

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

**Annual Report 2003  
October 2002 – September 2003**

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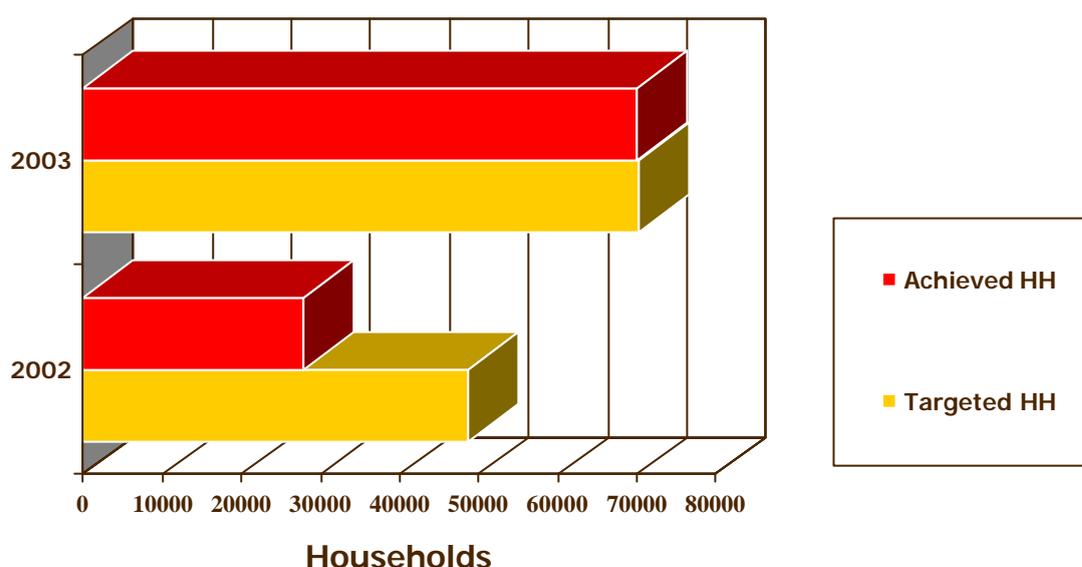
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## Overview of Achievements

- The performance of the LEAD program has shown a marked improvement in 2003 compared to 2002, especially in reaching the targeted households and impacting the livelihoods of the beneficiaries. In the current year LEAD managed to reach 99% of the targeted households compared to 57% in the past year. Over the entire year LEAD delivered **178,209 services** which were acquired by **70,021 households** to improve their lives and livelihoods. This is an increase of more than two fold compared to the performance of the project in the past year.

### Achieved Targets in 2003 Vs 2002



- LEAD program targeting of beneficiaries has also continued to improve. Recent calculations based on baseline surveys and impact studies have shown that on average, 76 % of the households reached by the LEAD project were visibly HIV/AIDS affected and had Orphans and Vulnerable Children (OVCs) present. The number of economic services acquired by SpFA households (visibly HIV /AIDS affected and OVCs) was 51, 726 representing 63% of all economic services acquired during the year.
- LEAD also set up Business Opportunity Centres (BOCs) in the fourth quarter of the year in four areas i.e. Chitungwiza, Beitbridge, Binga and Gokwe. Enthusiasm of the project has already been shown by the large number of users calling on the various centers. In the four months that the centers have operated, close to 11,000 services have been offered against a target of 10,000. Program roll out plan is to open more centers in designated areas like Bindura, Mutare, Chipinge, Murombedzi and Chiredzi.
- The household nutrition garden (HNG) project under the LEAD SARD program was successfully launched in April in all provinces. This resulted in LEAD opening offices in Bulawayo, Masvingo and Mutare to support the program. A total of 10,095 drip kits have so far been distributed resulting in setting up of 7,635

gardens by project beneficiaries in 46 districts. The aim is to distribute 20,000 drip kits in the entire project life cycle. Farmers who have already started harvesting have indicated improvement in household food security and income. An impact assessment of the project is planned for the first quarter of the next financial year.

- In the MFI project LEAD has already started the process of assisting Zambuko ( a Micro-Finance Institution) to transform into a registered bank. This will see better banking products and services being made available to the marginalized and disadvantaged groups in Zimbabwe. In total LEAD worked with four MFIs in the year that saw 36,999 micro-loans disbursed to clients. This comprised 74% of the targeted loans and a significant improvement from the 16,596 micro-loans disbursed in the previous year. The re-payment rate has improved from 85% to 93 %.
- In the year, LEAD, through National Association of Cooperative Savings and Credit Unions (NASCUZ) has implemented a pilot project to work with four Credit Unions (Village Banks). This was after realizing the lack of access to capital, especially for agricultural inputs, by marginalized rural communities.
- Under its Commercial Linkage project, LEAD facilitated the formation of Commodity Associations and assisted in signing of contracts between beneficiaries and private companies to facilitate marketing of products.
- Baseline surveys were carried out for all LEAD project interventions to establish status of projects for future impact measurements.
- Evaluation studies to measure impact of the LEAD interventions were conducted for the Micro-Finance Project, Legal Services Voucher Program, Small Grains Project and Commercial Linkage Project. The results of these findings have indicated significant impact and tangible benefits to project participants. Highlights are shared in the project impact section of this report.

## **I. Introduction**

The 2003 annual report summarizes the accomplishments realized by Development Alternatives Inc. (DAI) and its partner organizations in implementing USAID's **Linkages for the Economic Advancement of the Disadvantaged (LEAD) Program** in Zimbabwe. 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 and to ease their hardship made worse by the deteriorating economic situation and the devastating effects of the HIV/AIDS pandemic. LEAD's purpose ties directly into USAID Zimbabwe's Special Objective (SpO) of expanding access to economic opportunity and food security for Zimbabwe's disadvantaged groups---defined as the poor and HIV/AIDS affected.<sup>1</sup>

This report focuses on the period from October 2002 to September 2003. In section II, the report provides an overview of achievements of LEAD interventions in relation to sub-project targets. This gives the reader an idea of the broad range of LEAD grants and contracts and the numbers of beneficiaries that we have both targeted and reached. Section III is an overall analysis of project activities and performance giving an insight into the explanations behind successes and challenges.

Section IV addresses intermediate results which are indicators deemed necessary and sufficient to achieve LEAD's overall objective of expanding access to economic opportunity. The indicators and targets have been established jointly with USAID and are now embodied in the revised Performance Measurement Plan (PMP), which was recently updated.

In section V, the report addresses the question of impact. What difference has LEAD interventions made in the lives and livelihoods of rural households? To answer this question, LEAD conducted a series of impact assessment studies on all of its interventions except the Business Opportunity Centres (BOCs) and Household Nutrition Gardens (HNG) projects that are relatively new. The impact data is both quantitative and qualitative giving the reader a clearer picture of how our work has changed the lives and livelihoods of Zimbabwe's poor by opening up new economic opportunities. Section V, therefore, provides highlights and summaries of the impact assessment findings. The results have shown that the projects are achieving the objectives of the LEAD program

Finally in section VI, we highlight the success of LEAD project work through three stories that pertain to the Black Eyed Bean, the Legal Services Voucher Program (LSVP) and Household Nutrition Gardens (HNG) project. Finally, the way forward in terms of program action based on 2003's performance is incorporated in the fourth workplan for FY 2004.

The reader should be reminded that any discussion of targets and accomplishments must fully take into account the often extreme and working conditions posed by the rapid deterioration of the economic and political situation in Zimbabwe over the last three years. This includes shortages of essential goods, hyperinflation approaching unofficially in excess of 500%, capital flight both physical and human, ubiquitous illness and death from AIDS and now the threat of widespread famine.

## **II. Overview of LEAD Interventions**

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<sup>1</sup> This report serves as the Annual Special Objective and Intermediate Results Report for 2003 specified in the DAI contract with USAID due every year in January.

Overall, LEAD has managed to reach 99% of its targeted households in 2003 i.e. 70,021 against 70,235. This showed an improvement compared to year 2002 where only 57% of the targeted households were reached. An overview of LEAD projects by intervention is shown in table 1.

<b>LEAD Interventions from October 2002 to September 2003</b>						
<b>Intervention</b>	<b>Partners</b>	<b>Description</b>	<b>Time Line</b>	<b>Yearly Targets</b>	<b>Achieved by Sept. 2003</b>	<b>% Achieved</b>
Microfinance institution capacity building and HIV/AIDS strategy	Zimbabwe Association of Microfinance Institutions	To position the micro-finance industry to meet client needs and improve their outreach and sustainability	Apr. 02 – Dec. 03	71 members  Activity targeted at institution building of ZAMFI for the benefit of members	Had two workshops on HIV/AIDS  Two workshops on Best Practice Standards	N/A
Transformation of Zambuko to a formal & regulated financial institution	Zambuko Trust (Pvt) Ltd.	To help Zambuko transform to a regulated financial institution that provides financial & non-financial services to the poor	Apr. 03 – Dec. 04	6,750  9,000 (loans)	7,422  9,896 (loans)	110%
Expand microfinance services to Gutu and Mapisa	Collective Self-Finance Scheme	Expand microfinance services to marginalized groups	Apr. 02 - June 03	580  783 (loans)	417  556 (loans)	72%
Opening of new points of microfinance service in Chiredzi and Beitbridge	Pundutso	Expand microfinance services to marginalized groups	April 02 - June 03	860  1,159 (loans)	984  1,314 (loans)	114%
Expand outreach in five rural branches which include Gwanda, Gutu, Rusape, Chipinge and Zvishavane	Zambuko Pvt (Ltd)	Expand microfinance services to marginalized groups.	Jan. 02 - Sept. 03	900  1,203 (loans)	902  1,203 (loans)	100%
Expand microfinance services to Gutu, Sanyati and Nembudziya	Women's Development and Savings Credit Union	Expand microfinance services to marginalized groups	April 02 – June 03	540  717 (loans)	651  871 (loans)	120%
Membership Revitalisation Program	Credit Unions ✓ Lupane ✓ Takura ✓ Nyakasikana ✓ Chawada	Strengthen Village Banks to reach more people with new products.  Village Banks to develop products that hedge against inflation	May 03 – April 04	1,350  1,800 (loans)	497  681 (loans)	37%

Smallholder cotton farmers training in Midlands and Mashonaland Central:  Gokwe and Muzarabani	Citizens Network for Foreign Affairs	Train Cottco extension agents in simple business training and train in turn thousands of smallholders in the "farming as business".	May 02 - Jul. 03	1,866	1,894	101%
Bee-keeping and honey production in Manicaland:  Makoni	Thornwood Trading (Pvt) Ltd	Intervention to link honey producers particularly the HIV/AIDS affected to new markets.	Jun 02 – May 03	700	2,000	285%
Chili Outgrowing in Mashonaland Central:  Muzarabani	Chili Pepper Co.	Link smallholder chili producers to new markets.	Jun. 02 - Sept. 03	500	497	99%
Smallholder dry land farming in Mashonaland Central:  Mt. Darwin	Compassion Ministries	Link smallholder dry land farmers to new markets.	Aug. 02 - Sept. 03	200	198	99%
Legal Services Voucher Program working in Harare, Norton, Chitungwiza, Seke Rural, Bulawayo, Gweru and Mutare.	Program being implemented in partnership with 7 AIDS Service Organizations and/or distribution centers	Intervention to reduce the economic vulnerability of HIV/AIDS affected households by providing protection of household assets through the provision of legal services.	Aug 02 – Sept. 03	3,000	1,852	91%
Soyabean outgrowing in Mashonaland East and Central, Manicaland and Midlands:  Marondera, Mt. Darwin, Shurugwi and Rusape	Africare-Zimbabwe	Link smallholder soy bean outgrowers to finance and markets	Sep. 02 - Aug. 03	1,700	1,276	101%
Commodity Associations out grower schemes in Manicaland: Nyamazura, Buhera	Safire	Strengthen commodity associations to enter new markets	Sep. 02 - Oct. 03	2,600	5,337	205%
Smallholder horticultural extension services in Mashonaland East and West: Mtoko, Mhondoro, Chegutu	Wholesale Fruiters	Provision of specialized horticultural extension services microproducers to link them to new markets.	Oct. 02 – Sep. 03	100	76	76%

