



# Development Grant Program



## Women Empowered to Fight Aids and Violence Everywhere

### WEAVE – Zambia

Cooperative Agreement No. 611-A-00-09-00006

Annual Report

October 2010 – September 2011



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## Acronyms

MDG	Millennium Development Goals
DHS	Demographic Health Survey
DOPE	Development Organization for People's Empowerment and
WEAVE	Women Empowered to Fight Aids and Violence Everywhere Project
USAID	U.S. Agency for International Development
NASF	National AIDS Strategic Framework
IR	Intermediate Result
PD Hearth	Positive Deviance Hearth
WILDAF	Women in Law and Development in Africa
LPCB	Local Partners Capacity Building Program
IGA	Income Generating Activity
HEPS	High Energy Protein Supplement
NTWG	Nutrition Technical Working Group
EV	Empowerment Volunteer
NV	Nutrition Volunteer

## Executive Summary

USAID/Zambia awarded a Development Grant Program (DGP) to Nascent Solutions Inc, under Cooperative Agreement No. 611-A-00-09-00006, the women empowerment project called Women Empowered to Fight AIDS and Violence Everywhere (WEAVE). WEAVE has been supporting the USAID goal of improving the lives of poor Zambians by building capacity in the areas of economic growth for women, health and nutrition and the prevention of HIV/AIDS, gender-based violence in Mpika District, Northern Province. The WEAVE project is in line with the USAID Zambia, HIV/AIDS Office's target of reducing the impact of HIV/AIDS through multi-sectoral response which is informed by the National AIDS Strategic Framework (NASF) and the related National Multisectoral HIV and AIDS Programme Operational Plan, and contributes to the HIV/AIDS Office Intermediary Result (IR) on Improved Care and Support.

The purpose of the project is to increase the ability of 12,000 women affected by HIV/AIDS in Mpika District to start and manage economically rewarding and sustainable small business; and improve the nutritional status of 1,500 malnourished under five children. The objectives which have since been consolidated into 2 from 6 are:

1. Enable 12,000 women of Mpika Central, Mfuwe, and Kanchibiya constituencies create and manage income generating activities
2. Improve the health status of 1,500 malnourished under five children

The project has been effectively implementing its work in a conducive environment and contributing to international and national plans of action such as the MDGs, National AIDS Strategic Framework (NASF), Sixth National Development and to USAIDS HIV/AIDS multi sectoral Intermediate Results.

In the first year the benefits of the program in its inception stage were not quite apparent to its beneficiaries, but as it progressed in FY2 the appreciation has been so overwhelming that some groups have been linked to the communities as a means to replicate and continue the program. A strikingly simple concept, the Women's Empowerment Tool Kit implements a sequence of activities that; fosters action-oriented, group instructional learning, while women save together in groups of 15-20 without any capital provided. There are 337 women's groups translated into 6,895 women with functioning savings and loan schemes, an achievement of 85% of the expected result. 951 women are getting loans and are engaged in various IGAs with total group savings of K86, 620,150 just below \$20,000.

The project reached and exceeded its target of 1,500 for the life of the project and 687 annual targets of FY2 of malnourished children under five. The progress of 2,010 children was monitored during the year under review. Children continued to be rehabilitated and during the year under review 480 (252F 228M) children were successfully rehabilitated and gained their normal nutrition status. This is 24% of the children on the program. Apart from the regular distribution of HEPS, Nascent Solutions was appointed by Government to distribute relief maize to its target beneficiaries.

This report represents WEAVE's second annual report to USAID within the requirements of the Cooperative Agreement.

## Introduction

### **Background to the Women Empowered to Fight Aids and Violence Everywhere (WEAVE) Project**

According to the recently released Millennium Development Goals (MDG) Report 2011, poverty in Zambia has been driven by four negative factors: long term trends, shocks, seasonal factors and area-based vulnerabilities. Many developments have eroded the asset base of the poor in Zambia, including the long period of economic stagnation and decline from 1975 to the end of the 1990s. Others have been the devastating effects of HIV/AIDS, policy shocks, natural disasters such as floods and droughts, and the complex interplay of seasonal labour demand with a high prevalence of diseases and hunger. Consistent exposure to all these factors over a long period means that poverty will not be addressed by one type of intervention alone.

