



END OF PROJECT EVALUATION REPORT

EMPOWERMENT OF WOMEN FOR MORE ECONOMIC INDEPENDENCE

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Acronyms

| | |
|------|---------------------------|
| CSO | Central Statistics Office |
| UCZ | United Church of Zambia |
| SHG | Self Help Group |
| SHGA | Self-help Group Approach |
| TOR | Terms of Reference |
| CF | Community facilitator |
| PO | Project Officer |
| KNH | Kindernothilfe |

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Executive Summary

The overall objective for the evaluation was to generate knowledge about the empowerment of women for more economic independence and harmonise project experience in collaboration with how the Self Help Group(SHG) Concept is elaborated by Kindernothilfe (KNH).

The study employed a mixed evaluation by combining both qualitative and quantitative methods. The evaluation reviewed literature to collect secondary data and further collected primary data using; focus group discussions, semi structured interviews using a questionnaire and a checklist. The other methods used to gather data were through evidence based information collection through testimonies and home visits.

Sampling

The project managed to form 26 SHGs consisting 468 women. A total of 117 project beneficiaries representing a sample size of 25% were reached. Further 25% of 117 beneficiaries were randomly drawn for face to face interview and 30 members were reached. An additional five members from the 30, were also randomly sampled for home visitation. In order to triangulate, group discussion on questions from the checklist were held and 200 women with an average of 8 representatives were involved. A Village Headperson, SHG Project staff, four Community Facilitators were equally interviewed. The selection of traditional leaders, government Staff from Ministries largely depended on geographical location and availability of interviewees. Secondary data was also collected through literature review of field reports and other relevant documents.

Data analysis

Qualitative data analysis was used to identify common themes and issues in line with the Terms of References (ToRs) of the evaluation. A perspectives was drawn on different themes which were compared and contrasted with findings from secondary data. The conclusion and recommendations were drawn from a number of consistent and logical findings from the evaluation.

Key findings -Economic, Social and Political Empowerment

- ✓ Women are now confident to engage in business unlike before and have since started realising increased economic freedom.
- ✓ Mobilised capital among Kazembe women has increase to impressive levels with total group capital rising from 7.13% in 2017 to 88.4% in June 2019.
- ✓ 70% women already received mutual support from other fellow members. The groups have put in a response mechanism by confiding in adults and linking with the CLA should the problem be complex beyond SHG level.
- ✓ On average 11 members out of a total membership of 18, are getting loans. This translates to 61.1%.
- ✓ A total of 44.4% are investing in business while 53.6% would borrow for consumption such as paying for school fees and accessing health care.
- ✓ On average out of 25 groups, 12 mentioned to be running group businesses.
- ✓ Measuring profit may require analysing of each business. However, 11 out of 25 in a group are doing profitable businesses.
- ✓ The project responded to the need of the people. Income levels among individuals have also increased
- ✓ Trainings that were planned and conducted have impacted positively in the lives of SHG members and their facilitators
- ✓ Sharing of group fund need to be guarded. This is due to existing conflicting concepts in the area
- ✓ Implication of power relations need to be checked as they may undermine the gains of the project.
- ✓ Women have enhanced their problem sharing mechanisms and have established a referral channel
- ✓ Elderly women as observed, are not immune to problems, let awareness be raised to encourage problem sharing and response mechanism.
- ✓ Moderation has helped some women to develop their self-esteem.

- ✓ Women in the area still struggling to participate in governance processes of decision making position

Recommendations

- ✓ **Implementation period for SHGA**

Recommendation that next project period for the SHGA implementation must be tagged at 5 years from 3 years.

- ✓ **Strengthened Record Keeping**

Consider strengthening book writing among SHGs in Mbereshi before project ends. The first target in this capacity building process must be the PO, the CFs and later Bookwriter.

- ✓ **Leadership and Business Development initiatives**

Consistency follow ups on important trainings conducted by implementing staff is important before the project ends.

Address Power Relations between women and Men as you promote the SHGA.

- ✓ In a patriarchy society power relation tend to undermine gains made in this case among SHG women.
- ✓ **Equip CFs with reliable Communication:** Community Facilitators should be equipped with smart phones to facilitate cross learning among themselves and dissemination of information among themselves and stakeholders of which UCZ-SJ is one of them.

1.0 Introduction

The United Church of Zambia (UCZ) through the Community Development and Social Justice Department (CDSJD), in partnership with Gossner Mission of Germany commissioned the end of Project evaluation for the Self Help Group project and the evaluation commenced on 20th December 2019 and ended on 10th January 2020.

The project site is Mbereshi, within Kazembe District of Luapula Province and it is located 900Km away from the Capital City Lusaka. The project commenced in 2017 and will end on 31st March, 2020. The main aim of the project was to empower poor women to attain economic independence. To this effect, the evaluation focused its study more on both output and outcome areas. The Terms of reference for the assignment is presented in Annex 1: Terms of Reference.

1.1 Objectives of the end of Project Evaluation

The overall objective for the evaluation was to generate knowledge about the empowerment of women for more economic independence and harmonise project experience in collaboration with how the Self Help Group Concept is elaborated by Kindernothilfe.

In order to address the evaluation interest areas, the following were the result areas as outlined in the Terms of references (ToRs):

- 1) Project management
- 2) Project activities
- 3) Self Help Group concept reflection
- 4) Collaboration and partnership with other development partners

2.0 Methodology

The study employed both qualitative and quantitative methods. Literature review and a consultative approach formed major processes for collecting both secondary and primary data. Prior to data collection, semi-structured questions were developed for the face to face interviews and focus group discussions. The evaluation used five tools to collect the required data these include; literature review, focus group discussions, face-

to-face interviews in order to capture more complete, valid and reliable data. Other methods used to collect data include; Testimonies, Home visits,

Since the project had supported about 468 women it was not feasible to meet and interact with all project beneficiaries given the limitation in time and financial resource. It was therefore necessary to come up with an appropriate representative sample of project beneficiaries. Others include identification of households for home visitation, Government Departments and local leaders. Furthermore, Traditional leaders were selected as key informants. The selection of Traditional Leaders, Staff from Community Development largely depended on geographical location and their availability for the interview.

The women beneficiaries were equally selected and met in groups, through home visitations and face to face interviews. The other interviewees include Community Facilitators who were met through focus group discussions (FGD) (See Annexure 2: List of Interviewees)

2.1 Sampling

In total 117 project beneficiaries representing 25% of 468 total beneficiaries were targeted to be reached. Similarly, 25% of 117 beneficiaries and these are 30 members, were interviewed face to face. A number of tools were used to collect primary data from project beneficiaries and these include; checklists for interviewing Village Headpersons, Project staff, Community Facilitators and a questionnaire for individual SHG members. In order to triangulate the data, group discussions with SHG members took place with 26 groups each consisting average representation of 8 members out of 25 members therefore bringing the total of women interacted with during group discussions were 200. These groups were given question to discuss in line with the checklist Focused group discussions were also held with Community Facilitators.

2.2 Literature Review

Under this section, the team reviewed documents that relate to women and poverty, socio-economic, conceptual documents, action plans and project activity reports. Other

documents reviewed include the National documentation on planning and Living Conditions survey reports.

