

**Internal Evaluation of the Graduation Model pilot project
2013 – 2015**



Report to Concern Worldwide Zambia

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Jenny Swatton

Social Protection and Safety Nets Adviser, Concern Worldwide



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Danny Harvey, Country Director – Concern Worldwide Zambia (danny.harvey@concern.net)

Zenebe Mekonnen, Director of Programmes – Concern Worldwide Zambia (zenebe.mekonnen@concern.net)

Nangana Simwinji, District Program Coordinator (Mongu and Senanga) – Concern Worldwide Zambia (nangana.simwinji@concern.net)

Richard Lilamano, IPRWEP Programme Manager – Concern Worldwide Zambia (Richard.liamano@concern.net)

Liam Kavanagh, Food Income and Markets Adviser – Concern Worldwide (previously Graduation Project Manager – Concern Worldwide Zambia) (liam.kavanagh@concern.net)

Fred Chitalu, Planning Monitoring and Evaluation Support Officer – Concern Worldwide Zambia (fred.chitalu@concern.net)

Mercy Phiri, Country Financial Controller – Concern Worldwide Zambia (mercy.phiri@concern.net)

Felix Masalakufa, Office Manager – Concern Worldwide Zambia (felix.masalufa@concern.net)

Carl Wahl, Conservation Agriculture Coordinator – Concern Worldwide Zambia (carl.wahl@concern.net)

Akabana Mumbali, Case Manager – Concern Worldwide Zambia

Anseli Maanga, Case Manager – Concern Worldwide Zambia

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Any errors are the authors own.

For further information on the review, please contact: Jenny Swatton (jenny.swatton@concern.net)

Table of Contents

Executive Summary	v
Introduction.....	1
Methodology and Challenges.....	4
Challenges and Limitations.....	5
Findings and Discussion.....	5
Relevance	5
Alignment with national priorities and future plans.....	5
Alignment with Concern’s policies and guidelines.....	6
Alignment with the priorities of participants.....	6
Appropriateness of the chosen intervention	7
Efficiency	7
Financial.....	7
Human	8
Activities	9
Monitoring and Evaluation (M&E)	12
Effectiveness.....	13
Achievement of Outcomes.....	13
Logic and Flexibility	17
Impact.....	19
Sustainability	21
Conclusions and Recommendations	23
Annex One: Zambian Context (Economic and social development)	29
Annex Two: IPRWEP Advocacy and Capacity Building Targets	31
Annex Three: Terms of Reference	32
Annex Four: List of Key Documentation Reviewed	35
Annex Five: Methodology Table.....	36
Annex Six: Schedule and Key Persons Met.....	42
Annex Seven: Market Assessment	43
Annex Eight: Key Findings from Mid- and End-Line Surveys	57
Figure 1: Ownership of large domestic assets.....	14
Figure 2: Ownership of farming (productive) assets	14
Figure 3: Improving wealth (smooth).....	15
Figure 4: Improving wealth (see-saw)	15
Figure 5: Primary source of income in previous month	15

Figure 6: Frequency of household saving 16

Table 1: Graduation Model Pilot Project (Appropriate Costing)8

Table 2: Significant changes taking place beyond the programme..... 19

Table 3: Ways in which Concern Worldwide Zambia’s experience of, and lessons from, the Graduation Model could support implementation of the NSPP..... 25

Table 4: Overview of recommendations 27

List of Acronyms and Abbreviations

BRE	Barotse Royal Establishment
CA	Contextual Analysis
CGAP	Consultative Group to Assist the Poor
CMT	Country Management Team
CRM	Complaints Response Mechanism
CWZ	Concern Worldwide Zambia
DFID	Department for International Development (UK)
FAO	Food and Agriculture Organisation (United Nations)
FGDs	Focus Group Discussions
FISP	Farmer Input Support Programme
FSP	Food Security Pack
FSP	Financial Service Providers
GEWEL	Zambia Girl's Education and Women's Empowerment and Livelihood Project
HCUEP	How Concern Understands Extreme Poverty
IGA	Income Generating Activities
IPRWEF	Integrated Poverty Reduction and Women's Empowerment Programme
MCDCH	Ministry of Community Development and Child Health
MTTI	Mongu Trades Training Institute
NSPP	National Social Protection Policy
OECD-DAC	Organisation for Economic Cooperation and Development – Development Assistance Committee
P4	Programme Participant Protection Policy
PMT	Programme Management Team
R-SNDP	Revised Sixth National Development Plan (2013-18)
SCT	Social Cash Transfer
SILCs	Savings Investment and Loan Committees
USD	United States Dollars
ZMW	Zambia Kwacha (national currency)

Executive Summary

In 2015, Concern Worldwide Zambia commissioned an internal evaluation of its Graduation Model pilot project. The purpose of the evaluation was two-fold:

- 1) To assess how well the project has met its intended outcome and;
- 2) To document lesson learning, including the experience of project participants.

It had four specific objectives. To:

- Assess if the project has had a significant impact on the livelihood condition of targeted households.
- Document lessons learnt from the project that can be scaled up to other districts or households within the same district.
- Make practical recommendations to guide any future programming and possible scale up to other locations and,
- Make recommendations on how a graduation approach fits into the existing policy framework in Zambia related to Social Protection.

The pilot project is a component of Concern's Integrated Poverty Reduction and Women's Empowerment Programme (IPRWEPP); implemented in Zambia's Western Province since 2012. IPRWEPP was evaluated for Irish Aid in October 2015. However the evaluation did not assess the graduation component which was introduced in 2013 and which was implemented separately, although it contributed to the overarching goal of IPRWEPP.

Overall, the project is considered to have performed particularly well against two of five OECD-DAC evaluation criteria – **relevance** and **effectiveness**. And whilst, the project's **efficiency** and **impact** (*beyond the project*) are less clear, due in part to a lack of information, there are positive indications that livelihood changes at a micro level have been sustained, or have further improved (**sustainability**).

Relevance

The project was designed to address casual factors of poverty and is considered to be appropriate to the needs of the target population. It was adapted to address factors that keep people in extreme poverty in Zambia's Western Province; women's limited ownership of productive assets; poor land fertility; low-paid, ad-hoc, daily labour; environmental risks and lack of economic activities outside of agriculture. It is also well aligned to the priorities of the Republic of Zambia, as set out in the Revised Sixth National Development Plan (R-SNDP), in particular the macro-economic objectives and who to target, and with the priorities of pillar 3 (Livelihoods and Empowerment) of the National Social Protection Policy (NSPP). Concern Worldwide Zambia's experience of the Graduation Model is already informing national discussions on the design of a new programme under pillar 3 of the NSPP (Girls' Empowerment and Women's Empowerment and Livelihoods programme, which is to be funded by the World Bank) and there is the potential for lessons from the current project or future programmes to further influence its design.

Efficiency

The project was a component part of the Concern's Integrated Poverty Reduction and Women's Empowerment Programme (IPRWEPP) and did not have a separate logframe or budget; rather it was designed to support the achievement of Outcome 1 of IPRWEPP: **Supporting households to increase their asset base and incomes by diversifying their livelihood options**. Funds for operational costs were carved out of the IPRWEPP budget. This has led to challenges in implementation and in being able to fully assess the efficiency of the project. That said, individual activities, such the physical transfer of cash and delivery of training and coaching are considered to have been efficient and there is much that can be learnt for the design of future programming.

Effectiveness

Overall, the evaluation found the project to have been effective in increasing participants' asset base and income. Particular improvements have been seen amongst physical and financial assets – participants reported positive wealth/wellbeing trajectories and an increased average daily rate. Although income

accruing from income generation activities was not captured, wealth trajectories and improved daily rates can be considered proxies for improvements in total annual income. This is also likely to have influenced the improvements seen in human and social impacts.

Monitoring data has also shown that participants have shown improvements in certain areas of well-being 12 months after the end of the consumption/income support period which suggests that the project is supporting **sustained developmental graduation** of participants from extreme poverty. This is supported by qualitative evidence which found that participants feel better able to support themselves now than they had before the project. That said, there are differences in the experiences of participants and there is a need to look more closely at why certain participants may be progressing more quickly through the project than others.

Impact

There are significant changes taking place beyond the original scope of the project as shown in the table below:

Micro	Meso	Macro
Increased labour opportunities within community	Injection of cash into the local economy	Influencing national discussions on social protection
Supporting an extended family system		Experience is informing discussions of national level pilot programme (GEWEL)
Wider community participation in SILCs		
Increased supply (type and number) of goods available in the market (increased competition)		
Jealousy		

Most notable are the reported changes taking place at a micro level, due in part to the extended family system in Zambia. That said, it has not been possible to validate various spill-over effects nor quantify multiplier effects. Reports of jealousy at the beginning of the project and theft of productive assets are concerning and the risk of negative social consequences needs to be considered and managed in the design of any future programmes.

Changes beyond the project at a meso and macro level have been more limited so far although there is huge potential to increase this. At meso level this could be aligned with the roll out of the national SCT in Mongu District and at macro level through supporting the implementation of the National Social Protection Policy (NSPP).

Sustainability

Finally, the project was designed to bring about sustainable changes to the livelihoods of its participants and many improvements in participant well-being have been sustained or further improved since participants stopped receiving consumption/income support. It is also generally agreed that any increase in asset ownership or return on assets will, in turn, reduce household vulnerability to internal or external hazards.

There are however, differences in the experiences of participants and in their perceptions of how well they would be/are able to cope with and adapt to internal/external shocks and stresses. In order to increase the sustainability of project outcomes there is a need for greater focus on addressing risk and vulnerability, both through the inclusion of specific objectives in project design but also through strengthening links with early warning systems and building household adaptive capacity.

It is generally agreed that sustained changes at micro level will lead to further changes at meso level, given the potential for spill over and multiplier effects. The needs of the population however, are great and any

changes beyond the project at meso level are likely to require the inclusion of specific objectives in project design to address inequality as well as greater institutional strengthening in order to be sustained.

Whilst at a macro level, there is in on-going interest in the graduation approach and huge potential for changes beyond the project to be sustained. However, this will depend on the continued engagement of Concern Worldwide Zambia (CWZ) within district and national forums, and dissemination of the key lessons from this pilot project and findings from Concerns experience of the Graduation Model in other contexts (Burundi, Rwanda and Haiti).

Introduction

Concern Worldwide Zambia (CWZ) commissioned an internal evaluation of its Graduation Model pilot project in 2015. The purpose of the evaluation was two-fold:

- 1) To assess how well the project has met its intended outcome and;
- 2) To document lesson learning, including the experience of project participants.

It had four specific objectives. To:

- Assess if the Graduation Model pilot project has had a significant impact on the livelihood condition of targeted households.
- Document lessons learnt from the pilot project that can be scaled up to other districts or households within the same district.
- Make practical recommendations to guide any future programming and possible scale up to other locations and,
- Make recommendations on how a graduation approach fits into the existing policy framework in Zambia related to Social Protection.

The pilot project is a component of Concern's **Integrated Poverty Reduction and Women's Empowerment Programme (IPRWEPP)**; implemented in Zambia's Western Province since 2012. IPRWEPP was evaluated for Irish Aid in October 2015. However the evaluation did not assess the graduation component which was introduced in 2013 and which was implemented separately, although contributed to the overarching goal of IPRWEPP.

For more information on the Zambian context, including overview of economic and social development, within which the project is being implemented please see [Annex 1](#).

Integrated Poverty Reduction and Women's Empowerment Programme (IPRWEPP)

IPRWEPP is being implemented in five districts in Zambia's Western Province (Mongu, Limulunga, Senanga, Kaoma and Luampa) and aims to benefit 12,000 direct beneficiaries by the end of 2015.

The goal of the programme is to improve the wellbeing of extreme poor households, with a focus on female headed households who have been identified as being amongst the most vulnerable. It attends to achieve this by:

- 1) Supporting households to increase their asset base and incomes by diversifying their livelihood options;
- 2) Increasing the capacity of government, the Barotse Royal Establishment (BRE) and non-state actors on pro-poor programming and service delivery;
- 3) Improving food security and nutrition through increased consumption of diversified foods;
- 4) Empowering women to have access and control over resources within the households and wider community;
- 5) Increasing participation of women in community, area and district-level coordinating structures; and
- 6) Increasing capacity of communities and district structures to manage hazards.

Graduation Model Pilot Project

The Graduation Model Pilot Project is a component of IPRWEPP; implemented in Upper Lealui Ward in Mongu District since 2013. The pilot targeted 105 households (approx. 494 direct beneficiaries¹ across 26 villages).

The pilot project is designed on Concern's Graduation Model²; an integrated package of support designed to bring about improved returns on new and existing assets, address inequality and reduce risk and

¹ Based on an average household size of 4.7 persons

² The Graduation Model, originally developed by BRAC in Bangladesh, has been adapted and promoted by CGAP-Ford Foundation in an effort to understand how safety nets, livelihoods and access to finance can be sequenced to create sustainable pathways out of extreme and chronic poverty.

vulnerability and it has been tailored to the contextual realities and the needs of the population in the Western Province. It can be encapsulated in the following theory of change:

By accurately targeting extremely poor households and delivering a comprehensive package of support including cash and asset transfers; facilitating access to savings and credit systems and delivering skills training and mentoring, beneficiaries will have diversified livelihood options and increased resilience³ to shocks and stresses.

Concern's Model of graduation is made up of five essential components:

1. **Comprehensive targeting** that makes sure extreme poor households are identified as project participants;
2. **Income support** provided in the form of regular cash transfer to help participants meet their basic needs whilst they engage in expanding and diversifying their livelihood strategies;
3. **Provision of skills training and regular coaching** focusing on human capital and includes providing access to short, practical trainings as well as routine coaching visits;
4. **Facilitating access to savings facilitates** (and where feasible credit);
5. **An asset/capital transfer** to jump-start economic activity; supporting participants to establish themselves in a small business or seek more reliable employment.



The project does not have its own logframe or theory of change; rather it was intended to complement existing IPRWEP activities as well as inform national level discussions on Graduation and Social Protection. The support to income generation under the Graduation Model pilot project is different to that provided under IPRWEP in that it targets individual households rather than groups. It was also implemented in a different geographical location – IPRWEP is being delivered in Lower Lealui which is more rural and participants are more remote whereas the Graduation Model pilot project is being implemented in Upper Lealui which is peri-urban and people have closer proximity to markets in Mongu. There is approximately 15 km difference between locations which is significant as it reduces the potential for spill-over effects from other activities under IPRWEP.

The pilot project is being implemented directly by Concern Worldwide Zambia (CWZ) with three members of staff recruited on a full-time fixed-term basis to provide case management to households.

Following targeting and registration, participants received income support of 120 Kwacha (ZMW), approximately US\$13⁴ every two months over a 12 month period (six transfers in total). Transfers commenced from December 2013 and ended in November 2014 and the transfer value was aligned with that provided by the national Social Cash Transfer (SCT) programme.

Income support was intended to provide participants with the means to meet their basic needs whilst taking part in training and beginning to diversify their economic activities. During this initial 12-month period,

The model has been further adapted and refined by Concern Worldwide for application in Concern country programmes. Concern is currently implementing programmes in Burundi, Rwanda, Zambia and Haiti.

³ Concern defines resilience as 'the ability of a country, community or household to anticipate, respond to, cope with, and recover from the effects of shocks, and to adapt to stresses in a timely and effective manner without compromising their long-term prospects of moving out of poverty.'

⁴ Please note that there has been a significant devaluation in the Kwacha. As of the 1st Dec 2015, 120 ZMW was equivalent to USD \$11.50 however two years previously (at the time of the first transfer) it was equivalent to USD \$21.50 (oanda.com).

participants were advised to invest in small economic activities alongside purchasing food and paying for other household needs to prepare them for receiving asset/capital transfers.

A market assessment was undertaken to support participants in identifying and selecting viable income generating activities (IGAs). The majority of participants continued to engage in the same activities they were involved in prior to the project though the subsequent asset/capital transfer in April/May 2014 enabled participants to further expand and diversify these activities. The value of the asset transfer provided to participants was ZMW 500 (approx. USD \$48)⁵ and was conditional on participants having attended business skills training by Mongu Trade.

Participants also had the option to use 100 ZMW of their asset/capital transfer towards a hip-pump to improve irrigation. It is understood that uptake was high amongst those involved in agricultural activities and the positive impact that access to a hip-pump has had on households engaged in farming came out strongly in discussions with project participants.

In addition to formal business skills training, participants received regular coaching from Case Managers who visited households regularly and worked with/sensitised household members on a range of things; setting priorities; problem solving; spending and savings plans; household decision-making; household level DRR planning; nutrition; hygiene; HIV/AIDS family planning and how to use the Complaints and Response Mechanism (CRM).

Advocacy

Concern Worldwide Zambia (CWZ) has an advocacy strategy which is aligned to its current strategic plan (2014-18) and focuses strongly on agriculture and nutrition. In this strategy, advocacy is recognised as being one of the key approaches to addressing the causal factors of poverty and the intention is that all CWZ programmes and projects have clear advocacy and capacity building targets that bring on board actors, in particular Government, to address the multidimensional nature of poverty.

IPRWEF has a number of programme outcomes which rely on advocacy activities including, increased capacity of government, the Barotse Royal Establishment (BRE) and non-state actors on pro-poor programming and service delivery, and has incorporated advocacy and capacity building targets to track the programme achievement of these. A full list can be found under [Annex Two](#).

Although the Graduation Model pilot project was not intended to directly contribute to advocacy outputs, there is learning from the project which is relevant to, and has the potential to influence, on-going national discussions on graduation (as an instrument) and social protection more broadly. In fact a number of key questions came out during discussions with multi-lateral stakeholders and it is hoped that the findings from this evaluation may be able to help answer some of these.

- Cash transfers plus *what*? What is the optimum package of interventions to support graduation of the extreme poor in Zambia from extreme poverty?
- How can case management be more financially sustainable?
- What enables households to graduate from extreme poverty?
- What impact has the project had on the intergenerational transmission of poverty and what is the impact of targeting youths as those with labour capacity within the household?

Future plans

The funding for IPRWEF, and therefore the Graduation Model pilot project, initially finished at the end of 2015. A one-year extension, to cover activities in 2016, was granted by the donor and, given the anecdotal evidence emerging from the pilot project, there is interest in investing further resources to the project. Findings from the evaluation were intended to help to inform decisions on what short-term activities would

⁵ As of the 1st Dec 2015, 500 KMW was equivalent to USD \$48 however based on the exchange rate on the 1st May 2014 (the month in which the transfer was given) it was equivalent to USD \$78 (oanda.com).

be implemented in 2016, as well as medium-longer term. The programme does not currently have an exit strategy.

Methodology and challenges

The evaluation aimed to assess whether the project has had significant impact on the livelihood condition of targeted households and to document lessons learnt (see [Annex Three](#) for full Terms of Reference). To achieve this, the following activities were undertaken:

1) A review of secondary literature

There was already a wealth of data and documentation available from the IPRWEP programme and Graduation Model pilot project so the first activity was a review of existing documentation including quantitative data collected pre- and post-asset transfer (referred to as the mid-line and end-line) which the report relies heavily on. [Annex Four](#) contains a list of all documentation reviewed.

2) Primary qualitative research

Primary qualitative research was then used to verify findings from the secondary review. A mixed methods approach was used, consisting of Key Informant Interviews (KIIs), Focus Group Discussions (FGDs) and Household Case Studies. [Annex Five](#) contains a methodology table used for planning purposes. Interview checklists were also developed to facilitate discussions, though a semi-structured approach was used to allow for flexibility to pursue different lines of enquiry. [Annex Six](#) contains a full list of stakeholders met.

Key Informant Interviews (KIIs) were conducted with representatives from Country Management and Programme Management Teams (CMT/PMT) and with a representative from the Ministry of Community Development, Mother and Child Health (MCDMCH)⁶. KIIs were also conducted with representatives from agencies who are working on social protection in Zambia (UK's Department for International Development – DFID; Irish Aid; World Bank and UNICEF). Eight KIIs were conducted in total.

Focus Group Discussions (FGDs) were conducted with project participants, in groups of between 3 and 8. These lasted approximately 1-1.5 hours and the majority were conducted with men and women separately.

Finally, in order to better understand the impact that the project had on targeted households, six case studies were undertaken with individual households to explore the different pathways households take towards graduating from extreme poverty and what may increase the likelihood of (enabling factors) or prevent households (constraining factors) from graduating from extreme poverty. A life history approach was used to assess participant's perception of wealth across the project lifecycle.

3) Data analysis

Quantitative data has been analysed using trend analysis, which looked at improvements in areas of well-being over the life of the project. This was made more challenging as a baseline was not collected at the start of the project therefore analysis could only be undertaken on the changes in values between surveys undertaken pre- and post- asset transfer. The end-line survey does however reflect the 12-month period following the end of the consumption/income support phase so we are able to assess the sustainability of outcomes following a period of time where participants were no longer receiving regular and predictable income.

Please note: It has not yet been possible to undertake further multi-variable analysis which would allow us to look at trends in the data based on certain household characteristics (i.e. number of dependents, labour capacity etc.) or behaviour.

Qualitative data has been analysed in a number of ways. Where possible the findings from Focus Group Discussions (FGDs) and case studies have been coded, to allow for the grouping of particular themes coming

⁶ Please note that at the Ministry of Community Development and Child Health has recently been disbanded and it is now the Ministry of Community Development and Social Affairs, Child health now comes under the Ministry of Health (as per 15/12/15).

out from these discussions, whilst project history diagrams produced during case studies contain information about income; consumption; savings; investment and risk, allowing for analysis over time and the identification of wealth and well-being trajectories.

Challenges and limitations

- Case Managers kindly set up focus group discussions and household visits and, along with district representatives, provided vital translation during these meetings. Although having their knowledge of the project to hand was useful during FGDs and household visits it also increased the risk of bias.
- The pilot project did not have a baseline therefore it has not been possible to look at the progress of individual households since the start of the project.
- Two quantitative surveys were conducted during the project, one capturing livelihood information pre-asset transfer (April 2014) and one capturing livelihood information post-asset transfer (September 2015). These datasets had not been analysed prior to the evaluation therefore considerable time was spent on analysis.
- It was not possible to meet with community leaders or non-participants living in the same locality to validate some of the findings of the evaluation, in particular the wider impacts of the project.
- The evaluation found that there were participants who had progressed more quickly through the project (had performed better in terms of achieving outcomes) whilst there were participants who progressed more slowly. If it had been possible to identify these households prior to the evaluation then it would have been beneficial to have targeted households for case studies on this basis to better explore enabling or constraining factors.

Findings and Discussion

In presenting the findings, this report uses the OECD-DAC criteria: **Relevance**, **Efficiency**, **Effectiveness**, **Impact** and **Sustainability** as a structure. It then concludes by returning to the specific evaluation objectives and setting out key lessons and recommendations for how the design of the project could be improved in the future.

