Investing in rural people

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Republic of Zambia
Country strategy and programme evaluation

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Action: The Evaluation Committee is invited to review the country strategy and programme evaluation for the Republic of Zambia.

Technical questions:

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Executive summary

A. Background

1. In line with its Evaluation Policy and as approved at the 143rd session of the Executive Board in December 2024, the Independent Evaluation Office of IFAD (IOE) conducted a country strategy and programme evaluation (CSPE) in the Republic of Zambia. Zambia's second CSPE, covered the period 2014–2024 and assessed two country strategic opportunities programmes (COSOPs): 2011–2018 and 2019–2024. The ongoing 2019 COSOP was extended in 2025 and will conclude in 2026. The portfolio covered by the CSPE includes six projects. Four of them are completed: the Smallholder Agribusiness Promotion Programme (SAPP); the Enhanced Smallholder Agribusiness Promotion Programme (E-SAPP); the Rural Finance Expansion Programme (RUFEP) and the Smallholder Productivity Promotion Programme (S3P). Two are ongoing: the Enhanced Smallholder Livestock Investment Programme (E-SLIP) and the Financial Inclusion for Resilience and Innovation Project (FIRIP), which was approved by IFAD's Executive Board in December 2024. The financing in this portfolio totals US$222.4 million, including US$106.3 million from IFAD. The remainder is financed by the Government, cofinanciers and beneficiaries.

2. **Objectives and scope.** The main objectives of the CSPE were to: (i) assess the results and performance of the IFAD country strategy and programme in Zambia as outlined in the 2011 and 2019 COSOPs; and (ii) generate findings and recommendations for the continuing partnership between IFAD and the Government.

3. **Methodology and process.** The evaluation applied a theory-based approach guided by a reconstructed theory of change with three impact pathways: (i) inclusive rural finance; (ii) enhanced smallholder resilience, productivity and nutrition sensitivity; and (iii) strengthened market access and value chain integration. It included scoping consultations with the East and Southern Africa Division and the Zambia country team, followed by a desk review and field mission. Virtual interviews with government officials, IFAD staff, service providers and development partners were complemented by a field mission from 24 March to 10 April 2025, which visited 65 programme locations across eight provinces and 16 districts, and engaged more than 380 programme beneficiaries. A wrap-up meeting hosted by the Ministry of Agriculture on 10 April 2025 presented preliminary findings.

4. **IFAD strategy and operations during the evaluated period.** IFAD's country strategy during the review period was guided by two COSOPs (2011–2018 and 2019–2024). The 2011 COSOP aimed to increase incomes, improve food security and reduce the vulnerability of poor rural people through three strategic objectives focused on rural finance, productivity enhancement and market access. The 2019 COSOP, in alignment with Zambia's national development plans and IFAD's strategic framework, sought to increase the incomes, food security and nutrition of poor and vulnerable rural people through inclusive, diversified and climate-resilient livelihoods.

5. **Country context**. Zambia's population stands at 21.3 million (51 per cent men, 49 per cent women), with a population density of 26.1 persons per square kilometre. After achieving lower-middle-income status in 2011 through mining-led growth, expansion slowed (3.6 per cent annually from 2011–2021) and economic shocks (including COVID-19 and the war in Ukraine) drove inflation, deepening fiscal and debt challenges by 2022. Zambia's agriculture sector contributes 3.4 per cent to GDP. Both crop and livestock production are central, with signs of recovery following a recent drought and El Niño shocks. Zambia has 42 million hectares of arable land, yet only 1.5 million hectares are actively farmed each year. This large gap presents an opportunity for growth in the sector. Poverty is

widespread, at 64 per cent nationally; nearly 80 per cent of poverty is in rural areas, driven by geographic disparities and recurrent climatic shocks. Gender and youth inequalities persist, with women and rural youth facing limited access to land, finance and decision-making opportunities. Frequent droughts, deforestation and soil degradation threaten agricultural and environmental sustainability, while access to rural finance remains limited, particularly for smallholders.

B. Main findings

6. **Relevance.** IFAD's country strategy and programme, guided by the 2011 and 2019 COSOPs with a focus on value chain development, livestock production, agricultural productivity, and inclusive rural finance, is well aligned with Zambia's national development priorities and IFAD's own strategic framework. Programme design built upon existing knowledge and past IFAD experience, with a phased, programmatic approach enabling learning and adaptation. This approach requires enhanced sub-national engagement to ensure fit within the country's diverse agroecological contexts. The portfolio addressed critical constraints in production, productivity, market access and rural finance through technically grounded models and approaches. However, design quality and contextual adaptation were uneven, with limited value chain analysis and weak institutional readiness. An overreliance on matching grants tended to exclude poorer and less resourced groups. Nationwide geographic targeting was aligned with the need to avoid perceived unfairness and favouritism. However, it often stretched limited IFAD resources and reduced programmatic reach, constraining the inclusion of poorer and more marginalized smallholders.

7. **Coherence.** IFAD's country strategy and programme in Zambia is consistent with its comparative advantage in rural development and deep-rooted support to smallholders. It demonstrated thematic continuity through a programmatic approach that sequenced programmes in value chain development, livestock and rural finance (e.g. SAPP–E-SAPP, SLIP–E-SLIP, Rural Finance Programme (RFP)–RUFEP–FIRIP). Complementarities were envisaged between S3P (production and productivity), SAPP/E-SAPP (market access and value chain integration) and RUFEP (financial inclusion), but these were limited and not systematically aligned due to gaps in design synergies. Nonetheless, strong vertical coherence emerged in rural finance and livestock, exemplified by the iterative progression from RFP to RUFEP to FIRIP, and from SLIP to E-SLIP. IFAD actively contributed to sector-wide coordination through regular participation in the Agricultural Cooperating Partners Group (ACPG). IFAD contributed to United Nations Zambia development frameworks, but limited engagement within the United Nations Country Team constrained its influence. Rome-based agency collaboration showed promise early on, but weakened over time, limiting joint programming.

8. **Knowledge management.** Both the 2011 and the 2019 COSOPs recognized the importance of knowledge management, yet knowledge management strategies across the portfolio were uneven and generally underdeveloped. Among the evaluated projects, only RUFEP developed a structured knowledge management strategy that linked knowledge generation, dissemination and policy engagement with national financial inclusion efforts. In the other projects, knowledge management plans were fragmented and not used effectively for learning or policy dialogue. Most knowledge products (including case studies, videos and digital platforms) were not preserved beyond project closure, reflecting inadequate institutional mechanisms for continuity. The use of IFAD grants to facilitate knowledge management was limited. South-South and Triangular Cooperation (SSTC) was applied selectively, enhancing Zambia's visibility as a knowledge provider but generating limited reciprocal learning. The FIRIP project appears to be addressing this shortcoming by introducing a more structured, dual-purpose SSTC framework with dedicated plans and budgets for learning and technical assistance in agricultural and climate finance.

9. **Partnerships.** Both the 2011 and the 2019 COSOPs emphasized strong partnerships with the Government, development partners and United Nations agencies. The former emphasized collaboration with NGOs and the private sector, while the latter focused on cofinancing and engagement with farmers' associations and agribusiness actors. IFAD maintained regular, well-regarded participation in donor coordination platforms, fostering information exchange and alignment with agricultural priorities. However, there was limited evidence of formal cofinancing or joint programming, and collaboration was largely ad hoc despite thematic convergence with key donors in climate-smart agriculture, rural finance and support to micro, small and medium-sized enterprises (MSMEs). The envisaged partnership with the Food and Agriculture Organization of the United Nations on conservation agriculture training did not materialize. Collaboration with the World Food Programme provided a strong example of non-financial synergy through the Index-Based Livestock Insurance initiative. NGO partnerships added value but were underutilized, and private sector engagement in extension services, market access and value chain development proved effective in RUFEP but was inconsistent in other projects.

10. **Policy engagement.** IFAD made notable contributions to Zambia's policy landscape in agriculture, livestock and rural finance, often leveraging its investment operations as platforms for dialogue. IFAD supported the formulation of the National Agricultural Investment Plan, the Rural Finance Policy and Strategy, the National Livestock Development Policy, the draft Livestock Development Act and the Zambia National Agribusiness Development Strategy. RUFEP and E-SLIP played pivotal roles in shaping policies on inclusive finance and livestock-sector governance, while grant-funded initiatives informed national strategies on youth employment, land policy and conservation agriculture. However, IFAD's role in supporting policy implementation was less consistent. While engagement through coordination platforms like the ACPG has ensured visibility, its influence on policies was limited, and opportunities for influencing policies through collaboration with other United Nations agencies – including the Rome-based agencies – were underutilized.

11. **Effectiveness.** The country programme made strong contributions to the COSOP objective of expanding access to – and use of – sustainable financial services by poor rural women and men. IFAD's support through RUFEP strengthened policy and regulatory frameworks, introduced innovative financial products and expanded the reach of community-based financial institutions, improving financial inclusion in rural areas. RUFEP also made progress towards COSOP objectives on enhancing smallholder productivity and resilience through improved seed systems, forage production, livestock health services and peer-based learning approaches such as farmer field schools and farmer business schools. However, weak governance of cooperatives, limited adoption of good agricultural practices and challenges in sustaining peer-based models constrained results. Achievements in relation to COSOP objectives on market access and value chain integration were modest by comparison. While contract farming and out-grower schemes delivered positive examples of viable commercial linkages, most bulking and processing centres remained underused, public-private-producer partnerships (4Ps) underdeveloped and private sector engagement limited.

12. **Innovation.** Technological and institutional innovations were promoted, advancing rural financial inclusion and strengthening smallholder productivity. The innovation and outreach facility, digital tools such as electronic wallets, mobile apps and shared banking infrastructure enhanced the efficiency and transparency of community-based financial institutions. In the livestock sector, localized breeding and distribution models for improved goat and pig breeds increased access to quality stock and productivity among smallholders. Incentives such as price premiums for sustainable practices encouraged adoption of the System of Rice

Intensification, improving yields and the efficiency of inputs. Institutional innovations including the Lead-Follower Farmer model and farmer business schools expanded peer-to-peer extension services and promoted farming as a business, reinforcing knowledge sharing and community-based learning.

13. **Efficiency.** The efficiency of the country programme was mixed. Operational efficiency was affected by high project management costs, which averaged 27.1 per cent against a planned 14.9 per cent, without commensurate efficiency gains or adequate staffing. While alignment of the annual workplan and budget improved, delayed disbursements, weak procurement capacity and inconsistent service-provider performance undermined timely implementation. Financial efficiency was comparatively strong, with the average effectiveness lag (5.4 months) and time from approval to first disbursement (11.8 months) both outperforming the regional averages. However, slow disbursement and capacity gaps, compounded by COVID-19 disruptions, weakened early results. Cost-efficiency at the beneficiary level exceeded expectations. However, economic returns varied, with economic internal rates of return ranging from 10.8 to 34 per cent across completed projects. This reflects overall positive but uneven performance.

14. **Rural poverty impact.** IFAD-supported interventions contributed to increases in household income through higher crop and livestock productivity, market participation and improved access to rural finance and savings. Yet evidence of the scale of this impact remains limited due to inconsistent impact measurement. Changes in asset ownership were modest but uneven, with more notable gains in non-productive assets such as bicycles, radios and housing improvements. Increases in productive assets like agricultural equipment remained limited. Food security improved slightly, largely through increased incomes; however nutrition gains were limited by late and partial integration of nutrition-sensitive interventions. Training and peer-learning approaches enhanced technical and business skills, but weak design and limited follow-up constrained behaviour change. Support to farmers' organizations, cooperatives and savings groups built early ownership and cohesion, but was constrained by weak governance. Institutional strengthening was most effective in rural finance, where RUFEP influenced policy and regulatory reforms on banking.

15. **Gender equality and women's empowerment.** The quality of strategic direction on gender equality and women's empowerment improved over time, moving from limited gender targeting under the 2011 COSOP to a more structured and empowerment-oriented approach in the 2019 COSOP. Quotas and self-targeting mechanisms promoted women's participation across value chains, rural finance and community institutions, although results were uneven for more vulnerable women. The projects enhanced women's economic empowerment through better access to finance, training, infrastructure and income-generating activities – contributing to greater financial independence and household welfare. Progress in achieving equitable workload distribution, enhancing women's voice in decision-making and addressing discriminatory social norms and behaviours was limited. This was partly due to weak gender mainstreaming strategies, limited resources and a lack of dedicated expertise within programme management units.

16. **Sustainability of benefits.** Support to rural finance and digital financial services demonstrated strong potential for institutional sustainability through: integration into national systems; development of regulatory frameworks; and the establishment of a rural finance unit within the Ministry of Finance and National Planning. Infrastructure such as feeder roads and bridges was more sustainable when maintenance mechanisms were in place. Production and market models such as seed multiplication, 4Ps and pass-on-the-gift livestock schemes proved less durable due to design weaknesses and limited institutional integration. The economic and financial sustainability of private sector, agricultural MSME and

off-taker partnerships was uneven, with only a few enduring in areas with strong market incentives and partner capacity. Capacity-building for cooperatives and producer groups was often short-term, with limited follow-up on governance, financial literacy and group management. Social sustainability was strongest among savings and lending groups that maintained internal cohesion and leadership, but was weak among farmers' organizations.

17. **Scaling up.** Replication rather than systemic scaling was dominant. While scaling remained limited across most of the portfolio, there is evidence to suggest that leveraging private sector partnerships and policy engagement facilitated the scaling of innovations in inclusive rural finance. There is also emerging evidence of scaling out-grower models piloted in IFAD-supported projects by private intermediaries. The mixed results on scaling highlight the need for a more systematic and coordinated approach. Despite promising innovations, some interventions remained at the pilot stage due to limited uptake by government ministries and development partners.

18. **Environment, natural resource management and climate change adaptation.** IFAD's approach progressively shifted from promoting sustainable land use and participatory natural resource management towards a focus on climate adaptation – emphasizing climate risk management and resilient agricultural practices. Awareness of good agricultural practices was high, but adoption remained modest. Uptake was limited by the labour-intensive nature of the promoted practices and poor adaptation to local agroecological conditions. Rangeland restoration showed progress through active community participation and the integration of drought-tolerant forage species. This improved pasture quality and supported the rehabilitation of degraded grazing lands. The livestock weather index insurance scheme piloted under E-SLIP did not achieve meaningful uptake among farmers, mainly due to limited awareness, inadequate training, and lack of sensitization to build understanding and trust in the product.

19. **IFAD performance.** IFAD has consistently been recognized as a strategic partner by the Government of Zambia, engaging with the Ministries of Finance, Agriculture, Fisheries and Livestock to shape priorities in rural finance, livestock development and value chain integration. Project design and coherence could have been strengthened by deeper contextual analysis and better use of lessons learned from past projects. Recurring design challenges and weak synergies persisted (issues noted in the 2014 country programme evaluation). IFAD mobilized diverse cofinancing partners, although contributions fell below expectations. Regular supervision missions provided systematic oversight, supported by strong fiduciary and technical expertise; however nutrition was underrepresented. The IFAD Country Office (ICO) has ensured consistent coordination since 2013, but the shift from leadership by a country director to a country programme coordinator reduced IFAD's visibility and influence with high-level government counterparts. While the ICO continues to facilitate engagement and deliver technical support, limited decision-making authority has constrained IFAD's responsiveness and visibility in national policy dialogue.

20. **Government performance.** Government ownership and commitment were uneven across ministries. The Ministries of Finance and Fisheries and Livestock demonstrated stronger engagement, while the Ministry of Agriculture faced capacity and coordination challenges that constrained implementation. Counterpart funding was provided, but often fell short of commitments or faced delays. Financial management and procurement inefficiencies were persistent, with weak internal controls and limited internal audits. Programme steering committees were appropriately constituted but not consistently functional. Coordination within and across ministries was limited, particularly among the Ministries of Finance, Agriculture, Fisheries and Livestock, reducing opportunities for synergies. Programme management units faced early staffing gaps and capacity weaknesses,

while progress in establishing monitoring and evaluation (M&E) systems was constrained by challenges with data quality, timeliness and utilization.

C. Conclusions

21. The IFAD Zambia country programme was implemented in a complex and evolving context. In the early years of the 2011–2018 COSOP implementation, Zambia experienced strong economic growth. However from 2015 onwards, growth slowed. In 2022, Zambia was reclassified to low-income status and entered into debt distress, limiting public investment in rural development. Government reforms including debt restructuring and tighter borrowing controls contributed to macroeconomic stability but disrupted the IFAD country programme's continuity.

22. **Adopting a nationwide geographic focus diluted synergies and weakened the effectiveness of targeting.** The programme's broad scope reduced the intensity of support in poorer provinces and limited convergence. Value chain-focused interventions did not adequately distinguish between subsistence and commercially-oriented smallholders, leading to uneven benefits and the exclusion of poorer farmers. Group-based and self-targeting mechanisms sometimes reinforced these gaps, while gender strategies achieved partial success but were constrained by limited capacity and resources. Overall, targeting was inclusive in intent but insufficiently differentiated to address intersecting vulnerabilities among poor rural women, men and youth.

23. **IFAD's investments in inclusive rural finance made significant contributions at both the policy and grassroots levels**. Financial inclusion was a core pillar of the country programme. Evolving from RFP to RUFEP, it catalysed national reforms such as agent banking guidelines, financial literacy integration and regulatory frameworks. Capacity-building for apex institutions and financial service providers expanded outreach and innovation, although progress was mixed. Links to formal and digital financial services improved, but require stronger adaptation to different contexts. High operational costs and limited rural digital infrastructure affected uptake.

24. **The country programme articulated strong ambitions for inclusive value chain development, but results fell short of expectations.** Over the past decade, IFAD's approach has shifted in line with national priorities, addressing production constraints and promoting market-oriented and value chain-focused interventions. Building on the Smallholder Enterprise and Marketing Programme (SHEMP), SAPP laid the groundwork for inclusive value chain programming, which E-SAPP sought to advance further. Anticipated synergies between S3P and E-SAPP further echoed this strategic intent. Ultimately, while contract farming and out-grower models achieved modest success in linking smallholders to markets, the 4Ps approach did not deliver on its potential.

25. **IFAD's support to agricultural productivity in Zambia has delivered notable results, but challenges remain.** The country programme made important contributions to productivity and resilience in crop and livestock systems. Crop production was diversified through improved varieties, sustainable practices and innovative technologies. Efforts using pluralistic extension and the Lead-Follower Farmer model showed strong potential for scaling and sustained adoption. In the livestock sector, vaccine development and vaccination campaigns reduced the prevalence of major diseases such as contagious bovine pleuropneumonia and east coast fever. Rangeland management and forage development enhanced herd productivity and resilience, reaffirming the portfolio's longstanding contribution to the sector. However, the adoption of some agronomic practices was limited by weak local adaptation, high labour demands and inadequate extension support. Livestock stocking and restocking through pass-on-the gift schemes delivered limited results due to design and implementation gaps.

26. **Institutional capacities continue to limit the sustainability and scaling of country programme results.** While the Ministry of Finance and National Planning demonstrated stronger coordination capacity, supported by IFAD's establishment of a permanent rural finance unit to oversee inclusive rural finance initiatives, the implementing ministries (Ministry of Agriculture and Ministry of Fisheries and Livestock) continue to face capacity challenges in institutionalizing, sustaining and scaling IFAD supported interventions. At the smallholder level, persistent governance, financial and operational weaknesses in cooperatives and farmers' organizations, compounded by weak institutional oversight and limited capacity-building support from the Department of Cooperatives, continue to undermine sustainability.

27. **IFAD's non-lending activities in Zambia were inconsistently implemented and insufficiently leveraged to support the country strategy.** Most activities lacked coherent frameworks for knowledge capture, dissemination and learning. Digital tools and knowledge products were poorly sustained after project closure, and most outputs were not stored centrally. Through its strategic policy engagement, IFAD played a critical role in shaping Zambia's policy frameworks in agribusiness, livestock and rural finance. Strengthening partnerships with governments, development partners and the private sector are key to embedding practice in policy and vice versa. While RUFEP and E-SLIP showed how field innovations can inform national frameworks, these links were not systematically embedded across the portfolio.

D. Recommendations

28. Building on lessons from past COSOPs and aligning with evolving national priorities, the next COSOP should adopt a more integrated, adaptive and forward-looking approach. Zambia's renewed focus on economic recovery and resilience offers IFAD an opportunity to recalibrate its strategy and strengthen its catalytic role in rural transformation. The following recommendations are proposed to guide IFAD's future engagement in Zambia.

29. **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.** Building on past experiences, priorities should include: (i) building resilient agricultural systems through diversified, climate-resilient and nutrition-sensitive production adapted to local agroecological conditions via a landscape approach; (ii) establishing sustainable input supply systems; (iii) promoting sustainable livestock, irrigation and efficient water management; (iv) strengthening sustainable extension service delivery systems, leveraging digital technologies; (v) enhancing post-harvest storage, processing, value addition, and market infrastructure to improve market access, availability and accessibility of nutritious foods (linked to recommendation 2); (vi) promoting nutrition-sensitive production and consumption by linking farmers' organization capacity-building with behaviour change communication to improve dietary diversity at the household and community levels; (vii) scaling adaptive technologies and integrating climate resilience measures to safeguard and sustain productivity gains; and (viii) differentiating approaches for subsistence and market-oriented smallholders (linked to recommendation 3).

30. **Recommendation 2. Leverage a strategic, pro-poor, market-led value chain approach through private sector engagement using both sovereign and non-sovereign instruments.** The next COSOP should adopt a blended approach that combines market-driven and pro-poor safeguards positioning agri-SMEs, financial institutions and off-takers to strengthen value chains, improve smallholder market linkages and unlock rural private sector investments through commercially viable, smallholder inclusive models. Refine and clearly articulate inclusive models (e.g. 4Ps, contract farming, out-grower schemes) so profitability is paired with

equitable risk/benefit sharing, capacity development and resilience for the rural poor. Apply clear partnership criteria, including rigorous SME readiness/viability assessments and risk-sharing mechanisms, and embedded support for aggregation and smallholder capacity.

31. Capacity-strengthening for agri-SMEs, value chain coordination units in relevant ministries (e.g. the Department of Cooperatives in the MSME, the Department of Agriculture, the Department of Agribusiness and Marketing, and the Fisheries and Livestock Marketing Unit in the Ministry of Agriculture and Ministry of Fisheries and Livestock respectively), and local producers' organizations should be integral to partnership arrangements. A systematic mapping of previously supported underutilized infrastructure (e.g. bulking centres, aggregation facilities, processing plants) from previous investments should strategically identify viable re-entry points for scaling and re-engagement.

32. **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.** The next COSOP should adopt a more inclusive and strategic targeting approach to ensure that IFAD investments reach and empower poor/vulnerable rural smallholders, including those most in need. This includes narrowing the geographic focus to underserved rural areas with high poverty prevalence, rather than broad national coverage, to increase the depth and intensity of support within IFAD's resource capabilities. Targeting should be informed by disaggregated data and tailored to the intersecting vulnerabilities and distinct needs, priorities and capacities of women, men, youth, persons with disabilities and other vulnerable groups. Beyond group-based mechanisms, IFAD should promote flexible and accessible entry points for marginalized individuals lacking the means or social capital to join formal groups. Strategies to promote gender equality and women's empowerment, and to tackle the root causes of gender inequality need to factor in the capacities of different implementers and to be given adequate human and financial resources.

33. **Recommendation 4. Strengthen the strategic use of non-lending activities, fully aligned with IFAD's lending operations, to enhance influence, learning, scaling and leveraging.** Options can include: (i) developing a coordinated knowledge management framework across the portfolio, linking project-level learning to national evidence-based planning and implementation, with a central, accessible repository for validated knowledge products, integrated knowledge management indicators in M&E systems, and mechanisms to promote uptake and use; (ii) establishing systematic follow-up for policy engagement beyond the design phase, strategically leveraging coordination platforms for substantive policy influence, and strengthening linkages between grant-funded initiatives and country programme priorities. This should include advocating for the integration of proven programme models into sector plans and budgets, ensuring institutional uptake across relevant ministries, and supporting sub-national capacity-building consistent with Zambia's technical and fiscal decentralization agenda; (iii) building strategic partnerships particularly with the private sector (building on recommendation 2), the Government, NGOs and development partners to cofinance, demonstrate and scale proven models, leveraging sustainable financing instruments such as blended finance, results-based grants and SSTC. Partnerships should also be used to embed and adapt proven programme models ensuring sustainability beyond IFAD financing.

34. **Recommendation 5. Consolidate and scale inclusive rural finance models to deepen outreach, utilization and sustainability.** The next COSOP should build on IFAD's experience under RFP and RUFEP while addressing persistent barriers to affordability, outreach, utilization and institutional sustainability for smallholder farmers and the agriculture sector more broadly. Priority actions should include: co-designing with financial institutions, agri-SMEs and value chain

actors to develop blended finance products and risk-sharing mechanisms (e.g. credit guarantees, weather index insurance) that de-risk lending to smallholders; establishing clear mechanisms to link rural finance initiatives with rural enterprise growth, agriculture productivity, market participation and resilience interventions; and deepening approaches to financial literacy, including digital literacy, to equip clients with the knowledge and skills to effectively use financial products.

35. **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**. The next COSOP should adopt an engagement framework that reflects Zambia's evolving institutional, economic and development landscape, and that clearly defines the respective roles of coordinating and implementing institutions. The sovereign anchoring and coordinating role of the Ministry of Finance and National Planning should be reinforced, recognizing its occasional role as a lead implementing agency, such as in rural finance, while collaboration and coordination with relevant sector ministries should be strengthened to enhance coherence, leadership, and technical delivery. Partners may include the Ministry of Agriculture, Ministry of Fisheries and Livestock, Ministry of Small and Medium Enterprise Development, and Ministry of Green Economy and Environment, in line with the programme focus. Furthermore, in line with the growing emphasis on market-led approaches, the framework should position private sector actors including agribusinesses, public and private financial institutions, and digital service providers as key implementing partners, building on lessons from SAPP, E-SAPP, S3P, RUFEP and as planned under FIRIP.

36. Regular joint projects or portfolio reviews should be supported through enhanced coordination platforms involving national, provincial and district actors to strengthen horizontal coordination across ministries and vertical linkages through provincial and district development coordinating committees, including engagement with private sector actors. IFAD, jointly with the Government, should support the clarification of institutional roles among ministries with related or overlapping mandates, and strengthen coordination capacity to promote ownership and coherence across sectors.

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Currency equivalent, weights and measures

Currency equivalent

Currency unit = Zambia Kwacha (ZMW)
US$1.00 = 22.9 ZMW

Weights and measures

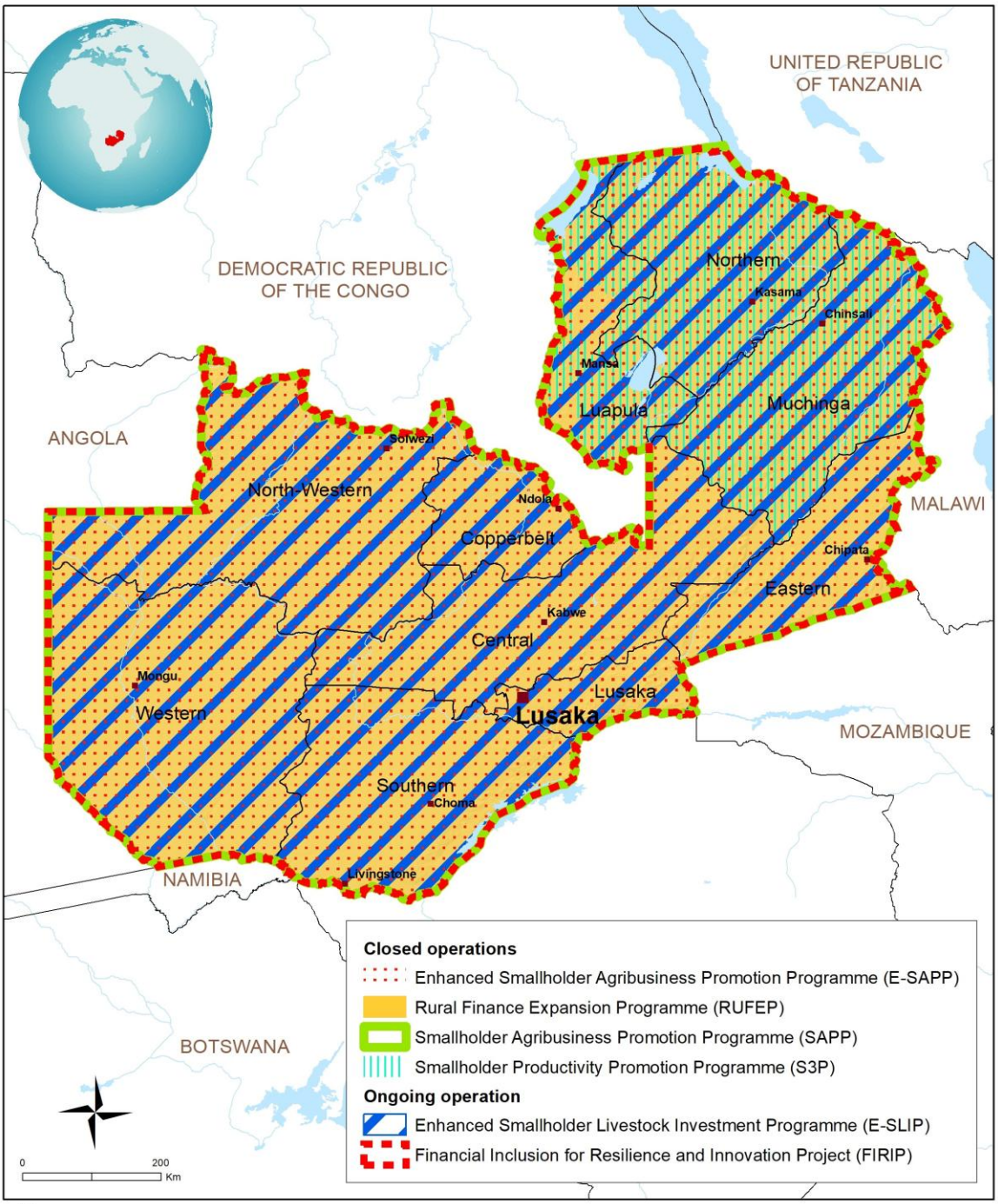
1 kilogram	= 1000 g
1 000 kg	= 2.204 lb.
1 kilometre (km)	= 0.62 mile
1 metre	= 1.09 yards
1 square metre	= 10.76 square feet
1 acre	= 0.405 hectare
1 hectare	= 2.47 acre

Abbreviations and acronyms

AfDB	African Development Bank
CAC	Community Agriculture Committee
CAADP	Comprehensive Africa Agriculture Development Programme
CATSP	Comprehensive Agriculture Transformation and Support Programme
CPE	Country Programme Evaluation
CPMT	Country Programme Management Team
CSPE	Country Strategy and Programme Evaluation
CSA	Climate-Smart Agriculture
CSAIP	Climate-Smart Agriculture Investment Plan
DAES	District Agriculture and Environment Subcommittee
E-SAPP	Enhanced Smallholder Agribusiness Promotion Programme
E-SLIP	Enhanced Smallholder Livestock Investment Programme
ESA	East and Southern Africa Division (IFAD)
EU	European Union
FAO	Food and Agriculture Organization
FIRIP	Financial Inclusion for Resilience and Innovation Project
GII	Gender Inequality Index
GoZ	Government of Zambia
HDI	Human Development Index
IAPRI	Indaba Agricultural Policy Research Institute
IFAD	International Fund for Agricultural Development
IFPRI	International Food Policy Research Institute
ILO	International Labour Organization
IOE	Independent Office of Evaluation
MAL	Ministry of Agriculture and Livestock
MCTI	Ministry of Commerce, Trade, and Industry
MGEE	Ministry of Green Economy and Environment
MFL	Ministry of Fisheries and Livestock
MoA	Ministry of Agriculture
MOF	Ministry of Finance
MoFNP	Ministry of Finance and National Planning
MPI	Multidimensional Poverty Index
NAP	National Agriculture Policy

OBI	Operations and Business Implementation
PAES	Provincial Agriculture and Environment Subcommittee
PCR	Project Completion Report
PCRV	Project Completion Report Validation
PCE	Project Cluster Evaluation
PMD	Programme Management Department
RFP	Rural Finance Programme
RUFEP	Rural and Agricultural Finance Programme
S3P	Smallholder Productivity Promotion Programme
SAG	Sector Advisory Group
SAPP	Smallholder Agribusiness Promotion Programme
SIGI	Social Institutions and Gender Index
SLIP	Smallholder Livestock Investment Project
SSTC	South-South and Triangular Cooperation
UNDP	United Nations Development Programme
UNOSSC	United Nations Office for South-South Cooperation
UNZA	University of Zambia
USAID	United States Agency for International Development
WFP	World Food Programme
ZARI	Zambia Agricultural Research Institute
ZDA	Zambia Development Agency
ZNFU	Zambia National Farmers Union

Map of IFAD-supported operations in the Republic of Zambia



IFAD

The designations employed and the presentation of the material in this map do not imply the expression of any opinion whatsoever on the part of IFAD concerning the delimitation of the frontiers or boundaries, or the authorities thereof.

Map compiled by IFAD | 21-01-2025

Republic of Zambia

Country strategy and programme evaluation

I. Background

A. Introduction

1. The Independent Office of Evaluation (IOE) of IFAD undertook a country strategy and programme evaluation (CSPE) in the Republic of Zambia, in line with its Evaluation Policy as approved by the Executive Board (143rd session). This is Zambia's second CSPE[1] and it covered the period 2014–2024 and assessing two COSOPs: 2011–2018 and 2019–2024. The evaluation was conducted in accordance with IFAD's Evaluation Manual (2022). The objectives of the CSPE are to: (i) assess the results and performance of the IFAD strategy and operations in Zambia; and (ii) generate findings and recommendations for the IFAD-Government of Zambia partnership.

2. Zambia became a member state of IFAD in 1977 and the first IFAD loan to the country was approved in 1981. Since the inception of IFAD operations, the Fund has approved 16 loan funded projects with an estimated cost of US$405.7 million, including US$241.4 million (59.5 per cent) from IFAD. The current CSPE covered six projects, four closed (SAPP, E-SAPP, RUFEP and S3P) and two ongoing projects, and these are the E-SLIP and FIRIP, approved by the IFAD Executive Board in December 2024. The total cost of the evaluated portfolio is US$222.4 million, including US$106.3 million IFAD contribution; the remainder was funded by the Government, cofinanciers (NGOs, banks), and beneficiaries.[2]

Table 1
Snapshot of IFAD operations

Description	Key information
First IFAD-funded project	1981
Number of approved loans	16
Ongoing projects in 2025	2
Total amount of all investments since 1981	405 749 874
Total amount of IFAD financing since 1981	241 472 852
Government contribution since 1981	72 981 946
Domestic contribution (beneficiaries and other) since 1981	24 049 439
International co-financing since 1981	46 145 637
Total cost of evaluated portfolio	222 407 665
Lending terms	Highly Concessional, changed to Highly Concessional DSF in January 2025
Country Directors / Country Programme Manager	Abla Zehour Benhammouche (2013 – 2018); Ambrosio Barrios (2019 – 2022); Philipp Baumgartner (2022 – 2023); Edith Gathoni Kirumba (2023 - current)
Main government partners	Ministries of Agriculture; Ministry of Fisheries and Livestock; Ministry of Finance; and Ministry of Tourism, Environment and Natural Resources

Source: COSOPs, Financial Management Dashboard (FMDB), Oracle Business Intelligence (OBI)

[1] The first CPE was conducted in 2013 and covered the period 1999 – 2013, hence the current CSPE's coverage starts from 2014.
[2] SAPP - Smallholder Agribusiness Promotion Programme; E-SAPP - Expanded Smallholder Agribusiness Promotion Programme; S3P – Smallholder Productivity Promotion Programme; RUFEP - Rural Finance Expansion Programme; E-SLIP - Enhanced Smallholder Livestock Investment Programme; FIRIP - Financial Inclusion for Resilience and Innovation Project.

B. Methodology and process

3. **Evaluation criteria**. In line with IFAD's evaluation manual, the evaluation used the following criteria: relevance, coherence (including knowledge management, partnership development and policy engagement), effectiveness (including innovation), efficiency, sustainability of benefits, impact on rural poverty, gender equality and women's empowerment, sustainability and scaling up (including environment and natural resources management, and adaptation to climate change), performance of partners (IFAD and government). For each criterion, performance was rated on a scale from one (highly unsatisfactory) to six (highly satisfactory). Specific questions according to each evaluation criteria are presented in the evaluation framework Annex II.

4. **Theory of change.** The evaluation adopted a theory-based evaluation approach to assess possible causal relationships among different elements of the country strategies and programme. For that purpose, a theory of change (ToC) was reconstructed based on programme documents (see Annex III).[3] The ToC includes three impact pathways: (i) improved access to client-focused rural financial services; (ii) enhanced resilience, production, productivity and nutrition sensitivity in smallholder agriculture; and (iii) strengthened market access and value chain integration for smallholders. These three pathways are aligned to the COSOPs 2011 and 2019 strategic objectives. As such, the evaluation assessed the extent to which IFAD's support contributed to increasing market access; promoting inclusive and nutrition sensitive value chains; improving productivity and resilience of smallholder crop and livestock farming systems; and improving access to inclusive rural financial services.

5. The achievement of intended outcomes depended on key assumptions including sustained government commitment and policy alignment; the implementation and adoption of effective climate adaptation strategies; strengthened institutional capacities; ability to leverage partnerships to enhance synergies, attract private sector investment; and ability to ensure inclusive participation of women, youth, and vulnerable groups. Furthermore, the evaluation considered a range of contextual factors influencing portfolio performance, notably Zambia's political and economic transitions, macroeconomic instability, recurrent droughts and the portfolio's capacity to adapt to these shifting conditions.

6. **Thematic and strategic focus.** The evaluation focused on four core thematic areas: (i) inclusive market access and value chains (including livestock); (ii) rural finance; (iii) support to rural institutions; and (iv) gender, social inclusion, and targeting. It also assessed the programmatic approach as a strategic feature shaping how IFAD sequenced and aligned its interventions over time.[4]

7. **Evaluation methodology.** A mixed-methods approach was applied in conducting the CSPE, drawing on both qualitative and quantitative data from a range of primary and secondary sources.[5] The evaluation was organised into four phases, including scoping and preliminary desk review phase; extensive desk review and remote interviews; in-country field mission; and, data analysis, report writing, quality assurance and stakeholder validation.

8. **Scoping and preliminary desk review phase.** The evaluation began with consultations involving the IFAD Zambia Country Team, former Country Directors, the ESA Regional Division, and Government counterparts, complemented by a preliminary desk review of programme and strategy documents, as part of a scoping

[3] This was discussed with the key programme actors and subsequently revised.
[4] These themes were identified through documents review, lessons from previous evaluations, and engagement with the ESA Division and Zambia Country Team.
[5] Primary data were collected through key informant interviews, focus group discussions, and direct observations during field visits, while secondary data were obtained through a comprehensive review of project documents, reports, and other relevant literature.

process to identify key evaluation issues. These discussions and analyses informed the preparation and finalisation of the approach paper in March 2024, concluding the inception phase.

9. **Extensive documents review and remote interviews.** The data collection phase commenced with an extensive review of documentation related to both lending and non-lending activities. This included in-depth analysis of project design documents, mid-term reviews, supervision and completion reports, grant reports, COSOPs, and portfolio review documents. Complementing this, semi-structured remote interviews were conducted with key informants, including development partners, implementing agencies, staff from PMUs for both closed projects and the sole ongoing project, IFAD staff, NGOs, and Government officials.

10. **In-country field mission.** The evaluation mission took place from 24 March to 10 April 2025, starting with stakeholder consultations in Lusaka before visiting implementation sites in selected districts. To maximise coverage, the team was split into two groups of four, aligned with the scope of interventions in sampled locations and the technical expertise of members. Sixteen districts purposively selected from the approximately 84 districts where IFAD programmes were implemented, selected to reflect both geographic convergence and stand-alone operations. Across eight provinces, the mission visited 65 programme activity sites[6] under five major projects: SAPP (16 sites), S3P (6), E-SAPP (7), E-SLIP (12), and RUFEP (24 savings groups). Engagements included approximately 143 key informant interviews (KIIs)[7] at national, provincial, district, and community levels, along with focus group discussions (FGDs) involving farmer organisations, cooperatives, agri-SMEs, and savings groups, reaching more than 380 beneficiaries. The mission concluded on 10 April with a wrap-up meeting, where preliminary findings were shared with the IFAD Country Team, the Ministry of Agriculture, and former PMU staff.

11. **Data analysis, report writing and quality assurance.** The evaluation applied content and thematic analysis to secondary portfolio data and primary data from KIIs and FGDs. Where possible, interviews were recorded with the consent of respondents and transcribed; otherwise, field notes were used. When both were available, transcripts were prioritised to ensure a stronger evidence base. Thematic coding, guided by the evaluation framework (main questions and sub-questions) while allowing for emerging themes, was conducted using Citavi.[8] The draft report was then prepared, peer reviewed within IOE, and shared with IFAD's East and Southern Africa Division (ESA) and the Government of Zambia for comments before finalisation.

12. **Limitations and their mitigation.** Several limitations were encountered during the evaluation. These included gaps and inconsistencies in project-level and evaluative information, incomplete beneficiary and outcome data, and variability in the methodological rigor of project impact assessments. Furthermore, the nationwide coverage of most portfolio programmes created challenges in designing a representative sample for the field visits. To mitigate these challenges, the evaluation team leveraged alternative data sources including national surveys FinScope (2020) and the (2023) Livestock Survey, to the extent possible, to complement project-level data, triangulated findings through extensive stakeholder consultations, and applied a robust analytical framework to ensure internal consistency, credibility, and provide a comprehensive assessment of the country programme. To address the geographic spread of interventions, the team purposively sampled districts where there was a convergence of programmes, allowing for a

[6] In the selected sites, multiple groups for the different programme were visited or observed.
[7] The overall number of semi-structured KIIs included development partners, implementing agencies, staff from PMUs for both closed projects and the sole ongoing project, IFAD staff, NGOs, and Government officials that were either interviewed remotely or in-person.
[8] Citavi is a reference management and knowledge organisation software that allows users to collect, categorise, and annotate sources, and to code excerpts thematically for use in research, writing, and analysis.

more efficient and representative field assessment. The evaluation process remained adaptive, with any emerging limitations being addressed as they arose during data collection, analysis, and report writing.

II. Country context and IFAD's strategy and operations

A. Country context

13. **Geography and demography.** The Republic of Zambia is a landlocked country located in the south-central part of Africa. It shares borders with the Democratic Republic of Congo (DRC) and Tanzania to the north; Malawi and Mozambique to the east; Zimbabwe and Botswana to the south; Namibia to the southwest and Angola to the west. The country covers a total area of 752,618 km^2 (743,398km^2 of land and 9,220 km^2 of water). In 2022, Zambia's population was 19.6 million[9] and currently estimated at 21,3 million people (51 per cent male and 49 per cent female).[10] [11] Youth (19-34 years age group) constitute 26.7 per cent of the total population.[12] Zambia has a national population density of 26.1 persons per square kilometre, which is below the African average of 45 persons per square kilometre. The average household size is 4.8 persons.[13] Currently, 46.2 per cent of the population is urban,[14] this is projected to increase to 50.5 per cent by 2030, and to 62.4 per cent by 2050. This makes Zambia one of the most highly urbanised countries in Africa.

14. **Administrative setup.** Zambia's administrative structure is made up of four levels of government: central, provincial, district and local. The country is divided into 10 provinces (Central, Copperbelt, Eastern, Luapula, Lusaka, Muchinga, Northern, North-western, Southern and Western). These provinces are further divided into 116 districts, which are divided into 156 constituencies, and constituencies are divided into 1,624 wards.[15]

15. **Economy.** Zambia attained lower middle-income country status in 2011, largely driven by a decade of strong economic growth averaging 7.4 per cent annually between 2000 and 2010 fuelled by a copper boom and increased investment in mining. However, growth slowed in the following decade. From 2011 to 2021, GDP grew at an average rate of 3.6 per cent per year, contributing to the country's return to low-income status in 2022, with a GDP of approximately US$21 billion (US$1,100 per capita) in 2021. Zambia's GDP increased to US$29.78 billion in 2022 (US$1,454.2 per capita), with an annual growth rate of 5.2 per cent, but declined to US$27.58 billion in 2023 (US$1,370.9 per capita).[16] [17] In the first quarter of 2024, a severe drought, induced by the El Niño phenomenon, slowed real GDP growth to 2.2 per cent year-on-year.

