

# STRIVE



*Support to Replicable,  
Innovative, Village/Community  
Level Efforts for Children  
Affected by AIDS in Zimbabwe*



## An Assessment of the Small Funds Initiative

By

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## **List of Acronyms**

AIDS	Acquired Immuno-Deficiency Syndrome
CBO	Community Based Organization
CPC	Child Protection Committee
CRS	Catholic Relief Services
HIV	Human Immuno-Deficiency Virus
IGA	Income Generating Activities
IPA	Inter-Country People's Aid
IS&L	Internal Savings and Lending
NGO	Non-Governmental Organization
OVC	Orphans and other Vulnerable Children
RBZ	Reserve Bank of Zimbabwe
RUDO	Rural Unity for Development Organization
SFI	Small Funds Initiative
Sida	Swedish International Development Cooperation Agency
STRIVE	Support To Replicable, Innovative, Village/community Level Efforts for children affected by AIDS in Zimbabwe
UOC	Uzumba Orphan Care
US\$	United States Dollar
USAID	United States Agency for International Development
ZWD	Zimbabwe Dollar

## **Executive Summary**

This assessment reviews and documents the implementation and impact of the Small Funds Initiative (SFI), a project implemented from May 2007 to December 2007 by four CRS/STIVE partners namely IPA, RUDO, UOC and Bekezela. The assessment was undertaken at the end of November and early December.

The Small Funds Initiative was designed to overcome many of the hurdles of getting funds to communities associated with other forms of donor funding for community activities such as lengthy paper work and bureaucracies. CRS/STRIVE and USAID/Zimbabwe worked together to develop this project whose objective was to provide communities with small funds infusions to address community identified urgent OVC needs. The project recognized that despite donor funding for OVC, communities continued to provide most of the support to OVC. USAID/Zimbabwe provided USD 20,000 for the initiative and each organization was to receive US \$ 5000. In turn, these partner organizations were to disburse to community groups funds of up to US\$ 500 per group.

A total of thirty eight (38) community groups were funded under this initiative. This was the first time that such a concept was being tried and the focus of the pilot phase was therefore to learn and document experiences of getting resources directly to communities and as close to OVC as possible. The assessment evaluated the SFI against key areas of participation, relevance, efficiency, effectiveness, impact and sustainability. The assessment also sought to document lessons learnt and identifies opportunities for scaling up the initiative

Qualitative quantitative techniques were used for data collection. Data were collected from all the four SFI partners and from a sample of eight (8) SFI recipient groups who received varying amounts of funds. An interview guide was designed and employed in conducting focus group discussions with members of SFI recipient groups and key informant interviews conducted with each SFI Partner NGO Director. SFI recipient groups comprised of volunteer caregivers, school based clubs and education assistance committees. Literature on the Small Funds Initiative was also reviewed and field observations made.

The assessment results indicated that the initiative enhanced the participation of communities in OVC support and gave communities a sense of ownership of community projects. Where OVC themselves received funds, it provided them with an opportunity to support each other. The funds were mostly used for Income generating projects that were most favored by community groups and school based clubs and implemented primarily by buying and selling activities in addition to processing such products as peanut butter for sale. There were also cases where groups used SFI funds for once off activities of buying uniforms and stationery for OVC.

The SFI recipient groups experienced varying degrees of success in meeting the needs of OVC who benefited from arrange of support that included school fees, stationery, uniforms and to a lesser extent food. The major challenges faced by SFI recipient groups were inflation that eroded the value of returns, government policies on pricing and shortages of goods that affected the viability of income generating activities. Although there were delays in disbursements, utilization of funds was immediate once groups received funds. The assessment team observed that most community groups engaged in projects that were aimed at addressing OVC educational

needs and fill existing gaps that partner interventions had not fully addressed. This signals the great importance attached to education as a key area in OVC support.

The assessment observed that OVC benefited most where funds were used immediately to meet their immediate needs although this has the disadvantage of not being sustainable. In the long-term however, if well guided, income generating activities have the potential of meeting OVC needs gradually.

The assessment team observed that there were information gaps especially with urban groups regarding the timing and nature of OVC benefits from the SFI. The recipient groups appeared to have their mind fixed on stationery as the only way OVC could benefit. Compounded with inflation and government price control policies, some of the income generating activities stalled after recording losses. Some groups reported holding cash amounts whose value had significantly been eroded due to inflation by the time of the assessment. It was noted that community understanding of the SFI concept and preparedness regarding use of funds is required and recommends that groups receive training in business management and project identification before fund disbursement. At the same time, groups should be encouraged to be flexible and diversify activities as circumstances change to remain relevant especially in the current ever-changing economic environment.

The assessment team also noted that, disbursements through the bank caused unnecessary delays and cash disbursements should be considered or materials procured on behalf of groups considering the 'small' nature of the funds. Groups engaging in Income Generating Activities should be encouraged to make savings through buying assets as cash savings are quickly eroded by inflation. It was also observed that where volunteer caregivers were involved in SFI activities, they themselves are needy hence more sustainable consideration should be given to Volunteers welfare to counter volunteer attrition and burn out

## **1. INTRODUCTION**

Since 2001, CRS/Zimbabwe has been working with local, regional and national care and support initiatives to enhance their capacity to assist orphans and other vulnerable children (OVC) in Zimbabwe under a project known as STRIVE. The project seeks to establish proven models to assist children by providing Support To Replicable, Innovative Village/community-level Efforts (STRIVE). Phase I of STRIVE spanned from December 2001 to June 2004. STRIVE Phase II commenced on June 20, 2004, and run until September 2007.

STRIVE had two strategic objectives:

- Improve care and support to children affected by HIV/AIDS throughout Zimbabwe.
- Determine proven models to care and support children affected by HIV/AIDS.

STRIVE reaches out to children by supporting non-governmental organizations (NGOs) and local community-based organizations (CBOs) that assist communities in carrying out interventions in psychosocial support, food security, education assistance, economic strengthening and health assistance.

## **1.2 BACKGROUND TO THE SFI ASSESSMENT**

USAID/Zimbabwe and CRS/STRIVE initiated a programme in January 2007 to provide communities with small funds infusions to respond to community identified urgent needs for OVC. Known as the Small Funds Initiative, the project seeks to overcome the challenges of getting more resources directly to communities in order to directly benefit more OVC. The conception of this initiative was informed by the recognition that despite increasing donor funds for OVC programming, the majority of direct support provided for OVC comes from within their own communities. This initiative is based on the following pillars:

1. Mutual trust amongst communities, partner and CRS
2. Respect for each party involved
3. Transparency
4. Best interests of OVC
5. Drawing from lessons learnt
6. Community driven process

USAID/Zimbabwe and CRS/STRIVE worked together to identify how the SFI project would be implemented and how the results of this project would be analyzed. Four STRIVE partners namely; Inter country Peoples Aid(IPA), Bekezela, Rural Unity Development Organization (RUDO) and Uzumba Orphan Care(UOC) were selected to pilot the project based on their capacity to manage the project. Their geographical areas that gave a mix of both urban and rural were also considered as part of the selection criteria. The budget for the SFI from USAID was US\$20000 with each partner receiving US\$5000. Although the SFI is designed to minimize “paperwork”, a certain procedure had to be adhered to in order to maintain transparency and

accountability. This is also important for recording lessons learnt to share with other communities and donors.

An inception workshop was held towards the end of January 2007 for the four SFI pilot partners during which the SFI concept was discussed and SFI Implementation guidelines were developed. Funds were disbursed by CRS to partners between the end of March and end of April. There was a delay in the disbursement of funds due to a slight misunderstanding with the partners. On their part, the partners disbursed varying amounts to selected community groups. The SFI activities were to be implemented within six months upon receipt of the disbursement.

### **The SFI Assessment**

The aim of the assessment was to review how the four SFI pilot partners implemented the SFI and how community groups used the funds and how OVC benefited. The assessment evaluated the SFI participation, relevance, efficiency, effectiveness, impact and sustainability. The Assessment also sought to document lessons learnt and identifies opportunities for scaling up the initiative. The evaluation details the successes and challenges faced by CRS/STRIVE' partners, documents lessons learnt , and makes recommendations on how SFI can be improved.

