

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

**Annual Report 2005
October 2004 – June 2005**

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Glossary

| | |
|-----------|--|
| AREX | Agricultural and Extension Services |
| ADP | Area Development Program |
| ADRA | Adventist Development and Relief Agency |
| AZTRECH | Association of Zimbabwe Traditional Environment Conservationists |
| BOC | Business Opportunity Centres |
| BURA | Bulawayo Residents Association |
| COMMUTECH | Community Technology Development Trust |
| CRS | Catholic Relief Services |
| DC | District Centres |
| DFID | Department for International Development |
| DTC | Drought Tolerant Crops |
| ZDSA | Zimbabwe Dairy Services Association |
| EGAT | Economic Growth, Agriculture and Trade |
| FACT | Family Aids Caring Trust |
| FY | Financial Year |
| HNG | Household Nutrition Gardens |
| ICRISAT | International Crop Research Institute for the Semi-Arid Tropics |
| LEAD | Linkages for Economic Advancement of the Disadvantaged |
| NADF | National Association of Dairy Farmers |
| NGO | Non-Governmental Organisations |
| OFDA | Office for Foreign Disaster Assistance |
| OPV | Open Pollinated Varieties |
| ORAP | Organisation of Rural Associations for Progress |
| PMP | Performance Measurement Plan |
| PMV3 | Pearl Millet Variety 3 |
| RUDO | Rural Unity for Development Organisation |
| SpFA | Special Focus Area |
| SV4 | Sorghum Variety 4 |
| UCSF | University of California San Francisco |
| UMP | Uzumba Maramba Pfungwe |
| US | United States |
| UZ | University of Zimbabwe |
| VeCo | Vredeseilanden Coopibo |
| ZAMBUKO | Zambuko Trust |
| ZAMFI | Zimbabwe Association of Micro-Finance Institutions |
| ZPT | Zimbabwe Project Trust |

Summary & Highlights

- A major change in the activities of the LEAD Program in FY2005 was the decision to cut back financial support to partners and the down sizing of staff. This was prompted by protracted and increasingly serious funding constraints coupled with escalating costs of doing business in Zimbabwe. The staff reductions were soon realized to be insufficient to permit LEAD to operate until end of the fiscal year and still deliver the results specified in DAI's contract with USAID. The decision was then taken to close the program by end of June 2005 instead of the initial project phase date of March 2006.
- In the first quarter of FY2005 (October – December 2004) the program worked in six core areas that covered 1) Drip Irrigated Gardens; 2) Drought Tolerant Crops; 3) Market Linkages; 4) Micro-finance, 5) Business Opportunity Centers, and 6) Wills writing for asset protection. Three out of the six LEAD components were discontinued and came to a close in at the end of the first quarter FY2005 (December 2004). These were Micro-finance, Market Linkages and Drought Tolerant Crops. The Wills program came to an end in the second quarter of FY2005. Extensions for all these programs were not possible due to lack of funds and the early closure of the LEAD Program in June 2005. The LEAD program only continued working with Business Opportunity Centres and Household Nutrition Gardens (including EGAT and Institutional Gardens) up to its closure in June 2005.
- The decisions to downsize and then close the LEAD Program earlier than anticipated necessitated a revision of the approved FY 2005 workplan targets. An initial revision accompanied the February downsizing. A second revision was required and completed in late March after the decision to close in June 2005. This second version (**Second and Final Addendum**) of the FY 2005 Workplan has targets reflecting 8 months of operations, rather than 12 months. This report therefore is based on the revised targets of Second and Final Addendum, to measure the performance of the LEAD program in FY2005. The targets in the contract performance measurement plan, however, still remain in place.
- In terms of **outreach in FY 2005** the six components of the **LEAD program** managed to serve 28,297 households, reaching 83% of its intended 34,059 households. Although the households served are less than the number for the previous year (117,524) the program assisted 170,000 people in Zimbabwe. This was despite the fact that the program closed four months earlier, had to downsize staff, and consequently had to reduce the number of implementing NGO partners.
- The number of SpFA households (i.e. those visibly affected by HIV/AIDS and caring for orphans and vulnerable children) reached by LEAD in FY2005 is 19,380.
- In FY 2005 the **Drip Irrigated Nutrition Gardens (HNG) project** worked with three partners in the EGAT urban program in Bulawayo, Institutional Gardens Project in Masvingo (and part of Mashonaland) and the Standard 100m² gardens spread throughout the country. In addition there was collaborative work with the LEAD TRUST and a Special Projects component with PACE, COSV, HELPAGE and ADRA.

- In total the **HNG program** served 12,264 households against a workplan target of 13,206, thus achieving 93% of its target. The highest performance was in the standard 100m² household gardens that reached 127% of their intended farmers and the institutional gardens that managed to serve all the targeted farmers. The LEAD TRUST collaborative work managed to meet 73% of the targeted households mostly because the deal with CAFOD did not materialize. The Special Projects were affected by the lower number of kits distributed by COSV because they had a budget overrun that resulted in failure to procure adequate kits. The special projects served 70% of the intended farmers. The EGAT program delayed in taking off due to logistical problems that were faced when introducing it in the urban community. However when it finally managed to take-off it achieved 86% of the targeted households and has shown tremendous success since inception.
- The **Drought Tolerant Crops** intervention worked with five partner NGOs focusing mainly on seed distribution. The program managed to distribute 21,720 seed loans and trained only 12% of the farmers due to limited funding.
- In FY 2005 the **Commercial Linkages** project supported three interventions i.e. Interfresh, Zim Ahead and Gairezi Development Trust. In terms of outreach Interfresh managed to reach 165 farmers against a target of 150 farmers, Zim Ahead surpassed its target by 291% and worked with 5,826 farmers against a target of 2,000 farmers, Gairezi Development Trust reached 500 farmers, 50 more than the target of 450 farmers.
- The **Business Opportunity Centres (BOCs)** only managed to serve 41% of the targeted households in FY2005 mostly because of the delay in the implementation plan.
- The **Legal Services program (LSP)** continued to address the common problem of asset grabbing after death of family member, through writing of Wills. At the end of the year 917 households had been served against a target of 2,190.
- **The Micro-Finance program** in FY2005 continued work with Zambuko in its transformation exercise and also provided support to the adolescent project initiated by UZ-UCSF and Zambuko. Zambuko managed to increase its business from 1,894 loans worth Z\$982,940,000 to 2,865 loans worth Z\$2,014,800,000 by the end 2004. This was 64 % of the revised target of 4,476 loans. The UZ-UCSF project assessments done by LEAD showed that the girls had successfully undergone business training and are now engaged in viable business ventures.
- In FY2005 the **Monitoring and Evaluation** Unit continued to put emphasis on evaluation of LEAD projects. In total four studies were conducted covering the Drought Tolerant Crops, Micro-Finance, Commercial Linkages and HNG (EGAT) projects. Some examples are shown in section 4 of this report.

1. Introduction

This annual report looks at the performance and accomplishments of Development Alternatives Inc. (DAI)¹ and its partner organizations in implementing USAID's **Linkages for the Economic Advancement of the Disadvantaged (LEAD) Program** in fiscal year 2005, the period from October 2004 to June 2005.²

The report is divided into five sections that comprise a summary and highlights of accomplishments in the first pages. Following the brief introduction is the overview of performance of the program against the PMP and revised Workplan targets; a closer look at LEAD interventions; impact and selected case studies. The annex section contains the definitions of the indicators on the Performance Monitoring Plan and what is meant by Special Focus Area (SpFA).