16. In recent years, Zambia's economy has faced significant external pressures and shocks. The COVID-19 pandemic in 2020 led to a sharp rise in inflation (reaching over 117 per cent in 2019 and remaining elevated through 2020), as well as a slowdown in economic activity, disruptions in supply chains, and reduced foreign direct investment. These compounded existing fiscal challenges and deepened external debt distress. While inflation moderated somewhat in 2021, the Russia-Ukraine war since 2022 triggered a renewed rise in inflation, particularly through fuel and fertilizer price surges and wheat import disruptions. Looking ahead, the economy is projected to grow at 4.5 per cent in 2024/2025, driven by recovery in

[9] Zambia Statistics Agency (2022). Census of Population and Housing Preliminary Report https://www.zamstats.gov.zm/
[10] https://www.worldometers.info/demographics/zambia-demographics/
[11] This makes Zambia the 22nd most populous country in Africa and the 63rd most populous country in the world
[12] Government of Zambia (2024). National Youth Policy. https://www.unicef.org/zambia/media/4496/file/National%20Youth%20Policy_240315_221419.pdf
[13] Zambia Statistics Agency (2022). Census Of Population and Housing Preliminary Report https://www.zamstats.gov.zm/
[14] https://www.worldometers.info/demographics/zambia-demographics/
[15] https://grid3.org/spotlight/district-boundaries-harmonisation-in-zambia
[16] https://documents1.worldbank.org/curated/en/099040723212039662/pdf/P1792370b59d490a0a2710f1ea0e626f21.pdf
[17] United Nations (2024). UN Common Country Analysis Update. https://zambia.un.org/sites/default/files/2024-08/UN%20Zambia_CCA%20Report%202024_final%2021%20AUG%2024.pdf

the mining, services, and manufacturing sectors, alongside a rebound in global copper prices.[18] The fluctuating contribution of agriculture to GDP (see table 2 below) reflects the sector's sensitivity to climate variability, inconsistent public investment, and variable market conditions affecting productivity and output. Table 2 below highlights Zambia's key economic development indicators with additional indicators provided in Annex IX, Table 8.

Table 2
Key economic indicators

Indicator	2010	2015	2019	2020	2021	2022	2023	2024
GDP per capita (Current US$)	1,489.5	1,339.2	1,266.2	959.0	1,134.8	1,454.2	1,370.9	1,225.5
Agriculture, Forestry and Fisheries, Value added (% of GDP)	3.1	5.5	0.7	1.0	3.1	0.6	-0.1	3.9
Inflation, consumer prices (annual %)	21.0	55.4	117.3	66.5	39.8	79.6	84.2	-

Source: World Bank databank (2020,2023 and 2025), Statistica (2024 and 2025).

17. **Poverty.** Poverty headcount ratio at US$2.15 a day (2017 PPP) indicates that 64.3 per cent of the population were poor in 2022, up from 56 per cent in 1990.[19] Poverty remains predominantly rural, with statistics indicating rising levels of rural poverty from 73.6 per cent in 2010 to 76.7 per cent in 2015, and current estimates (2023) recording almost 80 per cent rural households as poor (with 65.1 per cent facing extreme poverty).[20] However, poverty is not evenly distributed in rural Zambia, geographic variations exist, driven by a combination of socio-economic conditions and agroecological disparities. Poverty assessments by province in 2022, measured the proportion of individuals living below the poverty line as a share of each province's total population, indicated that Muchinga province had the highest proportion of the population (82.6 per cent), followed by Western province (78.6 per cent) and Northern province (78 per cent). Lusaka (27 per cent) and Copperbelt (35.9 per cent) had the least poverty levels (see figure 4, Annex IX).[21] [22] Generally, female headed households are poorer than male-headed households. The 2022 poverty assessments showed that almost 59 per cent of male-headed households were poor relative to 63 per cent of female-headed households. According to the national multidimensional poverty index (MPI),[23] 47.9 per cent of the population in Zambia are multidimensionally poor while an additional 23.9 per cent are vulnerable to multidimensional poverty.

18. **Human Development Index (HDI).** According to the Human Development Report 2023/2024, Zambia ranks 153rd out of 193 countries and territories, with a Human Development Index (HDI) of 0.569, placing it in the medium human development category.[24] Zambia's HDI is above the Sub-Saharan Africa average but remains on the lower end of the medium human development group, which includes countries with an HDI ranging from 0.550 to 0.699. Human development indicators improved between 1990 and 2022: HDI value increased from 0.417 to 0.569 (36.5 per cent change); life expectancy at birth increased by 13.9 years; expected years of

[18] https://www.afdb.org/sites/default/files/2024/06/06/aeo_2024_-_country_notes.pdf
[19] https://www.worldbank.org/en/country/zambia/overview
[20] https://www.afdb.org/en/countries-southern-africa-republic-zambia/zambia-economic-outlook
[21] Zambia Statistics Agency (2023). Highlights of the 2022 Poverty Assessment in Zambia. https://www.undp.org/sites/g/files/zskgke326/files/2023-10/highlights-of-the-2022-poverty-assessment-in-zambia-2023.pdf
[22] Provinces like Western, Northern, and Luapula experiencing some of the highest poverty rates. These regions face challenges such as limited access to markets, lower household education levels, and greater distances to primary and tertiary roads. Furthermore, agroecological disparities also play a crucial role, as reliance on rainfed agriculture in regions with variable rainfall patterns exacerbates poverty among smallholder farmers.
[23] According to UNDP (2023), these estimates are based on most recent survey data that were publicly available for Zambia's MPI estimation (data for 2018). https://hdr.undp.org/sites/default/files/Country-Profiles/MPI/ZMB.pdf
[24] UNDP (2024). Human Development Report 2023/24. https://hdr.undp.org/system/files/documents/global-report-document/hdr2023-24reporten.pdf

schooling increased by 3.2 years; and mean years of schooling increased by 2.8 years.[25]

19. **Food security and nutrition.** The 2024 Global Hunger Index ranks Zambia 115th out of 127 countries, with a score of 30.7, indicating a serious level of hunger. This is significantly higher compared to the 2013 score of 25.7. Undernourishment, stunting, child wasting and child mortality remain prevalent among the population. More than a third of Zambian children are stunted (impaired development due to malnutrition). In the past decade, Zambia has faced serious food and nutrition security challenges. Frequent and prolonged dry spells, extreme high temperatures, floods, pests and diseases, human-wildlife conflict and high input and food prices have negatively affected food security and livelihoods of many smallholder farming households.[26] Approximately 1.35 million people were categorised as food insecure between July and September 2022,[27] the figure rose to 1.59 million by September 2023. In 2023, a severe drought exacerbated by El Niño impacted 9.8 million people across 84 districts. An estimated 5.8 million people have experienced heightened hunger between October 2024 and March 2025.[28] Maize, the staple cereal, constitutes a major part of the national diet, accounting for over 57 per cent of daily caloric consumption. Nutrient-rich foods such as legumes, animal-source foods, fruit and vegetables are consumed in relatively small quantities, compromising nutrition.[29] Only two per cent of calories consumed by Zambians are from pulses, vegetables, and nuts suggesting a lower level of dietary diversity.[30]

20. **Gender inequality**. In Zambia, women continue to face systemic barriers rooted in entrenched patriarchal norms, limiting their empowerment across economic and social spheres. Although they represent 35.5 per cent of the agricultural workforce, women have limited access to land, credit, agricultural inputs, and decision-making roles within cooperatives. According to the World Bank (2023), customary land systems dominate in rural Zambia and tend to favour men due to patriarchal norms, despite policies aiming at equitable access. Even where statutory provisions exist (e.g. National Lands Policy 2021), implementation is weak and women are often unaware of, or unable to assert, their rights. Lower literacy levels (66 per cent vs. 82 per cent for rural men) and cultural constraints restrict women's participation in training, extension services, and markets. These challenges are heightened by high unpaid care burdens, inadequate infrastructure, widespread gender-based violence[31], and persistent inequalities in financial access (evident in a 57 per cent loan rejection rate for women compared to 50 per cent for men). Cultural norms have historically discouraged women from engaging in crop marketing channels or travelling to urban centres, further limiting exposure to agricultural knowledge. Additional constraints such as early marriage,[32] teenage pregnancy, high fertility rates[33], and lack of access to safe water, sanitation and energy further limit women's agency. Zambia's Gender Inequality Index score of 0.540 (2021) highlights the persistence of these disparities.[34]

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[25] https://hdr.undp.org/data-center/specific-country-data#/countries/ZMB
[26] WFP (2024). Zambia Country Brief September 2024. https://docs.wfp.org/api/documents/WFP-0000162119/download/?_ga=2.173306912.2013550434.1731172136-1709313121.1730911761
[27] Integrated Food Security Phase Classification.
[28] https://www.ipcinfo.org/ipc-country-analysis/details-map/en/c/1157977/?iso3=ZMB
[29] https://www.fao.org/fsnforum/resources/reports-and-briefs/agriculture-food-systems-diets-and-nutrition-zambia#:~:text=Zambian%20agricultural%20production%20is%20focused,building%20more%20resilient%20food%20systems.
[30] https://nfnc.org.zm/food-and-nutrition-security/
[31] In Zambia, 47 per cent of ever-married women have experienced partner violence; 36 per cent of women aged 15–49 have faced physical violence, and 14 per cent sexual violence since age 15. Acceptance of wife-beating remains high: 46 per cent of women and 26 per cent of men consider it justified (ZDHS 2018; WB 2023).
[32] 116 births to teenage women per 1000 births in 2023. The number has consistently decreased each year since 2000.
[33] The total fertility rate in rural areas has declined from 7.1 in 1992 to 4.9 births per women in 2024. However, in remote villages visited by the evaluation team it was common for women to have 6 to 8 children and a minority of women had even more children.
[34] GII is a composite metric of gender inequality using three dimensions: reproductive health, empowerment and the labour market

21. **Youth**. Youth[35] remain a vulnerable group in Zambia's predominantly young population. Sixty-five per cent of the population are under the age of 25, and over half (52 per cent) are under 18 years.[36] The Global Youth Development Index ranks Zambia as a "low youth development" country, placing it 154th out of 181 countries.[37] Poverty is particularly prevalent among rural youth, with 59.6 per cent of those aged 15–24 living in poverty, compared to 20.8 per cent in urban areas. Although the agriculture sector provides potential for employment and income generation for youth, several challenges limit youth participation in agriculture including inadequate access to infrastructure, limited access to land, credit, technology and unreliable markets (see Box 7 in annex IX).[38]

B. Agriculture and rural development challenges

22. **Agriculture.** Zambia's agriculture sector contributes 3.4 per cent to GDP, down from 9.3 per cent in 2012, despite favourable climate, abundant water, and fertile land of which less than 14 per cent of 40 million hectares is cultivated and only 5.7 per cent is irrigated. Both crop and livestock production are central, with signs of recovery following recent drought and El Niño shocks. Maize output rose from 3.3 million metric tons in 2023/2024 to a projected 3.7 million in 2024/2025, while soybeans increased from 475,000 metric tons in 2022/2023 to an expected 770,000 in 2024/2025, alongside smaller volumes of cassava, millet, and groundnuts. The livestock sub-sector, contributing 42 per cent of agricultural GDP and employing half the rural population, remains dominated by low-productivity smallholder systems, mostly traditional free-range grazing, with cattle production most prominent, followed by poultry, goats, sheep, and pigs.

23. **Smallholder farming challenges.** In Zambia, the rural population accounts for approximately 54 per cent of the total population, with agriculture as their primary source of livelihood. Among them, small and medium-scale farmers, who make up nearly 90 per cent of producers, remain the backbone of the agricultural sector. However, persistent structural challenges, including low public investment in agriculture (averaging 10 per cent of the national budget between 2015 and 2025)[39], inadequate extension services (with an extension officer-to-farmer ratio estimated at 1:1,500), and high vulnerability to climate change continue to undermine the productivity and resilience of small and medium-scale farmers. Poor rural infrastructure, significant post-harvest losses (which range from 30 to 40 per cent), and limited access to finance (which affects nearly 70 per cent of rural smallholders) are other key constraints.[40] Additionally, high production costs, weak value addition, dependence on rainfed farming (accounting for over 90 per cent of cultivated land), frequent pest and disease outbreaks, and weak market linkages also constrain agricultural growth and productivity.

24. **Rural institutions.** Rural institutions in Zambia including cooperatives, producer organisations, agribusiness SMEs and savings groups, facilitate smallholder access to markets, financial services, training, and improved technologies. There are over 20,000 registered cooperatives, about 96 per cent of which are agriculture focused. Savings groups are also widespread, with 13.5 per cent of adults two-thirds of them women participating in community-based financial institutions. Agri-SMEs, mostly micro- and small-scale enterprises, account for 63 per cent of all MSMEs in agriculture, forestry, and fisheries play a role in aggregation, value addition, processing, and input distribution. Many of these institutions operate with limited

[35] In Zambia, the official definition of youth is provided by the Zambian National Youth Policy, which defines youth as individuals aged between 15 and 35 years.
[36] https://zambia.unfpa.org/sites/default/files/pub-pdf/Brief-Policy-Youth-Zambia-FINAL%20%283%29.pdf
[37] Commonwealth. (2021). Global youth development index and report 2020.
[38] Youth Employment in Zambia: What Opportunities Does Agriculture Offer? Available at https://iapri.org.zm/
[39] Between 2015 and 2025, Zambia's public agricultural investment ranged from 6 per cent to 9 per cent of the national budget, consistently falling below the 10 per cent Maputo Declaration target. In 2025, the allocation stood at 7.1 per cent.
[40] African Development Bank Group (2023). Country Food and Agriculture Delivery Compact

financial resources, low member participation, governance capacity, and technical expertise, which constrains their ability to scale and sustain services to members.

25. **Environment, natural resources and climate change.** Zambia faces several challenges with its natural resources, including deforestation, mining pollution, biodiversity loss, and soil degradation. The country is highly vulnerable to climate change, with a high vulnerability score (ND-GAIN Country index score of 42.1) and low readiness score (score of 0.330).[41] Climate change related disasters have, to varying extents, adversely affected sectors such as agriculture, wildlife, forestry, water and energy, and human health, affecting livelihoods and national socio-economic development.[42] Zambia's economic performance remains closely linked with climate variability because of the country's exposure to climate-sensitive sectors such as, agriculture and hydropower, as well as knock-on effects from climate-related damage to infrastructure. During the 2023–2024 agricultural season, an intense El Niño brought prolonged dry spells to Zambia, causing one of the worst droughts in decades and leading to a national disaster declaration in February 2024.[43]

26. **Rural finance.** Rural finance has the potential to contribute to productivity, facilitate market access, and build resilience among smallholder farmers, but remains a key challenge in transforming the agriculture sector and improving livelihoods. Most of the formal sector credit to the agriculture sector flows to large commercial farms, with approximately 56 per cent of smallholder farmers excluded from formal financial services.[44] [45] There is a financial inclusion gender gap with 71.2 per cent of males financially included compared to 67.9 per cent of females.[46] Rural areas are more excluded, with 83.8 per cent of adults in urban areas who are financially included compared to 56.9 per cent of their rural counterparts. Zambian financial institutions offer limited financial services which are adapted to the needs of the agricultural sector. Banks and microfinance institutions have limited presence in rural areas and perceive the expansion of their services in the agricultural sector as risky and expensive. As a result, smallholders largely rely on informal financial services (IFS) and digital financial services.[47] [48]

C. Agriculture policy and institutional framework

27. **Policies and strategies**. The Government of Zambia's development efforts are guided by medium-term five-year National Development Plans (NDP) the latest one being the Eighth National Development Plan (8NDP: 2022 - 2026). The 8NDP identifies the agriculture sector as one of the key national strategic areas that is critical in ensuring economic transformation and job creation. The key focus of economic transformation is industrialization, premised on value addition in the agriculture and other relevant sectors. Within this framework, the National Agriculture Policy (NAP: 2012–2030) aims at increasing the annual rate of growth of real crop GDP; increasing the value and growth rate of crop exports; contributing to the reduction of poverty, as well as ensuring food security among small-scale

[41] Comparable countries include Malawi (score: 39.3), Mozambique (40.6), and Zimbabwe (43.4). While Zambia's vulnerability level is similar to regional peers, its readiness score (0.330) is among the lowest.
[42] https://www.unccd.int/sites/default/files/ldn_targets/2019-10/Zambia%20LDN%20TSP%20Country%20Report.pdf
[43] https://reliefweb.int/disaster/dr-2024-000018-zmb
[44] https://www.boz.zm/finscope_2020_survey_topline_findings.pdf
[45] For example, 85 per cent of the credit provided to the agriculture sector in 2017 went to large commercial farms; non-farm agribusiness was estimated to have received 7 per cent and the small- and medium-scale farms received 8 per cent. World Bank (2019). Agriculture Finance Diagnostic Zambia. https://documents1.worldbank.org/curated/en/241301582041593315/pdf/Agriculture-Finance-Diagnostic-Zambia.pdf
[46] Alliance for Financial Inclusion (AFI). (2023). Zambia: Increasing women's financial inclusion and closing the women's SME credit gap through enabling financial policy and regulation
[47] These include Village Banks; Village Savings and Loan Associations (VSLA); Savings and Internal Lending Communities (SILCs); Own Saving for Assets and Wealth Creation (OSAWE); Rotating Savings and Credit Association (ROSCA) – Chilimba; and Savings and Credit Cooperatives (SACCOs).
[48] In Zambia, the adoption of mobile money has grown significantly, providing a viable alternative to traditional banking and offering unprecedented access to financial services for underserved populations. Mobile money transactions surged to K452 billion in 2023, up 50 per cent from K295.8 billion in 2022

farmers.[49] The main thrust of NAP are liberalization, commercialization, promotion of public and private partnerships, and provision of effective agricultural services that will ensure sustainable agricultural growth.[50]

28. The Comprehensive Agriculture Transformation and Support Programme (CATSP) (2022-2033) which serves as Zambia's Second National Agriculture Investment Plan (NAIP II), is the sector's overarching policy framework. It aims to raise productivity, enhancing climate resilience, and increasing output for regional export markets. It succeeds the First National Agriculture Investment Plan (NAIP I) implemented from 2014 to 2018. Its strategic priorities include improving efficiency of public expenditure, promoting inclusive local supply chains, providing access to financial services, upgrading infrastructure, and improving technology adaption, and land tenure security.[51] Key interventions under NAIP II include crop seed multiplication, conservation farming, drought/pest-tolerant crop research, soil fertility initiatives, farmer field schools, small-scale irrigation, post-harvest technologies, and agricultural land commercialization (Farm Blocks Development).[52] Additional key related strategies are listed in Box 8, annex IX.

29. **Institutional framework.** Agricultural programmes and policies are overseen by the Ministry of Agriculture, with a focus on enabling private sector-led agricultural development and economic growth. The ministry works in coordination with other key ministries, including the Ministry of Fisheries and Livestock and the Ministry of Finance and National Planning, to support sector-wide planning, investment, and service delivery. Coordination is facilitated through the Agricultural Sector Advisory Group (Ag SAG) to address sector challenges and monitor progress. At the sub-national level, structures like the Provincial Development Coordinating Committees (PDCC) and District Development Coordinating Committees (DDCC) ensure stakeholder participation, coordination, and decentralization to enhance effective implementation and performance of policies and programmes.

30. **National and foreign investment in the agricultural sector.** Domestic investments in the agriculture sector are guided by the Comprehensive Agriculture Transformation and Support Programme (CATSP) (2022-2026). In addition, the GoZ is promoting the rollout of climate-smart agriculture (CSA) practices under its Zambia CSA strategy framework with investments guided by the CSA investment plan (CSAIP). Since 2010, Zambia has continuously failed to meet its obligations for the Comprehensive Africa Agriculture Development Programme (CAADP) to allocate 10 per cent of the national budget to agriculture.[53] For instance, in 2022 only 3.7 per cent of the national budget was allocated to agriculture,[54] while 6.7 per cent was allocated in 2023. Donor contributions to Zambia's national budget averaged 18 per cent between 2010 and 2021, representing a growing share of fiscal space.[55] Key contributors included the World Bank (commercialization, regulatory reform), African Development Bank (food security), European Investment Bank (value chain facilities), USAID (financial access, until the time of its closure), IFAD (agriculture and rural development), FAO (agricultural research), NORAD (research funding), and the Millennium Challenge Corporation (affordable agricultural finance).

[49] IMF (2023). Boosting Productivity and Enhancing Climate Resilience in Zambia's Agriculture Sector. https://www.elibrary.imf.org/view/journals/002/2023/257/article-A003-en.xml
[50] https://sustainabledevelopment.un.org/content/documents/dsd/dsd_aofw_ni/nipdfs/NationalReports/zambia/Agric.pdf
[51] IGC (2024). What constrains agricultural productivity in Zambia? Policy framing paper. https://www.theigc.org/sites/default/files/2024-02/23122%20Agriculture%20Policy%20Framing%20Paper%20v6%20%281%29.pdf
[52] The government has identified six key value chains for investment, targeting significant improvements in yields, outputs, and production across maize, wheat, soybean, beef, aquaculture, and poultry by 2027.
[53] https://www.rosalux.co.za/publications/the-state-matters-government-spending-on-agriculture-in-tanzania-and-zambia
[54] The 2022 budget allocated K5.4 billion to the Farmers Input Support Programme (FISP), K960 million to strategic food reserves, K25,146,955 to research and development, and K96,398,266 to livestock disease control. The 2024 budget allocated K8.56 billion to FISP, a 6.5 per cent reduction from 2023.
[55] Donor coordination is managed through the Cooperating Partners Group (CPG) which operates within the framework of the National Policy on Development Cooperation (2023). The policy is coordinated by the Ministry of Finance and National Planning and provides clear guidelines for the effective management of development assistance.

D. IFAD's strategy and operations for the CSPE period

31. **Past country strategies and evaluations.** IFAD started operations in Zambia in 1981 in the Eastern Province, in collaboration with the World Bank. Since then, the country has adopted four COSOPs [1997-2003; 2004-2010; 2011-2014 (extended in 2016 to 2018); 2019-2024 (extended to 2027 in 2025)]. A new COSOP is expected to be presented to the IFAD Executive Board for approval in April 2027. For the two COSOPs under evaluation, operations were guided by various IFAD policies, strategies and guidance notes aligned to rural finance, enterprise development, poverty targeting, private sector engagement, and nutrition, gender equality and women empowerment (GEWE), among others. A comprehensive mapping of relevant policies and strategies is provided in Box 9, Annex IX. Table 3 compares the 2011–2018 and 2019–2024 COSOPs, highlighting their overall goals, strategic objectives, geographic focus, and primary target groups.

32. **Previous Country Programme Evaluation**. The first three COSOPs were evaluated in Zambia's first Country Programme Evaluation (CPE), covering the period 1999–2013, conducted by the Independent Office of Evaluation (IOE) of IFAD in 2014.[56] The evaluation highlighted the strong partnership between IFAD and the Government of Zambia, which made significant contributions to poverty reduction, increased rural household incomes and assets, improved agricultural productivity, and better control of livestock diseases.[57] Furthermore, the evaluation confirmed the role of the country programme in building social capital and empowering target groups, particularly by promoting gender equality and women's empowerment. However, the evaluation also identified several challenges, including delays in implementation, weaknesses in procurement and financial management, and difficulties in supporting inclusive value chain development. Additionally, limited synergies among projects and weak sustainability prospects especially for infrastructure development, such as roads and markets were noted as critical areas requiring improvement. Table 7, annex IX indicates the implementation status of the 2014 CPE recommendations.

33. The **2011 COSOP** built on IFAD's experience in Zambia and the lessons learned during the 2004 COSOP. It had three strategic objectives aimed at enhancing: (i) access to, and participation in, expanded and more competitive markets, within more efficient value chains; (ii) access to, and use of, technologies and services for enhanced productivity, sustainability and resilience of crop and livestock production systems; and (iii) access to, and use of, sustainable financial services. It also focused on strengthening public-private partnerships and integrating cross-cutting themes such as gender, youth, HIV/AIDS, and nutrition.

34. The **2019 COSOP** focuses on increasing incomes, food security and nutrition of poor and vulnerable rural people through inclusive, sustainable, diversified and climate-resilient rural livelihoods. It has two interlinked strategic objectives: (i) to increase agricultural production, productivity and commercialization to strengthen the resilience of smallholder production systems and enhance nutrition and food security; and (ii) to develop efficient nutrition-sensitive agricultural value chains that increase the participation of smallholder famers in markets and create employment opportunities. Attention is also given to strong collaboration with farmers' organizations, and the private sector. Furthermore, the COSOP 2019 integrates nutrition, resilience and climate change adaptation (see Table 3 below).

[56] Prior to this, a Mid-Term Review of the 2011-15 COSOP was undertaken during IFAD mission of May-June 2013.
[57] Such as the east coast fever (ECF) and contagious bovine pleuropneumonia (CBPP)

Table 3
Comparison of COSOPs

Description	2011-2018 COSOP	2019-2024 COSOP
Overall objective	To increase the incomes, improve the food security and reduce the vulnerability of rural people living in poverty	To increase incomes, food security and nutrition of poor and vulnerable rural people through inclusive, sustainable, diversified and climate-resilient rural livelihoods.
Strategic objectives	(SO1) Access to and participation in expanded and more competitive markets by poor rural men and women are increased, within more efficient value chains. (SO2) Access to and use of technologies and services for enhanced productivity, sustainability and resilience of smallholder production systems are increased. (SO3) Access to and use of sustainable financial services by poor rural men and women are increased	(SO1) Increased agricultural production, productivity and commercialization to strengthen the resilience of smallholder production systems and enhance nutrition and food security. (SO2) Develop efficient nutrition-sensitive agricultural value chains that increase the participation of smallholder famers in markets and create employment opportunities.
Geographic priority	No geographical specification but based on self-targeting: ensuring that project activities are of interest to and can be taken up by large numbers of poor rural households, while less attractive to the minority of better off ones.	Criteria for geographic targeting include (i) provinces with a high concentration of poverty and malnutrition; (ii) the potential for synergies with existing programmes;(iii) production potential for selected value chains; (iv)vulnerability to climate change; and (v) alignment with priority areas outlined in national development plans.
Main target groups	Target smallholder farmers and other rural people who are already organized or who have the potential to join organizations through which they can be linked to markets and services.	The direct target group are poor and disadvantaged rural households involved in agriculture, fisheries and household enterprises (categories A and B: subsistence farmers and economically active poor people respectively). Secondary target groups include stakeholders providing support services to smallholder farmers.

Source: COSOP 2011 and 2019

35. **Loan portfolio.** The investment portfolio covered by the current CSPE consists of six projects, four are closed, while two are still ongoing. The closed projects are Smallholder Agribusiness Promotion Programme (SAPP), the Smallholder Productivity Promotion Programme (S3P), the Rural and Agricultural Finance Programme (RUFEP), and the Enhanced Smallholder Agribusiness Promotion Programme (E-SAPP). The advanced on-going project is the Enhanced Smallholder Livestock Investment Programme (E-SLIP), while Financial Inclusion for Resilience and Innovation Project (FIRIP) was recently approved. The six projects (see table 4 below) received funding commitments of US$222.4 million, with IFAD providing US$106.4 million (48 per cent), the government contributing US$63.7 million (29 per cent), domestic contributions (including beneficiaries and other sources) amounting to US$22.4 million (10 per cent), and US$31.3 million (14 per cent) coming from international co-financing.

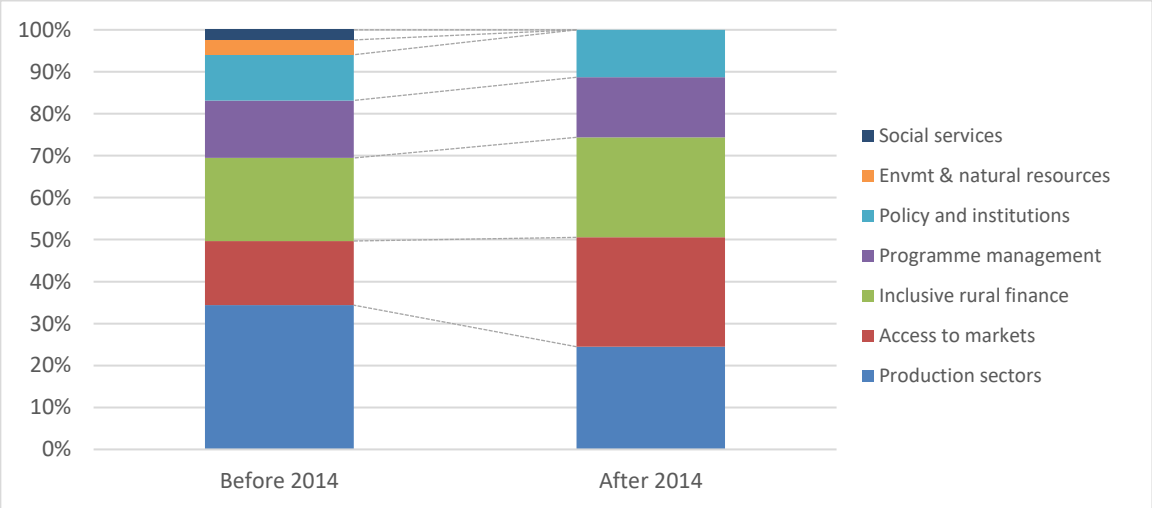
Table 4
Overview of the loan portfolio

Name	Implementation period	Total cost	IFAD financing	Government funding	Co-financing	Status
SAPP	2010 - 2017	23 638 533	20 169 969	3 468 564	-	Financial closure
S3P	2011 - 2019	46 640 075	31 508 685	8 022 428	7 108 962	Financial closure
RUFEP	2014 - 2023	26 315 057	8 416 001	5 911 297	11 987 759	Financial closure
E- SAPP	2017 - 2022	29 668 000	22 261 000	7 207 000	200 000	Financial closure
E-SLIP	2015 - 2024	46 280 000	15 094 000	19 189 000	11 997 000	Ongoing
FIRIP	2025 - TBD	49 866 000	8 900 000	19 866 000	- [58]	Ongoing
Total		**222 407 665**	**106 349 655**	**63 664 289**	**31 293 721**	

Source: OBI

36. **The allocation of investments by sector in the portfolio shifted before and after 2014.** While the production sector remained the largest investment area, its share decreased from 34 per cent pre-2014 to 24 per cent post-2014. Conversely, access to markets saw a notable increase from 15 per cent to 26 per cent, and inclusive rural finance expanded from 20 per cent to 24 per cent, reflecting a stronger emphasis on market access and financial inclusion in recent investments. Allocations to programme management and policy and institutions remained stable at 14 per cent and 11 per cent, respectively. Before 2014, 4 per cent was allocated to environment and natural resources. However, after 2014, no specific allocation appears in the corporate systems, despite the portfolio having activities in this macro area (see figure 1 below).

Figure 1
Portfolio macro area of focus before and after 2014



Source: OBI

37. **Performance based allocation system and lending terms.** Zambia was allocated US$23 million during the 2013-2015 period (IFAD 9). This allocation increased to US$28.9 million for the 2016-2018 period (IFAD 10) and further rose to US$37.4 million in the 2019-2021 cycle (IFAD 11). Zambia did not receive any allocation during the 2022-2024 cycle (IFAD 12) due non-absorption of the IFAD11 PBAS allocation, as the country remained at high risk of debt distress. A new allocation of US$27 million is set for 2025 under IFAD 13 following a comprehensive debt restructuring process that has restored creditor confidence supported by the 2022 Public Debt Management Act. IFAD loans to Zambia have historically been

[58] Amount to be determined but currently estimated as US$21.1 million.

offered on highly concessional terms. However, as of 2025, Zambia's lending terms have shifted to Highly Concessional Debt Sustainability Framework (DSF) grant financing.

38. **Grant portfolio**. During the period under evaluation, Zambia did not receive country specific grants but implemented 15 global and regional grants amounting to US$54.3 million with an IFAD contribution of US$12.6 million.[59] [60] Most of the grants focused on empowering farmers' organizations through capacity building, supporting the institutional strengthening of farmers' organizations and strengthening local capacities in agri-food value chains. Other grants targeted land tenure and governance, along with pest and disease control, including scaling up biological pest control methods. Other specific areas of focus include rural youth employment and entrepreneurship and linking social protection with rural development initiatives.

39. **Non-lending activities.** Both COSOPs prioritised non-lending activities, with the 2019–2024 COSOP placing strong emphasis on their role in enhancing the impact and sustainability of investments. Efforts centred on policy engagement, partnerships, knowledge management, and South–South and Triangular Cooperation (SSTC). Policy engagement was positioned as a key pillar, with IFAD working with the Government of Zambia to align investments with national priorities, including contributing to the Zambia National Agribusiness Development Strategy and the National Financial Inclusion Strategy to foster enabling environments for agribusiness and inclusive rural finance.[61] Partnerships were central to delivery, involving key ministries (Agriculture; Fisheries and Livestock; Finance), semi-public institutions, private-sector actors, and donors such as the AfDB, EU, USAID, and World Bank.[62] Knowledge management was a core pillar of the portfolio's non-lending approach. The 2011–2018 COSOP promoted platforms such as IFPRI to capture and share best practices in rural finance, value chains, and climate adaptation. The 2019–2024 COSOP built on this by integrating knowledge management into the National Agricultural Information System for coordinated lesson-sharing, and by promoting South–South and Triangular Cooperation (SSTC) in areas including crop production, aquaculture, forage development, and vaccine production.[63]

40. **Implementing partners.** The Government's coordinating ministry for IFAD in Zambia is the Ministry of Finance (MOF). The lead implementing agency for IFAD funded operations is the Ministry of Agriculture. All IFAD-supported projects are managed through a standalone Programme Coordination Office (PCO) composed of programme specific recruited staff headed by a Programme Coordinator.

41. **Programme management.** IFAD established its Country Office in Lusaka in 2010 and is currently hosted at the WFP premises. Initially, the office was led by a Country Director based in Zambia until 2017. Since 2018, day-to-day operations have been managed by a Country Programme Coordinator, while the Country Director is now based at IFAD's Multi-Country Office in Johannesburg, South Africa, overseeing operations in Zambia, Lesotho, and Botswana. During the evaluation period, there have been four Country Programme Managers/Directors. The in-country team currently includes a Country Programme Coordinator, an Implementation Support Consultant and a Country Administrative Assistant.

[59] See Annex V
[60] It should be noted that it is not possible to determine the exact amount of funding from these grants that was allocated to activities specifically in Zambia.
[61] Efforts were envisaged to include portfolio restructuring, enhancing policy coherence to attract private-sector engagement in agricultural value chains, and integrating climate risk management into sustainable agriculture.
[62] These partnerships were expected to facilitate co-financing arrangements, private-sector investment in agricultural markets, and knowledge-sharing initiatives to strengthen institutional capacity.
[63] Key knowledge areas included meteorological information for farmers, nutrition-sensitive agricultural value chains, and innovative models for rural finance delivery.

III. Performance and rural poverty impact of the country programme and strategy

A. Relevance

42. This section assesses the extent to which: (i) strategic and programme objectives were aligned with the government, IFAD and beneficiary needs/priorities; (ii) the design of the country strategy, interventions and targeting approaches were consistent with these objectives; and (iii) the strategy and interventions have been (re-) adapted to address changes in the context.

Alignment with government and IFAD priorities

43. **The country programme maintained strong alignment with Zambia's national and sectoral policy priorities**. The strategic focus of the 2011 and 2019 COSOPs on value chain development, livestock production, agricultural productivity, and inclusive rural finance, directly supported Zambia's Sixth, Seventh, and Eighth National Development Plans (2013–2016, 2017–2021, and 2022–2026 respectively).[64] These priorities also aligned with the First and Second National Agricultural Policies and the National Agriculture Investment Plans (NAIP I: 2014–2018; NAIP II/CATSP: 2024–2033).[65] [66] IFAD's emphasis on inclusive value chain development was consistent with the government's growing prioritisation of private sector-led agricultural transformation as reflected in the 8th NDP which promotes market-oriented production, agro-processing, and stronger linkages between farmers and agribusinesses. Livestock development received substantial attention across the portfolio, with support for restocking, infrastructure, disease control, and fodder production, in line with national livestock policy goals.[67] In inclusive rural finance, IFAD's work complemented national efforts to improve Micro, Small and Medium Enterprises (MSMEs) credit access through financial sector reforms, in alignment with the National Financial Inclusion Strategy (NFIS) 2017-2022[68] and the National Financial Sector Development Policy. The programme aimed to increase access and utilization of financial services and products through an innovative approach that addresses challenges at the macro, meso, and micro levels

44. **The overall goals of the two COSOPs demonstrated strong alignment with IFAD's corporate frameworks and policy priorities.** Specifically, they were consistent with the IFAD Strategic Frameworks 2011–2015 and 2016–2025, as well as with other relevant corporate policies such as the Inclusive Rural Finance Policy, IFAD Rural Enterprise Policy, and IFAD Poverty Targeting Policy. All evaluated projects contributed to the IFAD strategic priorities such as enhancing productive capacities, improving market access, and strengthening environmental sustainability and resilience.

Alignment to the needs of smallholder farmers

45. **IFAD interventions were generally relevant to the needs of target groups, facilitated by participatory identification of local priorities.** Portfolio programmes addressed core rural community constraints including limited access to finance, low agricultural productivity, livestock diseases and weak market access. SAPP and E-SAPP, for instance, used participatory value chain mapping to develop Agribusiness Value Chain Intervention Plans (IPs), which helped identify specific

[64] For example, the 6th and 7th NDPs are explicit on livestock development, improving access to rural finance, financial Sector Development, private sector development, and agribusiness and marketing.
[65] The second NAP (2016-2021) has a vision for an efficient, competitive and sustainable agricultural sector, which assures food and nutrition security, increased employment opportunities and incomes.
[66] For example, IFAD's matching grants are also aligned with the National Agriculture Investment Plans in which the matching grants are stipulated as an outcome indicator for the increase of access to rural finance component.
[67] In addition, there has been a strong political will to support aquaculture and livestock development in Zambia through programmes such as the Zambia Aquaculture Enterprise Development Programme (ZAEDP) and restocking and stocking programme. Ministry of Fisheries and Livestock (2020-2021) Strategic Plan. https://faolex.fao.org/docs/pdf/zam205109.pdf
[68] The NFIS targets to achieve two milestones; i) increase formal and non-formal financial inclusion from 58% in 2015 to 80% in 2022, and ii) increase formal financial services from 38 to 70% in the same period.

bottlenecks and opportunities in production, processing, and marketing. Under S3P, Farmer Field Schools and the Lead Farmer approach allowed beneficiaries to select commodities based on local preferences and conditions. This flexibility enabled the programme to expand beyond its initial focus on rice, cassava, groundnuts, and beans to include other crops and small livestock that were of greater relevance to the local context.[69]

46. **Rural finance initiatives addressed access barriers but did not fully consider deeper constraints**. Inclusive rural finance initiatives under RUFEP demonstrated relevance to the needs of smallholder farmers of access to financial services. The use of saving groups, digital platforms, and agency banking helped address structural barriers such as lack of collateral, remoteness, and exclusion from formal financial systems. The replacement of insecure "lockbox" systems with digital banking platforms was also relevant in addressing beneficiary concerns around transparency, trust and security. However, some persistent constraints such as high interest rates and limited digital literacy were not adequately considered in the programme design.

47. **Limited engagement with provincial ministries and other subnational stakeholders at times reduced the contextual relevance of interventions.** While the country programme broadly aimed to address smallholder needs based on participatory processes, alignment with local agro-ecological conditions, socio-cultural dynamics, and the capacities of target groups was occasionally inconsistent. Some interventions, although well-intentioned, did not fully reflect local realities. For instance, under E-SAPP, the promotion of pot-holing conservation agriculture in Kasempa was poorly adapted to the district's high-rainfall and saturated soils. In Mbala, dairy cattle provided under E-SLIP originated from national level decisions and underperformed in milk yield, reflecting a weak alignment between breed selection and local suitability or adaptability. Similarly, S3P's promotion of animal manure in Muchinga Province overlooked the region's limited livestock population, reducing the likelihood of adoption **(see Box 11, annex IX for further examples).**

Quality of programme design and relevance of programme approaches

48. **The quality of design was aligned with available knowledge and built on the experiences of previous IFAD supported interventions.** Over time, the Zambia country programme adopted a programmatic and phased approach, which enabled incremental learning, adaptation, and scaling up. For example, the design of SAPP drew directly from lessons learned under the Smallholder Enterprise and Marketing Programme (SHEMP), particularly its commodity-specific, private sector-led approach to rural and smallholder commercialization. Similarly, E-SLIP was informed by its predecessor SLIP, which had supported government capacity to control animal diseases and reduce the prevalence of East Coast Fever and Contagious Bovine Pleuropneumonia (CBPP). RUFEP, too, incorporated learning from the Rural Finance Programme (RFP). The new rural finance project, FIRIP, builds on RUFEP as well as other rural finance projects in Zambia, complemented by regional lessons from an IFAD IOE project cluster evaluation on rural finance in ESA.[70] [71] E-SAPP was built on the institutional and implementation arrangements of SAPP, to facilitate a smoother transition by drawing on its lessons, experiences, achievements, and staff capacity.[72]

49. **Production and productivity interventions demonstrated strong technical grounding; although some components had design gaps**. The programme designs appropriately targeted well-documented constraints in Zambia's agriculture sector such as limited access to extension services, improved technologies, and quality planting materials, while also addressing critical issues like labour productivity, post-harvest losses, land and water management, and market

[69] In addition, the Pluralistic Participatory Extension Services (PPES) promoted by S3P included approaches that involved farmers in the testing and development of technical options that effectively respond to farmer needs (S3P PCR 2021)
[70] RUFEP PDR, 2014
[71] FIRIP PDR, 2024
[72] E-SAPP PCR 2023

integration. Technical shortcomings in design and implementation reduced the full potential of some interventions. For example, in S3P, planned seed-breeding initiative was abandoned due to a technical oversight of the long breeding cycle.[73] Similarly, capacity building efforts for farmer organizations and their federations were not informed by thorough needs assessments or tailored interventions to address longstanding weaknesses in Zambia's cooperative movement.[74] E-SLIP's pass-on-the-gift model[75] faced notable design limitations, including limited assessment of group readiness, weak assessment and integration with value chain opportunities, and the absence of clear pass-on protocols. It fell short in integrating comparative best practices demonstrated in comparable models by organizations like Heifer International and World Vision.

50. **Value chain and market access interventions leveraged established models, but the quality and contextual adaptation of design varied across projects**. The portfolio commonly adopted models such as the Out-grower Scheme, Contract Farming, Apex Cooperative Institutions, and the 4Ps. While these models were relevant and aligned with broader market integration objectives, their design quality varied in terms of clarity of roles and responsibilities, risk-sharing arrangements, and alignment with institutional capacity. In several cases, designs lacked thorough value chain analysis including understanding of market dynamics, local institutional readiness, and governance structures, resulting in limited fit for context. Additionally, insufficient mechanisms were built in to adapt these models to different commodity value chains or to evolving local market conditions.

51. **Rural finance design has been context-responsive, yet not without challenges.** RUFEP introduced a demand-driven Innovation and Outreach Facility (IOF) to co-finance pilots and extend savings and credit through mobile money agents and community-based financial institutions. While innovative, it relied on first-generation digital services and did not adequately address high credit costs and outreach of FSPs as well a climate risk and agricultural seasonality. Its design was nevertheless notable for its flexibility in partnerships, multi-level approach (policy, meso-infrastructure and micro-level innovation), and use of matching grants to promote experimentation and ownership. FIRIP builds this demand-driven approach with a more contextualised design: an updated IOF to promote client-centred, climate-smart products for different farmer categories, supported by higher FSP cost-sharing and market research; and a Blending Finance Facility (BFF) to lower lending rates and extend loan tenors by blending concessional and commercial funds, with strong co-financing requirements.[76] Both designs recognised the need for policy and institutional reforms to strengthen the enabling environment and mainstream gender, youth and climate. FIRIP's instruments are well aligned to Zambia's rural finance challenges, but their realism will hinge on FSPs' willingness to co-invest and macroeconomic stability.

52. On the other hand, there was an overreliance on matching-grant instruments in value chain integration projects (SAPP, E-SAPP, S3P), which were designed largely without synergies with the rural finance programmes. Matching grants were relevant in Zambia's high-interest financial environment, where conventional credit is often unaffordable for smallholders and agri-SMEs. By requiring co-investment and focusing on value addition, they provided scope to stimulate market-oriented production and incentivise SMEs to engage with smallholder suppliers. However, such

[73] The programme subsequently shifted focus to certified seed varieties already available in the market.
[74] Structural weaknesses in Zambia's cooperative movement include weak governance, limited managerial skills, dependence on external support, poor linkages between cooperatives and federations, and a legacy of state dependency. Some cooperatives are formed mainly to access benefits from programmes such as the Farmer Input Support Programme (FISP).
[75] Passing on the Gift refers to a core principle in their development model where recipients of assistance (usually livestock or agricultural resources) commit to give the first offspring or equivalent benefit to another family or community member.
[76] The BFF is explicitly intended to support green and climate-smart investments, while the IOF aims to avoid replication of generic mobile money accounts by fostering tailored, second-generation products.

instruments tend to favour better-resourced farmers and SMEs able to meet co-financing thresholds, thereby excluding poorer women, men and youth. Thus, while catalytic in demonstrating models, they were not systematically accompanied by complementary measures to strengthen rural financial infrastructure or diversify financial products and service providers.

53. **The reallocation of E-SAPP funds to E-SLIP reflected IFAD's restructuring policy and addressed emerging programme needs, but it came at the cost of continuity for the E-SAPP beneficiaries.** In total, US$7.8 million was transferred, of which US$2.6 million had been earmarked to ensure continuity of support for farmer groups previously trained under E-SAPP. These funds were eventually not disbursed for that purpose. Instead, under IFAD's restructuring policy, they were redirected to E-SLIP for additional financing activities. This included the rollout of a new matching grant facility for livestock, crops and aquaculture, framed as building on the cancelled E-SAPP; scaled-up support for animal disease control programmes (e.g. Newcastle, swine fever, coryza, East Coast fever); and broader livestock productivity and market-linkage interventions. Although this reallocation met emerging programme needs and is expected to expand outreach with nearly 70,000 additional households, it left the original E-SAPP farmer groups without the anticipated follow-on support, limiting consolidation of earlier investments following the programme's premature closure.

