



NORWEGIAN CHURCH AID

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Evaluation Summary

Evaluation	Enter title of evaluation here
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Country/Region:	Zambia
Author:	Peter Manda and Simon Manda
Commissioned by:	Norwegian Church Aid (NCA), Christian Aid (CA)
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Key words:	Gender Equality and Social Inclusion (GESI), Making Agriculture a Business (MAB), Micro Investment (MI), Market Systems Development (MSD), Bulking and Aggregation Centres, Savings Methodology, Theory of Change,
Evaluation summary and recommendations (max 2 pages):	<p>Objective:</p> <p>The purpose of this Mid-term review was to take stock of results that have been achieved so far against the set milestones as outlined in the results framework. Additionally, the review examined whether the Theory of Change (ToC) has been realized in bringing out the envisaged change in attitude among cooperative members in embracing agriculture as a business.</p> <p>Specifically, the review assessed:</p> <ul style="list-style-type: none">• the extent to which the MAB design and approach is creating change as envisioned in the project's result framework• assumptions upon which the Theory of Change is premised to determine whether they are still holding true• implementation challenges and any other reasons why changes are not being brought about (if this was the case)• stories of change, best practice and lessons arising from the project so far• sustainability of both the intervention, and the changes brought about by the intervention, offering suggestions on how to ensure change is maintained following the end of the project• the resilience and adaptive capacities of the design to withstand shocks and stresses such as COVID-19 during and after project implementation• the extent to which anticipated risks and new risks have been mitigated against by the project; and• how the theory of change can be enhanced to improve project results <p>Method:</p> <p>The assessment used two core analytical frameworks: Outcomes Harvesting and the Value Chain (VC) approach – mainly in the qualitative</p>

analysis. The review assessed the extent to which the smallholder farmers and the Small and Medium Entrepreneurs (SMEs) were able to increase their incomes, profits, employment and gender and social inclusion (impact at scale), inclusive participation (level of interaction of multi-level actors within the project context), change in systemic thinking (business environment), and project facilitation processes (distribution of incentives among actors and related sustainability of different interventions). Several data sources were reviewed including relevant project documents. In addition, semi-structured interviews were conducted and explored roles played by different actors while household interviews were used to document best practices and micro-level experiences as they relate to the theory of change. Finally, the outcome harvesting survey was used to track any un-intended outcomes to which the project contributed

Key Findings:

Relevance: The project Theory of Change is fittingly relevant for the purpose and is greatly appreciated by the beneficiary communities. The theory of change for MAB as well as related assumptions remain valid and justified as evidenced by the main findings of the review, in part because its internal logic responds to community livelihood and economic challenges.

Relevance to UN Sustainable Development Goals: SDG 1 (No poverty); SDG 2 (Zero Hunger); SDG 5 (Gender Equality); SDG 10 (Reduced Inequality); SDG 13 (Climate Action); SDG 16: Under this SDG, the project is contributing to strengthening of institutions; SDG 17 (Partnership for Goals).

Horticultural Value-Chains: Horticultural value chains such as cabbage, tomato and okra production have been successfully introduced at the demo sites and have been successfully grown.

Business Development: Business skills have also been imparted on beneficiaries around the main project activities, including skills development and general attitudes around incomes and agriculture as a business.

Socio-Cultural Changes: Socio-cultural changes in relation to business environment was witnessed across all project locations in terms of improved perceptions of agriculture as a business, although more investments into actual enterprises and their linkages to output markets are only emerging now.

Specific Recommendations:

- I. **Relevance:** Since the Theory of Change remains relevant/valid, the project should proceed from demonstrative incubations to farmer-centered production system through Micro Investment Model.
- II. **Agriculture as a Business:** The projects main thrust is “Making Agriculture as a Business”. Although there is evidence of “mindset change” among the target farmers/Cooperatives through the soft skills acquired through the various trainings, farmers still need further capacity strengthening in production, Market Systems Development as well as in value addition; cooperative management; financial management and Gender

	<p>and Social Inclusion in order to continue to tackle inequality and poverty issues as the project progresses. This is because “mind set change” takes a long time to fully realize it.</p> <p>III. Innovation: Innovative approaches are needed to deliver project activities related to agricultural training. For instance, the MAB Project should explore ways to capacitate the 2 local training institutions at Nkumbi and Chipembi and engage them to deliver local training to farmer cooperatives.</p> <p>IV. Value Addition and Market Linkages: In order to achieve greater results in value addition and market linkages, the MAB project needs to increase production. Currently, production undertaken at demonstration sites is low as this is for demonstration purpose at all project sites.</p> <p>V. Need to Investigate a scam involving misrepresentation of Send a Cow in Goat Delivery and Management: The Review team unearthed a scam in which Send a Cow was misrepresented in the delivery of goats. Further, the team that delivered the goats did not properly undertake goat management training among the beneficiary groups. The cooperatives need a proper cycle of training for improved goat management.</p> <p>VI. Need for role clarity between Community Facilitators and Agronomists: The introduction of Agronomists has greatly improved the provision of extension services and MAB should consider doing the same in the other 3 sites for easy of monitoring and technical support especially in view of reduced travel due to COVID 19. The project needs to streamline and clarify roles of community facilitators and those of Agronomists, an aspect important in quick decision-making processes at local level.</p> <p>VII. Monitoring and Oversight of Project Implementation: Evidence raises the need to strengthen oversight of the MAB project and implementation by CHAZ which can greatly improve delivery of inputs and other project activities in a timely manner.</p> <p>VIII. Exit Strategy: MAB project should carefully design an Exit strategy. As part of an exit strategy, there is need for MAB to start transitioning to more local project autonomy and ownership by beneficiaries and implementers to make local decisions about mix of enterprises to engage in, activity operationalization and which markets to access, building on local community resources and indigenous knowledge. As a way of an exit strategy for extension services provided to the cooperatives, MAB should tap into existing local training structures and resources, especially through government structures of camp extension officers as well as extension services provided by the private sector (input suppliers i.e. agro dealers) and commodity aggregators (buyers of produce) to continue providing this service after the junior agronomists leave.</p> <p>IX. Scaling up Advocacy: Findings show that much of the progress in the project this far focused on farmer group mobilization, farmer group capacity strengthening, group dynamics and engendering the groups through Gender Equality and Social Inclusion of the key principles in business entrepreneurship.</p> <p>X. Project Continuity in the context of COVID-19 and gassing incidences: Due to the late start of the project and disruptions due to COVID-19 and gassing incidences amid others, there is</p>
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	need to rump up activities and project implementation in year 5 in order to catch up on all delayed project activities
Cross-cutting issue(s):	Gender Equality and Social Inclusion, Access to and Ownership of Land
Link to full report:	
Link to preregistration form:	



NORWEGIAN CHURCH AID
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MAKING AGRICULTURE A BUSINESS (MAB) MID-TERM REVIEW REPORT



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Executive Summary

Context

In 2017, Christian Aid under the Zambia Joint Country Programme (Christian Aid, Dan Church Aid and Norwegian Church Aid), was awarded a grant by the Scottish government to facilitate economic growth through agriculture and enterprise development – Making Agriculture a Business (MAB) as the strategy. The centrality of this project is to realise the potential of small-scale farmers and agro-entrepreneurs as drivers of economic development through agriculture as a business. The two main pathways to drive this intervention are the desire to empower farmers/entrepreneurs to effectively harness business opportunities for economic growth through acquisition of relevant business skills, organizational capacity and access to resources and then applying these to their business; and the need to foster a structural and socio-cultural environment to underpin sustainable economic growth among targeted farmers/entrepreneurs that can variously sustain businesses.

This Mid-Term Review Report summarizes results that have been achieved thus far against outlined and set milestones in the Results Framework. The MTR was conducted in three districts of the Central Province of Zambia namely *Chisamba, Kapiri Mposhi, and Mumbwa*.

Methodology

The assessment used two core analytical frameworks: Outcomes Harvesting and the Value Chain (VC) approach – mainly in the qualitative analysis. The review assessed the extent to which the smallholder farmers and the Small and Medium Entrepreneurs (SMEs) were able to increase their incomes, profits, employment and gender and social inclusion (impact at scale), inclusive *participation* (level of interaction of multi-level actors within the project context), change in *systemic thinking* (business environment), and project *facilitation* processes (distribution of incentives among actors and related sustainability of different interventions). Several data sources were reviewed including relevant project documents. In addition, semi-structured interviews were conducted and explored roles played by different actors while household interviews were used to document best practices and micro-level experiences as they relate to the theory of change. Finally, the outcome harvesting survey was used to track any un-intended outcomes to which the project contributed.

Results

Relevance: The project Theory of Change is fittingly relevant for the purpose and is greatly appreciated by the beneficiary communities. The theory of change for MAB as well as related assumptions remain valid and justified as evidenced by the main findings of the review, in part because its internal logic responds to community livelihood and economic challenges.

Relevance to UN Sustainable Development Goals:

- SDG 1 (No poverty): This is highly relevant as MAB is targeting small scale farmers especially the most vulnerable households in the target sites and within the strategy that aims at leaving no one behind.

- SDG 2 (Zero Hunger): The design of MAB seeks to improve target communities to increase production so that households will not only have increased income through Making Agriculture as a Business but also contribute to food security. Through the COVID-19 support through CHAZ, the Church Health Institutions (CHIs) were able to access additional support as part of emergency relief through cash transfers supported by NCA/DCA and the farmer groups were able to access basic items such as mealie meal-soap, sanitisers and masks.
- SDG 5 (Gender Equality): This has been mainstreamed in the project and through the Gender Equality and Social Inclusion provided by the Project, not only have cooperative members and households increased knowledge about gender equality, households interviewed explained how at household levels, farmers have improved power relationships between women and men and there is improved participation of women in decision making structures within the projects. Of course, the initiative needs to be continued as the project progresses into year 5 so that the gender equality component is monitored and reported on.
- SDG 10 (Reduced Inequality): The MAB initiative is targeting women, youths and the marginalised groups, thereby contributing to reduced inequalities and tackling economic injustices in the area.
- SDG 13 (Climate Action): The MAB project falls under the Climate Smart Economic Empowerment thematic area and under the various sites, the project has been able to apply various interventions within agro-based horticultural activities to ensure that the environment is protected. The use of sustainable solar energy at demonstration sites is one example. The drip irrigation system is another innovation that promotes efficient use of water for agricultural activities. These innovations should be scaled up as the project progresses to farmer centred-approaches.
- SDG 16: Under this SDG, the project is contributing to strengthening of institutions. The Cooperative College Scotland has contributed to strengthening of cooperatives through cooperative governance trainings which have been appreciated by small scale farmers in target communities.
- SDG 17 (Partnership for Goals): The MAB initiative is partner based and during the period under review, the project fostered various partnerships with Christian Aid and Norwegian Church Aid with Christian Aid as the lead agency with faith-based institutions CHAZ as implementing agency with its member Church Health Institutions (CHIs), , Strathclyde University and Cooperative College Scotland, Private Sector players: Zambia Chamber of Small and Medium Business Associations (ZCSMBA), Rent to Own, CHIPRI, Lima Links, Government players such as Vocational Training Institutions, Ministry of Agriculture and Cooperatives, Government Agricultural Extension Systems, Lead farmers under Micro-investment programme, Traditional leaders in target areas, Malawi NCA supported Projects working on Micro-investment Programmes, local markets and Jubilee High way Market in partnership with Kruger Works, Self Help Community Groups and Agro-enterprises.

Key MAB project activities include:

Horticultural Value-Chains: Horticultural value chains such as cabbage, tomato and okra production have been successfully introduced at the demo sites and have been

successfully grown. It is anticipated that the project beneficiaries will now be able to scale up production of these selected value chains within their communities and increase production levels of these crops in order to participate in bulk marketing and value addition to take advantage of market linkages being facilitated by the project.

Business Development: Business skills have also been imparted on beneficiaries around the main project activities, including skills development and general attitudes around incomes and agriculture as a business. However, establishment of new Agro-enterprises and the capacity of self-organized groups in participation in making agriculture as a business still remains low in part due to the dependency syndrome among most cooperative members. For instance, while the market off-taker, Chipri, is ready to start buying vegetables in bulk, at the moment smallholder farmers are not ready to meet the required quantity and quality of produce. In addition, other business enterprises implemented such as the goat keeping, and pass-on scheme are still at infancy and have not yet started bearing fruits. Most of the enterprises undertaken by the cooperatives are stand-alone initiatives which are not yet linked to the savings and village banking scheme so that funds from savings are further utilized in investments into these businesses to grow them. This is in spite the fact that the majority of the MAB beneficiaries are currently clustered around savings and village banking initiative which have recorded positive initial results compared to these other interventions.

Socio-Cultural Changes: Socio-cultural changes in relation to business environment was witnessed across all project locations in terms of improved perceptions of agriculture as a business, although more investments into actual enterprises and their linkages to output markets are only emerging now. This delayed achievement of results is primarily due to the design of the project which deliberately aimed at first developing the soft social cultural skills aspects of the communities before embarking on actual hard enterprise and micro-investments interventions. In addition, the project has also scored good success in terms of building the capacity of communities in demanding for services and holding duty bearers accountable. For example, there was a high understanding among community members as regards their land rights.

Project activities are relevant for the general achievement of MAB project objectives, but activity implementation requires timely follow-up by CHAZ, such as supply of agricultural inputs. Enhanced project oversight within the implementing partner will help solve missing critical linkages for MAB to reach its intended outcomes, an aspect that negatively affects the current programme delivery. Generally, the project has performed very well in the following:

- ❖ Training activities of MAB project were generally excellent across all ventures, ultimately changing the culture and community perspectives around agriculture. Self-organized groups are now willing to be mobilized to act together and have desire to become viable businesses. However, this training has not sufficiently improved agricultural production in line with the MAB project's theory of change. This is mainly due to challenges that the project has faced in terms of timely provision of agricultural inputs to provide good practical lessons to the cooperative and community members at all the demonstration sites set up.

- ❖ Savings initiative has performed very well, based on community participation and involvement as well as local resource mobilization by the groups. The savings initiative raises a key lesson for the MAB project about the role and importance of community involvement and local resource mobilization in driving project success.
- ❖ Whereas as project activities are fittingly relevant for the achievement of the MAB Project, regular follow up support and oversight within the implementation structure was initially weak, a situation which has improved with the recruitment of a dedicated CHAZ project officer and the junior agronomist attached to the micro-investment venture.

Overall, current analysis shows the MAB project has contributed to 15 of the 17 attributional outcomes assessed. The project's contribution was rated highly on 8 (53.3%) and medium on 7 (46.7%) of the unintended 15 outcomes that were wholly or partly as a result of the MAB project. In addition, the MAB project has made some notable progress towards the achievement of milestone targets as shown in Annex 2.

Recommendations:

- I. **Relevance:** Since the Theory of Change remains relevant/valid, the project should proceed from demonstrative incubations to farmer-centered production system through Micro Investment Model. This will inevitably scale up production related innovations piloted so far; increasing production which will in turn increase bulk production. Increased production will further demand linkages to systematized markets. In addition, results and local experiences highlight strength of current project delivery which necessitates restructuring of the delivery mechanism of the project implementation structure in order to fittingly support MAB project Theory of Change. This will ensure the Project's continued relevance to the UN Sustainable Development Goals 1, 2, 5, 10, 13, 16 and 17.
- II. **Agriculture as a Business:** The projects main thrust is "Making Agriculture as a Business". Although there is evidence of "mindset change" among the target farmers/Cooperatives through the soft skills acquired through the various trainings, farmers still need further capacity strengthening in production, Market Systems Development as well as in value addition; cooperative management; financial management and Gender and Social Inclusion in order to continue to tackle inequality and poverty issues as the project progresses. This is because "mind set change" takes a long time to fully realize it.
- III. **Innovation:** Innovative approaches are needed to deliver project activities related to agricultural training. For instance, the MAB Project should explore ways to capacitate the 2 local training institutions at Nkumbi and Chipembi and engage them to deliver local training to farmer cooperatives.
- IV. **Value Addition and Market Linkages:** In order to achieve greater results in value addition and market linkages, the MAB project needs to increase production. Currently, production undertaken at demonstration sites is low as this is for demonstration purpose at all project sites. This can be achieved by timely delivery of inputs and provision of quality extension services. As the project moves to the next level, there is need to systematize relationships with the private sector players through MoUs/Contracts.

