



---

EVALUATION REPORT FOR THE END TERM EVALUATION OF WE  
EFFECT LIVELIHOODS AND EQUALITY ADVANCEMENT  
PROGRAMME

---

A blue geometric graphic consisting of overlapping triangles and trapezoids, creating a sense of depth and movement.

BY: JOSEPH NDWIGA & GREGORY SIKUMBA

## Table of contents

List of acronyms and abbreviations .....	3
Acknowledgement .....	4
Executive summary .....	5
<b>1. INTRODUCTION .....</b>	<b>9</b>
1.1 Contextual analysis.....	9
1.2 About We Effect and LEAP .....	10
1.3 Rationale and objectives of the evaluation .....	11
1.4 Evaluation scope .....	11
<b>2. METHODOLOGY .....</b>	<b>12</b>
2.1 Data collection and sampling.....	12
2.2 Data collection tools .....	13
2.3 Data Analysis, Report Preparation, and Dissemination .....	13
<b>3. FINDINGS .....</b>	<b>14</b>
3.1 Relevance .....	14
3.2 Effectiveness.....	15
3.2.1 Strengthened Partner Organizations.....	15
3.2.1.1 Strong and efficient partner organizations .....	15
3.2.1.2 Empowered partner organizations engaging duty bearers.....	18
3.2.2 Agribusiness.....	21
3.2.2.1 Diversified and high-value agribusiness practices for higher returns .....	21
3.2.2.2 Climate change and enhanced environmental sustainability.....	24
3.2.3 Financial Inclusion .....	25
3.2.3.1 Increased access to affordable financial services .....	25
3.2.3.2 Enhanced access to risk management mechanisms.....	29
3.2.4 Women Empowerment.....	31
3.2.4.1 Participation of women in leadership and decision-making processes.....	31
3.2.4.2 Enhanced women’s /young people rights (social rights) .....	37
3.2.5 Gender Equality .....	38
3.2.6 Application of Human Rights Based Approach (HRBA).....	39
3.2.7 Effects of Covid 19 on programme implementation .....	40
3.3 Efficiency and programme implementation arrangements .....	41
3.3.1 Implementation arrangements.....	41
3.3.2 Efficiency .....	42
3.4 Impact .....	42
3.5 Sustainability .....	42
3.6 Lessons learnt from LEAP programme.....	43
<b>4. CONCLUSIONS AND RECOMMENDATIONS .....</b>	<b>44</b>
4.1 Strengthening of Partner Organizations .....	44
4.2 Agribusiness.....	44
4.3 Financial Inclusion .....	45
4.4 Empowerment of women and young people .....	46
4.5 General recommendations.....	46
Annexes .....	48

## List of tables

Table 1: Categorization of partners in terms of level of stage in OD.....	12
<i>Table 2: Respondents sampled</i> .....	12
Table 3: MIS in use by different MBOs .....	17
Table 4: POSA rating for the MBOs sampled .....	20
Table 5: Financial inclusion statistics as per the 2020 midterm report.....	26
Table 6: How participants applied skills learned from the LFC course .....	35
Table 7: Recommendations about how the LFC course can be improved .....	36

## List of figures

Figure 1: Change in active membership of MBOs by gender.....	24
Figure 2: MBO leadership by gender .....	31
Figure 3: Rating of LFC training on different aspects.....	35
Figure 4: Rating of women empowerment levels based on different parameters on a scale of 1 to 5 compared to baseline .....	38

## List of acronyms and abbreviations

ACFODE	Action for Development
ACDP	Agricultural Cluster Development Project
AGM	Annual General Meetings
BAMSCOS	Baringo
CBO	Community Based Organisation
CMG	Community Microfinance Group
CUK	Cooperative University in Kenya
DAC	Development Assistance Committee
FFSPAK	Farm Forestry Smallholder Producers Association of Kenya
FGM	Female Genital Mutilation
FGD	Focus Group Discussions
GBV	Gender Based Violence
GDP	Gross Domestic Product
HRBA	Human Rights Based Approach
ICT	Information Communication and Technology
IEC	Information Education and Communication
Ksh	Kenya Shillings
LFC	Leadership for Change
LGBI	Lesbian, Gay, Bisexual, Transgender, And Intersex
LEAP	Livelihoods and Equality Advancement Programme
LEDCA	Lower Easter Dairy Cooperative Alliance
MIS	Management Information System
MBO	Member Based Organizations
MFI	Micro Finance Institutions
MSC	Most Significant Change
NARIGP	National Agricultural and Rural Inclusive Growth Project
NAP	National Agriculture Policy
NAWOU	National Association of Women’s Organizations in Uganda
NHIF	National Hospital Insurance Fund
OECD	Organization for Economic Co-operation and Development
OM	Outcome Mapping
UPR	Participation in the Universal Periodic Review
PLWH	People Living with HIV
POSA	Producer Organisation Sustainability Assessment
SACCO	Savings and Credit Cooperative Societies
SGD	Small Group Discussions
SHTGA	Southern Highlands Tree Growers Association
SPSS	statistical package for Social Sciences
TAFSIP	Tanzania Agriculture and Food Security Investment Plan
Tsh	Tanzania Shillings
TAWLA	Tanzania Women Lawyers Association
ToT	Trainers of Trainers
UCCFS	Uganda Central Co-operative Financial Services
UGX	Uganda Shillings
VSLA	Village Savings and Loans Associations
WIMS	We Effect Information Management System
WACU	West Acholi Cooperative Union

## Acknowledgement

This evaluation could not have been a reality without the contribution of several people. First a special mention goes to the We Effect regional office for granting us the opportunity to conduct this evaluation and for the unwavering support during the entire process.

Secondly, thanks to WE Effect country programme coordination staff for supporting us with all the logistical needs during the data collection phase of this evaluation as well as participating as respondents.

Finally, our sincere appreciation goes to all the core, strategic and technical partners for participating in group discussions and key informant interviews. Thank you very much for the sacrifice and patience you showed during the lengthy group discussions and individual interviews.

## Executive summary

We Effect-Livelihoods and Equality Advancement Programme (LEAP) has been in operation since 2018 supporting nineteen (19) core partner organizations engaged in different agricultural value chains and financial inclusion in Kenya, Tanzania, and Uganda. Kenya and Tanzania are lower-middle income countries with \$100 billion gross domestic product (GDP) and a diverse and dynamic economy. Uganda is however a low-income country with less than \$100 billion GDP with but working towards becoming a lower middle-income country. Poverty is most severe in rural areas of the three countries with more than 50% of households headed by women experiencing multidimensional poverty compared with male headed households with less than 50%. The average income of the rural population has stayed consistently lower (by 25%) than the income of the urban population with women earning lesser than men. Low wages, limited numbers of jobs, climate related shocks, poor infrastructure and livelihood conditions in rural areas have led to rural-urban migration. The three governments have strived to improve the economic environment through: maintaining accommodative monetary policies that support economic recovery, rebounding public revenues, pursuance of an inclusive and resilient economic recovery and accelerating job creation.

The Programme Objective is “Empowered rural women, men and young people with equal opportunities and increased rights of access to land and other productive resources by end of 2022”.

The evaluation was guided by the OECD DAC evaluation criteria: relevance, effectiveness, efficiency, impact, and sustainability to make a judgement on the programme’s progress in delivering against stated objectives and the expected results and to review key aspects of the implementation process. In addition, the evaluation was to paid keen attention to certain programming themes/principles and intervention strategies that have been prioritized. These include gender and youth inclusion; efficiency (value for money), climate change and effects and responses to COVID-19. The findings will be used for learning purposes to benefit We Effect future programming. The evaluation covered the 3 East African countries namely Kenya, Uganda, and Tanzania. The evaluation employed a participatory process by actively engaging the programme target groups and other informants in the three countries.

The evaluation employed mixed methods of data collection including document review; primary data collection using FGDs, SGDs, and KIIs; and abstracting data from the routine programme monitoring data. Mainly purposive sampling method was used at different levels and steps. Composition of the sample ensured representation of various value chains, different geographical regions, as well as performance ratings of partners. The respondents comprised of programme core (11), strategic (2) and technical partners (7), and We Effect staff. Semi structured data collection tools were developed for the different types of respondents. Data analysis employed both quantitative and qualitative techniques and tools.

Overall, the programme is on the path to realize most of the outcomes based on the findings of this evaluation. The findings cite several success cases of how MBOs have put in place requisite policies and guidelines which have boosted their governance and management as well as improving their reputation. The MBOs have the basic management systems in place which ensures transparency and accountability. The MBOs engaged duty bearers to develop and implement gender-sensitive legislative provisions and policies on issue affecting them both at local and national level. This is an indication that the capacity of the organisations is well developed, and the organisations are recognised by the duty bearers and hence are in a good place to advance their members rights. However, two out of the 11 sampled MBOs still need further handholding to take off fully as indicated in the POSA results which placed them at stage 2.

Majority of the MBOs are doing well in terms of production and most of them perceive increased incomes including for women over the last four years. There is evidence of value addition in most MBOs though at small scales and using rudimentary technologies which are inefficient. Some MBOs have been able to secure markets for their produce though quality is still an issue in some value chains. Market volatility and poor prices remains a challenge to many MBOs. The situation was exacerbated by the Covid 19 pandemic and persists to date. High input prices have also affected production greatly. Climate change has also had its toll on productivity though members are putting in measures to reduce and cope with the effects as detailed in the findings of this evaluation. From the findings of this evaluation, we conclude that the programme has been able to realise most of the expected outcomes as evidenced by the 2020 results framework figures.

Access to affordable financial services and products for women, young people and men members within partner organisations improved greatly over the past 4 years. Most MBOs have SACCOs or linkages with SACCOs. There are also other financial institutions such as banks and MFIs in all the MBO catchment areas. Financial institutions have also innovated around pro-poor financial products and technologies to ease access to the services. However, the cost of borrowing remains high especially for banks and MFIs. VSLAs have taken root very well in the communities served by the MBOs. Virtually all MBO members belonged to VSLAs. This is an area which needs further development to ensure these VSLAs grow into sustainable vehicles for financial inclusion in the society. In terms of risk management, insurance uptake is still very low across the board. Knowledge about insurance is also very limited hence contributing to low uptake. Even though some mainstream insurance companies are coming up with innovations to boost uptake, still more needs to be done in this front. Generally, the programme is doing well on this component though much more needs to be done on the risk management front.

Women empowerment strategies such as free coffee seedlings for women, encouraging dual membership, activity scheduling with a gender consideration, and using elders, civic and religious leaders to advocate for women inclusion have had very far-reaching effects. There is growth in women membership in MBOs as well as in leadership positions. There is also an increase in participation of women in general meetings and increase in confidence to speak and air views during such meetings. On enhancement of women and young people social rights, the various advocacy efforts are slowly bearing fruits though the situation is still not fully resolved. Control over land by women remains a big challenge and should be pursued relentlessly. However, there are great strides in the areas of access to land as well as access to financial services, and participation of women in decision making at both household and community levels.

The following are some of the key recommendations from the evaluation.

- Given the MBOs are at different levels of maturity based on Octagon and POSA scores, it would be good to prioritise the weaker ones in future with the focus now shifting to production, marketing, and value addition.
- The programme focussed more on the secondary cooperatives level organisations in development of management systems and structures. Though this evaluation fully understands We Effect approach of working with secondary cooperatives bodies to build their capacity so that they can eventually pass on the knowledge to the affiliates, there is need to deliberately put measures in place to ensure the trickle down happens.

- Though most MBOs have been able to secure some markets for their produce, most of these are not reliable whereas some MBOs have no capacity to fulfil the orders. This therefore remains an area where more efforts should be put. MBOs should invest more in marketing.
- The effects of climate change will continue impacting production and therefore there is need for investment in research and development to have better production technologies which can withstand harsh climatic conditions such as floods and droughts. MBOs should be linked with research organisations and where possible do joint research to come up with more resilient technologies.
- There is need for financial institutions to work closely with MBOs and develop tailored products which put into consideration the uniqueness of different agribusiness enterprises. For example, coffee which is paid in lumpsum once every year should be treated differently from dairy which generates a near constant amount of income continuously.
- VSLA model needs rethinking to ensure growth and sustainability. The basic model entails saving and lending for a one-year cycle and sharing out all the money at the end of the cycle then starting again. The model needs to be improved by encouraging retention of some of the savings and/or interest and this can be invested in income generating activities for the group. The model also needs to be formalised by the groups being encouraged to open bank and SACCO accounts to avoid cash handling by individual members.
- Insurance service providers need to device better ways of selling their products. A good innovation is where insurance products are embedded on credit/loans products by SACCOs. All loans can be accompanied by an insurance policy covering the borrower against loss of farm produce or animal as well as some form of health and personal accident cover.
- Most of the challenges affecting women participation in leadership positions are cultural in nature given the patriarchal system of African communities. Therefore, more interventions need to be directed towards cultural change. Such approaches like use of community elders to advocate for gender equality should be encouraged as they are likely to have bigger impacts within short spans of time.
- In some MBOs, various GTAs were in the initial stages of being implemented. This includes model couples and male champions which had started showing very positive results. These should be encouraged and enhanced to have a wider reach.
- As observed in the relevance section, We Effect should consider collaborating with other development agencies including the government to avert duplication of efforts and ensure synergies in programme implementation. This can increase efficiency and effectiveness of the programme.
- The programme interventions included directly meeting recurrent expenses such as staff costs. This should be done with caution to avoid dependency and organization crippling after the programme stops funding. There should be commitment from the partners that they will continue to meet such costs even beyond the programme to avert crisis when the programme ends.



- There is need to evaluate the effectiveness of some approaches to ensure value for money. For example, food security intervention can be enhanced through having seed multiplication sites instead of giving new seed every year.
- To increase efficiency, We Effect should consider more use of internal resources such as technical partners to offer some services as opposed to consultants as well as using partner facilities during trainings and other activities instead of hiring venues in hotels.
- The WIMS system though very comprehensive in terms of trying to capture all the information can be burdensome especially if the expectation is to have partners be the ones entering data. The system therefore needs to be audited to ensure that only data on key performance indicators are covered.
- When working with partners as opposed to direct implementation, there is a possibility of not being felt on the ground. We Effect therefore needs to rethink its brand visibility and develop an aggressive communication/publicity strategy.
- Given that this evaluation focused mainly on direct programme beneficiaries, We Effect should consider commissioning a broader survey later after programme closure to assess the impact of the programme.

## 1. INTRODUCTION

### 1.1 Contextual analysis

We Effect-Livelihoods and Equality Advancement Programme (LEAP) has been in operation since 2018 supporting nineteen (19) core partner organizations engaged in different agricultural value chains and financial inclusion in Kenya, Tanzania, and Uganda. Kenya and Tanzania are lower-middle income countries with \$100 billion gross domestic product (GDP) and a diverse and dynamic economy<sup>1</sup>. The two countries are the largest and fastest growing economies in Eastern and Central Africa. Agriculture is the largest productive sector in Kenya and Tanzania, accounting for 30% and 27% of the country's GDP and employing more than 40% and 68% of rural and urban workforce respectively.<sup>2,3</sup> Uganda is however a low-income country with less than \$100 billion GDP with but working towards becoming a lower middle-income country.

Poverty is most severe in rural areas of the three countries with more than 50% of households headed by women experiencing multidimensional poverty compared with male headed households with less than 50%<sup>4</sup>. The average income of the rural population has stayed consistently lower (by 25%) than the income of the urban population with women earning lesser than men. Low wages, limited numbers of jobs, climate related shocks, poor infrastructure and livelihood conditions in rural areas have led to rural-urban migration. The three governments have strived to improve the economic environment through: maintaining accommodative monetary policies that support economic recovery, rebounding public revenues, pursuance of an inclusive and resilient economic recovery and accelerating job creation<sup>5</sup>.

