



Producer group members in Copperbelt, Zambia, review evaluation findings. Photo credit: Alastair Stewart

---

# A FINAL EVALUATION OF OXFAM'S GENDERED ENTERPRISE AND MARKETS PROGRAMME (2014–18)

## SUMMARY OF FINDINGS

---

**ALASTAIR STEWART & DR MIRANDA MORGAN**

# CONTENTS

1. About GEM.....	3
2. Evaluation Approach.....	4
3. Summary of Country Evaluation Findings .....	6
3.1. Influencing Market Systems.....	6
3.2. Enhancing Smallholder Power in Markets .....	8
3.3. Increasing Women’s Economic Leadership .....	10
4. Recommendations.....	13

# ACKNOWLEDGEMENTS

We would like to thank the staff of Oxfam in Bangladesh, Tajikistan and Zambia for their support in carrying out this evaluation. Thanks are also due to Oxfam’s partner organizations involved in the GEM programme.

Oxfam acknowledges the smallholder farmers and wider stakeholders across all three countries who generously gave their time for this evaluation.

We would also like to thank all consultants who were involved in the data collection and analysis processes and Oxfam GB’s Global Impact Evaluation team for co-delivery of the evaluation.

Thanks to Emily Rogers for conducting the process review.

# 1. ABOUT GEM

Gendered Enterprise and Markets (GEM) is Oxfam GB's approach to market systems development. The GEM approach facilitates change in market systems and social norms, with the aim of ensuring more sustainable livelihood opportunities for marginalized women and men. The GEM Department for International Development (DFID) AidMatch Programme (June 2014–February 2018) worked within the soya, milk and vegetable value chains targeting women smallholder farmers in areas of poverty. The programme aimed to benefit 63,600 people (10,600 smallholder households) living in Zambia, Tajikistan and Bangladesh through increases in household income, women having greater influence over key livelihood decisions within their households and communities, and engaging in livelihoods more resilient to shocks, such as natural disasters and market volatility.

In Bangladesh, GEM was implemented under Oxfam Bangladesh's flagship REE-CALL programme (Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning). GEM operated in seven districts across Bangladesh, with the project activities implemented by seven local partners. The project aimed to establish 84 producer groups for smallholder dairy farmers, and this was achieved during the first year. Building on these local networks in order to achieve the three broad objectives, GEM aimed to deliver a suite of training and support covering assertiveness, rights and leadership skills, agricultural practice and disaster risk management.

In Tajikistan, GEM was implemented in five districts of Khatlon Province by Oxfam in partnership with local public organizations, League of Women Lawyers of Tajikistan (LWL) and Neksigol Mushovir. The GEM programme in Tajikistan sought to directly improve the livelihoods of an estimated 3,000 smallholder farmers (60 percent women) in fruit and vegetable value chains through improved production skills, resilience to climate risks, access to market opportunities and greater engagement with market players, and strengthened ability to influence private sector and government actors.

In Zambia, GEM was implemented in four districts of the Copperbelt Province in coordination with implementing partners Heifer Projects International and the Sustainable Agricultural Programme (SAP). The GEM programme in the Copperbelt sought to directly improve the livelihoods of an estimated 4,000 smallholder farmers (75 percent women) in the dairy and soya value chains through improved production skills, resilience to climate risks, access to market opportunities and greater engagement with market players, and strengthened ability to influence private sector and government actors.

# 2. EVALUATION APPROACH

## Why evaluate?

The purpose of the final evaluation was threefold:

1. To provide an opportunity for Oxfam, partners and a range of programme stakeholders to reflect on and learn from what and how change has happened as a result of the GEM programme.
2. To provide an opportunity for Oxfam GB and partners to learn more about select elements of GEM's Theory of Change within and across GEM countries.
3. To meet the requirement for accountability to DFID and programme stakeholders (especially project area community members) to measure the agreed impact and outcome indicators.

## How to evaluate?

To achieve these goals, an evaluation approach was chosen that combined analysis of changes at and across multiple levels (from individual to systems level) with efforts to maximize opportunities for learning for a range of stakeholders, including the people we work with ('project participants'), local market systems actors, programme partners, Oxfam and DFID. Based loosely on the Participatory Impact Assessment and Learning Approach (PIALA), the evaluation sought to combine rigour, inclusiveness and feasibility to assess the GEM programme and its contributions to change.

