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MAKING MARKET SYSTEMS WORK FOR WOMEN FARMERS IN ZAMBIA

A final evaluation of Oxfam's Gendered Enterprise and Markets programme in the Copperbelt Region of Zambia

DR MIRANDA MORGAN, ALASTAIR STEWART & SIMONE LOMBARDINI

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EXECUTIVE SUMMARY

In Zambia, the Gendered Enterprise and Markets (GEM) programme has been implemented in four districts¹ of the Copperbelt Province in coordination with implementing partners Heifer Programmes International and the Sustainable Agricultural Programme (SAP). The GEM programme in the Copperbelt seeks 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.

Multi-stakeholder forum

A multi-stakeholder forum in the GEM programme in the Copperbelt has increased interaction between market players in the dairy and soya value chains leading to the sharing of ideas and the design of market services that can be accessed by smallholder farmers (SFHs) for improved on-farm productivity. The forum has encouraged the expansion of companies to new areas in the Copperbelt, reaching farmers they previously had no contact with.

The forum also acted as a mechanism for influencing, both for farmers to raise their concerns about the issues they were dealing with (prices, pest infestations) and for the forum as a unit to raise their concerns with government policies (Farmer Input Subsidy Programme). However, the absence of the forum's advocacy on the low price of soya in the 2016/17 season was cited as a missed opportunity.

Private sector partnerships

Partnerships with the private sector have been one of the key achievements of the GEM programme in Zambia. Oxfam staff and partners reported they had learned new ways of working with the private sector, including the provision of grants to the veterinary company Bimeda and the Dairy Association of Zambia that de-risked the creation of services for SFHs in the Copperbelt. These new ways of working can be built upon and utilized in future programmes, with staff having built their knowledge and skillsets in market sector development approaches.

Having said this, it must be noted that working with the private sector in GEM has not been without its challenges. Some private sector partners highlighted the difficulties they continue to face with SHFs as customers and suppliers, including low yields, high cost of reach, and unreliability of repayment of loans. Examples were given of larger companies in the same sector not being involved in the provision of extension and input

¹ Kitwe, Ndola, Mufulira and Kalulushi.

supply services, calling into question why smaller local companies should be providing these. The attitude that working with SHFs was more of a corporate social responsibility commitment than a viable business model also persists with some companies. Some farmers have had strained relationships with companies, including delayed or non-payment for soya, lower prices than they thought had been agreed, and transportation issues. These issues indicate that although innovative approaches can be developed with some companies, a lack of change in other parts of the market system can potentially undermine this progress.

Income

GEM women farmers produced and sold more soya in the previous 12 months than the comparison group, with an approximate average annual income of USD \$200 from soya (ZMW 1,872). However, there are no significant differences observed between the intervention and comparison households on overall crop income nor on household consumption or investment in the last 12 months (which serve as proxies for income). There is, however, weak evidence of a positive impact on household wealth, suggesting that GEM farmers may be accumulating wealth over time, even if changes could not be observed in the year prior to the evaluation.

This lack of impact on income levels could be attributed to three possible factors: 1) the low soya prices of the 2016/17 season meant that soya producers were holding on to their crops at the time of the survey so no income from soya was reported; 2) in some cases producers had not yet received payment from the buyers for their soya crop; 3) comparison households are generating comparable incomes from other crops including groundnuts, vegetables and small livestock (although GEM households have had a higher increase in crop diversification since baseline).

Women's decision-making

There were no statistically significant differences observed between GEM women farmers and the comparison group in their control or influence over household decisions, including economic decisions on crop production, selling and income. However, men and women in communities said there was a general shift towards women having more influence over economic decisions over time and credited historical drivers, such as increased levels of education and the church. Having said this, focus group participants also attributed part of these changes to GEM interventions, including women joining groups, learning new skills and generating income from soya or dairy, which gives them more economic independence and enables them to make more economic decisions.

There is evidence that GEM has had a positive and significant impact on women's participation in groups and on women's participation in important group decisions. In the focus group discussions, 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 numerous trainings by the church and different organizations, including GEM trainings on assertiveness and leadership skills, for increasing their capacity to speak up and take an active role in community decisions.

While the GEM programme seems to have contributed to increasing the influence and decision-making power of women producer group members in and about their communities, the barriers and constraints to women joining and staying in the group suggests that relatively more powerful women were more likely to participate and benefit. There was evidence that new examples of women leading and influencing at the community level was increasing the acceptability of women's leadership and 'raising the boat for all'. But there was also a case where non-participants felt that benefits were not being shared outside the producer group and potentially exacerbating inequality among women and tension in the community.

Unpaid care work

Findings show there is a positive and significant impact on women asking for help with unpaid care work tasks and a positive and significant impact in terms of men doing more care work now than in 2013. There has also been a positive and significant impact on the perceived acceptability of men doing unpaid care work. While this is promising, the qualitative data reveals how conservative attitudes and social norms continue to prevent men from doing more of the unpaid care work. Suggested reasons why men may be doing more unpaid care work than they did previously included the awareness-raising and training sessions that producer group members attended on unpaid care work, the fact that women are busier and out of the household more due to producer group activities, and that new and substantial income for the household from dairy in particular has encouraged men to do more of the unpaid care work to enable women to continue to generate income.

Gender-based violence

Gender-based violence was one negative consequence that was important to examine, particularly as the GEM programme design actively sought to empower women and encourage them to assert their own preferences both within and outside the household – which has been found elsewhere to lead to backlash. There were no statistically significant differences observed between the intervention and comparison groups on acceptability, incidence or reporting of violence. On the one hand, it is reassuring that participating in the GEM programme seems not to have led to a *negative* outcome (increased violence) for participants. On the other hand, participation in the programme has also not led to a net positive impact on gender-based violence, despite programme activities targeted to address this in some GEM communities.

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. Some 63,600 people (10,600 smallholder households) living in Zambia, Tajikistan and Bangladesh were expected to benefit directly from this programme 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.

The programme works with a combination of private sector, government and civil society actors and supports improved public services, the development of new business models and improvements to linkages between smallholder farmers and small and medium agri-businesses. This engagement is being deepened and strengthened to consolidate gains and scale-up impact.

1.1. GEM IN ZAMBIA

In Zambia, the GEM programme has been implemented in four districts² of the Copperbelt Province in coordination with implementing partners Heifer Programmes International and the Sustainable Agricultural Programme (SAP).

The GEM programme in the Copperbelt seeks 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, greater engagement with market players and strengthened ability to influence private sector and government actors.

The theory of action for the GEM Programme in Zambia details the intended pathways from the programme activities, outputs, outcomes and impacts. The theory of action is aligned to the three impact areas:

1. Enhanced ability of women to influence decisions that affect their lives and well-being: this is achieved through the outcomes of increasing women's decision-making power at household and

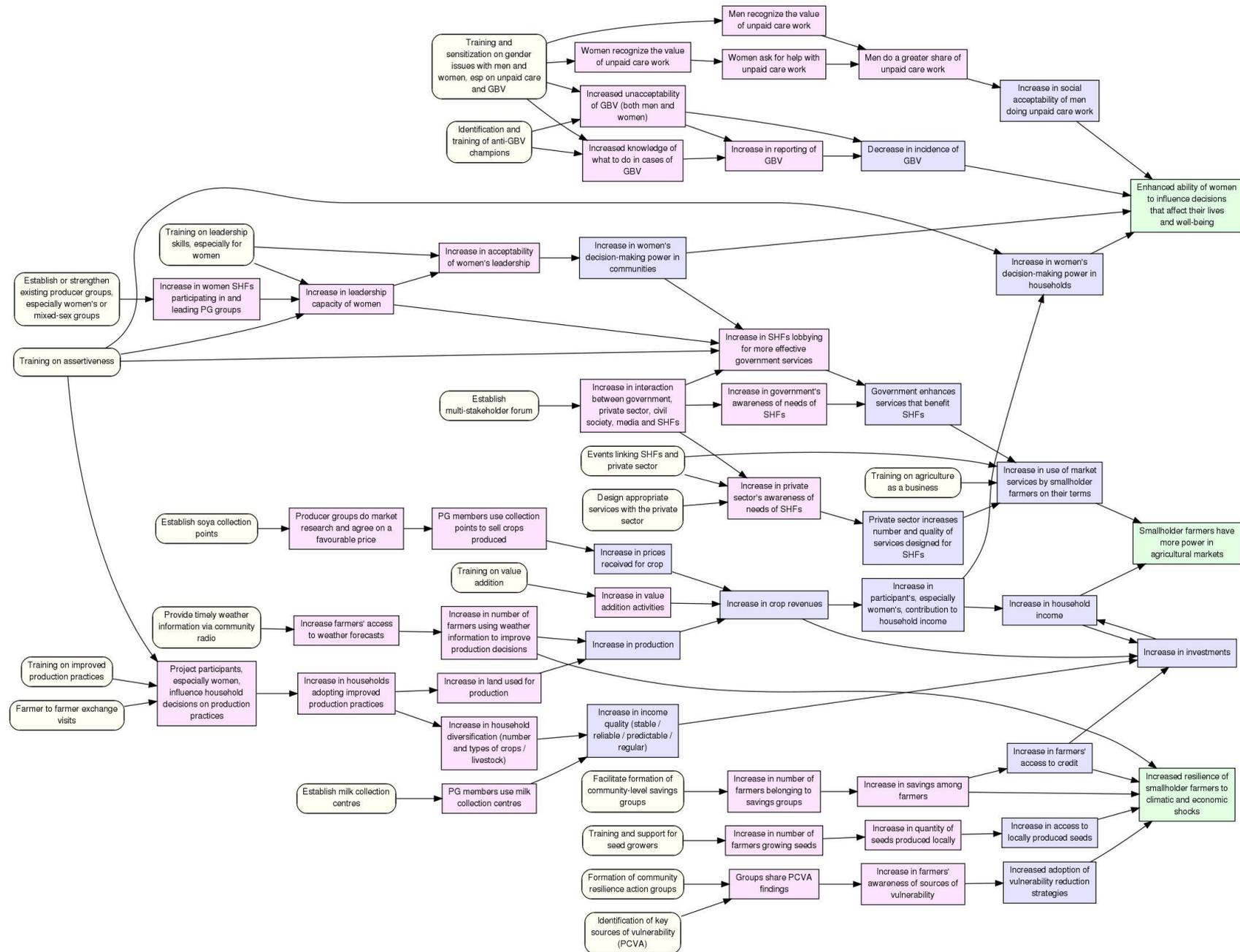
² Kitwe, Ndola, Mufulira and Kalulushi.