### **Specific Objectives of the Assessment**

1. Assess how the SFI funds were utilized by the recipient community groups and how OVC benefited.
2. Assess the level of participation of community groups in the project
3. Assess the relevance and effectiveness of the SFI on Orphans and Vulnerable Children measured against the objectives of the SFI
4. Recommend ways of improving the way Small Funds are disbursed and used by communities for the care and development OVC.
5. Document NGO partner experiences in administering SFI funds and opportunities for scaling up the initiative
6. Write-up case studies indicating how OVC benefited from the SFI

### **The SFI Partners**

Four CRS/STRIVE partners were selected to pilot the SFI. These partners are implementing various OVC Interventions notably, Education Assistance, Psychosocial Support, Economic Strengthening and Food Security. Uzumba Orphan Care operates in UMP; RUDO operates in Gutu district; IPA operates in Hopley farm and New Hatcliffe both urban areas in Harare while Bekezela operates in Bubi district, Matabele land North Province. Except for IPA whose interventions are all urban based, all the other partners' activities are rural based.

### **Methodology**

Qualitative and quantitative research methods were used. The Assessment team ensured that the review was participatory, analytical and comprehensive. Data were collected from a total of eight recipient groups. An interview guide was designed and employed in conducting Focus Group Discussions (FGDs), key informant interviews, desk reviews of records kept by groups and SFI partners, monitoring visit reports, field observations and photography where feasible.

## **Literature Review**

In order to gain an in-depth understanding of the SFI, the concept note developed by CRS/STRIVE and USAID was reviewed. Also reviewed were the SFI implementation guidelines, reports of monitoring visits conducted as well as literature on other initiatives undertaken to provide direct funding to communities.

## **Focus Group Discussions**

The Assessment team engaged selected recipient groups in participatory group discussions. Two groups were selected at each partner Organization. At Uzumba Orphan Care (UOC), FGDs were conducted with a group of caregivers from Maramba who were involved in buying and selling exercise books and a group of PSS Club students from Magunje high school engaged in a tuck-shop business; At RUDO, the assessment team met with students of Mupandawana High school Bright Future club involved in a tuck shop business and a group caregivers engaged in Peanut butter making, Internal Savings and Lending and gardening. At IPA, the team met with a group of pre school motivators involved in peanut butter making and another group of Home Based Care givers and Child Protection Committee members involved in selling of soap; At Bekezela the team met with community members of the education assistance committee involved in various buying and selling activities such as exercise books, sugar and kerosene and an Education Assistance Committee who address OVC needs of stationery.

Each FGD was attended an average of 15 participants. Prior to the FGDs, partner Field Officers and in some cases Monitoring and Evaluation officers debriefed participants on the purpose of the Assessment noting that the team wanted to learn from the groups how they implemented the SFI activities and the lessons they learnt in addition to getting their views on future plans. Participants were given an opportunity to ask the assessment team questions about the process and on any other issue of concern

## **Key Informant Interviews**

Key informant interviews were conducted to collect data on NGO partner experiences. The key informant interviewed were the Directors of the respective agencies. They provided information on how they identified community groups and how much each group received including how groups proposed to use funds and how OVC were and have benefited. The key informants also provided information on the challenges, lessons learnt and opportunities for scaling up the Small Funds Initiative

**Beneficiary Profiles:** To determine the impact SFI had on the lives of beneficiary OVC, one beneficiary who had received support from an SFI recipient group from each organization was selected and interviewed and their profile forms part of the case studies.

The table below gives a summary of the FGD groups and Key Informant interviews conducted at each partner organization.

**Table 1: FGDs and Key Informant Interviews conducted**

<b>Partner</b>	<b>FGDs</b>	<b>Key Informant Interviews</b>
UOC	Maramba Care Givers Magunje High School PSS Club	Rev. Chitiyo
RUDO	Mupandawana High School Bright Future Club Kurarama Peanut Butter Making Group	Mr. Chin'anga
IPA	Tinzwerei Tsitsi Peanut Making Group Soap Selling Group	Mr.Kaseza
BEKEZELA	Inkosikazi Education Assistance Committee Lukona primary and Mangubheni Secondary Education Assistance Committee	Mrs. Isabel Saungweme
<b>Total</b>	<b>8</b>	<b>4</b>

### **Data Analysis**

The assessment analyzed qualitative and quantitative data collected from the focus group discussions and key informant interviews against set criteria on key areas of participation, efficiency, relevance, effectiveness, Impact and Sustainability. It also documents the lessons learnt

- **Participation:** The success of the project was dependant to a greater extent on the level of participation of the communities. Activities were to be group driven as opposed to an individual's idea. This was analyzed as a measure of the level of influence the community had on the utilization of resources and the overall impact of the project
- **Efficiency:** This involved assessing the extent to which the SFI recipient groups had done things right looked at whether use of funds was immediate, whether activities were group driven and not an individuals idea ,examined what local materials were used and whether there was group contribution in cash or in kind
- **Relevance:** This involved assessing how the programme responded to the needs of the OVC as it was intended. The knowledge and abilities of the local environment was also considered as this would contribute to the assessment of whether the project was applicable to the needs of the community and the local resources.
- **Effectiveness:** This involved looking at whether SFI achieved the benefits it set out to provide and whether identified OVC needs were met. It also looked funds disbursement process to ascertain whether these were timeously disbursed and bureaucracies and paperwork minimized
- **Impact:** This involved assessing whether OVC benefited from SFI activities and the views of beneficiaries regarding assistance provided. This is presented through beneficiary case studies.

- **Sustainability:** Although not articulated in SFI documents, the assessment team thought that it would be relevant to determine whether community initiatives started using SFI funds could continue to operate beyond CRS/STIVE funding.
- **Lessons learnt:** This looked at what experience the SFI recipient groups and partner organizations had gained through participating in the SFI pilot. It involved asking the groups and organizations what they would do differently should they restart implementing the SFI.

### **Limitations**

The limitations to the study were;

- Some of the groups did not have up to date records on use of funds and beneficiaries supported.
- The SFI groups had varying periods of project implementation making it difficult for making cross comparisons between groups .This was the same with SFI partners who did not receive uniform funds disbursement levels from CRS.

## **2.0 PARTNER EXPERIENCES WITH THE SMALL FUNDS INITIATIVE**

### **2.1 UZUMBA ORPHAN CARE**

#### **Background**

Uzumba Orphan Care is a local non governmental organization operating in ,Uzumba Maramba Pfungwe district. The organization OVC interventions include Education Assistance, Medical Assistance, Food Security and Psychosocial Support. The programme is twelve years old. UOC received SFI funds amounting to ZWD 22,500,000 in March 2007 and made all their disbursement in the same month.

#### **SFI Implementation**

UOC introduced the SFI to the community at a community gathering and asked community groups to submit simple proposals of activities that would benefit OVC. The community response to the SFI was overwhelming, over 100 project proposals were received and only 13 could be funded due to limited funds. A nine member selection committee comprising of councillors, child representative, caregiver representative and community representative.. The selection criteria employed were based on innovativeness and viability of projects and those that were within the available budget. Once groups were selected, they filled in a simple project form outlining the activities they proposed to engage in, materials required and the number of OVC to benefit and the areas they were to benefit in e.g. school fees, stationery, uniforms among others. The groups also signed a memorandum of understanding that committed them to support OVC and acknowledged receipt of funds.

Most groups used SFI funds on new projects except for one that injected SFI funds to an existing poultry project. The groups received SFI amounts of between ZWD 1,050,000 and ZWD 2,250,000. All groups implemented their proposed activities except for one (Green Star) who had proposed to undertake a gardening project but later opted for a poultry project due to lack of water for the initially proposed project. Tuck shop activities were mostly favoured by school based groups while community groups favoured buying and selling of a range of products like stationery and poultry projects. Six of the thirteen SFI recipient groups undertook buying and selling activities, three implemented poultry projects, three were tuck shop and one goat keeping. Proposed areas OVC were to benefit comprised of a mixture of fees, stationery, and to a lesser extent food.

The table below outlines the groups funded by UOC and their proposed activities and OVC beneficiaries.

