

**ILO/BDS Zambia: Developing Business Service
Markets for Micro and Small Enterprises in Zambia**

Final Independent Evaluation

An End-of-Project Evaluation prepared for the International Labour Office
and the Swedish International Development Agency in Lusaka

Project code: ZAM-03-MO2-SID

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Abstract

Project title:	ILO/BDS Zambia: Developing Business Service Markets for Micro and Small Enterprises in Zambia
Project code:	ZAM-03-MO2-SID
Type of evaluation:	Independent
Time of evaluation:	Final
Evaluation team:	Simon White, International Consultant Trevor Simumba, National Consultant Juliet Munro, National Consultant
Timing of the mission:	25 May to 7 June 2008

Background and context

The report presents the findings of an end-of-project evaluation of the Business Development Services (BDS) Zambia project. Funded by the Swedish International Development Agency (Sida) this project began its first phase in 2003 and represented one of a new breed of enterprise development projects of its time through its focus on the development of business service markets. Across the international development community, greater importance has been assigned to the markets in which businesses obtain the services they require. Development agents and the projects they fund were encouraged to consider more systemic responses to the problems small enterprises faced and to address the difficult challenges of ensuring sustainability and increasing impact.

BDS Zambia worked with print, radio and Internet media providers to deliver information that was useful and relevant to micro and small enterprises in Zambia. The ILO oversaw the implementation of the project and sought to ensure the critical elements of the Decent Work agenda were addressed in the project – these elements were later encapsulated in the Decent Work Country Programme for Zambia.

Present situation, scope and objectives of the evaluation

The aim of the evaluation was to assess the intermediate outcomes and impact of the first phase of the project, to evaluate the extent to which outputs for the second phase have been achieved, and to determine whether the initial activities and outputs have been beneficial to the target group. The evaluation sought to ascertain whether the original project strategy, institutional framework and assumptions remain valid. The evaluation also sought to provide the ILO, its social partners and Sida with the feedback and information needed to assess and possibly revise, policies, strategies, data collection methods, institutional arrangements, and resources to support the development of agriculture in Zambia. Where possible, the evaluation would provide information on intermediate results, best practices, opportunities for replication, and potential for improving coordination with other projects in Zambia and elsewhere in the world.

Methodology of evaluation

The evaluation centred on a two-week mission conducted by Simon White (international consultant) and Trevor Simumba (national consultant) from 25 May to 7 June 2008. Prior to the field mission the evaluation team reviewed all the relevant documents on the project. Juliet Munro (national consultant) was an author of the mid-term review of the first phase of the project and assisted with a review of literature on private sector development in Zambia and commented on the first draft evaluation report. During the mission, the consultants interviewed a wide range of stakeholders and informants in Lusaka as well as in the regions. At the conclusion of the field mission, Simon White and Trevor Simumba met with the project staff and discussed their findings. The first draft report was submitted on 14 July 2008. The ILO finalised their comments on the draft on 20 August 2008. The final report was submitted seven days later. While the second phase of the project was due to conclude in July 2008, Sida granted the ILO's request for a no-funds extension to the end of 2008 to complete a number of outputs and to focus on distilling lessons learned.

Main findings and conclusions

The main findings and conclusions are organised according to the terms of reference prepared for the evaluation: design, implementation and impact.

1 Design of the project

The design of the first phase of the project was found to reflect many of the key issues and debates concerning small enterprise development at the time. However, the evaluation team experienced significant problems in obtaining the relevant documentation on the critical issues affecting the design of the project. The management of documentation of this period is, or was, weak. While it is clear that there was a growing interest in the ways information and communications technology (ICT) can be used to support the growth of MSEs and in business information provided by media outlets, such as newspapers, radio stations and through the Internet, it is difficult to determine the extent to which these issues were considered a major constraint or opportunity for enterprise development in Zambia at the time. While similar projects in neighbouring countries such as Uganda had proven the success of working with the media to improve the relevance and usefulness of information for MSEs, little evidence could be found to show that this was an issue of importance to MSE development in Zambia.

The first phase project document was ambitious in its scope, but lacking in the detail required to initiate a project of this kind. There was no logical framework presented, very little analysis of the institutional framework in which the project would be located, and a long list of general principles. The project document urged the immediate formulation of a monitoring and evaluation framework in the early stages of the project, but all attempts to do this were unsatisfactory. Project staff indicated that the design of the project placed them in a situation in which the project had a broad scope of work, but not enough time and resources.

Despite these problems, the first phase of the project worked well. A number new approaches to developing business content through the mainstream media were tested and successes were achieved in many areas. Independent impact assessments have shown that the business information provided through the mainstream media

did indeed contribute to improvements at the enterprise level. However, concerns were raised about the extent to which MSE were aware of these programmes.

The second phase of the project, which began in 2006, sought to build on the success of the first. The project reframed its scope in the second phase to place more attention on MSEs in agriculture, including small-scale farmers. This was largely a result of Sida changing focus. Agriculture became one of the three priority sectors Sida supported and, in the transition from the first to the second phase, Sida, the ILO and the BDS Zambia project agreed to focus on business development through media in two agriculture sub-sectors. *Jatropha* and dairy were selected as the sub-sectors the project would focus on in its second phase. While these were vastly different sub-sectors (i.e., dairy is a well established industry with a high number of small-scale producers, many of whom are women, while *jatropha* is potentially a sun-rise industry that has been promoted as a new opportunity for rural development in Zambia), they provided the opportunity for new approaches in the use of ICT for rural MSEs and small-scale farmers.

One of the major concerns with the design of both phases of the project is the wide scope assigned to the project, which tended to stretch project resources across a number of sectors (i.e., dairy and *jatropha*), themes (i.e., newspapers, radio stations, and Internet), and regions (i.e., from the south, to the east, to the north of the country).

Another concern with the design of the project was its autonomous position within the organisational framework for business development and media services. Originally the project was designed as an independent entity with its own office and identity. However, this changed and the project moved into the ILO offices and generally became known as an ILO project. The option to embed the project within an existing local organisation in order to promote ownership and build capacity does not appear to have been considered by the designers of the two project phases.

Finally, HIV/AIDS within the MSE sector was an additional theme the project took on in its second phase. This issue was to be “mainstreamed” into other project activities.

2 *Project implementation*

The first phase of the project initiated a number of pilot initiatives with project partners in the print and radio media, as well as with an Internet-based firm. After some research into possible project partners, BDS Zambia approached a selection of media providers to submit proposals for support. This led to supporting local radio stations develop business-oriented programmes in Lusaka (Radio Phoenix), Kitwe (Radio Icengelo), Chipata (Radio Breeze), Monze (Sky FM) and Livingstone (Radio Mosi-o-Tunya). It also led to the creation of business supplements in the Lusaka-based *The Post* newspaper and *The Southern Herald* newspaper in Livingstone. Coppernet Solutions were assisted in their efforts to establish a web portal for MSEs and BDS Zambia laid the foundation for the possible establishment of information kiosks for MSEs. As the first phase evaluation shows, these outputs have been valuable contributions to the development of BDS markets in the media. Many of these media products have continued and provide useful examples of how business-oriented media can be developed in response to the needs of the MSE sector and in a profitable manner.

In its second phase, BDS Zambia continued its work with media outlets. It supported the publication of a business directory, which was launched in August 2008, and facilitated links between a number of possible new ventures and donor financing, such as a SMS directory service. The project also supported the preparation of value chain analysis reports for the two agriculture sub-sectors it selected (i.e., jatropha and dairy). These reports have been recognised as a valuable contribution to development in these sub-sectors. The Biofuels Association of Zambia has made good use of the report as a tool for lobbying for policy change and claims the report contributed to the National Energy Policy. However, there does not appear to be an organisation in the dairy sub-sector that has been able to make similar use of the dairy value chain report. It was a surprise for the evaluation team to discover that very little link was made between the analysis of sub-sectoral value chains and the development of business-related media services. While this link was the premise on which the second phase was designed, very few practical examples of this were found.

BDS Zambia worked with a wide range of partner organisations. While many of these expressed satisfaction with the project's services, others wanted more support in response to their specific needs. One of the challenges for a project of this kind (i.e., a BDS market development project) is to communicate the importance of building markets for MSE development in preference to the direct delivery of business services. An additional challenge to the project was the decision taken to work in a similar way with a range of partners displaying different needs and capacities. Very little organisational assessment was done of potential project partners and their support requirements in either of the project phases. In its first phase of the project undertook a BDS market assessment, but this was deemed to be sub-standard by the 2005 mid-term review.

A strength of BDS Zambia was its work with non-state actors (e.g., private newspapers and radio stations, community-based radio stations, business membership organisations and sector associations). However, the evaluation team found that very few links were made with the relevant public sector agencies. This reduced the potential for the project to contribute to the development of public policy.

While the project focused on promoting experimentation and innovation in the development of BDS markets, it paid surprisingly little attention to the generation and management of knowledge. A number of information products have been produced in the form of progress and annual reports, and research and evaluation reports, but there are very few documents that distil the experiences of the project into lessons learned and best practices. While this is one of the rationales for which the current no-cost extension was requested, and granted, these activities and information products should have been a core focus of the project from the outset.

The ILO's support for this project was justified on the basis of its commitment to Decent Work. It is surprising, therefore, to note that very little of the project dealt with the key dimensions of the Decent Work agenda.

Finally, the mainstreaming of HIV/AIDS into project activities appears to have been dealt with in a piecemeal fashion. A handbook for entrepreneurs was produced and distributed. This handbook focused on a range of issues that are of concern to MSEs and has been positively appraised by a separate evaluation process. It has also been used to inform the production of media content, such as

the production of radio programmes that focus on HIV/AIDS in the MSE sector. However, concerns have been raised as to how well this handbook has been promoted and the access MSEs have to it. In response to this criticism, the handbook was translated into five local languages and a Braille version produced. It was only in December 2007 that a strategy for mainstreaming HIV/AIDS into the BDS Zambia project was produced. This was a year after the handbook was produced and too late to inform much of the project's work on this topic. The mainstreaming strategy included the topic of gender as an agenda for project mainstreaming. However, gender is treated in this document as a part of the HIV/AIDS agenda, rather than an issue of specific concern to MSE development. Thus, many of the issues of gender that affect MSE growth and development are not addressed in the mainstreaming strategy.

3 *Sustainability and impact*

BDS Zambia has contributed to the development of a number of new and sustainable business information services in rural and urban Zambia. It has shown how the media can be used to produce and distribute information to MSEs that enhance the potential for business growth, while simultaneously improving media revenues. Without doubt, the products the project has developed and tested with its partners (e.g., radio programmes, newspaper supplements) will continue to provide a valuable service to MSEs beyond the life of the project. The project has worked in different settings and in different agricultural sub-sectors to show how well researched and responsively designed media content can contribute to the development of MSEs.

The frustration in evaluating the sustainability and impact of the project's services on the MSE sector in Zambia stems from the lack of attention that was paid to this topic in the beginning of both phases. Scant attention was given to the design of a realistic logical framework in either phase and, while a mission was conducted to prepare a monitoring and evaluation framework for the project, this did not lead to a product the project could use. Thus, it is extremely difficult to assess sustainability and impact in the final month of a five-year project without a framework that should have informed the collection and assessment of data in these terms over the course of the project.

While it is possible to claim that the project has contributed to the sustainability of various business-related information products, the same cannot be said for the sustainability of media-related support services (i.e., for the continuation of support to BDS markets through media). A consequence of choosing to locate the project outside the organisational framework for business development and media services in Zambia (i.e., of not embedding the project in an existing organisation) is that the project's experiences are not transferred to local agencies. While the contacts, experiences and skills generated by the project may be partially passed on to various partners, a specific agency to which this resource can be transferred has not been identified. In addition, a clear exit strategy has not been defined. Furthermore, the lack of any substantial links with public sector agencies working in private sector development has meant that many of the experiences and lessons learned from the project are less likely to be transferred into public policy or future programmes.

Main recommendations and lessons learned

BDS Zambia has produced a substantial body of experience from which international development and donor agencies, and business development practitioners can learn. The project has been successful in producing new business-related information services through a range of media outlets operating in different settings. It has also shown the potential of a value chain approach to assessing MSE development issues. The process of planning and implementing these activities has also produced lessons from which others can learn. Chapter 6 contains a substantial, but non-exhaustive, listing of lessons learned.

There are two kinds of recommendations presented. First are recommendations for last few months of the BDS Zambia project. Second are recommendations for the project promoters.

Recommendations for the BDS Project:

- 1 *Identify and document lessons learned:* It is recommended that the BDS Zambia project undertake a process of reviewing its activities of the last five years in order to identify key lessons and best practices in the development of business-related media and ICT services.
- 2 *Agriculture sub-sector strategic planning:* It is recommended that the BDS Zambia project convene two workshops on the development of business-related information services in agriculture (jatropha and dairy) to focus specifically on strategies for enhancing market information to MSEs in the two sub-sectors.
- 3 *National workshop:* It is recommended that the BDS Zambia project convene a workshop with key PSD actors in Zambia to report on the lessons learned.

Recommendations for project sponsors:

- 4 *Monitoring, evaluation and impact measurement:* It is recommended that projects of this kind are designed with a clear logical framework that can be used to inform the formulation of a system for monitoring, evaluating and measuring the impact of the project. Such a system should be based on an assessment of the major priorities facing MSEs, agreed to by the major stakeholders in the field.
- 5 *Embedding interventions among local stakeholders:* It is recommended that projects of this kind contain a set of interventions that are located within one or more existing organisations (i.e., private, public, community-based or business membership organisation), rather than as an autonomous project.
- 6 *Institutional assessment of key actors:* It is recommended that projects of this kind are based on a sound assessment of the institutional framework for MSE development, including the roles and capacities of private, public and community-based agencies.
- 7 *Value chain analysis and interventions:* It is recommended that projects of this kind adopt a value chain perspective on the development of BDS markets, which includes the role of business-related information requirements along the value chain.

- 8 *Knowledge management:* It is recommended that projects of this kind ensure they have meaningful and effective mechanisms in place for the generation, management and distribution of knowledge.
- 9 *Engaging social partners:* It is recommended that the ILO continue to engage its social partners in market-driven BDS projects as a part of its pursuit of the Decent Work agenda. This requires a commitment to raising awareness and training worker and employer representatives on this topic.
- 10 *Sida's sectoral strategies:* It is recommended that Sida continue to explore the role of market-driven BDS in its work in the agriculture, energy and health sectors. Specific interventions should be designed to follow-up the work of BDS Zambia in the jatropha and dairy sub-sectors.
- 11 *Greater attention on HIV/AIDS:* It is recommended that greater attention is given the addressing the impact HIV/AIDS has on the MSE sector through mainstream and specialist service interventions.
- 12 *Greater attention on the impact of gender of MSE development:* It is recommended that greater attention be given to the influence of gender on the development capacities of MSEs and that specific attention is given to the design of information products that raise awareness of gender bias and provide strategies for dealing with this bias.
- 13 *MSE development services in Zambia:* It is recommended that continued attention be given to supporting non-state actors in the development of market-based approaches to BDS for the MSE sector in Zambia.

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List of acronyms

ASP	Agriculture Support Programme (Sida funded)
BDS	Business development service
CBPSDP	Capacity Building for Private Sector Development Programme (European Union)
CP	Cooperating partner
CTA	Chief Technical Advisor
DWCP	Decent Work Country Programme (ILO)
EU	European Union
FSDP	Financial Sector Development Plan (Government of Zambia)
FNDP	Fifth National Development Plan (Government of Zambia)
ILO	International Labour Organisation (Government of Zambia)
HIP	Harmonisation in Practice initiative (Government of Zambia)
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
ICT	Information and communication technology
JASZ	Joint Assistance Strategy for Zambia
JICA	Japanese International Cooperation Agency
MATEP	Markets, Trade and Enabling Policies (USAID programme)
MSE	Micro and small enterprise
MSME	Micro, small and medium enterprise
MSME	Micro, small and medium enterprise
NELMP	National Employment and Labour Market Policy (Government of Zambia)
PROFIT	Production, Finance and Technology (USAID programme)
PSD	Private sector development
PSDRP	Private Sector Development Reform Programme (Government of Zambia)
SEED	Support to Expansion and Economic Diversification (World Bank)
Sida	Swedish International Development Agency
SME	Small and medium-sized enterprise
SMS	Short message service
UNDAF	United Nations Development Assistance Framework
UNDP	United Nations Development Programme
USAID	United States Agency for International Development
WEDGE	Women's Entrepreneurship Development and Gender Equality
ZAMCOM	Zambia Mass Communication Centre
ZCSMBA	Zambia Chamber of Small and Medium Business Associations
ZNBC	Zambia National Broadcasting Corporation

1 Introduction

In 2003, the International Labour Organisation (ILO) in Zambia, with financial support from the Swedish International Development Agency (Sida), embarked on a market-driven approach to the provision of business development services (BDS), which exemplified the current debates of the day. This was a project that sought to respond to demand, rather than supplying small enterprises in Zambia with services they didn't need or couldn't use. It focused on providing sustainable services to the micro and small enterprise (MSE) sector that would continue beyond the life of the project and, in tandem with this user-oriented approach, placed emphasis on the employment dimensions to MSE development.

The Business Development Services Zambia project, generally known as BDS Zambia, had two phases. The first phase ran from 2003 to 2006 and was officially titled "Improving the quality and diversity of media content in Zambia". The second phase lasted only two years, from 2006 to 2008, and was called "Promoting market information services for small-holder farmers in specific agricultural industries". This project represented many of the elements of business development that had come to be known as "good practice". It promoted the development of business information services for MSEs and worked primarily with media outlets rather than directly with MSEs. In its second phase, it applied a value-chain approach to the development of agricultural business service markets. In this way the project represented a practical expression of the "paradigm shift" in the provision of business development services.¹

Fifteen years ago, the term used to describe BDS was "non-financial services". In the 1970s and early-1980s, financial and non-financial services were combined in integrated business development programmes. However, in the late-1980s and early-1990s, there was a separation of financial and non-financial services in an effort to achieve greater sustainability through specialization.² Financial services referred to the range of financial mechanisms that are used to help enterprises start-up and expand (e.g., loans, banking services, revolving funds, microfinance), while non-financial services referred to everything else.