Targeting strategies

54. **The nationwide geographic targeting often overstretched limited resources.** The Zambia country programme maintained national coverage across both COSOPs, which often diluted the intensity and depth of support. SAPP, RUFEP, E-SAPP, E-SLIP and FIRIP are nationwide, partly due to political considerations: stakeholders emphasized the need to include all provinces to avoid perceptions of unfairness and favouritism. Only S3P adopted a more concentrated approach, targeting Northern, Luapula, and Muchinga provinces due to their persistent poverty levels and crop production potential.[77] With the exception of S3P, CSPE field evidence showed that farmer organisations often lacked a critical mass of support within programmes to bring about the expected outcomes (see Effectiveness impact pathways and Economic efficiency, below). The 2014 CPE cautioned that such a broad nationally oriented targeting strategy risked favouring better-off farmers and exacerbating implementation challenges, particularly in the context of limited public sector capacity. It recommended a more geographically focused engagement to deepen interventions in a limited set of geographic areas and avoid spreading IFAD resources thinly, thereby reducing potential impact.[78] These findings remain relevant in the current CSPE, as similar challenges persist.

55. **CSPE field evidence also revealed limited geographic and operational convergence across the portfolio**. In many districts, farmers received support in one domain (e.g., production through S3P or livestock under E-SLIP) but lacked access to complementary services such as rural finance or market integration from RUFEP or SAPP respectively. Furthermore, for SAPP and E-SAPP, gaps in the depth and rigour of value chain analyses limited the relevance of geographic and enterprise targeting, resulting in missed opportunities to align interventions with market demand, agribusiness readiness, and smallholder.

56. **Local level geographic targeting of districts and communities was mixed.** Although the COSOPs clearly emphasised the use of vulnerability-based criteria to guide district and community selection, CSPE field evidence suggests this was not

[77] According to the programme design report (PDR), Northern Province ranked the second highest in poverty incidence and extreme poverty in 2006 (78 and 64 per cent, respectively), and Luapula the third highest (73 per cent and 61 per cent, respectively). The PPE analysis also confirms that the choice of provinces remained relevant during implementation in view of poverty estimates of 2015, which indicate persistent poverty in the S3P targeted provinces in comparison to the other provinces.
[78] CPE 2014

consistently applied. Decisions about where to implement projects were often at the national level, with limited consultation of provincial or district-level stakeholders. This led to the selection of poor districts, camps and remote villages in some cases, but in several instances, to the **selection of peri-urban communities which are relatively better off and less aligned with IFAD's poverty targeting mandate.** Each programme applied its own methodology to identify implementation areas that aligned with thematic objectives such as value chain potential, livestock disease prevalence, or institutional presence.

Box 1
Tailored local level geographic targeting strategies

Both SAPP and E-SAPP, despite their national scope, sought to sharpen their geographic focus by applying a production-based targeting approach. This involved conducting value chain analyses to identify underserved areas with latent agribusiness potential, as well as districts with high potential for commercialisation within selected value chains. The same applied to S3P, which geographically concentrated its interventions in Luapula, Northern, and Muchinga provinces - areas with significant production of legumes, particularly cassava and mixed beans the programme's key targeted crops. Similarly, E-SLIP applied a functional criterion by targeting districts with a high prevalence of livestock diseases such as CBPP and ECF, linking targeting to animal health priorities. RUFEP, although national in scope, focused operationally on areas where financial service providers (FSPs), NGOs, and community-based financial institutions (CBFIs) were active and could be scaled, ensuring its targeting was both opportunity and capacity driven.

Source: CSPE team based on field mission and desk review

57. **The country programme usefully differentiates between subsistence and commercially oriented farmers but lacked clarity on how subsistence farmers were to be integrated into market-oriented value chain support**. Both SAPP and E-SAPP were designed as value chain–oriented programmes and acknowledged that such interventions often bypass less market-integrated smallholders, particularly those producing only small surpluses. To address this, SAPP proposed measures such as targeting under-serviced areas using low-level poverty data, selecting commodities where smaller farmers and women had a comparative advantage, earmarking 30 per cent of matching grants for women's groups, and introducing enabling mechanisms to help vulnerable farmers join organisations or access services through service providers. E-SAPP applied both self-targeting and direct targeting measures to reach target households and vulnerable groups including poor farmers, women, and female-headed households in line with the Government's smallholder categorisation.[79] Although relevant in principle, these strategies were implemented within a programme environment that placed a stronger emphasis on commercialisation and relied on less defined mechanisms for linking smallholders, especially subsistence farmers, with larger value chain actors, leaving uncertainty over how they could be effectively integrated into commercially viable value chains. While earlier programmes lacked such measures, FIRIP's design reflects a more intentional targeting strategy envisioning self-targeting and direct targeting, with Category 3 (emergent farmers and rural SMEs) expected to demonstrate forward and backward linkages with Category 1 and 2 beneficiaries to benefit from the project.[80]

58. **This lack of clearly defined linkage mechanisms was a result of a portfolio wide reliance on group-based approaches as the primary channel for reaching smallholders.** All evaluated programmes (S3P, SAPP, E-SAPP, and RUFEP) relied on cooperatives and organised farmer groups to engage vulnerable smallholder farmers. This approach complemented pro-poor national programmes such as the Farmer Input Support Programme (FISP) and the Sustainable Agriculture

[79] Category A – subsistence farmers with 0–1.99 ha, occasional food insecurity, and minimal market sales; Category B – economically active farmers with 2–4.99 ha producing some surplus; and Category C – commercially oriented farmers able to supply markets sustainably and access inputs on commercial terms.
[80] FIRIP Project Design Report

Financing Facility (SAFF), which similarly relied on group-based models. However, this emphasis on organised groups often created entry barriers for marginalised individuals such as youth, persons with disabilities, and the ultra-poor, who lacked the means, voice, or social capital to join particularly in the absence of structured mechanisms to ensure the poorest could access group membership.[81] In some cases, cooperatives proactively reduced membership barriers by waiving or lowering membership fees and accepting in-kind contributions to enable poorer smallholders to join. Still, field evidence showed that programme interventions were sometimes not tailored to different poverty levels of farmer organisation members limiting their ability to benefit.[82]

59. **Targeting value chain intermediaries was a relevant approach to reach subsistence farmers but was constrained by capacity and inclusiveness gaps.** Across the portfolio agri-SMEs, social enterprises and larger cooperatives were engaged to deliver inputs, training, and provide market access opportunities to subsistence smallholders. This approach aligned with national strategies promoting private-sector-led development and, in principle, could help link less market-integrated farmers to value chains. However, weak technical capacity, limited reach in remote areas, and the absence of well nuanced-inclusive business models meant many intermediaries prioritised better-off or more accessible farmers. Without clear incentives to engage poorer producers, this approach struggled to close the gap in connecting subsistence farmers to market opportunities as will be discussed in the effectiveness section. The design of the recently approved FIRIP appears to have addressed this challenge. It suggests using partner selection criteria under both its strategic partnership and innovation outreach windows which requires applicants to demonstrate rural outreach capacity, inclusion plans for women and youth, and concrete mechanisms for engaging with communities in needs identification, offering a potentially stronger model for inclusive intermediary engagement.[83]

Institutional arrangements and capacities

60. **Institutional arrangements for project implementation were generally appropriate but highlighted some capacity and coordination gaps**. Most IFAD supported programmes were implemented through sector relevant ministries in alignment with each ministry's mandate. For instance, SAPP, E-SAPP, and S3P through the Ministry of Agriculture's Policy and Planning Department (PPD);[84] E-SLIP through the Ministry of Fisheries and Livestock (MFL); and RUFEP through the Ministry of Finance (MoF). While the PPD was well-positioned to provide strategic direction for agriculture programmes, MoA's capacity to implement and coordinate programmes was stretched. In particular, the Ministry's limited readiness to engage with private sector actors as required under SAPP and E-SAPP for value chain coordination and under S3P for pluralistic extension services. Traditional public sector orientations, which viewed private actors as competitors, were not sufficiently recalibrated to support the portfolio's market-driven strategies.

61. **The institutional home of RUFEP within the Investment and Debt Management Department (IDMD) of the MoF presented a more complex case.** While some stakeholders within MoFNP considered the arrangement logical,

[81] The S3P PPE (2023) further found that, while the use of groups was appropriate for the programme, to some extent it suffered from the perennial challenge of lack of clarity on the long-term objective of joining or forming groups, and the purpose and role of beneficiaries in groups within and beyond the programme life cycle. Evidence from the PPE suggests that some groups were formed to benefit from the programme service delivery with no continuity beyond the life of the programme.

[82] For example, poor and remote communities were targeted by E-SAPP with similar activities to communities along main roads and with better access to education, services and markets. These poor and remote communities were unable to make the most of project support for several reasons, including child marriage, low levels of education and literacy, multiple births (6 to 12) and, the poor state of access roads to transport goods.

[83] FIRIP Project Design Report.

[84] The Zambian Ministry of Agriculture's mandate, as outlined in Government Gazette Notice No. 1123 of 2021, is to design, implement, and manage government activities in the agricultural sector, encompassing areas like agricultural credit, development, marketing, research, training, and food security.

given IDMD's oversight role, many RUFEP partners felt that the department's macroeconomic focus did not align well with the technical nature for inclusive rural finance.[85] [86] This disconnect reportedly resulted in limited prioritization, technical backstopping, and oversight of the project. The recent decision to shift implementation of the forthcoming FIRIP to the MoFNP Economic Management Department (EMD) which has a broader financial inclusion mandate is a positive step towards resolving this misalignment.[87]

62. **Summary.** The country programme maintained strong alignment with Zambia's national and sectoral policies and strategies, while the thematic areas directly supported successive National Development Plans and aligned with IFAD's corporate strategies. The use of participatory design approaches generally enhanced relevance to target group needs, though limited disaggregated data analysis reduced responsiveness to priority target groups as women and youth. Designs drew on past lessons and had sound technical grounding, but contextual adaptation varied; for example, promoted conservation agriculture practices and inclusive value chain approaches required deeper tailoring to local farming systems, market dynamics, and beneficiary and stakeholder capacities. Targeting strategies were broadly relevant, but nationwide coverage often overstretched limited IFAD resources while group-based approaches risked excluding the poorest, women, and youth. On the balance, relevance is rated **moderately satisfactory (4).**

B. Coherence

63. The CSPE reviewed the coherence of the Zambia programme in two ways. Internal coherence which refers to the synergies among the activities and projects supported by IFAD in Zambia. External coherence describes the consistency of IFAD's country strategy and programme with those of other international partners working in Zambia. This section includes a specific focus on the non-lending activities (knowledge management, partnership development, policy engagement), and the extent to which they supported the coherence of the country programme.

Internal coherence

64. **The multi-phase programmatic approach reinforced continuity by building on past achievements and strengthening thematic coherence.** Sustained investments in value chain development, livestock, and inclusive rural finance were structured through successive multi-phase projects: SAPP to E-SAPP, SLIP to E-SLIP, and RFP to RUFEP, demonstrating a deliberate effort to deepen engagement in key thematic areas. These programmatic transitions enabled IFAD to incorporate lessons learned from earlier phases, building on past achievements and strengthened thematic continuity.

65. **IFAD sought to foster linkages across concurrently implemented projects.** Complementarities were envisaged between S3P (focused on productivity), SAPP/E-SAPP (market access), and RUFEP (financial inclusion). Efforts to harmonise operations included the retention of PMU staff across different programme phases and the establishment of bi-monthly joint planning meetings between PMUs started in under both RUFEP and E-SLIP. In a few cases, such measures produced tangible synergies for example, in Chipili district, farmers trained under S3P later benefited from E-SAPP's agribusiness support, including bulking and mechanisation. E-SAPP also attempted to strengthen the marketing component of the value chain support, addressing identified gaps from SAPP.

66. **However, such synergies and adaptive programming efforts were limited and not systematically replicated.** In practice, projects often operated in silos,

[85] CSPE stakeholder interviews.
[86] The Investment and Debt Management Department is responsible for mobilising necessary loan financing to support the implementation of Government Programmes.
[87] CSPE stakeholder interviews.

even when implemented in the same districts or working on complementary commodities. The absence of strong coordination mechanisms and clear operational linkages weakened the intended complementarities. For example, although E-SAPP was designed to scale up SAPP's successes, significant changes in design such as higher matching grant thresholds and a revised targeting approach excluded some farmer groups that had received partial disbursements under SAPP and were expected to benefit under E-SAPP Window 1 of matching grants. As a result, several initiatives were left incomplete or abandoned as observed by the CSPE field mission.[88] Similarly, while S3P adopted a phased rollout approach intended to enable adaptive learning, the 2023 PPE found no evidence that early implementation lessons were documented or applied in the subsequent phases.

67. **Weak handover and fragmented implementation further undermined continuity**. The effects were visible at field level, and this was confirmed in several districts visited during the CSPE mission such as Choma, Kasama, and Chipili. For example, in Chipili District , a six- to ten-month gap between S3P and E-SAPP interrupted programme momentum. In Choma, E-SAPP failed to engage SAPP's former beneficiaries or build on its institutional foundations. Although S3P was meant to link with SAPP, E-SAPP, and RUFEP, no clear operational model was developed to translate these complementarities into functional synergies resulting in missed opportunities. The premature closure of E-SAPP and the non-approval of the BRAVA project designed to scale up several innovations piloted in S3P further contributed to breaks in programming.

68. **That said, there were positive examples of vertical coherence evidenced with the evolution of IFAD-supported rural finance and livestock interventions**. The sequential progression from the RFP to RUFEP, and more recently to FIRIP, illustrates a deliberate effort to deepen financial inclusion through iterative learning and adaptive project design. Each successive initiative refined delivery mechanisms and targeting strategies based on lessons from its predecessor.[89] A similar trajectory was observed in the livestock sector. While SLIP focused primarily on disease control and envisaged a restocking component (though ultimately was not implemented due to design limitations and rising livestock costs), E-SLIP carried forward the disease control emphasis and introduced the pass-on-the gift approach for pro-poor stocking and restocking.

External coherence

69. **IFAD's comparative advantage in Zambia is defined by longstanding engagement in rural development and deep-rooted support to smallholders.** Stakeholders across government and development partners widely recognize IFAD's technical expertise and consistent contributions to crop and livestock productivity, inclusive rural finance, and, more recently, value chain integration and smallholder commercialization. IFAD is also recognised for its inclusive approach, working directly with marginalized rural communities and promoting models that go beyond commercially viable farmers. Its emphasis on delivery mechanisms tailored to small producers such as group-based financial inclusion, inclusive crop and livestock production systems through farmer organizations and cooperatives, and embedded

[88] This led to several unfinished SAPP initiatives, such as the Livestock Service Centre in Mongu, which remains only partially constructed but still operational, and the piggery activity of the Mbuyoti Multipurpose Cooperative, which is no longer functioning. The discontinuity resulted in abandoned infrastructure and unutilized assets. E-SAPP's inability to finance 20 already approved sub-projects disrupted operational continuity and created uncertainty for affected smallholder groups.

[89] For example: RUFEP built on RFP by scaling up support for Community-Based Financial Institutions (CBFIs), expanding the Innovation and Outreach Facility (IOF), and institutionalizing the Rural Finance Policy and Strategy through the creation of the Rural Finance Unit (RFU) in the Ministry of Finance. It adopted a broader capacity-building approach across macro, meso, and micro levels. FIRIP, implemented by the MoFNP through the RFU established under RUFEP, ensures institutional continuity. It enhances RUFEP's IOF model with stronger focus on agriculture, climate-smart solutions, and youth and women's financial inclusion. FIRIP also introduces a Blending Finance Facility (BFF) to attract private capital and offer affordable rural credit.

services within value chains has shaped the evolution of IFAD's portfolio and reflects the strategic orientation of the evaluated COSOPs.

70. **IFAD's programmes were consistent with key Government initiatives, but integration has been limited.** These include the FISP, SAFF, and national restocking and mechanisation schemes. Under the 2019 COSOP, IFAD intended to complement FISP by targeting its graduates for further support through value chain development and financial inclusion interventions, particularly under E-SAPP. However, due to implementation delays and the premature closure of E-SAPP, these linkages did not materialize. E-SLIP was a partial exception, complementing national restocking through its pass-on scheme and by filling critical gaps in animal health and capacity-building.

71. The recently approved FIRIP reflects the Government of Zambia's shift from grant-based support to a loan-based financing model for agri-SMEs, aligning with broader efforts to promote market-based financial solutions. Drawing on lessons from RUFEP, FIRIP introduces two co-financing mechanisms i.e. the Innovation and Outreach Facility (IOF) and the Blending Finance Facility (BFF), to expand financial access in underserved rural areas. The BFF is expected to offer concessionary capital to financial service providers, who are expected to co-finance sub-loans and extend more affordable lending terms.[90]

72. **IFAD has actively contributed to sector-wide coordination through ongoing and regular participation in the Agricultural Cooperating Partners Group (ACPG) platform.** At the sector level, the ACPG is regarded by most stakeholders as an effective platform for donor harmonization, providing a structured mechanism for alignment and coordination. The ACPG brings together bilateral and multilateral agencies to coordinate their engagement with the Ministry of Agriculture and to ensure alignment with national agricultural policy objectives. IFAD has been an active and regular participant in the ACPG and its thematic subgroups, particularly those focused on livestock and cooperatives. Through this platform, IFAD pursued bilateral engagements with potential co-financiers such as the World Bank and the African Development Bank (AfDB). In 2025, the ACPG is co-chaired by WFP and the Ministry of Agriculture, which are leading a comprehensive mapping exercise of all agriculture development operations in Zambia.

73. **There was strong potential to strengthen external coherence with both development partners and government.** The CSPE interviews with stakeholders confirmed a shared focus across agencies, yet collaboration has often lacked depth, with few structured mechanisms for joint planning or operational alignment. Projects tended to operate in isolation, with limited geographical or thematic coordination, resulting in parallel efforts rather than mutually reinforcing ones. A notable exception was the AfDB-supported SLIMP, designed to complement IFAD's E-SLIP by linking IFAD-supported dairy cooperatives with AfDB-financed infrastructure such as milk collection centres and veterinary laboratories in Ipeka, Kasama, and Mbala. While well-aligned at the design stage, field evidence from Mbala for example, showed underutilized equipment due to limited training, suggesting weak coordination during implementation.

74. **IFAD's programme contributed to UN Zambia frameworks, but limited engagement has constrained its strategic influence.** IFAD supported operations have consistently contributed to the priorities outlined in successive UN frameworks, including the UNDAF (2011–2015), UNSDPF (2016–2021), and the current SDCF (2023–2027), particularly in areas related to sustainable livelihoods, inclusive economic development, and resilience.[91] However, IFAD's limited and irregular

[90] This design responds to past challenges experienced under SAPP, E-SAPP, and S3P, where matching grants did not consistently result in sustained or scalable private sector engagement.

[91] Under the UNDAF (2011–2015), IFAD interventions align with Outcome 2 on sustainable livelihoods and food security. For the UNSDPF (2016–2021), they fall under Pillar 2 on environmentally sustainable and inclusive economic development, focusing on productive sectors and economic empowerment of women and youth. Under the SDCF (2023–

participation in UN Country Team (UNCT) coordination mechanisms, has undermined its strategic visibility and influence. This is in part a result of its non-resident UN agency status defined by the absence of a Lusaka based Country Director. Other non-resident agencies such as UNESCO and UNODC have nonetheless sustained a regular virtual presence and more active involvement in UNCT meetings, highlighting that such constraints need not preclude effective engagement, and pointing to a missed opportunity for IFAD fully leverage its comparative advantage through the UN coordination architecture.

75. **During the evaluated period, RBA collaboration showed early promise but weakened over time.** At the national level, coordination among the Rome-based Agencies (RBAs) was initially more structured, with regular meetings among Heads of Programme and discussions on potential joint initiatives, including joint analytical work and complementary programming in particularly in the areas of resilience and smallholder market access.[92] This early collaboration reflected global RBA commitments to country-level synergies and was perceived as adding value by reducing duplication and contributing to shared advocacy with government counterparts. However, RBA coordination weakened considerably after 2020, reportedly due to leadership changes at IFAD and WFP, which disrupted established working meetings. The onset of the COVID-19 pandemic further constrained joint meetings, resulting in passive engagement and reducing opportunities for IFAD to leverage complementarities with the other RBAs.

76. **Summary coherence.** The country programme had a clear strategic intent to ensure internal coherence through programmatic continuity across thematic areas such as rural finance, livestock, and value chain development. This was only partially achieved: while successive project phases reflected iterative learning and some positive examples of continuity, transitions were often undermined by design inconsistencies, and weak operational linkages and coordination across projects. External coherence was similarly constrained. Although IFAD's comparative advantage and alignment with national priorities was widely recognized, opportunities to create synergies with other government programmes (e.g. FISP, SAFF), development partners and RBAs/UN agencies were not fully realised, with collaboration often remaining adhoc or weakening over time. Overall coherence is rated **moderately unsatisfactory (3).**

Knowledge management

77. Both COSOPs (2011 and 2019) recognized the importance of Knowledge Management (KM). COSOP 2011 aimed to strengthen knowledge management within government institutions, particularly within MACO's extension services, and strengthening linkages between research and extension. It also proposed engagement with IFAD-supported knowledge networks, such as FIDAfrique, and support for the development of a national communication strategy. Learning processes were to be promoted through stakeholder consultations, workshops, and improved internal communication.[93] The 2019 COSOP built on these ambitions by promoting KM as a driver of adaptive learning and aimed to enhance collaboration with the National Agricultural Information System, to establish a coordinated knowledge and communications strategy.[94] The COSOP also sought to address past limitations by incorporating digital tools for data collection and analysis, particularly in financial inclusion and climate resilience.

2027), IFAD's support aligns with Outcome 1, promoting an inclusive, resilient, and sustainable economy that fosters equitable opportunities for decent jobs and livelihoods.

[92] One such initiative was a joint proposal by IFAD and FAO to the Green Climate Fund (GCF), which ultimately went to AfDB due to GCF's preference for infrastructure-led programmes.

[93] COSOP 2011

[94] Specific knowledge products envisioned included the transmission of meteorological information to farmers, nutrition-sensitive agricultural value chains, and innovative financial delivery models.

78. **Knowledge management strategies across the portfolio were uneven and generally underdeveloped.** Among the evaluated programmes, RUFEP had the most well-articulated KM strategy with defined objectives which focused on knowledge generation, capacity building, and stakeholder dialogue. These were systematically integrated into programme management processes. Dissemination tools were diverse and purposefully deployed, including newsletters, radio programmes, social media, and videos. Importantly, RUFEP connected KM outputs to policy platforms like the National Financial Inclusion Strategy (NFIS) working groups, enhancing their relevance and uptake. On the contrary, other programmes such as E-SLIP and E-SAPP lacked similarly structured KM strategies. Their activities focused more on visibility and outreach, such as promotional brochures, success stories, and media coverage, rather than learning or policy influence. KM plans were often fragmented, with no clear framework for capturing, analyzing, or using knowledge for adaptive management or sector dialogue. Although various tools were introduced (e.g., Facebook, YouTube, Instagram), these were not part of a coordinated KM approach, and their long-term utility remained limited.

79. **Knowledge management tools across the IFAD Zambia portfolio were inconsistently utilised and lacked continuity**. While projects developed a range of outputs such as radio programmes, brochures, production guides, and case studies (e.g., 11 radio programmes and 12 documentaries under E-SAPP) most digital platforms, including websites and Facebook pages (e.g., SAPP, RUFEP), were inactive or discontinued at the time of the evaluation. While this is common post-closure, there was limited evidence that knowledge content had been preserved through planned transitions to institutional repositories or more permanent platforms. The absence of a centralized repository or validation mechanism has further undermined the utility of many KM products, which were often misplaced, or never finalized, limiting their contribution to institutional learning. E-SAPP's early closure further disrupted planned KM outputs, including policy briefs. E-SLIP, the only active project, has shown some progress but still lacks a coherent KM strategy, the project has so far developed a basic KM Action Plan which still needs to be further articulated with its website remaining inactive during the evaluation period. A notable exception was RUFEP's financial literacy initiative, which was effectively localized training by translating the materials into seven local languages resources that are still in use by financial groups.

80. **Case studies illustrate these broader KM products utilisation challenges**. Several programmes developed case studies intended to inform future programming, but their utilisation was limited. Some were shared with institutions such as the University of Zambia, the Bank of Zambia, and relevant ministries, yet without a centralized repository or effective archival system they became difficult to access and, in many cases, were misplaced or lost. The S3P PCR noted case studies and lessons learned developed with the National Agricultural Information Services (NAIS) for media dissemination, but field evidence suggests most are no longer in use. The E-SAPP PCR reported completion of five out of six planned case studies, along with 11 radio programmes and 12 video documentaries; however, the validation process was never completed due to the programme's premature closure, which also halted production of several planned policy briefs. Weak retention and use of such KM products reduced their potential to support evidence-based policy engagement, cross-project learning, and the scaling-up of successful approaches.

81. **The use of IFAD grants in Zambia to facilitate knowledge management was limited.**[95] KM tools included training manuals, digital trackers, and participatory

[95] Examples include: Strengthening Capacity of Local Actors on Nutrition-Sensitive Agri-Food Value Chains in Zambia and Malawi (2016–2019) produced training materials and digital nutrition monitoring tools; Programme for scaling up biological control of the diamondback moth on crucifers in east Africa to other African countries (2012 – 2016) provided knowledge on integrated pest management technologies; and Project-Friendly Metrics and Technologies for Better Results in Nutrition-Sensitive Projects (2018–2024) introduced tools like the Diet DQ Tracker and trained stakeholders on nutrition-sensitive agriculture

learning methods, covering sectors such as nutrition, pest control, aquaculture, and youth entrepreneurship. For example, the WorldFish project facilitated regional exchange visits to India and Japan. Enhancing Soya Beans Production and Processing Programme (ESB3P) applied Chinese technology in soybean processing. Despite these efforts, KM outcomes were constrained by weak integration with IFAD investment projects and limited dissemination. Several promising KM tools promoted through grants such as the nutrition education programme, which, according to the grants desk review, incorporated adult learning methodologies and key message cards to promote better dietary habits remained unavailable to the evaluation team, even though they appeared promising and useful at the time of implementation and reportedly achieved very positive results.[96]

82. **SSTC was selectively applied, creating opportunities for Zambia to share its experiences internationally**. Examples include exchanges with the FINCLUDE project in Eswatini, RUFEP's participation in regional platforms to showcase success stories, and Zambia's role in the 2023 SSTC Livestock Learning Route with Lesotho and Botswana, where it demonstrated effective management of pasture, communal land, and livestock diseases. While these engagements enhanced Zambia's visibility as a knowledge provider, there were fewer instances where the country benefited from learning or adopting innovations from others, limiting the potential of SSTC to strengthen domestic programme design and delivery. However, the country programme has begun to adopt a more stronger approach to SSTC, as reflected in the design of FIRIP, which includes dedicated plans and budgets for cross-learning and technical assistance in agricultural and climate finance innovations. The FIRIP SSTC framework includes collaboration with China through the SSTC window for smallholder mechanization and technology transfer, and sub-regional exchanges with countries such as Kenya, Malawi, and Mozambique on inclusive and green finance.[97]

83. **Summary knowledge management.** Both COSOPs identified KM as a key learning driver, but implementation was inconsistent. Only RUFEP had a structured KM strategy, effectively linking knowledge products to policy platforms and producing multilingual tools some of which are still in use. Other projects, including E-SAPP and E-SLIP, focused more on visibility than learning, lacked coherent KM strategies, and used digital tools inconsistently. Many KM outputs (websites, social media content, and case studies) became inactive or were lost post-closure due to the absence of institutional repositories or transition plans. Grant-funded initiatives introduced relevant tools and South-South Triangular Cooperation exchanges, but weak integration with core portfolio investments and limited utilisation. The CSPE rates knowledge management as **moderately unsatisfactory (3).**

Partnership-building

84. At the operational level, IFAD's participation in donor platforms of Agricultural Cooperating Partners Group and bilateral outreach appears regular and well recognized by development partners. These platforms facilitate information sharing and alignment on agricultural priorities. However, there is limited evidence of formalized co-financing partnerships or structured joint programming. While thematic convergence exists with key donors in areas such as climate-smart agriculture, rural finance, and support to MSMEs, collaboration often remains ad hoc and project-specific. IFAD's ability to leverage these complementarities into sustained partnerships is hindered by weak visibility and the absence of a dedicated resource mobilization strategy at the country level.[98]

[96] Grant 'Strengthening capacity of local actors on nutrition-sensitive agri-food value chain in Zambia and Malawi', implemented between 2016 – 2019 by Self- Help Africa.
[97] FIRIP Design Report, 2024
[98] The 2024 Country Engagement Plan, though still in draft form, offers a mapping of potential bilateral and multilateral partners and demonstrates thematic convergence in key areas such as climate-smart agriculture, financial inclusion, and MSME development. However, its current status and actual use in guiding IFAD's strategic and operational engagement remain unclear. The document identifies the need for enhanced communication and resource mobilization but lacks concrete strategies or mechanisms to translate these priorities into coordinated action or long-term partnerships.

85. **The planned partnership with FAO on conservation agriculture training via Farmer Field Schools, foreseen under the 2019 COSOP, did not materialize**. This collaboration was expected to build on FAO's joint initiative with the Zambia Integrated Agriculture Management Information System (ZIAMIS), which aimed to improve targeting of smallholder farmers under the Farmer Input Support Programme (FISP). By linking FISP graduates to IFAD-financed investments,[99] the partnership sought to enhance the adoption of sustainable farming practices and facilitate their integration into value chains. However, the different operational modalities of the two organizations ultimately affected the realization of this strategic partnership.

86. **IFAD's partnership with WFP stood out as a positive example of collaboration yielding scalable, non-financial synergies.** This was mainly achieved through development of the Index Based Livestock Insurance (IBLI) initiative under E-SAPP and formally piloted through E-SLIP (see Box 2 below). The initiative leveraged WFP's technical expertise in crop insurance alongside IFAD's investments in the livestock sector, demonstrating how complementary institutional strengths can be harnessed without pooling financial resources. The approach received positive feedback from WFP and is now being scaled up under the WFP–IFAD Fragility Action Plan for Zambia. Joint activities include the co-development of a funding proposal on agricultural mechanization and ongoing collaboration under the newly approved FIRIP. Similarly, IFAD collaborated with the African Development Bank (AfDB) through E-SLIP's engagement with the AfDB-financed Sustainable Livestock Infrastructure Management Project (SLIMP). While the two projects had linked complementary components, efforts to coordinate activities on the ground remained limited. Weak field-level coordination reduced the potential to capitalize on operational synergies and amplify the benefits (see External Coherence).

Box 2
An overview of the joint WFP-IFAD experience around the Index based Livestock Insurance

To mitigate climate-related feed shortages affecting ruminant livestock, E-SLIP piloted a Weather Index-Based Livestock Insurance (IBLI) scheme from 2019 to 2023. Designed by Pula Advisors and implemented by Mayfair Insurance, the product enrolled 5,000 livestock-keeping households across 16 districts. The insurance focused on asset protection—ensuring feed availability for goats, sheep, and cattle—though in some cases, payout funds were used to replace animals lost. WFP contributed with technical expertise based on its prior experience with crop index insurance and provided around 15 per cent of the funding.

Both WFP and the African Development Bank (AfDB) supported community mobilization. The insurance relied on satellite data to monitor rainfall and pasture conditions, triggering payouts in two agricultural seasons between 2021 and 2023. Average disbursements ranged from ZMW 150 to 350 (approximately US$6.50 to US$15.21 USD) per household and were typically issued within two months of the trigger event. Premiums were fully subsidized by the project. Despite these successes, limited beneficiary sensitization and a lack of farmer ownership challenges. Going forward, the initiative aims to expand coverage to 10,000 households and institutionalize livestock insurance within national structures.

Source: IOE elaboration based on desk review and interviews

87. **Partnerships with NGOs added value but in some cases were not fully leveraged to strengthen implementation quality**. IFAD engaged a diverse range of NGOs such as SOS Children, Total Land Care, Catholic Relief Services, the Veterinary Consultative Forum, and World Vision to support activities in savings mobilization, livestock management, and agricultural training. Feedback from partners was mostly positive, noting IFAD's responsiveness and openness to collaboration. In select cases, partnerships catalyzed innovations, for instance, the digital financial solution co-developed with World Vision under RUFEP, which informed and was later scaled through subsequent World Vision initiatives **(see innovation section for further elaboration**). Other collaborations were more informal, like the

[99] Farmers who had completed the subsidy programme

synergy observed in Sefula, Mongu District, where Caritas-trained beneficiaries also received livestock from E-SLIP. However, some promising partnerships such as the one with Oxfam on gender mainstreaming through GALS in E-SAPP were disrupted by early project closure. Furthermore, broader opportunities to leverage NGO expertise, particularly to implement and scale models like the pass-on-the-gift approach and other household methodologies were not fully realized.

88. **Private sector partnerships showed promise in inclusive rural finance.** Both COSOPs positioned private sector engagement as a strategic pillar, yet implementation varied considerably, often reflecting the differing responsiveness and capacity of executing agencies.[100] RUFEP stood out for its effective private sector engagement, working with 48 implementing organizations including major actors such as Atlas Mara, WidEnergy Africa, UBA, and Digital PayGo to deliver digital financial services. Many of these partnerships sustained operations beyond the project period, with some evolving into viable business models.

89. **In contrast, private sector engagement under SAPP, E-SAPP, and S3P was more fragmented**. These projects sought to operationalize public-private-producer partnerships (4Ps) but lacked a coherent strategy or implementation framework. As a result, collaborations were often ad hoc, and linkages to IFAD's target groups remained weak. In E-SAPP, for example, only 31 per cent of the targeted partnerships between producer organizations and value chain actors were formalized, with progress further hindered by the programme's early closure. S3P introduced a pluralistic extension model by involving private service providers, yet integration with public extension systems was limited. Field interviews suggest that the Ministry of Agriculture may have lacked the institutional readiness or confidence to fully support a private-sector-led approach. This reflects a broader capacity and coordination gap in enabling such partnerships, resulting in an institutional void.

90. **Summary partnership building.** The IFAD Zambia country programme engaged a wide range of partners, including donors, NGOs, and the private sector, with some successes and partial success such as with WFP and AfDB on livestock insurance and with RUFEP on digital finance. However, partnerships were often informal, fragmented, and lacked follow-through, with limited co-financing and underutilized NGO engagement. Private sector collaboration was emphasized in strategy but inconsistently implemented. Early project closures curtailed promising initiatives, and capacity gaps among partners further constrained impact. Still, IFAD remained active in donor platforms, and FIRIP offers potential for more structured partnerships going forward. Partnership building is rated **moderately satisfactory (4).**

Policy engagement

91. The 2011 COSOP outlined IFAD's policy engagement ambitions through dialogue with the Government on issues related to maize production and marketing. It also identified areas for engagement such as improving the enabling environment for agribusiness investment, promoting public-private partnerships, and establishing legal frameworks for farmer groups. The 2019 COSOP further expanded these ambitions by positioning policy engagement as a complement to IFAD's investment operations, focusing on five areas: (i) portfolio restructuring and facilitate alignment for results and impact; (ii) policy coherence to incentivize private-sector engagement in value chains; (iii) integration of climate risk management; (iv) integration of FISP graduates into
E-SAPP; and (v) multi-sectoral nutrition governance.

92. **IFAD has contributed to the development of several key national policy frameworks in agriculture, livestock, and rural finance.** A major milestone under the 2011 COSOP was IFAD's engagement in developing the National Agricultural Investment Plan (NAIP) within the Comprehensive Africa Agriculture

[100] The Ministry of Finance and National Planning, as a regularity ministry, showed greater openness to market-based models compared to the Ministry of Agriculture, which traditionally acts as an implementing agency.

Development Programme (CAADP) framework.[101] The 2019 COSOP marked a further step in strategic policy engagement, with notable contributions. These included the Zambia National Agribusiness Development Strategy (ZNADS), developed through E-SAPP, and the Rural Finance Policy and Strategy, formulated via RUFEP to address regulatory gaps in financial inclusion and agribusiness. IFAD also played a key role in drafting the National Livestock Policy and Livestock Development Act through E-SLIP, reinforcing its technical leadership in the livestock sector. Additional contributions included support to the 2018 Zero Hunger Report (in collaboration with Indaba Agricultural Policy Research Institute IAPRI) and technical and financial support for the MoFNP in the review of the National Financial Inclusion Strategy (NFIS), culminating in NFIS II (2024–2028).

93. **IFAD's role in facilitating policy implementation is less defined**. The Rural Finance Policy and Strategy has seen some implementation progress, such as the creation of a Rural Finance Unit within the MoFNP and the piloting of inclusive financial models under the Innovation and Outreach Facility, both of which have informed the NFIS II. By contrast, the Zambia National Agriculture Development Strategy (ZNADS), though finalized, has seen little follow-up, highlighting uneven traction in translating policy support into implementation.

94. **Policy dialogue was also supported through grant-funded initiatives, but their influence varied**. The *Strengthening Opportunities for Rural Youth Employment and Entrepreneurship in Africa* (2019–2022) grant facilitated the development of Zambia National Youth Action Plans for helping position youth inclusion in agriculture as a strategic priority. Similarly, the *Global Land Tool Network (GLTN) – Phase 2* grant supported the drafting of Zambia's National Land Policy by promoting concepts like fit-for-purpose land administration and the continuum of land rights.[102] The grant to CIMMYT *Understanding the Adoption and Application of Conservation Agriculture in Southern Africa* (2011–2014) was instrumental in laying the scientific foundation for conservation agriculture in Southern Africa and played a critical role in informing policy dialogue across the region. According to the interviews with the implementing partners and service providers, this contributed to the inclusion of conservation agriculture in climate-smart agriculture strategies of Malawi, Zambia, and Zimbabwe.[103] The *Improving the Articulation between Social Protection and Rural Development* and the youth employment initiative, produced policy briefs, but uptake was hindered by gaps in institutional coordination and lack of follow-through to policy adoption.

95. **Although policy dialogue platforms offered strategic entry points for influence, IFAD has yet to fully leverage them**. Both the 2011 and 2019 COSOPs identified platforms such as the ACPG and the Agricultural Sector Advisory Group (AgSAG) as key entry points. In practice, however, these platforms have functioned more as coordination fora among development partners than as vehicles for substantial policy influence. Key informant interviews confirmed that while IFAD maintains regular participation in ACPG meetings, its contributions have been largely technical, with limited evidence of strategic leadership in shaping national policy agendas. Other opportunities for policy engagement through the UNCT and RBA collaboration were not sufficiently explored.

96. **Summary policy engagement.** The country programme's contribution to key national policies in agriculture, livestock, and rural finance such as the National Agribusiness Development Strategy, Rural Finance Strategy, and National Livestock Policy aligned with the 2019 COSOP's intent to link investments with policy dialogue. Grant-funded initiatives also advanced youth employment and rural development agendas. However, support to policy implementation was limited: while some frameworks saw partial uptake, others lacked follow-through. Engagement in

[101] Mid Term Review report COSOP 2011
[102] PCR GLTN 2
[103] Interviews with CIMMYT

platforms like the ACPG remained largely technical, with limited strategic influence particularly at the policy level and opportunities for deeper RBA and UNCT collaboration were underutilized. Thus, the CSPE rates policy engagement as **moderately satisfactory (4).**

C. Effectiveness

97. The effectiveness criterion assesses the extent to which the country strategy and programme achieved or is expected to achieve its intended objectives including any unintended results. In line with the reconstructed theory of change the CSPE assessed results along threes impact pathways: (i) improved access to client-focused rural financial services; (ii) enhanced resilience of production, and productivity in smallholder agriculture; and (iii) strengthened market access and value chain integration for smallholders. This section analyses the achievement of results along these pathways as well as the country strategy and programme performance in terms outreach and targeting.

Outreach

98. As of early 2025, the CSPE estimates total programme outreach at 1,113,362 households, with most projects meeting or exceeding their targets. SAPP reached 42,542 households (177 per cent of its target) with 54 per cent being female headed, well above the 30 per cent target. S3P reached 58,411 households (87 per cent of its original target), with women representing 45 per cent of beneficiaries. Strong performance under both programmes was driven by the lead-farmer/follower-farmer approach and the involvement of private sector partners, which improved both outreach and disbursement rates. RUFEP achieved the highest outreach, reaching 708,641 direct beneficiaries (142 per cent of target), supported by a diverse communication strategy and public-private partnerships. The ongoing E-SLIP has also exceeded its household target, reaching 266,830 households (101 per cent) and over 1.2 million household members. E-SAPP reached 36,938 households(61 per cent of its target), due mainly to premature closure.

Table 5
Synthesis of outreach data based on cumulative figures

Programme	Target	Outreach	Outreach against target	Share of women	Share of youth
SAPP	24,000	42,542	177%	54%	N/A
S3P	67,500	58,411	87%	45%	N/A
RUFEP	500,000	708,641	142%	51%	N/A
E-SAPP	61,000	36,938	61%	N/A	N/A
E-SLIP[104]	264,765	266,830	101%	N/A	N/A
Totals/averages	**917,265**	**1,113,362**	**114%**	**50%**	**N/A**

Source: PPEs, PCRs, and validated M&E data from ongoing project

99. **Youth outreach across the portfolio was limited and inconsistent, reflecting the absence of a cohesive engagement strategy**. In SAPP and E-SAPP, some activities targeted youth through cooperatives and value chains such as rice and mechanisation, though many lacked access to finance and outcomes on livelihoods were not tracked. E-SAPP's planned agribusiness sensitisation was curtailed by premature closure. E-SLIP reportedly reached 2,648 youth through livestock restocking, but results remain unverified. RUFEP aimed for 25 per cent youth participation, yet available evidence suggests this was not achieved, partly due to limited age-disaggregated data; nonetheless, youth accounted for 35.3 per cent of Savings Group members in 2020 and served as mobile money agents. Although S3P

[104] Cumulative result by January- 2025

acknowledged youth in its design, there was no evidence of targeting during implementation.[105]

First impact pathway: Access and availability of rural financial services

100. **At the macro level, IFAD contributed to strengthening Zambia's macro-level policy and regulatory framework for inclusive rural finance**. This was achieved through strategic partnerships with key institutions promoted in the framework of RUFEP, including the Rural Finance Unit (RFU), Bank of Zambia (BOZ), Zambia Information and Communications Technology Authority (ZICTA), and the Patents and Companies Registration Agency (PACRA). IFAD supported initiatives such as the development of the Rural Finance Policy and Strategy (RFPS), stakeholder consultations in multiple provinces, and the production of financial literacy materials integrated into the school curriculum (Grades 1–12).[106] In addition, the RFU conducted pre-testing of national financial education materials in North-Western Province to embed financial education in students' curriculum.[107]

101. **At the regulatory level, targeted collaboration further strengthened the enabling environment.** RUFEP's collaboration with BOZ contributed to the issuance of Agent Banking Directives and the launch of Regulatory Sandbox Guidelines, facilitating innovation in mobile banking and fintech. In parallel, macro-policy support included inputs to legislation such as the Security Interest Act, reforms to the Banking and Financial Services Act, and the establishment of the Credit Reference Bureau. Interventions also included the development and review of credit policies, and gender guidelines.[108] These efforts contributed to creating an enabling environment for financial inclusion. Financial partners, such as Access Bank and the Bank of Zambia, noted that clear roles and early engagement through performance-based support contributed to successful partnerships.

102. **Despite these upstream gains, certain regulatory challenges remained unresolved.** The CSPE field evidence indicates that certain regulatory challenges remain unresolved, for example, the irregular review of unwarranted fees and the unsuccessful attempts to introduce interest rate caps. According to informed respondents, the latter was pursued by the Bank of Zambia in 2012/2013 to improve affordability for rural borrowers but was eventually discontinued after financial institutions raised concerns about cost recovery, which led to broader instability in the sector.[109]

103. **At the meso level, progress was limited as many apex institutions faced constraints in pursuing financial inclusion outcomes.** Under RUFEP, the country programme partnered with AMIZ, SaveNet, and the Development Bank of Zambia (DBZ) to extend outreach and improve service quality, but all faced significant capacity and resource challenges that reduced their contribution to financial inclusion outcomes. While AMIZ and SaveNet expanded membership and developed operational frameworks, persistent weaknesses in staffing, systems, and financial sustainability limited their effectiveness, and DBZ's planned wholesale lending product did not materialise due to capitalisation issues with the Bank of Zambia. By contrast, PACRA delivered tangible results by simplifying CBFI registration, facilitating bank linkages in several districts.[110] It is important highlight that the

[105] S3P PPE.
[106] IOE Project Cluster Evaluation on Rural Finance in ESA.
[107] IOE Project Cluster Evaluation on Rural Finance in ESA
[108] A notable example of RUFEP's contribution to gender mainstreaming is its facilitation of gender training for the Bank of Zambia, which led to the development of the gender assessment tool such as FAMOS. According to the Bank, this tool is now used by financial institutions to evaluate the gender sensitivity of their services, and its rollout has contributed to the establishment of gender desks across various institutions, following the central bank's guidance in collaboration with RUFEP.
[109] The interest rate caps for non-bank financial institutions (NBFIs) were set at 30 per cent for most NBFIs and 42 per cent for those designated as microfinance service providers.
[110] IOE Project Completion Evaluation (PCE) of RUFEP (2022) provides further detail on these institutional challenges, including AMIZ's dependence on donor funding due to limited member contributions, SaveNet's structural and staffing constraints, and DBZ's difficulties in securing capitalisation from the Bank of Zambia.

selection of suitable apex institutions was also sometimes delayed due to difficulty identifying partners whose strategic objectives aligned with RUFEP's social impact ethos; in several cases, extensive engagement was needed to secure commitment and align expectations, and some required formal Board approvals before participation.

