provided to the Swedish Embassy, We Effect, implementing/technical partners and DWAs (**to be implemented within the remaining project period**):

Recommendations for Sida/Swedish Embassy:

- Agree with We Effect on an Action Plan based on the recommendations from the MTE and ensure close follow-up on implementation.
- Consider focusing data collection on fewer key performance indicators than what is suggested in the results assessment framework. Annex 8 provides a list of suggested key performance indicators, which could form point of departure for discussions and agreement between the Embassy and We Effect.
- Occasionally, join the monthly planning/status meetings to be called by We Effect.
- Support We Effect to develop an Exit Strategy, with focus on sustainability aspects of the supported interventions after project completion, taking into consideration the findings and discussions presented in this MTE report. Assess the opportunity for linking the DWAs to other Sida supported interventions.

Recommendations for We Effect (project management):

Coordination:

- We Effect should take a stronger lead role and ensure a closer follow-up and oversight of project implementation in the remaining project period. This should include:

- Call for regular planning/status meetings with implementing partners. More specifically, for the rest of the project period, it is recommended to organise **monthly planning/status meetings** of 1-2 hours duration (could be done online) between We Effect and implementing partners. It should be the responsibility of We Effect to call for the meetings in due time (minimum two weeks in advance). It is recommended that Medeem is also invited to join although it has to be on a more voluntary basis since they are not a direct implementing partner.
- For the monthly planning/status meetings, We Effect **and each implementing partner** should prepare a **brief (power point) presentation** (5-10 minutes) to update on planning, actions and any challenges. These presentations could possibly replace the monthly reporting from implementing partners (which is of little use).
- **Brief minutes** from these meetings (one page, or alternatively a brief email) should be prepared by We Effect, summarising the decision points made and actions to be taken. The minutes should be distributed within three days from the dates of the meeting to the implementing partners and with copy to the Swedish Embassy (who will not be expected to attend these meetings unless on special occasions) and the DWA Coordinators.
- We Effect should closely **monitor** that the agreed decisions and actions will be implemented.
- At **district level**, We Effect should organise **joint review meetings** (half days events) within each of the DWAs to share updates and progress on implementation, discuss learning and challenges from the process, as well as making joint planning over use of common resources and other issues of common concern. These meetings should also gradually take an exit plan into consideration. It is recommended that the first round of review meetings will take place during Q3 2023 and the next round in Q1 2024.

Communication:

- Ensure regular **communication** on status, progress and challenges between **We Effect and DWA (project) Coordinators**. This could be online or on the phone.
- Ensure that **arrangements on financial disbursements** are clearly communicated between **We Effect and implementing partners/DWAs**. In particular, it is important that implementing partners and DWAs are informed in due time on when to expect disbursements to take place based on their request for funding of specific activities, in order to avoid unnecessary cancelling or postponing of project interventions.

M&E:

- Select **fewer key performance indicators** to focus on in the remaining part of the project period. These indicators should cut across the objectives, be concrete and measurable. A suggestion for such list of indicators is included in Annex 8.
- For the qualitative outcome indicators in particular, a more clear and common **conceptual understanding** will be needed in relation to some of the terms, including on how to measure them (e.g. “confidence”).

- Ensure that partners and the DWAs are getting the required technical and human resource support to enable them to collect and insert the data in the **database**.
- Ensure that **data disaggregation** will be reflected properly in the reporting. This includes as a minimum a disaggregation by gender, age, marital status, disability as well as geographical area.

Project Staff:

- We Effect needs to focus more on the **working environment and culture** in which the project staff is placed within the DWAs and on the challenges and obstacles they are facing, including from gender perspectives. This would help to mitigate that new staff face similar issues as those who are being replaced and ensure a better integration to allow for DWAs to better learn from project staff.
- We Effect should ensure that adequate orientation is provided to project staff with respect to their **technical job description as well as workplace relations** and clear guidelines on how to channel grievances.
- Staff costs should make provisions for employer contribution to statutory obligations like the **National Pensions Scheme** instead of project staff meeting this contribution from their own salaries.
- **Financial Officers/Accountants** should be invited to attend **annual review meetings** in order to share financial experiences of project implementation and to get a better understanding of the project implementation process. Here they would also be able to share experiences on financial management across the DWAs.

Recommendation for implementing/technical partners:

Project coordination:

- All partners shall prioritise and attend the regular monthly status meetings to be called by We Effect (see above) and prepare a **brief (power point) presentation** (5-10 minutes) to update on planning, actions and any challenges in these meetings.
- In case of any deviations from these plans, the involved partner(s) should immediately inform We Effect (potentially with all partners copied if it influences other engagements in the DWAs) in order to discuss consequences and possible alternatives.

Training and input provision:

- We Effect should follow-up with each DWA on their **capacity development plan** and make prioritisations for the last year of project support.
- We Effect should intensify implementation of the detailed **Environmental Integration Action Plan** which is still pending in many areas.
- We Effect, ZLA and Medeem shall agree on a **ceremony for distribution of land certificate** in Mumbwa as soon as possible.
- In order to further promote **environmentally sustainable practices**, We Effect should focus SALM on Mumbwa and Choma where land certificates are underway. Practices such as tree planting is more likely to be implemented on secure land tenure.

- WfC and ZLA should roll out **refresher trainings**, in particular in Eastern Province. As part of this, the **ToT** element needs to be strengthened.
- Heifer should re-assess the **proportion of crop packs** and **livestock** distributed to each DWA based on membership numbers in order to make the pass on time more equal across the DWAs.
- Heifer should communicate the plans for the pending **distribution of livestock** to the DWAs and make sure to check quality of the constructed goat houses (some of these houses were constructed some time ago and not all have been supervised by MFL extension officers).
- Heifer should revisit and validate the use and transparency of the **ABC model** for selection of **crop packs beneficiaries** within DWAs/area associations/clubs.
- Heifer should explore **opportunities for introducing insurance schemes to the crop packs** to ensure DWA members are compensated in case of crop default in order to reduce incidences of negative social pressure.
- Heifer should together with extension services review the current practice for **compensating and reimbursing extension workers** in order to enhance the incentives for extension workers to support farmers in the project.

Value addition and access to markets and finance (Heifer to assist DWAs):

- Consider **market dynamics and capacities**, including **the role of local markets** and **price setting**, to absorb large production increases (e.g. of sunflower) as a result of project support.
- Explore opportunities for **further expanding the business diversity of some of the stronger and more developed DWAs** (e.g. in Mumbwa and Lundazi) to also include other value chains and businesses.
- Focus on support to **value addition processes**. Given the advanced stage of project implementation, it is recommended to focus on already well-known technologies (such as sunflower oil processing) and not introduce more complex technologies.
- Further explore possibilities for making use of other **(innovative) financing instruments**. Linkages to other partners specialised in **financial products** should also be further explored here since it is not a core area of any of the WEE implementing partners. For example, it could be relevant to reach out to Beyond the Grid Zambia to explore whether DWAs could play a role in supplying farmers with access to solar panels/environmentally friendly cooking stoves in order to generate some income as well as ensuring supply in rural areas where service providers often struggle to reach. This would also enhance the project's linkage to renewable energy, and support the implementation of the environment and climate change action plan.
- **Crop marketing** is still a major constraint and needs to be addressed. Some DWAs are providing market for sunflower but not for the other crops.

