

**The Zimbabwe LEAD Program  
(Linkages for the Economic Advancement of the  
Disadvantaged)**

**Annual Report 2004  
October 2003 – September 2004**

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## Summary & Highlights

- In **FY 2004** the six components of the **LEAD program** managed to serve 117,524 households, a 64% increase compared to the previous year's 71,849 households. The program thus helped a total of 705,144 people i.e. about 6% of the total population or 4% of all the households in Zimbabwe. This was despite several challenges posed by drought, economic recession and the impact of the HIV and AIDS pandemic.
- LEAD surpassed its revised workplan targets by 14% and the PMP target by 65%. The total number of households targeted by LEAD for FY 2004 was 103,425 for the workplan and 71,000 for the PMP.
- The number of SpFA households (i.e. those visibly affected by HIV/AIDS and caring for orphans and vulnerable children) reached by LEAD has also improved with a substantial increase of 54% compared to the past year. In total 82,439 SpFA households were served as against 53,407 in FY2003. This indicates that the program managed to meet one of USAID Zimbabwe's Special Objective (SpO) i.e. expand access to economic opportunities and food security for SpFA households in Zimbabwe.
- In FY 2004 the **Drip Irrigated Nutrition Gardens (HNG)** sub-program served a total of 15,945 households against a target of 11,000 households. Cumulatively the sub-program has worked with 23,580 households, surpassing its target of 20,000 households. LEAD managed to leverage resources from partner organizations through collaborative partnerships that resulted in procurement of 4,300 additional kits. In one major development LEAD partnered with PACT and CRS and managed to establish 17 big hospital gardens which are at least 400-4,000 sq metres. Assessments have shown that the HNG sub-program achieved its objective of improving nutritional status of households, increasing food security and income, saving water and increasing local expertise and capacity through NGO based field agents.
- The **Drought Tolerant Crops** sub-program worked with six partner NGOs focusing mainly in sorghum macia and BEP. It successfully managed to work with 30,575 families, surpassing its target of 30,000 households. All of the NGO partners managed to reach at least 90% of the targeted households or families. The tonnages harvested showed that the program has provided food security to families who would otherwise have been affected by hunger. The macia harvests were 10,999mt against a targeted 12,571mt, for BEP it was 1,583mt against 1,900mt. This was 87% of the expected crop production for the entire program. Due to expansion of the program through farmer to farmer seed loans it is estimated that the program helped an additional 80,000 farmers in the year. This resulted in provision of food to 110,175 households or 6% of the country population. The families were able to repay 162mt of the loaned seed for both macia and BEP, a commendable 80% of the expected amount. This indicated that seed security has also been achieved under this program
- In FY 2004 the **Commercial Linkages** project managed to reach 84% of the targeted households in the six interventions that it worked with. The project served a total of 22,140 households against a target of 26,200. It has been established that the program has

generated income and improved food security plus services to AIDS affected families and households with Orphans and Vulnerable Children. Estimates indicate that families are earning about US\$460 to US\$1,400 per annum against a target of US\$420. The families are also enjoying the normal three meals per day as opposed to one meal per day for non-project families.

- The **Business Opportunity Centres (BOCs)** project initially worked with five centers located in Chitungwiza, Beitbridge, Binga, Rusape and Gokwe. However, the Rusape center was closed down on the day of its official launch because of political clashes. However, a positive development was that the project successfully opened two other centers thereafter in Bindura and Murombedzi. In total, for FY 2004, the project effectively worked with six BOCs. The achievements under the project show that 118,990 services were provided against a target of 36,000. This translated to 17,226 households served against an expected 12,000 households.
- In the second quarter of the year progress on the BOC project was delayed due to a decision by the US Congress to hold on to the BOCs funds. The nine-month hold on funds was lifted during the last quarter of the year. This was after a United States of America (USA) Congress delegation visited Zimbabwe at the beginning of July to assess the products and services offered by the BOCs. One-Up also secured funding from HIVOS for the BOCs project and the two parties signed the grant document for funds to be transferred to One-Up for activities to start in the next financial year.
- The **Legal Services program (LSP)** addresses the common problem of asset grabbing after death of family member through writing of Wills that protect children. In the current year (FY2004) 4,683 Wills were written, 17% more than the expected target of 4,000 Wills. The program managed to reach out to 3,558 households which translates to 90% of its workplan target or 100% of the PMP target. Due to its design all of the households served were SpFA families i.e. those affected by HIV/AIDS and are looking after orphans and other vulnerable children. Assessments have shown that the program has been successful in protecting orphans and vulnerable children and advancing rights of women in rural areas of the 9 districts that it is operating.
- The LSP went through a strategic redesign that aimed at strengthen outreach and focus on rural areas through use of social workers (Wills Counselors) rather than expensive lawyers. This new approach was launched on the 1st of May 2004 in Mutare, Bulawayo and Harare using 4 Distribution Centers.
- In the year under review the **Micro-Finance** project worked with three village banks (Takura Nyakasikana, Lupane and Chawada) and one micro-finance institution, Zambuko. In general the performance of the project was well above expectations although much higher success was hampered by several factors that are discussed in the relevant sections of this report.
- The Micro-Finance sub-program also supported an adolescent project initiated by UZ-UCSF in partnership with Zambuko that recruited 200 girls in Epworth and Chitungwiza. The program is premised on the belief that if the young girls are economically empowered, the chances of them engaging in transactional sex is bound to decline and

hence they will not be exposed to HIV/AIDS. A total of 100 micro-loans were disbursed under this program. Preliminary assessments done by LEAD have shown that the girls have successfully undergone business training and are now engaged in viable business ventures.

- Under **Monitoring and Evaluation** a major focus of the LEAD program in FY2004 was to measure the impact of the various sub-programs through case studies and field monitoring visits. Case studies were conducted for Drip Irrigated Household Nutrition Gardens, Legal Service Program, Micro-Finance UZ-UCSF project, Drought Tolerant Crops project and Commercial Linkages Safire project. These have culminated in identifying successes of the program and some of the challenges that were faced during implementation. Detailed analysis and explanations of the case studies are featured in the last sections of this report.

## 1. Introduction

This annual report addresses the performance and accomplishments of Development Alternatives Inc. (DAI)<sup>1</sup> and its partner organizations in implementing USAID's **Linkages for the Economic Advancement of the Disadvantaged (LEAD) Program** in fiscal year 2004, the period from October 2003 to September 2004.<sup>2</sup>

The report is organized into four main sections with a **summary and highlights** of accomplishments for the year on the first page.

After this brief introduction (**Section 1**), **Section 2** provides an overview of the LEAD program and its achievements in FY 2004. This section is meant to provide the reader with a general picture of how LEAD performed against established macro-level targets established in the annual workplan and the Performance Measurement Plan (PMP). In addition, other noteworthy outcomes produced by the LEAD program are mentioned, such as cost-effectiveness and coverage.

**Section 3** takes a more detailed look at LEAD interventions and how each subproject or intervention performed in relation to workplan, and in some cases intervention targets. In this section, we also offer some interpretation as to why achievements were above or below expected levels and underscores other facts that are meant to shed light on the year's achievements.

**Section 4** assesses the impact of LEAD interventions on participating households by drawing on 66 case studies that were conducted in FY2004. The section tries to integrate the results of these field-based case studies, draw conclusions and make extrapolations as appropriate.

**Annex A** contains selected success stories that add to our understanding of the impact and benefits derived by households from participating in LEAD programs.

**Annex B** contains area maps for each type of LEAD intervention.

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<sup>1</sup> LEAD program is a five year contract (March 2001-2006) managed by Development Alternatives Inc for the USAID mission in Zimbabwe.

<sup>2</sup> This report serves as the Annual Special Objective and Intermediate Results Report for 2004 specified in the DAI contract with USAID due every year in January.

## 2. Overview of Performance

### 2.A. Our Program in FY 2004

The purpose of LEAD is to improve the lives and livelihoods of disadvantaged Zimbabweans living primarily in non-urban areas by increasing access to new income earning opportunities, enhancing food security, building up and protecting assets and easing the hardship made worse by the deteriorating economic situation and the devastating effects of the HIV/AIDS pandemic. This aim ties directly into USAID Zimbabwe's Special Objective (SpO) of expanding access to economic opportunity for Zimbabwe's disadvantaged groups---defined as the poor and HIV/AIDS affected.

In FY 2004, LEAD carried out six types of interventions in pursuit of its overall purpose. The interventions and their objectives are given below in Table 1.

Intervention		Objective
1	Household Nutrition Gardens	To enhance food security, promote better nutrition and provide additional income for households that are food insecure, caring for vulnerable children and/or suffering from the affects of HIV/AIDS
2	Drought Tolerant Crops	To increase food security and income through the introduction of drought tolerant crops in areas where maize crops are likely to fail if rains are insufficient or poorly timed.
3	Commercial Linkages	To increase income and food security by linking micro-producers to new markets, access to finance, technical support and business skills training as required
4	Microfinance	To extend financial services to peri-urban and rural households, including communal farmers working with and through operationally sustainable financial institutions.
5	Legal Services	To provide wills and guardianships to AIDS affected households in order to protect their assets after death and the rights of children.
6	Business Opportunity Centers	To increase micro entrepreneurship, access to information and participation in the economy, especially among youth.

### 2.B. Performance Indicators

LEAD has two sets of performance indicators. The first set is embodied in the Performance Measurement Plan (PMP) which was developed early in the project but was later modified by USAID and LEAD in 2003 to better reflect current realities. The PMP targets establish the minimum level of performance for the LEAD program in the contract between DAI and USAID. The targets are structured in the form of indicators which are deemed necessary and sufficient to achieve intermediate results, which in turn are assumed to produce higher level results (objective) if activities are carried out effectively and targets are met.

The second set of performance measures are contained in the LEAD annual work plans. Each year, LEAD works with USAID to establish annual targets for its program related to the PMP but also adjusted in response to contingencies at the time related to funding levels, sources of funds, shifts in program focus and the changing economic and political situation in

Zimbabwe. Work plan targets are adjusted annually while the PMP targets are set and hold for the life of project.

In this section we will look at both this year's performance in relation to targets established in both the performance measurement plan (PMP) and the FY 2004 LEAD work plan.

### **2.C. PMP: Results Framework and Definitions**

The Special Objective of USAID (to which LEAD directly contributes) is to expand access to economic opportunities for disadvantaged groups in Zimbabwe. Making a significant contribution towards this objective requires the LEAD program to concentrate on achieving three intermediate results (IRs) and make an exceptional effort in one special focus area (SpFA) as can be seen in the Table 2 below. The operational definitions for each indicator are given in Table 3.

<b>Table 2: Results Framework</b>		
<b>Special Objective:</b> Expand Economic Opportunities for Disadvantaged Groups	<b>Results Indicator(s):</b> Number of Households with Improved Lives and Livelihoods	
<b>IR1:</b> Increase access to financial services	<b>Indicator 1.1</b> Number of micro-loans or other financial products acquired	<b>Indicator 1.2</b> Average repayment rate for micro-loans
<b>IR2:</b> Improve micro-business capacity	<b>Indicator 2.1</b> Number of business and technical training services acquired by microentrepreneurs	<b>Indicator 2.2</b> Number of communication services acquired through BOCs
<b>IR3:</b> Increase rural incomes and food security	<b>Indicator 3.1</b> Number of market access and/or food security services acquired by micro-producers	<b>Indicator 3.2</b> Number of household nutrition garden kits acquired by micro-producers
<b>SpFA:</b> Mitigate the adverse economic impact of HIV/AIDS	<b>SpFA 1.1:</b> Number of economic services acquired by HIV/AIDS affected. (Subset of 1.1, 1.2, 2.2, 3.1 and 3.2)	<b>SpFA 1.2</b> Number of legal services acquired by HIV/AIDS affected

<b>Table 3 : Definitions of Performance Indicators</b>	
<b>Indicator</b>	<b>Definition</b>
<b>1.1</b> Number of micro-loans or other financial products acquired	Number of micro-loans provided by companies, banks, classic micro finance institutions (MFIs), credit unions or other organizations as a part of LEAD interventions. Micro-loans or other financial products include both cash and in-kind inputs for agriculture if they are part of LEAD facilitated linkage agreements.
<b>1.2</b> Average repayment rate for micro-loans	This refers to the ratio that is calculated by dividing the amount paid (minus any payments) by the sum of the amounts due plus the amounts due.
<b>2.1</b> Number of business and technical training services acquired by micro-entrepreneurs	This indicator measures the number of business services acquired by disadvantaged persons to improve their lives and livelihoods in LEAD supported interventions. A business service includes a range of products and services including training courses on aspects such as creating a business plan, starting, improving and managing a business and financial management. Technical training services include technical aspects of crop growing, use of the drip irrigation kit, organizational development, farmer mobilization and organization. Acquired refers to either the full purchase of a service or product, co-payment, or receiving it as a gift from a supplier or directly from LEAD.