- V. **Need to Investigate a scam involving misrepresentation of Send a Cow in Goat Delivery and Management:** The Review team unearthed a scam in which Send a Cow was misrepresented in the delivery of goats. Further, the team that delivered the goats did not properly undertake goat management training among the beneficiary groups. The cooperatives need a proper cycle of training for improved goat management.
- VI. **Need for role clarity between Community Facilitators and Agronomists:** The introduction of Agronomists has greatly improved the provision of extension services and MAB should consider doing the same in the other 3 sites for easy of monitoring and technical support especially in view of reduced travel due to COVID 19. The project needs to streamline and clarify roles of community facilitators and those of Agronomists, an aspect important in quick decision-making processes at local level. Although the project design had intended that the Community Facilitators (CFs) would only be supported with stipend by the project, it was observed that this arrangement is a source of conflict as the CFs are not happy that their peer Agronomists are employed on a full hire basis.
- VII. **Monitoring and Oversight of Project Implementation:** Evidence raises the need to strengthen oversight of the MAB project and implementation by CHAZ which can greatly improve delivery of inputs and other project activities in a timely manner. Changes to the implementation framework and strengthened capacity with CHAZ can greatly change the project outlook on the ground. CHAZ should further provide guidelines to the CHIs to allow for autonomy to make quick and effective decisions as regards disbursements of funds and resources to the project.
- VIII. **Exit Strategy:** MAB project should carefully design an Exit strategy. As part of an exit strategy, there is need for MAB to start transitioning to more local project autonomy and ownership by beneficiaries and implementers to make local decisions about mix of enterprises to engage in, activity operationalization and which markets to access, building on local community resources and indigenous knowledge. As a way of an exit strategy for extension services provided to the cooperatives, MAB should tap into existing local training structures and resources, especially through government structures of camp extension officers as well as extension services provided by the private sector (input suppliers i.e. agro dealers) and commodity aggregators (buyers of produce) to continue providing this service after the junior agronomists leave.
- IX. **Scaling up Advocacy:** Findings show that much of the progress in the project this far focused on farmer group mobilization, farmer group capacity strengthening, group dynamics and engendering the groups through Gender Equality and Social Inclusion of the key principles in business entrepreneurship. There is however a need to scale up advocacy work on issues such as land rights and other structural factors affecting the small-scale farmers. Seventy per cent (70%) of the farmers interviewed revealed that they were aware about their land rights but a third of these did not know or knew someone who demanded land rights from duty bearers and this was attributed to low levels of awareness among the farmers about their right to hold the duty bearers accountable in terms of accessing business support services, a result which explains their low interaction with policy and institutional processes and players.

- X. **Project Continuity in the context of COVID-19 and gassing incidences:** Due to the late start of the project and disruptions due to COVID-19 and gassing incidences amid others, there is need to rump up activities and project implementation in year 5 in order to catch up on all delayed project activities.

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Acronyms

CA	Christian Aid
CA/JCP	Joint Country Programme
CF	Community Facilitator
COVID	Corona Virus Disease
DCA	Dan Church Aid
FISP	Fertiliser Input Support Program
JCP	Joint Country Programme
MAB	Making Agriculture Business
MSD	Market Systems Development
NCA	Norwegian Church Aid
PnP	Pick and Pay
SHFs	Smallholder Farmers
SMEs	Small Medium Enterprises
ToC	Theory of Change
VCA	Value Chain Approach
ZCSMBA	Zambia Chamber of Small and Medium Business Associations

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This Making Agriculture a Business Mid-Term Review Study would not have been possible without assistance and cooperation of several individuals at different levels within and around the Making Agriculture a Business (MAB) Project in Zambia. These gave their valuable time and informed the study through their invaluable insights and experiences. The assessment team is highly indebted to organisers in target communities such as around the MAB demonstration sites. Individual and groups of small-scale farmers whom we met and who kindly provided us with detailed information on their activities. We also acknowledge the Joint Country Programme without which this exercise would not have been possible. We thank them for this invaluable opportunity to conduct this review.

1.0 Introduction and Background

Making Agriculture a Business (MAB) Project which has been reviewed is under The Zambia Joint Country Programme comprising Christian Aid (CA), Dan Church Aid (DCA) and Norwegian Church Aid (NCA). Christian Aid is the lead under this project with funding from the Scottish Government. The project which is part of the Economic Empowerment Programme has been building the capacity of small-scale farmers/entrepreneurs as rights holders to increase sustainable income to meet their basic needs through secured entrepreneurial opportunities and sustainable employment. The project's main implementing partner in Zambia is Churches Association of Zambia (CHAZ) with other roles played by Zambian partners Zambia Chamber of Small and Medium Business Associations (ZCSMBA), Scottish partners namely Strathclyde University and Cooperative College.

The project is driven by the need to realize the potential of small-scale farmers/entrepreneurs as champions of economic development in the three districts of Chisamba, Kapiri Mposhi, and Mumbwa in Central Province, Zambia. The project targeted 4,000 farmers and entrepreneurs with the intended outcomes as: **a) Farmers/entrepreneurs are empowered and effectively harness business opportunities for economic growth by acquiring the relevant business skills, organizational capacity and access to resources and then applying these to their business, and b) Structural and socio-cultural environment fosters sustainable economic growth among targeted farmers/entrepreneurs, that can sustain businesses, through empowered farmers/entrepreneurs (rights-holders) holding government agencies for agricultural and economic development (duty bearers) accountable for supportive policies and conditions.**

Recent policy analysis reports show how national policy and institutional processes have driven efficient, competitive, sustainable, market driven, export-oriented agriculture sector, which have underpinned rural livelihoods, food security, and incomes (Manda et al. 2019). In Zambia, such policies include: Vision 2030 (V2030); National Agricultural Policy (NAP); National Agricultural Investment Plan (NAIP) – 2014-2018; Strategy for Industrialization and Job Creation (IS); National Irrigation Policy and Strategy (NIPS); Fifth National Development Plan (5thNDP); National Energy Policy (NEP); National Water Policy (NWP); Sixth National Development Plan (6thNDP); Revised Sixth National Development Plan (R6thNDP); National Resettlement Policy (NRP); and Seventh National Development Plan (7thNDP). The MAB project situates and is fittingly relevant for this wider policy context.

1.1 Objectives of the study

The purpose of this Mid-term review was to take stock of results that have been achieved so far against the set milestones as outlined in the results framework. The project log-frame has two main output indicators, further broken down into distinct milestones. The proposed review tested all the assumptions at project inception, project achievements against set targets, documented lessons learnt and best practices, bringing out

challenges experienced by the project during implementation in order to inform future programming. Additionally, the review examined whether the Theory of Change (ToC) has been realized in bringing out the envisaged change in attitude among cooperative members in embracing agriculture as a business. In addition, the crowding-in of private sector and involvement of other key stakeholders was assessed.

Specifically, the review assessed:

- the extent to which the MAB design and approach is creating change as envisioned in the project's result framework
- assumptions upon which the Theory of Change is premised to determine whether they are still holding true
- implementation challenges and any other reasons why changes are not being brought about (if this was the case)
- stories of change, best practice and lessons arising from the project so far
- sustainability of both the intervention, and the changes brought about by the intervention, offering suggestions on how to ensure change is maintained following the end of the project
- the resilience and adaptive capacities of the design to withstand shocks and stresses such as COVID-19 during and after project implementation
- the extent to which anticipated risks and new risks have been mitigated against by the project; and
- how the theory of change can be enhanced to improve project results.

2.0 Methodology

The MAB Midterm review used value chain (VC) approaches to specifically explore how the horticulture interventions under the *mini-irrigation* sub-project, the *goat pass-on scheme* as well as the savings and internal lending schemes performed. Demand and supply elements of the VC approach were considered. The review highlighted how investments into pilot irrigated crops at demonstration plots have the potential to boost incomes and how this intervention can easily be scaled out into the larger community going forward. The review also covered the suitability of the pilot selected value chains and made suggestions of any new opportunities; and interrogated the current scale up Micro Investment (MI) model, its scalability and sustainability. On the other hand, the review also explored how existing project processes are tapping into the current market opportunities, assessing any existing unmet demand for the selected value chains, and most importantly assessed the performance of farmer cooperatives in terms of progress made, any opportunities present for them and challenges they face. The selection of the value chains was undertaken by a detailed participatory value chain analysis which brought out opportunities in key selected crops and ensuring sustainable success and linkage to output markets by participating producer groups. In addition to commercial viability of selected enterprises, the study also assessed the appropriateness of installed irrigation technologies across gender, nutritional value of chosen crops, crop preservation and storage options and seasonality (to ensure that irrigation plots are in use year-round) as further evidence of success.

The review also deployed the “outcome harvesting approach” to track any un-intended outcomes to which the project contributed beyond those specified in the projects design and log-frame. This was conducted through consultations with district and local key stakeholders who participated in the project implementation and also through a tracer study of some of the poorest beneficiaries identified in previous project reviews in order to track any progress on some key un-intended outcomes.

2.1 Data Collection

In terms of specific evaluation process, the review used the mixed methods approach to collect data using the following as data sources:

a. Desk Study/Reviews

The consultants reviewed various relevant published and unpublished project documents. This include baseline reports, gender strategy and gender action plans, monitoring reports, annual reports and other external and internal project review reports, project log-frame and annual work-plans shared by the MAB project. The review of the project documents sought to appreciate and understand programmes and the activities that were supposed and or were implemented over the life of project. Desk reviews also enabled the study to establish information gaps crucial in informing the primary data collection process. Baseline and monitoring reports formed the basis for comparing situations at the start and mid-term of the project in order to inform future improvements. Other reviews include an analysis of wider national policy and institutional processes with which MAB project situates.

b. Semi-Structured Interviews

Semi-structured interviews helped the review team to collect qualitative data and focus group discussions were conducted with 30 key informants (20 males and 10 females) using a pre-designed checklist. The checklist was used to guide interviewers, allowing for more probing of the key informants. Key informants included officials at district administration level (Government and Local authority); farmers, entrepreneurs, community representatives, project staff, key stakeholder market actors, women and youths. The focus of each interview was determined by the role played by that KI and their respective institution in the MAB project. Prior permission was sought to record interviews and transcripts, and these were analysed thematically to generate common patterns and emerging themes from responses across various respondents. Key Informants were encouraged to suggest and recommend to the study team any other potential interview participant who could help provide complementary views and perspectives on performance of the MAB project.

c. Household Case Study Interviews

To attain a deeper understanding of the program and related theory of change, changes brought about by the intervention were teased out through randomly selected households, who were asked to comment and provide their views, perspectives, and experiences of MAB. Local resource persons such as community facilitators were key in identifying specific households targeted for household interviews. Out of the **4,074 target groups reached in the project, 30% of the respondents were sampled and these were reached through small holder households, individual interviews and group**

interviews through focus group discussions. A total of 1,222 (458 males and 764 females) respondents were reached. These respondents were aged between 24 and 76 years and the mean age was 47.5 years. About 11% of the total sample interviewed within the small-scale farmer household sample were youth respondents. Household interview helped to generate and illustrate specific project activities, outputs, milestones, and outcomes of MAB interventions. Some case studies were used to demonstrate the effectiveness of the different interventions across the study area, and the various benefits accruing to different categories of beneficiaries (e.g. across gender, age and social categories such as the poorest of the poor, and other marginalised beneficiaries).

d. Observations

Direct observation enabled researchers to learn about the activities of beneficiaries in natural settings such as demonstration sites and household fields and gardens, observing their participation in these activities. Direct observations were also used to confirm some of the information collected through semi-structured interviews and to generate further questions that could corroborate other data sources (triangulation). Observations were also made on some households who participated in the poverty mapping and profiling study previously done by the Joint Country Program in order to assess any changes in the poverty profiles of participating households. From these observations, some best practices and lived experiences were also teased out as lessons learned.

e. Outcome Harvesting Survey

In order to track any unintended outcomes to which the MAB project and its partners may have contributed to, key stakeholders were interviewed to determine the significant level of project contribution and attribution to any of these un-intended outcomes (Table 1).

Table 1: Interview Log

Stakeholders and market level actors	Horticultural Groups	Savings Groups	Goat Groups	Trade Schools & Students	Project Implementers	Key Stakeholder
Key Functions	Production & Marketing	Production and Marketing	Production & Marketing	Skills Development	Market facilitation	Outcomes Harvesting
# of interviewees	12	12	12	2 School Managers & 20 students	8	40

2.2 MAB Mid-Term Review and COVID-19 Considerations

Corona Virus (COVID-19) was a major limitation factor during the data collection process. To mitigate against the risk, the study team built, in the MAB Mid-Term Review, some mitigation measures in order to protect respondents as well as researchers from exposure to risks of COVID-19 infection. Fieldwork incorporated several precautionary steps, including the following:

- a. Provided training to research assistants on safe behaviours, including hand washing protocols, cough etiquette and safe social distancing from respondents during fieldwork;

- b. Where possible, phone or email interviews were conducted and prioritized. However, where in-person visits were still needed, social distancing was maintained as well as wearing of masks;
- c. Made advance arrangements for study participants who were then asked to prepare in advance by ensuring social distance, and wearing of masks;
- d. Group discussions were held in open spaces and were kept to minimum numbers (6 to 8 people in each group); and
- e. Hand sanitizers (soap) and masks to research assistants and respondents were provided in case some study participants turned up without them.

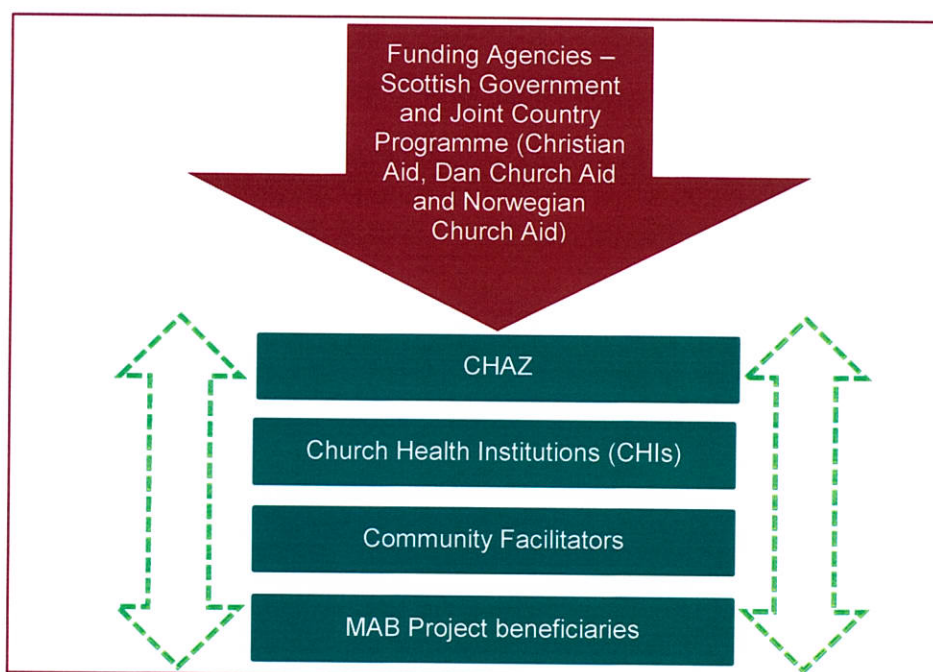
In what follows, results of the study are presented as paired by critical insights into the MAB project. The presentation and analysis explore an understanding of wider and specific issues across the project areas.

3.0 Findings from the Review

3.1 Overview and Project Implementation Structure

Broadly speaking, implementation structure of the MAB project can be expressed in four distinct management layers (Figure 1). The designed implementation structure of the project is fittingly relevant for achieving the theory of change, but actual implementation faced some challenges which negatively affected some key activities. Stakeholder interviews and community engagements showed that some of these challenges were relate to delays in implementation.

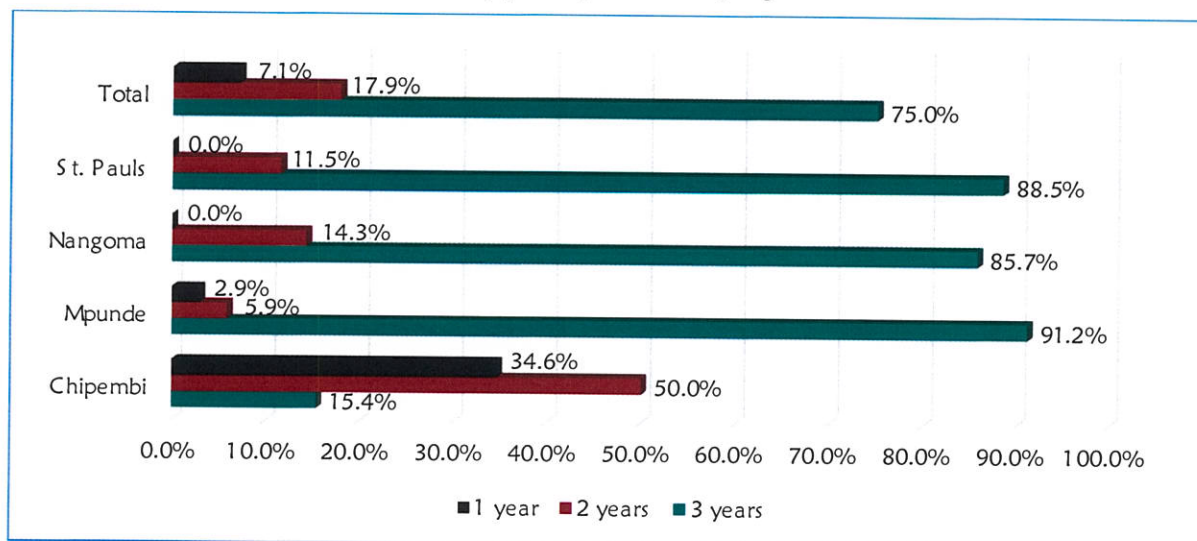
Figure 1: MAB project and overview of the implementation structure



Within the implementation framework, community participation on the MAB project was consistent across all the communities. The sites for project implementation were primarily chosen on the strength of CHAZ, the implementing partner, having had previous experience with savings and loan groups in all the selected districts and locations which the MAB project could build on. The specific project sites are under the Church Health Institutions (CHIs) which are members of CHAZ. Whereas most community mobilizations and sensitizations started towards the end of 2017 in Mpunde, Nangoma, and St. Pauls, this activity commenced later in Chipembi site (Chisamba District) due to conflicting issues about which community the project had to be implemented in between two candidate sites. In Nangoma, a total of 52 groups were active with a membership of 1,221. Meanwhile in Kapiri Mposhi's St. Paul's community on the other hand, the majority of the groups (72.5%) confirmed that they were mobilized to start participating in MAB project activities towards the end of 2017 and 48 targeted beneficiary groups were formed with a total of 958 members.