Women and children are at the epicentre of all these factors. Women are less educated, marginalised and research has proved that women in Zambia have a higher HIV/AIDS prevalence rate than men (DHS 2007). The analysis of progress in the eradication of poverty and hunger above indicates that rural poverty is the biggest challenge, and should therefore be the main area of focus. Rural poverty is not declining as desired due to the lack of a minimum source of sustained income. Small-scale farmers particularly face four blockage points that should be overcome to invigorate their productivity: (i) small scale farmers' labor constraints at critical times of the farming season (ii) low yields and poor animal production due to low human capital, especially among women; (iii) crop failures due to climate change-associated effects such as droughts and diseases; and (iv) lack of a commercial approach to farming by small-scale farmers. The largest poverty impacts are associated with an introduction of basic income grants or social cash transfer schemes, followed by increases in smallholder productivity.

To address these continuous developmental challenges, the U.S. Agency for International Development (USAID), through the office of HIV/AIDS Multi-sectoral response, awarded a women empowerment Development Grant to Nascent Solutions Inc. in October 2009. The WEAVE project is a three year community based program whose goal is to increase the ability of 12,000 women affected by HIV/AIDS in Mpika District of Zambia to start and manage economically rewarding and sustainable small businesses; and to improve the nutritional status of 1,500 vulnerable children under five years. In its second year of implementation WEAVE has been utilising the Women Empowerment Tool Kit and Positive Deviance (PD) Hearth models as means to respond to the challenges.

The WEAVE project is in line with the USAID Zambia, HIV/AIDS Office's target of reducing the impact of HIV/AIDS through multi-sectoral response, which is informed by the National AIDS Strategic Framework (NASF) and the related National Multisectoral HIV and AIDS Programme Operational Plan, and contributes to the HIV/AIDS Office Intermediary Result (IR) on Improved Care and Support. The intermediate results (IRs) supported by the project are:

- IR1 Increased access to literacy, community banking, and small business development, including ICT, and improved community structures for response to gender based violence and HIV/AIDS
- IR 2 Increased nutritional health by improving nutritional skills knowledge, attitudes and behaviours.

## Purpose of the report

This report represents WEAVE's second annual report to USAID within the requirements of the Cooperative Agreement. It covers the period October 2010 through September 2011, FY2. The annual report presents aggregated information for the full fiscal year about program accomplishments, organized by intervention, drawing upon quarterly reports, data collected, results of Data Quality Assessment carried out by USAID and results of the Institutional Development Framework carried out by Capable Partners and Local Capacity Building Partners. The report is divided between the two IRs and the achievements, concluding with the challenges.

## Working Environment

Mpika town lies at the junction of the Great North Road, a major highway which runs across South-eastern Africa to Dar es Salaam, Tanzania. It is through Mpika that one gains access to the provincial headquarters Kasama. With 3 constituencies Mpika is the largest district in Zambia, with an estimated population of 156,000.

In the last two years, the women of Mpika have formed groups to improve their incomes and the nutritional status of their malnourished under five children. Every year, apart from the regular farming season, the women relocate from their homes to harvest edible caterpillars and prepare their gardens for planting. In the first year the women did not see the benefits of the program in its inception stage but as it progressed in FY2 the appreciation has been so overwhelming that some groups have been linked to the communities as a means to replication and continuation. A strikingly simple concept, Women Empowerment Tool Kit implements a sequence of activities that; 1) fosters action-oriented, group instructional learning, while women save together in groups of 15-20; 2) enables women to build transparent savings and credit groups through simple, practical women's village banking; 3) enables women to borrow from their savings to develop micro-enterprises; 4) enables women to generate income from their group lending, through interest on loans that remain with the economic group members' control; 5) reinforces life-saving messages about HIV/AIDS through group learning and discussion as female caregivers learn about issues of stigma, care and support and how to mobilize community resources; 6) supports women to take charge of improving their lives, families and communities

