



**BUILDING
CAPACITY
WORLDWIDE**

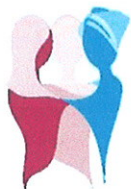
Pact

FINAL REPORT

WORTH in PCI's BELONG Program – ZAMBIA
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WORTH

A GLOBAL WOMEN'S EMPOWERMENT PROGRAM

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ACRONYMS

AC	Assistant Coordinator
APA	Appreciative Planning & Action
BELONG	Better Education and Opportunities for vulnerable children through Networking and organizational Growth
CBO	Community Based Organization
CCF	Christian Children Fund
EW	Empowerment Worker
IP	Implementing Partner
LOP	Life of Project
LV	Literacy Volunteer
MIS	Management Information System
NGO	Non-governmental organization
OVC	Orphaned and Vulnerable Community
PEPFAR	Presidential Emergency Program for AIDS Relief
USAID	United States Agency for International Development

EXECUTIVE SUMMARY

Strengthening the capacity of older OVC and of households providing care for OVC in order to support themselves and their children through economic empowerment initiatives was one of the intermediate results for Project Concern International's BELONG program. To achieve this result, PCI and its partners ensured that caretakers, most of whom are women, were trained to be economically independent to enable them fulfill their caretaker roles. Pact Inc. as a technical partner brought to the program broad expertise in capacity building, while the grass root experience to ensure that the technical expertise was well grounded and effectively brought to scale was implemented by community based organizations affiliated to Christian Children's Fund in Chongwe district.

Pact's WORTH program is based on self help and combines literacy, saving-led village banking and microenterprises. The program offered women who never had the opportunity to see the inside of a classroom or dropped out of formal schooling at an early grade, a chance to learn how to read and write which was an essential skill for their village banks. As women read together, the materials not only taught them literacy skills and village bank mechanism, but encouraged them to become proactive in their communities, get engaged in educating others and mobilizing more women to take constructive actions. Women also discussed different developmental issues such as, good health practices, caring for OVC, their legal rights, how to find good business ideas in their groups and campaigned against spousal abuse.

Economic empowerment was realized through creating robust village banks. This was achieved through weekly savings by the women, the amount set by the group was as small as two cents per woman per week. Women were highly motivated to save not only because they wanted to put aside resources, but because they learnt and understood during training that their savings would in turn generate interest if they loaned it out to group members. These loans were strictly for microenterprise development and not for direct or domestic consumption. Profits realized from these businesses were used to buy school uniforms, food, clothes, rehabilitate homes and pay school and medical fees. A unique feature about the WORTH village banks was that it provided for the development of two income streams for the women. Apart from the profits realized from microenterprises, members shared dividends at the end of the village banking cycle.

Over 200 Village Banks were formed in the project area and, at close of implementation, up to US\$46,666.00 had been saved by 5,101 women and 13,000 OVC benefited during the life of the project. The WORTH program successfully demonstrated that strengthening the social and economical capacities of families through saving-led village banking resulted in better protection and caring of the OVC.

1.0 INTRODUCTION

Project Concern International (PCI) is currently implementing BELONG (**B**etter **E**ducation and **L**ife **O**pportunities for Vulnerable Children through **N**etworking and **O**rganizational **G**rowth) in Zambia. A 5-year program funded by President's Emergency Plan for AIDS Relief (PEPFAR), USAID. The strategic objective of BELONG is to increase the numbers of orphans and vulnerable children and households providing care to OVC access quality services through sustainable, community-based programs that effectively reduce their vulnerability. This Strategic Objective is supported through other Intermediate Results among which is *IR2: Strengthened capacity of older OVC, and of households providing care for OVC, to support themselves and their children through economic empowerment initiatives*. In order to achieve this specific program result, PCI partnered with Pact to provide technical assistance.

Pact's WORTH program is an innovative, sustainable, low-cost program of women helping women that fosters grassroots development, increases family income, and develops local control of resources through community-controlled village banks. The increased income for caretakers and local groups enables improved care and support for OVC in their communities. In March 2006, BELONG's WORTH component was launched.

It is recognized that many of the problems HIV/AIDS-affected children and households face result either directly or indirectly from the economic impact of HIV/AIDS. HIV/AIDS has placed considerable strain on the ability of communities to care for children orphaned and affected by the disease. Since women are more likely to take responsibility for orphans, the economic burden on female caregivers is the most extreme. For this reason, part of an effective and strategic effort to reduce the vulnerability of children affected by extreme poverty or HIV/AIDS includes strengthening the ability of families to provide for their essential needs and to stay intact when a primary caretaker falls ill or dies.