community level, increasing the social acceptability of men doing unpaid care work, and challenging the acceptability of gender-based violence. The GEM programme in Zambia has sought to achieve this through training and sensitization on gender issues of men and women in unpaid care and gender-based violence (GBV), training on leadership and assertiveness skills for women producer group (PG) members, and establishing and strengthening producer groups to increase women's participation and leadership opportunities.

2. Smallholder farmers have more power in agricultural markets: this is achieved by increasing the use of market services (information, input supply, extension) by smallholder farmers and increasing household income and investments. The GEM programme in Zambia has sought to achieve this through linking SHFs and the private sector; establishing a multi-stakeholder forum and designing appropriate services with the private sector; training SHFs on improved production practices, agriculture as a business and value addition; and establishing milk collection centres and soya collection points.
3. Increased resilience of smallholder farmers to climatic and economic shocks: this is achieved through the outcomes of increasing farmers' access to credit and savings, access to locally produced seeds, and increased adoption of vulnerability reduction strategies. The GEM programme in Zambia has sought to achieve this through the formation of community-level savings groups, training and support for seed growers, formation of community resilience action groups, and the identification of key sources of vulnerability.

The theory of action diagram (Figure 2) visualizes the pathways from activities to outcomes and intended impacts.

Figure 1: GEM Zambia theory of action diagram



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 due to 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 to measure the agreed impact and outcome indicators.

How to evaluate?

To achieve these goals, an evaluation approach was chosen that combined rigorous observation and analysis of changes at and across multiple levels (from individual to systems level) with maximizing opportunities for learning for a range of stakeholders, including the people we work with ('programme participants'³), local market systems actors, programme partners, Oxfam and DFID. Based loosely on the Participatory Impact Assessment and Learning Approach (PIALA),⁴ the evaluation aimed to combine rigour, inclusiveness and feasibility to assess the GEM programme and its contributions to change in several areas. The elements drawn from PIALA that differentiate this evaluation from others include:

- 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 to understand if the programme's desired changes occurred at multiple levels as well as how progress is enabled or challenged (see Box 1).
- Participatory sense-making workshops with the full range of stakeholders to cross-check and strengthen the findings, but also give stakeholders an opportunity to discuss the programme and to encourage local ownership and learning.

In addition, a process review was conducted by an external consultant to better understand the factors that enabled or constrained effective

³ Also referred to as 'beneficiaries'.

⁴ Heinemann, E., Van Hemelrijck, A. and Guijt, I. (2017) 'Getting the most out of impact evaluation for learning, reporting and influence: Insights from piloting a Participatory Impact Assessment and Learning Approach (PIALA) with IFAD.' <https://maintenance.ifad.org/documents/10180/91825437-ffa9-4451-a7ef-9dbd5efbeba0>

programme implementation and sustainability with a view to using this learning to improve future programming.

Reflections (including limitations) of the above methods, fieldwork and analysis are outlined in Annex 4.

Box 1: Complementary mixed methods

Both quantitative and qualitative methods were used to observe *if change occurred* in key outcome areas and make plausible claims of contribution to the observed results, as well as to understand *how change happens* over time.

1. Household survey and quasi-experimental analysis: Interviews were conducted with 747 women; of which 300 were directly supported by the programme in the dairy value chain (referred to as the intervention or programme group) and 447 were identified in villages where GEM programme partners did not conduct any activities (the comparison group). For more information on the survey method and sampling strategy refer to Annex 1.
2. Focus Group Discussions (FGDs) in communities: FGDs were conducted in four communities supported by the programme. Participatory FGD exercises were designed and conducted for different groups in each community: (i) village leaders, (ii) women PG members, (iii) men PG members or family members of PG members (mostly husbands), and (iv) women PG members and non-members. For more information refer to Annex 2.
3. Key Informant Interviews (KIIs) with market systems actors: During the design phase theory of change workshop, an outcome harvesting approach was used to identify potential systems-level outcomes. KIIs were then conducted with a range of key stakeholders to verify these outcomes. For more information on the OH approach and list of interviewees refer to Annex 3.

What to evaluate?

Like the GEM programme, the evaluation aimed to provide a holistic view of change and shed light on the multiple levels (from individual to systemic) and interconnected dimensions (economic, social, personal and political) of change that enable and sustain women's increased participation and power over time.⁵

The evaluation was designed to investigate if and how the GEM programme might have 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 to 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 negative outcomes in women's

⁵ See Oxfam's fundamental principles for achieving sustainable, positive change for Women's Economic Empowerment, pp. 23–24 in Kidder, T. et al. (2017) *Oxfam's Conceptual Framework on Women's Economic Empowerment* (<https://policy-practice.oxfam.org.uk/publications/oxfams-conceptual-framework-on-womens-economic-empowerment-620269>)

economic empowerment programmes (such as increased gender-based violence or amount of work).

The specific evaluation questions guiding the evaluation were primarily informed by the four impact indicators of the GEM programme logframe. Table 1 shows the source of the main evaluation questions with links to the question numbers in the findings below.

Table 1: Evaluation questions			
	Global impact indicators	Locally identified questions	Corresponding question in report
<i>Changing market systems</i>	1.1 Number and type of changes to local and national policies and practices related to economic opportunities of smallholder farmers, especially women	What has been the impact of the GEM-sponsored multi-stakeholder forum?	Q1, Q2, Q3, Q4
<i>Enhancing smallholder power in markets</i>	2.1 Average annual income of beneficiary smallholder farmer from dairy value chains	What private sector services have improved agricultural productivity and farmer incomes?	Q5, Q6
	2.2 Perceptions of beneficiary smallholder farmer on the quality (timeliness, predictability, stability, purpose) of their income	To what extent have farmers secured land access in the form of land certificates from the government?	Q6
<i>Increasing women's economic leadership</i>	3.1a Perceptions of women in targeted communities on their ability to engage in decision-making processes at household level, especially economic and care work responsibilities	Can women's economic empowerment (unintentionally) lead to increased rates of gender-based violence?	Q7, Q9
	3.1b Perceptions of women in targeted communities on their ability to engage in decision-making processes at community level	What programme strategies lead to increases in women's assertiveness and leadership capacity?	Q8

3. RESULTS

The results below present a combined analysis of the quantitative and qualitative data to address the key evaluation questions. It should be noted that all survey respondents were women. This approach enabled greater statistical power in answering the questions of the programme's impact on women's incomes and empowerment.

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 programme was implemented (the 'intervention group') and the matched women in communities where the programme was not implemented (the 'comparison group'). As women in the comparison group represent an estimate of what would have happened to the programme participants in absence of the programme, the difference between the two groups represents an estimate of the programme impact. 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.