2. Overview of Performance

2.1 Our Program in FY 2005

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 2005, 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 |

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

² This report serves as the Annual Special Objective and Intermediate Results Report for 2005 specified in the DAI contract with USAID due every year in January.

| | | |
|---|------------------------------|---|
| | | 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. |

2.2 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 2005 LEAD work plan.

2.3 Targets and Achievements (PMP and Workplan)

In Table 2 below, the performance targets for both the PMP and the FY 2005 workplan are presented in relation to each of the results indicators given above. In total, 123,387 services were acquired by 28,297 households participating in one of the LEAD program components in FY2005. The total services are derived from adding indicators 1.1; 2.1; 2.2, 3.1; 3.2 and SpFA 1.2.

Table 2: Performance in Relation to Targets (PMP and WP FY 2005)

| Results Indicator | FY 2005 (12 months) PMP Targets | FY 2005 (8 months) WP Targets | FY 2005 Achieved | Remarks |
|--|--|--|-----------------------------|--|
| Ind. 1.1: Number of micro-loans or other financial products acquired | 62,000 | 37,704 | 36,969 | Only 10% of these loans were financial loans, while the rest were seed loans in the drought tolerant crop program. |
| Ind. 1.2: Average repayment rate for micro-loans | Above 95% | Above 95% | At 61 % | The re-payment rate was so low due to the protracted policy changes taking place in Micro Finance sector. These changes meant that Zambuko had to wait 8 months for its license, thereby preventing it from following up |

| | | | | |
|---|---|--|---|---|
| | | | | overdue loans and/or pressing charges against defaulters |
| Ind. 2.1: Number of business and technical training services acquired by micro-entrepreneurs | 24,000 | 23,610 | 17,478 | Financial constraints faced by NGO Partners and general uncertainties related to parliamentary elections held in March, delayed opening of new centers and also prevented a wider outreach with these services. In the interest of being financially viable, BOCs, tended to push products that had higher profit margins thus affecting the attainment of targets for business and computer training |
| Ind. 2.2: Number of communication services acquired through BOCs | 40,000 | 32,420 | 17,504 | The late opening of some of the BOCs centers, particularly the DTI centers contributed towards the lower figures of achievement |
| Ind. 3.1: Number of market access and /or food security services acquired by micro-producers | 41,000 | 30,962 | 42,132 | The drip kit gardens and availability of drought tolerant seed helped mitigate against food insecurity. About a third of households with good yields were able to sell their surplus produce. |
| Ind. 3.2: Number of household nutrition garden kits acquired by micro-producers | Consolidation of Phase II and commercialization phase | 9,312 household kits + 17 institutional gardens kits | 8,370 + 17 household kits + 17 institutional gardens kits | The shortfall in number of kits acquired is attributed to EGAT 60 drum kits being suspended until an appropriate time to introduce them; Other local partners such as COSV, faced financial constraints and CAFOD program never took off. |
| Ind. SpFA 1.1 Number of economic services acquired by HIV/AIDS affected | 72,000 | 91,405 | 71,433 | This indicator is proportional to the number of services acquired in the LEAD activities. |
| Ind. SpFA 1.2 Number of legal services acquired by HIV/AIDS affected households | 4,000 | 3,000 | 917 | The very low achievement is due to the inhibitive situation prior to the national elections; lack of financial resources on part of partner NGOs, to do more outreach; the agricultural season competing for people's time and fewer NGOs active in the program |
| SpO Outreach Indicator: Number of households participating in LEAD assisted intervention (Annual figures) | 78,000 | 34,059 | 28,297 | Rising inflation and the deteriorating economic situation further eroded the power of the already reduced funding levels for program activities. Hence outreach was 17 % lower than anticipated. |
| SpO Subset SpFA Outreach Indicator: Number of households participating in LEAD assisted intervention (Annual figures) | 59,280 | 20,741 | 19,380 | The indicator is a portion of total number of households participating in the program activities. |

In FY2005 the number of households served reached 28,297 against a target of 34,059 households, thus reaching 83% of intended households. Only Microfinance and Market
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Linkage programs managed to reach the intended number of households. The number of households served in FY2005 is far less than those for FY 2004 (117,524) because of funding problems that resulted in down sizing and reduction in number of implementing partners.

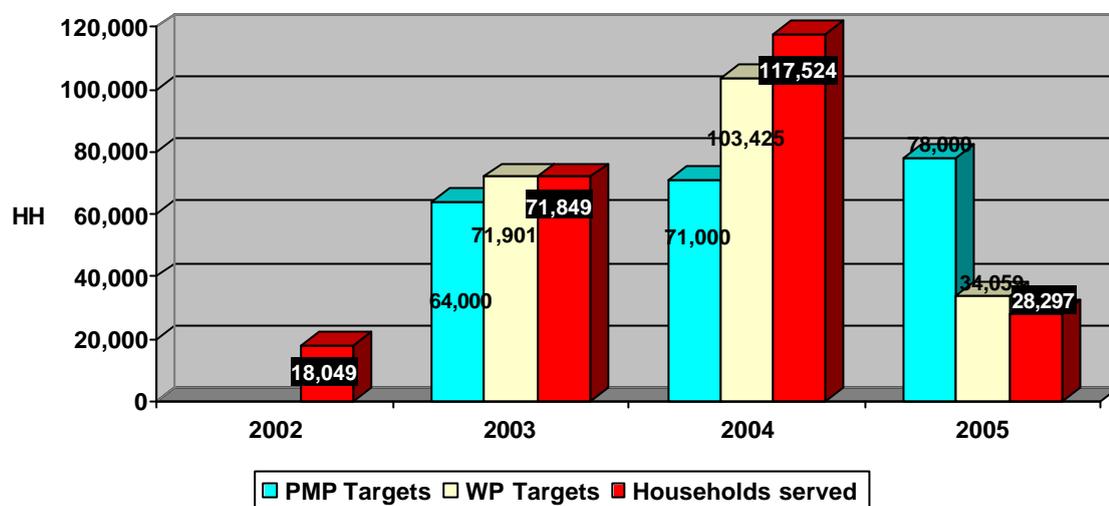
| Table 3: PMP Achievements FY 2005 | | | | | |
|--|------------------------------------|--------------------------|--------------------------|--|---|
| Programs | IR 1: Results | IR 2: Results | IR 3: Results | SpFA: Results | Households Receiving Services |
| HNG | | 11,547 | 22,631 | 25,975 | 8,370 + 3,894 hhlds benefiting from 17 hospital gardens |
| DTC | 33,228 seed loans for 21,720 hhlds | - | 21,720 | 33,014 | No technical training services or market access services provided by LEAD |
| BOCs | - | 871 + 17,504 | - | 150 | 5,717 |
| LSP | - | - | - | 917 Wills 2,500 Property awareness rights | 917 |
| Market Linkage | | 5,060 | 6,168 | 8,534 | 6,492 |
| Micro Finance | 3,741 | - | - | 2,843 | 2,907 |
| TOTAL | 36,969 | 34,982 | 50,519 | 71,433 | 28,297 |

SUMMARY:

- Total number of services acquired by all households = **123,387**
- Proportion of services acquired by SpFA households = **71,433**
- Total number of households participating in LEAD activities = **28,297**
- Proportion of SpFA households participating in LEAD activities = **19,380**
(LSP 917 + BOCs 2,000 + 0.76x 21,663)