Recommendations for DWAs:**Internal DWA issues:**

- It should be ensured that **crop packs are procured and delivered in due time** before the planting (preferably by October) each year to enable the women to plan better given that their field access may be limited without the seeds.
- Enhance focus on **establishing partnerships** with other organisations to benefit from both technical and financial support.
- Strengthen **collaboration with traditional leaders and influential people** such as religious leaders to identify negative social and gender norms and start addressing them as this is still a huge challenge due to unequal power relations.
- Enhance sharing of learning across DWAs through organising of **exchange visits**, in particular visits to the better functioning DWAs in Mumbwa and Lundazi.
- Consider possibilities for changing of DWA Constitutions to allow **external resource persons to join the Boards** (as it is being done in Mumbwa DWA).

Lead Farmers:

- The **proportion of Lead Farmers** should be more evenly distributed across districts in view of the number of follower farmers in each district. No Lead Farmer should have more than 20 follower farmers.
- In order to enhance practical skills and experiences of Lead Farmers in relation to the distributed crop packs, it should be ensured that all Lead Farmers will be given a crop pack to use on a **demonstration plot** which can then be used as part of the interchange with follower farmers.
- Basic **training/guides** manuals should be distributed to Lead Farmers to support their work with follower farmers.
- In general, and in a forward-looking perspective, ways and means through which Lead Farmers could become **better compensated** for the sacrifices they make as they conduct their activities should be explored. This could include e.g. **a mark-up on the PoG repayments possibly related to performance** with the difference given to the Lead Farmers at the time of collections (a similar model was used for community development facilitators in the past and even for teachers in rural community schools who would be paid in the form of crops or livestock as contributed by community members).

Please see Annex 9, for a linkage of conclusions, challenges encountered and type(s) of recommendations.

Annex 1 – Matrix of activities implemented by DWA

District	Central	Western	Southern			Eastern		
DWA	Mumbwa	Kaoma	Choma	Zimba	Kalomo	Chadiza	Lundazi	Chipata
Strategic Objective 1								
Decision-making capacity mapping	X		X					X
Training in strengthen self-confidence/public speaking	X	X	X		X	X	X	X
Training in feminist leadership	X	X	X				X	X
Mapping of SRHR/GBV services	X	X	X	X	X	X	X	X
Dissemination of SRHR/GBV mapping	X		X		X	X		
Strategic Objective 2								
Crop pack and training	X	X	X	X	X	X	X	X
Training of Lead Farmers	X		X			X		X
Livestock training	(X)*	X	(X)		X	X	X	
Business skills training	X					X		X
Business plans developed	X					X		X
Study circle training	X		X		X		X	X
Financial literacy training				X	X			
VSLA	X		X		X			
Strategic Objective 3								
Mobilisation of women into advocacy groups		X						X

ANNEX 1 – MATRIX OF ACTIVITIES IMPLEMENTED BY DWA

Organisational capacity assessment	X	X	X		X	X	X	X
Governance strengthening training							X	
Engagement with government officials	X							X
Training of women on land rights	X	X	X		X			X
Advocacy action plan		X				X		
Consultations with chiefs on land	X	X	X				X	
Strategic Objective 4								
SALM training		X				X		X

Source: Based on DWAs' annual, quarterly and monthly reporting up until September-October 2022. As activities are ongoing more progress is expected to have occurred

* (X) Means that beneficiaries have been screened for trainings but the actual training has not taken place.

Annex 2 – Evaluation matrix

Evaluation Criteria	Evaluation Question (from ToR)	Judgement Criteria	Means of Verification
Relevance	To what extent have the project objectives and design continued to respond to the needs and priorities of beneficiaries and partners, by applying technically adequate solutions to the development problem at hand?	Extent to which consultations and previous experiences have been considered to ensure that the needs and concerns of target beneficiaries and environments are well understood in proceeding with rollout and responding to emerging concerns along the way. Extent to which the Gender Analysis, the Environmental Social Impact Assessment; Market Systems Analysis and other studies have been used to inform project design and implementation. Extent to which target groups have participated in project planning, implementation and follow up and priorities of people living in poverty have been reflected in project planning and implementation. Extent to which the chosen technical solutions are contributing to a strengthening of women's position in the	Study of project design documents, including studies and analyses commissioned (Gender Analysis, the Environmental Social Impact Assessment and other studies) Interviews with staff from Embassy and implementing partners and DWA project staff FGDs with management and members from the DWAs, including associated members Field observations of introduced techniques and practices

		household, community and organisations while at the same time considered not being harmful to the natural system.	
	Is the project structure strategic and adequate to achieve the overall goal of the project and is the project targeting the intended beneficiaries?	Extent to which the division of roles and responsibilities among project partners is supportive to achievement of the overall goals of the project. Adequacy of implementing partner's set-up and ability to jointly respond to and follow up on implemented activities and demands from target groups. Extent to which the project is actually reaching the intended target groups and the interventions are reflecting needs and priorities of these groups. Extent to which the selection of participants for training and other support is based on transparent and rights-based procedures and secure the intended composition of the beneficiary group.	Interviews with staff from Embassy and implementing partners and DWA project staff Organisational charts and operational plans Partner agreements/budgets Review of progress reports Review of work plans FGDs with management and members from the DWAs, including associated members and DWA project staff
Coherence	Is there an appropriate level of coordination and harmonisation internally in the project as well as with other related interventions?	Level of synergies and interlinkages between implementing partners' approaches and interventions in the project as well as to other Sida supported interventions (<i>internal coherence</i>). Level of consistency with other actors' interventions in the same context (<i>external coherence</i>).	Interviews with staff from Embassy and implementing partners and DWA project staff Partner agreements and work plans Progress reports and mapping studies FGDs with management and members from the DWAs, including associated members

			Interviews with other development actors incl. stakeholders identified in the ASHR mapping
Efficiency	To what extent has the project delivered, or is likely to deliver, results in an economic and timely way and what measures have been taken during planning and implementation to ensure that resources are efficiently used?	Extent to which realised/foreseen project activities have not been unnecessarily delayed or discontinued. Extent to which there is an appropriate balance between budgets and resource allocations and the working tasks in the project. Extent to which procurement has been completed within reasonable time and through adequate procedures. Extent to which interventions managed by different implementing partners do not lead to duplication of efforts and/or introduction of too many new concepts/methods/approaches within a short time frame. Extent to which the lines of communication and coordination between the implementing partners and towards the DWAs are well-established and based on clear roles and responsibilities. Level of joint work planning among implementation partners, including timing and sequencing of supported interventions.	Interviews with staff from Embassy and implementing partners and DWA project staff Progress reports and work plans Budgets and financial reports Partner agreements FGDs with management and members from the DWAs, including associated members