104. **At the micro level, IFAD strengthened the performance of financial service providers (FSPs) and CBFIs, though results were uneven.** While a majority of financial service providers achieved operational self-sufficiency surpassing the expected benchmark, only 57 per cent met the target for maintaining a portfolio-at-risk over 30 days below 5 per cent, slightly underperforming the goal of 60 per cent. However, CBFIs operating in remote areas faced operational challenges, such as high agent attrition, low client traffic, and security risks for agents transporting cash especially where there was poor infrastructure and low transaction volumes. Positive improvements were observed in the financial behavior and performance of CBFIs. The average value of CBFI savings rose sharply by 66 per cent, far exceeding the 15 per cent target, and the average loan portfolio value also reached the targeted 10 per cent increase. Additionally, a notable rise in agricultural lending suggests increased confidence in rural financial systems from both borrowers and lenders alike.[111]

105. **Adoption of new innovative financial products and delivery models contributed to improved financial inclusion among rural populations**. Several tailored financial services and products were successfully developed through RUFEP's Innovation and Outreach Facility (IOF). At the closure of RUFEP, 27 new financial products, services, and delivery models piloted/tested were developed (surpassing the end target of 7).[112] Similarly, the number of financial products, services, and delivery models rolled out or expanded targeted at rural clients exceeded expectations, reaching 18 (against the targeted 2). Notably, 58 per cent of beneficiaries reported using at least one new financial product through community-based financial institutions (CBFIs), reflecting strong uptake of services introduced under the programme.[113] The proportion of individuals, both rural and urban, who relied on their own business and had access to financial services increased from 27 per cent to 64 per cent, indicating strengthened access and usage.[114]

106. **Despite progress at macro, meso, and micro levels, persistent cross-cutting constraints continued to limit rural communities' access to financial services**. High loan costs, restrictive collateral requirements, and limited financial literacy deterred uptake, while high transaction costs, poor connectivity, and seasonal income flows mismatched with rigid repayment schedules reduced usage. Digital innovations such as shared banking infrastructure and e-wallets remained underutilised in low-connectivity areas, with mistrust in mobile operator pricing and weak system interoperability constraining adoption. Financial service providers faced high delivery costs and default risks, prompting interest rates that excluded poorer households. In Kasama and Mwense, some bank and mobile network operator agents reported very low client traffic due to poor connectivity and, in some cases, liquidity shortages, alongside security risks when transporting cash.

107. **Financial literacy training under RUFEP achieved strong outreach but mixed results in deepening financial literacy.** Over 14,000 beneficiaries across SILC, SHG, and VSLA platforms were reached, exceeding targets and reflecting strong demand. Participants reported better capacity to manage group savings, maintain

[111] These outcomes were supported by capacity-building activities, including engagement with 48 financial service providers (target: 40), support to 12,077 CBFIs (target: 3,350), and training of 1,317 staff (target: 500).
[112] Examples of services, products and delivery models included digitizing of Savings Groups' (SGs) records, Core Banking Systems, E-wallets, shared banking infrastructure, Savings Group Loans, Debit Cards, Self-Service APPs, rural agent networks and Off-Grid home energy solutions.
[113] RUFEP PCR 2024
[114] RUFEP PCR 2024

business records, and adopt more entrepreneurial mindsets[115]; women, in particular, gained confidence in using financial services and reinvesting in income-generating activities. Participatory and context-specific delivery, including local languages and audio-visual materials for low-literacy participants, enhanced inclusivity, especially for women. However, effectiveness varied across partners, with gaps in follow-up support and content depth. Training often prioritised product knowledge over core financial skills such as loan management, budgeting, long-term planning, and opportunities to bundle financial literacy with business and agricultural skills more systematically were often underutilised.[116]

108. **Matching grants served as a catalytic financing tool for productive investment and market participation**. IFAD's matching grant facilities, implemented under SAPP, E-SAPP, and S3P, enabled some smallholders, cooperatives, and SMEs to acquire productive assets such as hammer mills, rice mills, irrigation structures, storage sheds, and fish hatcheries. The grants incentivized co-investment and local ownership through a flexible mix of cash, labour, and in-kind contributions. In several successful cases, the support enabled SMEs and farmer organizations to expand operations, forge commercial partnerships with national supermarket chains (in a few some cases) on the demand side, and indirectly integrate smallholder suppliers on the production side, contributing to strengthening entire value chains.

109. **The potential of matching grants was constrained by implementation challenges that limited access and broader integration into broader rural financial systems.** Raising the beneficiary contribution threshold from 10 per cent under SAPP to 50 per cent under E-SAPP reduced accessibility for poorer households and shifted benefits toward better-capitalised actors. From a design perspective, this limited access for resource-poor smallholders, inadvertently shifting support toward better capitalised value chain players. Implementation was further undermined by oversight gaps, for example the procurement of substandard equipment such as malfunctioning rice planters and inadequate training on machinery and equipment use. In addition, several cooperatives that had met all eligibility requirements were left unsupported due to E-SAPP's premature closure, stalling momentum and eroding trust at the community level.

110. Critically, the grants were not systematically linked to financial institutions or follow-on financing, affecting their integration into a broader inclusive access to rural finance ecosystem. The early termination of E-SAPP also curtailed the opportunity to consolidate learning and embed the experiences of the grant model within the newly emerging SAFF, particularly at a time when government policy is reducing the use of grant-based support toward more sustainable, loan-driven models.

Second impact pathway: Enhanced resilience of production and productivity in smallholder agriculture

111. **Technical capacity building support to local-level institutions delivered limited gains in their functional capacities**. Field observations revealed persistent operational and governance challenges among farmer organizations and rangeland management committees (RMCs), despite targeted capacity building interventions. For example, under S3P, capacity-building for cooperative structures[117] showed limited results, partly due to training materials not being well-adapted to local contexts in terms of content and language. Some modest achievements were observed in internal governance, including increased frequency of elections and

[115] Training content covered personal financial management, goal setting, budgeting, and record keeping, which reportedly improved decision-making and group-level financial governance.
[116] Agents of Banks such as ZANACO, UBA, MFIs such as Agora, Vision Fund and MNOs such as Zamtel and Airtel had visual financial literacy messages through posters in service booths, messages sent as SMS to phones of their clients as well as recorded messages about financial products and services. They also provided one to one financial education to clients.
[117] DCUs: District Cooperative Unions; DFAs: District Farmer Associations.

women's participation in cooperative management committees, though these roles were not always influential positions.

112. **Group-based learning models extended the peer-driven adoption of good agricultural practices**. To address Zambia's persistent challenge of limited extension coverage, IFAD supported programmes used a mix of group-based and peer-based delivery mechanisms such as Farmer Field Schools (FFS) and the Lead Farmer–Follower Farmer (LF–FF) model across both crop and livestock sectors. Evidence from the CSPE field mission suggests these approaches were effective in reaching remote communities and supporting knowledge transfer, particularly in the context of Zambia where formal/government extension services were overstretched.[118] Stakeholders at provincial and district levels [including Provincial Agriculture Coordinators (PACOs), District Agriculture Coordinators (DACOs), and private actors] acknowledged the value of peer learning in reinforcing hands-on skills in crop production and animal husbandry. Not only did this approach enable wider dissemination of information but also contributed to building trust, confidence, and mutual support among farmers, foundations that are critical for the uptake of promoted agricultural innovations and practices.

113. **Complementing the peer-based approaches**, the **Farmer Business Schools (FaaBS)** model introduced under E-SAPP, provided more training and mentoring in business planning, marketing, financial literacy, and value chain development. The sessions, delivered either as stand-alone modules or embedded within FFS, were typically held in formal, classroom-like settings and facilitated by extension staff or through trainers of trainers methodology. While FFS focused on technical capacity in sustainable agriculture and agronomic practices, FaaBS aimed to shift smallholder farmers' mindsets from subsistence to entrepreneurial farming. CSPE field evidence indicates that trainings were well received and useful in enhancing productive capacities, with acquired skills being contributing to a gradual shift towards farming as a business.[119]

114. Despite these promising results, the training courses were reportedly too short to deliver lasting results. Under E-SAPP, FaaBS especially faced budgetary constraints and were considered by farmers to lack sufficient focus on practical skills development which reduced the applicability of the training to day-to-day farming in the absence of functional market system as further discussed in impact pathway three. As further discussed in the sustainability chapter, these methodologies remained project-dependent, and in the absence of institutionalisation, mechanisms for upskilling and continuity remained limited.

115. **IFAD country programme contributed to crop diversification and adaptative capacity.** Particularly under S3P, smallholders who traditionally cultivated maize and cassava were introduced to alternative crops, including rice and beans. Five rice varieties and four bean varieties were developed and submitted to the Seed Control and Certification Institute (SCCI), with four ultimately released for commercialization two for rice (Misamfu 2 and Misamfu 4) and two for beans (Lusitu and Machili). This was achieved through strong collaboration with national research institutions such as the Zambia Agricultural Research Institute (ZARI) and SCCI which supported adaptive and on-farm research.

116. CSPE field evidence confirmed that the adoption of improved seed varieties in selected communities, resulted in both agronomic and adaptive benefits. For

[118] Currently operating at an estimated extension officer-to-farmer ratio of 1:1,500 compared to the ideal ratio of 1:400.
[119] For example, an interview with a Lead Farmer under E-SAPP conducted in Chibombo District highlighted that FaaBs under E-SAPP were trained in husbandry practices for Soyabeans, maize and sunflower. The training incorporated practical lessons and were conducted at the homestead of lead farmers (Learning centres). The training was viewed as useful with some acquired skills such as feed formulation (using supplements from beans, maize) still being applied. However other skills such as record keeping are not widely being used. This was also confirmed by KII with SAPP beneficiary in Mongu who confirmed that training in farming practices had an impact on increased production and productivity of rice. Transplanting had an impact on production by up to 3 times and improved the quality of rice.

example, in Mungwi and Kasama, smallholder farmers have continued planting the improved rice and bean varieties introduced under the programme. In Chinsali, early maturing seed varieties were found to be particularly effective in aligning cropping cycles with local agroecological conditions. This has not only supported crop diversification but has also contributed to farmers' adaptive capacity in view of increasing climate variability, particularly by enabling better timing of planting and harvesting in response to erratic rainfall patterns. While progress has been made, farmers reported persistent challenges in the seed sector particularly access and cost are potential threats to crop diversification.

117. **Seed multiplication efforts for both food and forage crops contributed to positive production and productivity gains.** Under S3P and SAPP, food crop seed multiplication saw notable uptake through farmer training and linkages with seed companies, though the scale and visibility of efforts were more pronounced under S3P.[120] On the other hand, forage seed interventions under E-SLIP exceeded outreach targets[121] and introduced diverse drought-tolerant varieties, contributing meaningfully to improved livestock feed availability. A variety of forage crops including velvet bean, Lab-lab, leucaena, sun hemp, and sugar grass were promoted. Nonetheless, the country programme faced challenges with foundation seed for crop seed multipliers while forage seed component was constrained by delays in input delivery/distribution as well as limited collaborative forage variety development with government, research and private sector companies. In both cases, low levels of business management and entrepreneurial capacity further undermined the viability of market-oriented seed multiplication (see Box 12, annex IX, for further evidence and analysis).

118. **The scale and effectiveness of interventions to reduce labour intensity and boost production efficiency was varied**. For instance, under E-SLIP, some equipment such as motorized sprayers proved functional and aligned with farmer needs (including women), demonstrating localized success. However, the broader picture is one of limited effectiveness. Across several communities, equipment like tractors and rice reapers were found idle, in disrepair, or not being used to their full potential. This was often due to insufficient training, poor after-sales service, lack of spare parts, or an absence of business models for operation and maintenance particularly for cooperative owned equipment. The experiences of the S3P's further reinforced these patterns. As highlighted earlier, although labour-saving technologies were intended to enhance the adoption of sustainable practices such as conservation agriculture, only 4 out of the 14 planned technologies were deployed. As a result, many farmers reverted to conventional, labour-intensive practices, undermining intended objectives.

119. Despite its central role in enabling productivity and contributing to nutrition and health, **support for water-related infrastructure was limited and yielded modest results across the portfolio**. Under S3P, the construction of eight permanent irrigation weirs, in collaboration with JICA, expanded irrigable land from 50 to 151 hectares and benefited nearly 2,000 farmers. In Shiwang'andu District, communities reported that the weirs provided reliable water sources for gardening after the main cropping season, supporting year-round horticulture production. In contrast, efforts under E-SLIP to improve livestock water access were less successful. The programme intended to build three solar-powered watering points in water-stressed rangelands, but due to funding constraints, only one earth dam was partially constructed. Attempts to mobilize additional resources through GIZ and IFAD's COVID-19 grant did not yield results. The limited focus on water across

[120] SAPP, over 600 farmers were trained in seed multiplication of which 369 became active out-growers for commercial seed producers. In addition, over 196 seed out-growers for groundnut seeds were linked to a commercial seed grower (Kanga Agro Crop Dealer), while 214 farmers were trained in commercial production and were provided with planting materials.

[121] By 2023, the programme had supported over 85,000 farmers—surpassing the original target of 80,000—to each establish at least one lima of forage.

programmes negatively affected efforts to build resilient crop and livestock production systems.

120.

121. **IFAD's livestock distribution exceeded numerical targets but was undermined by implementation weaknesses, rendering the pass-on-the-gift model largely ineffective.** The country programme exceeded its livestock placement through stocking and restocking (see Box 13, annex IX). However, these quantitative achievements masked deeper implementation challenges. Many beneficiaries received too few or unsuitable animals to establish viable livestock production systems, and logistical delays exacerbated by limited local procurement and late disbursement of funds undermined timely delivery. In some cases (e.g. Kasempa) one group reported having received only female goats, with no males provided to enable reproduction/multiplication.

122. **As a result, the performance of the pass-on-the-gift approach remained weak**, with only 20 per cent of intended pass-ons having been achieved by 2023, far below the 90 per cent target. Factors contributing to low pass-on rates included poor animal condition, weak group formation and mobilisation, high mortality (especially of goats and chickens), and limited extension and veterinary services support. Poor institutional arrangements and misunderstandings around pass-on obligations also played a role, as well as the lack of integration with private sector value chain off-takers further weakening the model's effectiveness.

123. **Improved livestock breeds generated localized productivity gains but faced adaptation and support challenges**. Under SAPP, improved goat and pig breeds were distributed through centres such as the Lubemba Boer Goat Breeding Centre and producer groups like Tusale Darfan.[122] There were reports of active multiplication and higher market prices of up to three times those of indigenous breeds enabled by the expansion of Satellite Multiplication Centres from five to nine to increase breed access. Similar efforts under E-SLIP promoted improved chicken and cattle breeds using the LF-FF approach, with field evidence confirming benefits such as increased milk yields and lower mortality among crossbred cows in areas like Mbala. However, success was uneven. Improved breeds often required more inputs and care, making them difficult to manage under smallholder conditions. Beneficiaries reported high maintenance demands and vulnerability to local diseases, particularly with pure breeds such as Friesian and Jersey. These issues were compounded by gaps in training, feed supply, and veterinary support, which in some cases led to livestock mortality and underperformance (see Box 14, annex IX).

124. **IFAD support significantly strengthened animal health systems and improved disease control, particularly for CBPP and ECF**. Under E-SLIP, investments in the Central Veterinary Research Institute (CVRI) enhanced domestic capacity for vaccine production and delivery, improving the availability of ECF stabilate for smallholder farmers. In parallel, 88 CBPP Community Taskforces were established across five provinces to support local level surveillance and immunization. Field evidence confirmed strong collaboration between livestock farmers and veterinary officers. For example, the Kaande Farmers Association in Mongu District contributed user fees to purchase acaricide for preventing tick-borne diseases following regular guidance from the local veterinary office.[123] Mass vaccination campaigns under E-SLIP led to 31 of the 35 targeted districts being declared CBPP-free, in accordance with World Organisation for Animal Health (WOAH) standards,[124] while for ECF, livestock received treatment via the infection

[122] Tusale Darfan, a pig producer group in Kalomo, received Large White pigs and distributed 30 to other groups. Members reported income gains, with improved breeds selling for up to three times more than local pigs.
[123] The centre serves about 600 cattle (Barotse – local breed). On average, they spray their animals 3 times a year (FGD held on 1st April 2025).
[124] These districts were all below the OIE-mandated freedom from CBPP) at the inception of E-SLIP.

and treatment method (ITM).[125] In the long run, continued results will likely depend on addressing persistent structural and operational challenges such as weak cross-border coordination, high attrition of trained veterinary staff, rising stabilate costs for ECF, and seasonal access constraints during the rainy season (see Box 3 below).

Box 3
Potential constraints undermining long-term disease control gains

A key concern is the limited harmonization with neighbouring countries, which hampers coordinated CBPP eradication efforts, alongside weak regulation of cross-border cattle movements in Zambia's pastoral areas, both of which are critical to preventing re-infection. Engagement of the private sector in ECF control has been limited, despite its potential to enhance vaccine delivery and reduce pressure on public delivery systems.

Furthermore, recurring shortages of stabilate for the ECF infection and treatment method (ITM), coupled with rising beneficiary cost contributions, have reduced the number of calves presented for immunization.[126] High attrition rates of trained district-level staff within the MFL, along with logistical barriers particularly poor road access during the rainy season further constrain the consistency of vaccination campaigns.

In districts such as Mongu, coverage has been inconsistent due to limited extension support. As of this evaluation, the planned CBPP border vaccination programme in Muchinga, Northern, and North-Western provinces had not yet been conducted.

Source: CSPE team based on field mission

Third impact pathway: Improved smallholder market access and value chain integration

125.

126. **Bulking and aggregation centres were an important platform for collective marketing but most underperformed.** IFAD country programme promoted establishment of bulking centres, weighing scales, and aggregation platforms to strengthen collective marketing and bargaining power across value chains such as rice, legumes, and cassava. These facilities were intended to reduce transaction costs, enhance price transparency, and facilitate direct linkages with buyers. Functional centres enabled crop aggregation, reduced post-harvest losses, and allowed farmers to time sales for better prices (see Box 15, Annex IX for examples). However, these gains were the exception rather than the norm. In many cases, bulking centres remained underutilized due to low production volumes, weak collective action (resulting in side-selling), lack of a business approach, and inadequate market linkages undermining the viability of collective marketing efforts.[127] The 2023/2024 drought, which sharply reduced production across key value chains (maize, soya beans, rice, groundnuts, and beans) further worsened the use of already underutilised bulking infrastructure.

127. **Processing facilities and rural infrastructure yielded mixed results in strengthening vertical integration.** These interventions aimed to reduce post-harvest losses, enhance local value addition, and improve market access for smallholders. Matching grants under SAPP and E-SAPP enabled some agri-SMEs, such as Nanette Investments and the Mongu Diocese, to expand operations, mechanize production, and increase processed volumes by up to five times, creating new marketing opportunities for over 400 smallholder rice farmers.[128] However,

[125] The 2023 Livestock Survey Report on percentage distribution of households by major diseases that affected cattle indicates that ECF has the second highest frequency (19.3 per cent) after foot and mouth disease (21.6 per cent). Contagious Bovine Pleuro-pneumonia (CBPP) ranks fourth affecting 7.6 per cent of households raring cattle.
[126] For example, in 2023 it was increased to ZMW50 per calf for the first round of immunization. This amount was 100 per cent of the recommended 50 per cent of full recovery cost of ZMW106 per calf (E-SLIP Supervision Mission Report 2023)
[127] In Chipili, one cooperative was forced to withdraw its beans and sell at low prices due to the absence of an off taker. Construction delays further constrained results: for example, the Kitwe bulking centre faced COVID-19-related disruptions and budget shortfalls, while the legumes warehouse in Chinsali and the proposed groundnut aggregation centre in Kitwe (requested by Abundant Foods) were never completed.
[128] Several processors demonstrated strong performance following support from IFAD projects. For instance, a rice processor in Mongu Diocese used SAPP support to expand operations significantly acquiring two milling machines, a

persistent high input costs, unreliable power supply (ongoing since 2015 and intensified from March 2024), incomplete infrastructure, and funding gaps prevented others from becoming operational. For example, an abattoir in Senanga remained closed due to poor road access and incomplete infrastructure; and a soya bean oil plant in Mpika stalled due to funding shortfalls. In addition, working capital shortages and uneven production volumes, forced some agri-SMEs to rely on middlemen, weakening direct producer and processor linkages.

128. **Complementary investments in feeder roads and bridges also supported vertical integration by improving physical connectivity**. For instance, the 28-kilometre Luwingu-to-Chimpili road under S3P enhanced physical access to markets and social services, while access bridges improved year-round mobility. Yet, the benefits of these rural infrastructures were not always fully realized due to weak linkages between production and market systems, limited aggregation capacity, and delayed or incomplete capacity building support to cooperatives as noted in the foregoing analysis.

129. **Weak institutional capacity reduced the ability of farmer organizations to function effectively as service providers and market intermediaries**. Despite efforts to position cooperatives at the centre of input distribution, aggregation, and extension support, many lacked the technical, financial, and governance capacity to perform these roles effectively. For example, under E-SAPP, the Kasempa District Cooperative Union failed to establish a planned bulking centre due to low loan repayment rates from seed distribution activities. Similarly, the Kaande Farmers' Association Livestock Centre under SAPP remained only partially operational, constrained by low user fee contributions and weak governance. In the livestock sector, Mbala Dairy Cooperative under E-SLIP received 68 crossbred dairy animals, pasture seeds, and equipment, but low milk yields persisted due to limited adoption of improved practices, weak technical capacity, and limited farmer ownership. Comparable challenges were evident in the Kanwa Ngombe Multipurpose Cooperative, which was unable to sustain a piggery enterprise due to financial constraints, resulting in livestock losses.

130. **Contract farming and out-grower models were generally effective in linking smallholders to markets.** Promoted under SAPP, S3P, and E-SAPP, these models facilitated access to inputs, technical assistance, bulking, processing, and market services through partnerships with private sector actors. Under S3P, COMACO operated as both an off-taker and out-grower manager in Mpika and Mungwi districts, engaging farmers in soybean, common bean, groundnut, and rice value chains. Its compliance dividend model illustrated a good of delivering co-benefits, rewarding adherence to sustainable agriculture practices with premium prices for farmers as such, aligning environmental stewardship with improved income opportunities. Similarly, E-SAPP's partnership with Nanette Investments enabled over 400 rice farmers to participate in contract farming, receiving seed inputs and marketing support. Born to Care also delivered inputs and aggregation support to over 300 farmers, including women and youth, across Northern Province. The Mongu Diocese out-grower rice scheme under SAPP further demonstrates integrated support from seed provision and mechanization to bulking and marketing.[129] [130]

processor, and a tractor while increasing rice purchases from farmers. Similarly, Kupangela Hamo Food Suppliers successfully processed and sold rice under the programme. In the dairy sector, the Sedumbwe Dairy Cooperative (Choma) reported stable operations and a staffing increase from 3 to 9 employees. Nanette Investments, a rice SME supported under E-SAPP, maintained 15 permanent staff and expanded to 30 during peak periods, reflecting increased business activity.

[129] The Diocese delivers a comprehensive range of services to farmers, including the supply of rice seed, crop production extension services, mechanization (ploughing), transportation, bulking, processing, and market linkage.

[130] According to the SAPP Project Completion Report (PCR), the programme supported the establishment of contracts between smallholder producers and value chain actors across seven value chains. By project end, 455 contracts had been formed—representing 76 per cent of the 600 targeted (SAPP PCR, paras. 56, 81–82). However, field visits during the CSPE confirmed that most of these linkages were no longer functional

131. **These experiences demonstrated that bundling services with reliable off-take is critical to farmer participation**. The effectiveness of this approach, however, depends on several factors: the capacity of cooperatives to coordinate production, the strength of trust-based transactions, and effective risk management to mitigate risks such as drought, side-selling, and delays in service delivery. Where such risks were not adequately anticipated or managed such as in the Chipili Legume (Beans) Out-grower Scheme Enterprise (CLOSE) the unexpected withdrawal of WFP as a committed buyer created a market access gap. Without an alternative off-taker, cooperative members resorted to side-selling at low prices, leading to financial losses, unpaid cooperative expenses, and declining farmer motivation to remain engaged in cooperative activities.

132. **The 4Ps model showed promise but delivered limited results in terms of smallholder farmers market integration.** SAPP, E-SAPP, and S3P all adopted the 4Ps approach to inclusive agribusiness. While SAPP exceeded its targets for outreach and disbursement, weak early engagement with the Ministry of Agriculture and limited facilitation of business relationships hindered deeper integration, with only 17 per cent of farmer groups established formal partnerships, far below the 80 per cent target. E-SAPP, though building on this model, faced significant budget cuts that curtailed its scope, particularly by dropping support to commercially oriented farmers and larger agribusinesses. Consequently, private sector participation remained minimal, and no progress was made in strengthening the capacity of agribusinesses to meaningfully collaborate smallholders. Even where physical access to markets improved, just 31 per cent of producer organizations secured formal partnerships.

133. **These shortfalls reflected the capacity gaps that affected the ability of farmers, agribusinesses, and government institutions to make the 4Ps model work effectively.** For example, support to both cassava and legume value chains, off-taker arrangements showed potential for integration, but many cooperatives lacked the negotiation skills, production planning, and business expertise needed to sustain commercial relationships. Private sector actors, in turn, often cited inconsistent supply volumes and quality as key barriers to engagement. These challenges were compounded by the absence of mechanisms for monitoring, trust-building, and clarifying roles and responsibilities, resulting in several failed partnerships under both SAPP and E-SAPP. Despite efforts to build the capacity of government stakeholders, particularly in MoA and MFL, the evaluation found limited improvement at district and sub-national levels, which weakened their ability to broker and oversee partnerships and left gaps in coordination, dispute resolution, and relationship management between smallholder farmers and private agribusiness partners.

134. **Inadequate due diligence for agri-SME selection further undermined performance**. While IFAD-supported programmes aimed to strengthen market access through SME partnerships, inadequate assessment of business capacity, working capital, and market alignment often contributed to underperformance. In several cases, SMEs were not adequately equipped to provide sustained services to smallholder farmers, leading to stalled contract arrangements and unmet expectations. In some cases, delays in disbursing matching grants further affected SME performance, particularly where business plans were not adequately assessed for feasibility or alignment with local market conditions. Several examples from the field (see Box 4) highlight how these shortcomings weakened anticipated market linkages for smallholder farmers.

Box 4
Examples of SME challenges under SAPP and E-SAPP

Under SAPP, Olympic Milling in Ndola was supported to procure a fish feed milling plant. However, the SME was selected without adequate due diligence regarding its business history or existing market linkages. Lacking a viable market for fish feed, the enterprise shifted production to dog food to remain viable, but the plant eventually ceased operations. Under E-SAPP, the Kanyengo Business Association in the Copperbelt region produced 90 metric tonnes of soybean in its first year. However, limited capacity to sustain market linkages led to marketing difficulties. When the produce was eventually sold, proceeds were distributed among members, leaving no funds for reinvestment in the following production season. Another case involved the Nsomba Farmers Association in Luanshya, which received 80 per cent of its matching grant and procured a fish feed plant from China. However, due to the lack of suitable land for installation, the plant has yet to become operational.

Source: CSPE field interviews

135. **In contrast, S3P demonstrated the potential of the 4Ps model in extension service delivery, yet many of the capacity and governance challenges noted above also emerged.** This was achieved through a pluralistic extension model involving public extension agents, private service providers, and smallholder farmers. While this model effectively extended outreach especially through LF–FF and FFS/FBS model.[131] This model demonstrated clear potential for strengthening farmer capacities and linking them to value chains. However, its continuity was undermined by weak institutionalization. Coordination between MoA and private actors remained ill-defined, with competition often replacing complementarity. Efforts to harmonize public and private extension services delivery remained an unfulfilled ambition. Weak collaboration with private seed companies such as Good Nature Agro, Afriseed, and Kamano Seed and underutilisation of facilities like the seed-testing lab further limited the potential to embed and scale these linkages within the value chain.

Nutrition integration

136. **Nutrition results were limited by weak integration and late implementation.** In S3P and E-SAPP, interventions such as Nutrition Champions, food fairs, biofortified crops (orange maize, orange-fleshed sweet potatoes), and cooking demonstrations by COMACO and other partners provided practical training on dietary diversity, food preparation, and malnutrition. Some nutrition education was embedded in business, home gardening, or financial literacy training, but its impact was constrained by retrofitting activities late in the programme, short timeframes, limited follow-up, high farmer-to-extension ratios, and competing training priorities. Awareness of good practices improved, with uptake strongest where messages were context-specific and linked to livelihoods.

137. E-SLIP has taken a more deliberate approach, integrating nutrition into livestock-based interventions and targeted training. Anecdotal evidence points to increased meat and milk consumption and improved food preparation, particularly among women. IFAD-financed grants piloted promising nutrition education and monitoring innovations, but these were not linked with investment projects.

Box 5
Nutrition innovations through IFAD-financed grants

Nutrition was addressed through several IFAD-financed grants focused on dietary diversity, nutrition-sensitive value chains, and local capacity building. Key interventions included nutrition education using adult learning and AI-based dietary tools[132], pond polyculture and social behaviour change communication promoting consumption of micronutrient-rich foods[133], and digital monitoring tools like the Diet DQ Tracker with stakeholder training

[131] The programme introduced a hybrid service delivery model involving public extension officers and private actors like COMACO and TLC, aiming to link farmers more directly with markets.
[132] 'Strengthening Capacity of Local Actors on Nutrition-Sensitive Agri-Food Value Chains' (2016–2019)
[133] Managing Aquatic Agricultural Systems (2016 – 2020)

across five provinces.[134]The RPSF response to COVID-19 also provided training on nutritious food preparation targeting women and youth. However, interviews indicate that several of these promising tools were not sustained or scaled up following grant closure, due to limited integration into IFAD investment projects and weak uptake by implementation partners.

Source: CSPE team based on field mission and documents review

Achievements of the 2011 and 2019 COSOP objectives

138. The strategic objectives of the 2011–2018 and 2019–2024 COSOPs were broadly aligned, with a focus on improving access to sustainable rural finance, enhancing smallholder productivity and resilience, and strengthening market access and value chain integration.

139. Performance was satisfactory in expanding sustainable rural financial services, largely driven by RUFEP, with contributions from S3P, SAPP, and E-SAPP through regulatory reforms, innovative financial products, growth in community-based financial institutions, and matching grants for productive investments; however, gaps persisted in apex organization capacity, affordability, and follow-on finance. Results for smallholder productivity and resilience were moderately satisfactory, with SAPP, E-SAPP, S3P, and E-SLIP improving access to quality seeds, forage crops, and animal health services via group-based learning, though constrained by weak cooperative capacity, low adoption of good practices, limited water investments, and underperformance of the pass-on-the-gift model. Market access and value chain integration performed moderately unsatisfactorily, as successes in some contract farming, out-grower schemes, and feeder roads were offset by underused bulking/processing centres, weak 4Ps implementation, limited private sector engagement, governance and due diligence gaps in SME support.

Table 6
Overall assessment of the achievement of COSOP objectives

Strategic objectives	CSPE assessment	Contributing projects
SO 3: Access to and use of sustainable financial services by poor rural men and women are increased, **2011-2018 COSOP**	**Satisfactory** Strong policy/regulatory reforms; innovative products exceeded targets; CBFI savings; increased ag lending; matching grants enabled productive investment. Some apex capacity, affordability, and follow-on finance gaps.	RUFEP S3P SAPP E-SAPP
SO 1: Increased agricultural production, productivity and commercialization to strengthen the resilience of smallholder production systems and enhance nutrition and food security, **2019-2024 COSOP** SO 2: Access to and use of technologies and services for enhanced productivity, sustainability and resilience of smallholder production systems are increased, **2011-2018 COSOP**	**Moderately Satisfactory** Group/peer learning models, improved seeds, forage crops, livestock health systems boosted resilience/productivity. Weak cooperative capacity; low adoption of GAPs; limited investments in water infrastructure; pass-on-gift livestock model underperformed.	SAPP E-SAPP S3P E-SLIP
SO 2: Develop efficient nutrition-sensitive agricultural value chains that increase the participation of smallholder famers in markets and create employment opportunities, 2019-2024 COSOP SO 1: Access to and participation in expanded and more competitive markets by poor rural men and women are increased, within more efficient value chains, **2011-2018 COSOP**	**Moderately Unsatisfactory** Some contract farming/out-grower successes; matching grants & feeder roads helped. Most bulking/processing centres underused; 4Ps far below targets; weak governance, poor linkages, minimal private sector engagement;	SAPP E-SAPP S3P

Source: CSPE team based on documents review and primary evidence

140. **Summary effectiveness**. The portfolio was most effective in inclusive rural finance (exceeding outreach targets), advancing regulatory reforms, and piloting innovative

[134] Project-Friendly Metrics and Technologies for Better Results in Nutrition-Sensitive Projects (2018 – 2024)

products that expanded access for poor women and men. Productivity and resilience improved through group-based learning, seed diversification, and livestock disease control, though constrained by weak cooperative capacity, limited water investments, and the underperforming pass-on-the-gift model, the main mechanism for stocking and restocking. Market access and value chain integration were weakest: while some out-grower schemes created linkages, most bulking and processing facilities remained underutilised, and the 4Ps approach fell far short of expectations. The CSPE rates effectiveness **moderately satisfactory (4).**

Innovation

141. **Technological innovations played a pivotal role in expanding rural financial inclusion.** Several innovations were introduced through the Innovation and Outreach Facility (IOF).[135] Among the technologies introduced were the digitization of Savings Groups' records, Core Banking Systems tailored for rural institutions, E-wallets, self-service mobile applications, debit cards, and shared banking infrastructure. These tools enhanced efficiency, transparency, and accessibility of financial services for underserved populations. For example, digital record keeping improved the accountability and efficiency of Savings Groups, while mobile platforms allowed members to monitor their balances and access loan products remotely. Notably, while many of these technologies were initially developed in countries like Kenya and Uganda, their contextual adaptation to Zambia's rural environment particularly for low-literacy and off-grid communities demonstrated significant innovation in application.

142. **The introduction of improved livestock breeds was a context-relevant technological innovation**. While the breeds themselves were not new, the innovation lay in the localized breeding and distribution model tailored to Zambia's small-scale farming systems. Under SAPP, a central breeding centre was established to multiply improved dual-purpose goat breeds (for both milk and meat), supported by five satellite breeding centres to increase outreach. This decentralized system enabled 82 small-scale producers to access improved stock, contributing to greater participation in commercially oriented livestock production. Similarly, support for pig breeding groups aimed to improve the quality and productivity of pigs accessible to smallholders. These efforts contributed to addressing long-standing constraints in livestock quality, market suitability, and productivity among smallholder farmers.

143. **Beyond technology, the innovative compliance dividends encouraged adoption of good agricultural practices.** SRI led to substantial yield improvements, with one 12.5x12.5 metre plot producing 96 kg of dried paddy equivalent to 6.1 t/ha compared to the national average of 1–2 t/ha (IFAD, 2021). In addition to higher yields, SRI significantly reduced seed input costs, using only 5 kg/ha of seed compared to 50 kg/ha in conventional systems and 160 kg/ha in broadcast farming (S3P, 2021), offering clear economic benefits for smallholder farmers. Adoption was further encouraged through the use of compliance dividends, whereby farmers who followed prescribed sustainable practices received a 10 per cent price premium when selling to COMACO.

144. **Though not entirely new to Zambia, the use of community-based service delivery models represented a context-specific institutional innovation across the portfolio**. Programmes such as S3P, E-SAPP, and E-SLIP introduced and institutionalised the Lead Farmer/Follower Farmer (LF/FF) approach and Farmer Field and Business Schools (FaaBs), which empowered trained lead farmers to deliver extension support to peers within their communities. This decentralised approach to knowledge dissemination not only expanded coverage but also strengthened farmer-to-farmer learning and embedded the concept of "farming as a business" into local practice. Under SLIP, the use of Lead Farmers/ Community Livestock Workers (CLWs)

[135] The IOF served as a platform to test and adapt digital solutions for rural contexts, with a strong emphasis on scalability and sustainability.

to collect ECF immunization fees and to deposit directly into district accounts, and the formation and use of Task Forces to assist in the CBPP eradication effort demonstrated strong potential.

145. **Summary innovation.** The programme introduced relevant technological and institutional innovations, notably through the Innovation and Outreach Facility, which expanded rural financial inclusion by improving access, efficiency and transparency. Some digital tools were underused in low-connectivity areas, with adoption further constrained by mistrust in mobile operator pricing. IFAD promoted crop and livestock diversification, including improved breeds and SRI, but some breeds were poorly adapted, reducing productivity gains, and SRI scalability was limited in some districts. Compliance dividends incentivised sustainable farming, though their use was restricted to specific value chains. Community-based service models were effectively adapted but showed uneven performance. Innovation is rated **moderately satisfactory (4).**

D. Efficiency

146. The efficiency section assesses the extent to which the interventions or strategies delivered, or are likely to deliver, results in an economic and timely manner. The section considers operational efficiency (how well the intervention was managed, including timeliness and business processes), and economic efficiency (conversion of inputs into results as cost-effectively as possible).

Operational efficiency

147. **Project management costs at completion were higher than the planned**. Although the design programme management costs (PMC) across the portfolio averaged 14.9 per cent, remaining within IFAD's benchmark threshold of 15 per cent,[136] the actual PMC at completion averaged significantly higher, at 27.1 per cent. At design, S3P had the lowest planned PMCs at 8 per cent,[137] while SAPP and E-SAPP had the highest, at 17 per cent[138] and 17.6 per cent,[139] respectively. At completion, RUFEP had the highest PMCs at 30 per cent, followed by E-SAPP at 27.4 per cent,[140] SAPP at 27 per cent, and S3P at 24 per cent all well above the 15 per cent IFAD benchmark. According to the CSPE interviews, high PMCs were a result of cost underestimation costs at design, overly ambitious programme designs resulting in subsequent redesigns and reallocation of funds.

Table 7
Project management costs

Project	Planned	Actual
SAPP	17%	27 %
S3P	8%	24 %
RUFEP	18%	30 %
E-SLIP	14%	23 %
E-SAPP	17.6%	27.4 %

Source: PDR and PCR

148. **High project management costs did not translate into efficiency gains or adequate staffing of PMUs.** Project management for S3P absorbed 24 per cent of total costs and yet capacity constraints persisted, notably in technical oversight and

[136] IFAD's Financial Management and Administration Manual
[137] PDR S3P
[138] PDR SAPP
[139] PDR E-SAPP
[140] Despite its early closure by two years, the E-SAPP PMC had already exceeded the planned design assumptions.

coordination functions.[141] E-SAPP similarly allocated significant resources to PMC but had under-resourced and overstretched PMU structures. For E-SLIP, despite the supervision mission's call to strengthen PMU staffing, particularly in finance and procurement, progress was slow, with key positions remaining vacant or inadequately staffed throughout much of the extended implementation period. Despite having high PMCs, RUFEP benefited from a lean, well-integrated coordination unit within the Ministry of Finance, which leveraged existing institutional capacity to manage implementation effectively, ensuring timely decision-making, efficient use of funds, and stronger engagement with implementing partners or service providers.

149. **While AWPB processes matured over time and helped improve alignment between planning and execution**, challenges (such as delayed disbursements and weak integration with procurement planning) affected operational efficiency. These issues are reflected in fluctuating ratings, with a notable dip in 2016–2017 (average rating 2.8) due to significant misalignment. Although ratings stabilized from 2020 onwards, sustaining coherent AWPB, and disbursement processes remained uneven. The coordination and timely submission of AWPBs for SAPP improved after the MTR, as management capacity and coordination mechanisms were strengthened;[142] however, early implementation phases were characterised by low budget execution rates. Both S3P and E-SAPP experienced delays in fund flows due to lengthy clearance processes, which hindered the execution of time-sensitive activities.[143] E-SLIP struggled to align AWPBs with its financing structure and procurement timelines, achieving only 17 per cent of its 2024 physical targets.[144] RUFEP's AWPBs and procurement plans were generally well-integrated and regularly updated, although procurement issues emerged in the project's final year.[145]

150. **The performance of service providers was mixed.** In SAPP, providers faced difficulties in delivering inputs within the required timeframes, often resorting to subcontracting resulting in increased costs and delays,[146] like the recruitment of IITA and IIST as service providers for the Cassava Intervention Plans whose activities started after six years of project implementation.[147] The MTR for E-SAPP noted that contracting a service provider, particularly for FaaBS trainings, could have improved the quality of capacity-building activities.[148] S3P's engagement of private providers to complement under-resourced public extension services fell short of establishing a functional pluralistic system, due to lack of harmonized policy, absence of coordination mechanisms, and weak collaboration between public and private actors, which led to parallel and fragmented service delivery. In contrast, RUFEP worked with a broad network of NGOs and private financial institutions which supported efficient implementation of programme activities such as capacity building in financial literacy, group savings groups governance, and rolled out several digital financial platforms though the quality and results of these efforts varied.[149] After a slow start, most partners aligned with project goals and remained engaged post-programme closure.[150]

151. E-SLIP's partnership with NGOs as service providers for its restocking component yielded mixed results. While collaborations with NGOs such as World Vision and

[141] Technical support includes provision of agronomic guidance, value chain development support, monitoring and evaluation (M&E), and quality assurance of field activities. Coordination function refers to planning and sequencing of activities, stakeholder engagement, and alignment between project components
[142] PCR SAPP
[143] PPE S3P and PCR E-SAPP
[144] Supervision mission 2025
[145] RUFEP PCR
[146] PCR SAPP
[147] PCR SAPP
[148] E_SAPP MTR
[149] For example, evidence from the field mission in Mbala and Choma highlighted some gaps, including the inadequate duration of initial trainings relative to participants' literacy levels, insufficient mentoring post-training, unmet needs for more stronger training in terms of business management and lack of integration with agriculture and market access initiatives.
[150] PCR RUFEP

Catholic Relief Services enabled the outreach, engagement approach lacked consistency. In particular, roles and responsibilities for livestock sourcing, delivery logistics, and monitoring of pass-on schemes were not adequately defined. These gaps contributed to variable outcomes, including distribution delays and increased livestock mortality during transportation. In contrast, the Central Veterinary Research Institute (CVRI) provided strong technical leadership in ECF control and management.

Financial efficiency

152. **Despite project start up delays, entry into force was quicker and performed better than the regional average.** On average, the Zambia portfolio experienced an effectiveness lag of 5.4 months, which is faster than the ESA regional average of 6.82 months. S3P recorded the shortest effectiveness lag at just 2 months, followed by SAPP at 4 months. RUFEP and E-SAPP experienced moderate lag of 6 months, while E-SLIP had the longest lag at 8 months, more than double the regional average. The approval to effectiveness was slightly lower than the regional average of 3.76 months.

Table 8
Effectiveness lag

Name of project	Approval to effectiveness	Effectiveness to first disbursement	Approval to first disbursement	Initial duration[151] (year)	Extension (months)
SAPP	4	7	12	7	0
S3P	2	10	13	7	12
E-SAPP	7	3	10	7	0
RUFEP	7	4	12	8	12
E-SLIP	8	3	12	7	54
Zambia portfolio average	**5.4**	**5.4**	**11.8**	**7.2**	**15.6**
ESA average	**6.82**	**9.81**	**17.69**	**-**	**-**

Source: IFAD's Operational Results Management System (ORMS)

*For projects approved and available for disbursement from 2011 onwards

153. **The country programme's disbursement efficiency performance was positive.** The average time from project approval to first disbursement was 11.8 months, significantly below the ESA regional average of 17.69 months, indicating a comparatively quick financial start-up. E-SAPP had the shortest disbursement lag at 10 months, while SAPP, S3P, RUFEP, and E-SLIP took between 12 and 13 months. On the other hand, disbursement rates were moderately unsatisfactory**.** The average budget disbursement was lower than expected, with an average of 83 per cent across the closed projects (SAPP, S3P, RUFEP and E-SAPP) portfolio, and no project achieving full disbursement even when adjusted for exchange rate fluctuations. Only SAPP and RUFEP reached relatively high disbursement levels - 91 per cent, while E-SAPP reached only 61 per cent due to early closure, and E-SLIP disbursed just 48 per cent after 8 years of implementation.

