



Synthesis of CARE Ethiopia's Evidence on Agricultural Collectives

Literature Review

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Executive summary

This short review summarizes critical evidence on CARE Ethiopia's lessons of experience on the contribution of agricultural collectives to the six outcome areas of CARE's global programmatic framework, referred to as She Feeds the World (SFtW). It is based on a review of project evaluation documents; and qualitative evidence from primary data generated from key informant interviews of major stakeholders of CARE Ethiopia's project interventions. The reviewed projects, based on their end line evaluation documents, are the Berchi or "be strong" project, Women's Empowerment: Improving Resilience and Food Security (WE-RISE) project, and Graduation with Resilience to Achieve Sustainable Development (GRAD) project. Primary data were generated from interviewing 12 CARE Ethiopia pertinent stakeholder key informants, 4 CARE Ethiopia Staffs, and 46 CARE Ethiopia's project interventions beneficiaries. It is found that the reviewed CARE Ethiopia's development interventions have been designed with integrated components that substantially reflect and contribute to the six change areas of the SFtW framework. These have focused on the goal of achieving sustainable food and nutrition security in rural Ethiopia, especially with a particular attention to empowering marginalized and chronically food insecure women. The promotion of Village Economic and Social Associations (VESAs), Village Savings and Loan Associations (VSLAs), and associated platforms of community engagement, have been an important tool for women's empowerment, poverty reduction, and achievement of food and nutrition security. These institutional innovations are found to be important tools in CARE Ethiopia's rural development interventions. Based on review of previous end line evaluation reports and current qualitative assessment, it is found that CARE's promotion of agricultural collectives and associated integrated interventions are found to have remarkably contributed to the six change areas of the SFtW framework. These are (a) women empowerment, in which the agricultural collectives have improved women's capacity to manage their socioeconomic and cultural challenges, participate in household and village level decision making, have been empowered to be represented in local and woreda level government structures, and have been capacitated to freely reflect their ideas and voices; (b) Women's access to inclusive markets, where programme supports have reportedly improved women's access to markets for higher production, expanded returns in smallholder agriculture, and improved information access to sell and buy and enhanced their bargaining power; (c) increased women's access to and control over productive resources, (d) contribution to social protection and poverty reduction by assisting vulnerable households in times of crisis and periods of chronic poverty through food aid, and have built their capacities and resource in order to help them graduate from social protection programmes; (e) improved status of household food and nutrition security with intervention efforts that helped women and rural household through increased engagement in diverse income generating activities; and (f) endeavouring to multiply impacts through active participation of stakeholders, experiences and technological sharing among government offices, NOGs, research institutes, universities, and civil societies.

Despite the demonstrated potential and significant contributions of agricultural collectives, key challenges and gaps still remain. One significant challenge is in terms of widespread adoption and sustainability of programmes in the absence of donors. There is a lack of significant endeavours to mainstream and adopt VSLA and Social Analysis in Action approaches and associated CARE's innovative schemes in regional and local planning systems of the government. CARE Ethiopia's SFtW programmes should, therefore, be directed to foster existing institutional linkages with regional and local governments. These programmes should continue to effectively advocate and support the adoption of

those pioneering operational approaches with a view to help these institutions for the incorporation of CARE’s innovative methods in regular local government development programming so that these innovative schemes are adopted on a wider scale. CARE Ethiopia’s programmes are principally directed to tackle development problems that are long-term and structural in nature. These programmes are naturally small- scale and of limited geographic coverage. Nevertheless, the existing structural challenges are significant in terms of institutional collaboration and sustainable widespread adoptions. This issue, among other things, must be an important area of attention in the future directions of efforts. Research and monitoring and evaluation activities should be strengthened. These could help make corrective measures and strengthen achievements, and inform decisions with respect to issues related to sustainability and scale as well as newly emerging priority areas.