Shortcomings in Kenya, Uganda and Tanzania investment climate negatively affects the profitability of businesses and, consequently, the prospects of attracting new foreign investment and exports promotion. Amongst key challenges are business over-regulation, poor respect of property rights, high risks of businesses expropriation, and the creation of monopolies notably for export and distribution of agro-based products (by licensing and regulation), because of which farmers get depressed farm gate prices.

Climate change is having a significant impact on agriculture in East Africa, affecting people's livelihoods while the cost of climate adaptation measures is relatively high, the cost of inaction is double. Besides the adverse effects linked to global warming that are difficult to mitigate, these countries are facing challenges related to unsustainable use of resources: deforestation, inefficient waste management and land pollution as well as increasing greenhouse gas emissions. Negative attitudes towards women, persons with disabilities, LGBTI persons, PLWH, sex workers and injectable drug users and social tolerance continue to impact on overall social cohesion.

Agriculture is the backbone of the economy contribution to GDP and employment is 23.7 and 70% respectively.<sup>6</sup> The three countries agricultural sector growth is supported by their government policies and strategic blueprints like the Kenya ministry of agriculture, livestock, fisheries and cooperatives

---

<sup>1</sup> World Bank open data <https://data.worldbank.org/>

<sup>2</sup> Kenya bureau of statistics [www.knbs.or.k](http://www.knbs.or.k)

<sup>3</sup> Tanzania national bureaus of Statistics <https://www.nbs.go.tz/index.php/en/>

<sup>4</sup> UNDP Multidimensional Poverty Index [https://hdr.undp.org/sites/default/files/2021\\_mpi\\_report\\_en.pdf](https://hdr.undp.org/sites/default/files/2021_mpi_report_en.pdf)

<sup>5</sup> The World Bank Group Economic updates 2021 <https://www.worldbank.org/en/home>

<sup>6</sup> Uganda stats bureau

policies<sup>7</sup> Uganda's National Agriculture Policy (NAP)<sup>8</sup> and the Tanzania Agriculture and Food Security Investment Plan (TAFSIP)<sup>9</sup>. The Tanzania, Kenya and Uganda vision 2025, 2030 and 2040 respectively emphasizes gender equity in its social, economic, and political dimensions. These agricultural policies and visions revolve around increasing productivity and income growth among small holder farmers to enhance food security and equity. The three countries have prioritised food crops, livestock/dairy, coffee, cocoa, cotton, horticulture, and agroforestry which are We Effect's agricultural value chains of focus. Coffee is Uganda's largest export agricultural commodity and major foreign exchange earner providing income directly and indirectly to 42% of the country's population. Similarly, the Kenyan agricultural GDP is driven by the dairy and horticulture subsectors, tea and coffee export commodities.<sup>10</sup>

In Kenya, the dairy sector is vibrant with an estimated value of 4.5% of the GDP, or 40% of the livestock sector GDP and employing over 1.2 million citizens (Rijn, 2016). Barriers to dairy productivity and growth include land pressures, low funding for agricultural research and development and agricultural extension, markets, climate change, soil fertility and land degradation<sup>11</sup>. Agriculture in the three countries is largely subsistence oriented, reliant on low external input use, limited technology uptake, lack of adequate financial and extension services, all these when confronting more severe and frequent drought and flood risks<sup>12</sup>. Faced with multiple challenges, domestic production of crop and livestock products is failing to satisfy a growing demand. Production costs are high, quality is very low due to poor post-harvest practices leading to high post-harvest losses and poor grades of produce. Poor post-harvest losses due to handling are also prominent in all the major crop and livestock value chains.

Interventions to accelerate growth are needed and include reviewing policy priorities, harnessing farmer knowledge and organization, empowering marginalized women, supporting agriculture financing and embracing digital innovations. Digitalization of the agriculture sector relying on data driven decision making and policy offer low hanging fruits. Digital accessibility of ICT for women especially in rural areas is very low. The level of penetration of internet and mobile phones that are key in data collection is very low in the three countries with Uganda having the lowest. The lack of digital footprints for women affects their access to credit and insurance.

In all the 3 countries, the COVID-19 pandemic destabilized normalcy in the operation of various economic sectors due to restrictions in movement of factors of production. This affected production and distribution of goods and services leading to a situation where consumption is increasing amidst declining productivity. However, the economies of the three countries have shown resilience to COVID-19 pandemic shock and slowly restrictions are being lifted to allow return to normalcy.

## 1.2 About We Effect and LEAP

We Effect is a development cooperation organization founded in 1958 by the Swedish cooperative movement with the aim of fighting poverty in more than 20 countries in Africa, Asia, Europe, and Latin

---

<sup>7</sup> <https://kilimo.go.ke/ministry-policies/>

<sup>8</sup> <https://www.agriculture.go.ug/the-national-agriculture-policy/>

<sup>9</sup> <https://extranet.who.int/nutrition/gina/sites/default/filesstore/TZA-2011-TAFSIP.pdf>

<sup>10</sup> USAID, 2019, Feed the Future Kenya Fact Sheet. 1–2.

<sup>11</sup> Birch, 2018 Birch, I. (2018). Agricultural productivity in Kenya : Barriers and opportunities. K4D Knowledge, Evidence and Learning for Development, December, 1–19.

<sup>12</sup> USAID, 2021. Kenya Agriculture and Food Security Fact Sheet. Us Aid.

America. We Effect works in the thematic fields of sustainable rural development and adequate housing with a strong focus on promoting women’s rights, gender equality and climate justice.

We Effect, works with member-based farmer organizations, housing cooperatives or savings and credit associations but also some local NGOs which mostly play the role of technical partners using a rights-based approach which ensures that all activities are developed in dialogue with the partner organizations, with strong local ownership, characterized by accountability, transparency, non-discrimination, and meaningful participation.

Livelihoods and Equality Advancement Programme (LEAP) has been in operation for four years since 2018 supporting nineteen (19) core partner organizations engaged in different agricultural value chains and financial inclusion. The Programme Objective is “Empowered rural women, men and young people with equal opportunities and increased rights of access to land and other productive resources by end of 2022”. The programme consists of four (4) key components, each of which has two outcomes as listed in the ToR.

### **1.3 Rationale and objectives of the evaluation**

The overarching purpose of the evaluation was to provide an impact assessment of the LEAP programme, guided by the Organization for Economic Co-operation and Development Assistance Committee (OECD DAC) evaluation criteria: relevance, effectiveness, efficiency, impact, and sustainability. This will help make a judgement on the programme’s progress in delivering against stated objectives and the expected results and to review key aspects of the implementation process. In addition, the evaluation was to pay keen attention to certain programming themes/principles and intervention strategies that have been prioritized. These include assessments of gender and youth inclusion; efficiency (value for money), climate change and effects and responses to COVID-19. The findings will be used for learning purposes to benefit We Effect future programming.

The following key evaluation questions guided this evaluation:

- i. To what extent were the programme objectives achieved against the set targets in the logical framework.
- ii. To what extent was the programme interventions relevant to the target beneficiaries?
- iii. How efficiently were the programme resources utilized to ensure quality delivery of expected results without waste or duplication?
- iv. How durable are the programme’s results in terms of sustainability? To what extent were partner capacities built (in OD, gender equality, rights-based approach, and climate justice) to ensure continuity?
- v. To what extent did the strategic and technical partners play their assigned roles and how did their inputs contribute to the programme impact?
- vi. What were the key lessons learnt from the programme which can help in designing future programmes?
- vii. What areas require more attention for maximum impact to be realized?
- viii. Are there any unexpected results from the programme (positive or negative)?

### **1.4 Evaluation scope**

The evaluation covered the three East African countries namely Kenya, Uganda, and Tanzania. The evaluation employed a participatory process by actively engaging the programme target groups and other

informants in the entire region. A sample of the target population was included in the evaluation since it was not feasible to reach all the 19 partners.

## 2. METHODOLOGY

The evaluation employed a methodology that combined Outcome Mapping (OM) and Most Significant Change (MSC), as these two methodologies are the most appropriate for this kind of evaluation. However, the intention was not to implement these methods in an orthodox fashion given the short duration of this evaluation. Given that LEAP has substantive quantitative information on targets reached, we considered OM to be an ideal complementary approach to existing monitoring information, as we expect it to uncover potential transformational changes that have taken place amongst the beneficiaries and that we might not have been ascertained from existing internal monitoring data.

### 2.1 Data collection and sampling

The evaluation employed mixed methods of data collection including document review; primary data collection using Focus Group Discussions (FGDs), Small Group Discussions (SGDs), and key informant interviews; and abstracting and using quantitative data available from the programme routine business data for the case of Member-Based Organizations (MBOs) and LEAP M&E data.

Regarding sampling, mainly non-random methods were used at different levels and steps. Composition of the sample ensured representation of various value chains, different geographical regions, as well as performance ratings of partners as per the analysis in table 1 below.

*Table 1: Categorization of partners in terms of level of stage in OD*

<b>GREEN</b>	<b>YELLOW</b>	<b>RED</b>
The organization has grown both in OD and service delivery perspective and is contributing to the sector of focus (D). Meaningfully	The organization is doing well in one of the areas (OD or delivering on its mandate) but its contribution towards to objectives of the programme are minimal	The organization has been in partnership for over 3 years, with no signs of enhancing sustainability, is still weak with no signs of improvement, service delivery to members not changed and alignment to the sector of focus is poor.
Semuliki; ADSOCK; ACFODE; NAWOU; TAWLA; BAMSCOS; Kipkellion; CIC; Coop- Bank; ICA; Uchumi; GROOTS Machakos; CUK; Mwiwata Arusha; LEDCA, Meru Coffee	Mt Rwenzori; Okoro; WACU Mwiwata National; SHTGA; FFSPAK; Gusii; Mwanga Community Bank; UCCFS	COBAT

See table 2 below for types of respondents and sample sizes.

The respondents comprised of programme core, strategic and technical partners, and We Effect staff as summarized in table 2 below.

*Table 2: Respondents sampled*

<b>Respondent type</b>	<b>Country</b>	<b>Proposed sample size</b>	<b>Method</b>	<b>Mode of discussion</b>
We Effect staff	Kenya	3 country coordinators, PM/M&E	KII	Virtual interviews
Core partners (MBOs)	Kenya	<ul style="list-style-type: none"> <li>Meru- coffee</li> <li>Kipkelion -Coffee</li> <li>FFSPAK- Forestry</li> </ul>	SGD	Face to face SGDs with leadership (2

Respondent type	Country	Proposed sample size	Method	Mode of discussion
		<ul style="list-style-type: none"> <li>• LEDCA- Machakos dairy</li> <li>• Groots</li> </ul>		board members and the manager and/or programme coordinator)
	Tanzania	<ul style="list-style-type: none"> <li>• MVIWATA Arusha</li> <li>• MVIWATA Kilimanjaro</li> <li>• SHTGA-Forestry/Timber</li> </ul>	KII	
	Uganda	<ul style="list-style-type: none"> <li>• Semuliki-Cocoa</li> <li>• West Acholi-Cotton</li> <li>• Okoro-Coffee</li> </ul>	KII	
Core partners	KE, TZ, UG	One FGD for each of the sampled MBO	FGD comprising: 3 women, 3 men, 3 male youth, 3 female youth	Face to face
LFC graduates	KE, UG, TZ	LFC graduates	Survey targeting >30 respondents	Online survey
Technical Partners	Kenya	<ul style="list-style-type: none"> <li>• Cooperative bank of Kenya</li> <li>• Cooperative University of Kenya</li> <li>• ADSOCK</li> </ul>	KIIs with the programme focal persons in the institutions	Virtual interviews
	Tanzania	<ul style="list-style-type: none"> <li>• TAWLA</li> <li>• Mwangi Community Bank</li> <li>• Uchumi Community Bank</li> </ul>		
	Uganda	<ul style="list-style-type: none"> <li>• NAWOU</li> <li>• UCCFS</li> </ul>		
Strategic Partners	Kenya	GROOTS Kenya	KIIs with the programme focal persons in the institutions and any other staff	Virtual interviews
	Uganda	ACFODE- Gender Equality		

## 2.2 Data collection tools

Annex 1 presents data collection tools for the different types of respondents. The tools were semi structured.

## 2.3 Data Analysis, Report Preparation, and Dissemination

Data analysis employed both quantitative and qualitative techniques and tools. Quantitative data mainly from LFC survey and monitoring data was analysed using the statistical package for Social Sciences (SPSS). It was then visualized by way tables, figures and charts.

Qualitative data from small group discussions, key informant interviews and focus group discussions was transcribed, coded and thematically analysed for key and sub themes.

Care was taken to identify instances where the evidence coincided and where there were divergences, making sure to indicate whether any divergences were noted by type of respondent, or by type of interventions or geographical area.

To guide report writing, the outline suggested in the ToR was adopted.

Results obtained from the quantitative and qualitative data, including data collected from the desk review, were integrated to tell a comprehensive story about the effectiveness of LEAP interventions and approach.

Key lessons were gathered as well as recommendations for further programme initiatives.

*Study Limitations:* The evaluation relied on respondent's analysis to inform the findings. We endeavored to get diverse perspectives from LEAP staff and program partners to ascertain how well the program performed and its impacts.

### **3. FINDINGS**

This section presents a synthesis of the data collected during the evaluation. The findings are organised according to the OECD DAC evaluation criteria articulated in the methodology. Subsequent sub-sections are organised according to the programme components and outcomes as necessary.

#### **3.1 Relevance**

This section discusses the relevance of the activities undertaken in the programme based on the programme outcomes. This evaluation assessed whether the programme design, implementation strategies and approaches were aligned to the priorities of the intended beneficiaries.

From the assessment done, the relevance of the programme is confirmed by its ability to address the core problems of MBO members who formed the core partners/beneficiaries of LEAP. There is clear indication that the target MBOs suffered serious weaknesses affecting their efficiency and ability to deliver all-inclusive services, coupled with limited member patronage and poor business performance. They also lacked adequate capacity to engage duty bearers to develop and implement gender-sensitive legislative provisions and policies on various issues affecting them. Another key challenge facing the MBOs was dependence on single enterprises for livelihoods which left them exposed to risks of market changes and production fluctuations caused by climate change related events. Additionally, most of these products were marketed in their raw form hence fetching the lowest value in the market. Access to affordable financial services and products for women, young people, and men members within MBOs was another challenge which was found to be curtailing the members ability to access the necessary inputs to increase productivity of their enterprises. This coupled with lack of a fallback mechanism when disaster strikes resulting to loss of agribusiness investments meant that the resource poor farmers ended up in a vicious circle of poverty. Lastly the patriarchal system which has prevailed in most African cultures ensured that women would not participate in decision making or take up leadership positions in the community.

Given the above challenges, the programme struck the right note by engaging different technical and strategic partners to support the MBOs by building their capacities in the different areas meant to address these challenges. The approach employed by the programme was spot on for it built the internal organisational capacities of the MBOs which is a more sustainable.

This evaluation found LEAP programme logic very relevant as it responded to clear needs of the core partner organisations. Discussions with partners revealed that all interventions were well targeted, and the results went a long way to raise the profile of most of the MBOs making them respectable both locally and at national level as well as more attractive to external support.

