Internal Evaluation Report

Integrated Rural Development Programme (IRDP) - Mambane

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Prepared by:

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EXECUTIVE SUMMARY

Africa Cooperative Action Trust (ACAT) – Lilima Swaziland is an NGO whose focus is mainly on rural community development from inception in 1982. The organisation has been responsible for the implementation of the Integrated Rural Development Programme (IRDP) in Mambane, in the Lubombo region for the past four years. The purpose of this programme was to deliver an integrated approach to Mambane community development, in an effort to address the diverse needs of the community. This evaluation aimed at evaluating the IRDP impact in Mambane community over the past four years. The Mambane IRDP was intended to give capacity to the community people to improve their food security and income level within the Mambane community.

In evaluating the programme impact, ACAT used a participatory approach, which allowed the project beneficiaries and collaborators to also give feedback on how they viewed the whole IRDP in Mambane. This report, therefore, presents the findings with respect to project performance (achievements and impact) and sustainability of the project activities. Through this evaluation it has become clear that the programme has effectively been able to achieve its intended results and has some aspects of what that would contribute to its sustainability over time. Such include structures like 20 Savings and Credit Cooperatives (SACCOs), 2 Area Coordinating Committees (ACCs) and Apex committee.

The community members (through the groups) have been trained on food security activities which include: field crop production, permaculture gardening, fruit tree planting, water harvesting, and others. They also received training on income generating activities, and on business management. Groups and individuals were assisted to start some income generating activities, which include: commercializing of indigenous poultry, selling of fat cakes, hawker, and others.

Adequate training was also provided to the two Extension Officer who were instrumental in the project implementation, one of whom is a local person who will remain a resource person even way after the life of the project, and thus enhancing its sustainability.
1. Introduction

Africa Cooperative Action Trust (ACAT – Swaziland) in partnership with Sahee Foundation has been implementing an Integrated Rural Development Programme (IRDP) to facilitate development activities in Mambane community. The IRDP programme was funded by Sahee Foundation and implemented by ACAT, covering all the sub-areas of Mambane. The duration of the programme implementation was four years. The first three years was general implementation of the programme, while the forth year was to consolidate the work that was done over these years. The main objective of the IRDP in Mambane was to promote food security and Income generation activities within Mambane community for sustainable development. It was also to provide training and guidance to the community members and the extension officer / Rural Development Facilitator as they drive the development of Mambane community. The main results for the project were:

a) Strong and active Savings and Credit Co-operative
b) Improved food security
c) Improved people’s access to clean water and sanitation
d) Improved Incomes through Income Generation Activities

2. Methodology

The evaluation used a combination of methods, including reviews of the main project documents such as project proposals and progress reports, direct observations in the field, semi-structured interviews with individuals, groups (SACCO members) and the Apex committee, rankings and most significant change stories.

During the evaluation process we interacted with:

a) 8 individual farmers (in their households), and they were all women
b) Farmers were interacted with in a group session (13 women & 1 man)
c) SACCO representatives from different SACCOs (not in leadership)
d) Apex committee (6 members)
e) The two Extension staff members who worked in Mambane in the 4 year period

A meeting with ACAT Management was held prior to the evaluation exercise to present the methodology and for the approval of the evaluation approach. The Mambane RDF was also given a briefing on the evaluation exercise and given a chance to discuss and share his views
on the IRDP in Mambane. A debriefing meeting was then held where the evaluation report was presented and discussed with both the field staff and the Apex, who also provided some feedback. Finally in a meeting with the ACAT Management the findings, lessons learnt from the project and the way forward to help in implementation of similar interventions in other communities were presented and discussed.

3. Purpose of Evaluation
The purpose of the internal evaluation of the IRDP was to ascertain the extent at which the intended objectives of the IRDP were achieved during the project implementation. It was to further inform ACAT and Sahee foundation of successes and challenges of the IRDP in Mambane community.