1. Introduction

This synoptic review is generally directed to consolidate critical evidence on CARE Ethiopia’s lessons of experience on the contribution of agricultural collectives to the six outcome areas of CARE’s global programmatic framework known as She Feeds the World (SFtW). It has a specific central objective of identifying the strengths and gaps with regard to CARE Ethiopia’s understanding of how well agricultural collectives contribute to the SFtW change areas. Here the interventions of CARE Ethiopia’s SFtW programmes offer lessons of experience, strengths, and gaps, which are synthesized based on systematic review of selected previous end line evaluation reports and key informant interviews. The reviewed end line project evaluation reports are the Berchi or “be strong” project, Women’s Empowerment: Improving Resilience and Food Security (WE-RISE) project, and Graduation with Resilience to Achieve Sustainable Development (GRAD) project. Moreover, a total of 16 purposely selected key informants i.e. 4 CARE Ethiopia staff key informants, 4 various government agencies, 4 women affair office, 4 private key informants, and 46 randomly selected agricultural collective members were included in the key informant interviews. The qualitative data collected from programme implementation documents and key informant interviews were analysed using the thematic content analysis method.

The SFtW is a programmatic model across CARE International that is meant to be a common framework for all CARE’s global food and nutrition security interventions, and focuses on women, youth and smallholder producers in the developing world. The framework builds on CARE’s decades of experience, and it is based on the essential understanding of an integrated focus that involves interventions which embrace gender, governance and resilience in sustainable achievements of improved food security and nutrition for poor rural households in the world.

1. The SFtW framework structurally embraces six interrelated areas of change. These are:
 - (a) Women empowerment: This area of change is devoted to capacity building interventions directed to: (i) increase women capacities, confidence and skills to help them effectively cope with the multifaceted challenges they face in production, marketing and overall socio-economic environments; (ii) enable women to achieve more equal relationship; and (iii) increase women’s influence and decision making power in formal and informal institutions. Rural collectives such as Village Saving and Loans Associations (VSLAs), and the associated tool referred to as Social Analysis and Action (SAA), are important intervention approaches designed by CARE in order to significantly tackle underlying structural barriers that hobble women’s empowerment. The SAA is one of CARE’s very important transformational tools in women empowerment. It is a platform designed to build strong awareness on gender roles, perceptions, roles of socio-cultural

- traditions, and harmful customary practices. It is a tool used to promote progressive attitudes and cultural behaviours and practices in gender roles, social relations, and cultural practices.
2. (b) Increasing women’s access to and control of productive resources: This outcome area of CARE’s SFtW programmatic interventions is directed to achieve women’s increased capacity to engage in welfare enhancing productive economic activities by improving their sustained access to productive resources and assets, which include land, water, information, various technologies, and financial resources.
 3. (c) Enabling women’s access to inclusive market: An important aim of this area of change is to enhance women’s access to markets. It is supposed to increase women’s economic power through profitable engagements in inclusive markets with a view to ensure enhanced food and nutrition security.
 4. (d) Improving nutrition: In addition to the usual focus on food availability, this area of change explicitly recognizes the importance of improved nutrition. It involves the promotion of positive nutritional practices, improved sanitation and water services, and homestead food production.
 5. (e) Promoting social protection: This area particularly recognizes the importance of providing assistance to more vulnerable households, and includes food aid, and safety net programmes.
 6. (f) Multiplying impacts: This refers to the recognition of spill over effects through progressive diffusion of best practices of achieved by CARE’s development interventions. It includes advocacy, innovation and research, partnerships, and platforms.

2. Summary of evidence on contributions of agricultural collectives to SFtW change areas

A summary review of key findings of performance evaluations and role of collectives in CARE Ethiopia’s recent development interventions is presented in this section. These interventions have been designed with integrated components that substantially reflect and contribute to the six change areas of the SFtW framework. These programmes have generally focused on the goal of achieving sustainable food and nutrition security in rural Ethiopia, especially with a particular attention to empowering chronically food insecure women. The promotion of Village Savings and Loan Associations (VSLAs) and Village Economic and Social Associations (VESAs), as important tools of women empowerment, poverty reduction, and achievement of food and nutrition security, has been an important area of focus in CARE Ethiopia’s rural development interventions in recent years. The VSLA vehicle has been used as an integral component of CARE Ethiopia’s programmes as an instrument of: (a) capacity building for the poor, & a tool of motivation to save and invest, and (b) women economic empowerment. The VSLAs are supposed to encourage women to save and invest on productive assets in order to generate streams of income. They are considered to help rural households invest on farm tools and equipment, livestock assets, and productivity enhancing modern inputs. The VESA concept as an approach, on the other hand, has developed from the very successful experience of the CARE’s VSLA model and has been applied in the GRAD project (to be discussed later). Here, by focusing on the contributions of collectives, we present a summary of key lessons of experience obtained from CARE Ethiopia’s major programme interventions. These are: The Berchi or “be strong”, Women’s Empowerment: Improving Resilience and Food Security (WE-RISE) project, and Graduation with Resilience to Achieve Sustainable Development (GRAD) project. We believe that lessons drawn from these three programmes interventions are sufficient to reflect CARE Ethiopia’s programme achievements, challenges and gaps in the case under consideration.