		Extent to which interventions are planned and executed in a non-harmful manner to the environment.	
	Has the M&E system delivered robust and useful information that could be used to assess progress towards outcomes and contribute to learning?	Extent to which critical project data and information have been systemically collected and processed and subsequently used for learning, decision-making and improvement of ongoing project interventions. Extent to which commissioned baselines/evaluations/reviews/assessments/studies have been taken into account and their recommendations reflected in the implementation.	Results framework Monitoring systems and data Progress reports incl. assessment of the online reporting format Interviews with management and monitoring officers from implementing partners and DWAs Baselines, evaluations, reviews, assessments, studies
Effectiveness	To what extent are the interventions contributing to the project's specific outcomes, what are the reasons for the achievement or non-achievement of objectives, and what lessons can be learnt from these?	Extent to which the project ToC and intervention logic can be validated and/or adjusted as needed. Extent to which the applied implementing approaches and strategies are delivered and working as expected. Extent to which key drivers and obstacles for change have been properly identified and their contribution/non-contribution realised (intended and unintended). Extent to which adequate support/mitigation measures have been taken to address any implementation challenges.	The project Theory of Change Outcome Harvesting workshops Interviews with staff from Embassy and implementing partners and DWA project staff FGDs with management and members from the DWAs and associated members Interviews/FGDs with regional/local authorities, private sector, NGOs and other relevant actors

		Extent to which the introduced and implemented CSA practices are used/applied as intended and do no harm to the environment. Extent to which linkages with SRHR/GBV services providers have been sufficiently established and prevention of further GBV has been realised. Extent to which the project design has been adapted and improved over time to respond to emerging conditions related to the socio-economic, human and natural conditions/ systems.	Progress reports Field observations
	What is the probability of the project achieving the overall project objectives and contributing to the relevant Swedish Cooperation Strategy objectives and applying with a poor people's and rights perspective?	Level of progress made in view of the lifetime of the project and the evolving context. Extent to which the project has managed to identify and pursue partnerships with other programmes and actors working in the same context. Extent to which the project is reaching the more vulnerable groups and thereby supplementing the market-based approach. Extent to which the project is addressing root causes for gender inequity. Extent to which the project has ensured non-discrimination, transparency and accountability in the project.	Outcome Harvesting workshops Interviews with staff from Embassy and implementing partners FGDs with management and members from the DWAs Interviews/FGDs with regional/local authorities, private sector, NGOs and other relevant actors Progress reports Swedish Cooperation Strategy

			Other recent evaluations commissioned by the Embassy within Environment, Climate, Renewable Energy and sustainable, inclusive economic development and livelihoods
			Field observations
Sustainability	To what extent are the project interventions gender transformative and supportive to the nexus between human and natural systems?	Extent to which the project is contributing to changing social and gender norms (positive and negative). Extent to which the supported gender strategies/approaches can be expected to be lasting and replicated. Extent to which DWAs including board members and other partners have been capacitated/funded to continue addressing barriers to women's full participation in economic activities. Extent to which changes observed or measured in environmental or natural systems can be linked to the supported project interventions. Extent to which the supported interventions meet almost certain future natural systems demand (rather than focusing on just current and near term).	Outcome Harvesting workshops Interviews with staff from Embassy and implementing partners and DWA project staff FGDs with management, board members and members from the DWAs and associated members Interviews/FGDs with regional/local authorities (e.g. Departments of agriculture, forestry and environment), private sector, NGOs and other relevant actors Progress reports Field observations

Annex 3 – Semi-structured interview guide

Relevance:

To what extent have key stakeholders/target groups (incl. DWAs, associations, members) been involved in the **design and planning** of the project activities? Has this been sufficient, or would a different level of involvement have been desirable?

Has the project focused on **the right group of people** for training and technical support? To what extent have men, youth, marginalised been included? Which critical change agents were included? Were any essential change agents left out?

Have **environmental and natural resource** concerns been understood and taken sufficiently into consideration in relation to the **CSA**? Would other options have been more beneficial/less harmful to the environment, and if yes why not included?

Have there been any **major changes** in the context over the past 2-3 years that have affected the (continued) relevance of the WEE project? (probe for changes in target groups needs and priorities, selected value chains, national development trends, national policy changes etc.)

Has the **demand and interest for participation in the WEE project** activities changed over time - if yes, for what reason? Which activities do women respond well to and which ones do they find less important?

Results

What have been the **key results** so far from the WEE project (probe HH level, community level, cooperatives/associations):

- Changes in women's self-confidence?
- Changes in women taken up leadership positions (in organisations, community etc.)? What are the barriers/obstacles?
- Changes in women's position in the household (decision making, more shared responsibility in chores, time use?)
- Access to SRHR services? What are the barriers/obstacles?
- Access to GBV services? What are the barriers/obstacles?
- Changes in women's engagement in agriculture, women-led businesses etc.? What are the barriers/obstacles?
- Changes in women's engagement in the specific value chains? What are the barriers/obstacles? What are the institutional barriers?
- Are there changes in men's attitudes towards women's engagement?

- Changes in awareness of women's land rights? Any examples of women getting access to land? Ownership? What are the chiefs/local leaders' position? What are the barriers/obstacles?
- Changes in women's access to and control of productive resources by women? What are the barriers/obstacles?
- Have VSLAs been established/strengthened here? How is it supporting women (probe economically, socially)? What are the key barriers/obstacles to access to finance?

Do the introduced **gender transformative approaches and methods** work as intended? Are they appropriate in view of **the context and target groups**? To what extent are male gatekeepers/champions involved and playing an active role in implementation? What is working and what is not? What needs to change?

Have risks for women participating in the project been sufficiently considered and mitigated? To what extent have referral systems with DWAs been set-up and are they implemented as intended?

In what ways have the **training approach/technical support** been effective:

- the **quality** and **focus** of the training and technical support?
- the balance between **theory and practice**?
- the process for selection of participants?

What should be done differently to achieve better results from the training?

Are the promoted CSA techniques and practices applied/used as intended? Are they appropriate in view of markets, human and/or natural conditions/systems?

Is environmental management increasing the work burden at HHs or is it possible to have **win-win situations**?

Time and resources

Have the project activities been implemented in the most cost-effective way, or what could have been done differently to ensure a better **use of time and human/natural resources**? Does resource allocation among partners allow for a proper balance between the different priority areas?