**Table 2: UOC SFI Recipient groups**

Name of Group	SFI Amount Received	Proposed group Activities	Proposed No. of OVC beneficiaries	Areas OVC in which were to benefit from(school fees, stationery, food etc)	Actual number of OVC who have benefited	
					Male	Female
	ZWD					
<b>Mayema Primary School PSS club</b>	2,250 000	Tuck shop	10	stationery	4	6
<b>Magunje High School PSS club:</b>	2,250,000	Tuck-shop	8	Stationery	3	2
				School fees.	2	1
<b>Chitimbe primary school PSS club:</b>	2,250,000	Tuck-shop	27	School fees,	7	10
				stationery	5	5
<b>Chitimbe Care Givers Group:</b>	2,250,000	Buying and selling	10	Food	4	3
<b>Muchatuki OVC Group</b>	2,000,000	poultry project	10	school fees	1	1
<b>Green Star Group:</b>	1,500,000	Poultry	10	School fees	2	1
				Maize	3	0
				Vegetables	2	1
<b>Matsenga Caregivers Group:</b>	1,200,000	Buying and selling	14	Maize	2	1
				Soap and pens	5	6
<b>Nhamburo Group:</b>	1,200,000	Poultry	10	Maize	2	1
<b>Nenzou Group:</b>	1,400,000	Goat keeping	10	School fees	3	3
<b>Maremba UMC Youth Group:</b>	1,500,000	Buying and selling cattle	10	School fees	2	3
<b>Tagarika Youth Project</b>	1, 050,000	Buying and selling	10	Stationery and Soap	3	7
<b>Maramba Caregivers Group</b>	2,250,000	Buying and selling exercise books	26	School fees,	17	9
<b>Natsai project:</b>	1,400,000	Buying and selling	25	Stationery	10	15
<b>TOTAL</b>					77	75

All the SFI recipient groups had by the time of assessment provided a range of support to a total of 152 OVC (77 male and 75 female) from proceeds of their activities.

### Challenges

As an organization, UOC experienced a number of challenges in administering the SFI.

- SFI did not include administration costs that resulted in spending funds from other projects.
- Monitoring of such small funds would end up costing more than the SFI project funds
- Skyrocketing prices meant that groups could only buy less of items, whereas shortages resulted in some projects especially, poultry projects to come to a stand still due to lack of chicks.

- RBZ clearance to allow for withdrawal of amounts exceeding one million took long to be approved

### **Lessons learnt**

In administering the Small Funds, Uzumba Orphan Care learnt the following;

- It is important to start with a few groups and increasing the numbers gradually
- Its important to empower the implementing agency to carryout monitoring activities
- Success of groups largely depends on their leadership and skills in business management.
- Groups need to be encouraged to come up with by laws that members have to abide by.
- Groups require training before funds disbursement and should be encouraged to contribute on their own.
- Feedback meetings and sharing of experiences among SFI groups is important
- Groups are not at the same level of development and require varying support

### **SFI Groups evaluated**

**Maramba Care Givers Group:** This group is made up of OVC caregivers from Maramba Ward. Membership is drawn from 32 villages that makeup Maramba ward with each village represented by two caregivers. The group was formed sometime in 2005 and members provide Home Based Care services under the UOC Home Based Care Pogramme. They also serve as OVC caregivers and represent OVC interests in their respective villages. They are responsible for OVC registration and also in OVC beneficiary selection. This group existed before the SFI.

The group received SFI amounts of ZWD 2,250 00 at the end of April, 2007. There were delays in receiving funds from UOC for reasons the group was not aware of as the groups' chairperson made several trips to UOC only to be informed that monies were not ready. Once monies were received, the use was immediate. The next day after receiving funds the group purchased 400 exercise books each at ZWD 6000 for resale. These were sold at ZWD15000 each bringing an income of 6million to the group. Some of the money (ZWD 498,000) was used to purchase three 3goats to cushion against inflation. The group used 1,250 to pay third term fees for twenty six OVC and was still holding an amount of 3,950,000 at the time of the assessment.

In selecting the nature of activities to spend SFI funds, the group considered activities that would bring income quickly and did not involve a lot of labour. The selection was done by the group and buying and selling activities were conducted by the group membership. Although the group did not contribute any monies towards the project, they provided their labor and met transport costs when traveling to procure exercise books. Selling of exercise books was done in primary schools within their immediate environment. Group members were not aware of what criteria were used in selecting their group. They indicated that their Chair person who attended a UOC workshop and later informed them that they had been awarded funds.

At the time of the assessment, twenty six OVC, seventeen male and nine girls all in primary school benefited from school fees. Each has had their third term fees of ZWD50000 paid. The Caregivers are now taking a leadership role in ensuring OVC attend school once their fees have been paid. There is close monitoring of OVC school attendance

In selecting beneficiaries of group activities, the group considered those OVC who did not have any educational support. These were those who were not covered by the resource exchange under the UOC Education Assistance Intervention .The group considered the area of education assistance as the most important as children would often be sent back home for non payment of fees. It was the groups' thinking that payment of fees would be their first priority. The assessment team observed that OVC beneficiaries were not involved in priority ranking of needs.

The group received no training at all except for their leaders who attended an inception workshop conducted by UOC. The business was however affected by the price controls and it could not continue. All that the group has left are three goats and some money remaining after school fees payments. They have very good record keeping in place with simple accounting procedures

The assessment team observed that the major drawbacks in this project have been the price controls, the lack of project management skills and volunteer burnout who see no direct benefit going to them despite their efforts to support OVC. The volunteers are needy themselves and their children are also in need of support.

**The lessons learnt by this group were;**

1. It is important to have the procurement process begin before receipt of funds to avoid being caught up by price increment
2. Acquiring assets is important once profits have been realized to guard against inflation
3. Group leadership is important in determining whether a group is successful or not
4. Group members ought to be united and motivated to serve OVC

**Magunje High School PSS club:** This group is made up of high school students both male and female and three teachers. The club existed before the coming of SFI and has 20 members currently. The members engaged in growing vegetables and maize and raised funds through selling these to the school community. Funds raised were used to support members of the club with stationery and funds permitting, even school fees. The group received ZWD 2,250,000 on April 21, 2007. Funds received were used to buy initial stock for starting a tuck shop. The group bought matches, pens, exercise books, *maputi* (popcorn) and Painkillers that were donated by the School Development Committee. The group initially wanted to start a poultry project but the funds were not sufficient enough hence they settled for the tuck-shop. Students take turns to sell during break time and during sports days.

In selecting activities for SFI, the group considered activities that would bring quick returns. Except for their labour, the group members did not contribute any cash towards the project. The School Development Committee provided the group with a room that was initially a store to start the tuck-shop. Members were not aware of the criteria used to select their group to be part of SFI. Proceeds from the tuck-shop are used to support members in school related needs of stationery, uniforms and school fees

Although the group did not receive training at the beginning of the project, they have been able to run it well and members take turns in selling .The group noted that there have been benefits

from the tuck-shop both for the individual members as well as for the school community. As individuals, there has been a realization of the need to help.

At the time of the assessment, four students had received school shirts and school shoes. Twenty one got exercise books and pens and three students had their school fees paid. Members have been able to benefit from practical support besides psychosocial support. Through supporting each other, the group has learnt how to cope with their situation especially when ill treated. The group members participate in games, dramas that provide entertainment and offers psychological relaxation. For the school community, the tuck-shop has brought services closer. Items required are within quick reach and are sold at affordable prices. The number of children paying fees has increased and there has been willingness for other students to join the club

Although inflation affected the value of returns, the fact that the group buys stock in small quantities also reduces profit margins. The drawback of the group as the assessment team observed could be if the SDC decides to use the tuck-shop and also if their purchases remain small and they are affected by inflation. Since it's the students who run the project with the assistance of the teachers, the student responsible for running the tuck-shop may have his school performance affected by too many duties in addition to school work.

**The lessons learnt by the group were;**

1. Importance of bulk buying as it increases profit margins
2. Importance of unity of purpose for the group
3. Importance of peer support and meeting of practical needs
4. Willingness to assist instead of aiming to receive only

**Challenges**

- Both groups experienced challenges related to government policies at the time in addition to inflation that significantly reduced the value of returns.
- Price controls imposed by the government at the time led to shortages of goods in the market .Profits to be realized from the group activities were reduced as often prices were set at lower than buying price.