LSP 100% SpFA; BOCs 35 % SpFA; Others 76 % SpFA – *The 2003 field surveys revealed that on average, 76 % of the households reached were visibly HIV/AIDS affected and had OVCs present.*

Households Served Against Targets FY 2002-2005



3. A Closer Look at LEAD Interventions

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

Table 4. Performance by LEAD Interventions

| LEAD Program Intervention | 2005 Target HHs Served-Revised Plan-2nd Addendum | Outreach: HH Served in FY2005 | Outreach: Percent achieved | SpFA Households served |
|--------------------------------|--|-------------------------------|----------------------------|------------------------|
| Drip Irrigated Gardens: | 13,206 | 12,264 | 93 | 9,320 |
| Standard HNG | | | | |
| LEAD Trust | 2,500 | 3,171 | | |
| New Kits EGAT | 4,300 | 3,150 | | |
| Special projects | 1,860 | 1,595 | | |
| 17 Hospital gardens | 652 | 454 | | |
| | 3,894 | 3,894 | | |
| Drought Tolerant Crops: | 21,720 receive seed loans. | (Seed loans only) | N/A | N/A |
| Market Linkages: | 2,600 | 6,492 | 250 | 4,934 |
| Zim Ahead | | | | |
| Gairezi | 2,000 | 5,826 | 291 | |
| Interfresh | 450 | 500 | 111 | |
| | 150 | 166 | 111 | |

| | | | | |
|-----------------------|------------------------------------|---------------|------------|---------------|
| BOCs: | 13,825 | 5,717 | 41 | 2,000 |
| One-Up | 11,900 | 5,117 | 43 | |
| DTI | 1,925 | 600 | 31 | |
| Micro-finance: | 2,238 | 2907 | 130 | 2,209 |
| Zambuko Ovt Ltd | | 2,865 | | |
| SHAZ | | 42 | | |
| Wills: | 2,190 | 917 | 42 | 917 |
| Total | 34,059 excluding seed loans | 28,297 | 83 | 19,380 |

3.1 Household Nutrition Gardens

In FY2005 the HNG program reached 12,264 households against a target of 13,206 households. High performance was in the standard 100m² gardens that managed to serve 127% of the targeted households followed by the institutional (hospital) gardens that served 100% of the targeted households.

Table 5: HNG Projects for FY2005

| | Workplan Target FY2005 | Outreach: Households served | Percent Achieved |
|--------------------------------|-------------------------------|------------------------------------|-------------------------|
| Standard HNG | 2,500 | 3,171 | 127% |
| LEAD Trust | 4,300 | 3,150 | 73% |
| New Kits EGAT | 1,860 | 1,595 | 86% |
| Special projects | 652 | 454 | 70% |
| 17 Hospital gardens | 3,894 | 3,894 | 100% |
| Drip Irrigated Gardens: | 13,206 | 12,264 | 93% |

The LEAD TRUST collaborative work was a good initiative as it managed to achieve 73% of the targeted household outreach. This was mainly because the deal with CAFOD never materialized. The Special Projects served 70% of the intended households because COSV, one of the implementing partners, had a budget overrun that resulted in failure to procure adequate kits. The EGAT program initially did not perform to expectations because it delayed in taking off but later on managed to serve up to 86% of the targeted households.

Table 6: Outreach for HNG Projects FY2005

| Province | NGO Partner | Target: Existing 100 sq meter | Target New 100 sq meter | Target New 30 sq meter | Target New drums | Total Achieved FY2005 |
|-----------------|--------------------|--------------------------------------|--------------------------------|-------------------------------|-------------------------|------------------------------|
| Manicaland | Zimbabwe Ahead | 300 | | | | 300 |
| Manicaland | Zim Ahead | 300 | | | | 300 |
| Masvingo | Aztrech | 250 | | | | 250 |

| Province | NGO Partner | Target: Existing 100 sq meter | Target New 100 sq meter | Target New 30 sq meter | Target New drums | Total Achieved FY2005 |
|--|--|-------------------------------------|-------------------------------|------------------------------|---------------------|-----------------------------|
| Masvingo | RUDO | 250 | | | | 250 |
| Harare | Veco | 200 | | | | 200 |
| Mashonaland and Matebeleland | Commutech | 200 | | | | 200 |
| Mat South | DTI | 300 | | | | 536 |
| Mat South | Hlekweni | 400 | | | | 537 |
| Mat North | Lubancho | 300 | | | | 510 |
| Mat North | KMTC | 300 | | | | 388 |
| HNG Standard 100m2 | | 2,500 | | | | 3,171 |
| Manicaland | Legal Services Program | | 24 | | | 24 |
| Mashonaland | COSV-Italian Solidarity in the World | | 500 | | | 300 |
| Mashonaland and Midlands | PACE | | 28 | | | 30 |
| Harare | Help Age | | 100 | | | 100 |
| Special Projects | | | 652 | | | 454 |
| Bulawayo | Help Age | | 300 | 300 | | 600 |
| Bulawayo | Zimbabwe Project Trust | | 300 | 300 | | 434 |
| Bulawayo | ADRA | | 300 | 300 | | 561 |
| EGAT | | | 900 | 900 | 60 | 1,595 |
| Collaboration with LEAD TRUST | | | | | | |
| | GOAL funded kits | | 3,000 | | | 2,500 |
| | LEAD Program funded kits | | 150 | | | 150 |
| | IOM funded kits | | 500 | | | 500 |
| | CAFOD funded kits | | 650 | | | 0 |
| LEAD TRUST | | | 4,300 | | | 3,150 |
| Hospital Gardens | | | 3,894 | | | 3,894 |
| Grand total | | 13,206 | | | | 12,264 |

3.1.1 EGAT

The EGAT program had distributed 1,595 of the intended 1,860 kits by the end of June 2005. About 88% of the standard 100m² kits and 89% of the small kits (30m²) had been distributed. A total of 1,399 gardens had been set up and were actively producing vegetables. The LEAD partners will distribute the remaining kits to Resident Associations of Bulawayo after the end of the LEAD program in June 2005.

Table 7: EGAT: Drip Kits Distributed and Gardens Established

| NGO | No. 100m ² Allocated | No. 100m ² Kits distributed | No of 100m ² Active Gardens | No. 30m ² Allocated | No. 30m ² Kits Distributed | No of 30m ² Active Gardens | Total active gardens |
|--------------|---------------------------------|--|--|--------------------------------|---------------------------------------|---------------------------------------|----------------------|
| ADRA | 300 | 261 | 260 | 300 | 300 | 237 | 497(83%) |
| HelpAge | 300 | 300 | 284 | 300 | 300 | 270 | 554(92%) |
| ZPT | 300 | 230 | 200 | 300 | 204 | 148 | 348(58%) |
| Total | 900 | 791 | 744 | 900 | 804 | 655 | 1,399(78%) |

Performance by individual partners showed that ADRA had distributed all the 30m² drip kits and 237 gardens have been established. Under the 100m² kits only 261 kits had been distributed and 260 gardens established. The remainder 39 kits (100m²) will be allocated to Nketa suburb of Bulawayo. The farmers will be trained by ADRA in June – July 2005, after the closure of the LEAD Program.

HELPAge had distributed all the kits but only 925 of the gardens were active and productive by the end of the program. The main problem was that some households received the larger kits that are too big for the available area. HelpAge has begun to correct this by asking farmers to swap their kits so as to get a size appropriate to their yard.

