

**Scottish Government International Development Programme  
End-Year Report**

<b>1. General project information</b>		
1.1	<b>Project reference Number</b>	ZAM4
1.2	<b>Name of organisation</b>	Christian Aid
1.3	<b>Lead partner(s) organisation</b>	Churches Health Association of Zambia (CHAZ)
1.4	<b>Project title</b>	Making Agriculture a Business
1.5	<b>Reporting period</b>	<b>From:</b> 01/04/2019 <b>To:</b> 31/03/2020
1.6	<b>Reporting year</b>	Year 3
1.7	<b>Project start date</b>	01/10/2017
1.8	<b>Project end date</b>	31/03/2022
1.9	<b>Total project budget*</b>	£1,309,537
1.10	<b>Total funding from Scottish Government*</b>	£1,309,537
1.11	<b>Provide a brief description of the project's aims, highlighting which of the Sustainable Development Goals (SDGs) your project is working towards? (200 words)</b>	<p>The project is aimed at '<b>Making Agriculture a Business</b>': through harnessing the potential of small-scale farmers/ entrepreneurs as champions of economic development mainly in the three districts of Chisamba, Kapiri Mposhi and Mumbwa in Central Province, Zambia. It aims to impact the livelihoods and resilience of farmers/entrepreneurs especially women, with a focus on including the most marginalised who are young women, and persons with disabilities. These groups range from local community focused groups to business and market trader groups based around neighbouring bulking centres and markets. Links will specifically be made to the John Chinena Market/ Jubilee Women's Integrated Highway Market's Programme in Chibombo.</p> <p>The following Complementary <b>Outcomes</b> are being sought by the project:</p> <ol style="list-style-type: none"> <li>1. <b>Farmers/entrepreneurs are empowered and effectively harness business opportunities for economic growth</b> by acquiring the relevant business skills, organizational capacity and access to resources and then applying these to their business;</li> <li>2. <b>Structural and socio-cultural environment fosters sustainable economic growth among targeted farmers/ entrepreneurs</b>, that are able to sustain businesses, through empowered farmers/ entrepreneurs (rights-holders) holding government agencies for agricultural and economic development (duty</li> </ol>

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		<p>bearers) accountable for supportive policies and conditions.</p> <p>The project is working towards the following SDGs:</p> <ol style="list-style-type: none"> <li>1. No Poverty</li> <li>7. Affordable and Clean Energy</li> <li>8. Decent Work and Economic Growth</li> </ol>
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**2. Project progress and results**

*Please use this section to give an update on the progress the project has made during this reporting period.*

2.1	<p>Provide an update on the progress your project has made over the past 12 months. Use this space to update us on what has gone well and any challenges you have experienced, detailing how you have overcome these. (Max 500 words)</p>
	<p>The MAB project saw an accelerated rate of implementation combining delayed activities from year 2 with the targets for year 3. As a result, the following successes were recorded:</p> <ol style="list-style-type: none"> <li>a) installation of four (4) drip irrigation systems at four demonstration sites of Chipembi, Nangoma, Mpunde and St. Paul's Mulungushi to demonstrate technology to reduce effects of climate change have been completed. The installed system comprises of a solar powered submersible pump, overhead storage tanks of 10,000 litre capacity, a tank stand at an elevation of 6 metres to allow sufficient flow of water by gravity, and drip lines covering 2 acres. The designs and specifications of these facilities were done by Strathclyde University. A total of 2,450 farmers (1,650 women and 800 men) were trained in specialised agro-related techniques of growing tomatoes and cabbages. These farmers have been able to apply the skills acquired and utilized the demo sites by planting 9,000 tomato plants and 4,500 cabbage seedlings at each of the sites. The projected yields are 20,000 kgs of tomatoes and 12,000 kgs of cabbage per demonstration site. Farmers shall begin to apply the skills acquired and make their own investments using a tested Micro Investment Model adapted from Norwegian Church Aid. The model allows a farmer to invest in a drip kit acquired at \$10 but realises a minimum of \$75 from sales of produces in 3 months.</li> <li>b) Placement of 640 (meat breed) goats among 300 families. Each family received 2 female goats while 5 families share 1 male goat. Groups that benefited from this pass-on scheme were trained in goat management (goat health and breeding).</li> <li>c) Conducted assessment of TEVET courses suitable for young people in the project catchment. Courses deemed fitting the majority were agriculture related, based on the entry requirements, time required to accomplish and preferences of the youth and demand by the sector. Selection criteria have also been developed.</li> </ol>

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- d) Conducted Value Chain Analysis on tomatoes, cabbages and onions to provide evidence-based guidance to investment and participation by farmers and entrepreneurs at various nodes along the continuum.
- e) To enable functional markets and informed participation of farmers and other actors, the project built the capacity of farmers and entrepreneurs through various trainings that included supply chain management, savings methodology, group envisioning, situation analysis and action planning.