In 1997, the international Committee of Donors for Small Enterprise Development coined the term "business development service" and suggested that interventions designed to support the development of small enterprises could operate across three levels: micro, meso and macro.³ Micro-level interventions referred to instruments delivered directly to enterprises; meso-level interventions referred to the organizations that provide services to enterprises; while macro-level interventions are those dealing with national policies, laws and regulations. Macro-level

1 Gibson, A. (2000) *The Development of Markets for Business Development Services: Where We Are Now and How to Go Further*, Springfield Centre for Business in Development, for the International Labour Organisation. Prepared for the Donors Committee Conference on Business Services for Small Enterprises in Asia: Developing Markets and Measuring Performance. Hanoi, Vietnam, April.

2 This long-time separation between BDS and financial services has recently been contested. There is growing evidence of improvements gained through a more integrated approach (see Sievers & Vandenburg 2004).

3 The Committee of Donors for Small Enterprise Development has been renamed the Donor Committee for Enterprise Development (www.enterprise-development.org)

interventions shape the conditions in which small enterprises operate and have been more recently referred to as the “business environment” or “investment climate”.

Within this framework, BDS has been defined as “services that improve the performance of the enterprise, its access to markets, and its ability to compete”. This includes “a wide array of business services, both strategic and operational. BDS are designed to serve individual businesses, as opposed to the larger business community” (Committee of Donor Agencies for Small Enterprise Development 1997).

BDS has come to embrace the following micro-level development instruments:

- Training
- Counselling and advice
- Developing commercial entities
- Technology development and transfer
- Information
- Business linkages

The Committee of Donors went on to derive principles of good practice. However, these principles have been refined and improved over the years. This process culminated in the production of the 2001 Donor Guidelines (otherwise known as the “Blue Book”).

The 1997 report of the Committee of Donors gave greater attention to the importance of meso-level organizations, especially to what has been described as “BDS organizations” or more accurately “BDS providers”. These are organizations that provide BDS directly to small enterprises. While governments and donor agencies may finance and otherwise support the design and delivery of BDS, it is the BDS provider that delivers these services to the target group (i.e., the small enterprise).

It has been recognised that BDS providers come in many forms. They can be government agencies, semi-government agencies (e.g., parastatal agencies), community-based organizations, business membership organizations (e.g., chambers of commerce), or private firms. There has been a growing consensus that government agencies are often not effective providers of BDS; indeed, it has become apparent that the more effective providers of BDS are those that operate in a “business-like” and “demand-oriented” manner applying commercial practices. Moreover, the role of private firms in BDS provision has been given greater attention.

The market in which business development services are designed and delivered has become an important consideration. The dynamics between the supply and demand for BDS have been examined more closely and underpin much of the debate concerning good practice in the BDS field. BDS providers are required to respond to the demands of small enterprises, but often these demands are hard to define. In the past, BDS providers relied on supply-oriented approaches because they believed small enterprises were unable to properly articulate their demand for development services, while others sought to look more closely at the ways small

enterprises obtained the broader range of services they required to run their business.

An important development in this approach has been the increasing awareness of the roles played by BDS providers that are not conventionally considered to be in the business development game, including the media. In recent years, a number of projects have been established to enhance the information services provided to MSEs by local media providers.⁴

This evaluation report provides an account of the work of the BDS Zambia project. In addition to providing the project sponsors with an assessment of the performance of the project, this account helps to consider the challenges that are posed by a market-driven BDS facilitation project and to identify lessons that come from facing these challenges.

The report was prepared as an “end-of-project” report in June 2008. However, the project applied for and was subsequently granted an extension in July 2008 to allow it to continue to the end of 2008 to complete a number of work items that had not been finalised by the original closing date of July 2008.

Simon White and Trevor Simumba were commissioned by the ILO to undertake this evaluation, while Juliet Munro provided specific inputs as required. All are specialists in enterprise and private sector development. Juliet Munro led a mid-term review of the project in 2005. The terms of reference for the evaluation is presented in Appendix 1.

4 McVay (2001) *An information revolution for small enterprise in Africa: Experience in interactive radio formats in Africa*; An ILO FIT/SEED Working Paper, Geneva.

2 Background

The chapter presents the background to the BDS Zambia project and describes the context in which the project was designed and implemented. Three topics are addressed: the context for private sector development (PSD) in Zambia, the promotion of “decent work” and the Decent Work Country Programme, and the development of the two phases of the BDS Zambia project.

2.1 The context for PSD in Zambia⁵

During the late 1990s, the Government of Zambia’s support for PSD focused primarily on trade liberalisation and the privatisation of previously state-owned enterprise. While these processes played a positive role in the country’s overall economic growth, in subsequent years they were not perceived to have been as effective and beneficial to the development of Zambia’s private sector as anticipated. This perception was amplified by the departure of Anglo American Corporation from the traditional mining sector and the realisation that Zambia must diversify its economy in order to survive.

Within this context, Zambia embarked on a new generation of private sector growth strategies that focused on economic diversification, infrastructure development and the creation of an enabling environment to attract private investment. This re-orientation commenced with the Copperbelt Diversification Conference which took place in Kitwe in 2002, and which led to the development of a national strategic plan for Zambia’s non-traditional mining sectors including agriculture, tourism, manufacturing and finance. During this initiative, the private sector was encouraged to empower itself to assume its role as the “engine for economic growth” by taking a more pro-active role in the public/private process. Yet, despite the preparation of this strategic plan, insufficient attention was paid to designing an adequate framework for implementing the strategy. As a result, few PSD support activities were completed and the initiative did not attract the government and donor funding required for it to continue.

In a 2004 bid to salvage past efforts as well as utilise the recommendations of several parallel PSD-related studies that had been undertaken during 2002-2003⁶ the Government of Zambia, in partnership with the private sector through the Zambia Business Forum and with the support of the World Bank, set about preparing a draft PSD Reform Action Plan. This document was debated and endorsed by the President of Zambia at a national forum in Livingstone in June 2004 and formed the basis of the PSD Reform Programme which was subsequently ratified by Cabinet Office and established in 2005 in the Ministry of Commerce, Trade and Industry.

5 This section is based on contributions provided for this evaluation by Juliet Munro.

6 Studies undertaken during that time include: The Investment Climate Assessment; Financial Sector Assessment; Zambia – The Challenge of Competitiveness and Diversification; A Framework for Tourism Sector Development; A Framework for Gemstone Sector Development.

The PSD Reform Programme (PSDRP) currently forms the backbone of joint government-donor support to the private sector in Zambia and provides the main backdrop against which the BDS Zambia programme has been implemented. This initiative is being supported by a handful of bi-lateral donors, including Sida, through a \$10 million basket funding mechanism that is operational until the end of 2008. The PSDRP has focused on implementing actions that aim to facilitate the creation of a pro-private sector enabling environment within six key reform areas which are outlined in Table 1. Within this overarching reform framework, BDS Zambia's interventions have made valuable contribution in particular to the ongoing achievement of reforms areas four and six.

Alongside, the Bank of Zambia has, since 2004, implemented the Financial Sector Development Plan (FSDP), which constitutes government's financial sector reform agenda and links into the PSDRP.

Table 1: Priority reform areas of the Government of Zambia's PSD Reform Programme

Reform Area	Reform Objective
1 Policy Environment and Institutions	Create an enabling macroeconomic environment, strengthen public agencies that support PSD and enhance public/private dialogue
2 Regulations and Laws	Improve regulatory frameworks and the investment code to foster PSD
3 Infrastructure	Enhance the infrastructure platform for PSD by encouraging private investment in infrastructure
4 Business Facilitation and Economic Diversification	Remove administrative barriers to business entry and operation and facilitate development of high growth sectors
5 Trade Expansion	Create better opportunities for access to regional and international markets by Zambian businesses
6 Citizens Empowerment	Unlock the growth potential of citizens through business development support and empowerment initiatives

The establishment of the PSDRP in 2005 coincided with the preparation of Zambia's Fifth National Development Plan (FNDP), which underlined the importance that government has attached to private sector development in relation to ongoing efforts to alleviate poverty.

At the same time, the Harmonisation in Practice (HIP) Initiative came into being as an effort to enhance the effectiveness and efficiency of development cooperation through improved donor coordination across all sectors. The HIP initiative, which has brought together a coalition of like-minded donors – including Sida – and the Ministry of Finance and National Planning, has led to the development of a Joint Assistance Strategy for Zambia (JASZ) which favours joint funding mechanisms

over bi-lateral arrangements and limits donor interventions to two or three functional areas each.

The JASZ is a national medium-term framework (2007-2010), which has been developed by the cooperating partners to manage their development cooperation with the Government of Zambia in alignment with the FNDP. The key objectives of the JASZ are to:

- Establish a shared vision and guiding principles for CPs' support to the objectives of the FNDP, which is the first stage in meeting the Vision 2030
- Articulate priorities for support during the Plan period
- Replace or better align CPs' country strategies (including resource allocations) with FNDP priorities, targets and country systems
- Improve aid delivery by achieving a more effective Division of Labour and allocation of CPs' resources
- Deepen the results focus of assistance programmes
- Simplify aid management and improve aid predictability
- Reduce transaction costs for the Government of Zambia

The current lead donors in the PSD arena are the World Bank and the Netherlands Embassy, though this is not to say that other donors cannot play an active role in PSD. See Table 2. Rather, new PSD project concepts need to demonstrate how they will effectively contribute to the achievement of the broader national PSD objectives and create synergies with other government initiatives, such as the recently established Citizens Economic Empowerment Commission.

Table 2: "Contact CPs" by main reform area

	DfID	EC	Finland	Sweden	Netherl.	UN	USAID	WB	AfDB
Licensing + other admin barriers					○		■	■	
Trade Expansion	●		■		●	●	●	○	
Labour	●				■	■	○	○	
Citizens Empowerment			●		●	■	○	●	
Financial sector development	●			■	●		●	●	
Telecom and ICT							●	■	
Lands					●		■	●	
PPP-infra	●				■		●	●	
Mining, including reforms	●	■						●	
Additional linkages with related JASZ groups									
Macro Group	■	■	●		●		■	■	
Agriculture Group			○	■		○	■	■	
Transport Group		■						●	
Energy Group		●				○		■	
Tourism Group						○	●	■	
■ means "main contact CP" for area/issue									
■ means "Lead donor" under JASZ									
● means CP interested in donor dialogue									
○ means CP involvement and not interested in donor dialogue on the area/issue									
Source: Gerner, H. & Sheppard, M. (2008) <i>Overview PSD division of labour among CPs</i> , Donor Committee for Enterprise Development (http://www.sedonors.org/resources/item.asp?resourceid=546)									

Table 3 lists some of the PSD-related programmes that are currently underway in Zambia. BDS Zambia has collaborated with a number of these initiatives during the project implementation period, including Sida's Agricultural Support Programme (ASP).

Table 3: Some PSD-related programmes currently underway in Zambia

Programme	Area of Intervention
Support to Expansion and Economic Diversification (SEED), World Bank	Facilitating economic diversification in tourism and gemstones by improving the physical and policy infrastructure in these sectors
Agricultural Development Support Programme – Innovation Fund, World Bank	Promoting agricultural and agribusiness development through matching grant funding arrangements
Agricultural Support Programme (ASP), Sida	Promoting 'farming as a business' among small-scale agricultural enterprises, improving their livelihoods by empowering them to participate in a liberalised market
Production, Finance and Technology (PROFIT), USAID	Enhancing production and service technologies and increasing access to BDS and finance for MSME agriculture and natural resource producers and processors
Markets, Trade and Enabling Policies (MATEP), USAID	Increasing the level of agricultural and natural resource exports into regional and international markets by overcoming policy, tariff and non-tariff barriers to trade and forging business linkages
Capacity Building for Private Sector Development Programme (CBPSDP), European Union	Building the capacity of government institutions, the private sector and civil society to promote private sector development
Triangle of Hope Initiative, Japan International Cooperation Agency	Strengthening vertical and horizontal business linkages and promoting private investment
Economic Empowerment through MSME Development ILO and UNDP	Promoting broad-based wealth and job creation through micro-, meso- and macro-level initiatives aimed at supporting the development of Zambia's MSME sector Note: As of August 2008, this project has not yet begun.

2.2 ILO Decent Work in Zambia

The Decent Work agenda was initiated by the International Labour Organisation (ILO) in 1999 during the 87th Session of its Annual Conference, and included four strategic objectives: fundamental principles and rights at work, employment promotion, social protection against vulnerabilities and contingencies in work and promotion of social dialogue.⁷ Securing Decent Work worldwide became the primary driving force of the organisation and it not only included regular waged employees but also emphasised workers in the informal economy, e.g., unregulated wage workers, the self-employed and home workers.

The ILO supports the implementation of Decent Work Country Programmes (DWCPs), which contribute to economic and social development in which employment, adequate income and social protection can be achieved without compromising workers' rights and social protection. The Decent Work Country Programme for Zambia endeavours to coordinate and align technical assistance, support and resources around an achievable set of priority outcomes. The major issues addressed in the Zambian DWCP are job creation for women, young people and people with disabilities; prevention and mitigation of HIV and AIDS in the world of work, and elimination of the worst forms of child labour. These components of the DWCP are also seen as contributions towards achieving the objectives of Zambia's Millennium Development Goals; Vision 2030; the Fifth National Development Plan, and in particular its chapter on Employment and Labour; the National Employment and Labour Market Policy (NELMP), an outcome from ILO support to Ministry of Labour and Social Security, and the common United Nations Development Assistance Framework (UNDAF), to which the ILO is a contributor.

Based on the comparative advantages of the ILO as a specialized agency within the UN system in Zambia, these priority issues were assessed and appraised within the framework of four pillars of ILO's Decent Work agenda. These are rights at work, employment creation and enterprise development, social protection, and social dialogue. Furthermore, the DWCP for Zambia builds upon recent and ongoing ILO programmes, projects and activities in Zambia, including NELMP formulation.

- In relation to Rights at work, this incorporates the ILO's Time Bound Programme Support Project on the elimination of child labour and the HIV/AIDS Induced Child Labour project, funded by the US Department of Labor; the Study on Child Trafficking, funded by the European Union, and the support of Government of Canada for enhancing the role Vocational Training in eliminating child labour.
- In relation to Employment, this includes the Women's Entrepreneurship Development and Gender Equality programme, as well as the Development of Entrepreneurship for Women with Disabilities, both funded by Irish Aid; the Business Development Services Zambia project, funded by Sida, and the labour-intensive public works programmes funded by Governments of Norway and Denmark.

7 ILO (1999) *Report of the Director-General: Decent Work*, 87th Session, Geneva, ILO (www.ilo.org/public/english/standards/relm/ilc/ilc87/rep-i.htm)

- In relation to Social protection, this incorporates the Social Security for All project, funded by the UK Department for International Development; support for prevention of HIV and AIDS in the world of work, funded by Government of Italy; and rapid assessment of HIV/AIDS in the informal economy, funded by UNDP.
- In the field of Social dialogue, this incorporates the Supporting Labour Administration in Southern Africa project, funded by the US Department of Labour.

The goal of the Decent Work Country Programme for Zambia is: more and better jobs for women and men in Zambia, resulting from the NELMP) implemented under the Ministry of Labour and Social Security, supported by the social partners, connected to the FNDP, the UNDAF and the JASZ, and with national and international budgetary support (in the next 4-6 years). There are three priorities pursued to achieve this goal:

Priority 1: More and better employment for the youth, women and people with disabilities, supported by enhanced labour market information systems.

Priority 2: Responding to HIV/AIDS challenges in the world of work in Zambia.

Priority 3: The elimination of child labour, particularly in its worst forms.

2.3 BDS Zambia project – first and second phases

Although it was designed and initiated earlier, the BDS Zambia project is a component of the ILO's Decent Work Country Programme for Zambia. The project has subsequently been assimilated under the "job creation" sub-component of the programme.

BDS Zambia was facilitated by a team of specialist who were contracted by the ILO under the technical supervision of the ILO Sub-Regional Office in Harare. The ILO Lusaka Office provided financial and administrative supervision. The Swedish International Development Agency (Sida) funded both phases of the project. Mr Dipak Patel, Minister of Commerce, Trade and Industry, officially launched the project on 28 April 2004.

The first phase of the project ran from 2003 to 2006. This was designed as a private sector development project following the "market development approach" based on the Donor Committee on Small Enterprise Development BDS Guidelines. The BDS Zambia project focused on MSEs access to information and sought to build the capacity of media and communication companies to develop relevant and practical market information services for MSEs in Zambia. It was argued that information and communications technology (ICT) could be better used to provide business and market information to MSEs, especially those in rural areas.⁸ Developing the market for ICT-based information services for the rural enterprises

8 'Deliberate efforts will be made to ensure that developmental issues (e.g. gender, job quality, poverty alleviation etc.) are indeed addressed, while at the same time building on private-sector dynamics; in particular, enterprises in rural areas may require specific services, for example through radio programmes, linkages with the agriculture sector, etc.' (Project Document, p 23).

would enhance the competitiveness of the rural MSEs in Zambia who have, among others, the need for information on new markets, better business practices, and business promotion where technology can become the catalyst to help the enterprises access the same. Thus, this phase of the project was designed to experiment with the use of ICT to provide information relevant to the development of MSEs.

Box 1: BDS Zambia Phase 1 – objectives and outputs

Development objective: To expand substantially the opportunities for quality employment for women and men in small enterprises in Zambia

Immediate objective: To make small enterprises in Zambia healthier and more likely to grow, by increasing their access to the Business Development Services they need and want, at a price and quality that they can afford.