Where possible, the evaluation has also considered three different levels of intervention: Micro (household/immediate community); Meso (district) and Macro (national).

Relevance

Relevance refers to whether or not the project and associated outcomes are aligned with both Government and Concern Worldwide Zambia's priorities and future plans. It explores whether the project addresses the priorities of participants and how appropriate the chosen intervention is to the situation for different stakeholders at different levels, and considering different needs of men, women and others identified as vulnerable to hazards in the project area.

Alignment with national priorities and future plans

The Graduation Model pilot project is well aligned with the priorities of the Republic of Zambia as set out in the Revised Sixth National Development Plan (R-SNDP) 2013-16, in particular macro-economic objectives and who to target. This was echoed during meetings with Government representatives at district level and stakeholders at national level during the project visit. The R-SNDP 2013-16 has a particular focus on promoting employment and job creation; promoting rural development; enhancing human development and accelerating institutional development. It also focuses on continued support to implement policies and programmes that support social assistance, social insurance/security, livelihoods and empowerment and protection against human rights abuses to safeguard livelihoods and welfare of people suffering from extreme poverty and/or vulnerability to risks and shocks.

The project is also well aligned with the priorities of the National Social Protection Policy (NSPP) 2014 which uses the transformative paradigm of social protection (protection, prevention, promotion and

transformation) to guide content. The strategy has 4 pillars: Social Assistance, Social Insurance, Livelihoods and Empowerment and Protection and the project is seen to be most aligned with pillar 3 (Livelihoods and Empowerment) for which technical assistance and funding is being provided to the Government by the World Bank.

Experience from the project is already informing discussions on the design of a new national pilot programme under pillar 3, titled Zambia Girls' Education and Women's Empowerment and Livelihoods (GEWEL) which is to be funded by the World Bank and implemented through the Government of Zambia. There are concerns about the design of the GEWEL programme and belief that there is the potential for lessons from CWZ's pilot project to further influence its design, as well as broader discussions on how people can move from social assistance programmes to livelihood and empowerment programmes. The Food and Agriculture Organisation is currently exploring how people can transition from being recipients of the national Social Cash Transfer (SCT) programme to livelihood programmes such the Farmer Input Support Programme (FISP) or Food Security Pack (FSP).

Concern Worldwide Zambia (CWZ) used to be a member of the Civil Society Platform for Social Protection and the value of CWZ's contribution to national-level discussions on social protection is evident through invitations received to present to the Social Protection Sector Advisory Group and Cooperating Partners Meetings. CWZ has also been invited to attend district level discussions on the roll out of the national SCT programme in Mongu District.

There is also an implementation plan in place for the NSPP, though there has been little progress so far. Weak institutional structures and limited service delivery in rural areas of the Western Province is also a risk to future implementation.

Alignment with Concern's policies and guidelines

The Graduation Model Pilot project is also well aligned with the internal policies and guidelines of Concern Worldwide Zambia (CWZ) and Concern Worldwide.

CWZ's strategic plan (2014-18) sets out a vision of *'a Zambia where economic growth translates into a decent standard of living and fulfilment of rights for all, especially the poor.'* The project supports this vision by directly supporting CWZ in its goal of strengthening work on facilitating access to markets and implementing special interventions appropriate for the extreme poor. Whilst, Concern Worldwide's Social Protection Policy states that *'Concern will work with host and donor governments to increase acceptance of people's right to social protection....and to hold governments accountable for the implementation of their responsibilities.'* Strengthening national systems (health, education) and advocating for the continued provision of social protection for certain groups supports this approach and is a key output of IPRWEP. There is potential for lessons from the Graduation Model pilot project to inform national dialogue (though this has not yet been realised).

Project staff have also adhered to internal policies and guidelines (i.e. procurement guidelines) in the design of particular components, for example in selecting the most appropriate delivery mechanism for cash transfers and in purchasing inputs.

Alignment with the priorities of participants

The Graduation Model pilot project has been tailored to contextual realities in Zambia's Western Province, as identified through a Contextual Analysis (CA) undertaken in 2012. The CA used 'How Concern Understands Extreme Poverty (HCUEP)' to structure the analysis along with strong involvement of national programme staff to ensure that the analysis took into account local knowledge. Beneficiaries and non-beneficiaries were consulted as part of the CA; whilst community representatives in Lealui Ward were also involved in the selection and verification of final beneficiaries.

In addition a Complaints Response Mechanism (CRM) was developed and introduced under IPRWEP to facilitate feedback throughout the project and ensure that the priorities of participants continued to be taken on board throughout the project implementation. It was accessible to participants of the Graduation

Model Pilot project and training was provided during the project inception. What came across very strongly during the evaluation was the strong sense of ownership participants had for the project and the activities they were engaged in, supporting the notion of active participation.

Appropriateness of the chosen intervention

The chosen intervention is generally regarded as being appropriate, having been designed on Concern's Graduation Model which sets out clear and sequenced steps based on previous experience in Haiti, Rwanda and Burundi. The model has also been adapted to address certain factors that keep people in extreme poverty in the Western Province: limited ownership of women of productive assets; poor land fertility; low-paid, ad-hoc, daily labour; environmental risks and lack of economic activities outside of agriculture⁷.

The chosen intervention is also considered to be appropriate to needs of different stakeholders due in part to the role of case management which means that the project is essentially tailored to the needs of different households. The project is being implemented in Upper Lealui, a peri-urban area in Mongu District and has close proximity to Mongu town and different markets. And whilst not targeted solely at women, the majority of participants are women due to a high proportion of FHH (single, widowed or divorced) who are amongst those considered to be the most vulnerable.

Overall, the evaluation of the pilot project found it to be **highly relevant** due to its strong alignment to national priorities and how well it meets the needs of the targeted population; informed by a Contextual Analysis and through the active participation of beneficiaries in the implementation of the project. There are however, ways in which the current or future project(s) could increase their relevance for example, by further supporting the implementation of the National Social Protection Policy (NSPP) and system strengthening overall, and by addressing other factors which keep people in extreme poverty in the Western Province, such as: remoteness; no market access; poor institutional provision and weak implementation capacity; gender inequality and gender-based violence.

Efficiency

Efficiency considers how well resources (i.e. financial, human) have been used, whether things could have been done differently and how. It also looks at the monitoring and evaluation system and whether it was strong enough to evaluate the efficiency of the project, and was fit for purpose.

Financial

The project did not have an original budget; rather funds were carved out of the overall budget for the Integration Poverty Reduction and Women's Empowerment Programme (IPRWEPP), therefore it has not been possible to review project expenditure against the budget. Likewise although certain items of expenditure (consumption/income and asset/capital transfers) can be extracted from financial reports, it has not been possible to produce an exact summary of expenditure. It has however been possible to compile an approximate costing based on what financial information was available (please see Table One).

⁷ Concern Worldwide Zambia (2012) Contextual Analysis and Programme Options for Western Province, Zambia

Table 1: Graduation Model Pilot Project (Appropriate Costing)

Activity	Unit cost (ZMW)	Unit	No. of Units	Description	Sub Total (ZMW)	Sub Total (EUR €)	% of costs
Consumption/income support (105 households)	60	Monthly	1260	105 participants x 12 months	ZMW 75,600.00	€ 6,727.64	4%
Asset transfer	500	Once	105	105 participants x 1	ZMW 52,500.00	€ 4,671.98	3%
Training	100	Every 2 months	1260	105 participants x 12 months	ZMW 126,000.00	€ 11,212.74	7%
Project Manager	368457	Annually	3	1 PM x 1 annual salary x 3 years	ZMW 1,105,371.39	€ 98,367.00	58%
Mentoring (Case Manager x 3)	3800	Monthly	108	3 CMs x 12 months x 3 years	ZMW 410,400.00	€ 36,521.50	22%
Monitoring costs	50	Weekly	144	48 weeks x 3 years	ZMW 7,200.00	€ 640.73	0%
Registration costs	40	Once	1	One off cost	ZMW 40.00	€ 3.56	0%
Contribution to indirect costs (7%)					ZMW 124,397.80	€ 11,070.16	7%
<i>Total Cost (across 3 year project)</i>					ZMW 1,901,509.19	€ 169,215.30	
<i>Cost per year</i>					ZMW 633,836.40	€ 56,405.10	
<i>Cost per household (across 3 year project)</i>					ZMW 18,109.61	€ 1,611.57	

By including a contribution towards indirect costs, it has also been possible to calculate a crude cost of the project per participant. Overall, based on the figure available, the total cost per household would be EUR €1611 or €537 per year equiv. €1.47 per day) though given that the approach is intended to benefit the whole nuclear household and not just the named beneficiary if you re-calculate the costs per direct beneficiary (based on the average household size of 4.7) the total cost of the intervention is EUR €343 or EUR €114 per year equiv. €0.31 per day.

Whilst the cost of staffing (58%) and case management (22%) is high, the evaluation has found that case management plays an important role in facilitating the achievement of outcomes. In the future, there may be ways of reducing the costs by scaling down the level of support across a project lifespan - it is proposed that higher treatment is required at the beginning of a project but that the need decreases as the project continues and participants are increasingly generating an income from economic activities – a caveat is that households who are progressing more slowly through the project and may require additional support. Finally, there is a need to consider the transition of support from Case Managers to district structures as part of an exit strategy and how case management, as with other components can support system strengthening at a micro and meso level.

With regards to funding, Concern Worldwide Zambia did attempt to leverage other funds to support the implementation of the pilot project and scale up activities. Unfortunately, these attempts were unsuccessful.

Human

The project is currently managed under the remit of the IPRWEP Project Manager, however during 2014 it had a separate Project Manager who was responsible for getting the project operational. The staffing structure was completed by three Case Managers who were employed by Concern Worldwide Zambia (CWZ) on full-time fixed-term contracts for 2 years. Case Managers were required to have achieved Grade 12 at school and have work experience in community development. This experience was invaluable at the

beginning of the project (prior to 2014) when Case Managers received limited management support. There were also reports of staffing problems higher up though these were quickly resolved and acknowledgment must be made of the current project staff (and former Project Manager) who worked hard to rectify the knock-on effect of initial staffing problems.

Despite management challenges in the beginning, Case Managers felt that they had everything they needed for the role. They received training on a number of areas prior to the project starting (Complaint Response and Concern's Programme Participant Protection Policy – P4) and also participated in the Mongu Trade business skills and Conservation Agriculture training so that they could subsequently coach households during household visits. In addition, a member of the project team also had the opportunity to visit the BRAC programme in Bangladesh as part of a joint study tour with Concern staff from other country programmes. This was a productive trip and the trip report holds a number of lessons for future programming.

Case Managers were responsible for supporting 35 households each and visited households regularly. There was no set number of household visits required, nor was there a schedule setting out which topics households would be coached on each visit. This design was intentionally informal to allow Case Managers the flexibility to visit households as and when required but also increase the sense of ownership participants had over the project. Although increased flexibility is considered to be positive, and allowed Case Managers to respond to the different needs of households, the absence of a framework guiding activities makes it difficult to assess efficiency overall. The evaluation also found that there was some confusion amongst participants as to what support they should receive and guidance could help to reduce this. Case Managers were provided bicycles to travel to the project site and between households but the difficult terrain meant that bikes were often ineffective and Case Managers spent lot of time walking.

Overall relationships between Case Managers and participants appear to have been positive, though there were initial challenges during the targeting and inception, due to reports of expectations having been raised unrealistically. Challenges were subsequently resolved and participants spoke highly of Case Managers and made reference to just how important their encouragement had been. In fact, despite their contracts having expired in June 2015 Case Managers continue to visit certain households as they have developed strong relationships with family members. Although generally considered positive, there are risks of negative social consequences if Case Managers still visit some households and not others and these risks need to be taken into account and managed.

Activities

Targeting

Geographically, the location (Upper Lealui) was chosen due to its peri-urban setting and proximity to markets. In addition Concern Worldwide Zambia (CWZ) has programmes in Mongu District therefore good representation and links to district officials. Eligible households were identified through community-based targeting led by a targeting committee (consisting of community leaders, Community Development Volunteers and Government staff). CWZ was not a part of the targeting committee directly but was involved in the verification of selected households.

Practically, the first stage of the targeting process involved a meeting with community leaders to discuss the project activities and clarify who the project was aiming to target (the extreme poor) and why. Discussions then centred on how to define criteria to be used for selection⁸. After the initial meeting with community leaders, sensitisation was done with the community and then three different groups were formed (men, women and youths) to physically select households using the selection criteria developed. Having three different groups involved in selection was intended to triangulate the findings. Once a final list had been drawn up this was displayed in a central place to allow the opportunity for community members to appeal.

⁸ The selection criteria used included: lack of productive assets; children of school-age not attending school; lack of access to health care; lack of adequate shelter; food insecurity; low income; limited access to safe and clean drinking water.

Community Development Volunteers and CWZ staff also visited households selected to further validate the final list of households.

The need for households to have labour capacity caused confusion during the targeting process, given that households with labour capacity are often not considered to be amongst the extreme poor. Also the fact that the named project participant may not have been the household member with labour capacity caused some confusion for monitoring and evaluation.

Cash transfers

During consumption/income support and asset/capital transfers, cash was transferred electronically through bank transfers with Investrust Bank PLC. Participants were supported to open bank accounts at the start of the project and cash was wired to individual accounts. Participants were then able to withdraw cash at the Investrust Bank's branch in Mongu Town. The decision to use bank accounts to transfer cash was primarily based on it being a way of linking participants up with formal financial service providers.

Participants confirmed that they experienced no problems in physically accessing branches of the bank to withdraw funds. However there was some initial mistrust as participants did not realise that the bank would retain their account books or that accounts were required to have a minimum of ZMW 20 in them to remain open, and therefore thought that bank staff were trying to steal from them. There were also reports of some delays in participants receiving their transfers though it is unclear why this was. These are all useful lessons for CWZ when assessing the appropriateness and affordability of different delivery mechanisms in the future, and what information needs to be communicated to participants.

The transfer value during the consumption/income support phase was ZMW 120 bimonthly (60 ZMW per month) based on the rate set by the national Social Cash Transfer (SCT) programme at the start of the project in 2013. Due to the devaluation of the Zambian Kwacha over the project lifecycle some concern was raised by programme staff and participants about the current adequacy of the transfer value now compared to the beginning of the programme which has implications for any future programming. This is particularly relevant when considering how participants utilise cash; many participants started investing in economic activities during the consumption/income support phase, as recommended by project staff, rather than waiting for the asset/capital transfer⁹.

Training and coaching

Training on business skills was delivered through a one-week entrepreneurial course by Mongu Trades Training Institute (MTTI) which covered topics such as characteristics of entrepreneurs; book-keeping; marketing; pricing of products/services and principals of economics. It is felt that not all of the content is relevant to programme participants, for example the principles of economics is highly theoretical, and it is unclear what analysis of skills (and gaps) was undertaken prior to the training and whether it could have informed the course content.

That said, when asked about training, participants spoke highly of the business skills training received. One participant in particular, David Ndonga Kazhila (30), referred to the training and coaching received as being the most important part of the project. David stated that '*knowledge is power*'. Lessons on being able to identify and research your market in order to ensure products are suitable and on financial management and how to recognise profit and loss were frequently cited as being the most important. Some participants, particularly those involved in petty trade, reported that training has helped them adapt to the challenge that the devaluation of the Zambia Kwacha brought with it. For example, providing smaller units of products so that people could still continue to afford, albeit smaller quantities, of these goods. And where peer to peer learning has been present (i.e. amongst chicken traders in Upper Lealui) it appears to have been very effective though the impact cannot be quantified.

⁹ It is recommended that the term capital transfer is used if the assistance is provided in cash rather than asset transfer, which suggests a physical transfer.

For those involved in gardening, a 3-day course was also held by Mubiana Imenda from Concern Worldwide Zambia's (CWZ) Conservation Agriculture programme which was also well received. This training covered various aspects of vegetable production and pest control, and there was also an additional component on using an organic fertiliser. During the project visit, participants talked about how they have been able to apply learning, particularly with regards to innovative ways to keep the ground wet (mulching).

Training was initially conducted in groups and then reinforced by Case Managers during household visits. During household visits, Case Managers also provided coaching in areas concerning the household such as health, hygiene, sanitation etc. The Programme Management Team (PMT) confirmed that in 2015 there had been a focus on hygiene which included explaining the importance of handwashing and how to build tippy taps etc. Case Managers used the Concern publication 'Key messages for the first 1000 days' as the key learning resource. What messages were delivered, how and when, is less clear though likely to be captured in some of the weekly reports from household visits. Given the change in certain behaviours at household level (for example hand-washing and sanitation) it is likely that this coaching did contribute to these improvements however, it is more difficult to associate attribution.

Savings

A key element of the project was facilitating access to financial service providers (FSPs), for the purpose of savings and credit. The decision to use a formal banking institution during the consumption/income support phase was seen as an effective way of linking participants up with formal FSPs (and supporting financial inclusion). In practice the majority of participants are now saving in informal Savings, Investment and Loan Committees (SILCs) - 66% at mid-line and 54% at end-line.

In SILC groups participants can save as much or as little as they can/want to, and as frequently as they want to, and then once a year they get a pay-out which includes the total amount of money saved over the year plus a portion of the interest paid by those accessing credit from the group throughout the year. It is unclear how project participants tend to use this lump sum. The evaluation revealed a number of reasons why participants prefer SILCs over formal FSPs including the close proximity of SILC groups (SILC groups meet in the village whereas bank branches are in Mongu town centre); the ease of saving within the SILC group; the preferential interest rates and ease of accessing credit. It is also important to note that participation in SILCs was also encouraged as part of the project¹⁰.

Although overall there is a preference for saving in SILCs, there are some participants who are only saving in banks, saving at home or are re-investing in economic activities straight away. There also appears to be a difference in the utilisation of SILCs vis-à-vis saving in banks or at home between men and women. During a discussion with male participants during the evaluation, it was reported that men are not seen as trustworthy and therefore have been unable to join existing SILCs; similarly this mistrust has meant that they have also found it difficult to set up new SILC groups. It was not possible to further explore this.

Income Generating Activities (IGAs)

There were two main types of IGA which participants are involved in: Farming/gardening and trade (retail). In terms of informing the selection of IGA, a market assessment (see [Annex Seven](#)) was undertaken but it is unclear how much this actually informed people's decisions – the evaluation found that IGA selection was based very much on what participants were doing before. Participants were however advised to diversify the portfolio of activities they were engaged in to spread risk, particularly given the seasonal nature of agriculture.

In practice, participants were seen to have diversified in one of two ways:

- 1) **Expanding the scale and scope of one specific activity** (i.e. farmers diversifying the range of crops being grown; traders diversifying the range of products they sell).
- 2) **Engaging in a number of different activities** at different times of the year depending on the demand.

¹⁰ Some participants joined groups which were already established in the village whereas others created new groups. Groups are community-based and open to both participants and non-participants.

It is suggested that those participants who have expanded the scale and scope of one specific activity (i.e. farmers who have increased the range of crops they cultivate), rather than engaging in a number of different activities (i.e. farming, baking, petty trade), have seen greater improvements in wealth and well-being since the start of the programme however further analysis would need to be undertaken in order to clarify and confirm this.

In terms of scheduling the financial support for IGAs, it was intended that all participants receive asset/capital transfers at the same time however, participants who opted to receive a hip (irrigation) pump as part of their asset/capital transfer package reported delays in receiving transfers though it is unclear why this was. It is also understood that Case Managers supported households to develop business (and savings) plans though it has not been possible to clarify if this was something undertaken with every household.

Monitoring and Evaluation (M&E)

There was not a specific logframe for the Graduation Model pilot project; rather it was intended to contribute towards outcome 1 of IPRWEP: **Supporting households to increase their asset base and incomes by diversifying their livelihood options**. Similarly the project did not have its own plan for M&E.

Despite the absence of an M&E plan a number of activities were used to monitor progress towards achieving the outcome:

- **Regular monitoring** was the responsibility of Case Managers, who prepared weekly and (from the middle of 2014) monthly reports¹¹. These reports focused on activities undertaken – topics discussed etc. rather than on uptake and how households applied learning which would have provided insight into household behaviour. Reports were paper based and although contained a lot of information it is unclear how much of this information was reviewed and what, if any, actions were taken.
- **Household surveys** (so far undertaken twice; a mid-line in April 2014 and an end-line in September 2015). The first survey was undertaken just prior to the asset/capital transfer, whilst the second survey was undertaken 17 months later and 12 months after receipt of the final cash transfer. These surveys were conducted using digital data gathering (DDG) devices which reduced the length of time taken to conduct surveys and also allows for quick access to datasets. DDGs are a big innovation for Concern Worldwide in general and are widely used in CWZ's programmes. Unfortunately, a baseline wasn't collected during registration therefore it has not been possible to assess trends since the start of the programme. There were also some inconsistencies in terms of what data was collected during each survey which made analysis challenging but not impossible.

Given that the project did not have its own logframe or indicators to track progress, the logic behind some of the data being collected is not clear. Concern Worldwide Zambia (CWZ) has however increased its internal capacity for M&E (including the recruitment of a dedicated M&E Officer) which is likely to improve efficiency in the future.

CWZ also has a formal mechanism for **Complaints Response**, which sets out who can use it; how it can be used (boxes, phones etc.); how investigations will be handled, and the roles and responsibility of the complaint handling committee. All staff and participants were trained on the **Complaints Response Mechanism** (CRM) though it is unclear how frequently training was repeated or updated, and the awareness of CRM amongst participants was mixed. Initially when questions were posed there seemed to be some uncertainty until participants were prompted by the Case Manager. Afterwards it was generally agreed that participants preferred to provide feedback to Case Managers, rather than using CRM channels. Although there are advantages to providing feedback through Case Managers, as they are likely to be able to respond immediately, by not capturing feedback centrally the Programme Management Team (PMT) or Country Management Team (CMT) may not be aware of the key issues (including any potential problems between staff and participants) nor be able to make necessary adaptations to project design.

¹¹ Monthly reports consolidated the information collected on a weekly basis.

Unfortunately, it **has not been possible to fully assess the efficiency** of the project due to gaps in the information available. The project was piloted under Concern's Integrated Poverty Reduction and Women's Empowerment Programme (IPRWEPE) and did not have its own logframe or budget. It is generally agreed that the development of these during in the inception of the project, and presence in its implementation, would have increased project efficiency overall. That said, despite various challenges identified, individual activities such the physical transfer of cash transfer and delivery of training and coaching are considered to have been efficient and there is much that can be learnt for the design of future programming.

Effectiveness¹²

Effectiveness considers whether or not outcomes were achieved and to what degree. It also looks at whether the logic has been well thought through and how flexible the project has been.