Roles and responsibilities

Are the **roles and responsibilities** clearly defined among the project partners, or are overlapping functions/duplication of efforts being noted? To what extent are the roles of DWAs versus implementing partners clearly defined? Do the DWAs have sufficient capacity to respond to implementing partners' requests for coordination and implementation of the different project activities as well as responding to needs and requests from DWA members?

Communication/coordination

Has **the communication and coordination** between project partners worked well? If not, what has been the challenges and what should be changed?

COVID-19

What have been the critical **challenges** as well as new **opportunities** emerging from the COVID-19 situation? How has the project responded to these and what have been the **implications for implementation/results**?

Partnership and synergies

How has the project managed to facilitate and encourage **collaboration** and **dialogue** among different project partners and stakeholder groups, both internally and externally? What has worked well and what has worked less well?

Human rights-based approach

How are **HRBA** aspects reflected in implementation? Are both women, men and youth being adequately targeted? How have gender considerations informed selected priority areas (e.g. selection of value chains)? What about vulnerable/marginalised groups? What are the challenges?

Sustainability

Has the project catalysed any kind of **change process** with a view to **economic empowerment of women** (e.g. change in roles and responsibilities, uptake of new approaches/focus, decision-making, production and income, collaborations, attitudes etc.)?

Have the project interventions inspired to **broader and wider engagements** (e.g. with other development actors, expansion of geographical focus area, inclusion of more stakeholders)? What has triggered this?

Are the supported **CSA** interventions doing good to the **environment/natural resources** or are any harmful results noticed?

Recommendations

What should be the **focus** for a possible continuation of the project? What should be done **differently**?

Annex 4 – Guide for focus group discussions

The FGDs will take place in groups of 6-8 persons with an estimated duration of approximately 1.5 hours per group session. These groups will comprise people with similar characteristics (i.e. homogenous groups). For example, women only rather than mixed male/female groups – to allow for less constrained discussions and manage any safety concerns. The talk will be conducted in an informal setting (e.g. at the edge of a field or under a shadow from a tree). Open questions will be used (see topics below). The interviewer will “go with the flow” i.e. let the person talk and his/her peers follow their own line of thought, as far as possible. Steering will only take place when/if needed to ensure the focus is on the question topics and doesn’t stray into unrelated or non-relevant areas/topics unless there’s a clear reason for this.

To initiate the discussion one broad question will be posed to allow the participants to get started and understand what they find to be the most important changes. Afterwards, the interviewer will ensure to cover the topics below.

Broad intro question: What are the positive or negative changes you see as a result of the project?

Leadership and membership issues (mainly for DWA’s/cooperatives/women groups)

When was the DWA formed and what are its roles and responsibilities in the project?
Formal structure and power relations (constitution)? Who are in leadership (m/f)?
Who are in the board? Were they elected or selected? By whom?

Is the group well-functioning? If not, what are the challenges?

Who joins/are allowed to join the group? Is anybody excluded? Specifically, about youth and marginalised.

Are the benefits from the DWAs/women groups fairly divided among members?

What are the relations to local authorities, politicians, others in power (power relations)?

Have the DWAs embarked on new areas of work/responsibilities as a result of the project?

What are the main challenges in the DWA? What needs to improve?

To what extent is the board providing oversight?

(Probe on how each of the above was before the implementation of WEE project)

Effects/benefits from the support (what has changed) – check for youth and marginalised!!

What are the main results/benefits from the support? Are these as hoped/expected? If not, why not? (Probe for social changes in community and households, division of tasks

between men and women, income and production, access to and ownership of land, environment). Who decides on use of funds/investments? How has access to SRHR/GBV services changed? What are the changes you see in women's engagement in agriculture e.g. women-led businesses?

Which kind of training has been received? Other support received? Is the training/support responding to the needs and priorities? If not, why not? Savings, loans and credit issues? What are the advantages/disadvantages (probe savings, credits, access to credits as part of an association)?

Examples of new CSA production methods/techniques learned and applied? Who/how many have adopted these? Probe successful/unsuccessful techniques. How is the environment affected by these techniques? Changes in roles and responsibilities of women and youth?

Are relations and linkages between market actors (buyers/input providers/farmers) well-established? Are these linkages working well? How were they before the implementation of the WEE project? Are these linkages working well? (Probe on whether income has increased in terms of diversification of sources as well as amount). If not, why not? What is missing? Probe for access to market/information and mobility for women!

Any other issues

Will the supported activities be able to continue without project support? What are the main risks and opportunities? Any recommendations on how to make project support more useful?

Annex 5 – Outline of outcome harvesting workshop

Duration: 3 hours

Number of participants: approx. 20-30 participants. After a plenary introduction, the participants will break up in smaller groups of 7-8 persons for group discussions, each group facilitated by one MTE team member. These groups could be divided according to specific topics such as women's engagement in agricultural activities and market issues, SRHR/GBV, women's leadership, DWAs/groups/associations advocacy on e.g. land issues etc. Project field staff will be invited to listen in to the discussions and may also be helpful to clarify specific project related issues.

- i) Introduction
- ii) Intended purpose of the Workshop
 - open up a space for reflection and learning.
 - be an opportunity for project partners to exchange experiences from project implementation
 - provide input to a more comprehensive understanding of change processes related to project implementation
- iii) Presenting overall WEE project ToC and road map
 - Remind participants of the overall ToC for the WEE project. Explain what the main focus areas are and the importance of actors working in cooperation (e.g. between them as partners, or other non-project partners) and the link to decision-makers/authorities.
- iv) Introduction to outcomes
 - help participants understand the kind of “short stories of change” that we are trying to collect, and their connection to the ToC.
 - Introduce the concept of outcomes as “changes in behaviour, relationships, actions, activities, policies, or practices of an individual, group, community, organisation, or institution”. We are going to look for these at different levels. We are not expecting perfect outcomes, but the outcomes do need to be as specific as possible:
 - What happened, what has changed over the last period (behaviour, attitude, relationships, activities, policies, practices, environmentally)?
 - Who changed? Be as specific as possible about the individual, group, community, organisation or institution that changed.
 - When did the change happen?
 - Why did the change happen?
 - WEE project contribution: what was the project's role in influencing the outcome? How did it inspire, persuade, support, facilitate, assist, pressure,

or even force or otherwise contribute to the change? Note: while the outcome must be plausibly linked to the project activities, there may not be a direct, linear relationship between an activity and an outcome.