ZIMBABWE PROJECT TRUST (ZPT) had distributed 70% of the kits and only 58% of the gardens had been set up and were productive by the end of FY2005. Residents Associations in Mpopoma, Hyde Park, Pumula and Robert Siyoka in Bulawayo will be allocated the remaining kits.

The distribution of the small drum kits has been suspended due to shortage of drums as well as the unpopularity of the drum kit gardens among urban farmers.

3.1.2 Institutional Gardens

In FY2005 LEAD successfully worked and supported 18 institutional gardens in Masvingo, Midlands and part of Mashonaland. Most of the gardens showed improvement in vegetable production of over 100% or more. In the last quarter of the program 13 of the 14 gardens had yields in excess of the LEAD minimum established target of 400 kilograms per 100 square meters.

The crop mix in the gardens included cabbage, green maize intercropped with beans, tomatoes and spinach. Besides consumption by patients at the hospital the gardens have managed to provide vegetables to families living within the local areas that include orphans and vulnerable children. The institutions have also realized reasonable income from vegetable sales to local markets.

Table 8: Example of Production Under Institutional Gardens

| Hospital | District | Planted area (m ²) | First quarter: Yield in kgs per 100 m ² | Second quarter: Yield in kgs per 100 m ² | Percentage change in yields |
|-------------------------|-----------|--------------------------------|--|---|-----------------------------|
| Chikombedzi | Chiredzi | Not provided | Not verified | 539 | - |
| Musiso | Zaka | 800 | 575 | 755 | +31% |
| Mukaro | Gutu | 400 | 488 | 487 | 0% |
| Mutero | Gutu | 200 | 330 | 421 | +28% |
| Masase | Mberengwa | 400 | 750 | 751 | 0% |
| Matibi | Mwenezi | 400 | 630 | 629 | 0% |
| Serima | Gutu | 462 | 750 | 751 | 0% |
| Driefontein - orphanage | Mvuma | 600 | 475 | 720 | +52% |
| Driefontein – Sister 's | Mvuma | 1200 | 344 | 680 | +98% |
| Driefontein – Sister's | Mvuma | 600 | 196 | 415 | +111% |
| Driefontein Sanitorium | Mvuma | 720 | 625 | 645 | +3% |
| Driefontein Hospital | Mvuma | 1600 | 618 | 545 | -12% |
| Silveira | Bikita | 100 | 548 | 380 | -31% |
| St. Michaels | Mhondoro | 800 | 225 | 676 | +200% |

3.1.3 Standard Household Gardens

In FY2005 LEAD Program provided technical support and collaborated with partners in the HNG program although there was no grant funding to the program. In Mashonaland LEAD continued its work with five NGO partners i.e. COSV, HelpAge, Commutech, PACE and VeCo. Most of the support was in training farmers and providing follow-on technical support through site visits and group meetings. Training covered topics such as site selection, drip kit installation and maintenance, soil fertility, weeding, pest management, and how drip can be effectively used for high value horticulture.

In Matebeleland LEAD worked with five partners (in addition to the EGAT urban program described above) that include ADRA, Compassion Ministries, DTI, Hlekweni and ITDG. The main activities included technical training by LEAD officers and collaboratively with NGO partner staff.

Despite the drought, production from the gardens has been good. Main crops comprised of tomatoes, onions and covo that earned farmers an average of US\$ 23/cycle. This is equivalent to about US\$69 per year--a figure above the anticipated target of US\$60 per farmer per year.

3.2 Drought Tolerant Crops

LEAD had no outstanding contracts or grants with NGO partners under the drought tolerant crops program in FY2005. However, the program collaborated with five partners, namely VeCo, Commutech, Orap, Aztrech and RUDO, to continue working together on seed loans to new farmers (using last year's seed repayments) and providing some technical training.

The program managed to distribute 21,790 seed loans but managed to train only 12% of the farmers due to limited funding. Some of the activities that were undertaken are highlighted below.

VeCo

VeCo distributed BEB and Macia seed loans to 4,000 farmers in Mutoko, Mudzi and UMP. A total of 40 metric tons of BEB and Macia were collected from the previous season and distributed to the new farmers in the FY2005 season. The farmers who benefited from seed distributed in the past were not included in the current distribution but are continuing with the program using their own retained seed. 20 demo plots for legumes and cereals including BEP, IT18, Soya beans, sugar beans and mug beans were set up. LEAD proposed to VeCo that they focus on liming when training the communal farmers.

VeCo continued with the seed multiplication program for BEP, Macia, SV4, Nyanda peanuts and Okashana. A total of 200 farmers participated in the seed multiplication program using seed sourced from ICRASAT.

ORAP

Orap distributed about 1,725 seed loans in Matebeleland North and South provinces. The split between the provinces showed that 1,425 were issued in Matebeleland North and 300 were distributed in Matebeleland South. The target was to reach 600 farmers in Matebeleland South and 5,400 farmers in Matebeleland North. ORAP were affected by lack of funding, as they had to integrate two of their projects, sharing staff and resources. They also did a good job in involving local AREX technical staff and LEAD officers as trainers.

Commutech

Commutech was working with 400 farmers in Mashonaland East province in UMP district. All the farmers planted sorghum and another 100 farmers also planted PMV3. In Matebeleland North Commutech distributed macia to 400 farmers but they were providing larger seed loans of 10kgs per farmer instead of 5kgs. For BEB they only distributed seed to high performing farmers, also giving 10kgs instead of 5kgs per farmer.

LEAD initiated a project proposal with Commutech on water harvesting options for Matobo farmers who have experienced poor harvests due to below normal rainfall in the past few seasons. The intention was to expose the farmers and top leadership to the techniques used by farmers in other areas like Gwanda. However due to logistical problems it was decided that the project should be implemented in the dry season.

RUDO

RUDO continued with the drought tolerant crops project in seven districts of Masvingo (Chivi, Gutu, Zvishavane, Zaka and Bikita). They managed to mobilize 2,500 farmers and distributed 15.3 tons of macia seed, 28% more than the target of 12 tons. Training was provided to 60 contact farmers to the effect that the target of marketing 15 tons of macia from last season's harvests was achieved.

Training workshops were also held for 900 farmers who comprise 40% men and 60% women. The training covered mostly setting up demonstration plots. RUDO is also facing a major funding challenge. The shortage of funds has constrained needed training and monitoring activities.

AZTRECH

Aztrech worked with 2,000 new farmers to plant macia from previous year seed loans. A computerized database for the 2,000 farmers was compiled. Only 650 farmers received seed loans to grow Black-eyed beans.

3.4 Market Linkages

In FY 2005 the Market Linkages program worked with three projects i.e. Interfresh, Zim Ahead and Gairezi Development Trust.

At the beginning of FY 2005 (October 2004) LEAD had existing contracts and/or agreements with only three partners in the market linkage program: Interfresh, Gairezi Development Trust and Zim Ahead. We agreed to work with Interfresh on the basis of technical exchange without funding. The GDT grant expired in November 2004. At the end of the quarter only one partner, Zim Ahead, whose grant expired in January 2005, was receiving grant funding from LEAD. The grant was closed at the end of the second quarter.