Similarly, PD Hearth differs from traditional "needs based" or problem-solving approaches in that it does not focus primarily on identification of needs and the external inputs necessary to meet those needs or solve problems. This unique process invites the community to identify and optimize existing, sustainable solutions from within the community, which speeds up innovation. The method has been used to reverse malnutrition at a slow but steady pace during 14 months of WEAVE's implementation, and has contributed to the reduction of malnutrition in Mpika of 24% above the national rate of 15% to 17% - NFNC, District Nutrition Indicators 2010 by rehabilitating 480 (252F 228M) malnourished under five children to normal status out of 2,010 enrolled and identified children.

Mpika is vast and sparsely populated and its highly mobile population makes it very difficult to provide and appreciate services in a coordinated manner. Partners such as World Vision, Action Aid, DOPE Caritas and Government have had several meetings to try and provide a holistic package to the beneficiaries but due to differing reporting requirements coordination has led to more isolated provision of services.

The regulatory environment has seen certain changes that have responded to long standing issues of gender imbalance, especially equity and violence. The Anti Gender Based Violence Act 2010 was enacted by Parliament this year. Nascent linked with Women in Law and Development in Africa (WILDAF) a Pan African NGO and facilitated the district consultative meeting and will soon translate the law into local languages. The ushering into office of the current government has stalled the implementation of the NGO Act. The WEAVE project is proud that its beneficiaries are already assuming leadership positions in their communities, with two Empowerment Volunteers being elected as Ward Councilors in the 2011 tripartite elections. We are also proud to have contributed to the SADC Protocol of 30% women participation in politics and MDG 3 – Promoting Gender Equality and the Empowerment of women. During the year our CEO, AOTR/USAID team and the US Ambassador visited the Project, boosting the moral of the beneficiaries and the team. The Project launch took place in the second quarter.

Technology, such as the use of cell phones has created an enabling environment for our work. Due to the long distances between beneficiaries, phones enabled us to plan meetings, collect data, and disseminate information. The monitoring and evaluation system was further strengthened by training provided by Capable Partners and Local Partners Capacity Building Program (LPCB). Data verification was conducted at the end of the year and the data base was adjusted to suit the verified data.

Other documents that will be part of the reporting will be; FY3 Annual Work Plan, Annual Portfolio Review, Project Close out Plan, Success Stories and Scope of Work for End of Project Evaluation.

## Women Empowerment

***IR1 Increased access to literacy, community banking, and small business development including ICT and improved community structures for response to gender based violence and HIV/AIDS***

***Objective: Enable 12,000 women of Mpika Central, Mfuwe, and Kanchibiya constituencies create and manage income generating activities***

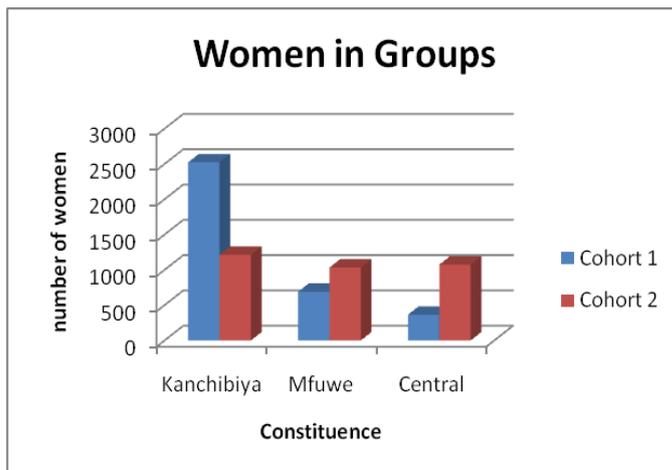
***Indicator: Number of women's groups with functioning savings and loans schemes***