The project managed to score the outlined successes above owing to the following:

- a) The project outsourced experts in their fields to spearhead specific activities while Christian Aid provided overall oversight to ensure that the contracted vendor delivered according to the agreed targets. For instance, Strathclyde University was contracted to take lead in designing and supervising installation of solar powered drip irrigation systems. Send a Cow was hired to conduct training and placements of small livestock under the pass-on scheme component of the project. Furthermore, Zambia Chamber of Small and medium Associations (ZCSMBA) was engaged to conduct most of trainings, while experts on a consultancy basis to conduct TEVET assessments and Value Chain Analysis.
- b) Weekly Project Management meetings involving all key staff to provide updates on planned activities and monitor expenditure against budget lines

2.2

Has the focus or plans for delivery changed significantly during the last year? Please highlight what issues or challenges prompted this change and how you anticipate any changes in focus will impact on the previously agreed outcomes (Max 500 words)

- Full utilization of the demonstration sites could not be achieved in the previous dry season (October to early December 2019) as the areas were prone to invasion by livestock that were left loose in search of grazing pastures and water. Scarcity of water in the communities owing to the reduced amount of rainfall received in the 2018/2019 farming season and non-fencing of the sites exposed the crops to constant invasion by goats and cattle. As a mitigation measure, wire fences have been erected around the demo sites to prevent invasion and trespass.
- Delayed appreciation of the drip irrigation system by farmers may lead to a reduced number of farmers that adopt the technology and thus compromise the target of farmers that apply the acquired skills from the demos sites. As a mitigation measure, the Micro Investment Model developed and implemented by Norwegian Church Aid in other projects shall be adapted to raise the rate of adoption and application of skills acquired.
- The fifth demonstration site could not be established in one of the areas (Kanakantapa) as per the milestone. The process of acquiring land from the Traditional Chief took longer than expected. The project involved

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Central Government through the Office of the District Commissioner in Chisamba to engage the chief on the matter. Non-establishment of this site entails that farmers in this area shall continue covering over 40 kilometres to the nearest demo sites in Chipembi to acquire agro-related skills. This has the potential to negatively affect the number of farmers that shall be exposed to the technology and thus impact the rate of adoption. Women are likely to be the most affected as they cannot manage to cover a round trip of 80 kilometres cycling in a day. However, the two Community Facilitators located in the area shall be able to work closely with the farmers to bring them to speed once the site has been fully developed.

- The pass-on scheme component of the project saw a reduction in the number of goats distributed to initial farmer beneficiaries. The target was to reach out to 40 groups in year 3 with placement of 6 goats per family. The total number of goats in this cycle should have been 2,400. However, two fundamentals led to a reduction in number of goats from 2,400 goats to 600 goats to be placed among farmers. Firstly, there were significant movements in the cost of goats between the time of budgeting in 2017 and purchase in 2020. In 2017, female goats cost K150 each while the buck (male goat) was about K350. However, as at 2020, the female goat is costing at K450, while the buck is about K1,000. The second one being non-inclusion of outlying costs that include the following:
  - Stock movement permits – from Ministry of Livestock to allow transportation of goats from where they have been sourced to project sites.
  - Quarantine costs – care and management costs for 21 days before placing them with beneficiaries.
  - Screening for diseases – vaccination, deworming etc during the period of quarantine.
  - Insurance – for theft and death during the quarantine period up to the point of placement with farmers
  - Provision of veterinary drug kits to paravets to ensure that animals receive care in case of an illness.

The impact of reducing the number of goats each farmer receives shall result in delayed accrued benefits of diversified sources of income by farmers as they have to wait until their stocks increase in numbers before they can start selling. This shall impact the number of farmers with increased annual income. The project budget for year 4 shall be reprofiled to raise the number of goats as per the original plan.

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- The localised power and Gender/inclusion analysis and related advocacy action plans were delayed due to the corona virus lockdown and the cancellation of the co-op training. The plans for this will be reviewed and other forms of analysis, action planning and interface may be required.

2.3

Taking into consideration what you have achieved during the last 12 months, along with any challenges you have experienced, please highlight to us what lessons you have learned, and how these will be applied in the project in the future. (Max 500 words)

Lessons learnt include the following:

**i. Contracting specialised organizations and institutions lead to quality service delivery**

Outsourcing to specialist consultants, to deliver certain milestones, gave the benefit of specialised skills and learning from expertise, which provided sustainability to the project and future interventions. For instance,

- Strathclyde University has been able to design state of the art solar powered drip irrigation system that has been appreciated by both farmers as end users and government as policy makers that have seen the use of renewable energy in farming systems as a timely response to climate change. This solar system provides water requirements for production throughout the day without any glitch.
- Cooperative College of Scotland laid a foundation in building coherence and teamwork among the groups that are working with the project. The initial training delivered around cooperative development, governance and management has helped in fostering mutual respect, unity, and understanding among farmers. As a result of this training farmers have been able to manage crops planted at demo sites amidst security concerns that were recorded in Zambia in January and February 2020 and now during the Covid-19 pandemic.
- Zambia Chamber of Small and Medium Business Associations was able to pull together a pool of specialists to deliver various trainings without any complications. The lessons delivered were appreciated by the end users (farmers) who have been able to demonstrate mindset change in a number of their engagements.

The project shall continue working with specialized institutions where necessary to ensure that the quality of services provided in the project is not compromised.

**ii. Engagement of right skills for the job pays dividends**

Having staff that possess requisite skills set is critical in driving the project forward. The project shall endeavour to continue upholding high level of professionalism exhibited by various staff working on the project. Where needs be, capacity building shall be provided to sharpen the quality of services offered by staff.

**iii. Putting hands to the plough is critical**

The weekly and regular updates among all Project team members proved fruitful in tracking progress on the ground. This helped in resolving any

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challenges timely and where necessary management was able to quickly provide guidance to the benefit of the project. The project shall maintain the weekly updates to ensure that the workplan is strictly adhered to while relating it to the financial burn rate. A business continuity plan shall be developed so that the project does not lose momentum even amidst the Covid-19 pandemic.

