



# FINAL REPORT

WFP MALAWI

Adapting to Climate Change through  
Integrated Risk Management Strategies  
and Enhanced Market Opportunities for  
Resilient Food Security and Livelihoods  
Project

(June 2020 – June 2025)

# MIDTERM REVIEW

September, 2023



## Prepared by:



**MAKOKA AND ASSOCIATES:**

Research and Development Policy

Area 47/2, Plot 49, P.O. Box 750,

Donald **MAKOKA**, Team Leader

Mathias **MBENDELA**, Quantitative Expert

Wongani **KANYENDA**, Gender Expert

Innocent **SANDRAM**, Natural Resource



# Contents

- LIST OF FIGURES .....4
- LIST OF TABLES ..... 5
- ACKNOWLEDGEMENTS ..... 6
- ACRONYMS AND ABBREVIATIONS ..... 7
- 1. EXECUTIVE SUMMARY ..... 9**
  - Project Information Table ..... 9
  - PROJECT DESCRIPTION ..... 10
  - PROJECT PROGRESS SUMMARY ..... 10
  - MTR RATINGS ..... 11
  - CONCLUSIONS ..... 12
  - RECOMMENDATIONS ..... 13
- 2. INTRODUCTION ..... 16**
  - 2.1 Purpose of the MTR and Objectives..... 16
  - 2.2 Scope and Methodology..... 17
  - 2.3 Sampling Design ..... 18
  - 2.4 Structure of the MTR Report ..... 18
- 3. PROJECT DESCRIPTION AND BACKGROUND CONTEXT ..... 19**
  - 3.1 Development context: environmental, socio-economic, , and policy factors .....19
  - 3.2 Problems that the project sought to address threats and barriers targeted • ..... 21
  - 3.3 Project Description and Strategy: objective, outcomes and expected results ..... 22
  - 3.4 Project Implementation Arrangements..... 25
- 4. FINDINGS..... 26**
  - 4.1 Socio-demographic Characteristics of the Sample ..... 26
  - 4.2 MTR Findings Based on AF Evaluation Criteria ..... 26
  - 4.3 Challenges ..... 51
  - 4.4 Project Implementation and Adaptive Management ..... 55
- 5. THEORY OF CHANGE .....58**
- 6. CONCLUSIONS ANDRECOMMENDATIONS ..... 61**
  - 6.1 Conclusions ..... 61
  - 6.2 Recommendations ..... 62
- REFERENCES ..... 64
- ANNEX 1: MAIN STAKEHOLDERS SUMMARY LIST..... 66
- ANNEX 2: PROJECT GOAL, IMPACT, OUTCOMES AND OUTPUTS..... 66
- ANNEX 3: MTR RATINGS ..... 69
- ANNEX 4: LIST OF PEOPLE INTERVIEWED ..... 70
- ANNEX 5: MTR MATRIX..... 73

# LIST OF FIGURES

Figure 1: Proportion of Poor and Ultra-Poor in AF Project Districts, 2019/2020 ..... 19

Figure 2: Map of Malawi Showing AF Project Districts ..... 23

Figure 3: Percentage of targeted communities where there is evidence of improved capacity to manage climate shocks and risks, using CCS Methodology. .... 30

Figure 4: Spider Chat on CCS Individual Themes Scores for Balaka..... 30

Figure 5: Spider Chat on CCS Individual Themes Scores for Machinga ..... 31

Figure 6: Spider Chat on CCS Individual Themes Scores for Zomba ..... 31

Figure 7: Average Asset Benefit Indicator by District ..... 33

Figure 8: Percentage of Households Falling into Various LCSi Categories by Sex of Household Head 36

Figure 9: Proportion of the Sampled Households that are Aware of Predicted Adverse Impacts of Climate Change at Midline, by Gender and District ..... 39

Figure 10: CSA Activities being Practiced by Beneficiaries (%) ..... 40

Figure 11: Proportion of Male and Female headed Households Using Weather and Climate Information for Decision-making on Livelihoods and Food Security, by District ..... 41

Figure 12: Sources of Climate and Weather Information by Sampled Beneficiaries (%)..... 42

Figure 13: Access to Assets by District and Gender of the Household Head (%) ..... 45

Figure 14: Average of Amount Currently Saved by District and Gender of Household..... 45

Figure 15: Burn Rate (%) ..... 50

Figure 16: AF Project Theory of Change ..... 58



# LIST OF TABLES

Table 1: Traditional Authorities Covered by the AF Project.....22

Table 2: Number of Project Beneficiaries per Project Intervention .....24

Table 3: Socio-demographic Characteristics of the Sample .....26

Table 4: Performance of Impact Indicators at Midline.....28

Table 5: Food Consumption Score of the Beneficiaries, Baseline and Midline, % by Gender .....33