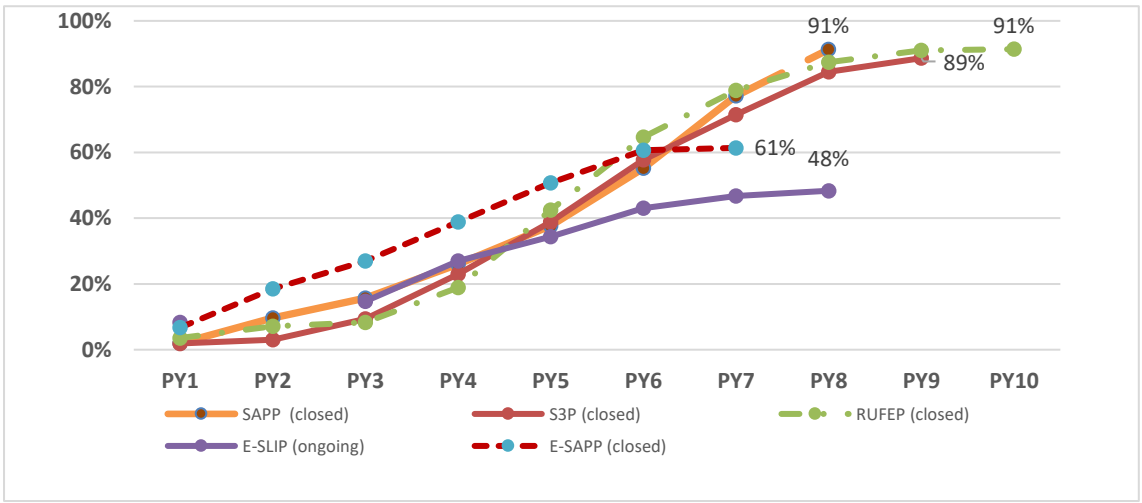
154. **The slow disbursement pace in the first five years of implementation undermined the quality of results**. In the first five years of implementation, E-SLIP, SAPP, and S3P showed slow disbursement progress, reaching only 34 per cent, 38 per cent, and 39 per cent, respectively. Notably, E-SLIP did not disburse any funds during its second year of implementation and in S3P disbursement performance remained unsatisfactory until 2017 largely due to slow start up of the local agricultural investments. Disbursement only accelerated following the reallocation of funds from activities related to trainings and workshops to

[151] From entry into force to original completion

procurement.[152] For SAPP, early implementation was hindered by an 18-month delay in fulfilling disbursement conditions due to government budget constraints and a cumbersome Matching Grant Facility approval process involving 14 steps.[153] Design weaknesses in the MGF mechanism further constrained financial execution: according to the 2016 supervision report, *"the low rate of start-up is largely attributed to the beneficiaries lacking capacity to meet their obligations towards their cash contributions,"* resulting in only 185 out of 376 approved MGF grants being disbursed by the end of 2016.

155. **Several implementation and operational issues contributed to delays**, for instance, E-SAPP faced early delays exacerbated by the COVID-19 pandemic and the late or missing recruitment of key staff. In the case of S3P, disbursement delays stemmed from the late start of local agricultural investments and weak project management, with implementation only gaining pace after funds were reallocated from training and workshops to procurement in later years.[154] RUFEP experienced a slow start due to the complex nature of its multiple partnerships which took longer to finalise and sign causing a 15-month delay in project launch; the delays with the establishment of the Programme Coordination Office (PCO) and the signing of multiple partnership agreements caused a 15-month delay at project launch.[155]

Figure 2
Evolution of disbursement rate



Source: PDR and PCR

Economic efficiency

156. **Cost-efficiency at the beneficiary level was generally stronger than anticipated, as actual costs per person were mostly below design estimates.** RUFEP recorded the lowest cost per beneficiary at US$5.6[156], below its design estimated of US$8.7. Likewise, actual costs for SAPP and S3P were US$115.8 and US$116 per person, respectively both lower than the planned costs of US$157.5 and US$155.4. E-SLIP also showed reduced costs so far, with an actual cost of US$40.5 per person at MTR, much lower than the estimate of US$111.3. The only exception is E-SAPP where the final cost per person (US$107.8) exceeded the planned estimate of US$97.2.

[152] PPE S3P
[153] SAPP PCR
[154] S3P PCR
[155] RUFEP PCR
[156] Calculate with an average family size of 5 for SAPP, E-SAPP and S3P (SAPP PCR)

Table 9
Cost per beneficiary

	Total project cost (US$)	Beneficiary outreach		Cost per beneficiary[157]	
Name of project		**Planned**	**Actual**	**Planned**	**Actual/current**
SAPP	24 638 533	150 000	342 273	US$157.5	US$115.8
S3P	46 640 075	300,000	292 055	US$155.4	US$116
RUFEP	26 315 057	2 200 000	3 543 203	US$8.7	US$5.6
E-SAPP	23 341 212	305 000	216 520	US$97.2	US$107.8
E-SLIP	59 263 838	1 062 691	695 155	US$111.3	US$40.5

Source: PDR, MTR and PCR

157. **Economic and financial analysis revealed mixed performance across the portfolio.** The EIRR for the closed projects range from 10.8 per cent to 34 per cent. The RUFEP stands out with a significant improvement from design to completion, with the EIRR rising from 16 per cent to 34 per cent, due to an increased beneficiary outreach and the higher than anticipated reduction in banking charges as a result of increased access and use of financial services supported.[158] Similarly, S3P maintained its economic viability with an EIRR of 14 per cent at both design and completion, despite falling short of the 18.3 per cent anticipated at the stage of Additional Financing. Its strong Net Present Value (NPV) of US$41.5 million over 25 years, up from US$5 million at design, an indication of sustained benefit delivery. In contrast, E-SAPP's performance declined over time; its EIRR dropped from a projected 14.2 per cent to 10.8 per cent, accompanied by a negative NPV. This shortfall is attributed to a delayed start-up, reduced financing, and a reduced implementation period that constrained the completion of planned interventions.[159]

158. The evaluation concurs with the assessment presented in SAPP PCRV, which indicates that calculation of the EIRR for SAPP had methodological challenges where the reported EIRR of 94 per cent at completion was deemed incomparable to the design estimate of 19 per cent due to differing cost bases rendering it difficult.[160] [161] This renders the figure difficult to use as a reliable assessment of economic performance.

159. **Summary efficiency.** The portfolio progressed from approval to effectiveness and first disbursement faster than the ESA regional average, but these early gains were offset by persistent delays in procurement, disbursement, and implementation during the first years. High project management costs, in several cases exceeding IFAD's 15 per cent threshold, and uneven performance of service providers further constrained efficiency. Cost-efficiency at the beneficiary level was generally stronger than anticipated, but economic viability varied, with strong returns under RUFEP and S3P, and underperformance under E-SAPP primarily due to its premature closure. Overall, efficiency is rated **moderately unsatisfactory (3).**

E. Rural poverty impact

160. The assessment rural poverty impact draws on both primary and secondary data sources, including two IOE evaluations (the S3P PPE and the rural finance PCE), a robust counterfactual-based impact assessment for S3P, and project-level assessments for SAPP and RUFEP. However, the latter lacked methodological rigour

[157] Calculated based on an average family size of 5 for SAPP, E-SAPP and S3P, and 6 for RUFEP and E-SLIP.
[158] PCRV
[159] PCRV E-SAPP
[160] At design, the Economic Rate of Return (ERR) was estimated at 19 per cent with an income increase per beneficiary of US$567. The PCR reported a final ERR of 94 per cent although the increase in income per beneficiary was calculated as US$128.
[161] The calculation of the ERR done at completion takes into account only the costs incurred by beneficiaries (US$1.86 million), while that at design considered the whole Programme cost (US$20 million). Therefore, the ERR presented in the PCR cannot be taken into consideration.

due to the absence of counterfactuals. E-SAPP's early closure further limited impact analysis, with its PCR relying on a short-term comparison between a 2019 baseline and a single 2020 outcome survey. Across the portfolio, data weaknesses included inconsistent indicators, delayed or missing baselines, and gaps in quantitative evidence. While the CSPE triangulated findings with qualitative field data to provide context, these limitations reduce the strength of attribution.

Income and assets

161. **There is mixed evidence on the country programme contribution to income increases.** S3P demonstrated the strongest and most attributable impact on household income, with cropping income increasing by 34 per cent relative to control groups. This was largely due to improved production and productivity, access to inputs, and seed multiplication.[162] SAPP and E-SAPP made positive contributions via mechanization, post-harvest handling, and bulking centres; however, income gains were limited in scale due to the partial implementation of interventions and weak linkages which undermined continuity. Despite limited robustness, SAPP impact assessment estimated a net income increase of ZMW 1,215, below appraisal expectations, while E-SAPP achieved only a 23.3 per cent increase against a 41.2 per cent target.

162. **RUFEP indirectly strengthened household income by enhancing savings groups performance**. While the PCR and PCRV did not present direct, measurable impacts on income, CSPE field evidence suggests positive increases in household earnings driven by increased savings group share-outs. In six groups visited during the CSPE field mission, share-outs grew between by 93 per cent and 1,567 per cent following RUFEP's support, averaging a remarkable 660 per cent increase. This surge in share-outs indicates an average eightfold rise in group-based financial returns, which translates to household income gains.[163] Many RUFEP beneficiaries reported using the lump-sum payouts to improve housing, invest in small businesses, pay school fees, and purchase farming inputs such as livestock and poultry housing contributing to livelihood changes, especially for widows and vulnerable households.

163. **Household asset gains were modest and uneven, with stronger increases in non-productive than productive assets**. RUFEP participants saw bicycle ownership rise from 59 to 68 per cent and radios from 59 to 66 per cent, outperforming control groups.[164] S3P beneficiaries recorded a 17 per cent increase in durable goods and modest housing improvements, while productive assets like agricultural equipment remained rare (around 1 per cent).[165] SAPP achieved a 9 per cent increase in livestock ownership via matching grants, and E-SAPP reported high hoe ownership (99.1 per cent) but lacked baseline data for attribution. CSPE field evidence linked better housing, bicycles, livestock, and in some cases motorbikes, solar panels, and furniture to savings group share-outs and cooperative income, though market access constraints and weak value chain integration limits full attribution to IFAD supported interventions.

Food security and nutrition

164. The performance of the country programme in relation to food security and nutrition is assessed within the context of the evolving strategic orientation of the COSOPs as well as the emergence of nutrition as a priority theme for IFAD. While both the 2011–2015 and 2019–2024 COSOPs acknowledged the importance of food security, the earlier strategy provided limited emphasis on nutrition-specific outcomes. In

[162] S3P RIA Impact Assessment.
[163] Although attribution remains inferential due to the absence of baseline income data or a control group, the strong growth in savings and share-outs offers credible evidence that RUFEP's financial inclusion interventions positively influenced rural household income.
[164] However, changes in productive asset ownership, such as goats and cattle, were mixed and inconclusive, with inconsistencies between logframe targets and impact assessment findings.
[165] Beneficiaries reported acquiring household furniture and vehicles, though these gains were not uniform across intervention areas.

contrast, the 2019–2024 COSOP reflected a more explicit and structured commitment to promoting nutrition-sensitive interventions, aligned IFAD 2019-2025 IFAD Action Plan.

165. **Overall impact on food security was modest.** S3P demonstrated the strongest improvement, driven by production, productivity and crop diversification. Beneficiaries had a 5 per cent increase in the months of adequate food availability and a modest 0.27-point rise in Household Dietary Diversity Score (HDDS) relative to non-beneficiaries.[166] Results for SAPP and E-SAPP were more modest and ambiguous. Under SAPP, 72 per cent of beneficiaries were food secure compared to 67 per cent of non-beneficiaries, though control group contamination clouds attribution.[167] E-SAPP reported an improvement from 51.4 to 62.6 per cent in food security, and an HDDS increase from 3.1 to 4.5.[168] These gains were largely income-driven, with access to rice, legumes, milk, vegetables, and livestock enabling more diverse and frequent meals. Some households moved from two to three meals per day with increased consumption of protein, fruits, and vegetables. RUFEP, though not explicitly designed to address food security, indirectly contributed through enhanced financial inclusion. Beneficiaries used savings, credit, and insurance to invest in food, inputs, and small livestock, strengthening resilience to shocks. HDDS data showed an increase in beneficiaries with high dietary diversity from 51 per cent to 76 per cent.[169] Box 18, annex IX, captures women's perspectives on food consumption and dietary diversity.

166. **Programme contribution to nutrition was limited.** A few programmes were designed with explicitly integration of nutrition-sensitive interventions (E-SAPP and E-SLIP) while both SAPP and S3P made efforts to retrofit nutrition sensitive interventions, although this was incorporated at a relatively late stage. In the absence of nutrition-specific indicators, the impact of the retrofitted nutrition interventions was not verifiable apart from the introduction of the nutrition-dense crop varieties (e.g., orange maize and sweet potatoes), and nutrition groups, which have unevenly continued beyond programme implementation in the case of S3P.[170] Nutrition-sensitive practices, like soybean processing into milk or millet-based school meals, also contributed, albeit in more isolated cases. On the other hand, despite having nutrition as its objectives, E-SAPP[171] did not implement significant nutrition sensitive interventions apart from the training of female beneficiaries on nutrition aspects such as dietary diversification and better childcare and feeding practices (see GEWE section) which could not be fully substantiated.[172]

Human and social capital empowerment

167. **IFAD supported training contributed positively to human capital development**. Programmes such as SAPP, S3P, E-SAPP, and E-SLIP strengthened technical and business skills among farmers, extension staff, and SMEs. S3P, for example, promoted improved agronomic practices like the use of certified seed, conservation farming, and soil fertility management. SAPP and E-SAPP helped increase yields through improved crop varieties. The LL/FF approach supported peer learning, and FaaBS introduced value chain concepts. While evidence of behaviour change is limited due to weak adoption of agronomic practices for example, these efforts supported productivity gains and a gradual shift toward more commercially oriented agriculture. However, **weak training design and delivery limited long-**

[166] However, the absence of a significant impact on the Food Insecurity Experience Scale (FIES) points to limited progress in addressing more severe forms of food insecurity.
[167] Moreover, no significant improvements were noted in meal frequency or nutritional status, indicating shallow impact depth.
[168] However, climate shocks and the abrupt programme closure constrained further gains and prevented follow-up support to previously trained groups.
[169] However, the absence of food security indicators and limited outcome data constrained the assessment of causality.
[170] IFAD IOE S3P PPE.
[171] The E-SAPP programme goal was to ''increase the incomes, and food and nutrition security, of rural households involved in market-oriented agriculture''
[172] IFAD E-SAPP Project Completion Report

term impact. Trainings often lacked tailored content for different participant levels, reducing relevance and depth. Sessions were typically short and lacked follow-up due to funding and coordination gaps, especially between national and district level structures. For example, in Mpongwe, Masaiti, and other S3P districts, it was observed during the field mission that FBS/FaaBS training was brief and irregular. On their part extension officers reported receiving initial trainings only without refreshers, limiting knowledge retention and application.

168. **Support to farmer organizations built early ownership and cohesion but was limited by weak governance and instrumental formation**. IFAD supported programmes (S3P, SAPP, E-SAPP, and E-SLIP) facilitated the formation and training of farmer groups and community-based organizations in areas such as governance, group dynamics, and business development. These efforts enabled more effective engagement in pro-poor value chains and supported collective action. In some cases, groups met matching grant conditions by constructing fishponds or livestock shelters, indicating emerging ownership and local initiative. However, many farmer organizations or cooperatives were formed primarily to access programme benefits rather than to foster genuine collective enterprise a dynamic that has long bedeviled the cooperative movement in Zambia for a long time. This instrumental orientation weakened group cohesion, as reflected in the breakdown of pass-on schemes and declining trust among members. Governance weaknesses, low financial capacity, and limited follow-up affected organisation and institutional development. Moreover, the limited use of participatory or "social engineering" approaches meant that many interventions failed to reflect local values and dynamics.

169. **RUFEP strengthened community cohesion through savings groups, though financial literacy support lacked depth and continuity.** The CSPE mission found most savings groups functional across five provinces even after programme closure, with regular meetings reinforcing social solidarity and social funds supporting members during times of hardship. However, the depth and continuity of financial literacy training remained limited as alluded to in the effectiveness section. While basic concepts such as budgeting, record-keeping, and goal setting were introduced, groups supported by KCCC (Luapula and Northern) and SOS (Choma) reported brief sessions with no post-training support. PSPs and CBFI members in Mwense and Mbala also highlighted the need for refresher sessions to adapt to digital finance. These gaps, confirmed by financial institutions and consistent with FinScope Zambia's estimate of rural financial literacy at just 16 per cent, point to the need for more sustained, inclusive, and digitally responsive financial literacy interventions.

Institutions and policies

170. **Institutional strengthening efforts yielded results, but depth and impact varied.** IFAD supported programmes strengthened institutional capacity through government systems, especially at district and sub-district levels. SAPP and E-SAPP supported the Ministry of Agriculture with training in business planning, regulatory compliance, procurement, and climate-sensitive agribusiness services[173], while S3P focused on enhancing extension capacities for delivering good agricultural practices. In rural finance, RUFEP supported regulatory institutions like the Bank of Zambia, ZICTA, and the Ministry of Finance by training over 1,200 staff, launching a permanent Rural Finance Unit, and promoting innovation through matching grants. However, high staff turnover in financial institutions and ministries, and the absence of broader reforms (e.g. recruitment and retention of frontline staff), undermined institutional memory and long-term impact. Additional institutional achievements under RUFEP included the creation of a gender desk at the Bank of Zambia,

[173] The programme also involved MAL staff in key operational areas such as value chain analysis, innovation platform development, and appraisal of matching grant funds strengthening local ownership and institutional knowledge, particularly after the post-midterm phase when reliance on external support teams was reduced.

development of a gender self-assessment tool used by financial service providers, and support to the establishment of the Payment Systems Association.

171. **Persistent weaknesses constrained the long-term impact of institutional capacity strengthening**. Chronic budget constraints within the Ministries of Agriculture and of Livestock and Fisheries limited their ability to sustain training, mentorship, and technical support beyond programme closure. Moreover, ministry staff often lacked adequate expertise in value chains, market access, and private sector engagement key areas for supporting smallholder integration. While the CSPE mission observed significant supplementary capacity-building in M&E through Sida support to SAPP and E-SAPP, the absence of broader institutional reforms such as recruiting additional frontline staff meant gains were not fully institutionalized or scalable. Training was frequently delivered outside government systems, resulting in fragmented efforts and repeated capacity-building cycles with each new programme.

172. **Community-level institutional strengthening efforts showed mixed results**. While IFAD supported programmes extended capacity-building support to cooperatives and farmer organizations, this was often short-term, fragmented, and driven more by programme delivery needs than by systematically assessed institutional gaps. Many community-based organizations particularly cooperatives and producer groups struggled with weak governance, limited financial management capacity, and a continued dependence on external actors, which constrained their ability to deliver services for their membership. In contrast, field evidence suggests that more consistent operational strength was observed within the rural finance ecosystem. Through RUFEP, targeted training and technical assistance were delivered to financial service providers (FSPs) and community-based financial institutions (CBFIs), with a focus on governance, group dynamics, financial literacy, and entrepreneurship. CSPE field visits found that many CBFIs were still active and managing member services post-programme, indicating that more tailored and embedded support contributed to greater functional continuity.

173. **The country programme made positive contributions to policy development across the key sectors of focus.** RUFEP provided the most concrete contributions, supporting the creation of regulatory tools such as agency banking guidelines and digital financial services oversight that were formally adopted and integrated into the National Financial Inclusion Strategy (NFIS) 2024–2028. However, beyond RUFEP, the picture is less robust. E-SAPP contributed to drafting the Zambia National Agribusiness Development Strategy (ZNADS), yet this policy was never operationalized due to the programmer's premature closure, limiting its influence. In contrast, S3P, despite its extensive support for policy studies and exposure visits, failed to produce any formalized policy outputs.

174. **Summary rural poverty impact.** Notable achievements were made in household income, particularly through S3P's productivity improvements and RUFEP's support to savings groups, which significantly boosted financial returns and asset ownership. The country programme contributed to modest, income-driven gains in food security through enhanced production and dietary diversification; however, nutrition impacts remained limited and weakly evidenced due to late integration and inadequate measurement. Human and social capital development benefited from training and group formation; however, weak group governance and limited follow-up support reduced the durability of impacts. Institutional and policy impact was strongest in rural finance, though broader sectoral capacity and policy implementation is still work in progress. The CSPEs rates rural poverty impact as **moderately satisfactory (4).**

F. Gender equality and women's empowerment

175. This section on gender equality and women's empowerment assesses the extent to which the three main objectives of the IFAD policy on gender equality (IFAD 2012) were achieved. These objectives are: (i) promote economic empowerment; (ii)

enable women and men to have equal voice and influence in rural institutions 42 and organizations; and (iii) achieve a more equitable balance in workloads and in the sharing of economic and social benefits

Gender mainstreaming

176. **The quality of the strategic guidance in COSOPs to promote GEWE improved over time but often overlooked the capacity constraints of the implementing partners.** COSOP 2011, which provided the framework for the design of S3P, SAPP, RUFEP, E-SAPP and E-SLIP, lacked an overall strategy to promote GEWE that was based on a clear understanding of the causes of gender inequality in rural areas.[174] It mainly listed activities for women's financial empowerment and nutrition improvement. COSOP 2019 provides a clear strategy to promote GEWE based on a reasonable understanding of the causes of gender inequality in rural areas (in SECAP background study) and lessons from the IOE CPE 2014 and 2018 COSOP completion review. It provides the framework for how IFAD and the Government will promote GEWE: using a 50 per cent quota for women; capacity building for women in leadership, planning, community organizing, good agricultural practices, value addition and household nutrition; preferential access to microfinance (and matching grants), complemented by literacy and financial training; a focus on high-value dual-purpose crops preferred by women in farmer field schools and farmer business schools; and, the community-led Gender Action Learning System to tackle discriminatory social norms, attitudes and behaviours.

177. However, the good intentions regarding how the promotion of GEWE proved unrealistic in the country context.[175] Although COSOP 2019 describes the Government's policy commitments and the role of the Ministry of Gender, it does not analyse why there are weaknesses in policy implementation nor the capacity of government implementers and other partners to promote GEWE.

178. **Implementation of portfolio gender strategies was limited.** Some of the reasons identified are related to weaknesses in the quality of the programme gender strategies, their late finalisation, and inadequate allocation of human and financial resources in the programme management units**.** For instance, according to the independent project evaluation, S3P lacked a gender analysis to define context-specific gender-related activities in response to challenges faced by women in different provinces and districts. The gender strategy and gender action plan in both E-SAPP and E-SLIP were more comprehensive, albeit still insufficiently tailored to the local context in implementation and they came near the end of both programmes, limiting their effectiveness.[176] E-SAPP capacity building of district and camp staff on mainstreaming gender and youth and gender sensitive value chain development was initiated after mid-term and just before cancellation.

179. **The human capacity within PMUs to promote GEWE was often stretched without a dedicated officer (S3P, SAPP, RUFEP, E-SLIP).** CSPE field interviews revealed that responsibility was often assigned to the M&E Officer who lacked time and in some cases capacity to adequately perform this additional task. Interviews and the desk review also show that meaningful training of other PMU members on gender issues was limited. Budget caps and long contracting procedures are reportedly why no gender or nutrition specialists in E-SAPP were recruited. The anticipated E-SAPP partnership with Oxfam, expert in gender justice as well as

[174] Causes are scantily covered in the annex. Stated intentions for women to participate and benefit from investments in markets and from support for them to have an active role in decision-making at home and in groups, were not backed up by *how* this would be achieved.
[175] COSOP 2019 states that government focal points on gender to play a key role in building capacity for sustainability. There were also intended partnerships with the ministries of gender and community development (which later become one), and the use of the WEAI to measure results.
[176] E-SAPP became effective in 2017, but Oxfam was brought in as a partner to support the promotion of GEWE only in 2020, the Gender Mainstreaming Strategy was completed in 2022, the same year that E-SAPP was prematurely ended. E-SLIP became effective in 2015, but the Gender Action Plan was completed in 2023, one year after the original completion date and three years before the extended completion date, 2026.

supporting agricultural livelihoods, was highly relevant, but too late in programme implementation to achieve its potential (unaided by the early completion of E-SAPP). The evaluation also found the awareness and capacity levels of implementing extension workers and veterinary assistants on GEWE to be low, which was confirmed in interviews with in-country experts on the subject.[177] Interviews and the desk review also highlight that programme financial resource allocations have often been absent or insufficient to support the promotion of GEWE in programmes.

180. **Programme M&E systems to support efforts to promote GEWE have improved over time.** According to the analysis of the project completion reports, starting from inconsistent disaggregation of data by sex (SAPP, RUFEP) or lack of relevant indicators to track GEWE performance (S3P), the more recent programmes have had stronger M&E systems to monitor GEWE performance. For example, the E-SLIP M&E system, including the logframe, is designed to collect sex-disaggregated data on programme performance and impact data, and monitor gender specific indicators.[178] However, the expected gender assessment was not conducted at programme start-up, which would have served as a baseline.[179] Designed as a gender-transformative programme, FIRIP intends to use the IFAD empowerment indicator which will demonstrate individuals' empowerment with a targeted empowerment score of 40 per cent (50 per cent among women and 30 per cent among men). However, the value of using this indicator still needs to be understood in IFAD-supported programmes, and may still need to be supported by qualitative methods to monitor behaviour change of men and women at individual level and intra-households.[180]

Women's participation and reporting on gender

181. **Quotas and self-targeting approaches supported women's participation, though outcomes were uneven for more vulnerable groups.** See Table 10, below. The use of quotas for women, in line with Government policy to mainstream gender, has contributed to reaching many women. S3P reached a reasonable proportion do women in groups and cooperatives (45 per cent versus the quota of 50 per cent). SAPP indicators related to access to matching grants showed half of participants were women, exceeding the 30 per cent quota. Self-targeting mechanisms[181] to reach women also contributed to their participation. For example, by focusing on developing the value chains of commodities in which women, including from female-headed households, have an important role, such as legumes, rice, small livestock (SAPP, E-SAPP, E-SLIP). However, the encouragement of less educated, poorer, more vulnerable women to participate in trainings, groups and executive committees alongside men was often not supported by understanding, and addressing, the additional constraints that they face.[182] RUFEP and E-SLIP did however form and train women-only groups, which attracted women of different poverty/vulnerability levels to participate and support each other.[183] Although SAPP also supported women-only groups, there was scant evidence from the field mission that the women benefitted, due to insufficient support.

Table 10
Women's participation in IFAD supported programmes

[177]. Female extension officers also face cultural constraints to deliver trainings and guidance in rural communities https://www.cimmyt.org/blogs/atubandike-breaking-down-gender-barriers-in-zambias-agricultural-advisory-services/
[178] IFAD (2014) Enhanced Smallholder Livestock Investment Programme (E-SLIP), Project Design Report
[179] IFAD (2025) Enhanced Smallholder Livestock Investment Programme (E-SLIP) Supervision Mission Report
[180] See IOE (2025) Thematic evaluation on IFAD's support to gender equality and women's empowerment. IFAD's empowerment indicator (EI) assesses personal empowerment within IFAD project implementation areas and communities, focusing on domains relevant to IFAD's operations.
[181] Self-targeting is effective when products (e.g. small loans, grants), activities (e.g. nutrition, pro-poor crops, farming as a business), and delivery methods (e.g. household vision planning) are tailored to the livelihoods, needs, resources, and cultural context of the poor—making them less attractive to better-off groups.
[182] For example, through activities such as more intensive training, regular support, functional literacy, and leadership training.
[183] For example, the RUFEP supported Pamutuli Group, Pamapalo Group, and Tukasekelelamo Group in Mwense district, Luapula Province each comprised women of various ages (young and old) and with varying levels of income and literacy

Programme	Target quotas for women (%)	Achievement (%)
SAPP	30	54
E-SAPP (female-headed households)	51	32
RUFEP	50	51
S3P	50	45
E-SLIP	50	N/A
FIRIP	40	N/A

Source: IOE 2019 PCRV SAPP; IOE 2024 PCRV E-SAPP; IOE 2024 PCRV RUFEP; IOE 2023 S3P; IFAD PDR E-SLIP; IFAD PDR FIRIP

Access to resources, income sources and their levels

182. **Half of the evaluated programmes contributed to the economic empowerment of some women through improved access to finance, training, roads and income generating activities.** Most evidently through RUFEP, women report being more financially independent and able to make decisions at home, due to working in VSLAs, self-help/solidarity groups and cooperatives and from financial literacy trainings and linkages with financial institutions. Bupilo cooperative group, mainly comprising of women, reported that the project's support contributed to them being able to construct houses and establish businesses, such as charcoal and grocery stores. Rural women, including female-headed households, also reported higher market sales and incomes following S3P investments in roads in Luapula and Northern province, due to markedly better access to markets. E-SLIP support to stocking, re-stocking and pass-on of livestock has benefitted some women (sometimes the better-off) able to join the groups. They now own and manage more livestock such as cattle, pigs and goats, from which proceeds from milk and animal sales have been used to improve their houses, economic activities and help send their children to school.

183.

184. Evidence on the economic empowerment of women through SAPP and E-SAPP is limited from both the desk review and the field mission.[184] Beneficiary women met during the field visits reported that achievements did not reach expectations. There were examples of matching grants from SAPP to women-only or mixed groups that were poorly supported given limited skills and knowledge of the beneficiaries to start income generating activities such as pigs and poultry. In E-SAPP, both men and women were affected by the early closure of the project. There was also anecdotal evidence that male lead farmers who had received training and livestock had benefitted relatively more than the female follower farmers, who needed more intense support and time available to dedicate to the activity.

Voice and representation: participation in decision-making

185. **The country programme has had limited success in enabling poor rural women's full participation and agency in decision-making in community-based institutions.** The country programme focused on achieving gender parity in participation, rather than addressing the constraints to, and supporting, poor rural women's social empowerment in terms of influence decision-making at home and in the groups (except through RUFEP, as mentioned above). In S3P, women made up 32 per cent of leadership positions in sub-district or camp-level farmers'

[184] The E-SAPP PCR does not report any outcomes in the domain of women's access to resources, assets and services (IOE PCRV E-SAPP). The SAPP beneficiary impact assessment shows that beneficiary female-headed households had lower incomes than non-beneficiary households (ZMW 10,104 versus ZMW 12,475) at completion. It does not provide evidence that SAPP contributed to reducing the income gap between male- and female-headed households. It does show that female-headed households had a slightly higher level of consumption than their non-beneficiary counterparts (ZMW 6,934 versus ZMW 6,232) and that, regarding savings, 27 per cent of beneficiary female-headed households declared increases in the previous two-three years versus 24 per cent of beneficiary male-headed households.

organisations and associations, but men still dominated the roles with more influence, such as Chairperson and Secretary. Throughout the field mission and across programmes, poor rural women reported lacking in education, confidence and the ability to take up leadership positions.[185] Women-only groups in RUFEP and E-SLIP were an opportunity for women to work together, gain confidence and see female role models in leadership positions, but they need to be supported by enabling measures to tackle some of the barriers poor rural women still face (high domestic workload, illiteracy, lack of confidence, poor mobility, gender-based violence).

Workload balance and sharing benefits

186. **There is little evidence to demonstrate the country programme's contribution towards equitable workload burden distribution between rural men and women.** COSOP 2019 does not put a particular emphasis on reducing the heavy workloads of poor rural women, despite the SECAP background study identifying the need to reduce women's time poverty. Still, E-SAPP, SAPP and S3P were designed to reduce women's workloads through the Gender Action Learning System (GALS), labour-saving equipment, and training on technologies and activities with low labour requirements (i.e. dibber sticks, cono weeders, rice threshers, sickles and improved cook stoves). S3P promoted 14 labour saving technologies out of which five were intended to address women's workload challenges. However, they were not well adopted[186] and the quantities of labour-saving technologies distributed by the programme were inadequate to deliver the expected reduction in women's workloads.[187] The desk review showed insufficient evidence from SAPP and E-SAPP of reductions in women's workload as a result of project support in farm mechanisation. Anecdotal evidence from the field mission showed that in a SAPP supported rice out grower scheme in Mongu district, tractors had greatly reduced time spent on ploughing.[188] Although this benefitted the men who are in charge of ploughing, it also benefitted female headed households in the rice out-grower scheme due to lower labour costs.

Promoting changes in social norms, attitudes and beliefs that cause gender inequality

187. **The country programme has not yet contributed to reducing discriminatory social norms, attitudes and behaviours, as intended in the COSOP 2019**. The household mentoring approach honed by IFAD in programmes in Malawi and Uganda originated from the Agricultural Support Programme (2003 - 2008) in Zambia supported by Sweden and the Government. However, the approach has not been further developed by IFAD in Zambia. As mentioned above, the focus of the country programme has been on achieving gender equality through mainstreaming, in line with Government policy and the ongoing efforts of extension workers and veterinary assistants. There has been limited support to empower women or tackle discriminatory norms, attitudes and behaviours in poor rural households, groups and communities. The GALS approach to the latter was not implemented as planned under E-SAPP by Oxfam due to the late start and premature closure of the programme. Nor was GALS implemented as planned in RUFEP or E-SLIP.[189] The new programme, FIRIP, has been validated by IFAD as a gender transformative programme that will try to tackle some of the root causes of gender equality. It

[185] Many women, particularly in more remote and inaccessible areas, expressed discomfort speaking in front of men and reported limited confidence in navigating public or commercial spaces such as town markets—activities more commonly undertaken by men

[186] For example, female FGD respondents in Luwingu confirmed receiving the chakar hoes but were not using them as they preferred handheld tractors. Similarly, in Chifilwe camp in Luwingu District, several improved cook stoves were constructed and demonstrated, but adoption was low. There was a general lack of involvement of end-users in determining the choice of technology they wanted to adopt to replace conventional practices.

[187] IOE PPE S3P

[188] To plough 1 hectare, it took 2 days using oxen which had reduced to 1 hour using a tractor

[189] IFAD 2024, RUFEP PCR; IFAD supervision reports of E-SLIP, April 2022 and January 2025

complies with IFAD's established eligibility criteria for gender transformative programmes.

188. **Summary gender equality and women's empowerment.** The country programme has succeeded in ensuring almost equal participation of rural men and women in programmes. This has contributed to empowering some women beneficiaries economically through most notably, improved access to finance, as well as improved access to training, roads and income generating activities and in turn contributing to improved household food security. However, the programme fell short of its intentions to tackle discriminatory gender norms and reduce the workload of poor rural women. It also did not sufficiently strengthen women's confidence, decision-making power, or economic empowerment in remote and disadvantaged areas. Critically, COSOP intentions to promote GEWE have overlooked the capacity constraints of the implementation context in Zambia and programme gender strategies were not given sufficient importance from the outset nor adequate human and financial resources for implementation. The CSPE rates this criterion **moderately unsatisfactory (3).**

G. Sustainability of benefits

189. The sustainability criterion assesses the extent to which the net benefits brought by the strategy and programme continue over time. It includes issues of institutional, technical, social and financial sustainability. Other sub-criteria considered include: (i) scaling up and (ii) environment and natural resource management, and climate change adaptation.

Institutional sustainability

190. **Strong government ownership was fundamental for achieving long-term institutional sustainability.** RUFEP exemplified this through its successful transition into a government-led initiative, culminating in the establishment of the Rural Finance Unit (RFU) under the Ministry of Finance and National Planning. The RFU was institutionalized with a formal mandate to coordinate rural finance, supported by the development of regulatory and policy frameworks and strategic partnerships with institutions such as the Bank of Zambia and ZICTA.[190] This transition reflects strong government commitment and alignment with national priorities, helping ensure continuity of rural finance coordination. While this represents a critical first step toward institutional sustainability, continuity will depend on sustained government commitment, particularly through adequate resource mobilization and budget allocation.

191. **In contrast, other portfolio programmes lacked comparable levels of government ownership, limiting their institutional sustainability.** Programme-supported structures were often not fully embedded within national systems or government departments. For example, S3P, SAPP, and E-SAPP exhibited limited institutional uptake. The Lead Farmer extension approach under S3P was not incorporated into the Ministry of Agriculture's planning or budgets, and the pluralistic extension model faded after project closure due to a lack of continuation mechanisms. As highlighted in the effectiveness section, S3P's failure to institutionalize the pluralistic extension approach, despite its alignment with an existing policy framework and clear design intentions, emerged as a critical missed opportunity that significantly undermined sustainability. Similarly, the Department of Agribusiness supported by E-SAPP was unable to sustain its role once project funding ended, primarily due to inadequate government budget allocations and lack of clarity of institutional mandates.[191] Even where strategies were developed, such as ZNADS,

[190] BoZ developed Agency Banking Directives, while ZICTA created a Collaborative Framework for Digital Financial Services oversight, laying the foundation for long-term financial sector stability and digital finance growth in Zambia
[191] The performance of this department for the two ministries was constrained after E-SAPP was abruptly ended due to limitations in government budgetary allocations to the department

government ownership remained limited, as adoption and implementation were lacking.

192. **Incomplete implementation of key activities under SAPP and E-SAPP contributed to weak sustainability of benefits.** Several programme components were left unfinished at the time of programme closure, undermining the continuity and impact of interventions. Under SAPP, the CSPE field mission observed that multiple MGF beneficiaries across different value chains including livestock, crops, and dairy, did not receive the full disbursement of funds, leaving enterprises partially supported and unable to fully operationalize planned activities. Similarly, the premature closure of E-SAPP left several interventions at various stages of implementation without adequate time or support to ensure completion or sustainability. A notable example of incomplete implementation was the "Farming as a Business School" (FaaBS) approach under E-SAPP. While conceptually strong and appreciated by many beneficiaries, it was not fully rolled out resulting in inadequate group behaviour change.[192]

193. **Capacity-building for cooperatives and producer groups was often short-term and poorly integrated, undermining their long-term viability**. Weak institutional support on financial literacy, governance, and group management significantly undermined the sustainability of farmer organizations across the portfolio. In S3P, SAPP, and E-SAPP, capacity-building efforts for cooperatives and producer organizations were often short-term, lacked systematic follow-up, and were not embedded within established institutional frameworks, for example, by failing to link groups with the Department of Cooperatives (DoC). Shifts in the institutional housing of the DoC from the Ministry of Agriculture to the Ministry of Commerce, Trade and Industry, and more recently to the Ministry of Small and Medium Enterprises further compounded these challenges, disrupting continuity in oversight and support in the absence of clear mechanisms for coordination across ministries. As a result, many groups struggled to maintain cohesion and functionality following programme closure. Inadequate training in group governance, and weak technical backstopping left these organizations vulnerable to collapse. In several cases, promising group structures disbanded due to a lack of post-training mentorship. These weaknesses have continues to be observed under the ongoing E-SLIP programme, where several groups reported participating in activities without receiving any form preparatory training on group dynamics.

Technical Sustainability

194. **The technical sustainability of key programme delivery models was negatively affected by design weaknesses.** In several cases, value chain integration models such as the 4Ps, contract farming, and out-grower schemes were introduced without clearly defining the rights and obligations of the different parties, nor establishing robust mechanisms for contract enforcement, risk-sharing, or dispute resolution. Related design challenges were also observed in several production and productivity models, posing considerable risks to their technical sustainability. The design of seed multiplication interventions for both crops (under S3P) and livestock (under E-SLIP) showed limited foresight, particularly in building the business skills of seed multipliers and integrating them into viable markets. For example, in the ongoing E-SLIP programme, the pass-on-the-gift approach lacked adequate grounding of a value chain analysis and did not incorporate robust mechanisms for group capacity development and institutional support which ultimately affected the success of the livestock pass-on.

[192] Farmer groups and enterprises on the Copperbelt (Luanshya, Mpongwe, and Masaiti districts) made limited progress after training, leading to the discontinuation of many funded activities. For instance, Kanyengo Business Association, despite receiving training through both the Farmer Field School (FFS) and FaaBS, only produced soyabeans for one season. The group later shared the grant funds among members and did not continue with production, reflecting the failure to embed sustained business practices.

195. **Technical sustainability of physical infrastructure showed mixed performance.** The country programme supported key physical infrastructure activities such as access roads, bridges, culverts, bulking centers and warehouses. Infrastructure activities with well-defined operations and maintenance mechanisms demonstrated stronger sustainability. For example, the Luwingu-Chimpili gravel road, which is maintained by the Road Development Agency (RDA) continues to serve local smallholders farmers, traders and the community in general. Similarly, community-maintained feeder roads, such as the one supported by the Tafimbwa Lubilo Farmers Club, remain functional, illustrating the positive examples of local ownership and engagement (S3P PPE). Other portfolio programmes such as S3P, SAPP, and E-SAPP also supported the construction of value chain-related infrastructure, including storage, marketing, and processing facilities. While many of these facilities were still functional at the time of the evaluation, their long-term sustainability is at risk due to absence of dedicated operations and maintenance mechanisms.

Economic and financial sustainability

196. **The sustainability of private sector, agri-SME, and off-taker partnerships was uneven, with only a few enduring driven by market incentives and strong partner capacity.** IFAD supported programmes engaged private actors through training, matching grants, and service delivery roles to extend reach and build market linkages. In some cases, such as RUFEP, these partnerships persisted beyond programme closure particularly where partners like financial intermediaries already had established rural operations and the presence of strong market incentives. Through its pluralistic extension model, S3P temporarily expanded outreach by engaging private service providers to fill public extension gaps, exceeding farmer-to-extension officer targets. However, these gains were short-lived where commercial incentives were weak or misaligned. Under SAPP and E-SAPP, a few private sector-led partnerships particularly in the rice value chain (e.g., Mongu Diocese, Nanette Investments, Chifulo Cooperative) remained operational due to viable market demand. Where the capacity of agri-SMEs was weak, partnerships tended to falter as was observed in the fish and soyabean value chains. Partnerships tended to falter where agri-SME capacity was weak, as seen in some fish and soybean value chains.

197. Beyond durability of private sector partnerships, **market integration and market-based incentives played a critical role in ensuring the economic sustainability of producer organizations and cooperatives**. Groups that participated in well-defined and functional value chain participation models such as contract farming and out-grower schemes benefited from stronger and more consistent market linkages, which contributed to their economic sustainability. In most cases, the sustained economic benefits for the smallholder farmers stemmed from the continued provision of inputs (seeds and fertilizer on loan) and extension services which allowed for mutually beneficial out-grower arrangements. For example, Mongu Diocese supported out-grower farmers and Nanette Investments supported contract farmers in Mungwi. In contrast, farmers supported by weaker agri-business SMEs (e.g. MADECO under E-SAPP)[193] and apex cooperative associations (such as Kasempa District Farmers' Association under SAPP) experienced a decline in productivity due to limited access to inputs particularly legume seeds following the collapse of seed multiplication and distribution systems.

198. **Equipment and machinery showed better sustainability when tied to viable business models.** For example, SMEs supported under E-SAPP and SAPP such as Nanette Investments in Mungwi and the Mongu Diocese in Choma were able to maintain their machinery using profits from agribusiness operations. Likewise,

[193] After the project ended, 50 per cent of the farmers stopped growing soyabean because of market issues as MADECO stopped buying from them resulting in briefcase buyers coming on the scene whose price offerings were very low. Other farmers stopped growing soyabean because of high transport costs to a better market as well as inadequate improved seed varieties.

cooperatives like Chifulo Multi-purpose in Mungwi developed internal cost-sharing mechanisms, collecting member contributions to fund maintenance of tractors and implements provided under E-SAPP. However, even where viable business models were in place, other factors also undermined the sustainability of equipment use and maintenance. The CSPE field interviews revealed challenges such as poor equipment and machinery quality (e.g. tractors and planters) and limited beneficiary involvement in the selection process contributed to frequent breakdown, limited utilization and high maintenance costs.[194]

199. **Digital financial services had positive prospects for sustainability.** The country programme successfully supported the growth of Zambia's Digital Financial Services (DFS) ecosystem, which included mobile banking platforms, e-wallets, and agency banking networks, remained operational post-project, facilitated by support from RFU, BoZ and ZICTA. Support to DFS by the three institutions has contributed towards the expansion of the digital ecosystem.[195] This institutional backing contributed to broader sector resilience and expanded rural access to financial services. A key threat to long-term sustainability was linked to low levels of financial health and literacy.[196] Without targeted financial education and capacity-building, the effective use of DFS platforms may remain limited, undermining their full potential.

Social sustainability

200. **The long-term viability of grassroots organizations across the portfolio was mixed**. Sustainability was strongest where groups maintained internal cohesion, effective leadership, and clear roles as seen under RUFEP, where some SILCs, VSLAs, and CBFIs remained active and linked with microfinance institutions and commercial banks. These groups benefitted from continued training and capacity-building, which reinforced governance and accountability. Strong local ownership, driven by voluntary formation around shared needs, fostered peer learning, improved financial practices, and strengthened livelihood resilience. Notably, successful groups such as the Bupilo Savings Group in Choma for example not only sustained themselves but evolved into resource hubs training new groups and supporting others facing governance challenges. Where implementing partners immediately withdrew their support post-programme, groups became inactive due to a lack of continued engagement.

201. **In contrast, social sustainability was weak for most farmer organizations and cooperatives**. This was largely due to a lack of continued technical support, particularly weak linkages with the Department of Cooperatives at district level and limited capacity within DFAs and DFUs to support primary cooperatives post-programme. Field evidence pointed to elite capture, limited democratic control, and low member participation, all linked to inadequate support systems. A few cooperatives showed stronger social sustainability where inclusive leadership and continued engagement with district-level stakeholders were present. These groups also benefited from their proximity to local government offices, enabling more frequent monitoring and supervision by the District Cooperative Officers.