4. IRDP Programme Performance

4.1 Formation of 20 SACCOS
The project managed to form the 20 savings and credit groups within Mambane community. The total membership from the 20 groups is 189 people, comprising mainly of women, and each of the members represents a family. The formation of these groups was such that, seven were formed in the first year, one in the second year and then 12 groups were formed on the last year of the project. 17 of the savings and credit groups are classified as active because of their regular savings and other developmental activities within the groups. They also have their constitutions which guides and regulate their daily operations. In addition, all the 17 groups are always having an average of 70% attendance in their weekly meetings and members actively participate in their meetings. Finally, most members in these groups have been able to start income generating activities in their households. Three of the 20 groups are, however classified as inactive because they not doing their regular savings and credit as trained by ACAT. It was established that some of the members in these three groups just absent themselves from SACCO meetings without reporting. Generally, it has also been observed that the weaker groups are the ones that were formed late on the third year of the project. The three weaker groups are located closer to a sugarcane growing company and just below Mambane Mountains, which make the households to have no land for doing agricultural activities. Most of the households survive on handouts or getting piece
jobs in the sugarcane company where they do weeding in the fields. The late formation of these groups was found to have been caused by a misunderstanding of the project document by the field staff as they thought only 10 groups were to be formed in the three years of the IRDP. This error was only corrected late in the second year of the project.

4.2 SACCO Trainings

4.2.1 Leadership training

A total of 102 SACCO executives from the 20 SACCOs were trained on leadership. The leadership training was conducted both as centre training at ACAT training Centre and as spot training within Mambane community. The centre training was attended by 38 SACCO executives coming from 17 different SACCOs, while in the spot training, a total of 99 executives were in attendance (some committee members could not attend). The spot trainings were conducted at three different strategic sites which are: Emmanuel Wesleyan church, NCP next to Lucaceni primary school, and at World Vision Office (in Mambane). Topic covered in the training included: duties of each committee member, group dynamics, conflict resolution, drafting of constitution, and others. The spot training was facilitated by ACAT Trainer together with the RDF, while the Centre trainings were facilitated by ACAT Trainers.

4.2.2 Training of SACCO Secretaries

A total of 30 secretaries from the 20 SACCOs have been trained on record keeping. Ten of the secretaries attended a residential training at Mbuluzi, where they had an opportunity to even share ideas with other secretaries from different communities. The rest of the secretaries attended spot trainings that were conducted at Mambane. A follow-up training was done to all the trained secretaries so to assist them when they do it during group meetings. The topics covered during the training included: record keeping in savings books, writing of minutes, writing of business letters, and the conduct of a SACCO secretary. Based on the quality of records kept by these secretaries, it was established that the training provided was useful, to an extent that some of them were even able to distribute surplus to their members. On another note, the training of vice secretary at Lucaceni has assisted the group to realize some mistakes which were done by the SACCO secretary during ordering of farm inputs, leading to shortages of funds on the farm input account. Seventeen of the SACCOs have started issuing out loans to their members.
4.2.3 Business Management training for Nkosiyaphendula
Nkosiyaphendula (a broiler production group), for the past 4 years, has struggled with its poultry project, despite training and support provided by the ACAT. The group has been faced with a series of problems, ranging from disputes, death of its members as well as loosing members for various reasons. During the four year period, trainings on Business management, with emphasis on broiler production had been given to the group. The evaluation established that there are still challenges with regards to running of the project profitably to generate dividends for the owners and also attract other members to join the project. This training was more practical and interactive in nature such that the members were fully involved and participating, using examples of what was happening in their broiler production business.

4.2.4 Advocacy Training
One day training on advocacy was conducted for the Apex committee, and it was attended by all the seven committee members. This training was conducted at Mambane and was facilitated by ACAT trainers. The advocacy training was aimed at preparing the committee for the responsibility of making sense out of the challenges faced by the people of Mambane, especially SACCO members and tries to ensure that the flagged challenges are addressed by relevant stakeholders. The content of the training was understood by the Apex, but the impact of the training could not be ascertained during the time of the evaluation as the training was given just before the end of the project period.

4.2.5 HIV/AIDS Training
HIV/AIDS training was mainstreamed in all the training conducted by the organization. In addition, awareness rising on HIV/AIDS has been done in all the 20 SACCOs. The evaluation established that people do have some basic knowledge about HIV, which was the aim of its mainstreaming in ACAT programming.
4.3 Formation of Area Coordination Committees
The project, over the period, has formed two area coordinating committees (ACC) that have been formed by the project; one is at Lucaceni (sub-area of Mambane) and the other one is at Mambane. The two ACCs have a total membership of 16 people. The ACC members have been trained on Leadership, Conflict resolution and Coordination. As a result of the trainings one of the ACC approached Inkhundla on behalf of the SACCOS to request for assistance on material for making water harvesters and back yard gardens.