Table 7: Proportion of Households that are in Different Categories of Food Insecurity, using FIES, % by Gender. ....34

Table 6: Performance of Outcome 1 Indicators at Midline.....35

Table 8: Stress Coping Strategies Employed by Sampled Beneficiary Households at Baseline and Midline, % by District .....36

Table 9: Performance of Outcome 2 Indicators at Midline.....38

Table 10: Sampled Beneficiaries’ Average Production (Kg) of Various Crops, at Baseline and Midline, by District.....43

Table 11: Performance of Outcome 2 Indicators at Midline .....44

Table 12: Performance of Output 3.5 Indicators at Midline .....46

Table 13: Project Burn Rate, Yr 1- Yr 3.....49



# ACKNOWLEDGEMENTS

Makoka and Associates (M&A) would like to thank WFP Malawi for the opportunity to undertake the Midterm Review of the Adaptation Fund Project. In the course of the execution of the consultancy, we have received support from different members of staff from within WFP Malawi and the Project Coordinating Unit. In particular, we would like to acknowledge the support from Jason Nyirenda (WFP); Dziwani Kambauwa (WFP); Jeffrey Zimba (PCU); and James Lwanda (AF Technical Advisor) for the excellent coordination and support throughout the MTR process.

We would also like to thank WFP Program Associates in the Districts Temwanani Mulitswa – Balaka; Elyna John – Machinga; and Tawachi Kaseghe – Zomba for coordinating data collection in the districts. We are also grateful to all the individuals that were interviewed from the districts, at the national level and at the international level. Finally, we are grateful to the project beneficiaries that we interviewed in the field.

We take responsibility for any errors in this report.

Donald MAKOKA

Wongani KANYENDA

Innocent SANDRAM

Mathias MBENDELA

September, 2023.



# ACRONYMS AND ABBREVIATIONS

<b>ABI</b>	Asset Benefit Indicator
<b>AEDC</b>	Agricultural Extension Development Coordinator
<b>AF</b>	Adaptation Fund
<b>AIP</b>	Affordable Input Programme
<b>CBPP</b>	Community-Based Participatory Planning
<b>CCS</b>	Climate Capacity Score
<b>CO</b>	Country Office
<b>CSA</b>	Climate Smart Agriculture
<b>DAES</b>	Department of Agricultural Extension Services
<b>DCCMS</b>	Department of Climate Change and Meteorological Services
<b>DoDMA</b>	Department of Disaster Management Affairs
<b>EE</b>	Executing Entity
<b>EPA</b>	Extension Planning Area
<b>FCS</b>	food Consumption Score
<b>FFS</b>	Farmer Field School
<b>FGD</b>	Focus Group Discussion
<b>FIES</b>	Food Insecurity Experience Scale
<b>GESI</b>	Gender Equality and Social Inclusion
<b>HQ</b>	Headquarters
<b>IAM</b>	Insurance Association of Malawi
<b>IHS</b>	Integrated Household Survey

<b>KII</b>	Key Informant Interview
<b>M &amp; E</b>	Monitoring and evaluation
<b>MGDS</b>	Malawi Growth and Development Strategy
<b>MIE</b>	Multilateral Implementing Agency
<b>MoA</b>	Ministry of Agriculture
<b>MRDRMP</b>	Malawi Resilience and Disaster Risk Management Project
<b>MTR</b>	Mid-Term Review
<b>MwASIP</b>	Malawi Watershed Services Improvement Project
<b>PCU</b>	Project Coordinating Unit
<b>PPR</b>	Project Performance Report
<b>PRIDE</b>	Programme for Rural Irrigation Development
<b>RB</b>	Regional Bureau
<b>SDGS</b>	Sustainable Development Goals
<b>SMS</b>	Subject Matter Specialist
<b>TA</b>	Traditional Authority
<b>ToC</b>	Theory of Change
<b>ToR</b>	Terms of Reference
<b>WFP</b>	World Food Programme
<b>WHO</b>	World Health Organization



# 1. EXECUTIVE SUMMARY

## PROJECT INFORMATION TABLE

Title of the supported AF financed project	ADAPTING TO CLIMATE CHANGE THROUGH INTEGRATED RISK MANAGEMENT STRATEGIES AND ENHANCED MARKET OPPORTUNITIES FOR RESILIENT FOOD SECURITY AND LIVELIHOODS PROJECT
MTR time frame	JUNE 2020-AUGUST 2023
Date of MTR report	15 <sup>th</sup> AUGUST 2023
Countries	MALAWI
Implementing Agency	WFP Malawi
Partner and other project partners	MINISTRY OF AGRICULTURE
MTR consultant	MAKOKA AND ASSOCIATES (M&A)

## PROJECT DESCRIPTION

The Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods Project in Malawi, commonly known as the Adaptation Fund (AF) Project, is a five-year project (from June 2020 to June 2025). It seeks to enhance climate adaptation and food security of households through access to integrated climate risk management strategies and structured market opportunities as the overall goal. The project purposely targets those who are most affected by climate change, poverty, and food insecurity and who rely on agricultural livelihoods that are limited by and vulnerable to climatic shocks, especially women and other marginalized groups. The project is targeting a total population of 85,000 households (about 382,500 people) in all the three districts from which beneficiary subsets were created especially for insurance and marketing interventions, enabling delivery of an integrated package to the beneficiaries.