Achievement of Outcomes

The Graduation Model pilot project was intended to contribute to Outcome 1 of the Integrated Poverty Reduction and Women's Empowerment Programme (IPRWEPE): **Extreme poor households have increased their asset base and incomes by diversifying their livelihood options** which in turn was intended to achieve results in the first of the three dimensions of How Concern Understands Extreme Poverty (HCUEP): A lack of assets or return on assets.

Assets and Returns on Assets

According to the IPRWEPE logframe, Outcome 1 is to be measured by two indicators:

- An **average household asset index score**
- The **number of livelihoods per targeted household**

At the time of writing, it has not been possible to assess the effectiveness of the project against these specific indicators as we do not have the data. It has however, been possible to assess the effectiveness of the project through analysing trends in asset ownership and return on assets between the mid-line and end-line¹³. For the purposes of this evaluation assets considered are physical assets; financial assets; human assets and social assets. A more detailed summary of quantitative and qualitative research findings, including more graphs for demonstration purposes, can be found under [Annex Eight](#).

Physical Assets

Despite quantitative data showing little improvement in the **condition of shelter** between the mid- and end-line surveys¹⁴ the evaluation found marked improvements in living conditions. Many participants reported having upgraded shelter walls from elephant grass to reeds and having iron sheet roofing and, where participants may not have improved shelter materials there were signs of structures being expanded using the same materials as previously. Home improvements, either building new or improving existing shelters, was cited as one of the most important impacts of the project for participants. Quantitative data does also shows marked improvement in **household sanitation facilities**, 85% of households now reporting access to a pit latrine without a slab at end-line compared with 57% at mid-line.

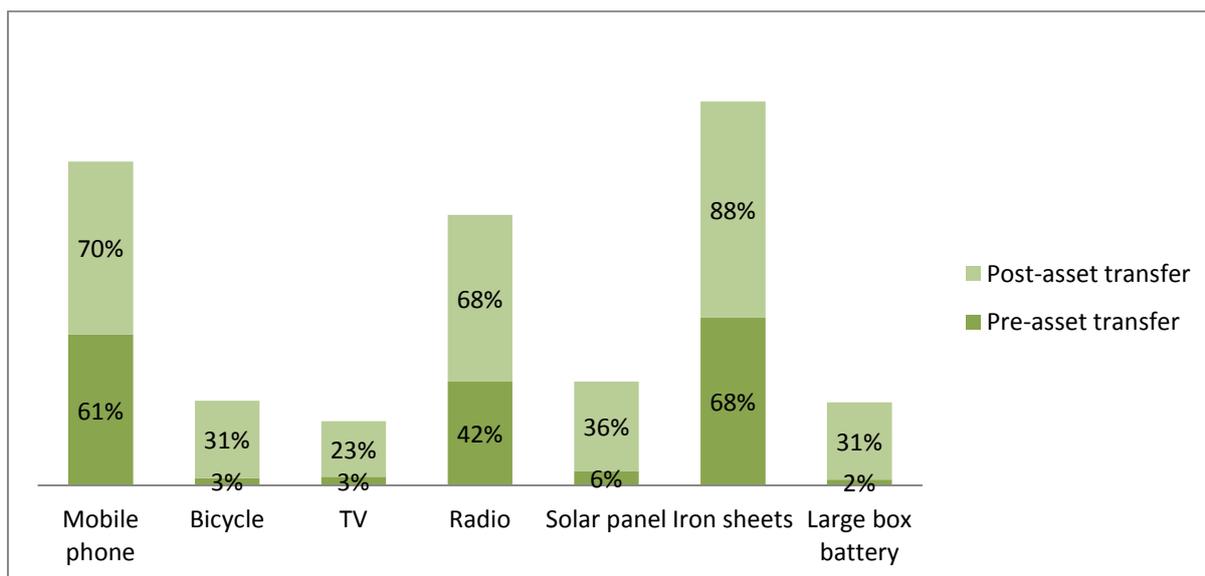
There has also been improvements in the ownership of **large domestic assets**, as seen in figure one below. Overall, the highest ownership at end-line is of iron sheets (88%), mobile phones (70%), and radios (68%). Though overall, the largest increase in ownership is reported in the ownership of large box batteries, from 2% at mid-line to 31% at end-line followed by the ownership of bicycles, from 3% at mid-line to 31% at end-line.

¹² During the programme visit, some participants reported receiving support from WFP over the lifespan of the programme. The evaluation team is not sure what the scale of this support was but it may have implications for isolating the attribution of the programme.

¹³ Please note. It was not possible to analyse the trends since the start of the project as there was no baseline collected for the recipients of the Graduation Model pilot programme. It was also not possible to compare it to the baseline collected under IPRWEPE as this used a population sample.

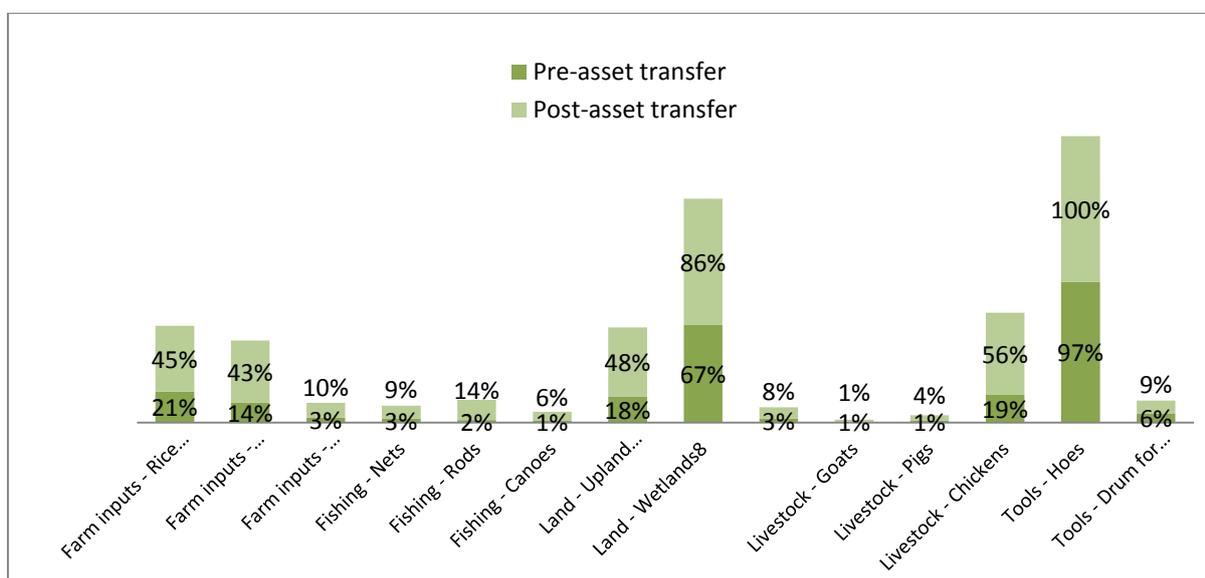
¹⁴ It is suggested that the reason for quantitative data showing little improvement in the condition of shelter is down to how questions posed during mid- and end-line were designed. Specific recommendations on survey questions are included in the conclusion and recommendation section.

Figure 1: Ownership of large domestic assets



There has also been an increase in the proportion of households reporting that they own certain **farming (productive) assets**, as seen in figure 2 below. Overall, the highest ownership at end-line is of hoes (100%) and of land, both wetland (86%) and upland (48%).

Figure 2: Ownership of farming (productive) assets



Financial Assets

Quantitative surveys did not collect data on **income** over the project lifecycle therefore we are not able to determine the value of any increase/decrease in income levels¹⁵. We are however able to ascertain certain trends as a result of case studies. All respondents reported a positive trajectory from the start of the project. Half of respondents reported that wealth trajectories had improved smoothly (see figure 3 below), whilst the other half reported trajectories with a ‘see-saw’ pattern (see figure 4 below) which indicates points in time (over the project life cycle) where wealth was affected by internal/external shocks/stresses.

¹⁵ The team were able to provide a strong rationale for not collecting income data due to the change in currency and behaviour of under-reporting income which is likely to distort findings.

Figure 3: Improving wealth (smooth)

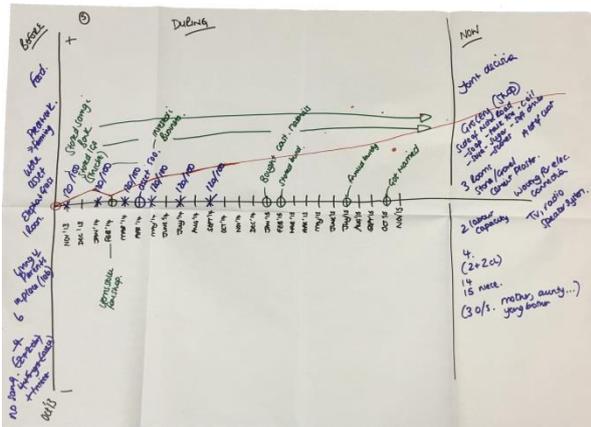
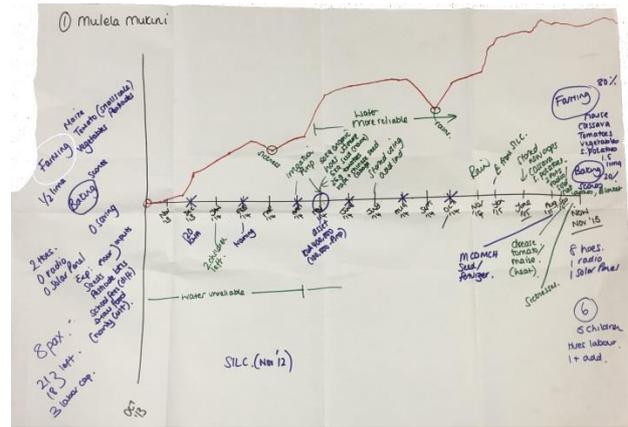
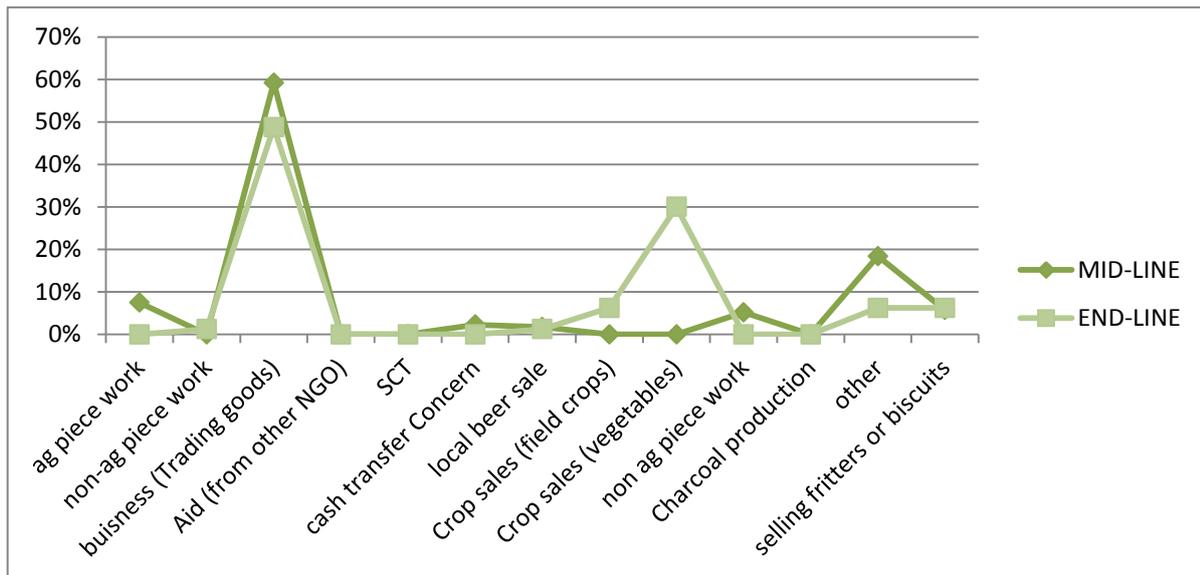


Figure 4: Improving wealth (see-saw)



In terms of the primary **source of income** the majority of respondents reported business (trading of goods) as being the primary source of income in the previous month – 59% at mid-line and 49% at end-line. The majority of respondents are also working on their primary income activity every day – 58% at mid-line and 49% at end-line. Research has however shown a significant increase in the average amount participants earned (last time) for their primary income activity, from an average of ZMW 121 per day at mid-line to ZMW 426 per day at end-line which could be used as a proxy¹⁶ for total income. Given the agricultural calendar in Zambia’s Western Province, the timing of mid-line (April 2014) and end-line (September 2015) surveys is likely to have influenced these findings¹⁷. What quantitative data is not able to tell us is the total number of income generating activities (IGAs) per targeted households (which was one of the indicators set out under Outcome 1 for IPRWEP).

Figure 5: Primary source of income in previous month



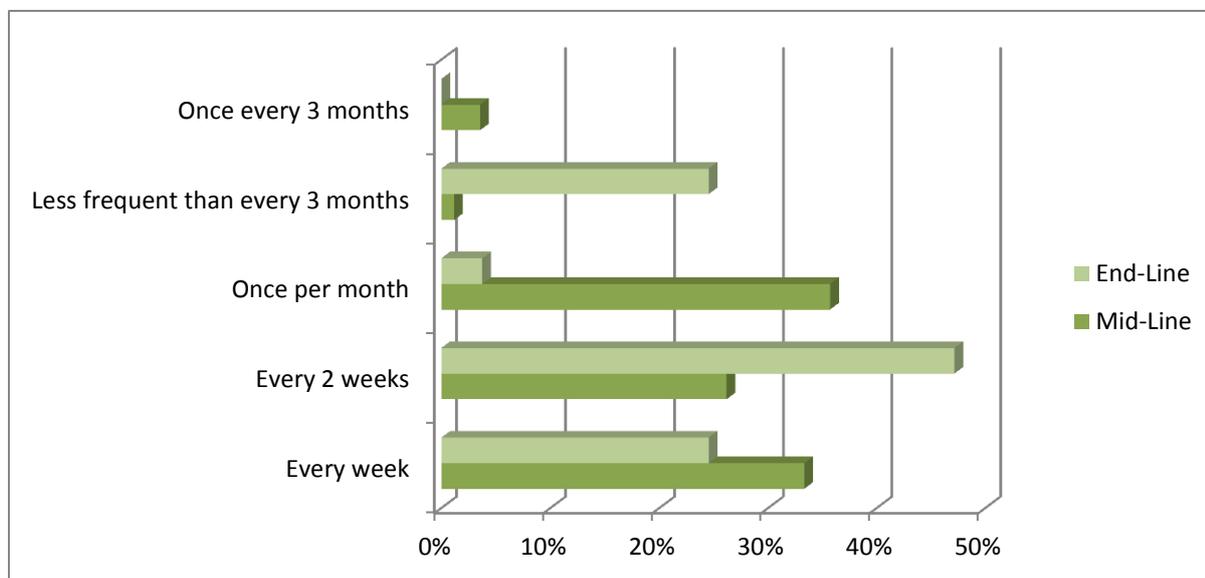
The majority of participants reported that they **save money** – 94% at mid-line and 95% at end-line. The mid-line is unsurprising as this was during the period that participants were receiving regular consumption/income support. The fact that a similar proportion of households are still saving 12-months since the end of the consumption support phase is a positive outcome. There has also been an increase in

¹⁶ A proxy refers to a variable, in this case average amount earned last time, which can serve in place of an immeasurable variable, in this case total income.
¹⁷ Participants were specifically asked what their primary income source has been in the previous month.

the proportion of households **keeping a record of income and expenditure** – from 49% at mid-line to 70% at end-line.

The **frequency of household saving** is more varied, with an increase in the proportion of households reporting that they save every two weeks (47% at end-line compared to 26% at mid-line), but also an increase in the proportion of households saving less frequently than every three months (from 1% at mid-line to 25% at end-line).

Figure 6: Frequency of household saving



The **average amount saved** though has increased significantly with participants reporting that, the last time they saved, they saved on average ZMW 99 at mid-line to ZMW 224 at end-line. There are considerable differences in the amount being saved by participants. During the end-line survey, the minimum amount reported having been saved by participants the last time was ZMW 6 whilst the maximum was ZMW 2000. This suggests, perhaps unsurprisingly, that there are participants who have progressed more quickly through the project and/or have managed to capitalise more on the support provided.

Human Assets

Participants reported a slight increase in **attendance at formal health care services**¹⁸ – 83% at mid-line to 93% at end-line. Of those **not attending formal health care services** there has been a significant reduction in those citing the reason as being because they use local remedies (88% at mid-line to 0% at end-line), likewise there has been a reduction in those reporting that they couldn't afford it (4% at mid-line to 0% at end-line). There has however, been a slight increase in those reporting that services are too far away (8% at mid-line to 17% at end-line).

Although it is likely that the sensitization of participants on the importance of healthcare carried out under the project contributed to the improvement seen in people attending formal health care service we cannot attribute this to the project alone. At the time of writing, we do not know about the status of health care provision in Upper Lealui and whether any changes in infrastructure (physical centre/staffing) took place following the start of the project which may have also contributed to these findings.

There has been a significant increase in the proportion of households **owning soap for washing hands**, from 51% at mid-line to 74% at end-line, and a similar increase in the proportion of households using **soap and water for hand washing after toileting** (47% at mid-line to 91% at end-line) and **before feeding children**

¹⁸ The last time they or someone in their household was sick

(33% at mid-line to 79% at end-line). Given that hygiene and sanitation was prioritised for coaching in 2015 this is perhaps unsurprising and suggests that the messaging through mentoring was highly effective.

In terms of food security, there is a slight difference between the **average number of meals eaten by adults and children in the household** (yesterday): Respondents reporting a slight decrease in the number of meals eaten by adults the previous day - from 2.6 meals at mid-line to 2.5 meals at end-line; whilst reporting a slight increase in the number of meals eaten by children the previous day – from 2.5 meals at mid-line to 2.8 meals at end-line. There was however, a huge variation in the responses received. During the end-line survey, the minimum number of meals eaten by an adult the previously day was reported as 1 and the maximum was 3; whereas for children, the minimum was 0 and the maximum was 4.

The timing of the surveys are likely to have had a significant impact on these results, due to the agricultural calendar in Zambia - the mid-line took place in April 2014 and the end-line took place in September 2015. There has however, been a decline in the number of **hunger months** (in the past year) reported which fell from 2.0 at mid-line to 1.1 at end-line, which suggests that overall households are more food secure.

Social Assets

Social assets (or impacts) of the project were not captured quantitatively during the mid-line survey and although a series of questions relating to social impacts (i.e. sense of pride, self-esteem, respect) were captured during the end-line survey it is not possible to do any trend analysis of these findings. The evaluation did however capture a range of social impacts of the programme.

Those most frequently mentioned related to participants feeling increasingly empowered and having more options which enabled them to be able to plan for the future. A number of participants also reported feeling that they had more respect within the community and that the project had improved the role of women within the household, particularly where the project recipient had been the female head of house. One participant, Kasabi Kasabi (51) reported that *'when you are poor you are nowhere'*. Since being a participant of the project Kasabi has become the Community Development Representative for his village and said that now *'life is sweet'*.

Logic and flexibility

The project logic is generally regarded as having been well thought through, having been designed based on Concern's Graduation Model. The project did not have its own detailed logframe setting out the outputs and activities to achieve outcomes and it is generally agreed that having one would have increased its effectiveness as well as increased the ability to assess its effectiveness. That said, the project was not stand alone and was intended to support the achievement of outcome 1 of IPRWEP. The output and activities set out in the IPRWEP logframe which are most relevant to the Graduation Model Pilot project are:

Output: Extreme poor HH have diversified their livelihood options and income earning opportunities.

Activities¹⁹:

- 1.1.2. Technical and entrepreneurship skills development for IGAs
- 1.1.3 Promoting and strengthening group savings
- 1.1.4 Provision of cash grant and facilitating access to credit to finance IGAs
- 1.1.5 Facilitating alternative livelihoods and vocational skills in non-agriculture activities
- 1.1.6 Create and strengthen market linkages for IGAs
- 1.1.7 Promotion of value addition

The project is considered to have effectively implemented a number of these activities and contributed to households being able to diversify their livelihood options and income-earning opportunities. Overall, the evaluation found that participants were satisfied with their current income-generating activities (IGAs); the

¹⁹ The description of activities has been adapted slightly as the Graduation Model pilot is not exclusively targeted at women.

majority citing that IGAs enabled them to meet their basic needs including paying for education and health care and increasing the number of meals they can consume each day.

There was however, concern raised about increased competition around certain products and services (i.e. sale of fish, sour milk, mangoes etc.) due to new entrants to the market. Despite this, a number of participants have been able to adapt to new competition by targeting different markets. As well as the local markets at village level and in Mongu Town, a number of participants mentioned selling to markets in Lusaka and Livingstone through intermediaries.

Finally, the project is considered to have been flexible at a **micro** (household/community) level due to the informal design which allowed Case Managers the flexibility to visit households as and when required, and tailor support accordingly. However, what is not clear is the flexibility of the project to be able to adapt to changes at **meso** (district) or **macro** (national) level.

Graduation

Traditionally 'graduation' (at least in the case of the original BRAC Graduation Approach) was seen as the ability of extreme poor households to be able to access micro-finance and increasingly the term is used to refer to the ability of the extreme or ultra-poor to access other conventional development programmes. However graduation is also seen as the 'exit' of participants from social protection programmes due to them having met certain criteria/thresholds and no longer being eligible for support.

Under the current pilot project it is difficult to quantify the number of project participants who have 'graduated' from the project due to having met certain criteria/thresholds, as context-specific thresholds were not defined at the beginning of the project. It is reasonable however, to say participants have graduated from the project based on the typology of 'exogenous exit' – where participants stop receiving benefits because the intervention only runs for a fixed time period and 'developmental graduation' where participants receive a comprehensive range of benefits and services leaving them better placed to achieve sustainable self-reliance when they stop receiving support²⁰.

Overall, the evaluation found the project to have been **effective** in achieving progress towards increasing participants' asset base and income. Particular improvements have been seen amongst physical and financial assets - the evaluation uncovered positive wealth/wellbeing trajectories and an increased average daily rate being earned. Although income accruing from income generation activities was not captured, wealth trajectories and improved daily rates can be considered proxies for improvements in total annual income. This is also likely to have influenced the improvements seen in human and social impacts.

Although the project was only intended to achieve results under the first of three dimensions of How Concern Understands Extreme Poverty (HCUEP); being a lack of assets or return on assets, the improvements seen in human and social impacts already point to the projects potential to achieve results under the other two dimensions; those being risk and vulnerability and inequality.

What quantitative data has shown is that participants have shown improvements in certain areas of well-being 12 months after the end of the consumption/income support period which suggests that the project is supporting the sustained developmental graduation of participants from extreme poverty. And this is supported by qualitative evidence gathered during the evaluation which suggests that participants feel better able to support themselves now than they had before the project. That said, there is a need to look at the variation between participants and explore the reasons (enabling/constraining factors) why certain participants may be progressing more quickly through the project than others.

