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Sustainable Enterprise Development for Women and Youth and Business Growth for Young Entrepreneurs

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Abbreviations and acronyms

AfDB	African Development Bank
BG4YE	Business Growth for Young Entrepreneurs
DWT	Decent Work Team
ECZ	Employer Confederation of Zimbabwe
EMCOZ	Employers' Confederation of Zimbabwe
ESMP	Environmental and Social Management Plan
ILO	International Labour Organisation
JAZ	Junior Achievement Zimbabwe
MDTF	Multi Donor Trust Fund
MFEDIP	Ministry of Finance, Economic Development and Investment Promotion
MMMD	Ministry of Mines and Mining Development
MoWACSMED	Ministry of Women Affairs, Community, Small and Medium Enterprise Development
MPSLSW	Ministry of Public Service, Labour and Social Welfare
MSME	Micro, Small, and Medium Enterprises
MTE	Mid Term Evaluation
MYEDVT	Ministry of Youth Empowerment, Development and Vocational Training
NDC1	National Development Strategy
NPC	National Project Coordinator
PMU	Project Management Unit
RBM	Results Based Management
ROFA	Regional Office for Africa
SEDWAY	Sustainable Enterprise Development for Women and Youth
STR	Simplified Trade Regime
ToR	Terms of Reference
TVET	Technical and Vocational Education and Training
TWG	Technical Working Group
VTC	Vocational Training Centre

YWEP	Youth and Women Empowerment Project
ZCTU	Zimbabwe Congress of Trade Unions
ZFTU	Zimbabwe Federation of Trade Unions
ZUNSDCF	Zimbabwe United Nations Sustainable Cooperation Framework

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Lotta Nycander

Evaluation consultant

EXECUTIVE SUMMARY

EVALUATION BACKGROUND

The International Labour Organization (ILO), with funding from the African Development Bank (AfDB), is supporting the Government of Zimbabwe (GoZ) in implementing two complementary projects from 2022 to 2026: the Sustainable Enterprise Development for Women and Youth (SEDWAY) and the Business Growth for Young Entrepreneurs (BG4YE).

Both initiatives aim to empower youth and women in Zimbabwe's agricultural and small-scale mining sectors by fostering sustainable enterprises, enhancing value addition, and creating decent jobs.

The SEDWAY and BG4YE projects apply implementation strategies and activities that complement each other. While the SEDWAY has worked on infrastructure and training of farmers, gemstone artisanal miners and cross border traders in rural settings, the BG4YE project works to strengthen the capacities of youth and women involved with off-farm and light manufacturing MSME.

The SEDWAY project aims to economically empower youth (with focus on women) in Zimbabwe's agricultural and small-scale mining sectors by addressing capacity gaps and improving the enabling environment. It targets resource-poor and vulnerable groups, promoting value addition in horticulture, dairy, and gemstone mining through the development of value addition infrastructure in the form of anchor enterprises and capacity development. The project supports sustainable enterprise development, job creation, and market access—both domestic and cross-border—through three components: (i) strengthening entrepreneurship ecosystem infrastructure, (ii) enhancing institutional support and policy frameworks, and (iii) project coordination and management.

Complementing the SEDWAY project, the BG4YE project is funded by the AfDB under the Youth Entrepreneurship Initiative Multi-Donor Trust Fund (YEI-MDTF) and its objective is to support young entrepreneurs, including those in non-agricultural and off-farm sectors such as light manufacturing, and core value addition. The project complements the SEDWAY project with additional and complementary services to young entrepreneurs, who do not receive support by that project. In brief, it aims at strengthening the capacities of additional young and “growth oriented” entrepreneurs and their employees, supporting them in engaging in profitable value chains and income-generating off-farm activities, to facilitate the formalisation of their enterprises and to have access to BDS providers and mentors.

EVALUATION PURPOSE & SCOPE

The main purpose of this clustered mid-term evaluation is accountability, and assessing progress, relevance, effectiveness, efficiency, coherence, and emerging impact and bottlenecks, strengthening learning by the project team and ILO, the tripartite partners and the key stakeholders at the midpoint of implementation. The evaluation recommended improvements of project management and evidence-based insights that should inform strategic decision-making, enhance project performance, guide any necessary course corrections for the remainder of the implementation period, and future interventions and build knowledge on the emerging practices and lessons learned.

The evaluation covered all three project components—entrepreneurship ecosystem development, institutional support and enabling frameworks, and project coordination and management—across the targeted value chains in horticulture, dairy, and small-scale mining.

The chronological scope of the evaluation is to assess and evaluate the Projects from: 1st February 2022 to 28 February 2025 (SEDWAY project) and 5th July 2022 to 28 February 2025 (BG4YE project). The geographical scope is Zimbabwe.

EVALUATION METHODOLOGY

A participatory and mixed methods approach to collect both qualitative and quantitative data was applied for the internal evaluation. The data gathering methods were: documentation review; introductory and briefing sessions with project staff; Key Informants Interviews and Focus Group Discussions. The evaluator visited Zimbabwe between 10-20 March 2025 which included a 5-days travel by road visiting Mutoko, Mutasa, Masvingo and Bulawayo.

MAIN FINDINGS

Relevance

It was found that the elements of the projects' Results Based Monitoring (RBM) structure are logically related, in the sense that activities lead to outputs, outputs lead to outcomes and outcomes lead to the development objective. The complementarity of the BG4YE project activities to the SEDWAY project design, is evident.

Both projects contribute to the same development objective which mentions "growth of small businesses" (validity of project design). Both projects meet the needs and priorities of the beneficiaries and tackle every-day problems of youth and women brought on by the high unemployment and the fact that women face unequal access to economic resources and opportunities compared to men. It was found that the projects are well aligned with international and national policies and strategies.

Coherence

The evaluation found that there is synergy and interlinkages between the two projects and no duplication of effort as the projects complement each other well. Externally, too there is coherence, such as alignment with the United Nations Sustainable Development Goals and other ILO initiatives in Zimbabwe, such as the former Youth and Women Empowerment Project and the new Skills for Youth and Women Employability and Productivity project, as well as ILO projects implemented already from 2009.

Effectiveness

At mid-term of the projects' implementation, good contributions have been made to Outcome 1 through a number of achievements that have strengthened entrepreneurship, such as formalising MSME; increasing incomes, facilitating access to finances through loans; increasing employment; and access to markets; and constructing small-scale plants for Anchor Enterprises.

Good contributions were also made to Outcome 2, particularly working with the Ministry of Mines and Mining Development which involved capacity development of small-scale gemstone artisanal mining groups and development of key policies and strategies to improve governance of the sector. With the Ministry of Women Affairs, Community, Small and Medium Enterprise Development, small-scale cross-border traders were capacitated to take advantage of simplified trade regimes - reducing time and regulatory procedures at borders. Gender-specific policy level work included development of Gender Mainstreaming Guidelines for Government, revising the Broad-Based Women Economic Empowerment Framework and the development of a National Action Plan was of this framework.

The Community Skills Outreach Programme engaged 11 TVET institutions to help youth develop their capacity in technical and entrepreneurial skills and to increase their opportunities to gain employment or/and start micro-enterprises.

The factors that have led to good results are the project staffs' coordination with relevant government structures present in the field, close contact with the BDS providers contracted as Implementing Partners, and regular monitoring. The close cooperation with the Ministry of Youth Empowerment, Development and Vocational Training and Ministry of Women Affairs, Community, Small and Medium Enterprise Development, and private sector actors have also played an important role.

Less success was found in terms of materialising a core purpose of the projects, namely adding value to primary products of the female and youth farmers in dairy and bananas value chains as set up of the processing infrastructure was in progress. Delays in the creation of some Anchor Enterprises could mean that the projects will not see the results of product processing before closing in January 2026.

Efficiency

The projects' use of financial resources has been satisfactory. However, it was noted that the SEDWAY project continued to invest in the Mutoko Anchor Enterprise plant (which was constructed by the ILO YWEP project) even though the Enterprise had not been used for the purpose intended, namely, to add value to the tomatoes produced by the female farmers in the area.

The project's human resources have been used efficiently. Project staff costs have been kept low- with only two officials, working closely with other ILO staff members in the Harare office, as well as with Experts in the Decent Work Team (DWT) for Eastern and Southern Africa based in Pretoria, South Africa.

The performance of the project management as well as coordination of activities is assessed to be fully adequate. The SEDWAY project's budget delivery rate was at a quite high level; 79 per cent (including actuals and commitment), while BG4YE delivery rate was 68 per cent.

Impact

A number of good signs of project impact were found; such as entrepreneurs' expressing great appreciation for the learning from the capacity development events, including financial education, and their actions to diversify; links created with financial institutions and accessing loans; employing more staff and accessing markets. BDS providers, too, have been strengthened.

Project impact was confirmed by the women at the Safe Market in Chesvingo, the project having influenced the mobilisation of resources from both the local and central government in support of the market. Also, 2300 banana producing farmers have been registered as (65) primary cooperatives which federated under a Union in Hauna (Honde Valley) and has a potential impact to open doors to certain benefits and security.

However, impacts related to access to market resulting from selling products to Anchor Enterprises have not yet materialised.

Sustainability

Both projects have worked with long-term sustainability in mind. The involved government ministries are taking ownership of the Anchor Enterprises and are encouraged to incorporate them in the regular government budget to promote sustainability. The government oversees the Chesvingo Safe Market, the Umguza Dairy Hub and the upcoming Bulawayo textiles manufacturing centre and will soon take charge of the Hauna banana processing plant. The evaluation has assessed that the government agencies capacity to continue to effectively use these installations is rather weak – and that the Project should assist in various ways at least up to January 2026. Linking the capacity development of cross-border traders to the 50MAWSP has provided them with a sustainable platform for accessing trade information. Additionally, organizing banana farmers into cooperatives is assessed to have strengthened their participation in the value chain. Capacity of TVET institutions to deliver skills and entrepreneurship training is very strong after resourcing their training tools. It is assessed that Skills for Youth and Women Employability and Productivity project which is working with TVET institutions, will add to sustained knowledge and skills emanating from the projects under evaluation. The BDS providers have already integrated practices and shared learning in their own businesses, and the project has reported that 15 BDS providers are going to make use of the SIYB and SURE programme, and some are integrating the Financial Education training methodologies after having participated in the training.

CONCLUSIONS

Project design validity: The evaluation concluded that the project design, shown in the Results Based Monitoring (RBM) structure, is valid and that the elements are logically related. The complementarity of the BG4YE project activities to the SEDWAY project design is also evident.

Relevance: It is concluded that the projects are highly relevant in view of the international and national policies and strategies. The outcomes are relevant and demand-driven but need to be made even more relevant for the beneficiaries during the remaining months, with actions to be taken by both the government and the ILO.

Coherence: The evaluation has concluded that the projects are coherent, both internally and externally. As there are few international development projects on entrepreneurship in Zimbabwe, the ILO has been able to deliver results to the country from a special niche. Strengthening entrepreneurship and

helping to bring MSMEs into the formal economy ought to be both relevant and coherent also in the coming future in view of the high unemployment rates among young people, and women in particular.

Effectiveness: Overall, the projects have performed well in producing the outputs and contribute to the outcomes. The level of effectiveness is assessed as satisfactory; however, it has not yet reached full effectiveness. The results of the work to strengthen entrepreneurship ecosystem, infrastructure and BDS; increasing production, productivity and sales; and supporting local SMEs have mainly been effective; as well as providing institutional support, enabling frameworks and access to markets. The work on value addition of female farmers' horticultural products have so far not been successful due to delays in infrastructure work, political complexities/priorities of the government that have affected full achievement and effectiveness.

Some of the challenges have a chance to be overcome in the remaining project period but will require sincere cooperation among the key stakeholders. To increase effectiveness of strategies for Anchor Enterprises concerning production activities of primary producers in Hauna and Umguza, urgent discussions and decision-making are necessary with the donor, the MoY and MoWA in order to avoid similar problems encountered regarding the Mutoko Anchor Enterprise that was created by the previous project Youth and Women Empowerment Project (YWEP) implemented during 2017–2022. This should include discussions about the government engaging a private sector company to run the Anchor Enterprise in Mutoko (as originally intended); addressing productivity bottlenecks among farmers and directly linking them to the Anchor Enterprises; funding from the national budget to support the beneficiaries involved with developing Anchor Enterprises; and addressing the unlawful competition outside the Safe Market in Chesvingo. Further increasing accessibility of persons with disabilities to the project enterprises should also be part of the discussions.

Efficiency: Overall, it is concluded that the use of financial resources has been satisfactory - perhaps with the exception of using project funds to upgrade the Mutoko plant - as it was/is not used for the purpose intended. However, it is appreciated that the activity was part of the project's design. It is believed that there are lessons to be learned for all key stakeholders. The project's use of human resources has been efficient.

Impact: Even though the projects are not yet completed, the evaluation has concluded that the projects have done well, as several areas of good impact have been identified related to knowledge, learning, jobs, incomes and funding opportunities. It can be expected that there will be impact also later, both during the remainder of the project period and beyond.

Sustainability: The evaluation has concluded that the Safe Market in Chesvingo has a good chance of being sustained, as many stakeholders have invested in it and appreciate its use and its benefits. Regarding the Anchor Enterprise buildings there is no way to know for certain whether they will be used as the project had intended. Perhaps they will be used for other farm related activities that also will be beneficial for the farmers and the women producers. It is also assessed that internalising learning about business management and other related business issues, and how to apply occupational skills could lead to lifelong income-generation opportunities for the entrepreneurs and the farmers, and improvement in livelihoods.

Regarding the registration of the banana farmers' Cooperative Union in Hauna, which the Project helped to materialise, this should help strengthen the banana farmers' ability to collectively access markets, financing, and technical support and has the potential to be sustainable and competitive.

Cross-cutting issues: The evaluation has concluded that the projects have achieved well when it comes to mainstreaming gender equality in the projects and empowering women and young people, who are resource-poor and vulnerable. All key outputs have focus on female farmers, youth and female entrepreneurs, although men are also taking part in project activities – and impact has been identified. The Projects have made the extra effort to address the needs of beneficiaries who have disabilities, which also is commendable. Gender disaggregation has also been done in data gathering and presentation of statistics. The project has also done quite well in terms of monitoring and reporting on social and environmental conditions of the projects, including the construction works.

RECOMMENDATIONS

Recommendation 1. Reactivate the Project Steering Committee

Only one Project Steering Committee has been held. A committee meeting should be held as soon as possible to discuss and determine the completion and use of the Anchor Enterprises; any necessary governance issues; and concrete plans for exit. The members should keep in mind that the enterprises should be used for their intended purposes and benefit the targeted rural populations (beneficiaries) who have been involved.

Recommendation 2. Develop a Strategy for the Hauna Banana Anchor Enterprise

To ensure that the Cooperative Union in Hauna will be able to take full responsibility for the Banana Anchor Enterprise operations as a commercial enterprise already within the SEDWAY project period, a specific strategy should be discussed jointly with PMU and key stakeholders, and developed, to ensure that similar problems as those that arose in Mutoko will not surface in Hauna.

Recommendation 3. Contract a suitable and reputed consultant/company to assist the operationalisation of the Hauna plant

The project should contract a suitable and reputed consultant/company to assist with technical and administrative matters before the Hauna plant is handed over to the Union/government (if the budget permits). This includes on-the-job technical training regarding the processing of the produce and marketing/transport issues. It might require technical support over a period of at least 6 months after the equipment has been installed in the plant.

Recommendation 4. Provide assistance and address the inadequate primary production in Umguza

The government should increase its efforts to address the inadequate primary production of milk which so far has not justified a SEDWAY investment to set up a milk processing facility for value addition as planned. The beneficiaries (youth and female herders/farmers) in Umguza should receive adequate and continued support to increase the milk production, with technical assistance from the project if required.

Recommendation 5. Improve the governance and avoid political interference in Anchor Enterprises

The Anchor Enterprises supported through the project should be encouraged to operate without political interference. If the Government plans to launch the enterprises in a “big way” to the public, this should be done only after they are operational/functional in order to give commercial processes a chance to take off and the operators (project beneficiaries) to gain experience and skills to run the plants.

Recommendation 6. Improve the synergy and linkages between SEDWAY and BG4YE projects

The project staff should work on developing a strategy that ensures even more linkages and synergies between the two projects SEDWAY and BG4YE during the remainder of the project period. For instance, more cross-learning between the different categories of the beneficiaries could take place. Successful BDSs providers’ and MSME holders (whom they have trained) could share their knowledge and practical experiences on operating commercial businesses and marketing with the female horticulture-growing farmers. MSMEs could also learn from the farmers. This should, if the budget permits, entail organising field visits and FGDs with farmers in their own environment.

Recommendation 7. Ensure the viability of the Safe Market

There is a considerable risk that the female vendors will return to selling their products in the streets (some already have) due to the unfair competition outside the Chesvingo Safe Market in Masvingo. To maximise the project’s impact - the local authorities, who are involved, should act on the government’s directive regarding illegal street vending which (announced in March 2025). This could eliminate/minimise the threat to profitable income-generating activities of the market’s businesswomen which is coming from the street vending carried out outside the market.

Recommendation 8. Adapt the projects' activities to beneficiaries with disabilities (cross-cutting issue)

Regarding actions to ease the involvement of, and benefits to youth and women with disabilities, the ILO should ensure that Anchor Enterprises have ramps for wheelchairs and disabled-friendly toilets fully installed and functional before handover.

Recommendation 9. Document and share the projects' lessons learned and best practices

The ILO and the concerned government ministries (MoY, MoWA) should document how to make use of the experience from working with vulnerable youth and women in YWEP, SEDWAY and BG4YE projects and how lessons learnt can be integrated in the new ILO/AfDB project (Skills for Youth and Women Employability and Productivity) which took off in the first quarter of 2025.

Recommendation 10. Update the projects' logical frameworks

RBM matrices and logical project structures, that have been agreed upon at the start of a project, should be consistent throughout a project's implementation. However, if deviations are necessary (which may be the case) these should be clearly explained and documented for ease of monitoring and evaluation.

Lessons learned

Implementation of the SEDWAY and BG4YE projects revealed several key lessons for enhancing the impact and sustainability of enterprise development initiatives:

1. **Policy and Institutional Alignment:** Stronger integration with government policies and institutions improves coordination, ownership, and long-term sustainability.
2. **Ongoing Post-Training Support:** Mentorship, coaching, and networking beyond initial training are crucial for sustaining entrepreneurial growth and success.
3. **Financing Barriers Persist:** Limited access to credit and collateral continues to hinder progress, highlighting the need for inclusive and innovative financing solutions.
4. **Infrastructure Requires Complementary Support:** Physical facilities alone are insufficient—effective management, market access, productivity, and capacity-building are essential for success.
5. **Need for Enhanced Digital and Market Linkages:** Low digital literacy and restricted access to e-commerce limit market expansion. Digital skills training and infrastructure are necessary.
6. **Addressing Youth and Gender Barriers:** Cultural norms and caregiving responsibilities disproportionately affect women and youth. Tailored approaches, such as flexible training and childcare support, are vital.
7. **Focus on Sustainability:** Embedding support within existing systems and leveraging revenue-generating models can ensure

Good practices

The SEDWAY and BG4YE projects employed a range of good practices that contributed to their success in promoting inclusive enterprise development for youth and women in Zimbabwe:

1. **Stakeholder Engagement & Partnerships:** Strong collaboration among the ILO, AfDB, Government of Zimbabwe, private sector, and civil society ensured alignment with national priorities. Active involvement of local communities in project design and implementation fostered ownership and sustainability.
2. **Integrated Enterprise Development:** A holistic approach that combined skills training with access to finance and markets enhanced the viability and resilience of women and youth-led enterprises.
3. **Entrepreneur Capacity Building:** The use of ILO's *Start and Improve Your Business (SIYB)* training significantly improved participants' financial literacy and business management. Continued mentorship and coaching supported the practical application of these skills.

4. **Gender-Responsive Programming:** Tailored interventions that addressed specific barriers faced by women—such as limited access to finance and time constraints—led to increased participation and retention of female entrepreneurs. For example, having childcare facilities, Gender Based Violence (GBV) centre and access to police protection are part of the very good practice.
5. **Strengthening Local Market Ecosystems:** Training and support for local BDS providers ensured ongoing advisory services beyond the project lifespan. Engaging cooperatives, financial institutions, and input suppliers helped create stronger, more supportive market systems.
6. **Public-Private Collaboration:** Active participation of private sector actors in training, financing, and market access improved the relevance and sustainability of interventions. Cooperative models enabled small-scale producers to scale operations and improve market competitiveness. Additionally, having the City Councils of Masvingo and Bulawayo manage the safe markets for women vendors and entrepreneurs in collaboration with civil society organizations and private sector is good practice.
7. **Strategic Infrastructure Investment:** Development of business hubs and market facilities created enabling environments for sustainable enterprise growth.
8. **Adaptive Management and Learning:** Regular monitoring and feedback loops enabled timely adjustments, ensuring the project remained responsive to evolving needs and challenges.

1 CONTEXT AND PROJECT DESCRIPTIONS

This is the Midterm Internal Clustered Evaluation (MTE) of two ILO technical cooperation projects in Zimbabwe titled *Sustainable Enterprise Development for Women and Youth* (herein named “SEDWAY”) and *Business Growth for Young Entrepreneurs* (herein named “BG4YE”). The MTE took place during January to June 2025 and is managed by Mr. Jairos Chanetsa, who is also the Project Manager for both projects.