The Malawi Government, through the Ministry of Agriculture (MoA), is executing the AF project with funding from the Adaptation Fund accessed through the World Food Programme (WFP) of the United Nations-Malawi Country Office. The Project is being implemented in 23 Traditional Authorities (TA) in three districts – Balaka (8TAs); Machinga (9 TAs); and Zomba (6 TAs).

The project has three outcomes:

- Outcome 1: Improved access to insurance as a risk transfer mechanism for targeted farmers affected by climate change and food insecurity
- Outcome 2: Adopted climate-resilient agriculture practices among targeted farmers contributing to the integrated climate risk management approach
- Outcome 3: Strengthened market access strategies and approaches for smallholder farmers

## PROJECT PROGRESS SUMMARY

**Impact Level:** The impact of the project is “enhanced climate adaptation and food security of households through access to integrated climate risk management strategies”. The MTR found that four of the seven impact indicators have already achieved their targets. In particular, the MTR found that the AF Project has improved the capacity of the targeted communities to manage climatic shocks and risks. Through the project, communities have access to climate and weather information for livelihood decision-making. Further, through the project the communities are using climate resilient practices to protect their livelihoods from climatic hazards, such as droughts.

**Outcome 1:** Under Outcome 1, the MTR found that that 27.3% of all male-headed households that are targeted by the project have access to insurance, while among female-headed households, 31.6% had insurance. In the context of food insecurity and other livelihood challenges that beneficiaries face, the MTR found that the majority of the sampled beneficiaries (85.2%) were found to be engaging in negative livelihood-based coping strategies. This is not surprising as the communities were still recovering from the devastating impact of Cyclone Freddy. Among the major strategies employed to cope with the food insecurity that were reported include increased



casual labour (*ganyu*) reported by 68.5%; household members working for food only (reported by 53.2%); use of cash savings (49.5%); borrowing money (56%); borrowing food (48.7%), and purchasing food on credit (40.5%).

**Outcome 2:** The MTR found that the majority of the beneficiaries were aware of the predicted adverse of impacts of climate change and the appropriate responses to address them. Among the female-headed households’ awareness was at 65.8%, while for male-headed households it was at 66.9%. Further, through the knowledge from the AF Project, households are using different climate resilient practices to protect their livelihoods from climatic hazards, especially prolonged dry spells and droughts.

Further, the MTR found that the proportion of beneficiaries that are using weather and climate information for decision-making on livelihoods and food security was 69.6% (of the sampled female-headed households) and 67.9% of the male-headed households). Data from the climate capacity score (CCS) Analysis show that the communities have access to climate information in a timely manner and they understand well how climate hazards could impact their livelihoods.

**Outcome 3:** Under Outcome 3, The MTR found the proportion of female-headed households with more secure livelihoods sources was 80.7%, surpassing the 2025 target of 75%, while among the male-headed households the proportion was 76.5% against the 2025 target of 80%. Further, on financial capacities to enhance investment in climate-resilience agriculture including savings, the MTR found that, overall, the average current savings for female-headed households was MWK 14,880 and for male-headed households it was higher (MWK 18,122).

## MTR RATINGS

The MTR rates the performance of the AF Project as follows:

Project Component	Rating (Scale 1-6)	Explanation
<b>Outcome 1:</b> Improved access to insurance and climate services as risk transfer and reduction mechanisms for targeted farmers affected by climate change and food insecurity	5 Satisfactory	The project has made great strides. It has demonstrated to implement an area-yield index insurance, but there’s need for increased awareness; The number of participants in Year 3 has dropped due to several factors.
Outcome 2: Adopted climate-resilient agriculture practices among targeted farmers contributing to the integrated climate risk management approach	5 Satisfactory	Soil and water management has been highly successfully. However, there is need to promote wider adoption at the household level.

