International Labour Organization

Evaluation Office

i-eval Discovery

Sustainable Enterprise Development for Women and Youth and Business Growth for Young Entrepreneurs Projects – Clustered Internal Midterm evaluation

QUICK FACTS

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Administrative Office: ILO Country Office for Zimbabwe and Namibia

Technical Office: Decent Work Team Pretoria, MSME Branch, Enterprises Department, Geneva

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DC Symbol: SEDWAY Project (ZWE/21/01/BAD); BG4YE Project (ZWE/22/01/BAD)

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Key Words: *Use themes as provided in i-eval Discovery*

This "internal evaluation" as per ILO/EVAL types of evaluation of the ILO followed a formalized evaluation process managed by an officer of the Regional Programming Unit of the Regional Office for Africa of the ILO. The purpose of internal evaluations largely serves organizational learning

BACKGROUND & CONTEXT	
Summary of the project purpose, logic and structure	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 projects are being implemented in Bulawayo, Karoi, Masvingo, Mutasa, Mutoko and Umguza districts of Zimbabwe. 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 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. The ILO is the technical implementation agency to the Government of Zimbabwe for both projects. The 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. The projects beneficiary ministries are the Ministry of Women Affairs, Community, Small and Medium Enterprise Development, Ministry of Youth Empowerment, Development and Vocational Training and Ministry of Mines and Mining Development. 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 ILO adopted the Value Chains and Market Systems Development approach to address rural market inefficiencies and, in the process, create economic and employment opportunities for primary agricultural producers, agribusinesses, and the workers they employ. To mitigating post-harvest loss and low prices which is often the combined effect of poor market linkages, inadequate infrastructure, and limited access to storage, processing, and value addition facilities. The ILO utilized the "producer-owned anchor enterprise model", which is based on the Market Systems Development (MSD) approach to promotes enterprise development through the strengthening of value chains, where community producer groups establish and jointly own formal anchor enterprises. These enterprises are established as for-profit companies that seeks to increase productivity and value addition with the ultimate goal of creating more and better jobs and increased incomes for primary producers and communities.
Present situation of the project	With seven months remaining until project closure, the SEDWAY and BG4YE projects have made significant strides in advancing inclusive, demand-driven enterprise development for youth and women across Zimbabwe. The SEDWAY project has surpassed key targets in entrepreneurship training, technical skills development, cooperative strengthening, and value chain enhancement. A total of 2,920 youth and women-led enterprises have been trained— achieving 292% of the target —resulting in improved business management, increased resilience, and greater market readiness. Technical and vocational training has reached over 2,256 young people, with a further 884 currently enrolled. Additionally, 2,306 smallholder farmers (1,148 women, 1,158 men), achieving 461% of the target, have benefited from improved agricultural practices and market access.

	Under value chain development, notable progress has been recorded in the banana sector in Mutasa District, where 65 cooperatives federated under a single Union, collectively formalizing 2,306 smallholder farmers. A banana chips factory has been constructed, with equipment installation and operationalizing scheduled for completion before 4th quarter 2025. Similarly, the Chesvingo Safe Market was opened in Masvingo, supporting 80 traders with secure, dignified, and gender-sensitive trading spaces. Support has also extended to 518 female cross-border traders who have improved their business operations through regional trade facilitation tools. In the artisanal mining sector, 216 gemstone miners (120 women) have been trained in safer, more profitable, and environmentally sound mining practices. Complementing SEDWAY, the BG4YE project has trained 1,017 young entrepreneurs (668 women, 349 men), leading to the creation of 1,411 new jobs. Half of these enterprises have formalized operations and adopted digital systems, while 80% remain active after one year—highlighting the resilience and sustainability of the support provided. Business development service providers have also been strengthened to offer tailored mentorship, financial linkages, and market access. Despite challenges such as bureaucratic delays, infrastructure gaps, and macroeconomic volatility, the projects have responded through adaptive planning, high-level stakeholder engagement, and community-led solutions. In the remaining months, the focus will be on completing infrastructure installations, finalizing training programmes, deepening post-training support, and conducting final impact assessments. Efforts will also support the scaling and replication of successful models through government and private sector channels. Overall, both SEDWAY and BG4YE have laid a strong foundation for inclusive enterprise development and decent job creation for Zimbabwe's youth and women—delivering tangible results that align with national priorities and continental development agendas.
Purpose, scope and clients of the evaluation	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).
Methodology of evaluation	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 & CONCLUSIONS	At mid-term, the SEDWAY and BG4YE projects demonstrate strong overall performance, with notable achievements in relevance, coherence, effectiveness, and efficiency, while also facing several implementation challenges that affect sustainability and full impact. **Relevance:** The projects are highly relevant, addressing urgent socio-economic challenges faced by youth and women in Zimbabwe, particularly unemployment and unequal access to economic opportunities. The Results-Based Monitoring (RBM) framework is logically structured, with clear linkages between activities, outputs, and outcomes. Both projects are aligned with national development priorities, international frameworks like the SDGs, and ILO strategic objectives, further reinforcing their relevance.