[194] In Mungwi, Chifulo Multi-purpose cooperative hired out its tractor at ZMW 1,200/ha for members and ZMW 1,600/ha for non-members and charged ZMW 50 for use of the concrete slab. However, members reported frequent breakdowns of the tractor, attributing this to poor quality and lack of consultation on brand selection. The tractor's condition was visibly worn at the time of evaluation. The cooperative also received Chinese handheld planters, intended to improve planting efficiency for women, but these clogged and failed to dispense seed properly. All planters were recalled, and the cooperative was engaging the Ministry of Agriculture to explore modifications.

[195] RUFEP PCR, para 248; Project Cluster Evaluation, para 121

[196] According to FinScope Zambia, national financial health stands at 13.6 per cent, with rural areas at 11.7 per cent and urban areas at 15.8 per cent. Financial literacy is highest among adults in Copperbelt Province (33.6 per cent), followed by Eastern (27.0 per cent) and North Western (26.1 per cent) provinces. The lowest financial literacy levels were recorded in Western (11.3 per cent) and Northern (11.8 per cent) provinces. The finscope survey defines financial health as the ability to manage expenses, prepare for and recover from financial shocks, have minimal debt, and ability to build wealth. This measure helps us assess whether increases in financial inclusion are enabling households to have better financial health, FinScope 2020, Zambia Survey Report.

Box 6
Performance of RUFEP supported groups

Several savings groups supported by Kasama Christian Community Care (KCCC) in Mungwi and Mbala districts raised concerns over the lack of follow-up support after programme closure. Members reported that KCCC had not returned to monitor progress or facilitate the onboarding of additional Private Service Providers (PSPs) to enable group scale-up. This sentiment was consistently echoed by all five groups in Chonya Agricultural Camp (Mungwi), all four groups in Lunzuwa, and five groups in Mbulu Agricultural Camps (Mbala).

Similar experiences were reported in Choma District by members of the Bupilo and Liyoyelo Village Savings and Loan Associations (VSLAs), who noted that their implementing partner, Societas Socialis (SOS), had not returned for any post-project engagement.

Although implementing partners were contracted to provide support only during the programme lifecycle, field evidence indicates that institutional continuity whether through the regular programming of implementing organizations or government-supported services was limited.

Source: CSPE field interviews

202. **Summary.** The performance of the country programme on sustainability was most evident in inclusive rural finance, where RUFEP successfully transitioned into a government-led initiative anchored in the Rural Finance Unit of the Ministry of Finance and National Planning, supported by regulatory and policy reforms. By contrast, institutional uptake in other thematic areas was limited: models such as pluralistic extension and agribusiness advisory services were not integrated into government systems. Financial and technical sustainability were uneven, some agri-SME partnerships endured where market incentives were strong and partner capacity was high, such as in viable value chains like rice, while many cooperatives and agri-SMEs struggled due to incomplete support and weak business models. Social sustainability was strongest among savings groups that maintained cohesion and linkages with financial institutions, while many farmer cooperatives and producer groups weakened over time due to poor governance and lack of continued support. Overall, the CSPE rates the sustainability of benefits as **moderately unsatisfactory (3).**

Scaling Up

203. **Replication rather than systemic scaling was the dominant across the country programme**. Most projects under the two COSOPs built on good practices from earlier IFAD supported interventions, with some uptake of lessons from closed projects (for example from RFP to RUFEP; SHEMP to SAPP to E-SAPP). However, this often took the form of replication from IFAD financing rather than broader institutional scaling by government or other development partners. Technically sound and community accepted innovations such as row planting and shade drying in rice value chains were often confined to project geographies. There was limited evidence of strategic handover or uptake, with few examples of sustained expansion beyond IFAD financing apart from isolated cases of co-financing or programmatic continuity in successor projects.

204. **While scaling remained limited across most of the portfolio, there is evidence to suggest that leveraging private sector partnerships and policy engagement did facilitate scaling of innovations**. For example, under RUFEP, digital financial services (DFS) were promoted through agency banking, mobile platforms, and fintech partnerships with local financial service providers. These included banking, e-wallet platforms, and mobile-based savings and credit products, which contributed to outreach to underserved rural populations. Evidence from the CSPE field mission indicates that some RUFEP implementing partners have sustained and scaled up interventions beyond the original RUFEP target areas. The downstream upstream approach used by RUFEP facilitated the successful scaling-up of

programme innovations, with notable achievements recorded at both operational and policy/institutional levels.[197]

205. **There is emerging evidence of scaling up of out-grower models piloted under IFAD-supported programmes by private intermediaries.** The CSPE mission confirmed the findings of the S3P evaluation, particularly regarding the replication of the LF-FF) approach and the crop purchasing revolving fund by actors such as COMACO. Additionally, a few SMEs supported under SAPP and E-SAPP have expanded their out-grower schemes beyond the initial cohort of farmers reached during programme implementation. This suggests that where market incentives align and capacity exist, private intermediaries can play a pivotal role in scaling inclusive value chain models. Nonetheless, scaling up has been uneven and highlights the need for a more systematic and coordinated approach to achieve results at scale.

206. Despite promising innovations, institutional challenges constrained the scaling up of value chain models across the portfolio. Many interventions remained pilot- or programme-bound due to limited integration into national systems and weak strategic buy-in from key ministries. For instance, the public–private–producer partnerships (4Ps) introduced under SAPP achieved partial success and were replicated within other IFAD projects (e.g., S3P, E-SAPP). The absence of formal policy uptake and public financing further hindered more systematic the institutionalization of these models within national agricultural strategies.

207. **Summary scaling up.** Replication across successive IFAD programmes was more common than systemic scaling, with good practices from earlier interventions carried forward. This has often-remained programme -bound, with limited institutional adoption or sustained expansion beyond IFAD financing. More systemic scaling occurred under RUFEP, where innovations in digital financial services were expanded through strategic partnerships and policy engagement. Some private actors and SMEs also extended out-grower schemes and lead farmer models, indicating potential where market incentives align. Nonetheless, weak uptake, limited policy integration, and fragmented institutional ownership constrained broader scaling of promising models like out-grower schemes and 4Ps. The CSPE rates the scaling up criterion as **moderately unsatisfactory (3).**

Environment, natural resource management and climate change

208. **Awareness of improved agricultural practices was high, but adoption remained modest.** Both S3P and E-SAPP promoted core CA practices, including minimum soil disturbance (e.g., minimum tillage and potholing), permanent soil cover (through residue management), and crop diversification. Uptake was mostly constrained by labour demands, agroecological mismatches (e.g. potholing on sandy soils), and competing uses for crop residues (see Box 19, annex IX for further details).[198] [199] While some smallholders adopted selected CA techniques, many cited difficulties such as residue retention challenges stemming from communal grazing and the fodder value of crop residues. Stronger uptake was observed where practices aligned with local contexts or were supported by market incentives such as compliance dividends under COMACO. However, efforts to ease adoption such as S3P's promotion of labour-saving technologies fell short: only 4 of 14 planned innovations were delivered, and usage remained low, weakening the programme's

[197] As already highlighted in this report, the DFS models contributed directly to the development of Zambia's National Financial Inclusion Strategy (NFIS) 2024–2028, while the programme's Rural Finance Unit (RFU) was institutionalized within the Ministry of Finance as a permanent structure to coordinate rural finance actors.

[198] For example, the PPE noted that approaches such as potholing do not thrive in areas such as Muchinga because of sandy soils. The programme did not consider the different farm typologies, farmers' production orientation, and availability of farm equipment (mechanization)

[199] The RIA impact assessment data collected on S3P as part of the IFAD's 11 IA agenda (2020) found no significant statistical difference between beneficiaries and non-beneficiaries in the rates of adoption of conservation agriculture practices such as the components (minimum/zero tillage, soil cover, crop rotation), fallowing, agroforestry or erosion prevention. The adoption of most of these practices is still very low.

support for broader CA uptake.[200] [201] Nevertheless, where improved practices were adopted such as field management in Chinsali, fertilizer use and transplanting in Mungwi, and water control in Kapiri Mposhi and Mongu, farmers reported improvements in productivity, particularly in rice production.

209. **Rangeland restoration showed more progress, driven by community-led approaches and forage integration**. In partnership with community-based Rangeland Committees, nurseries were established across all 35 targeted rangeland sites, serving both as sources of planting material and as peer learning platforms. These nurseries enabled communities to experiment with different forage species before committing to broader planting for both communal and private rangelands.[202] At the time of the evaluation, E-SLIP had oversown approximately 12,404 hectares with Stylosanthes (6.5 tonnes) during the 2023/2024 season, against a seasonal target of 20,000 hectares. Cumulatively, around 111,674 hectares had been oversown since programme inception, exceeding the midterm target of 100,000 hectares.

210. **IFAD has contributed technical support for rangeland management through rangeland mapping.** IFAD facilitated development rangelands management maps to guide rangeland restoration and management and expand grazable grassland areas. For example, as of 2020, a total of 20 rangelands management maps and accompanying management plans were produced. The grazable grassland area translated to 105,433 ha (out of the total 529,328ha rangeland area mapped), comprising 345 villages made up of 15,345 households. The mapped area contains 89,842 cattle and 51,217 goats.[203] However, there was no evidence that these plans are being used by government departments as the national or local levels.

211. **E-SLIP also piloted a livestock weather index insurance scheme, an innovative climate risk management tool**. Designed to protect farmers from climate-induced livestock losses, the insurance mechanism was promising but failed to gain traction. According to CSPE field interviews this was due to limited training and weak community sensitization about the product. The absence of strong support systems and follow-up mechanisms represents a broader missed opportunity to embed robust climate adaptation strategies within the livestock resilience framework.

Box 7
Indirect ENRM contributions in SAPP and RUFEP

Other portfolio programmes (SAPP and RUFEP) lacked deliberate strategic focus for ENRM/CCA. While some environmental co-benefits emerged through broader programme activities, none of these projects had dedicated ENRM frameworks or systematically monitored environmental outcomes. SAPP indirectly promoted practices such as improved livestock housing, waste management, and pasture rotation through its value chain interventions. For example, for rice production, mechanization and line planting improved water efficiency and reportedly led to yield increases of up to fivefold in areas like Choma and Mungwi as observed by the CSPE mission. However, these efforts remained fragmented, and environmental considerations were not sufficiently embedded in project design or implementation.204 Similarly, RUFEP did not explicitly target ENRM, it contributed indirectly

[200] The 14 technologies were: Cono weeders, rice threshers, modified bicycles, row markers, sickles, chaka hoes, heap pumps, treadle pumps, sprayers, cook stoves, half-wall kitchens, dibble sticks, and two-wheel and four-wheel tractors.
[201] S3P also promoted the System for Rice intensification (SRI) through a private sector company (COMACO). Through trials, it was proven that SRI methods had the potential of increasing rice yields to three to four-fold. In addition, SRI requires 90 per cent lower quantities of seeds at the rate of 5kg/ha in comparison to 50kg/ha in conventional rice farming and 160kg/ha under the broadcast system (resulting in reduced seed input costs)
[202] The programme distributed 5,000 tree seedlings to the rangeland sites and supported 24 seed growers, who produced and sold 32 metric tonnes of forage seed during the 2023/24 season, even amid severe drought conditions.
[203] Challenges faced during the rangelands' mapping process is the low participation of women due to cultural norms and reluctance by farmers to give extension officers the correct livestock numbers (E-SLIP Supervision Mission Report, August 2023).
[204] SAPP PCRV, para. 60

through its Smart Grant Facility, which financed clean energy technologies like solar kits and improved cookstoves, thus reducing reliance on firewood and mitigating deforestation.[205]

Source: CSPE field interviews and documents review

212. **Summary environment, natural resource management (ENRM), and climate change adaptation.** While S3P and E-SAPP promoted climate-smart and conservation agriculture practices, adoption remained low due to limited seed availability, weak extension support, and poor contextual adaptation of technologies. E-SLIP introduced more environmentally conscious design elements, including forage production and rangeland restoration, but lacked systematic mainstreaming of ENRM across its activities. Other programmes like SAPP and RUFEP did not have dedicated ENRM focus, though they yielded indirect environmental benefits through improved practices and clean energy financing. Overall, efforts were fragmented and lacked strategic intent to embed environmental sustainability across the portfolio which is rated **moderately unsatisfactory (3).**

H. Overall country strategy achievement

213. **The country programme achieved moderately satisfactory (4) with stronger results under certain strategic objective pathways.** The inclusive rural finance pathway stood out, contributing to expanded outreach, client-oriented product innovation, and enabling policy reforms. Under the resilience production and productivity systems pathway, gains were achieved in seed diversification, livestock development, and animal health. In contrast, inclusive value chain integration, despite its growing strategic emphasis, was constrained by weak delivery models, limited institutional capacity of both agri-SMEs and farmer organizations, and insufficient government capacity to moderate relationships among value chain actors. Gender inclusion targets were generally met in terms of participation, but deeper empowerment outcomes were limited; while youth and nutrition integration remained marginal. Climate resilience and environmental sustainability were addressed in several interventions but lacked sufficient depth. These mixed results reflect the partial uptake of the 2014 CPE recommendations. Key recommendations such as developing a more cohesive portfolio, sharpening poverty targeting, strengthening government and farmer institutional capacity, and embedding value chain and private-sector engagement were only partially realised.

Table 11
CSPE ratings 2014 and 2025

Evaluation criteria	2014 CPE ratings	Current ratings
○ Relevance	4	4
○ **Coherence**	n.a	3
○ Knowledge management	4	3
○ Partnership building	4	4
○ Policy engagement	4	4
○ Effectiveness	4	4
○ Innovation	4	4
○ Efficiency	3	3
○ Rural poverty impact	4	4
○ Gender equality and women's empowerment	4	3
○ Sustainability	3	3
○ Scaling up	4	3

[205] PCRV Zambia RUFEP, paras 40–42

o Environnent natural resource management and climate change adaptation	n.a	3
Overall achievement*	**3.82**	**3.46**
Performance of partners		
o IFAD performance	4	4
o Government performance	4	3

Source: Zambia CPE, 2014; IOE CSPE evaluation team; (*) Average of all scores excluding performance of partners

IV. Performance of partners

A. IFAD

214. **IFAD has continued to be recognised as a strong a strategic partner to the Government of Zambia**. Its collaboration with key ministries particularly Finance, Livestock, and Agriculture, has anchored IFAD's role in shaping priorities around rural finance, livestock development, and value chain integration. Under successive UN Sustainable Development Cooperation Frameworks (2016–2021 and 2023–2027), IFAD contributed to advancing national objectives through support to livestock disease control, inclusive rural finance, and market linkages. Furthermore, IFAD's strategic relevance was enhanced by its capacity to mobilise grant financing under the RSFP during the COVID-19 response. While IFAD could have played a stronger role during the El Niño–induced drought response, particularly in coordination with humanitarian actors to safeguard its investments, the planned support through the Zambia Emergency Irrigation Support Programme demonstrates its continued responsiveness and commitment to adapting to evolving needs.

215. **IFAD could have strengthened programme design and coherence through more robust context analysis and stronger use of lessons from earlier projects**. Recurring design challenges persisted, and the lack of coherence highlighted by the 2014 CPE remained evident, with limited synergies across programmes. For instance, the anticipated linkages between S3P, E-SAPP, and RUFEP did not materialize, as operational mechanisms for collaboration were never established. While many projects relied on farmer organizations and cooperatives as key delivery channels, capacity-building efforts were not sufficiently tailored to address the weaknesses of Zambia's cooperative movement. Similarly, although inclusive value chain integration was a strategic ambition, the programme underestimated both the readiness and capacity of cooperatives, SMEs, and government institutions, and the complexity of implementing inclusive market-oriented approaches such as out-grower schemes, contract farming, and 4Ps. Bulking and processing centres further illustrated these weaknesses, as they were often designed without adequate production or market analysis, leading to underutilization. Finally, cross-cutting themes such as gender equality and nutrition were inconsistently integrated due to the absence of overarching frameworks, leaving mainstreaming objectives weakly addressed in project designs.

216. **IFAD mobilized diverse co-financing partners, but overall contributions fell short of expectations.** Under RUFEP, the Spanish Trust Fund disbursed 83 per cent of its US$11 million commitment, marking a strong co-financing contribution. In contrast, a planned grant from the Adaptation Fund did not materialize due to delays in proposal submission.[206] E-SLIP secured funding from OPEC Fund (US$12 million), the World Food Programme (US$233,000 for livestock insurance), and the Rural Poor Stimulus Facility as part of the COVID-19 response.[207] S3P faced setbacks, with a EUR 5.3 million grant from Finland prematurely terminated in 2015 after only 14 per cent was disbursed as a result of implementation delays and the limited likelihood of achieving results.[208] E-SAPP received support from the Platform for Agricultural Risk Management (PARM), which financed a risk assessment study though the study was unavailable to the evaluation team, and its use remains unclear.[209] Despite diverse partnerships, overall co-financing amounted to just 14 per cent of total programme financing.

217. **IFAD's human resources were systematically deployed to provide oversight to the lending portfolio**. Supervision missions were conducted regularly, with a minimum of 8 supervision mission per programme and a maximum of 14 supervision

[206] S3P PCR
[207] 2025 super. Mission E-SLIP
[208] S3P PCR
[209] PCR E-SAPP

missions so far for the current E-SLIP project. These missions consistently included financial management/procurement experts, and M&E specialists. Over time gender expertise was increasingly included supervision missions. However, nutrition expertise remained largely absent, an important theme for a context where malnutrition remains a significant challenge (see table 12 below). While fiduciary expertise, particularly through Financial Management Specialists, was regularly fielded, weaknesses persisted until 2018, as flagged by audit reports and interviews with the former Country Director. Through sustained engagement with Government counterparts, however, these issues were resolved by 2021, leading to stronger financial oversight (see Figure 3, annex IX).

Table 12
Assessment of team composition per mission

Projects	Financial management and Procurement	M&E	Targeting, Gender, Youth, Social inclusion, nutrition	Nutrition specialist	Value Chain	Rural finance	Livestock
SAPP	7	6	1	1	1	0	0
E-SAPP	6	6	3	0	1	0	0
S3P	8	7	2	0	1	0	0
RUFEP	8	7	6	0	2	5	0
E-SLIP	10	9	6	0	0	0	7

Source: Supervision mission reports.

218. **Since the establishment of the ICO in 2013, IFAD has maintained a consistent in-country presence, enhancing portfolio coordination**. Over the evaluated period, four Country Directors have overseen the Zambia programme, initially from Lusaka, and later from Johannesburg, where the current Country Director now manages Zambia, Lesotho, and Botswana.[210] Although most Country Directors remained in post for at least three years, transitions between them introduced operational disruptions in the portfolio programmes. Strong relationships were maintained with the Ministries of Finance and Livestock, relations with the Ministry of Agriculture progressively deteriorated, particularly after the early closure of E-SAPP and the non-approval of the BRAVA project. This contributed to missed opportunities for collaboration and diminished IFAD's engagement in recent strategic milestones, such as the Comprehensive Agriculture Transformation Support Programme (CATSP, 2024–2033). Shifts in leadership approach also affected collaboration with RBAs, for example through the discontinuation of the monthly Heads of Programme meetings.

219. **The change from a Country Director to Country Programme Coordinator led office reduced IFAD's strategic visibility and influence with high-level government stakeholders.** While the ICO continues to play an important role in facilitating regular engagement with line ministries and development partners, the absence of a senior decision-maker on the ground has limited IFAD's profile, particularly with the Ministry of Agriculture and in key coordination platforms such as the UNCT. Stakeholders reported limited awareness of IFAD's ongoing activities. Although the CPC is highly regarded for their technical expertise and commitment, their limited decision-making authority has constrained IFAD's ability to respond quickly to evolving context and to shape government agendas in its strategic areas of focus. For example, the early closure of E-SAPP and the handling of related communication, as well as IFAD's limited role in the recent drought response

[210] The ICO counts three personnel, among them a Country Programme Officer with long historical institutional knowledge, ensuring some form of continuity in programme oversight, a programme analyst a country programme assistant.

mechanisms, illustrate the trade-offs of this model and highlight the need for either more agile senior-level engagement or a business model that provides greater decision-making authority to the CPC.

220. **Summary IFAD performance**. IFAD contributed to national priorities especially in rural finance and livestock and maintained strong institutional presence through regular supervision and a country office. However, design weaknesses and limited uptake of past evaluation findings affected programme performance. While co-financing was mobilized, contributions fell short of expectations. Oversight improved, but early fiduciary issues required corrective action. The shift to a CPC-led office reduced strategic engagement, as the position lacks decision-making authority, limiting IFAD's leverage with key ministries. Despite demonstrating adaptability to emerging challenges, including climate and economic shocks, IFAD's handling and communication of critical decisions such as the closure of E-SAPP and repurposing of funds to E-SLIP was inadequate, leading to missed opportunities and sub-optimal collaboration particularly with the MoA. IFAD's performance is rated **moderately satisfactory (4).**

B. Government

221. **Government ownership and commitment varied across the portfolio.** While commitment was evident through participation in design, supervision, and counterpart funding[211], ownership varied across ministries. MoFNP and MFL, which implemented RUFEP and E-SLIP respectively, demonstrated stronger and more consistent engagement, contributing to sustained progress in rural finance[212] and livestock development. For example, strong efforts were made to institutionalize rural finance through the establishment of the RFU within MoFNP, while the MFL sustained funding for the pass-on-the-gift approach during a funding pause under E-SLIP. On the other hand, the 2015 split of MoA and MFL and, weak MoA capacity further reduced its commitment to SAPP, E-SAPP, and S3P, leading to delays, poor cross-ministerial coordination, and reduced responsiveness. Despite hosting multiple IFAD programmes, MoA did not consistently exercise a convening or oversight role to foster synergies across the portfolio. The CSPE notes that Zambia's debt distress shifted government focus toward debt management and macroeconomic stabilisation, reducing prioritisation of agriculture and rural development and limiting capacity for institutionalisation of programme innovations.

222. **Government counterpart funding was characterised by shortfalls and delays.** Planned contributions were notably higher in projects such as E-SLIP (41 per cent) and the recently approved FIRIP (40 per cent), with E-SLIP recording the highest actual disbursement at US$9.1 million.[213] For the rest of the portfolio, budget planning was frequently undermined by inaccurate counterpart funding estimates and delays in financial flows. Projects such as S3P and E-SAPP, the valuation of the government's in-kind contributions particularly through foregone taxes was overestimated, leading to substantial funding gaps during implementation.[214] In practice, only RUFEP and E-SLIP received disbursements close to the originally planned levels, as shown in the Table 13 below.

[211] The Government' planned contributions were notably higher in projects such as E-SLIP (41 per cent) and the recently approved FIRIP (40 per cent), with E-SLIP also recording the highest actual contribution, at 9.1 million

[212] RUFEP benefitted from steady oversight by MoFNP, although its original placement within the Investment and Debt Management Department (IDMD) posed some limitations due to weak thematic alignment with rural financial inclusion. This feedback informed the strategic relocation of the follow-on FIRIP programme to the more thematically aligned Economic Management Department (EMD), offering prospects for improved coordination and institutional fit.

[213]

[214] PCR S3P and PCR E-SAPP

Table 13
Government contribution

Project	GRZ planned contribution	GRZ actual contribution
SAPP	1.5 million	968 000 (64 %)
S3P	6.1 million	1.6 million (26 %)
RUFEP	2.6 million	2.1 million (86 %)
E-SAPP	2 million	370 000 (18%)
E-SLIP	10.5 million	9.1 million[215] (87%)

Source: PDR, MTR and PCR

223. **Financial management exhibited weaknesses with limited examples of strong fiduciary performance.** Internal controls were generally weak, and internal audits were underutilized or absent. For instance, E-SAPP lacked adequate ex-ante controls, contributing to over US$186,833 being spent on start-up workshops, 245 per cent higher than the original allocation. Across the portfolio, ineligible expenditures reached approximately US$626,000 by 2019, reflecting fiduciary lapses in financial oversight before 2018. These weaknesses were compounded by poor segregation of duties, ineffective accountability systems, and staffing shortfalls. E-SLIP, for example, operated without a Finance Manager, while E-SAPP and S3P faced high turnover and under-resourced finance units. Disbursement bottlenecks often linked to cumbersome treasury procedures and overestimated counterpart funding, particularly in S3P and E-SAPP further delayed implementation and created funding gaps.

224. **In contrast, SAPP and RUFEP demonstrated relatively stronger fiduciary performance**. SAPP benefitted from dedicated financial, procurement, and grant administration manuals, with annual external audits whose recommendations were generally implemented, although internal audits remained limited. RUFEP consistently maintained unqualified audit reports throughout implementation. It was supported by a competitively recruited and well-staffed finance team and used a digital financial management system (SAGE) aligned with IFAD standards. Financial guidelines were rigorously applied, with any changes requiring approval from both the Programme Steering Committee and IFAD. These examples highlight that stronger systems and staffing can enable compliance and accountability, though such practices remained exceptions across the portfolio.

225. **Procurement inefficiencies were a persistent constraint.** Most notably SAPP, S3P, E-SAPP, and E-SLIP contributing to delays in implementation and disbursement. These challenges significantly affected time-sensitive activities such as livestock restocking, input distribution, and infrastructure development. A recurring issue was the misalignment between Annual Work Plans and Budgets (AWPBs) and procurement planning cycles, resulting in late or poorly timed procurement that missed critical agricultural seasons and delivery windows. These problems were exacerbated by limited procurement capacity within Programme Management Units (PMUs) and frequent staff turnover, leading to lapses in compliance, repeated relearning, and inconsistent execution. Furthermore, complex government procurement procedures contributed to procurement inefficiencies. Significant delays occurred in processing procurement contracts that exceeded specified thresholds, as these were required to undergo sequential review first by the Attorney General within the Ministry of Justice, and subsequently by the Ministry of Finance for final

[215] MTR

approval.[216] Similar concerns were also raised by other development partners met by the evaluation team during the evaluation field mission.

226. **The functionality of programme steering committees (PSCs) varied across programmes**. While most PSCs were appropriately composed with representatives from key government ministries and stakeholders, their operational effectiveness was inconsistent. The joint PSC for SAPP and S3P, supported by a Technical Support Team (TST), demonstrated relative functionality by convening 79 per cent of its planned meetings and guiding value chain mapping and the selection of matching grant partners.[217] However, both SAPP and E-SAPP frequently struggled to meet quorum requirements, which delayed decision-making on critical programme issues. In contrast, RUFEP's PSC which comprised of representatives from relevant GRZ ministries played a more active role, especially in the appraisal and oversight of its Smart Grant Facility. The E-SLIP's PSC, chaired by the Permanent Secretary of the MFL, included public and private sector members and was designed to ensure policy-level coordination. Despite this inclusive design, it faced irregular meeting attendance, undermining its intended oversight function.

227. **Inter-ministerial and intra-ministerial coordination at both national and sub-national levels remained limited.** CSPE evidence indicates that weak collaboration among the three main implementing ministries (MoA, MFL, and MoFNP) undermined opportunities for cross-project synergies, as noted in the coherence section. In particular, there were missed opportunities for joint interventions between MoA and MFL in areas such as forage production and animal health. Similarly, coordination with the Ministry of Small and Medium Enterprise Development, which houses the Department of Cooperatives, was minimal despite overlapping mandates. These horizontal coordination gaps were compounded by vertical disconnects between national and local levels. Within ministries, internal coordination was also weak. Provincial Agriculture Coordinators (PACOs), for instance, reported limited information flow from national offices and little involvement in programme implementation. At district level, the limited functionality of District Development Committees (DDCs) constrained the capacity of District Agriculture Coordinators (DACOs) to effectively align and coordinate activities among government departments and development partners.

228. **Performance of programme management units (PMUs) revealed notable weaknesses**, particularly during the initial phases of implementation. In SAPP and S3P, delays in establishing PMUs coupled with high staff turnover, especially in procurement and M&E roles constrained implementation. RUFEP also experienced delays due to protracted recruitment processes that postponed the operationalization of its Programme Coordination Office. While staffing gaps were eventually addressed and operational capacity improved, these actions were largely corrective in nature rather than the result of strategic workforce planning.

229. **Programmes made progress in establishing M&E systems but some gaps remained.** Most projects developed M&E plans and introduced digital tools, with E-SLIP notably updating its logframe under additional financing. However, across the portfolio, there were weaknesses in data quality, timeliness, and utilization. Projects like S3P and E-SAPP experienced delays in completing baseline and endline studies, while inconsistencies in indicator definitions and weak outcome-level reporting were widespread.[218] Attempts to shift towards digital data collection often lacked integration and consistent use due to limited staff training. Third-party support (e.g., in RUFEP and E-SAPP) improved technical inputs but suffered from weak coordination with PMUs.

[216] RUFEP, PCR
[217] PCR S3P
[218] PCR S3P; PCR E-SAPP

230. **Summary Government performance.** While the Government showed strategic commitment especially through the Ministries of Finance and Livestock engagement from the Ministry of Agriculture declined, weakening coordination and delaying implementation. Financial contributions varied, with some projects underfunded due to overestimated in-kind support and fiscal constraints. Persistent weaknesses in procurement, financial management, and staffing further hampered delivery. Although some steering committees and M&E systems functioned well, many were irregular or underperforming, reflecting weak institutional anchoring and limited inter-ministerial coordination. Government performance is rated **moderately unsatisfactory (3).**

V. Conclusions and recommendations

A. Conclusions

231. The IFAD Zambia country programme was implemented in a complex and evolving context, marked by both opportunities and challenges. In the early years of the 2011–2018 COSOP implementation, Zambia experienced strong economic growth driven by significant increases in copper production and prices and rising public investment. However, from 2015 onwards, growth slowed due to falling copper prices, fiscal deficits, and mounting public debt compounded by repeated droughts[219], the COVID-19 pandemic, and global supply chain disruptions linked to the Russia–Ukraine conflict. By 2022, Zambia was reclassified to low-income status and entered into debt distress, limiting public investment in rural development. Government reforms including debt restructuring and tighter borrowing controls contributed to macroeconomic stability but also disrupted IFAD country programme continuity and performance.[220] These contextual factors highlight the extent to which macroeconomic and fiscal risks can influence programme performance and sustainability, suggesting the need for their systematic consideration in portfolio management.

232. **The adoption of nationwide geographic targeting contrary to the 2014 CPE recommendation (for more focused engagement), diluted synergies and weakened targeting effectiveness**. While the nationwide scope was partly intended to maintain equity and political balance (in line with government priorities), it reduced the intensity of support and constrained programme convergence, particularly in poorer provinces. Targeting for value chain integration did not sufficiently differentiate between subsistence and commercially viable smallholders, resulting in misalignment between programme benefits and the specific needs of different target groups including poor women and men, youth, and other vulnerable groups. For instance, for value chain-focused programmes like SAPP and E-SAPP, support was primarily channelled through agri-SMEs, with the expectation that benefits would trickle down to IFAD's core target groups through off-taker arrangements. However, many agri-SMEs demonstrated a preference of working with the more commercially oriented smallholder farmers (due to their profit orientation), leaving poorer smallholder farmers behind. Group-based and self-targeting mechanisms compounded these challenges in some places by inadvertently sidelining those poor/vulnerable farmers who were not members or unable to join farmers groups and cooperative due to social barriers. The gender strategies to reach and benefit poor rural women had mixed success but overlooked capacity constraints in the implementation context and lacked adequate resources. In general, broader differentiation of beneficiary needs was lacking, particularly in addressing intersecting vulnerabilities in rural communities.

233. **IFAD's investments in inclusive rural finance in Zambia have made strong contributions both at the policy and grassroots levels.** Financial inclusion was positioned as a core pillar of the country programme, with a clear strategic evolution from RFP to RUFEP and most recently to FIRIP. Through RUFEP, IFAD helped catalyse national reforms including the introduction of agent banking guidelines, integration of financial education into school curricula, and the development of supportive legislation and institutions. These macro-level efforts were complemented by targeted support to apex institutions and financial service providers, leading to notable though uneven gains in outreach, product innovation, and the performance of community-based financial institutions. However, formal service providers continued to face challenges. Efforts to link rural clients to formal and digital services required stronger contextual adaptation and more sustained support. High

[219] 2015–2016, 2018–2019, and 2022–2024

[220] For instance the non-approval of BRAVA project, the inability of Zambia to absorb its PBAS allocation for IFAD12, the pre-mature closure of E-SAPP and a two year pause in E-SLIP programme were major disruptions.

operational costs remained a key constraint, and while digital platforms and agent banking models offered promise, their success depended heavily on the availability of infrastructure such as mobile devices, point-of-sale systems, and reliable network coverage.

234. **The programme articulated strong ambitions for inclusive value chain development, but results fell short of expectations.** Over the past decade, IFAD's approach has shifted in line with national priorities, not only addressing foundational production constraints but also promoting more market-oriented and value chain-focused interventions.[221] Building on SHEMP, SAPP laid the groundwork for inclusive value chain programming, which E-SAPP sought to further advance. Anticipated synergies between S3P and E-SAPP, with the aim of connecting supply-side and demand-side, further echoed this strategic intent. Ultimately, while contract farming and out-grower models achieved modest success in linking smallholders to markets, the 4Ps approach did not deliver on its potential. The premature closure of E-SAPP and the absence of synergies across programmes further curtailed the country programme's ability to fully implement its inclusive value chain development agenda. Emerging challenges such as limited government ownership that created an institutional void, weak culture and readiness for private sector partnerships, and lack of clear governance and facilitation mechanisms at the programme level hindered multi-stakeholder partnerships. Inadequate due diligence of agri-SMEs, insufficient capacity assessment and support, and governance challenges within cooperatives further constrained efforts to effectively reach IFAD's target groups.

235. **IFAD's support to agricultural productivity in Zambia has delivered notable results, but critical challenges remain.** The country programme has made important contributions to productivity and resilience in both crop and livestock systems. In crop production, diversification was advanced through the introduction of improved varieties, including legumes and rice, complemented by the promotion of conservation agriculture, sustainable practices, and labour-saving technologies. These efforts, supported by a pluralistic extension system and peer-learning models such as Lead Farmer–Follower Farmer, demonstrated strong potential for scaling and sustained adoption. In the livestock sector, vaccine development and vaccination campaigns reduced the prevalence of major diseases such as CBPP and ECF, while rangeland management and forage development enhanced herd productivity and resilience, reaffirming the portfolio's longstanding contribution to the sector. Nonetheless, adoption of some promoted agronomic practices remained limited due to weak alignment with local agro-ecological conditions, high labour demands and insufficient extension support. Similarly, stocking and restocking initiatives particularly those using the pass-on-the-gift model have so far yielded limited results due to design and implementation gaps.

236. **Sustaining the crop and livestock productivity gains remains a significant hurdle**, especially in the face of climate risks, continued dependence on rainfed agriculture, limited adaptive capacity among smallholders, and weak institutionalisation of promising approaches. The recent El Niño-induced drought has underscored these vulnerabilities. As Zambia sharpens its focus on food systems transformation, as articulated in the Zambia Food Systems Transformation Pathways (2021), there is an opportunity for IFAD to realign its production and productivity strategy to address persistent gaps in line with the 2030 agenda. The country programme has yet to systematically address climate smart practices, promotion of dietary diversity and nutrition sensitive agriculture as well as building long term resilience among smallholders.

237. **Institutional systemic capacity gaps at different levels also continue to limit the sustainability and scaling of the country programme results.** While the

[221] Foundational production constraints refer to basic challenges that limit smallholder agricultural productivity, including limited access to quality inputs (seeds, fertilizer), inadequate extension services, low mechanization, poor irrigation infrastructure, limited access to land and finance, and weak post-harvest handling systems

MoFNP demonstrated stronger coordination capacity supported by IFAD's establishment of a permanent Rural Finance Unit to oversee inclusive rural finance initiatives the implementing ministries (MoA and MFL) continue to face capacity challenges in institutionalising, sustaining, and scaling IFAD supported interventions. Similarly, CVRI's capacity to produce ECF vaccine locally, reducing reliance on imports, and improved CBPP surveillance however, it remains vulnerable/exposed due to funding uncertainties post-E-SLIP. At the smallholder level, persistent governance, financial, and operational weaknesses in cooperatives and farmer organizations, compounded by weak institutional oversight and limited ongoing capacity-building support from the Department of Cooperatives, continue to undermine sustainability. The country programme has yet to adopt a coherent multi-stakeholder approach to institutional strengthening to enable these organisations to operate as self-reliant, business-oriented entities.

238. Building on the contextual challenges outlined above and the systemic capacity gaps observed at operational and sectoral levels, **IFAD and the Government's existing engagement framework has been inadequate to guide the partnership through Zambia's rapidly evolving institutional and policy context**. While the portfolio remained agile, it did not keep pace with shifts that required clearer cross-ministerial roles and stronger vertical and horizontal coordination, which limited ownership and programme coherence. The absence of systematic mechanisms for regular reviews and adaptation in a dynamic environment further limited IFAD's ability to reposition the partnership and maintain strategic leverage.

239. **IFAD's non-lending activities in Zambia were inconsistently implemented and insufficiently leveraged to support the country strategy.** While RUFEP demonstrated good practice with a structured KM strategy linked to national policy platforms such as the NFIS working groups, other programmes lacked coherent frameworks for knowledge capture, dissemination, and learning. Digital tools and KM products were poorly sustained post-closure, and most outputs were not centrally stored. Through its strategic policy engagement, IFAD played a critical role in shaping Zambia's policy frameworks in agribusiness, livestock, and rural finance. While IFAD's partnerships with key actors such as WFP, AfDB, and select NGOs demonstrated the potential for collaborative impact, the overall approach to partnership development in Zambia remained fragmented and under-leveraged. Strengthening partnerships with government, development partners, and the private sector is key embedding a dynamic 'practice-to-policy-to-practice' cycle. While examples from RUFEP and E-SLIP show how field innovations can inform national frameworks, such linkages were not systematically embedded across the portfolio.

B. Recommendations

240. Building on lessons from past COSOPs and aligning with evolving national priorities, the next COSOP should adopt a more integrated, adaptive, and forward-looking approach. Zambia's renewed focus on economic recovery and resilience offers IFAD an opportunity to recalibrate its strategy and strengthen its catalytic role in rural transformation. The following recommendations are proposed to guide IFAD's future engagement in Zambia.

241. **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.** Building on past experiences, priorities should include building resilient agricultural systems through diversified, climate-resilient, and nutrition-sensitive production adapted to local agro-ecological conditions via a landscape approach; establishing sustainable input supply systems; promoting sustainable livestock, irrigation, and efficient water management; and strengthening sustainable extension services delivery systems, leveraging on digital technologies. Enhance post-harvest storage, processing, value addition, and market infrastructure to improve both market access, availability and accessibility of

nutritious foods (linked to Recommendation 2). Promote nutrition-sensitive production and consumption by linking farmer organisation capacity-building with behaviour change communication to improve dietary diversity at household and community levels. Scale- up adaptive technologies and integrate climate resilience measures to safeguard and sustain productivity gains. Differentiate approaches for subsistence and market-oriented smallholders (linked to Recommendation 3).

242. **Recommendation 2. Leverage a strategic, pro-poor, market-led value chain approach through private sector engagement using both sovereign and non-sovereign instruments.** The next COSOP should adopt a blended approach that combines market-driven and pro-poor safeguards positioning agri-SMEs, financial institutions, and off-takers to strengthen value chains, improve smallholder market linkages, and unlock rural private sector investments through commercially viable, smallholder inclusive models. Refine and clearly articulate inclusive models (e.g., 4Ps, contract farming, out-grower schemes) so profitability is paired with equitable risk-/benefit-sharing, capacity development, and resilience for the rural poor. Apply clear partnership criteria, including rigorous SME readiness/viability assessments, risk-sharing mechanisms, and embedded support for aggregation and smallholder capacity.

243. Capacity strengthening for agri-SMEs, value chain coordination units in relevant ministries e.g. Department of Cooperative in the MSME, Department of Agriculture, Agri-Business & Marketing and Fisheries and Livestock Marketing Unit in MoA and MFL respectively, and local producer organisations should be integral to partnership arrangements. A systematic mapping of previously supported underutilized infrastructure (e.g., bulking centres, aggregation facilities, processing plants) from previous investments should strategically identify viable re-entry points for scaling and re-engagement.

244. **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.** The next COSOP should adopt a more inclusive and strategic targeting approach to ensure IFAD investments reach and empower poor/vulnerable rural smallholders, including those most in need. This includes narrowing the geographic focus to underserved rural areas with high poverty prevalence, rather than broad national coverage, to increase the depth and intensity of support within IFAD's resource capabilities. Targeting should be informed by disaggregated data and tailored to the intersecting vulnerabilities and distinct needs, priorities and capacities of women, men, youth, persons with disabilities, and other vulnerable groups. Beyond group-based mechanisms, IFAD should promote flexible and accessible entry points for marginalized individuals lacking the means or social capital to join formal groups. Strategies to promote gender equality and women's empowerment and to tackle the root causes of gender inequality need to factor in the capacities of different implementers and to be given adequate human and financial resources.

245. **Recommendation 4: Strengthen the strategic use of non-lending activities, fully aligned with IFAD's lending operations, to enhance influence, learning, scaling, and leveraging.** Options can include: (i) developing a coordinated knowledge management framework across the portfolio, linking project-level learning to national evidence-based planning and implementation, with a central, accessible repository for validated KM products, integrated KM indicators in M&E systems, and mechanisms to promote uptake and use; (ii) establishing systematic follow-up for policy engagement beyond design phase, strategically leveraging coordination platforms for substantive policy influence, and strengthening linkages between grant-funded initiatives and country programme priorities. This should include advocating for the integration of proven programme models into sector plans and budgets, ensuring institutional uptake across relevant ministries, and supporting sub-national capacity-building consistent with Zambia's technical and fiscal

decentralisation agenda; (iii) building strategic partnerships particularly with the private sector (building on Recommendation 2), Government, NGOs, and development partners to co-finance, demonstrate and scale proven models, leveraging sustainable financing instruments such as blended finance, results-based grants, and South-South and Triangular Cooperation. Partnerships should also be used to embed and adapt proven programme models ensuring sustainability beyond IFAD financing.

246. **Recommendation 5: Consolidate and scale inclusive rural finance models to deepen outreach, utilisation and sustainability.** The next COSOP should build on IFAD's experience under RFP and RUFEP while addressing persistent barriers to affordability, outreach, utilisation and institutional sustainability for smallholder farmers and the agriculture sector more broadly. Priority actions should include: co-design with financial institutions, agri-SMEs, and value chain actors to develop blended finance products and risk-sharing mechanisms (e.g., credit guarantees, weather-index insurance) that de-risk lending to smallholders; establishing clear mechanisms to link rural finance initiatives with rural enterprise growth, agriculture productivity, market participation, and resilience interventions; and, deepening approaches to financial literacy, including digital literacy, to equip clients with the knowledge and skills to effectively use financial products.

37. **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**. The next COSOP should adopt an engagement framework that reflects Zambia's evolving institutional, economic and development landscape and that clearly defines the respective roles of coordinating and implementing institutions. The sovereign anchoring and coordinating role of the Ministry of Finance and National Planning should be reinforced, recognising its occasional role as a lead implementing agency, such as in rural finance, while collaboration and coordination with relevant sector ministries should be strengthened to enhance coherence, leadership, and technical delivery. Partnership ministries may include Agriculture, Fisheries and Livestock, Small and Medium Enterprise Development, and Green Economy and Environment, among others, in line with the programme focus. Furthermore, in line with the growing emphasis on market-led approaches, the framework should position private-sector actors including agribusinesses, public and private financial institutions, and digital service providers as key implementing partners, building on lessons from SAPP, E-SAPP, S3P RUFEP and as planned under FIRIP.

247. Regular, joint projects or portfolio reviews should be supported through enhanced coordination platforms involving national, provincial and district actors to strengthen horizontal coordination across ministries and vertical linkages through Provincial and District Development Coordinating Committees (PDCCs/DDCCs), including engagement with private sector actors. IFAD, jointly with Government should support the clarification of institutional roles, among ministries with related or overlapping mandates, and strengthen coordination capacity, to promote ownership and coherence across sectors.

Definition of the evaluation criteria

Evaluation criteria
Relevance The extent to which: (i) the objectives of the /country strategy and programme are consistent with beneficiaries' requirements, country needs, institutional priorities and partner and donor policies ; (ii) the design of the strategy, the targeting strategies adopted are consistent with the objectives; and (iii) the adaptation of the strategy to address changes in the context.
Coherence This comprises two notions (internal and external coherence). Internal coherence is the synergy of the intervention/country strategy with other IFAD-supported interventions in a country, sector or institution. The external coherence is the consistency of the intervention/strategy with other actors' interventions in the same context. Non-lending activities are specific domains to assess coherence. **Knowledge management** The extent to which the IFAD-funded country programme is capturing, creating, distilling, sharing and using knowledge. **Partnership building** The extent to which IFAD is building timely, effective and sustainable partnerships with government institutions, private sector, organizations representing marginalized groups and other development partners to cooperate, avoid duplication of efforts and leverage the scaling up of recognized good practices and innovations in support of small-holder agriculture. **Policy engagement** The extent to which IFAD and its country-level stakeholders engage to support dialogue on policy priorities or the design, implementation and assessment of formal institutions, policies and programmes that shape the economic opportunities for large numbers of rural people to move out of poverty.
Effectiveness The extent to which the country strategy achieved, or is expected to achieve, its objectives and its results at the time of the evaluation, including any differential results across groups. A specific sub-domain of effectiveness relates to: Innovation, the extent to which interventions brought a solution (practice, approach/method, process, product, or rule) that is novel, with respect to the specific context, time frame and stakeholders (intended users of the solution), with the purpose of improving performance and/or addressing challenge(s) in relation to rural poverty reduction.222
Efficiency The extent to which the intervention or strategy delivers, or is likely to deliver, results in an economic and timely way. "Economic" is the conversion of inputs (funds, expertise, natural resources, time, etc.) into outputs, outcomes and impacts, in the most cost-effective way possible, as compared to feasible alternatives in the context. "Timely" delivery is within the intended timeframe, or a timeframe reasonably adjusted to the demands of the evolving context. This may include assessing operational efficiency (how well the intervention was managed).