Outcome 3: Strengthened market access strategies and approaches for smallholder farmers	4 Moderately Satisfactory	The project is expected to achieve most of its end-of-project targets. The grants to farming groups have been very instrumental to the delays in the implementation of key activities has affected the performance of the project.
Overall Rating	5 Satisfactory	The project is expected to achieve most of its end-of-project targets by 2025, with only minor shortcomings
Sustainability Rating**	L	The project is incorporating key aspects to ensure sustainability

\*\*\* The ratings are L = Likely; ML= Moderately Likely; MU = Moderately Unlikely; U = Unlikely

## CONCLUSIONS

The AF Project is being implemented in three districts that are particularly vulnerable to the adverse effects of climate change. The Project is being implemented to ensure that the three districts are resilient to economic and environmental shocks and are able to sustain inclusive growth, food and nutrition security, and improved well-being. The MTR found that while the start of the project was delayed because of COVID-19, since then the project has made great strides. Under Outcome 1, the project has so far managed to promote awareness among project beneficiaries on crop insurance as a risk management mechanism. At the time of the MTR, beneficiaries have started to pay part of the premium out of pocket. Further, the MTR found that the majority of the beneficiaries are using climate and weather information for livelihood decision making. The MTR also found evidence of improved capacity of communities to manage climatic shocks and risks. The MTR, however, has identified challenges that need to be addressed to ensure that Outcome 1 is able to achieve all its targets by 2025.

Under Outcome 2, the MTR has found that the project has created community assets to protect their production capacity from climatic shocks. Further, the majority of the beneficiaries are using climate resilient practices to protect livelihoods from climatic hazards. However, the MTR has noted that while the project has made great strides under Outcome 2, there is need to ensure that there is wider adoption of the soil and water conservation technologies at the household level.

Under Outcome 3, the progress has been minimal. The project has made some strides in strengthened market access for smallholder farmers. In particular, it has been able to provide grants to 95 groups across the three districts, and facilitated linkages of farmer groups to high-value markets for their produce. However, the component suffered from staffing challenges during the first half when the Technical Lead was not available for a long time. Further, delays in the

procurement processes has affected the construction of irrigation schemes and aggregation centres.

The MTR concludes that the project is on course to achieve all of its objectives by the time it comes to an end in 2025.

## RECOMMENDATIONS

The MTR provides the following recommendations

Project Component	Recommendation	Responsibility
Outcome 1	1. District stakeholders (such as Subject Matter Specialists) should be included (as observers) when field assessments to determine insurance payouts are being done. This would promote transparency and accountability	WFP PULA
	2. There is need to improve the claims settlement mechanism to ensure that claims are processed quickly.	WFP PULA
	3. To ensure that beneficiaries are able to pay their share of premium, there is need to ensure that premium payment mechanisms are put in place and are made known to the beneficiaries on time	WFP National PCU
	4. There is need to strengthen the capacity of government staff (especially district staff and EPA staff to understand the insurance product comprehensively. This, in turn, will promote the understanding of the product among the targeted beneficiaries.	WFP National PCU
	5. There's need to intensify the awareness of the insurance product to the beneficiaries and the wider population. The use of radio (especially community radios) and other channels are essential	WFP National PCU

Outcome 2	6. On soil and water conservation, there is need to ensure that beneficiaries are adopting the climate resilience practices in their own fields. There is need to adopt the technologies from the community-level to the household-level. The use of community-based participatory planning (CBPP) should be intensified to ensure that beneficiaries are taking up the climate resilient practices into their own fields	WFP National PCU
Outcome 3	7. On the marketing component, there is need to speed up the construction of the aggregation centres and the irrigation schemes. The project should ensure that although the country is facing challenges in the availability of building material such as cement) materials for the construction are available. There might be need to engage other government ministries and departments (such as Ministry of Trade and Malawi Revenue Authority) to ensure that the AF Project is prioritized.	WFP National PCU
	8. The project needs to address these inequalities by implementing Gender transformative approaches GTA through a GESI Integrated approach to challenge the existing gender norms.	WFP National PCU
	9. There is need to revisit Output 3.4 (Promoted smallholder procurement through government/private sector strategies and programs) to ensure that it's implementable within the project timeframe. The involvement of NFRA and ADMARC in the process should be reconsidered because it may be difficult to undertake within the remaining few years	WFP National PCU
	10. Ensure that key staff (Component Leads) are available for the remaining part of the project so	National Steering Committee;

	that project activities do not stall over lack of leadership.	WFP; National PCU; DAES
	11. There is need to strengthen market linkages, as the aggregation centres are being constructed.	WFP National PCU District PCU
Other Recommendations	12. There is need to allocate a budget for community review meetings that would provide an avenue for data quality assessments at the community level.	WFP National PCU
	13. The project should consider recruiting a dedicated project accountant at the district level. This would ensure that processing of resources to finance project activities are not delayed	WFP National PCU
	14. In the second half of implementation, there is need to ensure that government has a clear structure to implement the project beyond AF funding and with minimal support from WFP	WFP National PCU National Steering Committee
	15. Strengthen the timely utilization of funds and liquidation to ensure that the project has a healthy burn rate	National PCU

## 2. INTRODUCTION

### 2.1 PURPOSE OF THE MTR AND OBJECTIVES

The purpose of the midterm review was to assess progress towards the achievement of the project objectives and outcomes as specified in the project document. The MTR assessed early signs of project success or failure with the goal of identifying the necessary changes to be made in order to set the project on-track to achieve its intended results. MTR also assessed the project's sustainability risks and strategy.