Coherence:
Internally, SEDWAY and BG4YE are well coordinated and complementary, avoiding duplication while reinforcing shared goals. Externally, the projects are coherent with broader ILO initiatives in Zimbabwe and with ongoing development efforts targeting youth and women's empowerment. This alignment has enabled the ILO to fill a critical niche in enterprise development and employment creation.

Effectiveness:
The projects have made solid progress toward their outcomes, particularly in formalizing MSMEs, enhancing access to finance and markets, and supporting employment and enterprise creation. Partnerships with ministries, TVET institutions, and BDS providers have proven effective. However, delays in establishing some Anchor Enterprises—especially in value chains for dairy and bananas—have limited impact in those areas. These delays are largely due to infrastructure challenges and political or administrative bottlenecks. Targeted interventions and stakeholder coordination will be critical to resolving these issues in the remaining project period.

Efficiency:
Resource use has been largely efficient. Human resources have been lean but effective, with strong coordination between project staff, ILO country teams, and partners. Financial delivery rates are high—79% for SEDWAY and 68% for BG4YE—indicating good budget execution. However, continued investment in the underutilized Mutoko plant raises concerns about strategic resource allocation and highlights the need for improved planning around infrastructure use.

Impact:
Early signs of impact are encouraging. Beneficiaries report increased knowledge, income generation, and business growth. TVET institutions are better equipped, and BDS providers have adopted new methodologies. The formation of cooperatives among banana farmers and increased market engagement reflects positive structural changes. However, impacts from value addition activities tied to Anchor Enterprises have not fully materialized due to delays in infrastructure setup.

	Sustainability: Efforts to build sustainability into the project—such as government ownership of key facilities and institutional support for cooperatives—are commendable. Yet, the capacity of government agencies to manage and maintain the Anchor Enterprises remains weak. Continued project support until closure in January 2026 is necessary. TVET strengthening, cooperative development, and integration with national programs (e.g., the 50MAWSP and Skills for Youth and Women Employability and Productivity project) enhance prospects for sustained outcomes. **Cross-cutting Issues:** The projects have made commendable progress in gender equality, disability inclusion, and environmental and social safeguards. Activities are inclusive, data is gender-disaggregated, and targeted support has been provided to women and youth, aligning with ILO's rights-based approach. **Summary:** The SEDWAY and BG4YE projects are well-designed and highly relevant initiatives making important contributions to enterprise development and youth and women's empowerment in Zimbabwe. While the projects are largely effective and efficient, infrastructure delays and weak institutional capacity in some areas pose risks to full impact and sustainability. Addressing these bottlenecks through strengthened coordination, private sector partnerships, and policy engagement will be key to maximizing the projects' long-term value.

RECOMMENDATIONS, LESSONS LEARNED AND GOOD PRACTICES	
Recommendations	**1. 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 *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

2. 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

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

4. Allocation of funds in the national budget

Funds should be earmarked/allocated from the national budget for support to the banana farmers in Hauna, for long term sustainability.

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

5. **Provide support 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 dairy 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

6. **Good governance and avoiding 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

7. **More 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 BDS 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

8. Ensuring 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

9. Adapting 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.

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

10. Document how to make use of project experiences

The ILO and the concerned government ministries (MoY, MMMD, and 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

11. Validity of the project designs

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

Main lessons learned and good practices

Good Practices

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.

Lessons Learned

	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