- | | |
|-----------|---|
| Output 1: | A 'FIT Zambia' office will be set-up with the appearance of a private sector office, housing, initially, the international expert and a national professional. |
| Output 2: | The met and unmet demands of MSEs for BDS will be mapped out as well as the existing structure for the provision of services in representative regions of Zambia. |
| Output 3: | Together with a commercial radio station establish a commercially viable radio programme aimed at small enterprises. |
| Output 4: | Together with a commercial newspaper, magazine, or advertising paper publisher, establish a publication targeted at MSEs. |
| Output 5: | Together with a commercial Internet Service Provider (ISP) develop 'business portals' aimed at offering commercial information services to SMEs. |
| Output 6: | Develop additional commercial radio programmes including programmes that are targeted to small enterprises not covered by the initial pilot programme (Output 3.) |
| Output 7: | Together with existing private sector service providers, develop services to address needs in service sectors and regions identified in the market survey (output 2). |

The BDS Zambia project was reviewed in 2005 in the context of the Joint Assistance Framework, which requires donors in Zambia to focus on national priority economic sectors for broad-based job and wealth creation as defined by the social partners in the Fifth National Development Plan (FNDP) and Vision 2030 for Zambia. Based on the recommendations of the independent review, the ILO and Sida agreed on a second phase of the project, which would deepen the ICT work undertaken in the first phase and focus on specific MSE value chains in agriculture, which is one of lead sectors for Sida's support in Zambia.

The second phase of the project was designed as a project supporting relevant and accessible rural ICTs to stimulate and promote market information services for smallholder farmers in specific value chains in agriculture to increase their incomes and employment creation capabilities. The value chain approach was seen as a rational, empirical and practical approach to identify binding constraints to industry or sector competitiveness, productivity and employment creation.

The BDS Zambia project selected the dairy and jatropha sub-sectors in agriculture and commissioned a value chain analysis for the two sub-sectors in order to identify the value created in a product or service as it is transformed from raw inputs to final product consumed by end users. The analysis covered market trends, price trends, current structure of the industry, key suppliers and markets, end markets, market channels, niche possibilities, quality and technical standards, technological trends, as well as policy and legal framework issues.

Box 2: BDS Zambia Phase 2 - objectives and outputs

Development objective: Stimulating and developing marketing and information services to upgrade MSEs in agricultural value chains for domestic or local markets.

Immediate objective: Improving the performance and household incomes, and reducing the stigma, risk and impact cost of HIV/AIDS of MSEs in selected agricultural sub-sectors.

- Output 1: A project advisory group (6-10 Organisations) on the effective use of media/ICTs for marketing communication and information dissemination for a agricultural development will be established; consultants or external collaborators for monitoring and evaluation, gender and HIV/AIDS will be recruited.
- Output 2: Two sub-sectors in agriculture will be selected using the ILO criteria - such as a high pro-poor profile, poverty reduction and employment creation potential - building on value-chain initiatives by other agencies and programmes such as World Bank and IFAD/SEMP.
- Output 3: Increased awareness on the risk and impact cost of HIV/AIDS and gender equality issues in MSEs promoted through media/ICT services and service providers linked to existing HIV/AIDS peer educator and gender training programmes.
- Output 4: The potential of community radio stations (at least three), publishers (at least two) and mobile phone (at least one) service providers to develop agricultural-focused business programmes, papers and mobile SMS services for MSE in specific sub-sectors to improve their productivity and performance will be enhanced.
- Output 5: Test new and potential technologies (for example Internet Services) for agricultural-related information dissemination and marketing communication services that can improve the way the markets work for micro and small enterprise in agriculture.
- Output 6: The project experiences and lessons learned on HIV/AIDS and media/ICT services for MSEs will be disseminated and discussed in workshops, seminars and papers at national, regional and international level to encourage replication and promote sustainability.
- Output 7: A monitoring and evaluation system for HIV/AIDS and media/ICT services for MSE development will be established.

3 Evaluation the design of the project

This is the first of three chapters that present the findings of the evaluation. The design of the BDS Zambia project can be described according to its two phases.

3.1 Phase 1 (2003-2006)

The evaluation team experienced some difficulty in obtaining all the documents and information concerning the process that was undertaken to design this phase of the project. However, through discussions with the project's Chief Technical Advisor (CTA), who was a consultant at the time and involved in some of the initial project assessment missions, and a review of available documentation, it has been possible to come to an understanding of the design processes.

The initial scoping of the BDS Zambia project appears to have been undertaken in 2000 by ILO officials from the Geneva headquarters and the Harare sub-regional office. The initial draft project document was assessed in 2001 and a mission report prepared by Ivan Colbert was produced to assess the "strategic choices" outlined in the draft project document. The mission report supports the proposal to establish a "FIT Zambia" office as a separate office from the ILO "with some room and flexibility (look business-like, use own logo to create a different image, relationship with ILO not pronounced etc.) to work with the private sector partners in Zambia".

FIT (originally referring to "farm implement and tools") was an enterprise development programme of SEED/ILO that sought to harness the private sector's potential to stimulate small business development through the provision of non-financial services. Its genesis was the FIT project in Uganda which used local radio programmes as a means of informing the small enterprise community about business development issues.⁹ FIT Uganda proved the success of this kind of market-driven approach to BDS.¹⁰ Indeed, the final project document for the first phase of the BDS Zambia project cites the Uganda experience as being critical to the design of the project and suggests that early in the project (i.e., once the project has begun), tools based on the FIT Uganda project would be used to "assess demand and supply within the private sector" in Zambia (p. 6).

In addition to the Colbert 2001 mission report, Sida commissioned its own assessment. The resulting Sida assessment memorandum encouraged the project to offer innovative and improved BDS to Zambian MSEs on a pilot basis and to test the willingness of MSE owner-managers to pay for these services. According to the assessment "this project will test the 'market based approach' which has been

9 See McVay, M. (2001) *An information revolution for small enterprise in Africa: Experience in interactive radio formats in Africa*, An ILO FIT/SEED Working Paper

10 FIT Uganda Limited is Uganda's leading private sector business development consulting company. It has grown to provide capacity building and facilitation support to Small and Medium Enterprises (SME) across Uganda. The company works through both public and private sector to support service companies, NGOs, Governments and donor programs working with the SME sector (<http://www.fituganda.com>).

developed by ILO through various donor consultations”. The project was supposed to run for three years and an exit strategy was developed according to the assessment memorandum. However, this exit strategy was not clearly stated. Under the topic “sustainability” the memorandum stated that the project will not be sustainable or survive after the project period, unless another donor chose to provide further funding or SIDA decided to continue funding. It further states that the programme will build on services that already are sustainable and try to enhance both quality and quantity of those services and thereby increase outreach of BDS.

The project document cites the importance of BDS in supporting MSEs in Zambia and promoting employment and quickly suggests how telecommunications “can have a highly developmental effect on the smallest businesses”. Reference to the Committee of Donor Agencies for Small Enterprise Development five conferences, peer-reviewed case studies and guidance are made (p. 4), along with the ILO’s FIT, Women’s Entrepreneurship Development and Gender Equality, and Jobs For Africa programmes, and Sida’s support for the ILO’s Start and Improve Your Business programme. The document then provides an assessment of MSE needs in Zambia and, while attempting to avoid generalisations, suggests that the “lack of information” was repeatedly mentioned by MSEs in Lusaka, Kitwe and Ndola as a major obstacle. Colbert’s 2001 mission report supports this view by indicating that “experience with other BDS activities elsewhere and the discussions held with SMEs, potential partners and BDS providers in Zambia seems to suggest that there are some activities that the project can immediately embark on, while preparations for a more comprehensive market survey in nine provinces of Zambia continue”.

From a broader viewpoint and with the benefit of hindsight, one wonders whether access to information was indeed a major constraint of the MSE sector in Zambia. Indeed, there appears to be no reference to a general assessment of constraints on the MSE sector and the relative importance of information as a business development service.¹¹ What appears more likely is that international best practice and the success of FIT Uganda contributed to the design the project. Radio programmes, newspapers and ICTs are the central focus of Section 2.1 of the project document (entitled *The current situation for BDS in Zambia*) in preference to any other BDS instrument. Thus, it is not clear to the evaluation team how the focus on information is justified compared with, for example, interventions focused on training, finance, representation or advocacy.¹²

Thus, it is possible to argue that the first phase of the BDS Zambia project was significantly influenced by events that occurred outside of Zambia, such as

11 In 2002, Sida undertook a survey of the information and communications technology sector as the fourth study in a series on the use of ICT in developing countries. While this study was a useful assessment of the industry in Zambia that the BDS Zambia project was able to use, it did not contribute to a comparative assessment of the barriers imposed by ICT on the MSE sector compared with other barriers (Swedish International Development Cooperation Agency, 2002, *A Country ICT Survey for Zambia*, Stockholm, Sida).

12 Some mention is made of training services (section 2.1.5), but this is mainly to describe the current initiatives underway. No attempt is made to compare the relative importance of business training compared with the business information strategy espoused by the project document.

international debates and reviews and other project evaluations. While the lack of documentation on the initial assessments that were undertaken make this claim difficult to substantiate convincingly, there is also little evidence to suggest a comparative assessment of the barriers to growth that were facing MSEs at the time was performed.

Many market-driven BDS strategies are subject to the criticism that such approaches fail to deal directly with MSE concerns. Indeed, this criticism is correct. By design, market-driven BDS interventions endeavour to facilitate the development of a market rather than provide services directly to the MSE sector. Thus, to some extent, the facilitation of BDS services can appear to be a supply-driven strategy, while actually attempting to respond to MSE demands by dealing with systemic market failures. Most MSEs may find business information provided by radio programmes and newspapers useful, but they are more likely to identify other constraints on their business as being more important. While two or three respondents to the current evaluation indicated that they believed the project did not focus enough on the specific needs of MSEs in Zambia, it is difficult to assess the merits of this claim.

3.2 Phase 2 (2006-2008)

The design of the second phase of the project appeared to be motivated by the generally positive results of the mid-term review, which was conducted late in the first phase in July 2005 and published in August of the same year. This review reported on the ILO's intention to seek additional funding beyond August 2006 and agreed there was "scope for the BDS Zambia concept to be built on and to contribute meaningfully to Zambia's evolving PSD profile" (p. 22). The review report went on to recommend that the ILO bear in mind the HIP initiative and FNDP when preparing the project document for the second phase.

The project document for the second phase of the project, finalised on 30 April 2006, outlined the key lessons learned from the first phase of the project. These lessons were supported by the mid-term review as well as the 2005 Steadman Group project impact assessment report.

The second phase of the project introduced a new focus for the project: agriculture. While the project document cited a number of reasons for this focus, such as the high potential for agriculture to contribute to pro-poor growth and employment creation, it is generally understood that one of the major reasons for this shift was based on Sida's own programme focus. Since the time when Sida initiated its support for first phase of the BDS Zambia project, Sida had dropped its support for PSD in Zambia in preference for three other sectors: agriculture, health and energy. Thus, while Sida had indicated its satisfaction with the progress of the project, continued support was only possible if a connection could be found between building BDS markets through ICT and agriculture. The project document describes this connection as does the situational analysis and recommendations produced by Juliet Munro in February 2006.

While the project has been criticised by some for being overly opportunistic in designing a second phase with a strong agricultural emphasis, the evaluation team do not consider this criticism to be fully justified. Agriculture plays an important role in the national economy and it is indeed through agricultural development,

including agro-processing enterprises, that economic development and poverty reduction is possible. The importance of agriculture to Zambia's development is reflected in the JASZ.

The design of the second phase of the project appears to have followed the recommendations of the mid-term reviewers and attempted to align the project with key national development policies and programmes. This included the Government of Zambia's National Employment and Labour Market Policy, the Fifth National Development Plan, the National Youth Policy, the Zambian ICT Policy and the Private Sector Development Reform Policy, as well as NEPAD's Comprehensive Africa Agriculture Development programmes and Sida's Agriculture Support Programme.

The second phase strategy and approach proposed some general targets for the project and indicated the project would "focus on learning, documentation and dissemination of knowledge on the application and use of media related services for micro and small enterprise development" (p. 18). It also proposed the formation of an advisory group to "spearhead and advocate for the effective use of media/ICTs for development and ensure that the project activities and outcomes will contribute more effectively to national priorities and strategies on the growth and development of the agricultural sector in Zambia" (p. 18). Overall, the second phase would "deepen" the sustainability of business-related radio programming, publishing, mobile phone and short messaging services and other media and communication services.

3.3 General project design issues (both phases)

Beyond the general criticism of the project design for each phase describe above, there were other concerns with project design that the evaluation team identified. These are presented below.

Lack of a logical strategy

The first phase project document appears to lack a clear strategy to guide the development of the project. Seven pages are dedicated to a description of the "principles on which the project is based" (Section 2.2). While this is useful, very little attention is given to how the strategy informs project inputs, activities and outputs. Section 2.3 provides "some implications" of these principles for the design of the project, but this takes a little more than one page and is very general in nature.

The document does not present a logical framework for the project. However, it is interesting to note that the project management report produced two years into the first phase of the project, entitled *How much of what kind of performance by when?*, presents a logical framework, which simply identifies the links from the development objective through to the two sub-goals (BDS Zambia 2005, p. 10). This document also presents a clearer project strategy, implementation plan, outputs, outcomes and impact, which is clearer and more focused than the project document (pp. 11-12).

Unlike the first phase project document, the second phase project document contained a causal chain of effects of the project (p. 27). However, this is an overly ambitious diagram. For example, it suggests that the project will change the

behaviour of policy makers (“improved or new practices: policy making and review, regulation, services, business activities, etc.”) and MSE users (“skill and technology transfer from larger enterprises” and “improve integration with local and overseas markets”). Furthermore, the diagram suggests the project will lead to improvements in the businesses environment. These are unrealistic expectations on a project that already has an ambitious set of outcomes.

The project CTA has argued that a project of this kind – one that focuses on innovation in BDS markets and the piloting of new approaches and instruments – cannot be adequately described by a logical framework. However, this view is not shared by the evaluation team, who can easily imagine how a logical framework can be designed to describe these processes and, more importantly, how they contribute to better, demand-oriented and sustainable BDS. What is important in terms of the current evaluation is that the project design could have been significantly improved if the project document presented a logical strategy that described how the project responded to demand and how outcomes would be produced that benefited employment in the MSE sector.

The autonomous nature of the project

Many respondents commented on the “old fashioned” project-based modality that was employed for this project.¹³ While these criticisms could be applied to many development projects designed in this period, it is clear that the issues affecting the design of development interventions have changed dramatically in recent years. The Paris Declaration has changed much of the way donors and development agencies design their programmes and a stand-alone project such as this does not conform with the general agreements of the declaration.¹⁴

The project-style approach exemplified by the BDS Zambia project is not embedded in any existing organisations. While it has had a number of partners, its central administration and core activities have been conducted within an autonomous project with a limited lifespan. Furthermore, its connections with government have been limited, as detailed further in Chapter 4.

Concerned that development assistance will lead to dependence by local agencies on external support, many donor and development agencies have sought to find an autonomous position within the institutional framework and to work with a range of market actors rather than embed development projects in one or two agencies. However, this approach has its own consequences. These include the lack of ownership by local actors as well as the danger of a lack of alignment between the

13 While the Paris Declaration came later, in fact, many bilateral and multilateral donor and development agencies have agreed to a more harmonised approach to development assistance. See, the declarations of the Rome 2003 and Marrakech 2004 meetings. For example, the *Rome Declaration on Harmonization* (Rome, Italy, February 25, 2003), states that a ‘key element that will guide this work is a country-based approach that emphasizes country ownership and government leadership... and engages civil society including the private sector’. The Paris Declaration criticises many aid agencies that have not put in place arrangements necessary to meet the Rome and Marrakech commitments.

14 Officially known as the *Paris Declaration on Aid Effectiveness; Ownership, Harmonisation, Alignment, Results and Mutual Accountability*.

project's activities and those of other state and non-state actors. As the following chapters show, some of these dangers have been realised.

Project targeting

Consistent with the market-driven BDS approach, the project did not target MSEs specifically. Instead, it worked with the providers of business information to the MSE sector. In the second phase, it appears that this target group was broadened to include sector based business membership organisations. The evaluation team agrees that this is the correct way to go about this kind of work. However, the project design could have been improved to ensure that there was some kind of a feedback or monitoring mechanism in which the indirect beneficiaries – MSEs – could have been more engaged with the project. This concern appears to have been realised in the design of the second phase of the project, when a project advisory committee was proposed, but it is unclear how well this particular mechanism performed this function. This issue is addressed in Chapter 5.

The project CTA commented that the project design hampered the project in three ways: scope, time and, to a lesser extent, financial resources. The evaluation team found this interesting and these issues are referred to in other sections of this report. The issue of scope affects the project targeting as well as some of the other issues listed below. It is interesting to note that the project management report, *How much of what kind of performance by when?*, expresses a concern with the initial narrow targeting of the project and encourages the project to “work with not one, but many providers” (p. 15, 21). The first phase project document identifies the risk of a “narrow” range of potential partners and suggests the project should mitigate this risk by diversifying into several business services and work with “multiple partners wherever possible” (p. 24).

The danger with this approach is that it forces the project to work with too many partners and raises expectations among partners and potential partners. While it should be expected that a market facilitation approach to BDS requires the project to work with many different partners, this can diffuse the work of the project too much and limit the impact it can have on its partners. While this might be consistent with a “light touch” approach to market facilitation – in which all service provider require is a little guidance, advice and support – there is no documented evidence provided by the project designers to suggest that this approach is justified. Indeed, it could be considered more likely that a market in which there is a “narrow” range of providers would require more intense support by the project.

This issue is considered further under the heading “the thematic and geographical spread of the project” below.

Work with non-state actors

A major strength of the project design has been its work with non-state actors. In many cases, these actors were themselves privately owned radio stations, newspapers, and Internet service providers; in other cases these were community-based entities. Indeed, the project management report, *How much of what kind of performance by when?*, encourages the project to broaden its focus beyond private media providers to include community and even public media outlets (BDS Zambia 2005, p. 21).

Working with non-state actors appears to have been a major advantage of the project and one that is fully supported by the evaluation team. While there are times where links could have been improved between the project and major state actors – which is considered further in Chapter 4 – the central focus on private sector and community-based providers appears to have been correct. This is for two reasons.