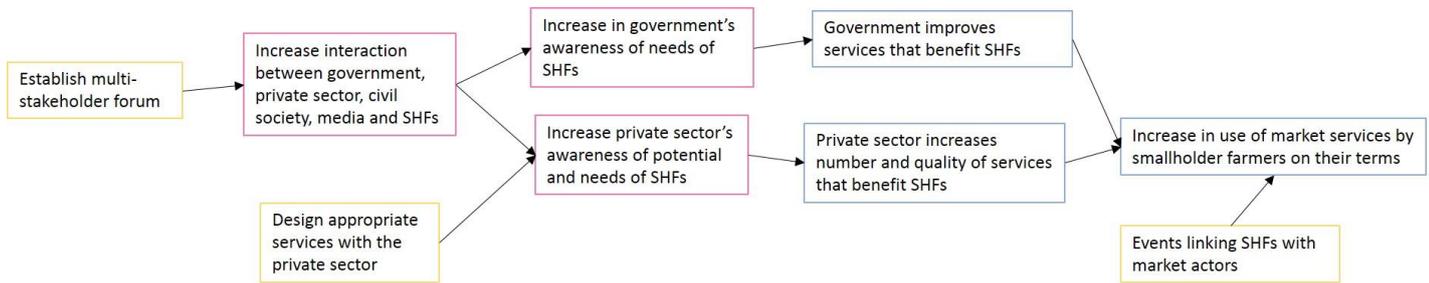
3.1. INFLUENCING MARKET SYSTEMS

The programme sought to deliver changes to the number and type of local and national policies and practices related to economic opportunities of smallholder farmers, especially women. The GEM theory of action assumes that the creation of the multi-stakeholder forum will lead to increased interaction, and therefore understanding, between the dairy and soya value chain players resulting in improved awareness of the role smallholder farmers play and the challenges they face. This in turn should lead to the development of collaborations that seek to address critical issues and to the eventual 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 findings in this section relate to this pathway of change and integrate findings around the role of the multi-stakeholder forum in policy influencing.

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. Three key findings emerged from in-depth interviews with partners, government officials, private sector actors and farmers. These results indicate positive change from GEM activities, particularly in relation to increased interaction between market players and the role of the multi-stakeholder forum in policy influencing. The sustainability of the

multi-stakeholder forum to continue functioning post-GEM is debated.

Figure 2: Snapshot of 'Influencing Market Systems' pathway of theory of action



Question 1: Has participation in the multi-stakeholder forum increased interaction between market players?

The GEM programme established a multi-stakeholder forum (MSF) with the aim of improving coordination between market players in the dairy and soya value chains in the Copperbelt. The MSF was coordinated through a steering committee, which was comprised of the partner organizations SAP and Heifer Programmes International; five farmer representatives and government officials including District Agricultural Coordination Officers (DACO), District Veterinary Officers (DVO) and Community Development Officers. MSF members included private companies, such as input suppliers and agricultural processors (MRI Seed, Agricrops, Parmalat, SeedCo, NWK, SEBA Foods, Bimeda), the Dairy Association of Zambia (DAZ), producer group representatives, local radio stations (Icengelo and Chimwemwe), and the Zambia National Commercial Bank (ZANACO).

The consensus among members was that the MSF had brought different market players together making it easier to identify other organizations that are facing similar challenges, helping to build linkages between farmers and service providers. One example of this is the connection made between DAZ and Bimeda, a veterinary input supply company, which led to linkages being made with dairy farmers in the GEM programme area to supply veterinary drugs on credit.

Members reported that the forum enabled the sharing of ideas and concerns, and the opportunity to work together to design packages that are appropriate for smallholder farmers: *'Before we joined the forum, we used to do things individually, but now we work together to give farmers a package of things they need. Together, we help the farmers access genuine products. The forum is a future for farmers.'* – Agricrops.

'When we started attending those meetings, we learnt that some farmers had never used any of our products. Thus, our presentation on our company profile and product range has enabled the farmers to get to know our products and services better and to start using them. That has boosted our profits as a company.'

~ Bimeda, veterinary input supply company

Other members highlighted that the MSF enabled them to start providing their services in areas of the province where they had not previously worked. Seba, Agricrops and Bimeda were all previously working in the Copperbelt, but they have expanded their reach to the GEM programme areas through involvement in the multi-stakeholder forum: *'The platform helped us to get known in the province... It has also helped SEBA to extend its services to more distant locations of the province. In short, the platform was a great marketing tool for our organization.'* – SEBA Foods

All of these companies expressed a commitment to continue operating in the area, stating that their presence was not dependent on the functioning of a programme, and that they had built up their market.

As well as an opportunity for companies to promote their products, members reported that the forum has created a platform for smallholder farmers to raise their concerns: *'It allows SHF to participate in decision-making and to negotiate the terms of trade; for example, they could easily raise the issues of milk pricing with Parmalat and be able to hear directly their reasons or justifications.'* – Bimeda.

Despite the generally positive comments about the MSF, there were indications from some participants that the MSF was not always so effective. A government source claimed the MSF was dominated by the processing companies and that they dictated terms to the SHF rather than building up a relationship. One agri-processor felt the MSF missed an opportunity to lead on policy influencing. *'Based on the few meetings that I have attended, the forum is an academic exercise. I am not seeing any action... We expected Oxfam to be at the forefront to fight the low soya prices – advocate for better prices on behalf of the farmers but they have also kept quiet. Oxfam has a lot of experience in advocacy and this was a great opportunity for them to fight for policy change to benefit the SHF.'* – Private processing company

This comment from the processing company demonstrates that there remains a perception among some members that Oxfam is responsible for the direction and decisions of the MSF. A discussion of the sustainability of the MSF is covered in Question 3.

Question 2: Has the multi-stakeholder forum contributed to influencing policy?

Despite the potential missed opportunity of the MSF to engage in policy influencing around the low soya prices of the 2016/17 season, a major issue identified by the MSF for influencing activities was the Farmer Input Subsidy Programme.

In 2015, the Government of Zambia introduced a new mechanism for the distribution of inputs as part of reforms to the Farmer Input Subsidy Programme (FISP). Eligible farmers receive cards (or e-vouchers) which they use at input supplier shops to purchase inputs. An additional benefit of the card is that farmers are able to choose the input they want to purchase within the financial value loaded on the card.

'Of course we will continue to work in the GEM areas. GEM has opened a way for us to provide a service to farmers. So, whether GEM continues or not, we shall continue providing our services to farmers.'

~ Agricrops

With the introduction of this new mechanism, members of the multi-stakeholder forum were consulted to identify issues with the new scheme including specific barriers to women. These issues were then collated by Oxfam who developed a research paper on gender resource budgeting in collaboration with the government and an Oxfam Inequality Policy Adviser. This paper was presented to the Ministry of Agriculture in Zambia after which a policy advisory note (see Annex 6) was developed and presented to the Agriculture Consultative Forum (ACF). ACF is another multi-stakeholder organization with a focus on policy advocacy and it has a strong relationship with the Ministry of Agriculture.

While the multi-stakeholder forum was not involved in the actual writeup of the research paper, they provided some of the key evidence on which the paper was based and some key recommendations that were built into the policy advisory note. This policy note was submitted to ACF in October 2017 and to date it is reported by Oxfam staff that some of the short-term recommendations have been taken on board with the medium and longer term recommendations to be assessed in the next cycle of the programme.

Question 3: Is the multi-stakeholder forum model sustainable?

MSF members were keen for the forum to continue post-GEM. Ideas from members included meeting more regularly than the current quarterly forums; expansion of the forum to include more stakeholders to give farmers a broader choice of services and products; and to charge membership fees to cover running costs: *'We have seen the benefits and we would like the forum to continue... GEM has given us an idea, so we now we all run with it. It has to continue. We have to find ways to make it work even in the absence of the donor. It pains me to see very brilliant ideas introduced only collapse as soon as the funders go.'* – Agricrops

'It has to continue. We have to find ways to make it work even in the absence of the donor. It pains me to see very brilliant ideas introduced only collapse as soon as the funders go.'