**iv. Changes to the economic environment have left gaps in programme planning**

The project has experienced and learnt from cases where activities have been underbudgeted due to the continuously changing economic environment, resulting in shortfalls or surpluses in different budget lines. There have also been some instances where we have not adequately budgeted for an activity which is new to us, or and not forecasted the risks well. This has led to challenges in accomplishing our objectives and where permission has had to be sought from the SG to utilize either underspends or exchange rate gains. An example has been the fencing of the demonstration sites, additional funds to the value chain analysis and pass-on scheme. The project has agreed to do a comprehensive budget reprofiling to ensure that all critical aspects have been captured for the remaining part of the project. The economic environment was compounded by the social and political context which led to stoppage of activities for weeks and in other instances modifying. This affected the rate as much as efficacy.

**3. Partnerships and collaboration**

*This section allows you to discuss how partnership working is progressing on the project, as well as wider collaboration and sharing of learning.*

3.1

Provide an update on how partnership working has gone in the past 12 months. Let us know about any highlights, challenges or changes to roles and responsibilities. (Max 350 words)

The project managed to foster the following partnerships:

- a) The project started engagements with Zambia National Commercial Bank (ZANACO) as a way of linking savings groups to Financial Institutions for various financial services. The total number of groups and individual farmers/entrepreneurs that shall benefit from this opportunity is about 2,000 farmers starting with initially 500 per site. The financial institution has a product for small holder producers, which allows them to conduct business and access other financial services, including savings, credit and insurance at affordable rates.
- b) The project has initiated discussions with a private sector player called CHIPRI ENTERPRISES LTD that has a contract with one of the chain stores in Zambia to supply fresh agricultural produce. The type of crops that the project is promoting are part of the product lines

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that CHIPRI is contracted to supply. Negotiations around volumes of produce to be supplied, prices per kilogramme and logistic arrangements of who moves the produce from source to supermarkets are yet to be finalised. However, with the installation of bulking and aggregation centres in Year 4, off-takers shall be required to pick up the produce from these facilities.

c) The project partnership with Churches Health Associations (CHAZ) was reviewed during the reporting period to accelerate project implementation. The following actions were taken and agreed upon:

- i. The MAB project Officer though being an employee of CHAZ shall be accommodated at CA Zambia offices to ensure total dedication to project implementation and have value for money.
- ii. All procurements shall be handled by CA Zambia while CHAZ maintains the actual execution of activities on the ground once goods and services have been procured.

d) All the other partners shall continue playing their roles as identified during proposal development i.e. Strathclyde University, Cooperative College, and Zambia Chamber of Small and Medium Business Associations.

3.2	Have any Scotland-based staff visited the project in the past 12 months? Give details including key activities and outputs of these visits.	
	The programme funding officer from Scotland visited in Oct 2019 to support the project team in compiling the midyear report. We also hosted a visit by a representative of the Scottish Government's International Development Team which included planting the first seedlings in one of the demonstration plots.	
Date of visit	Key achievements / outputs of visit	Follow-up actions
12 <sup>th</sup> to 22 <sup>nd</sup> August 2019, visit by the Inclusive Markets Manager for Africa based at CA Regional Office in Kenya - Winnie Mailu	<ul style="list-style-type: none"> <li>- Provided induction support to the new MAB officer recruited by CHAZ</li> <li>- Facilitated review of the logframe</li> <li>- Visited project sites to appreciate level of implementation</li> </ul>	- Finalised outcome indicators in the logframe
13 <sup>th</sup> to 25 <sup>th</sup> October 2019, visit by the Programme Funding Officer from Scotland – Keryn Banks	<ul style="list-style-type: none"> <li>- Took lead in working in mid-year reports</li> <li>- Visited project sites, including</li> </ul>	<ul style="list-style-type: none"> <li>- Mid year report submitted</li> <li>- Construction of ablution block at the Highway Market</li> </ul>

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	Jubilee Highway Market to appreciate location of bulking centre and ablation block - Hosted the SG representative	
22 <sup>nd</sup> October 2019, visit by the Scottish Government to the project –lan Nichol	- Commissioned and flagged-off planting season at Chipembi Demo sit	- Erection of fences at all demo sites
15 <sup>th</sup> to 22 <sup>nd</sup> January 2020, visit by the Programme Officer from CA Zimbabwe – Albert Mutasa	- Provided technical support to consultants working on Value Chain Analysis - Provided quality assurance to consultants working on TEVET Assessment - Provided input in TORs for Pass-on scheme	- Validation workshop on VCA - Training in Kobo as a data collection tool for monitoring
3.3	Please tell us about any dissemination and learning throughout this reporting period. How have you promoted effective learning across the project? Please explain what processes you have used both internally and externally to share learning from the project so far, and how this learning is being used. (Max 500 words)	
	<p>Learnings and best practices are mainstreamed in the various stages of project development. When various trainings are undertaken among farmer groups, the empowerment model focuses on learning by doing. The applied learning process allows the farmers to practice while learning is going on at the demonstration sites. This approach allows for cross learnings through group discussions. Farmers are allowed to use various local languages as well as English to ensure better understanding of what they are taught.</p> <p>The project has created various spaces for learning:</p> <p>1. <b>Demonstrative interventions:</b> Each of the project sites has demonstrative interventions in which famers are exposed to knowledge on climate smart interventions e.g. energy solutions, crop varieties, crop management, irrigation systems such as drip irrigation. 2. <b>Exchange visits between the project</b> sites have promoted learnings between districts within the project during which time challenges, innovations are shared. 3. <b>The project experts: Technical Field facilitators</b> are the key agents of change as they pass on knowledge and best practices to famers through farmer group discussions. Apart from the centrally managed capacity building interventions, the field animateurs follow the farmers to their own plots: 4. <b>Community of Practice:</b> The key project staff at CA-Zambia have</p>	