However, this evaluation found that expected trickle-down effect of benefits from the secondary bodies to the primary organizations did not take place in all aspects key among which was the policy development under the OD component. In some instances, it was not clear what value secondary bodies added considering that all work was done at the primary level with the secondary body acting as a conveyor belt with no clear value addition to the final product. This only served to increase bureaucracy and cost of

production.

The selection of core partners/ beneficiaries was well done given the diversity of value chains selected though the coverage in Uganda and Tanzania was very thin compared to Kenya such that the underperformance of one core partners would substantially affect the overall performance of the entire programme in that country.

In terms of design of the programme, this evaluation observed some gaps especially on the approach which was a hybrid of direct delivery and market system facilitation. One key area is on the support to MBOs recurrent expenses including staff salaries. In all MBOs sampled for this evaluation, one of the major sustainability issues was about staff. There is a likelihood that most of the staff will be laid off after the programme due to resource constraints. Though the programme had planned to gradually cut down this support as the MBOs stabilised, this happened only to a few MBOs. However, discussions with strategic and technical partners ignited a lot of confidence in continuity of most of the interventions under their dockets.

The evaluation found that there was coherence externally though it was not clear if this was deliberate or by chance. Discussions with most MBOs and some strategic and technical partners indicated that there was a strong partnership with other actors in the sectors including the local and national governments. For example, in Kenya most MBOs were engaging county governments on various issues, and they had benefited from different government initiatives and programmes such as National Agricultural and Rural Inclusive Growth Programme (NARIGP) and Women Enterprise Fund. The programme played a complementary role to these efforts. However, at We Effect programme management level there was no clear-cut collaboration with other key stakeholders at country level. This exposed the programme to the risk of duplication of efforts and double funding of activities.

## **3.2 Effectiveness**

This section seeks to establish if the programme was able to achieve the intended results as outlined in the programme results framework.

### **3.2.1 Strengthened Partner Organizations**

#### **3.2.1.1 Strong and efficient partner organizations**

##### *MBO policy environment*

The programme supported MBOs put in place various policies and guidelines as a way of strengthening their governance systems and structures. These included finance, human resource, procurement, gender equality, environmental sustainability and climate change, anticorruption, ICT and HIV policies. The evaluation established that most MBOs had the requisite policies in place, and these were being implemented albeit with different levels of success. In most cases, We Effect came in to strengthen existing policies with introduction of a few such as gender, HIV and AIDS, anticorruption and environment and climate change. Various board committees such as HR, procurement, finance, production, and marketing ensured the policies were implemented and reported to the board during board meetings. All the MBOs were fully implementing finance, human resource, anticorruption, environment, and climate change policies. However, some MBOs like Meru Union and Okoro Union faced challenges in the implementation of gender policy. The policies have helped to increase funding opportunities and increased partnerships for MBOs due to improved governance and organisation capacity.



Despite all unions having most of the policies, all the affiliates did not have policies but relied on the bylaws (for the cooperative societies) and constitutions (for the loose Community Based Groups (CBOs). There is need therefore to shift focus to affiliates in the future to support them with the policies.

All the MBOs had strategic plans in place though some had lapsed and needed review. Strategic plans implemented through implementation committees which report to the board. However, the affiliates did not have strategic plans and it was not clear how the unions were supposed to cascade strategic planning down to the affiliates given that most business happens at the affiliate level.

*A board member of Semuliki Cocoa Union observed that. "Through We Effect, we have put policies in place which has enabled us to change the way we do things. We have reference documents which have helped in legal compliance. Records and financial management have improved, and we do not get many audit queries."*

*Similar sentiments were echoed by Okoro Union who said that. "Transformation of the union. Today Okoro is known thanks to We Effect. We are now visible and recognised locally and nationally."*

All unions use delegates system for their Annual General Meetings (AGM). Union AGMs are held after the affiliates have had theirs to ensure that any issues raised at affiliate levels touching on the union are tabled at the union level for discussion. Discussions with the union leadership indicated that all unions held AGMs regularly except during the last 2 years (2020 and 2021) when some of them could not hold the AGMs due to Covid 19 restrictions. Some like Meru Coffee used a virtual AGM to pass the budget for 2020-2021 financial year. During AGMs, women are accorded opportunities to contribute to the discussions with some MBOs like Kipkellion Coffee Union ensuring that for every two men who spoke, at least one woman is given a chance to say something. Kipkelion Coffee Union uses a slogan that *"no ceremony is complete without a woman and a youth speaking"*.

#### *MBO Management Information Systems*

All the unions sampled for this evaluation (except GROOTS women groups) had inhouse MIS including financial accounting systems such as QuickBooks used by FFSPPAK and WACU while Meru Union uses a system called Delight and Kipkelion uses MicroIn Kahawa Software. Semuliki uses a system called Tally. MVIWAARUSHA has a cloud-based MIS called Mkulima portal. Some of the software like Microlyn are web/cloud based while most MBOs data is domiciled in local servers which are housed at the union premises with backups in external storage devices such as flash disks and external hard disks. Data security is a big risk in most of the MBOs and this is an area which needs to be improved. Member database management systems are mainly based on normal software like Microsoft Word and Excel. This also needs to be improved to ensure member data is safe and protected against loss or any unauthorised manipulation. The We Effect WIMS MIS was used by the unions to report on progress to We Effect though there were reports of regular downtimes and slow speeds.

Challenges in information management include lack of qualified staff to man and maintain the systems, having some modules of the system non-functional like in the case of WACU where the farmer payment module is inactive, and inadequate systems like use of MS Excel as database management software whereas it is a spreadsheet. Semuliki also observed that their accounting system cannot hold more than two-year data meaning that all historical data must be stored outside the system. Okoro farmer data system lacks controls, is very difficult to upload photos and it is hard to retrieve data from the system. For

those with customised systems, there lacks reliable support services by the suppliers of these systems. See table 3 below for details on specific MIS used by different MBOs.

Table 3: MIS in use by different MBOs

Country	MBO	MIS
Kenya	Meru Union-coffee	The union has an inhouse system (delight) for accounting. There is no system for data capture from affiliates.
Uganda	WACU	Uses QuickBooks for accounting and have a farmer MIS.
Uganda	Semuliki	Uses Tally software for finance management and Excel based member data management system.
Uganda	Okoro	Uses QuickBooks for accounting and have a farmer MIS.
Kenya	Kipkellion	Used to have a manual system then migrated to a web-based system called Microlyn Kahawa software
Kenya	FSPAK	Quick books and backed up on local servers. No plans to move to cloud storage. Member data is stored on MS Excel
Kenya	CHTGA	2 cooperatives were given computers by we effect. They use WIMS. Other are doing it manually.
Tanzania	SHTGA	Use quick books for finance and excel for managing other data.
Tanzania	MVIWAARUSHA	Database for members based on mkulima portal has data for farmers and leadership plus marketing system. Farmers access the portal from their mobile phones.
Tanzania	MVIWAKE	QuickBooks and farmer data in MS Excel
Kenya	GROOTS women groups	None- These are loose groups hence not necessary to have MIS at their level.

#### *External (government) policy environment*

This study found some government policies and regulations which the unions deem to have had adverse effects on their operations. In Uganda, Semuliki was concerned that the government had no specific policy on Cocoa and instead this was combined with coffee hence making cocoa lose recognition as an important cash crop. Meru Union felt constrained by the two-term limit for leaders which they feel will deny them a chance to elect the leaders of their choice. Meru Union also felt that the proposed coffee bill which allows factories to register as cooperative societies will result in uneconomical societies. In Uganda, WACU felt that liberalisation of agriculture sector had led to unscrupulous buyers including non-Ugandans competing with the unions for the cotton hence denying them the opportunity to recruit more members. FFSPAK in Kenya felt that the current policy framework lacked incentives for farmers to plant trees, but they were participating in the national agroforestry policy development process. LEDCA felt that the policy outlawing sale of raw milk to consumers was affecting dairy sector. Okoro Coffee Union in Uganda felt the government reorganisation led to the ministry of cooperatives being merged with others hence losing the clout and funding- district coop officers were replaced by commercial officers who have no cooperative background. They also felt that the coffee act was silent on gender hence not supporting their efforts towards gender equality. In Tanzania, the government changed the policy for registration of associations in 2019. This required all the VSLAs to re-register as CMGs- a process which comes with cost.

To counter these adverse policies the MBOs have used different approaches to lobby the respective authorities for change. For example, FFSPAK lobbied Nakuru county government to drop the tree cutting levy of Kes 2,000. LEDCA had to source a pasteuriser to ensure they were able to sell their milk due to the

ban of selling raw milk by the government. Meru Union is in court challenging the coffee bill specifically on the clause allowing factories to register as societies.

According to 2021 monitoring data, all the indicators under this outcome had been achieved. This is excellent performance given the Covid 19 challenges and climate change which continues to affect the agricultural sectors of the 3 countries both at production and market access levels. In conclusion, MBOs rated the support received from We Effect on OD at 4 out of 5 which is very high while FGD participants rated it at 3.5. The high rating is an indication that the programme was very effective in building capacity of MBOs corporate governance systems. Some of the reasons advanced for less than 100% rating included MBOs feeling that they were not there yet especially on women and youth in leadership, some did not have all the policies, Semuliki felt that their women in business initiative still needed more support while some board members needed LFC training. Others felt that though the unions had most of the policies in place, the situation was totally the opposite at the primary cooperative level.

*A WACU board member observed that. "The image of the union had improved greatly. Previously, donors could not hear anything about cooperatives, but they are now competing to work with us. Even local leaders want to be associated with WACU."*

### **3.2.1.2 Empowered partner organizations engaging duty bearers**

#### *Enhanced advocacy capacity*

The programme working with strategic and technical partners sought to build advocacy capacity of the right holders through sensitization of rights holders on human rights. Through this, core partner capacity to engage duty bearers improved and several of them were able to lobby and advocate on various policy issues.

Some of the achievements in lobbying and advocacy included Meru Union meeting with the Cabinet Secretary in charge of agriculture and cooperatives ministry in Kenya to air their views about the coffee bill 2020. They also successfully intervened in coffee regulations which flopped as per their wish. Semuliki Cocoa Union in Uganda was able to lobby for cocoa to be included in the National Development Plan 3. They are also initiating debate on national cocoa development. They also successfully engaged local council and came up with 7 resolutions touching on revival of international women's day in Bundibugyo district, formation of district annual women leaders' forum etc. WACU and Okoro benefited from war compensation after lobbying the government. WACU also benefited from Agricultural Cluster Development Project (ACDP) with value addition equipment on cost sharing basis of 33%:67% for union and ACDP respectively and have secured a grant by United States Agency for International Development Feed the Future on seed multiplication project which is starting soon. Okoro coffee union participated in development of coffee bill 2020, lobbied govt to connect power to the coffee factory, and are lobbying the government to allow them get support from subcounty officers to reach farmers with extension. Despite these results and given that MBOs are always involved in various advocacy issues, there is need for more capacity building on advocacy and lobbying especially targeting leadership at both secondary and primary level.

According to 2020 programme monitoring data MBOs with gender-sensitive cooperative laws increased from 3 to 5 between 2018 and 2020, implementation of two thirds gender rule increased from 1 to 5 while there was no change in number of MBOs advancing women land rights which remained at 4. MBOs holding government to account on the realization of SDG Goal 5 increased from 2 to 5, those working towards ending GBV increased from 3 to 5 while there was no change in those advocating for

reproductive health rights which remained at 1. These figures show mixed achievements which is understandable given that most of these indicators call for change in attitudes and culture.

Tanzania Women Lawyers Association (TAWLA) promoted gender policies among the Community Microfinance Groups (CMGs) as well as advocating for women in leadership and training of women to take up leadership. They also intervened on access to land rights by use of community-based gender champions. They observe that customs have had negative impact on implementation of the policies and regulations especially regarding land rights and access to assets by women and youth. So far, they have observed behaviour change among cultural leaders who are now acting as champions in advocating for policies that promote access to land for women and youth as well as access to assets and finance. Women can now own land and other assets. They indicated that through their efforts 50% of the beneficiaries have adopted will writing in the 9 wards where sensitisation was done. TAWLA's efforts have also resulted to increased access to justice through provision of legal aid for GBV including sexual related offences. Among Maasai people early marriages have reduced as well as number of reports of GBV and FGM. In Southern highlands Tanzania, 176 acres of land was allocated to women by the village elders because of lobbying for women to access land.

National Association of Women's Organizations in Uganda (NAWOU) worked with MBOs in Uganda (WACU and Okoro) to draft different policies including governance, sexual harassment, human resource, and financial management. This has resulted in the MBOs being able to comply with legal and regulatory frameworks, supports with fundraising as donors ask for policies before engaging with the MBOs as well as general improvement in organization performance. The policies have also resulted in increased involvement of young people and women in MBO leadership.

Other advocacy efforts by NAWOU included intervening to reduce GBV and child pregnancies which skyrocketed with Covid 19 pandemic. They used model couples (15 in each district within Okoro and WACU catchment areas) who were charged with sensitizing the community on gender issues including GBV. They also simplified domestic violence act and produced a booklet which is being used by MBOs and gender champions to create awareness. In addition, NAWOU developed advocacy and lobbying handbook.

Action for Development (ACFODE) worked with Semuliki and Mt. Rwenzori MBOs by supporting them put in place systems and structures necessary for ensuring that women and young people's issues are taken care of. These efforts resulted in Semuliki forming women groups to advocate for their cocoa farming rights. In Mt. Rwenzori, women were able to diversify their enterprises over and above coffee and vanilla.

A good case as to how training on advocacy benefited members was narrated by one of GROOTS Muranga woman as follows: *"After we were trained on land rights, in my area there was a community land measuring 25 acres which was meant for a public school, but it had been leased to one church who put up a private school, yet the area did not have a public school. I mobilised the community and we started engaging the church and the local leadership to revert the land to the community so that we could build a public school to reduce the distance covered by children from families who could not afford private schools. Despite resistance from both the church and local authorities we persisted and eventually they gave up when the pressure was too much. The community built a school which has up to class 7 pupils."*

*Participation in the Universal Periodic Review (UPR) Mechanism*

NAWOU participated in UPR in 2016 and continue to use the learnings in engagements with MBOs. The experience made them understand human rights better and created useful networks with other Civil Society Organisations. ACFODE also participated in the 2020 UPR by making their contributions to the recommendations on different themes. According to 2021 programme monitoring data, one partner took part in national consultations, another one submitted information on the human rights situation while another one lobbied the State on human rights matters. Partners should be encouraged to consistently participate in UPR and other human rights forums for purposes of building necessary coalitions and networks as well as raising the visibility of human rights situation in their countries at the international stage.

TAWLA participated in the revision and review of legal aid act at national level. These forums are vital in propagating human rights and enable the partners to interact and learn from others at the global stage.

In conclusion, the programme largely achieved the intended outcomes under this component going by the above analysis. This conclusion is supported by the 2021 report which rates the organisations at 5.5 out of 7 based on Octagon. This evaluation rates the organisations averagely at Stage 3 based on Producer Organisation Sustainability Assessment (POSA) tool<sup>13</sup>. Specifically, the evaluation rates the organisations evaluated as presented in table 3 below.