Within this context, it was observed that a quarter of the 1,222 across the 4 project sites only started actively participating in MAB project activities as late as 2019 (17.9%) and 2020 (7.1%); with a bigger proportion of longer period of participation (3 years) recorded in Mpunde, Nangoma and St Paul's (Figure 3).

Figure 2: Average years of beneficiary participation into program



As regards social diversity, these groups sufficiently included the participation of women, youth and persons with disabilities who represented 57.7%, 27% and 1.8% of the total membership respectively. At St. Pauls, activities started with the formation of 4 cooperative groups that currently have 958 members (643 females and 315 males, of which 366 are the youth and 35 are disabled). At Mpunde, 50 active groups were formed comprising a total membership of 955 (Table 2).

The groups and cooperatives formed were earmarked for participating into various Business Development Services (BDSs) supported by MAB, venturing into different enterprises such as horticultural crops production, goat rearing, savings and loans schemes and other agriculture investments. Finally, in order to empower local youths, a youth skills scholarship programme involving 200 students to study at various trade schools within the target provinces (i.e. Chipembi College of Agriculture, Kabwe Trades and Nkumbi College) was also implemented.

Table 2: MAB beneficiaries at main project sites

Site	# of Groups	Male	Female	Youths	Disabled	Total
Chisamba/Mumbwa Area						
Chipembi	52 ¹	521	419	260	18	940
Nangoma	52	419	802	274	10	1,221
Kapiri Mposhi /Kabwe Area						
Mpunde	50	470	485	200	9	955

¹ 35 groups in Chipembi and 17 groups in Kanakantapa; 521 members were from Chipembi only.

Site	# of Groups	Male	Female	Youths	Disabled	Total
St Pauls	48	315	643	366	35	958
Total	202	1,725	2,349	1,100	72	4,074

The benefits and the theory of change have been well situated within the wider socio-economic environment. Beneficiaries across various group and cooperative members were trained in various capacity building modules by the MAB project so as to treat farming as a business (Table 3). The project's progress reports show that the Cooperative College of Scotland laid a foundation in building coherence and teamwork among the groups that are working with the project. The College delivered trainings around cooperative development, governance and management which helped in fostering mutual respect, unity, and understanding among cooperative members. The project also partnered with other institutions such as the Zambia Chamber of Small and Medium Business Associations (ZCSMBA) who conducted further capacity building activities and undertook soft skills knowledge development. A total of 4 078 farmers against a target of 4 000 (102 %) received various soft skills training offered by MAB Project. These efforts improved business management skills of cooperative members in record keeping, business planning, entrepreneurship, group marketing, improved crop and vegetable production methods and value addition options (i.e. grading and packaging) and processing. To address governance challenges, each of the three economic activities (irrigated vegetable production, savings and internal lending scheme, and the goat pass-on scheme) are internally managed by the local community members themselves through specialized sub-committees within the groups that oversee each specific operation – which is an embedded feature in the groups to ensure sustainability.

Table 3: Number of group members trained by topic and site

Type of Training/Sensitization	Chipembi		Mpunde		Nangoma		St. Pauls		Total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Gender Equality and Social Inclusion	521	419	470	485	419	802	315	643	1,725	2,349 ²
Vegetable production techniques	521	419	470	485	419	802	315	643	1,725	2,349
Value chain and market analysis	521	419	470	485	419	802	315	643	1,725	2,349
Business planning, record keeping, profit/loss calculation, etc.	521	419	470	485	419	802	315	643	1,725	2,349
Savings & internal lending	521	419	470	485	419	802	315	643	1,725	2,349

Across all the study areas, committee and ordinary members of the groups were particularly happy with the knowledge received through the MAB trainings, with some reporting that *“this has changed the way we do and perceive things including savings which is now done with a purpose.”*³ However, some challenges relating to a dependency syndrome among community members still pose a hindrance to the full application of these soft skills in agribusiness development among community members. Data analysis

² MAB project end of year 3 progress report shows that 4,900 were trained

³ Sphiwe Nyoni, Cooperative Vice Chairperson, Chipembi, Chisamba District.

shows that application of knowledge acquired from these trainings, especially as regards market linkages, is still low and negatively affects project effectiveness. As a result of this slow application and adoption of these newly acquired business soft skills, about 55.7% of the beneficiaries have not yet achieved full benefits from these training interventions in terms of improving their livelihoods and resilience at household level. In addition, most of the initial interventions made at the mother demo sites are yet to be replicated within the communities where the target farmers and entrepreneurs live. Paired together at the project level, these elements challenge the extent to which the MAB project can drive transformative changes within and across target communities. This is being addressed by roll-out of the micro investments interventions into the community which are meant to scale out the adoption of all the successful technologies tested at the demonstration sites. This approach will help push adoption rates of improved horticultural methods at household level higher and lead to increased household incomes.

3.2 MAB Interventions Design and Theory of Change (Relevance)

3.2.1. The extent to which the MAB design and approach is creating change among project beneficiaries

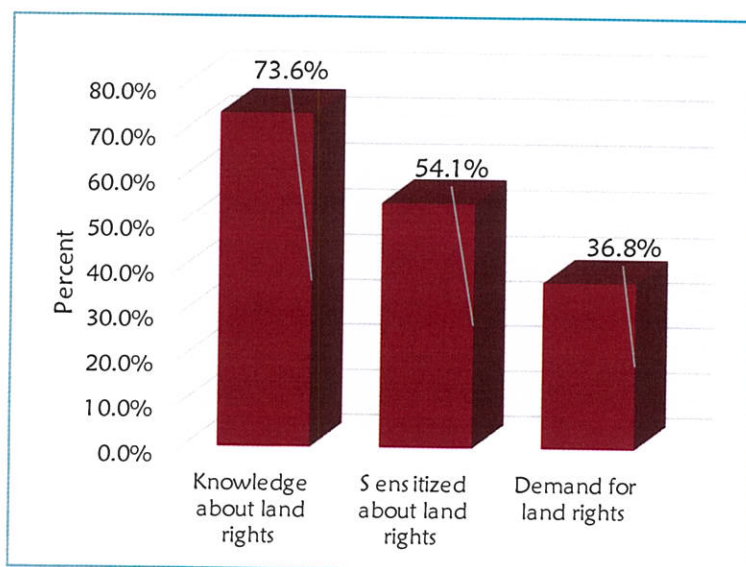
The extent to which the MAB Project design and approach is creating change among project beneficiaries within its related Theory of Change can be measured through program delivery and whether these are valid and justifiable. More importantly, the assessment points to the beneficiaries' perceptions of how the design responds or not to the challenges faced in their households and communities. In general key informant interviewees and 70.2% of community participants felt that the MAB project is highly relevant for the beneficiary farmers, and that the activities are expected to strengthen the smallholder farmers' ability to effectively harness business opportunities. The smallholder farmers' capacities have been strengthened through the various trainings undertaken in the project including collective marketing, savings, Business and enterprise development, Trainings in Cooperative Governance and Gender and Social Inclusion. As a result of the trainings, there is evidence of mindset change among the farmers who were able to articulate on the various aspects of agriculture as a business. There was also evidence of increased agriculture production and productivity through demonstration sites in all project sites.

Almost two-thirds (58.3%) of the farmers interviewed indicated that the MAB project helped them to address a number of farming related challenges through the provision of knowledge about farming as a business. Trainings on mixed farming (vegetable production under irrigation, field crop production and livestock rearing), climate smart agriculture practices, business management skills (business planning, record keeping, profit/loss calculations, etc.), marketing strategies (i.e. organized marketing) and savings with a purpose have contributed to changing the farmers' mindset to take charge in addressing the many challenges faced in farming as a business.

Forward enterprise planning and resource mobilization are key components of successful agribusiness enterprises. This component was positively and widely reported across the majority of respondents. The majority reported that they now systematically plan their farming activities (55.6%) and kept good records of their farming production costs and

gross income (59.7%). A large proportion of those that plan their activities and keep records indicated that they engage their spouses and children in doing so – responding to the need for inclusive household participation in activities and role sharing mechanism among all members of the households and thus increased social inclusion. One aspect alluded to this is the project’s efforts to create an understanding and build capabilities for social inclusion through Gender Equality and Social Inclusion (GESI) trainings and sensitizations were rated by respondents as very effective.

Figure 3: Knowledge and demand for land rights



It can thus be argued that the MAB project has succeeded in laying the foundations for the creation of a structural and socio-cultural environment that fosters sustainable and inclusive economic growth among targeted farmers within households. This is because the knowledge imparted through various trainings as well as increased cooperation at community and household levels is gradually reflected in the participatory planning of various activities within value chains.

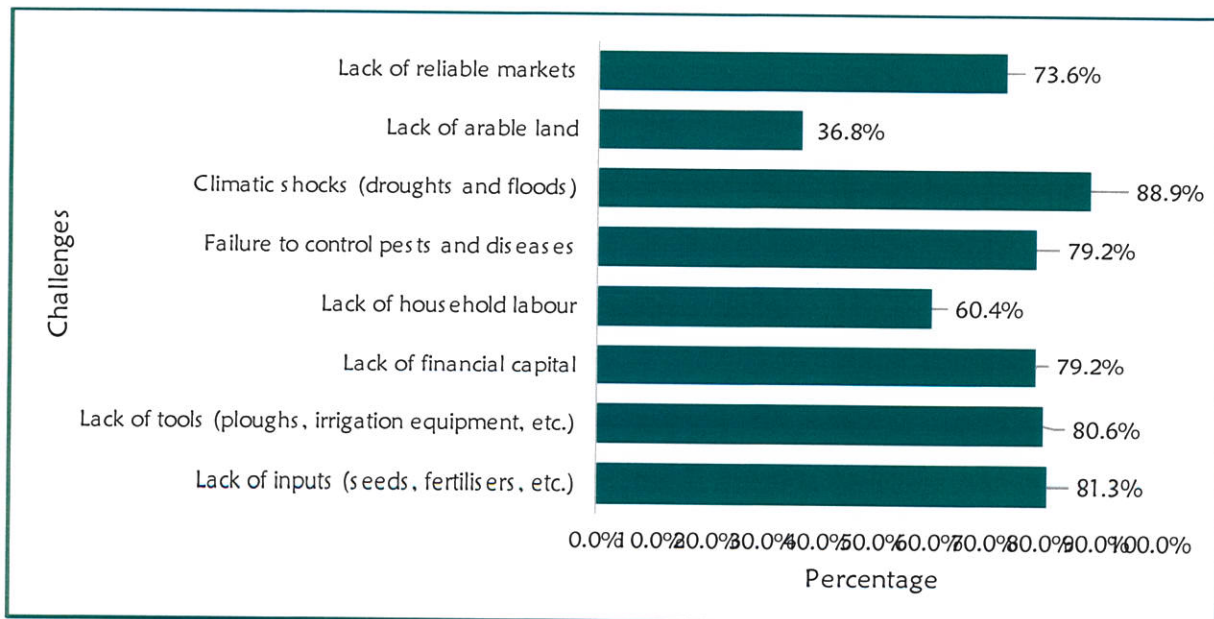
Weak Advocacy Interventions in the Design: In the context of resource ownership, review results further show the MAB project partnered well with the traditional leaders in sensitizing smallholder farmers about their rights to land ownership. In this regard, over 70% of the farmers interviewed revealed that they were aware about their land rights. However, just above a third of those interviewed had or knew someone who demanded land rights from duty bearers (Figure 4). This was attributed to lack of arable land which was cited as the common constraint that farmers in the target sites faced. Secondly, it was found that the project is weak on advocacy component. For Example, there was low awareness among small scale farmers about their right to hold the duty bearers accountable in terms of accessing business support services, a result which explains their low interaction with policy and institutional processes and players.

Limited application of knowledge, skills and practices acquired: Despite evidence of positive mindset change among the small scale farmers, actual application and adoption of the acquired knowledge by beneficiaries still remains low. For instance, while the inclusion of all registered farmers to the apex cooperatives created by the MAB project in each site promoted cooperation in managing the vegetable demo sites, goat pass-on schemes and the savings and internal lending activity, many small scale farmers still struggle on how to organize and work together with other participants at individual household and community level. A further focus on strengthening leadership training, group governance as well as active member participation in cooperative activities can

greatly assist in achieving project intended outcomes. At the local level, the role and importance of Community Facilitators and Agronomists supporting these groups with extension services and the implementation of planned initiatives should equally be strengthened. The provision of extension services by MAB's Agronomist should be supplemented by efforts by the Ministry of Agriculture through Camp Extension Officers and working closely with the private sector such as input suppliers (Agro Dealers) to enhance sustainability. In addition, at farmers' group level, greater focus is still on obtaining fertilizer and seed under the Farmer Input Support Programme (FISP) as opposed to implementation of activities initiated directly by the MAB project. The farmers have not adequately organized themselves to take advantage of reliable markets (cited by over 70% of those interviewed) as only 11.8% indicated that they had actually participated in organized marketing. Similarly, many farmers still struggle to fully apply the "Farming as a Business" principles which they acquired from various trainings require having the market and profit mindset before deciding on what crops to grow. This was evidenced by many farmers claiming that the expertly chosen mix of crops as a result of value chain analysis were not appropriate for them as in the case of Chipembi where farmers opted to produce yellow maize as compared to tomatoes and cabbage recommended by value chain and market experts. Only 19.4% of respondents demonstrated that they were market-oriented when planning their farming activities. Analysis from the interviews show that this could be addressed through provision of readily available market information on high potential commodities and the relevant market actors.

Despite the evidence of farmers adopting some of the knowledge, skills and practices mostly at the demonstration sites, farmers experienced challenges among them climatic shocks, lack of inputs, lack of tools, failure to control pests and diseases and lack of financial capital, see Figure 4 for some of the challenges.

Figure 4: Some of the challenges faced by smallholder farmers



Overall, analysis shows that small scale farmers still need follow up training in business and enterprise development. The business model should continue to be applied through continued sensitizations and mentorship of beneficiaries on the application of the business model. Some of this relates to the need for cooperatives to not only be trained in business skills and governance, but also to increase their role and importance in local communities – *vis-à-vis* key crops, business focus and market linkages.

3.2.2 The extent to which the Theory of Change Assumptions hold true

Views and perspectives from key informant interviews and community participants confirm all the 6 initial assumptions on which the MAB Theory of Change is premised still hold true. For instance, Mr. Desi Mwaka of Mpunde stressed that, *“each one of these assumptions is necessary for project activities to lead to expected outcomes and impact.”* In addition, however, the advent of COVID-19 raised the need for the inclusion of the 7th assumption due to the risks that the disease poses which were not anticipated during project planning and inception. In what follows, these assumptions are appraised accordingly.

I. Conditions of production are favorable through the project life cycle to facilitate increase in agro-production

Appreciation of the wider context within which rural incomes and livelihoods are situated and generated is crucial to MAB’s project internal logic. All project beneficiaries interviewed acknowledged that droughts affect their agricultural production and food provisioning. This is mainly because the production of field crops largely depends on rainwater while vegetable production depends on the availability of both surface and underground water for irrigation. At one level, water challenges limit levels of growth patterns in the production of irrigated vegetables in the target sites despite the project’s efforts to promote the practice as part of the crop diversification intervention. Whereas promotion of drip irrigation is an appropriate measure as the system is not only efficient in terms of water use but also relies on other sources such as underground water, there are still some challenges faced by the beneficiaries. For example, the modified number of solar panels and pumps installed at Mpunde and St Pauls are not able to meet the daily water needs to effectively support crop production at the demo sites. As a result, this has in some cases (e.g. where solar panels are considered not to be adequate) led to lower crop production at these demo sites. Secondly, droughts in previous years led to a low water table in some boreholes (e.g. at St. Pauls) leading to lower than expected crop production and subsequently lower incomes, which again could negatively impact the adoption rate of the irrigation technology by smallholder farmers if benefits of the technologies do not meet expectations. Compounding this are socio-economic characteristics and high poverty levels manifested in limited available resources among beneficiaries, which could lead to competition of resource allocation with the ‘more urgent’ basic needs such as education, thereby restricting households’ investments in drip irrigation technology.

II. Self-organized groups are willing to be mobilized to act together and have desire to become viable businesses

Interviews and observations revealed that project participants in the target sites have appreciated the value of working together, and shared responsibilities – smallholder coordination arrangements and market linkages. They indicated that inclusive participation criteria (across gender, age, disability and socio-economic backgrounds) were clear within the community and also perceived fair. This is attested by the fact that a high percentage (97.9%) of the 1,222 SHFs interviewed belonged to both the apex cooperatives and smaller farmers' groups in their localities while 87.5% of them belonged to savings and internal lending groups. Farmer's willingness to be mobilized in groups is high as it was reported that some of them walk as far as 20 kilometers in order for them to participate in demo site activities centrally located at Church Health Institutions (CHIs) project sites in the four target implementation areas. However, beneficiary coordination arrangements within which beneficiaries are included and participate still remain loosely organized, limiting effectiveness of member participation and potential for entrepreneurship initiatives (e.g. governance, distances). This is reflective of farmer group coordination challenges, and the need to improve and strengthen higher participation of members in group activities through increased benefits and incentives.

III. Collective market arrangements facilitate access to more profitable markets for farmers/ entrepreneurs

Market systems and value chain inclusion of beneficiaries necessitates a focus on power dynamics which are imbedded across various chain actors. Farmers variously expressed opinions that collective market arrangements were important in ensuring good prices, profits and growth of their farming ventures. It was found that target buyers desire large volumes and good quality products and how these can ensure sustained and guaranteed market access for them and thus guarantee increased incomes. Although the MAB Project managed to link groups to off-takers such as Chipri and Lima Links and Memorandum of Understanding were signed, it was found that groups still preferred to sell their produce in the local market especially when local markets were more attractive compared to the prices offered by the off-takers. However, the farmers were still elated by the fact that the project has established market linkages with an off-taker companies. They now believe that, *"availability of reliable markets will spur production and improve the livelihoods of many households resulting from better prices."* (Oliver Chipota, Agronomist, Chipembi).