²⁰ See Samson, M (2015) Exit or Developmental Impact? The Role of 'Graduation' in Social Protection Programmes in IDS Bulletin: Graduating from Social Protection, Vol. 46, No. 2, March 2015. IDS: Brighton, UK

Impact

Impact considers whether there have been any changes taking place beyond the project – both positive and negative, including impact of the wider community. It also looks at how the project has impacted differently on men and women (and other vulnerable groups).

Table Two provides an overview of the main impacts identified during the evaluation²¹. Those in red are considered to be negative.

Table 2: Significant changes taking place beyond the programme

Micro	Meso	Macro
Increased labour opportunities within community	Injection of cash into the local economy	Influencing national discussions on social protection
Supporting an extended family system		Experience is informing the design of national level pilot programme (GEWEL)
Wider community participation in SILCs		
Increased supply (type and number) of goods available in the market (increased competition)		
Jealousy		

At a **micro** (household/community) level, a number of spill-over effects from the project were reported by participants; the first being increased support to community members outside of the household. The extended family system in Zambia is an example of informal social protection and those considered to be doing well financially are traditionally obliged to provide support to others if asked. It was common to find participants supporting a number of dependents outside of the household. Although support to extended family can be considered positive, it has implications for project design.

Participants reported that growth in the scale and scope of their income generating activities had led to an increase in the number and type of goods available in the market. Although this was seen as positive, it was also mentioned that there was often an over-supply of certain goods and that the increased competition was having a negative impact on pricing.

An increase in labour opportunities within the community was also reported. Whilst the majority of participants are themselves no-longer reliant on ad-hoc daily labour, a number of participants are now able to employ others on a similar basis. Given that project participants themselves understand first-hand the negative implications of an over-reliance on ad-hoc daily labour, it is unclear if there has been any change in the nature or conditions of this work, or whether there is the potential to change the nature of work in the future.

The evaluation also found that there had been problems with jealousy at the beginning of the project, though the sense is that this has improved over time as non-participants, through spill-over effects, have also benefitted from the project. That said, there were also reports of participants having been the victims of theft of large productive assets (shop stock; motorised irrigation pump) which has had, or has a potential to have, a knock-on effect on their income-earning potential. How well issues of jealousy were managed through the project is unclear.

²¹ Unfortunately, during the evaluation, it was not possible to meet with non-participants or community leaders in order to get their perspective on the impact of the project. Findings are taken from discussions with participants and project staff only.

It has not been possible to fully assess how the project has impacted differently on men and women or other vulnerable groups. The evaluation did find that the project had improved the role of women within the household, particularly where the project recipient themselves had been the head of house, and both men and women reported having increased respect within the community.

At a **meso** (district) level the changes taking place beyond the programme is less clear. It is generally considered that the injection of cash into the local economy has been positive but this cannot be quantified and despite the involvement of district officials in the design of the project, and in the implementation of certain activities, the level of engagement (and capacity) overall appears limited. This may be due to a number of factors:

1. Mongu is currently not one of the districts covered by the national Social Cash Transfer (SCT) programme and, up until now, there is a focus on longer-term programmes such as the Food Security Pack and Farmer Input Support Programme; programmes which the extreme poor have been unable to access.
2. The design of the project was narrowly focused on achieving micro-level changes; supporting households to diversify their livelihood options and income generating opportunities under Outcome 1 of IPRWEP rather than on system strengthening (which fell under Outcomes 2 and 3 of IPRWEP).
3. The project was implemented directly rather than through partnering with local organisations.

Although the impact at **meso** level has been low so far, Concern Worldwide Zambia (CWZ) has been invited to participate in district level discussions on the future roll out of the national Social Cash Transfer programme in Mongu and there is the potential to have greater impact at meso level in a number of ways: Implementing through partners rather than directly and, when designing new programmes, broadening the scope to meet outcomes that achieve results under all three dimensions of How Concern Understands Extreme Poverty: A lack of assets or return on assets; inequality and risk and vulnerability.

Finally, the evaluation found that the project, although only a small pilot, is already starting to have an impact at the **macro** (national) level. CWZ has previously presented on the project to the Social Protection Sector Advisory Group and has been invited to present the findings from this evaluation to the Cooperative Partners Meeting. Interest has also been shown from a number of multi-lateral stakeholders in visiting the project area. In addition, CWZ's experience of graduation approaches has started to inform discussions on the new national programme being funded by the World Bank under pillar 3 of the NSPP (Zambia Girls Education and Women's Empowerment and Livelihoods - GEWEL) and there could be potential to further influence its design.

Overall, the project is considered to have contributed to a number of positive changes beyond its intended outcomes. Most notably at micro level, including spill over effects through the extended family support; labour opportunities and availability of goods in the market. The design of any future projects however, must consider and manage the risk of jealousy. Similarly, they need to consider the impact that the extended family system may have on project outcomes and what this might mean for the adequacy of the value of support provided.

Changes beyond the project at a meso and macro level have been more limited however, there is huge potential to increase this; at meso level aligning with the roll out of the national Social Cash Transfer (SCT) programme and at macro level through supporting the implementation of the National Social Protection Policy (NSPP) and influencing the design of the Girls' Education and Women's Empowerment and Livelihoods programme (GEWEL).

Sustainability

Finally, sustainability looks at whether outputs and outcomes will lead to benefits beyond the life of the programme and how the programme could be improved in the future – whether in Zambia or for other initiatives elsewhere.

The Graduation Model Pilot project was designed to bring about sustainable changes to the livelihoods of participants. Based on the findings of the evaluation it is believed that this is likely, particularly given the sense of ownership participants have over the activities in which they are engaged. This has already been seen in the monitoring data which has shown improvements in areas of well-being even after participants have finished receiving consumption/income support. It would be beneficial however, to follow up again with participants after a period of time without any support (including coaching); this would also enable Concern Worldwide Zambia (CWZ) to look more closely at what enables or constrains a person's ability to graduate from extreme poverty to inform future programming.

Participants have reported increased ownership of large domestic assets as well as farming assets and, although there is no data on the total number of income generating activities (IGAs) people are engaged in, the evaluation clearly found that participants have diversified their IGAs whether through expanding the scale and scope of one specific activity or engaging in a number of different activities. This has enabled participants to meet their basic needs and better cope with internal and external hazards.

People's ability to switch between IGAs throughout the year, depending on the external environment, also came across strongly. For farmers, this meant switching between seasonal crops and between upland (dry) and lowland (wet) cultivation and for those engaged in trade, between selling fish to selling scones during the annual fish ban (for example). However given the small geographical area within which the project currently operates there is a risk of over-supplying the market with certain products/services. To mitigate this there is a need to take a broader view of livelihood pathways including the pathway to employment which, given the construction taking place in Mongu Town at present, may offer alternative income generating activities in the future.

The internal and external events found to most likely affect households were sickness (internal) and climatic changes (external). Activities to support households in mitigating against internal and external hazards were captured under risk and vulnerability outcomes of the Integrated Poverty Reduction and Women's Empowerment Programme (IPRWEPE) and, although the Graduation Model pilot was not intentionally designed to meet specific risk and vulnerability outcomes, one can assume that any increase in asset ownership, or return on assets, in turn reduces household vulnerability to internal or external hazards.

In terms of climatic changes, those participants involved in farming are more likely to be affected in July/August, whilst traders are more likely to be affected in October. Low or late rains and crop failures were discussed with participants during the evaluation and there was a big variation in responses from those who felt they would be/are able to cope and adapt and those who felt that they would not/are not. This was supported by project staff who mentioned that due to the majority of IGAs being reliant on (even if not directly) agriculture, many participants would find conditions of drought or floods challenging. A number of participants engaged in farming who had undertaken the training on Conservation Agriculture reported feeling better able to mitigate against climatic changes such as low or late rains. One participant even referred to himself as being a 'rain-maker' [Kasabi Kasabi, 51] because even when faced with a lack of rain he was still able to find ways to irrigate his land. This is a testament to the training received.

Increased saving behaviour was also seen to provide a safety net for households. The evaluation found that, in addition to using savings invest in IGAs, people were withdrawing savings to help them cope with a variety of internal and external shocks and stresses. And interestingly, although being linked up to a savings provider (either informally through a SILC or formally through a bank) increased people's ability to access credit, a number of participants actually mentioned that having savings reduced their need to take out credit.

Other hazards cited during through the evaluation, and that need to be monitored moving forward, are i) the prevalence of pest infestation, ii) livestock disease²², and iii) the cost of agricultural inputs due to the devaluation of the Kwacha.

In order to increase the sustainability of project outcomes there is a need for greater focus on addressing risk and vulnerability through the inclusion of specific project objectives, and range of activities, that support households in being better able to manage risk and vulnerability; including strengthening links with early warning systems and building household adaptive capacity. CWZ already has a wealth of experience of this from its Conservation Agriculture programme. It would also be recommended to review the experience from Concern's Terintambwe programme in Burundi, which had a specific outcome to increase the extreme poor's ability to mitigate, prepare and respond to hazards through improving government services and awareness.

Sustained changes at micro level are likely to lead to further changes at meso level, given the potential for spill over and multiplier effects. However, the needs of the population are great and any changes beyond the project at meso level are likely to require the inclusion of specific project objectives to address inequality²³ as well as greater institutional strengthening in order to be sustained. To support scale up there is also a need to consider the adaptation of the model to more rural settings. The current project is being implemented in a peri-urban area with good proximity to Mongu Town and therefore good market access, however much of the Western Province is more remote. There is a need to look at how market linkages between Mongu Town and more remote villages in Upper Lealui (for example) could be strengthened; for example: Is it possible to incentivise traders? Or what infrastructure is needed to improve people's physical access to market?

There is also a need to look at the financial sustainability of the model if it is to be scaled up or replicated as it is unclear how sustainable the existing Case Management model is without external funding. The graduation approach is intensive and therefore the cost of staffing and case management tends to make up a large proportion of programme budgets. Costs could potentially be reduced by scaling down the level of support across the project lifespan with higher treatment in year one which is then tapered in year two and then again in year three. Households who are progressing more slowly through the project may require additional support in which case treatment could also be tailored to households identified as being faster or slower movers. It is feasible that a project could also utilise existing community structures to provide coaching, such as the community development volunteer structure however, there may be capacity or capability constraints.

Finally at a macro level, there is an on-going interest in the graduation approach and potential for changes beyond the project to be sustained. However, this will rely on the continued engagement of CWZ within district and national forums and dissemination of the key findings from this pilot project and findings from Concerns experience of the Graduation Model in other contexts (Burundi, Rwanda and Haiti).

²² The total number of participants who own livestock is low, and the majority of those who do see owning livestock as a saving mechanism rather than an economic activity. However, those who do rear small animals/livestock as a business made a number of references to the impact that disease had had on this activity.

²³ Examples could include: Improved accountability of government to extreme poor households in the delivery of health and education services and through the implementation of pro-poor policies; Women in targeted households are influencing decisions within the household and public sphere; increased ability to mitigate, prepare and respond to hazards.

Overall, the project is considered to be sustainable largely due to it being designed to bring about sustainable changes to the livelihoods of its participants and, as already seen, many improvements in participant well-being have been sustained or further improved since participants stopped receiving consumption/income support. And it is generally agreed that any increase in asset ownership or return on assets, in turn will reduce household vulnerability to internal or external hazards. Sustained changes at micro level are also considered to likely lead to further changes at district level, particularly given spill over and multiplier effects. There are however, differences in the experiences of participants, and in their perceptions of how well they would be/are able to cope with and adapt to shocks and stresses, which needs to be explored further. In addition, the needs of the population are great and any changes at district level are likely to require strengthening of institutional structures in order to be sustainable.

Finally at a macro level, sustainability of changes beyond the project is reliant on the continued engagement of CWZ in national discussions on graduation (as an instrument) and on social protection more broadly, including dissemination of key findings from the project evaluation.

Conclusions and Recommendations

To conclude, the project is considered to have performed particularly well against two of five OECD-DAC evaluation criteria – **relevance** and **effectiveness**. And whilst, the project’s **efficiency** and **impact** (*beyond the project*) are less clear, due in part to a lack of information, there are positive indications that livelihood changes at a micro level have been sustained, or have further improved (**sustainability**).

The project has had a significant impact on the livelihood condition of targeted households. Particular improvements have been seen in participants’ physical and financial assets - the evaluation uncovered positive wealth/wellbeing trajectories and an increased average daily rate being earned. Although income accruing from income generation activities was not captured, wealth trajectories and improved daily rates can be considered proxies for improvements in total annual income. This is also likely to have influenced the improvements seen in human and social impacts. The project has also achieved progress in improving a number of casual factors of poverty: increased ownership of productive assets; improved land fertility and reduced reliance on low paid, ad-hoc, daily labour. However, progress is less clear in terms of addressing environmental risks and increasing economic activities outside of agriculture.

Although the project was only intended to achieve results under the first of three dimensions of How Concern Understands Extreme Poverty (HCUEP); being a lack of assets or return on assets, the improvements seen in human and social impacts already point to the projects potential to achieve results under the other two dimensions; those being risk and vulnerability and inequality.

What quantitative data has also shown is that participants have shown improvements in certain areas of well-being 12 months after the end of the consumption/income support period which suggests that the project is supporting the sustained developmental graduation of participants from extreme poverty. This is supported by qualitative evidence gathered during the evaluation which suggests that participants feel better able to support themselves now than they had before the project. That said; there is a need to look at the variation between participants and explore the reasons why certain participants may be progressing more quickly through the project than others.

In terms of **scaling up the project to other districts or to households within the same district**, the evaluation identified a number of lessons (related mostly to increasing the efficiency of the intervention):

- To ensure the time-bound nature of the project; how’s and why’s of delivery mechanisms and targeting criteria are communicated to participants to manage expectations and reduce misunderstandings.
- To include the risk of jealousy or theft of productive assets in future risk assessments.
- To review the value of support provided (consumption/income and asset/capital) in line with both Government programmes’ and market trends to ensure that transfer/investment values are adequate to meet households’ basic or investment needs (given the devaluation of the Kwacha).

- To review the products and services on offer by financial service providers to assess their appropriateness for the target group.
- To adapt the timing of asset/capital transfers to individual households, depending on how ready households are to invest in income generating activities (IGAs) to avoid the risk of ill-considered investments which could be damaging psychologically as well as economically.
- To consider broader livelihood pathways when supporting IGAs, including employment, and include labour market assessments (current and future) as part of regular market assessments.
- To ensure any training provided is tailored to the needs and abilities of programme participants based on an assessment of needs and skills gaps.
- To provide more guidance for Case Managers on frequency of household visits; on delivering coaching topics; delivering and re-enforcing training messages and monitoring household visits (look at Case Manager Guide from Burundi).
- To ensure monitoring and evaluation activities support a project-specific logframe including indicators and measures at each stage of implementation (input, activities, outputs and outcomes) and ensure progress monitoring of each.
- To review regular monitoring undertaken by Case Managers in an attempt to simplify and streamline what and how information is being recorded (look at the 'six elements' document being used by Case Managers in Concern's Graduation Programme in Rwanda which monitors progress against six key areas on which case managers are providing coaching: shelter; income generation; health and hygiene; sanitation; education and agriculture). Leave more specific data (related to outcomes) to be collected less frequently.
- To ensure maximum comparability of data (both quantitative and qualitative) over time and use of Concern Worldwide's core indicators.
- To identify fast and slow movers and adapt support requirements as necessary (i.e. additional support for slow movers).
- To increase training and sensitisation on Complaint Response Mechanisms and ensure alternative feedback channels are accessible to both participants and non-participants.
- To develop an exit strategy in collaboration with district partners that includes the transfer of responsibility at the end of the project for example, on-going case management or referring participants to other service providers where beneficiaries may not have reached graduation thresholds by the end of the fixed period of support. This is also for follow up with participants to reduce the risk of households slipping back after 'graduation'. Although households may have reached a broad threshold of graduation it does not mean the household will never slip back into poverty²⁴ and there is the need for consistent and universal social protection in place to provide safety nets as required²⁵.

Table Three overleaf also contains a number of **practical recommendations for Concern Worldwide Zambia to guide any future programming and possible scale up to other locations** in the short, medium and longer-term. Short-term refers to recommendations for 2016 (under existing IA contract); medium and longer-term refer to recommendations for future programmes.

Lastly, in terms of how **graduation (as an approach) and the Graduation Model pilot project fits into the existing policy framework in Zambia**, there are four ways that the project does, or could further, inform social protection policy and programming in Zambia:

1. Providing evidence of how programmes, if designed and implemented well, can offer viable pathways out of extreme poverty for households with some access to labour capacity. This includes

²⁴ Evidence from Haiti also showed that despite 96% of programme participants being better off at the end of the programme (2009) than at baseline (2007) a downward trend was observed 4 years later (2012) which raised concern about households who slip back below thresholds after graduation. Overall 31.2% of participants had continued on an upward trajectory after graduation; 39% has maintained the same score on the poverty scorecard or registered a small decline and 29.90% registered a sizeable decline.

²⁵ See Pain, C., Vautravers, E. and Descieux, A. (2015) Sustaining Graduation: A review of the CLM programme in Haiti. In IDS Bulletin: Graduating From Social Protection. Vol. 46, No. 2. March 2015

the potential to inform and influence the design of national programmes that are adopting, or plan to adopt a graduation approach. For example, The World Bank-funded Girls' Education and Women's Empowerment and Livelihood (GEWEL) programme.

2. Supporting extremely poor households to access existing livelihood development programmes which, although intended to target the extreme poor, often remain out of reach (e.g. Farmer Input Support Programme). This still requires further analysis to look at what programme participants have been able to 'graduate onto'/into and what barriers they still face.
3. Strengthening institutional structures and building capacity in order to ensure that national programmes not only target but also address the specific needs of the extreme poor with some labour capacity, including recognising that the extreme poor are not a homogenous group.
4. Developing a better understanding of what is required by way of an enabling environment to support sustainable graduation as opposed to threshold graduation²⁶.

There are also a number of ways in which experience of, and lessons from, the project, can inform or influence activities guided under the National Social Protection Policy (NSPP). These include:

Table 3: Ways in which Concern Worldwide Zambia's experience of, and lessons from, the Graduation Model could support implementation of the NSPP

Activities guided in the National Social Protection Strategy (proposed timeframe)	Relevant experience and/or lessons
Design and roll out of single registry and MIS (2016)	Targeting of the extreme poor
Grievance Management Mechanism (2016)	CWZ's Complaint Response Mechanism
Referral systems for livelihood and empowerment programmes (2015)	What conventional development programmes participants are now able to access; remaining barriers to access
Sensitise provinces on Conservation Agriculture (2015-18)	General experience of Conservation Agriculture and of training provided to participants
Promote and support inclusive community based group saving schemes (VSLA/SILCs) (2015-18)	Experience of supporting participants to set up SILCs
Develop skills training packages (2015)	Business skills training provided by Mongu Trade
Undertake sensitisation and nutrition demonstrations on nutrition diversification (2015-18)	General experience of nutrition sensitive programming; nutrition messages provided through coaching; 1,000 days material
Undertake business skills training for vulnerable people annually (2015-18)	Business skills training provided by Mongu Trade and follow up provided by Case Managers
Customise skills training curriculum and linked to industry requirements (2015 and 2017)	Business skills training provided by Mongu Trade and follow up provided by Case Managers; Conservation Agriculture training
Undertake annual vulnerability and poverty disaster assessment (2014-18)	Contextual Analysis
Provide appropriate relief interventions to cushion impact of disasters (2014-18)	Emergency food packs; cash-based programming

²⁶ Sustainable graduation implies that a beneficiary or participant remains self-reliant after exiting the programme because s/he has built up some resilience against shocks and stresses whilst threshold graduation implies that a beneficiary or participant exceeds the programme's eligibility criteria (e.g. income level or asset ownership) and is no longer eligible for support. (See Sabates-Wheeler and Devereux, 2011)

Mainstream nutrition issues in key social assistance programme (2014-18)

General experience of nutrition sensitive programming; nutrition messages provided through coaching; 1,000 days material

As a final point, what cannot be underestimated are the psychological or social impacts that the project has had on participants; impacts such as increased self-esteem, confidence and motivation. These impacts cannot be underestimated and are likely to have huge implications on project outcomes (and the sustainability of outcomes). During the evaluation, we heard powerful accounts on just how influential the project had been on people's lives ²⁷ which, given the challenges that the project faced (and which affected its efficiency), is a testament to the approach and hard work of the programme team. It is genuinely believed that if some of the lessons can be addressed in future project design that there is the potential to improve on the livelihood changes already seen.

²⁷ Please see case studies

Table 4: Overview of recommendations

Short-term (2016)	Medium-term	Longer-term
<p>Multi-variable analysis of data that looks at:</p> <ul style="list-style-type: none"> household characteristics (number of dependents, labour capacity); household behaviours (when started to save, where household saves); <p>to see whether or not any of these variables enable or constrain people’s ability to graduate from extreme poverty</p>	<p>Develop suitable programme outcomes/outputs to measure inequality and risk and vulnerability (see Burundi and Rwanda logframes), for example:</p> <ul style="list-style-type: none"> Improved accountability of government to extreme poor households in the delivery of health and education services and through the implementation of pro-poor policies; Women in targeted households are influencing decisions within the household and public sphere; Increased ability to mitigate, prepare and respond to hazards. 	<p>Develop a concept note for a scale up of the programme into more rural areas of the Western Province, include support to traders to increase market availability (as piloted in the Conservation Agriculture programme) and learning from IPRWEP to strengthen sensitisation activities (health, hygiene, nutrition) and ensure programme is designed to strengthen existing systems (health, education)</p>
<ul style="list-style-type: none"> Review infrastructure (financial service providers, other government programmes) to help define the pathways of graduation in Zambia. 	<p>Organise a multi-stakeholder visit to meet with programme participants (to include representatives from relevant Government Ministries)</p>	<p><i>(As part of a new programme)</i> develop an M&E plan and refine activities based on a review of the logframe and ToC. Consider inputs, activities, outputs and outcomes and ensure progress monitoring of each. Agree context-specific thresholds for measuring graduation based on HCUEP and programme outcomes.</p>
<p>Identify and review slow/fast movers (low/high performers) to look at:</p> <ul style="list-style-type: none"> What fast movers are graduating into/onto (i.e. other conventional development programmes they are now able to access). What constrains slow movers progress, what further adaptations can be made to project design to further support these households? 	<p>Develop a funding strategy for the Graduation Model to support the leveraging of additional funds.</p>	

<p>Develop an advocacy plan which supports the Country advocacy strategy, to include:</p> <ul style="list-style-type: none"> Identify one or two areas where CWZ learning could inform/support implementation of NSPP. 	<p>Assess the feasibility of using district level resources for Case Management (i.e. Community Development Volunteers).</p>
<p>Review and update the section on social protection and graduation in the Country advocacy strategy</p>	<p>Assess the feasibility of expanding the scope of the CRM system within the ward/district, broadening its reach to the entire population rather than solely the participants of CWZ programmes.</p>
<p>Organise another presentation to the Social Protection Technical Advisory Group and a presentation to the Cooperative Partner Meeting to disseminate findings from the evaluation</p>	
<p>Agree internally whether CWZ should pursue opportunity of being the implementing partner for the WB and Republic of Zambia for the GEWEL project.</p>	
<p>Undertake a follow-up survey to assess whether changes seen during post-transfer survey have been sustained (Oct/Nov 2016)</p>	

* A number of activities focus on dissemination of learning, which could be included within an overarching advocacy plan but have been included separately as they do not need to be sequenced

** Does not include activities which are already being undertaken as part of evaluation: Analyse existing quantitative and qualitative data and prepare a summary of outcomes; definition of graduation in Zambian (WP) context

Annex One: Zambian Context (economic and social development)

Context

Zambia is a landlocked country in southern Africa bordering eight countries. It is classified as a lower middle income country by the World Bank and ranked 139 out of 187 countries by the UN’s Human Development Index (HDI)²⁸. Despite political stability and signs of positive economic growth – real GDP grew by 6.8% and 7.2% in 2011 and 2012 which was higher than targeted²⁹ – it is still facing challenges of poverty, inequality and malnutrition. Over 60% of people in Zambia live below the national poverty line and 42% are considered to be extremely poor³⁰. Poverty is particularly prevalent in rural areas where people are often too dispersed to be reached by public services. In 2014, Zambia had a population of 15.7 million but it is one of the most sparsely populated countries in the world (21 persons per km²)³¹.