The Berchi or “be strong” project

This project has been implemented with an aim to empower chronically food insecure women. It has been implemented with a strategic focus on achieving women’s access to and control over resources, and their improved status in household and community-level decision makings. These are basically considered to be crucial for the achievement of food and nutrition security among poor rural households. The VSLAs, and associated operational tools of these collectives such as the SAA, are integral components of the Berchi project. Generally, the Berchi project has the following major outcome targets: (i) enabling women to have equitable access and control over productive assets; (ii) meaningful participation and representation of women at all levels; (iii) transforming key institutional and socio-cultural norms, relations and attitudes for gender equality; and (iv) promoting key learning and impact measurement for women empowerment. These are clearly in line with change areas of the SFTW framework.

A summary of previous evaluation findings on the Berchi project, implemented in two districts of South Gondar zone of Amhara regional state is presented as follows. Firstly, an important step in the creation of an enabling environment for women’s access to and control over productive resources is the formation of the micro lending & saving institution of VSLAs. These VSLAs served as a platform for interactions, resource mobilization, & local lending. This platform, reportedly, has been well received by local communities as an alternative to borrowing & lending setup for easier accessibility to other formal institutions of micro lending in rural areas. The VSLA institutional platform involved frequent meeting of members, CARE’s capacity building training interventions, and an important area of local interactions that have reportedly helped beneficiaries to acquire high levels of understanding about the advantages of savings; and involvements in diversified income generating activities (IGAs) for enhanced rural household welfare. The process has also reportedly contributed to increased agricultural productivity through improved women’s access to productive resources such as chemical fertilizers, improved seed varieties, and livestock species. CARE Ethiopia’s training packages, interactive workshops, discussion forums of the VSLA and SAA platforms, and related capacity building efforts of improved women involvement in IGAs, have reportedly enhanced the status of participant women beneficiaries who were chronically dependent on food aid.

Secondly, the Berchi project has endeavoured to lay the foundation for women participation in decision making at all levels. This is institutionalized in VSLA by-laws in terms of proportion of women participation in leadership, & promotion & changing of negative traditional perceptions about women leadership. Positive perceptions towards women’s leadership roles has reportedly been improved though, there is still a long way to go in terms of participation & representation of women in the political sphere and government organizational structures. The practical equitable women political and government organizational structure power relations and participations requires more commitment due to pre-patriarchal dominations at all spheres of decision-making at local and regional administrative domains. Thus, CARE-Ethiopia effort should sustain on the women capacity building i.e. education, awareness and advocacy to allow equal leadership opportunities for them.

Thirdly, the project has also positively contributed to the process of transforming key institutional and socio-cultural norms, relations and attitudes for gender equality. The Berchi project intervention area is well-known for its unfavourable environment of severe stance in gender roles and assignments. The project’s VSLA platforms and SAA discussions have all endeavoured to change the prevailing traditional attitudes and practices. The Berchi project has adopted two interrelated spheres of transformative

interventions. These refer to: (a) changing the prevailing societal attitudes towards women’s role at the household and community levels, and (b) developing the culture of “open discussions” in order to abolish harmful cultural practices. The “culture of open discussions” is reportedly one of “the most recognizable impacts” of CARE Ethiopia’s Berchi project interventions. The VSLA and SAA discussion forums have reportedly significantly contributed to open discussions by beneficiary women and households on harmful socio-cultural practices. The SAA teams are normally composed of diverse social groups that help facilitate open discussions intended to bring about positive societal changes. The project evaluation report indicates that CARE Ethiopia’s interventions in this sphere has contributed to substantial increase in women’s inputs into all decisions makings at the household level, and has reportedly resulted in a decrease in the practice of gender-bases violence.