4.4 Establishment of two Audit Committees
Two Audit committees (one from Lucaceni and the other from Mambane) with a total of 13 members have been formed through the use of secretaries of the SACCOS. These Audit committees, it has been established that they have been trained on duties of Audit committee members, Proper record keeping, Loan policy and General finance management. The main function of this committee is to ensure that all SACCOS adhere to proper book keeping practices as taught by the ACAT trainers. The two committees are currently doing fairly well which was evident on reports that as a result of their work, no report of mismanagement of funds in the SACCOS under their supervision. When carrying out the audit, the Lucaceni committee audits the Mambane groups and the Mambane committee audits Lucaceni groups. However, with the current arrangement of Lucaceni committee members auditing Mambane groups and vice versa, seemed not to work very well in the absence of transport, especially that Mambane has more groups, and thus other groups are not adequately getting the service of the audit committee. The Apex committee, has been identified as the suitable structure to look at this issue much closer, and come up with a lasting solution, in that way, the apex would also gain confidence in handling bigger community issues.
5. Food security

5.1 Establishment of permaculture backyard gardens

The evaluation has established that the project has assisted a total of 53 families to set up permaculture backyard gardens in their households. All these backyard gardens were established after conducting training on permaculture vegetable gardening, which was attended by all the 189 SACCO members. The garden owners have been encouraged to grow at least three different types of vegetables in the garden, per planting. The 53 families are using the backyard gardens to grow different types of vegetables which include: green pepper, onion, cabbages, spinach, lettuce, beetroot, and tomatoes. The garden owners were taught to produce vegetables using locally available resources in order to reduce their production costs, which will make the gardening to be more sustainable. All the 53 families with backyard gardens are producing vegetables for family consumption and selling surplus to the neighbours. Realising the benefits from their backyard garden, some households have extended the size of their backyard gardens. When using a standard figure of seven people per family, the gardens are directly benefiting 371 people and 1484 indirect beneficiaries to give a total of 1855 beneficiaries from these gardens.

5.2 Field Crops production

Training has been provided to the SACCO members on crop production. The trainings were provided in a form of spot trainings on strategic points within the community where demonstrations on planting methods were conducted. Topics covered during the training included: the importance of early planting, seed selection, land preparations, general crop management and crop storages with special attention to maize and legumes. Farmers were encouraged to grow different types of crops such as sweet potatoes, pumpkins, cassava, sorghum, groundnuts, beans, cowpeas and others, so that they may have enough food and sell the surplus for income generation. In crop production activities ACAT officers were working in collaboration with Extension officers from the Ministry of Agriculture. Almost all the trained farmers do

Some of the sweet potatoes grown in a Ntshangase homestead. ACAT promote the planting of drought resistant such as this one.
grow more than one crop in their families, and over 50% of them follow the advice they get from the extension staff. However, their major challenge is to rely on government tractors for ploughing yet there is always a long queue for the government tractors, which then lead to late planting. This project also collaborated with FAO and the ministry of Agriculture for the benefit of Mambane community on crop production. The collaboration resulted in 54 families of Mambane being trained on conservation agriculture (CA), to an extent that demonstrations were also conducted in their individual crop fields. It was also noted that the best farmer on CA in the whole of Lubombo plateau came from Mambane and she was from an ACAT SACCO.

5.3 Fruit tree Planting
The project also promoted planting of fruit trees at household level. Training on fruit tree planting has been done in 16 SACCOs with a total of 160 members. Some members already had some old trees and not properly managed. The training therefore emphasised on considering fruit trees not only as food security activity but as a source of income. In the four year period, the project assisted 25 families to grow fruit trees, and each household has at least three different types of fruit trees which include: oranges, avocados, peaches, pawpaw, guava, and others.

Mrs Mango shows some oranges in one of the fruit trees inside her extended permaculture garden. The produce from these trees also helps her raise money for her home development.
5.4 Maize cribs
Community members were also encouraged to construct proper maize cribs and protected maize tanks. Following trainings conducted on maize crib construction, it was found that 13 families managed to construct their own maize cribs in their families.