<b>2.2</b> Number of communication services acquired through BOCs	This refers to the number of fee-based information services such as internet surfing and email; and communication services such as use of telephone and fax, acquired by disadvantaged groups and youth in LEAD assisted Business Opportunity Centers.
<b>3.1</b> Number of market access and / or food security services acquired by micro-producers	This indicator measures the number of services designed to link micro producers to new, expanded and /or more profitable markets so as to increase income thereby improving the lives and livelihoods of the disadvantaged. These services however can also enhance the food security of the household, depending on how much the households wants to make use of the market opportunity vis-a-vis retaining some of the produce for household consumption.
<b>3.2</b> Number of household nutrition garden kits acquired by micro-producers	This indicator measures the number of nutrition garden kits disbursed to disadvantaged households, with the aim of providing food security and better nutrition with income earning potential.
<b>SpFA 1.1</b> Number of economic services acquired by HIV/AIDS affected Households	This refers to the number of micro-loan services provided by commercial companies; banks, classic micro finance institutions (MFIs), credit unions or other organizations to HIV/AIDS affected households as a part of LEAD interventions. Micro-loans or other financial products include both cash and in-kind inputs for agriculture if they are part of LEAD facilitated linkage agreements. The indicator also refers to the business and technical training services, communication services, market access and /or food security services and household nutrition garden kits acquired by HIV/AIDS affected households
<b>SpFA 1.2</b> Number of legal services acquired by HIV/AIDS affected	This indicator refers to the number of legal services acquired by HIV/AIDS affected households under the experimental Legal Services Voucher Program (LSVP). The asset protection services are writing of a will, to protect against property grabbing by relatives; guardianship, to ensure protection and well being of children, who are the future economic pillars of the family unit; and maintenance against deceased estate, to ensure that the children's material needs are catered for, until the child reaches an age of economic independence.
<b>SpO Outreach Indicator</b> Number of households participating in LEAD assisted interventions (Annual Figures)	This indicator measures the number of disadvantaged households participating in LEAD assisted program activities.
<b>SpFA Outreach Indicator – Subset of SpO indicator</b> (Annual Figures)	This indicator measures the number of visibly affected households and households with orphaned and vulnerable children, participating in LEAD assisted programs. The indicator is derived through use of an SpFA vulnerability index, which consists of : <u>Visibly affected by AIDS:</u> If death has occurred within 5 yrs or chronic illness reported, with symptoms of TB, diarrhea, sores on skin, weight loss. <u>Caring for OVCs:</u> If one or more of the following reported: <ul style="list-style-type: none"> <li>-Children with one or no parents</li> <li>-Children lacking access to health care and schooling.</li> <li>-Children with insufficient food intake</li> <li>-Children in HH with a chronically ill person</li> <li>-Child headed HH</li> <li>-Children affected by AIDS</li> <li>-Children compelled to work for survival</li> </ul>

## **2.D. Targets and Achievements (PMP and Workplan)**

In Table 4 below, the performance targets for both the PMP and the FY 2004 workplan are presented in relation to each of the results indicators given above. In total, 440,336 services were acquired by 117,524 households participating in one of the LEAD program components in FY2004. The total services are derived from adding indicators 1.1; 2.1; 2.2, 3.1; 3.2 and SpFA 1.2. This performance is an improvement over the past year when 178,209 services were acquired by 71,849 households.<sup>3</sup>

<sup>3</sup> In the 2003 annual report, we counted only services provided by BOCs and not the number of households acquiring those services. We have amended the FY 2003 number of HH from 70,021 to 71,849 HH accordingly.

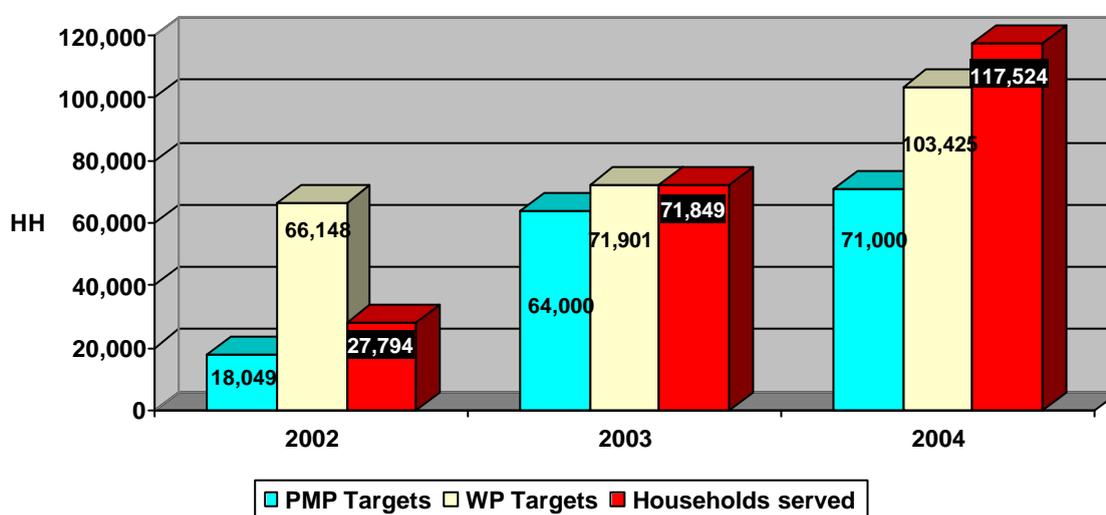
<b>Table 4: Performance in Relation to Targets (PMP and WP FY 2004)</b>			
<b>Results Indicator</b>	<b>FY 2004 PMP Targets</b>	<b>FY 2004 WP Targets</b>	<b>FY 2004 Achieved</b>
Ind. 1.1: Number of micro-loans or other financial products acquired	57,000	53,340	67,655
Ind. 1.2: Average repayment rate for micro-loans	95%	95%	88%
Ind. 2.1: Number of business and technical training services acquired by micro-entrepreneurs	22,000	68,134	168,972
Ind. 2.2: Number of communication services acquired through BOCs	36,000	700,000	103,356
Ind. 3.1: Number of market access and /or food security services acquired by micro-producers	37,000	105,565	79,725
Ind. 3.2: Number of household nutrition garden kits acquired by micro-producers	11,000	14,525	15,945
Ind. SpFA 1.1 Number of economic services acquired by HIV/AIDS affected	66,000	154,530	284,311
Ind. SpFA 1.2 Number of legal services acquired by HIV/AIDS affected households	4,000	4,000	4,683 (Wills written)
<b>SpO Outreach Indicator: Number of households participating in LEAD assisted intervention (Annual figures)</b>	<b>71,000 HH</b>	<b>91,425 HH<sup>4</sup></b> <b>103,425 HH with BOCs added</b>	<b>117,524 HH</b>
<b>SpO Subset SpFA Outreach Indicator: Number of households participating in LEAD assisted intervention (Annual figures)</b>	<b>22,000 HH</b>	<b>70,397 HH</b> <b>74,597 HH with BOCs added</b>	<b>82,439 HH</b>

<sup>4</sup> The 2004 workplan targets only included services provided by BOCs and not the number of households served. This was an unfortunate oversight. We have therefore added the number of households served by BOCs for FY 2004' to both the SpO Outreach targets and actual achievements. BOCs calculated by dividing by 3 estimating that 3 persons per household utilize the services and then dividing by 2 based on the fact that household members use the service twice a year.

## 2.E. Special Objective Indicator (2002 to 2004)

The LEAD program has shown a marked improvement in performance in FY 2004 compared to the previous two years. The number of households served by the program reached 117,524 showing around a 64% increase compared to the last year's 71,849 households.<sup>5</sup> The trend over the three year period shows that number of disadvantaged households served by LEAD has increased four fold since the inception of the program in FY 2002. Furthermore, LEAD has managed to surpass the 2004 annual workplan targets by 14% showing greater than expected achievement in terms of reaching out to targeted beneficiary households.

**Households Served Against Targets  
FY 2002-2004**



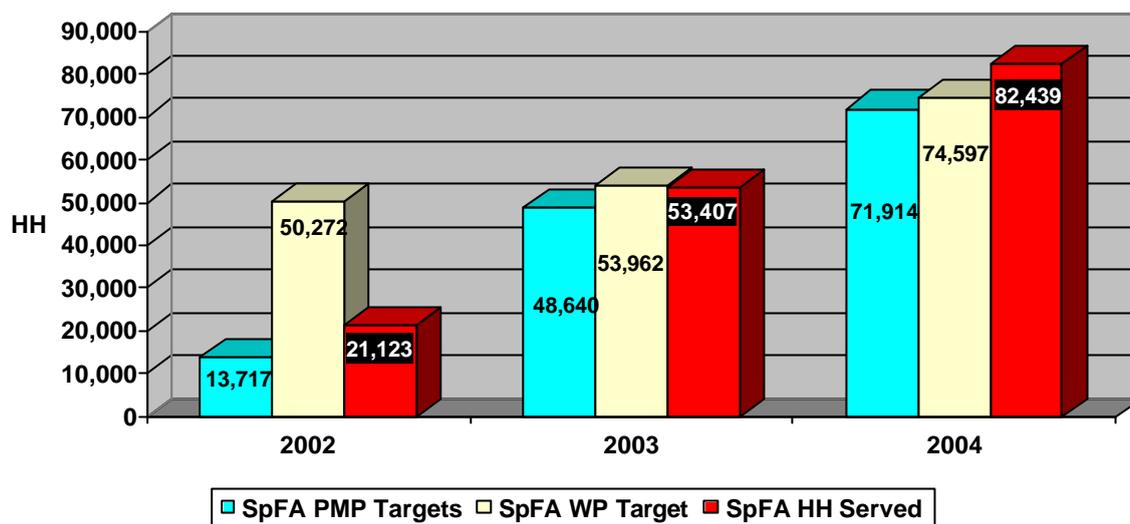
## 2.F. Special Focus Area Households Served<sup>6</sup>

In FY 2004 a total of 82,439 SpFA households were served by the program as compared to 53,407 in FY 2003. This was close to 54 % improvement over the previous year's figure. This showed that the LEAD program has assisted more households that are visibly affected

<sup>5</sup> Since we did not include the number of households served by BOCs in the FY 2003 data we have added 1,666 households to the target and 1,828 households to the results for FY 2003 using the same mode of calculation that we used in FY 2004 to determine the number of households served by BOCs.

<sup>6</sup> The number of SpFA households is a derivative figure based on field data. Research indicates that 83% of households under the drip kit household nutrition gardens component are consistent with the definition of SpFA in Table 3 above; 74% of the household participating in our Drought Tolerant Crops and Micro-finance also fit this definition. Under the Market Linkages program 73% were deemed to be SpFA households and 35% of those being served by our BOCs. The Legal Services Voucher Program had all its participating households (100%) classified as SpFA because the program provides services only to those who are caring for orphans and other vulnerable children

## SpFA Households Served Against Targets FY 2002-2004



by AIDS and are caring for orphans and other vulnerable children in the current year compared to last year.

### 2.G. Coverage

The component which had the largest geographic spread is the Household Nutrition Gardens which operated in 53 districts, followed by the Micro-finance project in 19 districts and the Market Linkages project covering 18 districts. Drought Tolerant Crops were supported in 16 districts and the Legal Services Voucher Program (LSVP) and Business Opportunity Centres (BOCs), both operated in 9 districts each. The actual location of these projects is shown in Maps of Zimbabwe that are given in Annex B.

**Table 5: LEAD program districts in Zimbabwe**

LEAD Intervention	No of districts of operation
Household Nutrition Gardens 2004	53
Micro-Finance	19
Commercial Linkages 2004	18
New Drought Tolerant Crops 2004	16
Legal Services Voucher Program 2004	9
Business Opportunity Centers 2004	9

### 2.H. Outreach Cost Effectiveness

Cost effectiveness in outreach also improved significantly this year as compared to previous years. The cost of serving one household has declined from US\$67.80 to US\$23.78 in the three year period.

**Table 6. Households Reached and Expenditure FY2002-2004**

	Households reached	US\$ spent by LEAD	US\$ Cost per household
<b>FY 2002</b>	27,794	1,883,890.26	67.80
<b>FY 2003</b>	71,849	3,643,460.43	50.71
<b>FY 2004</b>	117,524	2,794,777.26	23.78

### 3. A Closer Look at LEAD Interventions

A comparative analysis of performance of the LEAD program interventions is shown in Table 7 below.

<b>Table 7: Performance by Intervention in relation to 2004 WP Targets</b>				
<b>Component</b>	<b>Household Targets WP FY 2004</b>	<b>Actual Households Served FY 2004</b>	<b>Percentage of Target Achieved</b>	<b>SpFA Households served</b>
Drip Irrigated Nutrition Gardens	14,525	15,945	109	13,234 (83%)
Drought Tolerant Crops	30,000	30,575	101	22,625 (74%)
Market Linkages	26,200	22,140	84	16,162 (73%)
Microfinance	16,700	28,080	168	20,831 (74%)
Legal Service Program	4,000	3,558	89	3,558 (100%)
<b>Sub-total</b>	<b>91,425</b>	<b>100,298</b>	<b>109</b>	<b>76,410</b>
Business Opportunity Centers (Access to business services)	12,000	17,226	143	6,029 (35%)
<b>Grand total</b>	<b>103,425</b>	<b>117,524</b>	<b>114</b>	<b>82,439</b>

#### 3.A. Household Nutrition Gardens

In FY 2004 the Household Nutrition Gardens (HNG) project worked with 15,945 households against a workplan target of 14,525 households. This was carried out in partnership with 33 implementing partners, primarily small local NGOs operating in 53 districts of Zimbabwe. The program has exhibited phenomenal outreach since its launch in April 2003. In cumulative terms LEAD has managed to help directly 23,580 households install a household nutrition garden using a low-cost micro-drip system. The list of partners and the household gardens established are given below in Table 8.

In FY 2004 LEAD managed to leverage additional resources from several partner organizations by entering into agreements whereby these organizations would procure kits with their own funding and LEAD would provide technical support. These collaborative partnerships resulted in the procurement of 4,300 additional kits by six partners, namely Catholic Relief Services (CRS), Action Aid, Goal Zimbabwe, Mercy Corps, PACT and OCCZIM. PACT and CRS worked with LEAD to establish 17 larger hospital gardens up to 4,000 square meters as a part of these additional kits.