222 Conditions that qualify an innovation: newness to the context, to the intended users and the intended purpose of improving performance. Furthermore, the 2020 Corporate-level Evaluation on IFAD's support to Innovation defined transformational innovations as "those that are able to lift poor farmers above a threshold, where they cannot easily fall back after a shock". Those innovations tackle simultaneously multiple challenges faced by smallholder farmers. In IFAD operation contexts, this happens by packaging / bundling together several small innovations. They are most of the time holistic solutions or approaches applied of implemented by IFAD supported operations.

Evaluation criteria

Impact

The extent to which the country strategy has generated or is expected to generate significant positive or negative, intended or unintended, higher-level effects.

The criterion includes the following domains:

- changes in incomes, assets and productive capacities
- changes in social / human capital
- changes in household food security and nutrition
- changes in institution and policies

The analysis of impact will seek to determine whether changes have been transformational, generating changes that can lead societies onto fundamentally different development pathways (e.g., due to the size or distributional effects of changes to poor and marginalized groups).

Sustainability and scaling up

The extent to which the net benefits of the intervention or strategy continue and are scaled-up (or are likely to continue and scaled-up) by government authorities, donor organizations, the private sector and others agencies.

Note: This entails an examination of the financial, economic, social, environmental, and institutional capacities of the systems needed to sustain net benefits over time. It involves analyses of resilience, risks and potential trade-offs.

Specific domain of sustainability:

Environment and natural resources management and climate change adaptation. The extent to which the development interventions/strategy contribute to enhancing the environmental sustainability and resilience to climate change in small-scale agriculture.

Scaling-up* takes place when: (i) other bi- and multi laterals partners, private sector, etc.) adopted and generalized the solution tested / implemented by IFAD; (ii) other stakeholders invested resources to bring the solution at scale; and (iii) the government applies a policy framework to generalize the solution tested / implemented by IFAD (from practice to a policy).

*Note that scaling up does not only relate to innovations.

Gender equality and women's empowerment

The extent to which IFAD interventions have contributed to better gender equality and women's empowerment. For example, in terms of women's access to and ownership of assets, resources and services; participation in decision making; work load balance and impact on women's incomes, nutrition and livelihoods; and in promoting sustainable, inclusive and far-reaching changes in social norms, attitudes, behaviours and beliefs underpinning gender inequality.

Evaluations will assess to what extent interventions and strategies have been gender transformational, relative to the context, by: (i) addressing root causes of gender inequality and discrimination; (ii) acting upon gender roles, norms and power relations; (iii) promoting broader processes of social change (beyond the immediate intervention).

Evaluators will consider differential impacts by gender and the way they interact with other forms of discrimination (such as age, race, ethnicity, social status and disability), also known as gender intersectionality.223

Partner performance (assessed separately for IFAD and the Government)

The extent to which IFAD and the Government (including central and local authorities and executing agencies) ensured good design, smooth implementation and the achievement of results and impact and the sustainability of the country programme.

The adequacy of the Borrower's assumption of ownership and responsibility during all project phases, including government, implementing agency, and project company performance in ensuring quality preparation and implementation, compliance with covenants and agreements, establishing the basis for sustainability, and fostering participation by the project's stakeholders.

223 Evaluation Cooperation Group (2017) Gender. Main messages and findings from the ECG Gender practitioners' workshops. Washington, DC. https://www.ecgnet.org/document/main-messages-and-findings-ieg-gender-practitioners-workshop

Evaluation framework

Evaluation criteria and overarching questions	Specific sub-questions	Data sources and methods
Relevance: The extent to which: (i) the objectives of the intervention/ strategy are consistent with beneficiaries' requirements, country needs, institutional priorities and partner and donor policies; (ii) the design of the interventions / strategy, the targeting strategies adopted are consistent with the objectives; and (iii) the intervention / strategy has been (re-) adapted to address changes in the context.	1.1. To what extent and in what ways was the country strategy and programme relevant and aligned to: (a) the country's development needs and challenges, national policies and strategies in the evolving context; (b) IFAD's relevant strategies and priorities; (c) the needs of the target group? 1.2. How appropriate was the targeting strategy, with attention to gender, youth, persons with disabilities and other marginalized groups? 1.3. Was the design quality in line with available knowledge? Were lessons from previous interventions adequately taken into consideration in the design? 1.4. To what extent and how were the institutional arrangements appropriate to ensure the effectiveness and efficiency of the implementation? 1.5. To what extent and how well was the design re-adapted to changes in the context? 1.6. Are IFAD priority themes (e.g. gender, youth, climate change, and nutrition) sufficiently addressed in the COSOP? 1.7. How did the project address climate change within Zambia and were adequate resources allocated? 1.8. How relevant, inclusive and pro-poor were the rural finance and value chain development interventions? 1.9. How relevant and inclusive has IFAD's approach been to support various value chains? 1.10. Were the institutional arrangements for programme management, coordination and oversight relevant and appropriate for the interventions? 1.11. Were government capacities (at central and district levels) adequately considered in programme designs? What are the reasons for the continued capacity gaps?	• COSOP and programme / projects' documents: design reports, PCRVs, PPEs, and impact evaluation / assessment reports • In-depth desk review of national policies, IFAD design reports, and other reports. • Interviews with IFAD staff and national stakeholders • Interviews and focus groups with beneficiaries during field visits
Coherence: This criterion comprises the notions of external and internal coherence. The external coherence is the consistency of the strategy with other actors' interventions in the same context. Internal coherence looks at the internal logic of the strategy, including the complementarity of lending and non-lending objectives within the country programme.	2.1. To what extent were there synergies and interlinkages between different elements of the country strategy and programme (i.e. between projects, between lending and non-lending activities)? 2.2. To what extent and how did the country strategy and programme take into consideration other development initiatives to maximize the investments and efficiency and added value? 2.3. To what extent and how did the country strategy and programme take into consideration other development initiatives to maximize the investments and efficiency and added value? 2.4. How complementary are the IFAD supported interventions with those supported by other development partners working on similar themes (e.g. climate change adaptation, value chains, rural finance)? 2.5. What mechanisms exist for promoting complementarity, harmonization and coordination with other actors working in the same space?	• COSOP and programme / projects' documents: design reports, PCRVs, PPEs, and impact evaluation / assessment reports • In-depth desk review of strategies documentation (COSOP, COSOP review), as well as information about projects supported by other development partners • Key informant interviews with IFAD staff, government stakeholders and representatives of other development agencies • Interviews with other relevant stakeholders

Evaluation criteria and overarching questions	Specific sub-questions	Data sources and methods
Knowledge management: The extent to which the IFAD-funded country programme is capturing, creating, distilling, sharing and using knowledge.	3.1. To what extent has lessons and knowledge been gathered, documented and disseminated? How have these informed new strategies and project design? 3.2. Which knowledge management (KM) tools and approaches have been used? 3.3. How relevant were the knowledge products to the target audience? 3.4. How have the knowledge mechanisms and/or materials been aligned with effectiveness of the programme? 3.5. How has organisational learning been enabled within the country programme? 3.6. Are knowledge management activities outlined in the COSOP and/or is there a specific country strategy for KM? Did the projects have any KM/communication strategy? 3.7. To what extent did the data and information generated through M&E systems feed into lessons learning and KM for IFAD and its partners (both at local and central levels)? 3.8. What is the Government's approach to managing knowledge on innovations and results from IFAD projects, through which channels? How does this relate to the knowledge produced through IFAD grants? 3.9. Is there any evidence that lessons, and knowledge produced through IFAD lending & non-lending activities, and grants have been effectively used to support scaling up successful initiatives?	• COSOP and programme / projects' documents: design reports, PCRVs, PPEs, and impact evaluation / assessment reports; previous CSPE reports, COSOP review report. • In-depth desk review of programme documents and etc. • Key informant interviews with IFAD staff and government stakeholders • Interviews with IFAD partners and other national non-governmental players • Field visits and discussion with local partners and evidence gathering
Partnership development: The extent to which IFAD is building timely, effective and sustainable partnerships with government institutions, international organizations, private sector, organizations representing marginalized groups and other development partners to cooperate, avoid duplication of efforts and leverage the scaling up of recognized good practices and innovations in support of small-holder agriculture and rural development	4.1. How did IFAD position itself and its work in partnership with other development partners? 4.2. To what extent and how did IFAD foster partnerships with other organisations? 4.3. What types of partnerships with other partners were established and for what end? 4.4. How did IFAD position itself and its work in partnership with other development partners working on similar themes (e.g. value chains, rural finance, climate change adaptation)? 4.5. How did IFAD position itself and its work in partnership with the private sector, civil society organisations and research institutions? 4.6. What types of partnerships with other partners were established and to what end (e.g. influence policy, leverage financial resources, enable coordinated country-led development processes; generate knowledge and innovation; strengthen private sector engagement; enhance visibility)? 4.7. Did IFAD loans and grants contribute to create and support partnerships at different levels (local, national, international) with the aim to leverage resources, broker knowledge, avoid duplication of efforts and influence policy in supporting Zambia smallholder agriculture? Were these partnerships effective?	• COSOP and programme / projects' documents: design reports, PCRVs, PPEs, and impact evaluation / assessment reports; previous CSPE reports, COSOP review report. • In-depth desk review of programme documents and etc. • Key informant interviews with IFAD staff and government stakeholders • Interviews with IFAD partners and other national non-governmental players • Field visits and discussion with local partners and evidence gathering
Policy engagement: The extent to which IFAD and its country-level stakeholders engage, and the progress made, to support dialogue on policy priorities or the	5.1. To what extent and how did IFAD contribute to policy discussions drawing from its programme experience (for example, on themes addressed by the country programme)?	• COSOP and programme / projects' documents: design reports, PCRVs, PPEs, and impact evaluation / assessment reports; previous CSPE reports, COSOP review report.

Evaluation criteria and overarching questions	Specific sub-questions	Data sources and methods
design, implementation and assessment of formal institutions, policies and programmes that shape the economic opportunities for large numbers of rural people to move out of poverty	5.2. Which specific policy engagement activities (e.g. policy brief, policy discussion, etc.) were implemented and how these yielded positive results? 5.3. Is there any actual policy change that IFAD has contributed to (at least partially)? 5.4. What has been the contribution of grants to better policy engagement and results? 5.5. What were key factors for successes and the main challenges? 5.6. Is there any explicit strategy on policy engagement in COSOP? 5.7. Did IFAD use in-house knowledge and resources to engage and inform government on relevant policies and regulatory frameworks? How effective was policy engagement around the key issues identified in the COSOP? 5.8. How were the grants expected to support policy engagement? And were the expected outputs/contributions from grants realistic? 5.9. Was there a consistent follow-up in documenting and supervising results on IFAD policy engagement in areas of strategic focus?	• In-depth desk review of programme documents and etc. • Key informant interviews with IFAD staff and government stakeholders • Interviews with IFAD partners and other national non-governmental players • Field visits and discussion with local partners and evidence gathering
Effectiveness: The extent to which the intervention/country strategy achieved, or is expected to achieve, its objectives and its results at the time of the evaluation, including any differential results across groups	6.1. To what extent did the country strategy programme contribute to the intended outcomes? What worked well and why? What did not work well and why? 6.2. Did the interventions / strategy achieve other objectives/outcomes or did it have any unexpected consequences? 6.3. What factors had positive or negative impact on the achievement of the intended results? How effectively were the implementation issues addressed? 6.4. To what extent did the programme or project support / promote innovations, aligned with stakeholders' needs or challenges they faced? In what ways were these innovative in the country/local context? 6.5. What were the key achievements of the country strategy programme, i.e. what would not have happened, or happened as quickly without the country strategy programme? 6.6. Which were concrete achievements for each thematic area identified (Value chain development; inclusive rural finance; livestock development; Environment, climate change and natural resources; Gender, social inclusion and targeting; programmatic approach)? 6.7. Did the interventions/strategy achieve other objectives/outcomes or did it have any unexpected consequences? 6.8. How effectively were the implementation issues/challenges addressed? 6.9. What factors had positive or negative influence on the achievement of the intended results? 6.10. How did the grant programme contribute to better effectiveness? 6.11. To what extent did the programme reduce the vulnerabilities of poor men and women (environmental and economic)? What factors contributed to the success? What were the key challenges? What efforts	• COSOP and programme / projects' documents: design reports, PCRVs, PPEs, and impact evaluation / assessment reports; previous CSPE reports; COSOPs review reports. • In-depth desk review of programme documents and etc. • Interviews with IFAD staff and national stakeholders • Interviews and focus groups with beneficiaries during field visits • GIS data Analysis • Field visits and discussion with direct and indirect beneficiaries during field visits Secondary data for benchmarking

Evaluation criteria and overarching questions	Specific sub-questions	Data sources and methods
	were employed to address the key challenges and what results did such efforts yield? 6.12. To what extent did changes or challenges in the programme/project context: such as the COVID-19 pandemic, droughts, climate and economic shocks, or the Russia-Ukraine war, affect the effectiveness of interventions? What specific impacts did these factors have on project implementation and outcomes, and how were they addressed or mitigated?	
	Youth 6.12. To what extent have interventions contributed to improve the resilience and livelihoods rural youth by increasing: (i) their productive capacities (ii), their capacities to undertake/engage in economic activities (iii) their access to markets? 6.13. How effective have interventions been in reaching out to young women and youth from the poorest communities? 6.14. What evidence is available in terms of positive changes in terms of youth empowerment that can be attributed to programme support? 6.15. What have been the contribution of non-lending activities, especially grant supports, to those change?	• COSOP and programme / projects' documents: design reports, PCRVs, PPEs, and impact evaluation / assessment reports; previous CSPE reports; COSOPs review reports. • In-depth desk review of programme documents and etc. • Interviews with IFAD staff and national stakeholders • Interviews and focus groups with beneficiaries during field visits • GIS data Analysis • Field visits and discussion with direct and indirect beneficiaries during field visits • Secondary data for benchmarking
Innovation: the extent to which interventions brought a solution (practice, approach/method, process, product, or rule) that is novel, with respect to the specific context, time frame and stakeholders (intended users of the solution), with the purpose of improving performance and/or addressing challenge(s) in relation to rural poverty reduction.	7.1. What innovations were successfully introduced and scaled up? How innovative was it in the given context? What factors contributed to the successful introduction and scaling up of these innovations? Which innovations did not do well and why? What could have been done differently to make such innovations succeed? 7.2. To what extent did the programme or project support/promote innovations, aligned with stakeholders' needs or challenges they faced? In what ways were these innovative in the country/local context? 7.3. Were the innovations inclusive and accessible to different groups (in terms of gender, youths, and diversity of socio-economic groups)? 7.4. To what extent and how have those innovations led to positive outcomes in addressing challenges within the system? 7.5. What is the contribution of grants in leveraging the promotion of successful innovations?	• COSOP and programme / projects' documents: design reports, PCRVs, PPEs, and impact evaluation / assessment reports; previous CSPE reports; COSOPs review reports. • In-depth desk review of programme documents and etc. • Interviews with IFAD staff and national stakeholders • Interviews and focus groups with beneficiaries during field visits • GIS data Analysis • Field visits and discussion with direct and indirect beneficiaries during field visits • Secondary data for benchmarking
Efficiency: The extent to which the intervention or strategy delivers, or is likely to deliver, results in an economic and timely way "Economic" is the conversion of inputs (e.g., funds, expertise, natural resources, time) into outputs, outcomes and impacts, in the most cost-effective way possible, as compared to feasible alternatives in the context. "Timely" delivery is within the intended timeframe, or a timeframe reasonably adjusted to the demands of the evolving context. This may include	8.1. What is the relation between benefits and costs (e.g. planned and actual net present value, internal rate of return)? How did this compare with similar interventions (if the comparison is plausible)? 8.2. Are programme management cost ratios justifiable in terms of intervention objectives, results achieved, considering contextual aspects and unforeseeable events? 8.3. Is the timeframe of the intervention development and implementation justifiable, considering the results achieved, the specific context and unforeseeable events?	• In-depth desk review of IFAD documentation and database (e.g. Oracle Business Intelligence), including: historical project status reports, project financial statements, disbursement data, project financing data, economic and financial analyses, information on project timeline, etc. • M&E data • Cost and benefit data from other similar projects • Interviews with IFAD staff and national stakeholders

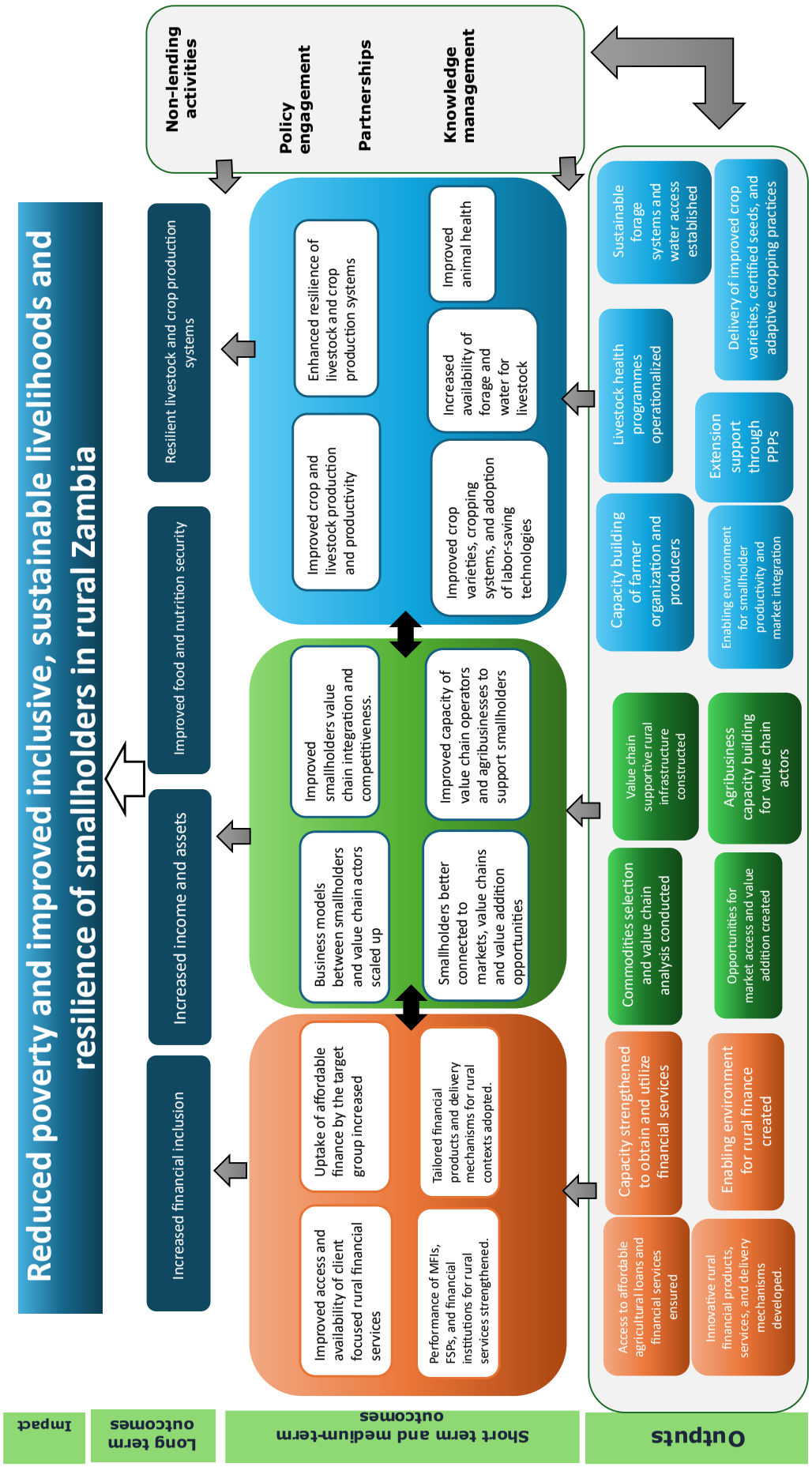
Evaluation criteria and overarching questions	Specific sub-questions	Data sources and methods
assessing operational efficiency (how well the intervention was managed).	8.4. Were the financial, human and technical resources adequate and mobilised in a timely manner? 8.5. Are unit costs of specific interventions (e.g. infrastructures in micro projects) in line with recognised practices and congruent with the results achieved? 8.6. What factors affected efficiency of IFAD interventions? How did IFAD's decisions, such as the reallocation of resources from E-SAPP to E-SLIP, impact overall portfolio efficiency and effectiveness? 8.7. How efficiently were the projects processed and implemented, including: (i) project preparation and processing timeliness; (ii) implementation/ disbursement timeliness (including project management performance); (iii) cost-benefit, economic internal rate of return; and (iv) project management cost. 8.8. How were IFAD's human resources deployed and organised to supervise and support the lending portfolio and engage in non-lending activities? 8.9. What were the main factors affecting efficiency in the closed projects? What are the trends in the ongoing project? What lessons can be learned from the results achieved in terms of efficiency, for better performance in the future?	• Interviews and focus groups with direct and indirect beneficiaries during field visits, spot validation of reported costs and benefits
Impact: The extent to which an intervention/country strategy has generated or is expected to generate significant positive or negative, intended or unintended, higher-level effects. The criterion includes the following domains: -changes in incomes, assets and productive capacities -changes in social / human capital -changes in household food security and nutrition -changes in institution and policies The analysis of impact will seek to determine whether changes have been transformational, generating changes that can lead societies onto fundamentally different development pathways (e.g., due to the size or distributional effects of changes to poor and marginalized groups) Has the intervention/country strategy and project had the anticipated impact on the target group and institutions and policies? Why? What are the observed changes in incomes, assets of the target group, household food security and nutrition, social/human capital and institutions and policies over the project? What explains those changes? What are the challenges?	9.1. Has the country strategy and programme had the anticipated impact on the target group and institutions and policies? Why? 9.2. What evidence exist that IFAD-funded interventions caused changes in household incomes, assets, food security and nutrition, human and social capital for the target group? 9.3. What are the observed changes in terms of emergence and/or strengthening of rural institutions within communities, as well as policy change? How did the intervention result in or contribute to those changes? 9.4. To what extent did the interventions contribute to increased resilience of beneficiary households and communities? 9.5. From an equity perspective to what extent has the interventions had positive impact on youths, the very poor / marginalized groups, and how 9.6. Were there any unintended impacts, both negative and positive? 9.7. What evidence is there that project beneficiaries achieved higher productivity and incomes? How do the changes in productivity and impact compare to the overall changes in Zambia? 9.8. How effective were the value-chain linkages promoted by the projects in ensuring sustainable market access as well as inclusive benefits for smallholder farmers, poor people, women and men?	• COSOP and programme / projects' documents: design reports, PCRVs, PPEs, and impact evaluation / assessment reports; previous CSPE reports. • In-depth desk review of strategy and programme documents, etc. • GIS data Analysis • Interviews and focus groups with beneficiaries during field visits • Key informant interviews with IFAD staff and national stakeholders • Evidence and testimonies gathering • Field visits and discussion with direct and indirect beneficiaries during field visits • Secondary statistical data on poverty, household incomes and nutrition where available and relevant (possible benchmarks)

Evaluation criteria and overarching questions	Specific sub-questions	Data sources and methods
From an equity perspective, have very poor / marginalized groups, special categories, benefited in a significant manner?		
Gender equality and women's empowerment: The extent to which IFAD interventions have contributed to better gender equality and women's empowerment. For example, in terms of women's access to and ownership of assets, resources and services; participation in decision making; workload balance and impact on women's incomes, nutrition and livelihoods; and in promoting sustainable, inclusive and far-reaching changes in social norms, attitudes, behaviours and beliefs underpinning gender inequality. Evaluations will assess to what extent interventions and strategies have been gender transformational, relative to the context, by: (i) addressing root causes of gender inequality and discrimination; (ii) acting upon gender roles, norms and power relations; (iii) promoting broader processes of social change (beyond the immediate intervention). Evaluators will consider differential impacts by gender and the way they interact with other forms of discrimination (such as age, race, ethnicity, social status and disability), also known as gender intersectionality	10.1. What were the contributions of IFAD-supported interventions to changes in: (i) women's access to resources, income sources, assets (including land) and services; (ii) women's influence in decision-making within the household and community; (iii) workload distribution (including domestic chores); (iv) women's health, skills, nutrition? 10.2. Were there notable changes in social norms, attitudes, behaviors and beliefs and policies / laws relating to gender equality? 10.3. Was attention given to programme implementation resources and disaggregated monitoring with respect to gender equality and women's empowerment goals? 10.4. Did the programme (and projects) have gender strategies and action plans? How transformational were these strategies? 10.5. Were sufficient (human and financial) resources allocated to implement these strategies? 10.6. Were indicators (and data) to monitor targets and results disaggregated (according to gender, age and ethnic groups)?	• COSOP and programme / projects' documents: design reports, PCRVs, PPEs, and impact evaluation / assessment reports; previous CSPE reports. • In-depth desk review of strategy and programme documents, etc. • Interviews with IFAD staff and national stakeholders • Interviews and focus groups with beneficiaries during field visits • Key informant interviews with IFAD staff and national stakeholders • Evidence and testimonies gathering • Field visits and discussion with direct and indirect beneficiaries during field visits • Secondary statistical data on gender)
Sustainability: The extent to which the net benefits of the intervention or strategy continue and are scaled-up (or are likely to continue and be scaled-up) by government authorities, donor organizations, the private sector and other agencies. Note: This entails an examination of the financial, economic, social, environmental, and institutional capacities of the systems needed to sustain net benefits over time. It involves analyses of resilience, risks and potential trade-offs.	11.1. To what extent did the intervention/country strategy and programme contribute to long-term technical, social, institutional, and financial / economical sustainability? 11.2. Did/would community-based organisations and institutions continue operation without external funding? What are the explaining factors? 11.3. What about the sustainability of inclusive financial institutions in rural areas? 11.4. Are the infrastructure microprojects financed by the projects likely to be maintained? And what about the outcomes of other types of microprojects? 11.5. Did/would national level institutions continue activities they initiated with IFAD support? What are the explaining factors? 11.6. What is the level of engagement, participation and ownership of the government, local communities, grass-roots organizations and the rural poor? Did the government ensure budget allocations to cover operation and maintenance? 11.7. Did the programme include an exit strategy?	• In-depth desk review of IFAD documentation • Interviews with IFAD staff and national stakeholders • Interviews and focus groups with direct and indirect beneficiaries during field visits • M&E data • Interviews with other development partners with similar/relevant support

Evaluation criteria and overarching questions	Specific sub-questions	Data sources and methods
Environment and natural resources management and climate change adaptation. The extent to which the development interventions/strategy contribute to enhancing the environmental sustainability and resilience to climate change in small-scale agriculture.	12.1. To what extent is the intervention/strategy: 12.1.1. Improving farming practices? Minimizing damage and introducing offsets to counter the damage caused by those farming practices? 12.1.2. Contributing to mitigation and adaptation by the target groups to climate change? 12.1.3. Minimizing environmental damage and introducing compensation to counter the damage caused by these agricultural practices? 12.1.4. Supporting agricultural productivity that is sustainable and integrated into ecosystems? 12.1.5. Channelling climate and environmental finance through the intervention/country programme to smallholder farmers, helping them to reduce poverty, enhance biodiversity, increase yields and lower greenhouse gas emissions? 12.1.6. Building climate resilience by managing competing land use systems while reducing poverty, enhancing biodiversity, and increasing yields?	• COSOP and programme / projects' documents: design reports, PCRVs, PPEs, and impact evaluation / assessment reports; previous CSPE reports; COSOPs review reports. • In-depth desk review of strategy and programme documents, etc. • Interviews and focus groups with beneficiaries during field visits • Key informant interviews with IFAD staff and government stakeholders • Field visits and discussion with direct and indirect beneficiaries during field visits • GIS data analysis
Scaling up: takes place when: (i) bi- and multi laterals partners, private sector, communities) adopt and diffuse the solution tested by IFAD; (ii) other stakeholders invested resources to bring the solution at scale; and (iii) the government applies a policy framework to generalize the solution tested by IFAD (from practice to policy).	13.1. To what extent were results scaled up or likely to be scaled up in the future by other development partners, or the private sector?? 13.2. Is there an indication of commitment of the government and key stakeholders in scaling-up interventions and approaches, for example, in terms of provision of funds for selected activities, human resources availability, continuity of pro-poor policies and participatory development approaches, and institutional support?	• In-depth desk review of strategy and programme documents, etc. • Interviews with IFAD staff, national stakeholders and other elopement partners. • Key informant interviews with IFAD staff and government stakeholders Interviews with development partners
Performance of partners (IFAD & Government): The extent to which IFAD and the Government (including central and local authorities and executing agencies) supported design, implementation and the achievement of results, conducive policy environment, and impact and the sustainability of the intervention/country programme. The adequacy of the Borrower's assumption of ownership and responsibility during all project phases, including government and implementing agency, in ensuring quality preparation and implementation, compliance with covenants and agreements, supporting a conducive policy environment and establishing the basis for sustainability, and fostering participation by the project's stakeholders.	**IFAD:** 14.1. How effectively did IFAD support the overall quality of design, including aspects related to project approach, compliance, and operational aspects? 14.2 How proactively did IFAD identify and address threats to the achievement of project development objectives, including portfolio decisions such as the cancellation of E-SAPP and the reallocation of funds to E-SLIP? What were the implications of such decisions on efficiency, impact, and sustainability? 14.3. To what extent did the design consider factors of fragility and/or vulnerability of the system components? 14.3 How effectively did IFAD support the executing agency on the aspects of project management, financial management, and setting-up project level M&E systems? 14.4 How did IFAD position itself and its work in partnership with other development partners? **Government:** 15.1. How tangible was the Government's commitment to achieving development objectives and ownership of the strategy / projects?	• In-depth desk review of strategy and programme documentation, including the quality of design, frequency and quality of supervision and implementation support mission reports, project status reports, PCRs, key correspondences (IFAD-Government), COSOP and COSOP review, • Project M&E data and systems • Interviews with IFAD staff and government stakeholders • Interviews and focus groups discussion with other non-governmental stakeholders

Evaluation criteria and overarching questions	Specific sub-questions	Data sources and methods
	15.2. Did the Government adequately involve and consult beneficiaries/stakeholders at design and during implementation? 15.3. How did the Government position itself and its work in partnership with other development partners? 15.4. How well did the Programme Steering Committees (PSCs) manage start up process, staff recruitment, resource allocation, implementation arrangements and coordination with other partners? 15.5. How timely did the PSCs identify and resolve implementation issues? Was project management responsive to context changes or the recommendations by supervision missions or by the Project Steering Committee? 15.6. How adequate were project planning and budgeting, management information system/M&E? Were these tools properly used by project management? 15.7. How well did the PSCs fulfil fiduciary responsibilities (procurement, financial management)? 15.8. How did the Government respond to IFAD's strategic decisions, such as the cancellation of E-SAPP? What role did the Government play in ensuring continuity of interventions?	

Theory of change



List of IFAD-financed projects in Zambia since 1981

Project ID	Project Short Name	Project Name	Financing Terms	Macro area	Approval Date	Signing Date	Entry into Force	Current completion Date	Closing Date	Project Status	IFAD approved amount
1100000066	Eastern Province Project	Eastern Province Agricultural Development Project	Intermediate	Production sectors	22/04/1981	12/06/1981	11/03/1982	31/12/1987	30/06/1988	Financial Closure	10980000
1100000104	North Western Prov. Area	North Western Province Area Development Project	Highly Concessional	Access to markets	14/09/1982	18/11/1982	03/03/1983	31/01/1992	31/07/1992	Financial Closure	13000000
1100000206	Smallholder Services	Smallholder Services Rehabilitation Project	Highly Concessional	Production sectors	09/09/1987	20/11/1987	07/04/1988	30/06/1995	31/12/1995	Financial Closure	20500000
1100000293	Northwestern Province II	Northwestern Province Area Development Project - Phase II	Highly Concessional	Production sectors	11/12/1991	14/01/1992	26/06/1992	30/06/2000	31/12/2000	Financial Closure	16332850
1100000368	Household Food Security	Southern Province Household Food Security Programme	Highly Concessional	Production sectors	05/12/1994	26/01/1995	28/03/1995	31/12/2002	30/06/2003	Financial Closure	15459500
1100000430	Irrigation & Water Use	Smallholder Irrigation and Water Use Programme	Highly Concessional	Production sectors	12/04/1995	19/07/1995	09/04/1996	30/06/2002	31/12/2002	Financial Closure	6355100
1100001039	Forest Resource Management	Forest Resource Management Project	Highly Concessional	Policy and institutions	08/12/1999	16/02/2000	26/06/2002	30/06/2007	31/12/2007	Financial Closure	12632604
1100001108	Smallholder Enterprise	Smallholder Enterprise	Highly Concessional	Access to markets	08/12/1999	16/02/2000	07/11/2000	30/06/2008	31/12/2008	Financial Closure	15938000

Project ID	Project Short Name	Project Name	Financing Terms	Macro area	Approval Date	Signing Date	Entry into Force	Current completion Date	Closing Date	Project Status	IFAD approved amount
		and Marketing Programme									
1100001280	Rural Finance Programme	Rural Finance Programme	Highly Concessional	Inclusive rural finance	02/12/2004	09/09/2005	07/09/2007	30/09/2013	31/03/2014	Financial Closure	13811012
1100001319	SLIP	Smallholder Livestock Investment Project	Highly Concessional	Production sectors	13/12/2005	20/06/2006	07/09/2007	30/09/2014	31/03/2015	Financial Closure	10114131
1100001474	SAPP	Smallholder Agribusiness Promotion Programme	Highly Concessional	Access to markets	15/09/2009	20/01/2010	20/01/2010	31/03/2017	30/09/2017	Financial Closure	20169969
1100001567	S3P	Smallholder Productivity Promotion Programme	Highly Concessional	Access to markets	15/09/2011	09/12/2011	09/12/2011	31/12/2019	30/06/2020	Financial Closure	31508685
1100001650	RUFEP	Rural Finance Expansion Programme	Highly Concessional	Inclusive rural finance	11/12/2013	22/07/2014	22/07/2014	30/09/2023	31/03/2024	Financial Closure	8416001
2000000822	E-SLIP	Enhanced Smallholder Livestock Investment Programme	Highly Concessional	Production sectors	01/09/2014	11/05/2015	11/05/2015	31/12/2024	30/06/2025	Available for Disbursement	15094000
2000001405	E-SAPP	Enhanced Smallholder Agribusiness Promotion Programme	Highly Concessional	Access to markets	14/12/2016	06/07/2017	06/07/2017	30/09/2022	31/12/2022	Financial Closure	22261000
2000004924	FIRIP	Financial Inclusion for Resilience and Innovation Project	Highly Concessional	Inclusive rural finance	11/12/2024					Board/President Approved	8900000

Source: OBI

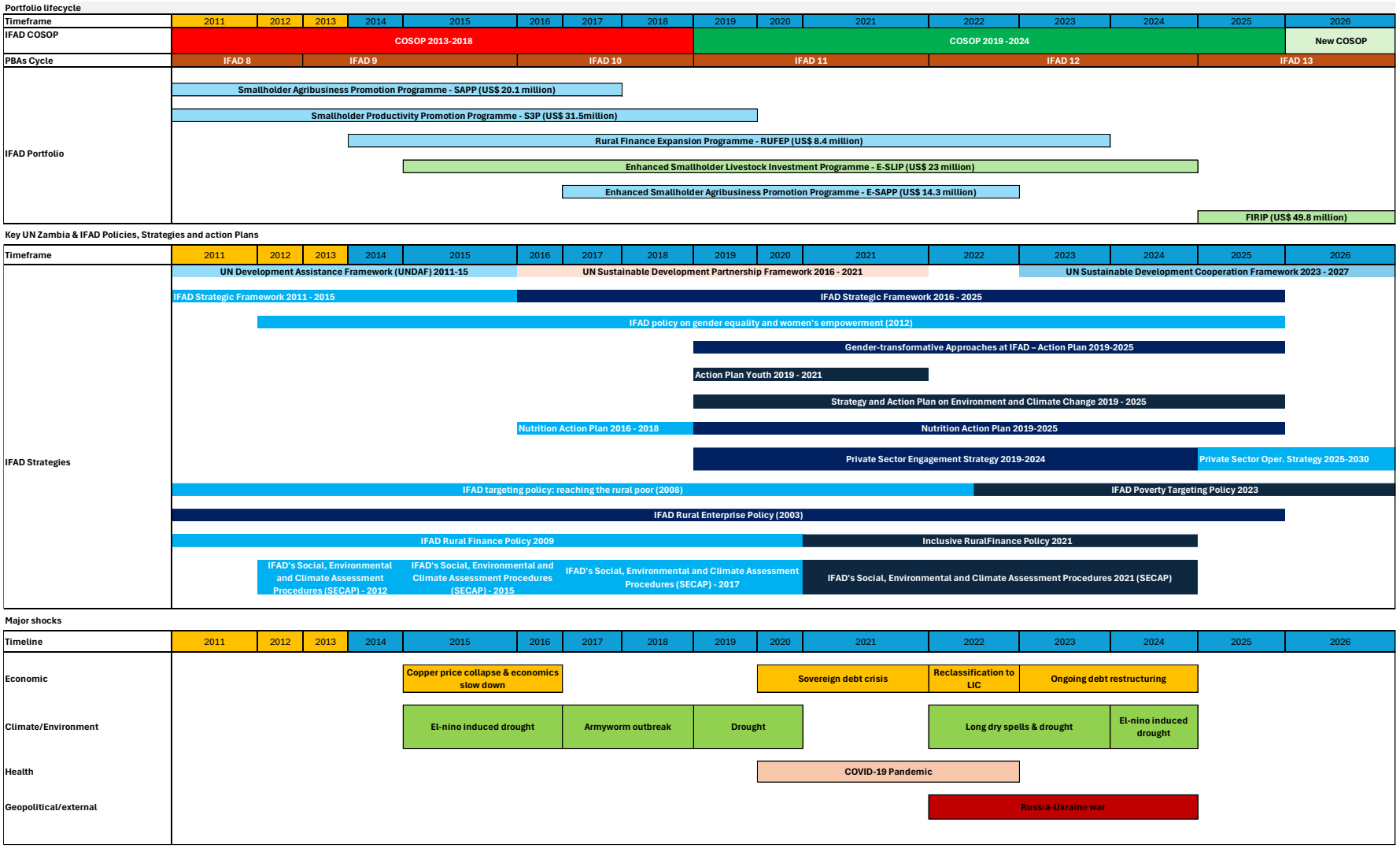
List of IFAD-financed grants in Zambia for the evaluation period

Project ID	Grant Name	Recipient Type	Window	Approval Date	Entry into Force	Current Completion Date	Financier Type	Project Status	IFAD amount	Total financing
1000004055	The technical assistance facility (TAF) of the African agriculture fund (AAF)	Not for profit organisation	GLRG	19-Aug-11	26/09/2011	31/05/2018	INT	Financial closure		13,962,200
1000004065	Understanding the adoption and application of conservation agriculture in Southern Africa	CGIAR Organizations	GLRG	29-Aug-11	27-Oct-11	30-Jun-14	IFA	Financial closure	750,000	977,000
1000004250	Programme for scaling up biological control of the diamondback moth on crucifers in east Africa to other African countries	Research Institution	GLRG	05-May-12	06-Aug-12	31-Mar-16	IFA	Financial closure	1,000,000	1,449,975
1000004390	Support to farmers' organizations in Africa programme (sfoap) - main phase (sacau)	Farmer/producer organisation	GLRG	30-Nov-12	27-Mar-13	26-Sep-17	IFA	Financial closure	500,000	500,000
2000000240	Global land tool network phase 2 2012-2017	United Nation Agencies	GLRG	07/08/2013	10-Oct-13	31-Dec-18	DOM	Financial closure		20,137,500
2000000276	Technical support to six ex-post impact evaluations using mixed methods	Research Institution	GLRG	18-Dec-13	19-Dec-13	30-Apr-15	IFA	Financial closure	500,000	500,000
2000000974	Strengthening capacity of local actors on nutrition-sensitive agri-food value chain in Zambia and Malawi	Academic Organisations	GLRG	30-Dec-15	21-Apr-16	31-Dec-19	IFA	Financial closure	2,000,000	2,000,000
2000001095	Enhancing smallholder wheat productivity through sustainable intensification of wheat-	CGIAR Organizations	GLRG	12-Dec-15	23-May-16	31-May-21	IFA	Financial closure	1,500,000	1,500,000

Project ID	Grant Name	Recipient Type	Window	Approval Date	Entry into Force	Current Completion Date	Financier Type	Project Status	IFAD amount	Total financing
	based farming systems in Rwanda and Zambia									
2000001102	Improving the articulation between social protection and rural development	Academic Organisations	GLRG	12-Dec-15	01-Jul-16	31-Dec-20	IFA	Financial closure	1,500,000	1,820,000
2000001855	Supporting Africa-wide agricultural extension week (AEW)	Umbrella Organisation	GLRG	18-Sep-17	19-Sep-17	31-Dec-18	IFA	Financial closure	350,000	350,000
2000002023	Project-friendly metrics and technologies for better results in nutrition-sensitive projects	Academic Organisations	GLRG	01-Dec-18	18/04/2019	31-Dec-23	IFA	Financial closure	1,050,000	1,374,000
2000002054	Strengthening opportunities for rural youth employment and entrepreneurship in Africa	Inter-Governmental Organisations	GLRG	22-Dec-18	09-Oct-19	31-Dec-22	IFA	Project Completed	1,000,000	1,238,000
2000002566	Insurance for rural resilience & economic development (insured)-to ILO from the Sida	United Nation Agencies	GLRG	09-Oct-18	08-Nov-18	30-Jun-22	INT	Financial closure		742,545
2000001538	Managing Aquatic Agricultural Systems to Improve nutrition and livelihoods in selected Asian and African countries	CGIAR Organizations	GLRG	26/11/2015	01/06/2016	31/03/2020	INT	Financial Closure	2,226,870	2,226,870
	Enhanced Soya Bean Production and Processing Project (ESB3P)	Private Sector Organizations	/	/	2018	31/12/2023	INT	Financial Closure		1,664,737

Source: OBI

Portfolio lifecycle, policy framework and major shocks



The portfolio lifecycle table shows project dates starting from entry into force year. Projects highlighted in yellow are completed, while those in green are ongoing.
Source: IOE elaboration based on IFAD Oracle Business Intelligence

Source: CSPE Team elaboration based on IFAD Oracle Business Intelligence and desk review

Loan portfolio objectives, target group and geographical coverage

Loan No	Title	Implementation period[224]	Objective	Components	Target group	Geographical coverage	Executing agency
1100001474	SAPP	2010 - 2017	Increase the volume and value of agribusiness based on the output of small-scale producers	• More Efficient Value Chain Enabling • Environment for Agribusiness Development	30,000 small-scale farmers organized in enterprise groups or with the potential to join such groups, focusing on those who can link to markets and benefit from commercial farming	Nationwide	Ministry of Agriculture (MoA)
1100001567	S3P	2011 - 2019	To sustainably increase the production, productivity, and sales of smallholder farmers in the target areas	• Sustainable Smallholder Productivity Growth • Enabling Environment for Productivity Growth	Around 60,000 smallholder farming households, organized in groups and/or cooperatives, or willing to join such groups.	Luapula, Muchinga, Northern Province	Ministry of Agriculture (MoA)
1100001650	RUFEP	2014 - 2023	Increased access to and use of sustainable financial services by poor rural men, women, and youth	• Strategic Partnerships • Innovation and Outreach Facility (IOF) • Knowledge Management & Programme Implementation	Rural poor populations particularly: economically active micro and small entrepreneurs and Smallholder farmers. Focus will be given for women, youth and Community-Based Financial Institution (CBFI) members.	Nationwide	Ministry of Finance and National Planning (MoFNP)
2000000822	E-SLIP	2015 - 2026	To ensure the production and productivity of key livestock systems of targeted female and male smallholder producers in selected provinces and districts of Zambia are sustainably improved	• Animal Disease Control Sustainably Improved • Livestock Production Systems Sustainably Improved	180,000 female and male smallholder livestock-keeping households in the programme areas including members of producer organizations	Nationwide	Ministry of Fisheries and Livestock (MFL)
2000001405	E-SAPP	2017 - 2022	To increase the volume and value of agribusiness outputs sold by smallholder producers, enabling them to integrate better into value chains and improve their economic opportunities	• Enabling Environment for Agribusiness Development • Sustainable Agribusiness Partnerships • Programme Implementation	Three categories: Smallholder farmers primarily focused on subsistence agriculture (category A), Farmers already producing a surplus for sale but facing challenges in expanding market access and production capacity. (category B)	Nationwide	Ministry of Agriculture (MoA)

[224] entry into force – current completion

Loan No	Title	Implementation period[224]	Objective	Components	Target group	Geographical coverage	Executing agency
					Farmers fully integrated into agricultural markets, producing significant surpluses. (category C)		
2000004924	FIRIP	2025 - TBD	To improve access to and use of financial services to strengthen resilience and green growth of rural production systems, VCs and livelihoods of poor rural men, women and youth	• Improved availability and uptake of sustainable client-centric rural financial services • Enhanced enabling environment for inclusive rural financial services • Institutional support and project coordination	Three categories: semi-subsistence smallholder farmers and rural micro-enterprises (category 1), Market-oriented smallholder farmers and micro-enterprises (category 2), Emergent farmers and rural SMEs (category 3)	Nationwide	Ministry of Finance and National Planning (MoFNP)

Conclusions and recommendations from 2014 IOE CPE

Conclusions

1. The cooperation between IFAD and the GRZ begun in 1981 when the country was undergoing turbulent economic and political crises, exacerbated by falling copper prices and rising fuel costs. The initial interventions sought to mitigate the effects of central planning on the rural poor and to support the ongoing structural adjustment process. Over time, this has transitioned into support for markets and value-chain development. Although some successes were recorded in increasing smallholder production and income generation, progress was hampered by implementation problems marred by several challenges, including procurement delays, slow disbursement, inadequate and erratic domestic counterpart funding, and staffing constraints –many of which are still a concern for the current programme.