2.0 TECHNICAL ASSISTANCE

The WORTH technical team in Nairobi, which was headed by Dr. Marcia Odell, Director of Pact's WORTH program, Erica Tubbs, Senior Technical Advisor to WORTH and Grace Mwangi, Training and Curriculum Development Officer co-trained the PCI core team in the WORTH economic empowerment model. In addition to monitoring and trouble shooting that drew upon capacity building expertise from the local staff.

For consistence and adherence to program design, a WORTH Coordinator (Pact employee) was seconded to work on the PCI project and was responsible for ensuring that all components of WORTH were implemented effectively and that WORTH was successful in BELONG.

3.0 STAFF

PCI employed two WORTH Assistant Coordinators who were field based in the project area - Chongwe District.

4.0 TRAININGS

The following core trainings were conducted during the project life:

4.1 Orientation workshop

A 3-day training was conducted for the WORTH core implementation staff, CBO partners and some members of the BELONG team in WORTH methodology and how to orient communities so that women could form groups and Empowerment Workers could be selected.

4.2 Launch training

The 5-day training prepared the core WORTH team and CBO leaders to launch the WORTH program in Chongwe. It covered in detail the three key components of adult literacy, the foundation of the WORTH village banking system and the WORTH method of micro enterprise development. The core team in turn trained the Empowerment Workers for 3 days.

4.3 Management Committee Training I

The 5-days training prepared the teams on the mechanisms of opening and managing the banking cycle and introduced more accounting forms in order for the village bank to be transparent and manage the group fund appropriately. After the core team and CBO point persons were trained, the training was later rolled out to EWs who in turn trained Management Committee members from all the groups on that program.

4.4 Management Committee Training II

The 2-days training focused on closing the banking cycle and ensuring a healthy village bank. This training was delivered to the core team and CBO point persons, who trained the EWs for 3 days. The EWs rolled the training to members of the Management Committee from all the groups.

5.0 OTHER SUPPORT TRAININGS

5.1 Literacy volunteer training

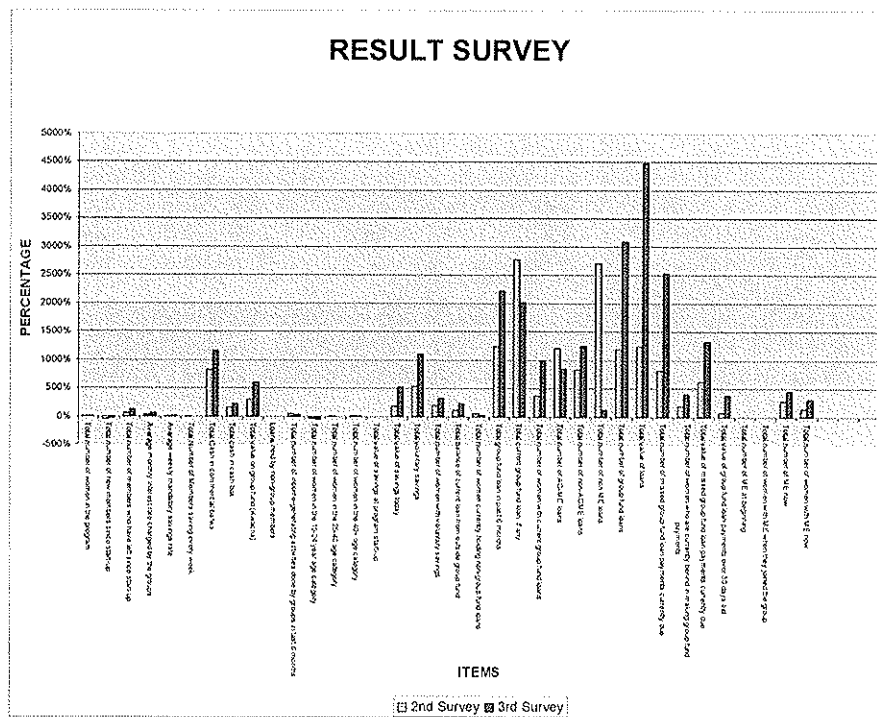
The Literacy Volunteer Training was a five-hour training module designed to prepare Literacy Volunteers (LVs) in WORTH groups to confidently guide their groups through the *Women in Business* series. Women became literate by working through a sequence of

materials that enables them to strengthen their literacy skills. While studying literacy, WORTH members also focused on developing their village banks and learnt how to start and manage small businesses.

5.2 Results Survey

The Results Survey Training was a seven hour training module designed to help guide Empowerment Workers (EWs) in conducting the Results Survey with their savings groups every six months. The Results Survey is a very important part of the WORTH program, it enables groups to track and share their successes with the global program, as well as their own successes and progress.