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	<p>participated in Community of Practice in Malawi at which other country offices in Africa participated to share best agro-based and business practices. Five (05) members of staff attended the CoP and practices such as Micro Investment and incubation models were some of the relevant practices for MAB. In year 4 the project shall scale up these two innovations from demonstrative interventions to individual own farm investments in order to increase sustainable household income levels</p> <p><b>5. Thematic Platform:</b> CHAZ also participated in CA Zambia's Economic Empowerment Thematic platform in which other members of the platform also participate and exchange knowledge and skills.</p> <p><b>6. Private sector engagement:</b> During the period under review, the project engaged <b>Rent to Own</b> who trained field animators on how to manage the irrigation systems especially on its operationalisation and how to detect faults.</p> <p><b>7. TEVET Assessment and Value Chain Analysis:</b> Consultants were used to collect data from the beneficiaries. The participatory process involved targeted farmers and other stake holders during data collection. The Value chain analysis team involved the medium and large scale farmers informed the project on best practices from those involved in the production and how they interface with the markets. The information was used to inform farmer groups.</p> <p><b>8. Tukutane Group:</b> The project participates in Tukutane Group, which is a platform for all SG funded projects in Zambia. Through physical meetings and use of WhatsApp, shares experiences on some of the practices such as organic farming and use of natural pesticides are managed.</p> <p><b>9. Weekly CA progress updates:</b> Progress is shared on weekly basis (Wednesdays) during which time CA team members from Zambia, Nairobi and Scotland and CHAZ Project Officer regularly share project progress, challenges and experiences. The space is also used as a coordination mechanism and for sharing tasks for the following week.</p> <p><b>10: Country Coordinating Committee:</b> This structure is the interagency governance structure for the Joint Country Programme (JCP) of Norwegian Church Aid, DanChurch Aid and Christian Aid in Zambia, where the interagency planning and decisions are made, as well as where developments and project progress are shared. At this level, the higher-level results chain achievements of MAB are shared and discussed.</p> <p><b>11. Cross-learnings within Christian Aid</b> – the project benefited from tools developed by other Christian Aid projects in Kenya and Zimbabwe around profiling savings groups and poorest of the poor. The project is scheduled to receive training in real-time data collection application (Kobo) to enhance monitoring activities based on the experiences from other CA projects</p> <p><b>12: Dissemination and sharing in Scotland:</b> 11 churches across Scotland are actively engaged in supporting the MAB project and have received updates on the progress of the project. The MAB project has been highlighted in the Christian Aid Magazine (page 20 <a href="#">here</a>) and the Christian Aid <a href="#">Scotland Annual Review</a>. Reports from the programme funding officer's trip were shared on Christian Aid social media channels.</p>
3.4	<p>Has the project completed a mid-term project evaluation in the past 12 months (or is one planned for the next 12 months)? Please provide detail of the outcome of the evaluation. (Max 500 words)</p>

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	<p>The project's mid-term evaluation is planned for the next 12 months. Terms of Reference for this exercise are being developed to guide the whole process. The project shall receive support from the Global Inclusive Markets Advisor who shall provide quality assurance to the whole process, besides the Regional Inclusive Markets Advisor and other staff based at CA Scotland.</p>
3.5	<p>With reference to Q39a &amp; 39b in your original application form, please highlight how you are maintaining an awareness of others working in this region, giving details of collaboration, joint working or partnerships with others. (Max 500 words)</p>
	<p>The project has remained unique in the area just as the case was at the point of applying for funding. There are no other organisations implementing similar interventions. However, CA has been able to partner with First Aid Africa and Jubilee Women's Integrated Highway Markets Programme to create a conducive trading environment by the marketeers. The three organizations have developed drawings, bill of quantities and a detailed delivery plan for the construction of an ablution block at the market. Chibombo Highway Market currently has no local toilets. The marketeers and other traders at the market practice open air defecation, which was evident when we toured the proposed site for the ablution block. The earmarked ablution block will go a long way in raising sanitation and hygiene standards at the trading centre. The proposed construction will provide a purpose-built ablution block with 6 toilet stalls and 4 shower stalls alongside handwashing facilities for males and females. There will be additional urinal's also available for the males.</p> <p>With the upgrading of the highway market taking place, having a dedicated ablution block will help to make the market an attractive place to stop. Providing a rest break on journey's north and south, ensuring more footfall for the women's market, therefore contributing to the success of the market and increasing the women's income. As part of the Making Agriculture a Business project, Christian Aid has already planned to install a solar powered refrigerated bulking centre to support the women marketeers. Providing ablution services as well will help to increase the attractiveness of the markets as a desirable rest stop. As part of the bulking centre build, we will also be upgrading a hand pump to a solar powered pump at the market, providing tap stands to ensure that clean water is available to the local community.</p> <p>All proposed drawings and workplan have been developed in consultation with the Jubilee Women's Integrated Market in collaboration with the Government of the Republic of Zambia's Office of the Vice President, who were identified as one of the strategic partners at the time of developing the proposal. Procurement processes are in progress to select a contractor that should be able to commence construction works within the shortest possible time. Since the works are scheduled to be completed within 4 months, it is anticipated that the ablution block should be commissioned within the first half of year 4 bearing in mind that there may be some disruption to timescales due to COVID19.</p>