The grant with NADF was not extended further into FY 2005 but LEAD agreed to have collaboration on technical assistance, proposal writing and joint monitoring of the Dairy Associations performance.

| Areas | Partners | HH Targets FY 2005 | HH Achieved FY 2005 | % Achieved FY 2005 |
|--|--------------------------------|--------------------|---------------------|--------------------|
| Mashonaland East and West: Mutoko, Mhondoro, Chegutu | Wholesale Fruiteurs/Interfresh | 150 | 166 | 111% |
| Manicaland: Makoni district | Zim Ahead | 2,000 | 5,826 | 291% |
| Manicaland: Nyanga district | Gairezi Development Trust | 450 | 500 | 111% |
| Total | | 2,600 | 6,492 | 250% |

The outreach figures showed that Interfresh managed to reach 165 farmers against a target of 150 farmers. Zim Ahead surpassed its target by 291% as it worked with 5,826 farmers against the targeted 2,000 farmers. Gairezi Development Trust also worked with 500 farmers, 50 more than the target of 450 farmers.

The detailed description of the activities for the three interventions is given in table 10

| Intervention | Relevant Performance Information |
|----------------------------------|---|
| Wholesale Fruiteurs (Interfresh) | Interfresh managed to reach 166 farmers at the end of the project. It had advanced 20 loans worth Z\$7,354,950 for inputs to Mamina farmers and 27 loans worth Z\$5,863,050 to Principe farmers. Each farmer had to make a Z\$100,000 co-payment to show commitment before being considered for a loan. During the quarter, Mamina farmers grew more than 32 metric tons of vegetables and earned more than Z\$ 51 million. |
| Zim Ahead | A total of 5,826 farmers were participating in the program at the close of the project, up from 4,000 farmers at the beginning. This figure is higher than the LEAD target of 5,000 farmers. About 2,526 farmers were participating in the bee-keeping project and 3,200 were in honey production. On average farmers who grew herbs managed to earn a gross income of about Z\$900,000 per quarter. Honey producers had a lower income of around Z\$800,000 per quarter. These are big earnings compared to the previous year because prices of |

| | |
|----------------------------------|--|
| | <p>honey went up from Z\$ 5,000/kg to Z\$ 15,000 –Z\$ 20,000 per kg. Honey yields were lower in the early part of the year because of the dry weather that affected growth of flowers. Bee wasp and other pests also contributed to low levels of honey production. As a solution AREX and the Forestry Company assisted the farmers with low cost methods of controlling these pests.</p> <p>Evaluation by LEAD showed that honey production later went up after the farmers were trained in the project.</p> |
| <p>Gairezi Development Trust</p> | <p>Although 1,000 rural households living in the Nyamustapa and Dazi villages of Kairezi were recruited in the project only 500 actively participated. These are the families who directly benefited from the eco tourism project when the Nyanga Downs Fish-flying Club returned \$Z 10 million in earnings to participating households. By the end of the quarter about 40% had paid their annual membership fees.</p> <p>In the first quarter the project hosted two popular fish flying clubs from South Africa and Europe. They all described their fishing experience as unique, high quality and of a first class standard, promising to return again. The table below shows the activity and the income generated during the quarter under review.</p> |

3.5 Microfinance

In FY2005 the Microfinance program only worked with Zambuko in its transformation exercise and provided technical business assistance to the UZ-UCSF Shaz project.

Zambuko Transformation

Despite the volatile financial landscape experienced in Zimbabwe, Zambuko was among the first micro-finance institutions to get a micro finance license from the Central Bank. The Central bank adopted Zambuko's business model as a benchmark for licensing other micro-finance institutions. Earlier on the Zambuko Board had decided to defer the transformation exercise pending clarification of new government policies and the micro-finance bill that would license micro-finance institutions.

LEAD Program and Zambuko agreed to intensify collections as a strategy to improve the quality of the portfolio as it had declined to a portfolio at risk (PAR) of 53%. The target was to reduce this to 10% by end of the first quarter. The target was also set to reduce arrears (1+30days) from 30% to 8% and increase the number of active clients from 10,177 to 10,500 by end of the first quarter.

The strategy bore fruit as Zambuko managed to increase its business from 1,894 loans worth Z\$982,940,000 to 2,865 loans worth Z\$2,014,800,000 by the end 2004. The target value of disbursed loans was also achieved. Due to inflation, officially pegged at 132% as at end of 2004, the average loan size continued to increase putting pressure on Zambuko to inject more financial resources in the business to meet demand for larger loans.

Table 11.
Loans disbursed, number outstanding and portfolio at risk

| Indicator | FY2005 (Oct-Dec) | Target |
|----------------------------|-----------------------------|---------------|
| No. Loans disbursed | 2,865 | 2,238 |
| Amount disbursed | 2,014,800,000 | 1,871,100,000 |
| No. Outstanding loans | 10,227 | 10,500 |
| Outstanding Volume (ZS) | 2,640,179,967 | N/A |
| Portfolio at risk (PAR) | 38.96% | 10% |
| | | |

The portfolio quality target was not achieved although there was some marginal improvement. The PAR went from 53.99% to 38.96% by the end of the project. The less than satisfactory performance is a reflection of the economic stress being faced by micro, small and medium businesses. Many businesses have failed, either due to change in import/export tariffs (especially for the cross-boarder traders), changes in demand for certain commodities, or failure to recover money from credit customers.

Zambuko (transformation grant and the loan fund grant) expired at the end of the first quarter and was not extended. However LEAD continued to provide technical assistance to Zambuko.

UZ-UCSF Adolescent Program

The UZ-UCSF pilot program that Zambuko was supporting with loans under the LEAD Program came to an end in November. The program benefited 42 adolescent girls out of the targeted 50 girls. The adolescent girls were successfully trained in entrepreneurship, business and financial management skills. As a result they successfully embarked on business ventures that included interior decoration, dress making, hair dressing, cross border trading and buying and selling at Flea Markets.

Through the program the girls were able to generate monthly incomes that ranged from US\$24 to US\$162 from their businesses. The incomes helped the girls to buy household food, clothes for their children, [ay for medical acre expenses as well as service their loans.

LEAD Program provided technical advice on proposals for the main intervention, especially in issues concerning monitoring and evaluation and microfinance and business training.

3.6 Legal Services Program

The Wills Writing Project came to an end in the second quarter of FY2005 due to the funding constraints faced by the LEAD Program. At the end of the six months, 917 households had been served against a target of 2,190. The low 42% achievement of targets was mainly due to the following reasons:

- Political and community leaders who normally help sell the program were busy preparing for the March 2005 elections.
- The implementing partners suffered from low funding levels and often did not have enough money to travel as often as before to mobilize outreach meetings.
- The start of the agricultural season meant it was harder to call meetings as people were working in their fields.

Despite the constraints mentioned the Wills Project managed to conduct property rights awareness campaigns that reached close to 6,000 people. The campaigns included meetings and HIV/AIDS workshops for Home-Based Care Givers, custodians of orphans, widows, community leaders and ex-commercial sex workers. Community outreach meetings were also held at schools, workplaces and churches. The Wills project was an innovative response to the HIV/AIDS economic mitigation crisis.

A total of 8,539 Wills were written for 6,404 households during the lifetime of the project. Women were the main participants comprising 80% of those who wrote Wills. This shows a breakthrough, since traditionally, involvement of women in property inheritance issues has been very minimal.

3.7 Business Opportunity Centers (BOCs)

In FY2005, the two LEAD partners in the BOC project i.e. One-Up Business Training Trust (One-Up) and the Development Trust of Insiza (DTI) successfully implemented the roll-out plan for the revised BOC program. No grant funds were allocated to these two local NGOs for operational and expansion expenses. By the closure of the LEAD Program in June 2005 all the planned eleven BOCs had been opened and were fully functional. One-Up is managing seven sites in Mashonaland Central, Matebeleland South, Midlands, Harare and Bulawayo. DTI has five BOC sites in Matebeleland and Midlands. The operational dates and specific location of sites are shown in table 12.