Zambia’s economy is dominated by subsistence agriculture, with much of the rural population dependent on crop production for food and income needs. However more than 350,000 people in the country are considered to be food insecure, and do not have access to a regular supply of healthy food³². Zambia is also extremely vulnerable to natural disasters such as floods and droughts which increase people’s vulnerability to food insecurity.

The Western Province is one of nine administrative areas in Zambia. Concern Worldwide has been operational in Zambia’s Western Province since 2003 and is now working in four districts Mongu (2003), Senanga (2007/8), Kaoma (2007/8) and Kalabo (2010).

Livelihoods are characterized by piece work often paid in kind for their time though receiving minimal return for their work. Work is often ad-hoc and there is a lot of demand for it. Whilst working for others, people are unable to work for themselves and this is affecting their own agricultural productivity. In Mongu, employment is characterized by informal work and there is very limited opportunity for formal employment.

Figure 1: Map of Zambia and operational area



²⁸ UNDP (2015) Human Development Report 2015

²⁹ Ministry of Finance (2014) Revised Sixth National Development Plan 2013-2016. Ministry of Finance, republic of Zambia: Lusaka

³⁰ World Good Programme (UD) <https://www.wfp.org/stories/10-facts-about-hunger-zambia> [Accessed: 15/12/15]

³¹ World Bank (UD)

³² IFAD (UD) Rural Poverty Portal

Economic and social development

As stated in the Republic of Zambia's Revised Sixth National Development Plan (R-SNDP 2013-16) the focus of economic and social development in Zambia is on improving the livelihoods of Zambian people through promoting growth in sectors that employ comparatively more people: Agriculture; Construction; Manufacturing and Tourism. Economic goals are aimed at promoting employment creation, especially in rural areas where poverty levels are very high³³.

Social protection

Zambia has a strong framework for social protection. The National Social Protection Policy (NSPP) was approved by Government in 2014 and there is an implementation plan which sets out a timeframe for implementation and roles of responsibilities of key stakeholders, most notably Government ministries. The strategy has four pillars: assistance, insurance, livelihoods and empowerment and protection.

There are also plans for a new coordination unit for Social Protection within the Cabinet which will oversee activities of the different ministries involved. It is uncertain how the coordination unit will work with the Social Protection Sector Advisory Group, chaired by the Ministry of Community Development and Social Welfare (formerly the Ministry of Community Development mother and Child Health) though it is likely there will be strong links.

A broad range of programmes fall under the umbrella of Social Protection, most notably the Social Cash Transfer (SCT) programme which provides social assistance to the extreme poor and vulnerable. It is currently in the process of being scaled up and by the end of 2015 should reach 200-250,000 beneficiaries.

A new programme, which will fall under pillar 3 (livelihoods and empowerment) of the NSPP is the proposed World Bank funded Girls' Education and Women's Empowerment and Livelihoods (GEWEL) programme. Under this the World Bank is proposing to provide USD \$65 million to support adolescent girls in extremely poor households to access school by paying fees conditional to their enrolment and attendance; and support women's productivity and economic empowerment by delivering a comprehensive package of activities (similar to the graduation approach). Once approved the World Bank will be looking for an NGO implementing partner who will work with the new social protection coordination unit at national level to implement the programme.

³³ Ministry of Finance (2014) Revised Sixth National Development Plan 2013-2016. Ministry of Finance, republic of Zambia: Lusaka

Annex Two: IPRWEP Advocacy and Capacity Building Targets

Programme outcome	Indicators
Increased capacity of government, the BRE and non-state actors on pro-poor programming and service delivery (2)	District level programmes and strategies that are responsive to the needs of the poor in the programme area (2.1)
	Number of extension workers from District Agriculture Office who have skills in providing core training on Conservation Agriculture (2.3)
Improved food security and nutrition improved through increased consumption of diversified foods among extremely poor HHs, supported by targeted national strategy (3)	Information from the IPRWEP programme recognised by policy makers and strategic planners in Ministry of Agriculture and the National Food and Nutrition Commission (3.4)
Increased participation of women in community, area and district-level coordinating structures (5)	Community participation i) % of women who are members of the Area Development Committees (ADC)s, Farmers Associations (FA) and SDMCs; ii) % of female members that indicate that 'I'm just there just to listen.' (5.1)
Increased capacity of communities, district structure (government, BRE and CSOs) to manage hazards (6)	% of DRR committees (District and Satellite) that have reviewed and current DRR plans and that have implemented activities in the last 12 months. (6.1)
	Number of partners with HIV and AIDs mainstreaming strategy. (6.2)
	Number of civil society organisations addressing GBV. (6.4)

Annex Three: Terms of Reference



Integrated Poverty Reduction and Women Empowerment Programme

Terms of Reference for Consultancy to Evaluate Graduation Model Pilot

Project

1. Background

Concern Worldwide has been working in Zambia since 2002 implementing livelihoods, HIV and AIDS and nutrition programmes. In Western Province; Mongu, Limalunga, Luampa, Kaoma, Nalolo and Senenga districts, CWZ has been implementing the Integrated Poverty Reduction and Women Empowerment Programme (IPRWEPP) and Conservation Agriculture Phase II (CAP2) project. The overall objective of the IPRWEPP is to improve the wellbeing of extremely poor household with focus on female headed households in the 5 target districts. IPRWEPP mainly targets women and focuses on household asset strengthening, capacity building of local institutions, women's empowerment, nutrition promotion and disaster risk reduction (DDR).

Concern's Mission in Zambia is to help people in extreme poverty achieve major improvements in their lives which last and spread without ongoing support from Concern, and Concern Zambia invests in approaches which are adapted and appropriate for the extreme poor. One of the main outcomes of the programme is to support the extremely poor HHs to increase their asset base and income by diversifying their livelihood options. To achieve this outcome, based on learning from the work of Concern in Burundi and Rwanda, Concern Zambia introduced a **graduation model pilot** into the programme in 2013. Working with 105 extremely poor households in Mongu district, the graduation model comprises of a number of steps; targeting and registration of extremely poor people, provision of consumption support as a cash transfer, livelihoods skill training and regular coaching, encouraging participants to save and finally an asset transfer to help the participants jump start a sustainable and profitable economic activity. Qualitative and quantitative data suggest a very high success rate in terms of graduation and Concern would like to document the pilot and results for potential scale up and policy influence. The IPRWEPP is due to be evaluated in September 2015 and endline data will be available for this work. In addition, the pilot has a database of quantitative data for beneficiaries at baseline, mid-line and endline.

Zambia has a strong framework for social protection with a National Social Protection Policy and Strategy that covers protection, prevention and promotion and sets out the roles of key Ministries and stakeholders. The government is also working to scale up a social cash transfer scheme which provides social assistance to the very poorest.

2. Objectives of the Consultancy

The main objective of this consultancy is:

- To assess if the graduation model pilot project has had a significant impact on the livelihood condition of the target households.

- Document lesson learnt from the pilot model that can be scaled up to other districts or households with the same districts
- Make practical recommendations to guide any future programming and possible scaling up to other locations
- Make recommendations on how a model such as graduation fits into the existing policy framework in Zambia related to Social Protection

3. Evaluation Questions

The evaluation will address the following key evaluation questions:

- Were the graduation approach and the support pack given appropriate for the need and conduction of the target groups?
- Were the targeting criteria clear and designed in a way to provide equitable access to intervention benefits?
- Were resources used well? Could things have been done differently and how?
- Did the pilot project achieve its objective of graduating the target groups out of poverty?
- What are the main factors that affect the achievement and non-achievement of the pilot project's objectives and outputs?
- What is the impact of the intervention on the livelihood condition of the target households (both positive and negative)?
- How far the graduation pilot interventions impacted differently on men and women?
- Are the results achieved so far sustainable?
- Is there exist strategy put in place to ensure smooth phase out of the project support? How appropriate is the exit strategy?

4. Methodology

This evaluation makes use of the available data (quantitative and qualitative) that was collected as a baseline, mid line and end line and the data that will be collected during this assignment to assess the achievements. The consultant is expected to develop appropriate methodology for the assignment using a participatory process involving different stakeholders including the community. The following is the proposed process for the evaluation.

- Interview one or two key players in the social protection sector in Lusaka (for example a representative of Ministry of Community Development Mother and Child Health, UNICEF, DFID, Irish Aid, CARE)
- Meet with key Concern staff for project briefing.
- Review of project documents (IPRWEF Programme proposal, baseline , mid line and end line data, and other relevant documents)
- Carry out focus group discussion with beneficiaries, men and women particularly focusing on changes (positive or negative) on their livelihoods
- Interview key informant within Concern and government staff (DPC, IPRWEF Manager, Case managers and Social Welfare at the district level, community members)
- Conduct case studies of select HHs that will give insight to the reported cases of change in the condition of the households
- Carry out field observation of some activities of the Graduation model beneficiaries

5. Expected Outputs (Deliverables)

- A brief inception report clearly outlining the methodology of the evaluation and the data collection tools to be used and work schedule.

- First draft report to Concern Zambia clearly outlining the objective, the methodology used, the key finding of the evaluation addressing the evaluation questions, conclusion and recommendations. Beneficiary stories and photos (in line with Concern’s Code of Conduct on Images and Messages) should be included.
- Final report incorporating feedbacks from Concern. The report should be maximum of 20 pages excluding annexes.
- A policy brief for stakeholders in the social protection sector in Zambia presenting key findings and recommendations

6. Duration

An anticipated 15 days will be needed for this consultancy including report writing. The overall consultancy work should be completed by the end of October 2015.

7. Required Qualification

Education:

The consultant should have at least a graduate degree in development studies or other relevant social science

Skills and Experience:

- A background and experience in social protection, ideally in the Zambian context.
- Practical experience in evaluating poverty reduction projects an advantage.
- Excellent English language skills and demonstrable ability to write clearly and succinctly (example of previous work may be requested)

8. Lines of Communication

The Consultant will report to Director of Programmes and will work closely with District Programme Coordinator Mongu and IPRWEP Manager.

9. Submission details

Interested applicants should send a cover letter, budget and CV to HR.Zambia@concern.net and Zenebe.mekonnen@concern.net by 31st August 2015. Requests for further information and questions can also be submitted through this e-mail address.

PROTECTION OF BENEFICIARIES AND OTHER PROGRAMME PARTICIPANTS

Concern has a Staff Code of Conduct and a Programme Participant Protection Policy, which have been developed to ensure the maximum protection of programme participants from exploitation and to clarify the responsibilities of Concern staff, consultants, visitors to the programme and partner organization, and the standards of behaviour expected of them. In this context staff have a responsibility to the organization to strive for, and maintain, the highest standards in the day-to-day conduct in their workplace in accordance with Concern’s core values and mission. Any candidate offered a job with Concern Worldwide will be expected to sign the Programme Participant Protection Policy and the Concern Staff Code of Conduct as an appendix to their contract of employment. By signing the Programme Participant Protection Policy and the Concern Staff Code of Conduct candidates acknowledge that they have understood the contents of both the Concern Staff Code of Conduct and the Programme Participant Protection Policy and agree to conduct themselves in accordance with the provisions of these two documents.

Annex Four: List of Key Documentation Reviewed

Area	Documents
Contextual Analysis	Western Province Contextual Analysis
Programme design documents	IPRWEF Programme Proposal
	IPRWEF Roadmap (2012)
	IPRWEF Logframe (2013)
	Graduation Model in Western Province – a Concept Note for Scale Up
IGAs	Market assessment
	Report on the review of business enterprises
Case Managers	Job Description
Advocacy	CWZ Advocacy Strategy 2015-2016
Monitoring and Evaluation	Logframe (2013)
	IAPF Short Report (2015)
	IPRWEF M&E Plan
	Zambia Results Framework (2014)
	Graduation Outcomes (2015)
	Mid-line (Pre-asset transfer) survey data
	End-line (Post-asset transfer) survey data
Annual Reports	Annual Country Programme Progress Report (2014)
Financial Information	Financial Reporting Package 2013, 2014, 2015
National strategy documents	6th National Development Plan 2013-16
	National Social Protection Strategy (2014)
Concern strategy documents	How Concern Understands Extreme Poverty (HCUEP)
	Concern Worldwide Social Protection Strategy
	CWZ CSP 2014 – Summary Version 3
Organograms for field site	CWZ Organogram

Annex Five: Methodology Table

Annex 1: Methodology table

	Possible questions	Existing data (sources)	Information gaps	Research method
RELEVANCE				
Were the outcomes and associated programme relevant, appropriate and strategic to national goals and Concern policies and guidelines?	<ul style="list-style-type: none"> • What are the main programme outcomes? • How does the programme align with HCUEP? • How does the programme align with the Government of Zambia's national development policies? • Have there been any policy changes over the project lifespan? 	<ul style="list-style-type: none"> • Draft report from overarching IPRWEP evaluation • Logframe/results framework • HCUEP • Concern Zambia Strategic Plan • National policy documents 		Review of existing documents Verification: <ul style="list-style-type: none"> • Government officials (KII) • CMT (KII) • PMT (KII)
Was there an appropriate contextual analysis carried out to inform programme design, which was based on Concern's understand of extreme poverty?	<ul style="list-style-type: none"> • What were the main findings from the Contextual Analysis? • Based on these findings, what did the programme address/not address? 	<ul style="list-style-type: none"> • Draft report from overarching IPRWEP evaluation; • Contextual Analysis 		Review of existing documents
How appropriate were the chosen interventions and programme design to the situation of different stakeholders at different levels (micro, meso and macro) and considering the needs of different groups (men, women and others identified as vulnerable to hazards in the programme area)?	<ul style="list-style-type: none"> • What are the needs of different stakeholders? • How were different needs taken into account in the design of the programme? • How well do stakeholders feel that their needs have been met? 	<ul style="list-style-type: none"> • Contextual Analysis • IPRWEP proposal • IPRWEP roadmap 	<ul style="list-style-type: none"> • Perceptions of different stakeholders on the appropriateness of the intervention to addressing the needs of different stakeholders? • Targeting methodology 	Review of existing documents Verification: <ul style="list-style-type: none"> • PMT (KII) • Case Manager (KII/FGD) • Programme participants (FDG) • Government officials (KII)

<p>What was the level of participation of programme beneficiaries and non-beneficiaries of the programme? Was there awareness and active use of the CRM guidelines?</p>	<ul style="list-style-type: none"> • What involvement did beneficiaries have in the design of the programme? • What was the CRM process? And what feedback have we received over the PCMS? • What are the perceptions of beneficiaries on how they were able to shape the design and feedback on the implementation of the programme? 	<ul style="list-style-type: none"> • Programme design documents 	<ul style="list-style-type: none"> • Feedback received through CRM 	<p>Review of existing documents</p> <p>Verification:</p> <ul style="list-style-type: none"> • Programme participants (FDG) • PMT (KII) • Case Managers (KIIFDG)
<p>EFFICIENCY</p>				
<p>Were resources used well? Could things have been done differently and how?</p>	<ul style="list-style-type: none"> • What resources are looking at? Human resources/financial • How were Case Managers recruited? • How were activities budgeted for, was there over/under-spend? • How were activities (i.e. IGA selected)? 	<ul style="list-style-type: none"> • IPRWEP Logframe • FPR • ACPPR 	<ul style="list-style-type: none"> • Job description/guidance for Case Managers 	<p>Review of existing documents</p> <p>Verification:</p> <ul style="list-style-type: none"> • CMT (KII) • PMT (KII) • Finance Officer (KII) • M&E Coordinator (KII)
<p>Was the programme M&E system fit for purpose? Was it strong enough to evaluate the efficiency of the programme?</p>	<ul style="list-style-type: none"> • What is the system of M&E? • What monitoring tool/is taking place? And how was data being collected? • How regular is monitoring taking place? • What time is required of participants? • How was the data being used? 	<ul style="list-style-type: none"> • IPRWEP Logframe 	<ul style="list-style-type: none"> • Additional M&E plan? • M&E tools 	<p>Review of existing documents</p> <p>Verification:</p> <ul style="list-style-type: none"> • PMT (KII) • M&E Coordinator (KII)
<p>EFFECTIVENESS</p>				
<p>Were the targeting criteria clear and designed in a way to provide equitable access to</p>	<ul style="list-style-type: none"> • How was targeting undertaken? • How well does targeting approach align with HCUEP? • Were there any inclusion/exclusion 		<ul style="list-style-type: none"> • Targeting methodology 	<p>Review of existing documents</p>

intervention benefits?	<p>errors which we are aware of?</p> <ul style="list-style-type: none"> Were graduation model pilot participants selected from existing IPRWEP participants? 			<p>Verification:</p> <ul style="list-style-type: none"> PMT (KII) Case Managers (FGD/KII) Programme participants (FGD)
Were the outputs and outcomes achieved and to what degree (assessed through a baseline/end line indicator data comparison against results framework/logical framework targets, monitoring data, and data collected in the evaluation)?	<ul style="list-style-type: none"> What is research, M&E showing about how well outputs and outcomes have been achieved? What is research, M&E telling us about sustainable graduation from extreme poverty? Are there any activities which are seen to be less effective in achieving outputs/outcomes? 		<ul style="list-style-type: none"> Baseline, endline and follow up surveys Results framework Advisor Reports? 	<p>Review of existing documents</p> <p>Verification:</p> <ul style="list-style-type: none"> PMT (KII) M&E Coordinator (KII) Case Manager (KII/FGD)
Did the pilot project achieve its objective of graduating the target groups out of extreme poverty	<ul style="list-style-type: none"> How is the project measuring graduation? What thresholds are being used? What are participants graduating into? The Graduation Model is designed to bring about sustainable livelihoods, is this being realised? How profitable are income generating activities? How well do people feel able to respond to events? 		<ul style="list-style-type: none"> Baseline, endline and follow up surveys 	<p>Review of existing documents</p> <p>Verification:</p> <ul style="list-style-type: none"> PMT (KII) Case Manager (KII/FGD) Programme participants (FDG)
Was the programme logic well thought through and did the activities lead to the desired outcomes?	<ul style="list-style-type: none"> What was the programme theory of change? How well are activities leading to outputs/outcomes? Are there any activities which are seen to be less effective in achieving outputs/outcomes? 	<ul style="list-style-type: none"> IPRWEP Logframe 	<ul style="list-style-type: none"> Theory of change? Baseline, endline and follow up surveys 	<p>Review of existing documents</p> <p>Verification:</p> <ul style="list-style-type: none"> CMT (KII) PMT (KII) M&E Coordinator (KII)

				<ul style="list-style-type: none"> Case Manager (FII/FGD)
Was the programme flexible enough to allow redirection during the programme delivery to improve effectiveness?	<ul style="list-style-type: none"> What, if any, redirection took place during the programme lifespan? Has the programme been affected by shocks during the lifespan and how well has it been able to respond/adapt? What contingency planning is in place to ensure the sustainability of programme results? Beyond risk assessment. 	<ul style="list-style-type: none"> IPRWEF Proposal ACPPR 	<ul style="list-style-type: none"> PEER Plan Contingency planning documents? 	Review of existing documents Verification: <ul style="list-style-type: none"> CMT (KII) PMT (KII) Case Manager (KII/FGD) Programme participants (FDG)
What steps were taken to address issues of inequality and ensure the interests of the most marginalised were taken on board during programme planning, implementation and monitoring? How effective was this?	<i>Linked to relevance (design)</i> <ul style="list-style-type: none"> How well were indicators related to addressing inequality met during the programme? Where any changes made to programme design to address additional issues of inequality and ensure interests of the most marginalised were taken on board? 	<ul style="list-style-type: none"> IPRWEF Proposal 		Review of existing documents Verification: <ul style="list-style-type: none"> CMT (KII) PMT (KII) Equality Officer (KII) Programme participants (FGD)
Did the programme successfully achieve results in each dimension of extreme poverty and what are the potential implications of this?	<ul style="list-style-type: none"> How well did the programme achieve results towards increasing assets, reducing risk and vulnerability and reducing inequality)? What does this progress mean for beneficiaries in the future? 		<ul style="list-style-type: none"> Results framework 	Review of existing documents Verification: <ul style="list-style-type: none"> Country Manager (KII) Programme Manager (KII) Case Managers (KII/FGD) Programme participants (FDG)
IMPACT				
What is the impact of the intervention on the livelihood condition of the target	Linked to effectiveness <ul style="list-style-type: none"> What positive impacts have households experienced 		<ul style="list-style-type: none"> Results framework Baseline, endline and follow-ups 	Review of existing documents

households (both positive and negative)	<ul style="list-style-type: none"> • What negative impacts have households experienced • What challenges did households face • What improvements could be made? 		surveys	Verification: <ul style="list-style-type: none"> • PMT (KII) • Case Managers (KII/FGD) • Programme participants (FGD) • District officials (KII)
What indications are there of significant changes taking place beyond the programme - both positive and negative?	<ul style="list-style-type: none"> • What impact is the programme having on the wide community? (positive and negative) • Are there any spill over /multiplier effects? 		<ul style="list-style-type: none"> • CRM feedback 	Review of existing documents Verification: <ul style="list-style-type: none"> • PMT (KII) • Case Managers (KII/FGD) • Programme participants (FGD) • District officials (KII)
How have programme interventions impacted differently on men and women (and other vulnerable groups as identified) in the programme area?	<ul style="list-style-type: none"> • Can we disaggregate results by gender/vulnerable groups? • What are the perceptions of different categorical groups on how the programme has impacted upon them? And any differences? 		<ul style="list-style-type: none"> • Results framework • Endline and follow-up surveys • Qualitative research 	Review of existing documents Verification: <ul style="list-style-type: none"> • PMT (KII) • Case Managers (KII/FGD) • Programme participants (FGD)
SUSTAINABILITY				
Are the results sustainable? Will the outputs and outcomes lead to benefits beyond the life of the existing programme?	<ul style="list-style-type: none"> • The Graduation Model is designed to bring about sustainable livelihoods, is this being realised? • Are improvements, seen following the different stages, been sustained? I.e. since consumption support stage. • How profitable are income generating activities? • How well do people feel able to 		<ul style="list-style-type: none"> • Endline and follow-up surveys • Qualitative research 	Review of existing documents Verification: <ul style="list-style-type: none"> • CMT (KII) • PMT (KII) • Case Managers (KII/FGD) • Programme participants (FGD)

	respond to events?			<ul style="list-style-type: none"> District officials (KII)
<p>How might we do things better in the future? Which findings may have relevance for future programming or for other similar initiatives elsewhere?</p>	<p>Based on findings (potential):</p> <ul style="list-style-type: none"> What adaptations needs to be made to take into account of household characteristics of slow/fast movers What improvements need to be made on the selection of and in supporting income generating activities Are there additional partnerships which could add value? 		<ul style="list-style-type: none"> Endline and follow-up surveys Qualitative research CRM feedback 	<p>Review of existing documents</p> <p>Verification:</p> <ul style="list-style-type: none"> CMT (KII) PMT (KII) Case Managers (KII/FGD) Programme participants (FGD) District officials (KII)
<p>Where interventions are coming to a conclusion the evaluation should review any exit strategy and the appropriateness of this.</p>	<ul style="list-style-type: none"> Are there any implications for the programme of the forthcoming Rwanda/Burundi merger? 	<ul style="list-style-type: none"> IPRWEF Roadmap 		<p>Review existing documents</p> <p>Verification:</p> <ul style="list-style-type: none"> CMT (KII) PMT (KII)