1.1 THE CONTEXT

Zimbabwe is facing a few social, political and economic development challenges. The key challenges include gender inequality and youth unemployment; regional development imbalances; and skills shortages.¹ The country is categorised as a **lower middle-income country** with a population estimated at 15.2 million people in 2022, the majority of whom live in rural areas². It has gone through a number of challenges: Cyclone Idai in 2019; years of successive economic decline and drought and the COVID-19 pandemic which have had severe impacts on the economy. It is estimated more than half the population is food insecure. These challenges have disrupted and caused a decline, since 2010, in the employment growth, hindering the improvements in living standards.³ The **poverty rates are higher in rural areas** (86 per cent) and least prevalent in urban (37 per cent) areas. The *overall* poverty rates stand at 70.5 per cent (2019).⁴

There are also challenges in the **education sector**. Zimbabwe’s literacy rate ranks among the highest in Sub-Saharan Africa, estimated at 92.1 percent, *however* this is threatened by the increase in the number of children dropping out of school - and dropout rate of females is at 59 per cent as compared to 41 per cent or males.⁵ Skills development is further threatened by economic instability, outdated curricula, limited industry linkages, and under-resourced training institutions. The mismatch between skills produced by the education system and those demanded by the labour market has led to high youth unemployment and low productivity, particularly in informal and rural sectors.⁶ Technical and vocational education and training (TVET) institutions often lack modern equipment, qualified trainers, and sufficient funding to meet industry needs, while opportunities for workplace-based learning remain scarce.⁷

The **agricultural sector** is the main source of employment (followed by services sector and the industrial sector). It contributes only 8 per cent of the total value added but employs 31 per cent of all workers. Fewer women than men have access to key economic resources such as land and livestock which, in turn, limits their access to finance and other productive means. Regarding land ownership, 3.8 per cent of males own land compared to 2.0 per cent females. The majority of women in rural areas (81 per cent) offer their labour as family workers in the agriculture sector but only constitute about 38 per cent of the employees in paid employment under the same sector. Women, as compared to men, perform low-paid wage work under often vulnerable circumstances, including being subjected to gender-based violence.⁸

The **mining sector** plays a key role in terms of providing livelihoods and employment, but small-scale miners use rudimentary equipment and are at the risk of exposing themselves to hazardous chemicals, e.g. such as mercury. Most small-scale miners lack insight and knowledge about business and technical knowledge to manage mining enterprises.⁹

¹ Source: Poverty, Income, Consumption and Expenditure Survey (PICES) 2019, by Zimbabwe National Statistics Agency. Reference is from the SEDWAY Project Document (p. iv).

² *Population & Housing Census (PHC) – April 2022*

³ Source: *Zimbabwe United Nations Sustainable Cooperation Framework (ZUNSDCF) 2022–2026* p.2.

⁴ Source: Poverty, Income, Consumption and Expenditure Survey (PICES) 2019, by Zimbabwe National Statistics Agency. Reference is from the SEDWAY Project Document (p. iv).

⁵ Source: SEDWAY Project Document.

⁶ Zimbabwe National Statistics Agency (ZIMSTAT), 2023. *Labour Force Survey Report* and International Labour Organization (ILO), 2022. *Skills for Youth Employment and Productivity in Africa*.

⁷ African Development Bank (AfDB), 2021. *Zimbabwe Country Strategy Paper 2021–2025*.

⁸ Source: Ibid.

⁹ Source: *Sustainable enterprise development for women and youth*, Project Appraisal Report.

Unemployment is high especially among women and youth. Among youth ages 15-24 and 25-35 who are employed, more men than women have jobs and are more likely to be engaged in market related activities. The unemployment rate in the 15- 25 age group is 27.5 per cent, while in the 25-35 age group, it has dropped to 17.5 per cent. People within the age group 15-35 years represent the majority (66 per cent) of those who are unemployed. In 2019, it was estimated that informal employment was at 76 per cent and informality remains an obstacle for decent work - and many people in the informal economy work in unsafe working conditions without any social security. There is a lack of a system to identify and support young people who want to start small businesses and/or develop their entrepreneurship skills.¹⁰ Many young people migrate to South Africa and other countries in search of jobs and economic opportunities.

1.2 PROJECT DESCRIPTIONS

The International Labour Organisation (ILO) is the **technical implementation agency** to the Government of Zimbabwe for both projects.¹¹ The African Development Bank (AfDB) is the **development partner** (donor agency). The Ministry of Finance, Economic Development and Investment Promotion is the **executing agency**, with high level coordination by the Programme Management Unit (PMU) under the Ministry. Under the SEDWAY project, a Project Steering Committee and a Technical Working Group have been set up with the role to provide **strategic oversight and policy guidance** and ensure strategic and continuous complementarity.

The duration of the projects is 2022-2026. Having two projects *clustered* has enabled the Government to, in close cooperation with the ILO, support enterprise development for young women and men; add value to products; develop entrepreneurship and sustainable business development; market access; and expand the job opportunities for young people in Zimbabwe. The projects build on the achievements and results of the ILO *Youth and Women Employment Project* between 2017–2022.

The **administrative unit** is the ILO Country Office Zimbabwe. The **technical units** responsible for backstopping are: the Decent Work Team in Pretoria and the micro, small and medium enterprises (MSME) Branch, Enterprises Department, at ILO Headquarters, Geneva. These are officially two separate projects that are **managed** by one **National Project Coordinator (NPC)**, who works closely with a **Programme Assistant**. Involved is also a Senior Programme Officer, on a parttime basis, in the ILO Country Office in Harare.

The SEDWAY and BG4YE projects apply implementation strategies and activities that *complement* each other. While the SEDWAY has worked on infrastructure and training of **farmers in rural settings**, the BG4YE project works to strengthen the capacities of youth and women involved with off-farm MSME.¹² Below are more detailed descriptions of the projects, highlighting the key elements:

The **SEDWAY project budget** is UA 2.5 million and the ILO allocation is UA 2,125,000 (approximately USD 2,937,600) and the duration is 1st February 2022 to 31 January 2026.

The SEDWAY project aims to **empower youth (with focus on women)** economically, in agricultural and small-scale mining sectors. A key aim is to develop **value addition infrastructure** in the form of anchor enterprises - targeting sustainable enterprise development. It strives to encourage youth who are economically resource-poor and vulnerable, to undertake value addition of fruits, vegetables, milk production and small-scale mining of gemstones and improve access to markets both within the country and across the borders of Zimbabwe.¹³

The main (ultimate) beneficiaries are 3,000 youth and women expected to gain employment in food processing and gemstone value addition, 3,000 youth entrepreneurs receiving business management training, 500 cross-border traders, 500 farmers, and 200 small-scale miners.¹⁴

¹⁰ Source: Decent Work Country Programme, Zimbabwe 2022-2026.

¹¹ In the Agreement between AfDB and ILO, the ILO is referred to as the “UN Partner to guarantee achievement of results”.

¹² Source: ToR and written comments to this report.

¹³ Source: SEDWAY Project Document.

¹⁴ Source: Mid-term report, 2024, ILO

Also, the SEDWAY project is supporting the development of the Minerals Development Policy, the Gemstones Value Addition and Beneficiation Strategy, the Artisanal and Small-Scale Gold Miners Policy and Gender Mainstreaming Guidelines for Government ministries and departments.

The following are the **tripartite constituents** involved in the project:

Government

- Ministry of Finance, Economic Development and Investment Promotion (MoFEDIP)
- Ministry of Youth Empowerment, Development and Vocational Training (MYEDVT, *herein referred to as MoY*)
- Ministry of Women Affairs, Community Small and Medium Enterprise Development (MWACSMED, *herein referred to as MoWA*)
- Ministry of Mines and Mining Development (MoMMD)
- Ministry of Public Service, Labour and Social Welfare (MPSLSW)
- Technical Vocational Education Training (TVET) institutions

Employers' organisations

- Employers' Confederation of Zimbabwe

Workers' organisations

- Zimbabwe Congress of Trade Unions
- Zimbabwe Federation of Trade Union

Geographical operational areas:

The Project is implemented in Mutoko, Mutasa (Hauna), Masvingo and Bulawayo, Karoi, and Umguza.

The **Development Objective** of the SEDWAY project is “Creation of decent jobs, growth of small businesses and increased incomes for women and youth in the horticulture, dairy, and small-scale mining value chains”.

This report refers to the outputs and results-based management structure that ILO has used in its report submissions to the PMU, Ministry of Finance. Below is a simplified Logical Framework Matrix based on that same structure.¹⁵

Logical Framework Analysis (LFA) matrix	
Development objective: Creation of decent jobs, growth of small businesses and increased incomes for women and youth in the horticulture, dairy, and small-scale mining value chains”	
Outcome/component 1 Strengthened entrepreneurship ecosystem, infrastructure and business development services	Outcome/component 2 Institutional support, enabling frameworks and access to markets
Sub-outcome 1. Increased district level value addition of produce and enhanced market access and reduced post-harvest losses for local producers	Sub-outcome 2. increased production, productivity and sales and local SMEs running businesses and sustainably supplying inputs and services
Output 1.1 Project constructs and upgrades rural factories in <u>1.1.1. Mutasa</u> ; <u>1.1.2 Mutoko</u> ; and <u>1.1.3 Umguza</u> - and equips them with processing equipment.	Output 2.1 In partnership with the MoWA, project facilitates development and dissemination of gender mainstreaming. MoY Community Skills Outreach Programme support.
Output 1.2 Project facilitates registrations and operationalisation of Anchor Enterprises in	Output 2.2

¹⁵ The *Theory of Change* is found in Annex 2.

1.2.1, Mutasa 1.2.2 Mutoko and 1.2.3 Umguza as limited profit-making business ventures	Project partners with MoWA to review and align the broad-based economic empowerment framework to NDS1
Output 1.3 Project facilitates linkages for AE Enterprises and primary producers with key suppliers and customers in the value chains: 1.3.1: provision of market stall in Bulawayo and Masvingo and 1.3.2 Market linkage.	Output 2.3 Project partners with MoY to build capacities of youth entrepreneurs
↑ <i>Activities contributing to the outputs led by the ILO</i> in cooperation with the Government ¹⁶	Output 2.4: Project partners with MMMD to develop a mineral beneficiation strategy, review Mineral development policy. Training on OSH.
	↑ <i>Activities contributing to the outputs led by the Government</i> in cooperation with the ILO

Complementing the SEDWAY project, the **BG4YE project** has a budget of the USD 999,999. Its official **duration** is 5th July 2022 to 31 January 2026. It “became effective” on 7th September 2022¹⁷ and is funded by the AfDB under the Youth Entrepreneurship Multi-Donor Trust Fund (YE-MDTF).

This project supports young entrepreneurs, including those **in non-agricultural and off-farm** sectors such as light manufacturing, and core value addition.¹⁸ The project complements the SEDWAY project with additional and complementary services to young entrepreneurs, who do not receive support by that project. In brief, it aims at **strengthening the capacities of additional young and “growth oriented” entrepreneurs** and their employees, supporting them in engaging in profitable value chains and income-generating off-farm activities, to facilitate the formalisation of their enterprises and to have access to BDS providers and mentors.¹⁹

The project **targets 70 youth-owned growth oriented enterprises** and aims to build the capacity of **1000 young entrepreneurs** (15-35 years of age) of whom 50 per cent should be women - to access BDS and networking opportunities. It also aims to create at least **1000 jobs**. It is also expected to have 10 BDS providers and 10 mentors / coaches who will provide improved BDS to young entrepreneurs.²⁰

The project partners/stakeholders are the MoY and MoWA; and private sector actors such as civil society and local communities. The project is working with the following 20 BDS (implementing partners) in the private sector:²¹

- Elevation Zimbabwe
- Reguide Consultancy
- Tariro Foundation of Zimbabwe
- Impetus Global
- VIREL Finance
- Sahara Investments
- Royal Business Consult Trust

¹⁶ The division of tasks (activity clusters) among the ILO and the government ministries, was decided in the first Technical Working Group meeting - when a Work Plan was presented. The workplan elaborated the activities in each cluster, proposed budget, and timing. It emphasised that close collaboration was essential to ensure timely implementation of activities. The sector Ministries were encouraged to take ownership of the anchor enterprises, and to incorporate them in the regular Government budget to promote sustainability. *Source:* Meeting Minutes, 02 March 2022.

¹⁷ *Source:* Aide Memoire, Sustainable Enterprise Development for Women and Youth project supervision mission: 6-10 February 2023, AfDF.

¹⁸ *Source:* BG4YE Project Document, p. 7.

¹⁹ *Source:* Terms of Reference (ToR)

²⁰ *Source:* ToR and BG4YE Project Document, p. 5.

²¹ The list is not exhaustive as a few more were engaged in the Financial Education training in 2025.

- Hospice and Palliative Care
- Hand in Hand of Zimbabwe
- Purse on Point Africa
- Dial Honour Enterprises
- Bulawayo Chamber of SMEs
- Junior Achievement Zimbabwe
- Tariro Youth and Development Trust
- Fanira Consultants
- Fine Touch Consultancy
- Mastered Seed Consultancy
- Pamuhacha HIV/AIDS Prevention
- Diocese of Mutare Community Care Programme
- Bulawayo City Council

Geographical operational areas: Mutoko, Mutasa (Hauna), Masvingo and Bulawayo, Karoi and Umguza.

Strategies and tools: In the earlier project (YWEP), the ILO launched the *Anchor Enterprise Model* – based on the ILO Market Systems Development approach, designed to increase the inclusiveness and efficiency of value chains by strengthening market linkages between local producers and commodity buyers. It is also used in the projects to improve rural livelihoods by increasing the capacity of the producers (rural youth and women) involved in various value chains and their access to support, to increase their opportunities for employment and enterprise development.²²

The below elements are key in the project's logical structure²³:

Outcomes

1. Employment opportunities created for women and youth;
2. Formalized enterprises grow and create jobs; and
3. Improved Market System for MSEs.

Outputs

4. Growth oriented enterprises supported;
5. BDS providers strengthened; and
6. Market linkages established between growth-oriented youth-led enterprises and anchor enterprises and sector and producer associations.

Activities

- Capacity development of Business Development Service (BDS) providers to train, coach and mentor existing and new growth oriented young entrepreneurs;
- Business management training and on-the-job technical skills development and training provided to entrepreneurs/owner managers including support to formalization;
- Support idea generation, incubation, and scaling-up in selected youth-led enterprises; and
- Facilitate linkages of growth oriented MSEs to anchor enterprises and to sector and producer associations as a means to access technical support and enhance collective marketing and bargaining power.

²² Source: "The Anchor Enterprise" - An intervention model for achieving more inclusive value chains A case from Zimbabwe, by Naomy Kanyemba Lintini, Jens Dyring Christensen and Jairo Chanetsa, 2021.

²³ Source: BG4YE project Appraisal document.

2 EVALUATION PURPOSE AND METHDOLOGY

Given the nature, the context and the thematic area, as well the common donor of the projects, it was decided that the MTE would be clustered and include both projects, to improve efficiency and optimise costs and impacts.²⁴

2.1 EVALUATION PURPOSE, OBJECTIVES, SCOPE, CLIENTS/USERS

The **overall purpose** of the MTE is to promote accountability, assess progresses and bottlenecks and strengthen learning by the project team and ILO, the tripartite partners and the key stakeholders. The evaluation should also recommend improvements of project management and inform future interventions – and build knowledge on the emerging practices and lessons learned. The evaluation's conclusions and recommendations should inform future actions.

The specific **objectives** are to:

- Assess the extent to which the projects are on track or not to achieve their stated objectives and expected results;
- Identify the positive and negative factors affecting the projects' implementation modalities chosen, and identify reason why this is so, and also unexpected positive and negative results of the projects;
- Establish the relevance of the projects design and implementation strategies in relation to the development frameworks it is supposed to contribute to;
- Assess overall implementation effectiveness, efficiency and the extent to which stated projects outcomes will be sustainable;
- Provide recommendations to the project team, the ILO, the project partners, the donor, and key stakeholders regarding steps to be taken for the successful achievement of the projects outcomes; and
- Identify lessons and good practices for the remaining of projects' implementation, as well as for future similar interventions.

The **chronological scope** of the evaluation is to assess and evaluate the Projects from: 1st February 2022 to 31 January 2026 (SEDWAY project) and 5th July 2022 to 31 January 2026 (BG4YE project). The **geographical scope** is Zimbabwe.

The **primary users/clients** of the projects are the **Government of Zimbabwe** (main stakeholder of both Projects). A project team is based in the **ILO** Country Office for Zimbabwe and Namibia. The Decent Work Team (DWT) for Eastern and Southern Africa based in Pretoria, South Africa is technically backstopping the projects; as well as the Regional Office for Africa (ROAF). The **African Development Bank** is the donor agency (see section 2.2 for a detailed list of the project stakeholder categories). The farmers and MSME holders - men and women – who are the **ultimate beneficiaries** are also clients of the evaluation.

2.2 EVALUATION CRITERIA AND QUESTIONS

The following **key evaluation questions**, sorted under each **evaluation criteria**,²⁵ have guided the evaluation's data gathering process and analysis: The evaluation criteria are instruments to determine the level of achievements and results of the two projects.²⁶ They have guided the evaluation in the desk review work, discussions, virtual and face-to-face Key Informant Interviews (KIIs) and analysis of the questionnaire response. They are: Relevance, Coherence, Effectiveness, Efficiency, Impact and

²⁴ Source: ToRs (Annex 1).

²⁵ These criteria are agreed upon, internationally, for evaluations of development programmes/projects.

²⁶ These are the OECD-DAC evaluation criteria for evaluating development assistance projects. Source: <https://www.oecd.org/dac/evaluation/daccriteriaforevaluatingdevelopmentassistance.htm>. They are also defined in the ILO Policy Guidelines for results-based evaluation, 2020 (https://www.ilo.org/eval/Evaluationpolicy/WCMS_571339/lang-en/index.htm).

Sustainability as well as cross-cutting criterion related to gender, tripartism and “just and sustainable transition”.

Evaluation questions and data sources

The following key evaluation questions (sorted under each evaluation criteria) have guided the evaluation’s data gathering process and analysis²⁷. The evaluation has identified and analysed results through addressing **key evaluation questions related to the evaluation criteria** - and the achievement of the outcomes of the Projects, which will involve (but not be limited by) using key indicators formulated by the Project.

Relevance and validity of the projects’ designs

- To what extent have the projects considered the needs and priorities of tripartite stakeholders and beneficiaries identified in the projects’ documents and during the implementation of both projects?
- How well do the projects complement and fit with other ongoing ILO programmes in the region?
- How well do the projects support regional national development commitments and relevant SDGs?
- To what extent are the projects’ objectives aligned with the needs and priorities of the *target* population?
- How well are the projects aligned with the local, regional, and national development plans and strategies?
- To what extent have the projects been able to adapt to (any) changing circumstances, or emerging needs, during their implementation?
- To what extent are the projects’ activities and outputs consistent with the intended outcomes and the development objective?
- To what extent are the two project designs logical, realistic, and purposeful towards achieving its outcomes/objectives?

Coherence

- To what extent are the projects complementing other ongoing initiatives and programs in the same sector or geographic area (are there any conflicts or duplications with other programs or projects)?
- To what extent are the interventions aligned with systemic changes – or designed to contribute to such changes?
- How well are the projects aligned with broader policy frameworks and international commitments (e.g., Sustainable Development Goals)?
- How effectively do the projects collaborate with other donors, partners, and stakeholders?

Effectiveness

- To what extent are the projects likely to achieve the outputs and outcomes by January 2026?
- What are the key factors that have contributed to, or hindered, the achievement of projects outputs/outcomes -so far?
- To what extent have the projects adhered to, or been guided by, their Theory of Change?
- To what level have the quantity and quality of the outputs produced, to date, been satisfactory?
- What outputs were not produced yet?
- Where there any unexpected benefits/results (at outputs and outcomes level) to date?
- To what extent have the projects’ specific targets for the intended beneficiaries (e.g. women, youth) been reached equitably?
- To what extent have projects benefits/results, to date, materialised evenly in the different geographical (operational) areas?

²⁷ NB: Some of the evaluation questions of the ToR have been slightly rephrased, only in order to be “open-ended” (not leading).

- How effective was the backstopping support provided by DWT for Eastern and Southern Africa based in Pretoria, South Africa and HQs?

Efficiency

- How efficiently have resources (human resources, time, expertise, funds etc.) been allocated and used to achieve the objectives of both projects?
- To what extent did the results achieved, justified the costs and could the same results be attained with fewer resources?
- To what level were funds and interventions delivered in a timely manner? If not delivered timely – what is the reason?
- To what extent have the projects' budgets (and work plans) made provisions for addressing gender issues and other inclusion-related specific activities and strategies (e.g. disability and other non-discrimination concerns)? If not made – what are the reasons?
- Has an effective risk analysis and monitoring and evaluation system been established and implemented?

Impact orientation

- To what level are the projects working towards achieving the proposed impacts? Are the projects strategies and management steering towards impact?
- How likely is it that the projects' impact will contribute to long-term changes or improvements in the lives of the targeted beneficiaries?
- How significant is the projects' work at policy and practice levels (change in practices, perceptions, technical capacity, governance or enabling environment) to contribute to inclusion related concerns?
- To what level are the projects contributing to broader development goals or policy objectives?
- To what extent have the projects affected local capacities, institutions, or systems?
- What can be identified regarding the projects' impact that could inform any future interventions?

Sustainability

- To what level is it likely that the projects' outcomes will be sustained beyond the projects' lifespan?
- To what extent can it be assessed that there exists commitment to continue the activities in building local ownership and capacity?
- How likely is it that project beneficiaries will continue to experience improved conditions after the closing of the projects?
- How likely is it that national institutions and implementing partners will continue the projects' results when the Project has closed?
- What are the risks to the sustainability of the projects' outcomes, and to what extent have they been addressed?
- What effective and realistic exit strategies have been developed and are being implemented (if any)?