Chili outgrowing in Mashonaland East, Central, Midlands, and Manicaland	Africare-Zimbabwe	Link smallholder chili outgrowers to market	Oct. 02 – Sep. 03	1,300	1,206	93%
Small Grains Program in Masvingo: Gutu and Zimuto	Aztrech	Intervention to increase food security incomes of drought-affected rural households.	Oct. 02 – Sep. 03	1,500	1,551	103%
Small Grains Program in Matebeleland North: Tsholotsho	Commutech	Intervention to increase food security incomes of drought-affected rural households.	Oct. 02 – Sep. 03	500	501	100%
Small Grains Program in Masvingo: Chivi and Gutu	Rural Development Organization	Intervention to increase food security incomes of drought-affected rural households.	Oct. 02 – Sep. 03	3,000	3,000	100%
Small Grains Program in Matebeleland South: Mawabeni, Mbembesi, Tsholotsho	Khula Sizwe	Intervention to increase food security incomes of drought-affected rural households.	Oct. 02 – Sep. 03	500	500	100%
Small Grains Program in Beitbridge, Bulilimangwe, Chiredzi, Chivi, Gwanda, Insiza, Matobo and Mberengwa.	World Vision Zimbabwe	Intervention to increase food security incomes of drought-affected rural households.	Oct. 02 – Sep. 03	17,700	13,148	74%
Small Grains Program in Binga, Lupane and Tsholotsho	Orap	Intervention to increase food security incomes of drought-affected rural households.	Oct. 02 – Sep. 03	2,500	3,300	132%
Small Grains Program in Mashonaland East: Mudzi, Mutoko and Uzumba-Maramba Pfungwe)	VeCO	Intervention to increase food security incomes of drought-affected rural households.	Oct. 02 – Sep. 03	2,250	2,250	100%
Seed Multiplication Program in Zaka, Chivi, Zvishavane, Lupane and Tsholotsho.	ICRISAT	Seed development for the local market	Oct. 02 – Sep. 03	1,233	2,432	197%
Smallholder coffee outgrowing in Manicaland: Honde Valley and Chipinge	Zimbabwe Coffee Growers Association	Link smallholder coffee outgrowers to new market	Nov. 02 - Oct. 03	500	1,050	210%

Cotton outgrowing in Mashonaland Central: Muzarabani and Rushinga	Safire-Cargill	Intervention to link cotton outgrowers to more profitable markets	Nov. 02 - Aug. 03	1,500	2,001	133%
Bee-keeping and honey in Manicaland: Wedza	Thornwood (Pvt) Ltd	Intervention to increase incomes for smallholder beekeepers	Nov. 02 - Oct. 03	500	150	30%
Dairy project working in Manicaland and Mashonaland East: Tsonzo Marirangwe Rusitu Chikwaka	National Association of Dairy Farmers (NADF)	Capacity building of commodity associations in dairy production.	April 03 - March 04	1,000	1,000	100%
Cotton seed multiplication working in Mashonaland West: Gokwe & Sanyati	Quton	Intervention to do business competency training among cotton farmers and improve seed multiplication	Jan 03 - Aug 03	4,500	5,000	90%
Drip kit program working in all 54 districts of Zimbabwe	Household Nutrition Gardens (HNG)	Provide rural households an opportunity to be self-sufficient in vegetables, improve household nutritional status and earn substantial additional income.	April 03 - Sept 03	9,000	7,635	112%
Small Grains (Rapoko) project working in Mashonaland East: Chikomba and Chirumanzu	Zimbabwe Farmers Union Development Trust (ZFUDT)	Improve food/seed security and incomes of rapoko farmers through assistance with inputs, extension work and marketing	Jan 03 - Oct 03	1,200	1,200	100%
<b>TOTAL</b>				<b>70,235</b> households	<b>70,021</b> households	<b>99%</b>
Business Opportunity Centres (BOCs) working in Chitungwiza, Beitbridge, Binga, Gokwe, Rusape, Bindura, Chipinge, Murombedzi and Chiredzi.	One-Up	Address critical needs for business services, communication and information in under-served areas.	Nov 02 Oct 03	10,000 services not households	10,967 services not households	109%

### **III. Analysis**

#### **Commercial Linkages**

The CL program in 2002-2003 season achieved to reach 120% of the targeted households. The participating beneficiaries in the program managed to get an average annual income of US\$100. Farmers who grew horticultural crops (programs facilitated by Safire Manicaland & Interfresh) got the highest average annual income of US\$350 whilst the bee keeping project beneficiaries got the lowest average annual income of US\$23.

All project beneficiaries were able to access market services through contracts made with private companies and other buyers at the best prices. Farmers were able to negotiate for market quotas and good selling prices. Most farmers mentioned that they appreciated the LEAD's business competency training program that has enabled them to negotiate competently with buyers. 60% of the participating farmers were able to get input finance from the contracting companies whilst 36% sourced own inputs and 4% got loans from Royal bank against the Loan Guarantee Fund as collateral.

59 Commodity associations were formed at the beginning of the season enabling farmers to secure bank loans (Royal Bank and Agri Bank) and contracts from private sector companies i.e Safire. NGOs that could not quickly organize farmers into groups and associations failed to get bank loans for inputs, especially using the LGF as collateral.

Multiple cropping cycles contributed immensely to the returns of farmers in the year. Farmers that had one cropping season realized less yields than farmers that grew horticultural crops. In general all the CL projects performed well except the Wedza Bee keeping program. This program had problems due to the failure by the Rural District Council to timeously comply with mutually agreed requirements for procurement of inputs. Their conditions slowed down progress and killed the enthusiasm in the farmers.

#### **Small grains**

The Lead Program had nine interventions in the small grains project i.e. Rapoko, Black Eyed Bean, IT 18 Cowpeas, Macia Sorghum and Pearl Millet in the year 2003. The project performance showed that 92% of the targeted beneficiaries were reached and according to preliminary assessments tangible benefits like food and seed security and some household income have been realized.

The highest achiever in the project was ICRISAT seed multiplication program in Zaka, Chivi, Zvishavane, Lupane and Tsholotsho which surpassed its target and achieved 197% i.e. managed to reach 2,432 farmers against 1,233. The Icrisat project showed high yields which on average reached 378 metric tons of IT 18 cowpeas, 313 metric tons for Macia Sorghum and 36 metric tons of PMV3 Pearl Millet for the 2,432 farmers. In return farmers retained 98 metric tons of Cowpeas, 73 metric tons of macia sorghum and 14 metric tons of pearl millet for seed and food security. The remainder was sold for income purposes. Other high achievers were Orap in terms of outreach, Aztrech, Commutech, RUDO, Khula Sizwe in terms of outreach, ZFUDD and VeCO. World Vision was a rather low performer and managed to reach only 74% of the targeted beneficiaries. This was caused by late distribution of seed due to delays by World Vision to sign and implement the project.

The overall performance of the small grains project in terms of yields was affected by the severe drought which resulted in some districts not planting at all. Examples are

Gwanda, Plumtree, Beitbridge and parts of Tsholotsho. It must be noted that although small grains are drought tolerant they are not drought resistant crops. They need at least some minimum establishment rains and can only give a reasonable crop with a minimum total of 250 mm rainfall.

### **Business Opportunity Centres (BOCs)**

The BOCs project was successfully set up and has managed to achieve and surpass its target for the year. The project has established four centers which have already offered 10,967 units of business services to 2,695 new customers. This is against a target of delivering 10,000 business services by the end of the current year. Only one center, Rusape BOC, experienced some political problems and failed to open. It shall be replaced by new center in Mutare. Future prospects are to set up the remaining five centers in the first quarter of the year.

### **Legal Services Voucher Program (LSVP)**

The LSVP has shown a lot of success in the current year, particularly in the fourth quarter of 2003. In total the project managed to reach 90% of its targeted beneficiaries i.e. out of a total of 3,000 vouchers, 2,724 were successfully distributed to clients by the end of the year. The number redeemed is about 1,852 or 68% of the distributed vouchers.

An impact assessment carried out in August this year showed that the project is achieving its intended objective of protecting assets of poor households that are adversely affected by HIV/AIDS. On average, the program is protecting \$Z 2.1 million (valuation based on July's economic conditions) in assets for every client receiving legal services. It was found that included in the beneficiaries of a Will were on average 2 children and at least an orphan in the care or guardianship of the Will holder.

### **Household Nutrition Gardens (HNG)**

LEAD launched the Household Nutrition Gardens project in April this year and so far the project has proved to be a success. Lead has issued out 10,484 drip kits to 32 partner organizations who in turn have distributed 10,095 kits to beneficiaries. By the end of the year 7,635 household nutrition gardens had been established. The target was to distribute 9,000 kits by the end of the year against a target of 20,000 for the entire project cycle. The results so far show that the project has surpassed its time-line target.

Although no impact assessments have been done a few farmers have reported that they have already started harvesting. According to their reports the objective of improving household food security and income is being achieved. Typical examples are farmers supported by ORAP in Gweru rural and Silobela districts and those supported by RUDO in Masvingo rural. In Masvingo farmers harvested 6,145 kgs of vegetables and consumed 4,432 kgs and sold the remainder. They realized a gross income of Z\$685,738. Those in Silobela harvested 4,050 kgs of vegetables and consumed 1,351 kgs and sold 2,703kgs. They have realized an income of Z\$2,948,727.

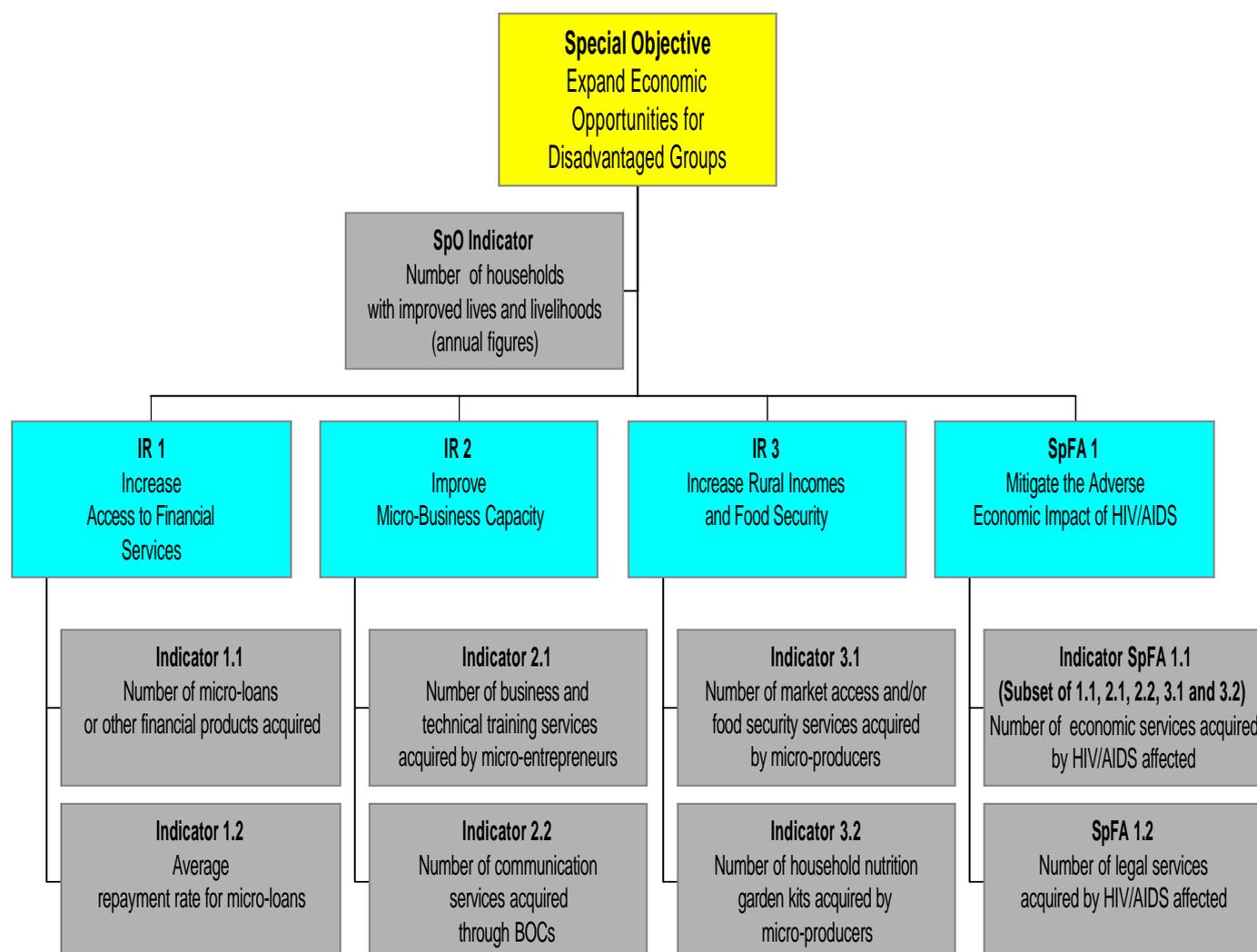
### **Micro-finance Institutions**

Only one out of the five MFIs supported by LEAD program failed to reach its targeted number of clients. A total of 10,736 clients were reached by the project against a target of 9,630. These clients managed to access 13,840 loans against a target of 12,862 loans. Collective Self Finance Scheme is the only MFI that performed below expectations.