- Significance: Why is this important?
 - Evidence: How do we know this? Is there corroborating evidence?
 - provide a few concrete examples.
 - Invite for queries about the outcomes or the process.
- v) Explain the group work exercise
- participants can all contribute with their thoughts and ideas by creating sticky notes and put them on the wall.
 - participants will initially get 10 minutes thinking about their own ideas then these will be shared in the group.
 - dialogue will be encouraged by looking for connections and similarities
 - Sticky notes will be put on the wall.
- vi) Presentation of group work – feedback in plenum and gallery walk
- The facilitator thanks for participation in small group, acknowledges any challenges, and highlights any themes or ideas.
 - Engage participants if desired and time allows.
 - Encourage participants to look through each other's' work, like a 'gallery walk'.
- vii) End of Session
- Ask participants to reflect on the day: What has surprised or affirmed them from today? What concerns or questions do they have about the content or process?
 - Briefly summarize the workshop.
- viii) Closure
- Thank participants for their participation.
 - Explain that the MTE, and WEE, will be looking at the results of the workshop with a view to improve the support.
 - Invite for a light lunch!

Annex 6 - Monitoring data

Mumbwa			
<i>Type of training</i>	<i>No of people Trained</i>	<i>Female</i>	<i>Male</i>
Mobilisation	5.752	5.432	320
Training lead farmers in crop pack beneficiaries-TOTs	30	27	3
Training of crop pack beneficiaries	1.776	1.671	105
Promotion of traditional and post-harvest loss	1.776	1.671	105
Village savings and Loans Associations	2.500	2.036	464
Sensitisation and training in land rights ToTs	39	37	2
Sensitisation of area associations and communities in land rights	2.562	1.642	920
Leadership and decision making ToTs	224	223	1
Leadership and decision making-associations	1.560	1.248	312
Training in confidence, making presentation, gender and public speaking	2.000	1.780	220
Mentorship and coaching	167	162	5
Training of study circle organisers (lead farmers)	40	37	3
Facilitate regular dialogue for men to men and masculinities	88	19	69
Training on starting up and making business investments	540	502	38
Training of livestock beneficiaries (goats)	206	178	28
SALM training	196	177	19
Lundazi			
<i>Type of training</i>	<i>No of people Trained</i>	<i>Female</i>	<i>Male</i>
VSLA Training	518	265	253
Business Training	812	429	383
Study circle	2.280	1.230	1.050
SA LMS	295	160	135
Livestock	700	350	350
PHL	885	475	410
Crop park	1.423	815	608
Chadiza			

<i>Type of training</i>	<i>No of people Trained</i>	<i>Female</i>	<i>Male</i>
Business Training	622	542	80
Study Circle Training	264	233	31
Kalomo			
<i>Type of training</i>	<i>No of people Trained</i>	<i>Female</i>	<i>Male</i>
VSLA Training	346	344	2
Training in self confidence	307	301	6
Business Training	109	109	-
Study circle	1.007	984	23
Training in goat production	380	365	15
PHL	1.023	956	67
Crop park	1.012	985	27
Choma			
<i>Type of training</i>	<i>No of people Trained</i>	<i>Female</i>	<i>Male</i>
Crop Production	1.016	911	105
Goat Production	60	56	4
Land Rights	524	431	93
Leadership	542	542	-
Confidence Building - First Training	98	98	-
Post Harvest Losses	29	28	1
Study Circle	449	438	11
VSLA	64	62	2
SALM	56	51	5
Zimba			
<i>Type of training</i>	<i>No of people Trained</i>	<i>Female</i>	<i>Male</i>
Crop Pack	444	435	9
SALMS	200	190	10
Study circles	500	457	43
Livestock	80	74	6
PHL	350	340	10
VSLA	700	650	50
Self Confidence & public speaking	810	782	28
Land Rights	500	450	50
Kaoma			
<i>Type of training</i>	<i>No of people Trained</i>	<i>Female</i>	<i>Male</i>

Training in strengthening self-confidence, making presentations and public speaking	148	129	19
Training in feminist leadership	148	129	19
Trainings in mentorship and coaching programme with women	91	86	5
Received Training in Crop Production	444	353	91

Annex 7 - Case examples on PoG and income

CHOMA DWA

Example 1: A widower, of Mapanza Area Association located in Chief Mapanza lost his wife due to illness in 2022. His wife was a member of a club. His late wife received 10 kg groundnuts seed loan (ZMW 360). The seed was delivered very late, end of December 2021 and planted in January 2022. Poor rains and the wife's illness caused the harvest to be poor. Since the family was busy nursing the wife, there was no one to manage her crop. She later died in February 2022. At the time of POG recoveries, the members of the area association asked him to repay his late wife's loan as per signed agreement. He had to sell two goats to repay the seed loan (ZMW 360).

Example 2: Woman of Habwantu Area Association received a 5 kg cowpeas seed loan end of December 2021, she planted in January 2022. When some pests attacked her cowpeas, she neither had a sprayer nor pesticides to protect her crop. Hence did not harvest anything. To repay she had to ask a loan from local village moneylenders to repay the seed loan (ZMW 220). She repaid her loan at 50 percent interest.

Example 3: Woman from Hakazaba Area Association received a 5 kg cowpea seed loan at the end of December 2021. She planted late January 2022. Like others, her crop was attacked by pests which, without pesticides and a sprayer resulted in total loss of the crop. She had to sell her only two goats to repay her loan (ZMW 220).

KALOMO DWA

Example 4: Woman of Chalesha Area Association received her groundnut seed loan very late, planted early January 2021. Because of poor rains her groundnuts did not perform well. It took very long for her to find the ZMW 360 to repay her loan. Due to constant pressure to repay, she resorted to hiding in the forest during the day only to return at late at night, something that affected her ability to perform her household chores. Peace only returned after she pleaded with her mother to help her repay. Due to pressure, her mother had to sell the two goats at the price of ZMW 200 each. It was after she repaid her seed loan that she was able to resume her regular duties at home. The following words to sum up her ordeal with the WEE project ***"We were looking for help to improve our welfare, but that help from the WEE project has destroyed us" – "Kumuambila masimpe, iyi project ya tulya" meaning "to tell you the truth, this project has eaten (impoverished) us".***

Example 5: Woman of Chalesha Area Association received Sunflower, she planted end of January 2022, but because of poor rains, she did not harvest anything. To

repay, she had to sell two bags of Maize from their family granary at ZMW 105 per bag to repay her ZMW 210.

Example 6: Woman of Chalesha Area Association also got sunflower seed loan. Because of poor performance, she did not harvest anything. To repay, she sold a bag of maize at ZMW 105 and also sold some vegetables from their family garden to raise ZMW 105 to raise the ZMW 210. Selling off the food meant that she had a shortfall on the food basket. Hence, she had to find other means such as expanding the vegetable garden to raise money to replace the maize.

Example 7: Woman of Chalesha Area Association got groundnuts seeds. The performance was very poor because seed was delivered late, hence she also planted late, end of January 2022. To repay she sold their family's only male goat at ZMW 500. Although, selling the goat is a loss to the family, it was the only way of security peace with the Area Association leaders.