The baseline Results Survey (MIS) was conducted in order to collect information from which basis of variation would be measured over time. The Global WORTH database is still being developed by Pact.



An OVC data collection form was adopted for Zambia in order to capture more detailed descriptive information on the children for whom the WORTH women provide care.

- . Additional information collected included:
 1. Age and gender of OVC
 2. Relationship with the WORTH member
 3. Type and name of school that the OVC is attending

5.3 Mobile workshops

Monthly mobile workshops are a fora for women to share and help other women learn new information through encouraging community action. These workshops provided an opportunity for the introduction of new issues thereby facilitating networking among groups per cluster (a cluster comprised 10-15 groups in the same geographical area).

Mobile workshops are 5-hour monthly trainings delivered by the core team to the EWs during the Implementing Partners' meeting and using templates developed by the WORTH team in Nairobi. Within each cluster, an EW coordinated one mobile workshop each month after she had received training on a particular mobile workshop topic.

A mobile workshop is designed to provide an opportunity for group members within a cluster to meet, share, help one another and learn from each other's experience. They are called 'mobile workshops' because one WORTH group would offer to host the workshop and the other groups in each cluster would send two group members to attend. Group member representatives could change from meeting to meeting and every month a different group in the cluster would take turns hosting the other groups in the cluster. The following topics were covered during project life:

- Voluntary savings
- Replication
- Ten safe rules of money handling
- Group rules and WORTH discipline
- Growing the group fund
- Balance sheet review
- Supporting Vulnerable Children in Our Community

Mobile workshops also served as an opportunity for groups in clusters to maintain the contact and ensure continued support from each other even upon program completion.

Number of trainings conducted

Name of training Conducted	No. of core team/CBO pax	No. of EWs pax	No. of MC trained	No. of group members captured	Total trained per training
Orientation	17	14		1041	1072
Launch	10	14	796	398	1194
MCT 1	10	14	824		848
MCT 2	10	14	864		888
Literacy Volunteer	10	14			24
Result Survey	10	14			24
Mobile Workshops					
1. Replication	7	14	1096	4002	5112
2. Voluntary savings	7	14	864	4030	4915
3. Group rules	7	14	864	4000	4885

4.loan fund	7	14	1088	3922	5051
5.OVC Support	7	14	1088	4028	5137
6.Balance sheet review	7	14	1080	4028	5129

5.4 Implementing Partners' meetings

Monthly Implementing Partners' meetings were conducted for implementing staff in order to share successes and bring everyone up to date on program activities. This included a joint meeting with Christian Children's Fund National Office staff to which the seven (07) implementing partners are affiliated.

6.0 IMPLEMENTATION PERIOD

The WORTH program in Zambia was implemented for 18 months from July 2006-December 2007 with 03 months of program start up.

6.1 Partner identification

WORTH works through local NGOs that are already active in their communities for what they know best - community mobilization. The program quickly reaches thousands of villages because it works through women's groups and the local NGO staff who are already known in their communities.

PCI partnered with Christian Children's Fund (CCF), an international NGO based in the United States to implement WORTH through CCF affiliated community based organizations (CBO) which are locally registered and semi-autonomous. An additional advantage was that these CBOs were already networking (all being affiliated to CCF) which helped in information sharing and program uniformity. Seven of such CBOs were identified in Chongwe district which was the project area. PCI signed sub-grant agreements with each partner detailing the responsibilities that each CBO was to carry out and the nominal remuneration it was to receive for services rendered to the program. During the SGA signing ceremony which was held in Chongwe district the following were in attendance:

- Country Director-Project Concern International (Z)
- National Director-Christian Children's Fund (Z)
- A/Country Director-Pact Zambia
- The District Commissioner-Chongwe district
- Program Manager- Christian Children's Fund (Z)
- Heads of government departments
- Representatives from other NGOs based in Chongwe district
- Seven CBO managers and their board chairpersons
- Report from Times of Zambia and TV crew fro a private TV station
- WORTH core team

The responsibilities of PCI's partners included:

1. Identification of at least one project staff to serve as the Focal Point Person for implementation of WORTH in the assigned area and dedicated a minimum of 30% of her time to the WORTH activity. She had the following responsibilities, among others:

- Oversee and support the work of the EW, including regular monitoring visits to women groups in the sub grantee's assigned area of operation for WORTH implementation.
- Attend all core trainings and mobile workshops for WORTH, co-facilitate other trainings in support of the EWs, as requested by the WORTH Assistant Coordinator.
- Support the EWs in planning their monthly schedules and in coordinating their visits with the 14 groups each EW support.
- Ensure that quarterly financial and narrative reporting is done on time and in full.
- Support the collection, verification and compilation of results survey data.