The evaluation approached this from different perspectives:

- Stakeholders at all levels contributed to framing and designing the evaluation, and positioned the GEM programme theory of action within their larger theories of change.
- Mixed-methods data collection, analysis and triangulation were used to understand if the programme's desired changes occurred at multiple levels as well as how progress is enabled or challenged.

In addition, a process review was conducted by an external consultant to better understand the factors that enabled or constrained effective programme implementation and sustainability with a view to using this learning to improve future programming.

## What to evaluate?

The evaluation was designed to investigate if and how the GEM programme contributed to its intended outcomes – not only in the lives of individual women smallholder farmers targeted by the programme (by enhancing their livelihoods or changing the way they influence decisions in their households, for example), but also in terms of changes in their communities and the larger market system. It also sought to capture any potential unintended outcomes of the programme, especially those that are well-known to manifest as possible negative outcomes in women's economic empowerment

programmes (such as increased gender-based violence or the increased amount of work carried out by women). The specific evaluation questions guiding the evaluation were primarily informed by the four impact indicators of the GEM programme log-frame.

- Impact 1.1 – Number and type of changes to local and national policies and practices related to economic opportunities of smallholder farmers (SHFs), especially women.
- Impact 2.1 – Average annual income of beneficiary SHF from selected value chains (disaggregated by sex of household head).
- Impact 2.2 – Perceptions of beneficiary SHFs on the quality (timeliness, predictability, stability, purpose) of their income.
- Impact 3.1 – Perceptions of women in targeted communities on their ability to engage in decision-making processes at community and household levels, especially economic and care-work responsibilities.

# 3. SUMMARY OF COUNTRY EVALUATION FINDINGS

The results below draw on the combined analysis of the quantitative and qualitative data to address the key evaluation questions. Detailed findings for each country are written up in separate evaluation reports.

When reporting the results from the quasi-experimental impact evaluation analysis, the results refer to the average difference between women living in communities where the project was implemented (the 'intervention group') and matched women in communities where the project was not implemented (the 'comparison group'). The central problem presented in designing an impact evaluation of any social programme is how to compare the outcomes that result from that programme with what would have been the case without that programme having been carried out. In the case of this evaluation, the situation of women involved in the project was examined through an individual questionnaire – but clearly it was not possible to observe what their situation would have been had they not had the opportunity to participate in this project. In any evaluation, that 'counterfactual' situation cannot be directly observed, it can only be estimated. In the evaluation of programmes that involve a large number of units (whether individuals, households or communities), common practice is to make a comparison between units that were subject to the programme and units that were not. As long as the two groups can be assumed to be similar in all respects except for the implementation of the specific programme, observing the situation of units where the programme was not implemented can provide a good estimate of the counterfactual.

In general, the results are reported as 'significant' if they have a p-value of less than 0.05, but results with higher p-values (between 0.05 and 0.1) are also noted as 'weak evidence'; the lower the p-value the more confident we feel that the measured estimate reflects the true impact. Results with a p-value of more than 10 per cent are not considered to be statistically significant.

## 3.1. INFLUENCING MARKET SYSTEMS

*Improved interaction between private sector and female smallholder farmers; new business models for the delivery of inputs and services but progress still needed to make this sustainable and scalable.*

The project sought to deliver changes to the number and type of local and national policies and practices related to the economic opportunities of

smallholder farmers, especially women. The GEM theory of action assumes the creation of the multi-stakeholder forum will lead to increased interaction, and therefore understanding, among the value chain actors, resulting in improved awareness of the needs of smallholder farmers. This in turn should lead to the development and roll out of improved market services (information, input supply, extension) that smallholder farmers have access to and use, making them more informed and productive market players.

The evaluation relied on key informant interviews to gather evidence of the nature and extent of change GEM had brought about in the broader market system.

## **Multi-stakeholder approaches**

The multi-stakeholder approach adopted by GEM has been central to the programme's strategy for systems change. The evaluation found that the programme had resulted in increased interaction between producers, input suppliers, processors, government departments, local media and civil society. This has led to increased understanding between these stakeholders of each other's needs and requirements in the focus value chains. As a result, the local private sector has been able to adapt the services they offer to producers, and there is evidence of other companies expanding into the project areas and replicating these services. The multi-stakeholder forum has also provided an opportunity for members to engage in and influence policies in each country, for example, the development of a policy note on the Farmer Input Subsidy Program in Zambia, a review of the National Dairy Development Policy in Bangladesh and amendments to the Farmer Law in Tajikistan. While members expressed the importance of the continued functioning of the multi-stakeholder forums, there was a lack of clarity on how these would continue to be led and funded.