## IV. Intermediate Results – Performance Measures

USAID Special Objective (to which the LEAD program directly contributes) is to expand access to economic opportunities for disadvantaged groups in Zimbabwe. Making a significant contribution towards this end requires the LEAD program to concentrate on achieving three intermediate results (IR) and make an exceptional effort in one special focus area (SPFA) as can be seen in Figure 1 below.

**Figure 1**



Though the first Performance Measurement Plan (PMP) was approved in 2001, it was later found to be too complicated for the changing priorities of the LEAD project especially as the humanitarian crisis continued to unfold in Zimbabwe in the midst of deteriorating economic climate, the rising numbers of destitute, the political turmoil in the rural areas and the mounting tragedy of the HIV/AIDS pandemic. A simpler PMP was developed in 2002 with a set of 6 indicators created to measure IR 1, IR 2 and the HIV/AIDS special focus area. This PMP was further revised in 2003 subsequently leading to the addition of a third IR and its two indicators as described in Table 2.

The indicators at the IR level center attention on services acquired by disadvantaged persons and **not** on the number of households served. Services provided to SpFA households (that is, visibly AIDS affected and households caring for the Orphaned and Vulnerable children) are considered as a subset of other indicators, particularly indicators 1.1, 2.1, 3.1 and 3.2. The more global Special Objective indicators address number of households in general as well as total number of SpFA households particularly.

<b>Table 2</b>	
<b>LEAD performance indicators</b>	
<b>Indicator</b>	<b>Definition</b>
<b>1.1</b> Number of micro-loans or other financial products acquired	<ul style="list-style-type: none"> <li>• Number of micro-loans provided by companies, banks, classic micro finance institutions (MFIs), credit unions or other organizations as a part of LEAD interventions.</li> <li>• Micro-loans or other financial products include both cash and in-kind inputs for agriculture if they are part of LEAD facilitated linkage agreements.</li> </ul>
<b>1.2</b> <b>Average repayment rate for micro-loans</b>	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
<b>2.1</b> Number of business and technical training services acquired by micro-entrepreneurs	<ul style="list-style-type: none"> <li>• 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 mobilisation and organisation.</li> <li>• 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.</li> </ul>
<b>2.2</b> Number of communication services acquired through BOCs	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
<b>3.1</b> <b>Number of market access and / or food security services acquired by micro-producers</b>	<ul style="list-style-type: none"> <li>• 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 viz a viz retaining some of the produce for household consumption.</li> </ul>
<b>3.2</b> <b>Number of household nutrition garden kits acquired by micro-producers</b>	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
<b>SpFA 1.1</b> Number of economic services acquired by HIV/AIDS affected households	<p>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</p>

<p><b>SpFA 1.2</b> Number of legal services acquired by HIV/AIDS affected</p>	<ul style="list-style-type: none"> <li>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.</li> </ul>
<p><b>SpO Outreach Indicator</b> Number of households participating in LEAD assisted interventions (Annual Figures)</p>	<ul style="list-style-type: none"> <li>This indicator measures the number of disadvantaged households participating in LEAD assisted program activities.</li> </ul>
<p><i>SpFA Outreach Indicator – Subset of SpO indicator</i> (Annual Figures)</p>	<ul style="list-style-type: none"> <li>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> </li> </ul>

Based on the defined indicators, Table 3 compares the twelve-month achievements of the LEAD Program against annual targets. In most instances, performance has been very good, with more than projected annual targets being achieved.

<b>Results Indicator</b>	<b>2003 Targets</b> Oct 2002 to Sept 2003	<b>Achieved Targets</b> Oct 2002 to Sept 2003	<b>Comment</b>
Ind. 1.1: Number of micro-loans or other financial products acquired	50,000	36,999 (74%)	The total number of loans acquired to date constitutes 74% of the targeted 50,000.
Ind. 1.2: Average repayment rate for micro-loans	Above 95%	93%	The average repayment rate has risen from 85 % to 93% a figure now nearer the target of 95%. This could be attributed to the increased business turnover and higher profit margins.
Ind. 2.1: Number of business and technical training services acquired by micro-entrepreneurs	20,000	64,477 (322%)	
Ind. 2.2: Number of communication services acquired through BOCs	10,000	10,967 (109%)	Four BOCs were established in the last quarter of the year. These were in Chitungwiza, Beitbridge, Binga and Gokwe and they have done well in the short period they have operated. They provided close to 11,000 services

			with the highest contribution (75%) coming from the Chitungwiza BOC.
Ind. 3.1: Number of market access and /or food security services acquired by micro-producers	34,000	63,914 (187%)	
Ind. 3.2: Number of household nutrition garden kits acquired by micro-producers	9,000	10,095 (112%)	The number of kits distributed this year has surpassed the target by 1,095.
Ind. SpFA 1.1 Number of economic services acquired by HIV/AIDS affected	60,000	110,056 (183%)	Using the SpFA percentages directly established from LEAD interventions 73% for CLs, 83 % for HNG, 74 % for Small Grains and 74% for MF., the number of economic services in 1.1, 2.2, 3.1, 3.2 acquired by SpFA households (visibly HIV /AIDS affected and OVCs) was 51, 726. Thus the SpFA services represent 63% of all economic services acquired during the year.
Ind. SpFA 1.2 Number of legal services acquired by HIV/AIDS affected by HIV/AIDS households	3,000	2,724 vouchers distributed  1,852 redeemed	Wills were the most popular product contributing 74% of the vouchers distributed and 88% of vouchers redeemed.
SpO Outreach Indicator: Number of households participating in LEAD assisted intervention (Annual figures)	64,000	70,021 (116%)	
SpO Subset SpFA Outreach Indicator: Number of households participating in LEAD assisted intervention (Annual figures)	20,000	53,216 (266%)	This number of households was calculated based on the findings of a direct SpFA analysis on LEAD interventions. The findings revealed that on average, 76 % of the households reached were visibly HIV/AIDS affected and had OVCs present.

Over the last twelve months **178,209 services** have been acquired by **70,021 households** to improve their lives and livelihoods. The services are derived from indicators 1.1; 2.1; 3.1; 3.2 and SpFA 1.2. This excludes indicator 2.2 (BOCs) because they are individuals, not households, accessing services hence including them may result in double counting.

Nearly every household in Zimbabwe is affected by HIV/AIDS either through caring for orphaned and vulnerable children, nursing the sick or lending support to the extended family. Using this premise to develop an SpFA vulnerability index, LEAD was able to establish this in the households participating in LEAD programs, by analyzing the baseline and impact studies it had carried out during 2003 on the following programs: Commercial Linkages and Small Grains; Pilot Household Nutrition Garden; Micro-finance and Legal Services Voucher Program. Table 4 summarizes these findings.

<b>LEAD Intervention</b>	<b>Description of LEAD assisted intervention</b>	<b>Targeted Households to participate in LEAD assisted interventions Oct 2002 to Sept 2003</b>	<b>Achieved households, participating, to date, September 2003</b>	<b>Combined % for households showing AIDS symptoms and households with OVCs, based on LEAD field survey, 2003</b>	<b>SpFA Households reached by LEAD, calc using the % established by the LEAD field surveys</b>
Commercial Linkages Program	Assist smallholders to produce agricultural crops, link them to markets and provide input finance	16,872	21,779	73%	15,899
Small Grains Program	Intervention to increase food security incomes of drought-affected rural households.	30,383	27,882	74 %	20,632
Micro Finance Program	Expand micro-finance services to marginalized groups – Classic Micro Finance	10,980 (14,662 loans)	10,873 (14,521 loans)	74 %	8,046 (10,746 loans)
Household Nutrition Gardens – Second Phase	Low-cost drip irrigation for horticulture gardens participating in the pilot phase of the drip irrigation and treadle pump demonstration	9,000	10,095 kits distributed  7,635 gardens established	83 %	8,379 kits distributed  6,337 gardens established
Legal Services Voucher Program	Intervention to reduce the economic vulnerability of HIV/AIDS affected households by providing protection of household assets through the provision of legal services.	3,000	2,724 vouchers distributed  1,852 vouchers redeemed	100 %	2,724 vouchers distributed  1,852 vouchers redeemed
<b>TOTAL</b>		<b>70,235</b>	<b>70,021</b>		<b>52,767</b>

## V. Selected LEAD Impact Studies

- **Legal Services Voucher Program (LSV) Impact Study**

A comprehensive project impact assessment of the project was conducted jointly by Target Research, Connect and LEAD and was completed in August 2003.

Target Research: using a participatory approach, assessed the impact of the program on clients who successfully completed the program (i.e. received legal services from a participating law firm). Their focus was to measure the impact of the program at household level.

Connect: Connect's role in the assessment was to capture the underlying direct and indirect influences the voucher program had on recipients. This was achieved by holding a series of focus group sessions.

LEAD: Members of LEAD's monitoring and evaluation team conducted interviews with lawyers registered with the program. The lawyers were separated into three groups – active, not so active, and inactive. The objective was to discover the reasons behind the different levels of participation with the lawyers in the program.

In summary, the findings were encouraging. The assessment found that the voucher program is achieving its primary object – protecting the assets of poor households that are adversely affected by HIV/AIDS. On average, the program is protecting \$Z 2.1 million (valuation based on July's economic conditions) in assets for every client receiving legal services. It was found that included in the beneficiaries of a will were on average 2.1 children and 1.25 orphans that were in the care or guardianship of the will holder. The program assessment found that the lawyers are aware of the potential market, but they are not able to pursue this as commercially viable without the involvement of LEAD, due to the prevailing economic down turn.

Whilst it was too premature to measure the success of the implementation of the will, most respondents were optimistic that the Wills would be honored, and that the law would protect the rights of the beneficiaries. However, being aware of the traditional norms that may compete and conflict with the wills, LEAD will work with the traditional local community leaders to ensure that the concept is accepted.

- **Micro-Finance Institutions (MFI) Impact Study**

The findings of an evaluation survey involving 230 beneficiaries of the grants (79 for the larger Zambuko Trust and 48-51 for CSFS, WDSC and Pundutso) plus four focus group discussions indicated that LEAD targeting of beneficiaries was very good and the benefits of the project is already being felt. In summary the findings indicated the following:

- Women have been targeted more than men with between two-thirds to 100% of beneficiaries comprising women, and with a fairly high proportion of widows represented. Forty percent of the beneficiaries were from the informal sector and in 67% of cases the owner/manager was a woman, more or less in line with the gender profile of respondents.