In addition, the evaluation assessed the extent to which to gender/gender equality, tripartism and human rights²⁸ (cross-cutting concerns) were integrated throughout the projects – in the design, implementation, monitoring and evaluation and follow-up.

2.3 METHODOLOGY

The evaluation has been undertaken during the period of January to June 2025. A participatory mixed methods approach to collect both qualitative and quantitative data/information. The data gathering methods were documentation review; introductory and briefing sessions with project staff; Key Informants Interviews (KII), both virtual and face-to-face interviews, and Focus Group Discussions

²⁸ Source: ToR, p. 9.

(FGD). A Survey questionnaire has also been used, and field observations have also been part of the information gathering methods.

The evaluator **visited Zimbabwe between 10-20 March 2025**. Four days were spent in Harare where meetings and interviews with Government officials, ILO and AfDB representatives took place. This was followed by **5-days travel by road to visit Mutoko, Mutasa district (Hauna), Masvingo and Bulawayo** (see Annex 3. Fieldwork schedule). Construction sites were visited and interactions made with Government officials, City Council officials and the ultimate beneficiaries of the two projects who are farmers, MSMEs, entrepreneurs, Business Development Service (BDS) providers and also Trainers. The field data collection during field visits to project sites and meeting places were mainly qualitative and participatory in nature.

Regarding the **sampling** of project sites and participants in KIIs and FGDs, the sampling approach was **purposive**. To the extent possible the evaluator, through **triangulation**, mitigated any bias arising from the risk involved in having a purposive sampling. The projects worked in several sites, but not all could be visited due to limited time. The **criteria for selecting the sites and beneficiaries** on the visit were:

- The project site is not too far away - but can preferably be reached by road within ½ a day.
- The sites to visit should include successful, medium and less successful project achievements;
- There should be a gender balance in the selection of persons to interview (and to be part of the FGDs); and
- If beneficiaries with disabilities were involved in the project activities, efforts should be made to involve them in the evaluation.

In total the evaluator **interacted directly with 78 persons** (F: 39, M: 40), through KIIs and FGDs (see Annex 5. “Participants in interviewees and FGD” for details).

There were **33 persons who participated in KIIs** (F:12, M: 21). These are representative of AfDB in Zimbabwe; ILO (projects staff and other staff in Harare; ILO staff at Headquarters, Geneva, and the DWT in Pretoria); the Zimbabwe Government (including MoWA, MoY, MMMD), City Councils, and one NGO.

It was expected that the evaluator would have at least five FGDs; however, **6 FGDs were held** with a total of 47 persons (F: 26, M:21). They mainly involved project beneficiaries but also some Government officials - in cases when several persons had been gathered around a table such as the evaluator’s meeting with the PMU.

The **beneficiaries** who the evaluator consulted were in Mutoko, Hauna, Mutare, Masvingo/Chesvingo and Bulawayo. They are MSME holder/entrepreneurs, BDS providers/Trainers, Farmers, Cooperative union members, VTC students, and others.

Analytical approach

The qualitative and quantitative data gathered has been analysed through a deductive approach, forming the basis of the conclusions in the evaluation. The **framework was the evaluation questions** (see section 2.2) and specifically the more detailed questions formulated for each “category” of stakeholder, and those included in the questionnaire survey.²⁹ The collected **qualitative data** from the KIIs and FGDs were subject to thematic content analysis (i.e. determining patterns, categories and themes). They were organised and interpreted to determine any links with the evaluation’s outcomes and objectives as well as questions, and the projects’ results. Steps in this process involved transcription, organisation, validation of the data and finally presentation of the conclusions. **Quantitative data** were drawn from secondary sources and included data related to number of course held and number of participants trained (and sex disaggregation); ILO allocation of funds to certain government-operated projects; project budgets and expenditures, etc. The main sources of quantitative data are project appraisals, technical progress reports, evaluation reports, ILO online publications, lists of trainees, e-mails, articles from printed media, etc.

²⁹ These questions are listed in the Inception report.

When assessing the relevance and validity of the Projects' design, implementation and follow-up, the evaluation has been mindful of gender equality, gender mainstreaming and non-discrimination.

Stakeholder workshop

The ILO project management organised a (virtual) participatory **Stakeholder (validation) workshop** for all key implementing organisations and partners on 18 June 2025, in which the evaluator presented the preliminary findings and conclusions and answered questions raised by the participants.

3 MAIN FINDINGS

This chapter accounts for the main findings related to each of the evaluation criteria (relevance and coherence; effectiveness; efficiency; impact and sustainability), followed by some of the external and internal challenges that the Project has encountered.

3.1 PROJECT DESIGN VALIDITY

Each of the two projects have Appraisal Documents, which are the steering documents.³⁰ The project design has been scrutinized, and it was found that the elements in the projects' Results Based Monitoring (RBM) structure are **logically related**, in the sense that activities lead to outputs, outputs lead to outcomes and outcomes lead to the development objective. The *complementarity* of the BG4YE project activities to the SEDWAY project design, is evident and shown in SEDWAY's Theory of Change (ToC, see Annex 2). Both projects contribute to the same development objective which mentions "growth of small businesses". It is also clear that the BG4YE project, in the design, contributes to the sub-outcome 2 in the SEDWAY ToC which reads "*increased production, productivity and sales and local SMEs running businesses and sustainably supplying inputs and services and to both outcomes*". This ensures that the BG4YE activities, in its design, complement the SEDWAY project.

However, there is no clear mentioning of BG4YE's three outputs and three outcomes in this same ToC (the ones which are spelled out in the BG4YE Appraisal document). Furthermore, the project is not referring to these elements in its progress reports, except for one outcome and one output. The reason provided by the NPC is that the Youth Entrepreneurship and Innovation MDTF reporting framework is more comprehensive and allows for better tracking and reporting of outcomes and outputs, hence the rewording and structural differences – but that all Appraisal Document outcomes and outputs, such as employment creation, enterprise growth, BDS provider strengthening, and market linkages are included in the report albeit under revised headings or descriptors as required by the donor format.³¹ In the process of appreciating the BG4YE project's logical structure and relationship with SEDWAY this change from the project document (appraisal document/PAR, as it is referred to by the project management) has been somewhat confusing from an evaluation perspective.

Another observation: In a Results Based Management (RBM) logical framework, the risks identified should always be **outside** the influence of the project, including outside of the influence of its key stakeholders. However, some risks identified in the project design are **within** the realm of the Project's influence and constitute the very core of its implementation which is **not compatible** with a RBM project framework. For instance, the risk related to Component 1 (Support to growth-oriented MSMEs): "*Low business and technical skills could limit the competitiveness of the MSEs*". These issues are very much **within** the Project's influence, thus should not be defined as "risks" or "assumptions".³² (This is a technical design detail and has in no way affected the project implementation or results).

The division of tasks between the SEDWAY project and the government was discussed in the first meeting of the Technical Working Group, when a Work Plan was presented to the members. The workplan elaborated the activities in each cluster, proposed a budget and timing. The sector Ministries were encouraged to take ownership of the anchor enterprises, and to incorporate them in the regular Government budget to promote sustainability.³³

3.2 RELEVANCE TO STAKEHOLDERS' NEEDS AND PRIORITIES

The evaluation found that the activities of both projects **meet the needs and priorities of the beneficiaries**. Both projects are tackling every-day problems of youth and women brought on by the high unemployment and the fact that women face unequal access to economic resources and opportunities compared to men. This includes disparities in access to productive assets, credit, land ownership, skills development, decent work, and decision-making power in economic spheres - which

³⁰ These are not the traditional ILO Project Documents, as they adhere to the AfDB's project models.

³¹ Source: E-mail from the NPC, 25.04.2025.

³² Source: BG4YE Appraisal Document.

³³ Source: TWG Meeting Minutes, 02 March 2022

limits their full participation and potential in economic growth and development. Thus, they both work to empower women and youth and equip them with knowledge and skills to improve business management and resiliency and enable them to pursue more profitable income-generating activities.

The projects are relevant in view of the AfDB's **Strategy for 2013-2022** (Ten Year Strategy), which emphasizes broadening economic opportunities for youth and development of skills for job creation. It is also relevant vis-à-vis the current AfDB Country Brief (2024-2026) in its Priority area 2: **Enhanced private sector investment for inclusive growth**. This includes institutional and policy reforms including the development of a regulatory framework that *encourages formalization by removing barriers to doing business*. This area is also mentioned as a Strategic Outcome, *enhanced income generation and job creation* to be achieved through, among other, the implementation of the *Agriculture Value Chain Enhancement*. Skills for employment and productivity in agriculture are also mentioned and the targeting of youth and women SMEs in this area.

The projects are also relevant in view of three out of the Bank's "High 5s", namely 1) Feed Africa; 2) Industrialize Africa; and 3) Improve the Quality of Life for the People of Africa. Relevance is also regarding the Bank's Gender Strategy "Investing in Africa's women to accelerate inclusive growth" (2021-2025) and the "Jobs for Youth in Africa Strategy (2016-2025)" as well as the Bank Group Strategy on "Addressing Fragility and Building Resilience in Africa (2022-2026)".

The Project is also relevant in view of the following policies and strategies:

Zimbabwe National Development Strategy 1: 2021-2025 (NDS1), particularly, priority number 3: *Moving the economy up the value chains and structural transformation* which promotes new enterprise development, employment, and job creation.

Zimbabwe Decent Work Country Programme (DWCP) 2022-2026 which states that ILO will support interventions with a focus on entrepreneurship and skills development, value-chain development, access to markets, finance, and training, as well as incentives and support for SMEs to create jobs for the most vulnerable populations including people with disabilities. It is also mentioned that, at the policy level, the ILO will support the formulation and implementation of new national policies on formalization, financial inclusion, TVET and employment promotion. The project also aligns with the following Country Programme Objective: ZWE 103: Entrepreneurship development programmes with emphasis on youths and women implemented.

The project is also aligned with the following policies: **National, Micro, Small and Medium Enterprises Policy 2020-2024**, MoWA; and the **National Youth Policy 2020-2025**, MoY,

ILO Programme & Budget 2024-2025, specifically; Outcome 4: *Sustainable enterprises for inclusive growth and decent work* and Output 4.3. *Increased support for enterprises – especially MSMEs – to achieve decent work and improve productivity*, in view of its emphasis on women and youth, people in the informal and rural economies, as well as gender equality and non-discrimination, and enabling environment for entrepreneurship and sustainable enterprises and supply chains.

3.3 COHERENCE

Internal coherence

Firstly, the evaluation found that there is synergy and interlinkages between SEDWAY and the BG4YE projects such as their operational areas; some stakeholders being the same; and both being managed by the same NPC. No duplication of effort has been found as the projects complement each other well, as follows:

- The SEDWAY project has worked on **infrastructure and training of youth and female farmers, in rural settings, cross border traders** and small-scale artisanal gemstone miners, as well as youth on skills development in TVETs institutions. The development of value addition infrastructure in the form of anchor enterprises has been central.

- The BG4YE project works to strengthen the capacities at a higher level and mainly target youth and women involved in **growth oriented (off farm) MSMEs**, involved with light manufacturing and services in **urban areas**. The latter target group consists of young people who are already pursuing various economic opportunities, eager to expand their businesses, and already have some employees.

External coherence

The project contributes to (and is aligned with) the following **United Nations Sustainable Development Goals**: 4) Ensure inclusive and equitable education and promote lifelong learning opportunities; 5) Achieve gender equality and employment for all women and girls; and 8): Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. It is aligned with particularly Outcome 3: By 2026, all people in Zimbabwe, especially the most vulnerable and marginalised, benefit from more inclusive and sustainable economic growth with decent employment opportunities (2022-2026 Zimbabwe United Nations Sustainable Development Cooperation Framework – ZUNSDCF). Regarding alignment with other ILO initiatives in Zimbabwe, the most recent, is the example of the former **YWEP project** that targeted youth and women and built infrastructure for Anchor Enterprises. There is also coherence with the new ILO project titled ***Skills for Youth and Women Employability and Productivity*** that took off in the first quarter 2025, which targets youth in TVET institutions in the country. Going back further in time, there is also coherence with earlier similar projects since 2009, on skills development and ILO’s SIYB programme.³⁴

3.4 EFFECTIVENESS

Effectiveness, as an evaluation criterion, is about determining whether the project is achieving its objectives. It should assess to what extent the outcomes are achieved, or are in track of being achieved, and the outputs contribution to the outcomes. When accounting for the findings in this section, the evaluation has referred to the ToC (Annex 2) in which the *complementarity* of the two projects is shown. The evaluation has identified findings and analysed results regarding **how, and to what extent**, the projects have been effective.

3.4.1 Outcome 1 - Strengthening entrepreneurship ecosystem, infrastructure and BDS

According to the evaluation findings, the project, already at mid-term, has made good contributions to Outcome 1 through a number of achievements that have strengthened entrepreneurship such as formalising MSMEs; increasing incomes and facilitating access to finances through loans; employment creation; and access to market (for primary producers and growth-oriented entrepreneurs mainly); and constructing small-scale plants for Anchor Enterprises. Some challenges in implementation have been encountered, which have delayed some results, mentioned in this report and some background is further detailed in Annex 6.

The capacity development work has contributed to Outcome 1 and is well managed. The factors that have led to good results are the project staffs’ coordination with government structures present in the field, close contact with the BDS providers contracted as Implementing Partners, and regular monitoring. The close cooperation with the government ministries, in particular the MoY, MoWA and MMMD, local municipalities and the private sector including NGOs and local communities, have also played an important role.

The BDS services providers under the BG4YE project address the entrepreneurial needs of youth and women who are *not* involved as beneficiaries under the SEDWAY project. The key focus is improving economic and employment opportunities and enhance on-the-job skills development in value chains. The beneficiaries are “growth-oriented” entrepreneurs operating mainly in off-farm sectors.³⁵

The ILO’s entrepreneurship capacity building training program on business management skills, financial literacy and post-training mentorship have improved the entrepreneurs’ practical skills and

³⁴ Source: Questionnaire response, ILO.

³⁵ Source: BG4YE Project Document, p. 7.

confidence. It is also found that, to a certain extent, entrepreneurs have registered their businesses and employed more staff and accessed finance. The trainees (beneficiaries) taking part in the cascading training have increased their knowledge and skills through ILO's SURE and SIYB training programs. They have learnt how to develop business improvement and action plans and have appreciated the need to diversify and not be dependent on only one product or service.

The FGDs with entrepreneurs revealed that the training they had received, including the Financial Education in 2025, had made them more confident and better prepared to withstand economic shocks. Some stated that they have also improved on productivity, profitability and working environment through arranging contracts for their employees.³⁶

However, regarding marketing linkages between the growth-oriented entrepreneurs and Anchor Enterprises, *such linkages could not be established* as the ones in Hauna, Umgaza (and Bulawayo) are not yet functional, and the Mutoko plant is closed. However, new market opportunities have been facilitated through linkages/connections with value chain actors (locally and internationally) using platforms such as Zimbabwe International Trade Fair, Manicaland Agricultural Show, townhall meetings with private sector players and the COMESA 50 million African Women Speak Platform.



The photo above shows a) a group of (growth oriented) entrepreneurs participating in the evaluation FGD; and b) An entrepreneur and owner of a steel factory in Mutare.

The project has also worked to educate entrepreneurs (mainly female) to access finance including bank loans. This includes equipping entrepreneurs with knowledge and tools to “navigate” the financial sector and start practicing planning and budgeting. This had, in December 2024, resulted in 257 (156 females and 101 males) **entrepreneurs engaging with financial institutions during the training sessions**.³⁷ The financial institutions that participated in these sessions include VIRL Finance, Yemurai Finance, Empower Bank, ZB Bank, and POSB Bank. The total number of growth-oriented entrepreneurs **who have received microfinance since the project start is 37** (31 females and 6 males)³⁸. This has facilitated the growth of their businesses and allowed for **more people to be employed**. An example is that the Virl Finance introduced low collateral loan products focusing on solar systems, business machines and agricultural equipment.

³⁶ Source: This was confirmed from discussions (FGDs) with entrepreneurs and KIIs.

³⁷ Source: BG4YE Project progress report, 4th quarter.

³⁸ BG4YE project 4th Q progress report.

The project has reported that **skills acquired by the enterprises/MSMEs were transferred to at least 2246 employees** (F: 1196 & M: 1050) in their respective enterprises/companies. Some of the BDSs have incorporated (“institutionalised”) the SIYB/SURE training programmes and the government ministries has requested the scaling up trainings via vocational training centres (VTCs). Also, it is estimated that almost half of the involved entrepreneurs have been able to **formalise their businesses** after being involved in the Project activities.³⁹

More jobs for youth and women have materialised as a result of the project activities. It is reported that **1,017 businesses have generated new employment opportunities** as seen in Table 1.

Table 1. Employment creation by trained entrepreneurs

	Female	Male	Total
Full-Time	298	250	548
Part-Time	140	147	287
Total (4th Quarter 2024)	438	397	835
Cumulative Total	1,196	1,050	2,246

Various media channels have published news about the project, including ZBC, local newspapers, United Nations Newsletters, global websites such as the ILO, AfDB and Start and Improve Your Business - which raised the visibility of the partnership with Government and AfDB and the issue of marketing entrepreneurs locally and globally. The project has actively contributed to raising the awareness of women business entrepreneurs, as **15 women under the project have received business awards** due to their impact in sustaining and innovating businesses, creating jobs, exporting products, and greening of business processes. Such awards were received from ZimTrade’s Next She Exporter 2025, Academy for Women Entrepreneurs Awards and Zimbabwe National Chamber of Commerce – Women in Enterprise Conference and Awards (WECA) 2024.

The **key challenges** related to this part of Outcome 1 were, reportedly, related to capacity and coordination issues, i.e. the fact that some Implementing Partners and government agencies face resource and capacity gaps in project management and coordination. There are also macroeconomic challenges such as currency fluctuations and inflation, affecting project budgeting and procurement, as well as sustainability of the involved enterprises.

Hauna Anchor Enterprise Banana plant

The project has constructed a banana processing factory/plant shell in Hauna, Mutasa district, which has been **completed**. The equipment for banana processing has been delayed and is pending delivery and installation and expected to be done at the end of June 2025.⁴⁰ Thus, **parts of outcome 1 have been reached** in terms of improved infrastructure and **there is a likelihood** that also entrepreneurship (through the cooperative union) will be improved leading to value addition and reduction of post-harvest losses as well as improved incomes for banana farmers. The evaluation found that there is a risk that the plant will not be ready to produce as an Anchor Enterprise before the project closes – therefore, to ensure sustainability - **more effective support to the union is needed** (see conclusions and recommendations).

The plant will be used (mainly) by the local female farmers in the area, to process bananas into banana chips and powder, thus adding value to the large banana production in the area. *Status of the work when visiting the factory*: Installation of electricity supply infrastructure was in progress with wooden pylon poles for electricity mounted at site. A solar powered borehole was completed, fitted with separate solar panels and two 10,000 l water storage tanks in place - but this water supply system was yet to be connected to the factory building at the time of the evaluation. Once the main equipment arrives, they will undergo pre-testing before installation by the manufacturer.

³⁹ For instance, implementing systems like QuickBooks, POS, and registration with local authorities and ZIMRA. Source: ILO, Harare.

⁴⁰ Completion of site inspection, handover from the manufacturer, documentation and client approval and sign-off is planned to take place 24-06-25. Source: Ghanchi Technical: Banana Chips Production Line Supply & Installations.



The above photos show the plant in Hauna constructed by the project and the group taking part in the evaluation FGD in the Hauna plant (Cooperative Union Board, Farmers and the government official).



In the evaluation's FGDs, the farmers and Cooperative Union representatives expressed disappointment that the construction of the plant and installation of electricity, water supply and installation of equipment has taken a long time. A Union Board member stated he thought it was likely that the plant would not be operational until December this year. The farmer who was present, representing one of the cooperatives in the union, as well as the government representative strongly **expressed the need for technical training and continuous**

support from the project to ensure they can handle the operations of the plant. The **engagement/appreciation of the government official in this matter was noted and is important.**

Although the anchor enterprise in the district is yet to commence operations, other project components have already delivered notable results. The project has facilitated capacity development of officials from the MoWA and Agricultural and Rural Development Advisory Services (ARDAS), who have effectively cascaded training and support to 2,306 farmers—comprising 1,148 women and 1,158 men.

The project has reported, this support led to the widespread adoption of improved agricultural practices, resulting in enhanced product quality, increased yields, and access to better market prices. The banana farmers were supported to organize into 61 cooperatives, which have federated into a Union Cooperative. This collective structure has not only formalized their operations but also significantly strengthened their bargaining power and active participation in the banana value chain.

Upgrading an Anchor Enterprise plant in Mutoko

The project has **achieved the planned upgrading of a factory/plant in Mutoko**, which was part of outcome 1. The upgrade has consisted of construction of a loading bay and a footpath; installation of a generator and three greenhouses (adjacent to the plant premises). To enhance the operational capabilities of this anchor enterprise, two vehicles (trucks) were also purchased, requested by the MoY (one vehicle remains to be delivered to the government).



The above photos show the packing house in the Mutoko plant being used to store cobwebs for the VTC, and to the left an overgrown signboard of the company Mutoko Royal Fruits and Veggies Ltd.

The plant was constructed under the YWEP project in 2024 and was intended to be used as a tomato paste processing plant and Anchor Enterprise. However, due to several circumstances, the farmers brought only *part* of their produce to the plant at first - until they completely stopped coming and turned their backs on the enterprise⁴¹ (see more details in Annex 6). The ILO handed over the plant to the Government on the 5th of August 2024, upon its request, in the current condition and state and in accordance with the agreements. This included the buildings, infrastructure, and equipment. It is evident from discussing with many persons that political complexities regarding the influence of the government in the operations have played a part.