Fourthly, the importance of continuous learning, improvement, and promotion and expansion of best practices of development interventions is crucially recognized as a guiding principle of the Berchi project. Therefore, significant efforts have been made to share knowledge and best practice experience of project interventions through workshops, review meetings, and field visits with a view to promote women empowerment practices to be applied at a wider scale.

Overall, the project end line evaluation report underlines that the Berchi project, as a holistic and integrated local development approach, has shown recorded signs of significant changes in terms of women empowerment, gender equality, and promotion of women participation in diverse income generation activities. It is reported that the project with its integrated programshas (a) improved the social and economic status of women, (b) contributed to the doubling of household income as compared to the baseline, (c) enhanced women participation in different value chain activities that constitute sheep fattening, malt brewery production and potato seed production activities at different levels, and has opened the opportunity for women to exercise their leadership talents, and (d) confronted harmful traditional beliefs that significantly undermine the role of women in the society, their decision making power, and access to resources.

Women Empowerment: Improving Resilience, Income and Food Security (WE-RISE) project

The goal of CARE Ethiopia’s WE-RISE project was to improve food security, income and resilience for chronically food insecure rural women through their social and economic empowerment. The project targeted 15,441 households in three districts of Sidama zone in Southern Nations, Nationalities and Peoples (SNNP) regional state. It has focused on food and nutrition security, livelihood resilience, poverty reduction, and women empowerment. WE-RISE project activities have principally directed to increase agricultural productivity by supporting income generation schemes, creating an enabling environment for women empowerment, promotion of women’s rights and gender-sensitive agricultural programming, and enhancing institutional capacity that supports gender-equitable programming. These in total are basically targeted in terms of three major outcomes of (a) access by critically food insecure rural women to household productive assets and resources and control over them, and to be more resilient to climate shocks; (b) formal and informal institutions are more responsive to women’s priorities and accountable to upholding their rights; and (c) creation of cultural and social norms and attitudes that better support the individual and collective aspirations and improved opportunities for the targeted rural women beneficiaries.

Central to the project is to economically empower women, and enable them to have access to and control over productive assets with a view to make them more resilient to shocks. The major areas of focus for the achievement of this outcome target was to promote women's access to and control of loans, diversification of sources of income, and improved agricultural productivity. With regard to women's access to loans, the project has promoted women's and households' participation in VSLAs. Accordingly, the number of female-headed households that have gained access to loans have, reportedly, significantly increased. The proportion of households relying on VSLAs to access credit has increased to 72% during the 3½ years of project implementation. Participation in WE-RISE activities has also reportedly increased women's involvement in different agricultural and non-agricultural income generating activities.

Moreover, CARE Ethiopia's WE-RISE project interventions have also significantly contributed to the creation of an enabling institutional environment in such a way that women have got access to and substantially benefited from formal and informal institutions, in both the private and public sectors. Formal and informal institutions enabled women to access loans, improve small ruminant production and their engagement of other income generating activities (IGAs). The project's end line evaluation shows that WE-RISE activities improved women's access to financial and agricultural extension services.

The project end line evaluation underlines that participation in VSLAs has been one of the most beneficial activities in the WE-RISE project interventions. The VSLA approach produced a list of diverse benefits such as saving and access to credit, use of VSLA loans by women to invest on small livestock and other income generating activities, awareness creation that exposed men and women to information about alternative income generating activities, learning of new ideas and skills such as saving, wise spending attitudes, social skills of expressing one's idea in public, and gender equality. In general, CARE Ethiopia's WE-RISE project reportedly (a) contributed to women's intra-household access to food security, (b) resulted in increased women's access to and maintaining of control over loans to be used for income generating activities, and (c) adopted the integration of VSLA and SAA approaches that resulted in improved saving culture, expansion of VSLA participation that provided the gateway for participation in rural saving and credit cooperatives that allowed women to get access to larger loans (than possible in VSLAs) for investment in different agricultural and non-agricultural income generating schemes, significant improvement in women's increased participation in household income and expenditure decision, and overall women empowerment.