2.3 Documentary Analysis

The documents reviewed provided a broad project background as well as achievements of the programme on each of the intended areas. Some of the important documents reviewed include:

- Dec. 2019: Training report on farming the God's way
- Oct.2017: Monitoring and supervision report -
- 2018: Exposure visit report for Luapula members to Lusaka March.
- 2019: January to March quarterly report –
- 2019: July to September quarterly report
- 2018: October to December quarterly report
- 2019: April to June quarterly report
- 2018: April to June Quarterly report-
- 2017: October to December quarterly report –
- 2017: July to September quarterly report
- 2017: May to June quarterly report
- SHG documents- Minute books, Passbooks, Loan Ledger,
- Self Help Group Manual
- 2017: Seventh National Development Plan
- 2016: 2015 Living Conditions Monitoring Survey report
- 2018: Analysis & Presenting Statistics with Gender Lenses

2.4 Group discussions

Group discussions were facilitated for 200 project beneficiaries from 26 groups having an average of 7 representatives per group which was 42.7% representation. The high

numbers were as a result of women joining the groups during the discussions otherwise 117 were targeted with an average of 4 representatives per group. They were divided into 8 groups each comprising 25 members and were given two to three questions each to answer and post on flip charts. The questions focused on understanding the changes that occurred among women beneficiaries in terms of their economic empowerment, what was preferred between group and individual business and established the types of businesses the women were doing. The tools used are attached to the report under annex II

2.5 Discussions with Key Informants

In-depth interviews were conducted with key informants and stakeholders which involved a Traditional leader, Community Development Officer and 5 SHG women spouses. The Project Officer and her assistant were also interviewed. The interviews were meant to understand the visibility of the SHG women's activities and benefits. The interview further reaffirmed implementation of SHG activities in the project area. The interview with Project officers helped reflect and share information on their observation and interaction with SHG women to ascertain progress made in terms of social economic and political empowerment among SHG women and their livelihoods.

2.6 Focused group discussion

Focused group discussions were held for Community Facilitators (CFs) in order to understand how they had eternalised the SHG concept and as well as their role in SHGA facilitation. The Community Facilitators are considered important in the SHGA facilitation process. Consequently, a weak team of CFs would affect efficient realisation of intended results among SHG women. The CFs were assessed to understand their contribution towards project implementation by assessing group formation processes, frequency of CF meetings with the Project Officer (PO) and trainings conducted to empower the CFs and subsequently SHG women and their families.

2.7 Interview with Key informants/Stakeholders

(i) Traditional leaders

Traditional leaders play a vital role in facilitating and monitoring of all community development processes. The Self Help Group Approach (SHGA) being one of the capacity development initiatives was introduced in the project area by explaining the concept to traditional leaders at village level.

(ii) Community Development Officer

An officer from Community Development was interviewed to ascertain relevance of the project in the area. The interview was used to inform the project implementers to understand project outcomes from the perspective of other development players and indeed ascertain levels of project sustainability beyond the project implementation period.

(iii) Project Officers (Project Officer and the assistant)

The two Project Officers were interviewed to understand Project implementation process and how both financial and technical support influenced effective and efficient implementation of the project. The Project Officers further explained how they collaborated with stakeholder such as Traditional leaders and Community Development staff.

(iv) SHG women husbands

Interviewees were further held with selected husbands to selected SHG women to establish whether they had experienced any progress among wives through demonstrating economic independence. During the spouses were also asked about the kind of support they had been providing to their wives to help them achieve the desired empowerment.

(v) Individual SHG members

Interviews with individual SHG members assisted in collecting data that provide in-depth information on project outputs and outcomes. The further provided information on how best the project could be implemented and some of the findings influenced recommendations.

2.8 Data analysis

The evaluation questions had more of qualitative than quantitative data collected. A few tables were used to analyse the findings. However, on a larger scale, the qualitative nature of the evaluation tools demanded qualitative analysis. Qualitative data analysis was done to identify common themes and issues developed in line with the ToRs of the evaluation work. Thereafter, perspectives on the different themes and issues were compared and contrasted with findings from secondary data. This comparison produced a number of consistent, logical findings that were further used to derive a conclusion and develop recommendations.

2.9 Limitations

One major limitation was that some SHG members could not initially fully disclose their benefits for fear that they would not be given the empowerment fund once they demonstrated success. The evaluator had to employ more than one tool to triangulate the information.

The SHGA approach is a development process whose satisfactory cycle takes place for at least a period of five years. The evaluated project was implemented for only 3 years. Some processes such as the CLA formation and strengthening were just gaining ground. Assessing this indicator provided limited information because outcomes stated in the project design were yet to be implemented or had just started being implemented.

The period under which the evaluation was done was peak time for the farming community. As such while some of the homes were sampled to be visited members of the family were not at home to give the interview especially the male.

Notwithstanding the above, sufficient data was collected to meet all the intended objectives of the evaluation

3.0 Country and Program Background

3.1 Country Background

3.1.1 Country Situation Analysis

In 2015, the population of Zambia was projected to be at 15.9 million. Poverty levels are estimated to be at 54.4 % out of which 40.8% and 13.6% were extremely poor and moderately poor respectively. Poverty has remained high in the rural area at 76.6% with it having a female face. Using the projected national population of 8.5 million people living in poverty, 3.5 million of those live in extreme poverty. While high statistics on economic growth had been recorded in 2015, such did not translate into significant poverty reduction measures, especially in rural areas.¹

It has been observed that the pattern of economic growth in Zambia is highly unequal and has not increased the income of the poor quickly enough to contribute towards lifting them out of poverty. Some of the reasons could be the geographical location where, urban areas have developed better than rural areas, on another hand the poor depend largely on agriculture and the limited investment in non-agriculture initiatives ²

Similarly, poverty trends in the area of income poverty prevalence showed a reduction of 24.6 % between 1991 and 2015 while the rural areas recorded a reduction from 88 to 76.6 percent. As stated, this change was more substantial in urban areas, where poverty went down to 25.6 percent from 49 percent in 1991 to 23.4 percent in 2015. The continued increase in rural poverty despite the country demonstrating steady economic growth is certainly a challenge towards national development.³

3.1.2 Situation Analysis for the Project Area

The population around Kazembe District is estimated to be around 25,000 people of whom half of them are women. According to the CSO (2018) the residence analysis statistics show that Luapula province is predominantly least urbanised with 21% of the

¹ 2018: Zambia in Figures-CSO

² 2016: 2015 Living Condition Monitoring Survey Report-CSO

³ 2017: Seventh National Development Plan (2017-2021)

population aged 15-64 out of 50.1% live in the rural area. A total of 80.8% households in Luapula compared to 14.2% in Lusaka live in the rural area. Out of these 23.5% of them are based in Luapula rural and 51.2% engage in small scale farming.⁴

While the family size in the rural of Luapula province is 5.3, male headed household family size is 5.8 and female headed stand at 4.4. While the difference is only 1.4, women and men in project area are predominantly engaged in rain fed subsistence farming. The crops grown largely include; cassava, beans, maize, millet and groundnuts.

The people of Mbereshi are also engaged in non-agricultural production. The men in this areas are engaged in fishing from the Luapula River and subsequently sell fish to both local and external buyers of which some local buyers are SHG women. Besides selling big and small fish the SHG women are more involved in crop production (cassava, groundnut, onions, tomatoes, beans, potatoes, rice, or maize), others do baking, buy and sell cooking oil, sweet beer and second hand clothing. The nearest market the women can access is along the road and within Mbereshi as well as Kazembe town. While some of the women were already undertaking small businesses, their businesses were not breaking forth to enable them attain economic independence. Their vulnerability together with their families saw them fail to provide good nutrition, decent shelter and education for their children.

Poverty is known to negatively affect people's attitude and mind set. The women in Mbereshi are not an exception as they have been negatively affected by poverty influencing their subordinate position in society. The position upholds women to have no voice, be powerless, dependent, self-pity and apathy. The position described herein has highly contributes to women's increased poverty levels. In order to contribute towards poverty reduction among women, the UCZ under the Department of Social Justice in partnership with Gossiner Mission implemented the empowerment project to facilitate economic independence among women in Mbereshi Community targeting poor women.