## **Market services**

Findings across all three countries showed increased access to market services by project participants. These market services included input supply, agricultural extension, weather information and market price information. While there have been positive developments in respect to private companies providing embedded extension services to smallholder farmers, the evidence indicates that they are unlikely to become the main provider of these services. The business case for companies to embed extension services only extends to the communities they are targeting in their supply chains. Some companies also question their role in providing these services (production advice, finance, transport) when they see that their larger competitors in the sector are not involved in providing such embedded services. This highlights the need for a more integrated approach to extension services that utilizes private sector involvement where this is efficient and a business case exists but combines this with other services including from government. For this to effectively happen, means need to be found to re-energize and improve government extension rather than ignoring it and only focusing on the private sector. These conclusions also highlight the difficulty local interventions have in sustaining change when there are not corresponding changes in the wider system. Progress with 'front-running'

companies can be jeopardized if companies in the wider system are not demonstrating the same change. This points up the need for programmes like GEM not to work in isolation, but to work in tandem with other initiatives that are supporting change in parts of the system that GEM cannot cover.

## Private sector engagement

While the evaluation found increased interaction between smallholder producers and the private sector and increased availability of services available to smallholder producers, there is some way to go to perfecting the business model. Some feedback from producers cited problems with late payments from buyers and misleading terms for inputs on credit and prices. Some companies highlighted that working with smallholders is not profitable due to their dispersed locations and low productivity in comparison to commercial farmers, with one private sector partner going so far as saying they would no longer work with smallholder farmers. The generally positive interactions, across all three countries, between companies and farmers indicate that different models are possible but that these relationships take time to build.

## 3.2. ENHANCING SMALLHOLDER POWER IN MARKETS

*Improvements in household expenditure, food consumption and quality of income in Bangladesh and Tajikistan but no improvements in overall wealth levels.*

The theory of action set out a number of pathways by which GEM interventions would lead to increased smallholder incomes and power in markets. For example, various training activities were expected to lead to the take up of improved farming practices, which would deliver higher volumes and revenues.

The evaluation relied on household survey data and quasi-experimental impact evaluation methods to assess the nature and extent of change GEM had brought about in incomes for women smallholders.

### Incomes

In Bangladesh, the difference in reported food consumption over the previous week and expenditure on household needs over the past year were statistically significant between project and comparison groups. Spending by project households was also significantly higher in forms of investment, such as education, farming equipment and off-farm activities including small enterprises. However, the project had no effect on changing household wealth. The evidence suggests that while incomes had improved, this has not yet delivered a change in overall wealth status. GEM households reported higher quality income from dairy farming when assessed by stability and frequency of income, but there were no differences with the comparison

group when quality of income was assessed by predictability, timeliness or sufficiency. Across all households surveyed, incomes were not sufficient to prevent selling assets to cope with household needs during 2017.

In Tajikistan, there is evidence of a positive and significant impact on household consumption, one of the main proxies for income. GEM project participants reported more daily total consumption (of food and non-food items) and monthly expenditure. There is also evidence of a positive and significant impact on investment. GEM farmers expressed mixed views about the quality of income generated from the value chains. A few women mentioned that their income is now more frequent as GEM-sponsored trainings on preserving and canning has enabled them to sell these products and generate income in the winter for the first time. However, several project participants said they found income from selling tomatoes to be *unpredictable*, partly because, like other crops, it depends on changeable weather conditions and unstable market conditions.

In Zambia, there were no significant differences observed between the intervention and comparison households on overall crop income nor on household consumption or investment (which serve as proxies for income) in the last 12 months. This lack of impact on income levels could be attributed to the low soya prices of the 2016/17 season, which meant that soya producers were holding on to their crops at the time of the survey so no income from soya was reported, while comparison households were generating comparable incomes from other crops, including groundnuts, vegetables and small livestock. This does not mean that intervention households had low crop diversity; in fact, data shows they produced a higher variety of crops. However, with GEM producers dedicating more of their land to soya this meant the income potential from these other crops was low.