~ Agricrops

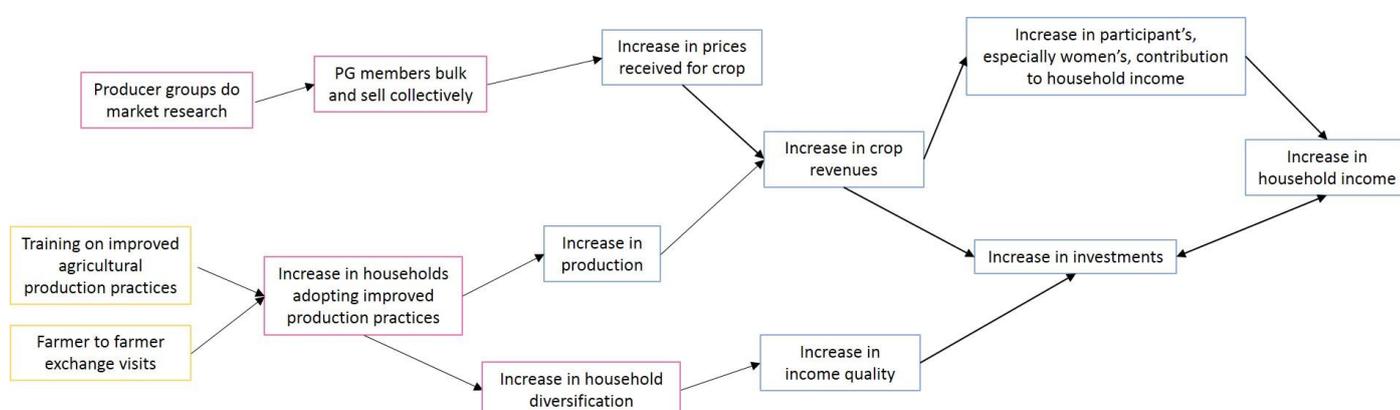
The question of who should lead the MSF post-GEM was also raised, with many members suggesting that the government should play a coordination role and perhaps establishing MSF at the district level rather than the provincial level: *'I think we should emphasize that it be brought to the level of the district, which is when it would be very effective. This will be important so that the platform tackles practical issues affecting the district rather than the province... In Kalulushi we have suggested that the MSF should be mandated to be a committee under the District Development Coordinating Committee (DDCC).'* – DACO

However, the leadership of the MSF will need to be given careful consideration if one of the objectives of the forum is to provide members, including smallholder farmers, with a platform for policy influencing. The future of the MSF, its objectives, financing model and leadership arrangements, need to be agreed between the members if it is to continue functioning effectively post-GEM.

3.2. ENHANCING SMALLHOLDER POWER IN MARKETS

The intended outcome of the increased stakeholder coordination in the dairy and soya value chains was to provide farmers with improved and accessible market services to help them to plan, produce and market their crops, including weather information, input services, agricultural extension and market information. The assumption is that if smallholder farmers use these services they will become more informed and productive market players thereby increasing their capacity and power to engage with other market players on more equal footing. By providing information and support, these services enable smallholder farmers to not only increase incomes, but also sustain improvements to their livelihoods, even in the face of shocks.

Figure 3: Snapshot of 'Enhancing Smallholder Power in Markets' pathway of theory of change



Question 4: Have smallholder farmers and private sector actors developed new and mutually beneficial relationships?

Despite the positive feedback on the role of the multi-stakeholder forum in building linkages between market players and the business opportunities this opens up for the private sector, the challenges of working with smallholder farmers was also raised by many companies. One company said their work with smallholder farmers was *'just part of our way to give back to communities as our money is made from what we do with commercial farmers'*. Another went as far as saying that working with smallholder farmers was a loss-making venture and that they would not work with SHFs in the future because of continued low yields, the high costs associated with working with a scattered population of farmers, and the 'bad attitude towards repaying loans' of SHFs. This company also cited that other larger companies in the sector do not provide these services so why should they.

'We have realized that the bigger companies like the National Milling Corporation (NMC) and Olympic Milling Company, who are among the "big boys" or the much bigger buyers of soya are not involved in providing input loans or extension services, they just provide a market. That goes to explain that working directly with smallholder farmers to help them improve their harvest and then buy from them is a very risky and unprofitable business strategy.'

There have also been issues with working more closely with the private sector from the farmers' perspective, including delayed or non-payment for soya that has been delivered to buyers, lower prices than they thought had been agreed and the issue of who provides and pays for transport of the product. This feedback came predominantly from one community in which producer group members disagreed on who was responsible for delayed payment for soya – the buyer or the producer group leadership. This highlights the important role of leadership and trust within producer groups as well as the need for transparency in the collection, delivery and payments made between companies and producer groups.

There were, however, positive relationships between farmers and companies, and the examples highlighted above should not be seen as a failure of the programme approach, but as lessons for future programmes. Strategies for building trust and mutual benefits between smallholder farmers and the local private sector need to be thought through.

Question 5: Do smallholder farmers have more access to improved market services?

Weather information services

There was a positive and significant effect on accessing weather forecasts to plan crop production, with 41 percent of GEM women farmers saying they had done so compared with 19 percent of the women farmers in the comparison group. The most frequently mentioned source of weather information was the radio. The GEM programme had worked with a community radio station to provide timely weather information to farmers, and in an interview the station said they would provide weather information in the future as they would continue to get the bulletins from the Meteorological department.

Financial services

Crop planning also relies on farmers' real and perceived access to the financial services, input services and resources required to support and even expand production. Forty-six percent of GEM women farmers surveyed said they would be able to borrow ZMK 5,000 for a business opportunity (significantly more than the comparison group average of 36 percent), though only 23 percent actually report borrowing any money in the previous 12 months.

Input supply services

Sixty percent of the total sample of women farmers reported their household receiving a government Farm Input Subsidy Programme,

'SHFs have a "bad attitude" towards repaying loans. They look at business investments as free money for them. The majority of smallholder farmers want free hand-outs only. They also have a huge dependency syndrome that has been very difficult to change.'

known as FISP, in the last 12 months.⁶ Among those that received such subsidy, 94 percent reported using it for crop inputs. For GEM soya farmers, 86 percent report purchasing inputs (such as fertilizers, seed and pesticide) in the last 12 months. There is no statistical difference with the comparison group. Agricrops and government were the main sources of inputs for both the intervention and comparison groups. This highlights that inputs are widely available and accessible for farmers in the GEM programme area.

Extension services

There is no evidence of impact in terms of access to agricultural extension services; 59 percent of GEM women farmers accessed extension services in the last 12 months as compared to 53 percent of the comparison women farmers. A higher proportion of programme participants reported accessing extension services from a private company as compared to non-programme participants (10 percent versus 1 percent). However, the vast majority of those surveyed said they accessed government extension services.

Market information and sales

Eighty-five percent of GEM women farmers said they sought information on the price of the crop before selling, as compared to 69 percent of the comparison group; this is a positive and significant effect. Of the GEM women farmers that sold soya in the last year (29 percent of those surveyed), 27 percent sold to a private company, 19 percent to the local market in town and 10 percent to institutional buyers (FRA). Encouragingly almost 50 percent said they chose to bulk it before selling.

Findings on sales revenues can be found in the next question.

Question 6: Do women smallholder farmers supported by the GEM programme receive more and higher-quality income?

The GEM programme sought to increase the overall household income of smallholder farmers (especially women) through enhancing their agricultural production and marketing in the soya and dairy value chains.

Soya value chain

According to the quasi-experimental analysis, GEM women farmers produced and sold more soya in the previous 12 months than the comparison group. Eighty-eight percent of programme participants produced soya (versus 17 percent in the comparison group) and almost 40 percent of programme participants reported increasing the amount of land used for producing soya from the previous year (versus 2 percent in the comparison group). Programme participants produced, on average, significantly more soya (428 kg) than soya producers in the comparison

⁶ The distribution of the programme seems to be mainly driven by farmers' location, specifically in which district they reside.

group (84 kg). However, this is not significantly more if considering only those farmers producing soya, as on average they produced 368 kg in the last 12 months. Twenty-nine percent of GEM women farmers reported selling soya (compared with 8 percent in the comparison group), and received, on average, ZMW 1,872 (\$198) in the previous 12 months.

Table 2: Soya produced and sold in the last 12 months

	1[Produced soya last year]	1[Soya production increased]	Soya produced in last 12 months (Kg)	1[Soya sold in last 12 months]
Intervention group mean	0.88	0.39	428.37	0.29
Comparison group mean	0.17	0.02	84.06	0.08
Difference:	0.71*** (0.04)	0.38*** (0.03)	344.31*** (52.17)	0.20*** (0.04)
Observations (intervention group)	300	300	300	300
Observations (total)	700	700	700	700

Standard errors clustered at village level in parentheses; * p < 0.1, ** p < 0.05, *** p < 0.01; PSM estimates are bootstrapped with 1,000 repetitions.

The GEM programme thus seems to be enabling more women farmers to grow soya and to grow more of it. But is this leading to increased household incomes for these women farmers? There are no significant differences observed between the intervention and comparison households on overall crop income nor on household consumption or investment in the last 12 months (which serve as proxies for income).⁷ There is, however, weak evidence of a positive impact on household wealth, suggesting that GEM programme participants may be accumulating wealth over time even if changes were not observed in the 12 months prior to the evaluation.