⁴ 2016: 2015 Living Condition Monitoring Survey Report-CSO

3.1.3 Situation analysis for outputs, outcomes, and partnership strategy.

Poverty in Mbereshi like the rest of the nation has taken the female face and subsequently the children are equally affected. Research has shown that poverty mainly affects women due to low access to productive resources such as land and credit as well as fewer educational, skills development opportunities than men in society. The other contributing factors include negative cultural practices that affect more women than men.⁵

The Self-help group approach (SHGA) launched in 2017 among Mbereshi women, was introduced to run for a period of three years. The SHGA puts equal attention to poverty to be multi-dimension hence putting emphasis on the goals of economic, social and political empowerment. The SHGA is meant to create an environment of trust and Cooperation that allows people to realize that holistic women empowerment of poor women is possible through poor people applying themselves and defining own development. The project was therefore designed to mobilize 30 groups out of which 26 were formed and each consisting about 20 members. Similarly, two Cluster Level Associations were formed. By mid-2019 quarterly report showed 25 groups consisting 440 members had been formed.⁶

4.0 Evaluation results

This section presents the key findings of the evaluation, taking into consideration the result areas and focus of the assessment as guided in the TOR. While the issues in discussion are separated, there are lots of interrelationships between and among the diverse issues hence some section may be summarised to avoid repetitions.

This section below gives an overview of the socio-economic characteristics of project beneficiaries; hereafter a detailed discussion of the findings and discussion are presented.

⁵ 2016: SADC Gender and Development Monitor

⁶ Project Report: June quarterly report-2019

4.1 Social Characteristics of Project Beneficiaries

This section discusses selected social characteristics of the respondents that were sampled mainly from Self-help groups formed between 2017 and 2018 while a few were 2019 groups. The discussion is based on age, marital status, education and household size. As the social characteristics are described in this section they provide a fair representation of the targeted project beneficiaries and hence can be generalised to the target population. The first sample of 117 was drawn and it was from that sample that the 30 SHG beneficiaries were also sampled from representing 25%. The information collected from the group work was used to consolidate findings from individual interviews and SHG women who responded to the questionnaire.

4.1.1 Age, Marital status and Household size

A sample of 30 respondents representing 26% were interviewed using a questionnaire and were drawn from a sample of 117 beneficiaries. The study established that 25 women interviewed using a questionnaire, 23.33% (7) were aged 35 years and less, the 40% (12) aged 36 to 45 years, 23.33% (7) aged between 46 to 55 years and 13.33% (4) are above 55 years of age. The study further showed that out of the women interviewed using the questionnaire, 60% (18) are married, 6.67% (2) single, 23.33% (7) widows and 10% (3) were divorced. The household family size was 4 which was closer to the 4.4 household family size provided by CSO (2016).

4.1.2 Education Level

The study showed that 60% of the respondents had attained primary education. This was followed by 20% of those that went up to grade 9 or junior secondary school, while 10% attended high school, 3.33% never got any form of education and none of the respondents had attained any tertiary education. While strides have been made to address disparities in access to education in the country and project area to be specific, some challenges have persisted. For instance, women were such victims in accessing education opportunities to between boys and girls and such had not been eradicated. Women's low economic status has still perpetuated the vicious inter-generational cycle of deprivation, disadvantages and deepen gaps in society that are negative.

According the findings, the women in the project possess low literacy and education level in general which impede their speedy economic development. Given the result, it further clearly shows how important creative facilitation methods were by using participatory methodologies to enhance women's skills and information assimilation.

This could be done through use of more hand on and visual presentations during facilitation or what is called “handholding capacity support”. The low literacy levels also confirmed the documentation challenges observed among all groups. Calculation of capital though important for the economic empowerment of SHG women, was not well stated nor calculated in almost the whole groups unfortunately, even Community Facilitators could not get it right.

4.1.3 Number of Children/ dependants

It was established that the number of biological children and dependents in respective households interacted with showed that families had an average of almost equal numbers of biological children and dependents. A total of 87% families have an average of 3 biological children, and 3 dependents. Equally 73.3% households had an average of 3 dependents who largely were orphaned living with their aunties or grandmothers. The high number of children in the midst of high poverty levels increases women’s burden to provide for their children especially in the area of food, health and education. 92% of the SHG women had joined the groups to raise funds and meet children’s education costs, access health care and feeding children.

4.2 Progress towards attaining output indicators

The following observations have been made for each output and outcome objective:

Table 1: Project Outcome Progress Analysis

| Outcome | Indicators | | Comments |
|---|---|---|---|
| | Present situation | Future situation (goal) | Post Project Implementation |
| Poverty-prone women in Kazembe area are economically empowered. | Women in Kazembe area have only little income & are economically dependent. | At least 500 poverty-prone women in Kazembe area have increased their income and support each other in upcoming problems. | Indicator achieved: Mobilised capital among Kazembe women has increase to impressive levels with total group capital rising from 7.13% in 2017 to 88.4% in June 2019. Among groups that had the highest. On the contrary the lowest group capital has dropped by -81.2 %. ⁷ Growth in income can be confirmed with primary data collected |

⁷ Activity report 2017-2019

| | | | |
|--|--|--|--|
| | | | where before the SHG 40% members earned below \$5 a week and 13% earned above \$50. After the SHG implementation 36.6% earn above \$50 and only 6.67% are earning below \$5. The rest of the members have since increased their threshold above \$5 per week. The achievement is commendable for a 3-year project. |
|--|--|--|--|

Table 2: Project Output Progress Analysis

| Output | Indicators | | Comments |
|---|---|---|--|
| | Present situation | Future situation (goal) | |
| 1. Women experience mutual assistance in SHG. | Mutual assistance is erratic, unorganised and aimless. | At least 500 women support each other regularly in SHG. | 70% women already received mutual support. The groups have put in a response mechanism by confiding in adults and linking with the CLA whenever the problem is complex. |
| 2. SHG manage micro-credit funds for economic support of their members. | Women do not have a chance to lend money to start a small business. | At least 10 women out of each SHG have received a micro-credit to start a small business. | Achieved with 11 members out of a total membership of 18, are getting loans. This translates to 61.1% of the total average membership but above project target. Ideally all members must be encouraged to access funds and do business. However, 44.4% are investing in business while the rest would borrow for consumption such as paying for school fees and accessing health care. As such paying back of loans becomes a challenge which was a concern and traditional leader mentioned to have been handling such cases. Groups are keeping funds not borrowed since members owe or waiting for it to increase before they could borrow. Members require an encouragement to start small and grow businesses. This goes without saying, the business trainings facilitated were helpful to improve members |

| | | | |
|--|--|--|---|
| | | | Entrepreneurial skills. |
| 3. SHG manage small business as a communal activity thus earning a group income. | Women only try individually and with little success to earn some extra income. | At least 25 groups manage at least one profitable communal small-business. | Partially achieved. Out of 25 groups, 48% mentioned to be running group businesses. 16% had started and stopped yet wish to start. The rest have not yet started. One phenomenon with the group businesses if that, they are doing exactly the same businesses as an individual member hence creating internal competition. While this was confirmed, the study didn't get into details of its impact on individual businesses. |
| 4. Individual women manage small business thus earning an individual income. | Few women try with little profitability only to manage a small business. | At least 10 women out of each SHG manage a profitable individual small business. | Achieved: Due to time constraint this indicator was verified by finding out what the women do with the loans and the benefits they had realised out of the business. Visitations were also made to selected households. During group work, it was ascertained that out of 25 members, an average of 11 showed hands to be engaged in business, measuring profit may require analysing each business. To try and triangulate, a sample of 5 women out of 25 women were interviewed and their businesses demonstrated social and economic empower among the women. |
| 5. Cluster Level Associations (CLA) are lobbying for women related issues. | Special women related issues are not addressed on the political agenda. | At least 2 CLA are registered and have started at least one lobbying campaign. | This indicator has not been achieved. Whilst CLAs have been formed, they have not yet registered or taken up an advocacy issue. However SHG have referred issues of rights violation to the them. |

4.3 Progress towards outcomes and objectives

The evaluation team reviewed progress made towards the achievement of the outcomes and objectives. The project outcome indicates that “at least 500 poverty-prone women in Kazembe area have increased their income and support each other in upcoming problems.” In general, the project made significant progress towards the achievements of the outputs and outcomes objective.