ZIMBA DWA

Example 8: Woman received 5 kg sunflower seed loan from the project and planted in January 2022. She harvested 100 kg sunflower, which she processed into 10 litres of cooking oil part of which to sell to buy wheat flour. Thereafter, she started making doughnuts that she would sell to workers at the nearby gemstone mine. She used the profit from her business to repay her sunflower seed loan of ZMW 210 and to buy new seed that she planted in January 2023.

Example 9: Woman received 5 kg sunflower seed, planted on 10 January 2022, but unfortunately she lost her entire crop following some heavy rains. Knowing she had a loan to repay, she then planted sweet potatoes, with vines sourced from members of her club. Upon harvesting, she sold part of her sweet potatoes to workers at the nearby gemstone mine and used her earnings to repay the sunflower seed loan.

Example 10: Woman received 10kg cowpea seed loan end of 2021. She planted her cowpeas, the last week of December 2021. Her cowpeas performed more or less well, enabling her to harvest about 50 kg. She sold 25 kg to workers at the gemstone mine and earned ZMW 250, out of which she used ZMW 220 to repay her loan and kept 20 kg for own consumption while reserving 5 kg as seed that she planted in January 2023

LUNDAZI DWA

Example 11: Woman from Kapili Area Association got groundnuts in January 2022, the crop was growing very well but unfortunately the rains ended before the groundnuts were matured. The bulk of her groundnuts harvest was just 'pop's with no nuts inside the shell. She was able to repay her loan of ZMW 360 using profits from their existing family grocery business.

Example 12: Woman from Kapili Areas Association, got cowpeas seed loan that she planted in January 2022. Sadly, her crop, just like others was affected by pests. Since she did not have a sprayer and pesticides she lost her entire crop. She will repay her loan after the 2022/23-crop harvest.

Example 13. Woman from Mwase Area Association got cowpeas seed loan that she also planted in January 2022. Her crop was also affected by pests, with no money to

control the pests, hence did not harvest anything. To find the money to repay cowpea loan of ZMW 220, she had to engage in casual work. She was hired by a wealthy family to harvest their maize. She was paid ZMW 500 out of which she used ZMW 220 to repay her loan.

Example 14: Woman from Mwase Area Association got groundnuts seed loan that she planted in February 2022. Germination was very poor, she planted very late hence did not harvest anything. She repaid using income from her soybean crop (soybean from SNV project).

Example 15: A female Lead Farmer received 10 kg groundnuts seed at end 2021 and planted on 10th January 2022 because rains started late. Fortunately, the rains also stopped late and she was able to harvest 368 kg from which she was able to pass on and planted 34 kg the following season (2022/23). She has also been selling some of her harvest to people in her community who wanted seed for planting. This woman had earlier benefited from SNV's OYE. From the 25 kg seed provided, she harvested 32 by 50 kg bags which she sold and started a broiler chicken production business which she has continued. She has so far built a better house and bought a car.

Example 16: A female Lead Farmer planted her groundnuts on 24th January 2022 because she was in hospital and could not plant earlier. She did not harvest anything as all the groundnuts only had pops (shells with no nuts inside). She did not manage to pass-on and reverted to planting the local variety the following season (2022/23).

Example 17: A female Lead Farmer planted her groundnuts on 15th January 2022 and harvested 345 kg. She managed to pass on and planted 34 kg of her harvest the following season (2022/23).

CHADIZA DWA

Example 18: Woman of Taferason Area Association got sunflower seed loan. She planted her sunflower in December 2021, her crop performed very well. Hence, she harvested about 10 x 35 kg bags. She sold her sunflower at ZMW 3 per kg and raised ZMW 1,050. She used part of her money to repay her seed loan of ZMW 210.

Example 19: Woman of Taferasoni Area Association got bean seed loan. She planted in January 2022, but her crop was affected by a dry spell that occurred within the month of January 2022. She did not harvest anything and will repay using her harvest from other family crops that they planted during the 2022/23 farming season.

Example 20: Woman of Taferasoni Area Association got groundnuts seed loan that she planted in January 2022. Her crop was affected by poor rains hence did not harvest anything. She sold 4 x 50 kg bags of maize at ZMW 100/bag to repay her groundnut seed loan of ZMW 360.

Example 21: Woman of Kandabwako Area Association got groundnuts loan that she planted in January 2022. The germination was very poor, combined with a bad dry spell that hit the area around early February 2022; her crop performance was severely affected. Hence, she did not harvest anything. To repay, she had to ask her daughter who is working in town to send her some money. After receiving the money she repaid the loan. She had the choice of repaying using the 2022/23 crop harvest

from her own source, but because she wanted to be considered under the goat programme, she had to find money to repay the groundnut loan first.

Example 22: Woman of Kandabwako Area Association got groundnut seed loan that she planted in January 2022. Due to poor germination and a dry spell, her crop performance was poor. She did not harvest anything. Knowing she had a loan to repay, she secured piecework involving the shelling of groundnuts belonging to a local schoolteacher. Through the piecework, she was able raise money to repay her ZMW 360 loan. She worked hard to repay her existing seed loan since she wanted to be considered under the goat programme.

Example 23: Woman from Kandabwako Area Association got cowpea loan that she planted in January 2022. The germination was good, however, she lost her entire crop when the district experienced a hot dry spell around early February. She will repay her loan after the 2022/23 farming season.

MUMBWA DWA

Example 24: A widow, planted her 5 kg of sunflower in 2021 and harvested 9 by 50 kg bags. She processed 5 bags into cooking which she used at home and gave some to friends. She sold another 3 bags and bought cement for the house she is building. The other money she bought soybeans seed and planted in 2022/23 season. She plans to finish the house she is building after selling these soybeans.

Annex 8 – Suggested key performance indicators to focus on

Outcome 1 – WfC		
Focus area	Suggested key performance indicator	Comments
Decision-making at HH level	% of women reporting increased confidence and decision making at HH level.	This data is collected through the ARA but it is unclear how it is defined and how many are being surveyed.
Women Leadership	# of WEE supported women taking on leadership positions at community level during the project period.	There were good examples of women taken up leadership positions but most of them stemmed back from before WEE and numbers were difficult to quantify.
SRHR	# of sensitisations in communities involving One Stop Centres or other key actors/organisations in the area.	These interventions are already being done and the intention is to scale it up this year so should be easy to track progress on this indicator.
GBV	# of GBV reports from DWAs.	It would not require a great effort to establish a system where One Stop Centres register reports from DWAs (the One Stop Centers already have these systems in place). However, the lack of implementation of activities concerning SRHR so far poses the question whether it is too late to actually expect any results in this area.
Outcome 2 – Heifer		
Focus area	Suggested indicator	Comments
Income	% of farmers (m/f) receiving PoG who have increased their income.	This could be measured in production or farmers estimation of income.
Diversification of income sources	% of farmers (m/f) receiving PoG who have diversified income sources (at least two or more sources).	Income and diversification need to be separated and it cannot be assumed that crop packs equal diversification and income increase.
PoG	% of PoGs completed (disaggregated by crop/livestock, DWA, gender, age, marital status).	Heifer is already collecting this information and WEE reports on it, but it is not included as an indicator in the results framework. Also very often not disaggregated by DWA.