Annex Six: Schedule and Key Persons Met

Date	Activity	Key Persons Met
10/11/2015	Travel from London to Lusaka	
11/11/2015		
12/11/2015	Lusaka AM: Meeting with CMT PM: Travel to Mongu	<ul style="list-style-type: none"> Danny Harvey – Country Director
13/11/2015	Mongu KII with PMT	<ul style="list-style-type: none"> Nangana Simwinji, Area Coordinator (Mongu/Senanga) Richard Lilamono, IPRWEP Programme Manager Anseli Maanga and Akabana Mumbali, Case Managers (former) – Graduation Model Pilot
14/11/2015	Preparation	
15/11/2015	Preparation	
16/11/2015	AM – FGD (1) and HH visit (1) PM – FGD (1) and HH visit (1)	
17/11/2015	AM – FGD (1) and HH visit (1) PM – FGD (1) and HH visit (1)	
18/11/2015	AM – FGD (1) and HH visit (1) PM – FGD (1) and HH visit (1) Discussion with MCDMCH District Representative	<ul style="list-style-type: none"> Mrs Mondea, MCDMCH District Representative
19/11/2015	AM – HH visit (2) PM – Meeting with PMT	<ul style="list-style-type: none"> Richard Lilamono, IPRWEP Programme Manager
20/11/2015	AM: Travel back to Lusaka PM: Meeting with CA Coordinator	<ul style="list-style-type: none"> Carl Wahl, Conservation Agriculture Coordinator
21/11/2015	Write up	
22/11/2015	Write up	
23/11/2015	Lusaka KII (various)	<ul style="list-style-type: none"> Paul Quarles Van Ufford, Head of Social Policy UNICEF Zambia Kelley Toole, Team Leader Human and Social Development, DFID Zambia Julie Lawson-MacDowall, Consultant – GEWEL Project, World Bank Irish Aid
24/11/2015	AM – Feedback to team PM – Travel from Lusaka to London	

Annex Seven: Market Assessment

Market Analysis Tools for IGA selection

Purpose: sector and value chain selection, mapping and recommendations on income-generating opportunities

The number of actors interviewed (at each stage of the value chain) is between 10 and 15. Since the number of interviewees will be quite small, in the analysis, the data should be presented as a range rather than an average. For example, the gross margin “ranges between 15 and 30%”, rather than the gross margin is “23% on the average.

Who should be involved: business/markets manager or specialist and the FIM programme team.

Time required for the preliminary market analysis: 5-10 days depending on the number of people available for data collection and the distances; the time includes both data gathering and analysis

Information collection framework

	Activity	Purpose	Method and Tools	Prior to field work
Households in programme area; (women and men)	Visit to programme area	Identify goods and services in demand (consumed, used) Supply – sources of goods and services Identify community-based savings and lending mechanisms	Individual or small group semi-structured interviews, by gender, by wealth group (20-30 min each); total 4 individuals *3 wealth categories * 2 locations =24	CA, FGD notes from CA, wealth ranking reports available from previous research Government statistics Questionnaire 1. Households in target communities
Market traders	Visit to capital markets Visit to provincial markets	Identify goods in supply Map the markets Roughly map the supply chains for major groups of goods Roughly map supply of main services	Individual semi-structured interviews with traders (30 min each); total 3 selling the same product per market; decide on the products prior to coming to the market; 2-3 markets per area Questions re prices, volumes, sources, availability, transportation, seasonality, constraints, coping strategies	Questionnaire 2. Traders in a market place Data processing template Compiled data template
Larger market actors	Visit to Chamber of Commerce, business association Meetings with business people	Understanding of how markets work in the country, market shares, trends, availability, competition; business models Who are the powerful companies in the country Who are the potential allies	Individual semi-structured interviews with importers, wholesalers, manufacturers, industrial processors, service providers (30 minutes each), management of large companies; total 5-8 business people, senior managers of Chamber of Commerce, business association Compilation of statistics on types and size of business by sector	Questionnaire 3. Chamber of Commerce/Business association Questionnaire 4. Businessperson – owner or manager of a large company (national)

				Interview notes template based on the questionnaire Questions to guide analysis
Local business people	Visit to local successful businesses	Understand their business profile and model Assess the level of competition Find out demand for skills, for labour	Individual semi-structured interviews with local producers, transporters, processors, warehouses – total 5-8 business people (30-40 minutes each)	Questionnaire 5. Business person – owner of a medium- or small size company (local) Interview notes template
Producers	Visit to programme area	Find out their suppliers and customers Identify constraints that prevent them from generating more income	Focus group discussions or individual semi-structured interviews – 10-15 per sub-sector, including small, medium, and large producers	Questionnaire 6. Producers Interview notes template
Producer associations	Visit to producer associations active in the target province	Understand the scale, role and capacity of the organisations	Individual semi-structured interviews with managers/chairpersons (30 min) – depends on how many associations are available – 2-3 associations Individual semi-structured interviews with members (15-20 min) – 2-3 members in each association	Questionnaire 7. Producer association Interview notes template
Input suppliers	Visit to programme area	Assess if adequate inputs are available Understand if delivery channels are efficient	Individual semi-structured interviews with 3-5 input suppliers	Questionnaire 8. Input suppliers
Middlemen	Visit to their location	Assess if the supply chain can be optimised Gauge if profit distribution along the supply/value chain is equitable	Individual semi-structure interviews with 3-5 middlemen	Questionnaire 9. Middlemen
Policy and regulation	Meetings with relevant government agencies – capital and province level	Review government policy, strategy, plans and reports re micro-enterprise development Find out plans for infrastructural development	Obtain relevant documents Semi-structured interviews with heads of relevant government agencies at capital and district level Road conditions and security	Questionnaire 10. Government agency – for micro-enterprise development Policy and strategy documents, if available on the web, in Concern
Support services	Meetings with providers of technical support, logistics	Map existing service providers Look for opportunities to enhance the services	Individual semi-structured interviews with service providers	Questionnaire 11. Support service providers
Market size and trends	Visit to statistics office, search for	Estimate overall market size for main groups of consumables	Compilation of statistics re number of households, main livelihoods, migration, adverse factors, technological advancement	Government statistics reports Questionnaire 12.

	statistical reports	Main livelihoods, by wealth category Migration Major disruptions (disasters) Technological advancement	Break-down by wealth Trend analysis	Statistics office
Financial institutions – potential for partnership	Meetings with financial institutions’ senior management	Profile financial institutions Look for opportunities for co-operation – do financial institutions have appropriate savings and credit products, are they present in the target area	Semi-structured interviews with a financial institution senior management (CEO) (40-60 minutes)	List of financial institutions present in the target province and the capital Questionnaire 13. Financial institution Information collected prior to the field visit
NGOs	Meetings with project managers of international NGOs	Find out their experience in livelihoods development Look for possible partnerships (current project locations, scale, expansion plans)	Semi-structured interviews with relevant managers (40 minutes)	Questionnaire 14. NGO
Selection of livelihoods	Meeting with CW management and FIM staff	Define criteria for selection	Review of available information Identify information gaps List and rank requirements for livelihoods	

Contents

1. Households in target communities.....	46
2. Traders in a market place	47
3. Chamber of Commerce/Business association	47
4. Businessperson – owner or manager of a large company (national)	48
5. Business person – owner of a medium- or small size company (local)	49
6. Producers	50
7. Producer association.....	50
8. Input suppliers	51
9. Middlemen.....	52
10. Government agency – for micro-enterprise development.....	53
11. Support service providers	53
12. Statistics office	54
13. Financial institution.....	54
14. NGO.....	55

Questionnaires for different actors in a value/supply chain

Households in target communities

Interview people of different wealth; it is essential to include the wealthy, middle-income and low-income households, as we seek information on goods and services demanded in the area.

Time per interview: 20 minutes (may be longer if translation is required)

1. What are the main foodstuffs (cereals, meat, fish, oil, and vegetables) that your household consumes?
2. Where from do you obtain these basic foodstuffs? For example, *own production (agriculture, fishing, and livestock), purchase in market, collect wild food, gifts from family, barter labour for food ("work for food"), and food aid.*
3. How often do you purchase them? (Times per week, month)
4. When you purchase them, what quantity do you usually buy (indicate the unit and number of units)
5. When, in which months of the year, are these foodstuffs are usually in short supply?³⁴
6. What are the most essential non-food items that your household uses? For example, *clothes, footwear, medicines, soap, fuel (for cooking, light, motorbike), building materials, furniture (beds, tables, chairs), utensils, tools.*
7. Where from do you obtain these non-food items?
8. How often do you purchase them? (Times per week, month, or year)
9. When are these items in short supply?
10. What are the most essential services that your household uses? *For example, transport, loans, telecom, tailoring, hairdressing, health, cleaning, security guard.*
11. Where from do you obtain these services?
12. How often do you buy them?
13. What are your primary sources of cash income (or benefits in kind) during the year? (*e.g. wage labour, sale of crops, livestock, micro-enterprise activities, remittances*)?
14. What facilities do you use to make savings? For example, *savings group, shop-keeper, MFI, bank, cash box, save with a relative, buy an asset – e.g. a goat.*

³⁴ Ask the rest of the questions if your programme is looking to support IGAs in non-food and service sectors

Traders in a market place

3 traders selling the same products in each market

Time: 40 min

1. What are the main products you sell?
2. Who are your customers (people/businesses who buy from you)? For example, by occupation or source of income - civil servants, migrant farmer workers; salaried employees of local companies, other traders, farmers; their location, wealth status.
3. What is the selling price of each main product/item? Please, indicate the units – e.g. kg, litre, bunch/pile of X items – and the price per unit
4. How many units of each item do you sell per day (week)?
5. How many items per product do you have in your stock now? (What level of stocks are you holding?)
6. Where do you source these main items/products?
7. How do you transport them to your location?
8. During the last 12 months, in which months were your sales the highest?
9. How many items did you sell then?
10. What was the selling price?
11. During the last 12 months, in which months were your sales the lowest?
12. How many items did you sell then?
13. What was the price?
14. In the last 12 months, did you experience any shortage of supply of these items?
15. What caused the shortages?
16. How did you deal with the shortage?
17. Do you sell on credit to your customers?
18. If yes, how much in total do your customers owe you?
19. Do you get credit from your suppliers?
20. If yes, how much do you owe your suppliers?
21. Who are your suppliers?
22. Where are your suppliers located?
23. What is the buying price for your main products/items?
24. What are the main types of costs in running your business?
25. How much do you pay for each of these cost items. Please indicate if the payment is per day, week, or month
26. Who are your main competitors?
27. How many are your main competitors?
28. Where are your competitors located?
29. What are the main challenges in your business?
30. How do you deal with the challenges in your business?

Chamber of Commerce/Business association

Time: 30-45 min

1. What is the official name of your organisation?
2. When was your organisation founded?
3. Who are the founders of your organisation?
4. Who are the owners of your organisation?
5. What is the governance structure – e.g. the composition of the board?
6. What is the background of directors?
7. What is the legal form of your organisation?

8. What is the mission of your organisation?
9. What are the objectives of your organisations for the next 3 years?
10. How many members does your organisation have?
11. Who are the members?
12. In what sectors do the members work?
13. What services to the members does your organisation offer?
14. What are the main activities of the organisation?
15. What have been the main accomplishments of your organisation in the past 3 years?
16. What are the challenges?
17. Who are the largest market actors in the country?
18. What sectors do they work in?
19. In your opinion, what makes these companies successful?
20. What comments can you make on the regulatory environment for business?
21. What are the main acts and regulations that govern business in this country?
22. What are the main challenges in doing business in this country?
23. What is the level of competition in the sectors where the majority of your members are involved?
24. Could we get a copy of any recent reports or publications issued by your organisation?

Businessperson – owner or manager of a large company (national)

Time: 30-40 min

1. When was your company established?
2. What is the nature of your business?
3. What are the main products/services your company offers?
4. Could you please describe the process of getting the products to market – from sourcing the raw materials, to production, to distribution, to sales?
5. Who are the main people/companies involved at each stage?
6. How many are they?
7. To what extent they compete?
8. What are the typical prices paid at each step of the chain at this time of year?
9. Are there any important support services provided by other businesses (e.g. transport, finance, telecommunications, or training) in this supply chain?
10. Is there any important support provided by government/local authorities in this system? Such as finance, transport, other services
11. What is the state of infrastructure (roads, power supply, water), as far your business in concerned?
12. What laws, formal rules and regulations have a big influence (positive or negative) on the way the supply chain works?
13. Are there any informal customs and practices that shape the relationships (e.g. about whom to sell to or buy from)
14. Who are your competitors?
15. What is your competitors' share of the market?
16. In which months of the year the demand for your products is the highest (in a typical/normal year)?
17. In which months of the year demand for your products is the lowest (in a typical/normal year)?
18. Over the last 3 years, has the demand been growing or falling?
19. Does the price of your product change throughout the year?
20. At what time of the year, usually, are prices the highest?
21. At what time of the year, usually, are prices the lowest?
22. Who normally buys your products – the rich, middle-class, or the poor?

23. Could you estimate how much each of these households would typically consume per week?
24. What was your turnover last year?
25. What was your turnover the year before?
26. Are there any points in the supply chain where one or two market actors are able to dominate or control the supply and thus set the price of goods?
27. What are the main challenges in your business?
28. How do you deal with the challenges? (For example, infrastructure, security, access to capital, access to land, skilled labour, technology, demand, supply, corruption)
29. What are the main risks in your business?
30. How do you mitigate the risks?

Business person – owner of a medium- or small size company (local)

Time: 30-40 min

1. When was your business established?
2. What is the nature of your business?
3. What are the main products/services you sell?
4. Where from do you get your raw materials/supplies?
5. How many suppliers do you have?
6. Who do you sell to? (Who are your buyers/customers)
7. How many are they?
8. What are the selling prices at this time of year?
9. What are the buying prices at this time of year?
10. Are there any important support services you buy from other businesses (e.g. transport, finance, telecommunications, training)?
11. Is there any important support or infrastructure provided by government/local authorities? (roads, power, water)
12. What laws, formal rules and regulations have a big influence (positive or negative) on your business?
13. Are there any informal customs and practices that shape the relationships (e.g. about whom to sell to or buy from) in your business?
14. Who are your competitors?
15. How many are your competitors?
16. Which are the months of the highest demand in a typical/normal year?
17. Which are the months of the lowest demand in a typical/normal year?
18. In the last three years, has demand growing or falling?
19. Does the price of this product change throughout the year?
20. If yes, at what time of the year, usually, are prices the highest?
21. At what time of the year, usually, are the prices the lowest?
22. Who normally buys your products – the rich, middle-class, or the poor?
23. Could you estimate how much each of these households would typically consume per week?
24. What was your turnover last year?
25. What was your turnover the year before?
26. Are there any points in the supply chain where one or two market actors are able to dominate or control the supply and thus set the price of goods?
27. What are the main challenges in your business?
28. How do you deal with the challenges? (infrastructure, security, access to capital, access to land, skilled labour, technology, demand, supply, corruption)
29. What are the main risks in your business?
30. How do you mitigate the risks?

Producers

1. What are the main products that you sell?
2. From where do you get the inputs/materials for the production (geographical location)?
3. Who are your suppliers?
4. How many are they?
5. What are the main types of inputs/material you purchase?
6. For each main type of inputs/materials:
 - a. How often do you purchase it (e.g. weekly, monthly, X times per year, etc.)
 - b. What is the unit used? E.g. kilogram, bag of X kg, etc.
 - c. How many units do you purchase?
 - d. How much do you pay per unit? In local currency
7. In which months of the year are inputs/material in short supply?
8. How do you deal with the shortage of inputs/materials
9. Who buys the produce from you?
10. Where are they located?
11. How many are they?
12. For each type of produce sold:
 - a. How often do you sell it (e.g. weekly, monthly, X times per year, etc.)
 - b. What is the unit used? E.g. kilogram, bag of X kg, etc.
 - c. How many units do you sell?
 - d. What is the selling price per unit? In local currency
13. In which months of the year are the prices for the produce the highest?
14. What is the price per unit at this time?
15. In which months of the year are the prices for the produce the lowest?
16. What is the price per unit at this time?
17. Who are your main competitors?
18. How many are they?
19. Where are they are located?
20. What services do you use? E.g. extension, veterinarian, financial, transportation, equipment rental, telecommunications, security, record-keeping/accounting, etc.
21. How often do you buy each of these services?
22. How much do you pay for the service each time?
23. What are the main types of costs, other than inputs, in your business?
24. How much do you pay for each of these cost items. Please indicate if the payment is per day, week, or month
25. What laws and regulations have a big influence (positive or negative) on your business?
26. What informal rules or customs have a big influence (positive or negative) on your business?
27. Are there any market actors who are able to dictate the prices in the market?
28. Are you a member of a producer association?
29. What are the benefits from being a member of the association?
30. What are the main challenges in your business?
31. How do you deal with them?

Producer association

Time: 45 min (could be more if translation is required)

1. Name of the association
2. Mission
3. Background
 - a. When was your association established (year)?

- b. What is the legal structure (e.g. cooperative, NGO)? Is it formally registered?
 - c. Who are the main shareholders, founders?
 - d. Who are the main stakeholders other than owners? (What organisations do you closely work with?)
 - e. What is the board composition (number of members, their background)
 - f. What are the main sources of funding (grants, share capital, short or long term loans)?
4. Members: What is the association's target group – member profile
 - a. Number of active members
 - b. Location, gender, type of business/employment, poverty status
 - c. How can you tell whether a person is poor?
 - d. Do you accept new members?
 - e. What are the eligibility criteria for new members?
 - f. What payments do members make (admission fee, annual fee, etc.)
 5. What are the sectors/markets/products that the association works in (e.g. dairy, poultry, crops, fruit, vegetables, pottery, honey, etc.)
 6. Supply chain(s) –
 - a. Where from do you obtain inputs/raw materials?
 - b. Could you please describe your production process?
 - c. How and where do you bulking and store your produce?
 - d. Who do you sell to (individuals, traders)? Where are they located? How many are they?
 7. What services do you provide to the members?
 8. What are the benefits for the members?
 9. Organisation:
 - a. What is the composition of the management team (number and roles)
 - b. of staff
 - c. Current locations
 - d. Expansion plans (future locations)
 - e. Was the association profitable in 2011? What was the amount of profit in 2011?
 - f. Did the association distribute profits to its members? How was the decision made as to how much each member should receive?
 - g. What periodic reports are produced by the association?
 10. What challenges does the association face? How do you deal with them?
 11. What are the risks involved in this business? How do you mitigate them?
 12. Who are the competitors of the association? How many are they?

Input suppliers

1. What was your business established?
2. What are the main products you sell?
3. Who are your main customers (buyers)?

4. Where are they located?
5. How many are they?
6. What is the selling price of each main product/item? Please, indicate the units – e.g. kg, litre, bunch/pile of X items – and the price per unit
7. How many units of each item do you sell per day (week)?
8. How many items per product do you have in your stock now? (What level of stocks are you holding?)
9. Where do you store them?
10. Where do you source these main items/products?
11. How do you transport them to your location?
12. During the last 12 months, in which months were your sales the highest?
13. How many items did you sell then?
14. What was the selling price?
15. During the last 12 months, in which months were your sales the lowest?
16. How many items did you sell then?
17. What was the price?
18. In the last 12 months, did you experience any shortage of supply of these items?
19. What caused the shortages?
20. How did you deal with the shortage?
21. Do you sell on credit to your customers?
22. If yes, how much in total do your customers owe you?
23. Do you get credit from your suppliers?
24. If yes, how much do you owe your suppliers?
25. Who are your suppliers?
26. Where are your suppliers located?
27. What is the buying price for your main products/items?
28. What are the main types of costs in running your business?
29. How much do you pay for each of these cost items. Please indicate if the payment is per day, week, or month
30. Who are your main competitors?
31. How many are your main competitors?
32. Where are your competitors located?
33. What laws and regulations have a big influence (positive or negative) on your business?
34. What informal rules and customs have a big influence (positive or negative) on your business?
35. What services do you use? For example, financial, transportation, equipment rental, telecommunications, security, record-keeping/accounting, etc.
36. What are the main challenges in your business?
37. How do you deal with the challenges in your business?

Middlemen

1. What was your business established?
2. What are the main products you sell?
3. Who are your main customers (buyers)?
4. Where are they located?
5. How many are they?
6. What is the selling price of each main product/item? Please, indicate the units – e.g. kg, litre, bunch/pile of X items – and the price per unit
7. How many units of each item do you sell per day (week)?
8. How many items per product do you have in your stock now? (What level of stocks are you holding?)