Firstly, because a market-development approach to BDS requires a focus on sustainable, market-oriented services, which are typically best provided by the private and, in some cases, the community sectors. Thus, non-public actors should be the main focus of a project that seeks to respond to market demand.

Secondly, in 2003 the key public agencies engaged in MSE development, and PSD more broadly, appeared to offer few opportunities for effective project partnerships. It was only in 2004 when the Government of Zambia began to refocus its attention on efforts to support the development of the private sector. Thus, working with non-state actors provided the project the opportunity to support BDS markets at a time when the government appeared less interested in these issues. However, work with non-state actors required an approach that formed links with the public sector, especially when government re-established an interest in these issues from 2004 onwards. See Chapter 4.

The thematic and geographical spread of the project

While this criticism is mostly targeted to the second phase than the first, both the phases of the project appear to have had a very broad thematic spread. The first phase of the project focused on media and ICT: print, radio and Internet. While this appears modest, there are major differences in how these forms of media operate, which need to be fully understood before project interventions can be effectively designed and delivered. However, the project design encourages the project to work in all three forms of media and with a wide range of media partners. In addition, the media providers with which the project partnered were spread across the length and breadth of the country, from Livingstone in the west, to Kitwe and Solwezi in the north, to Chipata in the east.

The mainstreaming of HIV/AIDS into the project, while justified in terms of the need to address such a critical crosscutting issue as the HIV epidemic, added an additional theme to the project and contributed to the spreading of resources.

In the second phase of the project, this spread was increased by the introduction of agriculture. Initially, it is understood that the project considered working in four or five agricultural sub-sectors. However, the evaluation team was pleased to learn that only two sub-sectors were finally chosen: dairy and jatropha.

Thus, over the life of the project it has dealt with four different forms of media (newspaper, radio Internet and SMS), two agriculture sub-sectors (dairy and jatropha) and one major crosscutting issue that it has sought to mainstream across all its activities (HIV/AIDS). In addition, the project has pursued these activities across the length and breadth of the country.

As a consequence of some of the issues identified above, such as project targeting and the thematic and geographical spread of the project, BDS Zambia was loaded with high ambitions. This problem began with the first phase and continued into the second.

Lack of a clear monitoring and evaluation framework

Both phases of the project appeared to suffer from the absence of a clear monitoring and evaluation framework. According to the SIDA assessment memorandum the project was supposed to make use of a “chain of causalities” approach for impact measurement whereby the project was encouraged to think rigorously about the chain of causalities implicit in the intervention and to identify the most appropriate indicators and timeline. Through this methodology impact monitoring indicators together with benchmarks were to be developed for each activity. However, the project did not achieve this and does not provide indicators of achievement at either purpose or output levels or a timeline to guide implementation and performance evaluation.

The second phase project document provides an overly general description of how monitoring and evaluation would be addressed. It suggests a consultant would be hired to prepare a monitoring and evaluation system; that annual work plans would be prepared to show anticipated outputs according to the project's log-frame; that a mid-term review would be conducted in 2007; and that an “independent self-evaluation” would be conducted (p. 25).

4 Evaluation of the implementation of the project

This chapter presents the findings of the evaluation concerning the manner in which the project was implemented. It does this in two ways. Firstly, by describing the wide range of activities the project undertook. Secondly, by identifying and discussing key issues that emerged during the evaluation.

4.1 Overview of project delivery activities

In this section, attention is given to providing a brief description and comment on the project's work within key fields: media, ICT, agriculture and HIV/AIDS.

Support to *The Post* newspaper, Lusaka

BDS Zambia helped establish *The Business Post* as a weekly supplement to *The Post*, a daily publication in Lusaka. This support began sometime in 2005 in the first phase of the project. BDS Zambia mainly provided technical support to the project, but also financed the publication of the first two editions. A series of field tours to the Southern, Eastern, Copperbelt and North Western provinces were conducted during the first half of 2008. During the tour, journalist had an opportunity to interact with people in rural areas, specifically those in the dairy and jatropha sectors. This helped them better understand the needs of MSEs in rural areas and how the media can be used as a tool for enhancing rural development and addressing rural poverty.

The Business Post is published on a weekly basis. While it began as a 12-page supplement, it has now been reduced to eight pages. The supplement's editor resigned his position in 2007 and it appears that the current editor, along with the management of *The Post*, does not share his predecessor's enthusiasm for a supplement devoted to MSE issues.¹⁵ *The Post* became involved in the BDS Zambia project when the project approached it to lead a research initiative on MSE information needs in print media marketing. During these discussions the idea of a business supplement arose. *The Post* management was already planning a business publication which would have been targeted towards the larger corporate sector with a lot of content on government economic policy with very minimal coverage of MSE issues. The project helped *The Post* management to recognise this as a gap in the information services provided to smaller firms, which led to support for *The Business Post*.

Support to *The Southern Herald* newspaper, Livingstone

In a manner similar to the project support to *The Post* in Lusaka, *The Southern Herald*, a privately owned provincial weekly, received support to establish *The Southern Farmers Guardian*. This supplement runs the following by-line on its masthead: "creating farmers market information channels". BDS Zambia (Phase 1) provided six months support to the paper, which included training of journalists, field visits and financial support for the publication of the first few editions.

15 The editor's resignation was unrelated to any aspect of the work of the BDS Zambia project.

Staff of *The Southern Herald* report that the supplement is now starting to draw enough private advertising to cover its costs and cite the “businesslike” approach to farming as a key focus of the supplement. However, the staff were also at pains to stress that the support they received from the project was minor. They placed emphasis on the support provided through their association with the ASP in Livingstone. The paper assigned a journalist to the ASP who was able to travel with ASP staff to project sites and to farms across the province, thus ensuring the paper was in tune with current farming issues.

The ASP in Livingstone also supported media providers in the province. This was a joint activity between BDS and ASP involving several technical missions on the part of BDS Zambia. The Southern Province office of the ASP financed and coordinated these activities.

One interesting feature of the support to media projects in the Southern Province was its training of “community journalists”. These are local farmers who, based on their expressions of interest, were trained in basic journalism in order to become freelance providers to news articles to local media. In this way, community journalists can supplement their income with fees paid for by media outlets, based on the stories they sell, and provide a means whereby local media is kept up-to-date with developments in the local agricultural sector. A community journalist association has recently been established to advocate for and support the work of community journalists, which includes the provision of further training. BDS Zambia assisted in linking these journalists to national media providers, which has led, for example, to articles on Muvi TV Lusaka.

Support to Radio Phoenix, Lusaka

Radio Phoenix was established in 1996 and was the first independent commercial FM station in Zambia following the liberalisation of radio in 1996. The station began with one frequency and has since acquired five additional frequencies covering four provinces in Zambia.

The main focus of the “Starting Small” radio programme was to help MSEs market their goods and services on radio, i.e., through advertisements. BDS Zambia provided the concept and Radio Phoenix ran with the idea. Two members of staff were trained on how to produce such a programme and conducted their own market survey. It was the first time the radio station compiled such a programme and respondents claim it helped reposition the station’s output away from a focus on politics and into more business related programmes. However, as sponsorship and revenues increased the business programmes broadened their focus to include issues such as micro-finance, and did not continue to focus on the specific issues affecting MSEs.

Support to Radio Icengelo, Kitwe

BDS Zambia supported Radio Icengelo in Kitwe to become a more viable social enterprise. Radio Icengelo is a community radio station supported by the local diocese of the Catholic Church. According to the station manager “we had to wake up to the idea that we were a social enterprise that needed to create sustainable sources of revenue”. Today, largely as a result of the assistance provided by BDS Zambia, Radio Icengelo raises over 85 percent of its revenue from commercial sources and is the third largest radio station in terms of listenership even though it

only transmits within the Copperbelt Province. They had a good interaction with the project. As a result of financial reporting requirements they have improved their accounting and management structures to ensure that they could report as required. They also received enhanced training and awareness on the power of radio and strengthened their link with the business community. They felt there was need for a BDS project to specifically at issues of diversification in Zambia.

The Kitwe Chamber of Commerce benefited through joint programmes with Radio Icengelo which targeted MSEs that were owned and managed by former miners. They also participated in workshops organized by BDS Zambia on the Copperbelt and were happy these workshops highlighted small business issues. However, evaluation respondents from the chamber believed BDS Zambia should have done more work in promoting linkages between large and small enterprises in the Copperbelt. Despite the production of programmes in local languages, members of the Kitwe Chamber of Commerce suggested the project did not regularly interact with business on the ground and tended to focus on Lusaka based BDS issues.

Overall, it appears that the project's work with Radio Icengelo contributed to significant benefits both within the radio's programming as well as for MSE owners and managers who listened to these programmes. Station revenues have been diversified and expanded, and local programming that addresses MSE needs and interests have been increased.

Support to Radio Breeze, Chipata

Radio Breeze is a privately owned radio station established in 2003. Its transmission covers four districts in the province fully and two partially. The BDS Zambia project helped Radio Breeze establish two programmes: "Farming as a Business" and "Development, Business and Health". The former programme focuses on local farming issues and helps farmers to take a more businesslike approach. Radio Breeze considers this their flagship programme because of the dominance of agriculture in the provincial economy.

In its first phase, BDS Zambia carried out research on potential partners and, on the basis of the research findings, issued invitation for request for proposals from media providers. This led to the project providing technical assistance and small amounts of logistical finance to help Radio Breeze set up a small business radio programme. In the second phase of the project the experience of supporting small business radio programming was built upon with a focus on small-scale agriculture.

Radio Breeze had already begun to focus its programming on local farming as a result of a survey it did of potential listeners before it commenced broadcasting. BDS Zambia supported an additional survey of farmers and MSEs and provided training to station staff on how farming can be conducted in a more businesslike manner.

The Farming as a Business programme is a magazine style programme, which deals with topics such as land preparation, what crops to grow in various soil types, irrigation, livestock management, and farming diversification issues. The programme is currently covering 80 percent of its production costs with revenue from local advertising and sponsorship.

Development, Business and Health is a new programme run by Breeze with support from BDS Zambia. It began in 2008 and appears to follow some of the content contained in the BDS Zambia publication, *HIV and AIDS Basic Handbook for Entrepreneurs*. BDS Zambia provided technical assistance to plan and conduct an advertisers and sponsors workshop and to cover the transport costs associated with the collection of basic data on related MSE information demands outside of Chipata. This programme has learned from the lessons of the Farming as a Business programme and is offered in a similar magazine format. The central theme of the programme is to give hope to MSE owners and manager who are HIV Positive. Although still in its formative stages, this programme appears to deal with a number of practical issues facing HIV Positive business owners, such as insurance, health and making a will.

Support to Radio Mosi-o-Tunya Broadcasting, Livingstone

Radio Mosi-o-Tunya is a community radio station established in 2003, supported by the local diocese of the Catholic Church. It offers a range of programmes in local languages and, upon meeting with BDS Zambia, were offered assistance to establish a programme focusing on MSE issues. The support provided to Radio Mosi-o-Tunya was in two phases. The first phase focused on farming as a business and was closely aligned to the Sida-funded ASP in the province. The second phase focused on general MSE issues, with a strong emphasis given to the impact of HIV/AIDS on the local community and the challenges for MSE owners and managers who are HIV Positive.

Unlike the Development, Business and Health programme offered by Radio Breeze in Chipata, the business programme of Radio Mosi-o-Tunya focused almost exclusively on HIV/AIDS and provided almost no business content. While the programme appeared to offer a useful social service to the local community by helping connect people in the community and inform listeners about HIV and AIDS, these are not the desired outcomes of the BDS Zambia project. The social benefits of programmes such as this can be substantial and any effort that changes behaviour in order to reduce the spread and impact of HIV on local communities and the MSE sector should be acknowledged. However, this is a side-outcome of the BDS Zambia project. While these benefits can and should be recognised, it should also be acknowledged that there are a wide range of other HIV/AIDS awareness and education programmes that provide these services across the country.

Upon further investigation, it appears that BDS Zambia provided little technical assistance to the development of this programme. Indeed, respondents from the radio station expressed their appreciation of the “hands-off” approach adopted by BDS Zambia. However, this approach seems to have allowed the programme to deal with its own social networking interests and not include business information. The programme has not been successful in raising private funds through advertising or sponsorship. There is only one private advertiser and the overall sponsor for the station is the Catholic Church. Indeed, it appears that there is very little interest among station owners and management to diversify the revenue streams available to the station; sustainability is not a concern for this community-based media outlet. This is in stark contrast to the other Catholic-supported radio station involved with the project, Radio Icengelo in Kitwe, where the station

manager has been eager to cover the station's operating costs through private advertising.

Support to Sky FM, Monze

Support to Sky FM is a privately owned radio station established in 2001 in Monze, Southern Province. It broadcasts across the province and part of the Central Province. None of the evaluation team were able to meet with representatives of Sky FM. However, from project documentation it appears that the project helped Sky FM to broadcast programmes concerning HIV and AIDS targeting MSEs and small-scale farmers.

Support to Zambia National Broadcasting Corporation News, Lusaka

BDS Zambia did not provide any direct support to Zambia National Broadcasting Corporation (ZNBC) News. However, indirectly, the project supported BDSZ in Uganda to train a ZNBC News staff member. Ms Lucy Nampemba is now news sub-editor at ZNBC News where the African Banking Corporation sponsors a business news segment. While it is not possible to claim that the project supported the establishment of the business news segment, it is clear that Ms Nampemba has used her training and experience to contribute to the programme. Ms Nampemba has also become a local trainer and has been used by BDS Zambia to train staff at Radio Breeze in Chipata and FCC Radio in Solwezi.

Support to Zambia Mass Communication Centre

BDS Zambia worked with the Zambia Mass Communication Centre (ZAMCOM) to train journalists from various media on reporting gender and HIV/AIDS issues that affect MSEs and small scale farmers.

Support to Coppernet Solutions, Lusaka

This support was to establish an online business portal. BDS Zambia initiated this at a time Coppernet were thinking of setting up a web-based portal focused on tourism. BDS Zambia provided research, information and technical assistance (including case studies of other business portals), as well as financial support to cover the initial costs of research, graphics design, materials and technical assistance in marketing the web portal. In its first phase, BDS Zambia commissioned ZAMNET, a leading Internet service provider, to carry-out research on MSE Internet access and use.

In its second phase, BDS Zambia continued its support to Coppernet Solutions in order to establish networks and partnerships to establish information kiosks for MSEs. However, this was only achieved this year in 2008.

A point of contention within the Coppernet-BDS Zambia activities was the ILO regulations on procurement. Financing the establishment of kiosks created problems for ILO finance administrators and Coppernet expressed extreme frustration with this. After some time, BDS Zambia found a way in which Coppernet could procure the facilities they required first, before being reimbursed

by the project.¹⁶ However, Coppernet did not find this acceptable. Coppernet staff expressed the view that they were being pushed by BDS Zambia in directions they did not want to take and complained that there was no regular feedback and follow up from BDS Zambia. In addition, workshops to publicise the project were not held even though these had been planned.

Support to the SMS Business Directory, Lusaka

BDS Zambia began promoting and piloting business directories late in its first phase, in 2005. The project was approached to support a short message service (SMS) business directory it was believed this could be developed to build on the project's previous experience with the International Fund for Agriculture Development's Small Holder Enterprise and Marketing Programme, Celtel, Africonnect and Zambia National Farmers Union which was failing to reach most MSEs on other networks. Zambia Directory Services sought a license from the communications authority to test-market the SMS facility through promotions with various companies. However, this proved to be a lengthy process taking some two-and-a-half years, leading to considerable frustration for the promoters of the concept.

Once the license had been obtained and BDS Zambia were convinced this idea had merit, it agreed to provide support to the project over two phases. The first phase was the compilation and printing of the Zambia Mega Directory. The second phase was to roll out an SMS version of the directory by establishing a call centre. Here again, the project came up against ILO funding rules because the required funds exceeded US\$20,000 and special permission had to be obtained before these funds could be released. In the end and after considerable time had passed, the budget was revised to US\$19,000 to keep below the threshold and an agreement was signed in 2008. However, this was only enough to finance the printing of the business directory, which was launched in July 2008. Thus, the second phase of support, the establishment of the SMS call centre facility, was not provided. However, in August 2008, the project CTA reported that it appears the Canadian International Development Agency is likely to fund this activity in the coming months.

When interviewed by the evaluation team the promoter of this concept expressed the view that, while the involvement of the project added credibility to the business directory, BDS Zambia could have engaged more with her and provided technical assistance. Publicly, at the recent launch of the directory, she was very enthusiastic and grateful for the support of BDS Zambia.

BDS support to MSEs in the jatropha sub-sector

The principle area of support BDS Zambia provided to the jatropha sub-sector was through the financing of a value chain analysis. This analysis was undertaken by leading national experts in the field and was overseen by the Biofuels Association of Zambia. This association is a major advocate for the development of jatropha in Zambia.

16 Under this arrangement funds would be paid to settle the expenditure instead of being released in advance, which was not possible in accordance to ILO procurement, financial rules and regulations.

The value chain analysis report is an excellent product and has been generally acknowledged by respondents to the evaluation as a vital contribution to filling the knowledge gaps in the sub-sector. The biofuels association has taken the report and used it to inform its advocacy efforts with government in order to create a more enabling environment for the development of a jatropha industry. BDS Zambia and the value chain analysis report have helped pull together a wide range of information, propose more focused development interventions and raise awareness in Zambia of the potential for jatropha to contribute to poverty reduction and power generation. It also contributed to the National Energy Policy. Indeed, this is the only BDS Zambia activity that appears to have contributed directly to the formulation of government policy.

The downside to the project's work in this sector comes from limited time. The value chain analysis report has but scratched the surface of a very large body of work required to promote the development of this new industry. BDS Zambia has helped to produce a useful report on the sub-sector, but far more needs to be done. The danger here is that the project has dabbled in a field which requires a more holistic, integrated and sustained series of interventions. These interventions are beyond the scope of BDS Zambia and require the involvement of other relevant agencies.