Graduation with Resilience to Achieve Sustainable Development (GRAD) project

CARE Ethiopia's GRAD project perhaps in a sense represents a unique experience of a design that is coordinated with Ethiopia's well known social protection programme known as the Productive Safety Net Programme (PSNP). The strategic objective of GRAD was to graduate at least 50,000 chronically food insecure households from the PSNP support in 16 targeted districts in four major regional states in Ethiopia. GRAD project implementation has also particularly involved institutional collaboration of consortium of partners of domestic NGOs under the auspices of CARE Ethiopia. The GRAD project has three major outcome targets:

1. (a) Enhanced livelihood options for chronically food insecure households: This involves interventions directed to promote on-and off-farm economic activities, inclusive value chains and market access for targeted households, expanded access to financial products and services, and upgraded extension services.

2. (b) Improved household and community resilience: This was planned to be achieved through women’s access to inputs, services and information; and improved conditions of climate change adaptations.
- (c) Strengthened enabling environment to promote scale-up and sustainability: This involves institutional collaboration to consolidate and promote joint learning.

The Village Economic and Social Association (VESA) is a key institutional innovation in the GRAD project, which is directed to support households that are enrolled in the PSNP in terms of access to microfinance, improved productivity, group saving and investment, and enhanced linkages to markets. The VESA members are self-selected village groups that are made up of married couples. They are used as cost-effective tools in providing diverse services and technical support to a large number of rural household members than working with individual households. The VESAs are used in the GRAD project as an entry point for financial management and business skill training, exposure to agricultural technologies and information, linkage to microfinance, improved access to input and output markets, and other development interventions.

Evaluation findings indicate that significant positive achievements have been recorded from GRAD interventions. For example, from end line evaluation assessment, 53% participant households have graduated from PSNP, & beneficiary household incomes have reportedly increased by 84% due to their better access to agricultural inputs, market information, technologies, and better financial facilities. Of particular importance in the reported GRAD positive achievements is the role of collectives. The overall operational model of GRAD’s Village Economic & Saving Association (VESA) is reportedly quite successful. The GRAD project significantly contributed to the promotion of VESAs & enhanced the knowledge & skills of their members as core valuable inputs. The VESAs helped as the most valuable saving platforms, & helped members as a relatively cheaper source of credit. They offered loans for a variety of activities, & access to loans for productive investments in agriculture & non-agricultural activities have reportedly increased for participant households. The VESA platform & its processes has reportedly helped members for improved level of awareness and increased their capacity through increased access to a variety of capacity building training workshops, extension services, inputs supplies and market linkages. The GRAD project-supported VESA platforms have especially promoted women’s improved access to financial resources, diversified income sources, improved access to market, inclusive value chains and extension services.

3. Summary of field interviews on the contribution of agricultural collectives to the six change areas

A summarized account of CARE Ethiopia’s SFtW project intervention lessons, strengths, and gaps, based on data obtained from key informant interview, is presented below:

I. Women’s’ empowerment

The CARE agricultural collectives program approach (VSLAs) and other tools such as the SAA, Farmer Field and Business School model, the Community Based Adaptation toolkit, and Gender Community Vulnerability and Capacity Assessment have reportedly improved participant women’s capacity to manage their socioeconomic and cultural challenges, and helped them participate in village level decision making meetings, participate in village development initiatives, capacity building trainings, and

in building confidence to freely reflect their ideas and voices. The program also empowered women to be represented in various Kebele, woreda, and VESA positions including women's affairs; group leadership; women's federations; women's cooperatives; and VESAs chairmanship, secretary, box keeper, and money counter. In general, CARE's agricultural collectives' programmes, by targeting women empowerment, have improved women's capacities, attitudes, confidence and skills to deal with various problems and ensure their participation in local decision making. Women are generally vulnerable to gender based violence (GBV). The organization of women into collectives has helped in boosting the moral and understandings of their rights and obligation. Besides, friends and fellow members may report to proper authorities in case of occurrences of GBVs. Thus, women are empowered to protect themselves and also the involvement and responsiveness of men and women towards preventing GBV contributed to reduce abuse of women.