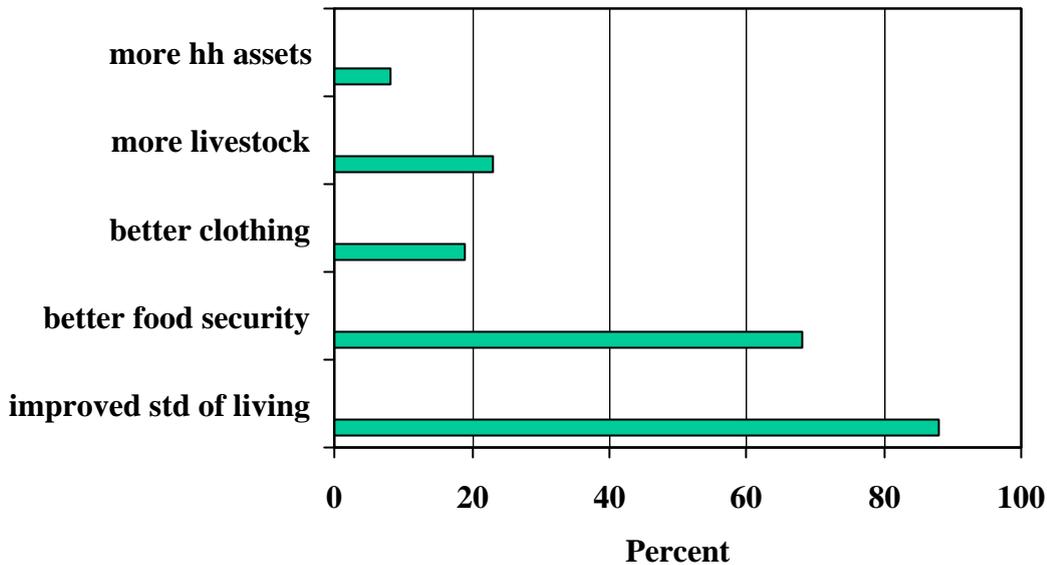
- The main impact of loan on business was increased turnover and profits, increase in range of products and services offered, more business and personal assets. There was less impact in Beitbridge, an area that is severely affected by drought.
- The LEAD-funded business has generated profits that have more than kept up with increases in the cost of living. The loans have enabled them to survive as was corroborated by findings from the qualitative study where a number spoke of the loan having kick-started a failing business and at least allowed them to remain viable.
- Main impact of loan at household level was considered as better nutrition and food security, including more food and a more balanced diet, being able to pay for school fees and related expenses, extended or improved home structures and purchase of furniture and other utensils.
- Twenty-six percent of households had at least one member suffering from a chronic illness and for 14%, the household head had been seriously ill within the past six months (this latter indicator has been shown to impact significantly on household income and food security).
- A tenth of households were assessed to be HIV-affected, having had an AIDS-related death or illness in their household in the past 3 years, based on their reports of symptoms. (This figure is likely to be higher, in line with the HIV prevalence rate in Zimbabwe, which exceeds 30%).
- LEAD program had assisted with medical care and clients had been able to pay for health care fees and medicines. There has been a significant increase in employment in the businesses since the loan was granted.

- **Small Grains Impact Study**

An impact assessment of selected small grains projects supported by LEAD was conducted from late August to late September 2003. The assessment covered a sample of 143 beneficiaries 68 of whom served as controls. The partners and projects surveyed were Aztrech in Gutu, Commutech in Tsholotsho, VeCO in Mutoko and RUDO in Gutu. The focus was on Black Eyed Bean and Macia Sorghum crops.

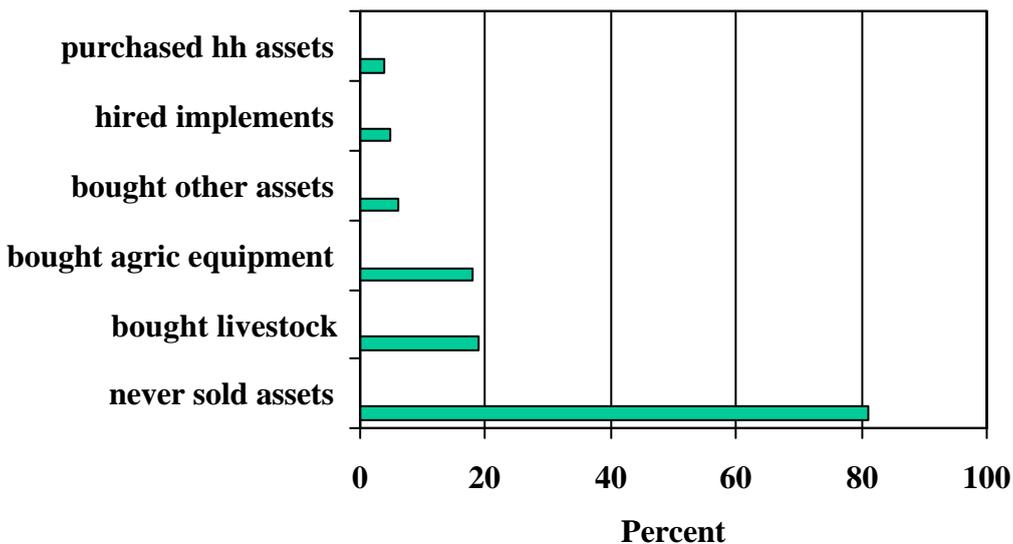
Preliminary results of the survey clearly indicated that the various LEAD-funded Small Grains projects have had a positive impact on the standard of living of those involved, in particular with respect to improved food security and in assisting with clothing and associated expenses (see fig 2). Given that the large majority (64%) of the households were either AIDS-affected or classified as "OVC" households (containing orphans and vulnerable children), these two main outcomes of the projects are of particular importance.

**Fig 2. Impact on standard of living**



As shown in fig 3 protection of assets was mentioned by a significant number of beneficiaries who reported that due to the LEAD intervention they had not sold any of their assets (81%). Instead some had actually acquired assets like livestock 19%). In a season reeling from the effects of two consecutive years of drought, this is particularly encouraging for the project. A substantial proportion had also been able to buy agricultural implements and inputs and this should promote sustainability of the projects in the longer term.

**Fig 3. Impact on asset acquisition**



The main objective of enhancing food security for those on the Small Grains projects has been achieved, to an extent at least. The point was made that the hyperinflationary environment has eroded much of the potential benefit of these projects hence only 29% of those on the Small Grains said that their expectations had been met, in full, to date.

- **Commercial Linkages Impact study**

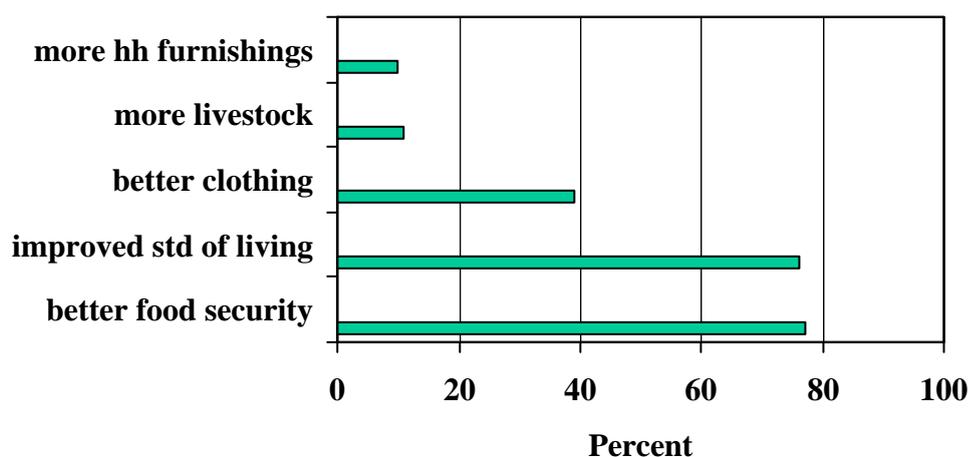
An assessment of the impact of the LEAD supported Commercial Linkage (CLs) projects was conducted simultaneously with the small grains study. The sample size for the CLs was 500 farmers of which 270 were LEAD beneficiaries and 230 were controls. The projects covered were Safire in Honde Valley, Mutambara, Rusitu Valley, Nyamazura, Muzarabani (Safire/Cargill); Intefresh farm produce in Mhondoro-Ngezi and Thornwood honey production and bee-keeping in Makoni. The crops for Safire projects were Michigan Pea Bean, Tomatoes, Pineapples, Paprika, and Cotton.

Preliminary results have illustrated that the main impact has been on the purchase of food and the ability to pay for school fees or related expenses. A significant proportion reported that they have been able to buy agricultural inputs and implements, livestock and clothing using proceeds from the project.

One of the main objectives of the commercial linkages programmes is the stimulation of market linkages for project participants. The results showed that 85% of the beneficiaries reported that it was easy to find markets for produce and 75% had been able to sell their crop. Few (7%) had had to sell any assets since the commencement of their involvement in this project.

The majority of beneficiaries (76%) confirmed that the project had served to raise their standard of living, chiefly in the area of food consumption (more and better quality being

**Fig 4. Impact of CLs on standard of living**



mentioned) and food security (77%). Respondents spoke of their family members being better clothed (39%). See fig 4.

Though there was no significant impact on the number of children enrolled in school, because of these projects, beneficiaries were able to maintain at least one child per household in school because of the project. Furthermore, of those who said that the project had impacted positively on access to education for household members, this did not just refer to the payment of school fees and the maintenance of children in school, but the point was made that respondents were better able to equip their children with uniforms, stationery and books. Only a couple of children had dropped out of school, across all project beneficiaries, during the course of the project.

Impact of the project on access to health care is less evident than on food security or access to education, though a significant proportion (50%) of those who had needed medical care affirmed that proceeds from selling the project crop had indeed assisted them with paying for medicines or for health providers' fees.

- **AIDS-Affected & OVC Households**

The overall objective of LEAD's Special Program Focus Area (SpFA) is to mitigate the impact of HIV/AIDS through mechanisms aimed at increasing incomes and food security, protecting assets, and generally reducing vulnerability in the HIV-affected households and in orphaned and vulnerable children (OVCs). The approach in working with these two target groups (HIV-affected households and OVCs) has been to integrate them in all of LEAD's activities.

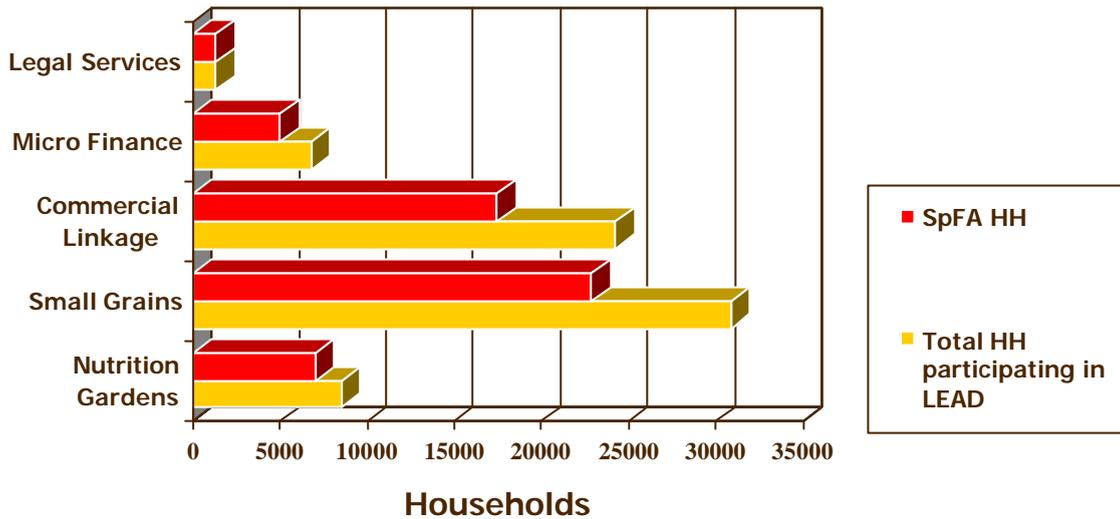
This year (2003) the approach used by LEAD to establish the HIV-affected households and OVCs reached under LEAD activities, consisted of actual figures derived from baseline and impact surveys.

As shown in earlier sections, baseline and impact surveys have been carried out on LEAD activities, wherein proxy indicators are tracked through questions on – gender, age, OVCs, widowhood, deaths and chronic illness in the household, causes/symptoms of death and illness, nutrition and food consumption patterns, access to health and education, employment creation, household income and asset protection.