**Opportunities for scaling up**

Maramba Care givers group intends to invest in small livestock such as goats and possibly cattle while Magunje PSS Club intends to increase stock and purchase in bulk to increase profit margins if given additional resources or better still start a poultry project. As the assessment team observed, Maramba care givers could have invested more of the profits realized in buying of goats as these could then be sold at a later stage to cushion against inflation instead of holding cash amounts of 3,950. With training in project identification and management, business skills, this group of caregivers has a potential to do more. They have a dedicated leadership and themselves have OVC interests at heart. With an incentive plan for these caregivers, they are in a good position to meet OVC needs in the long term.

Although the Magunje PSS club indicated the need to increase stock for their tuck shop, the long-term sustainability of this project in an environment characterized by hyper inflation is questionable. At the same time academic work of those students undertaking roles of selling may suffer in the long-term and could be affected once dedicated members complete school .As a way

out, there would be need to involve the school development committee more in the future. These committees can be empowered to prioritize meeting of OVC needs. The school has also potential for gardening if provided with a borehole. The two groups will require guidance in selecting which projects will work best at any given time.

## 2.2 RURAL UNITY FOR DEVELOPMENT ORGANIZATION (RUDO)

### Background

Rural Unity for Development Organization is a local Non Governmental Organization based in Masvingo. The organization operates in wards 26, 29 and 31 of Gutu district. Its OVC programme is six years old. The interventions being implemented by RUDO include Education Assistance, Food security and economic strengthening.

### SFI Implementation

RUDO received SFI funds from CRS in the months of May and June 2007 amounting to ZWD 40,500,000. They made their first disbursement to community groups in May and the last disbursement in August 2007. A total of fifteen applications were received and ten were funded. Identified community groups received funds through schools' bank accounts. According to the SFI monitoring report, this was done in order to reduce the administrative processes on the part of RUDO and to enhance community ownership. For those projects that were not school based such as gardening, nearby schools would act as the conduits for the receipt of the funds. This was necessitated by the stringent bank requirements where only 1,5million dollars could be drawn at any particular time. To cover all the projects would mean that withdrawals would be made every day into June. Each group received a flat amount of ZWD 4,050,000. Identification of the projects was done with the idea of spreading across all the STRIVE interventions the types of projects that would be covered with a special focus on child participation.

A total of ten groups received SFI funds of which three were for poultry projects, two tuck-shop, two nutrition gardening ,one peanut butter making, one goat keeping and one rabbit keeping. Like UOC groups, tuck shop projects were favoured by groups of school children. All the groups implemented their proposed activities. These groups proposed to benefit various numbers of OVC ranging from twenty to two hundred and twenty eight. .In total, nine hundred and thirty one (931) OVC were to directly benefit from SFI activities. The OVC were to benefit from school fees, stationery, food and medication.

The table below outlines the groups funded by and their proposed activities and OVC beneficiaries.

**Table 3: RUDO SFI Recipient groups**

Name of Group	No. of Group members		SFI Amount Received	Proposed Group Activities	Proposed No. of beneficiaries	Areas in Which OVC were to benefit from(school fees,stationery,food etc)	Actual No. of OVC who have benefited	
	M	F					M	F
Chirangane	0	30	4,050,000	Poultry &IS&L	63	School fees,stationery,food &Medication	0	10
Chidito	8	12	4,050,000	Nutrition Garden	70	School fees,stationery,food &Medication	5	15
Bright Future	8	2	4,050,000	Tuck-shop	30	School	4	3

						fees,stationery,food &Medication		
Chikwanda High school	7	8	4,050,000	tuck shop	75	School fees,stationery,food &Medication	10	10
Kurarama Peanut Butter	3	12	4,050,000	Peanut butter making	228	School fees,stationery,food &Medication	0	0
Mukaro Pfungidzo	25	24	4,050,000	Poultry keeping	136	School fees,stationery,food &Medication	10	10
Hunduza	5	6	4,050,000	Goat Rearing	48	School fees,stationery,food &Medication	6	4
Shungubwi	0	7	4,050,000	Poultry	20	School fees,stationery,food &Medication	2	5
Ndawi Secondary School	5	2	4,050,000	Rabbit Rearing	149	School fees,stationery,food &Medication	5	2
Evergreen	7	7	4,050,000	Nutrition Garden	112	School fees,stationery,food &Medication	10	15
Total					931		52	74

At the time of the assessment, a total of one hundred and thirty six (136) OVC had benefited; fifty two (52) were male and seventy four (74) were female. These numbers could have been higher had one of the groups (Kurarama) distributed stationery that members had bought for OVC that was awaiting distribution at the beginning of a new school term in 2008.

### Challenges

Among the challenges RUDO experienced in administering SFI funds were;

1. Lack of group accounts for fund disbursements
2. Statutory limitations on cash withdrawals
3. Limited understanding among stakeholders of the SFI concept

### Lessons Learnt

- Importance of linking funds to fares of related projects for quick acquisition of inputs and implementation

### SFI Groups Evaluated

**Mupandawana High School Bright Future Club:** This group comprises of high school students both male and female and a contact teacher who acts as a patron of the group. The tuck-shop is run by an elected committee comprising eight members who are all OVC. Since the club membership is large, it was decided by all that a smaller group be elected to run the affairs of the Club. The committee is chosen through elections and only honest students are elected. This club existed before the coming of SFI. The tuck-shop idea was with the group for along time and in 2006 members engaged in fundraising activities in one instance organized a disco during civics

days and raised ZWD 50,000 that was used to buy initial stock of *Maputi* (popcorn) and sweets. The other reason this group chose the tuck shop activity was because they felt that it was not labour and they could participate and still be able to concentrate on schoolwork. Since the idea of the tuck shop was with the group before SFI was introduced, it became an obvious choice when monies were made available by RUDO. The group received SFI amount of ZWD 4,050,000 through their school bank account on May 21, 2007 and spent the monies on June 5, 2007. The group contributed ZWD 1,333,000 in form of stock. While awaiting their check to be cleared, the group did a survey of commodity prices to ascertain what they could buy. The SFI monies were used to exercise books and with returns realized added other stock to their tuck shop.

The room the group is using for a tuck shop is the contact teacher's office. The clientele for their business is drawn from the school community. The items sold in the tuck shop include popcorn (*maputi*), exercise books, pens and sweets. The membership of the group is voluntary but majority of members are Orphans. Division of labour in the group is quite pronounced and each member has tasks assigned such as the president, vice and secretary who are responsible for market assessment and buying of commodities. The other members are involved providing feedback to the committee as to whether their products favorable to the customers and what new products to include in their shop to meet customer demands.

Profits realized from the tuck shop are used to support members of the club with stationery and funds permitting, even school fees. Beneficiaries are those students in need regardless of their membership status although club members receive priority. The focus is on School related needs of stationery, uniforms and school fees. During the second term seven (7) students were assisted with stationery, school fees, food and hospital fees. During third term, five (5) students received school fees support and there are two (2) students who are chronically ill who receive a pack of *Maputi* and juice from the tuck-shop everyday. The students are also benefiting from the entrepreneurial skills that they are earning from working in the tuck-shop and handling the SFI funds. Those who participate in selling are given a pack of *Maputi* for the service rendered. The group has excellent record keeping and at the time of the assessment had cash in hand amounting to 9,560,000 and stock amounting to 26,185,000.

Although the group did not receive any training, they have been able to run the tuck shop well and were proposing to start another tuck shop outside the school as a project for those members who will have completed school and have nothing to do. Members felt that they have enough experience to start tuck shop businesses if provided more capital. The assessment team observed that this group membership is dedicated are using business skills gained in class to run the tuck shop. Their drawback is the competition from teachers who also sell similar items outside the school compound and non availability of some items from wholesalers. The group plans to counter the competition by diversifying their range of products

### **Lessons Learnt**

The children identified the following as the lessons learnt:

1. Provides the children with entrepreneurial skills
2. Teaches them to be compassionate.
3. Teaches them to learn how to cooperate in a group.
4. They have gained experience in proposal writing

**Kurarama Group:** The group is drawn from the volunteer caregivers from all the villages in the ward and comprise of thirteen (13) women and two (2) men. This group is part of RUDO's Internal Savings and Lending programme and had already received training in market research, group formation, market linkages and was in a good position to use already gained knowledge in their SFI activities.