A poorly made maize crib in one of the homesteads

6. Income generating activities
6.1 General IGAs
A total of 65 SACCO members were assisted by the programme to start and run their small individual IGAs, and there are only three SACCOs with group income generating activities. The individuals are involved in a variety of activities which include: indigenous poultry production, vegetable production, hawker, selling of fat cakes, sewing, and others. IGAs by the three groups include: floor polish making, candle making, production of archar, broiler production, and Vaseline making. Over 80% of the produce (IGA activities) is sold within the community.

6.2 Indigenous poultry
The project assisted a total of 25 families to establish indigenous poultry projects at household level, where they are commercializing the production of local chicken. These families constructed poultry sheds using locally available material, and are using their local chickens as breeding stock. The families were also assisted to improve their projects by keeping records and ensure good management of the local chicken. Prior to establishing this project, the evaluation has established that all the 189 members from the 20 SACCOs were
given basic training on indigenous poultry production by ACAT in collaboration with the Poultry Specialist from the ministry of Agriculture.

6.3 Surplus distribution

In the four years of the IRDP, five SACCOs (groups) have already started distributing surplus made by the SACCO. The five groups that distribute their surplus to members during the period are Asibumbane, Litsembaletfu, Siyaphumelela, Nkosiyaphendula and Asiyembili. During the four year period Nkosiyaphendula (poultry project) with a total of five members distributed their surplus five times, distributing an average amount of £1500 per distribution, each member getting £300.00. In addition, Nkosiyaphendula purchased school uniform (shoes and shirts) for 18 orphaned and vulnerable children in Mambane primary school. The donation to the kids was done twice during the period, with each donation amounting to £800.00. These kids were identified by the school principal. The other four groups (Litsembaletfu, Asiyembili, Siyaphumelela and Asibumbane have distributed two times, with Asibumbane’s last distribution increasing from 1800 to £2600.00 for its 18 members.

The distribution was based on the members’ savings in the group, and the amount of time spent working in the group project. The highest a member got from the surplus was £300.00. Although the money they received from the surplus may look small, the evaluation has established that it has brought happiness to the members when they got these dividends. Generally, the members used the money for buying households goods, paying school fees buying clothing, buying seedlings, and others.
7. Water harvesting

A total of 36 families have been assisted by the project to construct cement water harvester with a capacity of 1000 litres per harvester. The construction of the harvesters followed training on water harvesting which included demonstration on how to construct a cement water harvester. Realising the benefits of harvesting water, over 70% of the SACCO members do harvest rain water from the roof tops, and they use any available containers in the household through which they can collect the water. The collected water is used for drinking, washing, and irrigating the backyard gardens. Members have been told that water collected using an unclean container should not be used for drinking. All these families (more than 130) are now getting clean water (rain water) from roof tops during the rainy season, and thus reduce the amount of time they spend fetching domestic water. In addition, one household was able to construct a cement water tank which collects surface run-off water during rainy days, and the water is used for irrigation.

8. Establishment of a reporting and a referral system (Apex committee)

An umbrella committee known as an Apex committee has been established in Mambane. The purpose of this committee was to ensure there is proper coordination of the work in this community even long after ACAT has phased out of Mambane. Therefore the Apex is a supreme committee representing all SACCO activities in the community, and it is comprised seven people (members), three from Lucaceni ACC and four members from Mambane ACC. This committee has already received training on their duties, drafting of constitution, advocacy, and planning. The training was facilitated by ACAT Programme Manager and the RDF, and it lasted for three days. The Apex has requested ACAT to assist them draft their long term plan for Mambane. The Apex has already drafted a constitution and their working procedures.
9. Staff Training

The project was spearheaded (at community level) by two field officers who were the Extension officer and the Rural Development Facilitator (RDF). The Extension officer was there from the beginning of the project, while the RDF was recruited in the middle of the third year of project implementation. At the end of the third year the Extension officer was pulled out of the project, leaving the RDF to continue with the project until the end of the fourth year. During the period, both officers were given formal and informal training on community development, food security issues and on income generation activities through exchange visits and workshops organized by the organization. The Extension officer received training on “Training for Transformation” course which was offered in Cape Town, in South Africa. However, this officer did not finish the course due to illness. The RDF on the other hand, received training on leadership, crop production, Business management, and advocacy. All these trainings were organized for ACAT staff, each one of them taking five days. The leadership training was conducted in KwaZulu Natal (South Africa). In addition to the training of the RDF, the Programme Manager gave him extensive mentoring.
10. Summary of planned activities against achieved in the four (4) years