- AIDS-Affectedness was assessed based on respondents having reported a death or chronic illness in the household with symptoms that would usually indicate HIV infection, such as TB, diarrhoea, sores on the skin, weight loss. Widow-headed households were included in this category.
- OVC households are those that contained orphans and vulnerable children (**OVC**), but where AIDS-affectedness could not be assumed based on the aforementioned method of establishing this. Children below the age of 16 years who were working for a wage (other than for their own families) and those where the head of the household was suffering from a chronic illness were also included in this category.

Results from the impact assessments indicated that a high proportion of the populations in which LEAD is operating are highly vulnerable, based on their AIDS-affected or OVC status. Indeed, only a quarter of those in the Commercial Linkages projects and 9% of those on the Small Grains projects were not classified in these two categories. These proportions and those for other projects are shown in fig 5.

**Fig 5. Proportion SpFA HH in LEAD Interventions**



No significant differences existed between control and intervention populations, in this regard. This similarity between control and intervention populations, in general, would be expected given that the controls came from the same population as the interventions.

## VI. LEAD Success Stories

- **“Black Eyed Bean Proves A Big Hit Among Smallholders”**

**Mudzi, Zimbabwe** – It is almost impossible for a country to sustain the process of economic growth without first solving the problem of food security. Food security enhances the prospects that a country’s economy will grow, poverty will be alleviated, and citizens will achieve a higher standard of living.

Yet in Zimbabwe - once the bread basket of Southern Africa – millions of people are in need of emergency food aid as a result of drought, unplanned land redistribution and the prevailing economic problems. Making matters worse, HIV/AIDS is wreaking havoc on communities, leaving impoverished survivors scarcely able to feed themselves and making them even more vulnerable to food insecurity.

In October 2002, USAID’s Linkages for the Economic Advancement of the Disadvantaged (LEAD Program) started Zimbabwe’s first ever black-eyed-bean outgrower project. The linkage project, implemented through three partner non-governmental organizations (NGOs), was aimed at increasing food security, seed security and incomes of 2,250 families in the dry and drought prone districts of the country. A key feature of the program is that farmers were expected to return double the amount of seed originally issued to them. The farmers and the facilitating NGOs will jointly manage the seed within their communities. The program expansion in subsequent years is expected to become increasingly farmer driven.



*In spite of drought conditions in Zimbabwe, black-eyed beans fared well, and contributed significantly to smallholders’ household food security. In the picture, a smallholder farmer stands amid lush green black-eyed beans*

Nyarai Njenge, 35, one of the beneficiary farmers in Mudzi, did not know anything about black-eyed beans prior to 2002. But, a year later, as most of the beneficiary farmers in the project, she recounts the nutritional, income, and food security benefits of the bean.

“I have always grown maize, groundnuts and sunflowers,” said Njenge “I only started growing black-eyed beans in 2002. Yet, for what I sold of the crop, I have already

managed to buy two cows, and send my children to school. I am certainly not looking back.”

Njenge initially planted 1,000 square meters of black-eyed beans. Despite the drought, she managed to get a yield of 190 kilograms. The crop is widely acknowledged for its ability to withstand extended dry periods.

“We received little rains but still managed a decent harvest. The crop is drought resistant, and one is assured of a harvest even during a season when there is little rainfall,” said another farmer John Nyakadika, 52. “This crop is very good because it gives us food and income. It is not difficult to grow, and a farmer can even grow and get a yield three times during a good season.”

Because of severe drought, farmers began harvesting the crop for household consumption. Sales were low due to the critical food situation in the targeted program areas. Some of the farmers sold the crop to the “gray” market, where prices were higher.

“The young pods and the leafy shoots can be eaten as a fresh vegetable. The seed can be ground to make powder for tea. Also you can grind Macia sorghums, groundnuts and black-eyed beans and make bread that is so tasty it will make your tongue lick forever,” said John Nyakadika.

“I can get to feed the whole family, and it gives a good yield, better than other beans that we have traditionally grown. Most people, including local farmers outside our program are interested in purchasing the seed,” said Njenge. “The leaves are also nutritious as a vegetable relish. One can cook them as greens, or dry them up.”

The project scored a success as a means of introducing a drought-resistant edible cash crop. Farmers also lauded the black-eyed beans’ impact on the health of those infected by HIV/AIDS.

“My sister-in-law has been bedridden for a very long time. Every time she eats the beans that we have traditionally grown, she suffers from diarrhea. But ever since she started eating black-eyed beans, she is in a much better condition,” said Njenge.

The black-eyed beans are rich in fibre which helps to eliminate cholesterol from the body. They are a good source of folate, potassium, copper, phosphorous and manganese. As a high potassium, low sodium food they help to reduce blood pressure. Not only are they low in fat, but when combined with grains, the beans supply high quality protein which provides a healthy alternative to meat or other animal protein. Black-eyed beans also contain protease inhibitors which frustrate the development of cancerous cells.

“I urge other farmers to grow black-eyed beans because there are numerous benefits. The returns are worth it,” commented Njenge.

Used fresh or dried, the bean has found a permanent home in the hearts and fields of farmers in this district. The smallholder farmers are looking forward to permanently adopting it for future generations’ sake. The crop can undoubtedly have a positive impact on the country’s ongoing food security problems.

## • **LEAD’s LSVP Gives Hope to Poor Beneficiaries”**

**Seke, Chitungwiza** – Mildred Kaseke, 74, as most grandmothers in Zimbabwe today, has the new responsibility of looking after her orphaned grandchildren. Kaseke’s six children all died of HIV/AIDS, euphemistically known as the “disease of nowadays” in this community. In Zimbabwe, it is estimated 33 percent of the adult population is infected with the HIV virus. The deaths of infected persons, mostly breadwinners, constitutes a severe social tragedy. The destruction of family life due to HIV/AIDS has left over 800 000 recorded orphans.

“I have always been worried about the fate of my grandchildren in the event that I die,” said Kaseke. “I always brooded over the fact that if I die, my grandchildren would experience problems and wrangles over the property that my children left behind. Besides, they are still very young and know little about property.”



*A legal practitioner emphasizes the importance of wills to a group of potential clients in the Legal Services Voucher Program*

It is common practice in Zimbabwe that relatives of the deceased grab property and leave dependants in destitution. In most rural communities, low literacy levels and ignorance of inheritance laws, has left many rightful beneficiaries of deceased estates at the mercy of greedy relatives.

In June 2003, Kaseke approached Seke Home Based Care (SHBC) to write a will in the Legal Services Voucher Program (LSVP) program supported by USAID’s Linkages for the Economic Advancement of the Disadvantaged (LEAD Program). The LSVP is designed to mitigate the affects of HIV/AIDS by providing legal and estate planning assistance to individuals that have been infected or affected by HIV/AIDS.

The legal services are provided by law firms in good standing, that have participated in HIV/AIDS sensitivity training, a precondition for participating in the program. In the program, clients can discreetly access three types of legal services: will preparation; guardianship of dependents, and establishment of ongoing support for surviving children. So far, 2,724 clients have accessed the service.

“It is a good thing that I have prepared this will. I don’t think this is against my tradition. With everything written down now, I look forward to resting in peace with the full knowledge that my grandchildren have a guarantee of tomorrow,” said Kaseke.

The HIV/AIDS pandemic has resulted in massive deaths which has contributed to an increased number of widowed persons and orphans who need legal assistance to secure their deceased spouses or parents' estates. Many people now seek free legal services, as they cannot afford the services of lawyers.

Godfrey Tirivangani aged 47, quit work three years ago due to health complications associated with HIV/AIDS. In June 2001, his wife passed away, and left Tirivangani with the sole responsibility of looking after five children. Although he has been on a cocktail of drugs, Tirivangani is sickly, and complains of chest pains. He has tuberculosis. Already he has infected his youngest child, and will have to take him to a hospital in Chitungwiza, 30 kilometers away. He says he must be more careful of his spittle – something he read in a SHBC booklet.

In August 2002, the SHBC volunteers introduced Tirivangani to the wills program, and he was immediately interested in it.

“I wrote a will to avoid problems for my children,” said Tirivangani. “I have experienced property inheritance problems myself. Personal experience has shown me the importance of a will. When my father died, my stepmother hid the will, and grabbed all the property. We were left with nothing. I do not want the same to happen to my children.”

After writing his will, Tirivangani left a copy with SHBC, and retained another copy, which he gave to his mother for safekeeping.

“I have solid faith that my will be respected,” said Tirivangani. “Further, I know that I am also contributing to building the future of my children. I just want to avoid problems for my children. I always tell my children to have self-respect and to be careful. I do not want them to make the same mistakes as I did.”

The beneficiaries, usually women and children, lose their property to uncles and stepbrothers who claim the property to be theirs by tradition. However, contrary to popular belief, wills are not foreign to rural parts of the country. Wills have always been prepared in Zimbabwe, albeit orally. Most people, including the educated, still make oral wills. However, these wills are difficult to execute, and often result in serious conflict within families.

Noleen Dhiriza, 18, is still young and single but already carries the responsibilities of a mother. She has to look after her two siblings after both her parents passed away. Her father succumbed to HIV/AIDS in June 2000, followed by her mother three years later. Before Noleen's mother passed away, she had a vision to secure the future of her children. With assistance from SHBC, she wrote a will and informed her daughter. A copy of the will was retained at SHBC for safekeeping. Noleen easily accessed the will after her mother's passing.



*In spite of her old age, Noleen's grandmother extols written wills for preventing conflicts.*

“The will was followed to the letter. The only sticking problem was that my brother could not inherit my mother’s wardrobe. Everyone felt that it was taboo. The will assisted us in resolving any possibility of conflict. Everything went according to my mother’s plan,” said Noleen.

The USAID-funded Linkages for the Economic Advancement of the Disadvantaged (LEAD Program) launch of a unique and innovative Legal Services Voucher Program has opened access to legal and estate planning for disadvantaged clients previously marginalized by the country’s legal-services delivery system. More poor people, especially in target rural communities, will find it easier to access legal service to protect their assets.

### • **Garden Feeds HIV/AIDS Orphans**

It’s Tuesday lunch hour at Holy Cross Parish in the high-density suburb of Tshabalala in Bulawayo, Zimbabwe’s second largest city. Like every other lunch hour during the week, about 500 orphans gather to receive food rations. The resources of the Parish, which used to feed only 165 orphans at the beginning of the year, have been severely stretched.

As a result, a football pitch next to the church premises was transformed into a vegetable garden. USAID’s Linkages for the Economic Advancement of the Disadvantaged (LEAD Program) supplied the Parish with three 100 square metre household nutrition garden kits to irrigate the garden.

“We merely provide food for the orphans. Most of the children live with their grandparents. We need all the help we can get to feed and nurture the orphans,” said Mrs. Juliet Mutare, of the Holy Cross Parish.

In 2003 alone, 70 percent of the more than one million orphans in Zimbabwe lost their parents through HIV/AIDS. Not only are the orphans affected by the HIV/AIDS crisis

which is devastating Sub-Saharan Africa, but also by Zimbabwe's struggling economy. Apart from that, the food crisis is leaving children orphaned by HIV/AIDS with very little support from extended families who simply have nothing extra to give. Across Zimbabwe, there has been an alarming increase in orphans as well as the number of households headed by children, the chronically ill, and grandparents. The rapidly growing number of orphans in Zimbabwe presents a huge challenge to social service organizations.

With water charges so high, it was imperative for the church to save on the precious resource. The drip irrigation system offered the Holy Cross Parish with a solution. In itself, the drip system is perhaps the most water efficient way to irrigate vegetable crops. The high efficiency of drip irrigation results from two primary factors. The first is that the water soaks into the soil before it can evaporate or run off. The second is that water is applied where it is needed, (at the plant's roots) rather than sprayed everywhere using the bucket method.

"Today, the garden supplies all the green vegetables. Instead of buying vegetables, we just get them from the garden and cut down on costs," said Mrs. Mutare. "The drip kit has enabled our garden to produce more nutritious vegetables such as carrots, butternuts and onions."