The group received SFI funds amounting ZWD 4,050,000 in August 2007 and used the funds immediately for buying groundnuts and processing them into peanut butter for sale. The group did not contribute any monies towards the project except for their labour. Since the group had no peanut butter making machine of their own, they procured grinding services at a cost of ZWD 500,000 a situation that led to reduction in profits. Peanut butter making was chosen by the group because there is a ready market for peanut butter as many people use it for cooking. Due to unavailability of cooking oil in the market, the demand of peanut butter had increased at the time. The group managed to purchase the first batch of peanuts but experienced difficulties thereafter as peanuts were off season. This meant that they had to incur transport costs to source ground nuts other wards in Gutu. Despite these challenges, they have managed to make some sales. Their target is to assist the 224 OVC in their wards with stationery starting first term 2008. The group chose to support OVC with stationery because these was not being provided by RUDO to those OVC whose fees are paid through the Education Assistance Intervention. Members therefore thought that they should target these Education Assistance beneficiaries to augment what RUDO was doing and for the children to meaningfully benefit from educational support. At the time of the assessment group members were processing peanut butter for sale and some of the proceeds had already been used to purchase forty (40) packs of exercise books and fifty (50) pens.

Besides participating SFI activities, this group has been able to learn a variety of skills including teaching each other how to make glycerin and floor polish without paraffin among other things. The drawbacks have been the inaccessibility of the groundnuts in areas closer to their ward. Not many people are willing to sell the groundnuts at this time of the year as they are now preparing to plant the seeds. This has been one major challenge which could force them to change the business strategy. The group agreed that it is easier to buy the groundnuts soon after harvest because they are accessible and their prices are lower. Inflation has also not spared them as they always have to keep abreast of the rising prices.

### **Lessons Learnt**

- It is important to have own peanut butter making machine
- Support from the local leadership is important for the group to succeed

### **Challenges.**

- The challenges experienced by the two groups were similar to those of previous groups. In addition to inflation and shortages of commodities in the market, it was observed that volunteers' burnout was a challenge. This was because they are not directly benefiting from the project except for the satisfaction that OVC receive support.
- The fact that monies had to be channeled through bank accounts, for non school based projects, it took long for funds to be cleared and withdrawn from school bank accounts for use by the groups
- In some cases, schools thought that they too had a share in the SFI funds since groups used their bank accounts. This caused further delays

**Opportunities for scaling up**

With additional resources and training, both groups have capacity to scale up their current activities and diversify to others. Mupandawana Bright future club indicated including other items not currently in their tuck-shop and increasing their profit margin by bulk buying. The Caregivers group would require an incentive plan as they work for OVC with minimal reward currently.

## 2.3 INTER COUNTRY PEOPLES AID (IPA)

### Background

Inter country people's Aid is a local Non Governmental Organization based in Harare. The organization operates in Hatcliffe extension and Hopley settlements. The interventions being implemented by IPA include Food Aid and Protection of vulnerable urban communities'

### SFI Implementation

IPA received SFI funds from CRS amounting to ZWD 108,785,499.63 between May and July 2007. IPA used a different approach from the other partners visited in that they supplied the groups with inputs rather than cash money .A total of six groups were provided with inputs for various income generating activities and one group of OVC was supported to attend a skills training course.

**Table 4: IPA SFI Recipient Groups**

Name of Group	Number of Group Members		SFI Amount Received	Actual Activities Carried out	Proposed No. of OVC beneficiaries	Areas OVC in which were to benefit from(school fees, stationery, food etc)	Actual number of OVC who have benefited	
	Male	Female					Male	Female
HBC Hatcliffe		17	8000000	Soap selling	2	Stationery	2	
Child Protection Committee	3	10	8000000	Soap selling	2	Payment of school fees	2	
Hopley support group		10	8000000	Soap selling	12	Stationery	5	5
Hopley Candle making group	3	7	12000000	Candle Making	10	Stationery	5	5
Hatcliffe Rutendo group		13	12000000	Peanut Butter	4	Stationery	1	1
Hopley Tinzwirei tsitsi Group		10	12000000	Peanut Butter	10	Stationery	0	0
Glen forest	3	4		Carpentry and dressmaking	7	School fees and material	3	4

### Challenges

IPA experienced the following challenges:

- Government price controls in June 2007 resulted in losses as prices of goods were slashed by half and in some cases there were seizure of the goods
- Cash withdrawal limits at the banks that did not allow for withdrawal of large cash amounts delayed procurement processes as retailers and other suppliers required cash upfront for goods and services and the credit facility was no longer viable in the current hyper inflationary situation

### **Groups Evaluated**

Two groups were evaluated, one in Hopley farm and the other in New Hatcliffe. Communities living in these two areas comprise of those affected by Operation *Murambatsvina* (Clean-up) and others from previous evictions now resettled in these areas. Some of the residential structures have been built by Operation Garikai and some are plastic shelters. The residents are amongst the poorest and most vulnerable groups in the urban areas.

#### **Peanut Butter Making Group: *Tinzwirei Tsitsi* Group, Hopley farm**

This group comprises of ten crèche motivators all females. They are volunteers and take part in the running of a nursery school or Crèche as it is known situated in the settlement area. The group adopted the name '*Tinzwirei Tsitsi*' meaning have mercy on us in Shona language because they wanted assistance from well wishers.

This group received a total of 100kg of peanuts and two peanut butter making machines, one manual and one electric. They had proposed to venture into peanut butter making and selling because they had realized that the market for peanut butter was readily available as they could easily get customers without having to move beyond their immediate environment. They also chose this venture because it did not require dedication of a lot of time since they have other obligations to meet as part of being volunteers at the Crèche.

The group members reported that they are involved in another project by IPA; IS&L activities (Mukando) and were doing this before receipt of SFI inputs. Despite this, group contribution in cash to the SFI project was nil.

The group received peanuts from IPA in batches. They received 40 kg (2buckets) in May; 40 kg at the end of July and the last batch of 20kg in August. From each 20kg of peanuts, the group produced 23 jars of 250g each of peanut butter. The first batch of peanut butter was sold at ZWD 60,000 per jar of 250g; the second was sold at ZWD 80,000 and the third at ZWD 300,000. Peanut butter was sold within their neighborhood and was fast moving (sold out within two days).The group encouraged customers to come with their own containers for peanut butter and used a standard cup to measure the amounts. This reduced the costs of purchasing containers for packaging. This was largely successful due to the close proximity of the peanut butter outlet to customers who came from the surrounding area. The crèche also served as the outlet and centre of group activities.

The assessment team learnt that this group experienced delays in implementing Group activities as a result of being ousted as Crèche motivators by a rival group. Since the crèche acted as a centre of group activities, these had to be delayed until the issue was resolved by the local leadership and the motivators reinstated. It was observed that volunteering at the crèche creates

conflict as motivators are often seen as benefiting from other support that the community receives. This is because the crèche is a central point in the community and other organizations use it as a centre for various activities such as feeding. The motivators are thereby perceived as first recipients of assistance and this has generated a lot of jealousy among other groups interested in being volunteer motivators.

Since their last receipt of peanuts from IPA, the group has not been able to get additional peanuts to continue although there is a ready market for peanut butter in the area. They informed the assessment team that, they had cash amounting to 10.3 Million they had given one of the members to procure peanuts and were still awaiting receipt. The money that the group made, the team observed is not enough to purchase more than 20kg of peanuts.

The group reported that individually they have not received direct gains from the project but they anticipate sharing profits in December and leaving some amount to plough back in the business. Although this group indicated that 10 OVC were to benefit, the assessment team noted with concern that the project had not benefited any OVC at all. At no time had the group thought of setting aside an amount of peanut butter for OVC for example. There was evidence that the objectives of the SFI funds to benefit OVC needs were not understood and hence the group failed to meet any OVC needs as they gradually executed the project.