*Table 4: POSA rating for the MBOs sampled*

<b>MBO</b>	<b>Stage</b>	<b>Remarks</b>
Meru coffee Union	4	All the 7 dimensions are working well. Needs to strengthen the gender aspect in leadership.
Kipkelion Coffee Union	4	All the 7 dimensions are working well.
FFSPAK	3	Though not a profit-oriented organization. FFSPAK needs to strengthen its financial health to avoid overreliance on donor funds. It can open a business arm which can support members with marketing and access to inputs.
LEDCA	3	On the path to sustainability. Scale of production is still low. Needs to mobilize and improve on production.
GROOTS women groups	2	These are loose organizations which need support to achieve their dream of becoming a cooperative society.
MVIWATA Arusha	3	On the path to sustainability needs to strengthen BDS.
MVIWATA Kilimanjaro	3	On the path to sustainability needs to strengthen BDS.
SHTGA	3	On the path to sustainability needs to strengthen BDS.
Semuliki Cocoa Union	3	On the path to sustainability but need to consolidate its membership base and demonstrate its value to members by

<sup>13</sup> The tool is designed to guide Producer Organizations (POs) in undertaking periodic assessments on their progress towards sustainability and in identifying and prioritizing sustainability gaps. The tool is composed of 7 priority sustainability dimensions namely: Financial health; Engagement with output market; Effective and transparent PO leadership and management; access to inputs and business development services; relationship with external environment; member loyalty; on-farm impact. Each dimension is decomposed into sub-dimensions and specific KPIs with weighted scores based on their importance in contributing to sustainability. An overall score is derived by aggregating all the dimensions scores, in total aggregate maximum score is 100. After scoring POs are categorized in five stages according to their progress towards sustainability. These stages are Stage 1: Very low governance capacity; Stage 2: Low but growing governance capacity, low financial management capacity, little or no growth in service delivery; Stage 3: moderate governance capacity, fast growing in financial health, slowly growing service delivery; Stage 4: High governance and financial management capacity, moderate service delivery, ready to take off; Stage 5: High governance and financial management capacity, efficient service delivery, fully incorporated systems.

		securing reliable markets for cocoa. Also needs to consider large scale value addition.
West Acholi Cotton Union	3	On the path to sustainability but need to consolidate its membership base and identify one flagship enterprise given they have leased out cotton ginnery. Soya can be a viable flagship enterprise given the ready market in Kenya for animal feed manufacture.
Okoro Coffee Union	2	Just revived operations. A lot needs to be done on access to market and access to production services and inputs.

**3.2.2 Agribusiness**

**3.2.2.1 Diversified and high-value agribusiness practices for higher returns**

*Production and value addition*

Under this outcome, the programme was meant to conduct household surveys to collect production and income data to be able to answer the indicators in the results framework. It is not clear if this was done given no 2021 survey report was shared. However, the 2021 annual report provides production data for various enterprises though it is not clear if the figures show an increase or a decline in production. The 2020 midterm report showed that coffee and cocoa business income reduced by 26% and 81% respectively in 2020 compared to 2017 which can be attributed to poor production and market price volatility especially due to Covid 19 crisis given that these two depend on international markets. On the other hand, dairy and cotton incomes grew by 69% and 300% respectively over the same period. Cotton growth can be attributed to WACU leasing out their ginnery and farmers supplying well dried cotton which fetched better prices. For dairy, in Kenya milk prices have been on an upward trajectory due to increased competition by processors. These statistics show a mixed performance. The followings sections capture findings about status of production and value addition efforts being undertaken by the MBOs.

MBOs reported to have benefited from various value addition interventions cutting across different value chains. Also notable is the level of diversification in most MBOs from their traditional enterprises. For example, WACU has diversified away from reliance on cotton and is now doing soya while Semuliki is involved in cocoa, cassava, eggplant, soya and sweet potato production in addition to cocoa. In addition, several MBOs are moving towards value addition as opposed to sale of primary products. The following sections demonstrate how value addition and vertical integration has taken root in the MBOs and how women are benefiting from various initiatives geared towards having them participate more in different value chains.

Meru Union is doing coffee milling and packaging and have a brand called Mt. Kenya Arabica Coffee while they are working on a Women in Coffee brand to be christened Mt. Kenya Gold. Kipkelion Coffee Union also has a coffee brand called Kipkelion Arabica Coffee and is currently lobbying the county government for a backup power generator and a coffee roaster. Okoro Coffee Union supported 30 women with a grinding machine to add value to coffee which they sell locally. Okoro women are also in soap production, tailoring, flour milling, mechanised ground nut paste making as well as jelly and cream production. In addition, in Okoro, 7 primary societies benefited from 7 motorised coffee pulpers with 600kg/hr capacity with two more expected in 2022. In Kipkelion some groups were trained on soap making which they are implementing.

Kipkelion soap making group had this to say. *“We sell our soap to schools in addition to other market segments and during Covid 19 pandemic we made a good amount of money which helped us meet our*

*household needs. We can now dress well, eat well, and can even pay school fees for our children. In addition, this has enabled us to invest in other ventures such as poultry where all our members are now rearing chicken commercially.”*

WACU has a 2.5mt/hr rice mill acquired through cost sharing with ACDP and have bought a maize mill using union funds both of which are under installation. There is also grain processing though this is done in partnership with a local private investor. Though the Cotton ginnery was leased to a foreign investor, FGD participants observed that there was improvement in cotton prices after farmers stopped selling wet cotton with an aim of getting more in terms of weight but after training the farmers appreciate importance of quality since they are paid more for cotton which is dried to recommended moisture content.

Semuliki youth are processing drinking chocolate and other farmers are processing waragi-a local alcoholic product from cocoa. The Union piloted cocoa wine production but this didn't take off due to lack of adequate skills, equipment, and stringent licencing requirements by government. The union is planning to start chocolate processing.

*One Semuliki Board member observed that, “When We Effect supported us with organic certification, our earnings improved and was able to construct a small permanent house. Through Semuliki, prices have increased from a low of UGX2,000/kg to UGX7,400/kg.”*

LEDCA acquired a milk pasteuriser to enable them to market their milk as per the regulations which prohibit selling of raw milk. Five other affiliates also have pasteurizers. Some groups were trained on yogurt and mala making. One of the groups (Kathonzweni) makes about 150 litres of yogurt per day and about 200 litres of mala per day.

The programme supported SHTGA with honey processing and testing and branding which resulted in increase in price of honey from average of Tsh3,000/kg to Tsh10,000/kg. In addition, some women and youth groups benefited from soap making intervention and are doing it commercially. MVIWARUSHA and MVIWAKE are processing banana flour, crisps and wine as well as sunflower oil. The processing has helped reduce post-harvest losses and increased household income. The products are also easy to market and have longer shelf life.

Value addition investments are successful. The Meru Union coffee is doing well though affected by poor coffee drinking culture by Kenyans. Kipkellion Union managed to secure a market in South Korea for green coffee which will absorb substantial amount of its coffee at very good prices. Kipkelion will be the first union to do direct coffee sales. LEDCA milk is now available in dispensers and are happy to have complied with government requirements.

One of FFSPAK's affiliate called Gatundu North Agrifrunut cooperative society which started in 2016 with 72 members (25 women and 15 youth) with the objective of fruit farming and joint marketing, sold 28 tons of hass avocado in 2021 to Mofarm- an avocado company. The price increased from Ksh 3 to Ksh20 per fruit with a kilo (3-4 fruits per kg) going for Ksh65.

Some of the interventions that have enhanced women participation in various value chains include free coffee seedlings issues to women and youth in the 4 coffee MBOs (Meru, Kipkelion, Okoro and Machakos) under the programme. Secondly in Semuliki, Women in Cocoa business initiative saw 130 women advanced UGX117 million by the union's SACCO as capital to start cocoa trading business. Out of these about 30 are continuing with the business and through this the volume supplied by women to the union

increased from 6 to 15 tons. Okoro union distributed inputs from government to women including tissue culture bananas (50 suckers each).

GROOTS worked with Murang'a women groups involved in banana production and so far, there are several success stories about how women have improved their production capacities and even went further to do value addition. Several groups are doing banana drying and ripening on a commercial scale. They have secured markets for both ripe and dried bananas. Sweet Tunda buys ripe bananas for crisps making. Agricycle- a company that buys dried bananas, sold sun drying equipment to one of the groups at Ksh39,000 which they bought using own funds. The group buys bananas from members after which they dry and sell to the company as a group. Other groups are doing enriched banana flour (add cassava, pumpkin, sweet potato, arrow roots) which they sell at Ksh200 per kilogram. They say that the market is very good and are happy with the returns. Two groups were supported by NARIGP on a cost sharing basis (10% contribution by members) with milling equipment valued at about Ksh600,000. One group is in the process of setting up the equipment which comprises a solar drier, flour mill and packaging equipment. Members are also using the banana male bud as a vegetable which they claim to be very nutritious- this is a way of optimizing utilisation of the banana plant. After realising the benefits from bananas, the women are diversifying to other enterprises such as poultry, avocado, and macadamia.

In Kipkelion, women were taught on coffee pruning, and some (a group of 5 women) have perfected the art and are now doing it as a source of employment.

#### *Improvement in market access*

MBOs have employed different strategies to ensure economies of scale, reduced market volatility and ensure better prices for the members. For example, Meru, Okoro and Kipkellion coffee are milling and packaging coffee while Semuliki pursued certification on organic farming by fairtrade. Okoro union plans to seek certification with fair trade to ensure competitive prices for farmers.

Kipkelion coffee union has secured a new market in South Korea which allows them to sell coffee directly without passing through the coffee auction. The union anticipates a long-term contract with the buyer to secure volumes of sale and reduce market volatility.

WACU union is bulking improved seed which will go a long way in ensuring high quality production which will attract better prices. In addition, the union has acquired an aflatoxin testing equipment which will ensure that their products meet the required standards hence be more attractive to buyers.

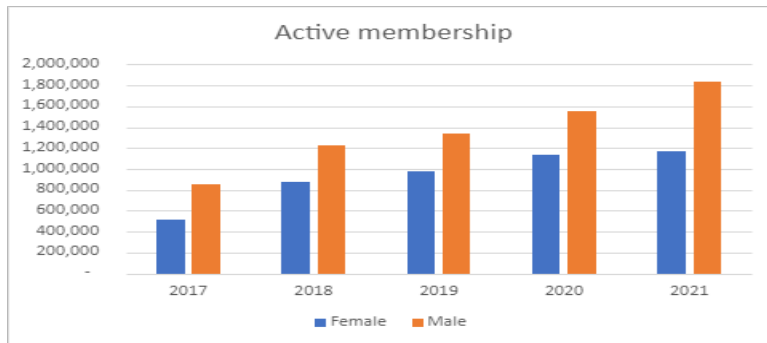
LEDCA is pasteurising milk which adds value and ensures demand is sustained hence better prices for the farmers.

GROOTS Kenya employed a value chain approach in Muranga and Nyandarua where women were supported with interventions spanning production to market access for bananas and Irish Potatoes respectively in the two counties. Through these efforts, in Muranga, women were linked to three banana markets while in Nyandarua women were exposed to contract farming of Irish potatoes.

The foregoing is a clear indication that the programme has been instrumental in turning around MBO businesses. All these efforts have contributed to growth in membership of the MBOs including that of women and youth as can be seen in figure 1 below.



Figure 1: Change in active membership of MBOs by gender



Source: WIMS data

### 3.2.2.2 Climate change and enhanced environmental sustainability

The programme promoted various Sustainable Agricultural Land Management (SALM) practices to ensure minimal impact on the environment because of various production systems. Women and children suffer the brunt of effects of various climate change related effects such as floods and droughts. It is therefore vital to ensure women play their role in ameliorating the effects of climate change.

Most of the MBOs had environment and climate change policies which guided them on environmental protection, climate change and adaptation. According to 2021 data, 12 MBOs had environment Sustainability and climate change policies compared to 10 in 2018. In addition, 5 had conducted Environment Impact Assessment in 2020 against 2 in 2018 which is a great improvement. Some of the SALMs adopted included proper waste disposal, biogas (though adoption is still low due to capital outlay required), use of energy saving stoves, tree planting, ploughing along contours, use of Personal Protective Equipment when using chemicals, minimum tillage, water conservation including catchment protection, terracing intercropping coffee with bananas, Integrated Pest Management, organic farming etc. This is confirmed by 2021 programme monitoring data which put adoption rates against baseline figures of various SALM practices by the MBOs as follows, agroforestry from 6 to 10, agronomic practices- from 9 to 11, integrated livestock management- from 1 to 8, land restoration and rehabilitation- from 1 to 3, soil and water conservation from 8 to 12, and sustainable energy from 5 to 9. The number of tree seedlings planted by farmers with the assistance of partner organisations was 5,612,602 against 2018 baseline of 1,632,408 which exceeded the target. These are indications of good progress though some areas still need some work given the target was to have all the 15 core partners adopt these practices.

To complement these efforts, some communities reportedly have some cultural practices that impact the environment positively. These include protection of some areas and some tree species against exploitation for religious and cultural reasons, shifting cultivation, tree planting etc. On the other hand, there are other cultural practices that impact the environment negatively. These include bush burning, dumping of waste in the open, bathing and washing in rivers, charcoal burning, and lumbering.

Notable efforts include Kipkelion Coffee Union which has set up demos for tree canopy management, water harvesting and energy saving stoves, solar lamps, biogas, and bio-compost processor for processing manure (fertiliser). Further, Kipkelion, women adopted kitchen brooders called 'chepkuba' which led to increase in chicken farming in the area. The *chepkuba* stoves are more economical on fuelwood and keep the food warm for up to 12 hours hence eliminating the need for warming the food. Southern Highlands

Tree Growers Association (SHTGA) has an MOU with Njombe Agricultural Development Organisation who provide technical support to train farmers on Sustainable Agriculture and Good Agricultural Practices.

Some of the climate change events witnessed by the communities in the recent past include floods, landslides, hailstones, prolonged droughts, and changes in rainfall patterns. Coping mechanisms employed include importing food to cater for shortages, small scale irrigation during droughts, promoting savings for food purchase during times of food shortage, diversification by planting other crops like oil palms which can withstand floods, sensitising people to move away from flood and landslide prone areas, growing of short rotation crops like soya bean, use of improved drought resistant varieties of seed, avoiding cutting trees, and taking crop and livestock insurance policies.

*A WACU board member said that. "Over 15% of union members are planting improved seed compared to 2% by non-members thanks to the We Effect support. This will lead to increased incomes for members."*

In Semuliki one of the FGD participants testified how her home area was prone to landslides but after they started planting trees the landslides stopped and are now not worried of being displaced or have property and lives destroyed. This is a clear indication of how simple interventions can have everlasting positive impacts on the environment.

### **3.2.3 Financial Inclusion**

#### **3.2.3.1 Increased access to affordable financial services**

The programme engaged several financial partners with the aim of enabling more MBO members access tailored and affordable financial services. MBOs financial literacy capacity was built while some financial institutions developed products targeted at the resource poor borrowers including women and youth.

Results of this evaluation found that there is a diversity of financial institutions in all the areas where MBOs are located. These include large international banks, local banks, Savings and Credit Cooperative Societies (SACCOs), and Micro Finance Institutions (MFI). However, the depth of these services varies greatly amongst the three countries. Kenya is very well served by financial institutions whereas Tanzania and Uganda are still behind. According to a survey conducted in 2019 by Financial Sector Deepening and Central Bank of Kenya, the proportion of Kenya's population with access to formal financial services rose to 83 per cent from 75 per cent in 2016, driven largely by mobile technology.<sup>14</sup> According to Bank of Uganda, financial inclusion stood at 58% in 2018<sup>15</sup> while in Tanzania this was at 65% in 2017 according to Bank of Tanzania<sup>16</sup>.