Confidence levels in group marketing arrangements among the farmers and entrepreneurs varies across study communities, with some still continuing to trade as individuals. Some of this behavior was alluded to not only governance dynamics of community groups but also existing logistical elements required for aggregating produce. For instance, farmers frequently complained about challenges such as lack of cold chain facilities and aggregation centres that the project intends to establish in year 4. This has negatively affected market penetration for affected farmers as only a few of them across all study centres affirmed active engagement in coordinated marketing (only 11.8%).).

In addition, the majority of farmers expressed confidence and belief that the knowledge they have acquired through the MAB trainings will change the way they do farming going forward. Specifically, participants expressed their opinions that the culture of farming business as usual and higher maize-centric production focus was a thing of the past in

that they now appreciate crop and income diversification. This optimism was evidenced by how most of the farmers interviewed are now linking their savings to increasing both field crop and vegetable production levels. They are now determined to produce recommended crops because they know they can work collaboratively with others and access more profitable markets further away from their localities. This will change the current scenario when only 11.8% of the farmers interviewed indicated that they had previously participated in organized group marketing. The coming on board of produce off takers like Chipri as well as the establishment of bulking centres which are planned for year 4 will accelerate the application of skills and practices acquired in produce aggregation and collective marketing.

While all the SFs interviewed had access to productive resources, only 11.8% were able to market their products profitably. This represents a 15.7% achievement for the milestone goal on percent of farmers/entrepreneurs with access to productive resources and successfully marketing their products profitably.

IV. Farmers/ entrepreneurs own or have access to secure land for economic development/ investments

Success of any farming venture largely depends on availability of land with fertile and tillable soils, and lack of it limits entrepreneurship potential among farmers. Lack of arable land was the main common constraint that the farmers indicated that they faced in the target project sites – reflective of the abundance of customary land which was also highlighted by key informant interviews. However, a gendered analysis of land ownership patterns shows a majority of men identify as heads of households as well as landowners particularly among married couples. Over 76% of the respondents reported that security of tenure was very important in driving agricultural investment decisions. Of crucial importance however is that access to land with adequate water supply remains a challenge facing many farmers intending to venture into irrigation. Thus, adoption of “farming as a business” principles may not be easily achieved particularly in areas where vegetable and horticultural production may be limited by access to water. For instance, many farmers in Chipembi reported that it is difficult to grow vegetables on a large scale because of scarcity of land with adequate irrigation water. The challenge is made worse by the culture of keeping free-range livestock (goats and cattle) that usually destroy crops in the vegetable gardens if not fenced off. Striking this balance between and among competing livelihood strategies (irrigated crops and goat farming) will be crucial for the MAB project to strike a balance. The planned scale out Micro Investment (MI) Model in all sites should address any concerns of scarcity of water within the communities and the potential animal (goat) and crop (irrigated vegetables) conflict.

V. Duty bearers are receptive and willing to facilitate an enabling environment for business growth

The MAB project objectives cannot be achieved in the absence of national or community norms and customs, laws, regulations, enabling policies, systems and public infrastructure (i.e. reliable markets) that promote production and trade. This expresses the view that rural livelihoods do not exist in isolation of the wider structural and socio-cultural environment which bears on sustainable economic growth among targeted

farmers and entrepreneurs. As such, chiefs, village headmen, area councilors, Members of Parliament and other duty bearers have an important role to play in creating a conducive environment for business growth. In order to truly make agriculture a business, access to land is of critical importance for farmers, the majority whom face land tenure challenges. Views and perspectives from beneficiaries and key interviewees reveal that the MAB project *“has done a great job sensitizing the project beneficiaries about their land rights as well as lobbying and advocating for the respecting, protecting, and fulfilling of such rights by us the duty bearers”* (Councillor Chiboni, St. Paul’s). Traditional authorities such as headmen and chiefs were identified by the community, alongside the Ministry of Chiefs and Traditional Affairs, to be important duty bearers in issues of community land management. To this effect, over 70% of the farmers indicated that they were aware about their land rights whilst 94.3% of the farmers indicated that they or someone they knew demanded their land rights and received a favorable response from the duty bearers (chiefs, headmen, area councilors, court, police, etc.). Most of the respondents credited this awareness to other organizations operating in their areas such as MEDEEM, Zambia Land Alliance and to the local traditional leadership. Continued sensitization and efforts aimed at building sustainable partnerships between local communities and duty bearers should be encouraged and supported by MAB to enhance local capacity and actualize land resource access and its efficient utilisation. However, analysis showed that the role of other state departments such as the Department of Cooperatives under Ministry of Commerce, Trade and Industry; Ministry of Agriculture through Extension Services Department; Ministry of Lands, and private sector players such as Rent to Own and Chipri, financial service providers as well as transporters were not strongly represented at the community level (e.g. mostly present at macro as opposed to meso or micro levels). Specific interventions by the MAB need to be explored and identified to strengthen the presence of these stakeholder within the project areas as well as directly linking them to the local communities at large.

VI. The spread of COVID-19 does not worsen to further curtail movements and community gatherings

Within the wider context within which the MAB project situates, the initial slow implementation of some project activities such as the establishment of demonstration sites was negatively affected by the outbreak of COVID-19. All the apex cooperative committee members interviewed indicated that COVID-19 and related government policy responses such as containment measures affected their activities as group gatherings were curtailed and also those farmers who had produce to take to better markets could not do so due to restrictions on travel. In addition, COVID-19 made it difficult for both CHAZ and JCP to make regular monitoring and backstopping visits to the project sites thereby negatively affecting the quality of activity implementation. This may delay the full appreciation of the project interventions by the farmers and hence negatively affect adoption rates and scale up. In response to this challenge, CHAZ and JCP have devised innovative approaches in order to build the momentum on the MAB project activities by: 1) introducing the use of smart phones for real-time data collection and monitoring, 2) partnering with Airtel in order to allow SHFs to save and re-invest their savings using mobile money instead of handling cash, and 3) always adhering to World Health Organization (WHO) COVID guidelines whenever on-spot visits are conducted.

Overall, whereas the Theory of Change is fittingly relevant for wider community transformation, this framework should be made to match community expectations such as timely delivery and access to inputs and enhanced market access. Current evidence shows there is a delay in some project pronouncements of interventions and the actual delivery of activities. Thus in strengthening the existing Theory of Change, follow up support is needed to realise promises and harness community expectations. Some of these elements relate to the different layers related to the implementation structure (See Figure 1 above)⁴ which may be relaying differing messages to community members. Some of these efforts should relate to the direct role, centrality and empowerment of local structures (e.g. farmer groups, communities) in decision-making and activity implementation.

3.3 Economic Outcomes

3.3.1 Situating Activities, Achievements and Key Lessons (Effectiveness)

In general, the MAB project has made notable progress towards achieving the life of project milestone targets as shown in Annex 2. Further analysis has shown that the MAB project has contributed to marginal improvement in incomes among individual farming households. Whereas the average annual incomes among farmers who started participating in MAB activities late ranged between ZMW 2,500 and ZMW 5,000 in 2020, incomes for their colleagues who started earlier ranged higher between ZMW 5,000 and ZMW 7,500. In addition, 44.2% of those that started participating in MAB activities at project inception in 2017 reported that their 2020 incomes were now higher than 3 years ago compared to only 36% of those that started participating later in 2019. This analysis raises the possibility that the MAB project has significantly empowered the smallholder farmers with soft skills knowledge which ultimately leads to economic empowerment. To build on this momentum, farmers require further support for them to fully apply this new knowledge gained by encouraging them to engage in all-year-round market-oriented crop production under drip irrigation, organized and group marketing, improved livestock (goat) production and a sustained application of business skills in their routine farming activities. This new thrust should be a priority for the MAB project as it goes into the final phase of implementation.

44.2% of the 52 participants that joined the MAB project from inception reported that their incomes in 2020 were higher than 3 years ago. This represents an 88.4% achievement for the milestone goal on percent of women and marginalized groups demonstrating improved wellbeing.

In the sections below, the analysis explores in detail and assesses implemented activities, cooperatives organizational capacity and their access to resources, business opportunities and the relevant skills sets acquired by project beneficiaries across all the four sites.

Horticultural Value Chains (Cabbages, Okra, tomatoes, rape)

⁴ Although roles and responsibilities in the project documents for each of the players at each level appear complementary, evidence in actual implementation and project roll out shows the need for improving.

The horticultural value chain was one of the main enterprises implemented across all project sites.

a) Management of the Enterprise

At all the four sites, the horticultural enterprise is managed and overseen by a cooperative with an all-adult committee of 10 members (5 females; 5 males). Each member of the cooperative contributes a membership fee (between ZMW 20 and 100) annually to support the operations of the activity. In Chipembi, crop production at the cooperative's demo site is managed by a part-time trained Agriculturalist. The situation is similar at Mpunde where a full-time technical officer supports the cooperative to manage the crops at the demo site. Similarly, the main demo site in Nangoma is overseen by a trained technical facilitator while a team of six newly recruited Agronomists have now joined to oversee the rolling out of the scale up phase through the Micro Investment (MI) model which is aimed at supporting farmers' own production at farm level, replicating all the technologies and knowledge learnt from the demo sites. At St Pauls, however, the vegetable enterprise is managed by a committee of 12 members (6 females; 6 males). This cooperative does not have a trained part-time employee to provide technical guidance in the management of the demo site. As a result, cooperative members give each other turns to work at the site. This somehow has compromised the quality of vegetable production at the site which further raises organizational capacity challenges of the cooperative. Within this perspective, cooperatives still face governance, management, and organizational capacity issues. For instance, cooperatives still do not have a constitution as they are still in the process of developing them. Similarly, the cooperatives are neither registered with the Registrar of Societies and Cooperatives nor do they have bank accounts. However, cooperative members reported that they were all at various stages of registrations and that the process will soon be finalized. The MAB project will need to support this process and also ensure that the cooperatives open dedicated bank accounts for their smooth business operations.

According to the MAB project mid-year 4 progress narrative report, only 3.5% of the 202 groups were registered with the relevant authority. This represents a 5.8% achievement for the milestone goal on percent of groups formally registered.

b) MAB Project Interventions at the Sites

At all sites, **training** of cooperative members in good vegetable production techniques such as seed bed preparations, planting, harvesting, storage and output marketing was undertaken and completed. In addition, all the members were also trained in business planning, record keeping, and entrepreneurship and general business management skills. After trainings, all the cooperatives identified suitable land for the planned demo sites. The MAB project provided each cooperative with **irrigation equipment** consisting of 9 solar panels, 2 solar pumps, borehole, 2 water storage tanks and the drip irrigation system. The system was installed in the first quarter of 2019 in readiness for the planting of the first crop. The project trained the beneficiaries on how to use the main irrigation system as well as two other irrigation technological options (the drum kit and 20-liter bucket kit micro-irrigation techniques) suitable for adoption by low income households with fewer resources to invest in the larger type. These smaller irrigation kits have been

successfully demonstrated at Chipembi and Nangoma sites and have proved successful and can now easily be scalable at household level through the MI initiative. In some sites, the MAB project also provided game wire for fencing in order to protect the vegetable demo sites from free range livestock.

In terms of **market linkages**, all the groups have received training in market skills facilitation. In addition, the MAB project has introduced and made initial linkages of the project beneficiaries to an off-taker company, Chipri Enterprises, for easy marketing of their produce as their increase production levels. At the time of the review, Chipri had already physically visited Chipembi and Nangoma areas to meet with some of the project beneficiaries and explain how their market linkages work. This was to provide market incentives and build capacity of smallholder farmers for them to engage in production of vegetables that meet the quality standards required by the market. MAB will need to build on these initial market linkages to ensure that all individual farmers clearly understand the

Picture 1: Committee members at a demo site during field work in Chipembi



'production-to-market' arrangements with these off-taker firms to ensure transparent marketing. This is particularly important as some individual interviews and group discussions revealed that some members did not fully comprehend aspects of forward market contracting. In addition, the demo sites have shown that there is high potential of producing quality produce through irrigation, and all that remains now is the beneficiaries to replicate this success and produce high volumes of produce at their households in order to take advantage of the market linkages.

Clearly, established market linkages are important for smallholder farmers to engage in the concept of farming as a business as planned by the MAB project. In addition, in order to diversify market options for smallholder farmers, there is need for the project to also explore some localized market linkages as all project sites are near big hospitals, schools and a vibrant micro economy of civil servants and traders. The other sites at Chipembi, St Pauls and Mpunde also have boarding schools and a college which can be an immediate local market for produce, especially vegetables. In Chipembi, the recent discovery of gold has seen an influx of gold traders who can also be targeted as an extra market for the vegetables. Therefore, there is need for the MAB project to actualize all these market linkages so that it can help boost household incomes through vegetable production and improve farmer's livelihoods in the immediate term. In the near future, as local production capacity steadily increases, more established and functioning large-scale market linkages, such as supplying Spar and Shoprite, could then be explored beyond these local markets.

c) Demo Sites Performance

At Chipembi demo site, the main activity is tomato and cabbage production. As designed, the MAB project supplied the initial farming inputs (e.g. seedlings, chemicals, and fertilizers) to the group as a one-off support on the assumption that the income raised from the initial crop would be used to finance subsequent production and other investments. However, field evidence shows that despite this initial support, the Chipembi cooperative still relies heavily on the MAB project for vegetable seedlings, agro chemicals, fertilizers and other inputs required for production or at least they still believe more shall be supplied by the project. This is largely because the first vegetable crop which was planted in 2019 did not perform very well. Beneficiaries incurred a big loss, making only K5,000 from sales of tomatoes (from 9,000 seedlings planted). This was a consequence of poor market since their produce hit the market when there was excess supply (tomato seasonality issues). In addition, participants complained that they received their pesticides late from the MAB project, a situation they attribute to the poor tomato yields recorded. Meanwhile, the beneficiaries also reported a total loss on their cabbage as this first crop was completely wiped off by insect pests. At the time of this review, the Chipembi cooperative was engaged in the second cycle of crop production. The current crop (2,500 tomato and cabbage seedlings each) was planted in the third week of November 2020. The crop looked good partly due to the presence of a full-time agriculturist managing it. The cooperative plans to plant another portion of a new crop when the current one reaches 7-8 weeks old, a situation that clearly shows the benefits of enterprise planning training provided to cooperative members.

Experiences from the Chipembi cooperative clearly show that in addition to early stage planning, local project performance can greatly benefit from close supervision and guidance from field officers such as agriculturalists. Efforts from the MAB project are already underway to enhance local support to activity implementation.

Project beneficiaries appreciate the knowledge they are learning at the demo site. However, the level of adoption at household level is still low as there is little evidence to show that the members are practicing what they learn at household level. A higher proportion (84.7%) of the 1,222 smallholder households interviewed indicated that although they are now involved in some back-yard gardening, they still use other forms of irrigation than drip and are still producing vegetables only for household consumption and not markets. This may be due to the fact that they are still in the learning phase and lack enough resources to invest in these new irrigation technologies which they have recently been exposed to. Secondly, the respondents at Chipembi also reported that application of lessons they learn from the demo site is difficult as most of the households do not have access to adequate water at their individual farm sites to support replication of irrigated vegetable production at sufficient scale to produce for external markets. The Lead Community Facilitator expressed his views that:

“There is so much enthusiasm among the members about adopting farming as a business in their vegetable production ventures. However, they face a lot of challenges at both group and individual levels in terms of access to adequate water as most dambo areas and streams dry up as early as May/June. Secondly, the farmers face a challenge of fencing off their small gardens leading to cattle and goats encroaching on their

gardens and destroying their crops. Meanwhile, while the lessons at the demo site are very valuable, having only one main demo in the whole catchment area makes it difficult for some farmers to easily access it and learn as they have to travel long distances to Chipembi Clinic. It would have been good if each of the 4 groups were given a chance to have their own demo site in their catchment areas, then more people would have benefitted. **Lastly, the drip irrigation system seems to be a very viable irrigation technique that can boost vegetable production in the area as it helps to use water efficiently.** However, most farmers in the area cannot afford it. It would have been helpful if the project could assist by providing small loans to the farmers either individually or in groups in order to help them adopt this technology.” **Ackim Mulofwa, Community Facilitator, Chipembi 2020.**

Picture 2: St. Paul’s community facilitators demonstrating how tomato staking poles are installed



At St Pauls, the MAB project has been training cooperative members since 2018. The project equally trained the members in business planning, record keeping, savings, entrepreneurship, and general enterprise management. The MAB project provided the cooperative with irrigation equipment consisting of 7 solar panels⁵, 2 solar pumps⁶, borehole⁷, 2 tanks⁸ and the drip irrigation system. The system was supplied and installed by Rent to Own in 2019. However, the system has not been able to meet the needs of the cooperative as it is inadequate to supply enough water to cater for the 1-hectare piece of land that was

prepared by the group members. As a result, since the irrigation system that was provided by the project is the only source of water for the crops, production remains lower than expected. Worse still, the design and installation of the system was modified by installing fewer solar panels and reduced number of pumps, a situation which has meant that it is now difficult to irrigate the whole 1-hectare plot from the two 5,000-litre tanks as designed. During a verification exercise, CHAZ confirmed this variance of the installations and are now working on rectifying this anomaly to the original design specifications. Once this is done, it is expected that vegetable production at the St Paul’s site will greatly improve and revert to normal. The lack of adequate water at this site was a source of conflict as it brought unnecessary competition among the four groups within the cooperative regarding access to and utilisation of water to irrigate their quarter hectare piece. A return to optimal

⁵ The panels are considered very weak as they stop pumping when there is presence of even patchy, thin clouds.