In addition, it appears somewhat strange to the evaluation team that there were very few, if any, major links made between media and ICT BDS information and the jatropha sub-sector. The value chain analysis indicates that there "is currently no organised market information for the various products required in the jatropha industry" (p. 45). Later in the report, the authors recommend an awareness campaign highlighting the "opportunities for local entrepreneurship along the jatropha value chain" (p. 47) so that small-scale farmers can take advantage of these opportunities. However, the only activity of this kind appears to have been a short training programme for journalists, which was conducted with the Biofuels Association of Zambia. This was linked to the training the project also supported with ZAMCOM (see above).

Thus, while coordinating industry-wide efforts is not a part of the project's mandate, the value chain approach provided an opportunity to identify potential media channels within these sub-sectors and developing useful media content. However, it appears that these latter opportunities were not fully realised.

Support to the dairy sub-sector

As with jatropha, the main focus of BDS Zambia's work in this sub-sector was through the sponsoring of a value chain analysis, which, again, is a very solid piece of work and has been acknowledged by many respondents as a valuable contribution to the field. In addition to the value chain analysis, some workshops were held in August 2007 with dairy farmers in the Copperbelt to understand the full cost of their dairy farming practices and to encourage a more businesslike approach to dairy farming. The dairy farmers, many of whom are women, considered this training useful, but expressed concern this was not enough. BDS Zambia provided very little follow-up training or support to the dairy farmers and instead focused on the value chain analysis. As a result, local dairy farmers felt removed from the work of the project and wanted them "to get to the farmers more often", as one respondent put it.

Direct support to farming enterprises, of course, was not the mandate assigned to the BDS Zambia project. However, this criticism by local farmers raises a concern regarding the manner in which the role of the project was communicated to its partners. It is acknowledged that this message can be complicated, especially when presented to farmers and MSE owners who are likely to have little formal education. Describing BDS markets and the role of service providers along the value chain can be difficult. So too is justifying to farmers and business owners that it is better to fund studies and BDS market development intervention than to run business and farm management training programmes. If given the choice, many farmers and business owners would prefer direct and immediate support in preference to long-term systemic change. However, this is a key challenge for a project like this and one that appears to have produced mixed results. This issue is discussed further in Chapter 4, Section 4.2.

Heifer International suggested that project did not go far enough with its support to dairy farmers in Luanshya. Respondents claimed there was no substantive follow up to ensure the BDS support provided by the project was sustainable. Further, respondents felt the project was tailored towards urban-based MSEs to the exclusion of those in rural areas. They claimed the project assumed similar literacy levels in urban and rural settings and, as a result, supported the design and use of media products that were not relevant to the needs of rural MSEs.

Unlike the report on the jatropha value chain, the dairy value chain report has not been able to be used immediately as a source for further development of the industry. Despite the quality of the report, there are no industry groups that can take hold of the report and use it as a resource or tool for advocacy or further development programming. The main industry group, the Zambia Dairy Processors Association, is comprised of mainly large firms engaged in processing, rather than MSEs engaged in production. Indeed, it was because their members are mostly large firms that the Zambia Dairy Processors Association were grateful for an engagement with BDS Zambia because this provided the opportunity to “link us with the grassroots”.

A proposal for a radio programme in local languages, which would link small-scale dairy producers with extension officers and information from large dairy processors was developed, but has not yet been realised. However, it is understood that the project is currently working with PROFIT/USAID, Zambia Dairy Processors Association and the Ministry of Agriculture and Cooperatives to produce information booklets targeting smallholder farmers.¹⁷

17 With coordination provided by the Zambia Dairy Processors Association, BDS Zambia has contributed US\$20,000 and USAID PROFIT, Land-O-Lakes and other partners US\$80,000 to the production of a series of information booklets, which are being designed and printed in South Africa. BDS Zambia's technical focus in the production of these booklets is on the business aspects of dairy farming, including HIV/AIDS issues. In the coming months, BDS Zambia plans to use its media contacts around the country to promote the dissemination of the booklets.

PROFIT (Production, Finance and Technology) is a USAID-funded project, implemented by the Cooperative League of the USA and the Emerging Markets Group. It seeks to reduce rural poverty by linking smallholders into competitive, sustainable value chains.

The only link the evaluation team could find between the project's work in the dairy sub-sector and its work with media and ICT providers was a training programme for journalists which was run with the Golden Valley Agricultural Research Trust. Thus, similar to the jatropha sub-sector, the project does not appear to have exploited the opportunities for using media to improve interventions in this sub-sector. Nor was media used to improve the access MSEs have to new services, products or markets within the sub-sector.

The dairy industry in Zambia appears to contain a wide range of policy, legal and regulatory barriers – many of which affect the opportunities of MSEs and small-scale producers in the sub-sector. While the value chain analysis identified some of these, none were addressed by BDS Zambia or its partners in any advocacy or lobbying efforts. I did raise the point that the evaluation is not exactly end of project evaluation and some activities are likely to materialize during and after the evaluation and therefore corrections will be necessary during report writing. I think this is one of them.

Support to the Association of Microfinance Institutions in Zambia, Lusaka

BDS Zambia helped four members of the Association of Microfinance Institutions in Zambia to be trained as trainers in the management of micro-finance institutions. The ILO's International Training Centre, which is headquartered in Turin, Italy, ran the training of trainers course in Zimbabwe. BDS Zambia marketed and promoted the course together with the Association of Microfinance Institutions in Zambia. After the course, the project sent an evaluation questionnaire to the association to follow-up on the training provided. There was a plan to run a second course, but this did not materialize. Beyond this there has been no other interaction between the Association of Microfinance Institutions in Zambia and BDS Zambia.

A respondent from the association suggested that the project should have supported the local adaptation of these ILO micro-finance models to ensure that local needs were properly addressed; this was the reason for the training of trainers course and the role of trained local trainers.

The evaluation team were hard pressed to establish a rationale for the project's support for microfinance training. The links between microfinance training and supporting media outlets to design and deliver MSE services have been hard to find. However, project staff explain that this intervention sought to promote the use of microfinance and micro-insurance mechanisms to help MSEs cope with the risks and costs associated with HIV/AIDS. While training trainers in the management of microfinance institutions was seen as a part of the HIV/AIDS mainstreaming activities within the project, it remains unclear to the evaluation team as to whether this activity was strategically linked to the media-content work of the project or, indeed, whether it was enough to promote the introduction of microfinance and micro-insurance schemes within the MSE sector in Zambia.

Mainstreaming HIV/AIDS

HIV/AIDS has been given special attention within the BDS Zambia project. Indeed, both the ILO and Sida see this issue as critical and support the mainstreaming of HIV/AIDS awareness within the project. However, concerns have been raised as to how effectively this issues has been mainstreamed. Indeed, it appears that in many cases, HIV/AIDS awareness activities have been conducted in

a process that is tangential from the main work of the project and that its link with MSE has not been maintained.

Late in the second phase of the project, in November 2007, BDS Zambia prepared a strategy for mainstreaming HIV/AIDS into its work.¹⁸ This strategy indicates that the project's mainstreaming efforts would focus on "external mainstreaming" ensuring that:

- 1 The capacity of the media institutions and the journalists through whom a significant amount of project work is built around issues of gender, HIV/AIDS as it impacts on the agriculture sector;
- 2 The capacity of the targeted service providers is built to ensure that the activities of small-scale farmers in the two sub-sectors do not increase the vulnerability of the communities with whom they work to HIV and STIs, or undermine their options for coping with the effects of the pandemics and that their capacities are also built to understand and deal with gender inequalities within the two sub-sectors;
3. All other initiatives promoted by the project will take into consideration the promotion of gender equality and ensure that interests of both the women and men are represented.

Very little evidence of the kinds of capacity building and awareness raising referred to in the project's strategy could be found by the evaluation team. The major exception to this being the publication of the *HIV and AIDS basic handbook for entrepreneurs* (BDS Zambia, 2006), which was produced a year before the projects HIV/AIDS mainstreaming strategy. This is a very practical booklet (47 pages), which provides useful information on HIV/AIDS. The majority of the booklet deals with HIV/AIDS in the workplace and special attention is given to how MSE owner-managers who are HIV Positive are responding to the epidemic. This includes issues such as insurance, writing a will, dealing with stigma and discrimination, and home-based care.

There has been some concern regarding the way this guide has been promoted. Two respondents from the Zambia Chamber of Small and Medium Business Associations (ZCSMBA) in Solwezi, for example, complained about the distribution of the booklet: "they just left the books without any support" they said. Respondents from the ILO Lusaka Office also raised this concern and were unconvinced about the manner in which the booklet was being distributed. The ZCSMBA in Solwezi described how they found it difficult to convince their members on the importance of this issue to their business.

An evaluation that was conducted on the practical use of the handbook showed weaknesses in the distribution, but found its content to be generally relevant:¹⁹

18 BDS Zambia (2007) *Mainstreaming Gender HIV and AIDS into the ILO/Business Development Services Project*, November, Lusaka.

19 Kapwepwe, C. & Bubala-Mumbi, N. (2007) *Developing relevant and practical tools and strategies for HIV and AIDS mitigation in small businesses; an assessment of the ILO HIV and AIDS handbook for entrepreneurs*, November, Lusaka.

It is clear that although the handbook itself is an excellent piece of work covering all the relevant topics for SME it was greatly limited by the lack of translation, lack of distribution criteria, poor distribution and inadequate follow up by ILO and the partners through whom the handbook was distributed. Lack of distribution criteria also made it difficult to follow up the SME who had received the handbook (p. 23).

In response to the evaluation, the project put extra effort into promoting the handbook further and reproduced it in five local languages.

Some respondents questioned the production of the guide into Braille and whether such an expense was warranted. Indeed, one wonders whether more effective and cost-efficient methods could be used to focus on this target group, i.e., blind MSE owner-managers.

While most respondents recognised the importance of HIV/AIDS as an issue for MSEs among respondents to this evaluation, there were concern as to how effectively this had been addressed. Some respondents suggested the topic was not mainstreamed into the full range of activities of the project, but was instead treated as an isolated topic. There is no reference to HIV/AIDS in the jatropa value chain analysis, for example, and the dairy value chain analysis says that while HIV/AIDS and gender are important issues for the sub-sector, they are beyond the scope of the report (p. 60).

While the evaluation team see some validity to the criticisms concerning the limited extent to which mainstreaming has occurred, it takes the view that the project did well to keep the issue of HIV/AIDS on the agenda for MSE development. While there are clear instances where the issue of HIV/AIDS appeared to take precedence over other issues, the job of mainstreaming is not an easy one. While the project produced a strategy on this topic, this document is dated December 2007 and was still being referred to as a draft or “living document” in July 2008. It would have been better to produce this strategy in the first few months of the second phase of the project and then implement it in the remaining period of the project.

The 2005 mid-term review found that very little attention had been given to the issue of gender in MSE development in the project. The evaluation went on to recommend that a specific strategy for gender be prepared to guide the project’s work in this field. Gender was included as a major theme in the project’s HIV/AIDS mainstreaming strategy, entitled *Mainstreaming gender HIV and AIDS into the ILO/Business Development Services Project*. While both HIV/AIDS and gender are mainstreamed into the project’s work, the trouble with the strategy document is that it is more concerned with HIV/AIDS than with gender. Gender is treated as a part of the HIV/AIDS agenda, rather than an issue of specific concern to MSE development. Thus, many of the issues of gender that affect MSE growth and development are not addressed in the document.

4.2 Project implementation issues identified

The evaluation team identified the following positive and negative issues affecting implementation of the project.

The project name and key messages

The project team chose a new name for the project in the first phase, to replace the official title of “Developing markets for BDS for MSEs in Zambia”. “Improving the quality and diversity of media content and services for MSEs in Zambia” was the phrase used to describe the strategy the project took to achieve its objectives. Understandably, this name, “Business Development Services Zambia”, continued into the second phase of the project.

Given the BDS market facilitation focus of the project, the evaluation team initially considered it odd to name the project BDS Zambia when the project was not directly providing BDS. Indeed, a number of respondents found it difficult to actually describe what the project did and, in the view of the evaluation team, this was partly because of the incorrect positioning of the project created by the name. It was interesting to note that many of the project staff referred to the project as a “media project”.

While one should not attach too much importance to a name, this issue reflects a broader concern regarding the project. This is the manner in which a project such as this is presented to key stakeholders, project partners and the broader society. There were a high number of instances where project partners and key stakeholders were unable to accurately describe the purpose of the project. As indicated in Chapter 3, the design of the project suffered from exaggerated claims regarding the outcomes that would be achieved by the project and its overall impact on PSD and the business environment. This concern is conflated when the project did not carefully present to others key messages concerning its role in BDS facilitation and the development of media content. Thus, while this is not a major issue, the evaluation team believes greater attention should have been given to presenting key messages about the project’s role in the BDS market.

Selection of agricultural sub-sectors

The second phase project document indicates that the project will “actively engage with other development partners and work in agricultural sub-sectors which have a high pro-poor and employment creation potential, and where media/ICT services can improve the way the markets work for micro and small enterprise in agriculture” (p. 14). The document goes on to say that two sub-sectors in agriculture will be selected using the ILO criteria, such as a high pro-poor profile, poverty reduction and employment creation potential - building on value-chain initiatives by other agencies and programmes such as World Bank and IFAD/SEMP.

The two sub-sectors chosen were dairy and jatropa. These sub-sectors appeared to be well chosen.

Dairy is a well-established sub-sector in which there is high participation by poor women and men. There are many MSEs in this sub-sector, many of which have a distinct disadvantage when compared to the large firms operating in this market, such as Parmalat. However, there are three difficulties with this sub-sector.

The first is that there are no industry bodies that represent the interests of MSEs. The main industry group is the Zambia Dairy Processors Association, which is mainly comprised of large producers and processors.

The second difficulty is that work in this sub-sector requires time – much more than two years. The introduction and management of new stock and the development of milk collection and processing centres is a time-consuming activity, which would run well beyond the two-year lifespan of this project. Indeed, some respondents suggested this sub-sector requires an eight-to-twelve-year period of support.

The third difficulty with choosing the dairy sub-sector is that, there are already a number of donor and development agencies operating in this sector with substantially more resources, experience and technical know-how than BDS Zambia. Thus, there would be difficulties in finding a niche for the project. While the media content focus of the project is a significant and relevant niche, exploiting this niche requires a close engagement with most if not all of the many actors working in this sub-sector. As discussed earlier in this report, the media focus of the project's work in this sub-sector did not appear to come to the fore in the way one would expect.

The jatropha sub-sector is entirely different to dairy. It is a new, sun-rise, industry, which is embroiled in a high degree of controversy both nationally and internationally. It appears to offer great opportunities for economic development and pro-poor growth, as well as for participation by domestic MSEs in the growth, production and use of jatropha. There is an industry body, the Biofuels Association of Zambia, which has championed the development of jatropha in the country.

Selection of project partners

Consistent with the broad thematic and geographic focus of the project, a wide range of partner organisations were selected for participation in project activities. This included national and provincial newspapers, private and community-owned radio stations, microfinance associations, business membership organisations, farmers associations, workers and employers organisations and industry groups. This broad range of partners – each with their own needs, capacities, capabilities and expectations – clearly placed pressure on the project. In some cases, it was obvious to the evaluation team that the expectations some of these partners had of the project were not met; in other cases this problem did not arise.

It is unclear what selection process was undertaken when choosing project partners. While the project team report on a process of research and dialogue leading to the formulation of a memorandum of agreement, it appears a thorough organisational assessment was not conducted. This has led to a situation in which some partners were weaker than others and required more intensive support, which they often did not receive.

An organisational assessment of potential partners could have identified position the organisation has in the market, its reputation and client or membership base; it would have also assessed the management and technical capacities of the organisation. Such an assessment could have been based upon clearly articulated criteria for project selection. While project staff have described the research they undertook and how this informed the request for proposals they sent to a selection of potential partners, there is no documentation or other evidence to suggest that this process included a detailed assessment. One of the main reasons for this cited by project staff was a lack of time. Indeed, assessing a wide range of potential partners can be a very time-consuming exercise, especially since the project design

encouraged the project to work with many partners rather than to focus on only a few.

Overall, however, the project appears to have managed a large number of partners well. In opting to work with many partners, it has not put all its “eggs” in only one or a few “baskets” and has spread its risk. The cost of this choice is that it has not been able to work intensively with a smaller number of partners to develop BDS information products that have a broader reach or greater impact.

Technical assistance provided to project partners

In general, the project applied a “light touch” to its work with its partners. It provided modest inputs to support activities in order to develop competencies and capabilities, pilot new approaches and test new market development tools. This did not require large sums of money or long periods of time. In many cases, project partners referred to assistance provided over six or twelve months and small amounts of funding provided to pay for transport, attend a workshop or publish the first few editions of an information product. This approach could be considered consistent with a market facilitation model in which the project works with a number of media and ICT providers and spreads its resources across these, rather than focusing on more resource-intensive activities with a smaller number of partners.

In some cases, the disadvantages of this kind of approach were realised. Some organisationally and technically weak partners could have benefited from more intensive support from the project. Instead, these partners produced results that were not satisfactory or inline with the project’s goals and others expressed frustration when their expectations of project support weren’t realised.

In both its phases, the project emphasised its flexibility in working with project partners and coming up with new innovative approaches to market-driven BDS. However, there were a number of partners interviewed by the evaluation team who claimed the project was rigid in its approach and not open to their particular needs, capacities and ideas for BDS products.

Knowledge management

A key element of both phases of the project was the piloting of new innovative approaches to the development of market-driven BDS information markets. The evaluation team is pleased to report that a number of new approaches were indeed tested. Quite a number of these led to success and others did not. Overall, a substantial body of knowledge and experience has been generated by the project since its inception in 2003. However, the documentation and dissemination of this knowledge has been poor.