<b>Table 8: LEAD Interventions Drip Kit Nutrition Gardens Established by Sept 30, 2004</b>		
<b>Partner</b>	<b>Districts</b>	<b>No. of Kits Distributed to NGOs</b>
ADRA	Bulilimangwe, Kezi, Binga, Zhombe, Gwanda	610
African Center for Holistic Management	Victoria Falls	551
Agri-Development Trust	Gokwe	11
Aztrech	Masvingo, Gutu	495
Bulilima Business Development Trust	Bulilima, Mangwe	412
CADEC	Bulilima, Mangwe	412
Christian Care	Hurungwe, Binga, Mwenezi, Chipinge, Goromonzi	1,939
Commutech	Mhondoro, Nyanga, Murehwa, Goromonzi	620
Compassion Ministries	Beitbridge, Kwekwe, Gokwe, Goromonzi	243
Dabane Trust	Matobo, Bulilima	412
Free Methodist Mission	Mwenezi, Chiredzi	465
HelpAge	Bulawayo + Harare (Seke, Goromonzi, Marange)	993
Hlekweni	Gwanda South	537
ICRISAT	Tsholotsho, Chivi, Zaka	2,200
Insiza Development Trust	Insiza	536
ITDG		412
KMTC	Binga	388
Linkage Trust	Makoni	450
Lubhancho	Hwange, Lupane, Binga	512
Lutheran World Federation	Beitbridge, Chivi, Gwanda, Mberengwa, zvishavane, Mwenezi, Buhera	620
Mvuramanzi Trust	Marondera, Mazoe, Beitbridge, Chirumanzu	533
ORAP	Gweru Rural	618
Pact Zimbabwe	Chirumanzu, Nyanga	100
Plan International	Marange, Mutoko, Mutasa, Kwekwe	412
RUDO	Chivi, Gutu, Masvingo, Zvishavane	464
Safire	Chiredzi, Mwenezi, Makoni, Mutare, Chipinge, Hurungwe, Nyanga	1,090
VeCO	Mutoko, UMP, Mudzi	464
Zimbabwe Project Trust	Insiza, Makoni	464
Zvishavane Water Project	Chivi, Zvishavane	457
FACT Mutare	Mutare urban	412
ASAP	Nyanga	412
Africare	Shurugwi, Chikomba	412
Fact Chiredzi	Zaka, Chiredzi Rural	412
Ntengwe	Binga	212
<b>Total</b>		<b>19,280</b>
<b>Partners using their own resources</b>		<b>4,300</b>
<b>Grand Total</b>		<b>23,580</b>

The HNG program has managed to achieve its stated objective of improving nutritional status, increasing food security, earning income for food insecure and AIDS affected households. This year, LEAD carried out 37 random case studies of HNG users countrywide. These studies confirmed an earlier Target Research finding that households using the drip kit were able to harvest three cycles per year rather than two. The case studies revealed that families are harvesting on average about 690 kilograms of vegetables out of the drip irrigated plot per annum and consuming around 60% of the production. Assuming an average of 6 persons per household, this translates into 69 kilograms of vegetables per person per annum or 23 kilograms per production cycle. In terms of income, the average per cycle earned per household was found to be US\$30 amounting to about US\$90 per annum using exchange rate of Z\$4000 to one USD. The case studies also revealed that farmers did confirm that families who adopted the drip kit technology and used in correctly did consume much less water. Farmers using drip also realized higher yields from their gardens when compared to traditional methods of irrigation.

In addition to improving the lives of 23,000 households, the HNG program has made significant progress in increasing local expertise and building technical know-how within hundreds of NGO based field agents and AREX officers. The drip kit and HNG are now firmly embedded as an integral part of communal farming system in many areas.

LEAD has put the small-drip garden squarely into the development agenda of Zimbabwe. Perhaps the biggest success of the HNG program is that other donors are now imitating the LEAD approach and replicating the original USAID program. We have already mentioned above the six organizations that have purchased drip kit technology with their own funds after seeing what the LEAD program accomplished. LEAD is now collaborating with these same organizations by providing key training and technical support. More recently, British Aid (DFID) launched a large agro-recovery program in which 19,000 household nutrition gardens will be established over the next three years. The European Union is now considering its own drip kit program. USAID can be proud of its work in moving the HNG from an innovative pilot to a core food security and AIDS mitigation strategy being followed by many donors in Zimbabwe and even in other countries such as Ethiopia.

### **3.B. Drought Tolerant Crops**

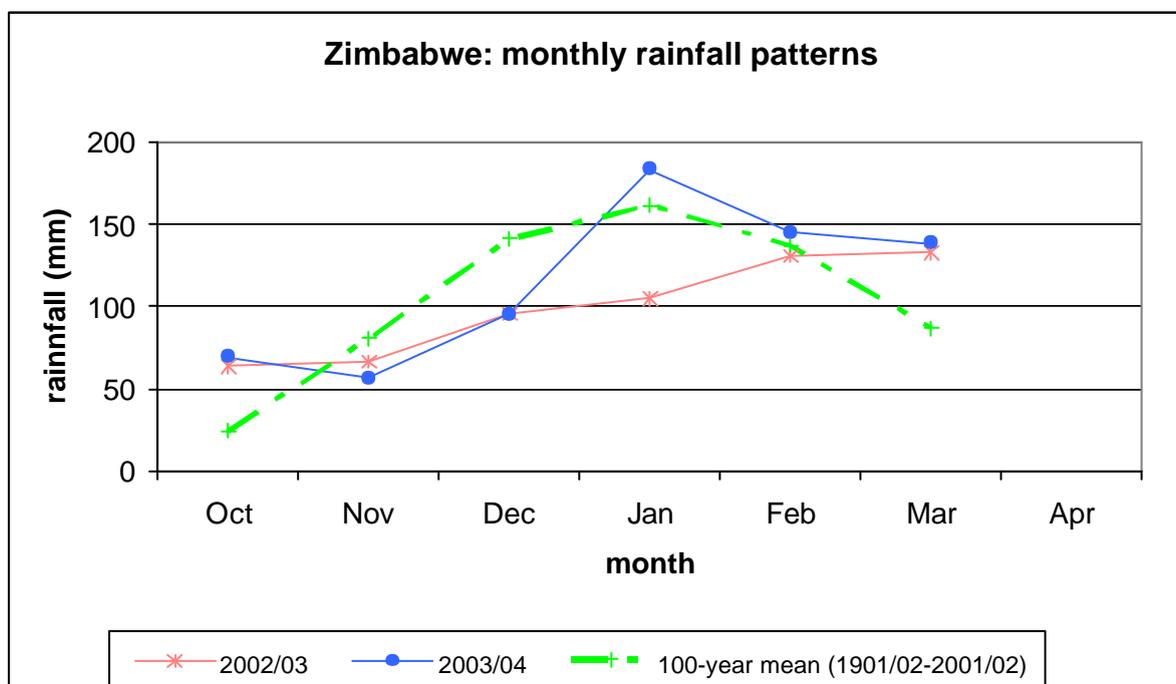
The LEAD drought tolerant crops component was initiated in the last quarter of FY2003 and was in full scale implementation by the end of the first quarter of FY 2004. The aim of the intervention for FY 2004 was to provide seed loans and technical support to 30,000 food insecure families (new farmers) who would grow drought tolerant varieties of cow peas, sorghum and millet (BEP, Macia and Finger Millet) to meet their staple food requirements as well as earn extra income from the sale of surpluses. LEAD worked closely with six NGO partners (VeCO, Orap, Commutech, RUDO, Aztrech and Safire) to implement this large scale program.

In the year, LEAD and its partners were able to assist 30,575 families, thereby surpassing its target of 30,000 families. As shown in Table 9 below, all of the NGO partners managed to reach at least 90% of their targeted number of beneficiary households.

Areas	Partners	Targets FY 2004 HH	Achieved FY 2004 HH	% Achieved FY 2004
Masvingo: Gutu and Zimuto	Aztrech	4,000	3,598	89.9%
Matebeleland South: Tsholotsho	Commutech	3,600	3,600	100%
Masvingo: Chivi and Gutu	RUDO	9,800	9,670	98.7%
Matebeleland North and South: Binga, Lupane and Tsholotsho	ORAP	5,100	5,100	100%
Mashonaland East: Mudzi, Mutoko and Uzumba-Maramba Pfungwe)	VeCO	4,500	4,500	100%
Mashonaland Central: Muzarabani	Safire	3,000	4,107	136.9%
<b>Total</b>		<b>30,000</b>	<b>30,575</b>	<b>101.9%</b>

The total rainfall in most areas was normal or even above normal but unfortunately the monthly distribution was skewed towards the second half of the season. In the first 3 months the rainfall was below normal causing a majority of areas to experience crop emergence problems, at least for those farmers who planted early.

### Rainfall Distribution 2003/2004 Season



The second half of the rainy season saw the majority of areas receiving in excess of 100 mm of rain a month, which in some areas led to nutrient leaching and temporary water logging. Weeding operations were thus delayed which also contributed to reduction in yields. Timely weeding can gain a farmer up 20% in yield without changing any other management practice. Other beneficial practices like low cost pest control were sometimes neglected by farmers even though they received training in this important practice. Failure to apply these practices can seriously reduce the cow pea and BEP yields. Weeding and pest control will be the focus of LEAD's technical assistance and training in the coming year.

In FY 2004 under the LEAD program 30,575 households planted 22,063 hectares yielding 14,838 metric tons of food. Yields averaged 87% of targets, which was good considering the skewed pattern of rainfall discussed above. The macia crop provided adequate food security for the 11,000 participating households. The harvest is providing grain stocks well into next year estimated between 50 and 66 percent of a family's annual food requirement. Seed was recovered for next year. The families repaid 162 metric of the loaned seed, which was 80% of the expected amount as given in Table 10. Prices, however, were generally low for surpluses. Established stock-feed companies resorted to supply contracts organized through the Grain Marketing Board and thereby side-lined the project farmers who sold to them in the previous years.

<b>Crop</b>	<b>Distributed seed MT</b>	<b>Households reached</b>	<b>Area Planted Ha</b>	<b>Target Yields MT</b>	<b>Actual Yields MT</b>	<b>Repaid Seed MT</b>
Macia	110	11,000	15,714	12,571	10,999	103
SV4	1	200	142	114	142	2
Pearl Millet	13	2,600	2,600	2,080	1,820	4
Rapoko	0.3	75	75	45	75	2
Black Eyed Peas (BEP)	95	14,500	3,166	1,900	1,583	42
IT18 Cowpeas	11	2,200	366	220	219	9
	<b>2,30.3</b>	<b>30,575</b>	<b>22,063</b>	<b>16,930</b>	<b>14,838</b>	<b>162</b>

Perhaps the biggest success of the DTC program is the widespread "radiation effect". Each year new farmers are given seed loans. They grow and retain seed for the next season. Field data suggests that 90% of the farmers who were given seed loans continue to grow the crop next season. They were also found to give or sell seed to an average of two additional farmers. The following year 85% of those growing in cycle 1 also grow in cycle 2. New farmers continue to give or sell seed to two other neighbors. So over three seasons, one can expect 216,000 families growing drought tolerant crops from 81,000 new seed loans. This built in sustainability and expansion will have a huge impact on food security within several more years. Drought tolerant crops are making a real come back, especially in those areas where maize crops failure 2 out of every three years because of drought conditions. See Table 11 below.

<b>Season</b>	<b>2002/3</b>	<b>2003/4</b>	<b>Expected 2004/5</b>
Seed Loans to new farmers	29,433	30,575	21,000
Planting retained seed (cycle 1)	0	26,500	27,500
Planting retained seed (cycle 2)	0	0	22,500
New Farmer to farmers transactions	0	53,000	100,000
Farmer to farmer transaction continuation	0	0	45,000
<b>Total HH Growing</b>	<b>29,433</b>	<b>110,175</b>	<b>216,000</b>

### **3.C. Market Linkages**

In FY 2004 the Market Linkages sub-program managed to reach 84% of the targeted households focusing on six interventions. The project served a total of 22,140 households against a target of 26,200. This less than perfect showing was due more to changes in targets than anything else. After the work planning process in October 2003, several major changes were made that had a direct bearing on targets. A decision was made to phase out the Coffee Growers Association because of more pressing food security concerns after the work plan was established. Also the anticipated expansion of the Interfresh out-growers scheme did not materialize. They decided not to expand after giving us positive indications to the contrary during the planning process. The program with Safire also did not develop to the extent planned. The targets are given in Table 12 and other relevant performance information is provided in Table 13.