⁶ It was reported that one pump does not work as it seems to have been installed above the water table.

⁷ The borehole is only 50m deep hence cannot sustain water pumping for a long time.

⁸ Only one of the tanks works as the other tank is supposed to be supplied by the non-functional pump.

levels of water supply at the demo site will help ensure cohesion and a collaborative spirit among cooperative members (governance issues).

The cooperative has planted tomato and cabbage on the demo site twice since its establishment. As with Chipembi, the cooperative also has a heavy reliance on support from the MAB project in terms of the supply of seedlings, agro chemicals, fertilizers, and other inputs. Similar with Chipembi, the first crop was planted in 2019 but it equally did not perform well because of erratic water supply, late delivery of inputs (chemicals and fertilizer) and poor access to market. The current crop (2,500 tomato and cabbage plants each) was planted in the third week of November 2020 but it, too, is not likely to perform well as field observations by consultants revealed that the cabbages looked stunted due to insufficient water before the rains commenced. According to the Community Facilitators, the situation could have been worse had it not been for the innovativeness of some cooperative members who modified the irrigation system in order to allow more watering in smaller portions as the design capacity was inadequate to cover the whole planted area at once. Facilitators further explained that delayed delivery, and subsequent application of inputs had a negative effect on the new crop as well, especially with the increased need for herbicides for both crops due to the heavy rains received by the entire country in the 2020/21 agricultural season. However, there is need for the project to guard against oversupply of free of inputs such as fertilizer and seed which can hinder local growth and expansion of participants, and overall sustainability of the project.

Lastly, although the main demo at Nangoma was also equipped with solar irrigation, water tanks and fencing, at the time of review, the plot was heavily flooded due to above normal rainfall received in the 2020/21 season. Luckily, the Nangoma site also has one mother bucket-kit drip irrigated demo with 12 seedbeds equipped with 12 buckets and a total of 24 drip tapes (each 15 m) within the vicinity of the main demo plot which has continued to provide learning opportunities to the cooperative members and the community at large. At the time of the evaluation, the smaller demo plot had been planted with okra, tomatoes, rape, cucumber and was doing very well.

It has been planned by MAB to replicate these bucket kit demos through the Micro Investment scale out initiative to a total of 42 demos (each with 12 farmers). At the time of the review, a total of 17 demos (40.5%) had already reached an advanced stage and all the seedbeds had already been prepared and ready for planting. These extra in-community demos will be managed by a small group of smallholder farmers within the community, each led by one lead farmer and 11 follower farmers, with the intention of reaching out to a total of 462 farmers. The objective of these in-community baby demos under the micro investment initiative is three-fold: a roll out of farmer field school for the group as a way of bringing lessons learnt from the initial demo sites to scale; generate direct income for the group members; and serving as a nearby learning site for the wider community other than members of the group. This is crucial in building sustainable local production systems.

Despite some challenges faced at the demo sites, the lessons learnt have been invaluable and have now started being applied by some of the members at household level. Many are now seeing the benefits of treating their farming as a business including not depending only on rain fed agriculture. However, at the moment many smallholder

farmers have not yet started to participate in organized marketing on their own without the support of the MAB project. Interviews with project beneficiaries revealed that CHAZ had already made arrangements with bulk buyers, such as CHIPRI Enterprises, in order to establish market linkages in preparation for when producers increase volumes of production. However, the challenge at the moment is that although the demo plots have done quite well in demonstrating the potential of the drip technology in producing quality vegetables – albeit at limited scale, the roll out to individual households still remains low resulting in insufficient produce to meet the demand and requirements of buyers. The MAB project has already started with implementation of the MI project which will ensure the scale out of the success scored at the demo site into community-based production which will ensure higher volume of produce. In anticipation of these increased production volumes, the project plans to build bulking centers and also promote value addition at cooperative level as a way of strengthening market linkages which have already been established. This will greatly enhance technology adoption at household level and thereby enhancing earned incomes for poverty reduction at community level.

The smallholder farmers reported that they value the knowledge of treating farming as a business more than being discouraged by some of the initial challenges which they encounter in their pursuit for business growth. The MAB project is already harnessing this goal and building on the emerging change in mindsets.

While all the 4 apex cooperatives demonstrated that they earned more than ZMW 1,000 from the demo sites, there is no evidence to show that the 202 individual groups were each earning that much. This means that the 50% milestone goal on percent of the enterprises demonstrating earning more than ZMW 1,000 needs to be improved.

3.3.2 Goat keeping and pass on scheme

a) Management of the Enterprise

The livestock pass-on scheme was aimed at enhancing the socioeconomic status of the target farmers in order to help them adopt “farming as a business” and reduce over reliance on crops as a source of incomes. Thus, it was hypothesized that goats would create an extra source of income for the groups and households thereby enabling them to further invest in productive farming equipment (i.e. drip irrigation, ploughs, sprayers, cattle, etc.) and grow their farming ventures. The plan is to run this program on a revolving loan basis where each of the initial 40 groups would pass-on the first 16 kids (offspring) to other groups. In order to make the scheme successful, each group is managed by a chairperson, vice chairperson, secretary, vice secretary and treasurer. However, all the group members are involved in taking care of the goats while the Community Facilitators provide overall technical support.

b) Support received from the MAB Project

MAB provided 640 goats to 40 groups as the initial seed goat support. In all the sites, 10 groups were selected to receive the first batch of goats. Thus, it was revealed by the review that 300 households actually benefited from this intervention through their groups

(Table 5). MAB also facilitated the training of 100 farmers and some paravets in general animal health care and goat management.

Table 4: MAB goat pass on scheme

Site	Number of Goat Groups	Number of Households	Number of Goats Received
Chipembi	10	75	160
Mpunde	10	75	160
Nangoma	10	75	160
St Pauls	10	75	160
Total	40	300	640

c) Enterprise Performance

The farmers appreciate the livestock programme and believe that it can greatly improve their livelihoods if well implemented. However, the goat scheme faced some challenges at inception. For instance, in Chipembi, one group reported that they received 16 goats (1 male, 15 females) in March 2020 but faced many challenges at the beginning. This is because most of the goats received were small and did not meet the farmer's quality expectations. As a result of this as well as due to lack of veterinary services in the area, 7 died within a few weeks upon delivery. The farmers also claimed that while the MAB project promised to bring cross breed goats, the supplier, Send a Cow, instead brought local breeds. However, this claim was disputed by Send a Cow who stated that they made every effort to deliver good quality goats to the beneficiaries. Upon investigations by JCP management, it was established that the farmers were actually right as there was a reported fraud in the procurement of these goat at Send a Cow. Due to the relatively young goats delivered, beneficiaries have neither started realizing any benefits through livestock sales nor started passing-on to others as the supplied goats took longer to mature and breed.⁹

Picture 3: Sample of the goats provided by MAB at St. Paul's



In St Paul's, 10 groups were supported with goats by the project. Each group also received 16 goats (1 male and 15 female). However, the goats were also generally young as the case was at Chipembi. When they were being delivered, the farmers were assured that the goats were okay and had been dewormed but looked sickly and they did not seem to improve. This left the farmers with no option but to use locally available expertise to treat them. In this regard, they relied on the technical expertise of some farmers who had been trained under another project implemented by Heifer International to treat these goats. Despite these efforts,

⁹ This information emerged side-ways and reported nevertheless for further follow-up.

most of the groups still lost a good number of goats soon after delivery. For instance, one group reported that 5 of the 16 goats received (31 %) died within a few weeks upon delivery.

Goat beneficiaries at Nangoma claimed that there was no prior training in goat management provided before the goats were distributed. Similar to other sites, a total of 10 groups are involved in goat rearing (16 goats per group; 15 females and 1 He-goat). From the 160 provided by the MAB project, 17 new births were reported although a total of 27 goats have died already representing a high mortality rate of 10.6%. This situation is also made worse because of a lack of well-trained para-vets in the community. Similarly, in Mpunde, although 43 new kids were born, a total of 19 (11.9%) of the 160 original supplied goat stock died.

It was reported that the high mortality rate and frequent miscarriages may be due to uncontrolled worm infestations resulting from poor goat housing and management due to inadequate training. The groups also reported that the cooperative groups experienced contagious abortions due to poor management practices as a result of lack of training in goat management. Further investigations revealed that Send A Cow as an organization did not bid for the delivery of goats. A cartel by the Send A Cow Senior Management team fraudulently submitted a bid to NCA/CA in the name of Send A Cow to supply goats. Although hybrid goats were submitted and short trainings undertaken at point of delivery, cooperative members indicated that they did not go through a proper goat management training, a factor attributed to the high mortality rates and miscarriages.

It is gratifying that CHAZ management has engaged Send a Cow to compensate the goat farmers with replacement stock for any dead goats in the course of delivery. Secondly, it has been difficult for the supplied goats to start multiplying as the level of miscarriages among the delivered batch seems to be abnormally high. One group that was visited reported that the number of goats still remains low at 11 (after 5 died) 8 months after receiving them from Send a Cow. As a result of this development and low rate of reproduction, the pass on scheme will take longer for other beneficiaries to receive their turn and start seeing the full benefits of goat rearing.

Thus, MAB needs to support more livestock management training to help the beneficiary groups manage the goat pass-on scheme well. There is need to engage Send-a-Cow and the Ministry of Fisheries and Livestock to further train veterinary officers and more community para-vets (100 were already trained) to be providing adequate technical and veterinary support to the goat keeping groups just like there are technical support staff to help the cooperatives with horticultural crops production.

3.3.3 Savings and Village Banking

Project documents show that CHAZ was chosen as an implementing partner because they had pre-existing savings and loan groups organized under them in these target districts and across the 4 project locations. The understanding was that the existing structures could provide MAB groups an opportunity to ride on current efforts under CHAZ. Indeed, saving groups seem to be the more advanced and successful intervention under the MAB project at the moment. A higher percentage of households interviewed

(87.5% of the 1,222 small scale farmers) reported that they belong to a savings group where they save money consistently on a monthly basis. The savings concept is not really new in the area but the way the MAB project has co-opted it in the “making agriculture a business” initiative has made farmers to start saving with a purpose of reinvesting in other agricultural enterprises. Farmers now see these savings as a way of solving their many challenges such as lack of financial capital, lack of farming inputs (i.e. seeds, fertilizer, chemicals, etc.), lack of tools (ploughs, sprayers, cattle, etc.), failure to meet their children’s school needs, and many others.

a) Management of the Savings Groups Scheme

There are currently 91 savings groups across the 4 project sites with Chipembi having the highest number (35). Each group has a committee which generally consists of the chairperson, vice chairperson, secretary, vice secretary, treasurer, key holders and money counters. These ensure smooth running of both savings and internal lending schemes. These groups are fairly balanced across gender, and with a fair and clear inclusionary criterion, adding to MAB’s project success.

b) Support received from the MAB Project

Although the savings scheme was not an entirely new concept in the target sites, the MAB project trained the beneficiaries on savings with a purpose. This was done by linking savings groups to “farming as a business” where the farmers could use their savings and internal lending scheme for financing of their farming ventures. This explains why over 80% of the 1,222 small scale farmer respondents indicated that they had a concrete plan on how they were going to use their savings. In addition, savings with a purpose seem to have directly helped over half of the farmers in systematically planning their farming activities (55.6%) and keeping records of their farm expenses and income (59.7%).

c) Performance of the Savings Group Scheme

The majority (87.5%) of the 1,222 small scale farmers’ respondents reported that they belong to one or more saving groups and that they are actively saving money on a monthly basis. The average period of one belonging to a saving group was 2 and half years; meaning that the majority of those interviewed might have started saving as a result of their participation in MAB project activities. While some had already shared out their savings for 2020, others were yet to share and some groups demonstrated that they had combined savings of over ZMW 210,000 (slightly over £7,500). The small scale farmers are appreciative of the many benefits that come with belonging to a village savings group including improved and easy access to finance through internal lending, improved financial self-discipline among members, new opportunities for youth empowerment in start-up businesses, and better planning for future expenses. This has helped many households to acquire assets, meet their children’s school requirements with ease, start new business ventures (i.e. trading in fish, groceries, goats, charcoal, etc.), and being able to buy farming inputs either directly from Agro dealers or to meet their financial contribution under the Farmer Inputs Support Program (FISP). These positive results under the savings groups reinforce the general assumption in the Theory of Change which highlight the importance to build interventions upon strengthened local structures and resources thereby increasing sustainability of activities, a factor which

needs to be integrated across all other project activities. However, whilst the Airtel Money Platform might have facilitated financial inclusion at individual level to enhance autonomy and increase planning, a more formalized banking system at cooperative level still needs to be encouraged.

Saving and internal lending has enabled many MAB project beneficiaries to diversify their farming activities. This is because of the 1,222 SFs interviewed, 74.3% indicated that they were engaged in 3 or more income generating activities. This means that the MAB project has achieved 247.7% of its 30% milestone goal on percent of women and marginalized groups with diversified income streams.

3.3.4 Youths and Skills Development

Based on the assessment results of TEVET courses considered suitable for young people in the project catchment, 50 students were provided with scholarships to be trained in food production, plumbing, general agriculture and mechanics at Chipembi, Kabwe Trades and Nkumbi agricultural and skills training colleges. The courses deemed fitting for the majority were agriculture related, based on the entry requirements, time required to accomplish the training, youth preferences and sector and industry demand for self-employment. A youth selection criteria was also developed and strictly followed although this component also had some challenges.

For instance, it was reported by the Training Manager at Chipembi Farm College that CHAZ requested the College to provide a 3-month tailor-made general agriculture training course to 10 students (4 females, 6 males). This course was supposed to be 90% hands on practical experience and only 10% theory. In order to achieve this, CHAZ is expected to provide input into the specific topics that the course needed to cover but they have not done so to date. Despite this challenge by CHAZ, 12 students were successfully recruited from the participating local communities. These were either Grade 9 or 12 school leavers. At the time of the review, these students were going through a TEVETA trade test level 3 programme (Table 6). This gives them an opportunity to not only be co-opted into the MAB project programmes as per initial plan but also create self-employment or find employment elsewhere in the agricultural sector. The Training Manager indicated that the initiative to training local youths in general agriculture as well as establishment of the demo site in the area is very good as he believes that this will not only improve agriculture skills among local youths but also improve production of both vegetables and field crops as more local people start treating agriculture as a business.

The students undergoing training at Chipembi Farm College confirmed that they were being trained both in crop and livestock farming. They described the training as very good and felt that it will adequately prepare them for the task of providing technical support to smallholder farmers in their communities. Their course lecturer also echoed the benefits that the MAB project has presented to the Farm College itself. He explained that, *“The MAB project is very helpful in that it has helped to fill in the training gaps that we had at the College. For instance, we don’t have a field for practical lessons especially where our students can practically learn about irrigation techniques. Therefore, the demo site provides an important platform for all our students, even those that are not on the CHAZ*

scholarship programme, to learn both about vegetable production and management of drip irrigation systems.”

The 50 (16 females, 34 males) youths recruited to undergo TEVET training were still in college hence MAB's progress towards the 50% milestone goal on percent of youths trained in TEVET courses having their own businesses or absorbed in the labour market has not yet been met.

3.4 Challenges and Risks to Project Implementation

3.4.1 Challenges

During implementation, the MAB project encountered numerous challenges which negatively impacted the start and smooth implementation. The main challenges faced during implementation where:

Social Related Challenges

- Covid 19 and gassing incident: These incidents were found to have either delayed or compromised the quality delivery of project activities. For instance, some trainings were delayed while key meetings such as for savings groups were restricted due to COVID-19 control measures that were implemented by the Zambian government. In addition, both incidents contributed to the lack of supervision on installations of irrigation systems largely to the inability of CHAZ and CA-Zambia to participate or closely monitor the process.
- Poor remuneration for Community Facilitators compared to Agronomists: It seems the initial implementation of activities was largely dependent on Community Facilitators who initially agreed to a small stipend as remuneration (less than £20 per month). With the hire of Agronomists who are paid full time salaries, the Community Facilitators are now complaining of lack of recognition. This source of conflict between Agronomists and Community Facilitators need to be quickly addressed by CA/JCP and CHAZ in order to encourage the CFs to work harder going forward. In addition, there is a potential conflict between the roles of the CFs and that of the newly Agronomists (6 at Nangoma). CHAZ should speedily address this challenge and provide more role clarity among these support staff. A verification with both CHAZ and CA/CHAZ on the matter, it was found that Community Facilitators are actually volunteers who are direct beneficiaries to the MAB project as small scale farmers, the reason why they get a small stipend. The Agronomists are qualified agriculturalists hired as professionals to provide technical expertise and support to small scale farmers under the micro investment plan. The conflict should still be resolved by CHAZ and CA/JCP.

Economic Related Challenges

- Preference by group members to produce crops outside the expertly chosen value chains: Although the project has a suite of expertly chosen crop value chains, from value chain analyses conducted at project inception, in which farmer groups are expected to participate, some members considered this to be restrictive as they think that other crops such as yellow maize are also profitable. The project

should get back to the farmer groups and clearly explain again the rationale of the choice of value chains and the process of increased production, bulking and ultimately linkages to the market. In the event that the groups have a strong case to expand the cluster of value chains to be include, the MAB project should engage them and explain the importance of high volumes, aggregation and market linkages for any other candidate value chain beyond those pre-selected by the project.