Social empowerment

My husband used to drink a lot. Friends came to counsel him and he has stopped.

“When my mother was sick, friends booked a taxi to help me take her to the hospital and met the medical bill. While she was still in hospital they helped me weed the field. They are family to me.”

Economic empowerment

- 1. Women have now started engaging in business and established roadside markets.**
- 2. As women we now sell honey, a male dominated business.**
- 3. Women are now involved in business than before, can even go and trade from border towns**

Table 3: Comparative table for quarterly group fund.

| SN | Period | Lowest group Fund | Highest Group Fund | Total Group Fund | Comment |
|----|-----------------|-------------------|--------------------|------------------|--|
| 1. | April-Jun 2019 | 314 | 33,846 | 156,830 | A steady increase is observed in Total group capital |
| 2. | Jan. march 2019 | 300 | 30,661 | 128,873 | |
| 3. | Oct. -Dec. 2018 | Not indicated | Not indicated | 105,802 | |
| 4. | July-Sept. 2018 | 150 | 22,900 | 88,109 | |
| 5. | April-Jun 2018 | 105 | 20,686 | Not indicated | Not indicated |
| 6. | Jan- March 2018 | 195 | 13,704 | Not indicated | Not indicated |

| | | | | | |
|----|----------------|-----|-------|--------|--|
| 7. | Oct-Dec 2017 | 826 | 7,916 | 29771 | |
| 8. | Jul-Sept. 2017 | 569 | 3,796 | 18,176 | |

Source: Quarterly Project Reports from Jul.-Sept.2017 to Apr.-June 2019 (ZMK)

4.4 Regular support for each other among SHG Women

The aspect of mutual support among vulnerable and marginalised women is usually erratic. The women tend to get pre-occupied with the search for means to meet their basic needs. Therefore, the SHGA builds capacity in women to develop the sense of mutual responsibility towards each other. Participants of the SHGA tend to focus on individual and community level problem solving.

The evaluations established that in this space of the project period 21 out of 30 members had shared their problem with the fellow members. This shows that 70% women had experienced a financial or social issue which the peers helped to resolved. The issues shared include; facing challenges to raise funds to take children to school, experience of theft, illnesses in the family, social support towards a funeral or an illness such as transport hire to get to the hospital or buy medicine, gave me spiritual strength and was helped to weed in the field, solved marital problems, counselling towards a drunken husband by fellow members.

The SHGs shared that whenever they failed to solve certain social problems, they have referred to the CLA. Out of the sample, 3% feared to share their social issues for fear of exposing their problems to the public. Furthermore 6% were elderly women aged above 55 years who felt that their role was to counsel other younger SHG member hence never shared any problem. However, since women experience alot challenges they needed to be encouraged to share while other members be cautioned to stay truthful in case one of the members shared a social issue.

4.5 Key findings

- ✓ Women are more engaged in business than before. Doing business before was considered a male domain.
- ✓ Mobilised capital among Kazembe women has increase to impressive levels with total group capital rising from 7.13% in 2017 to 88.4% in June 2019. As such women are able to get bigger loans as high as Usd\$300 from as low as Usd\$5.

- ✓ While measuring profit may require analysing each business through probing on type of business considered profitable in the area, growth of business and loan expansion, it was established that 44% of 25 members in a group are doing profitable businesses.
- ✓ 70% women already received mutual support. The Self-help groups have put in a response mechanism through confiding in adults and linking with the CLA should the problem be complex
- ✓ On average 61.1% which 11 members out of 18, are accessing loans from the group.
- ✓ A total of 44.4% loan beneficiaries borrow to invest in business while others borrow for consumption such as paying school fees and accessing health care.
- ✓ The project responded to needs of the people. Income levels among individuals have also increased
- ✓ Trainings that were planned and conducted have positively impacted in the lives of SHG members and their families. Increased number of women in business and those that are in business and able to need family needs demonstrated success of the project.
- ✓ Sharing of group fund need to be guarded. This is due to existing conflicting concepts in the area
- ✓ Implication of power relations need to be checked as they can undermine the gains of the project. The fact that more women than before had started engaging in business which was largely a male domain.
- ✓ Elderly women as observed, are not immune to problems, let awareness be raised to encourage problem sharing and response mechanism.
- ✓ Moderation has helped some women to develop leadership skills and build their self-esteem.
- ✓ Women in the area still struggling to participate in governance processes of decision making position

4.6 Strengthens, Weaknesses, Opportunities and Threats

Strengthens

- ✓ Willingness of women to participate

- ✓ Levels of poverty among household especially non members
- ✓ Presence of Community Facilitators in each SHG
- ✓ Empowerment trainings facilitated by the National Coordination Office
- ✓ Success stories among SHG women
- ✓ Traditional leader's support
- ✓ Concept niche of targeting the vulnerable and poor women

Weaknesses

- ✓ Low literacy levels affecting adoption of concept
- ✓ Inconsistency in calculation of capital and generally poor record keeping
- ✓ Low among SHG women to start businesses

Opportunities

- ✓ Low catch in the fish industry
- ✓ Presence of a Community Development staff interested in the SHGA
- ✓ Support from Community Leaders and Government Departments
- ✓ The Church willing to support women within and outside the church

Threats

- ✓ Conflicting concepts on savings and credit
- ✓ Husbands indirectly saving through the women in other savings groups
- ✓ Men's interest to join saving groups
- ✓ Existing harmful cultural practices

4.7 Assessment of Project management

The Empowerment for Economic Independence project targeted women because they are the most vulnerable and affected by poverty together with children. When forming groups, the UCZ-SJ through the project, mobilised community members both from UCZ membership and non-UCZ members as long as they were poor and willing to participate. The Project targeted to form 30 SHGs with an average membership of 20. At the time of the project evaluation it was established that 26 SHGs comprising an average of 18 members had been formed translating to 86.6% achievement.

The project operated at three levels namely; Coordination level by the Department of Social Justice. The project addressed both financial and technical needs of the implementing team and the women. The support largely involved monitoring and supervision, trainings, review meetings and action planning.

4.8 Efficiency and Cost Effectiveness

This session discusses the assessment of the efficiency and cost-effectiveness of the programme in achieving the desired outcomes. The assessment team did not request for financial reports to ascertain efficiency apart from considering whether allocations to the project site were made. The assessment can only guide management to maintain timely provision of resources to project sites and contribute to the realization of set milestones in the project.

4.9 Assessment of Project activity Implementation

The lined up activities in the project were as listed below:

4.9.1 Selection of communities- The selection of communities in which to implement the project followed a systematic process through engaging; the UCZ Mission Director, local leaders, Government Department staff (Community Development, Agriculture), the Hospital Administrator for Mbereshi and the Neighbourhood Committee. The concept orientation was conducted for the five village headpersons (Kasumpa, Mulalami, Makumba and Lubansa).

- The concept was well received and Project implementers were cautioned to exercise patience because the people possessed a dependence culture and

therefore needed to be helped to develop ownership and self-reliance. The Headperson interviewed, acknowledged in the affirmative concerning awareness about the program. The leader further shared some information regarding women that had been to his traditional court seeking counsel over worrying level of defaulting among some members. The project was relevant to the women and it has responded to needs of the women and their families. Majority of the women in this area could not do business, as it was considered a male domain says Lydia.

“aged 44 and a member of Tubombelepamo SHG. I am divorced and a mother of 4. Three of my children are in school. I joined the SHG in 2018. I started saving and borrowing. My first loan was \$5, then \$20 and my biggest loan is \$40. I started making tea and selling. Since I know how to sew, part of my loan was used to buy school uniform material and I sew uniforms to sell at the nearest school. I can now afford to pay school fees for my children; we now eat three times a day. I want my first born child to rewrite English which she failed. I am excited to be part of the SHG because I at least have money hence I do not support sharing because it depletes group capital.”