<table>
<thead>
<tr>
<th>Activity</th>
<th>Planned</th>
<th>Achieved</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. SACCO formation</td>
<td>20</td>
<td>20</td>
<td>17 SACCOs are functioning, while 3 are weak and not saving</td>
</tr>
<tr>
<td>2. Backyard gardens</td>
<td>60</td>
<td>53</td>
<td>Outstanding gardens were still in pipeline</td>
</tr>
<tr>
<td>3. Indigenous poultry</td>
<td>60</td>
<td>51</td>
<td>Indigenous poultry running well, some poultry houses are improved</td>
</tr>
<tr>
<td>4. Cement Water harvesters</td>
<td>40</td>
<td>36</td>
<td>People also use any available containers for water harvesting than concrete ones</td>
</tr>
<tr>
<td>5. Improved maize cribs</td>
<td>70</td>
<td>13</td>
<td>Unavailability of quality material compromises the quality of cribs.</td>
</tr>
<tr>
<td>6. IGA</td>
<td>60</td>
<td>65</td>
<td>The IGAs are at different stages of development</td>
</tr>
<tr>
<td>7. ACCs</td>
<td>2</td>
<td>2</td>
<td>Active, 90% attendance in meetings, also attend SACCO issues</td>
</tr>
<tr>
<td>8. Audit committees</td>
<td>2</td>
<td>2</td>
<td>Active in checking SACCO books and give feedback on time</td>
</tr>
<tr>
<td>8. Formation of Apex</td>
<td>1</td>
<td>1</td>
<td>Formed on year 4, and it is active, 100% attendance in their meetings.</td>
</tr>
<tr>
<td>9. Sorghum production</td>
<td>20</td>
<td>24</td>
<td>Sorghum production was done in collaboration with the Taiwan Mission.</td>
</tr>
<tr>
<td>10. Sweet potatoes production</td>
<td>20</td>
<td>30</td>
<td>More members are turning to sweet potatoes</td>
</tr>
<tr>
<td>11. Cassava</td>
<td>20</td>
<td>17</td>
<td>The crop still not well accepted at Mambane</td>
</tr>
<tr>
<td>12. Fruit tree planting</td>
<td>30</td>
<td>25</td>
<td>Families are gradually taking fruit trees planting seriously</td>
</tr>
</tbody>
</table>
11. Lessons and Challenges as highlighted by ACAT Officers and community members

11.1 Lessons learnt

- The IRDP should be able to accommodate people from different conditions
- A newly recruited officer, though trained, but may not be able to handle properly some of the dynamics in the field.
- It is difficult / it takes a long time for people to adopt a new concept, they need to see somebody doing it first and be successful before they can jump to it.
- People cannot be changed overnight from their old / traditional farming practices, it needs time and patience.
- Demonstrations play a major role in convincing people about new concepts, such as permaculture backyard gardening.
- Never allow people to take your produce on credit because payment becomes a problem when the item has been used up.
- A number of people in Mamabne still lack training on health issues because most of them do not consider drinking clean water as a priority. This has been observed in some households which prioritise other activities over water. They continue to fetch water from unprotected sources.
- Referral system becomes easy when the ACC is established on time and has been trained on its responsibilities. In such cases most of the group members understand the system and thus making it easy for the Audit committees to carry out their duties.
- When adequate and relevant training has been given to an officer, project activities implemented by the trained officer are likely to be sustained.
- Follow-up training is necessary even on field staff, so that they may develop confidence on what they have learnt.
- Conducting of demonstrations enhances the understanding of concepts, especially when training old people.
- Follow-up training to individual members is more important as it enables the individual member to overcome some of the obstacles and implement what has been taught at group level.
• Attendance in training sessions tends to be good when the topic touches on issues currently affecting the community members.

• When the ACCs are strong, the Apex committee will also be strong and the task of the Apex will be simple because some of the community development issues will be dealt with and concluded at ACC level.

11.2 Challenges

• The IRDP followed other unsuccessful community development concept which were implemented by other agencies, resulting in people not being sure if the IRDP will be successful. A number of community people in Mambane were at a stage did not believe the group approach in community development works.

• Some community members misunderstood the whole development concept as they thought ACAT was going to give them capital to start up their projects.

• SACCO members were not attending organized trainings.