<b>Areas</b>	<b>Partners</b>	<b>HH Targets FY 2004</b>	<b>HH Achieved FY 2004</b>	<b>% Achieved FY 2004</b>
Manicaland and Mashonaland East: Tsonzo, Marirangwe, Rusitu, Chikwaka districts	National Association of Dairy Farmers (NADF)	1,000	3,500	350%
Mashonaland Central: Muzarabani and Rushinga districts	Safire-Cargill	6,000	3,970	66%
Mashonaland East and West: Mtoko, Mhondoro, Chegutu	Wholesale Fruiters/Interfresh	1000	166	0.16%
Manicaland: Chipinge	Coffee Growers Association	1000	0	0%
Manicaland: Nyamazura, Buhera	Safire	11,200	7,784	70%
Manicaland: Makoni district	ZimAhead	5,000	6,500	130%
Manicaland: Nyanga district	Gairezi Development Trust	1,000	220	22%
<b>Total</b>		<b>26,200</b>	<b>22,140</b>	<b>84%</b>

<b>Table 13: Market Linkages</b>	
<b>Intervention</b>	<b>Relevant Performance Information</b>
National Association of Dairy Farmers (NADF).	The production figures showed that the average milk produced per cow dropped by 28% due mainly to the fact that 40% of the farmers did not have enough stock feeds to supplement feeding in the dry season. Nevertheless, on average, the dairy farmers had monthly incomes of Z\$675,000 whilst others were able to meet critical nutritional requirements that are supplied by milk and its bi-products.
Safire-Cargill	<p><b>Sorghum:</b> Farmers sold 90 tons to Chibuku breweries at Z\$750,000/ton. On average they harvested 360kg of the red sorghum and thus will earn about Z\$270,000 per farmer.</p> <p><b>Cotton:</b> Farmers sold 12.5 tons to Cargill</p> <p><b>BEP:</b> The farmer's yields averaged 250kg for a total production of about 993 tons of the BEP. Farmers sold an average of 160kg for total sales of 635 tons. The average sale price was Z\$5,000/kg. Thus farmers would normally earn an average of Z\$800,000 in the local market. Each farmer retained 70kg of seed for grain to enhance their food security situation as well as for planting in the next farming season. They also managed to pay back 20kg per farmer of seed to SAFIRE for program expansion in the next agricultural season.</p>
Wholesale Fruiteurs	The program ended up working with 166 farmers in Mamina irrigation scheme, Principe, Mutarazi after earlier expectations about expansion were dashed.
Safire Manicaland	About 550 farmers in the program accessed Z\$154 million value of loans for paprika production from Royal bank with the support and influence of the LEAD Program and SAFIRE. To-date Z\$102.2 million dollars has been repaid. The closure of the Royal Bank denied some farmers access to their funds already deposited in the bank. During the last quarter Cairns distributed inputs for 393 hectares valued at Z\$593,580,000 benefiting more than 300 farmers mostly on irrigation schemes for the coming season. A total of 36 Associations out of the 62 and 150 field animators received business competency training, whilst 229 contact farmers were trained during mid-season and post harvest period on handling of produce.
ZimAhead	<p>The program has built the capacity of farmers through training in bee keeping principles, herbal production and management. The bee keeping and herb production program also trained some NGO representatives on identification, growing and proper usage of herbs for medicinal and culinary purposes. As a result gum tree nurseries and herbal nurseries have been set up in all the wards where the program is running. Herb seedlings are being sold locally as all the farmers are expanding their gardens. Another development is that herb producers have been linked to a pharmaceutical company called Herbal solutions through the assistance of LEAD. Farmers working with LEAD are now planting those herbs that are in high demand and are marketable in large amounts with high prices.</p> <p>The Herb producers market dried produce in their locality as well as to pharmaceuticals and spice companies and realize very decent incomes. On average each producer is currently getting about Z\$300,000. A typical example is a widow from Makoni district. She is looking after 10 orphans. At one time when she traveled to Harare she came back to find that her grand children had bought 3 goats from herb sales.</p> <p>About 100 farmers classified as people that are living positively with HIV and AIDS (PLWA) sold honey and on average earned about Z\$232,000 per farmer from the honey sales.</p>

Gairezi Development Trust	The project has so far generated about 1.2 million Zimbabwe dollars from accommodation, fishing licenses, and picnic fees. A writer for the African Fisherman Magazine visited the project with the aim doing an editorial on the Gairezi Eco-tourism project for publicity purposes. The project also arranged for a visit by a leading South African Fly Fishing Club personality to try and market the project to international fly-fishermen so that it could raise some income for the project. But both the GDT and the community seem unable to capitalize on this opportunity. The Gairezi Development Trust worked with only 220 members in FY 2004 out of an expected 1,000 thus reaching only 22% of the target. Motivation and dependency have affected the level of community participation. The LEAD program had managed to source a loan at 10% interest rate with 6 months grace period to help the Trust but the management failed to prepare a project proposal for the funding—demonstrating the overall lack of commitment to the enterprise.
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### **3.D. Microfinance**

In the year under review LEAD worked with three village banks (Takura Nyakasikana, Lupane and Chawada) and one micro-finance institution, Zambuko. The achievement against set targets showed that Zambuko managed to provide loans to 19,581 households against an expected target of 16,000. The village banks provided loans to 8,299 households. In general the performance of the microfinance component was well above expectations although much higher success was dampened by several factors as discussed in the proceeding sections.

#### **Background**

The microfinance industry underwent a major overhaul during the 2004 financial year. New licensing and reporting requirements were put in place by the Central Bank. All MFIs are now required to have a minimum capital base of Z\$50million and must be managed by competent and experienced managers. The management team of every MFI has to be vetted and approved by the central bank before the institution is issued with an operating license. The central bank has also taken the overall responsibility of supervising MFIs whereas in the past they were supervised by the Ministry of Finance and Economic Development under the 1996 Money lending and Rates of Interest Act. Only eight MFIs out of 160 applications were licensed by the end of August 2004. On 31 December 2003, there were 1660 registered money lending institutions in the country.

The majority of MFIs were unable to meet the new licensing requirements. Many of these were consumer lenders operating in urban markets. The failure to secure operating licenses by many consumer lenders has created a bigger market for the developmental MFIs in the urban areas. Before these reforms most of the developmental MFIs were being driven to open up branches in the peri-urban and rural areas due to intense competition in the urban market. Zambuko Trust one of the leading MFIs in the country that had expanded its operations into the peri-urban and rural areas under donor supported expansion programs is therefore now considering scaling down its operations in the rural areas and concentrating more in the profitable urban markets opened up by the new regulations.

## **Zambuko Trust (Pvt) Ltd.**

The volume of business remained low during the year due to the fact that the institution's license was not renewed on time by the central bank. They only received their license in August 2004. In October 2003 before the expiry of its license, Zambuko had about 19,500 clients and were disbursing about 3,000 loans per month. As at end of September 2004, the number of active clients had gone down to 10,557 and the total number of loans disbursed as from January 2004 to September 2004 was 8,955. Apart from the licensing problems, the number of disbursed loans partly declined due to the astronomical rise in the average loan size that rose from about Z\$100,000 as of last year to Z\$400,000.

Zambuko's portfolio at risk declined from about 11% as of last year to 53% during the year. Zambuko operated without a license from January 2004 to June 2004 and they did not have legal powers to push for litigation against defaulting clients. Client took advantage of the environment and deliberately failed to honor their repayment obligations.

Aggressive recovery efforts targeted at addressing the quality of the portfolio are being pursued. A performance management system aimed at arrears reduction has been put in place. All senior staff at Head Office has been assigned to particular branches which they are working closely with on a daily basis. By end of December 2004, they are targeting to reduce the portfolio at risk to 10%. The total value of the portfolio as at 30 September 2004 was Z\$2,012 billion

## **Transformation Exercise and Challenges**

The institution has been restructured into a Holding Company with four strategic business Units, Zambuko Opportunity bank, Zambuko Development Agency, Zambuko Advisory Services and Zambuko Venture Capital. The project team working on the transformation exercise has so far completed the following:

- *Marketing and Product Development*
- *Financial Modeling and Business Planning*
- *Management Information System*
- *Legal and Regulatory Framework*
- *Corporate Governance – Vision, Mission and Values*

The transformation of Zambuko is facing several challenges that include:

- *Ownership structure* – Individual and corporate shareholders are required to own 25% and 10% respectively. If Zambuko is to protect and maintain its vision, values and mission they need to raise a significant amount in order for them to have a controlling stake.
- *Capital structure* – Z\$10 billion is required during submission of the application. Currently, they have not raised the amount.
- *Collateral* – Microfinance use unconventional lending methodologies, such as group guarantee that are not yet appreciated by traditional banking system.

## **Village Banks**

The grants for all the village banks expired on the 30<sup>th</sup> April 2004. When the workplan was finalized we had only anticipated working with one village bank. However all of them, due to the positive impact of LEAD intervention, requested for continued technical and financial management services well as monitoring of their operations. There was a significant improvement in outreach and management of the operations of all the village banks that participated in LEAD's Credit Union Revitalization and Outreach Program. The banks managed to double membership and by the end of the program the three village banks had registered a total new membership of about 9,500. They were also able to develop HIV and AIDS products, funeral and other essential products for the rural market.

The village banks have also become an important source of credit for agricultural loans particularly for the small-holder irrigation schemes. While all the three village banks managed to double membership, the greatest challenge facing all of them is viability and governance. The LEAD Program would have wanted to continue assisting the credit unions in developing agricultural related loan and savings products and training of directors and management in order to improve the management of these institutions. However due to funding constraints this will not be feasible.

## **UZ-UCSF Adolescent Program**

Under the Shaz project 41 girls, 18 in Epworth and 23 in Chitungwiza were recruited and trained in business management and are now operating their micro-enterprises. The majority of the girls are engaged in buying and selling which is less capital intensive with shorter working capital cycles many other microenterprise options. While buying and selling that involves cross border trading is profitable, it exposes the girls to higher risks of contracting the AIDS virus. The girls are being discouraged from engaging into the cross border trade. The few case studies carried out by the LEAD Program have shown that the girls who are being supported by their close family relatives are able to engage in desirable and profitable micro enterprises. The mentorship program has also been found out to be weak and not positively contributing to the success of the program because the mentors were volunteers who were not committed to the program. Most of the successful mentoring is being provided by friends and family members.

The program is premised on the belief that if the young girls are economically empowered, the chances of them engaging in transactional sex are bound to decline. The program is only being pilot tested in Harare and it is expected to be expanded to about 1,000 girls in the second phase which is expected to commence February 2005. A joint team comprising LEAD and UZ-UCSF shall evaluate the pilot phase before embarking on the second phase in December 2004.

<b>Table 14. Micro-Finance FY 2004</b>				
<b>Areas</b>	<b>Partners</b>	<b>HH WP Targets FY 2004</b>	<b>HH Achieved FY 2004</b>	<b>% Achieved FY 2004</b>
Gokwe, Nyika Growth point, Nyanga, Karoi, Chegutu.	Zambuko Trust (Pvt) Ltd.	16,000	19,581	122%
Lupane, Mt. Darwin, Harare, Goromonzi	Credit Unions	500 (working with Takura Nyakasikana only)	8,299 Lupane 4,503 Takura Nyakasikana 2,150 Chawada 1,646	1659%
Epworth and Chitungwiza	UZ-UCSF Adolescent Girls Program	200	200	100.0%
<b>Total</b>		<b>16,700</b>	<b>28,080</b>	<b>168%</b>

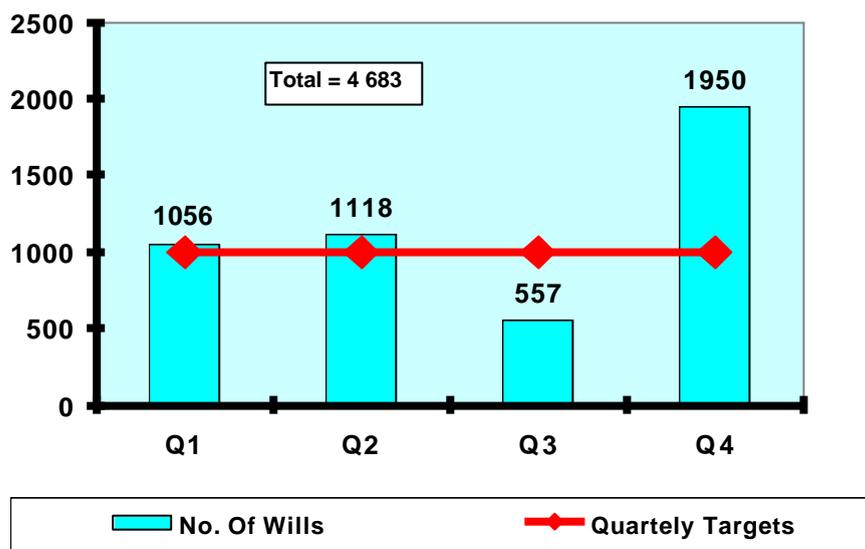
### **3.E. Legal Services Program**

In the first quarter of FY 2004, LEAD management took the decision to re-design the legal services program. The original program was structured around a co-pay voucher mechanism intended to create price competition among lawyers with the larger aim of facilitating the movement of the supply of legal services “down market” to poor people who normally had no access to such services. This anticipated movement did not occur. Instead lawyers accepted the voucher value and did not charge clients co-pay. Some competition did emerge around service quality and convenience but the intended results were found not to be forthcoming. Moreover, as it turned out, most of the clients served by the program did not own enough assets to warrant the cost of a lawyer. Simple wills would suffice in most cases. Results of an assessment made by LEAD showed that it was no longer cost effective to use a lawyer to write simple wills for the intended target group—disadvantaged households.

The program was redesigned in the second quarter of the year. The new approach focused on rural outreach and using social workers (Wills Counselors) instead of expensive lawyers to write wills. The social workers administer Wills for those who have assets that are of too low of value to warrant registration at the High Court. To implement the new outreach style program, LEAD selected only 5 out of the 12 Distribution Centers (DC) to participate in the program. The selection criteria was based on past performance in terms of the number of vouchers distributed, the quality of the work, areas of outreach and the quality of the Wills Counselors proposed by the DC. The following DCs were selected to participate: Fact

Mutare, Seke Rural Home Based Care, Midlands AIDS Service Organization, Adventist Relief Development Agency and Networking & Support for HIV/AIDS Trust.

In preparation for the new Wills program launch, LEAD held an intensive workshop for prospective Wills Counselors from the 25-28<sup>th</sup> of April 2004 in Mutare. The main objective of the training was to provide the newly selected Wills Counselors with the necessary knowledge and skills required for writing wills and community outreach techniques. In total 10 Wills Counselors from 5 DCs were trained. As part of training, the participants were required to actually do outreach and write wills. After the training and agreements were signed with the DCs, the new legal services program rolled out on the 1<sup>st</sup> of May 2004 in Mutare, Bulawayo and Harare.



In FY 2004, a total 4 683 Wills were written for 3,558 households. This surpassed the target for the number of wills written by 17 percent but failed to achieve the household target of 4000. In the graph above, there was a decrease in the number of wills written in the 3<sup>rd</sup> quarter when the new wills program was launched. But the fourth quarter had the highest number of Wills written since the new program started in August 2002. The approach appears to be working.

### **3.F. Business Opportunity Centers (BOCs)**

At the start of FY 2004 the BOCs project had established four fully operational centers in Chitungwiza, Beitbridge, Binga and Gokwe. Three more BOCs were established within the first quarter and these were located in Rusape, Bindura and Murombedzi. However, the Rusape center was closed down on the day of its official launch because of political clashes. The reason for closure was primarily due to the fact that the service was misconstrued as promoting anti-government sentiments. On a positive note, the project was able to successfully open two other centers thereafter in Bindura and Murombedzi without any notable incidents.