9. Where do you store them?
10. Where do you source these main items/products?
11. How do you transport them to your location?
12. During the last 12 months, in which months were your sales the highest?
13. How many items did you sell then? (per day, week, or month)
14. What was the selling price?
15. During the last 12 months, in which months were your sales the lowest?
16. How many items did you sell then? (per day, week, or month)
17. What was the selling price?
18. In the last 12 months, did you experience any shortage of supply of these items?
19. What caused the shortages?
20. How did you deal with the shortage?
21. Do you sell on credit to your customers?
22. If yes, how much in total do your customers owe you?
23. Do you get credit from your suppliers?
24. If yes, how much do you owe your suppliers?
25. Who are your suppliers?
26. Where are your suppliers located?
27. What is the buying price for your main products/items?
28. What are the main types of costs in running your business?
29. How much do you pay for each of these cost items. Please indicate if the payment is per day, week, or month
30. Who are your main competitors?
31. How many are your main competitors?
32. Where are your competitors located?
33. What laws and regulations have a big influence (positive or negative) on your business?
34. What informal rules and customs have a big influence (positive or negative) on your business?
35. What services do you use? For example, financial, transportation, equipment rental, telecommunications, security, record-keeping/accounting, etc.
36. What are the main challenges in your business?
37. How do you deal with the challenges in your business?

Government agency – for micro-enterprise development

1. What government policies guide your work?
2. What are your agency's objectives for the next 3-5 years?
3. Is there a work plan that is available to public?
4. In terms of support of micro-enterprise, what are the main activities of your agency?
5. What NGOs work in your area? How do you communicate with them?
6. What large or medium-size companies successfully work in your area? How do you communicate with them?
7. What sectors are prioritised for support?
8. What resources are available to your agency to provide support to micro-entrepreneurs?
9. What are the plans for infrastructural development?
10. What reports are available? Can I have a copy?

Support service providers

1. When was your business established?
2. What services do you offer?
3. Who are your main customers?

4. How many are they?
5. Where are they located?
6. What is the price of each main service?
7. Is there any support provided by the government/local authorities in your business (e.g. financial, training, other professional services)
8. What laws and regulations have a big influence (positive or negative) on your business?
9. What informal rules and customs have a big influence (positive or negative) on your business?
10. Are there any market actors who are able to dominate or control the market where you operate?
11. Who are your competitors?
12. How many are they?
13. Where are they located?
14. In which months of the year the price for your services is the highest?
15. What is the price at this time?
16. In which months of the year the price for your services is the lowest?
17. What is the price at this time?
18. Over the last three years, has the demand for your services been growing or falling?
19. What was your turnover last year?
20. What was your turnover the year before?
21. What are the main challenges in your business?
22. How do you deal with these challenges?

Statistics office

1. What year was the latest national household survey carried out? Is it available?
2. What reports are available on the following:
 - Main groups of consumables and overall market size for each group/product
 - Main livelihoods, by wealth category, by geographic area
 - Migration flows, seasonality, numbers
 - Employment by economic sector, trends
 - Businesses – number of companies (by size) in each economic sector
 - Infrastructure – maps, plans
 - Major hazards/disruptions (disasters)
 - Technological advancement – mobile network coverage
 - Mobile phone usage, by wealth category, by geographical area
 - Access to financial services, including number of bank accounts, savings and loan accounts per 1,000.
 - Mobile money uptake
3. What research institutions do you work with?

Financial institution

(microfinance institution – MFI, bank, credit and savings cooperative – SACCO)

1. Name of the financial institution
2. Mission
3. Background
 - a. When was your MFI established (year)?
 - b. What is the legal structure (e.g. private company limited by shares, NGO)?
 - c. Who owns the MFI (main shareholders, founders)?
 - d. Who are the main stakeholders other than owners?
 - e. What is the board composition (number of members, their background)
 - f. What are the main sources of funding (grants, share capital, short or long term debt)?

- g. What type of license does the MFI hold (non-deposit taking or deposit-taking)?
 - h. Does your MFI have plans for transformation (into a private company, deposit-taking MFI)?
4. Clients: What is the MFI's target group (client profile – location, gender, type of business/employment, poverty status)
 5. Loan products
 - a. What methodology is used (group or individual)?
 - b. What is the amount of the first loan? (can be a range)
 - c. What is the loan term? (duration of the loan - how many months)
 - d. What is the interest rate? (how many per cent and interest rate calculation method – flat or on reducing balance)
 - e. What is the repayment schedule? (weekly, or monthly, or end-of-term, etc.)
 - f. Do you take mandatory savings? (Is any cash collateral required, what per cent of the loan is it)
 - g. What is the guarantee mechanism? (Loan guaranteed by the group/individual guarantors; collateral required; etc.)
 - h. Are there any other terms and conditions? What are they?
 6. Savings products
 - a. What is the minimum amount to open an account?
 - b. What is the term? (e.g. 3, 6, or 12 months)
 - c. What interest is paid on deposits?
 - d. Is there a minimum balance? What is the amount?
 - e. Are there any account maintenance fees? What are they?
 - f. Are there any other terms and conditions? What are they?
 7. Does your MFI offer mobile money services? What exactly? What are the costs to customers?
 8. Organisation:
 - a. What is the number of staff?
 - b. What are your current locations?
 - c. Do you have any expansion plans (future locations)? What are they?
 - d. What is the number of active clients?
 - e. Was the MFI profitable in 2012? What was its operational self-sufficiency (OSS) ratio in 2012? And the year before?
 - f. What is the MFI's portfolio at risk (over 30 days) – PAR>30?
 9. Challenges:
 - a. What external does your MFI face?
 - b. What Internal does your MFI face?
 - c. How do you deal with them?
 10. What are the main risks for your MFI?
 11. Who are your main partners?
 12. Who are your main competitors?
 13. What is your MFI's competitive advantage against these competitors?

NGO

1. In what geographical areas do you work?
2. Do you provide support for IGAs?
3. What livelihoods, from your experience, are most successful? For the landless? For the labour constrained households?
4. How many people have you supported in these livelihoods?
5. What challenges did you face? How did you deal with them?
6. Do you facilitate savings groups?

7. What geographical areas do you work in?
8. What is the number of savings groups and number of beneficiaries?
9. What are your organisation's expansion plans?
10. Could I see any monthly or quarterly reports from the MIS?

Annex Eight: Key Findings from Mid- and End-Line Surveys

The Graduation Model Pilot project in Zambia was intended to contribute to Outcome 1 of the Concern Worldwide Zambia's Integrated Poverty Reduction and Women's Empowerment Programme. Outcome 1 is that **extreme poor households have increased their asset base and incomes by diversifying their livelihood options**. This is based on the first of three dimensions of how Concern understands extreme poverty (HCUEP): a lack of assets or return on assets, inequality and risk and vulnerability.

Assets and Returns on Assets

Assets can be financial, natural, human, physical, social and political. Information on asset ownership and return on assets was collected during the programme and for the purposes of the evaluation has been analysed using trend analysis, which looked at improvements over the life of the project. Unfortunately, there was no baseline collected before the project began therefore an assessment could only be made on the changes in values between surveys undertaken at mid-line (pre-asset transfer) and end-line (post-asset transfer).

The post- asset transfer survey was undertaken 12-months following the end of the consumption/income support phase therefore we are also able to make some assessment on the sustainability of outcomes following a period of time where participants were no longer receiving regular and predictable income.

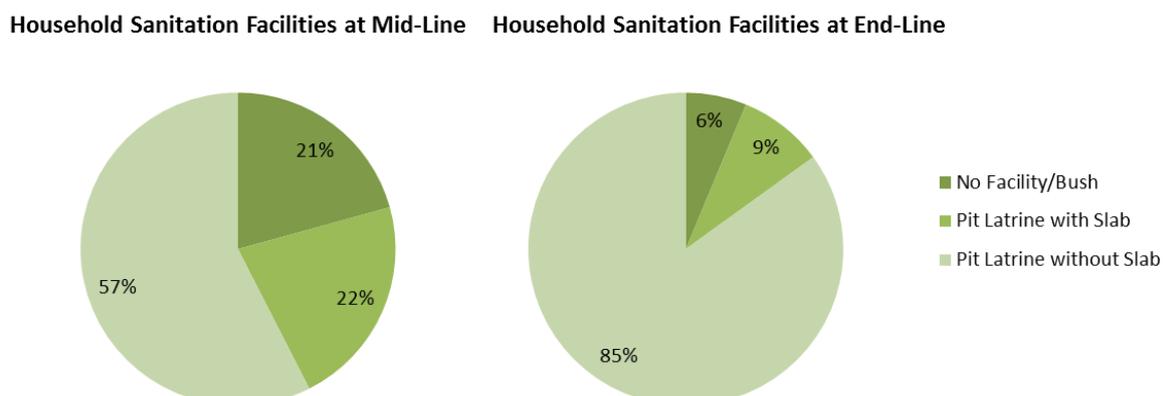
Findings

Physical Assets

Data analysis also shows us that between mid- and end-line, there has been little improvement in **housing materials** used for construction. This is despite anecdotal evidence which reported marked improvements in housing condition, with participants upgrading from elephant grass to reeds (for walls) and having iron sheet roofing. Where participants had not improved shelter materials, there were signs of structures being expanded using the same materials as previously. The reason that the data does not support this anecdotal evidence may be down to the fields used to capture responses during the survey, which are slightly different in both surveys meaning data is not easily comparable.

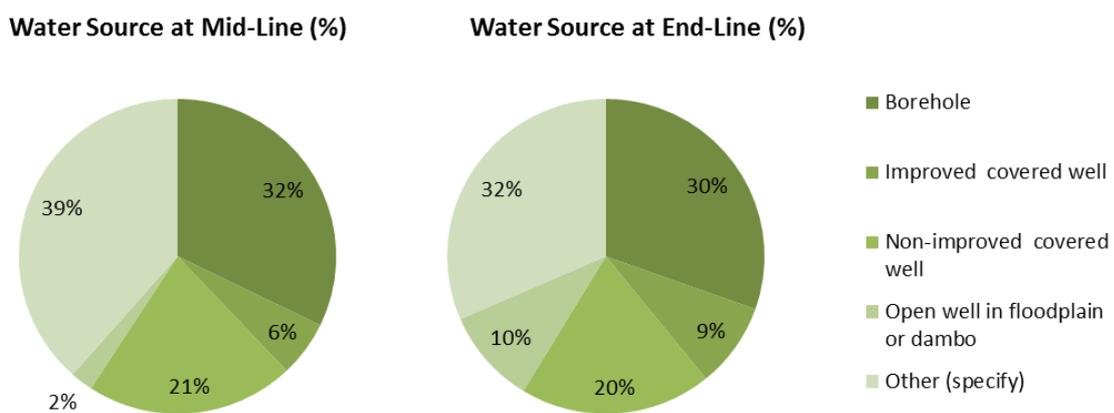
Research does show however that there has been improvement in **household sanitation facilities**, since the mid-line, with 85% of households now reporting access to a pit latrine without slab compared with 57% at mid-line. This corresponds to a decline in the number of households reporting access to no facility (21% at mid-line to 6% at end-line).

Figure 1: Household sanitation facilities



Although the project did not expect to see impact on **improved access to clean water** there does appear to be an increase in the number of participants reporting that they access water through a tap – 97% of those reporting ‘other’ to how they access water provided further details to say that this other source was a tap³⁵. This is compared to 73% of participants at mid-line. There has however been an increase in the time taken by participants to access water; the majority (73%) responding that it takes them 10-20 minutes to collect water compared to 47% at mid-line whilst 8% say responded to say that it takes them less than 10 minutes to collect water compared to 47% at mid-line. Similarly, there has been an increase in the number of respondents reporting that it takes them 20-30 minutes to collect water from 5% at mid-line to 18% at end-line. Unfortunately, we do not know anything about changes within the operating environment which might explain these findings.

Figure 2: Household water source

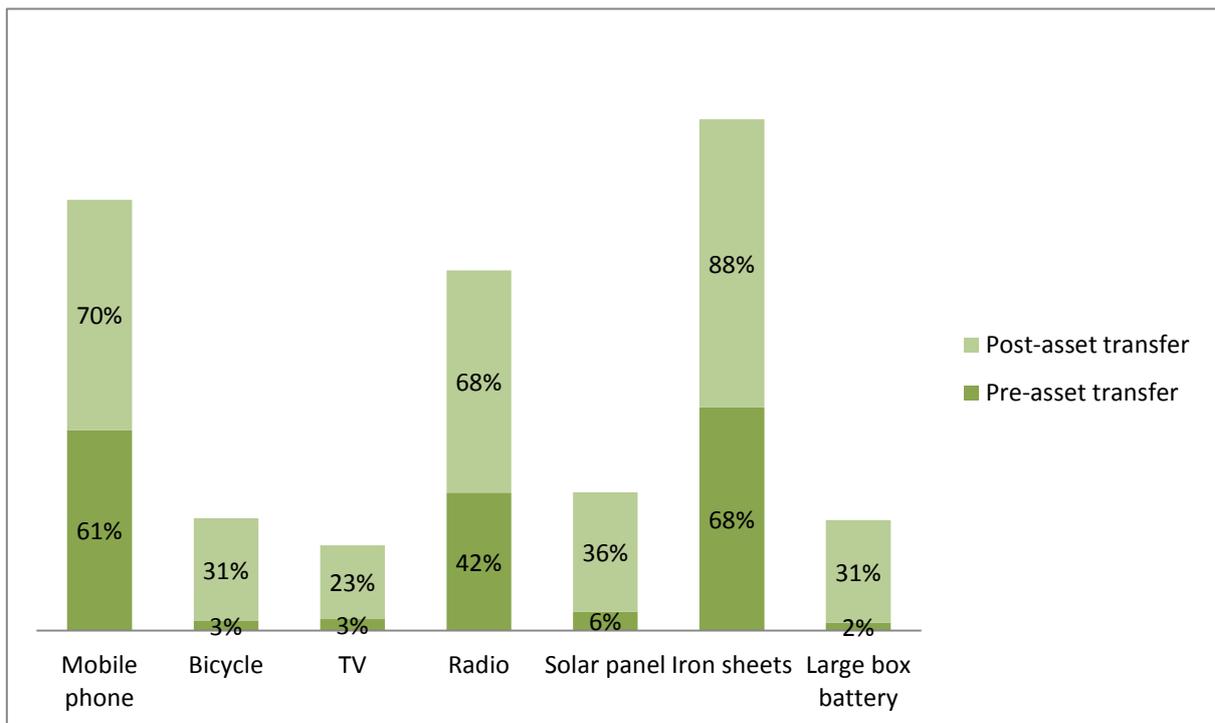


There has also been an increase in the number of households reporting that they do not **treat water** – 37% at mid-line compared to 64% at end-line, though this seems to correspond with the increase in households who access water through a tap.

Improvements have also been seen in the ownership of **large domestic assets**, as seen in figure one below. Overall, the highest ownership at end-line is of iron sheets (88%), mobile phones (70%), and radios (68%). Though overall, the largest increase in ownership is reported in the ownership of large box batteries, from 2% at mid-line to 31% at end-line followed by the ownership of bicycles, from 3% at mid-line to 31% at end-line.

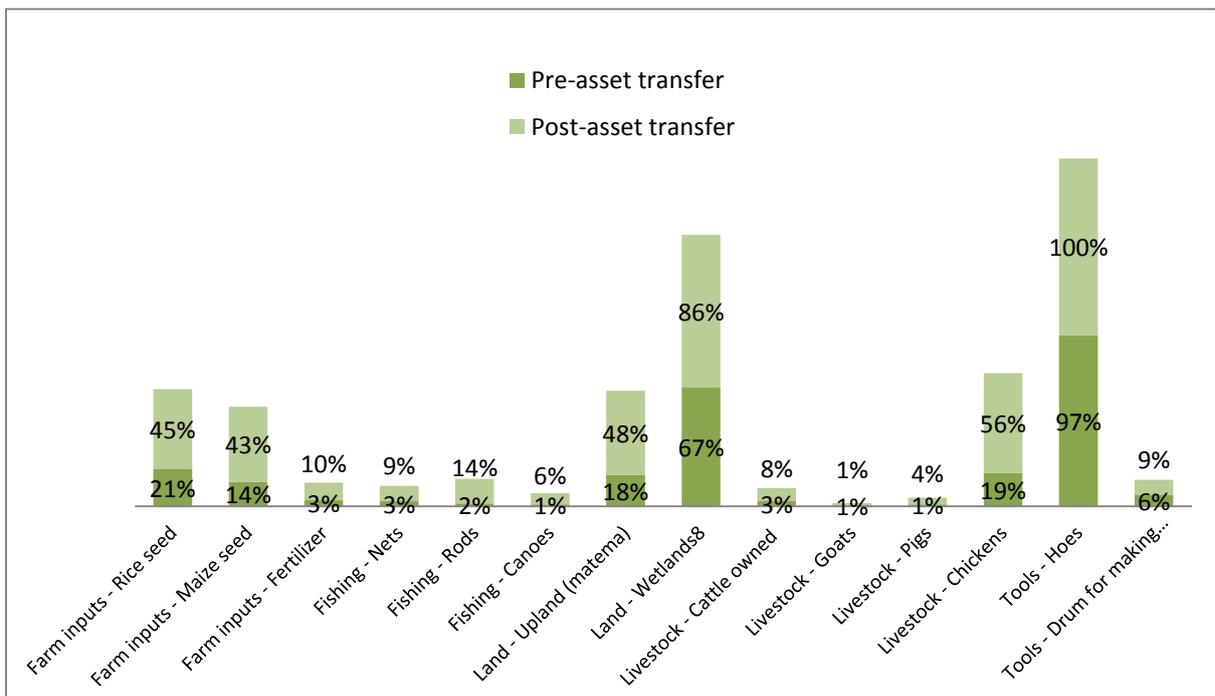
³⁵ In total, 32% of respondents at end-line replied ‘other’.

Figure 3: Ownership of large domestic assets



There has also been an increase in the proportion of households reporting that they own certain farming (productive) assets, as seen in figure 2 below. Overall, the highest ownership at end-line is of hoes (100%) and of land, both wetland (86%) and upland (48%).

Figure 4: Ownership of farming (productive) assets

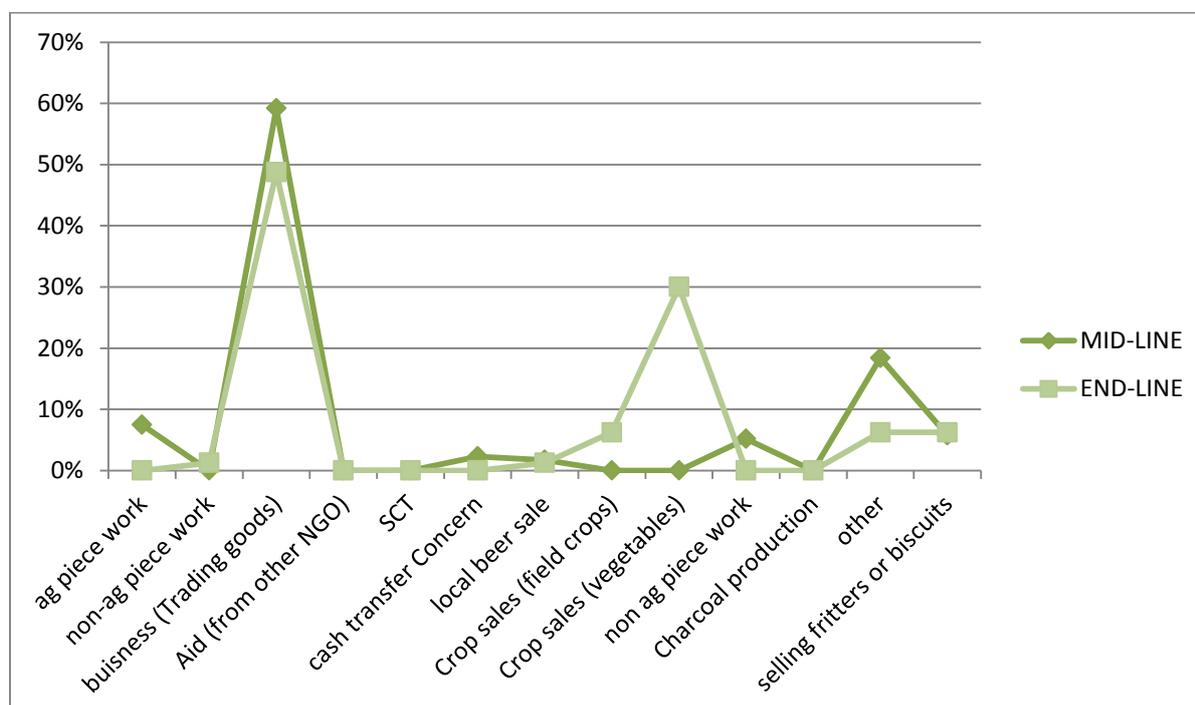


Financial Assets

Quantitative surveys did not collect data on **income** over the project lifecycle therefore we are not able to determine the value of any increase/decrease in income levels³⁶. We are however able to ascertain certain trends as a result of case studies. During the programme visit six case studies were undertaken with a random selection of households. Case studies followed used a life history which also allowed us to asked participant perceptions of wealth over the lifecycle of the project. All respondents reported a positive trajectory from the start of the programme though there were two different types of patterns depicted: a smooth pattern and a see-saw pattern (please see figures 5-11 below).

In terms of **source of income** the majority of respondents reported business (trading of goods) as being the primary source of income – 59% at mid-line and 49% at end-line. The majority of respondents are also working on their primary income activity every day – 58% at mid-line and 49% at end-line. Research has however shown a significant increase in the average amount participant's earned (last time) for their primary income activity, from an average of ZMW 121 per day at mid-line to ZMW 426 per day at end-line which, as a proxy, also suggests that the total value of income would also have increased.

Figure 5: Primary source of income at mid-line and end-line



However, given the agricultural calendar in Zambia's Western Province, the timing of mid-line (April 2014) and end-line (September 2015) surveys is likely to have influenced the findings³⁷.