2. **The period under review (1999-2013) marks the beginning of the first COSOP for Zambia, which sought for alternative delivery mechanisms for IFAD's operations, particularly those involving partnership between farmers and private sector investors.** During this period the programme has benefited from a favourable economic environment conducive to poverty alleviation. In the last decade Zambia has experience strong economic growth94 and as a result in 2011 it was classified as a lower middle-income country, a status last reached in the mid-1960. On the other hand, despite Zambia's new status as a lower MIC and recent improvements, a weak institutional context and a not always supportive enabling policy environment have imposed important limitations to programme effectiveness. Despite economic growth, progress on reducing poverty has been mixed, with gains concentrated in urban areas. The prevalence of HIV/AIDS (although has dropped significantly to meet the MDG target) remains a major health and social problem and is imposing a tremendous burden on the country's social and economic development.

3. **The three COSOPs covered by the CPE have been guided by strategic frameworks which are by and large relevant and adapted to the lessons of the past.** The strategic objectives contained in the three COSOPs are broadly consistent with each other in terms of the rationale, objectives, opportunities, geographic priority and targeting. They responded to the key challenges facing the agricultural sector in Zambia, reflected the lessons from past operations, and managed well IFAD's strategic shift from an initial attention to mitigate the effects of central planning on the rural poor and to support the ongoing structural adjustment process to a more recent focus on markets and value chain development – in alignment with the Government's fifth and sixth development plans and associated strategies. The objectives of the project portfolio are also consistent with the general strategic focus of IFAD as contained in documents such as the Strategic Framework for 2002-2006 as well as the three COSOPs under review.

4. **However, the targeting strategy in the COSOPs is still too broad and could lead to programme benefits being captured by better-off farmers**, an issue of particular importance in Zambia as an emerging middle-income country, with strong economic growth, but overall limited and unequally distributed results on poverty reduction. The target group considered under the three COSOPs consists of smallholder farmers and other rural people who are already organized or who have the potential to join local organizations through which they can be linked to markets and services. Poverty is not mentioned in the definition of the target group. Emphasis on group formation and self-targeting, while useful, has not always ensured focus on the poor smallholder farmers. Benefits may also be captured by the relatively non-poor. While the CPE recognizes IFAD's overall effort to "promote broad-based growth in the agricultural sector and the rural economy

more widely to benefit as many rural households as possible", 96 attention should be dedicated to ensure that the programme remains focused on the IFAD target group, i.e. rural people living in poverty and food insecurity. Furthermore, the Zambia portfolio does not have a clear rationale for geographic spread of project investments. In general, broad geographical coverage has had the tendency to dilute resource concentration, and to compound implementation issues given limited public capacity in staffing and equipment.

5. **The portfolio under review has produced some good results and is having a positive rural poverty impact despite concerns with effectiveness and efficiency.** IFAD supported interventions have contributed to increase production of beneficiary smallholder farmers, crop diversification, increased access to markets and the control of livestock diseases of national importance such as ECF and CBPP. Some poverty impact is being realized with respect to increases in rural household income and assets in project districts as well as in relation to selected improvements in productivity, thereby enhancing food security. For instance, reduced livestock mortality under project coverage has led to an increase in the herd and enhanced the breeding base, resulting in increased production of milk and meat. Similarly, IFAD supported interventions (especially in the areas of value-chain development) have contributed to increased production of beneficiary smallholder farmers. The potential for productivity improvements under the recently initiated SAPP and S3P projects are also promising. Enhanced access to rural financial services has led to substantial increases in household incomes of participants at the end of the cycles, when profits are distributed. The portfolio is also contributing to the build-up of social capital and empowerment of the beneficiary target groups, and supporting IFAD's objective of promoting gender equality and women empowerment. In addition, various project supervision reports make references to the portfolio providing, in the appropriate circumstances, a framework for dealing with HIV/AIDS issues of the beneficiary target groups.

6. **Investments in agribusiness and value chain development, one of IFAD's strategic objectives in Zambia, have been recognized as a valid approach for poverty reduction and agriculture sector development in the country and stand high in the government agenda.** IFAD results in this area have been positive, thorough two projects (SHEMP and SAPP) which are contributing to improve the efficiency of value chains - with positive effects in terms of increases in agricultural production (paras. 145-147). The success of value chain and enterprise development interventions and their adequate coordination with other IFAD supported projects is essential to ensure cohesiveness and overall programme effectiveness. Despite progress, the value chain development potential has not yet fully realized. Investment in value chains is complex, requires a relatively high level of expertise, and involves a larger number of stakeholders (from primary production to consumption) compared to other investments. Moreover, the mechanisms for agribusiness and value chain development as a means of poverty reduction are not yet mature (ref. para 45) and farmers still lack the necessary level of organization and institutional capacity to benefit from agribusiness. Despite IFAD's limited capacity to address the major issues facing the sector, the Fund has an important role that would justify a continued and strengthened investment in this area.

7. **Portfolio effectiveness has been affected by substantial implementation delays associated to various issues, including severe procurement delays**, weakness in financial management and project management, as well as problems related to institutional arrangements. Unlike some development partners in Zambia that have avoided the use of Governments systems in view of inherent limitations and capacity constraints faced by Government Ministries, IFAD has opted to work as much as possible with Government systems. While in the right direction (and consistent with the principles of the Paris Declaration), this has contributed to

substantial start-up delays in IFAD's project portfolio. Equally important, the CPE found that implementation difficulties may be also due to design weaknesses, such as failure to adequately assess the requirements of the policy environment, as the case with FRMP. Project design could also be over-ambitious, as it has been the case in the RFP, which has taken on more that it could handle in the six years intended for programme implementation, particularly in view of the frequency of delays associated with using government processes. At the moment, two projects (SAPP and S3P) out of the four ongoing lending operations are classified as problem projects.

8. **The full potential of the lending programme has not been realized as there has been only limited success in developing a cohesive country programme.** The last COSOP recognizes the need to ensure that the various projects combine to offer synergies and contribute to a coherent and cohesive programme. However, to date the portfolio has essentially comprised a number of separate projects. The various agriculture investments in SHEMP, SAPP and S3P were supposed to be linked to the RFP as a source of credit, but there were no integral mechanisms between the projects to operationalize the potential synergy. Similarly, the S3P approach largely relies on integration with the SAPP value chain development activities to achieve a market-oriented approach, which is not evident yet in practice. Weaknesses of individual internal project coherence, as well as the lack of communication and coordination within the Zambia portfolio are two key limiting factors. In terms of coherence for instance, SAPP requires a heavy investment in analysing specific gaps in value chains, but the matching grant fund is through a national open call for proposals, which leads to dispersing project resources widely. Similarly, there are resources in S3P for policy studies but the areas for policy investigation that are related to commodities do not clearly align with major policy concerns of the MAL at present so the ability of the project to contribute to policy initiatives may be limited. Communication and coordination gaps across the portfolio have also resulted in a low awareness amongst stakeholders of the various project objectives and processes at all levels. This has contributed to unclear understanding of responsibilities and does not maximize the potential for integration within the portfolio. Moreover, the rapid turn-over of staff within Government and partner organizations has not been adequately addressed, leading to knowledge gaps of key stakeholders.

9. The efficiency of the portfolio has also suffered, again largely because of issues with implementation (ref. chapter IV.B). Weak effectiveness resulting from process delays with cost implications characterized all the projects/programmes in the portfolio. In general, the portfolio has not paid adequate attention to efficiency issues, such as elevated project management cost (estimated at about 30 per cent of total project cost in FRMP) or spoilage of vaccine materials due to frequent delays in schedules for vaccination in SLIP. In addition, the portfolio has been affected by late submission of Annual Work Plans (19 months after entry into force in the case of SAPP) and Audit Reports.

10. There are substantial challenges with the sustainability of the support provided by the portfolio under review (ref. chapter IV.D, paragraphs 159- 163). For the two closed projects (FRMP, SHEMP), the prospects for sustainability in most of the activities supported are limited. In particular, sustainability of benefits from infrastructure in roads and markets is unlikely because of the lack of mechanisms and sources of financing for maintenance within the districts. Prospects for sustainability of the projects under implementation are also questionable and vary with the activities that are undertaken. The CPE is concerned about the nature of support for the livestock sector since it is unlikely that the current disease control gains under SLIP would be sustainable because of the absence of an adequate cost recovery strategy and limited budgetary allocation. In addition, in order to eradicate CBPP, there is the need for a concentrated and sustained vaccination

program along with a strict cattle movement control in the primary risk areas, such as Shangombo district, and surveillance activities in the secondary risk areas at least in the first few years after eradication. This has not been done, in part because of weak public commitment and financial sustainability. Moreover, in both SAPP and S3P, the lack of a clear link to credit and the absence of direct technical support for business development pose significant risk to sustainability.

11. **Environment and sustainable management of natural resources offer opportunities for further collaboration.** Despite being richly endowed with a number of valuable natural resources including minerals, forests, wildlife and fertile land, Zambia -as many other natural resource rich countries- has not been able to translate natural resource rents into broad based development and poverty reduction. Environmental degradation, including deforestation and the effects of climate change poses significant constraints to key growth sectors such as agriculture and tourism. Severe droughts have already impacted negatively on Zambian agriculture and the effect of climate change is foreseen to become even more distinct in the future. The IFAD-supported programme has mainstreamed environmental approaches and has avoided environmental harms, but positive impacts on the environment are quite limited. There is ample room for improvement and opportunities for IFAD to assist Zambia to manage sustainably its environment and natural resources.

12. **Although the focus on the implementation of the non-lending activities at the beginning of the review period tended to be low, the prospects for enhancement are high and they are likely to have positive effects**. Non-lending activities were clearly identified in all three COSOPs, although until the 2011 COSOP, implementation has been weak. Challenges were faced with respect to: (i) failure to clearly identify specific resources (including country and regional grants) to support policy dialogue; (ii) existing opportunities for partnerships were not adequately explored; and (iii) IFAD's limited presence in Zambia, until recently, made coordination of knowledge management activities difficult. Some progress, however, has been made in policy dialogue, where IFAD has actively participated in policy dialogue, particularly through the ACPG on key issues for rural development such as the FISP and The FRA, and the UNCT. The development of the rural finance and agricultural policy frameworks in the MOF and MAL respectively are being facilitated by ongoing dialogue. Moreover, the Fund’s support has contributed to raising awareness and capacity in the approach of “agriculture as a business” in the country.

13. **In terms of partnerships, collaboration with the private sector is incipient, but is constrained by an unclear policy approach to private sector engagement by the government.** A recent CLE undertaken by IOE on IFAD’s Private Sector development confirms and re-emphasizes the essential role of the private sector in smallholder agriculture and rural development as it contributes in promoting access to markets, undertaking innovations, providing essential services, and better sustainability prospects. In Zambia, many private sector operators are showing genuine interest in working with small farmers, and the government has manifested its commitment to bringing on board all players in the agricultural sector, including the private sector and civil society, but the enabling policy environment for public-private partnerships is not fully supportive and there is still misunderstanding, some level of distrust and lack of effective mechanisms to build good working relationships between private and public sector value chain actors. As for cofinancing with other partners, the level has been overall low and has only emerged in the two most recently approved projects (SAPP and S3P).

14. **Knowledge management activities are being mainstreamed in the Zambian operation with the ongoing drafting of a KM strategy and the expectation of a recruitment of a KM manager. By and large Zambia has not received substantial support from IFAD grants.** The weak contribution from grants to

the programme remains an important issue to be addressed. Enhanced attention in the last country strategy, combined with strengthened country presence as of 2013, are likely to help improve implementation and effectiveness of non-lending activities in the future provided that necessary resources are allocated.

15. **While the relationship between the Government and IFAD has been fruitful, performance of both IFAD and the government has been mixed, although this has improved in recent years.** The Government, through its lead ministries, has not as yet been able to adequately carry out its role of providing policy guidance and coordinating the various aspects of the IFAD's programme. Establishing an enabling policy and institutional environment for the sector is as important as increasing investment into the sector. Notwithstanding a good level of ownership and recent important initiatives, government policy reforms for the sector, however, have been slow and, in the past, sometimes contradictory. The performance of FRMP was poor largely because of delays with legislative reforms. The development of the agricultural sector strategy, necessary to guide policy initiatives, has been long over-due. In addition, although the decision on the rural finance policy has been endorsed by cabinet, its implementation has not yet started. 98 A significant policy concern of the development partners has been for the Government to revise the expensive maize biased policy (FISP) and the operation of the FRA, which has had implications for the amount of budgetary resources available for other activities under agriculture. Specific to IFAD's operations, concerns have been raised that the current disease gains supported by SLIP would not be sustainable because of policy reversals. For example, it is widely recognized that the management of the ECF Revolving Fund will only work satisfactorily if operated on a cost recovery basis. Similarly, the recent interest rate caps are likely to have a negative impact on the microfinance institutions.

16. **Overall, over the past 14 years, IFAD has made a positive contribution to agriculture and rural development in Zambia**. IFAD is a trusted partner in the country with a good reputation as the only agency with experience and exclusive focus in rural development in the poorer areas of Zambia. Going forward, opportunities for strengthening and consolidating the partnership between IFAD and the GRZ are likely to be facilitated by the recent out-posting of the CPM as IFAD Country Director in Zambia. Zambia's new status as an emerging middlecome country will require, in line with IFAD's strategy for engagement with MICs, and new level of partnership, including a more responsive and customized programme in response to country needs and within IFAD mandate

Recommendations

17. **Recommendation 1. Improve programme cohesiveness. Despite the intention to create a synergistic portfolio, especially in the 2011 COSOP, coherence among projects has so far been sub-optimal.** To maximize its impact, IFAD should prioritize the development of a cohesive country programme with synergies among its components. Coordination and communications systems must be established at the various stages of the programme cycle – COSOP preparation, project design, start up and implementation. There must also be clarity as to the profiles and objectives of projects and as to the roles and responsibilities of stakeholders to ensure that the programme is concerted.

18. **Recommendation 2. Sharpen the focus on poverty and geographic issues. The focus on poverty and on geographic issues needs to be refined in the next COSOP to reflect Zambia's middle-income status and to ensure that poor smallholder farmers are included in the economic transition**. Targeting should be based on a combination of income criteria and geography. The self-targeting approach needs to be balanced by greater attention to the poverty gap to ensure that extremely poor but capable smallholder farmers are included. And there should be deeper engagement in fewer areas so that impacts are not constrained by spreading IFAD's limited resources too thinly.

19. **Recommendation 3. Support the development of Government capacity. To eliminate the implementation delays caused by limited government capacities, IFAD must factor capacity-building into its intervention processes, and allow for the time required.** It should also help the Government to establish an enabling policy and an institutional environment for agriculture and rural development: this is as important as increasing investments in the sector. IFAD may also need to increase capacity development for its own project staff and for other stakeholders to optimize implementation processes and ensure transparency and compliance with government procedures.

20. **Recommendation 4. Promote private-sector involvement. To maintain private-sector interest and engage all players in the agricultural sector, IFAD and the Government should use lending and non-lending activities to create and maintain an enabling environment for public-private partnerships**. This will include discussion of the next COSOP, and the roles and responsibilities of the Government and private-sector entities in current operations; it will also involve approaches to ix eliciting future private-sector support, and consideration of the risks affecting the parties.

21. **Recommendation 5. Ensure sustainability. A combination of approaches in various areas will be required to ensure sustainability**: i) the projects must optimize their mechanisms for sustainability; ii) IFAD must engage in policy dialogue, knowledge management and communication to promote visibility and its achievements with a view to obtaining public commitment in terms of financial obligations; and iii) public-private collaboration should be explored with a view to funding aspects of the programme such as a vaccination drive to eradicate contagious bovine pleuropneumonia.

22. **Recommendation 6. Increase support for value chains and open up to new partners. IFAD should increase its support for interventions that promote the development of value chains.** Three approaches are required – IFAD should: i) allocate substantial resources to attract and educate the rural private sector in value chain development; ii) build partnerships with the Government and other development partners to ensure that resources and technologies are available on a scale that would be beyond the scope of a single provider; and iii) improve its monitoring and evaluation tools to cover the impact of value-chain development on poor smallholder farmers; this would include the establishment of an effective learning tool.

23. **Recommendation 7. Build farmers' institutional capacity. The focus on value chain development and private-sector promotion means that IFAD must pay more attention to building farmers' capacities, for example by organizing them into groups and building institutional capacity to enable them to benefit from the development of agri-businesses and to develop commercial and business management skills.** This organization is also essential in view of the high unit costs of reaching smallholder farmers in areas of low population density and the need for them to share the risks and benefits of products and financial consolidation. IFAD should improve the flow of information, train staff to evaluate markets, and provide the technology, infrastructure and finance to access the markets.

24. **Recommendation 8. Mainstream environmental issues, with particular attention to climate change.** The effects of climate change on the rural smallholder economy, evident in the intensity of recent droughts, must be addressed. An assessment mechanism should be developed to study price and yield risks facing smallholder farmers, and innovations that reduce transaction costs and spread risks – examples are index-based insurance and commodity price hedging – must be adopted more widely. Index-based insurance can cover smallholder farmers against weather-related losses more effectively than the

current fiscally burdensome mechanisms for responding to natural disasters. By promoting partnerships with development partners, IFAD could help the Government to design and test mechanisms to deal with the above-mentioned risks in rural areas.

Follow-up 2014 CSPE recommendations

Table 7
Recommendations from the previous CPE

Recommendation	Follow up
Improve programme cohesiveness	**Partially implemented** Progress was made through joint planning meetings among PMUs, but there was little evidence of efforts to move beyond these meetings to actively create synergies among programmes. As a result, projects often operated in isolation, even when located in the same districts. This led to missed opportunities to leverage complementarities such as between S3P and SAPP/E-SAPP, or RUFEP and S3P for improving access to finance.
Sharpen the focus on poverty and geographic issues	**Not implemented** Programmes largely retained a national coverage approach, except for S3P, which targeted three Northern provinces due to their crop production and productivity potential. The expected shift toward a more focused geographic targeting approach did not materialise neither during the 2015 - 2018 COSOP extension nor under the 2019 - 2024 COSOP (extended to 2027). As a result, IFAD resources remained overstretched under a broad national geographic coverage approach. The recently approached project, FIRIP, also follows a national coverage approach.
Support the development of Government capacity	**Implemented** The Country Programme implemented several capacity-building initiatives for government counterparts, including training in financial management, procurement, and technical areas such as extension services and rural finance. These efforts contributed to improved skills among targeted staff and, in some cases, better coordination at national and district levels. However, overall government capacity remains weak and fragmented, particularly within the key implementation Ministries, MoA and MFL.
Promote greater private-sector involvement	**Partially implemented** While IFAD-supported programmes engaged with private sector actors through models such as contract farming, out-grower schemes, and matching grants, these partnerships remained limited in scope. Some positive examples emerged, including collaborations with agri-SMEs and off-takers that improved market access for smallholders. However, in the absence of a clear private sector engagement strategy, support was less well-defined and inconsistently applied.
Ensure sustainability	**Partially implemented**. Strong examples exist (RUFEP institutionalisation, E-SLIP's cost recovery for livestock health), but overall sustainability was undermined by incomplete institutionalisation, short-term capacity-building, inconsistent cost-sharing, and limited systemic scaling. Achievements were programme-specific rather than portfolio-wide, and much of the sustainability relied on continued IFAD or donor financing rather than embedded national systems.
Strengthen support to value chains, including opening-up to new partners	**Partially implemented**

Recommendation	Follow up
	The recommendation was implemented in part, with some progress in piloting private sector partnerships, contributing to sector-wide M&E, and capacity building. However, limited scale, inconsistent facilitation by government, weak inter-programme synergies, and underdeveloped market linkages meant the intended portfolio-wide value chain strengthening and broadening of partnerships were only partially achieved.
Build farmers' institutional capacity	**Partially implemented** The most systematic efforts to build farmer institutional capacity were evident in S3P, where approaches such as Farmer Business Schools (FBS) and Farming as a Business (FaaBs) showed promise but were not fully implemented. Many groups, particularly under E-SLIP, were formed without receiving adequate training. While programme designs recognised farmer groups as central to outreach and invested in training and infrastructure, the institutional capacity built was not consistently sustained due to weak follow-up, inadequate integration with national support structures, and insufficient governance strengthening. As a result, most farmer organisations and cooperatives remain institutionally fragile and dependent on project support, limiting long-term viability.
Mainstream environmental issues, with particular attention to climate change	**Partially implemented** Environmental and climate change issues were incorporated unevenly across the portfolio. S3P/SAPP/E-SAPP promoted conservation agriculture to reduce vulnerability to weather shocks, While the portfolio accessed some climate finance (e.g., ASAP), proposals for additional funding (e.g., GEF) were not pursued. Environmental mainstreaming remained fragmented, with interventions not systematically embedded in programme design or linked to national ENRM and climate adaptation frameworks.

Source: Documents review and stakeholder interviews

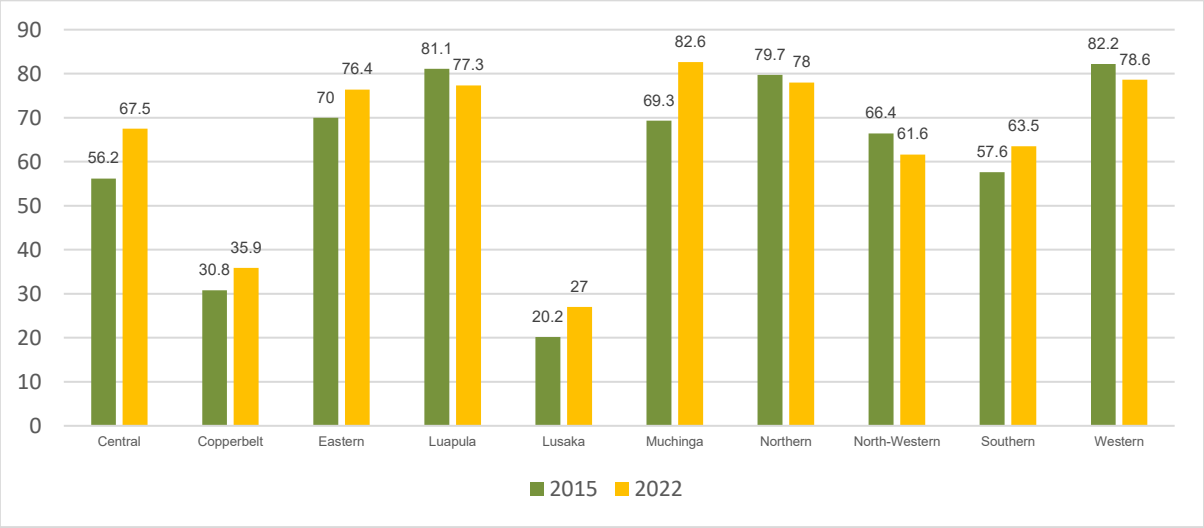
Supporting tables and graphs

Table 8
Consolidated economic indicators

Indicator	2010	2015	2019	2020	2021	2022	2023	2024[225]
GDP per capita (Current US$)	1,489.5	1,339.2	1,266.2	959.0	1,134.8	1,454.2	1,370.9	1,225.5
Export growth, goods and services (nominal US$, annual %)	10.3	2.9	1.4	-2.8	6.2	5.2	5.4	2.0
Import growth, goods and services (nominal US$, annual %)	64.4	-25.7	-17.3	3.3	37.0	21.9	-22.3	12.4
Foreign Direct Investment, net inflows (% of GDP)	37.0	-15.9	-21.2	-27.2	31.4	47.1	-8.2	-8.4
Agriculture, Forestry and Fisheries, Value added (% of GDP)	3.1	5.5	0.7	1.0	3.1	0.6	-0.1	3.9
External debt, total (% of GDP)	9.4	5.0	2.9	3	3	3.1	2.2	-
Inflation, consumer prices (annual %, period average)	21.0	55.4	117.3	66.5	39.8	79.6	84.2	-
General Government Debt (% of GDP)	8.5	10.1	9.2	15.7	22.0	11.0	10.9	15.0

Source: World Bank databank (2020,2023 and 2025), Statistica (2024 and 2025)

Figure 4
Poverty Trends (per cent) by Province, Zambia, 2015 and 2022



Source: Highlights of 2022 Poverty Assessment in Zambia, Zambia Statistics Agency

[225] Estimates.

Box 7
Youth employment and participation in agriculture

Female youth experience more poverty than their urban and male counterparts.[226] The unemployment rate among youth is 17%, higher than the national average of 12 per cent.[227] More than half of the youth population (51 per cent) are not in employment or education and training (NEET). Many youths who are employed work in the informal sector, which is characterised by low wages and a lack of career progression. There was a decrease in youth participation in Zambian agriculture from 56 per cent in 2012 to 22 per cent in 2019, primarily due to their perception of agricultural work involving intensive labour for relatively low income.[228] This trend has shifted, 69 per cent of young people in Zambia are now involved in agribusiness, with crop production being the most common activity.[229]

Source: CSPE team based on documents review

Box 8
Additional relevant policies

Forests Act, 2015 (Act No. 4 of 2015); National Land Policy (2021); National Disaster Management Policy (Revised 2015); Zambia's Intended Nationally Determined Contribution (INDC) to the 2015 Agreement on Climate Change; Food Reserve (Designated Commodities) Regulations, 2015 (S.I. No. 39 of 2015); Food Reserve Act (1995 & 2020); National Gender Policy (2023); Agricultural Credits Act (2010); Agricultural Credits (Appointment of Authorised Agency) Order, 2014 (S.I. No. 59 of 2014); Control of Goods (Import and Export) (Agriculture) Regulations (Cap. 421); Animal Health Act (2010); Animal Health (Livestock Cleansing) Order, 2014 (S.I. No. 16 of 2014); Animal Health (Control and Prevention of Animal Disease) Order, 2014 (S.I. No. 24 of 2014); National Wetlands Policy (2018); National Livestock Development Policy (2020); National Food and Nutrition Policy (2006); Food and Nutrition Act, 2020 (No. 3 of 2020); National Policy on Environment (2007); and National Forestry Policy (2014).

Source: CSPE team based on documents review

Box 9
Examples of IFAD alignment with GRZ programmes and sector policies

IFAD interventions complemented key government programmes, including the Farmer Input Support Programme (FISP)[230], the Sustainable Agriculture Financing Facility (SAFF), and livestock restocking initiatives. Project design and implementation were well aligned with sectoral policies and strategies. For example: RUFEP aligned with the Rural Finance Policy and Strategy (2012), the Second Financial Sector Development Plan (2010–2015), and the National Financial Inclusion Strategy (2017–2022). E-SLIP aligned with the Livestock Development Policy (2020–2024), the National Fisheries and Aquaculture Policy (launched in 2023), and the 2022–2026 Strategic Plan of the Ministry of Fisheries and Livestock. It remains a flagship programme for livestock disease control in Zambia. More broadly, the IFAD programme supported the government's commercialisation and diversification agenda, consistent with the goals of the Comprehensive Africa Agriculture Development Programme (CAADP).[231]

Source: CSPE team based on documents review

[226] Poverty is high among youth partly because they are unemployed and those employed are in less gainful jobs
[227] https://www.mysa.gov.zm/wp-content/uploads/2023/12/STATE-OF-THE-YOUTH-Ministry-of-Youth-Sport-and-Arts-Newsletter.-December-2023-1.pdf
[228] Mulema, J., I. Mugambi, M. Kansiime, H.T. Chan, M. Chimalizeni, T.X. Pham, and G. Oduor. (2021). "Barriers and opportunities for the youth engagement in agribusiness: Empirical evidence from Zambia and Vietnam." Development in Practice 31 (5): 690- 706. https://www.tandfonline.com/doi/full/10.108 0/09614524.2021.1911949.
[229] https://www.mamopanel.org/media/uploads/files/Zambia_Case_Study_Youth_Ahead_Policy_Innovations_to_Create_Opportunities_for_Young_People_in_Africas_Agrifood_Systems_az1zxd0.pdf
[230] This was initiated in 2002 as the Fertilizer Support Programme (FSP) and subsequently renamed the Farmer Input Support Programme (FISP) in 2009. It aims to improve the accessibility of agricultural inputs for small-scale farmers at a reduced cost, thereby enhancing their productivity. https://www.agriculture.gov.zm/fisp/#:~:text=The%20primary%20aim%20of%20FISP,and%20distribution%20of%20these%20inputs.
[231] The CAADP provided the framework for agricultural transformation, wealth creation, food security, nutrition, economic growth and prosperity.

Box 10
Illustrative cases of mis-aligned intervention choices

In Mansa district, efforts to promote pig farming under SAPP proved unsuccessful, largely because farmers lacked prior experience with pig rearing. In Mongu, exotic forage seeds (Scabra) introduced under E-SLIP failed to take root due to their high-water requirements, which were incompatible with the local terrain. In Choma, pig production was culturally inappropriate given the dominance of the Seventh-day Adventist faith, whose adherents abstain from pig rearing and pork consumption. In Mbala, livestock breeds introduced under the programme were poorly adapted to local conditions; farmers noted that breed selection should have involved local experts familiar with regional livestock performance. Similarly, in Mpika district, uptake of livestock interventions was low, as many residents—predominantly Bemba and originally from Congo—do not traditionally engage in livestock farming.

Source: CSPE team based on field mission

Box 11
Seed multiplication for food and forage crops: successes and challenges

Both S3P and SAPP implemented seed multiplication initiatives to improve access to quality seed and enhance productivity. SAPP trained over 600 farmers in seed multiplication, of whom 369 became active out-growers for commercial seed companies. Notably, 196 groundnut seed producers were linked to Kanga Agro Crop Dealer, while an additional 214 farmers were supported with training and planting materials. Under S3P, support was more visible and structured, with strong emphasis on the supply of foundation seed and training of extension officers in seed multiplication. Quality control measures were reinforced through collaboration with the Zambia Agricultural Research Institute (ZARI) and the Seed Control and Certification Institute (SCCI). However, persistent shortages of foundation seed forced many multipliers to rely on recycled legume seeds. These technical constraints, compounded by low levels of business management and entrepreneurial capacity, significantly undermined the sustainability and commercial viability of market-oriented seed production.

E-SLIP's forage seed component exceeded outreach targets and introduced a range of drought-tolerant forage species, including velvet bean, Lab-lab, leucaena, sun hemp, and sugar grass. Adoption was confirmed in districts such as Kasempa, Kitwe, and Solwezi, where cooperatives like Musune Cooperative and Kwashama Dairy engaged in forage production. Forage nurseries were also observed in Mbala and Senanga, where some local leaders facilitated access to land. However, uptake in other areas, particularly parts of Northern Province, was limited due to labour shortages, lack of equipment, and competition from food crops. Moreover, the performance of forage seed varied: while some imported and local varieties performed well, others failed to germinate, particularly in drought-prone areas. Delays in seed certification and input delivery further discouraged participation, with some farmers abandoning production altogether. E-SLIP initiated business development training in collaboration with the Zambia Development Agency (ZDA), focusing on business planning and financial literacy, but these efforts were not sufficient to address underlying market constraints. The failure to leverage strong demand for forage seed and engage in collaborative forage variety development with research institutions, government, and private sector actors represented a missed opportunity to strengthen the forage seed system.

Similar to the experience of seed crop multipliers, farmers involved in forage seed production faced the constraint of an underdeveloped market. Some producers, particularly those growing sun hemp and velvet beans, expressed frustration over unreliable buyer networks and the lack of a structured market in the absence of programmatic efforts to facilitate market access. While E-SLIP initiated training for forage seed producers in business aspects together with the Zambia Development Agency, focusing on development of business plans and financial literacy,[232] CSPE field interviews with farmers in some districts suggest the need for more efforts in forage business development.

Source: CSPE team based on desk review and field mission

[232] E-SLIP was also equipping seed growers with harvesting and cleaning equipment, weighing scales and packaging materials.

Box 12
Implementation gaps in livestock stocking and restocking and pass-on schemes

IFAD's livestock distribution targets were exceeded, but the evaluation identified shortfalls in the adequacy and timeliness of livestock delivery. The country programme exceeded its livestock placement target under E-SLIP reaching 174 per cent of the 19000 animals. Under S3P, small livestock pass-on schemes involving goats and chickens were introduced to support women's economic empowerment. A total of 281 households (114 female-headed) received three hens and one cock each, while 297 households (150 female-headed) received three she-goats and shared one he-goat between two households.[233]

Despite these quantitative achievement, field-level evidence revealed implementation weaknesses which affected results. Beneficiaries in several districts including Kasempa, Kitwe, and Chibombo reported receiving too few animals to meaningfully support household income or build sustainable livestock production system. In Kasempa, for instance, one group received no male goats, making reproduction unviable while some groups were yet to receive their livestock. Similar frustrations were noted in Mongu and Solwezi under SAPP. These gaps were compounded by logistical issues as no efforts were made to make local purchases.[234]

The performance of the pass-on-the-gift scheme remained low constrained by both technical and institutional challenges. In 2022, only 4 per cent of the targeted 9,000 livestock packages were passed on.[235] Although this improved slightly in 2023, the pass-on rate reached just 20 per cent far below the programme's target of 90 per cent. By the second quarter of 2024, the cumulative number of pass-on beneficiaries had reached 3,728 households, who collectively received 1,345 rabbits, 7,983 chickens, 3,452 goats, 277 pigs, 229 dairy cattle, and 1,108 beef cattle. For E-SLIP, while data on the pass-on rate for this period was not available, only 283 new households had received livestock since the start of 2024, suggesting that momentum remained limited. The 2021 Mid-Term Review (MTR) identified issues such as delays in livestock delivery, poor animal condition or unsuitability (e.g. small, immature, or sick goats), and mismatches between the type of livestock requested and those received, factors that eroded household willingness and capacity to pass on and high mortality rates (especially for chicken and goats), issues confirmed also by the CSPE mission.

Delays were linked in part to the late disbursement of OFID funds. Technical shortcomings such as weak social mobilization e.g. through the use of community livestock facilitators, weak group formation and capacity building, and lack of integration with private sector value chain off-takers further undermined results. The limited capacity of the MFL, particularly in extension services and animal health, constrained ongoing support and monitoring. In some cases, behavioural factors such as beneficiary reluctance or misunderstandings about pass-on-obligations, also played a role.

Source: CSPE team based on desk review and field mission

[233] S3P PCR 2021
[234] In Mpika, local suppliers were bypassed, and in at least one case, livestock died in transit due to poor transport conditions.
[235] Over achievement of direct placement of livestock targets is in part attributed to the increase from 6 to 10 provinces and over concentration on livestock that have a shorter reproduction cycle and higher multiplier effect. (Supervision Mission Report 2022)

Box 13
Localized results and constraints of improved livestock breeds

Field examples from IFAD-supported projects show promising uptake of improved livestock breeds but also highlight context-specific constraints:

Kalomo – Pigs: The Tusale Darfan group received Large White pigs and successfully distributed 30 animals to other groups. With sales exceeding 60 pigs annually, members reported improved income due to higher market value.

Kazungula – Goats: Through the Lubemba Boer Goat Centre, improved goats were introduced. Satellite Multiplication Centres grew from 5 to 9, though longer-term impact was tied to ongoing training and input supply.

Mbala – Dairy Cattle: In Mbala, crossbred cows supported by pasture seed, equipment, and veterinary inputs helped reduce mortality and improve milk yields. Farmers reported better resilience compared to pure Jersey and Friesian breeds.

Challenges persisted, including high feed requirements, disease susceptibility, and limited veterinary services.

Source: CSPE team based on field mission

Box 14
Mixed performance of bulking and aggregation centres

Bulking and aggregation infrastructure supported under IFAD programmes helped improve market access in some locations, but most centres faced operational challenges that limited their long-term viability. In Mungwi, the Chifulo Multi-Purpose Cooperative used its concrete slab, tent, and weighing scale to continue group marketing activities. Similar infrastructure provided through partnerships with COMACO in Mpika and "Born to Care" in Mbala helped farmers reduce post-harvest losses and benefit from seasonal price fluctuations.

However, these gains remained the exception. Many centres were underutilized due to weak cooperative governance, inadequate working capital, low production volumes, and limited market linkages. For example, the soybean bulking facility in Kapiri Mposhi saw minimal use due to poor harvests. Fish marketing slabs in Kitwe became overgrown and idle following the collapse of fish farming linked to dried-up ponds. In Mongu, Kupangela Hamo Food Suppliers suspended rice trading due to low yields and pivoted to aquaculture only after improved rainfall in the 2024/2025 season. The premature closure of E-SAPP and the 2023/2024 drought further compounded these challenges, reducing usage and undermining the viability of many centres.

Source: CSPE team based on field mission

Box 15
Persistent delivery capacities in the field

Field interviews in Chinsali, Kitwe, Luanshya, Mbala, Mpika, and Solwezi districts revealed that district and provincial stakeholders were largely excluded from the design and implementation of projects such as SAPP and E-SAPP. In Kitwe District, officers reported being sidelined after funding decisions, with projects being managed directly by national and provincial headquarters (Ndola and Lusaka). PACOs and DACOs were often not involved in programme design, despite having the technical capacity to contribute meaningfully. Their participation was frequently limited to late-stage activities such as group selection. In multiple districts, officials underscored the lack of consultation during design, which weakened the alignment of interventions with local realities. Although the Government's decentralisation reform placing district line ministry staff under Town Clerks was underway, stakeholders expressed concern that it would not resolve entrenched coordination weaknesses.

Source: CSPE team based on field mission

Box 16
Evidence of successes and challenges of out-grower schemes – examples from the field

A core strength across Nanette Investments, COMACO, and Born to Care was the bundling of support services—particularly input provision and bulking infrastructure. Nanette and Born to Care provided seed and fertilizer through formal contract arrangements, while COMACO used a revolving seed bank model. These arrangements reduced upfront costs and encouraged expansion. Nanette channelled inputs through farmers to enhance engagement and accountability. COMACO supported 1,500+ farmers with beans, groundnuts, fruit trees, and agroforestry inputs, promoting resilience.

Access to markets was a strong incentive. COMACO farmers expanded cultivation due to guaranteed markets. Nanette fostered long-term trust despite side-selling during droughts. Born to Care constructed bulking sheds, but market usage consistency was unclear. Pricing varied: Nanette's farmers developed negotiation skills; pricing dynamics under COMACO and Born to Care were less visible. Nanette also faced side-selling, particularly during droughts, despite penalty mechanisms. Trust-based relationships helped sustain participation.

Infrastructure investments played a pivotal role. Nanette's grant founded a rice mill and warehouse; Born to Care built bulking centers; COMACO partnered with Chalwemba for similar infrastructure. Yet, constraints included flooding, lack of drying facilities, delayed services, and load shedding. Employment and inclusion outcomes were noted: Nanette created jobs, Born to Care engaged 126 youth and 99 women, and COMACO strengthened peer learning. However, income and profitability outcomes were poorly documented.

The effectiveness of these schemes depended on stable offtake, timely transactions, and balanced risk-sharing. CLOSE's collapse after WFP's withdrawal highlighted the risks of over-reliance on single buyers. Meanwhile, individually linked farmers under Good Nature benefited from full harvest sales. Side-selling in COMACO and Nanette was driven by procurement delays and market distortions. Input financing was problematic: IFAD's guidance against cost recovery hurt out-grower viability. Diverse payment preferences and repayment challenges exacerbated by drought further strained schemes. Commitment forms (e.g., COMACO) offered some mitigation but were insufficient without robust yield support, follow-up, and shock-responsive models.

Source: CSPE team based on field mission

Box 17
Gendered insights on food security impacts

Women beneficiaries also reported improvements in household food security linked to increased agricultural productivity and livestock production. Anecdotal evidence from across the country programme shows that improvements to women's crop and livestock production and in some cases market sales, improved the quantity of household food consumption. The extent to which this resulted in more diversified diets for women (young, old, pregnant, lactating) could not be ascertained from project M&E data. Some women beneficiaries from different programmes reported increased consumption of a variety of meat, vegetables and fruit, while others reported little to no change.

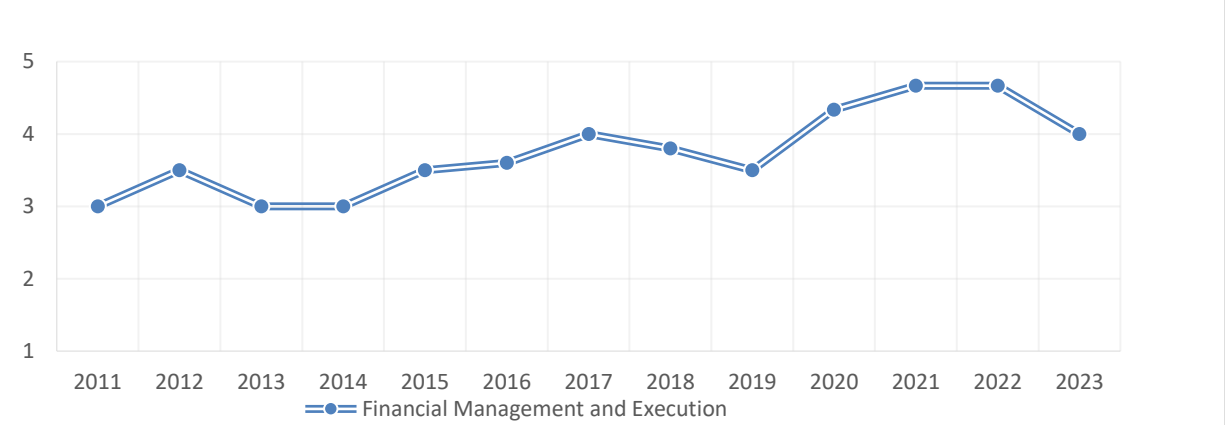
Source:

Box 18
Adoption challenges in conservation agriculture and climate-smart technologies

Conservation agriculture and climate smart technologies were promoted but adoption rates remained low. S3P, and E-SAPP promoted a range of conservation agriculture and climate-smart technologies such as minimum tillage, mulching, intercropping, crop rotation, potholing, and the use of animal manure. In S3P, these interventions were supported through Lead Farmer networks and training platforms, resulting in modest improvements in resilience adopting households cultivated an average of 3.5 crops annually compared to 2.9 for non-adopters.[236] However, adoption rates were to some degree hampered by declining seed availability, weak agro-dealer networks, and limited public extension support. Some technologies were poorly matched to local conditions such as the promotion of animal manure in Muchinga, a province with low livestock populations, or potholing in high-rainfall areas like Kasempa, where it led to water-logging.[237] (S3P PPE; E-SAPP PCR, para. 78). Agroforestry efforts also faced low survival rates outside Muchinga due to insufficient aftercare and weak community engagement.

Source: CSPE team based on field mission

Figure 3
Trend of financial management across IFAD's portfolio in Zambia



Source: Supervision mission reports

[236] S3P PPE, para. 143
[237] E-SAPP PCR, para. 77

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Mulonga Youth Club, Small livestock Broilers, Mansa
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Chibusa Group, Savings and Credit, Mbala
Trust Group, Savings and Credit, Mbala
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Tulemashe Group, Savings and Credit, Mbala
Tuombele Pamwi Group, Savings and Credit, Mbala
Tuyinitwashala Group Savings and Credit, Mbala
Twazwane Group Savings and Credit, Mbala
Twikatane Group, Savings and Credit, Mbala
Twishibane Group, Savings and Credit, Mbala
Katwezye Group, Savings and Credit, Mbala
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Let's Talk Service Centre, Milk Production and Dairy, Senanga
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Mbuyoti Multipurpose Cooperative, Piggery, Mongu
Lutende Cooperative, Pass-on Livestock, Mongu
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