Value chain selection was key for the ability of smallholder farmers to smooth their income flow, with dairy and vegetable farmers able to gain more frequent income than soya producers. Some soya producers invested income into vegetable production to help with cash flow. Future projects should plan to combine a selection of value chains to ensure that farmers are able to diversify their income streams and frequency. In Zambia, for example, soya producers were left susceptible to the price drop of soya in 2016/17 with many producers holding on to their soya to sell the following year. This obviously had an impact on the household income of soya producers, especially those who relied on the soya crop as their main income.

## 3.3. INCREASING WOMEN'S ECONOMIC LEADERSHIP

*Improved involvement for women in some decision making in households and producer groups; some evidence of norms starting to change, but significant change requires a more holistic and longer term process.*

The GEM approach aimed to empower women to take a stronger role in decision making within the household. Project activities, such as the use of rapid care analysis (RCA) tools and training were designed to improve assertiveness and foster leadership. The evaluation sought to assess how well these activities had translated into an increase in women's participation in household decision making.

The evaluation relied on household survey data and quasi-experimental impact evaluation methods to assess the nature and extent of change GEM had brought about in decision making for women smallholders.

### **Household agency and decision making**

In all three countries, there were positive impacts observed on women's influence over one or more key economic decisions in their household, such as production, selling and spending. In focus group discussions in communities, men and women identified the historical drivers changing attitudes towards women's expanding economic roles and decision making, such as rises in education, increased migration and progressive changes initiated by religious and government leaders. But some of the changes in attitudes in recent years were also credited to GEM interventions, for example, the role of producer groups in enhancing women's confidence and status or the useful content of the training that piqued husbands' interest and made them more receptive to the training (agricultural and gender-related) that their wives were bringing home.

The new or increased income derived from participating in the project often provided women with more economic independence and more influence over economic decisions. There seems to be a positive feedback loop between women's income and their influence over economic decisions in the household: a critical level of initial household decision-making power is required for them to be able to join groups, take advantage of new economic opportunities and increase their income, but once they have income it enables them to take more decisions on spending, investments and future production, thus expanding their influence over household decisions. People across GEM communities largely agreed that women's new or increased capacity to generate income due to GEM activities was helping to change traditional attitudes and beliefs about women's agency in their households, as well as in their communities.

For women to even begin to benefit from economic opportunities they must first be able to participate in them. While the evaluation largely focused on

the changes for women who participated in GEM activities like producer groups, training or marketing, there are many women who were not able or allowed to join – those who did not have that initial critical level of household decision-making power that is required to kickstart the positive feedback loop from income to/from increased influence. Young women in particular face significant barriers to participating in new economic opportunities as they lack voice and decision-making power relative to others in their (often multigenerational) households and carry heavy responsibilities for unpaid care work.

## **Unpaid care work**

New economic opportunities for women has also meant challenging traditional roles in households: enabling women to take up and maximize these opportunities also requires changing who is responsible (perceived and actual) for the unpaid care work, such as cooking, cleaning and caring, the responsibility for which falls solely to women. Men and women involved in the evaluation identified a number of reasons why men may be doing more unpaid care work than they did previously, some of which can be linked to GEM interventions, including awareness raising and training sessions on unpaid care work, women being busier and out of the household more, and new income encouraging men to do more of the unpaid care work to enable women to continue to generate income. While there are signs of positive change in women taking all the responsibility for unpaid care work, qualitative data reveals how deeply entrenched attitudes and social norms are in all three countries and how they present a serious barrier to change. Men often said that they may be willing to help their wives and may even do so when no one is watching, but if friends or family members come by, they have to stop as they are worried about what people will say. Future programmes may want to identify more closely where progress has been made, and what the next frontier is in order to support men and women to disrupt the status quo.

## **Gender-based violence**

Addressing the acceptability and prevalence of gender-based violence is also important for enabling women to take advantage of economic opportunities – and is important to track in any initiative like GEM that may (unintentionally) exacerbate it. In general across the three countries, there is still a high level of acceptability of violence, and although Tajikistan saw a project impact in acceptability of violence almost 70 percent of GEM women and over 90 percent of non-GEM women still say they believe it is acceptable for a woman to be beaten by her husband in certain cases, for example going out without permission. Estimates of acceptability and awareness of violence point to the need for continued support and resources to tackle high rates of gender-based violence.