MoY and VTC officials outside the Mutoko plant.



The handover was conditional to the MoY ensuring the “future maintenance and operations of the buildings, infrastructure and equipment and serve as the overall custodian of the transferred assets”. At the time of the evaluation **there was no sight of the Anchor Enterprise contributing to outcome 1 in terms of bringing additional value** to the youth farmers and the government is going to wind down the company that have run the plant. In the communication with the evaluator the MoY did not confirm that it will be used for the purpose it was intended, however it is exploring alternative models to support horticulture production and marketing in the area. The ILO point of view is that the government should go back to the initial design to engage a private sector company to run the Anchor Enterprise (*see more of the background and the complexities surrounding this enterprise in Annex 6*).

Dairy Hub as Anchor Enterprise in Umguza

The project has been involved in a collaboration with the MoY and a VTC in developing a **milk collection centre** (dairy hub, also called a milk parlour) in Umguza district in Matabeleland. The

⁴¹ KII with former temporary manager and project NPC.

beneficiaries are youth farmers, mainly women. To build local capacities, the project has conducted a ToT for 30 persons which included dairy farmers, Umguza VTC Trainers and Government officials from the agriculture and livestock departments, for further cascading training and support to the youth/female farmers.⁴² **However, at the time of the evaluation, the construction of the Dairy Hub in Umguza had not started** - as the MoY requested the ILO to hold off construction activities until the ministry develops their desired design for the milking parlour.

The planned Anchor Enterprise in Umguza was meant to result in an “enabling environment to stimulate productivity and value addition along several value chains” – which also would contribute to decent jobs for the female farmers/youth. The dairy value chain was assessed to be a “promising sub-sector with high potential for inclusive growth and economic empowerment”.⁴³ **The evaluation found that value addition of milk and the existence of an Anchor Enterprise is not likely to take place in the coming few years** according to all parties involved – as the primary production activities that are required to improve productivity of the heifers and the size of the herd - are likely to take time. A viable economic enterprise would require milk production of about 20-60 litres/day per heifer, to yield any income to the youth/farmers - **but the current cow breeds owned by farmers deliver only about 5-10 litres of milk/day**.⁴⁴

There is also **limited access to land** for sustainable production of fodder which has impaired the hub’s capacity to fully extract the potential yield from the heifers. The strategy of the Ministry of Youth/TVET centre is now to support fodder farming, to enable a sustainable feed supply for the dairy herd to produce more milk and improve the cow breeds through artificial insemination. Raw milk is marketed locally, and to a milk processor through an existing supply agreement and there is demand for milk in the area. This brings some income to the youth/farmers even if there is no value addition involved.

Safe Market in Chesvingo

The purpose of the Safe Market in Chesvingo (Masvingo) was to enable women to increase their incomes and build sustainable businesses in a safe environment.⁴⁵ **The Safe Market has contributed well to Outcome 1**, as it has improved market access (and the social environment) for women vendors who earlier sold their products on the streets. The AfDB, ILO, City of Masvingo and Masvingo Teachers College have co-financed the development, and it was officially launched on 11 July 2024. Apart from the market stall, it includes a separate building for Early Childhood Development (ECD) services; Gender Based Violence (GBV) One-Stop Centre which provides counselling, psycho-social support and referral services; police presence/protection; and toilets. The Safe Market combined with the services have attracted much attention and generally is looked upon as very successful. The City Council and MoWA representatives, whom the evaluator discussed with, consider it as an example that should be replicated in other areas for the wellbeing of women vendors/entrepreneurs and their protection.

A committee comprised of Masvingo City Council, MoWA and the local chapter of the Chamber of SMEs, selected 80 vendors (79 women and one man) to occupy stalls in the market. The rent is USD 10/month. **The Ministry of Women and Masvingo City Council are the owners and responsible for its maintenance and engaged in the well-being of the vendors**. They manage the market with participation from informal traders and their associations, to ensure long-term viability. The Masvingo City Council donated the land for the Safe Market and offered labour for the construction and the MoWA invested additional resources for the refurbishment of the ECD centre building - with the purpose of enabling the women to trade without the burden of simultaneously managing childcare. The area/plot on which the safe market is constructed is gated and it is locked in the evening. The premises is manned by security personnel.

⁴² Source: KII, Ministry of Youth, Harare and ILO staff.

⁴³ Source: “AFDB target small-scale dairy farmers in Umguza”, <https://www.ilo.org/resource/news/ilo-and-afdb-target-small-scale-dairy-farmers-umguza>, ILO publication ILO, 29th January 2024.

⁴⁴ Source: KII, PMU.

⁴⁵ Chesvingo is a suburb to Masvingo.

It was found that there **also are challenges that could jeopardize the success of the Safe Market**, such as the competition of street vendors who, illegally, sell their merchandize just outside the market at a cheaper price. Both the City Council and the MoWA representatives confirmed that this situation is posing a big threat (economically) to the occupants in the safe market due to added competition.

Some voices from the beneficiaries and staff:

A national directive at the time of the evaluation, had urged city authorities to ensure that illegal vendors are “removed from the street centres”. When asked by the evaluator if she would lower her prices because of this situation, one vendor replied:

“I know that other vendors just outside are selling at lower prices – but I am NOT going to lower my prices. I like it here and feel safe and want to continue to sell my products here even if I have to pay the USD 10 rent every month”.

Staff of the Masvingo Teachers College are providing childcare services in the ECD centre. The evaluator visited the centre and spoke briefly with the Teacher about her work. She alone is responsible for taking care of about 25 small children throughout the day. When asked if she got tired after a full day being alone with the children, she replied said: *“Not at all – it is a passion of mine to work with the children.* The centre is open to the community, not only to the vendors at the Safe Market. Some women who occupy the stalls told the evaluator that they found it quite costly to have their children there (USD 30/month) on top of the USD 10/month for renting the stalls (it can also be paid in monthly instalments). This was confirmed by the MoWA representative who was present during the visit. Some women the evaluator talked with opted to have their children with them, inside the market and it was noted that some children were sleeping underneath the stalls, while others were playing around the stalls.

The evaluator also visited the GBV unit and talked with two dedicated Interns who were present. They confirmed that women who were subjected to GBV come to the unit to talk, although nobody had been there during the last 2-3 days. To the question: *“How difficult is it to listen to and talk with a woman who turns to you because she has been the victim of GBV?”* one of them replied: *“It is difficult, but we must do it.”* The unit produces statistics, transparently kept on the wall, of those who have accessed services to date. There is also a representation by the Zimbabwe Police Victim Friendly Unit.



a) the GBV one stop centre inside the Safe Market area in Chesvingo suburb; and b) children in the ECD school also inside the Safe Market area.

Infrastructure for a Textile Manufacturing Centre in Bulawayo (originally planned as Market Stall)

The Bulawayo City Council (BCC) and Ministry of Women in Bulawayo, in partnership with the SEDWAY and the AfDB, are overseeing the project that is intended to lead to employment and a safe

working environment for individual women and small-scale producers. **An existing large building has been donated by the city** and will be transformed into a Textiles Manufacturing Centre, where clothes will be tailored/manufactured to generate incomes for the women. It has been much delayed but is in progress and is currently being refurbished (women beneficiaries are not yet selected). **This enterprise has not yet contributed to outcome 1 - but the evaluation has assessed that there is some likelihood** that the government will complete its responsibilities of the work before the closing of the project in January 2026 (if not, ILO's financial contribution will freeze). It is, however, less likely that women manufacturers will benefit from the enterprise before January.

Originally it was planned that a Safe Market would be set up as in the case of Chesvingo. However, the city opted instead to refurbish an existing building for *tailoring*. The BCC has donated a building in the city to serve as the Centre. There is a very great need for this type of enterprise.⁴⁶ The infrastructure development process has dual responsibilities; that is, the government is responsible for the majority of the works; and the ILO is responsible for operationalizing the centre. **The investment requirement of USD 300,000 was beyond the project's budget, hence the Government has stepped in with a commitment to fund the gap.** The SEDWAY will provide USD 80,000 only after the government has fulfilled its commitment. The government's tendering process to identify a contracting firm for the refurbishment took more than a year. Eventually, in February 2025 the works inside the building took off. The first part of the work which was a new roof and removing and constructing new inner walls, plumbing among other, was to be completed on 25 April 2025.



The above photos show the ongoing refurbishment of the Bulawayo plant, for the textile manufacturing centre.

About market linkages as part of sub-outcome 1:

As regards improved access to marketing, which is part of the sub-outcome 1, it was found that **the project has not yet been able to reach this sub-outcome** (which in turn would lead to outcome 1). The status is as follows.

The beneficiaries in *Chesvingo* mainly market their products in the Safe Market but are challenged by outside vendors who sell products which are cheaper nearby the market – which is why some women sometimes leave the market and sell on the street outside.⁴⁷

Market linkages related to the planned *Bulawayo planned textile manufacturing* is not in question yet, as the female textile producers have not been selected yet and the centre is still just a shell. The status

⁴⁶ Source: KII with MoWA and BCC in Bulawayo.

⁴⁷ Source: KII MoWA and BCC, Bulawayo.

of marketing for the *Mutoko* tomato farmers, is that the female tomato farmers have resumed their marketing in Harare as the plant is closed. In *Hauna*, the MoWA have assisted the cooperatives with market linkages – but the banana processing plant is not in operation yet, but there are great expectations that female banana producers will be able to deliver their bananas to the plant and thus add value to their product and avoid the dangerous trips to Harare. Regarding marketing in relation to the dairy parlour in *Umguzu*, it is found that raw milk is marketed locally, and to a milk processor through an existing supply agreement. Regarding marketing for the growth-oriented entrepreneurs who were trained through BG4YE, see also section 3.4.1. and regarding marketing strategies for small-scale artisanal miners, see section 2.4.

3.4.2 Outcome 2 - Provide institutional support, enabling frameworks and access to markets

Important institutional support has contributed to the Outcome 2 which is *government-led* and has included gender-specific policy level work. The project has supported the government in the process of revising the **Broad-Based Women Economic Empowerment Framework**, to be aligned with the current national development strategies (NDS1, Visions 2030 and key international frameworks). The expected outcome was thus a framework to guide women empowerment activities in line with the national development strategies. It outlines adequate competences for women and institutions to take on business opportunities and partnerships. A **National Action Plan** was developed for the implementation of the framework in June 2023.⁴⁸ Additionally, the project supported the MoWA in developing **Gender Mainstreaming Guidelines**, initially designed for 11 key ministries but later expanded for use across all government sectors. The guidelines provide practical direction for integrating gender into government policies, strategies, budgeting, and programs to promote inclusive and equitable development.

The project has also been involved in developing the capacity of MoWA officials to, in turn, train and support small-scale cross-border traders (mainly women) to empower them to access the privileges of the Common Market for Eastern and Southern Africa (COMESA) Free Trade Area⁴⁹, and the “Simplified Trade Regime” (STR) and reduce the time spent at borders through simplification of border procedures. Another relevant service for traders is the “50 Million African Women Speak” which is a **digital platform providing information related to the specific needs of women who want to start, grow, and/or scale up businesses**.⁵⁰ The MoWA went on to conduct cascading training in country’s ten provinces in 2024, involving a total of 518 women and included themes such as critical knowledge and skills to maximize opportunities provided through the above-mentioned simplified trade regime and platforms.⁵¹

In contributing to this Outcome, the project has, in collaboration with the MoY, has undertaken a **Community Skills Outreach Programme**. Eleven TVET institutions were contracted to train youth in short-term demand-driven courses with the aim to develop their capacity with technical and entrepreneurial skills.

Initially, in mid-2022, the MoY had mobilized 812 (380 female and 432 male) young people to participate in capacity development training in various trades to prepare them for the labour market and equip them in taking on various income-generating enterprises. In the 3rd quarterly report covering activities one year later (July – September 2023) it was reported that the second phase of this activity was concluded and that 1286 (736 female and 550 male) young people in different trades had been trained and that post-training follow-up had been conducted by VTCs which was considered a significant, positive outcome (see more details in section 3.4.3). **Some of the trainees successfully completed their attachments with local master craftsmen and had embarked on establishing their own micro-enterprises**. The third phase of this programme is continuing in 2025.

⁴⁸ Source: Project Quarterly report June 2023.

⁴⁹ Source: *Time to Reform the COMESA Simplified Trade Regime*, <https://www.comesa.int/time-to-reform-the-comesa-simplified-trade-regime/>

⁵⁰ Source: *50 Million African Women Speak Project (50MAWSP)*, https://www.gender.gov.zm/?page_id=3001

⁵¹ Source: *Mid-term report*, SEDWAY project, ILO 2024.



a) male students practicing welding, and b) female students in the tailoring unit of the VTC in Mushagashe.

The evaluator got some insight in this component through a visit to a VTC (Mushagashe VTC) outside Masvingo, which had 45 staff members and 400 students. Here, SEDWAY Community Skills Outreach training reached 149 youth (only 1 had “dropped out”) in January 2023. Additional benefits were realised as the VTCs took the opportunity to upgrade training and teaching tools, and equipped a kitchen unit on the premises where cakes are produced by the students.⁵² The Principal stated that the kitchen had been a great success, and a “cash cow” after students had graduated” from a three-months ILO training giving a lot of the praise/credit to the course. The project had also helped equip a tailoring unit with sewing machines (girls’ training) where work suits and T-shirts are manufactured for use in industry and in farms. Other practical learning activities are plumbing, electricity installations, welding and fabrication - in which some girl students also take part. Community skills outreach programme has also reached to surrounding communities. In an interview with the VTC’s Principal, the evaluator was informed that the *majority of the students aim at emigrating to South Africa* after completing their courses. The visit to the VTC was brief with no opportunity for a proper FGD with the students. The evaluator interacted briefly with some students and one Master Craftsman involved with constructing foundations for a building on the grounds.

⁵² Source: KII, TVET Principal.



The project has also contributed well to Outcome 2 through working with the **Ministry of Mines and Mining Development**. In 2022, the project started supporting policy level work in the sector i.e. the development of the Mineral Development Policy; a Minerals Beneficiation and Value Addition Strategy; and an Artisanal and Small-Scale Mining Strategy - and safe extraction in Karoi. The aim was to **enhance governance and strengthen the policy framework** and economic impact through responsible and inclusive mining. The cooperation with the ministry continued the same year with joint workshops and visits to Karoi district, in Mashonaland West Province. The policy work continued into 2024, and **all three policies were reported to be completed by March-April the same year**⁵³ and political processes to present the policies to the Cabinet, and for adoption, are ongoing.

The Ministry mobilized 232 (mainly female) small-scale miners to benefit from capacity development under the technical skills training initiatives.⁵⁴ The technical training was facilitated by Experts in this area in two phases during the period under review for **216 gemstone artisanal miners** (120 female and 96 male participants).⁵⁵ It is reported that 48 artisanal miners has received support to secure mining claims registration certificates, **which has facilitated the formalization of their small-medium scale enterprises**.⁵⁶ Training on Occupational Safety and Health (OSH) and Safe Mining Practices and Marketing of Gemstones for gemstone small scale miners in Karoi was also undertaken. The Ministry has received a vehicle from the project to support mine surveillance and technical support activities. In the KII at the Ministry, the evaluator asked the officials if this vehicle would be used for the follow-up and support to small-scale miners in Karoi - and the Director, Minerals Department, confirmed that it will be used for this purpose.

3.4.3 Capacity building activities and results in numbers

Capacity building in the SEDWAY project consisted of ToT on themes such as technical training of horticulture farmers in agronomical practices; and MSMEs formalization, COMESA Simplified Trade Regimes and the cooperative “model”.

Key value chain support actors targeted with these trainings, included Business Development and Community Development Officers from the Ministry of Women Affairs and Agricultural and Rural Development Advisory Services (ARDAS) Officers (Ministry of Agriculture). Through targeted training, these officers were equipped to provide ongoing mentorship, support, and technical guidance to project beneficiaries—particularly rural banana farmers in Hauna and cross-border traders. As a result, beneficiaries were reported to have improved their business management skills, adopted better production and marketing practices, and increased their competitiveness within the value chain. This capacity development initiative significantly contributes to the sustainability and impact of project interventions at the grassroots level.

Eleven Vocational Training Centres, across the country were involved through the Community Outreach Programme – that targeted young people with technical skills training for employability and entrepreneurship.

⁵³ Source: 1st Q progress report, Jan- March 2024.

⁵⁴ Source: 3rd Q progress report, July to September 2022.

⁵⁵ These experts were from the Ministry of Mines; Environmental Management Agency (EMA), and Minerals Marketing Corporation of Zimbabwe (MMCZ). The training themes were geology of gemstones; gemstone identification and valuation; gemstone marketing strategies; mine safety and health standards; and environmental management practices. Safety, sustainability, and compliance within the gemstone mining community.

⁵⁶ *Empowering Women and Youth: Advancing opportunities through AFDB-supported Initiatives*. Mid-Term Report of the SEDWAY and BG4YE projects, ILO 2024.

As seen in Table 2, the courses that had the highest number of trainees are the Community Skills Outreach Programme; Technical training of Horticulture farmers; and good agricultural practices for smallholder farmers. (NB. The participants of training are not mutually exclusive, meaning that one person may have participated in more than one course).

Table 2. Progress in SEDWAY training program

Type of Training	Location	SEDWAY project	Total	Female	Male
ToT	Mutoko	Technical training of horticulture farmers in Agronomical Practices.	360	182	178
Other	Various places	Community Skills Outreach Programme	2256	1198	1058
Other	Karoi	Technical Training for Artisanal Gemstone Miners on identification, valuation and marketing of gemstones, Mine Safety and Health and Environmental Management, and key geological concepts on the occurrence of gemstones.	216	120	96
ToT	Hauna	Agronomical Practices and MSMEs Formalization	33	19	14
ToT	Hauna	Cooperatives Model	25	15	10
Other	Hauna	Technical training of Horticulture farmers on Agronomical Practices and Cooperatives Formation and Management	2550	1338	1212
Other	Hauna	Train smallholder farmers in good agricultural practices, quality standards and marketing	2306	1148	1158
ToT	Various	COMESA Simplified Trade Regimes and 50 million African Women Speak Platform	30	18	12
Other	Various	COMESA Simplified Trade Regimes and 50 million African Women Speak Platform	518	518	
Other	Masvingo	Start Your Business Training	80	74	6
ToT	Umguza	Dairy Farming	30	17	13
Other	Karoi	OSH, Environmental Management, Marketing of Gemstones	49	33	16

As this evaluation is at mid-term and not at the final stage yet, the evaluation has first and foremost attempted to assess the level of achievement regarding the outputs, as in Table 3.

Table 3. Breakdown of ToT and cascading training BG4YE project⁵⁷.

Training themes	No. of participants	Female	Male
Business Management Training (SIYB) Start and Improve Your Business and Sustainable and Resilient Enterprises (SURE)	1,017	668	349
ToT – Sustainable and Resilient Enterprises	29	6	23
ToT-Start and Improve Your Business	25	8	17
ToT-Financial Education	22	12	10

Twenty-two (22) Implementing Partners had been trained and certified on ILO tools such as SURE and SIYB methodologies. At the time of the evaluation, they were undergoing Finance Education certification (8 from Government and 16 BDS) from a target of 10 partners.

Assessment and conclusion on level of effectiveness:

The projects' level of effectiveness is assessed as being satisfactory; however, it has not reached full effectiveness. The results of the work to strengthen entrepreneurship ecosystem, infrastructure and BDS; increasing production, productivity and sales and local SMEs have mainly been effective; as well as providing institutional support, enabling frameworks and access to markets. The work on value addition of beneficiaries' horticultural products have so far not been successful – and therefore it is of utmost importance that more efforts have to be made in this area during the remainder of the project period.

⁵⁷ Source: BG4YE project, ILO

3.5 EFFICIENCY

The efficiency criterion relates to the level to which the project has used financial and human resources efficiently. **It was found that the projects' use of financial resources has been satisfactory.**

However, it was noted that the SEDWAY project continued to invest in the Mutoko Anchor Enterprise plant (which was constructed by the ILO YWEP project) even though the Enterprise had not taken off as planned – and was not at all used for the purpose intended, namely, to add value to the tomatoes produced by the female farmers in the area. It could be argued that this was an inefficient expenditure as the plant was handed over to the Government who still have no plan to support the tomato farmers. According to the Ministry of Youth, it has now *“formed Business Export Clusters that will start growing peas and beans in this coming winter for the export market with assistance of ZIMTRADE, an export portal, and a number of off takers. Other off takers are lined up for chillies. Some of the youth shareholders will be engaged as farmers in this new trial and the Ministry has assigned an off taker (italics by the evaluator)”*.⁵⁸

The project's human resources have been used wisely. Project staff costs have been kept low- with only two officials; one NPC mainly working on the SEDWAY activities and one Programme Assistant mainly focusing on the complimentary BG4YE activities. They have worked closely with other ILO staff members in the Harare office, as well as with Experts in the DWT in Pretoria. Regarding other stakeholders' perceptions about the project's efficiency including the donor agency, the evaluation has not become aware of any critical statement regarding utilization of resources. The PMU did inform the evaluation that there were delays in the field implementation of the SEDWAY, both on the project and the government sides but did not indicate or state that this was lack of efficiency as such. The performance of the project management as well as coordination of activities is assessed to be fully adequate. The following is an account of the project budget expenditures and what has been committed. The SEDWAY project's budget delivery rate is at a quite high level; 79% (including actuals and commitment), as shown in Table 4.