At the time of the assessment, no OVC had received any support from the group as a direct result of the project. The group indicated that they were to support OVC at the time of sharing profits. Asked why they had to wait for this long, they indicated that assisting OVC at this time would affect business profits. Their plan will be to provide exercise books and pens and possibly pay fees for OVC at the time of profit sharing

**The results:** The assessment team observed with concern that this group had not prioritized meeting of OVC needs hence their focus is on self improvement. When asked whether there were no other ways they could have assisted OVC such as giving out a percentage of the peanut butter processed to OVC or designate a percentage of sales income to gradually meet OVC needs, It appeared that such an idea had not crossed their mind and their focus was to buy stationery or pay fees at the end of the project, items whose cost is minimal and could have already been bought from sales of two jars of peanut butter for example. The assessment team also observed that, although the group has at their disposal two peanut butter making machines, they had made minimal use of these machines especially an electrical one since the area has no electricity.

The group reported that some people had approached them to use their machines but had turned them down. When asked why they could not have charged such groups a fee for use of their peanut butter machine, they indicated not having thought about such an idea. The assessment team was of the view that the group was not telling the truth as there was evidence of recent use of the peanut butter machine despite having reported that their last peanut processing was one month ago(in October).

**Opportunity for scaling up:** As the assessment team observed, there is opportunity whereby the group could make income from hiring out use the peanut butter making machine when not being

utilized by the group and this income used to support various OVC needs. Whether this group will be willing to give priority to OVC needs is another question.

### **Soap selling Group: Kuzvipira Group, New Hattcliffe**

The membership of group is drawn from the Volunteer caregivers who are involved in Home Based Care and Support groups for People Living With HIV and AIDS as well as Child Protection Committee (CPC) members. This group received inputs in the form of bars of soap (*Elangeni*) to sell. They got 6 boxes in total each containing 24 bars of soap which they equally divided among the two groups; caregivers and CPC members. The initial injection of input was supposed to assist them to raise funds to purchase more soap to sell and meet the OVC needs for stationery. At the time the group received the soap, each bar of *Elangeni* was going for ZWD 40,000. The clientele was drawn from their own settlement and Domboshava farmers.

Although soap selling had been identified by the group as business with quick returns price controls that were being implemented by the government at the time affected them. Their goods were either confiscated or sold at a very low price, lower than buying price. In the end they made a huge loss and only managed to get 3.3 million an amount they have been holding on since August and did not manage to do any business.

This group did not provide the assessment team a break down on how much money was raised through the sale of the soap and how it was used. How many bars of soap were sold and how many were confiscated. The group did not keep such records.

In terms of OVC benefits, six OVC received an exercise book and a pen each from the group. Since the price slash the group has not undertaken further activity. When asked why they could not have bought something instead of holding on to the money whose value keeps on diminishing, they noted that it was too little to purchase anything tangible.

The group expressed need of being assisted to start new projects such as selling of building materials

**Observations:** OVC benefits from this group were minimal considering the amount of inputs the group received. The group bought a total of six exercise books and six pens from proceeds. At the time of the price slash, group members could have thought of distributing the soap to OVC since they were being accused of hoarding goods. Quick thinking on the part of the group could have saved the situation. The assessment team observed that either the group was not telling the truth about the amount of 3.3million still being held by the group not having been enough to buy anything.

The group was at the time of the assessment doing nothing and although they expressed need for support to start brick making or selling of cement-activities that would require high capital, the ultimate benefit to the OVC may not be forthcoming.

### **Conclusions**

From the two visits it was quite apparent that the main objective of the SFI funds was not well understood by the groups and the OVC needs are secondary to individual needs. Considering the

amount of the resources that groups received it is disheartening to note that they did not manage to serve OVC proportionate to the resources injected to group activities. In this regards questions about sustainability arise. One wonders whether it was prudent for the large amount of resources to be given to groups or it could have been better to give direct support to OVC such as directly paying school fees to schools.

Since the settlements where these groups are coming from are different across all partners, it would be essential to tailor make the SFI to address the unique factors of each site. The two groups operate in highly political and volatile environments and members live in poverty. The community has also undergone internal displacements and other processes that make them view projects such as SFI as meant for self advancement and not for meeting of OVC needs. It is no doubt that these would first have interests to meet their own needs before those of OVC.

Although the SFI is based on mutual trust and transparency regarding use of funds and income generated, such pillars may not hold when dealing with extremely deprived groups.

### **Lessons Learnt**

The soap selling group learnt importance of being a registered group to avoid arrests from police for engaging in illegal trading

### **Challenges**

Both groups experienced challenges related to inflation and price controls.

As observed above, the groups had limited understanding of how SFI was to work ad this resulted in few OVC or none at all befitting from SFI activities

### **Opportunities for scaling up**

The peanut butter group has great potential. The assessment team observed that the peanut butter making group has great potential as an income generating activity since there is ready market for the peanut butter and other opportunities for hiring out use of the machine to other groups exist. With more organized markets, this group could increase production and generate more income that would greatly contribute to increased household incomes. The group would however require more training on business management and record keeping group leadership and dynamics for it to fulfill its functions. With close monitoring, the peanut butter making group is a good poverty alleviation project

## 2.4 BEKEZELA HOME BASED CARE

### Background

Bekezela Home Based Care has been implementing OVC interventions since 2003 namely, education assistance, psychosocial support small livestock and nutrition communication.

### SFI Implementation

The organization received SFI funds in March 2007 amounting to ZWD 17,500,000 and made their first disbursement to community groups in April 2007. Their last disbursement was in the same month of April. Nine proposals from community groups were received and these were all funded. Groups received funds through school bank accounts. The highest amount disbursed to a group was ZWD 3.5 million. The organization worked through existing education assistance committees in schools they support under the education assistance intervention and these were involved in implementing SFI activities. These committees worked closely with School Development Committees. Except for one group that engaged in income generating activities, all the other groups used SFI funds to procure items for OVC such as uniform and stationery. At the time of the assessment, Actual numbers of OVC beneficiaries from some of the groups were unavailable.

**Table 5: Bekezela SFI Recipient Groups**

Name of Group	SFI Amount Received	Actual Activities Carried out	Proposed No. of OVC beneficiaries	Areas OVC in which were to benefit from (school fees, stationery, food etc)	Actual number of OVC who have benefited		
					Male	Female	Total
	ZWD				M	F	Total
Inkosikazi	3 500 000						
Majji	1750 000	Procurement of stationery, sanitary wear and uniforms	30	Stationery  Sanitary wear  uniforms	20  2	  4	30  6
Kokolombeni	1750 000	Procurement of uniforms and stationery	70				
Mbembeswana	1750 000	Procurement of cotton wool for girls & stationery	22				
Lukona & Mangubeni	3500 000	Procurement of stationery	100				
Longwe	1750 000	Procurement of stationery sanitary wear and uniforms	20				
Queens	1750 000	Procurement of stationery	41				
Elitsheni	1750 000	Procurement of uniforms, shoes and stationery	25				

### **Challenges of SFI Implementation**

- Transfers of funds took time to reflect in schools bank account. These delays reduced the value of money due to inflation.
- Groups had to make many trips to check on funds, these were costing members in terms of transport
- Restrictions on withdrawal limits.

### **Lessons learnt**

- It is important to know the characteristics of communities one is dealing with. Some make decisions quickly while others take long
- Community leadership is important in the success of projects

### **SFI Groups Evaluated**

**Inkosikazi Education Assistance Committee:** This is a fifteen (15) member committee that provides various support to OVC. Initially formed to oversee OVC beneficiary selection, this group diversified its activities to include fundraising that supports additional OVC beyond those supported by the Bekezela Education Assistance Intervention. Within the main committees there are subcommittees in charge of fundraising, psychosocial support and education assistance. Of the Bekezela SFI groups, this is the only group that engaged in Income generating activities. The group received SFI funds amounting to ZWD 3,500,000 sometime in June. They invested the monies in buying and selling exercise books. Before the SFI, this group was already engaging in buying and selling activities and had gained considerable experience. They also had income of ZWD 3,000,000 at the time.