2. Recruitment of two women to serve as full-time WORTH Empowerment Workers (EWs) to support WORTH Implementation at community level. The EW as a front-liner implementer of WORTH worked with a cluster of 14 groups and was responsible for:

- Visiting each group at least twice a month to support each group through the *Women in Business* materials.
- Mentoring and encouraging each group to develop through self-help and become strong, vibrant, transparent Village Banks through:
- The delivery of training and coaching to group members at their meeting throughout the life of the program.
- The delivery of Literacy Volunteer training
- The delivery of monthly mobile workshops for her cluster.
- Administering the results survey questionnaire to groups and gathering any other information including positive deviance case studies as a form of feedback to PCI.
- Preparing and submitting concise field visit reports according to established deadlines.

3. Participating in the monthly WORTH Implementing Partners' meetings.

4. Ensuring that program materials are distributed as required and that accurate distribution records are kept for all books and other printed materials.

7.0 GROUP FORMATION

Before being introduced to WORTH, several of these partner CBOs had formed "women clubs" through which they encouraged women to become self-reliant in order to better support the children in their communities. Although the approach had not been similar to WORTH, but attempts were made to train the women in different micro-enterprise activities with some 'clubs' being given sewing machines. However, this did not solve the problem at hand neither was it a sustainable way of working with women groups. The CBOs were interested in

trying something different and WORTH's self help approach seemed to be the key to increasing the capacity of women groups in order for them to be able to support the many OVC in their communities.

Each CBO was able to meet the target of mobilizing 28 groups of 25 members per group meaning two clusters of 350 each for a total of 700 women per CBO from within its usual operation area and beyond. Although the initial target was 4, 900 women the seven partner CBOs managed to mobilize 5, 000 women for the program.

8.0 LITERACY

The core of the WORTH model is a two-part book series, *Women in Business*, that focuses on developing the strong reading and technical skills needed to create savings-led village banks and micro-enterprises. The first book in the series, *Our Group* teaches women basic sounds, letters and numbers, and principles for developing strong groups. The second book, *Road to Wealth*, instructs women on how to set aside mandatory and voluntary savings and use simple math to track the growth of savings, learn responsible lending and borrowing, study basic bookkeeping principles that enable the group to function as a self-sufficient village bank. A supplementary series of pamphlets called *Selling Made Simple* focuses on best practices in micro-enterprise development and gaining insight into sound entrepreneurship.

As women read together, the literacy materials not only teach them literacy skills but encourage them to become proactive in their communities, get engaged in educating others and mobilizing more women to take constructive actions. Women also discuss different developmental issues such as, good health practices, how to take even better care of their children, their legal rights, campaign against spousal abuse or how to find good business ideas all on their own in their group. They do not have to wait for an outside agency to come to the village and offer them training. Women who are literate can progress at their own pace and learn as much as they want. They become independent, stand on their own feet and are empowered.

The program has offered women who never had the opportunity to see the inside of a classroom or dropped out in an early grade a chance to learn how to read and write. In Zambia, adult literacy classes, which were popularly called '*shibukeni*', were phased out in the late 1970's eliminating any possibility for adults, and especially women, to learn basic literacy and numeracy skills. Hence, women in Chongwe villages embraced the program as a golden chance for them to be able to learn and improve their literacy skills. The fact that fellow women volunteers taught them made it even more appealing from their perspective. Other literate family members were supportive and assisted these women read through the *Women in Business* materials at home. In addition, their school-going children also benefited by learning how to read and write *Nyanja* as their mother/guardians were practicing at home.

8.1 Material development and adaptation

The *Women in Business* two-part book series *Our Group* and *Road to Wealth* with supplementary pamphlets *Selling Made Simple* were all adapted to meet the linguistic needs of the project area and reflected the cultural reality of participating groups. The adaptation process comprised:

- Translators who were familiar with the language at the grass root level in the program's rural target population.
- An artist who created drawings with which readers could relate.
- A graphic artist who created materials whose layout and overall appearance were appropriate for new readers through the use of PageMaker.
- An independent literacy specialist who knew the program area and was familiar with the vocabulary and structure of the language used in villages.

The team was coordinated and managed by a team leader who ensured that work was synchronized and deadlines were met. The team leader in turn liaised with the WORTH coordinator.

8.2 Language selection

Nyanja was selected as the appropriate language for the *Women in Business* materials to be used in Chongwe district due to two important criteria: the ability to reach scale and the usability of the language at the village level.