The response to HIV/AIDS has largely come from the health sector despite the fact that 80 percent of the people in the Zimbabwe depend on agriculture for their livelihoods. Clearly, the agricultural sector has an important role to play in reducing people's vulnerability to the disease and its consequences.

Decreased agricultural activity means less food on the table. And as adults fall ill, health care costs make it harder for families afflicted by the disease to purchase the food they can no longer produce. This leads to poor nutrition and poor health, making people vulnerable to opportunistic infections.

The home garden at Holy Cross Parish with its leafy vegetables, fruit, beans and herbs, is an excellent resource of nutrients for the rations given to the orphaned children. The HNG drip kit has increased the options of the Parish to make optimal use of available limited resources. Household gardens have an established tradition in urban and rural communities throughout Zimbabwe. Women use them as diversified agricultural spaces to fulfill a variety of household needs. The uses of the gardens vary from feeding children and the sick, cultivating vegetables and herbs that are important ingredients in local diets, to generating some income.

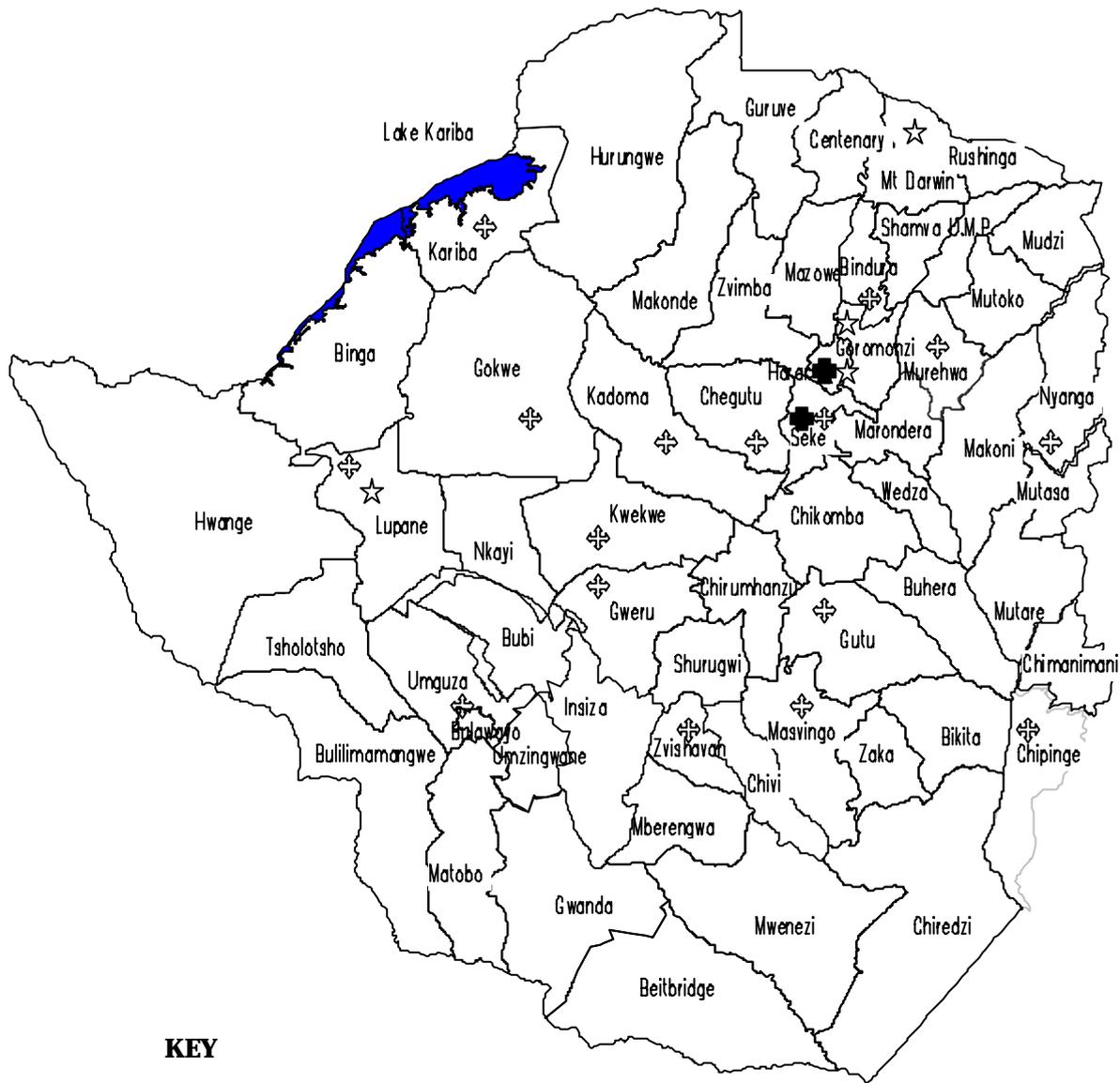
"I am not a farmer myself. I have lived in the city all my life but I can tell you that the kit is very effective. The parishioners are now supportive of the idea, and the vegetables are benefiting our orphan feeding program," said Father Eugene of the Holy Cross Parish.

Using simple tools, but with proper planning in household gardens, USAID's LEAD Program is spearheading innovative solutions to a nation's menace. Working through a network of 33 NGOs, LEAD has so far distributed a total of 10,095 kits, the overall aim being to distribute 20,000. With drip irrigation, communal farmers, especially women, who are the primary carers and pillars of the community, are able to maintain their gardens with ease, efficiently and at a low cost. The kit will help them free their time and concentrate on other communal duties.

# APPENDIX A: LEAD Program Area Maps

## Microfinance Program

Operational Areas in 2004

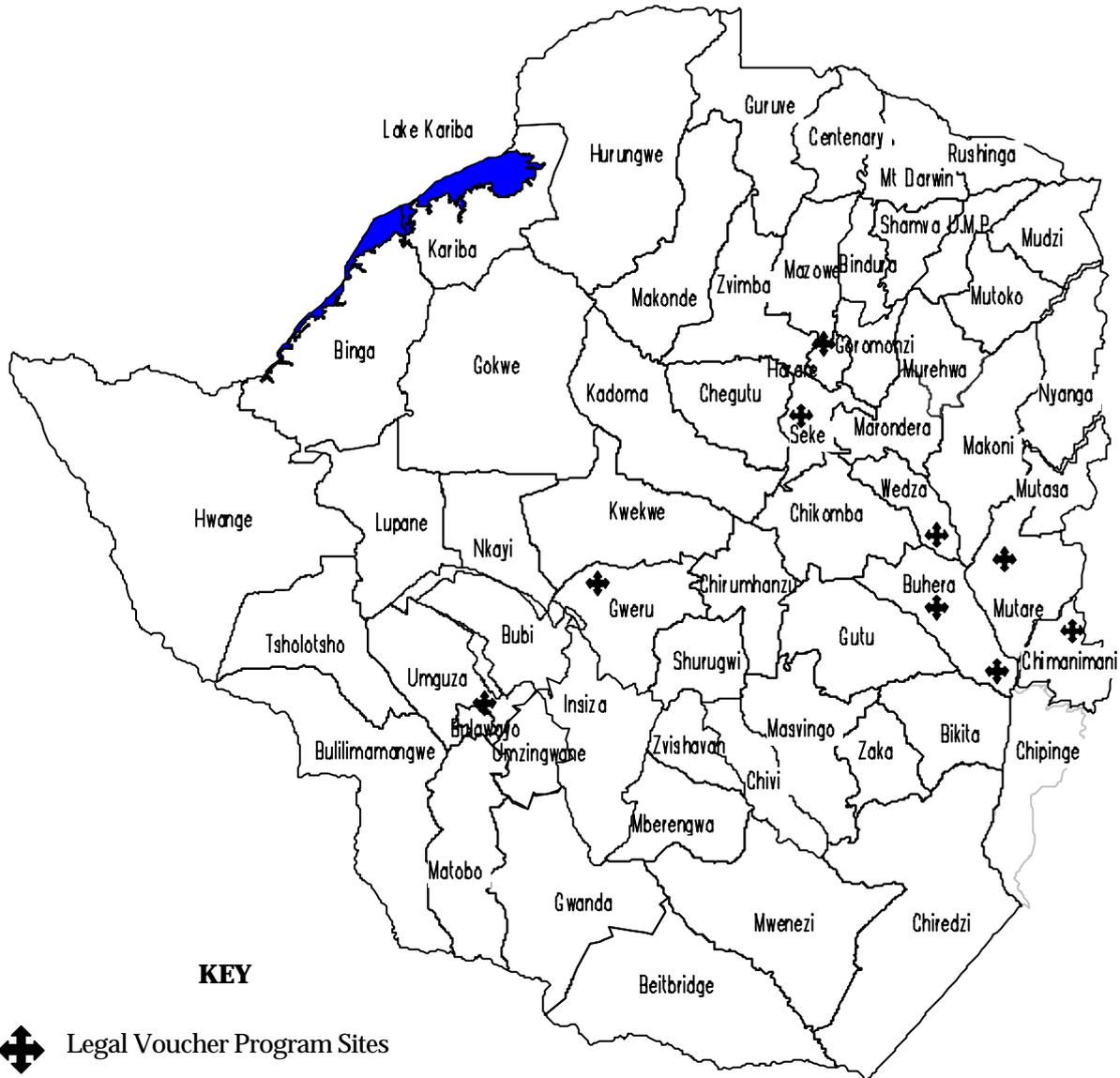


### KEY

-  Zambuko Transformation
-  Credit Union Revitalization
-  UZ-UCSF Orphaned Adolescent Girls Project