Table 12: Location of BOC sites

| <i>BOC Location</i> | <i>NGO Partner</i> | <i>Operating</i> | <i>Remarks</i> |
|----------------------------|---------------------------|-------------------------|--|
| 1. Chitungwiza | One-Up | First quarter | Though currently locked in a price war with competitors, they offer full range of services and are operating at 80% of costs. |
| 2. Beitbridge | One-Up | First quarter | This is the most profitable, operating at 50% above cost. Phone shop services contribute about 42% of the total revenue collected at the Center. |
| 3. Gokwe | One-Up | First quarter | The center is currently offering internet and computer training services only. The center is meeting about 60% of costs. A turnaround strategy to boost revenue has been put in place. |
| 4. Bindura | One-Up | First quarter | Internet and secretarial services are the only services offered at the Center. About 95% of the revenue comes from internet services. Although the Center has |

| | | | |
|-------------------------|--------|----------------|---|
| | | | not been able to offer a broad range of services, it has been operating profitably, at 50% above cost. |
| 5. Mutare | One-Up | Second quarter | Started offering services as from the beginning of March 2005. |
| 6. Bulawayo – Nkulumane | One-Up | Second quarter | The center was opened in February 2005 and it is still struggling to meet costs. It is operating at 74% of costs. |
| 7. Highfields | One-Up | Third quarter | Opened in late April 2005. All the internal renovations are now complete including the phone shop facility. |
| 8. Gwanda | DTI | Second quarter | A new center opened during the quarter and it is still introducing its services to the community. It is not yet operating profitably but close to breakeven |
| 9. Filabusi | DTI | Second quarter | No internet yet only limited secretarial and computer-training services are being offered. |
| 10. Zvishavane | DTI | Second quarter | Opened in late April 2005 |
| 11. Plumtree | DTI | Third quarter | Opened in May 2005 |
| 12. Bulawayo - | DTI | Third quarter | |

The BOCs managed to serve 41% of the targeted households in FY2005 mostly because the roll out-plan was delayed in implementation. In the first quarter only five centers were operating under One-Up and none had yet been opened for DTI. It was only in the second quarter that one more center was opened for One-Up and three for DTI.

Performance in terms of outreach and services offered has been much better for One-Up sites than DTI. One-Up managed to reach 41% of targeted households while DTI reached only a third.

A point of concern is the fact that only three of all the BOCs are operating profitably. These are Centres under One-Up located in Beitbridge, Gokwe and Bindura. The Centers in Bindura and Beitbridge are making monthly net profits of US\$2,258 and US\$1,452 respectively. It is anticipated that the Gokwe BOCs will generate a gross profit of around US\$2,900 once the new school ID project fully takes off. The losses in the other nine Centres have been mostly due to costs incurred in renovating buildings when setting up the various Centres.

Table 13: Type of Services and Targets for the BOC Program FY2005

| Partner | Communication Services: Phone, Fax (fee for service transactions) | No. of HIV/AIDS services acquired | Other services: photocopying, typing, scanning etc | Target: HH served FY2005 | Outreach: Number of HH served in BOCs | Percent achieved |
|--------------|---|-----------------------------------|--|--------------------------|---------------------------------------|------------------|
| One-Up | 10,829 | - | 5,175 | 11,900 | 5,117 | 43% |
| DTI | - | 150 | 1,500 | 1,925 | 600 | 31% |
| TOTAL | 10,829 | 150 | 6,675 | 13,825 | 5,717 | 41% |

In total, for FY 2005, about 18,375 services were sold to BOC clients against a target of 34,060 services as projected in the workplan. Delays in the roll out plan seriously affected the number of services sold.

Table 14: Type of Services and Targets for the BOC Program

| Partner | Training services -Business and Computer | No. of people trained | Person days Training | No. of Training courses | Internet hours |
|----------------|---|------------------------------|-----------------------------|--------------------------------|-----------------------|
| One-Up | 816 | 136 | 1,836 | 10 | 27,622 |
| DTI | 55 | 65 | 650 | 10 | 795 hours |
| TOTAL | 871 | 201 | 2,486 | 20 | 28,417 |

One-Up

One-Up has seven BOCs and three of which are operating profitably. These are located in Beitbridge, Gokwe and Bindura. A major challenge is to turn the remaining four centers into profit making enterprises. All the seven Centers are generating a profit of around US\$306.

LEAD has proposed a turn-around strategy that includes restructuring the organization into strategic business units and introducing performance based management systems.

DTI

Insiza Development Trust (IDT) has managed to roll out all its five centers in Gwanda, Zvishavane, Plumtree, Filabusi and Bulawayo. Gwanda is the only Center that has started offering Internet, computer and business training services. Due to the high refurbishment costs and limited product range currently being offered by the Centers, DTI has not been able to make profit from all Centers. However it has invested its own resources of about US\$32,000 and set aside US\$26,000 for marketing and program rollout, in a bid to improve BOC business performance. At the moment the Plumtree, Zvishavane and Bulawayo BOCs are the only Centers showing the potential to generate profit.

4. Impact from Selected Cases

The major focus of the Monitoring and Evaluation Unit in FY2005 was assessing the impact of the various LEAD Program activities through case studies. In total four studies were conducted in the eight months period from October 2004 to May 2005. These were done for the Drought Tolerant Crops, Micro-Finance, Commercial Linkages and HNG (EGAT) projects.

4.1 Drought Tolerant Crops

4.1.1 *Evaluation of Drought Tolerant Crops project in Masvingo and Chiredzi Districts*

Eleven case studies on the drought tolerant crops program were conducted in Masvingo province in Chiredzi, Zaka, Masvingo and Gutu districts. The findings indicated that the drought tolerant crops project did well in Gutu, Zaka and Masvingo districts but failed in Chiredzi due to severe drought conditions.

Yield estimates showed that production per hectare per farmer was around .98 MT for BeP and 0.816 MT for macia. This is well above the minimum acceptable production figure of 0.4 MT per hectare for both BeP and Macia. Average production per farmer was 300kgs for BeP and 500kgs for macia. Farmers acknowledged that both crops were proving to be very useful as a source of household food and income. The families who marketed their crops reported readily available markets in their locality but poor access to external markets. Farmers made more money from BeP sales than macia. The income ranges for BeP sales were between Z\$250,000 for the lower end and Z\$3,750,000 for the highest earner. Macia sales tended to be insignificant but an exceptional case was a farmer who earned about Z\$550,000 through selling traditional beer brewed from macia.

The income from drought tolerant crops helped farmers to buy clothes, school uniforms and pay fees for their children as well as purchase farm inputs for the coming season.

4.2 Commercial Linkages

4.2.1 *Evaluation of NADF project in Chikwaka*

In March 2005 LEAD carried out an evaluation of its NADF dairy project under its market linkage program that closed end of FY2004. The evaluation focused on the Chikwaka Dairy Association. The aim was to see the impact of the program on the Dairy Association as well as the benefits that accrued to the farmers. Chikwaka Dairy Association is located about 40km north east of Harare at Bora Business Centre, adjacent to Chikwaka Communal Lands, Goromonzi district. The evaluation method used a combination of secondary data from existing records and field based in-depth interviews of six dairy farmers under the Association.