According to 2021 programme monitoring data, there was an increase of 143% in savings between 2018 and 2021 for non-financial services partners while there was a steep decline of 50.1% in savings for specific partners. The decline in saving is majorly attributed to covid 19 effects as corroborated by the findings of this evaluation. Further, total loans advanced to women, men and young people increased by 54% for non-financial services partners and 342% for specific partners over the same period. The number of VSLAs formed/promoted by partner organisations grew by 7% (851) and 85% (10,361) for non-financial and specific partners respectively over the same period. On the other hand, the number of SACCOs formed increased by 60% from 607 to 971 over the same period. Table 4 below shows other key statistics on

<sup>14</sup>[https://www.centralbank.go.ke/uploads/financial\\_inclusion/2050404730\\_FinAccess%202019%20Household%20Survey-%20Jun.%202014%20Version.pdf](https://www.centralbank.go.ke/uploads/financial_inclusion/2050404730_FinAccess%202019%20Household%20Survey-%20Jun.%202014%20Version.pdf)

<sup>15</sup> [https://www.afi-global.org/sites/default/files/publications/2019-07/AFI\\_MS\\_Uganda\\_AW\\_digital.pdf](https://www.afi-global.org/sites/default/files/publications/2019-07/AFI_MS_Uganda_AW_digital.pdf)

<sup>16</sup> <https://www.afi-global.org/wp-content/uploads/publications/2017-12/NFIF%202018-2022.pdf>

financial inclusion as per the 2020 midterm report. These figures indicate massive growth in financial inclusion and can be corroborated by the findings of this evaluation.

Table 5: Financial inclusion statistics as per the 2020 midterm report

<b>Performance by Financial Inclusion Partners</b>	<b>2018</b>	<b>2020</b>	<b>% Growth</b>
Number of SACCOS	711	974	37
Women members of SACCOS	355,647	976,409	175
Men members of SACCOS	715,470	1,403,285	96
Total Members in SACCOS	1,071,117	2,379,694	122
Women amount of Savings in SACCOS	46,048,000	393,494,333	60
Men amount of Savings in SACCOS	469,262,758	248,822,165	(47)
Total Savings	715,310,758	642,316,498	(10)
Women amount of Loans in SACCOS	39,470,439	341,831,563	766
Men amount of Loans in SACCOS	61,829,121	417,519,203	575
Total Loans	101,299,560	759,350,766	650
Bank Client- Women	62,593	901363	1,340
Bank Client- Men	50,356	1307099	2,496
Total Clients	112,949	2,208,462	1,855

Most of MBOs have own SACCOS or linkage with SACCOS through which members can access credit and payments for their produce are channeled. For example, Meru Union works with Capital and Golden Pillar SACCOS while WACU, Semuliki, and Okoro Unions in Uganda have formed their own SACCOS with support from Uganda Central Cooperative Financial Services (UCCFS) Limited to serve their members. Members feel that services offered by SACCOS are convenient since payments are instant and loans are processed very fast. Interest rates are also affordable compared to banks. The SACCOS have also embraced mobile banking for increased efficiency and convenience. MBOs with no linkage to SACCOS have working relations with different banks. For example, in Tanzania, SHTGA works with CRDB bank while MVIWAKE and MVIWAARUSHA work with Wanga community bank and Uchumi banks.

In Tanzania, Mwanga Community bank, has several innovative products which include Wekeza Group savings account for VSLAs and Wekeza loan for VSLAs which attracts a 1.6% monthly interest rate while VSLAs charge between 3% and 10% on their loans per month. This means a VSLAs can borrow from the bank and lend members. The bank also has a Jiwekeze account for individual members which has no ledger fees. Wekeza loans are doing very well with over 99% repayment rate while Jiwekezee accounts are faced with high dormancy rates as members who exit the groups stop saving. The bank is using mobile banking and ATMs though uptake of mobile banking is still low due to low mobile phone penetration. To encourage women to take up banking services the local leadership spearheaded Mwananchi campaign and women were given preference by not being charged account opening fees. Mwanga community bank partnered with TAWLA on land rights advocacy to empower women financially. This resulted in increase in number of women accessing land which they use as collateral to secure bank loans.

In Kenya, Cooperative bank worked with 12 SACCOS in Eastern, Rift Valley and Nyanza and did business analysis for cooperatives and trained them on corporate governance and policies to enable members access financial services. As a result, there has been growth in membership at SACCO level e.g., Washiriki

SACCO in Kathonzi is mobilising savings from members of dairy and other businesses. Coffee SACCOs suffer due to price dips forcing some SACCOs to be insolvent. The bank also supported Golden Pillar SACCO in Meru upgrade their systems to provide better services to the members. This included mobile banking. The bank now recognises coffee as part of collateral to secure loans. The bank also helped digitise coffee management system linking SACCOs to unions to enable payments through its online services. They also came up with an insurance product for loans advanced to cooperatives which offers additional security for loans to allow cooperatives borrow more. To mobilise youth and women, some MBOs had youth council meetings where the bank would speak to them. Through the bank, SACCOs participated in international cooperative day, and international insurance.

In Uganda, UCCFS is directly reaching out to more than 1,579,393 (41.4% female and 58.6% male) Members through 631 existing member Cooperatives of which 89.6% are rural agricultural people in all regions of the country. UCCFS was instrumental in the formation of 3 SACCOs namely Okoro coffee community SACCO Ltd, West Acholi Cooperative Financial Services Limited, Semuliki Cooperation Union Staff and Farming Community SACCO Ltd. The 3 SACCOs benefited from digital financial services, mobilization for formation of women and youth savings groups, financial literacy trainings etc. Some of these SACCOs accessed lines of credit from UCCFS e.g., SEMCU SACCO in Bundibugyo got 30Million Loan from UCCFS for onward lending to members. UCCFS project coordinator observes that UCCFS's ability to have SACCOs formed and run smoothly for years is a big change considering that Uganda has had had projects supporting SACCOs which do not live to celebrate their first birthday.

Semuliki Staff and Farming Community SACCO which was registered in 2019 has 1200 members and has savings amounting to UGX70million. It offers different credit products including women in cocoa business loan, salary advances, business loans, emergency loans, housing loans, and school fees loans. However, default rate is high threatening collapse of the Sacco with portfolio at risk currently at 60%. Collateral used includes co-guarantee, land agreements since most land is customary and not titled, and savings. MSACCO is in use and the SACCO has applied for agency banking with Centenary bank.

The case of WACU SACCO is interesting as an example of a fast-growing SACCO where the union formed the SACCO in 2020 and started operations in 2021. Currently it has 591 members (336 female, 234 male) from 21 affiliates with about UGX 296million worth of assets. Uganda Central Cooperative Financial Services is guiding operations of the SACCO. The SACCO board is chaired by a woman.

GROOTS members across the country including those under We Effect in Murang'a and Nyandarua counties formed a SACCO in 2015 and currently the SACCO has over 1,000 members who save a minimum of Ksh 1,000 per month. The SACCO is currently giving large loans exceeding Ksh1,000,000.

Mobile banking and agency banking are the most popular technologies being used to ensure financial services are available to more people and specifically women. One of the institutions in Meru devised an innovative way to encourage savings where agents visit businesspersons in their places of work to collect savings sometimes daily. Through these innovations, most MBOs feel that savings have improved as well as the number of accounts opened. However, MVIWAARUSHA and MVIWAKE of Tanzania feel that there has been not much improvement due to the high costs involved.

Some of the challenges facing financial inclusion especially for women include lack of collateral to secure loans by borrowers, high interest rates, and defaults by borrowers. The case of Semuliki is worth noting where there are women specific finance institutions such as ASSA, Brac and Umoja Microfinance (MF) for

women. Members have access to credit from these institutions though they claim that interest rates are high and conditions very unfriendly since one need collateral to secure the loans and most people especially women have no title deeds.

Through the programme MBO leadership were trained and this was cascaded to the affiliates through Village Savings and Loans Associations as well as in collaboration with other financial institutions such as SACCOs and banks some of which were facilitated by We Effect.

All the MBOs are promoting VSLAs, and the response has been very successful. The VSLAs have had a big impact on the livelihoods of the members with some women stating that through VSLAs they are now independent and have regained their dignity because they do not have to beg their husbands for money every other time. They can now feed their families and even go to the extent of paying school fees for their children something they could not dream of a few years ago. Some of success stories about VSLAs are provided below:

In WACU, there were 58 VSLAS with savings of UGX121,480,600 in 2021 and a membership of 2500. Savings decreased from 608m in 2020 and 307m in 2019 due to covid.

LEDCA FGD participants observed that *“VSLA brought peace in families because people used to borrow from shylocks and MFIs who would auction their property in case they failed to repay. They said that VSLAs are better because even though interests are high, the money eventually returns to group members through annual share-outs.”*

WACU FGD participants said that *“VSLA improved our saving culture and now we can do big things. Some of us started a group farm while others have a revolving pig project where piglets revolve to each member. Others bought layers chicken.”*

GROOTS Kenya supported women in Nyandarua and Murang’a to start VSLAs where some share-out while others do not. In addition, 37 groups secured Women Enterprise Funds and two groups in Murang’a got Kes 0.5 million from National Agricultural and Rural Inclusive Growth Project (NARIGP)- a Government of Kenya (GoK) project that is implemented through the Ministry of Agriculture, Livestock Fisheries, and Irrigation (MoALF&I), with funding support from the World Bank.

In Tanzania, TAWLA worked with Uchumi and Mwanga bank to train farmers on formation of CMGs. Through this effort women were able to access finance for investment in agriculture. According to Tanzania data, there were 140 CMGs<sup>17</sup> in 2021 with a total membership of 3246 out of which 2557 were women. The groups had a total savings of Tsh 506 million and had advanced Tsh 598million in loans.

VSLA is a good model which promotes saving culture at grassroot level as well as imparting entrepreneurial skills and leadership skills on women, youth and men. However, the model should be improved by encouraging participants think of ways in which they can graduate these groups into more sustainable organisations. This should include retaining some resources at the end of the cycle when they do share-outs. These retained resources can be invested in income generating activities or even pooled together among several VSLAs to form a SACCO. Secondly, interest rates and payment periods should be revised as they grow to ensure members are able to borrow for long term investments at affordable

---

<sup>17</sup> Community Microfinance Groups (CMGs) is the term used in Tanzania for VSLAs

interests. Most VSLAs require the full credit principal amount and interest to be paid within one month and mostly at 10% interest per month which translates to 120% per annum. Some of the challenges cited about VSLAs include:

- Record keeping is very manual and centrally kept hence a big risk in case the record book gets lost. Some VSLAs do not use passbooks hence reliance on a single record.
- Default rates are very high hence risking members savings.
- Women are keeping their involvement in VSLAs secret hence resulting to conflicts when men discover and more so when the women default, and the husbands are forced to pay yet they were not aware of their involvement in VSLAs.
- Security of the funds is not guaranteed since money is kept by individuals who are exposed to the danger of being robbed or even tempted to use the money without authority from members.
- Whenever members meet, mostly the only agenda is savings hence not serving other objectives like gender awareness etc.
- Vetting of loanees is very poor and some members join multiple groups or register their kins and take several loans hence ending up being overburdened by repayments resulting to default.
- Member vetting is weak in some areas, and some groups admit unfamiliar members who come from far away and who can easily run away without trace once they take loans.
- Men perceive VSLAs as meant for women hence shy away from joining.
- Limitation in the amount one can borrow due to limited savings.

Covid 19 pandemic brought new challenges in VSLAs. These included restrictions in meeting which meant members did not meet hence not able to exert group pressure for savings and loan repayments. This resulted in defaults and reduction in savings to the extent that some VSLAs collapsed, or members agreed to disband them. Trainings were also affected due to restrictions on holding public meetings. Most businesses declined and incomes reduced hence affecting member capacity to save and need for credit.

### **3.2.3.2 Enhanced access to risk management mechanisms**

The main risk mitigation mechanism involves taking insurance cover for events such as poor health and loss of investment in agricultural enterprises. However, insurance penetration is very shallow in the three countries where We Effect works. This can be attributed to limited awareness about insurance, limitations in access, cost, and complexity of the products. Additionally, buyer behavior is influenced by socialization, economic status, social status, age, gender, educational level, and religion. According to the Kenya Financial Sector Stability Report 2020<sup>18</sup>, insurance penetration rate, measured by the ratio of insurance premium to GDP, has remained low at 2.3 percent in 2020 which is below 7.4 percent global average. Uganda insurance penetration was at 0.77% in 2020<sup>19</sup> while Tanzania's stood at 0.53% in 2018.

The 2021 annual report indicated that there was a general increase in insurance uptake in the three countries. According to the report, in Uganda, the number of individuals with insurance policies increased from 134,646 (Women 48,996 and Men 85,650) in December 2020 to 180,507 (Women 77,300 and Men

---

<sup>18</sup> <https://www.centralbank.go.ke/2021/09/08/kenya-financial-stability-report-september-2021/#:~:text=The%20Financial%20Sector%20Regulators%20has,2021%2C%20and%20financial%20stability%20outlook.>

<sup>19</sup> <https://www.independent.co.ug/insurance-sector-records-slow-growth-in-premiums/#:~:text=The%20insurance%20penetration%20remained%20at,6bn%20in%202020.>

102,207) in December 2021. In Tanzania, Uchumi Commercial Bank was licensed to distribute micro insurance products for 10 insurance companies and was able to enlist 830 clients. In Kenya, CIC had 500,000 household with different forms of insurances while Machakos coffee union acted as an insurance agent for CIC, and enrolled 166 male and 199 females from 2 coffee affiliates on last expense covers. The following sections give examples of how insurance uptake is fairing as per the findings of this evaluation.

In Uganda UCCFS signed Memorandum of Understanding with Sanlam to promote general insurance, Agro-Insurance Consortium (AIC) to promote agriculture insurance and Save for Health Uganda to promote community health insurance schemes. UCCFS continued to work with Sanlam life insurance Company to provide Credit life insurance products. According to UCCFS, the number of SACCOs with active micro insurance policies (Credit Life and General Insurance) was 49 in December 2021. UCCFS introduced a system of insurance premiums being deducted from source at a time of loan disbursement. UCCFS renewed its Agency license for Life Insurance with Insurance Regulatory Authority.

WACU and Semuliki have been trained by AIC but were yet to receive the policies. AIC will insure all major annual and perennial crops against drought and excessive rainfall and the cover will be highly subsidized by the government at 75%. WACU SACCO is also developing an insurance product, through Feed-The-Future project where up to 250 seed producers will have to insure their gardens.

In Kenya, it was evident that Covid 19 led to more people taking up National Hospital Insurance Fund (NHIF). NHIF is the main health insurance cover and farmers contribute Kes 500 per month which covers the entire family for both inpatient and outpatient illnesses. In most MBOs members contribute individually. Some saccos finance NHIF payments. GROOTS Kenya indicated that over 98% of their clients (women) in Muranga and Nyandarua had enrolled to NHIF which is a very high uptake. However, they observed that crop insurance uptake was still very low.

Cooperative bank of Kenya has livestock insurance, crop insurance, personal accident cover, group life etc. The bank conducted trainings to MBOs and went ahead to appoint champions who market the products while payments are done online. The bank developed innovative and affordable products which include a personal accident cover costing Ksh405 per person per annum in addition to other agricultural products covering both crop and livestock. The bank also developed an online training platform which will also allow clients to enrol directly for various insurance products. However, this platform was yet to be rolled out by the time of this survey. The bank attributes poor insurance uptake to negative perception about insurance products, unaffordability of products, and knowledge gap about insurance. Uptake of some products especially the final expense cover however went up during covid 19 showing that people are somehow conscious about risk.