However, the women bemoaned failure by their spouses to fully support them as they engaged in businesses.

4.9.2 Selection of Community Facilitators (CF): Community Facilitators (CFs) were selected as volunteers from the community and were provided with a bicycle for easy movement. Each Self Help group has a CF selected by SHG members themselves. Their role is to provide handholding capacity support to respective SHGs. The presence of CFs in each group is a good idea especially that no monthly allowance is provided otherwise it could prove to be expensive to maintain. However ideally a CF should mobilise and manage 10 SHGs. In this particular case CFs were only provided with transport in form of a bicycle for their mobility as well as their motivation. It is a good practice that one CF dedicates time to one group and if they understand or relate with the group so well, gaps found in groups could be avoided. Sometimes it is also good practice to swap them among

groups temporarily because sometimes SHG member may not take their CF seriously particularly where competences are low. It was further observed that apart from holding meetings with the Project officer, the CFs also did not have a platform where they would consistently share information.

4.9.3 Formation of Self Help Groups: At the time of the project evaluation, 86.6% of the project target had been achieved in terms of formation. Out of 26 groups, a total of 24 groups have an average of 16 members while, only two groups had membership of 9 and 12 which is far below 15, the minimum standard a situation that should never be encouraged. The evaluation team learnt that following the SHG Concept training for the Project Officer and her assistant, competencies in SHG formation using participatory tools was enhanced. The two staff are expected to internalise the concepts through consistency in practicing. There is need for project staff to adhere in full to the SHG concept to facilitate group sustainability even after exit of partner in the operation area. The call for adherence to the concept should be at all levels of implementation; Project Officer, the assistant, Community Facilitators, CLAs and the SHG members themselves. Stages in the concept include; the stakeholders meeting/Community leaders meeting to explain the concept and identify operation area, transect walk to establish baseline information for the project area, Home visits to assess socio-economic status of families in the community, Community meeting to map operational area, assess development features and conduct well-being ranking to identify target SHG members (poor women) and explain to community members (Men and women) why target women only, family visits to confirm socio-economic status of selected poor women, SHG meeting being the first meeting for selected members to explain the concept and know committed members. The SHG concept must be explained to selected SHG members at least twice or three times before they can be allowed to start meeting to save and take loan. The PO and CF should consistently attend respective SHG meetings to provide hand holding support before they can be left to meet on their own. The process explained once followed ensures establishment of strong and self-sustaining SHGs.

9.4 Networking with external experts: The Coordinator organised trainings for Project staff, Community Facilitators and SHG members in different thematic areas

among them (refresher trainings in SHGA, Farming the Gods way, Book writing and entrepreneurship). Every training was meant to respond to a specific capacity needs and therefore effectiveness of such initiatives would be realised by conducting follow-ups with trained persons to disseminate information and facilitate application of the new learnings among a cross section of SHG members.

4.9.5 Formation of Cluster Level Associations: two CLAs one of them being recently formed are meant to work closely with the SHGs. Ideally the CLAs take over the responsibility of building capacity in SHGs. The CLA shall be the representative body for the respective SHGs to link, lobby, advocate, support, inform on behalf of the SHG on higher levels such as the District or the Province. The SHG concept has three levels to attain and be considered a complete cycle so that the people's institution (PI) is considered strong and sustainable. Three years may be short and insufficient for the CLA to mature and start expanding and managing groups. The CLA has 7 roles which it requires to be strengthened in, before being left to operate independently or as they mature to form the next level of People's Institutions. The roles include;

1. Formation of new SHGs,
2. Strengthening existing SHGs including in record keeping, business development(Entrepreneurship), discussing social issues and taking necessary action, participate in Community and CLA related activities etc.
3. Facilitate meeting of material and infrastructure needs of the community e.g. Boreholes for clean water, drainage, road, bridge construction and access to seeds and fertilisers etc.
4. Facilitating meeting of services needs of the community such as Early Child and Education Centres (ECCEC), immunisation, adult literacy classes, access to information on HIV&AIDs, Cancers, Food and Nutrition etc.
5. Work towards social transformation in the community E.g. Child marriages, substance abuse, Gender Based Violence, property grabbing etc.

6. Participate in governance, lobby and advocacy. i.e. participate in governance structure (Community development committees relevant to women development) and influence decisions made in these structures.
7. Carry out administrative functions among them raising income for administrative functions, paying of CFs and report writing to submit to likeminded stakeholders. Plan and carry out periodic self-assessments.

Given the explanation about CLA roles, a CLA needs at least one and half years to eternalise the seven roles and fully implement them. Therefore, CLAs formed need the necessary support before they can implement their roles in a satisfactory manner.

4.9.6 Final contribution to Self Help Group businesses: The final contribution towards groups was made as other income and not necessarily to individual members. Groups signed for the funds and pledged accountability in the management of funds. The financial support given to the groups as part of the exit strategy is commendable. The support helps SHG members to expand their capital base after developing capacities to manage bigger amounts of funds in a progressive manner. Besides signing a contract with UCZ on behalf of the funding partner, groups should be encouraged to also align their group rule to bind every member in safe guarding such funds.

4.9.7 M&E by CDSJD: Monitoring visits were made by the Coordinator based at National office. The visits were meant to provide handholding capacity support to both SHG implementing staff and Community Facilitators. In view of the same, implementing staff expressed gratitude towards the support received and that their capacities were strengthened each time the monitoring activity was facilitated.

4.9.8 Assessment of adherence to Self Help Group concept

The SHGA is a systematically designed concept meant to follow an empowerment process where women become not only economically independent but also socially and politically empowered. The SHGA follows a defined set of correlated activities in a proved systematic order. The approach is designed to appreciate that people are the main actors in working toward desired development in this instance economic independence. Therefore, the project is implemented by providing financial, material or labour

contributions to the project participants. The major facilitation required in this process is skill and knowledge based at both SHG.

Following the assessment of the implementation, adherence rating was marked at 80%. Some of the areas observed with concern were that SHG members must be encouraged to maintain uniformity in saving. Optional savings encourages sharing of group capital leading to members starting to save afresh. For instance, the members that save less feel inferior and fails to gain a voice while the ones that save more tend to dominate in decision making especially the decision to share the funds.

Similarly, SHG capital calculation (Total savings, Other income, Interests and Fines Less Total Expenditure) poor funds accountability as it fails to provide at a glance how much the group has mobilised. enables the group to know how much group fund has been mobilised so far.

The SHG should avoid engaging in group business while at CLA it is allowed under role seven (7) because, doing so is likely to create competition within a member's business life. For example, the member would divide their attention between participation in doing individual business and that of the group or the two businesses would be competing for the same market. Besides this created competition, the members would delay attaining economic independence in their lives and delay the SHG level outcome of developing the woman's life and that of her family. The PO must therefore strengthen capacities of the CF who should as well build capacities of SHG members to grow their businesses and understand the pros and cons of group business.

4.9.9 Collaboration and partnership with other development partners

During project implementation the team collaborated with different stakeholders and experts. At the time of community selection both government and local leadership were engaged by the PO and other team members early in the project implementation. The Community Development Officer highly collaborated with SHG project staff knowing that them too implemented similar programs of mobilising women. Nonetheless, caution must be undertaken not to convert groups from the ordinary into self-help groups because the groups vision may be different and would prove difficult to support. The other reason

could be that; the group composition is not homogeneous in terms of their socio-economic status. The SHG formation process allows group members to bond and appreciate each other's capacities.

4.9.10 Project sustainability

Sustainability of the project is dependent on how grounded and passionate the women and facilitators are to continue supporting the process. There are a number of conflicting concepts taking place in different places including Mbereshi. Some of the concepts allow optional saving, group business, inclusion of men, focus exclusively on saving and loaning, sharing to mention a few characteristics. It is important to facilitate women fully understand and appreciate the concept. Sustainability would further be affected if the women do not continue collaborating with relevant stakeholders.