Table 3: Household crop income, consumption and wealth

	Household income from crop farming (ZMK)	Total consumption – daily per capita log (ZMK)	Change in household wealth
Intervention group mean	3130.93	2.40	0.05
Comparison group mean	2456.35	2.37	-0.01
Difference:	674.58 (542.96)	0.03 (0.07)	0.06* (0.04)
Observations (intervention group)	300	300	300
Observations (total)	700	700	700

Standard errors clustered at village level in parentheses; * p < 0.1, ** p < 0.05, *** p < 0.01; PSM estimates are bootstrapped with 1,000 repetitions.

⁷ According to sub-group analysis, there is no evidence suggesting that the programme had differential effects on male- and female-headed households.

Group discussions provide some insight into the dynamics that may explain why it is possible to observe an impact on household wealth but not household consumption or investment.

- Changing soya prices: high soya prices in 2016 may have contributed to higher incomes in the 24-month period prior to the evaluation (thus leading to the positive impact on household wealth), but low prices in 2017 meant that many people chose not to sell soya, either keeping it to sell once the prices rose or feeding it to their livestock, and thus not leading to increases in crop income, consumption or investment in the last 12 months.
- Delayed payments: some buyers delayed their payments so some GEM farmers had yet to receive payments for their soya harvest, even one year on. The farmers were told by that the buyer could not absorb all the harvest at once so members sold and received income at different times in the year.
- Alternative crops: soya is one marketable crop; however, there are other on-farm income options for smallholder farmers, including groundnuts, vegetables and small livestock. During the sense-making exercise in early 2018, farmers highlighted that groundnuts was a viable alternative income crop. The GEM farmers are leading in the production of soya, but other producers in the region are also earning income from other marketable crops.

This problematic timing of soya payments suggests it is important to understand the impact of the intervention on income quality as well as quantity, not just because it affects the level of income observed, but also because it affects the sustainability of soya incomes and the soya value chain.

GEM soya farmers have mixed opinions about the quality of income from soya. In general, they were positive about the *stability* of income from soya, confident that they would always make a good income given that prices are consistently higher than maize, even in years with low soya prices. For some GEM farmers, *timeliness* was not an issue and their producer group was able to negotiate with a buyer to be paid the full amount for their harvest almost immediately after weighing. But for others, the delayed payments described above affected household incomes and prevented farmers from re-investing in soya. Some GEM farmers reported being concerned they were receiving lower prices for their soya than they had initially agreed to and thus felt the income was *unpredictable*. They felt that if buyers came directly to the community, this would increase transparency and predictability and thus make them more comfortable with selling soya in future.

In the focus group discussions, GEM producer group members explained why they like to grow soya and prefer it to their main crop, maize. Several women said they preferred soya for its high price relative to maize and its relatively low input costs and ease of growing – and so planned to grow soya in future. However, a return visit to GEM communities in early 2018 revealed that the low prices of the previous year and late rains meant that few people were planting soya for the upcoming season. This could lead to low supply later in the year, local agro-processors not getting their desired

volumes, and a possible rise in prices for those farmers that did re-plant.

Dairy value chain

GEM also supported a smaller number of women smallholder farmers to produce and sell dairy. Of a random sample of 100 programme participants, 33 percent reported producing milk in the previous month and most of those producing sold their milk (25 of 33 participants). They had sold an average of 121 litres of milk (median of 80 litres) in the previous month, and reported an average monthly revenue of approximately ZMK 560 (\$59) and annual revenue of ZMK 5,600 (\$590). For those with a milk producing cow, the income is so lucrative relative to their other livelihood activities it has become their primary source of income. The greatest number were selling milk to local markets and their neighbours rather than milk collection centres (MCC) as explained below.

In the focus group discussions, GEM dairy farmers were very positive about the quality of income from dairy. The MCC in particular enables their income from milk to be *stable* (as the price has been pre-agreed), *predictable* (as they know they can sell all of their milk and none will be wasted for lack of customers) and *timely* (as they receive a bulk payment once per month, forcing them to save⁸ and increase potential to invest in bigger assets). Those who choose to sell their milk to neighbours or locally (or have little choice otherwise because of significant transport challenges to the MCC) are actually able to get a higher price per litre, but the income is less predictable (as it depends on local demand and often results in wasted milk) and tends to be spent on small daily purchases rather than chunkier investments.

Beyond income? Improved well-being

For community stakeholders, positive changes associated with the GEM programme went beyond increases in the quantity and quality of income for an individual farmer (as it is narrowly defined in the logframe) to also touch on multiple dimensions of well-being for the family.

For example, people mentioned material benefits, such as improved food availability and nutrition, especially for children. A husband of a programme participant said his family were directly consuming the soya and his children were benefiting in this way: 'Even though the financial benefits may be lower, I think we shall reap more benefits by having very healthy children.'

Participants also emphasized aspects of inner well-being, such as competence and self-worth. They highlighted the value of new knowledge learned from the programme as a good thing in and of itself. Many women said it gave them confidence and pride. For example, a widow in one community said, 'Since we joined the group, our lives have changed for the better ... when I lost my husband, I almost gave up, but the agriculture officer and the team from SAP have been very supportive and helped me to be very independent. I have been trained to know that I can do some of the jobs that men do.'

⁸ Fifty percent of PG members are part of a savings group and 23 percent have borrowed any sum of money in the last 12 months.

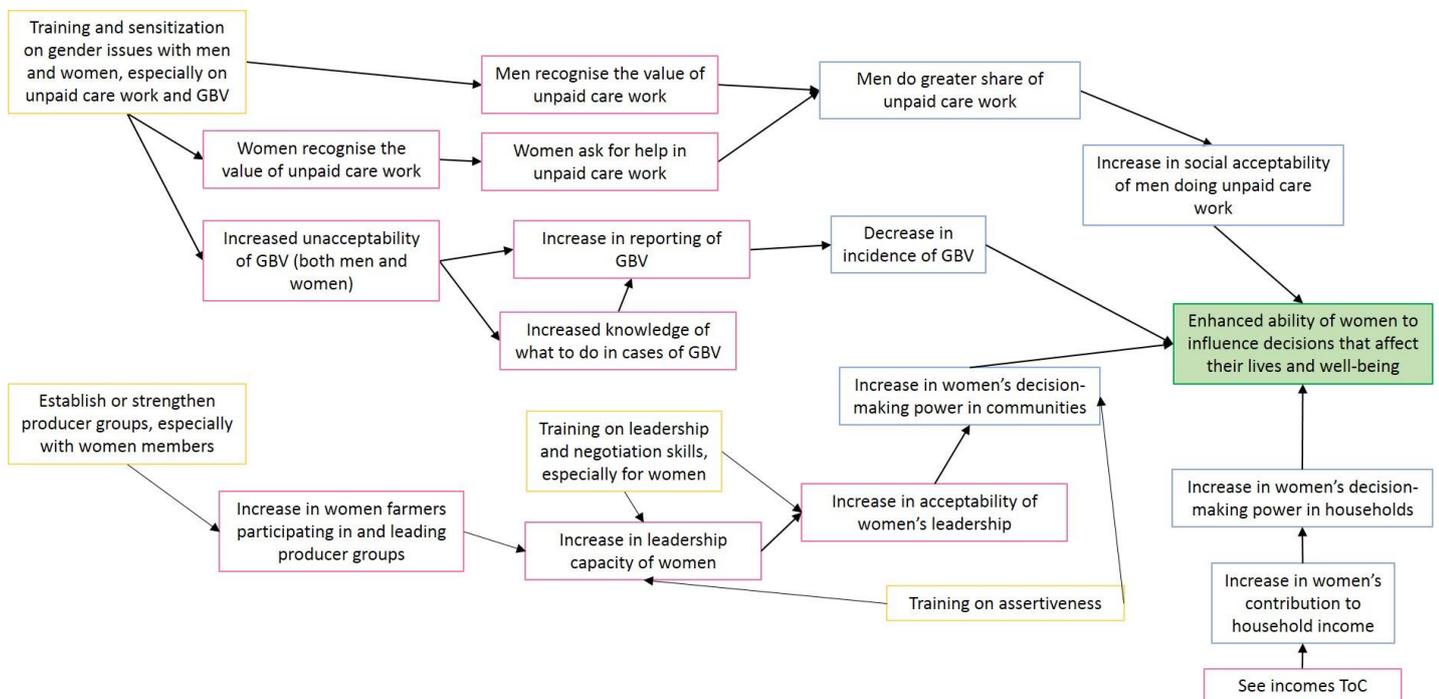
Others said the programme provided an opportunity for them to use their time more productively. For example, one man said that before they started growing soya in his community, men's time was wasted in bars and on alcohol, but growing soya has given them new and busy work to do on their farms.

And many people discussed how participating in the programme improved relationships in households. According to one husband of a GEM dairy farmer, 'The cows have strengthened unity and love in our families. The love between us as a couple has been strengthened because we are happy and more united.'