Other examples of insurance covers available in Kenya include the case of Meru Union where Capital SACCO has last respect insurance product which covers the death of members. VSLAs have loans insured by the SACCO and cater for burial up to Kes100,000 though uptake is still very low despite the cover being subsidised by We Effect. There is limited uptake of crop insurance. The Union plans to insure coffee parchment against theft.

LEDCA also has dairy cow insurance which insures cattle in case of death. One member observed that *“We Effect introduced us to livestock insurance. Before cows would die and we are forced to abandon dairy, but now we can be compensated.”*

In Tanzania, NHIF is there but the uptake is very low. In some instances, banks such as NMB and NBC have started offering group covers for illness and funerals which MVIWAKE has plans to link with. In addition, Mwanga community bank has a micro insurance product for funeral insurance which came after covid 19 where all members can access insurance covers with the premium based on different product categories. However, the uptake for the product is too low at about 2%. The bank is repackaging savings products to embed insurance in the savings.

Given the low insurance uptake, informal risk management for events such as death continue to dominate. All MBOs VSLAs had social welfare arrangement which supports members in case of death of an immediate family member though this is based on reciprocity. It also covers other events such as marriages and sickness.

### 3.2.4 Women Empowerment

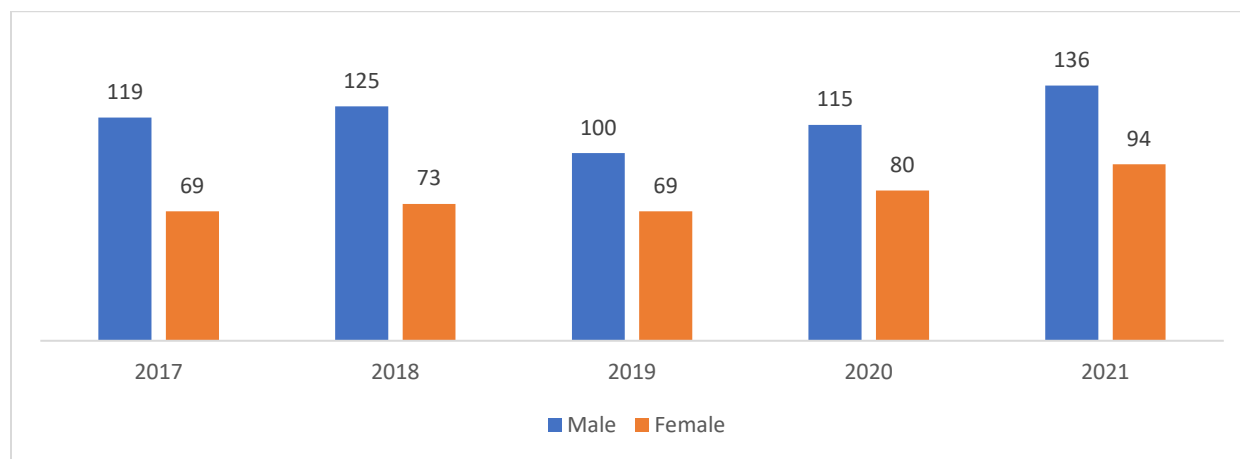
#### 3.2.4.1 Participation of women in leadership and decision-making processes

There is a myriad of gender related challenges in the communities where We Effect operates which hinder the capacity of women to participate in leadership and decision making in MBOs. These include intimate partner violence popularly known as GBV, FGM though this is reducing in most communities, ownership of land by women and youth, issues around access to finance by women and the patriarchal system of the African culture. In terms of prevalence, these challenges vary from community to community. For example, Meru Union reported that GBV is not a big challenge with land ownership being cited as the main challenge. In Uganda, WACU and Okoro felt that GBV was quite prevalent and increased during Covid lockdown.

#### *Representation of women in the organisation leadership*

The programme 2021 progress report indicates that shows that there has been a steady growth in the number of women in leadership positions over the years from a low of 31% in 2018 to 41% in 2021. Figure 2 below shows the trend of male and female leaders over the years. This growth can be attributed to We Effect efforts in entrenching gender equality in the MBOs.

Figure 2: MBO leadership by gender



Source: LEAP 2020 midterm report and 2021 monitoring data

The programme monitoring data for 2021 shows that the proportion of women participating in general meetings increased from 24% in 2018 to 28.8% in 2021 whereas the proportion of women employed by



the MBOs in management positions increased from 40% to 44% during the same period. Overall, the programme has been able to achieve the targets under this outcome. This information can be corroborated by the findings of this evaluation as illustrated in the following sections.

According to ADSOCK which has been supporting 7 MBOs in Kenya (BAMSCOS, Kipkelion Coffee Union, Gusii Coffee Union, Machakos Coffee Union, Meru coffee, FFSPAK, and LEDCA), initially the unions were male dominated but their intervention made them see the need for women in leadership. All have embraced affirmative action, and some have co-opted women and youth in the leadership.

Most of the MBOs sampled for this evaluation had achieved at least a third representation of women in the leadership positions say for Meru Union which did not have any woman in its board of 7 members. Okoro also was below the 30% threshold with 2 women out of 9 board members. Some of the reasons for low women representation in the boards include women not meeting the minimum requirements to qualify to vie as leaders since they do not control land; cultural factors such as the belief that land and cash crops like coffee belong to men etc. Women feel that the current bylaws do not favour them given the stringent requirements for one to be eligible for election. They suggest having share requirements reduced for women to allow more of them to qualify for elective positions. For example, most coffee cooperatives in Kenya require supply of at least 1,000kgs and shareholding of Ksh5,000 for one to qualify to vie as a board member amidst other requirements. They feel that these should be reduced by up to 50% for women. Some of the deliberate efforts to ensure women and youth participate in MBO leadership include affirmative action which sets aside special seats for women and youth, targeted interventions such as youth and women in coffee and cocoa business etc.

*A female WACU board member who also chairs the SACCO board said that. "Gender equality has improved. The union used to be a men thing. The start of the SACCO has increased access to credit. It will bring progress in the region."*

GROOTS Kenya was supporting women groups in Muranga and Nyandarua in Kenya advocate for change in various areas including understanding of their rights. Through the intervention, GROOTS feels that women are now more independent and can support their families and this has resulted to men feeling less burdened

MBOs have started embracing various Gender Transformative Approaches (GTA) after they received training and support from technical partners who were part of the LEAP programme. These partners were Advocacy for Social Change Kenya (ADSOCK), GROOTS Kenya, Tanzania Women Lawyers Association (TAWLA), National Association of Women's Organizations in Uganda (NAWOU) in Uganda and Action for Development (ACFODE). When these GTAs are fully entrenched, it is expected that they will go a long way in contributing to gender equality and improvement of relations between women and men at both community and family levels. The following section presents some of the achievements arising from use of GTA based on examples from different MBOs.

According to ADSOCK, the male champions approach is working well. The approach involved some MBO members being trained on gender and GBV to convert them into male champions and dispatching them to reach out to their fellow men in the community. The champions participated in radio talk shows on issues pertaining gender. ADSOCK observes that model couples were also working but they are not very many. As a sustainability measure ADSOCK trained gender focal persons/ToTs who include Union extension officers and who train others on the ground. The extension officers are encouraged to be slotting in a few minutes on gender and GBV in all their training events as a way of mainstreaming gender

in extension. This has worked well going by feedback received from the affiliate members. ADSOCK reported witnessing MBOs embrace youth and women participation in coffee, women taking up leadership positions even beyond affirmative action quotas and increased dialogue in the communities e.g., in Kisii men and women never used to sit together in meetings but with this intervention women are now comfortable sitting with men and contributing to discussions.

TAWLA feels that through use of GTA such as Gender Champions and ToTs, the situation is improving especially among the Maasai people as women, youth and men can speak openly without fear. TAWLA also used mentorship programs to encourage women and youth at village meetings to gain confidence and aspire for leadership positions.

According to NAWOU, many women can now run for political offices like councillors because of the programme efforts to empower women and build their confidence to take up leadership positions. However, land is still an issue where women are culturally not allowed to own land and even when a woman has resources to buy land, men will not agree to sell land to them and sometimes women are forced to use their male kins to buy land on their behalf. In case a husband dies the wife continues to access land previously owned by the husband but in some instances the widows are forced into wife inheritance failure to which they are chased away from their homes and land.

ACFODE worked with Semuliki and Mt. Rwenzori women and built their capacity on leadership resulting to more women being elected in primary cooperatives boards in all the unions. Model couple approach was employed where couples were identified using different criteria including previously violent couples, young and old, and different cultural backgrounds. They were then trained on human rights, counselling skills, GBV etc. and they were expected to be role models to others. Today, community members go to them for help, and they have mediated in conflicts on land etc. Model couple efforts has resulted in peaceful homes in terms of reduced work burden on one spouse, increased incomes, and joint development. There are reports of improved housing, food security and nutrition for many of the MBO members.

The case of Semuiki is quite inspiring where model couples and male champions are operating very well. Some of the couples chosen were violent and not living harmoniously in their homes but after being enrolled they have changed and are good examples to their peers. The couples have been able to sensitise others in the community. In WACU, one of the male champions reported that he had become a “marriage councillor” and one of the local leaders is not happy with that because he feels that his job is being taken away.

Meru Coffee Union with support from ADSOCK was able to engage council of elders (Nchuri Ncheke) in the community, religious organizations, local administration, and civic leaders on issues pertaining gender including access to land, GBV, FGM and participation of women in leadership positions. The Union has also embraced male champions approach which has been very successful. To encourage youth to embrace gender equality at early age, the Union trained 480 youth under the New Initiates Programme on various topics including culture change which is geared towards ending the patriarchal system which has persisted over the years.

Kipkelion Coffee FGD participants were quick to state that because of We Effect interventions, there has been reduction in cases of GBV, and they are not woken by cries and wails at night from women being battered by the husbands. Semuliki FGD participants were of the view that GBV is common but through We Effect interventions it has reduced especially among union members. They added that, when women

get money from VSLAs and fail to divulge and sometimes give some to the husbands, trouble ensues. In other instances when women borrow from VSLAs and are unable to repay, group members seek repayment from the husbands who were not informed prior to the wives borrowing and violence breaks out. However, in Okoro the situation is still dire with members indicating that GBV is still prevalent in the region mainly caused by lack of openness, polygamy and unfaithfulness in the family and unfortunately most of these cases are not reported. WACU's case is similar where GBV is caused by alcoholism when men go out drinking and when they return home, they demand food and if not given they turn violent. Also, women do all the work, but men take the produce and sell and marry new wives which result in GBV. This has also led to some women revenging at times with disastrous results.

### *Leadership for Change*

The programme supported partners to participate in the Leadership for Change (LFC) training offered by Cooperative University in Kenya (CUK) and Kigumba Cooperative College in Uganda. The programme has run from 2018 to date. According to CUK, the training has undergone a lot of improvement to align with emerging issues and We Effect focus especially on gender and climate change. Currently the course is offered through physical and online modes. The online platform was developed in response to the Covid 19 protocols, and it has gained popularity because participants do not have to travel from their homes. However, completion rates are low and there is reduced interactions among the participants. Women are allocated 70% of the slots. In Kenya, a total of 282 men and women have been trained from 2018 to 2021 with women taking 69% of the slots.

Before Covid 19, graduate monitoring used to be through visits to assess their progress but since Covid 19 broke out this stopped. CUK introduced a youth training module, and the demand forced the university to make it a full youth course. The other major change was brought by Covid 19 where the university had to move fast and develop an online training platform which ended up saving the cost of training and hence more trainees admitted to the course.

There are very positive testimonies as to how the LFC training has helped improve leadership at organisational and individual level. Through this course several members of MBOs have been able to improve their leadership skills to the extent of seeking elective positions at the local level.

Dr Lydia Mutua, the LFC coordinator at CUK observes that, *"LFC training is a life changer, anyone who undergoes the programme is never the same. I went through in 2018 and I can testify that I am not the same".* She goes ahead to say that *"In 2018, I could not speak in front of people, I was a very timid person who kept wondering what others would think about me. But by end of arena two I had changed completely. I got to know myself. I am now very confident and speak my mind without caring what other people think of me."*

Dr. Mutua is also very proud of her graduates and cites a few whom she feels have done an exemplary job. These include Sammy Asava who participated in session 4 and who has trained very many people and keeps engaging CUK for support and guidance. Also, she picks on Elizabeth who participated in the online class and couldn't manoeuvre through the system initially given she wasn't IT savvy, but now she is a trainer. Dr. Mutua says that they have received appreciation letters from different participants including from TZ.

This evaluation conducted a short survey for LFC training course to establish its impacts. The survey was administered both online and through physical interviews. A total of 67 (38 male and 29 female)

respondents from the three LEAP countries responded. The course was rated very highly (scores for good, very good and excellent) on these aspects: Mode of delivery-99%, Content of the course-100%, Mastery of subject matter- 99%, Training duration- 97%, Entire training- 100%. In terms of application of what was learned in the course, the top six ways in terms of mentions by participants were: Improved my leadership/management approach (15); Developed and implemented a personal/family business plan (14); Developed vision/mission/business plan/strategic plan for my cooperative society (any or a combination) (12); Trained others on what I learned (8); Developed my own/family vision and mission (7); Facilitated farmer associations/coops develop vision, mission, strategic plans, and business plans (7). On areas of improvement, the following are the top 5 suggestions from the respondents based on the number of mentions: More time should be added to accommodate slow learners (29); Add a refresher training (7); Have the training held physically or have a hybrid of online and physical (6); Make the course more practical and interactive (5); Introduce diploma course on leadership/ have the course as part of university curriculum (3); Support graduates pass the knowledge to their organizations (3). More details are contained in figure 6, and Table 4 and 5. These results confirm the usefulness of the course in terms of building leadership and management capacities. See figures 6 and tables 4 and 5.