- Design variation of the irrigation system at some demo sites: The idea of the demo sites is very good and was welcomed by beneficiaries but for them to be effective, they need to be centers of excellence showcasing the best practices in all aspects of crop production. However, due to irrigation installation variance away from initial design (fewer solar panels and pumps) at both St. Pauls and Mpunde, the irrigation systems were not able to meet the farmers water demand leading to poor performance of demo plots. MAB should quickly address these installation flaws in order for demo sites to perform optimally to show case improved technologies and crop management practices to the benefit of trainee farmers. CHAZ has nevertheless already committed to address any variations in the pumps and panels at these two sites. This intervention will help to address negative adjustments by farmers such as skipping irrigation and rotational-based irrigation schedules.

Logistical/Program Related Challenges

- Lack of consistent financial support to farmer groups: There is a wider misconception among local groups that the project should follow through with its initial plans to provide financial support to individuals in order to grow their farming ventures at household level and come out of poverty. This misinformation results from conflicting messages coming from farmer facing extension staff and consultants. For example, the project supported the profiling of the poor of the poor households through a short term technical assistance and it was established that very poor households are expecting the project to assist them with financial support, an activity which is actually not in the project plan. As a result, at the time of review none of these vulnerable households had received any support from MAB and were still waiting. Whereas this is not part of the project goals and was erroneously communicated to the community by consultants outside the MAB project, the MAB team will do well to get back to the community and clarify any existing miscommunication with the communities – as key beneficiaries. Discussions with MAB project staff show that there seems to have been miscommunication about role and limit of financial grants to farmers.
- One demo per site is not enough for large communities: In all sites, none of the mother demo sites was located in the community as all of them were centrally sited at the missions. Although this was part of the plan to work with partner CHIs, this arrangement was considered barely enough for the needs of the larger community as some members had to travel longer distances to access the demo sites. There is need therefore, to have more demos to be sited within the communities in order to allow more people to easily access them and promote

learning by seeing and doing. It is good to note that the MI model currently under implementation will help in resolving this challenge.

- Infrequent technical support visits to project sites: Most beneficiaries complained that initially the backstopping of the project by JCP and CHAZ technical staff was inadequate which led to poor management in terms of timeliness of activities and disbursements of funds and poor communication to beneficiaries. Recently, the addition of a full-time manager attached to the project has greatly improved this situation. This has also been complimented by the employment of Agronomists based within the project sites, a situation which has contributed to timely provision of extension and other technical support services. This will improve the quality of activity implementation and enhance the possibility of achieving project goals. For example, the problems at the demo site as well as with the goats frequently dying will now be addressed timely. Building on these early backstopping success, it is important that CHAZ strengthens further the management oversight on all project activities in order to improve project delivery.
- Late delivery of inputs by CHAZ: Community members have been subjected to a lengthy process of waiting for the various inputs such as drip systems, seeds, fertilizers and agrochemicals. The project should always stick to agreed action plans for expected project outcomes to be realized. Missed timelines and late service delivery also negatively affects activity implementation, as was witnessed in the many sites where well prepared seedbeds were weed infested and in some cases washed away by heavy rains due to no delivery of promised inputs leading to loss of man hours and project morale.
- Disbursement of programme funds through Church Health Institutions adds another layer to administrative hurdles: This arrangement curtails easy access to project funds and derails progress as the farmer groups and other implementing actors are subjected to more procedures in order for them to receive the funds. This also increases the risks of CHIs varying already approved budget lines thereby compromising the quality of activity implementation. This arrangement resulted from the challenge of farmer cooperatives not having their own bank accounts. Although this challenge has been addressed by disbursing funds through CHIs, it was observed that they too added an additional management layer which delays disbursements of funds. CHAZ should sit together with CHIs to develop simple financial guidelines to encourage faster disbursements of project funds to the final beneficiaries as a way of timely implementation of the planned activities.
- MAB project Implementation structure: Several interrelated layers for implementing this project as outlined in Figure 1 can cause delays in decision making, actual disbursement of resources and can most importantly take away a sense of community ownership of project activities.

3.4.2 Risks and Mitigations

- Livestock attacking vegetable fields (animal crop conflict)

Although the mother demo plots at some sites such as Nangoma were already fenced, it was not clear on the fencing strategy of all the other baby demos under the MI project. This poses a high risk of livestock (goats and cattle) invading the vegetable gardens,

especially in the dry season when they are free range. It is advisable that in the short term, the demo plots should be fenced off with wire, but in the long term, all demo sites should have live fences with appropriate tree and shrub species, a more climate smart approach to deforestation.

- Over-dependence on purchased external inputs (fertilizers and agro chemicals)

At all sites, the communities are well trained and are expectant of the use of purchased seeds, fertilizers and agrochemicals. This over dependence on high-cost external inputs poses a risk on both the profitability and sustainability of the horticultural enterprises. To mitigate against this risk, the project should incorporate the use of organic methods such as manure and compost in the operations.

- High goat disease incidence and mortality

Increasing goat diseases among the goat groups is a big risk as it will lengthen the time in which people on the waiting list have their turn to get the goat pass on gift. The use of and training of para-vets within the community is commendable and will go a long way to mitigate this risk. The project should go further by strengthening the linkages with local government district veterinary officers. For example, the project should set up a small fund to incentivize government veterinary officers to make routine vaccination and medication herd health plans each quarter. In view of the poor goat management training initially offered to farmers, it is important that the MAB supports various refresher courses among the goat groups in good goat management practices.

- No employment or self-employment strategy for youths in trade skills

Although the intervention of skills development among the youths is commendable, at the moment there is little clarity on what will happen to them once they graduate from the trade schools. The project needs to have a strategy to organize internship and apprenticeship programs for these youth's post training and if possible have a small grant for those intending to start up their own businesses.

- Dry Boreholes

Due to the ever-increasing threat of climate change, some water tables in some boreholes in some project sites may be too shallow posing a risk of some of them running out of irrigation water. There is need to promote more innovative water conserving techniques by training smallholder farmers in other water conservation techniques such as Water Harvesting. Drip is already a good water conserving technology coupled by other techniques such as use of organic manures and mulching. In addition, the use of drums and containers for mini drip systems was found to be a good initiative and should be encouraged (these were already in use at Chipembi and Nangoma sites).

- Gold mining operations distracting community members at Chipembi

There is a new discovery of gold deposits in the Chipembi community which has attracted community members to abandon farming and opt for a more lucrative income option offered by gold mining. Although the influx of gold miners and traders offers an opportunity for new markets for agricultural crops produced by the cooperatives, this development still possess a risk as cooperative members, especially the youths, will abandon farming

as a business and migrate to gold fields. However, the farmers will be encouraged to view gold mining as a potential market for their produce.

3.5 Resilience and Sustainability

3.5.1 Resilience

A general view among respondents was that COVID-19 paired with gassing incidences negatively affected business continuity within the project. The wider delivery of the project, which has affected the possibilities of resilience across all activities. COVID-19 brought extra ordinary challenges among the implementing partners. In response to the COVID-19 risk MAB adopted new mitigation measures such as social distancing, masking up and sanitizing in adherence to the Government Guidelines such as working in smaller groups as guided by the Ministry of Health and World Health Organization.

Although communities cited examples of reducing resilience due to lack of external injection of capital into savings groups by the project, inadequate training in livestock management (Goat Management); and lower water yields at some boreholes, the MAB project design was not set to distribute capital to Savings groups. On the contrary, Saving Groups were intended to help small scale farmers be able to raise the money for investing in the drip irrigation kits for their individual plots beyond the group demonstration stage. The sentiment is an example of some of the farmers stuck in the welfare approach by the government which focuses on handouts, an approach is not only unsustainable but creates dependency in the long run.

3.5.2 Sustainability (Efficiency – wider structural and socio-cultural factors)

The formation and use of local community structures such as farmer groups is commendable and ensures sustainability of the project activities. In addition, the use of locally recruited community facilitators helped to socially integrate them into local structures in the implementation of all the project activities. Respondents suggested that there is need to harmonize their working conditions with that of the newly hired Agronomists to minimize conflicts. Although this is the case, community facilitators were hired as volunteers at the beginning of the project and are beneficiaries from the project as small scale farmers. The Agronomists on the other hand were employed later as technical experts on horticultural farming under Micro Enterprise Development. Other sustainability efforts considered by the MAB project include: 1) creation of apex cooperatives to manage market systems development efforts of their member farmer groups; 2) collaboration and working with the department of Cooperatives and Marketing in all the districts; 3) Other efforts aimed at capacity building and strengthening of local and community level structures; and 4) linkages to the private sector business players such as Airtel money platform and input supply Agro dealers. A real result of the MAB project is its intervention in infrastructure development such as boreholes, solar powered pumps, drip irrigation and improved water and sanitation through construction of ablution blocks in partnership with the Women's Jubilee High Way Market contributing to good sanitation and hygiene, funded by the Scottish Government. These measures have an in-built sustainability mechanism and communities are trained in their care and maintenance.

3.6 Stories of change/Best Practices/Lessons Arising

3.6.1 Stories of Change

I. Mixed farming proves more profitable than field crop farming only

Before he started participating in MAB activities in 2017, Fabiano Mutale and his family use to practice field crop farming only. They used to grow rain-fed maize, groundnuts and other non-perennial crops. This practice made it difficult for Fabiano to adequately meet the basic needs of his family. However, the coming of MAB in his area changed everything through the many lessons on making agriculture a business that he received.

"I have learnt valuable lessons on mixed farming not just maize farming. In this regard, I have learnt about growing vegetables throughout the year. I have personally adopted melon production which has proved more profitable than maize or any other field crop farming. So now I want to continue applying the knowledge I have acquired to seriously grow crops that are more profitable by consistently planning my ventures and keeping track of expenses and revenue to ensure sustained growth and profitability," narrated Fabiano.

Picture 4: Fabiano Mutale of St. Pauls



Photo by: Caroline Nenguke – Communication Advisor, NCA/CA

Picture 5: Godwin Chuma

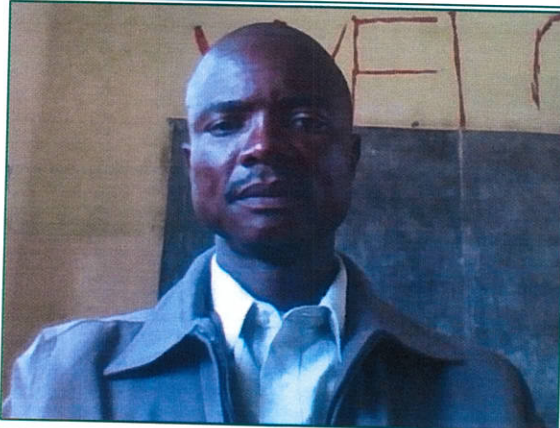


Photo by: Caroline Nenguke – Communication Advisor, NCA/CA

Similarly, Godwin Chuma, also from St. Paul's, appreciates MAB for promoting vegetable production by stating that, *"Previously, I used to grow field crops only. But after receiving trainings from the MAB project, I have adopted vegetable production which has now transformed my family's livelihood. For instance, cabbage production has proved more profitable than field cash crops as we are able to sell each head at K10 to K15. It is even better than maize when we sell at K7 or K5 per head. Even onion production which we are now selling at K300 per bag seems to be more profitable than*

most field crops. This makes it easier for me to support my family in terms of household consumption and changed such that I have even been able to build a good house with a toilet and bathroom inside as well as buying cattle and other farm implements to boost production.”

II. Saving with a purpose transforms a woman-headed household

Before joining the Savings Group, Judith would wake up troubled on how to take care of her family. She now has an iron-roofed house and can easily take her children to school all because of a culture of saving that MAB has inculcated in her.

Judith Ngosa narrates that since 2017, she has had a chance to be trained by the MAB project on treating farming as a business. She explains that, *“I have learnt not to just rely on rain-fed type of farming but to continue production during the dry season through vegetable production. I was also trained on saving with a purpose. Through savings, I was able to build an iron-roofed house within one year. Having seen the benefits of MAB project trainings, I have continued applying the knowledge in my farming and saving activities. This has improved the quality of life of my household as I even bought sofas and a display cabinet for my house.”*

Picture 6: Judith Ngosa

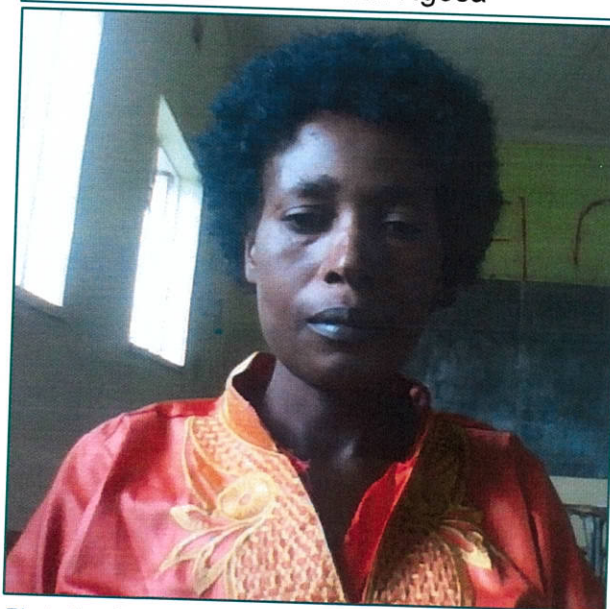


Photo by: Caroline Nenguke – Communication Advisor, NCA/CA

Judith appreciates the MAB project for opening her eyes as she did not have the knowledge and skills she has now before joining the programme. She reported that the MAB project has also helped to improve the way she collaborates with her family members because of the training about the importance of working together she received. *“I now involve my children to plan and keep records about our field crop and vegetable production activities. This has not only improved productivity but profitability too. As a result, I do not stress about school fees and other basic necessities anymore,”* she concludes with a beaming smile.

3.6.2 Stakeholder Coordination and Collaboration in MAB Intervention Processes

The MAB project has successfully implemented the facilitative approach by partnering with local institutions directly and indirectly. Involvement of direct implementing stakeholders such as the Ministry of Agriculture, Send-a-Cow, ZCSMBA, Rent-to-Own (RtO), Chipri and Airtel Zambia in the implementation of activities is not only highly effective but also promotes sustainability. On the other hand, indirect stakeholders which include SARO and Seed Co. Zambia Limited are involved in inputs supply. Some of these strategic collaborations have worked very well. For instance, the ZCSMBA proved to be a suitable partner by conducting value chain trainings among the project beneficiaries.

These trainings had a huge impact on the trainees and changes in their mindset. Similarly, RtO provided an overview of the services they provide and trained local staff on maintenance and also provided follow up maintenance services. This was demonstrated during a joint field visit undertaken by CA London, Zambia MAB Team and the Representative of the Scottish Government (Ian). Lastly the collaboration with Chipri, Seed Co. Zambia and Airtel Zambia while being high impact have not yet started to yield results (Although the MAB project brokered private sector partnerships and signed MoUs with Chipri and Shoprite, the cooperatives did not honour the MoU as they preferred to sell their produce to local markets due to COVID-19 and also because the local markets offered better prices. Despite that behaviour, in no time, the prices of vegetables tumbled down and the groups could not go back to the off-takers with whom they had signed MoUs. It is therefore recommended that cooperatives have follow up training on contract management and the advantages of honouring MoUs with off-takers.

Follow up training by Cooperative College of Scotland and Strathclyde University has been affected by the spread of COVID-19 and gassing incidences which have restricted visits from UK and internal travel. Strathclyde University consultant has provided hands on support in establishing the renewable energy and will continue to do so but follow up activities in 2020 were not possible. These activities were pushed to year 5.

3.6.3 Outcomes Indicator Harvesting

Despite the many challenges that the project has faced, the beneficiaries and other stakeholders seem to appreciate the knowledge they acquired through trainings on improved vegetable production techniques, business management, entrepreneurship and savings. As such, they indicated that the MAB project contributed to 15 of the 17 outcomes assessed. The project's contribution was rated highly on 8 (53.3%) and medium on 7 (46.7%) of the 15 outcomes that were wholly or partly influenced by the MAB project.