• ACAT has not been providing food when conducting community training (spot training), yet other organizations were giving lunch to all people who attended their training.

• Most of the course participants were illiterate (could not read and write), making training to be a bit difficult especially when it comes to record keeping.

• The poultry house at Nkosiyaphendula is very far from the general membership, which tends to compromise the management of the whole broiler production project.

• The Nkosiyaphendula group members are naturally very soft such that other people take advantage of them and buy on credit and not pay back.

• The community does not have adequate natural fencing material for vegetable gardens, which may include poles and thorny bushes.

• Water for irrigating vegetable gardens is very scarce as some members travel for about a kilometre to fetch water, which they carry on their heads using 25litre containers.
• It is expensive to get seedlings as they are not available around Mambane community, only obtainable from Big-Bend and Siteki.
• Most people do not keep records because they are unable to read and write
• There is no organized market for most of the produce from the groups and individuals
• Lack of capital to start group project as members pay more attention to their own projects
• Availability of material (river sand and saw dust) for constructing cement water harvesters has been a challenge.
• Most of the staff training activities were done quite late sometimes when the officer is already battling with some of the issues that needed the training.
• Unavailability of Exchange visits to assist the trained officers fully understands the concepts as they may observe it being applied in other community settings.
• Since the Apex is a committee responsible for the whole of Mambane community, resources for running the Apex committee is the main challenge.
• Transport for three Apex members to and from their meeting is another challenge in terms of availability of public transport and money for paying the bus fare.
• Currently, only one SACCO is providing money for transport to their SACCO member for the meetings. The other two members use their own means to get to the meetings. However, ACAT together with the Apex are working on the modalities of having all the SACCOs contributing to the proper running of the Apex committee.

12. Testimonials from Programme beneficiaries
When the programme started in 2008 most of the people in the community were not keen to join groups following their past experiences. However, this project has changed the perception of the people in as far as working in groups is concerned. The benefits of the project to the members of the different groups have are becoming evident every passing day which has resulted in even those who were shying away from the SACCOs joining. Below are some of the testimonies of the people on what the programme has done to their lives.
• **Mrs Nomsa Ntshangase:** The programme has changed the way I used to do things in my home. The trainings I got from ACAT helped me in improving the income generating activities I have a home. I used to grow vegetables anyhow but through this project and the introduction to the permaculture concept I am now able to have vegetables throughout the year. My home has greatly improved.

• **Mr Mxolisi Gamedze:** Since I joined the savings group I have been able to do a lot of things in my home. I have been able to borrow money from the SACCO to improve my home and I built a house using that money. Generally am a workaholic person and the SACCO money has helped me in running some of my small income generating activities which helps in boosting my economic situation.

• **Ms Goodness Myeni:** This project has helped me a lot as I have been able to buy three goats using the money I borrowed from the SACCO. Though my SACCO was formed late, we have been able to see the results within a short time.

• **Mrs Lizzy Mthiyane (Chairperson of Inkosiyaphendula SACCO):** This programme has helped me as an individual and my group to understand how to best run our business. When we became part of this project we didn’t have any clue on business management but now we are realising the results and we are all committed to the work. I also have my personal business which I started after the trainings from this programme.
Mrs Ntombi Mango: I don’t know where to start in talking about the benefits of this project to me. I was attracted to the project by the construction of water harvestors which was taking place in the community. Being someone involved in farming, I wanted to make sure that I get that skill and then build my own water harvestors to collect as much water as possible as this area is dry. I have also learnt new ways of farming, especially the permaculture gardening which helps to save water. I have also learnt how to maximise the little space I have when growing field crops to ensure that I get much yield as possible. You see my home is now full of fruit trees and this has come because of the project training.

13. Conclusion
The IRDP in Mambane has been able to achieve most of the activities that were proposed in the project document. Though some of the activities like formation of more the 12 groups were done on the third year of the project implementation, which then did not give enough time to mould the groups with relevant training as they mature. However, the training provided and the collaborations especially with the ministry of Agriculture officers within the project site will enhance the sustainability in the IRDP activities both at SACCO and at individual level. Again, the SACCO structure (SACCO, ACCs and Apex) forms a strong base for continued and future development of the community. The evaluation team is conscious that the evaluation might have gained better insights, if it was done by a natural or independent team, however, still ACAT and Sahee might benefit from the findings of this study.