II. Women's access to inclusive markets

The programme is found to have positively contributed towards the strengthening of women beneficiaries' economic status and hence have ensured their food and nutrition security. The programme improved women's access to market information to sell & buy, and contributed to their bargaining power. Women's engagement in home garden vegetable and fruit production, and small ruminant rearing, have reportedly enabled them to increase their incomes and competitive positions. Although the SFtW programme contributed to the capacity of women to access market information and income generating activities, there are still some socio-cultural and security challenges that need to be considered in CARE future interventions. For instance, women's access to bigger markets and information is constrained by mobility restrictions due to safety and security (e.g. sexual violence and rape while they travel long distance), domestic workload, lack of initial capital and technical support to start small business, lack of transportation services and facilities, lack of awareness of business management, men's dominancy, etc. These challenges could be tackled 1) by addressing the root causes of these challenges – e.g. strengthening and supporting Social Analysis and Action groups to discuss harmful norms, beliefs, their rights, and share experiences (success and failure stories) 2) improving market linkages that encourage and support women, 3) increment of business start-up capital. The survey result revealed that there is growing demand for bigger size loans. Provided that financial asset is a means to improve their wellbeing; it is crucial, expand the access to financial services to satisfy growing demands as they reach scale.

III. Increasing women's access to and control of productive resources

The CARE SFtW programmatic intervention contributed to women's access and control over productive assets. The programme beneficiary women access to irrigation, sanitation, engagement in income generating activities, adoption of labour and time saving technologies, and credit and saving schemes have increased. Survey participants underlined that small scale irrigation has increased agricultural productivity, income and exposed beneficiaries' to new farming practices. It also proves the capacity of women to perform irrigation activities equally with their counterparts. However, about 30% of women are not participating in small scale irrigation due to lack of irrigable land. Survey participants also reported that water access for domestic (including livestock) and sanitation has remarkably increased. Cooperative women members' engagements in small ruminants, poultry, and vegetable gardening have improved their income and hence created opportunity to participate in other income generating activities. However, despite the encouraging achievements, there still is visible variations of women's access to and ownership of natural assets than their male counterparts. Women ownership of land is

still low in CARE SFtW programme intervention sites. Inequalities in land governance to hold and inherit land still persist. The serious challenge is much more difficult, laws that secure land ownership are constrained by customary land governance practises that leave women under exclusion.

IV. Social protection

Women's access to information and income has improved their resilience to stresses and shocks. The SFtW programme provides members access to resources and protection in times of scarcity and shortage. Besides, food aid, school feeding, vouchers, cash and safety net programmes supported by donors and government productive safety net program (PSNP) programs enabled vulnerable women to cope with and manage shocks. It demonstrated impact in the beneficiary households. Collective members may receive subsidies, loans, and inputs in times of shocks and disasters. SFtW programme encourages community social support functions such as Edir, Equib, and separate savings for social support. These social support functions strengthened the social bond and contributed to collective discussion and engagement of the women in other income generating activities.

V. Multiplying impact

The multiple impacts of the SFtW programme are evident in terms of active participation, and experience and technological sharing among government offices, NGOs, research institutes, universities, and civil societies. The SFtW programme provided agricultural extension services such as improved seed, fertilizer and tools; and contributed to health services including family planning, awareness on harmful practices, and veterinary services including , value-chain, labour and time saving technologies, capacity building training, and other support services.

VI. Improvement in nutrition and food security

CARE SFtW programmes have increased women access to financial resources, new farming practices and inputs and hence, promoted income diversification from on-farm, off-farm and non-farm activities in order to ensure women food and nutrition security, and withstand climatic shocks such as droughts. Cooperative women members have been involved in improved farming, irrigation, home garden vegetable and fruit farming, small ruminant production, poultry production, credit and savings schemes, social functions, and petty trading. The establishment of cooperatives have also created conducive environment for the government to provide technical support for the production of fruits and vegetables. CARE's programmes have thus significantly contributed to food and nutrition securities of women and household participants. Programme interventions have thus fairly contributed to the reduction of prevalence of food insecurity related negative health outcomes such as malnutrition, under-nutrition, wasting, stunting and medical expenses. However, CARE should still put further emphasis on food and nutrient security awareness creation interventions.