Specifically, the MTR assessed the following:

- 1) Initial outputs and results of the project;
- 2) Quality of implementation, including financial management;
- 3) Assumptions made during the preparation stage, particularly objectives and agreed upon indicators, against current conditions;
- 4) Factors affecting the achievement of objectives;
- 5) M&E systems and implementation.
- 6) The likelihood of sustainability of outcomes and progress towards impact at project completion.

The AF Project is being implemented in three districts that are particularly vulnerable to the adverse effects of climate change. The Project is being implemented to ensure that the three districts are resilient to economic and environmental shocks and are able to sustain inclusive growth, food and nutrition security, and improved well-being. This is in line with key policy documents that strengthen resilience by promoting climate risk management in Malawi (i.e. Malawi 2063; the National Resilience Strategy (2018-2030); The Malawi Growth and Development Strategy [MGDS III] (2011-2016); the National Climate Change Investment Plan (2013-2018); and the National Adaptation Plan Framework (2020); the Malawi National CSA Framework; National Agriculture Policy (2016); National Agriculture Investment Plan (2018-2023); National Climate Change Management Policy (2016); National Climate Change Investment Plan (2013-2018); National Irrigation Policy (2016); and the National Environmental Management Policy (2016), WFP country programme strategy.

Further, the MTR was done after all the three districts were adversely affected by the Tropical Cyclone Freddy which influenced torrential rains leading to flooding and mudslides in many districts of the southern region between 11<sup>th</sup> and 15<sup>th</sup> March 2023. According to the March 2023 Tropical Cyclone Freddy Emergency Response Plan by the Department of Disaster Management Affairs (DoDMA), Zomba is the worst district affected among the three project districts. In Zomba 43% of the population (i.e. 322,938) was affected, followed by Machinga





16% (114,562 people) and the least affected was Balaka where 2% of the population was affected (10,551 people).

## **2.2 SCOPE AND METHODOLOGY**

### ***2.2.1 Principles of Design and Execution of the MTR***

The MTR for the AF Project covered the period June 2020 – June 2023. MTR activities included data collection at the national and district levels, as well as in the targeted communities. The MTR covered all three outcomes of the Project. The Project was reviewed in relation to its progress towards achieving expected results, measured against the log frame and targets, and through the use of project indicators half way through project implementation. The review identified and documented any short-term, intermediate and long-term results achieved by the AF Project. It also assessed progress towards achieving the project outcomes and its potential impact by the end of the Programme's implementing period in June 2025.

### ***2.2.2 MTR Approach and Data Collection Methods***

The study had two phases: (i) Desk study phase, (ii) Primary data collection phase. The desk study phase included a review of all relevant literature e.g. Program logframe, proposal and other program related documents. The primary data collection phase involved the use of both quantitative and qualitative data collection methodologies e.g. household surveys, Focus Group Discussions, Key Informant Interviews, Stakeholder Consultations, etc.

#### ***2.2.2.1 Desk Review***

The reviewers undertook a comprehensive review of project documents and reports to enhance their understanding of the project and to aid the design of the MTR. This was done prior to the preparation of the Inception Report.

#### ***2.2.2.2. The Before-and-After Approach***

The Before-and-After approach assessed the value of each quantitative impact/outcome/output indicator obtained at baseline (from the baseline data that were already collected at the start of the project) and compared it with values of the indicators that were collected under this MTR research. We then compared against the target that was set for each indicator to determine if the targets have been reached or whether the Adaptation Project is on course to achieve the targets.

## 2.3 SAMPLING DESIGN

The sampling design was done to ensure that the results from the MTR are comparable with findings from the baseline survey and the 2022 Annual Outcome Survey. So, the sampling approach was similar to the design used in the two previous surveys. The MTR used a multi-stage stratified random sampling to select beneficiaries. The final sample for the MTR was generated using the formula presented below:

$$\text{SampleSize}(n) = \frac{N \cdot Z^2 \cdot p \cdot (1 - p)}{(N - 1) \cdot e^2 + Z^2 \cdot p \cdot (1 - p)}$$

Where:

$N$  – Population of beneficiaries.

$n$  – Is the sample size of the beneficiaries to be included in the MTR.

$Z$  – Is the confidence level (% of the population to be assessed);

$e$  – Is the level of error accepted; and,

$p$  – Is the proportion in % of the population that will be incorporated in the MTR.