Table 4. SEDWAY Project Expenditures and delivery rate.⁵⁹

	Budget	Actuals	Encumbrances	Balance
SEDWAY	2,847,903.76	1,977,555.00	281,088.00	589,260.76
Rate of budget delivery				
	Actuals	Encumbrances	Actuals+Commitment	Balances
SEDWAY	69%	10%	79%	21%

The BG4YE project's budget delivery rate is also at quite a high level, 68 %, (including actuals and commitment), as shown in Table 5.

Table 5. BG4YE project expenditures and delivery rate.⁶⁰

	Budget	Actuals	Encumbrances	Balance
BG4YE	999,999.00	587,900.00	93,674.00	318,426.00
Rate of budget delivery				
	Actuals	Encumbrances	Actuals+Commitment	Balances
BG4YE	59%	9%	68%	32%

3.6 IMPACT AND SUSTAINABILITY

3.6.1 Impact

One example of project impact lies in the targeted entrepreneurs' willingness and actions taken to diversify to counter risks of failure associated with producing/selling only one product or service. The quality of the training, as perceived by both BDS providers and the MSMEs/entrepreneurs has been expressed as “good” and “very good” during the evaluator's FGDs.⁶¹ The BDS providers, who are implementing partners, have themselves been strengthened and more knowledgeable through the project as a result of the ToTs, and stated in FGDs, that they gained experience from carrying out

⁵⁸ Source: Quote from the evaluator's correspondence with MoY, dated 31.03.2025.

⁵⁹ Source: ILO office, Harare

⁶⁰ Source: ILO office, Harare

⁶¹ The training courses' evaluations collected from the trainees after each course are also positive. Source: BG4YE.

cascading training involving MSMEs. The following are some quotes, from FGDs which can illustrate the **entrepreneurs' learning**, and **practical application of that learning** (from Hauna, Mutare and Bulawayo)⁶².

"I learnt about the importance of how to cost my products. Before I didn't realise that I should take into account "hidden" costs, that were making the profit smaller. Now I can identify these costs and take them into account and maximize the profit."

-I learnt that it is important not to rely on only one product only in my farm. I have a piggery and pork butchery, and chickens and now use the manure for my banana growth project.

- Before I was tempted to purchase things on the spur of the moment. After the training I don't keep money in my pocket - instead I am careful, and I save my money for the business.

- I understood after the training that I had sold my cakes too cheap and therefore increased the prices and they were still sold!

- The training forced me to make a plan for my business – I never did that before.

- After the training I made contracts for my employees. I have had employees for some time but never had contracts for them. I now feel much more confident, and I think those who work for me do too.

- The SURE training has made me aware of risks to my business, such as what we experienced during covid. I learnt how to make a risk and management plan.

-I never used to keep track of what exactly I had sold or bought for my business, but after the training I now keep track and register everything.

- I have been able to employ some more staff in my business and the business has grown.

- I have participated in the ToT Financial education training and am now confident that I am able to train others.

The project wanted to "reinforce" the previous training, such as the SIYB, and fill in knowledge gaps and organised finance education courses for entrepreneurs to enhance financial literacy and access to finance. This started the first quarter of 2025, and it is thus too early to know what impact it will have, however some entrepreneurs who attended FGDs expressed much appreciation for this course as and stated it will help them to further improve their skills in business management. The course includes post training coaching and support visits to other enterprises, which they said had been very useful. The project has stated that this is an opportunity to create linkages with BDS providers and support the MSMEs as they implement their business plans and improvement plans.⁶³

The Community Skills Outreach Programme emerged as one of the reported impactful interventions of the project. Participating VTCs retooled their teaching and training equipment, enabling them to serve a broader range of trainees beyond the initial project target group. Thousands of young people graduated through this initiative, with many reported to have secured employment or established micro-enterprises, either individually or in groups. These outcomes have not only contributed to employment creation but also enhanced the livelihoods of the graduates and their families, reinforcing the programme's broader socio-economic impact.

In the case of the Safe Market in Chesvingo, the project has made an impact in influencing the mobilisation of resources from both the local and central government in support of the market which is also an important impact. The fact that civil society organisations and other government actors now offer services to the community of about 30,000 residents is also a good impact. The fact that about 2300 banana producing farmers have been registered as (65) primary cooperatives under a Union, in Hauna (Haunde Valley) is an output of the project, with a *potential* impact that (being in the formal economy) some doors to certain benefits and security could become open. They have received

⁶² For details of participants in FGDs, see Annex 5.

Where ⁶³ Source: BG4YE 4th Q progress report.

marketing information/linkages through the project. However, it is too early to know what the long-term impact on their economy will be, as the banana processing plant is not yet in operation.

In terms of the expected value addition of products related to Anchor Enterprises, and impact of higher incomes and better livelihoods accrued to women and youth - this has not (yet) been materialised.

3.6.2 Sustainability

Both projects have worked with long-term sustainability in mind. As mentioned in section 3.1, the sector Ministries were in the first TWG meeting (when the work plan was presented) encouraged to take ownership of the Anchor Enterprises, and to incorporate them in the regular government budget to promote sustainability. Regarding the Mutoko Anchor Enterprise, it was officially launched by the President and handed over to the Government in 2024.

Sustainability was achieved through close coordination between the projects, government, and private sector actors. By leveraging existing government institutions at the field level for implementation and investing in the capacity development of government officials, VTCs, and private sector partners, the project successfully embedded its approaches within national systems. This strategic alignment has ensured that these institutions are well-equipped to continue delivering support and services to the target groups—particularly women and youth—even beyond the project's lifespan, thereby reinforcing long-term impact and continuity.

Regarding the projects' exits, the government is in charge of the Chesvingo Safe Market, the Umguza Dairy Hub and the Bulawayo manufacturing centre-to-be and will soon also be fully responsible for the Hauna banana plant after it is handed over to the Government. The evaluation has assessed that the government agencies capacity to continue to effectively use these installations is rather weak – and that the Project should assist in various ways at least up to January 2026.

Regarding the work to equip youth with skills, in support of gaining employment, the SEDWAY project management has confirmed that the new project titled *Skills for Youth and Women Employability and Productivity* that took off in early 2025, and which is working with TVET institutions, will make use of the experiences gained from the projects under evaluation, regarding youth employment and the private sector. The NPC of SEDWAY project is managing also this new project, in close cooperation with the MoY and MoWA, which is an advantage in view of sustainability and continued learning in this field.

The BDS providers have already integrated practices and shared learning in their own businesses, and the project has reported that 15 BDS providers are going to make use of the SIYB and SURE programme, while others will integrate and share learning and practice from, for example, the Financial Education courses. A few BDS informed the evaluation, in a FGD, that they have also integrated the Financial Education training methodologies after having participated in the training.⁶⁴

3.6.3 Cross-cutting issues

The projects have worked to mainstream gender equality and to specifically empower women and young people who are vulnerable. The barriers for the targeted women are addressed and made visible, such as their limited access to finance and their reproductive roles of balancing family responsibilities with business. All key outputs have focused on young female farmers, youth and female entrepreneurs, although men are also taking part in project activities. Gender disaggregation has been applied in all statistics which is important and impressive.

Some youth and women who have disabilities have been included as beneficiaries, for example in training, which also is commendable. Out of the 80 vending stalls in the Safe Market in Chesvingo, for instance, 10 per cent of the stalls are reserved for vendors with disabilities. Also, the market is planning to have a ramp for wheelchairs for vendors and customers with disabilities who need to have access to the market.

⁶⁴ Source: BG4YE project 4th Q report 4th Quarter 2024 report, and FGDs.

ILO constituents are represented in the Project Steering Committee, as appropriate. Tripartism in terms of active involvement of Employers and Workers organisations and social dialogue have however not been in focus.⁶⁵ Regarding “just transition”, the project has done monitoring (“*Environmental and Social Management Plan (ESMP) Monitoring*”) in relation to the SEDWAY project. The last report, for instance, accounts for monitoring and technical visits made to Masvingo, Hauna, Mutoko, and Umguza project sites which did not reveal any serious issues as regards physical or social environment. The project has also emphasized the importance of “green entrepreneurship” in its capacity development activities.

⁶⁵ Unfortunately, no interviews could be made with the Employers and the Workers organisations.

4 CONCLUSIONS

The following are the evaluation's key conclusions based on the main findings.

Project design validity

The evaluation concluded that the project design, shown in the Results Based Monitoring (RBM) structure, is **valid** and that the elements are **logically related**. The *complementarity* of the BG4YE project activities to the SEDWAY project design is also evident.

Relevance

It is concluded that the projects are **highly relevant** in view of the international and national policies and strategies. The outcomes are relevant and **demand-driven** but need to be made even more relevant for the beneficiaries during the remaining months, with actions to be taken by both the government and the ILO.

Coherence

The evaluation has concluded that the projects are **coherent, and that there is coherence, both internally and externally**. As there are few international development projects on entrepreneurship in Zimbabwe, the ILO has been able to deliver results to the country from a special niche. Strengthening entrepreneurship and helping to bring MSMEs into the formal economy ought to be both relevant and coherent also in the coming future in view of the high unemployment rates among young people, and women in particular.

Effectiveness

Overall, the projects have **performed well** to produce the outputs and reach outcomes and the projects' level of effectiveness is assessed as being satisfactory, however it has not yet reached full effectiveness. The results of the work to strengthen entrepreneurship ecosystem, infrastructure and BDS; increasing production, productivity and sales and local SMEs have mainly been effective; as well as providing institutional support, enabling frameworks and access to markets. **The work on value addition of beneficiaries' horticultural products have so far not been successful** due to delays in infrastructure work, political complexities/priorities of the government have affected the full achievement of this outcome.

Some of the challenges have a chance to be overcome in the remaining project period and require sincere cooperation of the key stakeholders. To increase effectiveness of strategies for Anchor Enterprises concerning production activities in Hauna and Umguza, urgent discussions and decision-making are necessary with the donor, the MoY and MoWA in order to avoid similar problems encountered in regarding the Mutoko Anchor Enterprise set up by the previous project YERP. This should include discussions about the government engaging a private sector company to run the Anchor Enterprise in Mutoko (as originally intended); funding from the national budget to support to the beneficiaries involved with developing Anchor Enterprises; addressing the unlawful competition outside the Safe Market in Chesvingo. Further increasing accessibility of persons with disabilities to project's enterprises should also be part of the discussions.

Efficiency

Overall, it is concluded that the **use of financial resources has been satisfactory perhaps** with the exception of using project funds to upgrade the Mutoko plant - as it was/is not used for the purpose intended. However, it is appreciated that the activity was part of the project's *design*. It is believed that there are lessons to be learned for all key stakeholders. The projects' use of human resources has been efficient.

Impact

Even though the project is not yet completed, the evaluation has concluded that the project has done well, as **several areas of good impact have been identified** related to knowledge, learning, jobs, incomes and funding opportunities. It can be expected that there will be impact also later, both during the remainder of the project period and beyond the closing.

Sustainability

The evaluation has concluded that the Safe Market in Chesvingo **has a good chance of being sustained, as many stakeholders have invested in it** and appreciate the use and its benefits. Regarding other project Anchor Enterprise buildings there is no way to know for certain whether they will be used as the project had intended. Perhaps they will be used for *other* farm related issues that also will be beneficial for the farmers and the women producers. It is also assessed that internalising learning about business management and other related business issues, and how to apply occupational skills *could* lead to lifelong income-generation opportunities for the entrepreneurs and the farmers, and improvement in incomes and livelihoods.

Regarding the registration of the primary Cooperative in Hauna, and the existence of the Anchor Enterprise/plant which the Project helped to materialise, this should help strengthen the banana farmers' ability to collectively access markets, financing, and technical support and **has the potential to be sustainable and competitive**.

Cross-cutting issues

The evaluation has concluded that the projects **have achieved well** when it comes to mainstreaming gender equality in the projects and empowering women and young people, who are resource-poor and vulnerable. All key outputs have focus on female farmers, youth and female entrepreneurs, although men are also taking part in project activities – and impact has been identified. The Projects have made the extra effort to address the needs of beneficiaries who have disabilities, which also is commendable (many employment projects are lacking in this respect). Gender disaggregation has also been done in data gathering and presentation of statistics. The project has also done well in terms of monitoring and reporting on social and environmental conditions of the projects, including the construction works.

5 LESSONS LEARNED & GOOD PRACTICES

Lesson learned

The implementation of the SEDWAY project offered several critical lessons that are essential for informing future programming and enhancing the effectiveness and sustainability of enterprise development interventions targeting women and youth.

1. Policy and Institutional Alignment

A key lesson emerging from the project is the importance of aligning interventions with national policies and existing institutional frameworks. The close collaboration between the project, government ministries, and local authorities ensured improved coordination, stronger institutional ownership, and increased potential for long-term sustainability. Embedding activities within established government systems not only enhanced efficiency during implementation but also positioned local institutions to continue delivering services beyond the project's lifespan.

2. Sustained Post-Training Support is Crucial

While the project provided high-quality entrepreneurship and vocational training, it became evident that training alone is not enough. The most successful outcomes were observed among beneficiaries who received continued support through mentorship, coaching, and peer networking. This ongoing guidance enabled entrepreneurs to apply skills effectively, adapt to changing market dynamics, and grow their enterprises. As such, future initiatives should integrate structured post-training support mechanisms from the outset.

3. Persistent Barriers to Accessing Finance

Access to affordable finance remains a major barrier for youth and women entrepreneurs, particularly those lacking collateral or formal financial histories. Despite efforts to link beneficiaries with financial institutions, uptake of loans remained low due to stringent lending requirements. This highlights the need for innovative, inclusive financing models—such as blended finance, credit guarantees, or community-based revolving funds—to better support underserved groups.

4. Infrastructure Must Be Accompanied by Support Services

The project invested in infrastructure such as market facilities and business hubs, which provided vital platforms for enterprise development. However, infrastructure alone was insufficient to drive impact. When starting up an Anchor Enterprise for horticulture farmers, issues of production also need to be analysed and taken into account, i.e. the starting point needs to be at the stage of production. Where facilities were supported by training, business services, market access strategies, and effective management systems, results were more meaningful and sustainable. This underlines the importance of a holistic approach that combines physical infrastructure with capacity-building and institutional support.

5. Strengthening Digital and Market Linkages

Limited digital literacy and poor access to digital platforms restricted the market reach and growth potential of many enterprises. Few beneficiaries were able to engage in e-commerce or digital marketing, which is increasingly vital in today's business environment. Future interventions must integrate digital skills training and support access to affordable technologies and platforms, enabling entrepreneurs to tap into broader and more profitable markets.

6. Tailored Approaches for Youth and Women

The project confirmed that structural barriers—such as cultural norms, caregiving responsibilities, and mobility limitations—continue to disproportionately affect youth and women. Tailored strategies, such as flexible training schedules, childcare support, and gender-sensitive service delivery, were effective in increasing participation and retention. Programs must continue to prioritize inclusive designs that address the unique needs and constraints of these groups.

7. Embedding Sustainability through Systemic Integration

Sustainability was best achieved where project interventions were embedded in local systems and linked to revenue-generating or cost-recovery mechanisms. By building the capacity of government institutions, Vocational Training Centres, cooperatives, and Business Development Services (BDS), and integrating services within existing structures, the project ensured continuity and local ownership. This systems-based approach should be a central element in the design of similar future interventions.

Good practice

Organising a safe market for women vendors and entrepreneurs, including people with disabilities is good practice. Having childcare facilities, Gender Based Violence (GBV) centre and access to police protection are part of the very good practice, although these need not only be available to the vendors but also open to the community.

The projects demonstrated a range of good practices that significantly contributed to their success and offer valuable models for replication in future enterprise development initiatives. These practices were instrumental in ensuring the projects' relevance, effectiveness, and sustainability, particularly in addressing the needs of women and youth in Zimbabwe.

1. Stakeholder Engagement and Partnerships

A key success factor was the strong collaboration between the ILO, African Development Bank (AfDB), Government of Zimbabwe, private sector actors, and civil society organizations. This multi-stakeholder approach ensured alignment with national development priorities and facilitated coordinated implementation. Additionally, involving local communities and beneficiaries in project design and implementation fostered a sense of ownership and contributed to the sustainability of outcomes.

2. Integrated Enterprise Development Approach

The project adopted a holistic model that combined skills development with access to finance and market linkages. This integrated approach enhanced the viability and resilience of women and youth-led enterprises, ensuring that participants were not only trained but also equipped with the tools and networks needed to succeed in real market conditions.

3. Entrepreneur Capacity Building

The delivery of ILO's Start and Improve Your Business (SIYB) training significantly strengthened the entrepreneurial and financial management capacities of project beneficiaries. Practical, hands-on training improved business planning, record keeping, and market analysis skills. This was further reinforced by ongoing mentorship and coaching, which allowed entrepreneurs to apply their skills effectively and adapt to challenges.

4. Gender-Responsive Programming

The project effectively addressed gender-specific barriers by designing interventions that recognized the unique challenges faced by women entrepreneurs. Initiatives such as providing on-site childcare facilities, establishing Gender-Based Violence (GBV) centres, and facilitating access to police protection contributed to safer, more supportive environments for women's economic participation. These tailored measures led to increased engagement and retention of women in project activities.

5. Strengthening Local Market Ecosystems

A focus on building the capacity of local Business Development Service (BDS) providers ensured the continuity of support services beyond the project period. The project also strengthened cooperatives, farmer groups, and market associations, and worked with financial institutions and input suppliers to create more inclusive and efficient value chains. This ecosystem approach helped establish stronger market linkages and support systems for rural entrepreneurs.

6. Public-Private Collaboration

Involving private sector actors in training delivery, financing, and market access contributed to the project's relevance and sustainability. The use of cooperative models enabled small-scale producers to aggregate their outputs and compete more effectively in local markets. A notable example is the collaboration with the City Councils of Masvingo and Bulawayo, which manage safe, gender-sensitive market spaces for women vendors and entrepreneurs in partnership with civil society and private sector stakeholders.

7. Strategic Infrastructure Investment

The development of agro-processing facilities (Anchor Enterprises), and secure market spaces provided the physical infrastructure necessary for enterprise growth. These investments created enabling environments where women and youth could operate safely, productively, and with improved access to markets and services.

8. Adaptive Management and Learning

Throughout implementation, the project maintained a strong focus on adaptive management. Regular monitoring, participatory feedback mechanisms, and continuous learning allowed the project team to make informed adjustments in response to emerging challenges and contextual changes. This responsive approach ensured that interventions remained relevant and impactful over time.

6 RECOMMENDATIONS

Recommendation 1. Reactivate the Project Steering Committee

Only one Project Steering Committee has been held. A committee meeting **should** be held as soon as possible to discuss and determine the completion and use of the Anchor Enterprises; any necessary governance issues; and concrete plans for exit. The members **should** keep in mind that the enterprises should be used *intended purposes* and benefit the targeted rural populations (beneficiaries) who have been involved and are expecting to use them for processing and adding value to their horticultural produce.

Responsible	Priority	Time Implication	Resource implication
Project Steering committee and members	High	Within one month	Medium

Recommendation 2. Develop a Strategy for the Hauna Banana Anchor Enterprise

To ensure that the Cooperative Union in Hauna will be able to take full responsibility for the Banana Anchor Enterprise operations as a commercial enterprise already within the SEDWAY project period, a specific strategy **should** be discussed jointly with PMU and key stakeholders, and developed, to ensure that similar problems as those that arose in Mutoko will not surface in Hauna.

Responsible	Priority	Time Implication	Resource implication
MoWA	High	Within 2 months	Low-Medium

Recommendation 3. Contract a suitable and reputed consultant/company to assist the operationalisation of the Hauna plant

The project **should** *contract a suitable and reputed consultant/company* to assist with technical and administration matters before the Hauna plant is handed over to the Union/government (if the budget permits). This includes on-the-job technical training regarding the processing of the produce and marketing/transport issues. It might require technical support over a period of at least 6 months after the equipment has been installed in the plant.

Responsible	Priority	Time Implication	Resource implication
ILO	High	Within 2 months	Medium- High

Recommendation 4. Provide assistance and address the inadequate primary production in Umguza

The government **should** increase its efforts to address the inadequate primary production of milk which so far has not justified a SEDWAY investment to set up a milk processing facility for value addition as was planned. The beneficiaries (youth and female herders/farmers) in Umguza should receive adequate and continued support to increase the milk production, with technical assistance from the project *if required*. This is a lesson learnt from the Mutoko Anchor Enterprise case, of the previous YWEP project, where not attention had been placed on the *production* side before entering value addition processes of tomatoes.

Responsible	Priority	Time Implication	Resource implication
MoY, ILO	High	Within one month	Low-medium

Recommendation 5. Improve the governance and avoid political interference in Anchor Enterprises

The Anchor Enterprises supported through the project should be encouraged to operate without political interference. If the Government plans to launch the enterprises in a “big way” to the public, this **should** be done only *after* they are operational/functional in order to give commercial processes a

chance to take off and the operators (project beneficiaries) to gain experience and skills to run the plants.

Responsible	Priority	Time Implication	Resource implication
MoY, MoWA, ILO	High	Within 4 months (or when Hauna plant is ready for banana processing/production)	Low

Recommendation 6. Improve the synergy and linkages between SEDWAY and BG4YE projects

The project staff **should** work on developing a strategy that ensures *even more* linkages and synergies between the two projects SEDWAY and BG4YE during the remainder of the project period. For instance, more cross-learning between the different categories of the beneficiaries could take place. Successful BDSs providers' and MSME holders (whom they have trained) could share their knowledge and practical experiences on *operating commercial businesses and marketing* with the female horticulture-growing farmers. MSMEs could also learn from the farmers. This should, if the budget permits, entail organising field visits and FGDs with farmers in their own environment.