8.3 Field testing

Part of PCI's preparation of the *Women in Business* materials was testing the materials in the field before finalizing them for use in the program. For this exercise the core team and translators spent adequate time in different program site areas, which included distribution of draft materials to about 3 groups of 25 women in different program site areas. Feedback from the women was incorporated before the final documents would be printed. Additional input was sort from an independent literacy specialist to ensure appropriate word selection and applicability.

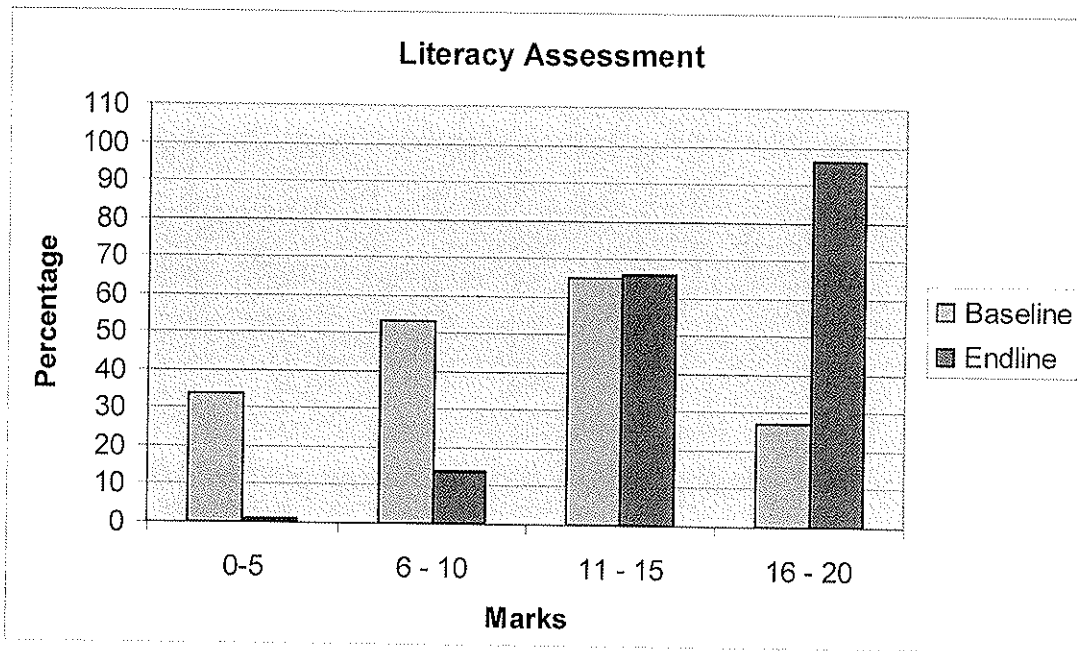
8.4 Printing

Five thousand copies of *Our Group* as well as *Road to Wealth* materials were printed including *Selling Made Simple* pamphlets 1-5, five thousand copies per pamphlet for each woman on the program.

8.5 Literacy assessment

In order to assess the literacy levels of women at program start up and eventually assess the impact of literacy materials at end of the program, part of the local partners' responsibilities was to administer literacy assessment to all the women in groups. The core staff trained EW on how to administer the literacy assessment using the tools that were adapted into the local language.

The assessment had 20 scores, at baseline only 27% scored in the range of 16-20. While at end line 96% scored in the same range.



Distribution of all the literacy materials ‘*Women in Business*’ series was completed earlier than planned due to improved literacy levels among women. Other observations made were that as the groups started reading the *Selling Made Simple* materials -these pamphlets have good management of micro enterprises messages ingrained and as such, entrepreneurial skills among women increased and this translated into a sharp raise into economical empowerment of households and resulting into the needs of OVC being met. Profits realized from their improved micro enterprise enabled the women to be able to pay school and medical fees, buy decent clothing for the families, improvement in nutrition and construction decent houses.

Furthermore, the groups also enjoyed additional materials given to them during Mobile Workshops and took action in their communities as central players in the community fabric due to their confidence and increased status such as their participation in community decision making and leadership roles in their communities.

9.0 VILLAGE BANKING

Zambia being one of the countries seriously affected by HIV/AIDS, the epidemic has caused unprecedented threats to a vast number of children. The impact has undermined household livelihood hence increasing poverty, threatening children’s safety, well-being and development. A growing recognition exists that economic strengthening of families is fundamentally important in reducing children’s vulnerability. WORTH successfully demonstrated through the saving-led Village

Banking that strengthening the social and economical capacities of families and communities was a more sustainable way of addressing this challenge.