The other key factor that would contribute to project sustainability would be maintenance of proper records. While literacy levels among Mbereshi women may be low, there is need for the Project Officer to be clear about book writing in order to support the Community Facilitators subsequently the SHG members.

Goal setting for individual members and the CLA is important to enable SHG women remain focused on their plans. Otherwise without a goal it is difficult to hold the groups together. During the evaluation about 30% membership had goals documented in their passbooks while the other member must be encouraged to set individual goals and work towards achieving such milestone. Once individual members have set goals, they should encourage one another to work towards achieving the goes and such would motivate members to establish businesses and borrow less for consumption.

Other factors to consider for sustainability of the Post-SHGA implementation in Mbereshi include; Regular or weekly meetings, CF to continue with business development programs, promote social support, encourage rotational leadership, equity in access to loans and pay back loans, interest rates to be set as a group and ensure that SHG is targeting poor women.

The CLA is an important institution to continue supporting the SHGA however, being in existence for a year and remain to work on their own may be difficult for them to take up the role effectively.

5.0 Best Practices and Lessons Learnt

5.1 Best Practices

In working towards enhancing economic independence among women, the Project applied some good practices to help attain desired results. Among them are the following: -

- ✓ Engagement of a Community Facilitator who are fully dedicated to respective individual groups and these were provided with bicycle.
- ✓ Facilitators meetings were held: these are an important platform for the PO and the CFs to review, strengthen capacities and collectively plan way forward.
- ✓ Networking with Experts: the process played an important role and encouraged cross-pollination of good ideas and practices.
- ✓ Similarly, exposure visits were good as they have remained vivid on the minds of members. Some members showcased the benefits of exposure visits through establishing businesses and improved their farming practice through “Farming the Gods way” training.
- ✓ Monitoring by the national office allowed for capacity building in both the members and the facilitators but more or so, it enabled the team to address capacity gaps within time.

5.2 Lessons learnt

- ✓ While women are mobilised to participate in the SHGA, there is need to be mindful of the invisible control over women’s economic independence gained.
- ✓ Participation in the SHGA can only be meaningful to women once they start applying themselves fully in all the three focus areas of the SHGA (Economic, social and political) empowerment.
- ✓ Group business may sometimes overshadow individual businesses therefore delaying empowerment of the woman and her family. On the other hand, non

pro-active members may prefer group business to individual businesses. There is need to create a balance.

- ✓ Once development concepts are well explained to Community leaders at the onset of the program, enables community leaders provide Counsel to their members should there be conflict in groups.
- ✓ Power relations exist in any promoted process and SHGA is one. The evaluation team learnt that while gains keep increasing some of the women start facing challenges to engage in business. During the visit one male respondent indicated that he must know the loan the wife gets and he decides.
- ✓ The SHG concept used in the project is a process that ensures progression to attain sustainable results. The three year proved to be insufficient to see levels of People's Institution (SHG and CLA) to form and operate independently. More time was required to support the CLA especially to the level that they could take over the project.

6.0 Conclusion and Recommendations

The recommendations made below are based on the analysis of the findings from the evaluation. The consultants have used her vast experience in a similar program to share experiences basing the understanding that UCZ may wish to apply the information in another area where the SHGA may be facilitated.

6.1 Implementation period for SHGA

Recommendation that next project period for the SHGA implementation must be tagged to 5 years from 3 years and be phased into two to avoid leaving groups midway into implementation. The SHGA is a gradual process which gives women an opportunity to unleash their potential and operate sustainably. It has a systematic process which sees to it that three levels of its structures are developed (The SHG, CLA and Federation). Besides the concept itself is used as an exit strategy hence should not end at CLA. The project in next project area, should consider staggering the project into phases of two and each having five years.

6.2 Strengthened Record Keeping

Consider strengthening book writing in among SHGs in Mbereshi. The first target in this capacity building process must be the PO, later the CFs and later Bookwriter. It was expected that where CFs supporting one group, things would be different. A system could be devised where for the PO to handhold the CFS. Literacy levels may not be a major deterring factor though it is important.

6.3 Leadership and Business Development initiatives

Consistency follow up on trainings by implementing staff is important. Business development trainings, book writing and exposure visits are very good initiatives. What may be missing are follow ups and reinforcement of the messages.

6.4 Support towards Group Capital

The project should be commended for supporting growth of group capital as part of the exit strategy. The funds were given to groups four months before the end of the project. I would suggest that such support should be administered gradually at least one year before end of project. This would help the PO and the Coordinator to follow up on weaknesses and strengthen groups in areas of concern. The benefiting groups should be monitored in terms of size of loans, expansion of businesses, funds management and loan repayment rate. The well performing groups should be rewarded for their efforts and milestones attained.

6.5 Address Power Relations between women and Men as you promote the SHGA.

In a patriarchy society power relation tend to undermine gains made in this case among SHG women. While you may blame the women for all the shortfalls there could be an invisible authority undermining every effort. The women shared that they had started sharing social issues. The SHG members and their facilitators need to analyse the sources of conflict some of them which may have emanated from unequal power relations. For instance, the headperson shared with the team that some women have gone to seek guidance on how to solve their problem. He further explained that women have been asked whether their husbands were involved as they participated in the SHG and

borrowed funds. This would mean that any contradiction may cause conflict between husband and wife.

6.6 Creation of Platform for CF interaction.

During the project period, Community Facilitators remained committed to their work despite not being paid any allowance. Allowances were avoided and are said to be unsustainable. However, CFs were provided with bicycles to use for their transport during group mobilisation and when attending SHG meetings. This gesture worked as a motivation together with, capacity support and the leadership role the CFs assumed in the community and among fellow women. In addition, to help CFs collect data and experience cross learning CFs should be provided with smart phones which can easily connect to Whatsup. This will enable CFs improve their communication and facilitate formation of a Whatsup group and use it for information sharing among themselves and with UCZ-SJ.

7.0 Conclusion

In conclusion the evaluation team has concluded that the project performed well in line with the set output indicators and outcome despite the shortcomings on one under the CLA. Even then the CLA requires a little more time for it to get grounded in implementing its roles. The project proved to be relevant to the needs of the people especially the poor women who are now convinced that they can generate income and engage in business to supplement earning their living as women and their families. The project that has come to an end definitely needs to be sustained and it is anticipated that for the period that has remained before the project winds up, measure will be put in place to ensure continuity of the programme. Lastly the evaluation team has proposed recommendation for the organisation to consider in the project area or any other SHGA implementing location.

Annexures

Annex I: Terms of Reference (ToR)

End-of-the Project Evaluation Empowerment of Women for more Economic Independence-December 2019

1. Background and Context: The United Church of Zambia (UCZ) is the largest protestant Church in Zambia. It has a presence in each province of Zambia and also runs a number of health and educational institutions. Through the Community Development and Social Justice Department (CDSJD), the social care arm of the UCZ, they work with some of the most vulnerable people in Zambian Society. Their vision is to advance the quality of life for communities through enhancing the priesthood of all believers, reinforcement of local community participation in Gender Issues, Governance, Food Security, Poverty alleviation, HIV and AIDS, Water and Sanitation and Empowerment; leading to attaining life in all its fullness.

One core program the UCZ-CDSJD has embarked on since the inception of the Department is the Self-Help Concept which the church has initiated in several communities where the Church exist. In 2017 the UCZ-CDSJD Partnered with Gossner Mission Courtesy of the German Government in order to advance the agenda of economic independence. Therefore, for the past three years the UCZ has implemented the SHG concept in Mbereshi which is coming to an end on 31st March 2020.