In its second phase, BDS Zambia indicated in its project document that it would “focus on learning, documentation and dissemination of knowledge and experience on the application and use of media related services for micro and small enterprise development. It will document and prepare papers and manuals that can promote understanding and replication of these approaches in Zambia and elsewhere through the ILO and Sida at national, regional and international level”. However, very little attention has actually been given to these activities. The level of documentation on lessons learned and dissemination of project generated

knowledge and experience has been low. Many project staff concede this has been a weakness.

The evaluation team has found it somewhat surprising that greater attention has not been given to identifying the lessons the project and its partners have learned over the last five years, documenting these and creating mechanisms where other project partners and PSD stakeholders can be informed. Project staff have indicated that this was largely a result of the limited time the project had to perform these functions and this was the basis on which Sida granted a no-cost extension to the project beyond July 2008. Thus, it appears that the ILO and Sida agree that the project suffered from a shortage of time for these activities. However, the evaluation team is of the view that a project such as this – one that is primarily concerned with developing and testing new approaches to market-driven BDS – should have ensured effective knowledge management systems were in place from the very beginning. This should not be an activity that is assigned to the dying months of a project. Instead, it should be a continuous process of action, assessment, lesson learning and dissemination.

It is acknowledged that the project produced a series of progress reports and other forms of documentation on the project. Indeed, considerable effort was put into ensuring these were professionally produced and attractive documents. However, a project of this sort should have distilled the results of its activities and regularly produced case studies, research reports and best practice summaries that could have been provided to actors in the field, both government and non-government. Indeed, seminars and conferences on these experiences and the lessons learnt could have been organised on a regular basis.

Management structures

A project steering committee was formed to review the project's progress (i.e., in terms of management reports, evaluations and impact assessment reports and recommendations etc.), remove technical and administrative roadblocks that prevent progress, review and approve proposed changes to project scope, cost, and schedule, hold the project team accountable for on-time and within-budget project completion, and provide corporate leadership direction (i.e., in terms of the project's contribution to FNDP Zambia, NELMP, UNDAF, ILO DWCP Zambia, Sida Country Assistance Plan, etc.). The following agencies were represented on the committee:

- ILO HQ Geneva ENT/EMP
- ILO SRO Harare (Secretariat)
- ILO Lusaka
- BDS Zambia Project (Secretariat)
- Sida Lusaka

While the committee met every six months and appeared to fulfil its mandated functions, a number of respondents to the evaluation have indicated this was a rather perfunctory process that simply met the requirements of project management. The committee certainly did review work plans and budgets, and provided general guidance to the project. However, committee members provided very little support, or “corporate leadership” as stated in the project document, in

terms of linking the project to broader development agendas. One of the major weaknesses of the project has been its failure to link up with and contribute to other forums, debates, and planning process related to MSE and private sector development, ICT policy and agriculture development. The BDS Zambia project worked well with non-state actors and forged links with a number of other projects and organisations.²⁰ However, it was unable to forge any substantial relationships with government departments in order to contribute its knowledge and experience in the field to broader development policy and planning processes.

In its second phase, the BDS Zambia project sought to establish an advisory group “to spearhead and advocate for the effective use of media/ICTs for development and ensure that the project activities and outcomes will contribute more effectively to national priorities and strategies on the growth and development of agricultural sector in Zambia”. The advisory group was to consist of the ILO, donor, social partners and representatives of other programmes and projects involved in media/ICTs and agricultural development in Zambia. While the advisory group was indeed established, it is unclear how effective it was in fulfilling its mandate.

The following agencies participated in the advisory group:

- Ministry of Labour and Social Welfare (NELMP Implementation team)
- Ministry of Commerce, Trade and Industry (PSD Committee)
- Ministry of Agriculture
- Zambia National Farmers Union
- Zambia Federation of Employers
- Zambia Congress of Trade Unions
- MISA Zambia (Association of Journalists and Reporters, Advertising Media Association, Association of Internet Services Providers, Mobile Phone Companies and Radio Stations)
- Zambia Business Coalition on HIV and AIDS
- Association of Microfinance Institutions in Zambia
- ILO Lusaka Office
- BDS Zambia project

Once established, the advisory group agreed on the following mandate:

- Assist in identifying the needs of smallholder farmers (MSEs) and crafting the action plans to meet ILO goals and project objectives
- Establish a knowledge network to facilitate a forum for learning, dissemination and institutionalization of project successes and good practice
- Assist in the identification and qualification of subject matter experts e.g. benchmarking or monitoring and evaluation specialists

20 For example, links were made with the IFAD/SHEMP Project, SNV in jatropha, Heifer International in dairy, PROFIT/USAID, Zambia Dairy Producers Association and the Media Institute of Southern Africa.

The advisory group has met at six monthly intervals.

The evaluation team interviewed a number of members of the advisory group. However, very few were able to describe the purpose or activities of the group; most were simply able to describe their agency's involvement in the project. Many were in fact unable to describe the overall role and purpose of BDS Zambia beyond their own specific interests.

While the ILO has been eager to ensure its traditional social partners (i.e., representatives from employer and worker organisations) are involved in structures such as this, the evaluation team is concerned that this involvement was little more than token. When interviewed, these members were unable to fully describe the project or to indicate how the project contributed to the work of their own organisations. No examples could be given as to how the work of the project contributed to the work of employer and worker organisations in Zambia.

ILO project implementation

A number of respondents raised issues with the evaluation team concerning the role of the ILO as project implementer. The first and most common issue has already been addressed in this report: stand-alone projects such as this are considered "old fashioned" and are better located, or "embedded", within an existing organisation. The branding of the BDS Zambia project as an ILO project brought with it some advantages and disadvantages.

Among the advantages of being seen as an ILO project, is that the ILO is an international agency that brings international experience and best practice in all its work. In addition, the concept of Decent Work is generally recognised as sound and relevant to the issues of MSE development in Zambia.

However, some respondents raised concerns regarding the way the project was implemented by the ILO. One of these concerns was with the technical support the ILO provided to the project. Over the two phases of the project, the enterprise specialist position in the ILO's sub-regional office in Harare was vacant for about 18 months. A number of respondents indicated that the project suffered during this time from a lack of support provided by the ILO.

It was also suggested that the project-style approach to implementation, in which the project stands apart from its partners rather than being embedded in an existing organisation, is costly. Indeed, in recent years, the project became embedded in the ILO Lusaka Office, rather than a Zambian organisation. This was a departure from the independent position proposed for the project in the first project document. While this issue is addressed elsewhere in this report, it is important to add that various respondents indicated this encouraged the ILO to micro-manage the project. Some questioned whether locating the project in the ILO offices contributed to the unclear messages the project gave regarding its BDS facilitation role.

There were a number of instances where respondents cited ILO financial administration rules and procedures as contributors to delays in project activities and outputs. The two cases cited earlier in this chapter, concerning Coppernet's proposed information kiosks and the SMS business directory, suggest that the ILO financial administration rules and procedures created significant obstacles to the

functioning of the project. The project CTA often expressed frustration with these issues.

Finally, one the overarching concerns regarding the ILO's implementation of the project concerns its central reason for support the project: Decent Work. The evaluation team found it extremely difficult to find evidence of any specific focus the project had on issues affecting the Decent Work agenda.

The Decent Work agenda speaks to a number of concerns that affect MSEs in Zambia and the development of the MSE sector can address a number of current Decent Work deficits. The four Decent Work dimensions each have particular relevant to the MSE sector in Zambia:²¹

- 1 Employment dimension (employment opportunities, remunerative employment, conditions of work)
- 2 Social security dimension
- 3 Basic rights dimension (forced and child labour, discrimination at work, freedom of association)
- 4 Social dialogue dimension (collective bargaining, economic democracy)

While the mainstreaming of HIV/AIDS appeared to include issues affecting the MSE workplace, there were no other project interventions that dealt specifically with the above dimensions. While many of these issues are likely to be considered beyond the realm of a BDS market facilitation project such as this, these are central ILO issues, which justify the ILO's support for the programme.

While employer and worker organisations were formally engaged in the project through its advisory committee, these relationships appear to have been tentative and generally weak. Beyond formal representation, there was very little evidence found by the evaluation team to suggest that employer and worker groups had engaged with the project or that the project had liaised with these ILO constituents. Again, the ILO Decent Work agenda presents a rationale for strong engagement by these constituents in MSE development issues, but the opportunities for this do not appear to have been realised.

Linkages with other PSD and MSE programmes

As indicated in Chapter 3, one of the strengths of the project was the manner in which it was designed to work with non-state actors. This was considered critical for a project that dealt with the facilitation of private BDS markets. It was also a response to the relatively poor institutional framework within the public sector. However, the project appears to have suffered from not being able to forge strong working relationships with key public sector agencies.

This weakness was apparently identified at the conclusion of the first phase and during the design of the second phase. The second phase project document describes how it would be important for the project to link up with the Private Sector Development Reform Programme (PSDRP) within the Ministry of Commerce, Trade and Industry. Quoting the mid-term review report, the project

21 Ghai D. (2003) 'Decent work: concept and indicators', in *International Labour Review*, Vol. 142, No. 2.

document suggests that BDS Zambia could contribute to the PSDRP reform areas of business facilitation and economic diversification and local empowerment and decentralisation policy. However, respondents from the PSDRP and donor agencies supporting this programme lamented the lack of linkage between the BDS Zambia project and this programme.

The only field of project activity that appears to have contributed to policy change has been through the work of the Biofuels Association of Zambia, which used the value chain analysis report as a tool for lobbying government with regards to the new National Energy Policy.

5 Evaluation of the sustainability and impact of the project

This chapter considers two related consequences of the project's design and implementation: sustainability and impact.

5.1 Project sustainability

The issue of sustainability beyond the life of the project can be addressed at two major levels: the project and its project partners. At both these levels, the question of sustainability focuses on whether activities can continue when the inputs of the donor and development agencies (i.e., ILO and Sida) have been withdrawn.

At both levels there are three fields of sustainability that need to be considered:

- 1 Financial sustainability: can the activity continue with its own financial resources or by accessing other sources of finance (i.e., beyond the ILO and Sida)? For private sector BDS providers, including media and ICT providers, the obvious solution to this issue is through the generation of revenue through sponsorship and advertising.
- 2 Technical sustainability: can the activity continue without further technical expertise provided by the donor and development agency? This focuses on the building of capability so that, for example, the technical aspects related to researching designing and managing a media or ICT BDS information service are fully addressed once the project has been completed.
- 3 Organisational sustainability: do the organisations involved have sufficient credibility and capacity to continue their activities beyond the life of the project.

At the level of the BDS Zambia project it is clear that there has been no ambition to sustain activities beyond the period of donor funding. The project began with a finite life span in its first phase and was fortunate to find additional support for a second phase. However, the end of the second phase will lead to the cessation of project activities.

The second phase project document refers to an “exit strategy” (p. 24). This strategy refers to the need for the project to “strengthen its collaborative work with other key stakeholders working in the agricultural and ICT sectors to ensure that they are able to apply the media/ICT knowledge and tools developed by the project on a sustainable basis”. However, as indicated in the previous chapter, the collaboration between the project and other key stakeholders, such as government agencies, has not been as strong as was apparently first envisaged. The exit strategy also refers to the dissemination of knowledge and experience in order to upgrade agricultural value chains in local or domestic markets. Here again, it would appear that the project has not achieved what it could have, or perhaps more accurately, what it set out to achieve.

The lack of a sustained approach to working with media and ICT providers on BDS information or to further the value chain approach to the development of agricultural markets is indeed a loss. It is not too hard to image a process that could have been undertaken to embed this work in existing media, ICT or agricultural

organisations so some degree of support for the development of market-driven BDS could be sustained beyond the life of the donor supported activities.

The project exit strategy also refers to the second level of interest when considering sustainability: the project partner level. Here, the evaluation team sees more success has been achieved.

The project's exit strategy suggests that sustainability will be achieved through its support for partner organisations in media and ICT (e.g., newspapers, radios, Internet) and agricultural groups (e.g., Zambia National Farmers Union and various sector-based groups). Thus, sustainability is measured in this case through the continuing activities of partner organisations. While it is too early to assess the sustainability of these partners and their BDS information services, it is clear that, in large measure, this kind of sustainability is likely in a number of cases. *The Southern Farmers Guardian* has been established as a farming and MSE oriented supplement of *The Southern Guardian* and appears likely to continue; the training provided to journalists appears to have helped build the technical capability of the newspaper, while the start-up funds supported the supplement which has been operating profitably on advertising for the last few months. Similarly, *The Business Post* supplement of *The Post* has been operating on its own resources for sometime now, as has the business and farmer programmes of Radio Breeze. In Kitwe, Radio Icengelo raises over 85 percent of its revenue from commercial sources and is the third largest radio station in terms of listenership even though it only transmits within the Copperbelt Province.

5.2 Impact of the project

The terms of reference prepared for this evaluation require the consultants to “look beyond implementation factors and focus on the effects and impact of the work done so far”. However, care should be taken when making assessments of impact using the method that was applied for the evaluation. While there are general concerns regarding the manner in which the impact of market development BDS projects can be assessed, this should be informed by the logical framework and project strategy set out in the project documents. However, in this case, the project documents for each project phase were inadequate in this regard. Neither project document set out a framework for monitoring and evaluation or presented a realistic logical causality framework on which impact could be assessed.

The first phase of the project was designed as an experimental project without any specific indicators of achievement. These were expected to emerge during implementation. At the beginning of this phase a BDS market assessment was conducted. However, the mid-term review report rates this assessment poorly as it “did not conform to the ILO FIT market research procedures, was limited in scope, and therefore did not result in information that could have guided the project to other potential service markets” (Munro, *et al.* 2005, p. 9).

Despite this, in the terms of reference for this evaluation the project suggested that it contributed to the following emerging outcomes and impact indicators:

A MSEs – as measured the following:

- A.1 Changes in attitude as a result of using the business information and communication services (immediate)

- A.2 Changes in business behaviour, as a result of the change in business behaviour and management practice for example customer care, marketing and advertising, increased awareness and management of HIV/AIDS issues, access to markets (usually short to medium term, weeks or months after consumption or exposure).
- A.3 Impacts as a result of change in business performance, including for example additional, quality jobs created, increase in sales income (perhaps a year or more after exposure).
- A.4 Other developmental impacts as result of increasing employment and incomes, including increases in household expenditures on education, health care, etc.
- B Information and communication service providers – as measured by the following:
 - B.1 A change in business attitude, perceptions and views towards the potential value of the small enterprise market.
 - B.2 Perception changes lead to an adequate commercial supply and access to business support services (both financial and non-financial services) by MSEs
 - B.3 Commercial supply by private sector providers leads to sustainable market development for business development services, assuming micro and small enterprises are paying customers.
- C Stakeholders including social partners government, labour and employers – as measured by:
 - C.1 Dialogue on-air, print or electronic media leading to changes in the views of policy makers about MSEs
 - C.2 Change in view leads to actual changes in specific policies and regulations, which leads to an enabling MSE business environment resulting in better business performance including increased incomes and employment for poverty reduction.

These impacts can be divided into four broad categories: The first is a change of attitudes or views (A.1, B.1, C.2). The second is a change toward sustainable market development for BDS (B.2, B.3). The third is a change in the broader business environment (C.2). The fourth category of change is in business management leading to job creation and other development goals (A.3 and A.4). It is extremely difficult to assess the validity or relevance of these claims through an evaluation held in the last weeks of a five-year project.

In 2005, The Steadman Group were commissioned to prepare an impact assessment report on the first phase of the project. This report gave a very positive account of the project, claiming that the “commercial information services developed by BDS Zambia with the private sector media companies are not only beneficial to the MSE sector but to Zambia’s private sector” (p. 15). Using an experimental survey design, the assessment involved a survey of firms that have made use of business information media and compared this with a control group of firms that had not. The results showed that while the general awareness of media provided business services is low, of those who obtained this information through

the radio, newspaper or business directory, 33 percent reported a growth in their business and an improvement in business performance.

The Steadman report showed that awareness of the two Radio Icengelo programmes, “My Small Business” and “Amakwebo Yandi”, was very low at four and 14 percent respectively amongst MSE's compared to 30 percent overall awareness of commercial radio programmes. The overall awareness of the Radio Phoenix “Starting Small” programme was also low at six percent. Impact overall was mostly in terms of increase in demand and 32 percent of the business reported an increase in customers. According to the report, this increase in demand stemmed from indirect advertising through the MSEs that featured on the radio programmes.

Thus, there appears to be a proven link between access to business information provided by media and business performance. However, the link between project interventions and the dynamics of market development in these sectors and the overall impact of this on the creation of quality employment, enterprise growth and the reduction of stigma, risk and the impact cost of HIV/AIDS in MSEs is harder to establish. See the text box below on “BDS Zambia project development and immediate objectives”. Indeed, other than the 2005 Steadman Group assessment, no other activities have been undertaken to assess the overall impact of the project on these desired objectives.

Box: BDS Zambia project development and immediate objectives

Phase 1 Development objective: To expand substantially the opportunities for quality employment for women and men in small enterprises in Zambia

Phase 1 Immediate objective: To make small enterprises in Zambia healthier and more likely to grow, by increasing their access to the BDS they need and want, at a price and quality that they can afford.

Phase 2 Development objective: Stimulating and developing marketing and information services to upgrade MSEs in agricultural value chains for domestic or local markets.

Phase 2 Immediate objective: Improving the performance and household incomes, and reducing the stigma, risk and impact cost of HIV/AIDS of MSEs in selected agricultural sub-sectors.

While the current assessment has been unable to undertake a thorough impact assessment of the project's interventions, the evaluation team's interviews with key stakeholders and assessment of project documentation suggest that the project has had a positive impact.