Using the above formula, and given that  $N=85,000$ ;  $Z=95\%$ ;  $e=5\%$  and  $p=50\%$ , we obtain a **minimum** sample ( $n$ ) of 382 beneficiary households. However, to maintain statistical validity of the data when some bad data is removed and when analysis is done by categories such as insurance and climate services participants; climate resilient agricultural practices' participants; and marketing participants, we inflated the sample by 18%, yielding a total sample of 450 households.

### 2.2.3 Limitations of the MTR

## 2.4 STRUCTURE OF THE MTR REPORT

The report proceeds as follows: Chapter 3 provides the Project Description and the background context. This is followed by Chapter 4 that provides detailed MTR results. It describes the performance of the project under each project component. The same chapter also discusses implementation challenges, project implementation and adaptive management, as well as sustainability. Chapter 5 presents the project's theory of change. The final chapter (Chapter 6) provides conclusions and recommendations arising from the MTR findings.

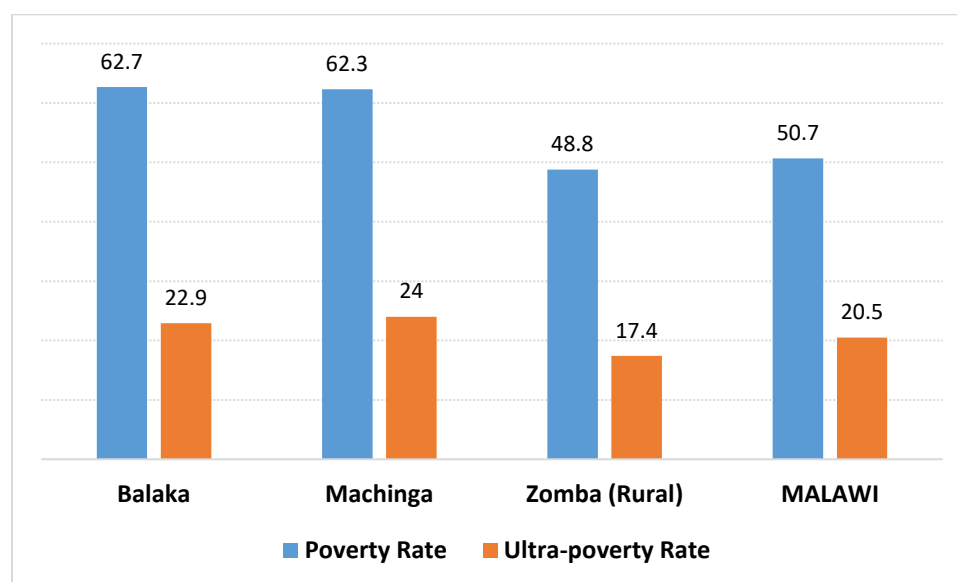
# 3 PROJECT DESCRIPTION AND BACKGROUND CONTEXT

## 3.1 DEVELOPMENT CONTEXT: ENVIRONMENTAL, SOCIO-ECONOMIC, INSTITUTIONAL, AND POLICY FACTORS RELEVANT TO THE PROJECT OBJECTIVE AND SCOPE

### Poverty Situation

Poverty is one of the key challenges that the AF Project is seeking to address. Data from the Fifth Integrated Household Survey (IHS5) of 2019/2020 show that the majority of the population in two of the three project districts (Balaka and Machinga) live in poverty (see Figure 1). In Zomba Rural, poverty rate is around 49%. In the three districts, the proportion of the population that were below their daily minimum food requirements (ultra-poor) was highest in Balaka (22.9%) and it was lowest in Zomba Rural (17.4%).

Figure 1: Proportion of Poor and Ultra-Poor in AF Project Districts, 2019/2020



Source: Data from IHS5 Report

### Disasters

Malawi continues to experience an increase in the frequency, intensity, and variability of weather-related shocks in recent years, including floods, droughts, and dry spells, as well as an increase in recorded temperatures. As such, the impacts of climate change are felt in

Malawi and have negative impacts on wellbeing. This is driven by the dependence on climate-sensitive sectors, particularly rain-fed agriculture, which increases the exposure of many people across the country to the impacts of climate change.

During the first half of project implementation, the project districts were affected by large covariate shocks that affected beneficiary households, disrupting their livelihood sources and eroded some of the gains that were registered under the AF Project. In particular, in January 2022, the country was affected by **Tropical Storm Ana**, which also affected the project districts. According to UN in Malawi (2022), the aftermath of Tropical Storm Ana showed severe flooding across 16 districts and 2 cities in southern Malawi, leaving at least 990,000 people in need of life-saving and life-sustaining humanitarian assistance and protection, including more than 190,400 people who were displaced by floods. While Machinga and Zomba were less affected, in Balaka District alone, 44,000 people were displaced and were in need of humanitarian assistance (UN in Malawi, 2022).