## **Community decision making and participation**

In all three countries, GEM women farmers said they felt more capable of making and influencing decisions in their communities. Women consistently said they now feel able to speak out and be heard in the community in a way

that was not possible before. Many women credit larger historical shifts, such as increased investment in girls' education or trainings by other organizations or religious institutions for increasing their capacity to speak up and take an active role in community decisions, but some also specify the GEM trainings on assertiveness and leadership skills.

There are several barriers to community group membership, from perceived risks of joining a group for uncertain benefits to financial costs associated with penalties for lack of attendance, to issues of time poverty, in particular among younger women who have younger children.

# 4. RECOMMENDATIONS

## **Inclusive and safe programming**

- Encourage a mix of women-only spaces as well as joint trainings where husbands and wives can learn and discuss together.
- Explore and pilot different strategies to enable younger women to join and stay in groups. This may include working with their husbands and mothers-in-law to change attitudes towards their involvement, providing shared child care during meetings, enforcing quotas for young women and providing complementary skills training valued by younger women.
- Prior to any future work on women's empowerment it is vital to first a) complete analysis on the risk of violence against women in and because of the programme, b) include appropriate processes or activities in any intervention to proactively prevent and reduce it and c) proactively monitor whether violence against women is occurring and why.
- Integrate the Rapid Care Analysis (RCA) methodology into new and existing programmes aiming to empower women – this is not only to enable younger women to participate but also to increase the potential benefits for all women who participate by minimizing trade-offs in workload demands and pressures.
- Target men's attitudes and awareness of violence as well as women's; this could involve opening men-only discussion spaces, which may be vital but counterintuitive in a women's empowerment programme.
- Before groups are established, consider who may be excluded based on the process of setting up the groups, selection criteria, social dynamics, and conditions associated with being part of a group.

## **Co-creation and design**

- Continue working with local companies to design and deliver market services for SHFs.
- Strategies for improving trust and accountability between the private sector and SHFs should be a priority in the design of future business models and services.
- Consider collaborating with unusual partners like schools or religious leaders to change attitudes at the community level.
- Design and fund programmes for longer timeframes required to challenge and change deep-seated attitudes and social norms that prevent women from taking up, and benefiting from, new economic opportunities.
- Develop strategies with the community for supporting younger women to participate in producer groups (PGs) and other activities. Delay the formation of PGs until the rapid care analysis (RCA) and other discussions have been had at community level.

## **Sustainability**

- Future programmes should outline a sustainability strategy for multi-stakeholder forums, encouraging members to develop objectives, leadership and finance models.
- Think about strategies for supporting government agricultural extension services, perhaps training extension workers to deliver marketing training as well as production advice.
- Future programmes should pay more attention to transportation issues of SHFs; highlighted as a major barrier in all three country evaluations. Potential for market-based solutions for farm transport services.
- To aid income smoothing and reduce susceptibility of farmers to fluctuations in market prices, a combination of value chains should be promoted to reduce the dependence on one source of income.

## **Measuring systems change**

- Using a framework for systems change (i.e. Adopt Adapt Expand Respond) from the outset of the programme will help improve understanding of the changes related to private sector initiatives.

© Oxfam GB December 2019.

This publication was written by Alastair Stewart and Dr Miranda Morgan.

The authors acknowledge the assistance of Simone Lombardini and Manu Savani in its production.

For further information on the issues raised in this publication please email [astewart1@oxfam.org.uk](mailto:astewart1@oxfam.org.uk) or [mmorgan1@oxfam.org.uk](mailto:mmorgan1@oxfam.org.uk).

This publication is copyright, but the text may be used free of charge for the purposes of advocacy, campaigning, education and research, provided that the source is acknowledged in full. The copyright holder requests that all such use be registered with them for impact assessment purposes. For copying in any other circumstances, or for re-use in other publications, or for translation or adaptation, permission must be secured and a fee may be charged. Email [policyandpractice@oxfam.org.uk](mailto:policyandpractice@oxfam.org.uk).

The information in this publication is correct at the time of going to press.

Published by Oxfam GB

ISBN: 978-1-78748-535-8

DOI: 10.21201/2019.5358

Oxfam GB, Oxfam House, John Smith Drive, Cowley, Oxford, OX4 2JY, UK.

## OXFAM

Oxfam is an international confederation of 20 organizations networked together in more than 90 countries as part of a global movement for change, to build a future free from the injustice of poverty. Please write to any of the agencies for further information, or visit [www.oxfam.org](http://www.oxfam.org).