Responsible	Priority	Time Implication	Resource implication
ILO, BDS providers, MoY, MoWA	Medium	Within 4-5 months	Low-Medium

Recommendation 7. Ensure the viability of the Safe Market

There is a considerable risk that the female vendors will return to selling their products in the streets (some already have) due to the unfair competition outside the Chesvingo Safe Market in Masvingo. To maximise the project's impact - the local authorities, who are involved, **should** act on the government's directive regarding illegal street vending which (announced in March 2025). This could eliminate/minimise the threat to profitable income-generating activities of the market's businesswomen which is coming from the street vending carried out outside the market.

Responsible	Priority	Time Implication	Resource implication
Masvingo City Council and MoWA	Medium-High	Within 1 month	Low-Medium

Recommendation 8. Adapt the projects' activities to beneficiaries with disabilities

Regarding actions to ease the involvement of, and benefits to youth and women with disabilities, the ILO **should** ensure that Anchor Enterprises have ramps for wheelchairs and disabled-friendly toilets fully installed and functional before handover.

Responsible	Priority	Time Implication	Resource implication
ILO	Medium	Within 3-6 months	Medium

Recommendation 9. Document and share the projects' lessons learned and best practices

The ILO and the concerned government ministries (MoY, MoWA) **should** document how to make use of the experience from working with vulnerable youth and women in YWEP, SEDWAY and BG4YE projects and how lessons learnt can be integrated in the *new* ILO/AfDB project (Skills for Youth and Women Employability and Productivity) which took off in the first quarter of 2025.

Responsible	Priority	Time Implication	Resource implication
ILO, MoY, MoWA	Medium	Within 3 months	Low-Medium

Recommendation 10. Update the projects' logical frameworks

RBM matrices and logical project structures, that have been agreed upon at the start of a project, should be consistent throughout a project's implementation – however if deviations are necessary (which may be the case) these should be clearly explained and documented for ease of monitoring and evaluation.

Responsible	Priority	Time Implication	Resource implication
ILO and AfDB	Medium	Within 6 months	Low-Medium

ANNEX 1. TERMS OF REFERENCE

Title of project to be evaluated	Sustainable Enterprise Development for Women and Youth Project (01/02/2022 – 31/01/2026) Sustainable Enterprise Development for Women and Youth - Business Growth for Young Entrepreneurs Project (05/07/2022 – 31/01/2026)
TC Code	ZWE /21/01/BAD and ZWE/22/01/BAD
Administrative Unit responsible for administrating the project	Country Office Zimbabwe
Technical Unit(s) responsible for backstopping the project	Decent Work Team Pretoria MSME Branch, Enterprises Department, Geneva
Type of evaluation	Mid-Term Evaluation
Evaluation Manager	Jairos Chanetsa – Project Manager
Geographical coverage	Zimbabwe
Funder	African Development Bank
Budget	ZWE /21/01/BAD (UA 2,125,000, equivalent to USD 2,937,600) and ZWE/22/01/BAD (USD 999,999)

1. Background

The International Labour Organization (ILO) is providing technical assistance to the Government of Zimbabwe (GoZ) in implementing two complementary projects, the Sustainable Enterprise Development for Women and Youth (SEDWAY) (**ZWE/21/01/BAD**) and the Business Growth for Young Entrepreneurs (BG4YE) (**ZWE/22/01/BAD**), both funded by AfDB and running from 2022 to 2026. These projects are building on the achievements of the first AfDB funded project, the Youth and Women Empowerment Project (YWEP) – 2017 – 2022.

The SEDWAY project aims to economically empower youth and women in agricultural and small-scale mining sectors from situations of economic vulnerability. The project seeks to harness the potential of youth and women by addressing their capacity gaps and enabling environment to stimulate value addition and beneficiation along the target value chains to improve decent job creation for the skilled and semi-skilled youth and women. The project has three (3) components, namely (i) strengthening the entrepreneurship ecosystem infrastructure; business development in the horticulture, dairy and small-scale mining value chains; (ii) Institutional support and enabling frameworks; and (iii) and project coordination and management

Complementing this, the BG4YE project is reaching out to additional young and growth-oriented entrepreneurs and their workers to strengthen capacities to pursue profitable economic opportunities in a) the value chains of the anchor enterprise established under the SEDWAY projects and b) in off-farm sub-sectors, such as in light manufacturing of goods and agro-processing value addition, in order to create employment opportunities for additional young men and women in the already established SEDWAY locations. The project aims to a) enhanced on-the-job skills and employment opportunities for youth (50% female); b) facilitate youth led enterprises formalization, growth and job creation, and c) capacity development of Business Development Services (BDS) providers and mentors / coaches provide improved BDS to young entrepreneurs.

Both projects, combined provide an opportunity for the GoZ, AfDB and the ILO to expand enterprise development, value addition, entrepreneurship and business development to accelerate the development of sustainable enterprise and the delivery of jobs for youth in Zimbabwe.

2. The Projects

2.1 The Sustainable Enterprise Development for Women and Youth Project (SEDWAY)

The Sustainable Enterprise Development for Women and Youth (SEDWAY) Project, 2022-2026, funded by the African Development Bank, is a four-year initiative implemented in partnership with Ministry of Youth Empowerment, Development and Vocational Training (MYEDVT) ; Ministry of Women Affairs, Community and Small and Medium Enterprise Development (MWACSMED); Ministry of Mines and Mining Development (MMMMD); Ministry of Finance, Economic Development and Investment Promotion (MFEDIP); Ministry of Public Service, Labour and Social Welfare (MPSLSW), and Employers (EO), Workers (WO), and informal economy organizations.

The Project Development Objective is to improve incomes and creation of decent jobs for women and youth in the horticulture, dairy and small-scale mining value chains through capacity development and access to markets. The specific project objectives are to:

- (a) Improve women and youth entrepreneurs' access to quality business development services and markets in the fruit, vegetable, dairy and artisanal and small-scale mining value chains
- (b) Enhance access to demand driven technical and vocational skills to increase employability amongst youth (50% women) in the selected value chains
- (c) improve regulation and beneficiation of the artisanal and small -scale mining sector

The project's objectives will be achieved through building the capacity of women and youth producers and creating an enabling environment to stimulate value addition and beneficiation along the targeted value chains and strengthening their entrepreneurship ecosystem, infrastructure, technical training and business development services. The project is active in six districts: Mutasa, Mutoko, Masvingo, Bulawayo, Hurungwe, and Umguza.

Key project components include upgrading and establishing horticulture anchor enterprises, creating safe markets, setting up a dairy anchor enterprise, promoting sustainable mining practices, and providing technical skills training for youth. It aims to tackle market dysfunction, creating economic opportunities for primary producers, agribusinesses, and workers in rural communities.

Additionally, the project supports government efforts in gemstone beneficiation, occupational safety for artisanal miners, policy development, gender mainstreaming, and cross-border trade capacity building. The main beneficiaries are 3,000 youth and women expected to gain employment in food processing and gemstone value addition, 3,000 youth entrepreneurs receiving business management training, 500 cross-border traders, 500 farmers, and 200 small-scale miners.

Approximately 100,000 people, half of them women, will indirectly benefit from the project's value chain interventions in horticulture, dairy, and gemstones. The ILO will apply its Inclusive Markets and Value Chains Development Approach and Producer-Owned Anchor Enterprise Model to enhance the participation of women and youth entrepreneurs.

2.2 The Sustainable Enterprise Development for Women and Youth – Business Growth for Young Entrepreneurs (BG4YE) Project

The Sustainable Enterprise Development for Women and Youth – Business Growth for Youth Entrepreneurs (BG4YE) Project (2022–2025) complements the SEDWAY project by supporting additional young male and female entrepreneurs and their workers in the same districts. It aims to strengthen their capacities to pursue profitable opportunities in the anchor enterprise value chains and off-farm sectors like light manufacturing and agro-processing, ultimately creating more employment for youth.

The project will enhance the capabilities of Business Development Services (BDS) providers to offer tailored entrepreneurship and business management training, along with workplace support, to help young

entrepreneurs grow their businesses. Mentors and coaches will assist these entrepreneurs in developing and scaling new ventures, nurturing innovative business ideas, and validating them in the market. The BG4YE project targets 70 youth startups and aims to build the capacity of 1,000 young entrepreneurs (50% women) to access BDS and networking opportunities. It also aims to create at least 1,000 jobs. Like the SEDWAY project, BG4YE will apply ILO's Inclusive Markets and Value Chains Development Approach and Producer-Owned Anchor Enterprise Model to tackle market deficiencies. It will also utilize tools like the Sustainable and Resilient Enterprises (SURE), Start and Improve Your Business (SIYB), and Women's Entrepreneurship Development (WED) to support young entrepreneurs in their business growth.

2.3 Project Management Arrangements

For both Projects, the Ministry of Finance, Economic Development and Investment Promotion (MFEDIP) is the Executing Agency, with high level coordination by the Project Management Unit (PMU) under the Ministry. Through a Tripartite Agreement between the GoZ, the AfDB and the ILO and guided by the Fiduciary Principles Agreement (FPA), 2017, between the AfDB and the ILO, the ILO is the technical implementing partner. A Project Steering Committee (PSC) and a Technical Working Group (TWG) established is providing strategic oversight and policy guidance and ensure strategic and continuous complementary and alignment with the national development priorities.

The Project team is based in the ILO Harare office, Zimbabwe.

The projects are comprised of the following staff members.

- **Project Manager:** The projects are led by a National Project Coordinator (Project Manager) who is responsible for the overall technical and operational delivery of the projects and liaison with the donor (AfDB), the GoZ, relationship management with Project Partners and other stakeholders, and is also the line manager for all the staff in the Project.
- **Project Assistant:** Supports implementation and development of intervention models and strategies. The Officer is also responsible for coordinating implementation of interventions for the BG4YE project.

The Project Team runs day-to-day operations of the projects and facilitates implementation and coordination of all projects activities. This includes:

- Developing and maintaining partnerships with AfDB, GoZ, national employers' and workers' organizations and national, provincial and district key stakeholders.
- Establishing and implementing adequate projects reporting mechanisms and present to the PSC and Technical Working Group (TWG).
- Preparation of projects work plans and budgets and ensuring that resources are effectively used to achieve projects outcomes and outputs.
- Implementation of projects activities and ensuring operational efficiency through contracts and procurement with implementation partners.
- Preparing progress reports for submission to the Donor and related reporting structures and maintaining regular contact and interaction with relevant Ministries.
- Addressing implementation challenges, rectify and correct for effective implementation and identify emerging lessons.
- Developing and executing an effective project communication strategy.

Both projects also receive support of the Senior Programme Officer and Finance and Operations Officer in the Country Office for Zimbabwe and Namibia for technical, financial, administrative and logistical support. In addition, technical backstopping of Senior Specialists for Sustainable Enterprises for Infrastructure Development and for Skills Development, who are based in the Decent Work Team for Eastern and Southern Africa in Pretoria South Africa. Finance, Procurement and Administration Units at ILO's Headquarters in Geneva and the Regional Office in Abidjan will also provide the necessary support to effectively deliver the project. The ILO will also provide a dedicated vehicle for the implementation of activities.

The Projects' institutional framework is shown in the figure below:

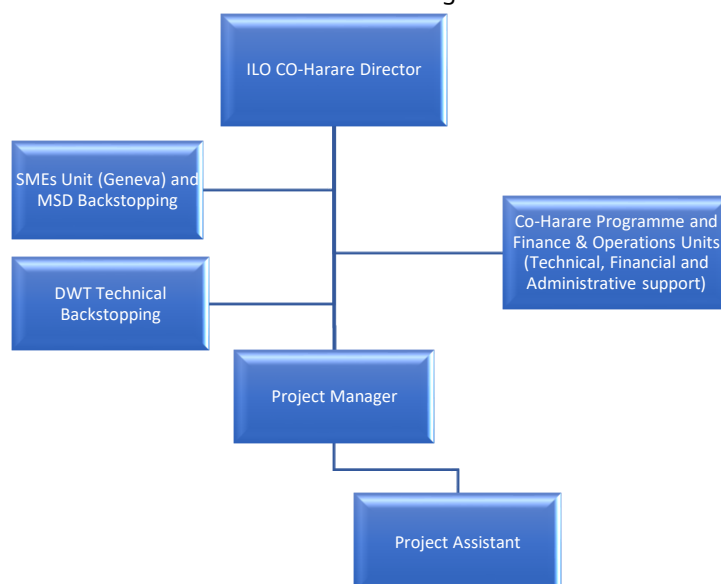


Figure 1: Projects staffing and management arrangements

2.4 Project alignment with National Development Frameworks and Donor Priorities

2.4.1 Alignment with country strategy and objectives

The projects are aligned with Zimbabwe's development plan, National Development Strategy 1: 2021-2025 (NDS1) which is aimed at realizing the Country's vision 2030 by among other things prioritizing the promotion of enterprise development and job creation. The projects specifically align with priority number 3 of the NDS1, moving the economy up the value chains and structural transformation. The projects are also aligned to Zimbabwe's Youth Policy (2000) particularly strategic areas 5.2 and 5.3 youth empowerment and participation and youth employment and access to resources respectively and the Broad-Based Women Economic Empowerment Framework which advocate for women's access to productive and financial resources.

2.4.2 Alignment with AfDB strategy and objectives and SDGs

The projects aligns with the African Development Bank's Strategy for Addressing Fragility and Building Resilience, and the Zimbabwe Country Brief (2024-2026), particularly Priority Area 2—enhancing private sector investment for inclusive growth. It also supports the Bank's Ten-Year Strategy (2024-2033), focusing on investing in youth, as well as three of the Bank's High 5s: Feed Africa, Industrialize Africa, and Improve the Quality of Life for the People of Africa.

Additionally, the projects aligns with the Bank's Gender Strategy (2021-2025), Jobs for Youth in Africa Strategy (2016-2025), and the Strategy on Addressing Fragility and Building Resilience (2022-2026). Zimbabwe, categorized by the Bank as a "Category 1" country, faces high levels of risk, with women and youth disproportionately affected by poverty and unemployment.

The projects also support the United Nations Sustainable Development Cooperation Framework (2022-2026) and contributes to several Sustainable Development Goals (SDGs): SDG 2 (end hunger and promote sustainable agriculture), SDG 4 (inclusive and equitable education), SDG 5 (gender equality), SDG 8 (decent work and economic growth), and SDG 13 (climate action). Furthermore, they align with the African Union

Agenda 2063, particularly in areas of education, gender equality, youth empowerment, and sustainable development.

3. The Clustered Midterm Evaluation

Guided by the Fiduciary Principles Agreement (FPA), 2017 between the African Development Fund and the ILO which sets out the framework of cooperation between the ILO, stipulates that the Projects should be managed using ILO procedures, rules and regulations. Hence, the Projects should be evaluated in line with ILO policy for results-based project evaluations and that this should include two evaluations that should seek to establish the project effectiveness, impact, sustainability, based on to the OECD DAC criteria for evaluation.

- A mid-term internal evaluation to support project recalibration (if needed) and reinforce implementation after 22 months of implementation phase); and
- A final external independent evaluation after 42 months of implementation phase.

Accordingly, the Sustainable Enterprise Development for Women and Youth Project and the Business Growth for Young Entrepreneurs Project follows the ILO Policy on Evaluation for Technical Cooperation projects and the Development Cooperation Internal Governance Manual which stipulates that project which takes over 30 months to implement, will undergo a mid-term evaluation in the second year of its implementation and a final independent evaluation in year 3 to be conducted by an independent Evaluation Consultant. Given the nature, the context, the thematic area and the common donor of the projects, it was decided that the two mid-term evaluations will be clustered to improve efficiency and optimize costs and impacts.

3.1. Evaluation Background

The ILO considers evaluation as an integral part of the implementation of development cooperation activities. The evaluation in the ILO is for the purpose of accountability, learning and planning and building knowledge. It should be conducted in the context of criteria and approaches for international development assistance as established by the OECD/DAC Evaluation Quality Standard; and the UNEG Code of Conduct for Evaluation in the UN System.

3.2. Evaluation purpose, scope, and clients

Purpose:

The overall purpose of the mid-term clustered valuation is to promote accountability, assess progresses and bottlenecks and strengthen learning by the Project Team, the Project partners and key stakeholders and the ILO. The specific objectives of the evaluation are to:

- Assess the extent to which the projects are on track or not to achieve their stated objectives and expected results.
- Identify the factors (positive and negative) affecting Projects implementation modalities chosen and identify reason why this is so.
- Establish the relevance of the projects design and implementation strategies in relation to the development frameworks it is supposed to contribute to
- Assess overall implementation effectiveness, efficiency and the extent to which stated projects outcomes will be sustainable.
- Provide recommendations to the Project Team, the ILO, the Project Partners, the Donor, and key stakeholders regarding steps to be taken for the successful achievement the projects outcomes.
- Identify unexpected positive and negative results of the projects.
- Identify lessons and good practices for the remaining of projects' implementation, as well as for future similar interventions.

Scope of the Mid-term Evaluation:

The evaluation will focus on:

1. the first 28 months of the SEDWAY project, namely from June 2022 to end of September 2024, and
2. the first 27 months of the BG4YE project, namely from July 2022 to end of September 2024,

Assessing implementation processes, implementation strategies, outputs and key results produced in this period. The geographical scope of the will be in line with the geographical coverage of the Projects as well as engagement with the GoZ.

The evaluation will integrate gender equality as a cross-cutting concern throughout its deliverables and processes. Which will be addressed in line with EVAL guidance note n° 4 and Guidance Note n° 7 on ensuring stakeholder participation.

Clients of the Mid-term Evaluation:

The primary users of this mid-term evaluation are the ILO and its key implementing partners, Government of Zimbabwe as the main Partner for both Projects, the Project Steering Committee, the Technical Working Group (and within it the Tripartite Constituents) as the oversight structure of the projects, the ILO Technical Unit, Country Office Harare Office, the Eastern and Southern Africa DWT, the Regional Office for Africa (ROAF), and AfDB, the donor.

3.3. Evaluation Criteria

The evaluation will cover the OECD evaluation criteria, the UNEG guidelines and the ILO evaluation policy guidelines focusing on the following:

- Relevance
- Coherence
- Effectiveness
- Efficiency
- Impact
- Sustainability

The evaluation should also consider key evaluations dimensions including Human Rights (HR), the SDGs (relevant SDGs and indicators and the principle of “no one left behind”) and ILO policy outcomes and enables.

For the evaluation:

- The HR perspective in the evaluation means (i) linking the process to people, (ii) setting tools and approaches appropriate for collecting data; (iii) setting-up processes of broader involvement of stakeholders, and (iv) enhancing access of the evaluation results and process to all stakeholders.
- A gender equality perspective implies (i) applying gender analysis by involving both men and women in consultation and evaluation’s analysis, (ii) inclusion of data disaggregated by sex and gender in the analysis and justification of project documents; (iii) the formulation of gender-sensitive strategies and objectives and gender-specific indicators; (iv) inclusion of qualitative methods and use of mix of methodologies, (v) forming a gender-balanced team, and (vi) assessing outcomes to improve lives of women and men. Thus, analysis of gender-related concerns will be based on the ILO-EVAL Guidelines on Considering Gender in Monitoring and Evaluation of Projects (September 2007).
- The evaluation process will be conducted following UN evaluation standards and norms and the Glossary of key terms in evaluation and results-based management developed by the OECD’s Development Assistance Committee (DAC).

In line with the results-based approach applied by the ILO, the evaluation will focus on identifying and analysing results through addressing key questions related to the evaluation criteria and the achievement of the outcomes/ objectives of the projects using the mainly, but not only, indicators in the logical framework of the projects.

The recommended list of questions presented below should be reviewed and adjusted during the preparation of the Inception report. Adjustments to the questions will need to be approved as part of the approval of the inception report by the ILO appointed Evaluation manager/ Project Manager.

3.4. Key Evaluation Questions

The evaluator shall examine the following key issues:

6.1.1 Relevance: IS the project doing the right things?

- Have the projects considered the needs and priorities of tripartite stakeholders and beneficiaries identified in the projects' documents and during the implementation of both projects?
- How well do the Projects complement and fit with other ongoing ILO programmes in the region?
- How well do the Projects support regional national development commitments and relevant SDGs?

6.1.2 Relevance of the projects' models

- To what extent are the project's objectives aligned with the needs and priorities of the target population?
- How well are the projects aligned with the local, regional, and national development plans and strategies?
- Are the projects' activities and outputs consistent with the intended outcomes and objectives?
- Did the projects adapt to changing circumstances or emerging needs during their implementation?
- In hindsight, were the projects' design logical, realistic, and purposeful towards achieving its objectives?

6.1.3 Coherence: How well does the intervention fit?

- z

6.1.4 Effectiveness: is the project achieving its objectives?

- To what extent are the projects likely to achieve their objectives by January 2026?
- What are the key factors that contributed to or hindered the achievement of projects outcomes?
- Have the projects followed their Theory of change? Were the development hypotheses underpinning the logical framework supported or unsupported based on projects' performance data?
- Have the quantity and quality of the outputs to date produced been satisfactory?
- What outputs have not been produced and why?
- What unexpected results (at outputs and outcomes level) have taken place?
- To what extent have the projects' specific targets for intended beneficiaries (e.g women, youth,) been applied equitably?
- Have the projects results to date been similar by geographic area?
- How effective was the backstopping support provided by DWT Pretoria and HQs?