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<b>7. Safeguarding and fraud</b>	
<i>Please ensure you complete questions 4.1 and 4.2 even if you have no incidents to report.</i>	
4.1	Have there been <b>any</b> safeguarding incidents, either relating to staff/volunteers or beneficiaries of the Grant or the Project, in the last 12 months?
	No
4.2	Have these incidents reported at 4.1 been reported to relevant authorities, and if so, to whom?
	N/A
4.3	Describe what action has been taken, and highlight any lessons learned.
	N/A
4.4	Have there been any incidents in the last 12 months of financial mismanagement, theft, fraud etc, either relating to the Grant or the Project or which affects the organisation?
	Yes, there were two incidences recorded.  The first one was the theft of a solar powered submersible pump at Mpunde demonstration site. The incidence happened at night when the Guard on duty left the premises unmanned.  The second incidence involves misappropriation of project funds amounting to K34,000 i.e. equivalent to GBP2,918.45 at the rate of K11.65 to the Pound at Chipembi CHI. The Accountant was allowed to go to the bank to withdraw funds meant for an upcoming activity alone but did not surrender the withdrawn funds to the Project Responsible.
4.5	Have these incidents reported at 4.1 been reported to relevant authorities, and if so, to whom?
	Yes. Due to the criminal nature of the cases, the incidences were reported to Zambia Police Service, while incident reports were shared with Norwegian Church Aid, Christian Aid HQ and Scotland Office, and Scottish Government. Regular updates were made.
4.6	Describe what action has been taken, and highlight any lessons learned.

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Action taken for the Mpunde incidence:

1. The case was reported to Zambia Police Service for investigation
2. The Guard on duty was interrogated but could not be linked to the crime. As the community members employ the guard from their own savings they made the decision to dismiss him from his duties and recruited another guard. This decision was out with our control and the community decided this was the best course of action for them.
3. Since the pump was not insured, the pump has been replaced, The project has footed the bill for the replacement as it was imperative to ensure that the irrigation system could be utilised. As the case was still ongoing at that point we were hopeful that we could compensate the project for the cost once the pump was recovered. However it looks as though we will not be able to recover the costs and we have asked for permission from the SG to subsume the cost within the project. If this is not agreed, CA can provide compensation to the project (approx £630)
4. Pump houses have been erected at each of the four sites and secured with locking systems.

Actions taken for the Chipembi incidence:

1. A disciplinary meeting was held comprising representative of the CHI and CHAZ Human Resources Person, Finance Director, and Project Officers during which time the suspect was requested to exculpate himself and pleaded guilty.
2. A subsequent arrest was made by the local police.
3. The suspect was dismissed from employment and told to payback in full
4. Control systems have been improved at the CHI. Training has been provided to the CHI management and CHAZ is monitoring.

1. In addition to actions taken as highlighted in section 4.3, a total of K22,000 equivalent to GBP1,888.41 was recovered. 12,000 is still outstanding and the suspect will be taken to court.
2. Drawing of project funds shall require at least two people.
3. We are satisfied that the incident has been dealt with appropriately involving all the relevant authorities. We continue to monitor the situation and will seek to recover the rest of the funds through the court process. The project activity that the theft related to has been completed in full with no detriment to the project.

**7. Risk assessment**

5.1	<p>Have any issues materialised during this reporting period? If so, how were they addressed?</p> <p><i>Please refer to risk assessment provided at application stage.</i></p>
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Assumption	Risk	Action taken	Was this included in the Risk Assessment Table in your application?
1. Production conditions are favourable and will lead to good produce	Farmers suffer from climatic shocks (flooding, drought and Pests) and are not able to realise good produce	Farmers have been trained in the Drip irrigation innovation as well as in the use of Sustainable Energy Solutions.  Farmers have also been trained in conservation methods and techniques.	Yes
2. Self-organised groups will be willing to be mobilised to act together and have desire to become viable businesses	Farmers/entrepreneurs continue with livelihood approach and old mind-sets of dependency	<ul style="list-style-type: none"> <li>• Self help groups were mobilized, and trained in cooperative Principles by the Cooperative College Scotland in year 2 and in year 3 continued to monitor the group performance. Community.</li> <li>• Follow up on the application of GESI training to capture the changes at the household levels. Stories of change were produced showing an improvement in the power relations between women and men, youths, boys.</li> <li>• Strathclyde University from Scotland trained groups in energy systems Field and technical facilitators were key in strengthening the groups.</li> <li>• The farmers have shown eagerness</li> </ul>	Yes.

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		<p>and have adopted Drip irrigation concept and are ready to implement the MI incubator model targeting individual households.</p> <p>Farmer groups have been volunteering and taking turns to manage the Demonstration</p>	
3. Market arrangements will facilitate access to farmer/entrepreneurial profitable markets	Markets are controlled by a few powerful agents and therefore farmers/ entrepreneurs do not necessarily have the power to determine the selling conditions/ terms of their produce.	<ul style="list-style-type: none"> <li>• 4 Apex cooperatives created, one per site.</li> <li>• Bulking and aggregation centers sites cited.</li> <li>• Trained groups in gender and social inclusion and households and 3,300 women are active participants against 1,600 men.</li> <li>• Affirmative action to increase women's participation in agro-based initiatives and marketing</li> <li>• Groups still have challenges of accessing markets.</li> </ul> <p>Identified an off taker for various crops.</p>	Yes
4. That farmers/ entrepreneurs are willing to effectively organise in order to access more profitable markets	Farmers/ entrepreneurs have no confidence in group marketing arrangements and continue to trade as individuals	<ul style="list-style-type: none"> <li>• Engaged one off taker (CIPRI) and linked the organization to four project sites.</li> <li>• Reviewing contract to reflect COVID-19 interventions.</li> <li>• Exploring other off takers</li> <li>• Trained farmer groups in value</li> </ul>	Yes