3.3. INCREASING WOMEN'S ECONOMIC LEADERSHIP

The GEM approach aimed to enhance the ability of women to influence decisions that affect their lives and well-being in their households and communities. Programme activities, such as strengthening producer groups, providing skills training and building awareness on issues like gender-based violence and unpaid care, were implemented with the aim of strengthening women's assertiveness and fostering leadership. The evaluation sought to assess whether these activities translated into an increase in women's participation in, and influence over, decisions within the household and in the community.

Figure 4: Snapshot of 'Increasing Women's Economic Leadership' pathway of theory of change



Question 7: Do women smallholder farmers supported by the GEM programme feel they can influence key decisions in their household?

The GEM programme aimed to generate new economic opportunities for women farmers as well as enhance their ability to make and influence key decisions in their households (especially economic-related and on unpaid care work), recognizing that this type of multifaceted strategy is required if women are to take advantage of and benefit from new economic opportunities. Increasing economic opportunities for women without simultaneous efforts to enhance women's agency makes it difficult to achieve or sustain women's economic empowerment, and worse, it may even diminish women's well-being if it increases their workload, decreases the quality of their work or exposes them to violence but provides little benefit (more on potential unintended consequences in Question 9 below).

Influencing economic decisions

In the survey, women farmers in the Copperbelt were asked about whether they were able to make or influence economic decisions in the household, such as what crops to grow, what practices to use in crop production, what to do with the harvest (sell, keep or donate) and how to spend the income from farming, as well as about other decision areas, such as who does household work, their own mobility and about education and health.

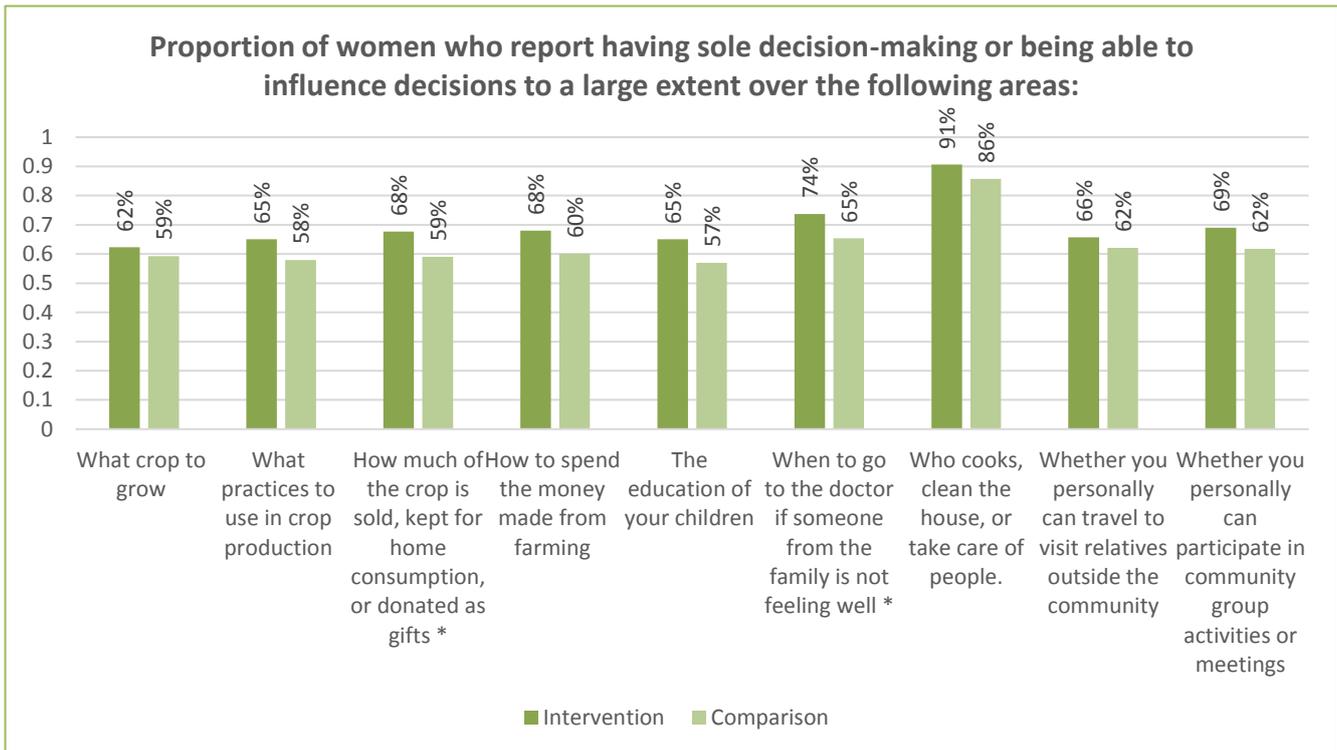
There were no significant differences observed between GEM women farmers and the comparison group across all the areas of household decision-making (see Table 4). For example, 60 percent of the women in the intervention group reported being solely responsible, or able to influence to a large extent, decisions on productive activities, compared with 57 percent of women in the comparison group. Similar results are found regarding decisions on consumption (what to do with the harvest and how to spend the income from farming), and on personal agency (whether she can personally travel to visit relatives outside the community or participate in community groups or meetings).

Table 4: Women's household decision-making and agency

	Proportion of decisions influenced	1[Influence decisions on productive activities]	1[Influence decisions on consumption]	1[Influence other decisions]	1[Personal agency]
Intervention group mean	0.70	0.60	0.64	0.62	0.60
Comparison group mean	0.63	0.57	0.56	0.56	0.56
Difference:	0.07 (0.04)	0.04 (0.05)	0.08 (0.05)	0.07 (0.05)	0.04 (0.05)
Observations (intervention group)	300	300	300	300	300
Observations (total)	700	700	700	700	700

Standard errors clustered at village level in parentheses; * $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$; PSM estimates are bootstrapped with 1,000 repetitions.

Figure 6: Proportion of women who report having sole decision-making



Standard errors clustered at village level in parentheses; * p < 0.1, ** p < 0.05, *** p < 0.01; PSM estimates are bootstrapped with 1000 repetitions.

The qualitative data provides more in-depth analysis on if and how women influence economic decisions in their households and in what ways changes may be linked to the programme. In focus group discussions in project communities both men and women said that while historically men were solely responsible for generating and controlling the household income, now couples make more decisions jointly and thus women are influencing key economic decisions more. Men said that they prefer to consult their wives and look for consensus because if their wives are not consulted or are unhappy with key decisions then they may stop doing household work or even leave them. There were a few men that said husbands still should and do make all the decisions and that women should respect their husbands and accept all their decisions, but these beliefs seem to be increasingly rare.

If GEM women farmers made the decision to take on a new economic opportunity offered by the programme, were they able to control the income derived from it? As shown in Figure 6 there is weak evidence of a positive effect on decisions about how much of a crop is sold, kept for consumption or donated, with 68 percent of GEM women farmers saying they take the decision on their own or can influence decisions to a large extent (versus 59 percent in the comparison group). This is corroborated in the qualitative data where both men and women agreed that that it would be the women and not their husbands who would decide how to spend income from a crop where women did the work. According to a woman producer group member in one community, ‘If a husband sees his wife’s progress and that she has produced very good yields then she deserves to spend it the way she wants.’ Both men and women laughed about how men’s income was for the family (and women could influence,

‘If a husband sees his wife’s progress and that she has produced very good yields then she deserves to spend it the way she wants.’

~ Woman PG member

if not control, decisions on how to spend it), yet women's income was for her alone to decide.

Men and women in communities mentioned several reasons behind a more general shift towards more women having more influence over economic decisions over time, including historical drivers like increased levels of education and the church. But some of these can also be linked to GEM interventions. For example, women's increased influence in economic decisions in the household were attributed to:

- Women joining groups that help them to learn new skills (such as assertiveness), develop confidence and sometimes even take leadership positions.
- The useful content of the agricultural training so that when women take it back to the household men also want to apply the new knowledge.
- Husbands attending training with their wives, which makes them more open to accepting new changes and ideas brought by their wives, including concerning more equal roles for men and women in households.
- Women farmers generating income from soya or dairy, which, in addition to helping their household, gives them more economic independence and enables them to make more economic decisions independent of their husbands, including regarding what to invest in in future.

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 (influence in household decision-making → increased income), but once they have income this enables them to take more decisions on spending, investments and future production, thus expanding their influence over household decisions (income → increased influence in household decision-making).