6.1.5 Efficiency: How well are the resources being used?

- How efficiently have resources (human resources, time, expertise, funds etc.) been allocated and used to achieve the objectives of both projects? In general, did the results achieved justify the costs? Could the same results be attained with fewer resources?
- Were funds and interventions delivered in a timely manner? If not, what were the bottlenecks encountered?
- Did the projects budgets make adequate provisions for addressing gender and inclusion related specific objectives/activities?
- Has an effective risk analysis and monitoring and evaluation system been established and implemented?

6.1.6 Impact Orientation: What difference does the project make?

- Are the projects working towards achieving the proposed impacts? Are the projects strategies and management steering towards impact?
- How have the projects contributed to long-term changes or improvements in the lives of the beneficiaries?
- Is the projects work at policy and practice levels (change in practices, perceptions, technical capacity, governance or enabling environment) significant to contribute to inclusion related concerns.
- What evidence is there of the projects' contribution to broader development goals or policy objectives?
- How did the projects affect local capacities, institutions, or systems?
- What lessons can be learned about the projects' impact that could inform future interventions?

6.1.7 Sustainability: will the benefits last?

- Are the projects' outcomes structured to be achieved in a sustainable manner that enables continuation beyond the projects' lifespan?
- How well did the projects build local ownership, capacity, and commitment to continue the activities?
- What are the risks to the sustainability of the projects' outcomes, and how were they addressed?
- To what extent does it seem that national institutions and implementing partners will be likely to continue the projects' results without Projects' funding or support?
- Have effective and realistic exit strategies been developed and being implemented? Will project beneficiaries continue to experience improved conditions after the closeout of the projects?

3.5. Evaluation Methodology

The midterm evaluation should comply with evaluation norms and standards, ethical safeguards, specified in ILO's evaluation procedures. The ILO adheres to the United Nations Evaluation Group (UNEG) evaluation norms and standards as well as to the OECD/DAC Evaluation Quality Standards. This is an independent internal evaluation and as such, the final methodology and evaluation questions will be determined by the consultant in consultation with the Evaluation Manager.

The evaluation is expected to apply a mix methods approach, including triangulation of data to increase the validity and rigor of the evaluation findings, engaging with key stakeholders of the project, as much as feasible, at all levels during the design, data collection and reporting stages.

The evaluation should include but be not restricted to the following methods:

i) Desk review:

The desk review will include review of the following information sources:

- Projects documents (Project Document, Market System Assessment Reports, Technical Annexes, Theory of Change, logframe, Implementation plan and budget, Intervention plan/guides, MRM Manual, etc.)
- Progress reports and related documents
- Research and studies conducted by the Project.
- Projects finance documents and records
- Mission reports and related documents
- All other relevant documents linked to the project

Preliminary findings from the desk review will be used to fine-tuning the evaluation questions.

ii) Interviews with Project Stakeholders:

Telephone and virtual interviews will be conducted with project staff, project partners and key stakeholders, using pre-designed questionnaires which will be used as the source of primary information gathering. The list of stakeholders to consult as part of the evaluation will be consolidated by the project management.

iii) District Visits:

The Consultant will be expected to travel to the projects sites to hold interviews with key partners and beneficiaries and to review the projects implementation progress.

An indicative list of persons to be interviewed will be prepared by the Projects in consultation with the Evaluation Manager. The projects will support the logistics related to the organization of these interviews. This list of persons to be interviewed will include among others:

- Representatives from the government at HQ, Provincial and District levels
- Representatives of Vocational Training Centres
- Direct beneficiaries
- Representatives from ILO Enterprise unit and from DWT Pretoria
- Representatives of the donor (AfDB)
- Project team,
- Project consultants
- Representatives from ZCTU, ZFTU and from EMCOZ
- Other relevant stakeholders

After the data collection process, the evaluator will be expected to develop a draft evaluation report (see below deliverables for details). The draft report will be subject to a methodological review by the ILO evaluation manager and will after the necessary adjustments the draft report will be circulated among the key stakeholders by the ILO Evaluation Manager. The evaluation manager will consolidate the stakeholders' comments and will send them to evaluator for development of the final draft of the evaluation report.

iv) Stakeholder validation workshop:

A virtual stakeholder workshop will be organized to facilitate validation preliminary findings of the midterm evaluation. The Evaluator will present the final draft report at the validation workshop and receive final stakeholder feedback needed to close any possible data gaps and to finalize the report for final submission.

v) Final Report:

The total length of the evaluation report should be a maximum of 30 pages for the main report, excluding annexes; background and details on specific projects evaluated can be provided in the annexes. The report should be sent as one complete document. Photos, if appropriate to be included, should be inserted using lower resolution to keep overall file size low.

The Evaluation Manager will circulate the draft report to key stakeholders, the project staff and the donor for their review and forward the consolidated comments to the evaluation team. The projects will translate the report into national languages, if necessary, for submission to stakeholders in the countries.

4. Expected Deliverables

4.1 Inception report

The inception report should include a detailed work plan and data collection instrument, following ILO EVAL Checklist 3. The report must include:

- Description of the evaluation methodology and instruments to be used in sampling, data collection and analysis and the data collection plan mentioned above;
- Data collection tools;
- Detailed fieldwork plan for the six districts should be developed in consultation with the Evaluation Manager and project team;
- Agenda for the stakeholders' workshop;
- The proposed report outline.

4.2 Draft and final versions of evaluation report

The draft and report will be presented in English (maximum 30 pages plus annexes) as per the following proposed structure:

- Cover page with key project and evaluation data
- Executive Summary
- Acronyms
- Description of the project
- Purpose, scope and clients of the evaluation
- Methodology and limitations
- Clearly identified findings for each criterion or per objective
- Conclusions
- Recommendations (i.e. for the different key stakeholders)
- Lessons learned and good practices
- Annexes:
 - TOR
 - List of people interviewed
 - Schedule of the field work
 - Documents reviewed
 - Data Table on Project targets as per Project logical framework targets -ILO EVAL templates for each lessons learned and good practice identified

4.3 Final Report

The evaluator will finalize and submit the final report to the evaluation manager in line with EVAL Checklist 5. The report should address all comments and/or provide explanations why comments were not considered. The quality of the report will be assessed against ILO/EVAL's Checklist 6.

The evaluation manager will review the final version and submit to the RSMEO and EVAL for final review. The evaluation report will be distributed to the key stakeholders to ensure enhance learning and uploaded in the ILO-EVAL e-discovery website for public use to provide easy access to all development partners, to reach target audiences and to maximise the benefits of the evaluation.

All reports, including drafts, will be written in English. Ownership of data from the evaluation rests jointly with the ILO and the evaluator. The copyright of the evaluation report will rest exclusively with the ILO. Use of the data for publication and other presentations can only be made with the written agreement of the ILO.

5. Contract Management Arrangements, Level of Effort (LoE) & Time frame

5.1 Management

The Evaluation Consultant will report to the Evaluation Manager/ Project Manager, with whom he/she will discuss any technical and methodological matters. The Evaluation Manager will supervise the Evaluation Consultant. The evaluation exercise will be carried out with the logistical and administrative support of the Project.

All draft and final outputs, including supporting documents, analytical reports and raw data shall be submitted to the evaluation manager in electronic version compatible with Word for Windows.

The first draft of the report will be circulated to stakeholders for a two-week review. Comments and feedback from stakeholders will be presented to the Evaluation Consultant by the Evaluation Manager for integration into the final reports as appropriate or to document why a comment has not been included.

5.2 Assignment Duration and Budget

The assignment shall commence on 15 November 2024 and shall conclude no later than 15 April 2025 after which this contract will expire. The ILO standard of payment is the output-based and payment will be made upon completion of the tasks as agreed at the time of signing of contract guided by the following payment schedule:

- 20% for Inception Report,
- 30% for draft report and
- 50% for the final report

A budget for this Mid-term evaluation has been allocated to cover the evaluator's fees, cost of international and domestic travels and the organization of workshops and consultative meetings with stakeholders. The evaluation budget includes:

- Fees for the evaluator for 25 non-consecutive workdays. The bidding consultant or evaluation team should provide, as part of their proposal, daily fees in US dollars.
- Cost of international travel from evaluator's home to Harare. In accordance with the relevant ILO rules, the ILO will provide pre-paid return air tickets in economy class and by the most direct route.
- Daily Subsistence Allowance (DSA) during the mission. The ILO will pay DSA at the standard UN rate for the dates of the trips to cover lodging, meals and incidentals while on travel, as per ILO policy; Local transportation in the project areas;
- Cost of meetings, workshops defined by the TOR.
- A detailed budget and contract with the evaluator will be prepared by the Project Team.

ILO will cover all the costs of the assignment, including international and national travel fees, DSA and any other costs.

5.3 Key Outputs and Level of Effort

Output	Description	LoE
Desk review Including initial interviews with the project team and key stakeholders within the ILO, Government, and the donor	Read and review the core set of project documents. Request any additional documentation required	2 days
	Online meetings with the project team and core staff in ILO-Harare, ILO HQs and with relevant government departments and the donor	2 days

	Inception report: Outlining the operational work plan which indicates the phases of the evaluation, finalises the set of evaluation questions, the approach, the timing, key deliverables, and milestones, aligned with these Terms of Reference	2 days
Contextualizing the Mid-term Evaluation	Face to Face Consultations with Project Team	1 day
Field Work South Africa	Visits to project intervention sites and interviews with the stakeholders in Hauna, Masvingo, Bulawayo, Karoi, Umguza and Mutoko , • Interviews with Project Consultant • Interviews with national stakeholders • Field visit and interviews • Presentation of preliminary findings and debriefing to stakeholders	6 Days
Clarifications online	Follow discussions with Project Team	1 Day
Draft Report	A short (no more than 30 pages) report (templates and annexes not counted in the page numbers) addressing the evaluation questions.	7 days
Draft report circulated by Evaluation Manager to stakeholders for Feedback	Evaluation Manager forwards Report to feedback of the stakeholders to the evaluator All feedback from stakeholders for the evaluator will be communicated by the Evaluation Manager in a consolidated manner	0 days
Power-point Presentation and Online Validation Workshop	Evaluator Presents preliminary evaluation findings to key stakeholders and reviews final feedback	2 Days
Finalize Mid-Term evaluation report	The Evaluation Consultant finalizes the Mid-term Evaluation report by incorporating stakeholder inputs and feedback	2 Days
Submit Final Mid-term Evaluation to Evaluation Manager	The evaluator submits to the Evaluation Manager the final Mid-Term Evaluation Report an Evaluation Summary and related documents (according to ILO guidelines) for the review and final submission to EVAL	0
Total Level of Effort		25

6. Required Experience and Qualifications

The independent evaluator will be selected based on proven evaluation experience and meeting the following independence criteria:

- A master's degree in any of the following, social sciences, development studies, economics, or other related graduate qualifications
- A minimum of 5-7 years of professional experience specifically in evaluating international multi-country development initiatives, including UN projects, and with policy level work and institutional building related work
- Experience in qualitative and quantitative data collection and analysis, including survey design,
- A good understanding of ILO mandate and tripartite structure
- Experience in facilitating workshops for evaluation findings.
- Have no previous or current involvement – or offers of prospective employment – with the ILO project or programme being evaluated.

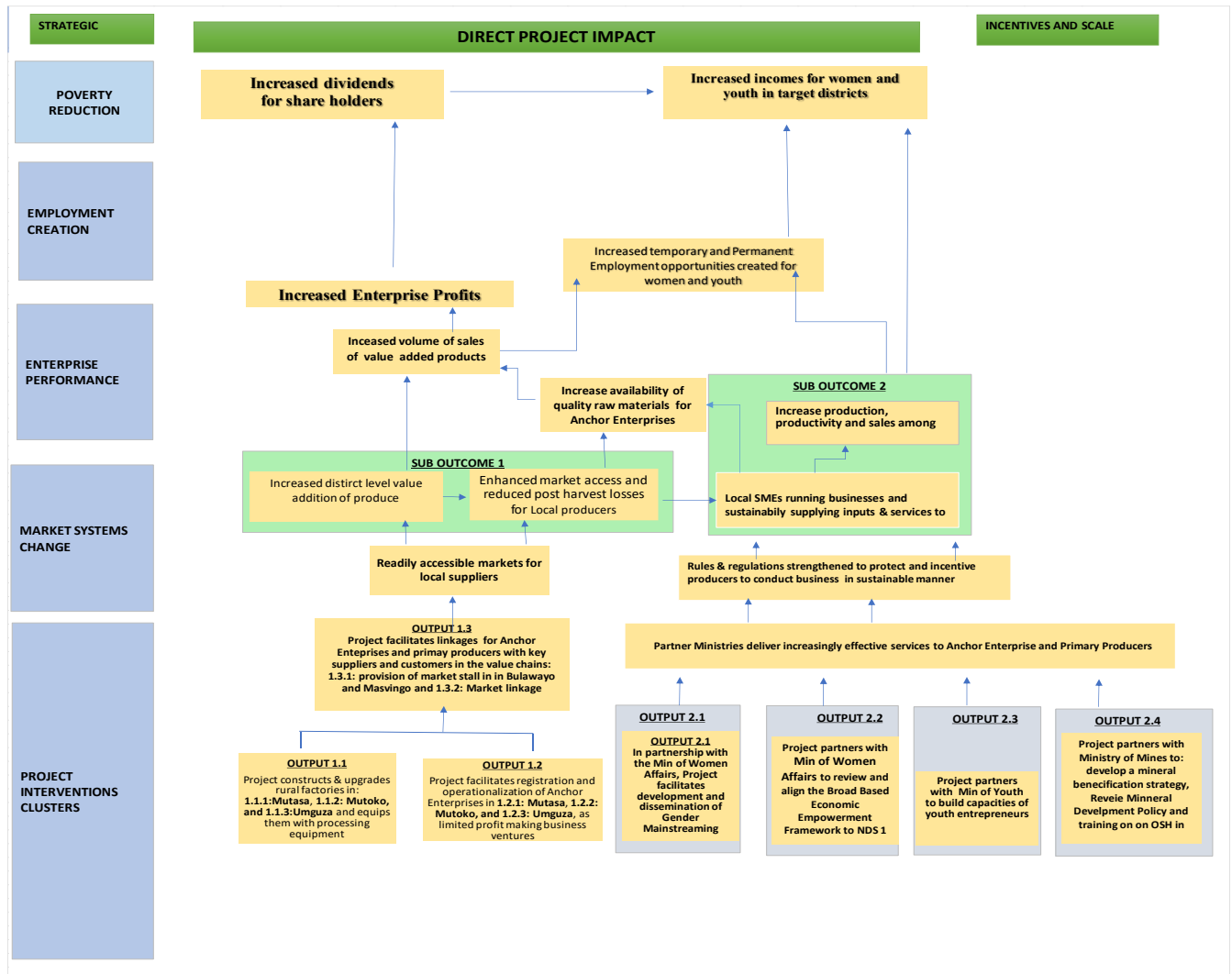
- Have no personal links to the project.
- Knowledge and previous experience on the project thematic area and the country/region will be an asset.
- Fluent in spoken and written English. Basic knowledge of Portuguese will be an added advantage.

Annex I - All relevant ILO evaluation guidelines and standard templates

1. Code of conduct form (To be signed by the evaluator)
http://www.ilo.org/eval/Evaluationguidance/WCMS_206205/lang--en/index.htm
2. Guidance note No. 7 Stakeholders participation in the ILO evaluation
http://www.ilo.org/eval/Evaluationguidance/WCMS_165982/lang--en/index.htm
3. Guidance note No. 4 Integrating gender equality in M&E of projects
http://www.ilo.org/eval/Evaluationguidance/WCMS_165986/lang--en/index.htm
4. Checklist No. 3 Writing the inception report
http://www.ilo.org/eval/Evaluationguidance/WCMS_165972/lang--en/index.htm
5. Checklist No. 5 Preparing the evaluation report
http://www.ilo.org/eval/Evaluationguidance/WCMS_165967/lang--en/index.htm
6. Checklist No. 6 Rating the quality of evaluation report
http://www.ilo.org/eval/Evaluationguidance/WCMS_165968/lang--en/index.htm
7. Template for lessons learned and Emerging Good Practices
http://www.ilo.org/eval/Evaluationguidance/WCMS_206158/lang--en/index.htm
http://www.ilo.org/eval/Evaluationguidance/WCMS_206159/lang--en/index.htm
8. Template for evaluation title page
http://www.ilo.org/eval/Evaluationguidance/WCMS_166357/lang--en/index.htm
9. Template for evaluation summary: <http://www.ilo.org/legacy/english/edmas/eval/template-summary-en.doc>

ANNEX 2. THEORY OF CHANGE

Figure 3. SEDWAY & BG4YE are complimentary, contributing to the sub-outcomes & development objective



ANNEX 3. FIELDWORK SCHEDULE

Date	Location	Activity
10/3	Departing Stockholm, Sweden	
11/3/25 pm	Arriving Zimbabwe	
12/3	Harare	Meeting ILO project team
13/3	Harare	ILO Director ILO Informal Economy Specialist AfDB representative Ministry of Women Affairs Ministry of Youth Ministry of Mines
14/3	Hara and Mutoko	Programme Management Unit Factory visit Mutoko DDO, Ministry of Youth, Mutoko VTC centre representative
16/3	Harare to Mutare (nigh stay Mutare)	Travel
17/3	Hauna Mutare	2 FGD beneficiaries, Hauna Visit factory building FGD with DDO MoWA, Union and Farmers in Hauna. FGD with entrepreneurs (beneficiaries) and a visit to a steel factory in Mutare
18/3	Masvingo	Ministry of Women Affairs City Council Visit Mushagasha VTC (Principal, staff, Master craftsmen, students) FGD women vendors, Safe Market, Chesvingo Interview ECD Teacher in school, and Interns at the GBV one- stop centre
19/3	Bulawayo	City Council Ministry of Women Affairs Visit refurbishing work on-site the (Textile Manufacturing Centre), met contractor 2 FGDs with beneficiaries and Business Development Service providers
20/3 pm	Harare	Departing for Harare by road
21/3	Departing Harare for Sweden	

ANNEX 4. BIBLIOGRAPHY

- ILO Programme & Budget
- Zimbabwe National Development Strategy 1 (NDS1–2021–2025)
- Zimbabwe United Nations Sustainable Cooperation Framework (ZUNSDCF) 2022–2026
- DWCP Zimbabwe 2022-2026
- Project Document
- Project Agreements
- ILO Project Technical Progress Reports (quarterly)
- 4th quarter 2024 ESMP Monitoring report, SEDWAY project
- Empowering Women and Youth: Advancing Opportunities through AfDB-Supported Initiatives. Mid-Term Report of the SEDWAY and BG4YE projects
- Review and alignment of Broad-Based Women Economic and Empowerment Framework to National Development Frameworks
- Inaugural Technical Working Groups Minutes 03 March 2022
- Report of the Independent Final evaluation of the Empowerment of Women and Youth project (YWEP).
- 2030 Agenda for Sustainable Development (SDG 8)
- National Disability Policy
- Aide Memoires, missions by AfDF
- Harvesting Hope: Building Resilient Market Systems in the Banana Sector A market systems analysis of the Banana Value Chain in Manicaland Province of Zimbabwe, SEDWAY project.
- ILO EVAL Checklist No. 3: Writing the Inception Report
- UNEG Ethical Guidelines for Evaluation
- Supplementary Guidance Note: Integrating gender equality in ILO monitoring and evaluation (2023) (guidance note n° 4 and Guidance Note n° 7)
- ILO Action Plan for Gender Equality (2018-2021).
- ILO-EVAL Guidelines on Considering Gender in Monitoring and Evaluation of Projects (September 2007).

Media coverage of the 1st successful roll out of the financial education training of 40 entrepreneurs in Bulawayo. The rollout was attended by Government Officials and the Reserve Bank of Zimbabwe and 8 financial institutions.

The Reserve Bank of Zimbabwe communicated that they would want to attend all the roll out trainings in 6 other districts as part of a partnership.