Value addition	% of farmers (m/f) who have added value to their crop (processing, packaging etc.)	Assumably collected through the ARA. However, important to be explicit on sample size.
Business planning	# of DWA's with business plans developed, including identification of funding opportunities.	Level of realisation of funding should be included in the reporting.
Men's role	# of Male Champions nominated (disaggregated by age, position in community etc.).	Important to know whether they are traditional leaders, headmen, community leaders, business owners, etc. to be able to estimate their potential influence.
Outcome 3 – We Effect, ZLA, Medeem		
Focus area	Suggested indicator	Comments
Capacity of women groups	% implementation of DWAs' capacity development plans.	The capacity assessments have spaces for follow-up but difficult to see whether this has occurred.
Land ownership	# of certifications issued disaggregated by gender, marital status, DWA.	Medeem already collect these data.
Savings/access to finance	% increase in savings as a group.	These figures should be accessible from VSLAs own record keeping and most of the VSLAs consulted was very aware of these figures when asked. Could also be considered at individual level but this requires some more effort.
Outcome 4 – We Effect		
Focus area	Suggested indicator	Comments
Adoption of CSA practices	# of climate smart practices adopted by farmers (m/f) (potholing, ripping, water harvesting etc.).	This is important to see whether some practices are less adopted and thus follow-up training may be required.
WEE Detailed Environmental Integration Action Plan	% of actions implemented.	Few indications that the action plan has been acted upon were identified so careful followed up on.

Annex 9 - Linkage of conclusions, challenges encountered to recommendations

Conclusion	Challenge	MTE Recommendation
Conclusion 1	The project ambitions have been too high in view of the implementation time period and the capacities and resources involved.	-Be more realistic about implementation of change management processes within traditional organisations/societies, incl. of the need to change mindsets -Reduce the number of indicators (concrete suggestions have been included in Annex 8) -Aim for a narrower geographical scope and a more realistic timeframe -Apply more differentiated support packages to organisations/target groups based on identified contextualised needs instead of adhering mainly to a “one-size-fits-all” approach
Conclusion 2	The targeting process has shown some challenges and been difficult to manage properly.	-Make sure to properly reflect power relations and social/cultural norms in project design and interventions -Heifer to strengthen use of the ABC model for selection of PoG beneficiaries for crop packs -Targeting will supposedly be enhanced with the completion of the database, but We Effect still needs to oversee the implementation process better -Prioritise establishing and operationalisation of M&E systems from the inception stage
Conclusion 2	It has been difficult to properly balance the role and influence of men in some of the project interventions.	-Establish more strategic system for male role models from the outset to champion changing gender roles. -Further assist the DWAs to strengthen collaboration with the traditional leaders and influential people such as religious leaders to identify negative social and gender norms and start addressing them.
Conclusion 3	WEE has suffered from poor leadership and management at all levels of project	-More regular planning/status meetings between We Effect and implementing

	implementation. This has seriously affected the possibility to ensure internal coherence and coordination in the supported interventions.	partners (monthly) and with DWA Coordinators. -More joint work planning and joint implementation of activities -More clear roles, responsibility and transparency in relation to data collection among partners.
Conclusion 3	At the district level, the capacities and set-up of the DWAs as institutions, with a few exceptions, have not been strong enough to play the leading role they were assigned in the project design.	-We Effect should organise joint review meetings (half days events) within each of the DWAs to share updates and progress on implementation, discuss learning and challenges from the process, as well as making joint planning over use of common resources and other issues of common concern. -Ensure regular communication on status, progress and challenges between We Effect and DWA (project) coordinators. -Be aware of critical capacity constraints e.g. in relation to data collection, reporting and follow-up
Conclusion 4	A large group has suffered from negative impact and high social pressure	-Heifer should explore opportunities for introducing insurance schemes to the crop packs to ensure DWA members are compensated in case of crop default. -The DWAs should ensure that crop packs are procured and delivered in due time before the planting (preferably by October) each year to enable the women to plan better given that their field access may be limited without the seeds -The proportion of Lead Farmers should be more evenly distributed across districts in view of the number of follower farmers in each district. No Lead Farmer should have more than 20 follower farmers.
Conclusion 4	The results of the gender-related training and sensitisation processes differ considerably across the districts (most positive results in Central and Southern Provinces while less effect has been realised in Eastern).	-More refresher trainings by WfC and ZLA should be planned, in particular in Eastern Province. As part of this, the ToT element needs to be strengthened. -Further assist the DWAs to strengthen collaboration with the traditional leaders and influential people such as religious leaders to identify negative social and gender norms and start addressing them.
Conclusion 4	While the targeted number of beneficiaries will be possible to reach for most planned	-The ToT element needs to be strengthened. -Means through which Lead Farmers could become better compensated for the sacrifices

	activities, inadequate support, follow-up and supervision (in particular on ToTs) is compromising the quality.	they make as they conduct their activities should be explored. This could include e.g. a mark-up on the PoG repayments possibly related to performance. -In order to enhance practical skills and experiences of Lead Farmers in relation to the distributed crop packs, it should be ensured that all Lead Farmers will be given a crop pack to use on a demonstration plot which can then be used as part of the interchange with follower farmers. -Basic training/guides manuals should be distributed to Lead Farmers to support their work with follower farmers.
Conclusion 5	Project results have been negatively affected by delays and disconnections in delivery of training and input.	-The DWAs should ensure that crop packs are procured and delivered in due time before the planting (preferably by October) each year to enable the women to plan better given that their field access may be limited without the seeds. -Heifer should communicate the plans for the pending distribution of livestock to the DWAs and make sure to check quality of the constructed goat houses (some constructed some time ago and not all have been supervised by MFL extension officers). -The proportion of Lead Farmers should be more evenly distributed across districts in view of the number of follower farmers in each district. -Heifer and extension services should review MoU -We Effect, ZLA and Medeem should agree on a ceremony for distribution of land certificate in Mumbwa as soon as possible.
Conclusion 6	The lack of a more holistic implementation approach and proper engagement of male champions, reduces the potential for becoming gender transformative	- Make sure that partners and the DWAs are getting the required technical and human resource support to enable them to collect and insert the data in the database (for overview of the challenge) -Establish more strategic system for male role models from the outset to champion changing gender roles. - More refresher trainings by WfC and ZLA should be planned, in particular in Eastern Province. As part of this, the ToT element needs to be strengthened.
Conclusion 7	The M&E system has not been well-aligned to assess	-Make sure that partners and the DWAs are getting the required technical and human