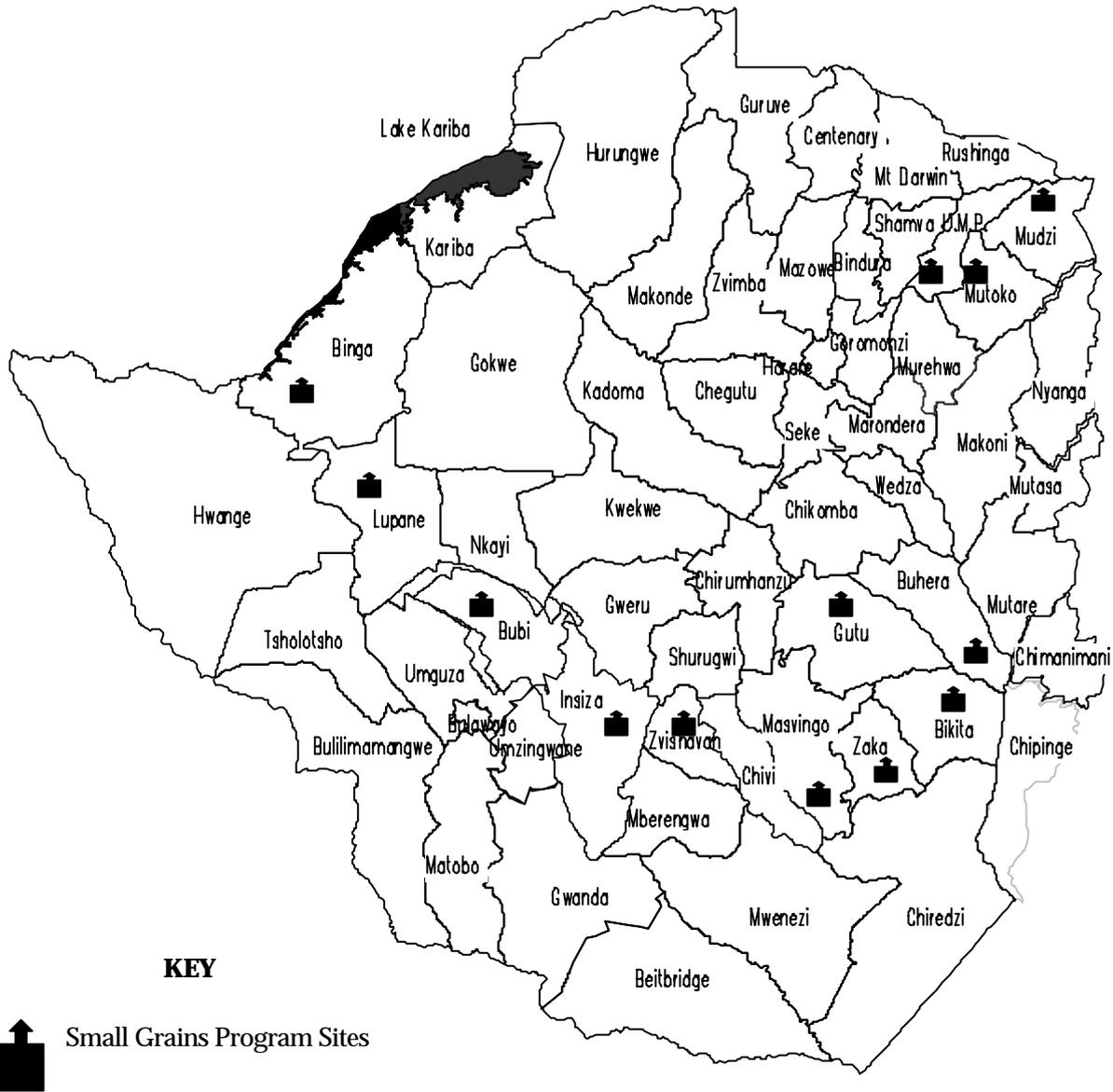
# Legal Services Voucher Program

Operational Areas in 2004



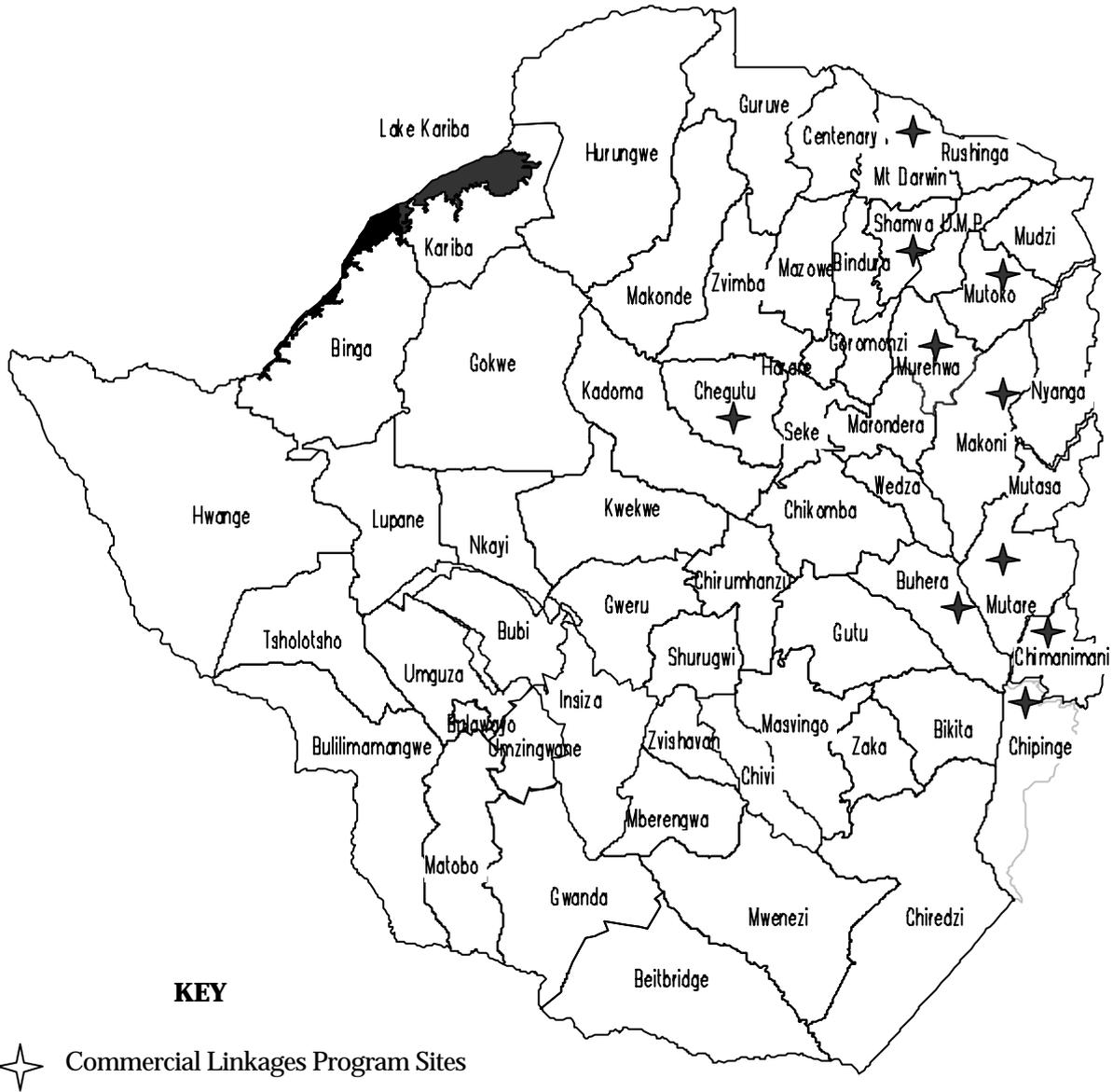
# Small Grains Program

Operational Areas in 2004



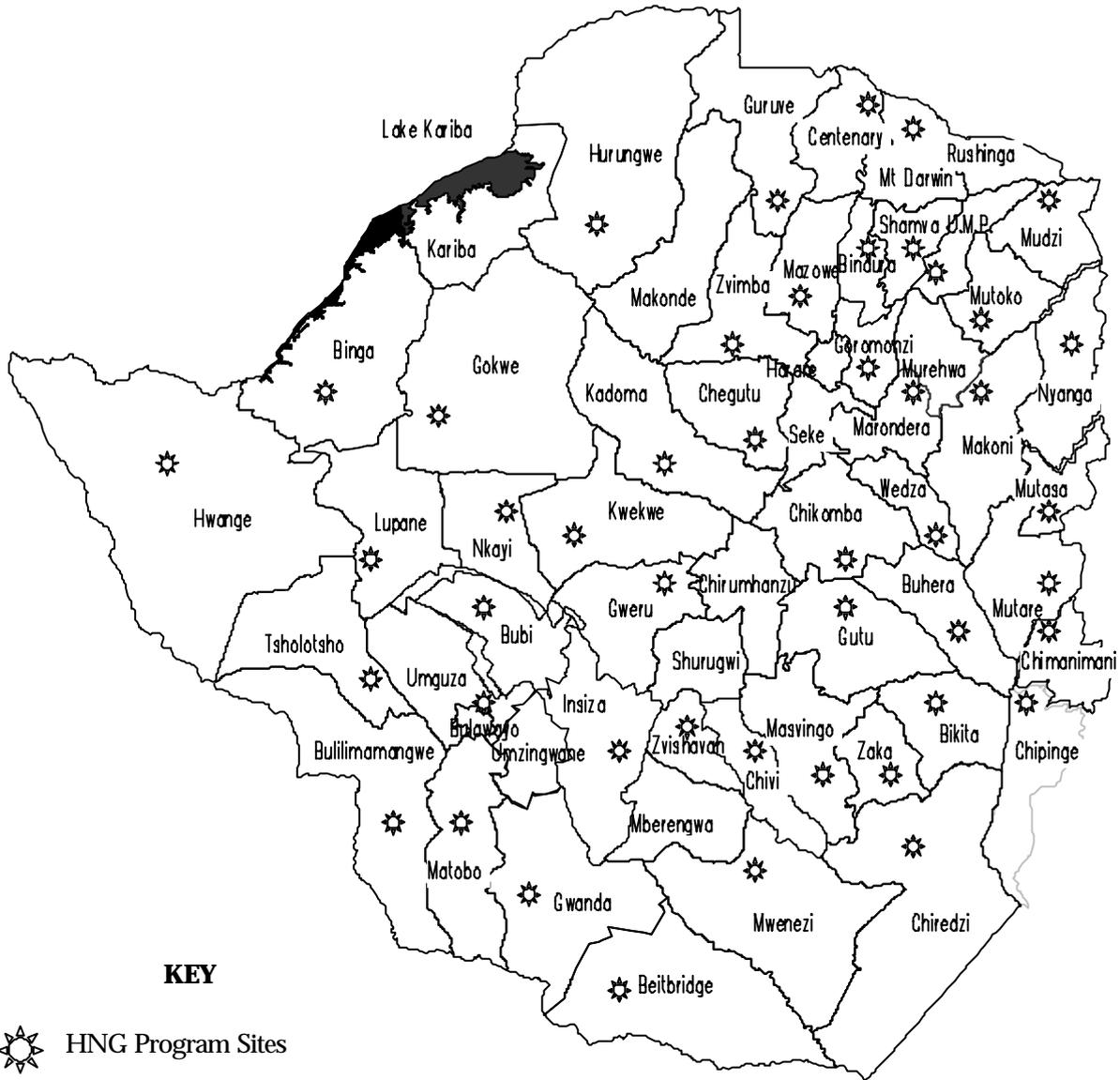
# Commercial Linkages Program

Operational Areas in 2004



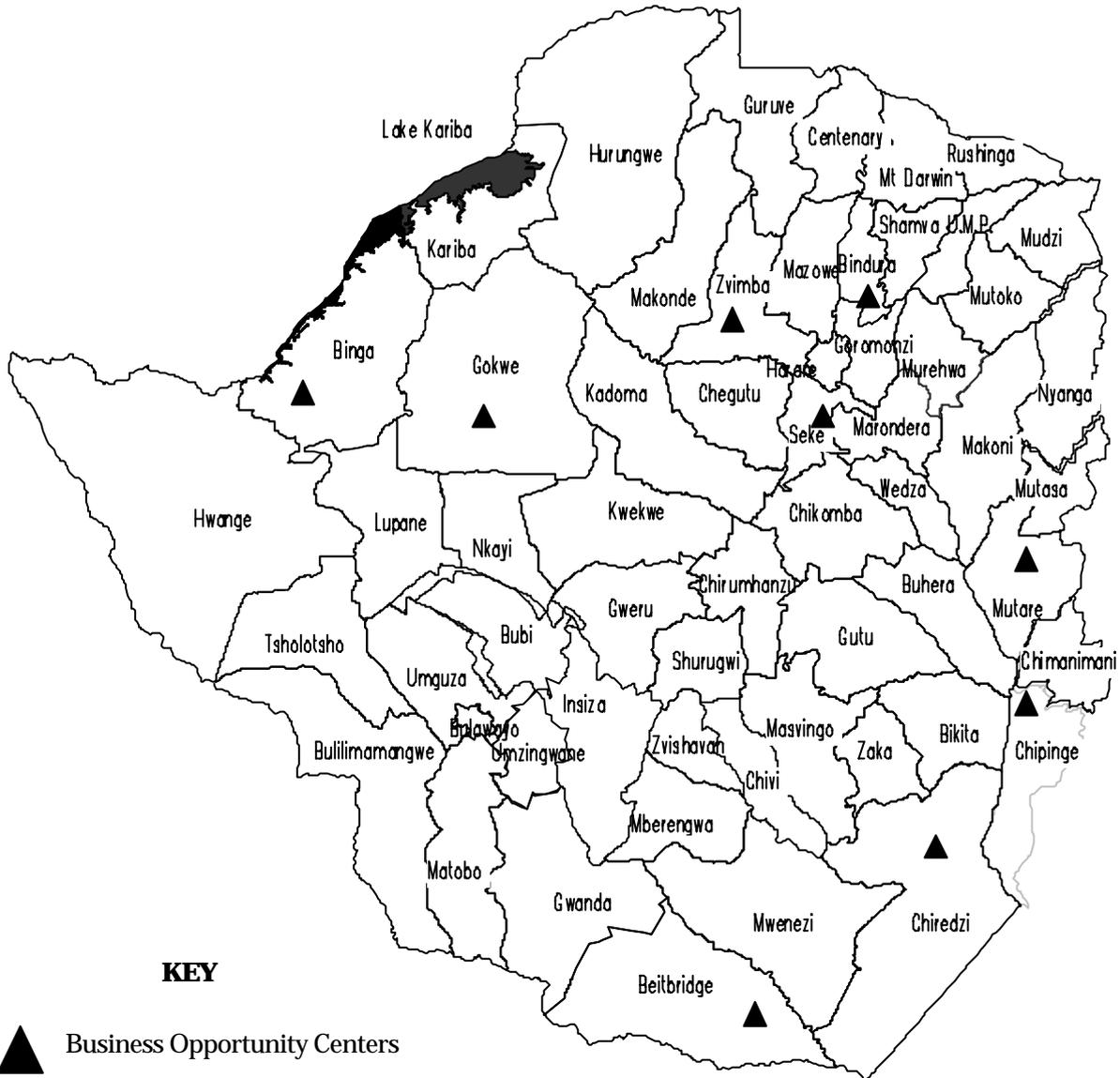
# Household Nutrition Gardens Program

Operational Areas in 2004



# Business Opportunity Centers Operational Areas

Operational Areas in 2004



# **APPENDIX B: LEAD Program Monitoring Tools**

## **Business Opportunity Centres Monitoring Tool**

### **1. Purpose of visit to BOC**

- Browsing
- Communication
- Business training
- Other\_\_\_\_\_Specify

### **2. Service required for**

- Self
- Other\_\_\_\_\_Specify

### **3. Sex**

- Male
- Female

### **4. Favorite websites**

- Employment
- HIV/AIDS
- Business
- International News
- Sport
- Others\_\_\_\_\_Specify