*“GROOTS came for me. Before joining GROOTS I was an ordinary woman doing household chores. After I joined GROOTS I was opened mentally and learned to work smart and achieve more. I learnt to create time for community work for working for community is not a waste of time. I was elected in church as a Parish secretary and in school Board of Management due to my confidence and courage. These posts come with allowances, so I can employ others to do other work at home while I concentrate on community leadership work. I can now educate my children without stress. I am an opinion shaper in the community. Now I am an MCA aspirant after being approached by my political party which is footing all my campaign bills.”*

Figure 3: Rating of LFC training on different aspects

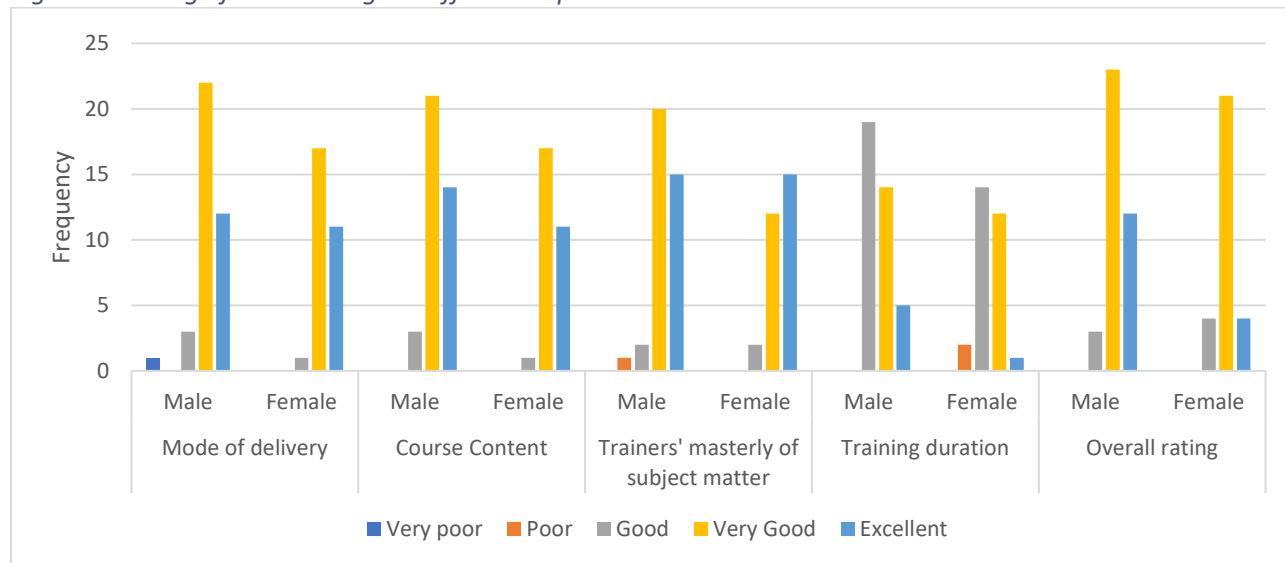


Table 6: How participants applied skills learned from the LFC course

How skills were applied	Frequency
Improved my leadership/management approach	15
Developed and implemented a personal/family business plan	14
Developed vision/mission/business plan/strategic plan for my cooperative society (one or a combination)	12

Trained others on what I learned	8
Developed my own/family vision and mission	7
Facilitating farmer organisations develop vision, mission, strategic plans, and business plans	7
Was elected in a political office/MBO	4
Improved my confidence	1
Understanding other personality types and knowing how to work with them	1
I started my own project which I am managing	1
Used change management to mobilise others to join coffee farming	1
Doing consultancy work on business planning	1
Secured a better job because of the training	1
Enrolled for a course to further my education	1

*Table 7: Recommendations about how the LFC course can be improved*

<b>Recommendation</b>	<b>Frequency</b>
More time should be added to accommodate slow learners	29
Add a refresher training	7
Have the training held physically not online or a hybrid	6
Make the course more practical and interactive	5
Introduce diploma course on leadership/ have the course as part of university curriculum	3
Support graduates pass the knowledge to their organisations	3
Create regional centres to reduce distance for participants	2
Include conflict resolution and project management in the course	2
Provide reading materials in advance	2
Increase number of participants from each MBO	2
Training should be done for four weeks continuously	1
Improve content by adding cross cutting issues like gender	1
Include research and investigation as part of the topics	1
Open a forum for graduates to interact	1
Enrol more women	1
Have women facilitators	1
Provide a booklet for the course content for reference	1
Need to have a feedback and support mechanism for graduates as they train others	1
Timing for online courses should be afternoon or evening and not morning	1
Undertake organisation needs assessment before the training.	1

#### *Fair Resource Allocation*

To ensure women benefit from organisation resources, all MBOs have embraced Fair Resource Allocation system as per WE Effect advice. All of them reported over 30% of resource allocation to women with SHTGA reporting the highest allocation at 67% followed by Meru Union at 66%. WACU had 52% while Okoro reported 37%. To ensure this the MBOs have some special activities for women only and, they ensure that they plan activities to fit well with women's daily calendars by not having activities very early in the day, at midday or late in the evenings when women are engaged in other activities at home.

#### 3.2.4.2 Enhanced women's /young people rights (social rights)

MBOs interviewed had adopted various women centric policies to encourage participation of women in the organisation affairs. These included free coffee seedlings for women, encouraging dual membership, activity scheduling with a gender consideration, using elders, civic and religious leaders to advocate for women inclusion as a way of dealing with the patriarchal system which has bedevilled most communities for a long time. Some examples of where these have worked well include Meru Coffee using elders '*Nchuri Ncheke*' and local leadership to advocate for women inclusion, WACU in Uganda ensuring at least 50% of women are considered in all interventions including input subsidies and using group guarantee system for women to get loans from the union SACCO which is not available for men, Semuliki Cocoa Union using women in cocoa business initiative which gives loans to women to trade in cocoa, free coffee seedlings issuance to women in Okoro, Meru and Kipkelion coffee unions etc. The above examples are an indication that the MBOs have fully embraced gender with their efforts already showing positive results. Like in the case of women in coffee, it is expected that in the next 3 years many women will be joining the cooperatives after their newly planted coffee matures while already more women are joining the cooperatives especially where men have agreed to embrace dual membership.

Some of the women and young people rights which need enhancement include access to land, ownership and control over land, access to financial services (savings and loans), participation in household decision-making, participation in community decision making and on increase in women's income. To improve on the above right issues, MBOs with support from technical and strategic partners, embraced various approaches to sensitize the communities. These strategies included use of Information, Education and Communication (IEC) materials such as posters, T-shirts, newsletters, newspapers etc. as well as mainstream media such as radio and TV shows. In Kenya, ADSOCK developed IEC materials including posters and Tshirts bearing gender messages which were supplied to members of the communities in Meru, Machakos, Gusii, Kipkellion and BAMSCOS in 2020. ADSOCK also used radio shows and performing arts (skits) during the 16 days of activism which run from November 25 to December 10 to raise awareness on gender. Currently ADSOCK is working on infographics and plans are underway to start using animations in future.

Meru Union had a talk show on Weru TV and one session was live. Weru TV was also invited to cover various events like seedlings issuance to women and youth. Meru Union also used print media including County Focus- a monthly local newspaper, and the Co-operator Magazine. Topics covered included land issues, VSLAs, land rights and financial inclusion.

In Uganda, Semuliki, WACU and Okoro worked with NAWOU to do radio shows using local radio stations. They were also supplied with print IEC materials which were to be translated into local languages, but this did not happen.

GROOTS Kenya observes that land ownership for women is still a challenge in their areas of operation observing that even in cases where parents bequeathed their daughters land, the brothers would disinherit them when the father dies. However, there are few success stories as narrated by one woman who is a member of GROOTS women groups in Murang'a where after they were trained on land rights she explained to the husband the importance of joint titling and the husband accepted to have a joint title. The land ownership by women challenge is rife in Uganda as corroborated with NAWOU in the case cited earlier in this report where women are either forced to go through widow inheritance or lose their land to their spouse's male kins. GROOTS encouraged women to lease land starting with as little as a quarter acre to participate in agriculture. In addition, they lobbied the county land authorities to have women as part of land boards out of which one woman was nominated to Murang'a land board. GROOTS observes

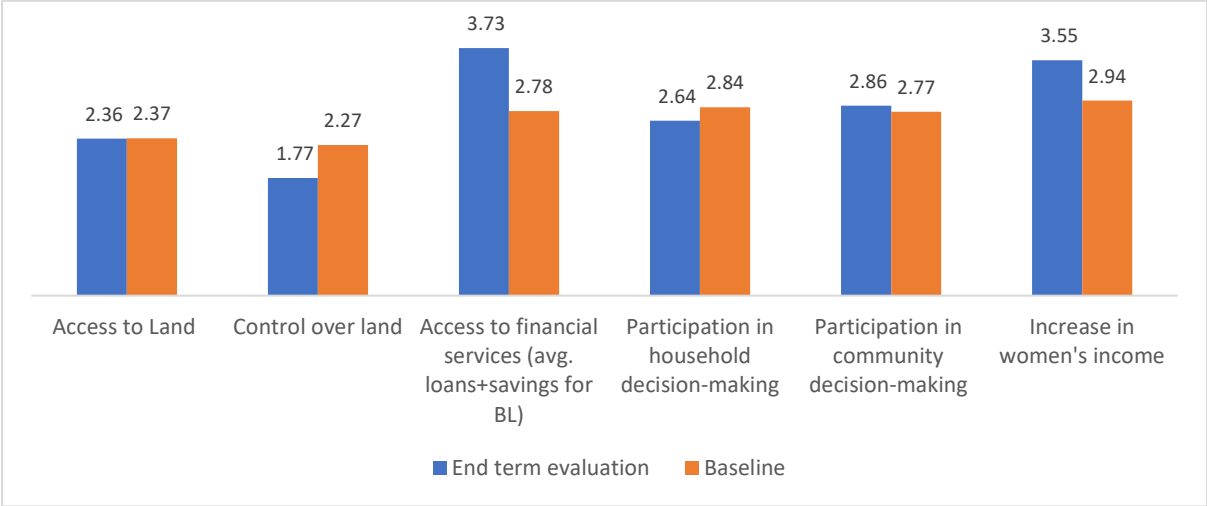
that the most significant change realised through the programme support so far is the development of a women agency in banana and irish potato where women can advocate for their rights and are listened to by the county government. The agency comprises 300 and 200 women in Muranga and Nyandarua respectively.

TAWLA considers change of the perceptions and attitudes of communities regarding access to land, leadership positions and gender-based violence as the most important change which has occurred during the programme life. Women can now inherit from their spouses and remain productive even when they are widowed thanks to the legal services offered on matrimonial rights and women’s ability to air their issues before court tribunals.

On Land ACFODE admits that there is still a long way to go in Uganda to increase ownership and control of land by women due to discriminatory cultural practices which limits women capacity to own land. ACFODE advocated for implementation of national land policy and trained MBOs on participatory monitoring and evaluation to enable them to monitor the implementation of the policy. Out of this effort, there is more commitment towards fulfilling land rights. They were also part of district dialogues where decisions were made to bring courts near people to allow them report land related cases.

Figure 4 below presents MBOs rating scores pertaining where women are on different parameters on a scale of 1 (lowest) to 5 (highest). The results show that there was improvement in income, participation in community decisions, and access to financial services whereas there is a decline in terms of participation in household decisions, control over land with access to land remaining nearly the same. See appendix 1 for detailed results by MBO. These results are very similar to those obtained from technical and strategic actors in the three countries.

Figure 4: Rating of women empowerment levels based on different parameters on a scale of 1 to 5 compared to baseline



**3.2.5 Gender Equality**

Gender equality, is the state of equal ease of access to resources and opportunities regardless of gender, including economic participation and decision-making; and the state of valuing different behaviors,

aspirations and needs equally, regardless of gender.<sup>20</sup> It means that women and men, and girls and boys, enjoy the same rights, resources, opportunities, and protections. As indicated in various sections of the findings, the programme embraced gender equality in all the activities and where necessary affirmative actions were taken to ensure equality between men, women, and young people. Some of the initiatives geared towards encouraging women participation included women in coffee for coffee MBOs, will writing to ensure women inherited land and other assets from their husbands in case of death, women in cocoa business as well as embracing fair resource allocation for both women and men. In addition, various approaches were employed by the programme to ensure women and men lived harmoniously. These included use of male champions, model couples, elders, and other local leaders etc. to influence men to start living harmoniously with their spouses.

However, there were a few scenarios where men felt that the programme was overly biased towards women to the extent that women became more empowered than men and some men were finding it difficult to cope with their spouses resulting to forms of GBV. It is therefore necessary to explore how balance support for men and women so as not to leave men behind. Secondly, the programme did not put much emphasis on youth and hence this should be factored in future programming to ensure no one is left behind.

Generally, the programme was gender transformative since it considered gender norms for both men and women and how these affected access to and control over resources. The programme considered women and men specific needs, addressed the causes of gender-based inequities, included ways to transform negative gender norms, roles, and relations, and employed strategies to foster progressive changes in power relationships between women and men.

### **3.2.6 Application of Human Rights Based Approach (HRBA)**

HRBA's objectives are to empower rights-holders to claim and exercise their rights as well as to strengthen capacity of duty-bearers who have the obligation to respect, protect, promote, and fulfil human rights. The HRBA is underpinned by five key human rights principles. These are: Participation, Accountability, Non-discrimination and Equality, Empowerment and Legality. The following sections assess how LEAP embraced these principles.

The programme embraced participation by ensuring that women and men played an active role in the leadership of the MBOs. Given that women are always disadvantaged when it comes to leadership positions in the community, the programme came up with specific interventions geared towards enhancing participation of women in MBO leadership. These included initiatives such as women in coffee and women in cocoa business.

On accountability, the programme built capacity of MBOs to lobby duty bearers to fulfil their obligations and provide remedies where human rights breaches occurred. Several examples of how duty bearers were engaged by MBOs are covered in the previous sections of this report. These include WACU and Okoro lobbying government on war damage compensation, Meru Coffee lobbying the government on coffee bill which they felt was oppressive etc.

The programme was very strong on trying to reduce discrimination especially against women when it came to matters of access and control of resources such as land. The programme put a lot of efforts

---

<sup>20</sup> [https://en.wikipedia.org/wiki/Gender\\_equality](https://en.wikipedia.org/wiki/Gender_equality)



towards reversing the patriarchal system where land is perceived to belong to men with some women being disinherited once their husbands passed on. The programme employed different approaches to sensitize men on importance of allowing women to have equal access and control over land and other resources including access to finance. These included embracing VSLA model which encouraged women to save and borrow from amongst themselves, working with financial institutions to develop women friendly financial products, sensitizing men on the importance of developing wills to secure their spouses in case of death etc. These interventions have had good results except on control over land which is an area requiring persistence given its deep rooted in the African culture.

The programme had a whole component on women empowerment where women were capacity built to stand for their rights including fighting GBV, FGM and other social ills. The programme used different approaches such as male gender champions, model couples, and gender focal persons to advance the rights of women. These efforts have had positive results as documented in this report.

The programme supported technical and strategic partners to participate in UPR where they presented status reports and gave recommendations pertaining human rights situation in their countries. By doing this, the programme ensured that the governments implemented provisions of domestic and international laws.

In conclusion, it is very clear that the programme applied HRBA in all its interventions though more still remains to be done in some areas such as land.

### 3.2.7 Effects of Covid 19 on programme implementation

Overall, the main effects of COVID-19 were related to disruption in activities where people were supposed to meet physically. The most affected were VSLAs because members could not meet to save, repay, and borrow. This led to some groups innovating around using mobile money transfer or having a system where money was delivered to the treasurer individually as opposed to assembling in a central location.

Other disruptions were in the trainings where a good example was the LFC where Cooperative University of Kenya moved very fast to set up an online training platform which not only cut the cost of training but also ensured that the course was available to more people especially those who ordinarily would not be willing to partake a fully residential training for a month.

Farmer trainings were also affected and some MBOs started doing individual farm visits as opposed to the more economical group trainings. Others had to reduce the group size to 15 to comply with Covid 19 meeting protocols. By reducing the size of groups and adopting individualised training approach, it meant that the resources available were inadequate to reach as many farmers as initially planned hence affecting the results of the programme. The programme also had to review its plan to incorporate some activities meant to ameliorate the effects of Covid 19.

Financial services were also affected since people feared to visit banking halls. Financial institutions moved very fast to adopt mobile and agency banking where there were none (mainly for SACCOs) and heightening their use where they existed (mainly banks) to ensure customers continued enjoying the services conveniently from their homes.

On agribusiness, production was affected because inputs could not be transported easily due to restricted movement. This scarcity triggered a spike in input prices leading to increased cost of production. Access

to both local and international markets was curtailed resulting in damage/spoilage of produce as well as overexploitation by the few buyers available.

Covid 19 restrictions meant that most people stayed at home for extended hours especially during the periods when curfews were imposed in Uganda and Kenya. This meant longer contact hours between men and women at home which resulted in conflicts since they were not used to staying together for long hours. GBV can also be linked to loss of jobs especially by casual workers like in the construction and transport sectors since most of the businesses were affected and employers forced to downsize or close shop altogether.