***Expected Result: 400 women's groups with functioning savings and loans schemes (337)***

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The WEAVE project incorporates the community in the implementation of the project at community level. Thirty seven Empowerment Volunteers (EVs) are the key implementers of the WEAVE activities and have identified and/or developed 337 women's groups with functioning savings and loan schemes from 157 in FY1, making an achievement of 85% of the expected result. The total number of women in groups is 6,895, an increase from 3,246 in FY1, translating into 58% of the LOP target. Some 951 women are getting loans and are engaged in various IGAs. The amount paid out in loans amount was K15, 888,500 with total group savings of K86, 620,150. The women build up their savings to an agreed amount before giving out loans, hence the disparity between saving and loans. In the case of cohort 2, women's groups training for Management Committees has been delayed and only after the training will the groups give out loans.

**Fig 1: Total Number of women in the Groups**

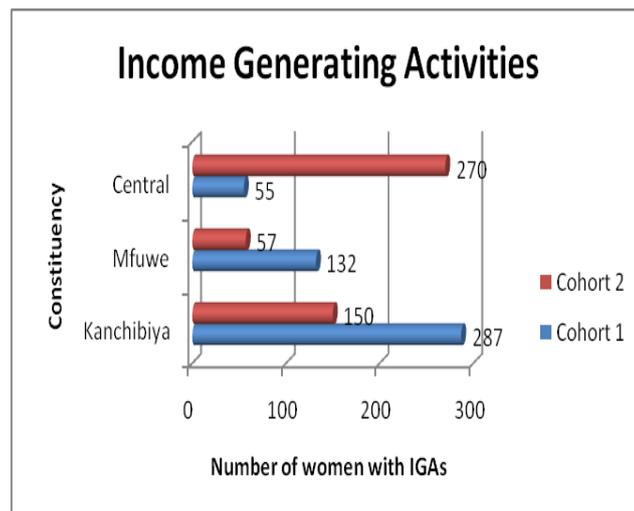


The total number of women during this report period was 6,895, of which 3,576 and 3,319 fall under cohort 1 and 2 respectively. Dropout rates have increased and some reasons cited are that literacy is a missing component in the program since its inception, and wrong perceptions, where the women expect WEAVE to provide capital.

**Fig 2: Income Generating Activities (IGA)**

***Expected Result: 40% of target beneficiary operating income generating activities (14%)***

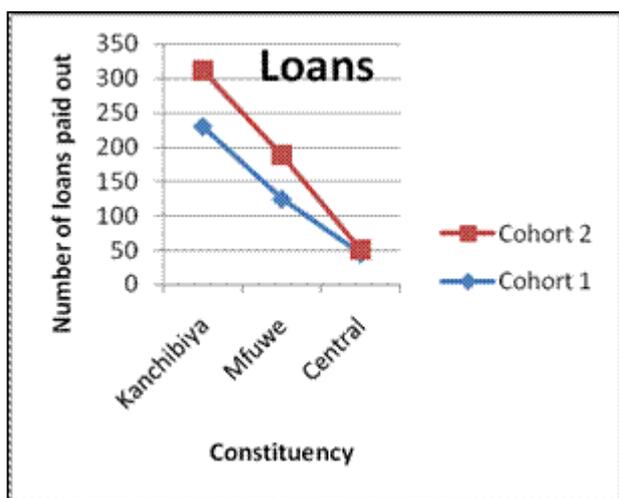
Groups in Cohort 1 under Kanchibiya have the highest number of women involved in IGAs (287 women), while Mpika Central under cohort 2 groups have the highest number of women with IGAs. Despite having almost an equal number of women (i.e Mpika Central and Kanchibiya under cohort 2), Mpika central has a higher number of women involved in IGAs than in the case of Kanchibiya. The major reason attributed to the above trend is the proximity of Mpika Central to the densely populated peri-urban areas.