In this project The UCZ adopted the Concept as designed by Kindernothilfe which is well elaborate and regularly updated. This project was to be biased to women as they were the most vulnerable to poverty with damaging effects on their families too. Hence the target group was hundred Percent women oriented who are under privileged as is the concept of Kindernothilfe. It is also worth noting that a number of dormant SHG groups already existed in Kazembe area Mostly attached to congregations of The United Church of Zambia (UCZ). The purpose was to revamp the dormant groups and form new groups as well as sustain them during and beyond the project period. The target was to form 30

groups of between 15 and 20 members per group amounting to almost 600 members and ultimately form two functional CLAs. They reached both directly and indirectly.

2. Purpose of the Evaluation.

The Project has been implemented for three years (2017-2020). The overall objective of the end of project evaluation is to generate knowledge regarding the empowerment of women for more economic independence and Harmonization project experience in collaborating with the Kindernothilfe. This evaluation is being conducted as an end of the project and will focus at the entire implementation period.

The key stakeholders of this evaluation are the Group Members and their families. The overall purpose of the Evaluation is to assess the processes and achievements made to draw lessons that will inform the development of the next project. The evaluation is intended to be forward looking which will capture effectively lessons learnt and provide information on the nature, extent and where possible, the effect of the Self-Help Concept on Women and its Sustainability beyond the Project. The emphasis on learning lessons speaks to the issue of understanding what has and what has not worked as a guide for future planning.

3. Scope and focus of the Evaluation

The evaluation will look at the following areas: Project management; project activities; reflection of SHG Concept, engagement and partnerships with the Local Councils and partnerships with other development partners. It will address the results achieved, the partnerships established, as well as issues of capacity and approach.

4. The Evaluation Questions

The following key questions will guide the end of project evaluation:

4.1. Relevance

- Assess design and focus of the project
- To what extent did the Project achieve its overall objectives?
- What and how much progress has been made towards achieving the overall outputs and outcomes of the project for Support towards Economic empowerment, Social empowerment and non-partisan political empowerment-including contributing factors and constraints.
- To what extent were the results (impacts, outcomes and outputs) achieved?
- Were the inputs and strategies identified, and were they realistic, appropriate and adequate to achieve the results?
- Was the project relevant to the identified needs?

4.2. Effectiveness • Describe the management processes and their appropriateness in supporting delivery • Was the project effective in delivering desired/planned results? • To what extent did the Project's M&E mechanism contribute in meeting project results? • How effective were the strategies and tools used in the implementation of the project? • How effective has the project been in responding to the needs of the beneficiaries, and what results were achieved? • What are the future intervention strategies and issues? 4.3. Efficiency • Of Project Implementation • Are there more efficient ways and means of delivering more and better results (outputs and outcomes) with the available inputs? • Could a different approach have produced better results? • What are the strengths, weaknesses, opportunities and threats of the project's implementation process? 4.4. Sustainability • To what extent are the benefits of the projects likely to be sustained after the completion of this project? • What is the likelihood of continuation and sustainability of project outcomes and benefits after completion of the project? • How effective were the exiting strategies, and approaches to phase out assistance provided by the project including contributing factors and constraints? • Describe key factors that will require attention in order to improve prospects of sustainability of Project outcomes and the potential for replication of the approach? • How were capacities strengthened at the individual and organizational level (including contributing factors and constraints)? • Describe the main lessons that have emerged? • What are the recommendations for similar support in future? Note: The recommendations should provide comprehensive proposals for future interventions based on the current evaluation findings). 5. Methodology of Evaluation

The Community Development and Social Justice Secretary (CDSJS) shall guide and oversee the overall direction of the consultancy. The evaluation will provide quantitative and qualitative data through the following methods: • Desk study and review of all relevant project documentation including project documents, annual work-plans, project progress reports, annual project reports, Quarterly M&E reports of the project by the CDSJS. • In depth interviews to gather primary data from key stakeholders using a structured methodology • Focus Group discussion with project beneficiaries. • Interviews with relevant key informants (see attached list of relevant interviewees) List of Interviewees. -Spouse. -Head Men. -Other Family Members. -Selected participants •

Observations (field visits using checklist) 6. Duration of Evaluation The evaluation is expected to start mid December 2019 for an estimated duration of 20 working days. This will include desk reviews, field work - interviews, and report writing. 7. Expected Deliverables The following deliverables are expected. An inception report, outlining the key scope of the work and intended work plan of the analysis, and evaluation questions, shall be submitted after 5 days of commencing the consultancy. The evaluator will prepare an inception report which will outline the scope of work, intended work plan and analysis. The inception report will provide Gossner CDSJD the opportunity to verify that they share the same understanding about the evaluation objectives. The inception report should detail the evaluators' understanding of what is being evaluated and why, showing how each evaluation question will be answered by way of: proposed methods; proposed sources of data; and data collection procedures. The inception report should include a proposed schedule of tasks, activities and deliverables, designating a team member with the lead responsibility for each task or product. The inception report will be discussed and agreed upon with CDSJD.

5. A draft comprehensive report that will inform all the key stakeholders including: The Gossner Mission including Synod office. The report will be produced in English. The report should provide options for strategy and policy as well as recommendations. The CDSJS is responsible for ensuring timely arrangement for a Steering Committee meeting which will comprise of the CDSJS, Synod Programs Officer and M&E Officer to make comments within 10 days after the reception of the Draft Report. The programme unit and key stakeholders in the evaluation should review the draft evaluation report to ensure that the evaluation meets the required quality criteria. 8. The Final Report: This will be submitted to Gossner Mission Desk Officer 10 days after receiving comments from the Steering Committee Members. The content and structure of the final analytical report with findings, recommendations and lessons learnt covering the scope of the evaluation should meet the requirements of the Minimum Standards and should include the following: • Executive summary (1-2 Pages) • Introduction (1 page) • Description of the evaluation methodology (6 pages) • Situational analysis with regard to the outcome, outputs, and partnership strategy (4-5 pages) • Analysis of opportunities to provide guidance for future programming (3-4 pages) • Key findings, including best practices and

lessons learned (4-5 pages) • Conclusions and recommendations (2 pages) • Appendices: Charts, terms of reference, field visits, people interviewed, documents reviewed 8. Required Expertise and Qualifications

The Evaluator shall have the following expertise and qualification: • At least master's degree in Development Studies, M&E, Project Management or any relevant Field. • Extensive expertise, knowledge, and experience in Gender transformative programming (SHG). • At least 10 years of experience in working with NGOs and women Programs. • Knowledge and understanding of Women empowerment and entrepreneurship. • Extensive experience in Kindernothilfe Training Manual and its pillars • Experience of project formulation and evaluation.

6• Fluent in English. Working knowledge in Bemba is added advantage; and • Excellent written and verbal communication skills in English. Fluency in spoken Bemba will be added advantage. 9. Management Arrangement

The Evaluator will report to the Evaluation Steering Committee composed of CDSJS, M&E Officer, and Synod Program officer. The members of the Steering Committee shall not be a direct recipient of the project support as well as those that manage the projects directly to ensure objectivity. The CDSJS and the M&E Advisor will provide technical guidance on evaluation and ensure independent of evaluation process, and that guidelines are followed. The CDSJS will manage the evaluation and provide logistical support.