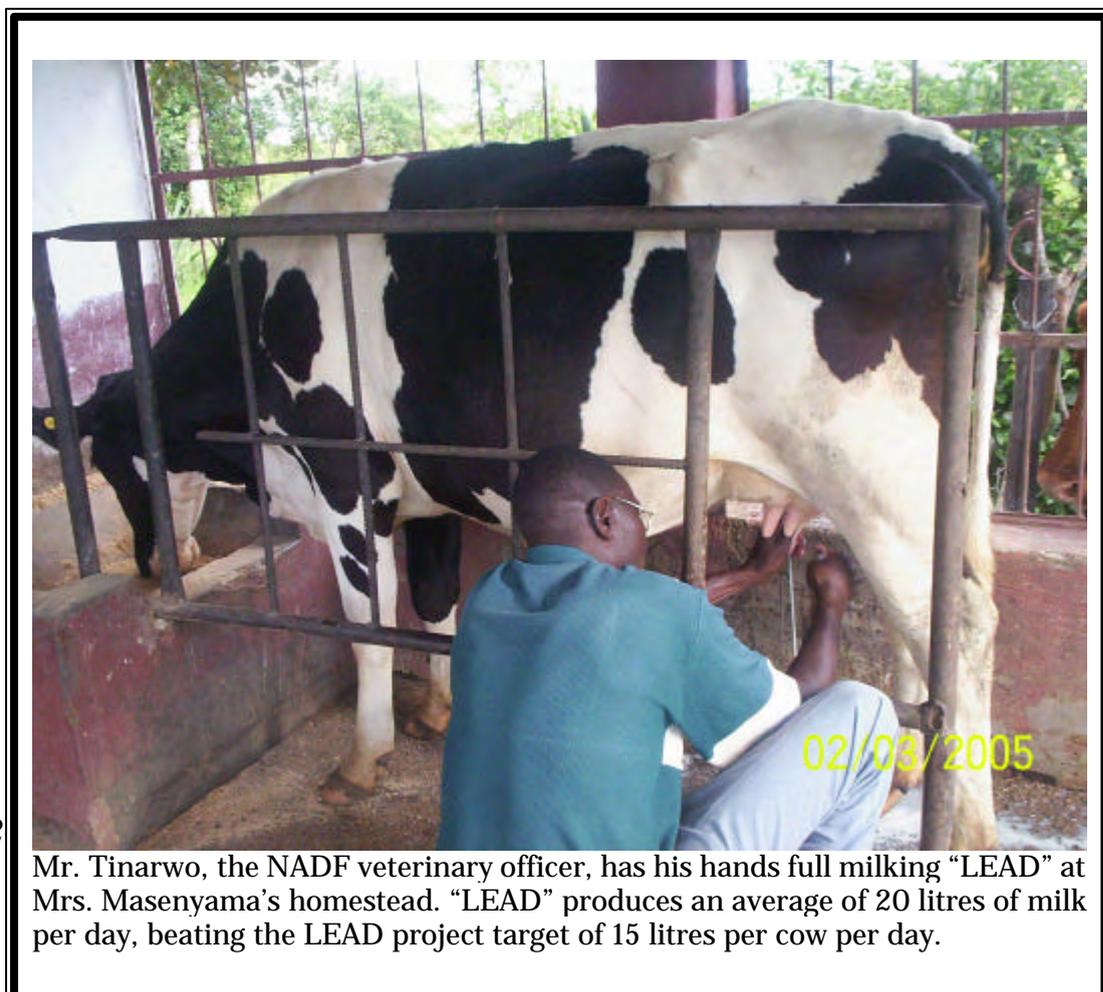
The evaluation found a clear improvement in the functioning of the Dairy Association as well as that of the individual farmers since the start of the LEAD/NADF project, especially in

relation to the productivity. Before the project the Association had an average of one wet cow per farmer with an average milk production per cow of 2.5 litres per day. Today the Association boasts of an average of 3 wet cows per farmer with an average milk production of 9 litres per day per cow. Project related training in leadership skills, financial management and pricing, fodder production, cattle breeding methods, disease control, animal management, record keeping and milk hygiene have produced good results.

The six case studies showed that average monthly milk production for the farmers by the end of the year (2004) had increased from 111 litres to 130 litres. The records showed that annual income realised by the Association increased by more than four fold using USD equivalents from US\$5,000 to US\$24,000. This translates to US\$27 per dairy farmer, up from US\$5 before the project.

Training delivered under LEAD resulted in better dairy farming skills and management practices. Specifically, farmers mentioned that cow and calf mortality declined after they started to practice disease management techniques they learned in the project. These techniques included cattle vaccination, frequent and consistent dipping, de-worming and cleanliness in the cattle pens. They also mentioned that both the quality and quantity of silage they are producing has improved and they are now producing enough cattle feed to meet their needs in the winter dry season. The farmers have started making home made concentrates from maize, cowpeas, sunflower and velvet beans to feed their dairy cattle.

The farmers now understand the importance of special breeds like Friesland, Jersey and Reddane in terms of higher milk yields at lower input costs.



LEAD 2

Mr. Tinarwo, the NADF veterinary officer, has his hands full milking “LEAD” at Mrs. Masenyama’s homestead. “LEAD” produces an average of 20 litres of milk per day, beating the LEAD project target of 15 litres per cow per day.

4.2.2 Honey and Bee-keeping Project in Makoni

LEAD conducted an evaluation in May 2005 to establish the extent to which objectives of the Honey and Bee-keeping project were met. This was a follow up to the Target Research Evaluation conducted in 2004.

Data for the LEAD evaluation was collected through a mix of quantitative and qualitative methods that included in-depth interviews and a desk review of existing records. In-depth interviews covered six beekeepers and herb producers in Makoni district who are from Mayo2, Dumbamwe and Ngowe wards. Informal interviews were also held with the project coordinator, bee promoter, herb promoter and project manager

Photographs were taken during transect walks to verify information and have first hand observation of the progress and impact of the project. Quantitative information was reviewed from secondary data on the beekeepers and herb growers participating in the project.

The findings revealed that the intervention by LEAD through Zim Ahead had a tremendous impact on the growth of the project. At the start of the project there were only 4,000 farmers actively involved in Bee-keeping and herb growing activities. The project managed to recruit new members to the extent that by the end of the project phase there were 5,826 active project farmers. The project surpassed the LEAD target of 5,000 farmers. About 2,526 farmers were recruited for bee keeping and 3,200 for herb growing activities. The overall outreach of the project grew from 10 to 16 wards of operation in the project period.

The major result realized by the farmers was that the quantity and quality of their honey improved. Beekeepers who used to produce 225kgs of honey before the intervention were now getting around 450kgs after the project training.



Picture of the high quality honey that farmers are producing after the training provided by the LEAD/Zim Ahead project.

Herb producers gained knowledge on the various types of herbs, how to grow them and their uses after they were trained in the project. Typical examples include herb growers who started to treat various ailments using herbs from their gardens:

“I have treated people with herpes using German Coumfrey. I also treated my husband when he had ringworms. I used Bulbnella and the whole thing cleared. I also treated a

young man suffering from flu using Rosemary and Lavendar” said Mrs Jera from Ngowe ward in Makoni.

“We are getting treatment using our herbs in the garden. For example Coumfrey is helping a lot of people with sores. Gogo is getting better after taking Coumfrey for her stomach problems. Lemon Grass is proving to be great for the whole body system” said Mrs. Magaya from Dumbamwe ward.