SFI funds took up to three weeks to be accessed by the group as a result of bank procedures and statutory regulations limiting the amount of withdrawals. This reduced the value of the money and as a result the group could not purchase all planned items. The group had a target of reaching 150 OVC to benefit with stationery (one pen and one exercise book each). They however managed to surpass the target and reached 202 OVC. The choice of stationery was informed by the need to fill gaps in education assistance whereby OVC despite having their fees paid had no where to write. The Inkosikazi group attributes their success to unity among group members and support from local leadership. The group also has OVC interests at heart.

### **Lessons Learnt**

- Importance of group members respecting each other and making a decision as a group
- Support from local leadership is important for the success of group activities

**Lukona & Mangubeni Education Assistance Committee:** This Committee serves both Lukona primary and Mangubeni secondary Schools. It is in charge of beneficiary selection and fundraising. The group received SFI amounts of ZWD 3.5 Million and divided equally between the primary and secondary school. There was a delay in receipt of funds as their bank took long to clear the SFI funds. This amount was used to purchase exercise books that were distributed to one hundred(100)OVC .The group chose to use SFI funds on stationery because OVC were not

writing due to lack of stationery thus inhibiting the development of the skill to write. Stationery was also to benefit those who had no writing material especially during exams. Beyond the once off SFI activity, this group has not had any other organized fundraising activity for OVC support.

**Opportunities for scaling up**

With additional resources, the Inkosikazi Education assistance committee has great potential to support more OVC. As the assessment team observed, this group already had various initiatives for fundraising for OVC support. The members are already motivated and the group has structures in place to manage its activities. There is potential for the group to start a grinding mill project(*Chigayo*) that they proposed as currently the local community has to walk up to 15kilometres to the nearest available grinding mill. The other SFI groups will need to be given time to develop to a level that they can begin to implement income generating activities

### **3.0 DISCUSSION OF KEY FINDINGS**

#### **3.1 Participation by the communities**

One school of thought has been that people are poor because they are excluded and have little influence on forces affecting their livelihoods. Participation is a process where people seek to have influence and gain access to the resources which would help sustain and improve their livelihoods. In the case of SFI this was demonstrated by how the communities took part in the administration of the funds. The disbursement of the funds was through willingness of the affected communities who submitted project proposals for RUDO, UOC and IPA and these were vetted by various stakeholders and were considered for funding. In the case of Bekezela all groups except one bought material for the OVC as a once off benefit and only one group used part of the money for income generation.

The ideas on how to implement SFI activities came from the people and they decided how they could utilize the funds and the type of assistance they would want to give to the OVC. Just like in any developmental program where there is participation of all stakeholders, the donors have their own expectations whilst the people also have their own. The outside resources and knowledge coupled with the local knowledge and resources were the deciding factors for the success of the SFI.

Some of the groups involved in IGA's were not able to contribute money but were able contribute their own labor. Human resources and their skills need to be included and taken account of in any developmental process. Most of the groups were working voluntarily with little or no benefit but accruing benefits to the OVC. In the case of tuck shops, these were being run by the beneficiary groups and gave them a sense of self help. Some of the SFI groups were already in place an indication that the community was already doing something for themselves and the SFI came in as a multiplier effect to what the communities already had.

#### **3.2 Relevance and Effectiveness of the SFI project**

Zimbabwe has the highest number of orphans per capita in the world estimated to number 1.6 million: almost one in four children have lost one or both parents. The strength of the extended family which was once the safety net for the OVC has severely been weakened by poverty and the effects of HIV and AIDS. The efforts of the communities even though they have gone a long way in assisting the OVC, still need to be complemented to realize significant change.

Relevance as a measure of how applicable the SFI was to the communities in Zimbabwe can be shown by how receptive the communities were to the intervention. With an ever increasing number of Orphans and erosion of the capacity of the extended family to support orphans, innovative efforts to support communities boost their capacity to care and support orphans are required and SFI is one of such initiatives. The SFI provided communities with an opportunity run projects they could relate to and identify with, thus enhancing their sustainability. The Small Funds Initiative is thus relevant in augmenting other ongoing OVC support efforts.

Effectiveness a measure of the match between stated goals and their achievement was realized by the SFI for a number of reasons;

1. **SFI strengthened community participation in OVC response:** Some groups which received the funds such as the Inkosikazi group in Bubi district, Evergreen and Bright future Clubs in Gutu, PSS groups in Uzumba were already involved in income generation and SFI funds were used to augment ongoing activities. The use of the locally available resources was evident as all the groups harnessed the available local resources to their best advantage. The SFI in other groups came in as a relief to the failed initiatives due to lack of capital and the injection from SFI boosted the initiatives. Other groups that had never been involved in income generation or use of donor funds had the chance to experience how they can come together as a group and work towards alleviating the plight of the OVC. It was noted that it was easy for those groups that were involved in economic strengthening interventions to act swiftly and make use of the funds in diverse ways. The student groups that were involved in running tuck-shops were noted to be doing well and it was encouraging to note that students as young as those in primary school can feel responsible for their own welfare.
2. **The immediate needs of OVC were met.** In some of the communities, the targeted numbers were surpassed as illustrated in the table below. However some groups such as those in Hopley and Hatcliffe did not manage to meet their targets due to factors such as the price controls and hyper inflation and lack of understanding of the timing of SFI benefits to OVC. The challenge that the SFI had was in mapping out how effectively and efficiently to nurture and amplify the community efforts.

#### SFI Beneficiary Targets and Actual Beneficiaries

Name of Group	SFI Amount Received	Proposed group Activities	Proposed No. of OVC beneficiaries	Areas OVC in which were to benefit from(school fees, stationery, food etc)	Actual number of OVC who have benefited		
					Male	Female	Total
	ZWD						
<b>Magunje High School PSS club</b>	2,250,000	Tuck-shop	8	Stationery	3	2	8
				School fees.	2	1	
<b>Maramba Caregivers Group</b>	2,250,000	Buying and selling exercise books	26	School fees,	17	9	26
Kurarama Peanut Butter	4,050,000	Peanut butter making	228	School fees, stationery, food & Medication	0	0	0
Bright Future	4,050,000	Tuck-shop	30	School fees, stationery, food & Medication	4	3	7
HBC Hatcliffe	8000000	Soap selling	2	Stationery	1	1	1
Child Protection Committee	8000000	Soap selling	2	Stationery	1	1	2
Hopley Tinzwirei tsitsi Group	12000000	Peanut Butter	10	Stationery	0	0	0
<b>Inkosikazi</b>	<b>3500000</b>	<b>Buying and selling</b>	<b>150</b>	<b>Stationery</b>	<b>97</b>	<b>105</b>	<b>302</b>
<b>Lukona and Mangubeni</b>	<b>3500000</b>	<b>Once off payment</b>	<b>100</b>	<b>Stationery</b>			<b>109</b>

From the table above it can be concluded that the use of resources was efficient for some groups. They managed to provide for the immediate needs of the beneficiaries. Groups such as the Kurarama peanut butter group and the *Tinzwirei tsitsi* group were yet to provide any benefit to the OVC. In the case of Kurarama, they had bought the books but were yet to distribute as they were awaiting the commencement of the new school term when there is greater need for stationery. *Tinzwirei tsitsi* group on their part were yet to start procuring material benefits for the OVC. In terms of effectiveness, this was very ineffective because not only were the objectives of the SFI not met but they were also not efficient in using the resources. Some groups managed to provide benefits but they failed to meet the proposed targets. There are some groups that received resources and no longer had any to continue such as the Hatcliffe HBC and Child protection committees, in such cases, looking at the benefits and number of beneficiaries they served and the benefit we can conclude that there was neither effectiveness nor efficiency for such groups

### **Impact**

The objective of SFI was to address immediate needs of OVC. Most community groups were able to provide some form of support to OVC as a result of the SFI project. The impact of the SFI can be illustrated by the student profiles highlighted in the annexes of children who were benefiting from the activities implemented through SFI. One student in Uzumba had his school fees paid; another was receiving food from a tuck-shop run by fellow students in Gutu district while in Bubi district one student had received stationery. These beneficiaries recounted how without the assistance they received, their school performance and attendance could have been negatively affected.