However, continued expansion of women's economic decision-making power may be limited by negative attitudes expressed towards successful or independent women in the group discussions. Both men and women use derogatory terms to describe women who earn more money than their husbands such as 'pompous', 'bossy', 'selfish', 'neglectful' or 'disrespectful'. Men in particular said they need to be more successful than their wives to maintain their identity as men and to stop their wives from divorcing them. According to one woman, 'Women are very bossy when they make more money...they feel they can tell their husbands anything...they start playing the role of the husband and husbands start behaving like wives.' Despite some apparent progress in increasing women's relative economic roles and agency in households, deeply entrenched attitudes and beliefs like these may prevent women from taking up more transformative economic opportunities or asserting their agency beyond a certain point.

'Women are very bossy when they make more money...they feel they can tell their husbands anything...they start playing the role of the husband and husbands start behaving like wives.'

~ Women PG member

Influencing decisions on unpaid care work

Addressing the heavy and unequal responsibilities of women for unpaid care work⁹ is a crucial aim in its own right. It is also a vital strategy in achieving women's economic empowerment as women's time poverty is clearly a barrier to them accessing and maximizing benefit from new economic opportunities. This section looks at whether the programme impacted women's perceived decision-making power over unpaid care work (related to Global Impact Indicator 3.1 a), as well as considering whether and how the programme may be changing the dynamics around unpaid care work.

According to the survey, 90 percent of the total sample say they decide or can influence to a large extent household decisions on 'who cooks, cleans the house or takes care of people'; there is no significant difference between the intervention and comparison groups. There is, however, a positive and significant impact on women asking for help with unpaid care work tasks; 69 percent of GEM women farmers reported asking for help from their husbands or sons in the previous month (versus 49 percent of the comparison group). There is also a positive and significant impact in terms of men actually doing more care work; 62 percent of GEM women farmers said they receive more help with unpaid care work now than in 2013 and only 35 percent of the comparison group say the same. According to a husband of a GEM woman farmer, 'Most of us men take up some chores when our wives are very busy; we help them with housework because we understand that they are also human too and they get tired just like us.' Rather than leading to *negative* unintended changes to women's work responsibilities, as is possible in women's economic empowerment programmes, women's involvement outside the home could also or instead be leading to *positive* changes in redistributing household care work.

Table 5: Decision on household care work

	1[Recognition care]	1[Men recognition]	1[Women ask for help]	1[Men support increased]
Intervention group mean	0.90	0.60	0.68	0.62
Comparison group mean	0.93	0.36	0.49	0.35
Difference:	-0.02 (0.02)	0.24*** (0.05)	0.20*** (0.05)	0.27*** (0.05)
Observations (intervention group)	300	300	300	300
Observations (total)	700	700	700	700

Standard errors clustered at village level in parentheses; * p < 0.1, ** p < 0.05, *** p < 0.01; PSM estimates are bootstrapped with 1,000 repetitions.

There has also been a positive and significant impact on the perceived

⁹ Defined for the evaluation as care of children and elderly, cooking, cleaning and washing, and collecting water and firewood.

acceptability of men doing unpaid care work. Sixty percent of programme participants believe that half or more of the men in the community would consider it acceptable to be responsible for unpaid care responsibilities as compared to 36 percent in non-GEM targeted communities. While this is promising, the qualitative data reveals how conservative attitudes and social norms continue to dissuade men from doing more of the unpaid care work. Men 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; they are worried that people will say that he is just a 'house boy' or has been 'poisoned' or 'corrupted' by his wife, and even that 'wicked charms' were used on them. One husband who helps with the unpaid care work acknowledged that people do say things about it, but he is able to ignore what they say because the training he received through GEM.

In the focus group discussions men and women identified 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 and specifically Oxfam's 'I Care About Her' campaign attended by GEM women farmers along with their husbands (one man said the training provided men with so much knowledge of how they could best help their wives at home and the benefits of doing so).
- Women are busier and out of the household more due to producer group activities, so if men are at home it makes sense for them to do more unpaid care work.
- New and substantial income for the household from dairy in particular has encouraged men to do more of the unpaid care work to enable women to continue to generate income.

Question 8: Do women smallholder farmers feel more capable of making and influencing decisions in their communities?

There is evidence that GEM has had a positive and significant impact on women's participation in groups and on women's participation in important group decisions. Forty percent of GEM women farmers reported participating in a larger number of groups in 2017 than in 2013 (versus 27 percent of the comparison group), and 45 percent said they participated in important decisions in a group they were involved with (30 percent when focusing on producers' and farmers' groups), compared with only 32 percent in the comparison group (20 percent for producers' and farmers' groups). Furthermore, a significantly higher proportion of GEM women farmers surveyed (40 percent) said they hold a significant role in their group (for e.g. as chair, treasurer or secretary) than those in the comparison group (21 percent).

Table 6: Women’s decision making at community level

	1[Group participation increased since 2013]	1[Respondent holds the role of chair, treasurer, or secretary]	1[Group decision-making]	1[Group decision-making (producers' and farmers' group)]
Intervention group mean	0.40	0.40	0.45	0.30
Comparison group mean	0.27	0.21	0.32	0.20
Difference:	0.12*** (0.05)	0.19*** (0.04)	0.13** (0.05)	0.10** (0.05)
Observations (intervention group)	300	300	300	300
Observations (total)	700	700	700	700

Standard errors clustered at village level in parentheses; * p < 0.1, ** p < 0.05, *** p < 0.01; PSM estimates are bootstrapped with 1,000 repetitions.

In the focus group discussions, women consistently said they now feel able to speak out and be heard in the community in a way that was not possible before. According to one woman, ‘In the past, women would attend meetings but would not say anything. Actually, we used to think that men were the only ones who were expected to plan and decide on the new developmental activities in our community.’ Many women credit numerous trainings by the church and different organizations, including GEM trainings on assertiveness and leadership skills, for increasing their capacity to speak up and take an active role in community decisions. One woman said: ‘The trainings that we have been receiving have strengthened the women’s capacity to speak and influence community decisions. We now are not shy to speak at meetings where there are men present. It never was possible before.’ Another woman said that when women speak, the men listen.

‘The trainings that we have been receiving have strengthened the women’s capacity to speak and influence community decisions. We now are not shy to speak at meetings where there are men present. It never was possible before.’

~ Women PG member

Seventy-five percent of GEM women farmers surveyed said they agreed or strongly agreed with three statements related to their group leadership skills and speaking up in public, for example, ‘I feel comfortable speaking up in public to help decide on important decisions such as infrastructure to be built in my community’. However, this was similar to the responses of the comparison group.

Women also provided examples of women leaders speaking up and influencing more powerful actors to benefit themselves and their community. In one community, the producer group successfully advocated to the government’s veterinary department for a local dip tank to be built able to treat their livestock. In another community, women pressured the district government to improve their community health services.

Participation and benefits for whom?

While the GEM programme seems to have contributed to increasing women farmers' influence and decision-making power in and about their communities, there is a question about whether this helped to encourage women to exercise voice and agency outside their households for the first time or whether it strengthened women who were already relatively more active and powerful in the community.

A discussion with women non-participants in one GEM community revealed several barriers and constraints to them joining or staying with a producer group, including the high costs of participating (money, time and resources) and associated risks, lack of social support in their household (to take care of children or other tasks while out of the house, for example), problematic social dynamics in the group and lack of social connections in the community in general. This helps to explain why certain groups of women, especially younger women, tend to be underrepresented in producer groups. It also suggests that the programme was more likely to benefit and strengthen those women who were already relatively powerful, whether in their households or communities.

This is not necessarily problematic if, for example, it means a woman becoming a leader for the first time, leading to the increased acceptability of women's leadership and her pulling up other women in her community along with her. While this did seem to be happening in the communities visited for the evaluation, this was not always the case. For example, in the same community mentioned above, non-participants said they not only felt excluded from the producer groups, but also that the members kept the benefits (new knowledge, connections, resources, etc.) for themselves only. The producer group dynamics in this one community seemed to be leading to problematic inequalities between programme participants and non-participants, at best reflecting existing community tensions and at worst exacerbating them. This was despite programme efforts to share the benefits beyond just producer group members, for example through Heifer's 'Passing on the Gift'¹⁰ tradition and systems-level approaches that encourage changes that benefit all in the community rather than only participants.

Future programmes may want to consider ways to increase the diversity of age and social status of programme participants, including reviewing barriers to entry and enhancing monitoring systems to assess how various groups (both direct programme participants and non-participants) are benefiting differentially from markets systems interventions.

Question 9: Has participating in the GEM programme led to any unintended negative outcomes?

The evaluation recognized the potential for unintended negative outcomes from the GEM programme, especially those that are well-known to manifest as negative outcomes in women's economic

¹⁰ <https://www.heifer.org/ending-hunger/our-approach/values-based-development/passing-on-the-gift.html>

empowerment programmes due to activities that aim to shift gender roles and power dynamics in communities and households.