Zimbabwe National Television Coverage on Main News; Chronicle Newspaper; The Herald: Zimbabwe Leading Newspaper; New Ziana; NewsDay: Zimbabwe Main Newspaper:

ANNEX 5. PARTICIPANTS IN INTERVIEWEES AND FGD

Name	Designation	Agency/organisation	Location	F/M
Philile Masuku	Director CO-Harare & Namibia	ILO	Harare	F
Jairos Chanetsa	National Project Coordinator	ILO	Harare	M
Fortune Sithole	Programme Assistant	ILO	Harare	M
Anne Marie Kiaga	Informal Economy Specialist	ILO	Harare	F
Adolphus Chinomwe	Senior Programme Officer	ILO	Harare	M
Tafadzwa Murungu	Programme Assistant	ILO	Harare	M
Abderrahim El Moulat	Regional Evaluation Specialist	ILO	Abijan	M
Rosemary Hunidzarira	Finance and Operations Officer	ILO	Harare	F
Gift Maenda	Project Driver	ILO	Harare	M
Maria Mutandwa	Communications Officer	ILO	Harare	F
Jens Christensen Dyring	Senior Specialist for Sustainable Enterprises,	ILO	Pretoria	M
Asfaw Kidanu	Senior Specialist for Infrastructure Development	ILO	Pretoria	M

Partners/stakeholders

Name	Designation	Agency/organisation	Location	F/M
Belinda Chesire	Programme Officer	Ditto	Harare	F
Tsitsi	Programme Officer	Minerals Department	Ministry of Mines, Harare	F
Nelson	Director	Minerals Department	Ministry of Mines, Harare	M
Caroline	Director		Ministry of Youth, Harare	F
Obedience	Dy Director		Ministry of Youth, Harare	M
Brian Guyo	Gender Officer (?)		Ministry of Women Affairs, Harare	M
Steven Chifewe	District Development Officer (DDO)		Ministry of Youth, Mutoko	M
Ms. Lucy Masara	Programme officer	Ministry of Youth	Mutoko	F

George Maruma	VTC employee	Ministry of Youth	Mutoko	M
Joseph Mupinga	Head of Province	Ministry of Women	Masvingo	M
Ziso Piwai	Administrative Officer	Ministry of Women	Masvingo	F
Mandishona	Director	Housing Services, Masvingo City Council	Masvingo	M
Ruth Kutsirayi	Principal	Mushagashe VTC	Masvingo	F
Shadrack Chidowa	Accounting Assistant	VTC	Masvingo	M
Bethel	Intern, from Musasa (local NGO: https://musasa.co.zw/)	“GBV one stop”, Chesvingo Safe Market	Masvingo	F
Varaidz	Intern, from Musasa (local NGO)	“GBV one stop”, Chesvingo Safe Market	Masvingo	F
		Bulawayo City Council	Bulawayo	M
Clayton Mharadzan	DDO	Business Division, Ministry of Women	Bulawayo	M
Gugelethu Sibanda	Project Manager	Contractor representative, textile construction centre	Bulawayo	F
Shelton Sithole	Project Coordinator	Contractor representative, textile construction centre	Bulawayo	M

PARTICIPANTS in FOCUS GROUP DISCUSSION

Programme Management Unit

David Muneno	Procurement Specialist	Programme Management Unit	Ministry of Finance, Harare	M
Ratidzai Machawira	M&E Specialist	Programme Management Unit	Ministry of Finance, Harare	F
<u>Khutula Sibanda</u>	Programme Manager	Programme Management Unit	Ministry of Finance, Harare	M

<u>Boniface Chyangwa</u>	Budget and Finance Officer	Programme Management Unit	Ministry of Finance, Harare	M
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Banana plant structure Hauna, 17 March

Petronella Mutatu	Chairperson, Cooperative Union	F
Noah Mazoro	Vice Chairperson, Cooperative Union	M
Mutsa Mutete	Committee member, Cooperative Union	F
Noah Mazoro	Vice Chairperson, Cooperative Union	M
Elijah Nyaruwata	Manjira Cooperative, Chairperson	M

Hauna, Mutasa, 17 March

Teddiowg Thowana	Ministry of Women	M
Tafadzwa Musademba	Business and Cooperatives Development officer	M
Lynn Gwenzi	Director, VIRL	F
Phil Mlambo	MD, Regende Consultancy	M
Isaac Mapani	Ministry of Women Affairs	M

Hauna, Mutasa, 17 March

Faisai Nyamarezi	Education, owner of a private school	F
Peace Muganyura	Coffee and poultry farmer	F
Wilson Madzitire	Technological goods, banana farming	M
Kudzai Nyatsanza	Butchery and piggery, banana farming	F
Noah Simango	Banana farming	M
Tinotenda Sikareta	Agr. shop, poultry farmer, banana horticulture	F
Israel Matsotse	Banana farming	M
Bright nkezomba	Banana processing	M
Tirzin Mkiedzi	Retail shop and butchery	F

Mutare 17 March

Yolanda Mambeu	CEO, Entrepreneur	F
Rufaro Waziweyi	CEO, Entrepreneur	F
Paida Shadaya	CEO, Entrepreneur	F
Alice Musimwa	CEO, Entrepreneur	F
Joseph Machipisa	CEO, Entrepreneur	M
Tinashe Chakonza	CEO, Entrepreneur	M
Ignatius Matope	CEO, Entrepreneur	M

Business Service Providers (BDS)/Trainers, Bulawayo

Shadreck Zhou	Director, Dial-Honour Consultancy	M
Bakani Ncube	Projects Officer, Bulawayo Vendors tenders Association	M
Melissa K Sibanda	Business and Cooperative Development Officer, Ministry of Women Affairs, Community and Small and Medium Enterprises	F

Kim P Bikwa	Business and Cooperative Development Officer, Ministry of Women Affairs, Community and Small and Medium Enterprises	M
Thubelihle Noluvo	Director, Purse on Point Africa	F
Desire Ncube	Programme Officer, Development and Vocational Training, Ministry of Youth, Empowerment	F
Hazel Mhembere	Resource Mobilisation and Partnership Coordinator, Hand in Hand Zimbabwe	F

MSMEs/SMEs, Bulawayo

Name	Type of business	
Hezel Chiraticko Ndaba	Baking and flower supply - Mahe Investments Ltd.	F
Sifiso B. Nkomo	Business consultancy (Mist Corporate Services)	F
Precious Makamanzi	Precious crafts, crocheting, beadwork	F
Sandra Podzo	Freeze (?) and Solutions - Farmacy	F
Freedom Ndlovu	Chemicals, poultry farming - Marbes Investments	F
Buhlesenkosi Mhlanga	Feel Easy Enterprises, trade	M
Nonhlanhla Mayo	Baking, Ocean Investments	F
Nothando Zhau	Chef, Tandoes Events Company	F
Charmaine Botsh	Chez Travel	F
Sarudzai Tafirenyika	Skin care, hair care, beard care - Zora Skinpall	F

ANNEX 6. BACKGROUND TO ANCHOR ENTERPRISES

Hauna banana plant Anchor Enterprise

In **Mutasa district, Manicaland** province, the project has constructed a large rural structure to function as a factory and Anchor Enterprise for banana processing. Since long, the farmers have expressed their desire to government officials, that they need a local banana processing plant to minimise waste and reduce post-harvest losses and acquire higher incomes. Gender-based violence would be less frequent if female farmers did not have to go all the way to Harare to market their produce. The project has facilitated the registration of the Banana producer Cooperative Union in Hauna, which has 65 farmer primary cooperatives as members.

At the time of the evaluation, the equipment had not yet been received from abroad. The beneficiaries and active participants in this venture are ca 2,500 banana farmers from the district who now are organised in 65 primary Cooperatives, and represented in a Union (secondary level cooperative). The union was registered in 2024.⁶⁶ The main responsibility for the plant operations will be the Union who will appoint a manager and other staff for the day-to-day work. The *value addition* of the bananas will be banana chips but also banana “powder” to use in yoghurt. Students involved in residential training at Magamba Training School in the Mutasa district, had been able to practice various practical/occupational skills during the construction of the Hauna plant.⁶⁷ The initiative has been advertised in local printed media and in promotional materials produced by the ILO.⁶⁸

Part of the project’s involvement is to help meet the dire marketing and economic needs of the banana producing farmers in the Honde Valley. Currently, bananas are transported by truck on the mountainous route from Hauna to markets in Harare, and other places. The transport is unsafe, as trucks often turn over because of overload and many lives have been claimed.⁶⁹

The SEDWAY NPC stated that **important lessons have been learnt from the Mutoko enterprise**, such as the need for a more commercialised approach, referring to the new Cooperative Act, and the necessity of involving farmers and government officials in financial education training, and to involve the agricultural extension officers in view of the actual banana production. Therefore ToT was organised in the Mutasa district involving 30 Agritex and MoWA officials resulting in cascading training for 2550 farmers. Training on “the cooperative model” was conducted, involving 25 government officials from the MoWA and Agritex (facilitated by the Registrar of Cooperatives). *The purpose was to equip them with the necessary skills and knowledge to effectively assist banana farmers.* Training of 1856 (953 female and 903 male) banana producing farmers was also undertaken from 12 Wards. After the equipment has been installed and functioning, the responsibility for the operations lies with the Government in cooperation with the Union.

Mutoko tomato plan/Anchor enterprise

The ILO/AfDB project **YWEP (2017–2022)**, started an initiative which involved tomato producing farmers in Mutoko district, Mashonaland East province.⁷⁰ ILO, in cooperation with the MoY, **constructed two buildings to function as a tomato paste processing plant and packhouse** in Mutoko, on land belonging to the Tabudirira Vocational Training Centre VTC. The AfDB; MoY, VTC and ILO were the initial partners. Horticultural produce including tomatoes, is a key economic activity to sustain livelihoods for local communities in the area. The local farmers – many who are female - marketed their produce in Harare and had to spend nights in the city where they were not only prey for

⁶⁶ Source: KII and 4th Q progress report, SE, January 2025.

⁶⁷ Source: See “New processing plant brings hope to Banana farmers in Zimbabwe”, <https://www.ilo.org/resource/news/processing-plant-brings-hope-banana-farmers-zimbabwe>

⁶⁸ Source: See “New processing plant brings hope to Banana farmers in Zimbabwe”, <https://www.ilo.org/resource/news/processing-plant-brings-hope-banana-farmers-zimbabwe>

⁶⁹ Source: FGD and KII in Hauna.

⁷⁰ This project was operated in Guruve, Lupane, and Mutoko districts. The implementation started in March 2017 for an initial 3 years but was extended by another eighteen months until 30 June 2022 to allow implementation of outstanding activities. Source: *Independent Final evaluation of the Empowerment of Women and Youth* project, report. ILO, 2022.

middlemen who offered low prices – but were also at risk of being subjected to gender-based violence and robbery, among other hazards.⁷¹ The Project’s aim was to meet the needs of the farmers – **in bringing their produce to the plant, instead of making the 3-hours journey to Harare, 200 kms away.** A constituted local company (Pvt Ltd) would manage the plant and there would be **value addition, in the form of tomato paste sachets**, to be processed in the plant and sold to e.g. pizza restaurants which would fetch increased incomes for the female farmers and improved livelihood for their families. The target group that ultimately would benefit from the tomato plant enterprise and the value addition were young, female farmers.

In order to fully appreciate and assess it is important to account for the background because large investments and resources have gone into this activity - and the intended target group are not benefitting from them. The financial investment on the part of the ILO is as follows: (E4WAY) YWEP has spent USD 459142,37; and SEDWAY has spent USD 156,244,37. The total amount spent is USD 615,386,71.⁷² One building would function as a large production unit, and the other as a packing house/storage room, adjacent to a small cold room. The plant was equipped with processing machines/equipment for making tomato paste. The constructions were done under the ILO, and the assets were procured under the YWEP project, and managed by the Mutoko Fruit and Veggies Private Limited company. Three Private Business Corporations (PBCs)⁷³ were formed by the beneficiary farmers who together had 60 per cent of the shares. The MoY had 30 per cent and the VTC 10 per cent of the shares. The management board included the MoY, the VTC and representatives of the three companies.⁷⁴ The plant was inaugurated by the President of Zimbabwe even before the plant was functioning - and received much attention in the country’s printed media.

Some observations from the visit to the plant:

The machines looked new and unused. The VTC is currently not using the buildings and machines for their intended purpose and due to idleness, the equipment is depreciating without maintenance. The packhouse floor is used as a drying space for maize cobs. The three large greenhouses, that were intended as demonstration areas to inspire the farmers to take up more innovative cultivation, are used by the VTC to grow vegetables such as tomatoes, cucumbers and peas which are consumed within the institution, and/or sold. A medium sized truck is parked on the premises, purchased by the company for the Mutoko plant.

This enterprise has met with a number of challenges and problems, including the drought which hit the area hard in 2023-2024, COVID-19 pandemic and general economic instability. Other problems encountered were irregularity of the company board meetings; slow decision making in management, weak oversight structure; and the management not acting fairly vis-à-vis the farmers/suppliers.⁷⁵

The *final evaluation (2022) of the YWEP project found* that while outcomes were far from being achieved, the project had progressed well at the time on output indicators, despite the “myriads of challenges” it faced. The partnership with the VTC had, during the construction of the packhouse, afforded students at the centre an opportunity to gain practical experience in construction for those studying towards being builders and electricians. On the financial side there were high production costs impacting on operations; lack of investment to support productivity improvements; lack of sufficient capital to buy large volumes of raw materials; and lack of transport vehicles (trucks). The farmers were not satisfied to be paid only after 2-4 weeks, through a bank account in the local currency, when they had hoped to be paid in USD at farm gate.⁷⁶

Dairy Hub in Umguza – a planned Anchor Enterprise

⁷¹ Source: KIIs and FGDs.

⁷² Source: ILO, Harare.

⁷³ The name of the company is Mutoko Royal Fruits and Veggies Private Limited.

⁷⁴ Source: KII with a former (temporary) plant Manager.

⁷⁵ Source: KIIs, ILO staff

⁷⁶ Source: Evaluation report, YWEP project, ILO 2022. This visit was very brief and did not include a FGD with a farmer group. The evaluator interviewed a representative of the MoY in Mutoko, and two staff members of the TVET institution, and the former temporary manager of the Plant.

Dairy farming is a key element of the rural economy in Zimbabwe, however there are low milk yields in the smallholder sector which partially is due to low yielding cattle breeds and limited access to quality stock feeds. Local production, instead of imports, could improve the livelihoods of producers and support sectors and it could also contribute to generating employment and improve skills along the value chain. The planned dairy hub would depend on a network of dairy farmers to bring in milk on a daily basis.⁷⁷ The MoY in collaboration with the Dairy Processors Association are organizing and dividing 250 small-scale dairy farmers into “dairy zones” with 10 persons in each zone to deliver milk to the centre daily, once the hub would be operational. SEDWAY conducted ToT in dairy farming to create a pool of service providers for technical extension support to the dairy farmers. The MoY requested to develop architectural drawings and provide labour to construct a building to serve as a milking parlour. Additionally, dairy heifers to boost productivity were added to the venture by the project.

⁷⁷ Source: <https://www.ilo.org/resource/news/ilo-and-afdb-target-small-scale-dairy-farmers-umguza>

ANNEX 7. SUMMARY OF OUTPUT PROGRESS

LFA/RBM framework based on the SEDWAY Theory of Change matrix in Annex 2: *Summary of progress/status in reaching outputs and contributing to the outcomes*

Development objective: Creation of decent jobs, growth of small businesses and increased incomes for women and youth in the horticulture, dairy, and small-scale mining value chains			
Outcomes/outputs	Status/remarks	Outcomes/outputs	Status/Remarks
Outcome/component 1 Strengthened entrepreneurship ecosystem, infrastructure and business development services	Contributions made: formalising MSME enterprises; increasing incomes and finances through loans; employing more people; and accessing market (for the growth-oriented entrepreneurs mainly); and constructing small-scale plants for Anchor Enterprises.	Outcome/component 2 Institutional support, enabling frameworks and access to markets	Contributions made: National framework to guide women empowerment activities; and small-scale cross border traders supported.
Sub-outcome 1. Increased district level <u>value addition</u> of produce and enhanced market access and reduced post-harvest losses for local producers	<i>Value addition has not yet materialized</i> in Hauna (Mutasa), Umguza and Bulawayo Anchor Enterprises	Sub-outcome 2. increased production, productivity and sales and local SMEs running businesses and sustainably supplying inputs and services	Micro-enterprises set up through Community Outreach Programme; Production and marketing for youth taken off through TVET institutions (to some extent).
Output 1.1 Project constructs and upgrades in rural factories in <u>1.1.1. Mutasa</u> ; <u>1.1.2 Mutoko</u> ; and <u>1.1.3 Umguza</u> - and equips them with processing equipment.	-Establishment (construction) of factory building in 1.1.1 Hauna (Mutasa) Output nearly achieved (awaiting equipment). -Upgrading of factory in 1.1.2 Mutoko (equipment, footpath, greenhouses) done, and 1.1.3 Umguza: Construction Dairy Hub done	Output 2.1 In partnership with the MoWA, project facilitates development and dissemination of gender mainstreaming	Output reached: Institutional assessment; gender audits; & Gender Mainstreaming and Women Empowerment Guidelines completed and disseminated.
Output 1.2	1.2.1 Mutasa (Hauna): Coop Union	Output 2.2	Output reached

Development objective: Creation of decent jobs, growth of small businesses and increased incomes for women and youth in the horticulture, dairy, and small-scale mining value chains			
Outcomes/outputs	Status/remarks	Outcomes/outputs	Status/Remarks
Project facilitates registrations and operationalisation of Anchor Enterprises in 1.2.1, Mutasa 1.2.2 Mutoko and 1.2.3 Umguza as limited profit-making business ventures	registered under Cooperatives Society Act (65 farmer primary coops). Plant not yet operational (equipment not yet arrived). 1.2.2 Mutoko: Company registered. AE/Plant handed over to Zimbabwe Gov't in 2024. Plant not operational last 2 yrs. 1.2.3 Umguza: Farmers not registered or as limited company.	-Project partners with MoWA to review and align the broad-based economic empowerment framework to NDS1	
Output 1.3 Project facilitates linkages for AE Enterprises and primary producers with key suppliers and customers in the value chains: 1.3.1: provision of market stall in Bulawayo and Masvingo and 1.3.2 Market linkage.	1.3.1 -Safe Market idea Bulawayo was changed to a be Textiles Manufacturing Centre. Reconstruction of an existing building delayed but in work in progress, led by MoWA. -Construction of Masvingo (Chesvingo) Safe Market completed – it is functional with child care and social GBV services & police protection. 1.3.2 Market linkage: Female vendors market their products in Chesvingo but are challenged by outside vendors who sell products	Output 2.3 -Project partners with MoY to build capacities of youth entrepreneurs. Community Outreach Programme support.	Output reached.

Development objective:

Creation of decent jobs, growth of small businesses and increased incomes for women and youth in the horticulture, dairy, and small-scale mining value chains

Outcomes/outputs	Status/remarks	Outcomes/outputs	Status/Remarks
	cheaper nearby the market. -Marketing in Bulawayo not started and female textile producers in Bulawayo not yet selected.		
		Output 2.4: Project partners with MMMD to develop a Mineral development policy and beneficiation strategy.	Mineral Beneficiation and Value addition policy and strategy & Artisanal and Small-Scale Mining Strategy completed. Worked on “Improved Gemstone Governance and Safe Extraction in Karoi” and OSH training of MMMD completed. Output planned to be fully reached before end 2025.

ANNEX 8. LESSONS LEARNED & GOOD PRACTICES

Sustainable Enterprise Development for Women and Youth and Business Growth for Young Entrepreneurs

Name of Evaluator: Lotta Nycander

Date: 30 April 2025

The following lesson learned has been identified during the course of the evaluation. Further text explaining the lesson may be included in the full evaluation report.

LESSON LEARNED ELEMENT	
Brief description of lessons learned (link to specific action or task)	When starting up an Anchor Enterprise for horticulture farmers, issues of <i>production</i> also need to be analysed and taken into account i.e. the <u>starting point</u> needs to be at the stage of production.
Context and any related preconditions	If the starting point is the Anchor Enterprise itself with no consideration for how and what brand of produce is being cultivated the actual processing in the plant might not be of best quality and/or be regularly delivered to the plant.
Targeted users / Beneficiaries	It should be realised that beneficiaries of Anchor Enterprises, especially if they are young women/youth with less education, might need a lot of hands-on support regarding: production and transporting the produce, opening up bank accounts, learn about saving, planning and business management, as well as marketing. These may be very time consuming and should be considered in the planning. For this kind of intense support, projects should have one specially appointed person to be placed in, or near, the rural community.
Challenges /negative lessons - Causal factors	The interference by the Government agencies are detrimental to success. Official launching of Anchor enterprises, using media to promote politics, can have negative effects of such enterprises and all should be done by projects to avoid such situations.
Success / Positive Issues -Causal factors	If farmers/youth/women are provided the right kind of support without political interference, realistic planning and hands-on support - the enterprises can flourish and add value to their horticulture produce.
ILO Administrative Issues (staff, resources, design, implementation)	Design of projects have to have realistic time lines, accounting for adequate training and support to communities in view of the agricultural production before building up Anchor Enterprises. This means that agricultural extension people have to be involved, preferably also local non-governmental organisations, and a project staff/consultant to lead the work and monitor progress. The question needs to be looked into whether ILO is the best organisation to promote this kind of preparatory work.

The following emerging good practice has been identified during the course of the evaluation. Further text can be found in the full evaluation report.

GOOD PRACTICE ELEMENT	TEXT
Brief summary of the good practice (link to project goal or specific deliverable, background, purpose, etc.)	Organising a safe market for women vendors and entrepreneurs, including people with disabilities is good practice. Having child care facilities, Gender Based Violence (GBV) centre and access to police protection are part of the very good practice, although these need not only be available to the vendors but also open to the community.
Relevant conditions and Context: limitations or advice in terms of applicability and replicability	Resource-poor female street vendors are subjected to a number of risks such as theft, sexual or other abuse and disease, and if bringing children to the street they too are subjected to unhealthy and potentially dangerous environments.
Establish a clear cause- effect relationship	A safe market ensures that the women have their own stalls, access to clean drinking water and toilets within the area.
Indicate measurable impact and targeted beneficiaries	The women can work without the hustle and bustle of the busy streets. With their children placed in the Early Childhood Development (ECD) in the same area, they can concentrate on their businesses and work on improving their businesses' profitability.
Potential for replication and by whom	This type of market can be replicated in many areas, preferable peri-urban areas – not at the centre of big cities, but rather in suburbs commercial areas.
Upward links to higher ILO Goals (DWCPs, Country Programme Outcomes or ILO's Strategic Programme Framework)	<i>ILO Action Plan for Gender Equality 2022–25</i> https://www.unwomen.org/sites/default/files/2022-11/ILO-action-plan-for-gender-equality-2022-2025-en.pdf <i>Zimbabwe Decent Work Country Programme (DWCP) 2022-2026</i> which states that ILO will support interventions with a focus on entrepreneurship and skills development, value-chain development, access to markets, finance, and training, as well as incentives and support for SMEs to create jobs for the most vulnerable populations including people with disabilities. https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@africa/@ro-abidjan/@sro-harare/documents/publication/wcms_872973.pdf
Other documents or relevant comments	