In the second quarter of the year progress on the project was halted due to a US government decision to hold up the disbursement of additional BOCs funds. This in effect meant that the

planned expansion of the BOCs and related activities were put on hold. However, some activities that did not require immediate funds continued, albeit on a smaller scale. A project close down plan was initiated in the third quarter of the year. Due to lack of funds to pay bandwidth, satellite connections were shut off during the third quarter and fourth quarters. The opening and satellite cut off dates are given below in Table 15.

<b>Table 15: Opening and Cut-off Dates</b>		
<b>Site</b>	<b>Date Opened</b>	<b>Satellite cut-off date</b>
Chitungwiza	11 July 2003	10 July 2004
Beitbridge	25 July 2003	24 July 2004
Binga	15 Aug 2003	14 August 2004
Gokwe	28 Aug 2003	27 August 2004
Bindura	17 Oct 2003	16 May 2004
Murombedzi	19 Dec 2003 (Activated 8 Jan 2004)	08 May 2004

The nine-month hold up of funds was lifted during the last quarter of the year after a visit from a US Government delegation. Members of the delegation were very pleased at what they saw when they visited the BOCs in Chitungwiza and Gokwe in the beginning of July. Towards the end of the year, plans were made to implement the expansion phase of the program to 15 centers.



**A young couple surfing the internet at a BOC in Chitungwiza, Harare.**

In total, for FY 2004, about 103,356 services were sold to BOC clients against a target of 700,000 services as projected in the workplan. Delays and cut-off of service seriously affected the number of services sold. Yet the estimated number of households using the services (17,226) exceeded the target of 12,000 households.

<b>Table 16: Performance BOCs FY 2004</b>			
<b>Site</b>	<b>Date Opened</b>	<b>Business Service Units Sold</b>	<b>Internet Hours Sold</b>
Chitungwiza	11 July 2003	54 532	20 211
Beitbridge	25 July 2003	14 366	5 089
Binga	15 Aug 2003	9 492	4 299
Gokwe	28 Aug 2003	18 632	8 960
Bindura	17 Oct 2003	4 297	4 762
Murombedzi	19 Dec 2003 Activated 08.01. 04	2 037	1 890
<b>Total</b>		<b>103 356</b>	<b>45,211</b>

## **4. Impact from Selected Cases**

During the course of FY 2004 LEAD conducted 66 case studies to evaluate the impact that has been brought about by the various interventions in the course of the year. The interventions that were evaluated include Household Nutrition Gardens (37 cases), Market Linkages project (9 cases), Drought Tolerant Crops (6 cases), Legal Service Program (8 cases) and the SHAZ project under Micro-Finance (6 cases).

### **4.A. HNG Case Studies**

Between the months of March and April 2004 (second quarter) LEAD conducted a total of 37 individual case studies covering selected districts in Matebeleland South, Midlands, Mashonaland East, Manicaland and Masvingo provinces. The goal was to better understand the impact of the HNGs on beneficiaries. The studies also aimed to provide insight into the constraints being faced by the beneficiaries and possible solutions so that the performance of the drip kit gardens could be improved. These case studies were conducted as a follow up to the quantitative study that had been conducted earlier by Target Research.

The approach taken in data collection used a discussion guide that was administered to drip kit beneficiaries at household level. The respondent was either the head of household or spouse if the latter was the most frequent user of the drip kit. The interviewers made no prior appointments but visited randomly selected households and made a request upon arrival for an interview. The strategy of not setting up prior appointments was to find the drip kit, including watering and maintenance, in their 'natural state' without any prior or artificial preparations being made for the visit. In addition to the 37 individual households, three primary schools were selected along with one home-based care institution.

### **Summary of Findings**

Women made up the majority of drip kit users (74%). The age range of the respondents varied from 17 – 75 years, with most of the farmers being in their 40s.

Households were found to be harvesting three crop cycles rather than an expected two cycles. In terms of yields each household was harvesting about 230kgs of vegetables which translated to 690kgs per annum. This was higher than the expected 600kg per annum per family which was anticipated in the project design. All the households reported eating more than 60% of the edible crops harvested, and this included butternuts, cabbages, onions, tomatoes and rape. This indicated that the objective of improved nutritional status and food security is gradually being achieved. The families reported selling only the surplus crop for income purposes.

Households were found to be generally earning incomes ranging between Z\$530,000 per annum and Z\$190,000, with a few earning much less at around Z\$60,000 per cycle. The target for the HNG program was around US\$60 (Z\$252,000) per household per annum, showing that the program is gradually meeting its desired target.<sup>7</sup>

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<sup>7</sup> The exchange rate at the time of this study was close to Z\$ 4200 to 1 USD.



**LEAD staff member providing technical support to a drip kit garden**

Targeting of the kit to disadvantaged households generally seems to have been done well by our partner NGOs. Prevalence of orphans and other vulnerable children (OVC)s in the targeted households was high with an average between two and three OVCs being reported per household. This has met one of the major objectives of the HNG program i.e. to assist marginalized communities who have a presence of HIV/AIDS affected persons and OVC within their families.

The major use of the added income from surplus sales was purchasing household food, children's clothes and school uniforms as well as paying for the children's fees.

Concept of using the contact farmer as the main person to provide extension services has been effective and well accepted. The majority of farmers mentioned the contact farmer as the main person who provides supervisory services. This showed that the objective of capacity building and enhancing sustainability has been achieved by the project.

#### **4.B. Drought Tolerant Crops – Mutoko/Mudzi**

LEAD conducted six case studies in Mudzi and Mutoko districts in Mashonaland East Province. The aim was to assess the impact of the program on the individual beneficiary farmers looking particularly at yields, income, seed security, food security and how these have translated into better lives and livelihoods, especially for vulnerable children.

The case study approach utilized one-on-one in-depth discussions with randomly selected beneficiary farmers in both Mudzi and Mutoko districts. The respondents were heads of households who have participated in the project for at least one full year.

Under the LEAD program, our implementing partner (VeCO) has worked with 1,393 households in Mudzi and 1,500 in Mutoko, in the two districts combined; the project is working with 2,893 households, or about 17,358 persons who are benefiting from the DTC program. According to the 2002 population census the population in Mudzi and Mutoko districts is 254,924 people, indicating that the project is helping close to 7% of persons residing in the two districts.

The average size of the sample households was 7.6 persons of which 4 were the mother's children and 1.6 were children born to other parents but who were now living with the family. This shows how economic interventions support orphans and vulnerable children.

Cases	Age of head of household	Born Children Living	Born Children living in the Household	Other Children living in Household	Total children living in Household	Total persons living in household
Case 1	50 yrs	2	2	2	4	6
Case 2	60 yrs	5	5	1	6	8
Case 3	32 yrs	2	2	2	4	6
Case 4	58 yrs	10	8	2	10	12
Case 5	30 yrs	2	2	0	2	4
Case 6	55 yrs	7	5	3	8	10
<b>Total</b>		<b>28</b>	<b>24</b>	<b>10</b>	<b>34</b>	<b>46</b>
<b>Mean</b>		<b>4.6</b>	<b>4</b>	<b>1.6</b>	<b>5.6</b>	<b>7.6</b>

Farmers reported having access to land of sizes varying from 3 hectares to 10 hectares with the drought tolerant crops occupying close to half of their arable land area.

All farmers reported they received seed and managed to repay the required amounts of double the seed amount loaned. None of the six farmers faced seed shortages and instead they are now selling seed to other farmers. On average the farmers reported giving seed to two other farmers outside the project area in return for cash. They suggested that the seed repayment project be extended to include crops like maize, especially the dwarf variety. They are currently facing problems of high interest rates on cash loans for cotton and seed maize.

## Yields and Income

Reported yields ranged between 250kgs and close to 3,000 kgs of harvested grain per farmer. Higher yields were recorded for macia sorghum than BEP mainly because the latter was easily affected by pests. They didn't seem to rely on any low-cost pest control for aphids being taught by the LEAD extension program.

On average the yields for macia were about 933kgs per farmer and BEP was around 142kgs per farmer. The yields per hectare were 850kgs for BEP and 1,000kgs for macia. It was notable that very little marketing of the crops took place in the current season mainly because farmers held on to their harvests due to low prices that were being offered. Another reason was that farmers opted to retain their crops for food grain since other edible crops like maize and peanuts performed poorly due to drought.

The farmers reported that their harvested crops are stored in sacks that are kept in the house because granaries have a problem of termites. The farmers use a pesticide called *Shumba* that costs about Z\$12,000 (US\$2) per 400gm and is affordable. The only problem is that it is not easily available in the area. One of the farmers suggested that the farmer groups should be used as distribution points at the start of the season. Farmers can then purchase the pesticide from those centers.

The few families that marketed their crops had earnings ranging from US\$11 to US\$90 with an average of about US\$65 per household or family.

CASES AND CROP		Planted Area	Yields in KGs	Yields per hectare	Retained in KGs	Sold in kgs	Income US\$ @ Z\$6000 to 1USD
Case 1	BEP	0.1ha	200	2,000	200	*	*
	Macia	1.0ha	500	500	500	*	*
Case 2	BEP	0.2ha	100	500	100	*	*
	Macia	0.4ha	1,000	2,500	750	250	26.75
Case 3	BEP	0.1ha	350	3,500	245	105	11.23
	Macia	2.5ha	2,900	1,160	2,030	870	93.09
Case 4	BEP	0.5ha	100	200	100	*	*
	Macia	0.5ha	750	1,500	750	*	*
Case 5	BEP	*	*	*	*	*	*
	Macia	0.4ha	250	625	250	*	*
Case 6	BEP	0.1ha	100	1,000	100	*	*
	Macia	0.8ha	200	250	200	*	*
	<b>BEP</b>	<b>1.0ha</b>	<b>850</b>	<b>850</b>	<b>745</b>	<b>105</b>	<b>11.23</b>
	<b>Macia</b>	<b>5.6ha</b>	<b>5,600</b>	<b>1,000</b>	<b>4,480</b>	<b>1,120</b>	<b>104.32</b>
	<b>Total</b>	<b>6.6ha</b>	<b>6,450</b>	<b>977</b>	<b>5,225</b>	<b>1,225</b>	<b>115.55</b>

The program has provided food security to families who participated in the project to the extent that food grain produced is between 50 and 66 percent of annual food requirements.

The yields per family were on average 975kgs with most of it (70%) being retained for food consumption and some of it as seed for sale or planting in the coming season.

Macia is now regarded as a staple food that can be taken at breakfast, substituting for bread, at lunch or supper in place of rice or thick mealie-meal porridge (*sadza*). BEP provided relish through consumption of the green leaves that were cooked in place of vegetables like rape or the traditional pumpkin leaves (*muboora*). The beans are good when taken as *mutakura*.

The income earned from the sales of drought tolerant crops has enabled some of the farmers to buy assets. The type of assets they mentioned included a wheel barrow, oil pressing machine as well as building materials for constructing better housing structures like zinc roofed brick houses. All the farmers reported having been able to pay school fees and buy clothes for their children and OVCs from the crop sales of current or previous years.

The farmers have gained new knowledge in farming techniques due to the training provided by VeCO and Arex. They reported that the training has helped them to use new farming methods that conserve water and prevent soil erosion. They mentioned farming techniques that include in field pot-holes, tied ridges, infiltration pits and dry planting.

VeCO also taught them how to use the macia dehuller that was provided by LEAD under the DTC project. As a result in the current season farmers had no problems in processing their macia crop.

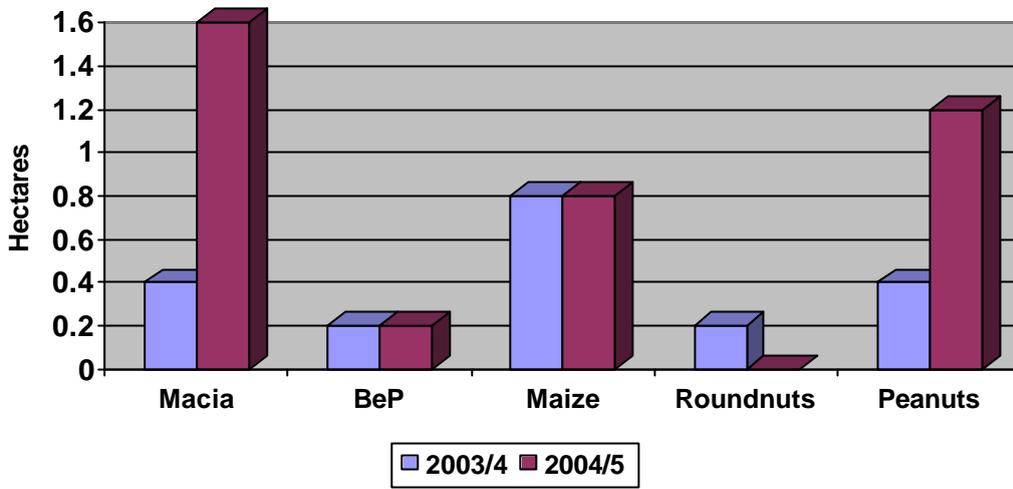
Some farmers benefited from the alternative traditional methods they learnt in preservation of grain and seed. These included the use of cow dung ash or burning and crushing leaves of *mucherechesi* then applying the powder in the stored grain. They were also taught how crop rotation kills weeds like *ruumbi* that have been a problem.