Despite the above negative effects of Covid 19 pandemic, there were a few areas where it resulted in some positive outcomes. For example, the soap and sanitizer businesses were booming since these two formed a major preventative mechanism against Covid 19 spread. Kipkellion coffee women soap making group is a good example of how soap manufacturers benefited.

### 3.3 Efficiency and programme implementation arrangements

This section explains how well the programme offered optimum value for money and applied value for money principles of effectiveness, economy, and efficiency in relation to delivery of its outcomes.

#### 3.3.1 Implementation arrangements

The programme implementation process employed a hybrid approach of direct delivery and market systems development. This approach was very suitable as it ensured that partner organisations were given direct support where necessary as well as being linked to service providers to ensure sustainability. In several cases, partner organisations were supported directly with value addition equipment like in the case of Okoro where different primary cooperatives were supported with coffee milling equipment while WACU was supported with aflatoxin testing equipment. In other cases, the partner organisations were linked with service providers like in case of credit access. This approach ensured that, the core partners were boosted to start off while at the same time being linked to service providers which is a more sustainable approach. However as documented in the previous sections of this report, the programme needs to rethink supporting recurrent expenditure such as salaries and where these must be provided it should be for a short time after which it should be phased out to avert dependency.

The programme used technical and strategic partners to implement various interventions on We Effect behalf. This is a more sustainable approach given that most of these partners like commercial banks and insurance companies are permanent actors in the market system and therefore likely to continue partnering with the MBOs post programme. The other nonprofit making partners were supporting the MBOs along their lines of specialization and it was clear from interactions with them that they were willing to continue supporting the MBOs even beyond the programme life.

Core partner selection ensured diversity with both large, medium, and small partners incorporated as well as the level of sophistication in terms of management structures and systems. However, the level of programme coordination was similar across the board irrespective of the core partner size. It was evident also that the strategic and technical partners complemented each other in some areas based on need. There was however no clear link between the programme and local and national government structures as well as other development initiatives both donor oriented and commercial. There should have been a strong coordination mechanism between the programme and the government as well as other

development partners working with the same core partners to create synergies and avoid working in silos which would have resulted in duplication and possibility of double funding of same activities.

### **3.3.2 Efficiency**

LEAP programme was lean on staffing overall with four programme coordinators (two in Kenya and for Uganda and Tanzania one each). This meant staff costs were kept low. At the country level, each core partner had a project coordinator while the rest of the work was done by the rest of the organisation staff with some of their time paid for by the programme. Further the programme leveraged the expertise of the technical and strategic partners, hence cutting the cost which could have arisen from having inhouse experts in the different areas.

Most of the partners were satisfied with the level of funding for various activities and none reported having had serious difficulties with resources. However, there was a feeling that resources needed to be increased to reflect the increase in MBO membership overtime. The burn rate was also reported to be above 80% in all cases which is a good resource utilisation rate. However, some partners felt that some resources used in holding trainings in hotels could have been saved by use of partner facilities instead which are free. Also, some activities like learning visits could be done better by having clearly identified sites with clear learning objectives.

No major budget deviations were reported say for realignments to cater for the unforeseen Covid 19 circumstances which called for inclusion of additional activities or modification to fit into the circumstances. For example, food security intervention was not in the original plan, but this had to be factored in to take care of Covid 19 challenges.

We Effect management systems were rated satisfactory overall. However, some notable areas of concern included delays in budget approvals and disbursements were highlighted. In addition, a concern was raised about changes in reporting templates as well as WIMS regular downtimes and low speed which made data input difficult hence late reporting which would in some instances delay disbursement of resources.

### **3.4 Impact**

The section on effectiveness covers the results/outcomes realised because of the programme interventions over the last four years. It is expected that these results will continue impacting the core partners as well as individual members even beyond the programme. There are several success stories in the effectiveness section which give pointers towards impact of the programme. This evaluation was end term and therefore not meant to capture impacts. The evaluation recommends that in future We Effect should commission a broader study to capture the direct and indirect impacts and using acceptable attribution/contribution methodologies assess the impact of this programme.

### **3.5 Sustainability**

This section assesses the durability of the programme results/outcomes beyond the programme period. Most of the interventions were well designed to ensure sustainability. The core partners were capacity built and governance and management structures put in place to ensure effective and efficient management of the MBOs. Most of the value addition interventions supported by the programme are already operational and are likely to be sustainable if well managed.

A few MBOs are likely to struggle to survive given that some were yet to take off. A good example is Okoro Coffee Union in Uganda which was yet to operationalise its coffee factory.

The core partners support to farmers is expected to continue though the scale of reach might be curtailed given the likely layoffs of some staff who were being catered for by the programme and limitations in resources to facilitate movement of extension staff.

From discussions with the strategic and technical partners, it was evident that their selection was well calculated to ensure sustainability. Most of these are organisations with own funding mechanisms and hence capable to continue supporting MBOs even beyond We Effect funding.

At the individual and household-levels, most of the programme initiatives on production will continue to bear fruits since the farmers have the knowledge which they will continue using even beyond the programme. However, given need for continuous improvement some areas are likely to lag on new developments in different areas including agronomy. Some of the models introduced through the programme such as gender focal persons/ToTs, model couples and male champions were farmer focussed and hence these farmers are likely to continue influencing their fellow farmers (assuming no incentives were offered to them during the programme period).

Sustainability of other programme initiatives like the LFC course is assured as CUK is planning to mainstream the course (or some aspects) in its training curriculum and possibly make it a core course for all students. The university also plans to start commercialising the course based on its Online Learning Management System where participants will pay about Ksh 25,000 for each arena.

### **3.6 Lessons learnt from LEAP programme**

The implementation of this programme brought to fore several lessons which can be useful in future programming.

The programme embraced use of technical and strategic partners which ensured efficiency in its implementation as well as sustainability given that most of these partners are organisations with own resources and therefore likely to continue supporting the MBOs even post programme. This approach should be embraced in future programmes.

The programme employed various approaches like model couples and male champions who were drawn from the communities. This ensured that those interventions would continue beyond the programme. Therefore, building of local capacities should be embraced as a sustainability measure.

The VSLA approach was a game changer in the promotion of saving culture in the MBOs. Through this, women got financially empowered to the extent of being able to invest in fixed assets such as land. By empowering women financially, the programme brought back their dignity as they did not have to beg their spouses for money always. Future programmes should embrace such initiatives.

Enterprise diversification is key as a safety net in case of calamities caused by climate and market variations. The programme supported MBO members to diversify beyond the traditional cash crops and this came in handy as a source of alternative income.

Covid 19, brought with it several challenges and this is a clear lesson that future programmes should factor in unforeseen circumstances and allow flexibility in case of similar situations. The programme was able to quickly reorganise to provide the necessary support during the pandemic.

Even as we focus on women empowerment, we need to ensure men are not left behind because empowering one gender can result into conflicts as was reported by some men who could not cope with their spouses.

#### **4. CONCLUSIONS AND RECOMMENDATIONS**

Overall, the programme is on the path to realize most of the outcomes based on the findings of this evaluation and considering 2021 progress monitoring data. The following sections presents conclusions and recommendations drawn from this evaluation. It is organized in line with the programme components.

##### **4.1 Strengthening of Partner Organizations**

As indicated in the 2020 results framework figures, the programme will achieve most of the targets under this component an indication that the outcomes herein are realised to a great extent.

The findings of this evaluation cite several success cases of how partner organisations have put in place requisite policies and guidelines which have boosted their governance and management as well as improving their reputation. The MBOs also have the basic management systems in place which ensures transparency and accountability. The MBOs were able to engage duty bearers to develop and implement gender-sensitive legislative provisions and policies on issue affecting them both at local and national level. This is an indication that the capacity of the organisations is well developed and the organisations are recognised by the duty bearers and hence are in a good place to advance their members rights. However some still need further handholding to take off fully as indicated in the POSA results.

##### *Recommendations*

- Given the MBOs are at different levels of maturity based on Octagon and POSA scores, it would be good to prioritise the weaker ones in future with the focus now shifting to production, marketing, and value addition.
- The programme should devise a verifiable and data driven criteria for disengaging with non-performing partners early enough to avoid sinking too much resources when there are no signs of growth.
- The programme focussed more on the secondary level in development of management systems and structures. Though this evaluation fully understands We Effect approach of working with secondary bodies to build their capacity so that they can eventually pass on the knowledge to the affiliates, there is need to deliberately put measures in place to ensure the trickle down happens.

##### **4.2 Agribusiness**

Majority of the MBOs are doing well in terms of production and most of them perceive increased incomes including for women over the last four years. There is evidence of value addition in most MBOs though at small scales and using rudimentary technologies which are inefficient. This needs to be enhanced to enjoy economies of scale. Some MBOs have been able to secure markets for their produce though quality is still an issue in some value chains. Market volatility and poor prices remains a challenge to many MBOs. The situation was exacerbated by the Covid 19 pandemic and persists to date. High input prices have also affected production greatly.

Climate change has also had its toll on productivity though members are putting in measures to reduce and cope with the effects as detailed in the findings of this evaluation.

From the findings of this evaluation, we conclude that the programme has been able to realise most of the expected outcomes and this is evidenced by the 2020 results framework figures which indicate that most of the targets have been met with a good number having been surpassed.

#### *Recommendations*

- Though most MBOs have been able to secure some markets for their produce, most of these are not reliable whereas some MBOs have no capacity to fulfil the orders. This therefore remains an area where more efforts should be put. MBOs should invest more energy in marketing their brands to survive in the competitive marketplace.
- Value addition is happening albeit at minimal scales and using rudimentary technologies. MBOs therefore need to enhance their value addition capacities.
- The evaluation noted that in some value chains, the value add of some MBOs is very minimal if any. This results in members side selling their produce to middlemen instead of going through the MBO which only adds bureaucracy and eats into their profits. There is therefore need for such MBOs to innovate around value addition mainly by venturing into secondary processing.
- The effects of climate change will continue impacting production and therefore there is need for investment in research and development to have better production technologies which can withstand harsh climatic conditions such as floods and droughts. MBOs should be linked with research organisations and where possible do joint research to come up with more resilient technologies.

#### **4.3 Financial Inclusion**

Access to affordable financial services and products for women, young people and men members within partner organisations can be said to have improved greatly over the past 4 years. Most MBOs have SACCOs or linkages with SACCOs as detailed in the findings section of this report with some areas especially in Kenya having virtually everyone belonging to a SACCO. There are also other financial institutions such as banks and MFIs in all the MBO catchment areas. The level of financial literacy can be said to be quite high in the three countries. Financial institutions have also innovated around pro-poor financial products and technologies to ease access to the services. However the cost of borrowing still remains high especially for banks and MFIs.

VSLAs can be said to have taken root very well in the communities served by the MBOs. Virtually all MBO members belonged to VSLAs. This is an area which needs further development to ensure these VSLAs grow into sustainable vehicles for financial inclusion in the society.

In terms of risk management, insurance uptake is still very low across the board. Knowledge about insurance is also very limited hence contributing to low uptake. Even though some mainstream insurance companies are coming up with innovations to boost uptake, still more needs to be done in this front.

Generally, the programme is doing well on this component going by the findings of this evaluation and looking at the figures in the results framework though much more needs to be done on the risk management front.

#### *Recommendations*

- There is need for financial institutions to work closely with MBOs and develop tailored products which put into consideration the uniqueness of different agribusiness enterprises. For example, coffee which is paid in lumpsum once every year should be treated differently from dairy which generates a near constant amount of income continuously.
- VSLA model needs rethinking to ensure growth and sustainability. The basic model entails saving and lending for a one-year cycle and sharing out all the money at the end of the cycle then starting again. The model needs to be improved by encouraging retention of some of the savings and/or interest and this can be invested in income generating activities for the group. The model also needs to be formalised by the groups being encouraged to open group bank and SACCO accounts to avoid cash handling by individual members.
- Insurance service providers need to device better ways of selling their products. A good innovation is where insurance products are embedded on credit/loans products by SACCOs. All loans can be accompanied by an insurance policy covering the borrower against loss of farm produce or animal as well as some form of health and personal accident cover.

#### 4.4 Empowerment of women and young people

Women empowerment strategies had very far-reaching effects. There is growth in women membership in MBOs as well as in leadership positions as evidenced by the evaluation findings and confirmed by the 2020 data as contained in the results framework. There is also an increase in participation of women in general meetings and increase in confidence to speak and air views during such meetings.

On enhancement of women and young people social rights, the various advocacy efforts are slowly bearing fruits though the situation is still not fully resolved. Control over land by women still remains a big challenge and should be pursued relentlessly. However, there are great strides in the areas of access to land as well as access to financial services, and participation of women in decision making at both household and community levels.

#### *Recommendations*

- Most of the challenges affecting women participation in leadership positions are cultural in nature given the patriarchal system of African communities. Therefore, more interventions need to be geared towards cultural change. Such approaches like use of community elders to advocate for gender equality should be encouraged as they are likely to have bigger impacts within short spans of time.
- In some MBOs, various GTAs were in the initial stages of being implemented. This includes model couples and male champions which had started showing very positive results. These should be encouraged and enhanced to have a wider reach.
- LFC has been touted as a very effective course going by the testimonies from the graduates. This should continue but need to be done in a sustainable way. The training institutions should be encouraged to commercialise the course and if possible, mainstream the course in their curricula.

#### 4.5 General recommendations

- As observed in the relevance section, We Effect should consider collaborating with other development agencies including the government to avert duplication of efforts and ensure synergies in programme implementation. This can increase efficiency and effectiveness of the programme.

- This programme can be said to have employed a hybrid approach of direct delivery in some areas and market system development in others. As MBOs progress towards maturity programmes should move more towards market systems facilitation approach to encourage independence and business orientation.
- The programme interventions included directly meeting recurrent expenses such as staff costs. This should be done with caution to avoid dependency and organization crippling after the programme stops funding. There should be commitment from the partners that they will continue to meet such costs even beyond the programme to avert crisis when the programme ends.
- Given that this evaluation focused mainly on direct programme beneficiaries, We Effect should consider commissioning a broader survey later after programme closure to assess the impact of the programme. This can be very useful to assess sustainability and multiplier effect and spillover benefits as well as document valuable lessons for future programming.
- To increase efficiency, We Effect should consider more use of internal resources such as technical partners to offer some services as opposed to consultants as well as using partner facilities during trainings and other activities instead of hiring venues in hotels.
- There is need to evaluate the effectiveness of some approaches to ensure value for money. For example, too many radio programmes might consume resources which could have been more useful in other areas. Second example is setting up of centralised nurseries as opposed to decentralised ones. Decentralisation would cost less in terms of transport and spread the risk. A third example is on food security which can be enhanced through having seed multiplication sites instead of giving new seed every year.
- The WIMS system though very comprehensive in terms of trying to capture all the information can be burdensome especially if the expectation is to have partners be the ones entering data. The system therefore needs to be audited to ensure that only data on key performance indicators are covered. The rest of the data can be collected on need basis. Having a more efficient system will make it easy to capture the right data and improve on accuracy and completeness of the same.
- When working with partners as opposed to direct implementation, there is a possibility of not being felt on the ground. We Effect therefore needs to rethink its brand visibility and develop an aggressive publicity strategy.
- There is need to conduct a thorough policy review in different sectors to identify policy gaps and inconsistencies which need to be rectified. This can go a long way in ensuring that MBOs have the right information to back their advocacy efforts.



## Annexes

### 1. Data collection tools



Data tools.docx

### 2. LFC survey full report



LFC evaluation  
report.docx