

Project number	
Title	

Countries Togo, Zimbabwe

Summary This evaluation has been undertaken to understand the process and outcomes of national women’s livelihoods projects in Togo and Zimbabwe, supported by PMU and the Assemblies of God Churches (AoG) of both Togo and Zimbabwe. Both projects concern socio-economic development designed to appropriately and sustainably enhance women’s livelihoods.

The evaluation began with a desk and literature review, and design and inception discussions. During field visits to Togo and Zimbabwe, interviews were conducted with national staff and board members. Focus groups or village meetings were conducted on-site in participating communities.

A theory of change approach was then used for analysis, to interpret and present the observations and information shared by participants. Although the evaluation took a slightly different emphasis in the two countries, the models and processes in each of the projects were analysed or described against their project rationale and outcomes (theory of change).

Major points in the literature

Local economic development is acknowledged as a necessary outcome towards addressing poverty and enabling economic participation (Rodríguez-Pose & Tijmstra 2005). Microfinance has been vaunted as an effective approach, and indeed a basic right, towards achieving local economic development. However, research and evaluation have shown that in practice microfinance can lead to negative outcomes, and has limited positive impact, unless delivered innovatively, holistically and with business coaching and support (Mayoux 2002; Mpesha 2004; Burjorjee et al. 2012; Stone et al. 2012; Hickel 2015; Ledgerwood, Earne & Nelson 2013). If appropriately designed and delivered microfinance can be one component of effective development (Bjorvatn 2015). Effective microfinance should be designed to: address the causes and contexts of poverty; support realization of women’s rights; build social solidarity and support dialogue and local problem solving; address structural constraints such as literacy and technical capacity; and link to formal economy, services, infrastructure, technology and information networks (Mayoux 2002).

Savings and lending are also popular areas for development support, and have potential to contribute to socio-economic upliftment. The main criticism of savings and internal lending are that risk of financial or developmental failure is taken entirely by the poor, and not by financing institutions or an inequitable global economy: “Now not only are the poor pulling themselves up by their bootstraps, they are also buying the bootstraps, and bearing the risks for the bootstraps snapping.” (Mayoux 2002).

TOGO KEY FINDINGS

Rural Togo faces widespread poverty, reliance on variable local agriculture and severe levels of gender inequity. The PMU / AoG-Togo project involves a model of phased engagement, implementation and exit, including the following elements:

- The project ensures engagement with and commitment of local leadership from the outset, including the village or area chief, pastor and local development leaders. Formal training and peer support for leaders provides capacity, shifts in paradigm and facilitates leaders' influence over both beliefs and actions in the community.
- The involvement of the AoG Church has ensured trust, continuity and a valuable human resource for the project. A combination of secular inclusiveness and community development goals, with spiritual motivation and reputation, has been particularly effective. The church has explicitly included AoG members and non-members, and adherents to different religions including traditional religion.
- An early step in the project interventions is the establishment, followed by capacity building, of a village development committee, the CSP (Project Supervisory Committee). The committee provides oversight of finances and local level project management, and is a key institution for effective exit, continuity and sustainability.
- Women are asked to form small business groups before engaging with the project. This has been another key element, providing efficient access, ownership, solidarity, economies of scale in business and financial safeguards.
- Interventions are intensive engagement, team building and group support, training and mentorship, primarily of these women's groups, but also of supporting stakeholders, by the AoG development NGO, ODOS. ODOS has been responsible for implementing interventions that build professional and technical capacity.
- Integrated training and mentorships themes have included:
 - Women's rights
 - Technical aspects of business (e.g. agriculture)
 - Literacy and business numeracy
 - Business management
- The project has developed an effective fusion between microfinance credit and grant models. This is achieved through a village development fund – a revolving credit scheme held centrally for the village, from which women's groups borrow, repay and refinance small business cycles. Cycles last up to 6 months, enabling several business cycles to be completed during the mentored project implementation phase.
- A valuable element that has enabled the microfinance aspects of the project is AoG's 'social bank', COOPEC, a formal financial institution, which provides for small scale and low/no cost banking to the poorest.

The **outcomes** of the project can be seen as a balance between addressing the context for women and the violations of women's rights that have prevented their participation in local society and economy up to now; and in the immediate benefits of mentored economic upliftment for participating women.

ZIMBABWE KEY FINDINGS AND RECOMMENDATIONS

The situation in Zimbabwe continues to be extremely difficult. Economic decline is again accelerating after a reprieve in the last few years, resulting in job losses, and reduced local level cash availability. Severe poverty and food insecurity face many Zimbabweans. The situation affects people living with HIV to a greater degree than the general populations, due to their diminished vitality, more demanding nutritional needs, and high costs of health care.

The theory of change outlines a flow of interventions that have resulted in

socio-economic development for participants and their communities:

- A critical first step in the process was the careful identification of people who were most in need, affected or infected by HIV, and facing destitution. Since the project aimed to support a few needy families in as many villages as possible, it could not be widely accessible to whole communities.
- HIV support groups were carried over from the previous phase. Selected participants in the income-generating phase were asked to continue to work in groups.
- These groups were trained and mentored in business planning, and basic business and cash flow. Training focused specifically on business, and less on social drivers of poverty and gender inequity. (Most Zimbabweans are reasonably educated, and literacy and numeracy skills are fair. Gender inequity is also subtle in Zimbabwe. Respondents themselves considered women to be reasonably emancipated, although this is not supported by statistics, opportunities or observation. Overt oppression of women is not, however, a major theme in Zimbabwe.)
- Once business plans had been prepared, the groups received appropriate start-up inputs. These took various forms; fencing, toilets at garden sites, equipment, seed, livestock or poultry, and animal care equipment.
- Groups continued to be mentored, but were relatively autonomous in the decisions they took around growing the business, changing business choices where one idea failed, reinvesting, or cashing out parts of the investments. A wide range of experiences was reported. All had some positive benefit to participants; many with high levels of success and innovation, some showing less proactive business initiative.
- As a further step, groups were trained on management of savings and lending schemes. Savings and lending were already established in Zimbabwean as part of cash flow and local financial coping mechanisms. Further technical insights into savings and lending encouraged groups to either start or enhance internal financing schemes.

The outcomes of the project have been profound in the lives of many. The project has been seen as successful enough to warrant commissioning of a short documentary DVD, which highlights the impacts on participants' lives.

Recommendations

- Build community level institutions
- Encourage groups and social mobilisation
- Include explicit strategies to reach the poorest or most needy
- Holistic engagement, integrating various household and personal needs
- Training style based on adult education, using action learning and business coaching
- Money management, interest-free micro-finance and start-up capital – These are effective boosts in poor areas, and socio-economic progress cannot be expected without some form of capital injection. Interest-bearing credit and cycles of indebtedness should not be part of any project intervention.
- Insurance, risk and poverty – Risk aversion is to be expected in severely poor communities, where basic survival is not assured from meal to meal. Businesses carry risks. A PMU model, developed in close consultation with practitioners, which reduces or removes risk may greatly stimulate business, and would be a cutting-edge practice in this challenging aspect of local economic development.

- Market identification – All projects could have found more unique, less saturated, and more innovative markets. Global markets and circulation of cash from outside the area, community and even country, is the basis of real local economic development.
- Exit phases - Both country projects had potential to greatly improve strategies for exit. Both also expressed reservations around the supportiveness of PMU in this regard.