The key IGAs are mostly trade related ranging from brewing beer, selling vegetables, beans, groundnuts, planting and selling sugar cane, selling maize, selling bananas, guavas, Irish potatoes, sewing and selling table cloths, baby shawls groceries, clothes, cooking oil and doormats, charcoal, fitters, brewing of umunkoyo (local drink), fish, brooms and building (crushed) stones, and livestock rearing.

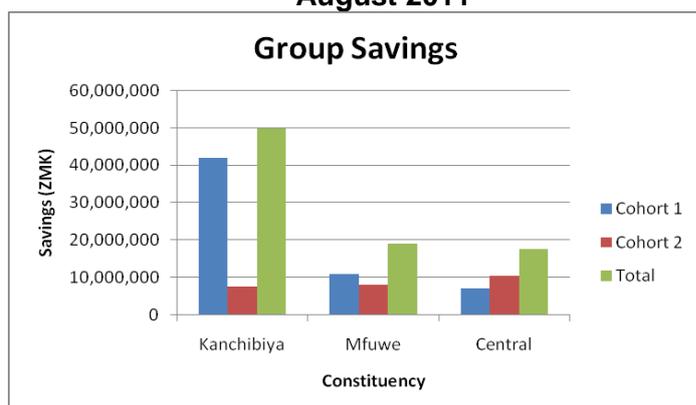
**Expected result: 20% increase in annual income for target beneficiaries**

**Fig 3 Loans**



Kanchibiya has the highest number and amount of loans paid out during the year. Interesting to note, despite the low number of women accessing loans in Mpika central for cohort 2 groups; there are more women involved in IGAs (refer to figure 2). This would be the best platform for strengthening their business skills through the “road to wealth,” one of the literacy books.

**Fig 4 Group Savings from October 2010 to August 2011**



*According to the WEAVE Baseline assessment 2010; there is a strong correlation between education, literacy and annual income. The higher the level of education of a woman, the higher her annual income. Lack of start-up capital is one of the greatest barriers to investment in small business and farming. Minimum deposits and membership fees exclude the poorest women from building savings and obtaining credit in commercial banks.*

Kanchibiya has the highest savings (K49,914,150), followed by Mfuwe (K19,076,500) and Mpika central (K17,629,500). The total savings for all the 337 groups reported stands at K86,620,150.

According to the WEAVE Baseline Assessment March 2010, difficulty in estimating income was due in large part to seasonal earnings. Many respondents engaged in agriculture, and caterpillar collection only have one harvest per year. This harvest determines what their entire annual income will be, and is highly variable depending on access to farming inputs, weather, climate and pests.

**Indicator: Number of women with increased literacy skills**

**Expected Result: 40% Increase in literacy, vocational and business skills (0%)**

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**Literacy** –108 literacy volunteers have been trained to date. Some women actively participated in reviewing the translated books. In the picture women from Mulanyamba (ZCA) reviewed “Our Group” Book in March 2010 and are anxiously waiting for the training to begin, and due to frustration some women have left the women’s groups for this reason. Despite translating and reviewing the books, printing has not been done.

The delay has been due to the huge expense required to print 2 books for each of the women and competing equally important activities for the few funds. In FY3 the project awaits approval from Peace Corps on a funding proposal to print the books.

**Expected result: 50% increase on strategies of preventing HIV/AIDS (58%)**

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HIV prevention strategies are incorporated into the WE Tool Kit; therefore all the 6,895 women in 337 groups have increased strategies on preventing HIV/AIDS. As reported in the DHS 2007, knowledge of HIV/AIDS is at 98% and, according to WEAVE Baseline Assessment. Mpika is no exception as 40% of the respondents said they had received HIV/AIDS related training. About 95% of the respondents could name at least one method of transmission and 94% could name at least one method of prevention, the general knowledge of HIV/AIDS was high. What is crucial to the fight is provision of services at the health centers and providing mobile VCT and treatment posts. Prevention strategies need to be opened up to other groups such as the youth and combating early childhood marriages. Our information in the WE Tool Kit has been focused on encouraging adherence, visible diagnosis (when you see swollen lymph nodes, skin texture) open discussions on the effects and prevention methods such as being faithful and abstinence.