Besides direct benefits to OVC, SFI funds encouraged greater public participation in alleviating the plight of the OVC. It provided groups with an opportunity to rally around a common goal i.e. to support OVC. This enhanced ownership of the OVC problem among community members. Even the young students were taking part in improving their livelihoods. SFI funds also improved the capital base of the various groups and augmented their efforts in assisting OVC. In some groups; income from SFI activities was used to procure assets such as goats.

### **Sustainability**

Some of the SFI recipient groups the assessment noted, have the capacity to carry on with SFI activities without additional funding. These are those that already had fundraising activities before they received SFI funds. The groups will however require trainings well as an incentive plan especially for caregiver groups whose motivation is the need to see OVC benefit.

In the prevailing economic environment in Zimbabwe it is worth noting that sustaining any business venture is difficult hence groups need to be dynamic. The hyper inflationary conditions make the environment not conducive to income generation for sustainable poverty alleviation. The people involved need to be very swift and versatile and adaptable to change. From the SFI IGA's it was noted that there can be sustainability but only limited to a certain extent. One issue that can be of concern is that the groups are supposed to meet the immediate needs of the OVC and at the same time make profit in order to sustain the business. Most of the people in these groups have a limited capital base and the businesses are still in their infancy and may not be ready to start reaping profits. It is important for the groups to strike a balance between serving the OVC and also making sure that the business continues running.

The groups also need to have project management skills so that they can execute their duties well. As it was observed, the harsh economic environment is not in their favor as well as they have to be very swift in decision making and have versatile business ventures. It can be concluded therefore, that sustainability in the SFI projects will need to have strong project management skills on the part of the Income generating groups and capital injection from the projects to go on. Some of the projects such as the ones in Bubi were once off benefits and cannot be sustainable. The Hopley and Hatcliffe projects also showed signs of lack of sustainability because the output reaped from the initial input was not enough to warrant sustainability. Sustainability involves many factors and these have to be addressed before the groups can be given additional money to undertake activities. Factors such as group dynamics, knowledge, skills and even the political environment can affect the way a group functions and has to be taken into consideration.

#### **4.0 KEY CONCLUSIONS AND RECOMMENDATIONS**

1. Community groups require a phase of preparation before they receive a disbursement of funds such as three months. During this phase they need to receive training in key areas of group dynamics and leadership, project identification and management as well as business skills.
2. The community characteristics are important in determining the success of projects
3. Community groups are at various stages of development and this has to be taken into consideration when making disbursements
4. Success of groups largely depends on their leadership and motivation
5. Due to the nature of the small grants, it is proposed that disbursements be made in cash to overcome delays related to banks clearance procedures that significantly erode the value of money in a hyper inflationary environment
6. It is proposed that where communities need to procure materials, the partner could assist to reduce costs of transport and possibly benefit from bulk purchases.
7. Groups venturing into Income generating Activities should be encouraged to preserve savings through buying of assets instead of cash due to hyper inflation that quickly erodes the value of money.
8. Flexibility of group activities is required to respond to emerging trends in the market. Once groups find that what they initially proposed to do is no longer viable, they should be advised to diversify
9. Close monitoring and supervision is required for the SFI to be successful. Possibly SFI needs to be tied with other on going projects to reduce costs for monitoring .In this case the timing of SFI commencement was at a time when partners were winding up STRIVE activities in view of the closeout.
10. There is need to improve sharing experiences and cross learning among groups. Although initially articulated in the SFI document, exchange visits among SFI groups did not take place.
11. Partners' key frontline staff involved in SFI needs to undergo extensive orientation on the SFI concept. Significant information gaps observed and from reports that some groups were still holding monies, particularly in regards to how income was to be used indicate lack of capacity of frontline staff to adequately offer advisory services to groups.
12. Having considered the experiences of groups and gaps in the pilot phase, the assessment team proposes that in future SFI implementation should consider building groups' capacity before funds disbursement and give priority to already existing initiatives for OVC support.

13. Communities should be encouraged to also contribute to strengthen their sense of ownership for the project.

14. The SFI Model has potential for more long term funding as communities gain experience.

## **5.0 ANNEXES: BENEFICIARY CASE STUDY**

### **Case 1: Thandi, an SFI beneficiary from Bubi district.**

One of the SFI partners was **Bekezela Home Based Care** that operates in the Bubi district, Matabeleland province in Zimbabwe. SFI Money was granted to the education assistance committee to assist the OVC in the school. The money was used to procure stationery for the students. In the case of Thandi the SFI group also paid school fees for her through their other income generating projects.

School fees and stationery are some of the basic needs of any school going child. Without assistance from an external source, some guardians fail to send their children to school or have to sell assets in order to pay school fees. This is the case for Thandi, a 15 year old girl who lives with her widowed mother and brother in Bubi district. Her mother and brother are both not formally employed and sustain their lives through subsistence farming. When Bekezela paid school fees late last term she was sent home because she could not afford stationery. The stationery is more challenging because it is very expensive, even more expensive than school fees.

Thandi was not only co-opted in the committee for the use of the SFI by the committee members but she also received assistance in the form of school fees and stationery. Since stationery is very expensive this was a big relief for her and her family since they could have resorted to selling some small livestock they had in order for her to attend school. Provision for stationery and school fees meant that she could attend school without fear of being sent home or not attending classes because of lack of stationery. She also learns a lot from the group members in terms of child rights and she is now able to work with different age groups including adults something she could not do before.

### **Case 2: Peter an SFI beneficiary from Uzumba**

Magunje High school PSS club was awarded SFI funds by Uzumba **Orphan Care** (UOC), which works in the northwest Zimbabwe district of Uzumba Maramba Pfungwe and one of the four SFI partners. The Club comprises of students who came together in late 2006 to support each other materially and psychosocially. The name was derived from the former PSS club that was at the school. The members were required to pay a joining fee and thus they raised money to start a small tuck-shop. They were also involved in gardening and field crops such as maize when the water was available. The group is using the SFI funds to run a tuck-shop that serves the school and the surrounding community. They pride themselves in low priced commodities which are affordable to all. They have managed to increase the quantity of their purchases

Peter, an orphan who lost both parents by the age of 13 years back in 2002. is one of the beneficiaries from proceeds made by the club. Peter received school fees for second and third term and views this as a great relief not only for him but his family as they now have to look for fees for one person. He quotes that ‘education is the foundation for life’. He can now look forward to a better future. When he used to pay school fees on his own he was always behind in payments but now his fees are paid early and it does not disturb his studies. The school environment is also good in that it exposes him to different people friends and he can explore various talents like acting and entrepreneurship. The PSS activities also refresh his mind such that he does not dwell on his problems but can focus on getting over them.

### **Case 3: Sharon, an SFI beneficiary from Gutu district**

Sharon is a 15 year old girl who is chronically ill and attends Mupandawana high school. She stays with her mother who is also chronically ill and a young sister who is 9 years old. The family survives on the good will of other people through handouts and assistance from the United Methodist church. They cannot work in the fields because Sharon and her mother are both chronically ill and cannot perform hard labor. She receives assistance from the United Methodist church in the form of school fees, stationery and basic food commodities. However these are not enough as the delivery is not usually consistent and when food runs out she goes to school without eating anything. Medication is provided at the local clinic and it used to be provided free of charge but lately they have been asked to pay 3000 dollars for medication.

**RUDO** which works in the South eastern Zimbabwe district of Gutu awarded SFI funds to the Bright Future Club at Mupandawana High School. The group is using the SFI funds to run a tuck-shop that serves the school. From the funds that they get they assist orphans and vulnerable children like Sharon in any way they can. In the case of Sharon they are providing her with Jolly Juice and popcorn (*Maputi*) at break time everyday. They have also contributed to her medical fees.

The injection of the SFI funds into the tuck-shop project has resulted in the students at Mupandawana being able to assist their counterparts even though they are all less fortunate. Receiving food at break time has assisted Sharon in that she can attend classes and concentrate in class. As someone on ARV treatment she needs a balanced diet but she cannot afford to get it. There is no food aid in their area except for United Methodist Church. Even though the assistance given has low nutritional value than what she needs its better than going for the whole day on a hungry stomach. The provision of medical funds has also gone a long way in necessitating access to her medication.