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		<p>chain and market analysis</p> <ul style="list-style-type: none"> <li>• Conducted exchange visits to learn how other target sites organize around markets. Undertook CA-Zambia visit to Tanzania and Malawi to learn about how markets are organized. 4 participants from CA-Zambia and 1 from CHAZ attended.</li> </ul>	
7. Farmers/ entrepreneurs own or have access to secure land for economic development	Some female small-scale farmers and youths do not own land and investment becomes difficult	<p>Sensitisations on land rights</p> <p>Work with traditional leaders and the local council to improve access to secure land</p>	Yes
6. Duty bearers are receptive and willing to facilitate an enabling environment for business growth	Have no interest and or caught up in partisan politics	<ul style="list-style-type: none"> <li>• Regular interface meetings Government department and Traditional leaders undertook with duty bearers.</li> <li>• Active lobbying and advocacy on specific issues such as land rights have started. Eg. Chief Chamuka provided land to the project for bore hole drilling,</li> </ul>	Yes
7. COVID-19 -Limiting social interaction, economic activities, community engagements have been limited to 50 people. In practice provincial and district	<ul style="list-style-type: none"> <li>• Unanticipated Risk COVID-19 has</li> </ul>	<ul style="list-style-type: none"> <li>• Community level activities have continued with caution.</li> <li>• CHAZ has continued to monitor projects providing regular updates</li> </ul>	No

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<p>authorities, in many cases, have not approved gatherings below 50 people. This has limited community meetings. Movements have been restricted.</p>		<ul style="list-style-type: none"> <li>Farmer group members are taking turns to take care of the Demonstration sites.</li> <li>CA-Zambia has developed a COVID-19 proposal and budget which will be used for fundraising on COVID 19 response for the next 12 months.</li> <li>Engaging donors to consider re-programming to respond to the drastic contextual changes.</li> </ul>	
<p>8. Safety and security of demo sites</p>	<ul style="list-style-type: none"> <li>Trespass by both humans and animals</li> <li>Theft</li> </ul>	<ul style="list-style-type: none"> <li>Erection of wire fence around the demo sites</li> <li>Construction of pump houses</li> </ul>	<p>No</p>
<p>9. National Security threats due to incidences of gassing</p>	<ul style="list-style-type: none"> <li>Reduced rate of project implementation</li> </ul>	<ul style="list-style-type: none"> <li>Farmers taking turns in managing the crops</li> </ul>	<p>No</p>
<p><b>6. Inclusion &amp; accountability</b></p> <p><i>With reference to question 38 in section E of your original application and thinking specifically about the past 12 months, please use this section to tell us how you are mainstreaming through your project, ensuring that you are aware of and actively working to reach vulnerable and marginalised groups.</i></p>			
<p><b>6.1</b></p>	<p>Is the project still relevant for the beneficiaries you are working with? Please highlight how you ensure accountability on the project, ensuring beneficiaries have the opportunity to feedback on the project and influence its development? (max 350 words)</p>		
	<p>The project has remained relevant to the beneficiaries as attested by the feedback received during interactive meetings at grassroots level. The farmers have exhibited high levels of grasping the concept of the project by living what the project standards for – Making agriculture a Business. However, with the current covid-19 situation the project objectives and beneficiaries</p>		

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	<p>would benefit significantly through an agile adaptation to the drastic contextual changes due to the covid-19 pandemic and the immediate effects on the Zambian economy, business and production. Besides addressing immediate negative effects for the beneficiaries on their production, transport and marketing due to covid-19 related restriction and disruption, the Project can also take advantage of the Government plans to provide new opportunities for domestic agricultural and locally manufactured products to be sold in greater numbers in the major chain stores found in the shopping malls, etc., and the beginning to build distribution value chains for local products that are sustainable.</p> <p>The project remains transparent and accountable to the beneficiaries through the following mechanisms:</p> <ul style="list-style-type: none"> <li>• The project has facilitated establishment of Cooperative Committees in each project area, which represent the interests of the farmers in various project activities. The Cooperative Committee keep records of all fixed and recurrent project assets that include the solar powered drip irrigation systems and inputs such as chemicals. They are witnesses to every item delivered to the project sites and take part in issuance of such items.</li> <li>• Communication is kept open between the farmers through their representatives and the project team for quick information flow and decision making on any issue.</li> <li>• Field visits and monitoring exercises enable farmers to interact with project staff, share their experiences and challenges faced within the project.</li> <li>• Evaluations that are conducted at the end of every training provide a perfect feedback mechanism.</li> <li>• The project has done one-on-one profiling of poorest of the poor beneficiaries who are monitored closely on a regular basis. These interactions help in shaping the direction of the project</li> </ul>
<p><b>6.2</b></p>	<p>Do you have an awareness of particularly vulnerable or marginalised groups within the community in which your project is working? Please give details on how you are disaggregating data to recognise these groups across the project. (Max 350 words)</p>
	<p>The project has profiled all its beneficiaries categorising them by gender and vulnerability. In total, there are 3,300 women on the project out of a total of 4,900 beneficiaries. The total number of youths in the project stands at 900 giving 18% representation. The total number of disabled beneficiaries in the project stands at 57 out of which 42 are women while the difference (15) are men. The project shall deliberately target beneficiaries that are susceptible to Covid-19 due to their type of vulnerability such as age and underlying effects of poverty.</p>
<p><b>6.3</b></p>	<p>How is your project working to actively meet the needs of these vulnerable and marginalised groups, ensuring they are benefiting from the project? Please outline any mechanisms you are using. (Max 350 words)</p>
	<p>The Community Facilitators themselves represent a cross-section of the community and ensure that the project is working with some of the very poorest women farmers who may be single parents or living positively (HIV+). All of the</p>