In March 2022, the country was affected by **Tropical Cyclone Gombe**, and two of the three project districts (Machinga and Zomba) were among the districts that were affected by the Cyclone. Overall, Tropical Cyclone Gombe affected about 159,226 people (35,383 households), with 27 injured, 39 dead and 11,008 displaced households. The floods negatively affected people's lives, livelihoods and socio-economic infrastructure, pushing more people into poverty (JICA, 2022).

In March 2023, **Tropical Cyclone Freddy** influenced torrential rains leading to flooding and mudslides in many districts of the southern region between 11<sup>th</sup> and 15<sup>th</sup> March 2023. According to the March 2023 Tropical Cyclone Freddy Emergency Response Plan by the Department of Disaster Management Affairs (DoDMA), Zomba was the worst district affected among the three project districts. In Zomba 43% of the population (i.e. 322,938) was affected, followed by Machinga 16% (114,562 people) and the least affected was Balaka where 2% of the population was affected (10,551 people).

In the aftermath of Tropical Cyclone Ana, the country Malawi faced a **Cholera outbreak**. According to WHO (2023), between March 2022 and February 2023, there were 36,943 cases of cholera and out of these 1,210 were fatalities. The IFRC (2023) reported that in Balaka, there were a total number of 4,193 cases and 100 deaths as of March 2023; in Machinga, there were 2,303 cases and 86 fatalities. Among the AF Project districts, Zomba was the least affected.

## **Policy Environment**

The AF Project is being implemented in three districts that are particularly vulnerable to the adverse effects of climate change. The Project is being implemented to ensure that the three districts are resilient to economic and environmental shocks and are able to sustain inclusive growth, food and nutrition security, and improved well-being. This is in line with key policy documents that strengthen resilience by promoting climate risk management in Malawi (i.e. Malawi 2063; the National Resilience Strategy (2018-2030); The Malawi Growth and Development Strategy [MGDS III] (2011-2016); the National Climate Change Investment Plan (2013-2018); and the National Adaptation Plan Framework (2020); the Malawi National



CSA Framework; National Agriculture Policy (2016); National Agriculture Investment Plan (2018-2023); National Climate Change Management Policy (2016); National Climate Change Investment Plan (2013-2018); National Irrigation Policy (2016); and the National Environmental Management Policy (2016). The implementation of the AF Project is aligned to these policies to ensure that agricultural production is responding to the challenges of high environmental degradation; increasing adverse climatic conditions; and low adoption of climate smart agricultural technologies.

## **3.2 PROBLEMS THAT THE PROJECT SOUGHT TO ADDRESS THREATS AND BARRIERS TARGETED •**

The AF Project is being implemented to enhance climate adaptation and food security of households through access to integrated climate risk management strategies and structured market opportunities as overall goal. By purposely targeting households that are most affected by climate change, poverty, and food insecurity and who rely on agricultural livelihoods that are limited by and vulnerable to climatic shocks, especially women and other marginalized groups, the project is addressing the following key challenges brought about by climate change:

### **1. Environmental Degradation**

Rapid population growth exerts pressure on land, leading to the depletion of natural resources due to overuse, deforestation, and overgrazing of land for subsistence farming. The high reliance on natural resources increases the country's vulnerability and susceptibility to the impacts of climate change. The country is experiencing more frequent extreme weather events, with floods in 2015 and a major El Niño-related drought in the 2015-16 season.

### **2. Chronic Poverty**

Due to poverty and its associated deprivations, households have limited assets and resources to diversify their livelihoods and manage climate hazards. This is especially the case of women and other disadvantaged groups, like the elderly and the youth. With limited household resources, households often fall even further into poverty when a shock occurs. Fluctuations of the poverty rate within a year indicate the strong relationship between seasonality and the wellbeing of households.

### **3. Chronic Food Insecurity**

Chronic food insecurity is one of the challenges in the project districts. Dependence on rain-fed smallholder agriculture as well as the lack of sustainable land and water management, in the context of climate change leads to low agricultural productivity.