### **Drought Coping Strategy**

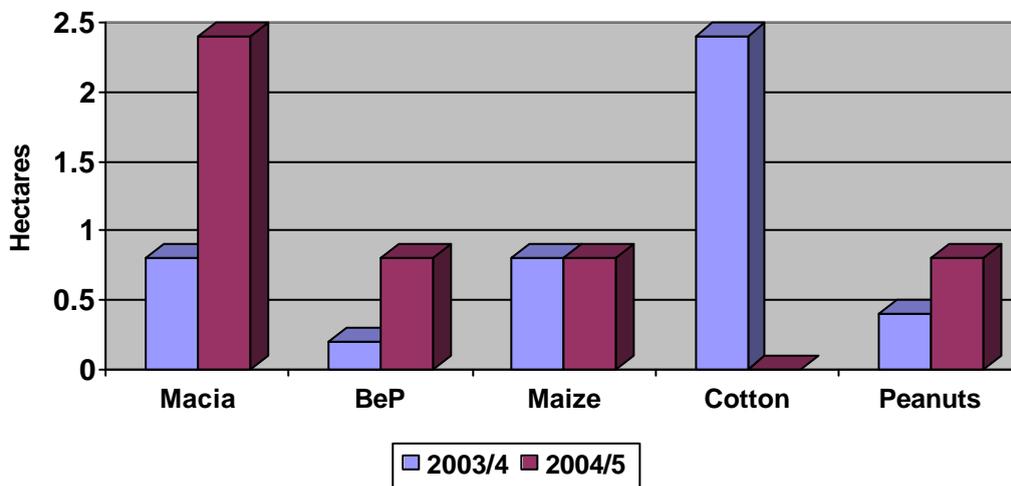
As a way to counter the effect of drought farmers are planning to plant with the early rains because in the past season early planters had better harvests. In addition most farmers have decided to increase the planted area for the drought tolerant crops (macia and BEP) and reduce for other crops like maize and cotton. The only other crop that they plan to increase the planted area is peanuts mainly because of the high prices offered by buyers who process them into peanut butter and cooking oil. The farmers also stated that another strategy is that they shall be applying new farming techniques that they were taught by VeCO and Arex that conserve water.

An example of how the farmers have changed their farming practices and increased the area planted for macia and BeP is shown in the two graphs overleaf.

**An example of a drought coping strategy: Farmer 1  
Increased hectarage for Macia**



**An example of a drought coping strategy: Farmer 2  
Increased hectarage for Macia and BeP**



#### **4.C. Legal Services Program**

During the second quarter of LEAD FY 2004, the LEAD Program carried out eight case studies to assess the impact of wills in protecting the assets of the vulnerable. The cases were selected at random and provide testimonials by the primary beneficiaries of the will.

Some of the salient findings are shown below, while a detailed report is available separately:

- Generally, the Will is proving to be an effective instrument of asset protection because it is being adhered to.
- There are several factors which seem to decrease the likelihood of a will being challenged by relatives and not executed. The chances are greatly decreased if the relatives are educated about Wills through community awareness meetings. Also if people are made aware of the legal consequences of acting contrary to the Will, it increases the likelihood it will be followed. Fear of reprisals by the deceased, if a will is flagrantly abused is another reason why Wills are not challenged. However, ignorance of one's rights or maintaining good family relations, are also common reasons why a Will is not challenged.
- If Wills are written in line with cultural norms, they are more likely to be followed.
- It is important that significant family relatives are present during the reading of the Will. This seems to reduce the potential for conflict.
- There is a wide range of assets being bequeathed to the beneficiaries. These include items for immediate personal use such as clothes, blankets; kitchen utensils, household furniture, a house or home stead, livestock; and items that can be used for economic purposes: house rentals, sewing machines, carpentry tools.
- As for the beneficiaries, these include siblings of the deceased, significant relatives and children as expected.
- The Will appears to be an instrument of change, giving women a platform to press for their rights and contributing to the breakdown of taboos surrounding discussions about death and dying.
- The Will emerges as an instrument to both complement certain cultural practices as well as challenge unhealthy and unfair practices.
- The oral Will is still being made alongside the written Will and it is important that there be congruency between the oral will and the written will.
- Chronic illness seems to be a catalyst towards writing of a Will

To illustrate the benefits of a Will we have included a story in the annex section of this report. The names have been changed to protect privacy of the respondent.

#### **4.D. Micro-Finance (LEAD/UZ-UCSF Shaz Project)**

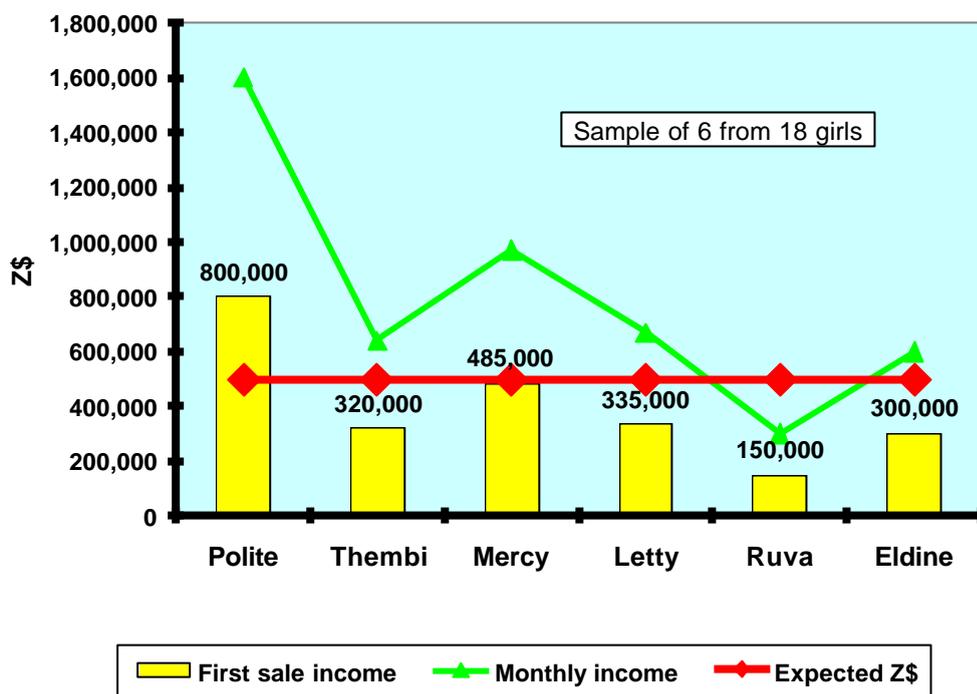
In early FY2004 LEAD was requested, through an expression of interest by Zambuko, to provide funding for certain components of a UZ-UCSF project Shaz (Shaping Health of Adolescent Girls in Zimbabwe). Zambuko had partnered with UZ-UCSF to pilot test the Shaz project which aimed at significantly reducing risk of HIV infection among adolescent girls in Zimbabwe. The hope was that the economic intervention would provide greater opportunities for current and future economic success and thereby empower the girls to avoid risky relationships that include transactional sex.

In August 2004 LEAD conducted case studies on 6 out of the 18 girls who were recruited in the project in Epworth. The aim was to evaluate the impact so far of the economic intervention on the adolescent girls participating in the project. All the 18 girls have successfully completed their training courses and have identified and embarked on business ventures. The most common businesses types they selected were tie and dye, hair dressing and buying and selling of clothes and other products.

The six girls in the case studies reported making gross sales ranging from Z\$500,000 to Z\$1,000,000 and had net incomes of around Z\$300,000 per sale. This translated to an average monthly net income of Z\$700,000 per each of the girls. This is above the average income of Z\$500,000 per month that is estimated to be earned by girls in commercial sex work in the study areas. The repayment of loans records revealed that one of the girls among the six has already repaid the full loan and applied for a higher amount of around Z\$1,000,000. She has already been granted the loan and embarked on her second cycle of business.

It can be concluded from the case studies that adolescent girls who are being supported by close family relatives seem to be engaged in desirable and profitable micro enterprises. The mentorship program was found to be weak and not positively contributing to the success of the program because the mentors were volunteers who were not committed full time to the girls. In the long term it is anticipated that family members support will have a positive bearing on the sexual behavior of the girls and might have a bearing on the long term outcome of whether they contract or do not catch HIV and AIDS.

### Income of adolescent girls: Shaz project



#### 4.E. Commercial Market Linkages – Safire Manicaland

As a part of its market linkage work, LEAD partnered with Safire Manicaland to organize farmers into Commodity Associations (CAs) that sell directly to private sector companies without external support. The objective was to increase farmer household incomes and improve food security for participating households in Manicaland. The farmers would grow, on contract, crops that include pineapples, Michigan pea beans, paprika, groundnuts, tomatoes, garden peas and gooseberries.

LEAD assessed the project through case studies and a desk review of existing records. The field data collection used a qualitative approach that involved group discussions with CAs and one-on-one in depth interviews with selected individual smallholder farmers.

The sample covered three commodity associations for group discussions and seven individual farmers for individual case studies. The information collected related to background characteristics that included agronomic issues, access to markets, yields and income, financial input, sustainability and support to OVCs.

## Findings

- The case studies showed that the project has benefited the participating farmers through the formation of Commodity Associations (CAs). In total 62 CAs had been established by September 2004 with a membership of 7,784. The total monetary contributions by members had reached Z\$127 million.
- Women make up 60% of the membership in the CAs.
- The family sizes are generally small with an average of about 4 children per household. There is a high prevalence of widows in the CAs, as a result most of the children can be classified as orphans (defined as a loss of one parent). The high prevalence of orphans in the community was attributed to deaths due to the HIV/AIDS pandemic. Thus the four CAs surveyed are supporting a total of 1,940 OVCs or on average 485 OVCs per each CAs. This showed that the project is providing substantial assistance to children classified under SpFA.
- The farmers acknowledged having received agronomic training from LEAD/Safire that has improved their yields. The training has also empowered them to make their own constitution and members have adopted new techniques that include intensive farming following the knowledge acquired:

*“Our yields per unit area have significantly increased, mainly because of the correct farming methods we have adopted after the training”* commented a member from Nyahukwe Commodity Association in Makoni.

- Farmers in Nyahukwe Commodity Association in Makoni District, specialize in paprika. They reported having produced 8 metric tons. This earned them an income of US\$4,662 (i.e. at exchange rate of US\$ to Z\$6,000). This was 100% more than income in previous years. They praised the project for having linked them to Paprika Zimbabwe who is now their main buyer.
- Farmers reported being linked to better markets where the buyers are now assisting with inputs and transport for picking up and hauling produce. The farmers stated that as a result of the link they now have a reliable market for their produce. As an example a CA in tomato production has earned a per capita income of US\$460, 12% higher than the stipulated LEAD workplan target of US\$412 per farmer.
- A CA in Mutasa (DURU), is farming various crops that include Gooseberries and Michigan Pea Beans. They reported improved yields on their crops since the start of the project. In total they have produced 84 tons split between 78 tons of Michigan peas and 6 tons of gooseberries. They earned a total of US\$17,000 translating to US\$205 per farmer.
- In Nyahukwe the farmers said that the money earned from paprika sales has helped them to send their children to school because they can now afford the uniforms, textbooks and fees that used to be a problem. The schools have experienced higher enrollment as a result of this project.

- In Mutambara the farmers said that besides food and income they have managed to buy farm assets like scotch-carts, ploughs, cattle and even build houses from tomato sales.
- A farmer from Ndimba CAs in Chimanimani said that the pineapple project was a solution to her problem of school fees:

*“I planted about 0.6 hectares of pineapples and harvested 800 kg from which I got a total of Z\$500,000 (US\$84) after sales to Interfresh. The money is what I used to buy school uniforms, school books, clothing and even food for my children. I was wondering where I would get money for my children’s fees and I thank this project for what it has done to me.”* She said.

- In DURU, where the CAs is focusing on Pea Bean and Gooseberries the project has also created employment for people from the mountainous non-arable areas. They hire casual labour to work on the farms. The farmers said that they have managed to look after OVCs through income from the project

## Annex A. Success Stories

### *“Macia, a cushion against hunger”*

Mr. HENRY RUTSITO of Makaha B, Goromonzi Section, Mudzi District in Mashonaland East Province is now a committed sorghum (macia) farmer after becoming one of the nearly 1,400 farmers in Mudzi district to grow drought tolerant crops under the LEAD sponsored program. Like many farmers in his area, maize crops often fail due to irregular rainfall patterns and unpredictable drought-like conditions. Since 2002, LEAD has worked with local NGOs, (VeCo in the case of Mudzi) to assist poor families to grow much of their own grain (macia sorghum) and legume (black eye peas--BEP) requirements adding considerably to overall level of food security in drought prone areas. Moreover, farmers are often able to sell what they don't consume to earn extra income to buy food, pay for their children's education and make home improvements. However, LEAD does not discourage farmers from growing maize but rather advises them to improve their crop mix to enhance food security.

Mr. Rutsito received inputs from VeCO, LEAD's NGO partner in Mudzi, in the form of a seed loans. In 2002, after joining the program, he borrowed 4kgs of BEP and 5kgs of macia seed on the understanding he would return double that amount of seed back to VeCo and the LEAD program after the harvest. With this initial seed, he planted 0.125ha and 1.0 ha respectively. That year he harvested 175 kilograms of BEP and 850 kilograms of macia when others in his area were dependent for food handouts from donor organizations due to low maize yields. Not only did Mr, Rutsito's family enjoy food security for the 2002/2003 season but he earned enough income from the sale of surpluses to build a new house. Living up to his agreements, he also repaid his seed loan and returned 8 kgs of BEP and 10 kgs of macia seed for distribution to other families in the next season.

Typical of how the program works, Mr Rutsito retained his own seed for the following year. He planted 1ha of macia and 0.1ha of BEP in the 2003/4 season. Again he produced sufficient quantities of BEP and macia to give his family the food they require. He had enough BEP left over to sell in the local market. Mr. Rutsito said he has produced enough food stocks to last the whole farming period up to the next harvest season. This is typical of other participating farmers who have attained seed security by planting drought tolerant crops and are now selling surpluses and even seed to other farmers in their area. *“Macia chases away hunger – maybe you will only find hunger some where else not here in Mudzi”* said an elated Mr. Rutsito. Farmers are reportedly using macia for making bread, sorghum rice and brewing beer for sale. BEP is also now commonly used for making bread, *mutakura* and *rupiza* (a nutritious paste made of cow peas and peanut butter).