Economic empowerment was done through creating robust village banks. This was achieved by women saving weekly, the amount set by the group, was as small as two cents per woman per week. Women were highly motivated to save not only because they wanted to put aside resources, but because women understood during training the fact that their savings would in turn generate interest when they lent it out to group members in the form of loans and that these loans were strictly for microenterprise development not for consumption.

Typically, in other microfinance programs, the interest is collected by outside agencies, but in WORTH the interest accrues to the savers. Thus no matter how poor a woman may be, the village bank offers a source of income for each woman.

Over 200 Village Banks were formed in the program area. As at close of implementation USD 46,666.00 had been saved by 5,101 women (the number of women increased due to replication), this was something women never dreamt they would do.

A unique feature about WORTH Village Banks is that it provides for the development of two income streams for the women as follows:

- Profits realized from micro-enterprises
- Dividends shared at the end of Village Banking cycles

10.0 MICROENTERPRISES

Very few women in villages had businesses due to lack of seed capital and hence depended on the local CBOs for assistance in terms of sponsorship of their school-going children and other necessities. At the time the WORTH program was being launched, most of the CBOs were phasing out their direct payment approach; this made WORTH's Appreciative Planning and Action (APA) approach a perfect intervention at the right time. Eventually, women realized that they were capable of making a difference in their own lives as opposed to depending on external support. Women started getting loans to start businesses as soon as their VB had substantial amounts of money. Profits realized from these businesses were used to buy school uniforms, pay school and medical fees, buy food, clothes etc for the OVC. Economic strengthening of these families has resulted in protection and caring for the OVC, something that women never imagine they were capable of doing without external assistance.

Most of the women had never done any sought of businesses before and as such they were encouraged to begin small gearing to local markets either as an individual or as a small group. Some of the businesses were selling of second hand clothes, food stuff such as fresh fruits and vegetable, fish, cereals, repackaging groceries, special grass for thatching houses, knitting, sewing uniforms and other clothes, simple restaurants,

molding clay pots etc. While women who had businesses previously built on what they were already doing and scaled up.

11.0 PROGRESS MONITORING

The technical team in Nairobi established weekly check-in meetings with the Zambia Pact WORTH Coordinator to ensure that program activities remained on track and assisted when issues arose. The WORTH Coordinator reported on weekly activities, received feedback as well as support from the Nairobi office. Additionally, Pact Nairobi office helped shape quarterly work plans for the WORTH component of the Zambia BELONG program and ensured that all activities were properly planned for and organized.

The 2 Assistant Coordinators spent 80% of their time visiting groups and partner organizations to back stop, troubleshoot and assisted in identifying challenges women were facing.

Empowerment Workers visited each group in their clusters twice a month while women in groups periodically assessed the health of their own economic group, visited each other's groups to learn and share successes.

12.0 INTERMEDIATE WORTH RESULTS

The following were noted during the life of the program:

- o Increased household income leading to improved nutrition, shelter, access to health facilities and education for children

Intermediate Result	Household level	Women activities	Groups involved
Shelter	32	Buying iron sheet for roofing, cement, moulding bricks and hiring builders	22
Improvement in nutrition	1457	Having 3 balanced meals per day	100
Access to health facilities	4915	Attending antenatal, family Planning, under five clinics, paying medical Fees for other ailments	208
Education for children	4415	Paying schools fees, buying School uniform, shoes, books,	192

Road construction	252	pencils etc	
		Road clearing and patching	30
Schools rehabilitation/construction	1100	Mouldin bricks	90
		Ferrying sand & Crushing stones	
Market construction	157	Lobbying for land from traditional leaders, and construction of stalls	11
		Crushing stone and ferrying sand	4
Advocacy:			
Social rights	5101	Psychosocial support	210
Spousal abuse	12	Counseling	09
Early marriages	28	Counselling	30
Girls' education	21	School places for girls/counselling	10
Unwanted pregnancies	2113	Counselling	210
Excessive beer drinking by youths/spouses	135	counselling	31
Participating in OVC support	4304	Caring for OVC OVC education	210

- Increased recognition of the role of women in community development issues
- Active participation of women in community decision making
- Increase in number of women taking up leadership position in the community
- Women becoming agents of social change towards community project e.g. roads, schools, market and bridges constructions. Advocating for social rights and tackling social vices such as spousal abuse, early marriages, girl's education etc.

13.0 COMMUNITY ACTION BY WOMEN IN WORTH GROUPS

Cluster meetings facilitated by the seven partner organizations that receive both financial and technical support for WORTH implementation in Chongwe district, contributed greatly to women realizing that they had social responsibilities in their communities and hence initiated various community projects.