Annexure II: List of Interviewees and Respondents

Self Help Group Members

1. Mambwe Doris SHG member
2. Salabwe Elizabeth SHG member
3. Mwansa Matilda SHG member
4. Mulenga Beatrice SHG member
5. Elizabeth Chama SHG member
6. Constance Chiwila SHG member
7. Justina Mwese SHG member
8. Mildred Nkandu SHG member
9. Dorothy Musoonda SHG member
10. Astrida Chishala SHG member
11. Agness Mulala SHG member
12. Judith Kalumba SHG member
13. Mambwe Mirriam SHG member
14. Maggie Chansa SHG member
15. Agness Mulala SHG member
16. Chongo Priscilla SHG member
17. Musonda Hodria SHG member
18. Mulenga Micah SHG member
19. Sarah Musonda SHG member

| | |
|---------------------|-------------------------------|
| 20. Musonda Sarah | SHG member |
| 21. Mwansa Sarah | SHG member |
| 22. Kabwe Loveness | SHG member |
| 23. Bwalya Florence | SHG member |
| 24. Mulenga Margret | SHG member |
| 25. Given Chibangu | SHG member |
| 26. Chansa Milika | SHG member |
| 27. Voilet Kataule | SHG member |
| 28. Lisa Mwaba | SHG member |
| 29. Edith Chipasha | SHG member |
| 30. Febby Mwango | SHG member |
| 31. Head Person- | |
| 32. Ribba Mwaba- | Assistant to Project |
| 33. Suwi | Community Development Officer |

Annexure III: List of Groups: Group Discussion Participants

| | |
|---------------------|------------|
| 1. Tukasekelamo | 7 |
| 2. Tuleya Intanshi | 7 |
| 3. Sansamukeni | 7 |
| 4. Tatwakafilwe | 5 |
| 5. Twafwane | 16 |
| 6. Tusele | 13 |
| 7. Tusekelele | 7 |
| 8. Tubombeko | 5 |
| 9. Buyantanshi | 7 |
| 10. Chinchileni | 7 |
| 11. Tutwalilile | 8 |
| 12. Fikawama | 9 |
| 13. Lesa atwafwe | 6 |
| 14. Tubomeshe | 9 |
| 15. Tusele | 7 |
| 16. Twikatane | 8 |
| 17. Tuleya Intanshi | 8 |
| 18. Tusansamuke | 9 |
| 19. Tukasekelamo | 15 |
| 20. Sansamukeni | 6 |
| 21. Tutemwane | 6 |
| 22. Buyantanshi | 8 |
| 23. Esa Tafilwa | 6 |
| 24. Twafwane | 7 |
| 25. Tubombelepamo | 7 |
| 26. Koselela | 7 |
| Total | 200 |

Annex IV: Introduction and Consent Seeking

My name is **Elizabeth Chintu-Banda**. I have been engaged to conduct the end of project evaluation for the project, "**Empowerment of Women for more Economic Independence (EWEI)**." Undertaking this interview will enable us assess and understand the level of success for the EWEI project implemented from 2017 to 2019

I wish to request your participation in this exercise. Kindly be assured that the information you will provide in this questionnaire is purely for learning and understanding performance of the project and will be treated with utmost confidentiality.

Thank you.

Signed:

Annex V: Questionnaire for Individual SHG Members

(Instruction- Fill in or Tick where appropriate)

Section A: Demographic data

Name of respondent:

1. When did you join the group?.....Year

2. What is your age?

(a) 18-25 [] (c) 36-45 [] (e) Above []

(b) 26-35 [] (d) 46 -55 []

3. What is the highest level of education you have acquired?

(a) None [] (c) 8-9 [] (e) College []

(b) 1 - 7 [] (d) 10-12 []

4. What is your marital status?

(a) Single [] (c) Divorced []

(b) Married [] (d) Widow []

5. How many children do you have (up to 18years)?

(a) 1-2 [] (c) 5-6 []

(b) 3-4 [] (d) More than 6 children []

6. How many dependents live with you?

(a) 1-2 [] (c) 5-6 []

(b) 3-4 [] (d) More than 6

7. How many children and dependents are in school?

(a) Children []

(b) Dependents []

Section B: Economic Empowerment

8. Where you already in business at the time you joined the group? (Yes) (No) – Tick

If yes: what type of business was it?.....

9. What do you want to achieve by joining the SHG?

10. What business (es) are you currently doing?

.....
.....

11. What was your average income per week when you started?

(a) Below K50 [] (c) K101-K200 [] (e) K301-K500 []

(b) K51-K100 [] (d) K201-K300 [] (f) K501 and above []

12. What is your current average income per week?

(a) Below K50 [] (c) K101-K200 [] (e) K301-K500 []

(b) K51-K100 [] (d) K201-K300 [] (f) K501 and above []

13. Do you get loans from the group? (Yes) (No) If yes, how much was the smallest loan you got from your group? []

And now how much is your biggest loan from the group? []

14. What do you do with the loans you get from the group?

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.....

15. What do you spend your profits on?

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.....

16. Have you bought anything you can show to people as benefits for doing the business? (Land, livestock, Construction, Bed etc.)

.....
.....

17. What are the benefits of joining the groups?

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.....

18. Do you have a group business (es) Yes [] No [] : If yes name the business.....

19. If yes, how have you benefited from the group business as an individual and as a family?

.....
.....

20. Given an opportunity to choose which one among the two would you choose, Group business and individual business?

Give reasons for your answer:

.....
.....

Section C: Social Empowerment

21. What motivates you to attended weekly SHG meetings? Yes [] No []

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.....

(22) Have you ever had or (experienced) a problem that you shared with other members to seek support?

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.....

(23) Did you get the support from members Yes [] No []

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.....

(24) Do members support each other to identify profitable businesses? Yes [] No []

(25) What do you think should be done to encourage women to share their problems?

.....
.....

Section D: Political Empowerment

(26) Have you chaired an SHG weekly meeting before Yes [] No []

(27) Do you hold any position in your community? Yes [] No []

(28) What must be done to promote female participation on community leadership and development?

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The end!

Thank you so much for your participation

Annexure Checklist for Proposed Respondents

Family members (especially their husbands)

- ✓ What activities do you know women do when they meet weekly in their group?
- ✓ What were the struggles/challenges faced by the family before (wife's/Mother's/Grand Mother's) joining the groups?
- ✓ What have been the family benefits following your (wife's/Mother's/Grand Mother's) belonging the SHG.
- ✓ What do you suggest should have been done to support the women address their challenges and that of their families?

Project Officer/Coordinator

- ✓ How was the position of women before forming SHGs?
- ✓ What progress has the project recorded?
- ✓ What influenced the achievements?
- ✓ What challenges did you encounter during project implementation?
- ✓ What do you think next time, should be done differently to help speedy up positive results?
- ✓ How did the trainings you attended influence the project results?
- ✓ How did the monitoring from national office help influence the project results?

(Traditional Leaders/Influential Community leader, Community Development Officer

Ministry of Health)

- ✓ Are you familiar with the activities women do in their groups?
- ✓ What change have you noticed among women and their families?
- ✓ Are there other activities that could have been encouraged in order to speed up positive results among women?
- ✓ What do you propose should have been done to empower the women (Economically, socially and politically)?

Checklist: Focused Group Discussion

General Information

Name of the SHG:

Formed:

Membership at formation:

Current membership:

1. How was your group formed?

.....
.....
.....

2. Do you have group rules including loan rules? Yes [] No [],

3. If yes are they written down in the book. Yes [] No [],

4. Mention the loan rules?

.....
.....
.....

5. How often do you meet in a month?

6. How many people on average attend your meetings?.....

Economic Development

1. Do you engage in-group business?

2. How has group business benefited an individual member and her household?

3. How many members are doing individual businesses?

4. What was the smallest loan gotten and highest loan taken?

5. How much is your group capital?

6. What has changed in the lives of members as a result of SHG

Social Development

7. Have members been sharing social problems?

8. Give examples of problems shared by members.

9. How have you supported the members that have shared their problems?

10. If members do not share their problems, give the reasons why?

Political Development

1. How many members have moderated SHG meetings?

2. How many women are in decision making positions?

3. What issue are they addressing or campaigning for as women?

4. (23) What must be done to promote female participation on community leadership and development?

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General Questions

What plans do they have to continue meeting and improve your standard of living?

Do members of this group have individual goals?

How has the project helped you achieve individual goal

Annex v: Information from Literature Review

1. Weekly savings (Progressively)
2. Businesses progressively
3. Savings Progressively
4. Loans progressively
5. Management of SHG micro-credit fund = SHG Records
6. Management of SHG group fund (Records)

Sustainability

- Record keeping
- Regular meetings
- Business development
- Social support
- Leadership
- Access to loans and pay back rates
- Targeting (Category of women)