Table 5: Indicator Harvesting (Key: Dark Teal=High attribution to MAB; Black=Medium attribution to MAB; Red=Low attribution to MAB)

Outcome	St. Pauls		Chipembi		Mpunde	
	Rating	Explanation	Rating	Explanation	Rating	Explanation
Reduced poverty	High	Increased production of horticultural products which generally have higher value and can be grown throughout the year than field crops has/will led/lead to increased incomes and reduced poverty	Medium	Improved production of vegetables, goat rearing and savings will lead to reduced poverty	Medium	Increased knowledge about farming as a business, all-year round vegetable production and saving with a purpose will lead to reduced poverty
Reduced hunger / improved food security and nutrition	High	There is now increased production and availability of nutritious vegetables at household level.	Medium	Improved production of vegetables, goat rearing and savings will lead to reduced hunger. However, this cannot be fully realized until these interventions are fully adopted at household level.	Medium	Increased production of vegetables through back-yard gardening will lead to both income and food security
Improved healthy lives and well-being	High	There is increased uptake of balanced diet among the project beneficiaries due to improved production.	High	The solar pump and borehole have improved supply of clean water to the clinic thereby contributing to improving the environment for provision of quality health services. The clinic also uses the motorbike for the MAB project to conduct outreach programmes thereby being able to reach far flung areas to provide health services.	High	Use of the MAB project motorbike during outreach programmes has contributed to the provision of health services in hard to reach areas thereby improving the health of people and well-being
Quality education	High	Project beneficiaries can now meet their children's school needs with ease due to all	Medium	Support for scholarships to 6 students receiving general agronomy training is rated highly but impact	High	Improved culture of saving as a result of MAB lessons has lessened the challenges

Outcome	St. Pauls		Chipembi		Mpunde	
	Rating	Explanation	Rating	Explanation	Rating	Explanation
		year-round vegetable production and improved saving culture.		of the MAB project on the provision of quality education is medium as the interventions have not yet fully impacted beneficiaries' ability to meet their children's school needs.		people face when school fees are due. In addition MAB has provided scholarships to 13 youths to undergo skills development training
Gender Equality	Medium	MAB promotes equity among men and women, boys and girls. 67.1% of the 958 active cooperative members were females, 38.2 were youths and 3.7% were disabled.	High	Both men and women are encouraged to take part in project activities and decision making. This also includes promotion of land ownership among women. 44.6% of the active 940 cooperative members were females, 27.7 were youths and 1.9% were disabled.	High	MAB has promoted gender equity by encouraging men and women to plan and work together at home, group and community levels. 50.8% of the active 955 cooperative members were females, 20.9 were youths and 0.9% were disabled.
Clean Water and sanitation	Low	There are no spill-over benefits of improved water and sanitation supply at household level from the demo site.	High	The clinic has access to clean water as a result of the solar pump and borehole at the demo site.	High	Installation of irrigation equipment at the demo site has indirectly improved availability of clean water to the nearby households.
Affordable clean energy	Low	Full benefits have not been realized due to the many challenges with the solar irrigation system at the demo site.	High	Use of solar energy at the demo site	Medium	Use of solar energy at the demo site
Decent work (employment) and economic growth	High	In the medium to long-run, MAB activities will lead to increased creation of self-employment especially among the youth	Low	Created employment for 1 part-time agriculturalist	High	Full application of the knowledge being shared by MAB as well as skills training for youth will lead to employment creation and economic growth

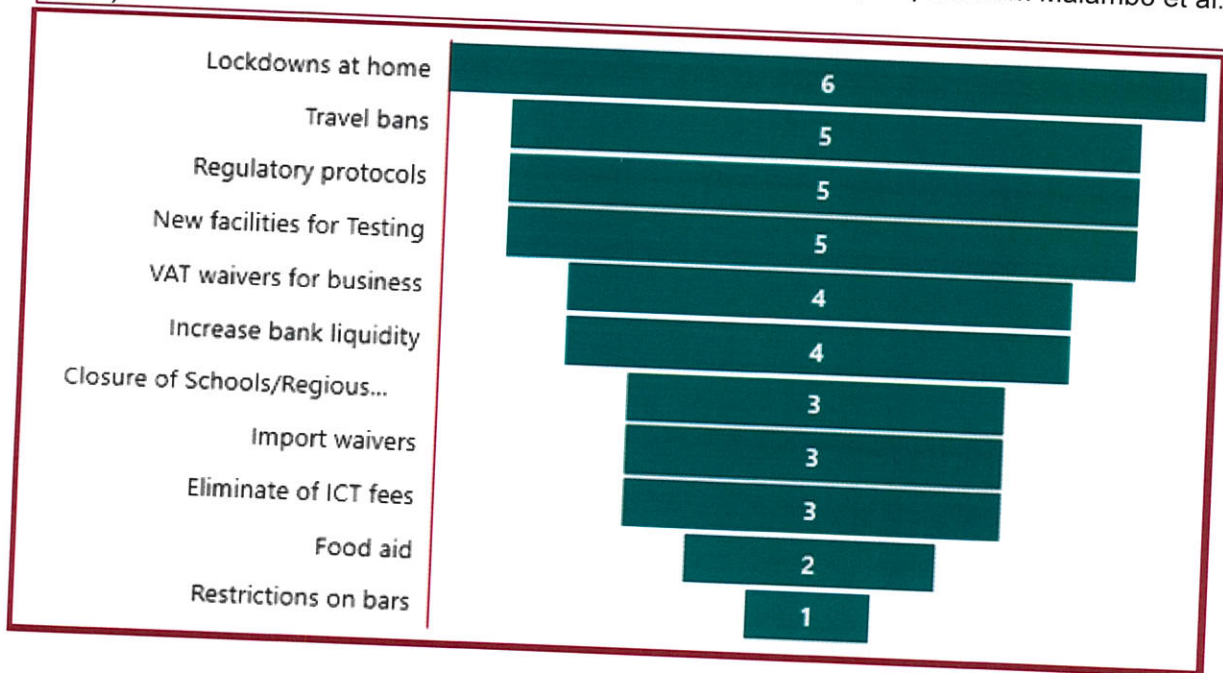
Outcome	St. Pauls		Chipembi		Mpunde	
	Rating	Explanation	Rating	Explanation	Rating	Explanation
Industry/Innovation	High	thereby spurring economic growth. MAB promotes innovation during production (i.e. adoption of improved production techniques), value addition (i.e. grading, packaging, etc.) and marketing of products (i.e. group marketing and linkages to high value markets).	High	MAB promotes innovation in order to make farming more profitable for us farmers	High	Knowledge on value addition, saving and organized marketing will promote innovation and lead to growth in the vegetable production sector
Reduced inequality (Disadvantage groups e.g. disabled, youths and women)	High	All groups under MAB include disadvantaged groups (i.e. of the 958 cooperative members, 67.1% are women, 38.2% are youths and 3.7% are the disabled).	High	There is equal representation by males and females in all activities; there is also inclusion of youths in the cooperation.	High	Men and women have learnt to work together more than before MAB
Improved communities	Medium	In the long term, the quality of life in the communities are expected to improve.	High	This is yet to be realized	Medium	High incomes, reduced poverty and improved saving culture will lead to improved livelihoods and communities in a medium to long run
Responsible production	High	This is evidenced through increased production of vegetables, goat rearing and promotion of saving with a purpose.	High	Through increased production of vegetables, rearing of goats and increased savings.	High	MAB interventions will lead to increased production of high value crops, goat rearing and savings & internal lending
Climate action (e.g. climate smart agriculture, Agroforestry etc.)	Medium	MAB promotes climate smart agriculture through irrigation techniques that use	High	Through training in climate smart agriculture.	Medium	MAB has promoted conservation farming, crop rotation and drip irrigation

Outcome	St. Pauls		Chipembi		Mpunde	
	Rating	Explanation	Rating	Explanation	Rating	Explanation
Improved peace and justice	Medium	water efficiently (i.e. drip irrigation). People now know about their land rights and how to seek intervention of duty bearers when need arises.	Medium	Many people now know their right to land ownership and how to seek intervention from duty bearers when aggrieved. Many have received or know someone who received help from such actions.	High	MAB lessons have led to reduced inequality between men and women as well as increased knowledge and demand for land rights
Partnerships	Low	Yet to be realized, project beneficiaries are still waiting for MAB to build aggregation centres/cold storage facilities and link them to high value markets. At community level, however, there is appreciation of the value of working together in groups among project beneficiaries.	Medium	Through linkages to Chipri, Shoprite and Pick n' Pay. Full benefits to be realized when they actually start supply vegetables.	High	People within the community are more willing to work together now than before MAB started promoting collective action in the area.

3.7 COVID-19 and Wider Deteriorating Economy: Implications for Market Systems Development

As with other countries across sub-Saharan Africa, Zambia implemented various policy responses aimed at curtailing the spread of COVID-19 (Figure 6). There was a wider agreement among multi-level study participants that COVID-19 had placed limitations on the implementation of the MAB Project activities as well as production and marketing abilities for farmers/entrepreneurs. On the former, analysis shows that some of the impacts related to challenges placed on conducting expected follow-up training in cooperative development, some of which affected the management and governance of the groups.

Figure 5: Policy responses and number of measures in Zambia (adapted from Malambo et al. 2020).



This was also seen as having affected regularization of cooperatives despite reports that this has reached advanced stages and was near completion. It was also clear how COVID-19 undermined operationalization of demonstration sites, and support by the project to the host communities.

On the latter, respondents expressed views that there was need to look at COVID-19 as one part of an equation and that it should be paired with the impacts of the wider deteriorating economy. Desk reviews show that Zambia is arguably the first African sovereign bond defaulter post COVID-19 crisis, but that there also exists a deep depreciation of the exchange rate from about K12/US\$ in January 2020 to about K21/\$ by November, driving the rise in inflation from an average of 11% to about 17% over the same period. This has raised the cost of living and doing business in the economy. These developments reportedly affected MAB project activities as well as income and livelihood strategies among target communities.

4.0 Conclusions and Recommendations

4.1. Conclusions

The overall objective of this Mid-Term Review Report was to stock of results that have been achieved thus far against outlined/set milestones in the Results Framework of the MAB project. The stock draws from three districts: *Chisamba, Kapiri Mposhi, and Mumbwa* in Central Province of Zambia. The assessment used two core analytical frames: Outcomes Harvesting and the Value Chain (VC) approach – mainly in the qualitative domain. The review assessed the extent to which the smallholder farmers and the Small and Medium Entrepreneurs (SMEs) were able to increase their incomes, profits, employment and gender and social inclusion (impact at scale), consideration *participation* (level of interaction of multi-level actors within the project context), *systemic thinking* (business environment), and *facilitation* (incentives and related sustainability). Data sources included: Desk Study/Reviews (review various relevant published and unpublished project documents); Semi-Structured Interviews (to explore roles played by multilevel actors); Household Case Study Interviews (to document best practices and micro-level experiences as they relate to the theory of change); Observations (to explore local agriculture and livelihood activities of beneficiaries; and Outcome Harvesting Survey (to track any un-intended outcomes to which the project contributed to). Results show changes across various layers:

- a. The project Theory of Change is fittingly relevant for the purpose and is greatly appreciated by the beneficiary communities. The theory of change for MAB as well as related assumptions remain valid and justified based on the available evidence, in part because its internal logic reportedly responds to community livelihood and economic challenges. The project relevance is perceived in the context of its ability to contribute to the main SDG objectives on no poverty, no hunger, good health and wellbeing, gender equality, economic growth, employment generation, mainstreaming of climate actions through sustainable agricultural practices, strengthening of the various structures especially farmer cooperatives and harnessing partnerships with faith based institutions as well as private sector partnerships. Further strengthening of multi-level partnerships can contribute to leveraging production and improving market systems development in the operational sites.
- b. Making Agriculture a Business: Evidence from the review suggests that the interventions that have been piloted so far in the project are promising and further consolidation and addressing of the challenges can contribute more to the anticipated outcomes. Realising that mindset change takes time, small scale farmers need to be mentored further through the incubation model and use of both lead farmers and agronomists who are the foot soldiers in giving technical support to the farmers. Strategically linking the project to Government led interventions under cooperatives, agricultural extension systems and private sector players and business and enterprise development institutions through ZCSMBA, the cooperatives will be able to continue after the funding from Scottish Government comes to an end.
- c. Key MAB project activities include horticultural value chains such as cabbage, tomato and okra production; goat keeping and pass-on scheme; savings and village

- banking; and youths and skills development. The majority of the beneficiaries cluster around savings and village banking initiative which somewhat record positive margins than they are on other activities in part due to poor implementation. While business skills have been disseminated around the balance activities, including skills development and general attitudes around incomes and agriculture, evidence of birth of new enterprises and capacity of self-organized groups in terms of functionality remains low in part due to challenges of funding and lack of oversight. Thus, selected value chains performance *vis a vis* existing Market system (i.e. access to inputs, buyer contracts, market access, favorable prices) are either low or non-existent. This limits the *effectiveness* of the MAB project.
- d. Set-up activities are fittingly relevant for the general achievement of MAB project objectives, but these require timely follow-up such as supply of inputs and financing. Enhanced project oversight within the implementing structure can help create missing critical linkages for MAB to reach its outcomes, an aspect that affects the current strength of the evidence of programme delivery to date.
 - ❖ Training activities of MAB project were generally excellent across all ventures, changing culture and perspectives around agriculture. Self-organized groups are willing to be mobilized to act together and have desire to become viable businesses.
 - ❖ Whereas as project activities are fittingly relevant for the achievement of the MAB Project, follow up support and overweight within the implementation structure remains weak especially with the outbreak of COVID-19. To enable the groups to apply what they had learnt, there is need for extra support to actualize results and fulfil expectations.
 - ❖ Savings initiative has performed very well, based on community participation/involvement and resource mobilization. The savings initiative raises a key lesson for the MAB project about the role and importance of community involvement and resource mobilization in driving project success.
 - e. Overall, analysis shows the MAB project has contributed to 15 of the 17 attributional outcomes assessed during the outcome harvesting exercise. The project's contribution was rated highly on 8 (53.3%) and medium on 7 (46.7%) of the 15 outcomes that were wholly or partly influenced by the MAB project. In addition, the MAB project has made some notable progress towards the achievement of milestone targets as shown in Annex 2.

4.2 Recommendations

- I. Innovative approaches are needed to deliver project activities related to agricultural training. For instance, the MAB Project should explore ways to capacitate the 2 local training institutions at Nkumbi and Chipembi and engage them to deliver local training to farmer cooperatives.
- II. To achieve greater results in value addition and market linkages, the project should scale up its intervention from demonstration sites to farmer lead interventions such as Micro-investment model and market systems development. The micro investment model coupled with cooperative and enterprise business model will create a dual purpose on both economic and social goals. By building on the experiences and some of the best practices from the project, its possible scale up not only production but also job creation,

- increased income by addressing market limitations. Whereas the project continues to push for a more resilient and sustainable empowerment models through interventions such as rent to own, findings from the study show that this concept is not fully understood as some members of farmer cooperative groups still crave for handouts, a dependency mindset. The low production levels at project sites is attributed to the fact that the first half of the project was demonstrative in nature and hence low production. The cooperative and mutual enterprise business model of “Making Agriculture a Business” is a viable model whose logic is that business enterprise mindset can propel economic growth and business sustainability should be continued.
- III. Small and Medium enterprises have potential of enhancing the well-being of their members. Cooperative College Scotland trained the cooperatives in key cooperative principles including democratic governance, member ownership, leadership, cooperation, member participation, strengthening principles of working together while enterprise development.
 - IV. Support to the most vulnerable groups through pass on the goat concept was well received by the cooperatives. Continuation of the initiative was compromised by non-provision of goat management training among goat groups as this was not well done in the first cycle of trainings. Although the right type of goats were supplied to the cooperatives, the review established that the initiative was fraudulently undertaken by the Snr Management of Send a Cow. This should be immediately followed up by CHAZ-NCA-CA to ensure that appropriate and relevant goat management is provided to the groups to curb the goat mortality rates and contagious abortions.
 - V. Results and local experiences highlighting strength of current evidence of project delivery necessitates restructuring of the delivery mechanism of the project implementation structure in order to fittingly support MAB project Theory of Change. Some of this relates to the need to clarify lines of communication between project staff and community beneficiaries.
 - VI. Evidence raises the need to strengthen oversight of the MAB project and implementation by CHAZ which can greatly improve delivery of inputs and other project promises. Changes to the implementation framework and strengthened capacity with CHAZ can greatly change the project outlook on the ground.
 - VII. The MAB project needs to streamline and clarify roles of community facilitators and those of Agronomists, an aspect important in quick decision-making processes at local level. Although the project design had intended that the Community facilitators (CFs) would only be supported by the project in terms of stipend, it was observed that this arrangement is a source of conflict as the CFs are not happy that their peer Agronomists are employed on a full hire basis.
 - VIII. There is need for the MAB to provide further guidelines to the CHIs to allow autonomy to make quick and effective decisions as regards disbursements of funds and resources to the project
 - IX. As a way of an exit strategy for extension services provided to the cooperatives, MAB should tap into existing local training structures and resources, especially through government structures of camp extension officers as well as extension services provided by the private sector (input suppliers (agro Dealers) and

commodity aggregators (buyers of produce) to continue providing this service after the junior agronomists leave.

- X. There seems to be a backlog of some activities due to early slow progress attributed to gassing and COVID-19. This will particularly make it difficult to round off some activities by March 2022. Therefore, there is need to rump up activities and project implementation in year 5 in order to catch up on all delayed project activities.