Individual groups started creating dynamic networks to tackle challenges such as women participating in molding bricks for construction of classrooms, pre-schools, roads and bridge rehabilitation, grass-hut construction for HIV/AIDS and other vulnerable

community members, poultry initiative an income generating activity to assist OVC with basic needs, cleaning of rural health centres, community sensitization on abuse of alcohol by youths and their spouses, early marriages, and many other activities that hinged on improving the lives of OVC in their communities.

The community safety net also served as a watchdog and was able to intervene at household level on behalf of the children where urgent need arose such as neglect, exploitation or abuse. Emergency funds were set aside at either group or cluster level to provide direct support such as clothing, food and health care to vulnerable children when households failed due to various reasons.

14.0 LEVERAGED SERVICES DURING LOP

During the period under review other service providers appreciated the activities women in WORTH groups were involved in and the fact that the program was well structured. Therefore, different organizations saw it fit to channel their resources and activities through these women groups. Some of the organizations were:

14.1 Chongwe District Farmers Association in conjunction with Zambia National Union of Farmers (funded by MS Zambia): trained 20 women (drawn from 40 WORTH groups), topics covered were as follows:

- Agriculture as a business and how it differs from other businesses
- Budgeting, gross margin analysis and enterprise selection
- Introduction to farm record
- Introduction to marketing
- Sourcing market for their agricultural produce in areas closet to communities using mobile phones (CELTEL network)

14.2 Local government: Constituency Development Fund was given to certain groups as follows:

- Under Chitemalesa CBO, one group received ZKw 1,000, 000.00 (approximately USD 278.00) while 22 groups shared ZKw 2,000,000.00(USD 556.00).
- Under Mpashya CBO, one group received ZKw 2,000,000.00

14.3 Australian Partnership with African Communities (APAC): women groups in different CBOs were given additional support in terms of various farm inputs including chicks and knitting machines to generate more income for there groups.

14.4 Prevention Against Malnutrition (PAM): officers from this organizations trained women in various cookery methods as well as preservation of tradition food stuff.

14.5 CELTEL (mobile company): changing lives project advertised for stories about vulnerable people in the community that the mobile company would assist. The WORTH Coordinator submitted the touching story of WORTH's youngest member, the story won the final slot and the company pledged and has since honoured their support as follows:

- Built a four roomed house

- Sunk a borehole at the new house
- Connected a solar pane
- Furnished the house i.e. sofas, beds and beddings, kitchen utensils, radio, mobile phone etc.
- Provided a phone booth – for income generation
- Pledged to pay for her school fees for 1 year and other school requisites
- Provided fertilizer for the maize field.

14.6 National Legal Aid Clinic for Women (operates under the auspices of Law Association of Zambia): as part of its outreach activity conducted a 3-day workshop for groups under Kapete CBO. Some of the major topics covered were; Marriage, divorce and maintenance, child abuse, defilement and incest, testate succession and intestate succession with a clinic day set aside for any woman to present their problems. Counselling and referral was done depending on gravity of the problem to the organization's National Office for further legal assistance. Participates were 20 women (drawn from 10 WORTH groups) and 10 village headmen.

14.7 CCFZ National Office: gave 78 goats to 4 outstanding groups under Chainda CBO as follows:

- Chimwemwe WORTH group-25 goats
- Mwashinango WORTH group-3 goats
- Kulya kwayuma WORTH group-25 goats
- Shisholeka WORTH group-25 goats

The goats were to enhance the economical capacity of households as well as improve nutrition of OVC. The type of breed is good for milk production.

15.0 PLANS FOR SUSTAINABILITY

PCI and its partners believe strongly that WORTH is a sustainable program; its structure of minimum built-in dependencies while building local capacity provides a strong foundation for sustainability. The WORTH program maximized both the impact of interventions during the life of the grant, and the effectiveness of the sustained impact. To achieve these goals, sustainability strategies were put in place from the start of the program these being; 1) strengthening and working through existing organizations, networks and systems rather than introducing new ones. 2) Building capacity at household level to provide effective, locally-appropriate care for OVC which is key to ensuring that the immediate support of the program has long-term benefits, even after project funding ends. 3) Strengthening of clusters by identification of cluster leaders and OVC point persons per group to continue training groups in OVC related activities and tracking direct or indirect services received by individual OVC at household level through trainings received by women in WORTH programs.

Since the ultimate goal of Pact's WORTH approach was to enable caretakers have an increase in family income, develop local control of resources through community-controlled village banks, future sustainability was embedded throughout the program

design. WORTH being an extremely simple methodology made replication of 11 more groups possible without external assistance.