**Expected Result: 60% increase in awareness and knowledge of women’s rights under the laws of Zambia**

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The Anti Gender Based Violence Act 2010 was assented on April 12 2011. World Vision held a dissemination meeting to discuss the interpretation of the law for stakeholders and onward interpretation to respective beneficiaries. Nascent whose target beneficiaries are women with very little or no education embarked on an exercise to identify partners who would translate the law into the local language, Bemba. A meeting was held with Women in law and development in Africa (WILDAF) a Pan African NGO to discuss possible translation of the law into Bemba. WILDAF held a consultative meeting in Mpika to allow stakeholders familiarize themselves with the new law and devise ways to partner with district stakeholders to disseminate the law. Following the meeting stakeholders were assured that the law will be

translated into 7 main local languages, Bemba amongst them. Once this is done Empowerment Volunteers will be oriented and the law will be disseminated to the women through their groups.

## Nutrition

### ***IR 2 Increased nutritional health by improving nutritional skills, knowledge, attitudes and behaviours.***

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**Objective: Improve the Nutritional Status of 687 malnourished children under five**

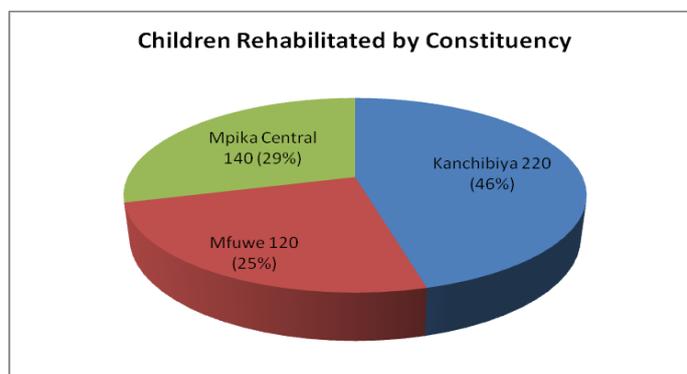
***Outcome: 20% improvement on nutritional status of malnourished children below five. (24%)***

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At the national level, forty five percent of children below five years are stunted (a condition reflecting the cumulative effect of chronic malnutrition) and forty-eight percent of these children are found in rural areas. Five percent are wasted (a condition reflecting acute or recent nutritional deficit). Fifteen percent are underweight (Weight-for-age is an overall indicator of a population's nutritional health). In women of reproductive age, 10% have low body mass index (DHS, 2007). In Mpika district, malnutrition prevalence rate is at 24% (DHMT, 2008) recent data reflects a decrease to 17%, (National Food and Nutrition Commission Indicator Sheet 2010).

The project reached and exceeded its target of 1,500 for the life of the project and 687 annual targets FY2 of malnourished children under five. Four hundred and two (402) additional children were enrolled in Chiundaponde bringing the total number of children on the program to 2,253. This figure has since dropped to 2,010 after the verification exercise which was conducted in the last quarter of the year, details in the section on verification below. Emphasis on rehabilitation, nutritional support through monthly distribution of High Energy Protein Supplement (HEPS) and food (maize) will continue into FY3. To forge sustainability the project has linked with Ministry of Agriculture and Community Development, to train the caregivers in kitchen garden development and input support.

The progress of 2,010 children was monitored during the year under review. Children continued to be rehabilitated and during the year under review 480 (252F 228M) children were successfully rehabilitated and gained their normal nutrition status. This is 24% of the children on the program. Kanchibiya performed better than other constituencies (Fig 5) in terms of rehabilitation of children, probably because Kanchibiya has the highest number of volunteers who are hard working. Poor food security combined with childhood illnesses like diarrhea and respiratory tract infections contributed to failure to rehabilitate the children.