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Annex 1: List of People Consulted

Name	Position	Phone
Sphiwe Nyoni	Cooperative Vice Chairperson	0979 200394
Gertrude Hamoya	Community Facilitator	0976 050491
Ackim Mulofwa	Lead Community Facilitator	
Oliver Chipota	Agronomist	0972 066932
Sr. Esther M. Sakala	Sister-In-Charge	
Mr Namasumo	Training Manager	
Mr Chintu	Lecturer	
Students	Various	
SHFs	Various	
Brain Tembo	Agronomist	
Tobias Tembo	Agronomist	
Susan Chilufya Sikute	Agronomist	
Aaron Ngambi	Agronomist	
Sr. Veronica Nyambe	Hospital Administrator	
Joshua Mwangala	Lead Community Facilitator	0975 495870
Purity Mkandabantu	Community Facilitator	0777 027399
Patricia Nyambe	Community Facilitator	0978 479186
SHFs	Various	
Moses Shimusaka	Lead Community Facilitator	0969 229445
Desi Mwaka	Technical Officer	
Matilda Mtobola	Community Facilitator	
Howard Chipekwe	Community Facilitator	
White Mwale	CEO, Send a Cow	0977 395780
Mooto	CEO, ZCSMBA	0965 775255
Sr. Chuzu	Sister-In-Charge	
Jacob Kasaro	Nutrition Officer	
SHFs	Various	
Sharon	Lead Community Facilitator	0975 400236
Royden Muyuya	Community Facilitator	0777 321558
Lenson Munkondya	Community Facilitator	0973 038201
Kasongo Phiri	Nurse	
Mr Chiboni	Area Councilor	0973 329386
SHFs	Various	
Kingsley Cheelo	JCP Programme Manager	0977 473437

Annex 2: Indicator Tracking Table

INDICATORS	MILESTONES	ACHIEVEMENTS	COMMENTS/EXPLANATIONS
Impact Indicator: Improved livelihood and economic resilience of women and marginalised groups in Zambia Impact Indicator 1: Number of women and marginalised groups with improved livelihoods and economic resilient business enterprises contributing to national GDP	50% (2,000) of women and marginalised groups demonstrate improved wellbeing	44.2% of the 52 SHFs that joined the MAB project from inception reported that their incomes in 2020 were higher than 3 years ago	The MTR results show that the longer SFs participate in MAB project activities, the more likely they are to report improved incomes. This shows that the MAB project interventions are highly relevant to reducing poverty among the target groups
	30% (1,200) of women and marginalised groups have diversified income streams	74.3% of the respondent SFs indicated that they were engaged in 3 or more income generating activities	Business training particularly promotion of savings and internal lending has enabled many MAB project beneficiaries to diversify their farming activities
Impact Indicator 2: Number of enterprises that have sustained employment opportunities and improved net incomes	50% (1,500) of enterprises with sustained incomes	TBD	Sustainability will be achieved when the enterprises and individual farmers are able to produce significant volumes of agro products that meet the quantity and quality requirement of off-takers like Chipiri
	50% (1,000) of enterprises with sustained employment opportunities	TBD	Same as above
Outcome Indicator: 4,000 farmers/entrepreneurs are empowered and effectively harness business opportunities for economic growth	50% of the enterprises demonstrating earning more than ZMW 1,000	TBD	While all the 4 apex cooperatives demonstrated that they earned more than ZMW 1,000 from the demo sites, there is no evidence to show that the 202 individual groups were earning that much. This means that the milestone goal for this indicator still needs to be worked upon
Outcome Indicator 1.1: Number of farmers/entrepreneurs who have obtained relevant skills in agribusiness, enterprise	75% of Farmers/entrepreneurs with access to productive resource and successfully marketing their products profitably	All (100%) the SFs interviewed had access to productive resources. However, only 11.8% were able to market their products profitably	The coming on board of Chipiri as well as the establishment of bulking centres planned for year 4 will accelerate the application of marketing skills and practices promoted by the MAB project

INDICATORS	MILESTONES	ACHIEVEMENTS	COMMENT/S/EXPLANATIONS
development, access to markets and finance among other services	60% (120) of groups registered with the relevant authority	The MAB project mid-year 4 progress narrative report shows that only 5.4% (11) of the 202 groups were registered with the relevant authority	Most of the cooperatives/groups were still in the process of developing the constitutions which are required to register with the Registrar of Societies and Cooperatives. However, reports were heard that the registration process had advanced for those who were able to meet the registration requirements
Outcome Indicator 1.2: Number of farmers/entrepreneurs who have applied skills acquired into through developing various business enterprises/ventures	2,000 Number of farmers/entrepreneurs linked to various service providers and accessing the services	The MAB project mid-year 4 progress report shows that 546 farmers (27.3% for target) were linked to various service providers including SARO, Seed Co., Chipri, Airtel and Rent-to Own	These linkages are essential to improving the livelihood and economic resilience of the target groups. However, more still needs to be done by the MAB project in order to actualise the anticipated benefits
Output Indicator 1: 200 Informal agro-based/ self-organised associations/ groups are mobilised, organised and strengthened			
Output Indicator 1.1: Number self-organised groups mobilised, established, strengthened and functional	3 cooperatives/groups registered and strengthened to render services to their members	133.3% achieved with an additional one at Kanakantapa under development	The 4 cooperatives at Chipembi, Mpunde, Nangoma and St. Pauls strengthened. The MAB project just needs to address a few teething challenges in order to make them fully functional and sustainable
Output Indicator 1.2: Number of the farmers/ entrepreneurs have acquired various agro and entrepreneurial knowledge and skills	500 farmers / entrepreneurs trained in specialized agro and non-agro ventures	646 farmers / entrepreneurs were trained in specialized agro and non-agro ventures	546 (340 female, 206 males) farmers involved in Micro Investment Model were trained in specialised agro skills while 100 others were trained as Paravets in General Animal Health Care
	50% of youths trained in TEVET courses have either own business or absorbed in the labour market	TBD	The 50 youths (16 females, 34 males) were still undergoing training when the mid-term review was being conducted
Output Indicator 1.3: Number of farmers/entrepreneurs supported/ equipped with productive resources for business operations or growth such as irrigation kits, financial capital or pass on seed capital	4 SE led irrigation demonstrations done 125 groups trained in savings methodology	4 SE led irrigation demonstrations were functional at Chipembi, Mpunde, Nangoma and St. Pauls The MAB project mid-year 4 progress narrative report shows that 201 Savings Groups were trained in the Savings Methodology	The MAB project mid-year 4 progress narrative report shows that 1 more demo site in Kanakantapa was in the process of being established Implementation of the savings and internal lending scheme has been very successful thereby enabling many MAB project beneficiaries to diversify their farming activities through improved access to finance

INDICATORS	MILESTONES	ACHIEVEMENTS	COMMENTS/EXPLANATIONS
	700 members of savings groups access capital from within the group schemes	The MAB project mid-year 4 progress narrative report shows that 3,015 members of savings groups	87.5% of the 1,222 SFs respondents indicated that they belonged to a saving group. Many were saving for various purposes such as buying bicycles, home improvement, paying school fees and buying farming inputs. The scheme has also increased access to more nutritious food as the farmers are now able to plan and save for the future
Output Indicator 1.4: Supply chain and market systems established	200 groups trained and mentored in market systems approach	202 groups were trained and mentored in the market systems approach	The groups were training in various marketing strategies including organised marketing in order to maximise profits from their farming ventures.
	200 members trained in value addition	4,074 group members were trained in value chain and market analysis	ZCSMBA proved to be a suitable partner by conducting value chain trainings among the project beneficiaries. These trainings had a huge impact on the trainees and helped change their mindset
	2 Bulking centres established in targeted sites	TBD	Bulking centres are yet to be established as they were planned for the final year of the project
	3 Cooperatives linked to input suppliers and off-takers sustainably	3 cooperatives were linked to Chipiri (all the 3), SARO and Seed Co. (Nangoma)	Chipiri physically visited Chipembi and Nangoma to meet the project beneficiaries and explain how their market linkages work
Output 2: Structural and socio-cultural environment fosters sustainable economic growth among targeted farmers/ entrepreneurs			
Output Indicator 2.1: Groups and communities are: a) aware and empowered to demand their rights and b) engage with and hold duty bearers accountable in supporting enterprise development and business growth	Percent of group members who are aware and empowered to demand their rights	73.6% of the 1,222SFs respondents were aware about their land rights and knew how to demand these rights from duty bearers	The MAB project has succeeded in laying the foundations for the creation of a structural and socio-cultural environment that fosters sustainable and inclusive economic growth among targeted farmers
	Percent of group members who engage with and hold duty bearers accountable	36.8% of the SFs interviewed indicated that they had or knew someone who demanded land rights from duty bearers	This is most likely because lack of arable land was the least common constraint that farmers in the target sites faced. Secondly, there was still lack of awareness among the farmers about their right to hold the duty bearers accountable in terms of accessing business support services

INDICATORS	MILESTONES	ACHIEVEMENTS	COMMENTS/EXPLANATIONS
<p>Output Indicator 2.2: Favourable socio-culture norms and practices foster equitable participation of women, men and youths in business development</p>	<p>Equal participation of men, women and youths in project activities</p>	<p>Of all the active cooperative members, 54.2% were females, 28.8% were youths and 2.2% were disabled.</p>	<p>The MAB project successfully promoted gender equity by encouraging men and women to plan and work together at household, group and community levels</p>
<p>Output Indicator 2.3: Number of targeted farmers/ entrepreneurs have adopted progressive entrepreneurial mindset and behaviours for business growth.</p>	<p>Evidence of mindset change among project beneficiaries</p>	<p>81.3% of the 1,222 farmers interviewed indicated that they had a concrete plan on how they were going to use their savings. In addition, savings with a purpose seem to have directly helped 55.6% of the farmers systematically planning their farming activities and 59.7% keeping records of their farm costs and revenue</p>	<p>The MAB project successfully trained the beneficiaries on linking saving to "farming as a business" where the farmers could use their savings and internal lending to finance their farming ventures</p>

Making Agriculture Business Mid-Term Review

September 2020

1. Background and Rationale

The Joint Country Programme (Christian Aid, Dan Church Aid and Norwegian Church Aid), under its economic empowerment programme has been building the capacity of rights holders to increase sustainable income to meet their basic needs through secured entrepreneurial opportunities and sustainable employment.

In 2017, JCP with Christian Aid Zambia as the lead agency, was awarded a grant from the Scottish government to facilitate economic growth through agriculture and enterprise development. The grant was to finance a project called Making Agriculture a Business (MAB). The aim of this project is to realise the potential of small-scale farmers/ entrepreneurs as champions of economic development in the three districts of Chisamba, Kapiri Mposhi, and Mumbwa in Central Province, Zambia. The initial target beneficiaries are 4,000 farmers and entrepreneurs; the project implementation is ongoing from 2017 up until 2022.

The project outcomes are:

- a. Farmers/entrepreneurs are empowered and effectively harness business opportunities for economic growth by acquiring the relevant business skills, organizational capacity and access to resources and then applying these to their business;
- b. Structural and socio-cultural environment fosters sustainable economic growth among targeted farmers/ entrepreneurs, that can sustain businesses, through empowered farmers/ entrepreneurs (rights-holders) holding government agencies for agricultural and economic development (duty bearers) accountable for supportive policies and conditions.

The project had a delayed start due to unavoidable circumstances and therefore the mid-year review which should have taken in 2019 was delayed and is only taking place in 2020. The review of Making Agriculture a Business (MAB) will include a review of its Theory of Change and Results Framework to inform the second half of implementation phase.

In view of the current COVID-19 reality; the consultant who will review the project is expected to propose a methodology for this assignment that will align with the WHO COVID-19 set guidelines on preventive measures while undertaking the assignment; right from inception; data collection, analysis and validation of the report. Given the increase in the spread of the COVID-19 Pandemic, the Consultant is expected to come up with innovative/creative approaches to promote a participatory methods and techniques to involve rights holders as well as stake-holders.

2. Purpose and Objectives

The Main objective of the Mid Term Review is to take stock of results that have been achieved so far against the set milestones in the result framework. The review will test assumptions, achievements, lessons learnt, best practices and bring out challenges experienced by the project to date to inform future programming. Additionally, the review will test whether the Theory of Change is being realised in bringing out the envisaged change and with the allocated resources. It will evaluate the performance of key stakeholders to realign their role in the project.

Specifically, the review will assess: -

- i. The extent to which the MAB design and approach is creating change as envisioned in the project's result framework.
- ii. Test the assumptions upon which the Theory of Change is premised to determine whether they are holding true.
- iii. Consider the challenges and any reasons why changes are not being brought about (if this is the case).
- iv. Document stories of change, best practice and lessons arising from the project so far.
- v. Assess the sustainability of both the intervention, and the changes brought about by the intervention, offering suggestions on how to ensure change could be maintained following the end of the funding period.
- vi. Assess the resilience/capacities of the design to withstand shocks and stresses such as COVID19 during and after project implementation.
- vii. Assess the extent to which anticipated risks and new risks have been mitigated against.

3. Audience and Use of Findings

Findings and recommendations from the review shall be utilised by varied audience including implementing staff, partners and management to get feedback on project performance so far. It is expected that a stakeholders' meetings will be held to share findings and use the learning to adjust the projects result framework accordingly. Other important audience include the Scottish Government as an encapsulation of progress so far but also to inform them on challenges that might need a review of the Theory of Change if need be. Other audience include MAB wider stakeholders.

4. Evaluation Questions

The main research questions for this Mid-Term Review are:

1. The Theory of Change
 - a. To what extent is the theory of change for MAB valid and justified based on the available evidence?
 - b. What assumptions in the theory of change hold or do not hold and why?
 - c. What are the critical linkages for MAB to reach its outcome and are these being delivered?
 - d. What is the current strength of the evidence from programme delivery to date? How could the Theory of change be strengthened?

2. Assess and take stock of the achievements regarding Increased Incomes from climate smart horticulture sector? Has this lead to empowerment of poor communities in the target districts?
 - a. What types of value chains have been adopted and by what proportion of target beneficiary? Are these adequate and appropriate? Is there evidence of positive margins per unit?
 - b. How much disposable income has been reported by target beneficiaries over the period
 - c. Which business skills have been disseminated? Is there evidence that those skills have changed business acumen, attitudes or priority at household level?
 - d. How many new enterprises have been formed and what improvements of business performance has happened to existing ones? What needs to change for net positive effect
 - e. What evidence exists on improved capacity of self organised groups in terms of numbers, functionality and performance?
 - f. How have the selected value chains performed in existing Market systems in term of access to inputs, buyer contracts, market access, favourable price.
3. To what extent; have the Structural and socio-cultural factors affected sustainable economic growth in target communities.
 - a. What approaches have been successfully used to hold rights-holders/ Government and other duty bearers accountable? What services have improved as a result?
 - b. To what extent has MAB supported target communities to be empowered on rights and to demand from right-holders?
 - c. To what extent is MAB facilitating enhanced inclusion of youth, women, persons with disabilities and other marginalised groups in economic empowerment?
 - d. To what extent have lives of extremely poor target groups improved? What approaches to enhancing their inclusion have worked well and which have not worked well?
 - e. Is there evidence of socio-cultural norms and practises that favour equitable participation of women, men and youth in business development?
4. To what extent did the roles allocated to different MAB partners work well? What changes in attitudes, behaviours and way of doing things (processes) are sustainable and which are not?
 - a. Are these structures and roles appropriate to achieve results and withstand any shocks that may emerge from the context (for instance Covid19)?
 - b. What may be recommended to improve the capacities of the project to withstand these shocks now and in the future?

5. Methods

The Consultant will be responsible for data collection, which will be conducted in a sample from the 3 districts and analysis. All programmatic data collected and held by MAB including progress reports, field reports, baselines and others will also be provided for review. The methodology below will be employed.

Research Method	Reason for choosing the method	Research Question(s) it responds to
Desk study and Literature review of all relevant programmatic documents including monitoring data, annual reports, field reports, support visit reports	To provide a thorough understanding of the programme aim, theory of changes, approaches, and implementation	All
Semi-structured interviews with <ul style="list-style-type: none"> - Farmers, Entrepreneurs - Community representatives - Project staff - Key stakeholder market actors - Women, Youth - Any other relevant stakeholder who may not have been considered - Governments, duty bearers 	To a) attain a deeper understanding of the programme aim, theory of changes, approaches, and implementation, b) ascertain key staff member views on programme achievements To ascertain the views of the respondents on the programme delivery especially on enabling environment, and change brought about because of the programme	All
Qualitative data collection from selected households <ul style="list-style-type: none"> - Focus on poorest of the poor and other marginalised beneficiaries 	In view of COVID 19 this will be through local resource persons with guided open ended questions by the consultant or through monitoring reports. However, it is worth noting that most of the progress towards the result framework will be assessed to a large extend qualitatively...	

6. Ethics

MAB works with smallholder farmers, entrepreneurs, women, Youth, people with disabilities and other vulnerable groups. The Consultant will be obliged to adhere to Christian Aid's safeguarding policy, confidentiality policy and code of conduct when carrying out this piece of work. The Consultant should be considerate of issues of power and discrimination between the actors involved and including the researchers themselves.

The Consultant will produce a risk and mitigation matrix before the work commences.

7. Managing Data

Before work commences, the supplier will state what data will be generated, how the data will be documented and described and analysed how data and those associated with the research will be protected, and which data will be kept after the Mid-Term Review is completed. The supplier will be General Data Protection Regulation (GDPR) compliant.

8. Expected Outputs

The following outputs are expected:

- A Mid-Term Review plan and Inception report detailing a proposed methodology, risk and mitigation strategy, and approach to managing data, to be approved.
- Data collection tools to be reviewed and approved.
- A draft Mid-Term Review report for review
- Validation workshop at which findings and recommendations shall be presented to NCA-CA, CHAZ and stakeholders
- A final Mid-Term Review report (no more than 25 pages in length, excluding annexes)

9. Timeline

The Consultancy is expected to be undertaken within 30 days.

10. Management and Roles

MAB will provide time and inputs from staff as outlined below:

Staff member	Responsibilities
MAB Team Leader	Oversight of MTR process, induction of MTR team and final approval of deliverables The Team Leader will be the primary contact
JCP/ CA Programme Leads	Technical feedback on deliverables
MAB partners	Organising field visits, data collection, etc.
JCP Monitoring and Evaluation Support	All data analysis, quality assurance and the MTR exercise

The Consultant/Reviewer will be responsible for:

- Developing and testing the data collection tools in collaboration with the MAB team
- Producing the inception report
- Collecting the data as per the approved methodology

- Entering, analysing and managing all data gathered in pursuit of this piece of work
- Analysing the data from surveys, interviews and project documentation
- Writing the draft and final report

JCP/MAB Team shall be responsible for:

- Sharing project documents and overall scope of the project
- Providing logistic support including transport, accommodation, and meals
- Organizing meetings with respondents
- Providing context during data analysis and report writing