16.0 WORTH GLOBAL IMPLEMENTER'S WORKSHOP

The WORTH Coordinator and Assistant Coordinators attended a WORTH global implementer's workshop in Nairobi, Kenya from September 10th to 14th, 2007. The workshop purpose was to convene all present and past WORTH core implementation teams, from the various countries to systematically and critically examine implementation experiences, and use these experiences as a springboard to develop an "even better" WORTH model.

The workshop title was *Creating a "NEW WORTH" by learning from our greatest successes*. The workshop objectives were to:

- Identify the key elements that make WORTH work well for the women and their communities.
- Reflect on;
 1. The key components of WORTH e.g. Literacy, banking and micro-enterprises.
 2. The actual process of providing the key components of WORTH to the women.
- Learn about and document, innovations and new ideas regarding the elements and delivery mechanism of WORTH.
- Use lessons learnt to;
 1. Clearly present and package the key elements of the 'even better' WORTH.
 2. Design a more efficient and effective delivery mechanism for WORTH.
- Foster networking and strengthen peer-learning practice.

17.0 KEY VISITORS

During the life of the project the following dignitaries visited and met women from different WORTH groups who showcased their various activities.

- The first lady of USA
- The area Member of Parliament for Rufunsa constituency
- The Deputy Minister for Ministry of Community Development and Social Services
- PCI vice president for programs
- BELONG CTO
- PCI board member and friends of PCI
- Mothers without Borders- a team from Zambia and USA

18.0 PRESENTATIONS MADE ON WORTH PROGRAM AS A BEST PRACTICE FOR ECONOMICAL STRENGTHENING OF COMMUNITIES CARING FOR ORPHANS AND VULNERABLE CHILDREN

- Zambia USG OVC forum meeting on August 22, 2007
- Botswana's 2nd National NGO/CBO/FBO child care forum July 23-27, 2007- Gaborone
- Rufunsa CBO participated in Pact Zambia's ZHLI (Zambia HIV/AIDS Learning Initiative) program's Innovative marketplace event (InnoZam 2007)

19.0 LESSONS LEARNT

PCI/BELONG program has continued to use the WORTH groups to undertake further OVC related activities, in a bid to provide the over 13,000 orphans and vulnerable children that WORTH women are caring for, with the six core OVC services, namely education/vocational training, psychosocial support, health shelter, agriculture/nutrition and protection. While women in WORTH groups, who are by and large the caretakers, PCI would provide additional monthly trainings, on various topics, such as Journey of Life, Psychosocial Support training, HIV prevention, life skills, sexual and reproductive health, and child health care among others. This would be done through the cluster leaders (volunteer empowerment workers), who would oversee a maximum of 4 groups.

WORTH has not just been a capacity building intervention to help women empower themselves through Literacy, Village Banking and Micro enterprises. It has also developed the capacity of local organizations to be able to undertake successful project management of programs that may be committed to the empowerment of women and other marginalized groups. Therefore, even though the WORTH program has ended, there has remained in the community the capacity to continue to capitalize upon what has been learnt in implementing WORTH in Chongwe district. Some of the partner organizations had decided to continue supporting both the empowerment workers and the focal point persons, by giving them allowances to facilitate their continued support to WORTH groups. Additionally they had decided to use WORTH structures for other future interventions taking a leaf from the transformative capacity of WORTH's Appreciative Planning and Action (APA) methodology. Other CBOs had pledged to maintain only focal point persons to continue encouraging group businesses while endeavouring to create linkages between groups and other organizations that would assist these groups meet their goals. Furthermore, partner organizations had planned to facilitate registration of WORTH groups with the social services sector of the government. This could help WORTH groups merit any government oriented support targeted at organized women's groups.

20.0 CONCLUSION

As at end of project the WORTH component of BELONG program economically empowered households of 5, 101 caretakers in Chongwe district. Translating into

improved care and support of 13,000 OVC in terms of shelter, nutrition, access to medical services, and education.

No	Name of each member	Age	Number of OVC, if any	Savings			Outside Group Fund			30. Purpose of loan (check one)		
				Savings at program start up	Total savings today	Voluntary savings	Balance of current loan from outside the group fund	Group fund loan in the past 6 months √	Current group fund loan, if any	AG ME	Non-AG ME	Non-ME
										√	√	√
18		19	20	21	22	23	25	27	28	a	b	c
1												
2												
3												
4												
5												
6												
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24												
25												
26												
27												
28												
29												
30												
Total												

Total many women in each category?)	(How	15-24	
		25-40	40+

Number of women with voluntary savings	Number of women currently holding non-group fund loans	Number of women with current group fund loans
24	26	29