The project also benefited members suffering from HIV/AIDS who were not productive enough to source inputs for bee-keeping and honey production. The project had 3,569 PLWHAs participating who could not source inputs on their own. The training workshops for artisans produced 315 veils, 178 smokers, 289 Kenyan type bee-hives, 71 clay type bee-hives and 9 baskets for the PLWHAs to use.

The income from honey and herb sales also increased after the farmers participated in the training offered by Zim Ahead. One farmer stated that they used to make about US\$48 per annum but after the training they are making US\$258. On average project farmers earned an annual income of US\$167 from vegetable sales. Additional income also came from honey sales averaging US\$14 per farmer and herbs were US\$58 per farmer.

The income earned by the farmers has been very useful in improving their general welfare and those of their family members, who included orphans. The farmers have purchased things like soap, school books and stationery, household food, paid school fees and bought uniforms for their children. Some have even improved their shelter by adding window frames and glass windows to their houses. Some managed to buy assets that they never dreamed of getting. A good example is Tawanda, a 25 year old bee-keeper from Mayo2, who managed to buy a bicycle from selling his honey. He used to make only US\$16 but now he is averaging about US\$480 per quarter from honey sales.

4.3 Household Nutrition Gardens

4.3.1 Evaluation of EGAT Program in Bulawayo

Selection Criteria - The beneficiaries were selected by the Residents Associations, while the NGOs verified that the criteria had been followed: being elderly, taking care of orphaned and vulnerable children, being unemployed and being chronically ill. There were also instances wherein selection was based on being a trendsetter, for example when a community leader was given a kit, so as to be able to support the program practically and in principle.

Demographics - Of the 21 clients visited, 14 were females. The age range of the kit recipients was 16 – 85. The total number of orphaned and vulnerable children living in the households and benefiting from the nutrition gardens were 56 (excluding those households who did not use the drip kit and the seeds), while the number of OVCs benefiting from the community garden and from the children’s home garden was 105. There were 10 households with six family members and above, and nine households with five family members and below. Findings on the program revealed that:

- Overall, the program is developing towards achieving its objective. Although the respondents were speaking only to their early experiences of the drip kit, they definitely shared the same vision as encapsulated in the objective of this program.
- The drip kit has generated and re-juvenated a new perspective on gardening, something that has spread like a wave among the residents, aided by proximity to each other and access to water.
- The drip kit is being seen as an opportunity for self provisioning, particularly in view of the prevailing economic downturn that has put most commodities, including food, beyond reach of many - whatever is grown under drip kit has higher chances of survival, compared to the conventional bucket/hosepipe watering
- With the advent of the drip kit technology accompanied by a seed starter pack of varied vegetables, people are now beginning to give thought to their nutrition. They are growing rape, carrots, green beans, tomatoes, onions, okra, butternut, pumpkin and tsunga. The inclusion of the seed pack in the program has been critical in not only motivating gardening interest, but in also providing practical means of breaking out of the mono-vegetable mode (i.e. growth of chomolieur only)
- All the drip respondents spoken to were still experiencing their first crop cycle, with some of them having started to eat the produce of their drip kit gardens. The few who had sold some of their crops and were able to recall some monies earned from sale of produce, reported monies ranging between Z\$ 125,000 and Z\$ 185,000.
- Using different proxy measures such as monthly water bills, respondents were able to report seeing water savings since they began using the drip kit
- All respondents spoke of labor saving in terms of the freed up time that the kits provided. This was one of the key elements that they valued most about the kit, particularly in view of other activities that compete for their time.
- The prospects for continued use of the drip kit technology seem excellent, especially with intensive technical training and support accompanying the initial phase of drip kit acquisition; the support from the residents association; and compatibility of the technology with the people's lives in practical and relevant ways.
- The fact that the beneficiaries are testifying to the drip kit working as it is claimed to be, has further encouraged those urban dwellers who did not get the kits, to want to acquire kits for themselves for commercial purposes. Since the launch of the urban drip program, 27 individuals have made 51 purchases of drip kits of varying sizes.
- The drip kit program is helping to revive and strengthen community social networks, which have become even more important since core family structures are disintegrating due to AIDS and economy induced Diaspora.

The Urban Drip Kit Garden Program has had a positively tremendous take off, with income earnings, water and labour savings being reported within the first crop cycle. Gardening, an old known practice has been revolutionized, with people now giving it more thought.

Diversity in nutrition is practically evolving, with people having the means to be more self-providing. Social cohesion is being encouraged in urban set-ups where typically, individualism is the norm. The drip kit has proven to be an authentic agricultural technology and commercialization of the kit has subsequently occurred on its own volition, being driven by the market.



Gogo Mathe, an EGAT Program participant, proudly stands in her 30m² garden. She is widowed and is looking after 5 orphans

APPENDICES

Annex A. 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 15 below. The operational definitions for each indicator are given in Table 16.

| Table 15: Results Framework | | |
|---|--|--|
| Special Objective: Expand Economic Opportunities for Disadvantaged Groups | Results Indicator(s): Number of Households with Improved Lives and Livelihoods | |
| IR1: Increase access to financial services | Indicator 1.1 Number of micro-loans or other financial products acquired | Indicator 1.2 Average repayment rate for micro-loans |
| IR2: Improve micro-business capacity | Indicator 2.1 Number of business and technical training services acquired by microentrepreneurs | Indicator 2.2 Number of communication services acquired through BOCs |
| IR3: Increase rural incomes and food security | Indicator 3.1 Number of market access and/or food security services acquired by micro-producers | Indicator 3.2 Number of household nutrition garden kits acquired by micro-producers |
| SpFA: Mitigate the adverse economic impact of HIV/AIDS | SpFA 1.1: Number of economic services acquired by HIV/AIDS affected. (Subset of 1.1, 1.2, 2.2, 3.1 and 3.2) | SpFA 1.2 Number of legal services acquired by HIV/AIDS affected |

| Table 16: LEAD Program Performance Indicators | |
|---|--|
| <i>Indicator</i> | <i>Definition</i> |
| 1.1 Number of micro-loans or other financial products acquired | <ul style="list-style-type: none"> • 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. |
| 1.2 Average repayment rate for micro-loans | <ul style="list-style-type: none"> • 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. |
| 2.1 Number of business and technical training services acquired by micro-entrepreneurs | <ul style="list-style-type: none"> • 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. • 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. |
| 2.2 Number of communication services acquired through BOCs | <ul style="list-style-type: none"> • 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. |
| 3.1 Number of market access and / or food security services acquired by micro-producers | <ul style="list-style-type: none"> • 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. |
| 3.2 Number of household nutrition garden kits acquired by micro-producers | <ul style="list-style-type: none"> • 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. |

| | |
|---|---|
| <p>SpFA 1.1 Number of economic services acquired by HIV/AIDS affected Households</p> | <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>SpFA 1.2 Number of legal services acquired by HIV/AIDS affected</p> | <ul style="list-style-type: none"> • 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. |
| <p>SpO Outreach Indicator Number of households participating in LEAD assisted interventions (Annual Figures)</p> | <ul style="list-style-type: none"> • This indicator measures the number of disadvantaged households participating in LEAD assisted program activities. |
| <p><i>SpFA Outreach Indicator – Subset of SpO indicator</i> (Annual Figures)</p> | <ul style="list-style-type: none"> - 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"> –Children with one or no parents –Children lacking access to health care and schooling. –Children with insufficient food intake –Children in HH with a chronically ill person –Child headed HH –Children affected by AIDS –Children compelled to work for survival |