### **5. Age group**

- Below 10 yrs
- 10-15 yrs
- 16-20 yrs
- 21-30 yrs
- 31-40 yrs
- Above 41 yrs

### **6. Visits to BOC**

- 1<sup>st</sup>
- Below 10
- Above 10

### **7. Occupation**

- Formally employed
- Self-employed
- Unemployed
- Primary school student
- High school/College student

### **8. Waiting time**

- Below 15 mins
- 15-30 mins
- 30-60 mins

### **9. Rate our service**

- Excellent
- Good
- Satisfactory
- Could improve

**10. Additional Comments** .....

.....

.....

.....

**THANK YOU FOR VISITING OUR ONE-STOP-SHOP &**

TAKING TIME TO COMPLETE OUR QUESTIONNAIRE



The LEAD Program

Linkages for the Economic Advancement of the Disadvantaged

**Legal Services Voucher Program Monitoring Tool**

<b>CLIENT REGISTRATION FORM</b>	
First Name/ <b>Zita Rokuberekwa</b> : <i>Ibizo lakho</i> Last Name/ <b>Zita remhuri</b> / <i>Isibongo</i> :	National ID Number/ <b>Nhamba dzechitupa</b> / <i>Inombolo zesithupha</i>
Age/ <b>Makore ekuzvarwa</b> / <i>Iminyaka yokuzalwa</i> :	Gender: ( ) Male/ <b>Munhurume</b> / <i>Indoda</i> ( ) Female/ <b>Munhukadzi</b> / <i>Umfazi</i>
Physical Address/ <b>Kero yepamunogara</b> / <i>Lapha ohlalakhona</i> :  Street/ <b>Nzira</b> / :  Suburb/ <b>Rukisheni</b>	Postal Address / <b>Kero yekuPositi</b> / <i>Eyeposo</i> :  Post/ <b>Positi</b> / <i>Eyeposo</i> :  Suburb/ <b>Rukisheni</b> :
City/ <b>Guta</b> :	Preferred Address: <b>Kero yamunoda kushandisa</b> / <i>Ikheli okuthunyezwa kona incwadi</i>  ( ) Postal/ <b>yekupositi</b> / <i>eyeposo</i> ( ) Physical/ <b>yekwamunogara</b> / <i>eyalapho ohlala khona</i>
Telephone/ <b>Nhamba dzerunhare</b> / <i>Inombolo zocingo</i>	
Profession/ <b>Basa ramunoita</b> / <i>Umsebenzi owenzayo</i>	Estimated Monthly Income/ <b>Mari yamunofungidzira kuita munwana pamwedzi</b> / <i>Imali ocabangela ukuthi uyayizuza ngenyanga</i> :
Marital Status:  ( ) Single/ <b>Asina Kuroora</b> / <b>Kuroorwa</b> / <i>Ongakathathi/ ongakathathwa</i> ( ) Married/ <b>Akaroorwa</b> / <b>Akaroora</b> / <i>Othetheyo/Othethweyo</i> ( ) Divorced/ <b>Akarambana nomukadzi/nomurume</b> / <i>Owala umfazi/indoda</i> ( ) Widowed/ <b>Akafirwa</b> / <i>Umfelokazi/Umfelwa</i>	Number of Children/Dependants: <b>Mune vana vangani / vamunochengeta</b> <b><u>/Ulabantwana/abantu/izihlobo ezinaki ozigcinayo</u></b>
Have you been tested for HIV previously? <b><u>Makamboongororwa nezve HIV/Aids here?</u></b> <i>Sewakewahlolwa iHIV/AIDS yini?</i>	( ) Yes/ <b>Hongu</b> / <i>Yebo</i> ( ) No/ <b>Kwete</b> / <i>Hatshi</i>

Please explain how HIV has affected you: <b>Mungatsanangura kuti utachiwana hwe HIV hwakasandura hupenyu hwenyu sei? Chasisa ukuthi umkhuhlane we HIV usuguqule?</b>	
Are you a member of a post-test, or other social club? / <b>Muri nhengo ye Post Test kana imwe Kirabhu ?</b> <i>Ulilunga lePost Test kilabhu kumbe enye nje ikilabhu?</i>	If yes, what is the name of the club: <b>Kana muchiti hongu, mungatitaurirawo zita rekirabhu yacho/ Nxa yebo, sitshelaibizo lekilabhu leyo?</b>
( ) Yes/ <b>Hongu/ Yebo</b> ( ) No/ <b>Kwete/Hatshi</b>	
How did you hear about the voucher program? <b>Makanzwa sei nezve Voucher Program? Wezwa ngobani nje Voucher Program?</b>	
( ) Word of Mouth/ <b>Murunyerekupe/Abantu bexoxa</b>	( ) Advertisement / <b>Mukushambadzwa/ Ekusakazweni</b>
( ) Distribution Center	( ) Law Firm / <b>Nemagweta/ Ngamagqwetha</b>
Are you interested or need additional legal services? <b>Munoda here mamwe ma Legal Services? Uyalufuna na olunye uncedo kwezomthetho?</b>	If yes, what type? <b>MaLegal Services amunoda nde emhandoyi? Nxa kungu yebo, tshono yiluphi uncedo olufunayo</b>
( ) Yes / <b>Hongu /Yebo</b> ( ) No/ <b>Kwete /Hatshi</b>	
Would you allow us to contact you for a post-program survey? ( ) Yes/ <b>Hongu</b> ( ) No/ <b>Kwete</b> <b>Munobvuma here kuti tizokurukura nemi zvekare? Uyavuma yini ukuthi siphinde sixixe lawe ngenhlelo zonalezi ezimayelana lokuncedwa ngamagqwetha ezizayo?</b>	
Signature/ <b>Siginecha yenyu/ Isayinetsha:</b>	
Date/ <b>Zuva ramasaina/Ilanga:</b>	
<b>OFFICIAL USE ONLY</b>	
<b>Voucher Number :</b>	
<b>Voucher Type:</b>	
<b>Signature:</b>	<b>Date:</b>

Quartley &  
Annual  
Report:

**COMMERCIAL LINKAGES MONITORING TOOL**

Name of NGO	Area of Operation	Statistical Data	Women	Men	Total
AFRICARE	Chikomba,Nkayi				
		<b>At program inception</b>			
		Cost benefit analysis (CBA) form showing targeted results per farmer( on area planted,costs of inputs, yield estimates and expected income)			
		<b>Quartely Report</b>			
		Number of Farmers in the Program			
		Number of new farmers joining the program in the quarter			
		Number of Farmers contacted during the quarter			
		Number of commodity associations in the program			
		Ranking of commodity associations			
		Crop Stage			
		Crop Status			
		Recommendations			
		Yield estimate			
		Quantity Sold (kgs)			
		Quantity Retained (kgs)			
		Price offered per kg			
		Buyer			
		Number of farmers accessed credit todate			
		Total Value of credit todate			
		Number of farmers repaid loan todate			
		Total outstanding loan todate			
		Number and Value contributions paid by group/ association members			
		Number of farmers who resigned during the quarter			
		Number of farmers expelled during the quarter			
		Problems encountered during the quarter and the way forward			
		<b>Annual Report</b>			
		Tonnage of crops sold			

		Tonnage of crops retained for Household consumption by farmer in the year			
		Average prices paid to farmers for the different types and grades of crops			
		Yield per ha of at least 20 selected farmers			
		Average income realized per farmer			
		Cost Benefit Analysis form showing targeted and achieved results per farmer			
		<b>Grand total</b>			

Household Nutrition Garden Monitoring Tool							
Province			Champion				
District Name	Name of NGO	Date Signed	Kits to be distributed	Actual Kits Collected	Actual Kits in the Productive Gardens using Drip Irrigation	Actual Kits Collected but not yet in the Gardens	
Gweru Rural	ORAP	7-May-03					
Zvishavane	RUDO	31-Mar-03					
Kwe kwe Rural	Compassion Ministries	7-Apr-03					
Chirumanzu	Christian Care	25-Apr-03					
Gokwe South	Agri Development	6-May-03					
Gokwe North	Agri Development	6-May-03					
Mberengwa	Lutheran World	11-Jun-03					
Zvishavane	Lutheran World	11-Jun-03					
Kwe kwe Rural	Plan International	8-Apr-03					
Chirumanzu	Mvuramanzi	12-May-03					
Zvishavane	Zvishavane Water	23-May-03					
Kwe kwe Rural	ADRA	11-Apr-03					
<b>GrandTotal</b>							
<b>Summary Information of the Province Per Month ( Where applicable)</b>							
Types of Crops Grown	Veg Fruits( # of benf)	Veg Leaf	Veg Root	Veg Bulbs	Herbs	Maize	Pulses
<b>Number of Beneficiaries</b>							
Harvest Cycles	First Cycle	Second Cycle	Third Cycle	Fourth Cycle			
<b>Number of Beneficiaries who harvested in each cycle</b>							
<b>Total Income earned per Harvest Cycle for the group beneficiaries</b>							
<b>Average Income per Beneficiaries</b>							

**MICRO-FINANCE INSTITUTIONS MONITORING TOOL**

REPORT FOR QUARTER ENDING .....					
<b>A: PORTIFOLIO REPORT</b>	<b>Baseline</b>	<b>Total</b>	<b>Women</b>		
Number of loans disbursed					
Value of loans disbursed					
Number of clients below 30 years					
Total number of loans disbursed					
Total value of loans disbursed					
Number of loans outstanding					
Value of outstanding balance 'of loan					
Number of loans in arrears					
Outstanding balance of loans with payments past due					
Value of principal payments in arrears					
Value of interest payments in arrears					
Number of loans written off					
Value of loans written off					
Number of fully paid loans (loan closures)					
Value of fully paid loans					
Average number of Loans Officers					
Average number of staff					
Average outstanding balance of loans					
Average initial loan size					
Average loan term					

<b>B.: AGING REPORT</b>					
	<b># of loans in arrears</b>	<b>Interest in Arrears</b>	<b>Outstanding balance</b>	<b>Loan loss reserve (%)</b>	<b>Loan loss reserve value</b>
Amount Due	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	
1-30 days past due					
31-60 days past due					
61-90days past due					
91-120 days past due					
Over 120 days past due					
Total					
<b>C: COLLECTION REPORT</b>					
	<b>Amount Due</b>	<b>Amount Collected</b>	<b>Collection rate</b>		
Interest due (Current)					
Principal due (current)					
Interest in arrears					
Principal in arrears					
Principal not yet due					
Total					
<b>D. Revenue Income of the new clients</b>	<b>Total</b>				
Revenue income at the beginning of the quarter					
Revenue income at the end of the quarter					
Net growth in the revenue earnings					