	progress towards intended outcomes nor has it been geared towards supporting internal learning processes	resource support to enable them to collect and insert the data in the database -For the qualitative outcome indicators in particular, a more clear and common conceptual understanding will be needed in relation to some of the terms, including on how to measure them (e.g. “confidence”). -Ensure that data disaggregation will be reflected properly in the reporting -Include a stronger focus on establishing of effective project coordination mechanisms with regular learning and feedback loops, including for communication and follow-up.
Conclusion 7	Many indicators are only to be measured at the end of the project when it will be too late to adjust the interventions according to learnings derived from monitoring data.	-Select fewer key indicators to focus on in the remaining part of the project period. -introduce more frequent learning feed-back loops with a view to adapt/adjust ongoing interventions based on assessments of data collected.
Conclusion 8	There is an inherent risk that several of the implemented interventions may fall apart when the project ends	-Further assist the DWAs in entering into partnerships with other organisations to benefit from both technical and financial support -Consider possibilities for changing of DWA Constitutions to allow external resource persons to join the Boards -Further encourage sharing of learning across DWAs by supporting organising of exchange visits, in particular visits to the better functioning DWAs in Mumbwa and Lundazi. -Explore opportunities for further expanding the business diversity of some of the stronger and more developed DWAs -Further explore the possibilities for making use of other (innovative) financing instruments -develop an exit strategy/plan for the project

Annex 10 – List of documents

- Chadiza DWDA (2022) Annual narrative report from 2021-2022
- Chadiza DWDA (2022) Monthly report – March
- Chadiza DWDA (2022) Monthly report – July
- Chadiza DWDA (2022) Monthly report – October
- Chadiza DWDA (2020) Partner Risk Management Format
- Chadiza DWDA (2022) WEE project monitoring matrix
- Chambeshi, M (2021) ASRH Stakeholder mapping report
- Chipata DWDA (2020) Annual narrative report from August 2021 to July 2022
- Chipata DWDA (2021) Partner Risk Management Format
- Chitoshi, Z (2021) Quarterly monitoring chart on Heifer International Zambia
- Choma DWDA (2022) Monthly report – August
- Choma DWDA (2022) Monthly report – October
- Choma DWDA (2022) Monthly report – September
- Choma DWDA (2020) Partner Risk Management Format
- Choma DWDA (2022) WEE monitoring matrix
- Heifer International Zambia (2022) Sowing Seeds of Improved Livelihood Income – The story of Betty Chisamu
- Heifer International Zambia (2022) women stories
- Heifer International Zambia (2022) Women Economic Empowerment Project – most significant change
- ICRW (2011), Understanding and measuring Women's Economic Empowerment.
- Kaoma DWDA (2020) Partner Risk Management Format
- Kaoma DWDA (2022) WEE project monitoring matrix
- Kalomo DWDA (2022) Monthly report – March
- Kalomo DWDA (2022) Monthly report – April
- Kalomo DWDA (2022) Monthly report – July
- Kalomo DWDA (2022) Monthly report – August
- Kalomo DWDA (2022) Monthly report – September
- Kalomo DWDA (2022) Monthly report – October
- Kalomo DWDA (2020) Partner Risk Management Format
- Kalomo DWDA (2022) WEE monitoring matrix
- KIT/Gender (2017). White Paper: A conceptual Model of Women and Girls' Empowerment. Supported by the Bill and Melinda Gates Foundation.
- Lundazi DWDA (2022) Annual narrative report
- Lundazi DWDA (2022) Monthly report – August
- Lundazi DWDA (2022) Monthly report – July
- Lundazi DWDA (2022) Monthly report – September

- Lundazi DWDA (2022) Monthly report – October
- Lundazi DWDA (2020) Partner Risk Management Format
- Mumbwa DWDA (2022) Monthly report – July
- Mumbwa DWDA (2022) Monthly report – August
- Mumbwa DWDA (2022) Monthly report – September
- Mumbwa DWDA (2022) Monthly report – October
- Mumbwa DWDA (2022) WEE monitoring matrix
- PRIM Zambia (2020) Final baseline report for WEE project Zambia
- Rogers, Patricia (2014), Methodological Briefs, Impact Evaluation No. 2, Theory of Change, UNICEF. The box also draws on the United Nations Development Group Latin America and the Caribbean Secretariat/PSG (2016), Theory of Change Concept Note.
- UNEG (2020) Ethical Guidelines for Evaluations, first published in 2008 but revised in 2020.
- We Effect (2020) Environmental and social impact assessment for the women economic empowerment project
- We Effect (2021) Annual Programme Report on Women for Change
- We Effect (2021) Annual Programme Report on Heifer International Zambia
- We Effect (2022) Annual Narrative report
- We Effect (2021) Annual Narrative report
- We Effect (2020) Communication and Visibility Strategy
- We Effect (2022) Environmental Integration Action Plan
- We Effect (2022) Fiscal year 2022 annual report on Heifer International Zambia
- We Effect (2022) Gender transformative disaster risk reduction
- We Effect (2022) Logical Framework Approach Fiscal year 2022
- We Effect (2020) Market Value Chain Analysis draft report
- We Effect (2020) Minimum requirements and Quality Assurance Process for Reports
- We Effect (2020) The gender and Power Analysis Report
- We Effect (2019) Women's Economic Empowerment Project Full Proposal
- We Effect (2022) Women for Change year 2 report
- We Effect (2022) Work Plan Year 1
- We Effect (2022) Work Plan Year 2
- We Effect (2022) Work Plan Year 3
- WFC DWDA (2022) Monthly report – July
- WFC DWDA (2022) Monthly report – August



Mid-Term Evaluation of the Women Economic Empowerment Project in Zambia

WEE's conceptual framework is adequate and addresses all the components integral to the achievement of women's economic empowerment with great potential to be gender transformative. The project's approach to women's economic empowerment is well in line with other similar approaches as it focuses on women's agency, decisionmaking power, and ownership and control of productive (e.g. physical assets, land) and financial assets. Overall, WEE is well in line with Zambian development policies and strategies. The project objectives and main activities align well with the national legal and policy framework for gender equality by acknowledging root causes of gender imbalances as interconnected and mutually reinforcing and the need for a holistic approach in tackling them. Policy advocacy in WEE has primarily been planned for at district level and is to a lesser extent taking advantage of opportunities for influencing the newly elected government in Zambia. WEE is also well aligned to Swedish strategies for development cooperation with Zambia as well as overall Swedish development policies.

SWEDISH INTERNATIONAL DEVELOPMENT COOPERATION AGENCY

Visiting address: Rissneleden 110, 174 57 Sundbyberg
Postal address: Box 2025, SE-174 02 Sundbyberg, Sweden
Telephone: +46 [0]8-698 50 00. Telefax: +46 [0]8-20 88 64
E-mail: sida@sida.se Web: sida.se/en