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	<p>Community Facilitators have been well trained in Gender Equality and Social Inclusion (GESI) and how they are consciously required to always be inclusive in every activity. They have passed on this training to their communities: the targeted beneficiaries and their households have been sensitised on GESI with very good feedback obtained from the activity. This intervention went beyond the project beneficiaries with the aim of addressing wider issues that could ultimately hinder the progress on the economic interventions being undertaken. Other key stakeholders reached out to include household members of project beneficiaries promoting families as development units. Traditional leaders as custodians of culture and defenders of norms were sensitized to lobby for change and transform some of the practices that entrench patriarchal systems that thrive on exacerbating inequalities. The approaches used helped the beneficiaries and other key community actors to recognise areas that require inclusiveness.</p> <p>The project is yet to conduct situation analyses to identify issues collectively that should be dealt holistically at both household and community levels to foster rights of the marginalized in project areas. The next steps as part of the project's plan will include the creation of community action plans that will help to deal with the key issues to be identified during situation analyses. In determining the quality of these Community Action Plans there will be a GESI sensitive lens used in drawing them up and a selection of these will be reviewed by GESI advisors to ensure they are compliant.</p>
<p><b>6.4</b></p>	<p>Taking into consideration some of the challenges of mainstreaming, please describe any challenges you have faced in reaching vulnerable and marginalised groups, how you have overcome these or plans you have developed to support inclusion on the project. (Max 350 words)</p>
	<p>The Gender Equality and Social Inclusion (GESI) approach sets out a rigorous set of principles to tackle the problems of mainstreaming gender sensitive and inclusive behaviours. The project is yet to encounter challenges with this beyond data and so far, community reaction and ownership has been positive. In reaching the most vulnerable and marginalised the project has used an assessment tool to identify the poorest of the poor in the project and pay attention to their progression on matters of wellbeing. The tool is holistic in nature and covers issues that include food security, access to safe and clean water, state of shelter, source of lighting and kitchen fuel, material possession and access to information, access to infrastructure and basic financial and health care services.</p> <p>The project has since placed under constant monitoring all those that fell under the extremely poor and very poor categories so that where needs be special consideration is given to them. These beneficiaries were also targeted to be among the first beneficiaries of the pass-on scheme to help them build their asset base.</p>
<p><b>7. Financial information</b></p> <p><i>This section will be reviewed alongside your budget report, which should be included alongside your narrative and logframe. Please ensure this spreadsheet is completed with</i></p>	

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*both a detailed breakdown of expenditure for this financial year, along with your projected spend for the next financial year.*

*Please note carry-over of funds to the next financial year should have been agreed with the Scottish Government by January 31<sup>st</sup> of the current financial year.*

7.1

With reference to your budget spreadsheet, please give a detailed explanation of any variances between planned and actual expenditure, including reasons for the variances and whether these are as a result of timing issues, price achieved, quantity etc. If these are temporary variances, please outline plans for expenditure. (Max 500 words)

The following activities were postponed due to national security concerns over the gassing incidences during the period January to February 2020 and the Covid-19 crisis. The alleged gassing incidences, were possibly politically orchestrated to create chaos, resulting in mob justice and lynching leading to 50+ dead people across the country. This led most NGOs, including CA Zambia, to cease operations during the period of instability.

1.1.3- Funds have been transferred to the CHIs for these activities, however validation that the activities have been completed has not been verified as the Project Officer cannot get to the field. Once activities verified that payments will be actualised in the ledger.

1.1.4 – The training was scheduled for February 2020 but could not take off due to national security concerns. Training modules have been developed and it will be undertaken in year 4 immediately the Covid-19 crisis is over.

2.1.3 – The activity depended on activity 2.1.2. to be implemented. The progression of activities has been affected by Covid-19 which has resulted in the closure of all learning institutions. This activity will be carried over to year 4 and started once it is safe for learning institutions to reopen.

3.1.3- This activity has been completed and the amount reflecting is a true underspend.

3.1.5- The supplementary allocation of GBP 6,500 to the Pass-on activity was added to this budget line at the current exchange rate of K18 to the Pound and not the reporting rate of K11.65. This is the same for the additional £2000 for the nursery costs.

The cost of the pass it on activity was quoted as 670,000 KW. At the current exchange rate at the time of 18KW to the GBP this amounted to £37,222 which the additional spend of £6500 would have covered. However, when reporting, we use the budgeted exchange rate of 11.65 which equates to £57510 which has left us with an overspend on this line.

4.1.1 - £7126 was removed from this budget line and moved to 4.1.2 with agreement from the SG to supplement the VCA consultancy budget which was underbudgeted due to increase in prices from exchange rate changes.

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The remaining budget of £6461.43 will be carried over to year 4 to validate the VCA workshop which was delayed due to Covid 19 restrictions on gatherings.

4.1.2-This budget line was under budgeted in 2017. The difference between the budgeted and actual cost of the consultancy was supplement by GBP 7,126 from budget line 4.1.1. The activity has been completed and final payment will be paid upon validation of the report.

5.1.1 and 5.1.3 – Activities have been interrupted due to Covid-19 crisis. The activities will be looked at as part of the reprofiling of the programme to ensure that we can get the best results under the restricted environment we are operating in.

Quarterly monitoring visits: budget line is over budgeted as monitoring happens alongside other activities. The budget will be reprofiled.

Communication – airtime: Monthly amounts sent to CHI's by CHAZ are up-date therefore, this is a true underspend.