Gender-based violence

Gender-based violence was one such negative consequence that was important to examine, particularly as the GEM programme design actively sought to empower women and encourage them to assert their own preferences both within and outside the household – which has been found elsewhere to lead to backlash. On the other hand, training linked to the programme may also have had the opposite effect of decreasing acceptability of violence against women in the household and increasing the likelihood of women reporting violence and seeking legal support. It was not clear which of these effects might predominate.

No significant differences on the level of acceptability towards violence were observed. In both in the intervention and in the comparison group 31 percent of the respondents consider violence acceptable.

It appears that there are no statistically significant differences on receiving violence between the two groups. On average, 32 percent of women in the intervention group and 28 percent in the comparison group reported having received episodes of violence (verbal, physical, and sexual) in the last 12 months. The graph below differentiates by type of violence. While the vast majority of cases refer to verbal violence (27 percent in the intervention group and 20 percent in the comparison), it is important to note that more than 6 percent in both groups reported episodes of physical or sexual violence.

	1[Acceptability of violence]	1[Received violence]	1[Reported in case of violence]	1[Willing to report]
Intervention group mean	0.31	0.32	0.49	0.89
Comparison group mean	0.31	0.28	0.61	0.94
Difference:	0.01	0.06	-0.13	-0.04
	(0.05)	(0.06)	(0.11)	(0.03)
Observations (intervention group)	215	215	67	208
Observations (total)	508	508	128	496

* p < 0.1, ** p < 0.05, *** p < 0.01; PSM estimates are bootstrapped with 1,000 repetitions.

Among those that experienced violence, there seems to be no statistically significant difference on the likelihood of reporting the episode to anyone. Almost 50 percent of the women in the intervention group who received violence reported the episode to someone; compared with 61 percent in the comparison group. Most of them responded by reporting to the police (44 percent), followed by other

family members (25 percent), community and church leaders (20 percent and 19 percent).

It is reassuring that participating in the GEM programme seems to not have led to a *negative* outcome (increased violence) for participants. On the other hand, some targeted activities to address violence, such as Oxfam's 'I Care About Her' awareness-raising campaign appears to not have had a net *positive* impact on gender-based violence. Potentially, there were positive impacts for the specific programme participants and communities who participated in the campaign, but as it was not rolled out to all GEM communities the impact may not be discernible in the survey sample. It could also be that the changes sought on gender-based violence are slow to happen (so impact is not yet observable) or more intractable, requiring more and different types of interventions. It is suggested that Oxfam, partners and other stakeholders working in this region consider following this up in future.

Workload changes

It is also important to understand if and how the programme may have unintentionally and negatively increased workload demands and pressures for women. As mentioned above, there are promising signs that women's and men's views on who should do unpaid care work are changing and that tasks are being redistributed. However, it could still be the case that women programme participants are experiencing more and too much work due to more work overall.

In group discussions, programme participants reported that growing soya did not require much extra work; the planting occurred at a non-busy time and it grows well without weeding or intervention. Women dairy farmers, however, mentioned having to shoulder a particularly high workload due to caring for their new cows. One woman producer group member said: 'During the early days when we just got the cows, it was very hard, we only thought of our cows and wondered how we would manage to take care of them. We would walk long distances in the bushes to look for local tree fodder...the non-members used to call us mad people. Worst still, when you got home, you had to go draw water for the cows to drink.' But she and others said that things have improved over time as they have more skills and knowledge and have proven they can generate income.

Generating income from dairy presumably makes it easier for them to justify the work involved, but it also seems to encourage other family members take on more of the woman's workload, both unpaid care tasks (as described above) and related to the agricultural work. In general, dairy farmers said that they had learned to adjust and manage the work, whether by planning their time better or sharing it with their family members, and so have 'forgotten about the hard work'. No group members were reported to have given up their crops due to the work required.

'I live with my male grandchildren, they used to refuse to work...but since we started milking and were able to buy them things that they never had before, they have now taken a keen interest in helping me by collecting fodder from the bush. They have seen the benefits...[like] paying all of their school fees.'

-Woman PG member

4. LEARNING AND RECOMMENDATIONS

Multi-stakeholder approach

The multi-stakeholder forum in the GEM programme in the Copperbelt has increased interaction between market players in the dairy and soya value chains leading to the sharing of ideas and the design of market services that can be accessed by smallholder farmers for improved on-farm productivity. The forum has encouraged the expansion of companies to new areas in the Copperbelt, reaching farmers they previously had no contact with. The forum also acted as a mechanism for influencing, both for farmers to raise their concerns of the issues they were dealing with (prices, pest infestations) and for the forum as a unit to raise their concerns with government policies (Farmer Input Subsidy Programme).

The multi-stakeholder forum members were keen for the forum to continue, but there was a lack of clarity regarding who would be leading on this. Local government departments (DACO) were commonly suggested as potential leaders, but if the objective of the forum is to influence government this needs some thought. Will a MSF led by government be independent enough to drive influencing activities? Financing the forum was another question that members raised as an issue they needed to act on, with membership fees being suggested as one solution. More consultation led by the multi-stakeholder forum members is needed into co-financing models.

Private sector partnerships

There have been positive developments in private companies providing embedded extension services to smallholder farmers, However, some companies currently do not see the business incentive for them to provide extension services and questioned whether it is their role to provide these services considering that their larger competitors in the sector do not offer them. In future programmes, the business case for smallholder inclusion should be built and used to influence companies. Future interventions should explore strategies to improve government extension services in collaboration with private sector providers. One strategy suggested by an extension worker was to provide a training programme to government extension workers on marketing skills. This would enable extension workers to reciprocate training with farmers, widening their remit from solely focusing on production to also providing marketing advice and expertise.

Future programmes should continue to experiment with providing grants and technical support to local companies to encourage the adoption of new services and business models. These interventions should be identified and implemented early on in the programme with a clear strategy for monitoring the short- and medium-term results. In its limited timeframe the programme has focused on developing models and not on facilitating greater

replication. If the aim is to influence business models across the sector, a longer time frame is needed, and from the outset, a clear strategy for crowding in and scaling up these business models needs to be in place.

Value chain selection

The low soya prices of 2016/17 set by the government due to supposed over supply have had a detrimental impact on the confidence of producers in the crop. Up until this point the GEM programme in Zambia had steadily built producers' interest in growing soya and increased the volumes of soya being produced in the region; this met the corresponding high demand from local processing companies and larger buyers. However, this interest has been sorely damaged because of a combination of low prices and late rains, which led to a reported reduction of land planted with soya in 2017/18 season. Future programmes need to carefully select value chains based on their potential to spread risk for the farmer, encouraging diversity rather than cash cropping. Vegetables and groundnuts were identified by farmers as complementary income-generating crops for soya.

Challenging attitudes and beliefs

Despite progress in increasing women's relative economic roles and agency in households, deeply entrenched attitudes and beliefs continue to prevent women from taking up more transformative economic opportunities. For scale to be achieved, new strategies are required, such as working with non-traditional partners like churches or schools, having longer programme timeframes to challenge and change attitudes and social norms, and conducting research on what works to change social norms in the context.

Inclusion and benefit-sharing

While the GEM programme seems to have contributed to increasing the influence and decision-making power of women producer group members in and about their communities, the barriers and constraints to women joining and staying in the group suggests that not all women are well-represented in the groups. Younger women, for example, are underrepresented, while relatively powerful, socially connected women are more likely to participate and benefit. There was evidence that new examples of women leading and influencing at the community level was increasing the acceptability of women's leadership. But there was also a case where non-participants felt that benefits were not being shared outside the producer group and potentially exacerbating inequality among women and tension in the community.

Future programmes should explore strategies for producer group formation that increase the diversity of age and social status of members. Systems for monitoring and tracking performance of these different classifications of members may also be an interesting way to assess how they are benefiting differently from market systems programmes. There may be ways for the producer group to absorb the risk of these more vulnerable women and households to join the group, such as the waiving of any membership fees for the poorest households or support in

childcare activities provided for young mothers.

Partnerships

The implementing partners for the GEM programme highlighted many positive aspects coming from the collaboration over the programme period of 2014–18. These included learning new approaches, such as closer partnerships with the private sector, the ability to adapt the programme as it evolved – one example being the training of seed growers when soya seed was identified as a key barrier, and Oxfam’s reputation at country level reflecting positively on partners. Some issues raised by partners included a lack of recognition of the partners in programme documents and late disbursement of funds, which delayed implementation of activities. Future programmes should include more proactive guidance on the partner selection process and the facilitation of more structured partner review processes throughout implementation.

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For further information on the issues raised in this publication please email astewart1@oxfam.org.uk or mmorgan1@oxfam.org.uk.

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

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