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Investing in rural people

Independent Office of Evaluation



132nd
Evaluation
Committee

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Republic of Zambia Country Strategy and Programme Evaluation

Presentation of Evaluation Report

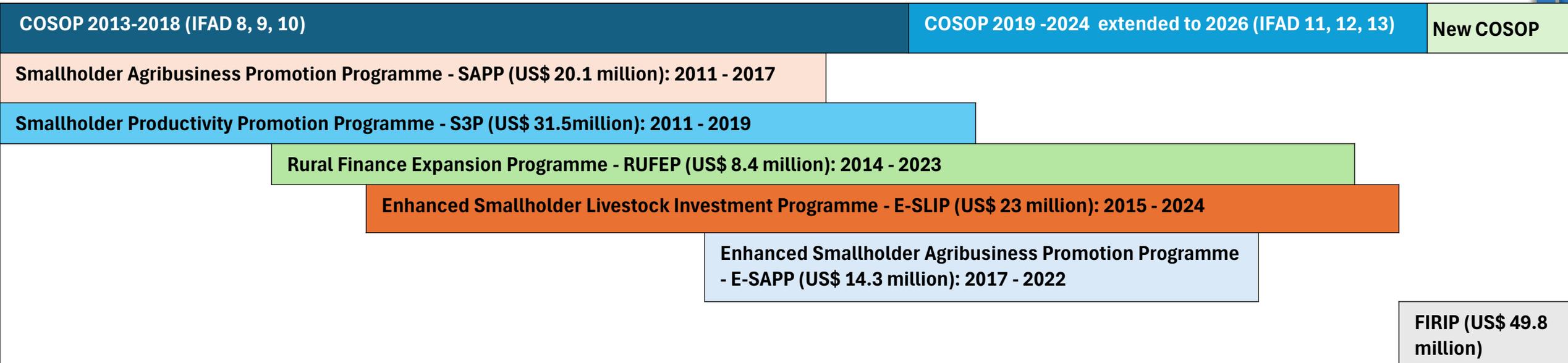
By Raymond Mubayiwa – Senior Evaluation Officer - IOE

Scope

- The second country-level evaluation in Zambia.
- Evaluated period 2014-2024:
 - COSOPs 2013-18 and 2019-24 extended to 2026
 - Portfolio: 6 projects, 4 completed and 2 on-going
 - Cost of evaluated portfolio: US\$ 222.4 million, of which US\$ 106.3 million IFAD financing
 - Major international co-financing: OPEC Fund.

Strategic focus of the COSOPs

- Improve rural incomes and food security
- Strengthen productivity, access to finance, market access and value chain integration
- Increased focus on climate resilience, nutrition and commercialisation (from 2019 COSOP)



- The evaluated COSOPs were **strategically aligned** with Government priorities and IFAD's mandate, with a thematic focus reflecting **IFAD's comparative advantage**.
- Targeting efforts deliberately distinguished between **subsistence and commercially oriented smallholders** in line with government approach.
- **Multi-phase programmatic continuity** across phases enhanced coherence and adaptive learning.
- Policy engagement led to tangible **institutional outcomes** such as NFIS II, the Rural Finance Unit, and the National Livestock Policy.
- **Nationwide geographic targeting limited resources** and, even in shared districts, weak coordination affected **complementarity and implementation synergies**.
- Limited integration with Government programmes (e.g. FISP, SAFF) and collaboration with RBAs.
- Coherence of NLAs remained weak due to inadequate knowledge management systems and largely ad-hoc partnerships.



- Stronger policy and regulatory frameworks and expanded financial products improved access, financial literacy and women's inclusion, particularly in rural finance
- High loan costs, collateral requirements, weak apex capacity and digital gaps continued to constrain outreach and usage, with CBFIs and FSPs facing operational risks



- Productivity gains from crop diversification, improved seeds and animal health systems were uneven due to weak institutions, limited technology adoption and restocking model weaknesses



- Contract farming and out-grower schemes improved market access for some farmers, but weak agri-SME capacity, underperforming aggregation centers and limited private sector partnerships affected broader value chain integration



- Technological and institutional innovations expanded rural financial inclusion, promoted improved farming practices and strengthened community-based service delivery approaches



- Rural poverty impacts were moderately positive, with stronger income gains from productivity improvements (S3P) and savings-led financial inclusion (RUFEP), while food security improved modestly and nutrition outcomes remained limited



- Women's participation increased through quotas and self-targeting, particularly in rural finance, but economic empowerment outcomes were mixed and transformative change in workloads, decision-making and social norms remained limited.

- **Institutional sustainability was strongest in rural finance**, while other interventions remained weakly embedded in government systems.
- **Infrastructure showed stronger technical sustainability** where **operation and maintenance mechanisms were in place**, though design weaknesses affected some programme delivery models.
- Economic and financial sustainability was stronger where viable market incentives and capable private partners supported value chain activities and digital financial services
- Savings groups demonstrated stronger social sustainability (RUFEP), while many cooperatives struggled (S3P, SAPP & E-SAPP) without continued institutional support.
- Progress was made in rangeland restoration and awareness of climate-smart practices, though adoption remained modest.
- **Scaling up occurred mainly through replication across IFAD projects**, with limited systemic uptake by ministries, partners or national programmes.



Efficiency

- Project management costs exceeded IFAD benchmarks, averaging 27% at completion vs 15% benchmark.
- Higher management costs did not translate into stronger efficiency gains
- Despite relatively quick start-up, weak alignment between AWPBs, procurement plans and funds flow slowed early disbursement, delaying key investments and results.
- Cost-efficiency at beneficiary level was generally favourable, with most projects delivering lower-than-expected costs per beneficiary.

Performance of partners

- **IFAD remained a strong strategic partner**, maintaining thematic continuity.
- **Programme design and portfolio coherence faced recurring challenges**, with limited synergies across projects
- **Transition to a CPC-led office reduced IFAD's senior decision-making presence in-country**, somewhat limiting strategic influence/leverage
- **Government ownership varied across ministries and limited interministerial coordination** affected programme synergies and institutionalization of results.

Broad, nationwide geographic targeting, contrary to the 2014 CPE recommendation for focus, diluted synergies and reduced targeting effectiveness.

IFAD's investments in inclusive rural finance achieved strong policy and grassroots results, setting a foundation for institutional sustainability.

Ambitious goals for inclusive value chain development yielded mixed results, constrained by weak institutional and market readiness.

Support to agricultural productivity produced tangible gains but was undermined by fragmented design and limited adoption of good practices.

IFAD and Government of Zambia engagement framework has not kept pace the rapidly evolving institutional and policy landscape.

Persistent systemic capacity gaps across institutions continue to limit sustainability and scaling of results.

Recommendation 1

Develop the next COSOP with a strategic food systems resilience lens to enhance production, productivity, and nutrition outcomes in line with Zambia's transformation agenda.

Recommendation 2

Leverage a strategic, pro-poor, market-led value chain approach through private sector engagement using both sovereign and non-sovereign instruments.

Recommendation 3

Strengthen the targeting strategy to more effectively reach and empower poor/vulnerable men, women and youth through focused geographic coverage and differentiated approaches.

Recommendation 4

Strengthen the strategic use of non-lending activities, fully aligned with IFAD's lending operations, to enhance influence, learning, scaling, and leveraging.

Recommendation 5

Consolidate and scale inclusive rural finance models to deepen outreach, utilisation and sustainability.

Recommendation 6

Redefine the IFAD Government of Zambia engagement framework to align with the evolving context and institutional structures, while strengthening capacity, coordination, and ownership.

Thank you for
your attention