Many respondents indicated the project had contributed significantly to the following outcomes:

- Improved the capability of various media service providers to research, design and deliver programmes, articles and other forms of content relevant to the MSE sector
- Tested a number of business-oriented media services
- Proved that media service providers can provide sustainable, demand-oriented information to the MSE sector

- Improved understanding and acceptance among the PSD sector of the role of market-development BDS
- Contributed to the laying of the ground in which PSD has been reinvigorated in through the PSD Reform Programme and the forthcoming business voucher programme funded by the Netherlands

One of the major dilemmas when assessing the impact of this kind of project on the MSE sector concerns the extent to which improvements in media services have helped MSEs in Zambia grow and become more competitive. This brings us back to the design of the project and the question that seemed to be overlooked at this stage: was media provided business information among the most pressing requirements of MSEs in Zambia? If the answer is yes, then the work with *The Post* and other media providers appears to have been well justified and the outcomes produced valuable. On this basis it could be assumed that the project contributed to media content that, as the Steadman Group report shows, contributed to improvements in business performance. However, if the answer to the above question is no, then the causal link between supporting the introduction of a weekly business supplement and improvements in business performance and the longer term development objective of the project are harder to draw. The low level of awareness and use of media services by MSEs, which was also reported by the Steadman Group, gives pause for thought on this question. Sadly, due to the lack of significant attention given to these issues in the design of both project phases and the lack of an effective project monitoring and evaluation system have created a situation in which these questions are only being asked in the final month of the project and cannot be adequately answered.

The 2001 SIDA assessment memorandum encouraged the project to make use of a “chain of causalities” approach for impact measurement and to think rigorously about causalities implicit in the intervention and to identify the most appropriate indicators and timeline. Through this methodology impact monitoring indicators together with benchmarks were to be developed for each activity. The project did not achieve this and it does not provide indicators of achievement at either purpose or output levels or a timeline to guide implementation and performance evaluation.

A less significant, but no less interesting dilemma faced by the evaluation team when considering the project’s impact on the MSE sector is its low public profile. As a market facilitation project, it is understood that BDS Zambia would adopt a low profile to its work. It was less interested in branding its work than with helping media business information providers to brand their services. However, this can contribute to a situation in which many stakeholders are unsure of what the project has been doing and the eventual impact it has on MSE development. Many respondents interviewed by the evaluation team for this evaluation were unable to clearly describe the purpose or work of the BDS Zambia project. While the most likely respondents to describe this role accurately were those who were direct project partners, even a number of these were unable to do this. Many government respondents indicated that they were not aware of what exactly the project did and were not able to comment on its impact or evaluate its performance.

6 Conclusions

This chapter provides a synthesis of the evaluation findings. It does this by identifying some key issues and lessons from the project and makes some final recommendations for the project and its sponsors.

The evaluation team holds a generally positive view on the performance of the BDS Zambia project. Over the last five years the project has partnered with a wide range of actors in the media and ICT sector, as well as in the dairy and jatropha sub-sectors. It has piloted a number of new products and services in the BDS information arena and has contributed to a much better understanding of the value chains found in the dairy and jatropha sub-sectors. The project has highlighted the importance of engaging private, non-state BDS providers in MSE development and has tested and proven some of the ways this can be done. In addition, the project has emphasised the issues faced by the many thousands of HIV Positive people who own and manage MSEs.

Furthermore, the BDS Zambia project has contributed to the development of media and ICT based products and services that will continue to benefit MSEs beyond the life of the project. It has enhanced that capability of various media and ICT providers to assess MSE needs and respond to these through programmes, articles and other forms of information services. It has also contributed to boosting the advertising revenues of these media and ICT providers, which help these providers treat the MSE sector as a market, rather than a passive recipient of information.

A major shortcoming identified within the project was the lack of monitoring and evaluation systems. While efforts were made to establish a system, these were not successful and the project suffered accordingly. The project was also weak in collecting and compiling baseline statistics for monitoring change and measuring impact. While these weaknesses were identified in 2007 mid-term review, it is not apparent that they were addressed sufficiently in the closing stages of the first phase or at any point in the second phase.

Along the way, there have been a number of important lessons learned by the BDS Zambia project. Some of these are lessons that come from trying to establish BDS information using media and ICT; some are lessons from working in agricultural value chains and with agricultural industry groups and farmers associations; and some are lessons from running a project that focuses on all these issues.

6.1 Lessons from the BDS Zambia project

This section presents a list of lessons that appear to have been learned through the course of the five-year project. This is not an exhaustive list. It contains those that were of most interest to the evaluation team. Indeed, as the recommendations provided in Section 6.2 suggest, it is proposed that the BDS Zambia project invest some of its resources and extended time into distilling a more detailed collection of lessons for the benefit of the MSE sector in Zambia.

Lessons from working with media and ICT

- Media and ICT are powerful tools for reaching MSEs, as well as marginalised and remote groups, such as small-scale farmers and rural

enterprises. Because MSE owners are willing to pay for information they consider is of relevance to them, they present market opportunities for suppliers of information services.

- Business-related information services can be used to enhance dialogue between firms in order to improve business-to-business linkages, as well as with government and other development actors in order to improve public-private dialogue and enhance the effectiveness of development programmes.
- Media and ICT providers wishing to provide business information to the MSE sector should invest in understanding the dynamics, needs, constraints and opportunities facing the local MSE sector and develop products that respond to this.
- Business journalism is a specialised skill requiring training and continued mentorship rather than a one-stop intervention that does not create an ongoing capacity development programme.
- The capacity for many MSEs in Zambia to invest in new technology and ICT equipment is weak. Thus, complementary initiatives may be required to enhance the transfer of technology within MSEs (e.g., by improving access to finance) and to increase the access MSEs have to the Internet.
- HIV Positive MSE owners, managers and employees represent a significant audience to media and ICT providers. Programmes and products can be specifically designed to meet the needs of this target market, which includes information dealing the practicalities of managing a business and mitigating the impact of HIV/AIDS.

Lessons from working in agricultural value chains

- A value chain analysis provides a useful tool for better understanding the needs of a specific sector or sub-sector. Value chains constantly evolve and can change rapidly. Thus, this analysis faces the limitation of providing a static picture at one moment in time.
- Value chain analysis provides a means whereby development practitioners, industry groups and MSEs can learn to use simple analytical tools to better understand sector dynamics and trends. Actors along the value chain need to learn the skills to explore how markets are evolving, so they can respond and remain competitive.
- Some agriculture-based MSEs work in value chains with low-income markets (e.g., dairy farmers in Luanshya); they have limited skills to negotiate mutually beneficial contracts with large-scale suppliers or purchasers (e.g., Parmalat) and have few prospects for growth. Thus, these firms need better market information and access to complementary support services that can help them explore new opportunities.
- Value chain analysis should focus on the specific needs of the MSE sector and should include the identification of barriers to entry or operation (i.e., policy, legal and regulatory barriers).

- Value chain analysis should include an analysis of the need for market information and the ways these needs are currently being met; this can then include proposals for enhancing market information along the value chain.
- While systemic and market-oriented responses to enterprise development are essential, it is also important to respond to the perceived needs of rural MSEs and small-scale farmers. Development and donor agencies and projects will often be inundated with requests for finance, information and training. When responding to these requests it is important to help partner organisations and their clients to understand how these problems arise and to jointly devise strategies that deal with market failure. Thus, responses must be tailored to the needs, expectations and capacity of the local MSE sector and not rolled out in a uniform manner across the country.
- While BDS facilitation within specific sector and sub-sectors requires an understanding of how markets work, such as through a value chain analysis, it is important to engage key industry and farmer groups and to keep focused on the practical issues farmers and agricultural processing and distribution businesses face.
- Good communication between the project and industry and farmer groups is essential, including building the corporate governance structure of these groups to ensure that support goes beyond a small group.
- Bringing together producers and customers for a frank exchange on how products might be improved to make them more useful and more attractive has also created some positive impact.

Lessons from running a BDS facilitation project

- Care should be taken to ensure BDS facilitation projects are not overburdened with unrealistic expectations (i.e., it is better to keep a sharp focus and a narrow scope, than to encourage projects to work across all markets).
- It is essential that a monitoring and evaluation framework is designed at the very beginning of the project, based on a clear logical framework and clearly articulating the expected outcomes of the project.
- Baseline data should be collected at the beginning of the project and used as a benchmark for continued monitoring and evaluation.
- A participatory approach is critical to local ownership. Projects should identify the rights and responsibilities of implementers and beneficiaries, and provide a negotiating framework for cost sharing.
- There is value in working directly with private, non-state actors to build their capacity and capability for responding to MSE demands.
- BDS facilitation may require more than a “soft touch” – there are times when providers need more intensive guidance and assistance.
- The process of choosing a project partner should involve a careful analysis of organisational capacities, capabilities, needs, strengths, strategic direction and expectations.

- BDS facilitations projects need to reach scale through “leveraged” interventions (i.e., one-off interventions that affect large numbers of entrepreneurs, such as policy changes, introducing new technology, etc.).
- Projects should work closely with their government counterparts, ensuring a flow of information in both directions (i.e., between government and private actors).
- Stand-alone projects should be avoided; where possible it is better to embed project operations within existing organisations to ensure a greater diffusion of experience, knowledge and lessons learned.
- Significant investments should be made in the generation, management and distribution of the knowledge that comes from these projects.
- Supporting media and ICT firms to provide business-related information to the MSE sector can lead to long-term sustainable outcomes, in which MSEs are better served with market and industry information that is timely and relevant.
- External development agencies can help media and ICT firms to provide business-related information services to the MSE sector by supporting market research and piloting new programme and product initiatives. Constant dialogue with the MSE sector should be maintained, which includes the use of reader, listener or user groups.
- Working case studies and pilot initiatives are useful ways of showing how business development information services can be designed and delivered. Interesting innovations include promoting exchange visits and meetings between MSEs operating in the same sector, but in different areas. MSEs will organise these visits themselves after an initial sponsored exchange.
- There are important issues, such as HIV/AIDS, gender and the Decent Work agenda, which deserve special attention and should be mainstreamed into PSD and MSE development interventions. However, these should be designed as an integral part of the project’s activities and not simply added on to other project activities.

6.2 Recommendations

There are two kinds of recommendations presented below. First are recommendations for last few months of the BDS Zambia project. Second are recommendations for the project promoters.

Recommendations for the BDS Project

While this evaluation began as an end-of-project evaluation, the project has been extended at no additional costs to the end of 2008. On this basis, the following recommendations for the last few months of the project are presented.

1 *Identify and document lessons learned*

It is recommended that the BDS Zambia project undertake a process of reviewing its activities of the last five years in order to identify key lessons and best practices in the development of business-related media and ICT

services. If funds are available, this should involve discussions with the main project partners. The results of this process should be published and made available to other BDS enterprise development projects in Zambia and internationally. Ideally, this document should be produced in PDF (portable document format) for downloading from the ILO website.

2 *Agriculture sub-sector strategic planning*

It is recommended that the BDS Zambia project convene two workshops on the development of business-related information services in agriculture – one dealing with jatropha, the other with dairy. Rather than dealing with the full range of issues raised within the value chain analysis reports, these workshops should focus specifically on strategies for enhancing market information to MSEs in the two sub-sectors. The outcomes of these workshops should be drafted as brief strategic plans, which will be pursued by the Biofuels Association of Zambia, the Zambia National Farmers Union and the Ministry of Agriculture.

3 *National workshop*

It is recommended that the BDS Zambia project convene a workshop with key PSD actors in Zambia to report on the lessons learned. This workshop could be used to share, discuss and validate draft findings on lessons learned (as outlined in the recommendation above).

Recommendations for project sponsors

The following recommendations are presented to Sida and the ILO as the major project sponsors.

4 *Monitoring, evaluation and impact measurement*

It is recommended that projects of this kind are designed with a clear logical framework that can be used to inform the formulation of a system for monitoring, evaluating and measuring the impact of the project. Such a system should be based on an assessment of the major priorities facing MSEs, agreed to by the major stakeholders in the field.

5 *Embedding interventions among local stakeholders*

It is recommended that projects of this kind contain a set of interventions that are located within one or more existing organisations (i.e., private, public, community-based or business membership organisation), rather than as an autonomous project. This will enhance local ownership and the diffusion of experience, skills and information.

6 *Institutional assessment of key actors*

It is recommended that projects of this kind are based on a sound assessment of the institutional framework for MSE development, including the roles and capacities of private, public and community-based agencies.

7 *Value chain analysis and interventions*

It is recommended that projects of this kind adopt a value chain perspective on the development of BDS markets. This should include an analysis of value chains, including the role of business-related information

requirements along the value chain, and clearly defined development interventions along each part of the value chain. Value chain analysis should be a starting point for assessment. This analysis should involve intensive dialogue between all industry actors, which should be sustained beyond research and into the design, management and monitoring of development interventions.

8 *Knowledge management*

It is recommended that projects of this kind ensure they have meaningful and effective mechanisms in place for the generation, management and distribution of knowledge.

9 *Engaging social partners*

It is recommended that the ILO continue to engage its social partners in market-driven BDS projects as a part of its pursuit of the Decent Work agenda. This requires a commitment to raising awareness and training worker and employer representatives on this topic.

10 *Sida's sectoral strategies*

It is recommended that Sida continue to explore the role of market-driven BDS in its work in the agriculture, energy and health sectors. Specific interventions should be designed to follow-up the work of BDS Zambia in the jatropha and dairy sub-sectors.

11 *Greater attention on HIV/AIDS*

It is recommended that greater attention is given to addressing the impact HIV/AIDS has on the MSE sector through mainstream and specialist service interventions. While good in theory, attempts to mainstream this issue into all market-driven BDS interventions does not always work and is not always enough. There are times when focused, discrete interventions are required to address this issue effectively and market-oriented projects should not shy away from these efforts. Equally, however, efforts should be made to ensure that strategies for managing HIV/AIDS in business and in the workplace are promoted through general business information, training and advisory services.

12 *Greater attention on the impact of gender of MSE development*

It is recommended that greater attention be given to the influence of gender on the development capacities of MSEs and that specific attention is given to the design of information products that raise awareness of gender bias and provide strategies for dealing with this bias.

13 *MSE development services in Zambia*

It is recommended that continued attention be given to supporting non-state actors in the development of market-based approaches to BDS for the MSE sector in Zambia. While it is recognised that new programmes along this theme, such as the forthcoming business voucher programme, will be introduced, it is essential that these programmes continue the work of the BDS Zambia project by supporting the work of private and community-based actors.

6.3 Concluding remarks

Evaluations of this kind have the benefit of hindsight. While there were limitations experienced in the design and management of the project, and mistakes made, there is much to be pleased with. The BDS Zambia team exhibited a consistent and professional approach to the task at hand. They worked with a wide range of partners, in many different settings. Spanning different agricultural sub-sectors and various forms of media, the project team built a substantial body of knowledge and experience. The project contributed to a perceivable shift in the way in which private sector development is understood in Zambia today, highlighting the importance of market-based approaches and piloting new techniques that can lead to systemic change.

Both the ILO and Sida in Lusaka can draw from the experiences of the last five years of this project in order to enhance the effectiveness of their current programmes. Indeed, the lessons learned from this project will contribute to a richer body of knowledge across Africa and the developing world.

Appendices

Appendix 1: Evaluation terms of reference

Developing Business Service Markets for Micro and Small Enterprises in Zambia; Final Project Implementation Review

01 April - 30 June 2008, Lusaka, Zambia

Project UN Ref No. ZAM-03-MO2-SID

Project Title: ILO/BDS Zambia: Developing Business Service Markets for Micro and Small Enterprises in Zambia

Purpose: Project Evaluation Phase I and Phase II

Period Covered: 1st September 2003 - 30th June 2008

Starting Date: 1st September 2003

End Date: 30 June 2008

Implemented by: ILO Office for Zambia, Malawi & Mozambique

Donor: Swedish international development agency (Sida)

ILO Decent Work Country Programme for Zambia

The ILO provides support through integrated Decent Work country programmes developed in coordination with national and local ILO constituents - Workers, Employers and Government. They define the priorities and the targets within national development frameworks and aim to tackle major national development issues through efficient programmes that embrace each of the ILO strategic objectives on creating jobs, guaranteeing rights at work, extending social protection as well as promoting dialogue and conflict resolution. Today, the motive behind our the ILO's immediate objective to make Decent Work a global goal and national reality is to effect a positive change in people's lives at the national and local levels.

The ILO works with other partners within and beyond the UN family to provide in-depth expertise and key policy instruments for the design and implementation of these programmes. It also provides support for building the institutions needed to carry them forward and for measuring progress. The balance within these programmes differs from country to country, reflecting their national needs, resources and priorities.

The Business Development Services Project in Zambia (ILO BDS Zambia)

Small enterprises play a critical role in the overall economy, providing a broad range of goods and services both for domestic and foreign consumption. In so doing, small enterprises provide an important source of income and jobs, an important vehicle for poverty reduction. Business services are critically important in determining the competitiveness of small businesses and markets. In weak markets these are often hard to define, are incorporated within market transactions,

and tend to focus on 'basic issues' - communications, infrastructure, market links etc. - and may require innovative and flexible structures and approaches.

The ILO BDS Zambia project is a component of the Decent Work Country Programme for Zambia on job creation and enterprise development for women and men in Zambia, in conditions of freedom, equity, security and human dignity. BDS Zambia is implemented by the ILO Lusaka Area Office and funded by the Swedish International Development Agency (Sida). The project was officially launched on 28th April 2004 by the Minister of Commerce, Trade and Industry, Mr. Dipak Patel.

In Phase One 2003 - 6, the Business Development Services (BDS) Zambia Project was designed as a private sector development project following the Market Development Approach based on the Donor Committee on Small Enterprise Development BDS Guidelines. The BDS Zambia Project was target specific. That is, targeting micro and small enterprises in general and broadly defined as enterprises not employing more than ten employees in Zambia.

The project identified access to information as a potential intervention, building the capacity of media and communication companies to develop relevant and practical market information services for MSEs in Zambia.

It was argued that Information and Communication Technology (ICT) related market information services have the potential to offer benefits for rural people and enterprises by enhancing their access to information, advice and knowledge. Developing the market for ICT-based information services for the rural enterprises was provided as an effective strategy to enhance the competitiveness of the rural SMEs in Zambia who have, among others, the need for information on new markets, better business practices, and business promotion where technology can become the catalyst to help the enterprises access the same.