Boreholes and Drip Irrigation kits: The underspend on this budget line is the cost for the outstanding boreholes at the 5th demonstration site at Kanakantapa and installation of solar powered pump and overhead tank at Chibombo Jubilee Market which was delayed.

Cashbox x 208: The variance was as a result of under budgeting.  
 Field Kits: True underspend- variance due to over budgeting  
 Basic branded Field bags: True underspend - variance was due to over budgeting  
 1x Laptop and bag: The variance was due to currency fluctuation.

7.2	Please give details of any capital expenditure in this reporting period. (Max 350 words)
	During the period under review two boreholes were installed and 4 solar powered drip irrigation systems were set up by Rent To Own. CHAZ purchased 208 cash boxes and distributed to all savings groups in the 4 project sites. Each project site received a bicycle to assist community facilitators with widespread community outreach efforts and they were also equipped with proactive gear.
7.3	Please explain how you have worked to ensure cost effectiveness on the project in the past 12 months, whilst maintaining the quality of delivery. (Max 350 words)
	<p>The following cost-effective measures were instituted during the reporting period:</p> <ol style="list-style-type: none"> <li>1. Selection of vendors and contractors was done through appropriate procurement processes by ensuring that the quality of services offered</li> </ol>

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was at reasonable prices. Examples of such include the contractor engaged to install solar-powered drip irrigation systems, the vendor engaged to place goats under the pass-on intervention; consultants engaged to conduct TEVET Assessment and Value Chain Analysis.

2. Secondment of the Project Officer to CA-Zambia for proximity to the other members of the MAB.
3. Use of Community based facilitators and providing them with a fee for their service ensures that they remain committed to the project.
4. CA-Zambia took over some of the activities that were under CHAZ to expedite implementation.
5. Construction of Borehole in Kanakantapa: The decision to construct a second bore in Kanakantapa was made as a cost saving measure to reduce the distance of over 15 kilometres to the demonstration site at Chipembi.
6. Growing own seedlings: The project decided to grow our own seedlings to cut on costs. The process is also aimed at empowering farmers to earn an income from seedlings while serving other farmers. This initiative shall be intensified in year 4 as the projects scales up to individual farmer centred micro investment model.
7. Joint monitoring by of the project with partners through shared transport and synergy and learnings during the field monitoring process.
8. Reduced costs on venues for holding Platform Thematic meetings by using the Office Conference room and when possible, using the CA-Canteen staff to provide meals and snacks.

### 8. Any other information

Use this section to tell us any other relevant information regarding your project. (Max 500 words)

2020 started the year off with the threat of hunger and drought hanging over Zambia and the rest of sub-Saharan Africa. While we waited for the rains to come with any kind of regularity and responded to various humanitarian queries from other parts of the country, the MAB project continued to be able to provide water through the irrigation demo sites for the groups to continue growing their crops. Negotiations with a wholesaler were ongoing and things were looking positive with the crops beginning to take hold and a harvest looking fruitful.

However, with security measures in February tightened due to incidences of gassing that meant that CA Zambia along with other INGOs in Zambia stopped interventions in the field to protect staff. Programme work continued as best it could but this resulted in us having to cancel the training that was planned with the Co-Op college and the GESI work. The gassing incidents were then overtaken by the emergence of Coronavirus.

Christian Aid UK put in place a travel ban in late February which meant that our colleague from Zimbabwe who has been supporting the project for the last 3 months was unable to make a return visit to support the Value Chain Analysis and support was given remotely. As the pandemic escalated and made its way to Zambia, further restrictions have been put in place resulting in social distancing measures which have affected how the programme has been able to operate. The validation workshops planned for the

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TEVET and VCA reports have been delayed and had to be conducted online, the plan for getting youths into TEVET institutions in April has been delayed due to all learning institutions being closed for the foreseeable future, meetings of the groups on the ground have had to be limited to ensure social distancing measures are observed and the groups have had to put in place rota systems to ensure that the crops are still watered and monitored without everyone being at the demo sites at once.

Due to the nature of our project, targeting the poorest and most vulnerable we have found that 70% of our beneficiaries are now in the high-risk category for contracting coronavirus. The MAB project can continue but some preventative measures need to be put in place to ensure that our beneficiaries are in the best position to protect themselves from Covid-19. We propose adapting our programme to include measures on coronavirus prevention to target in particular those most vulnerable. We operate in an environment of 'Do no Harm' and in order to continue the vital work of this project there are certain measures that need to be put in place to ensure we are adhering to health guidelines.

For example; we propose using funds from the MAB project to provide masks, sanitizers and soap and washing facilities to ensure that beneficiaries are able to keep themselves safe while taking part in any activities. It may be that more meetings will be required to ensure that sufficient social distancing guidelines are adhered to in terms of gatherings.

We propose providing public health information in local language as well as radio announcements, many of our beneficiaries are illiterate and unable to read the health warnings provided. Conscious of the misinformation circulating, we want to ensure that we are able to counter that with correct and factual advice and recommendations to ensure that everyone is given the best chance of protecting themselves and those around them. We have a duty of care to our beneficiaries that we do not continue as though nothing is happening but take into consideration the global health emergency and ensure that they are adequately prepared for when it reaches their communities.

A programme continuity plan outlines where we believe we can continue working and what measures need to be put in place to ensure that the programme continues to deliver and work towards achieving the milestones and targets that we have set. As is the case for any contingency planning it is a working document that will be updated and changed following significant guidance from the government and health institutions and we will continue to monitor the situation on the ground keeping at the forefront Christian Aid's response to the crisis is to 'Minimise, Mitigate and Modify' to avoid adding to the humanitarian needs of the communities that we work in.