In the coming season Mr. Rutsito plans to increase the number of hectares under cultivation for drought tolerant crops. These crops will now take up the largest portion of his fields (3 hectares) while he will plant maize and peanuts on the remaining hectare. This will ensure if drought occurs the adverse impact shall be minimized because macia will surely be there as *“a cushion against hunger”*.

Mr. Rutsito is grateful to the training provided by VeCO and the LEAD program that covered farming techniques like winter plowing, infiltration pits to harvest water and contour ridging to control erosion. He thinks this time around he will counter the drought because moisture shall be retained in the soil once he applies the techniques that he has learned.



**Mr. Rutsito and wife standing beside the zinc roofed brick house (a symbol of rising prosperity in rural Zimbabwe) built from the proceeds of macia sales**

Mr. Rutstito said that one of the biggest benefits he realized from participation in the project was that he managed to build a zinc roofed brick house from the sale of surplus BEP and macia.. This has improved the appearance of his homestead and changed his quality of life. He also has secured food for consuming throughout the entire season and as such will not experience any hunger. He was full of praise for BEP leaves as they are a good substitute for vegetables like cabbage and rape because of their good taste and high nutritional value: He stated without prompting that *“BEP leaves are tasty whether fresh or dried and you can mix them with peanut butter to make a very healthy relish”*.

Mr. Rutsito is quite happy with the way the seed loan project was administered among farmers in Mudzi district and thinks its one sustainable strategy to improve seed security among farmers: *“Seed loans under the LEAD/VeCO project are a good arrangement that is popular with many farmers. You are not indebted to anyone as you only need to pay back double the amount of seed you were given”* he said.

Farmers like Mr Rutsito are typical of those participating in the LEAD drought tolerant program. Since 2002, LEAD has provided seed loans to 60,000 farmers.

Perhaps the biggest success of the drought tolerant crops program was the widespread “radiation effect” whereby 90% of the farmers who were given seed loans continued to grow the crop next season. They were also found to give or sell seed to an average of two additional farmers such that the following year 85% of those growing in cycle 1 also grow in cycle 2. New farmers continued to give or sell seed to two other neighbors, as a result having a huge impact on food security for the years to come.

<b>Radiation Effect of DTC</b>			
<b>Season</b>	<b>2002/3</b>	<b>2003/4</b>	<b>Expected 2004/5</b>
Seed Loans to new farmers	29,433	30,575	21,000
Planting retained seed (cycle 1)	0	26,500	27,500
Planting retained seed (cycle 2)	0	0	22,500
New Farmer to farmers transactions	0	53,000	100,000
Farmer to farmer transaction continuation	0	0	45,000
<b>Total HH Growing</b>	<b>29,433</b>	<b>110,175</b>	<b>216,000</b>

The LEAD Drought Tolerant Crops program has contributed greatly to mitigating the problems of food insecurity in Zimbabwe caused by successive seasons of low or skewed rainfall, and an over reliance on maize as the staple crop. In many dry areas, maize crops fail two out of every three years under rain fed agriculture. Drought tolerant crops like macia and BEP provide alternatives to maize that offer more assurance of a good harvest. The project has shown that drought tolerant crops are truly making a come back in rural Zimbabwe.

END

## *From Communal Farmer to Businesswoman*

MRS. MUTIMBE from Mutambara, Chimanimani District, Manicaland is proud of her accomplishments in growing tomatoes under the LEAD market linkage program. She says *"I can see that I am now a business woman not just a small time tomato farmer"* because of this project.

One of LEADs major partners in market linkages was Safire, a local NGO that works with communal farmers and helps to organize them into self-sufficient commodity associations to sell to private sector buyers such as Cairns, a big food processing company in Harare. In the 2002/3 season LEAD/Safire worked with 5,200 farmers in seven districts of Manicaland. This was expanded to 10,200 in the 2003/4 season. The collaboration also created a farmer to farmer extension system that served to increase farmer household incomes and improve food security. Under the program, farmers were equipped to grow on contract a number of crops including pineapples, Michigan peas, paprika, groundnuts, tomatoes, garden peas and gooseberries.

By the end of FY2004 the project had shown some great success. A total of 62 commodity associations had been established with a membership of 7,784 farmers. This was 76% of the targeted of 10,200 members and 75% of the targeted commodity associations (83). The total monetary contributions had reached Z\$127 million, 195% of the targeted Z\$65 million contribution from farmers.

Mrs. Mutimbe is a 54 year old woman married to a builder and one of the tomato farmers under the Mutambara Commodity Association. She has a family of six that include four boys and two girls all of whom are attending school. Three of her children are in primary level while the other three are doing secondary education. In addition Mrs. Mutimbe is also looking after a boy and a girl who are both orphaned.

She is one of the founder members of the Mutambara commodity association and according to her she has benefited tremendously from her membership in both the association and the project. The first benefit realized by Mrs. Mutimbe is the knowledge and skills gained in tomato farming after attending the training and the farmer to farmer extension. *"The training I received from Safire has given me cropping and water management skills that I never used to have. I am now also able to do budgeting and calculate my profit and losses after sales of produce. I can see that I am now a business woman not just a small time tomato farmer"* said Mrs. Mutimbe.

The second benefit she realized is that she has earned a reasonable income from crop sales: *"I reaped 15 tons of tomatoes from half a hectare but I lost 8 tons that got rotten because Cairns did not collect in time. I sold the balance of the tomatoes and got an income of Z\$2,000,000 (US\$333). I had to re-pay a loan of \$600,000 (US\$100) and remained with a net of Z\$1,400,000 (US\$233) After I calculated my other input costs the net income was about Z\$1,000,000 (US\$166)"* explained Mrs. Mutimbe.

In addition she sold about 2 tons of produce to local buyers.

Mrs Mutimbe said that her life compares very well and is better than a worker living in urban areas earning a minimum wage of Z\$183,000 (US\$30,000) per month:

*“Assuming that I had managed to get Z\$600,000 (US\$100) from selling the 8 tons that Cairns failed to collect I would have got a net income of Z\$1,600,000 (US\$266). That income would take me for seven and half months at the same scale as the minimum wage. I would also use the money until the next harvesting season of the second tomato crop”.*

Mrs. Mutimbe mentioned that she now has set herself a target of Z\$8,000,000 (US\$1,333) and is confident of reaching it in the next season.

*“The income from the project has been useful to my family. I managed to buy school uniforms for my six children plus the two orphans I am looking after. I also paid for their school fees and textbooks. The balance of the money I used for purchasing household food for the family. To me, the day-to-day money needs have been taken care of by the project”.*

END

## *Gardening Power*

POWER NGWENYA lives in Bezu Village located in Plumtree, Bulilima District in Matebeleland South Province. She is a 49-year old widow living with two daughters, one 17 years and another of 15 years as well as a nephew of 13 years. Also living in the household is her daughter-in law whose husband is working in South Africa. Power gets occasional support from her son in South Africa, otherwise she looks after herself through sewing and selling chair covers as well as her new foray into home gardening.

In response to a worsening food security and HIV/AIDS crisis, LEAD program initiated a program to revitalize household gardening to improve the nutrition, food security and income of poor rural households, most of whom are caring for orphans and vulnerable children. The project introduced a micro-drip kit to irrigate 100 square meter gardens intensively growing vegetables for consumption and sale. The drip kit package includes water tank, lateral pipes, drip emitters and technical training to help users lay out their gardens, use and maintain the kit along with agronomic practices such as low-cost pest control and soil fertility. The advantages of the kit over the traditional bucket method of watering are fourfold. User of the kit saves water, time and labor (up to 50% each) as well as produces better and higher quality yields.

The LEAD household drip kit nutrition gardens project has exhibited phenomenal outreach since its launch in April 2003. In cumulative terms it has managed to help directly 23,580 households against an expected 20,000, to install a household nutrition garden using a low-cost micro-drip system. The objective of the project is to improve nutritional status, increase food security and income for food insecure and AIDS affected marginalized and poor households. The program has managed to achieve this through working with 33 NGO partners spread in 53 out of the 60 districts in Zimbabwe.

Evaluation studies by LEAD have revealed that families are harvesting on average about 690 kilograms of vegetables out of the drip irrigated plot per annum and consuming around 60% of the production. Assuming an average of 6 persons per household, this translates into 69 kilograms of vegetables per person per annum or 23 kilograms per production cycle. In terms of income, the average per cycle earned per household was found to be US\$30 amounting to about US\$90 per annum using exchange rate of Z\$4000 to one USD. The case studies also confirmed that families who employed the drip kit technology used much less water. Farmers using drip also realized higher yields from their gardens when compared to traditional methods of irrigation confirming the advantages of the program design.

*Power is excited about the drip kit technology. She says the kit has made a big difference to the family especially in terms of income and labor savings. She says, "You can leave the drip working while you do other things. It has really helped me in providing relish for the family. I recognized that this would be a helpful intervention. I was tired of suffering looking for relish and I also liked the potential to earn money from the kit".*



### *Gardening Power*

She went on to say that, “I got the kit in August 2003 and had my first harvest in November 2003. I harvested rape which I sold for Z\$13,000, ate some and gave some away to neighbors and visitors; *tsunga* (local leafy plant) which I ate or gave away; covo (a popular green vegetable), which gave me Z\$2,500 while the rest I ate; tomatoes, okra and sweet cabbage which we ate” *“The money I obtained helped me to buy some material to make a set of chair covers. My son sold these chair covers for me in South Africa and I got R100. I exchanged the money and got Z\$80,000 which I used to pay for school fees, household food, labour for the garden fencing (Z\$7,000) and tomato seedlings (Z\$1,000)”*. *“From the garden, I managed to save some okra seed, which I intend to sell at \$500/teaspoon. I no longer have problems with relish. In fact, I used to buy vegetables daily at \$2,000 but now I can save that money for other things”*

When Power is not around her children are able to fill the drum with water and maintain the kit by cleaning the filter and checking and clearing blockages that may occur from time to time.

Power has the potential to advance economically because of the kit and her new dedication to gardening. She already has an entrepreneurial spirit and has seen how she can create synergy with other economic activities that she is already doing, while at the same time looking after her family’s food security needs.

END

## ***Bridge (Zambuko) LEADING to Health and Wealth***

***“If I had not joined the program I would have been at home with nothing to do. Now I am looking forward to being a mentor for girls like me, probably I will end up owning a big hair salon in town”.***

POLITE CHIDZAMBA – Epworth, Harare, Zimbabwe.

Polite is a seventeen year old teenager staying with her mother in Epworth, a dormitory town just outside Harare in Zimbabwe. She is one of the eighteen girls who joined the Shaz project being supported by LEAD program in Epworth. Her father passed away in 2001. Unlike some of her colleagues Polite is still single and has no child. She said that she is not into any love relationship because “*men disturb ones future*”.

She completed her secondary education at Domboshawa High School in 2003 but could not go further because there was no money to pay for her fees after her father passed away. She also did not do very well in her exams as she managed to acquire only three ‘O’ level subjects. When Polite joined the Shaz project she was unemployed and had no other source of income.

She selected interior décor as her line of business because her mother is into selling of clothes including interior décor material. As such she knew she would receive a lot of support and advice.

According to Polite, her interior décor business is doing very well:

*“I got a loan of Z\$400,000 from Zambuko, although I would have wanted Z\$500,000. They limited us. Nevertheless I did not change my business idea like others but decided to limit the amount of materials I purchased”.*

In her mentorship course Polite was attached to a businesswoman in Warren Park who is involved in interior décor. She was satisfied with the advice she got from the lady. She said the lady taught her a lot of things besides selling interior décor materials. She taught her public relations, customer handling, decent and proper behaviour, especially when going out to market products.

Polite reported that her mentor wanted her to sell the interior décor products in Mt. Hampden, but she (Polite) had already secured a good market in Chakari.

Polite bought materials worth Z\$480,000 and these included bed covers, ribbons and cotton thread. She only remained with Z\$20,000 from the loan – which she had reserved for traveling and incidentals.

She sold her products in Chakari, a gold mining town outside Kadoma, where there is a big demand for interior décor. The market was identified through her mother’s friends who live in that town. Chakari has potential for high disposable income:

*“My mother’s friend told us that there is a big demand for interior décor in Chakari so I decided to go there. I used the bus to get to Kadoma and when I got to Chakari I put up at my mothers friend place. All my goods were bought, even with the high mark up I had put on them”.*

Polite sold her goods for Z\$1,200,000 and made a profit of well over 100%. This has helped her to solve most of the financial problems she was facing. She has repaid all her loan amount of Z\$450,000 to Zambuko and has managed to pay the fees (Z\$500,000) for the hair dressing course she is doing in town:

*“I paid up my outstanding amount for the business loan (Z\$450,000) and then paid Z\$500,000 fees for the hair dressing course I am doing at Tyrone’s Hair Dressing salon. I also bought a hair blower (Z\$50,000), rollers (Z\$50,000), towels (Z\$50,000), flower to decorate (Z\$6,000), hair food (Z\$10,000), conditioner (Z\$10,000), which are requirements for the course”.*

Polite’s plan is to send some of the interior decor products to Botswana. She said that her aunt informed her about a big market for interior décor products in Botswana:

*“My plan is to give my mother some of my interior décor products when she goes to Botswana. I understand there is a huge market. Depending on the sales, I may also go back and sell some more when my mother returns. I have been to Botswana before, so I can easily get there on my own”.*

Polite applied for a second loan of Z\$1 million from Zambuko and has recently received it:

*“I have applied for one million dollars because I know I can repay it without problems. The process of getting a loan is not difficult; I only hope the money comes soon. Last time it took from May to July to get the loan”.*

Her long term plan is to acquire a certificate in hair dressing and open a hair salon in town. She hopes to complete the six months practical course and the six months attachment without problems because she can now afford the fees from her business sales.