4. Concluding remarks and recommendations

The VSLAs, VESAs and associated innovative institutional approaches are key components of CARE Ethiopia's rural interventions that are of vital importance in achieving the goals of key change areas of the SFtW programmatic framework. The potential wider socio-economic impacts of these CARE's

intuitional innovations are quite demonstrable. They are not certainly limited to exclusively providing alternative sources of financial services to women; they also contribute to successful achievements of all integrated activities. They have been instrumental in creating community based social institutions with applicable financial services that are critically important for women’s empowerment. The VSLAs and other agricultural collectives are proven to be important pillars of rural social organizations, and their social capital contribution is found to be quite noticeable.

CARE Ethiopia’s development interventions are principally designed consistent with government policies and strategies, and corresponding operational practice of institutional collaboration with government executive organs at different levels. This practice of institutional collaboration and desired integration of local interventions with government strategic programmes is considered to help transfer knowledge, wider adoption and scaling up of CARE’s pioneering best practices, and future sustainability of its local level development interventions. CARE Ethiopia’s community-based projects are principally directed to tackle fundamental development problems that are long-term and structural in nature. Nevertheless, despite the reported demonstrated community level high confidence and enthusiasm about VSLAs, SAA platforms and the VESA scheme, and their demonstrable contributions the enhancement of saving culture and the reportedly underlined benefits of eliminating harmful socio-cultural practices and abolition of gender-based violence, some gaps still appears to remain in terms of widespread adoption and sustainability of these programmes in the absence of donor interventions. This emanates from the limited organizational culture and operational practices of government agencies in owning and implementing such innovative best practice applications as part of their regular development interventions.

CARE Ethiopia’s SFtW programme interventions have shown encouraging achievements towards fulfilling the envisaged goals. The programmes appear to have indicated demonstrable impacts on the economic and social conditions of participating households and communities. Participant women have achieved tangible improvements in their wellbeing, and management of short term crisis. Programme intervention could contribute more towards women empowerment, and attainment of desired food and nutrition security goals by 2030. With an eye on remaining years, it is crucial to focus on the following areas:

- The VSLAs and VESAs need operational and financial sustainability to grow from a peripheral into integrated basic services access to larger loans. On the other hand, with the large number of unreached poorest women population who still lack access to reliable basic services, it is crucial to expand to the unreached areas. A practical model for linkages and partnership is needed to sustain transition and reach the unreached.
- CARE’s interventions and programmes should put emphasis on strengthening institutionalized linkages with formal regional and local microfinance institutions, cooperative banks, saving and credit cooperatives to ensure financial sustainability. Linkages established with financial institutions will broaden and deepen outreach and sustainability in the microfinance landscape. The existence of strong regional and local financial institutions that provide services to remote areas could play decisive roles in women empowerment efforts.
- CARE SFtW programmes should foster and strengthen effective and productive linkages with pertinent local and regional government offices and line departments, private institutions, and relevant NGOs in order to ensure institutional sustainability. Systematic and workable framework learning, knowledge management, experiences sharing and dissemination platforms should be established and further strengthened. Creating more space and strengthening

learning as a core activity, sharing exciting experiences, exploiting creativity from project intervention efforts and synthesizing new learning is of paramount importance.

- Conduct Capacity building on business planning, business promotion skills, and entrepreneurship. This is meant to create greater capacity to undertake business planning and administer bank loans. Capacity building will be conducted for entrepreneurs graduating from VSLAs and self-help groups that start-up bank loans. Those who are capable to be promoted to a level of entrepreneurship must acquire training in areas of entrepreneurships, business planning, and business promotion skills before they apply for hard loans in order to be efficient and effective.
- Scale up best lessons of experience. Since the project by its nature is a learning programme, its objectives are supposed to go beyond the usual functional programme delivery of outputs. Lessons learned and experiences gained should be scaled up, scaled out, and disseminated to a wider community far beyond small project areas. This requires very systematic programming and actions of how to effectively promote and realize the integration of CARE's best practices in regular local government planning and routine programme implementations.
- It also remains uncertain to achieve sustainability without adequate emphasis on research, and monitoring and evaluation. It is crucial for CARE to refresh with renewed commitment to focus on further research and strengthen its monitoring and evaluation components. Several questions have to be answered by research with respect to challenges related to sustainability and scale, outreaching, multiplication of impacts, market linkages, and building on knowledge of learning of best practices.