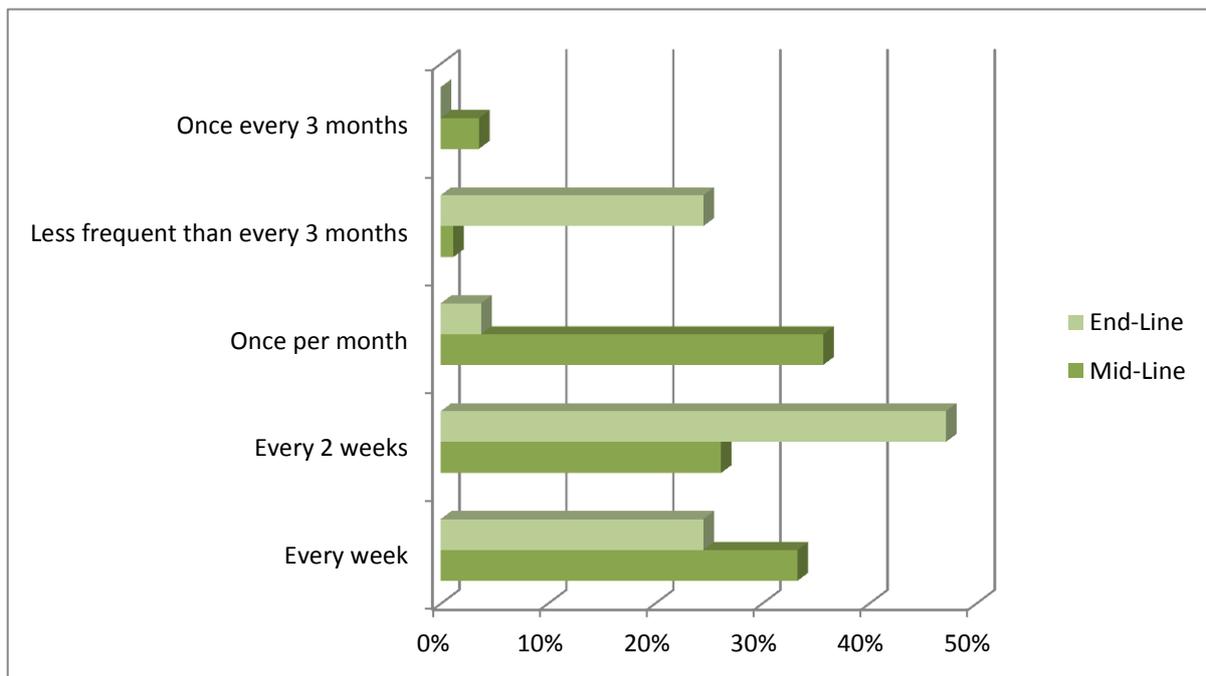
An equally high proportion of participants reported that they **save money** – 94% at mid-line and 95% at end-line. The mid-line is unsurprising as this was during the period that participants were receiving regular consumption support. The fact that a similar proportion of households are still saving 12-months since the end of the consumption support phase is a positive outcome. There has been an increase in the proportion of households **keeping a record of income and expenditure** – from 49% at mid-line to 70% at mid-line.

³⁶ The team were able to provide a strong rationale for not collecting income data due to the change in currency and behaviour of under-reporting income which is likely to distort findings.

³⁷ Participants were specifically asked what their primary income source has been in the previous month.

The **frequency of household saving** is more varied, with an increase in the proportion of households reporting that they save every 2 week (47% at end-line compared to 26% at end-line), but also an increase in the proportion of households saving less frequently than every three months (from 1% at mid-line to 25% at end-line). The majority of respondents (at both mid-line and end-line) reported saving in savings groups over banks and at home – 66% at mid-line and 54% at end-line. The reason for participant’s preference of SILCs over formal FSPs was cited as being due to proximity of SILC groups over bank branches (SILC groups meet in the village), the ease of saving within the SILC group, the preferential interest rates and ease of accessing credit.

Figure 6: Frequency of household saving



The **average amount saved** has increased significantly with participants reporting that, the last time they saved, they saved on average ZMW 99 at mid-line to ZMW 224 at end-line. However, there are considerable differences in the amount being saved by participants. During the end-line survey, the minimum amount reported having been saved by participants the last time was ZMW 6 whilst the maximum was ZMW 2000. This suggests, perhaps unsurprisingly, that there are participants who have progress more quickly through the project or managed to capitalise more on the support provided by the project.

Human Assets

Participants reported a slight increase in **attendance at formal health care services**³⁸ – 83% at mid-line to 93% at end-line. Of those not attending formal health care services there has been a significant reduction in those citing the reason for not attending formal health care services as because they use local remedies (88% at mid-line to 0% at end-line), likewise there has been a reduction in those reporting that they couldn’t afford it (4% at mid-line to 0% at end-line). There has been a slight increase however, in those reporting that services are too far away (8% at mid-line to 17% at end-line).

Although it is likely that the sensitization of participants on the importance of healthcare carried out under the project contributed to the improvement seen in people attending formal health care service we cannot attribute this to the project alone. At the time of writing, we do not know about

³⁸ The last time they or someone in their household was sick

the status of health care provision in Upper Lealui and whether any changes in infrastructure (physical centre/staffing) took place following the start of the programme which may have also contributed.

In terms of the cost of health care, there has been little difference with the majority of participants reporting that they receive a free service (91%) which has remained unchanged. There has, however, been a slight increase in the proportion of households who are paying for the service themselves (2% at mid-line to 7% at end-line), the reason for this is uncertain. There was also a slight increase in participants reporting that they paid for all medicine themselves (1% at mid-line to 9% at end-line) and fewer respondents reporting that they were able to access medicines for free (96% at mid-line to 84% at end-line). Again the reason for this is uncertain. One hypothesis is that there is an income threshold beyond which people are no longer eligible for free health care or medicines, which might point to positive wealth trajectories since the start of the programme however it has not been possible to confirm this. However, there is also a higher number of respondents also reported being prescribed medicine – 82% at mid-line rising to 91% at end-line, which may be the cause.

There has been a decline in the number of children sleeping under a mosquito net, from 91% at mid-line to 72% at end-line. The reason for this is unclear.

There has been a significant increase in the proportion of households **owning soap for washing hands**, from 51% at mid-line to 74% at end-line, and a similar increase in the proportion of households using **soap and water for hand washing after toileting** (47% at mid-line to 91% at end-line) and **before feeding children** (33% at mid-line to 79% at end-line). Given the focus of coaching on hygiene and sanitation in 2015 this is to be expected and points to the effectiveness of coaching.

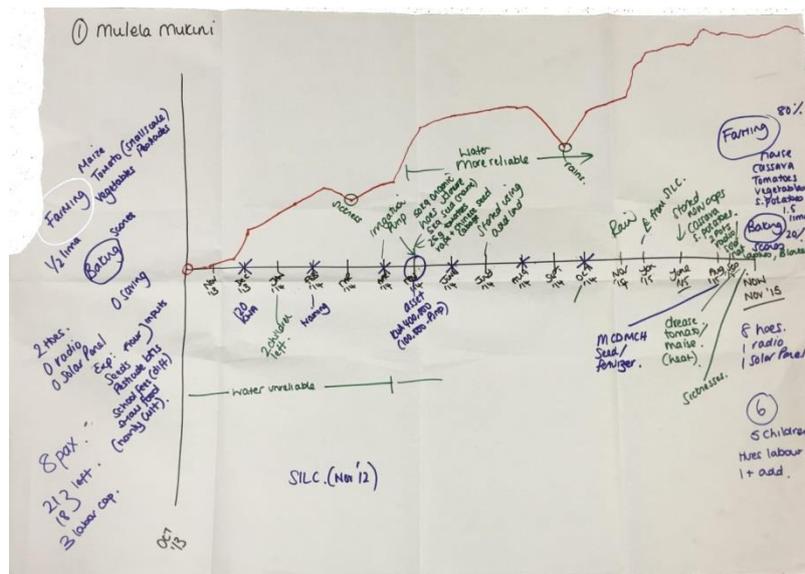
In terms of food security, there is a slight difference between the **average number of meals eaten by adults and children in the household** (yesterday): Respondents reporting a slight decrease in the number of meals eaten by adults the previous day - from 2.6 meals at mid-line to 2.5 meals at end-line; whilst reporting a slight increase in the number of meals eaten by children the previous day – from 2.6 meals at mid-line to 2.5 meals at end-line. However the timing of the surveys are likely to have had a significant impact on these results, with the mid-line having taken place in April 2014 and the end-line taking place in September 2015, given the agricultural calendar. Where there had been a significant difference was in the number of **hunger months** (in the past year) households reported which had declined from 2.0 at mid-line to 1.1 at end-line, which suggests that overall households are more food secure.

Social Assets

Social assets (or impacts) of the project were not captured quantitatively during the mid-line survey and although a series of questions relating to social impacts (i.e. sense of pride, self-esteem, respect) were captured during the end-line survey it is not possible to do any trend analysis of these findings. The evaluation however, did capture a range of social impacts of the programme as cited by participants themselves.

Those most frequently mentioned related to participants feeling increasingly empowered and having more options which enabled them to be able to plan for the future. A number of participants also reported feeling that they had more respect within the community and that the project had improved the role of women within the household, particularly where the project recipient themselves had been the female head of house. One participant, Kasabi Kasabi (51) reported that *'when you are poor you are nowhere'*. Since being a participant of the project Kasabi has become the Community Development Representative for his village and said that now *'life is sweet'*.

Figure 7: Project History Diagram – Mulela Mukuni (40), Lipumelo



Mulela, currently lives with her five children (four under 15; one over 15) in Lipumelo; she a widower and the head of her household.

The project history diagram shows a positive wealth trajectory which began when the household started to receive income support through the project. The see-saw pattern (where the trajectory is seen to dip or stagnate) was impacted by both internal (sickness) and external (late rains) events which affected income levels. Whilst sharp peaks in the trajectory relate to when the household started to receive the asset/capital transfer.



Mulela confirmed that she opted to use a portion of her asset/capital transfer to purchase a hip pump (costing ZMW 100 out of the total ZMW 400) and that the increased water availability (and reliability) has had a considerable impact on her ability to generate income.

Prior to the project Mulela used to farm and supplemented her income from farming with the sale of baked goods. Mulela is still engaged in the same income generating activities however is now farming on a larger scale – she has increased the area of land she

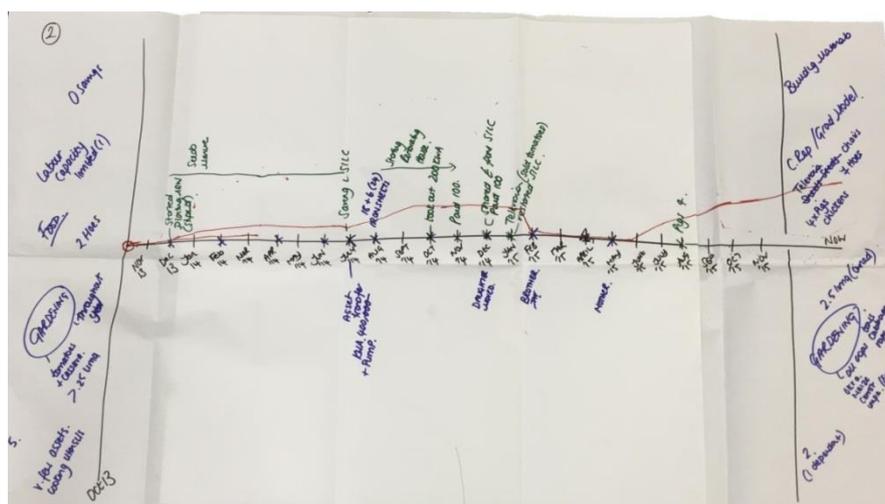
cultivates from 0.5 to 1.5 limas and the number of crops she from 3 to 5 (a mix of year-round and seasonal crops). Farming now contributes to 80% of her income whilst baking contributes 20%. She sees her ability to cultivate a large plot of land as one of the most significant effects of the programme; this has increased her family’s food security (the children are now able to eat 3-4 times per day).

Prior to the project, the household had a labour capacity of 3 which included two older children who have since moved out of the family home. Mulela is now the only member of the household who can provide labour, but she is able to hire additional labour as required.

Prior to the project Mulela was not saving however she is now saving in SILCs every month, though the amount varies each month - last year she was able to save ZMW 1200. She has also taken a loan from the SILC to invest in her business.

In the event of internal/external events which have affected Mulela’s ability to earn she has utilised two different coping strategies: 1) withdrawing savings and 2) contacting CWZ to seek advice (related to crop disease) though she does have concerns about the late rains this year (compounding the problem of late rains the previous year).

Figure 8: Kasabi Kasabi (51), Kambina



Kasabi currently lives with his one son (aged under 15) in Kambina though he also looks after three other dependents that live outside of the household, including his daughter who currently lives with her mother.

The project history diagram shows a positive trajectory since Kasabi started receiving consumption/income support and the trajectory improves upwards again following the receipt of the asset/capital transfer. The trajectory was then consistent until Kasabi experienced two significant deaths in the family (losing his mother and brother) which had a huge impact on his wealth and wellbeing. The trajectory has since started to improve again; showing a smooth upwards pattern.

Prior to the project, Kasabi was living in a small house made of elephant grass with his son, daughter, mother and brother. Kasabi's mother and brother were both unwell therefore Kasabi was the only labour capacity. Following receipt of the asset/capital transfer Kasabi was able to build a larger home made with reeds and with an iron roof – Kasabi originally built the house for his mother but after she passed away he moved in. He is also currently rebuilding the old home so that his daughter will be able to move back to the village.

Kasabi earns income through farming, which although is something he did before the project since participating in the project he has managed to expand his activities – he used to cultivate 0.25 lima but is now cultivating 2.5 lima of land and has increased the number of crops he cultivates from 2 to 8. He used some of his consumption/income support to purchase seed and manure and used some of the asset/capital transfer towards a hip pump and has since managed to invest in a motorised irrigation pump – Kasabi confirmed that he will finish paying for the motorised irrigation next month (November 2015).

Kasabi did not save prior to participating in the project however now saves in a SILC every week. He was even able to take a small loan from the SILC to purchase herbicide but this has since been repaid.

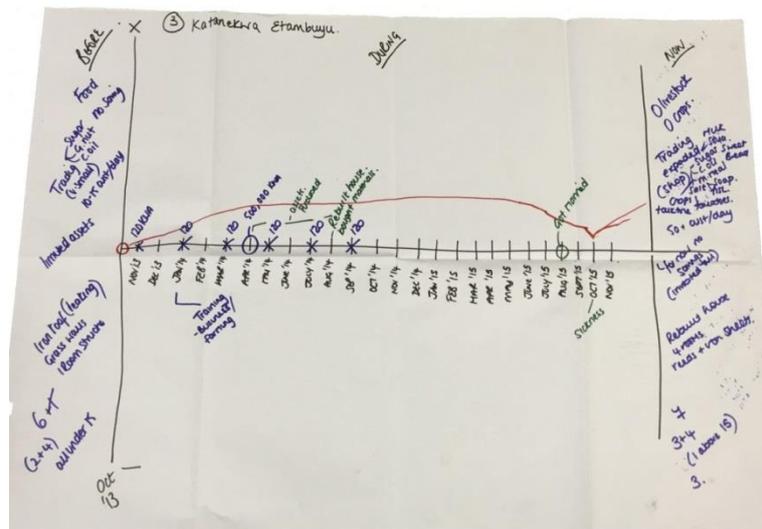
Kasabi referred to the training received as having been the most important aspect of the project, particularly that on Conservation Agriculture.



The main events affecting Kasabi's life throughout the project cycle was sickness of family members. When asked about external events which might affect Kasabi's income generation potential, such as late or low rainfall, Kasabi was confident that this was not a problem as he is able to shift from the dry upland to the low wetland, and he is now able to irrigate his land. Kasabi referred to himself as being 'a rainmaker' as even if the ground is dry he is able to irrigate his land. Whilst he appreciated that rainfall was a problem for others who are farming, he felt he had the strategies in place to mitigate its impact.

When asked what life is like now Kasabi said 'you can tell how well someone is doing by the health of their dog and look at the dog.....' (The dog looked healthy and happy).

Figure 7: Katanekwa Etambuyu (35), Naenda



Katanekwa currently lives with her husband, four children (one above 15) and father in Naenda village. Katanekwa also looks after one dependent living outside of the household.

The project history diagram shows a positive trajectory overall, commencing when Katanekwa started to receive consumption/income support. The trajectory continued to improve smoothly until Katanekwa herself was sick. Since recovering, the trajectory started to improve again and the household now has increased labour capacity – from two persons prior to the project (Katanekwa and her father) to three now (including Katanekwa’s husband).

Prior to the project, Katanekwa was living with her father and four children were living in a one-roomed house which was made of elephant grass and, although it had a roof made of iron sheets, it used to leak. Since participating in the project, Katanekwa has been able to re-build her house. It now has four rooms, reed walls and iron sheet roofing (and it no longer leaks).



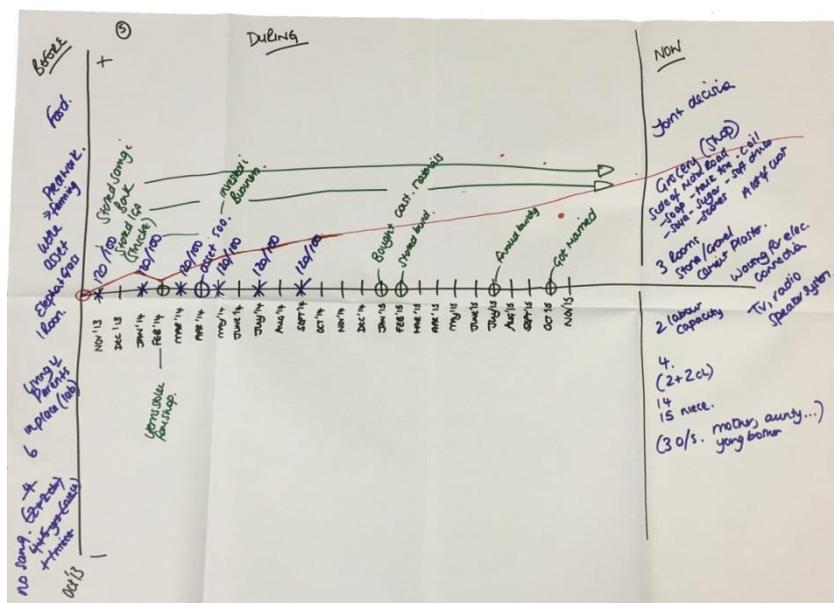
Katanekwa earn an income from trading (retail). Prior to the project she used to trade a limited number of items from a table at home and used to have approx. 10-15 customer per day. However, since participating in the project she now owns a shop in the village and sells a wide range of goods. She is able to hire transport to obtain and sell goods and now has approx. 50 customers per day.

Despite her increase in earning, Katanekwa does not save money; rather she prefers to re-invest any profit straight back into the business – she recently invested ZMW 5000 in purchasing sugar.



For Katanekaw the most significant change she has seen since participating in the project is being able to increase the number of meals eaten by the family per day and being able to afford to send children to school. Katanekaw also mentioned feeling increasingly respected by the community – prior to the project she mentioned that people would not visit her at home but now a lot of people visit her and even ask for help.

Figure 9: David Ndonga Kazhila (30), Nalunembwe



David (30) is married and currently lives with his wife and two children under 15 (one is his niece) in Nalunembwe. In addition to those within the household, David looks after three further dependents: his mother, father and brother.

The project history diagram shows a positive trajectory since David started receiving consumption/income support through the project. The trajectory has improved smoothly over time; aside from one dip early on when David was the victim of theft from his shop.

Despite coming from a farming family, David earns income from trading and owns a retail shop in prime position along the road side. David's mother was the original participant (listed at the point of registration) however she did not have labour capacity and therefore when it came to the asset/capital transfer it was targeted at David.

David sells a range of produce at is able to two people (one guard and one salesperson) and has plans to further expand the shop in the future.

Prior to participating in the project David lived with his parents in a one-roomed house made with elephant grass however now lives in a 3-roomed brick house which will soon be connected to the local electricity supply.



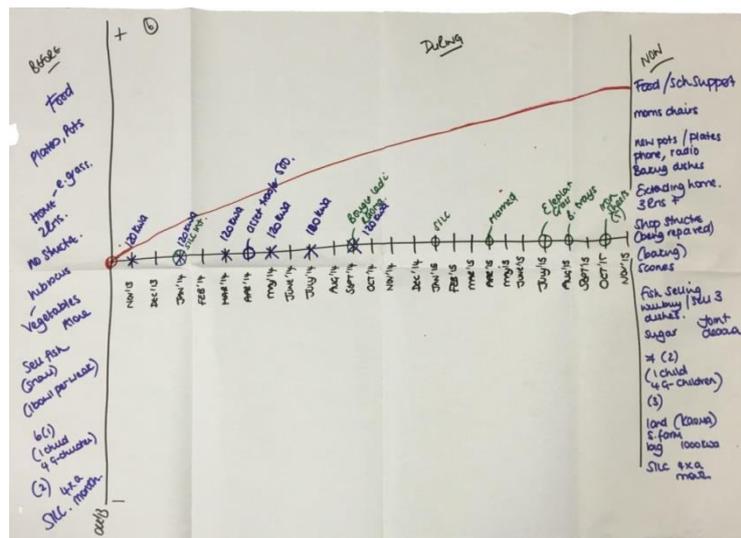
David did not save money prior to participating in the project and started saving during the consumption/income support phase; he would withdraw ZMW 100 only, saving ZMW 20 in his bank account. With the remaining monies he would invest some money in buying products for his business but also in buying materials for constructing his new home. During the discussion with David he said 'I didn't know I could live like this.'

Having savings early was what David used to replenish stock after the theft.

David found the business skills training especially how to record income and expenditure the most important part of the programme. He feels able to monitor the market and change stock to meet customer demand. He is confident that he will be able to continue to grow his business and mentioned that '*knowledge is power*' and that it '*can make you live forever.*'

Finally, when asked about some people may not be progressing so quickly through the project (or not seeing the same successes) David said that he was unsure but that failing to capitalise on the support provided by the project was seen to impact people negatively.

Figure 10: Muyatwa Lubasi (55), Nalunembwe



Muyatwa (55) lives with her husband, child (aged 40) and four grandchildren in Naluembwe.

The project history diagram depicts a positive trajectory since Muyatwa started to receive consumption/income support through the project. This trajectory has continued to improve smoothly and had not been affected by any internal or external events. Muyatwa did mention that her income generation is affected by the annual fish ban but that when this happens she focused on other activities, i.e. baking.

Prior to the project Muyatwa and her family lived in a two-roomed house made of elephant grass however she has been able to expand her home and now has an additional room and plans to expand further - she has already purchased the elephant grass and iron sheets required with profit generated from income generating activities.

Prior to the project Muyatwa used to sell fish (approx. one washing bowl per week) and small vegetables however now sells groceries (including baked goods) from a shop in a prime position along the roadside near to her home. She will now buy and sell approx. three washing bowls of fish per week.



Muyatwa used to save before the project (twice per month) but her increased income means that she is now able to save four times per month; the amount will depend on income from sales. Since participating in the project Muyatwa confirmed that she rarely has to take credit and that the best part of the project was receiving the consumption/income support and asset/capital transfer because it allowed them to expand their existing business and income is more sustainable now.