**Figure 5 Rehabilitated children by constituency**

## Nutrition Technical Working Group (NTWG)

Nascent Solutions facilitated the formation of the NTWG whose main objective is to coordinate nutrition activities in the district. Under the leadership of Nascent Solutions the NTWG held four meetings during the year under review. The group developed an action plan for 2011 which includes development of a district nutrition catalogue, capacity building of the members on the operations of the NTWG, and development of a district data base. The members feel they need an orientation/training on the operations of the group if it is to be functional.

## Verification of children on the program

During the year under review the program staff sampled 2 volunteers in Mukungule and 3 volunteers in ZCA to verify the data submitted to the office. The staff discovered that some children being reported on had dropped out of the program due to various reasons such as relocation, and others were above the target age group. The findings of this exercise confirmed the need to conduct a verification exercise on all volunteers. Verification was done in all the three constituencies and 243 children were removed from the program after verifying that they were above the target age group or had relocated outside the catchment area. Recorded deaths were 8 children (5male and 3 female) from all the constituencies.

## Food distribution

Apart from the regular distribution of HEPS, Nascent Solutions was identified by Government as one of the active NGOs in the District and appointed to distribute relief maize. Government requested Nascent Solutions to distribute relief maize to vulnerable women and malnourished children. During the year under review Nascent distributed 150 metric tons and an additional 400 bags on behalf of Government. The beneficiaries of the maize were vulnerable women in the groups and all the malnourished children on the program. The maize distribution report has details on how and where the maize was distributed. Part of the maize was used by the caregivers to initiate the food banks for PD Hearth sessions.

## Monitoring and Evaluation

A team from USAID led by the AOTR conducted a Data Quality Assessment (DQA) and some weaknesses in the system were identified. Hence, an application was made initially to Capable Partners (CAP) and Local Partners Capacity Building Program for capacity building in M&E for staff and Institution Development for the organization. Both organizations provided M&E training for all staff and the team completed all the nine training modules on the LPCB program.

Monitoring is done on a monthly basis, resources allowing. Reports are collected from the EVs and NVs from selected central points on a monthly basis and data input is done from the office into the data base and verified by the technical team. From the DQA the team learnt that there was need for more quantitative data to be collected but the team also noted a lot of anomalies in the names of the women and ages of the children. A data verification exercise commenced in all the three constituencies and was completed after two months. The exercise also helped to wean off children from the program as mentioned above and women's groups that were not performing.

The DQA also observed that the quality of services provided was being compromised due to the high project targets. The management team followed through with the AOTR by developing a modification to the program description to justify the reduction in the targets and approval is still being awaited.

## Program Management

As a cost saving measure, the Lusaka office was closed and the Country Director and Accountant relocated to Mpika.. The benefits are many, the team is now more cohesive and institutional linkages have been strengthened.

The staff changes in USAID and Nascent HQ had a bearing on program management, including delayed responses to agreement modification requests, and longer time to process requests for funds.

## Challenges

- Traditions practices in some cases obliged internal migration resulting in the project losing its trained cadres, groups as well as beneficiaries of the nutrition program. Some traditions infringe upon the rights of women, especially where households are controlled by men whether married or not
- Internal migration – the practices of shifting-cultivation made beneficiaries very mobile and increased their vulnerability and the inability to optimize the benefits of the program.
- Low literacy levels – Project realized that there was a strong correlation between education, literacy and annual income. The higher the level of education of a woman, the higher her annual income (WEAVE Baseline Survey 2010). Due to poor or lack of education, it was difficult to find enough rural women to participate in ICT,

in general the value of the project to the lives of women and children in Mpika is visible. A child in a village who can now afford some Vaseline (body lotion) is a sign that things are better, a clean chitenge (women's wrap) means there is access to water, soap and money to purchase laundry soap even for special occasions, having better meals, healthier looking children and adults are all signs of well being. Their lives are truly and forever changed because of this project..The WE Tool Kit