Polite said that she is grateful to the loan provided by the project because her standard of living has changed for the better:

*“If I had not joined the program I would have been at home with nothing to do. Now I am looking forward to being a mentor for girls like me, probably I will end up owning a big hair salon in town. The training course we underwent opened up my mind to be able to expand on business ideas. That is why I am now thinking of hair salons”.*

END

## *Widow To Benefit Through the Last Will*

**Harare, Zimbabwe** – **Mary Moyo** was widowed in August 2003. Her husband left behind three adult children and two school-going children. Mary's husband, John Moyo was self-employed as a carpenter, having retired from formal employment 10 years ago. John and his wife decided to write separate wills after attending a community outreach session facilitated jointly by the IMPACT Theatre Group and Networking for HIV and AIDS Trust sponsored by LEAD.

One month later after John's burial, his wife, children and relatives convened to hear the will. Unfortunately though, the written will was still not available, having been sent to the Master of High Court for registration.



**A client receiving assistance to write a Will from a Wills Counselors**

Before his death, John had told the family that in the event of his death, the young brother was to be the executor and therefore the family had to listen to what he had to say. The family had to rely on the oral will of the deceased, as reported by the deceased's young brother. Mary knew of the existence of the written will, but did not know its contents and therefore whatever the young brother reported had to be accepted at face value.

Interestingly though, all the family members seemed to accept and comply with the wishes of the deceased. For her part, Mary accepted the oral Will because it seemed fair and the young brother did not receive anything of substance from the will.

Basically, the house, chair, side-board and a double bed were given to Mary, while the last-born 17 year old son was given a suit and the carpentry tools; the young brother (60 years old) was given two trousers, a shirt and a jersey; the sister of the deceased got two blankets; the nephew (30) was given a jersey and the other two sons were given shoes and a blanket respectively. The two girl children did not get anything because according to tradition, they cannot inherit the father's things.

Mary, however, is not sure if the other relatives may have complained in the privacy of their homes. As things currently stand, the husband's young brother and his wife have not visited her ever since the burial, as is the tradition. She once sent one of her daughters to their house to let them know how they were doing, but he and his wife did not seem interested or show any initiative to follow up.

Mary feels that with this kind of 'strange' behavior from the relatives, she needs to move fast and register as the rightful owner of the house at the council offices. However, before she goes ahead with the change process, she will inform the key young brother, just so that he knows. If the young brother refuses or should the other will state something to the contrary (which Mary doubts) Mary is committed to stand firm and contest that the house be registered in her name.

The two girl children did not get anything from the father and nor will tradition enable them to inherit anything of substance when Mary dies. Mary realizes how this leaves the girl children vulnerable and she points out that 'girls can have problems in their marriages and they should be able to find refuge somewhere. So in my will I have clearly stated that the house is to be equally shared by the boy and girl children. It belongs to all of them'

#### *The Guardian*

Since the deceased's Will was not readily accessible, the family collectively agreed that as per tradition, the young brother of the deceased would be the guardian. He was therefore expected to assist the widow with any problems, particularly on any issues concerning the two school going children. However, despite agreeing to this role, he has not shown any interest in fulfilling it. Actually, Mary is receiving moral and financial support from her younger sister, who has taken in the primary school going child and is paying for her school fees and upkeep.

In view of all that she has been through, Mary points out that it is important for people to fully understand what the role of the executor entails, especially if the same executor is also the guardian. It should be clear to the executor that he cannot be a beneficiary; just because he is a guardian, he should not expect to inherit something either; being a guardian does not mean sexual relationships with the widow because this may be one of the reasons he may be disassociating himself from being a guardian (the young brother is married with five children); and finally, the person writing a Will should have spoken to the guardian about what the role fully means.

### **Design Issues**

- The fact that the will delayed in reaching the family of the deceased thereby compelling them to rely on the oral will, shows the appropriateness of the newly introduced design change in the program. With the new design, the will is delivered to the client on the same day that the will is written.
- This case study also shows that the two tier approach in the new design is relevant as it screens out the involvement of a lawyer where small assets such as table, cupboard, are involved, thereby making it cost effective to implement the program.

### **Traditional Practice versus Western Practice (Will)**

- Although not everyone was privy to the contents of the Will, the fact that everyone knew of the existence of the written Will may have contributed to the young brother's apparent honesty. The young brother could have demanded that he gets the major assets as traditions sometimes permits
- There seems to be reference to tradition in instances where action is necessary but the Will is not there to give guidance. For instance, the family, through consensus on custom, was able to identify the young brother as the guardian.
- In the same vein, where tradition seems silent or deliberately overlooks certain issues, the will is being used as a means to address the issue. For example, the girl children are being regarded as rightful heirs to substantive assets too in their mother's Will.
- Where the Will goes against "custom", for example property grabbing by male relatives because property is seen as belonging to the man, the Will prevails but at a cost of losing support from the in-laws.
- There is also an attempt to marry tradition with the Will. This is the case where Mary will enforce that the house be registered in her name, but at the same time she will make sure that her in-laws are informed of her intended actions, although she is not obliged to since she has the Will to back her up. Tradition says that marital assets belong to the husband.

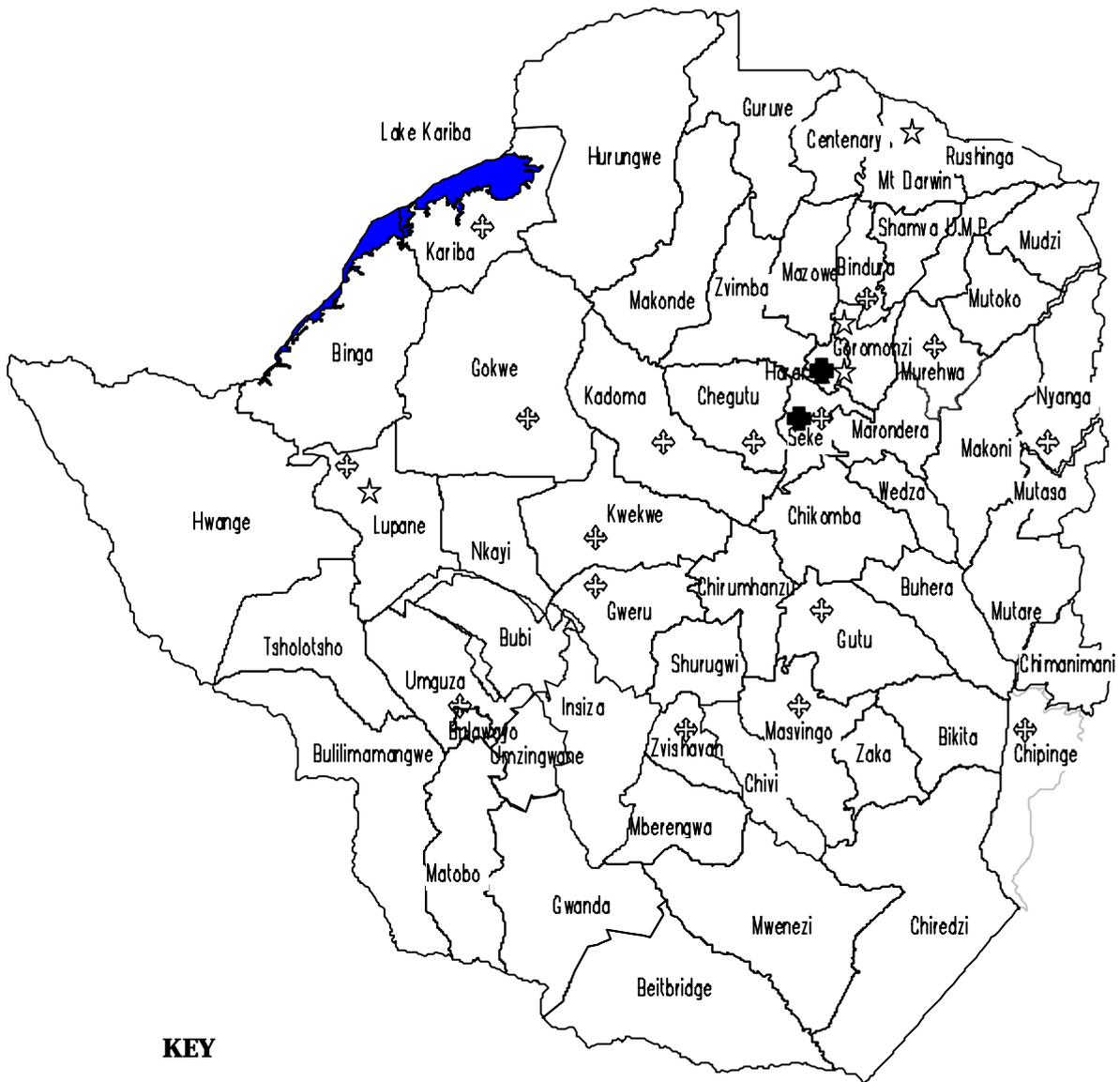
Using tradition parameters, the young brother was the executor, the guardian as well as a beneficiary on the Will, thereby leading to confusion and crisis of expectations due to conflict of interest arising from the three roles.

END

## Annex B. LEAD Program Area Maps

### Microfinance Program

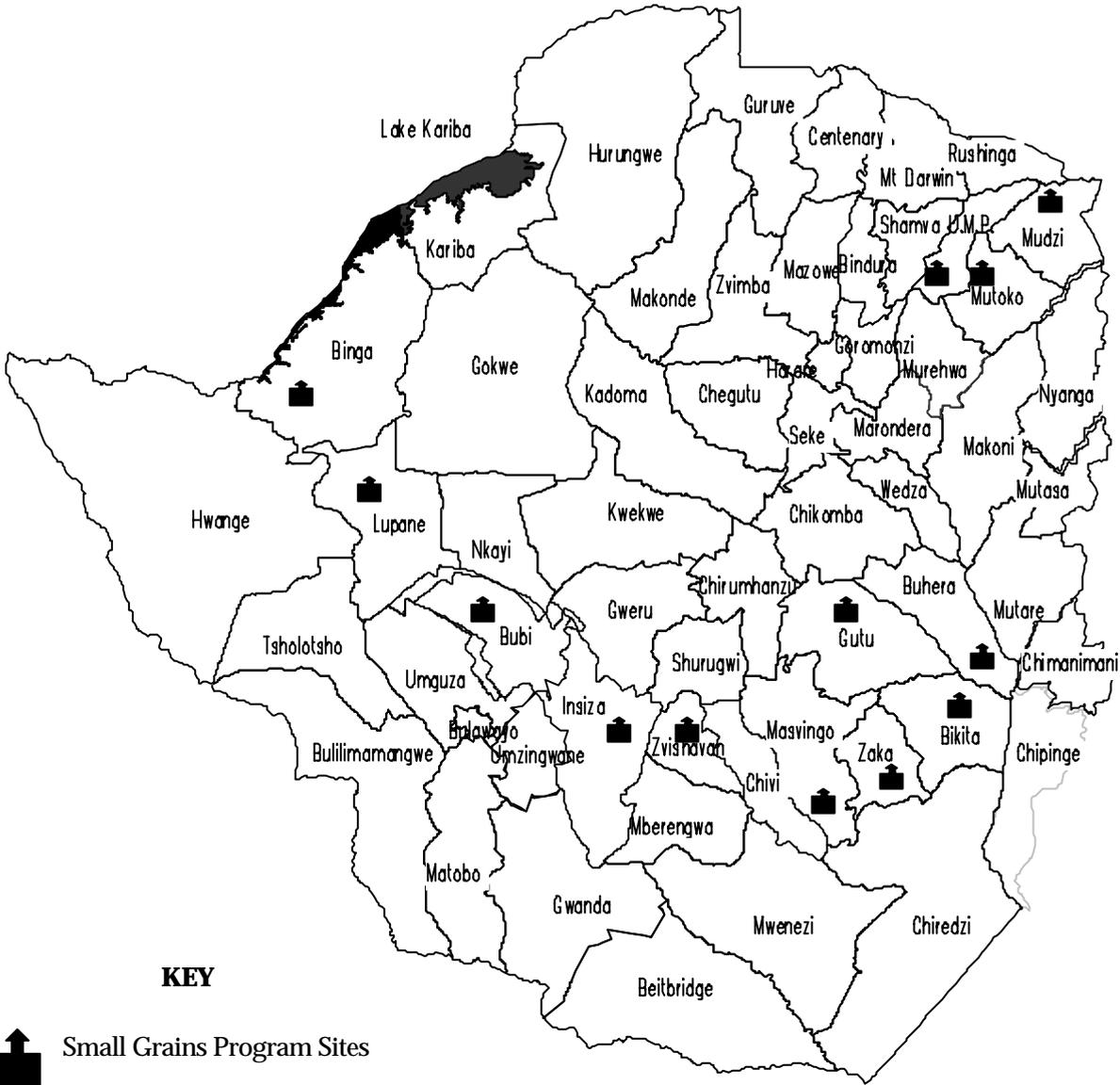
Operational Areas in 2004





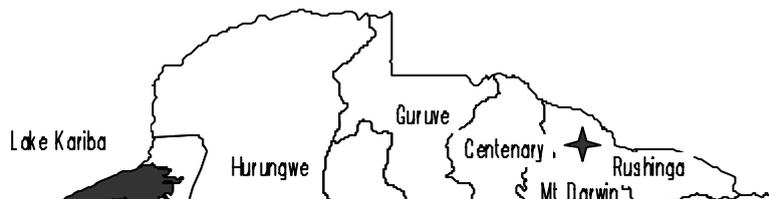
# Small Grains Program

Operational Areas in 2004



# Commercial Linkages Program

Operational Areas in 2004





# Business Opportunity Centers Operational Areas

Operational Areas in 2004