Emerging outcomes and impact indicators of the Project's Phase One

The BDS Zambia Project Phase One was designed as an experimental project without any specific indicators of achievement, which were expected to emerge during implementation (refer to the project document phase one). Although an impact assessment is yet to be conducted, the following can be regarded as some of the emerging outcome and impact indicators that could be measured against some benchmarks from the BDS Market Assessment conducted in 2003 before the project intervened (refer to the progress report 2005).

Micro and Small Enterprises

- Changes in attitude as a result of using the business information and communication services (immediate).
- Changes in business behaviour, as a result of the change in business behaviour and management practice for example customer care, marketing and advertising, increased awareness and management of HIV/AIDS issues, access to markets (usually short to medium term, weeks or months after consumption or exposure).
- Impacts as a result of change in business performance, including for example additional, quality jobs created, increase in sales income (perhaps a year or more after exposure).

- Other developmental impacts as result of increasing employment and incomes, including increases in household expenditures on education, health care etc.

Information and Communication Service Providers

- A change in business attitude, perceptions and views towards the potential value of the small enterprise market.
- Perception changes lead to an adequate commercial supply and access to business support services (both financial and non-financial services) by MSEs
- Commercial supply by private sector providers leads to sustainable market development for business development services, assuming micro and small enterprises are paying customers
- Stakeholders including social partners Government, Labour and Employers
- Dialogue on-air, print or electronic media leading to changes in the views of policy makers about MSEs
- Change in view leads to actual changes in specific policies and regulations, which leads to an enabling MSE business environment resulting in better business performance including increased incomes and employment for poverty reduction.

BDS Zambia Project Phase Two: Promoting market information services to upgrade MSE Value Chains in Agriculture

The BDS Zambia project was reviewed in 2005, in the context of the Joint Assistance Framework (JFA) requiring the Donors in Zambia to equitably focus on national priority economic sectors for a broad based job and wealth creation as defined by the social partners in the Fifth National Development Plan (FNDP) and Vision 2030 for Zambia. Based on the recommendations of the independent review, it was agreed between ILO and Sida that the project changes its strategy and focus to MSE Value Chains in specific sub-sectors in Agriculture, which is one of lead sectors for Sida's support in Zambia.

The BDS Phase Two 2007- 2008 is designed as a project supporting relevant and accessible rural ICTs to stimulate and promote market information services for smallholder farmers in specific value chains in Agriculture to increase their incomes and employment creation capabilities. Based on ILO's work in Value Chains, the value chain approach was seen as a rational, empirical and practical approach to identify binding constraints to industry or sector competitiveness, productivity and employment creation. The Project Phase Two is guided by a Logical Framework Analysis (LFA) Matrix.

The BDS Zambia Project selected the Dairy and Jatropha Sub-sectors in Agriculture and commission a value chain analysis (VCA) for the two sub-sectors. A value Chain Analysis (VCA) contextually and in simple terms, implies a method of accounting for the value that is created in a product or service as it is transformed from raw inputs to final product consumed by end users.

The VCAs covered market trends, price trends, current structure of the industry, key suppliers and markets, end markets, market channels, niche possibilities, quality and technical standards, technological trends, policy and legal framework issues and so forth.

Project Objectives

Development Objective

Stimulating and developing marketing and information services to upgrade MSEs in agricultural value chains for domestic or local markets.

Immediate Objective

Improving the performance and household incomes, and reducing the stigma, risk and impact cost of HIV/AIDS of MSEs in selected Agricultural Sub-sectors

Project overall assumptions

1. Providers are willing to invest in media/ICT services for relevant for MSEs.
2. The target group is willing to adapt new business practices in respect of information and communication services.
3. There is sufficient MSE demand and willingness to pay for services that meet their specific needs.
4. Favourable political and economic environment at sub-sector level. Favourable climatic conditions for Agriculture
5. There is a positive attitude and reduced stigma towards HIV/AIDS amongst the target group
6. There are successful project experiences and lessons to be learned in developing media/ICT services for MSEs in Agriculture
7. There is expertise to develop an M&E System for media/ICT services for MSEs

The scope and purpose of the evaluation

The aim of the evaluation is to (1) assess intermediate outcomes and impact in Phase One and (2) evaluate the extend to which deliverables or outputs for the project Phase Two have been achieved, and determine whether the initial activities and outputs have so far been beneficial to the target group.

The evaluation shall ascertain whether the original project strategy, institutional framework and assumptions remain valid. The evaluation should provide the ILO, the social partners, and the donor with the feedback and information needed to assess and possibly revise, policies, strategies, data collection methods, institutional arrangements, and resources to support the development of Agriculture in Zambia.

It is possible that the evaluation may further provide information on intermediate results, best practices, opportunities for replication, and potential for improving coordination with other projects in Zambia and elsewhere in the world.

Methodology

Prior to the field mission to the project site, the evaluation team will be provided with the relevant documents on the project such as the project document and revisions thereof, project budget, progress reports, information on social partners and target groups that have been closely working with the project and major outputs produced by the project so far.

A fifteen (15) day mission to the project sites in Eastern, Southern, Lusaka Central and Copperbelt will be carried out to gather supplementary information, carry out depth interviews and consult the national social partners, SME target groups and stakeholders.

Guiding principles of ILO evaluation methodology and reporting formats

The Evaluation Consultants shall consider the guidelines provided by the ILO EVAL Department in Geneva (See List of Documents). The entire evaluation process, report format, structure and acceptance of the final report shall be done in liaison with ILO EVAL.

Work breakdown

- **Design:** The evaluation should study whether the original project design : (a) was logical and stated in unambiguous terms; (b) concentrated on the identified problems and needs and spelled out the strategy to be followed for addressing them; (c) described the target groups and how the benefits would accrue to them; (d) placed the project in the appropriate institutional framework and defined the roles and responsibilities of the main project partners; (e) set out clear objectives and corresponding indicators of achievement to measure the changes to be brought about by the project; (f) described the main outputs, activities, and inputs needed to achieve the objectives; (g) stated valid assumptions about the major external factors affecting project implementation and performance; (h) indicated the required prior obligations to be fulfilled by the main partners, and (i) addressed issues of long term sustainability.
- **Delivery:** To measure the delivery process so far the evaluation should be concerned with: (a) reviewing how the inputs through activities were transformed into outputs; (b) analysing the quantity, quality and timeliness of the outputs delivered; (c) examining whether the technical and administrative guidance and support provided by the project staff, partner organisations and the relevant ILO units at headquarters and at field level (the ILO Sub regional Office for Southern Africa in Harare and the ILO Office in Lusaka) were adequate; (d) ascertaining the extent to which external and/or internal factors have influenced the project results; (e) assessing the adequacy of data collection and monitoring to determine project performance; (f) determining whether the project's response to such factors was adequate; and (g) recommending, if appropriate, what adjustments and follow-up actions are required to increase the chances of success.
- **Performance:** The evaluation should look beyond implementation factors and focus on the effects and impact of the work done so far. The evaluators should consider the following:
 - **Relevance:** to the extent possible, in view of the limited progress in achieving results, examine the usefulness of the project's results in solving the identified problems and meeting the needs of the target group(s). The analysis should ascertain whether the project continues to make sense and identifies any changes that may have occurred in its context during implementation and whether it should be reformulated.
 - **Effectiveness:** assess the extent to which the project has achieved its objectives and reached its target group(s). The analysis should determine if the expected results have been or will be accomplished and, if not, whether the statement of objectives should be modified.

- Anecdotes: record activities and outputs that proved to be successful in achieving a beneficial impact and that contribute towards achieving the full objectives of the project. The evaluation should examine and recommend ways for capturing such information.
- Efficiency: assess the results obtained in relation to the expenditure incurred and resources used by the project during a given period of time. The analysis should focus on the relationship between the project's inputs, including personnel, consultants, travel, training, equipment and miscellaneous costs, and the quality and quantity of the outputs produced and delivered.
- Sustainability: ascertain the extent to which the project's results have had or are likely to have lasting effects after the termination of the project and the withdrawal of external resources. The factors affecting sustainability should be examined on the basis of the priority assigned to the project by the direct recipients and/or intended beneficiaries. Their readiness to continue supporting or carrying out specific activities, or even replicate the activities in other regions or sectors of the country, is particularly relevant. The analysis should also assess the availability of local management, financial and human resources that would be needed to maintain the project's results in the long run. In particular the evaluation should examine the extent to which the BDS Media projects has established linkages with other ILO projects and on going Government of Zambia initiative such as the Private Sector Development Programme, the PRSP, the Interim National Development Plan etc.
- Causality: examine the factors or events that have affected the project's results. If the inputs needed to carry out the planned activities and deliver the expected outputs were available on time or whether there were significant deviations from the planned schedules and the reasons for such changes. The assessment should also analyse the effect of other factors such as technical, administrative or managerial constraints, inadequate inputs, failed commitment by project partners, insufficient funds, a faulty assumption or the effect of an unexpected external factor.
- Unanticipated effects: identify if the project is having any significant unforeseen positive or negative effects and the possible action to be taken to enhance or mitigate them for a greater overall impact.
- Alternative strategies: identify whether alternative approaches might have had greater impact or might have been more cost-effective. Furthermore, in view of the difficulties experienced in operationalizing the project, assess how best now to ensure a positive outcome, including whether a new approach should be adopted for the remainder of the project.

Some specific activities

1. Read and review background information, reports, project documents and other relevant materials to arrive at the country context and ILO/Sida development goals, for example the Republic of Zambia Fifth National Development Plan (FNDP), National Employment and Labour Market Policy (NELMP) and its revised version, and the Private Sector Development Programme Initiative, ILO Strategic Objectives, the ILO Decent Work Country Programme for Zambia and Sida Zambia Country Assistance Plan. In particular the Evaluation team shall examine and determine how the project has taken into account the

above priorities in its implementation strategy.

2. Conduct discussions and review meetings **in Lusaka** with:
 - ILO Lusaka Office and BDS Project Team
 - Sida as the project donor
 - ILO social partners in Zambia,
 - i. Zambia Confederation of Employers (ZFE),
 - ii. Zambia National Farmers Union (ZNFU)
 - iii. Zambia Business Forum (ZBF)
 - iv. Zambia Congress of Trade Unions (ZCTU),
 - v. Federation of Free Trade Unions in Zambia (ZFFTUZ)
 - vi. Ministry of Labour and Social Services
 - vii. Ministry of Commerce, Trade and Industry, Private Sector Development (**PSD**) Coordinating Committee
 - viii. Ministry of Information and Broadcasting,
 - ix. Other relevant organizations in Zambia such as MISA Zambia
 - Some donors involved in private sector development in particular small enterprise and media development including DFID, USAID, World Bank, IDA, NORAD, DANIDA, CIDA and JICA.

In addition the Evaluation Team shall arrange to interview the relevant technical specialists in Geneva and Harare either by web chat or by teleconference whichever is feasible.

3. Proceed to interview and collect relevant information from MSEs in **Lusaka (Central Lusaka Provinces), Livingstone and Mazabuka (Southern Province), Chipata (Eastern Province) and Kitwe (Copperbelt)**. In particular discussions with:
 - i. Zambia National Farmers Union, and its subsidiaries
 - ii. Zambia Chamber of Small Business Associations (ZCSMBA), and its subsidiary District Business Associations (DBAs)
 - iii. Zambia Federation Association of Women In Business (ZFAWIB), and its subsidiary District Business Associations (DBAs)
 - iv. Moderated groups of randomly selected MSEs
4. Conduct discussions and specific review in-depth meetings **in Lusaka** with:
 - Private Corporate sector partners:
 - Barclays Bank Zambia Limited Local Business,
 - Standard Chartered Bank SME Banking
 - Xerox Digiprint Arcades.
 - Internet Service Providers(ISP)
 - CopperNet Solutions,
 - ZAMNET Communication Systems
 - Newspaper Publishers
 - POST Newspapers Limited

- Times of Zambia
- Radio Broadcasting Stations
 - Phoenix Lusaka
 - QFM Lusaka
 - ZNBC Business News
- Mass Media Journalists
- Mobile Phone Service Providers
 - MTN Zambia
 - Zambia Directory Services
- Microfinance and Insurance Institutions
 - Association of Microfinance Institutions in Zambia (AMIZ)
 - M&N Associates
 - African Life Assurance
- HIV and AIDS related service providers
 - CHAMP and 990 HIV Talkline
 - Zambia Business Coalition on HIV and AIDS
 - Zambia National Library and Cultural Centre for the Blind

5. In Livingstone with:

- Farmers Guardian Newspaper
- Livingstonian and Advertiser local advertising directories
- Radio Mosi-o-tunya Broadcasting Station
- Agricultural Support Programme Southern (ASP) Province Facilitation team

6. In Chipata with:

- Radio Breeze Broadcasting Station

7. In Kitwe with:

- Radio Breeze Broadcasting Station
- Zambia Chamber of Industry (ZACI)

Team composition and specifications

The evaluation team shall comprise of three people, one a local independent external consultant with some knowledge of the project from previous external evaluations and one international external consultant representing the ILO as the team leader, while the other designated by the donor to represent Sida.

The team leader shall be an individual who is knowledgeable with current trends on BDS and in current trends on job creation through small enterprise development and in particular the role of BDS in enhancing quality jobs in MSEs. The evaluation team shall conduct the evaluation in accordance with the terms of reference specified in this document but may bring along suggestions that will enhance the delivery and quality of the project outputs and objectives.

He/she is responsible for preparing the draft report, discussing it with the project management team, the beneficiaries and stakeholders and submitting the final evaluation report fifteen days after the evaluation mission. The team leader shall assume overall responsibility in the drafting and apportioning of responsibilities thereof to produce the draft Evaluation report. The team shall agree on the final draft evaluation to be discussed and tabled with the Project team, the ILO offices and the Donor and other stakeholders for purposes of receiving feedback and comments before a final report is submitted.

Outputs and report findings, conclusions and recommendations

At the end of their evaluation mission the team should conduct full debriefing presentations to the ILO, Sida, Project Team, intermediary project partners and MSEs - of a draft report with the preliminary findings, conclusions and lessons learned. Comments and additional information by the participants to that meeting to correct or rectify any factual errors or misinterpretations in the draft report may be taken into consideration by the evaluators subject to their independent judgment.

Within a maximum period of fifteen days of the completion of evaluation mission, the evaluation team through the team leader shall present to the ILO Technical Units in Harare and Geneva the final report of the evaluation. The ILO Technical Unit in Harare shall forward the report to Sida through the Lusaka ILO office within 5 days of receipt of approval and acceptance by ILO EVAL.

Timeframe

The work will be undertaken from 01 April and be completed by 15 July, 2008 at the latest.

Budget

The budget and work schedule will be agreed between the ILO, Sida and the consultants on presentation of a brief inception report by the Lead International Consultant (LIC), Associate International Consultant (AIC) and Local Media Consultant (LMC).

Appendix 2: List of documents reviewed

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- BDS Zambia (2003) *Project document*
- BDS Zambia (2004) *Progress report, September – December 2003*
- BDS Zambia (2004) *Progress report, January – June 2004*
- BDS Zambia (2005) *How much of what kind of performance by when?*
- BDS Zambia (2005) *Progress report 2005*
- BDS Zambia (2006) *Project proposal second phase 2006-2007*
- BDS Zambia (2006) *HIV and AIDS basic handbook for entrepreneurs*
- BDS Zambia (2007) *Annual report 2006*
- BDS Zambia (2007) *Project Steering Committee: First progress review meeting, minutes of the meeting*, BDS Zambia Project Office, 20 February
- BDS Zambia (2007) *Project Steering Committee: Second progress review meeting, minutes of the meeting*, ILO Lusaka Office Boardroom, 12 December
- BDS Zambia (2007) *e-news “Highlights”*, January-March
- BDS Zambia (2007) *Business information services for developing rural markets*, DVD
- BDS Zambia (2007) *Mainstreaming Gender HIV and AIDS into the ILO/Business Development Services Project*, November, Lusaka
- BDS Zambia (2008) *Annual progress report, January – December 2007*
- Business Post* (2008) – various editions
- Carpenter, J.B., Gerschick, J., Pikholtz, L. & McVay, M. (2002) *Good practices in business services: helping small businesses grow and create jobs; brief case studies*, Shorebank Advisory Services, Chicago
- Catholic Diocese of Chipata (2005) *Chipata business directory*, Vol. 1, September
- Colbert, I. (2001) *Zambia mission report*, 2 December, ILO
- Finnegan, G. (2007) *Opening remarks, opening of microinsurance training programme*, Intercontinental Hotel, Lusaka, 19 March, speech notes
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International Labour Office (2007) *Broad-based wealth and job creation in Zambia: Economic empowerment through MSME development*, United Nations System in Zambia, ILO Lusaka Office

International Labour Office (2007), *Zambia Decent Work Country Programme 2007 to 2011*, ILO Lusaka, December

Kapwepwe, C. & Bubala-Mumbi, N. (2007) *Developing relevant and practical tools and strategies for HIV and AIDS mitigation in small businesses; an assessment of the ILO HIV and AIDS handbook for entrepreneurs*, November, Lusaka

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Pandey, G. S., Mukumbuta, L., & Banda, G. (2007) *Analysis of dairy subsector industry and value chain in Zambia*, BDS Zambia, Lusaka

Runge, C.F. & Senauer, B. (2007) "How biofuels could starve the poor", *Foreign Affairs*, Council on Foreign Affairs, www.foreignaffairs.org May/June

The Southern Guardian newspaper (2008) – various editions

Steadman Group (2005) *Impact assessment report*, BDS Zambia

Swedish International Development Cooperation Agency (2002) *A Country ICT Survey for Zambia*, Stockholm, Sida

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Appendix 3: List of individuals and agencies consulted

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Mr. Andrew Chitembo

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Acting Permanent Secretary, Ministry of Labour and Social Services,
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Mr. Edem Djokotoe

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Mr. Gerry Finnegan

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First Secretary, National Resources and Environment, Swedish
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Mr. Eddie Kapungulya

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Ms. Sian Price

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