### 3.3 PROJECT DESCRIPTION AND STRATEGY: OBJECTIVE, OUTCOMES AND EXPECTED RESULTS

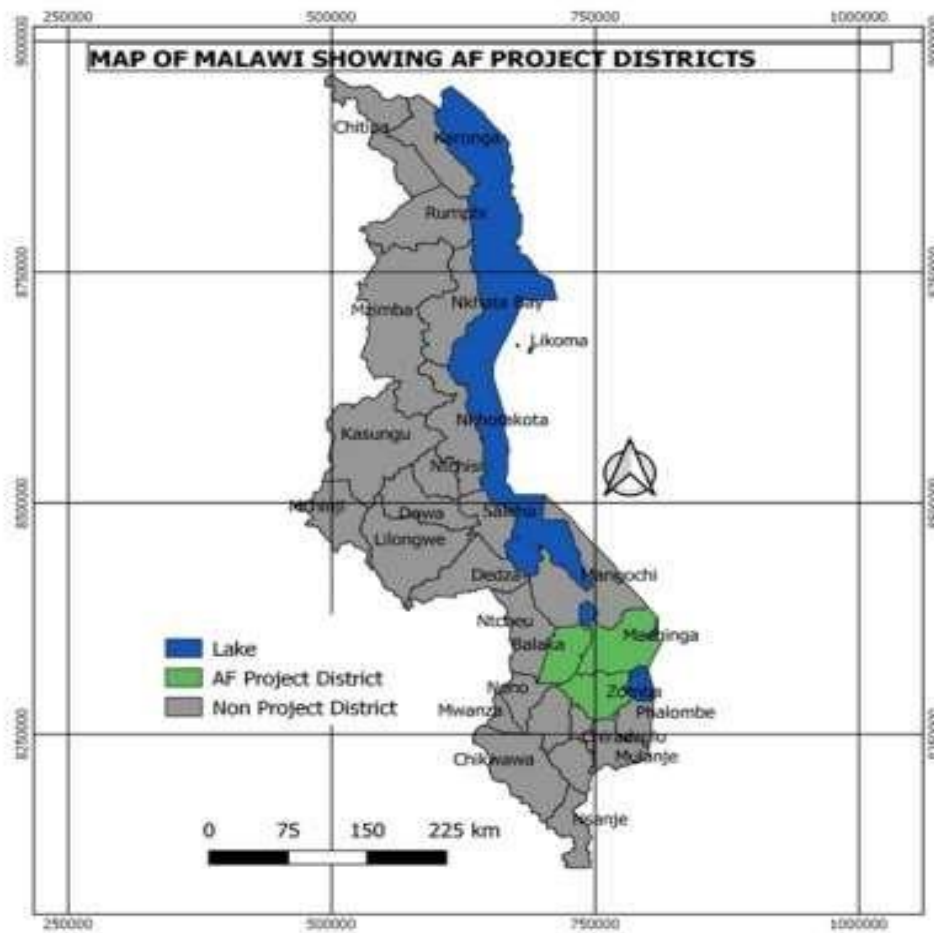
The Adapting to Climate Change through Integrated Risk Management Strategies and Enhanced Market Opportunities for Resilient Food Security and Livelihoods Project in Malawi, commonly known as the Adaptation Fund (AF) Project, is a five-year project (from June 2020 to June 2025). It seeks to enhance climate adaptation and food security of households through access to integrated climate risk management strategies and structured market opportunities as the overall goal. The project purposely targets those who are most affected by climate change, poverty, and food insecurity and who rely on agricultural livelihoods that are limited by and vulnerable to climatic shocks, especially women and other marginalized groups. The project is targeting a total population of 85,000 households (about 382,500 people) in all the three districts from which beneficiary subsets were created especially for insurance and marketing interventions, enabling delivery of an integrated package to the beneficiaries.

The Malawi Government, through the Ministry of Agriculture (MoA) is executing the AF Project with funding from the Adaptation Fund accessed through the World Food Programme (WFP) of the United Nations-Malawi Country Office. The Project is being implemented in 23 Traditional Authorities (TA) in three districts – Balaka (8TAs); Machinga (9 TAs); and Zomba (6 TAs) (see Table 1). The AF Project districts are shown in Figure 1.

**Table 1: Traditional Authorities Covered by the AF Project**

District	Number of TAs Covered	Name of the TAs
Balaka	8	Nsamala, Chanthunya, Toleza, Sawali, Phalula, Matola, Amidu and Nkaya
Machinga	9	Chiwalo, Kawinga, Mchinguza, Nkula, Mposa, Sale, Nyambi, Kapoloma and Nkoola
Zomba	6	Ntholowa, Mbiza, Nkagula, Malemia, Nkapita and Ngwelero

Figure 2: Map of Malawi Showing AF Project Districts



### 3.3.1 Project Beneficiaries

The project is targeting a total population of 85,000 households (about 382,500 people) in all the three districts from which beneficiary subsets were created especially for insurance and

marketing interventions, enabling delivery of an integrated package to the beneficiaries. Table 2 shows the project beneficiaries under each intervention:

**Table 2: Number of Project Beneficiaries per Project Intervention**

Category	Intervention Type	No. of Households	Total # of Beneficiaries	Beneficiary Breakdown by Gender	
				Male	Female
<b>A</b>	Access to micro-insurance as a risk transfer mechanism for targeted farmers affected by climate change and food insecurity	25,600	115,200	56,448	58,752
<b>B</b>	Access to soil and water conservation practices through individual and group asset creation including irrigation development and crop diversification with a focus on drought tolerant and nutritious crops.	85,000	382,500	187,425	195,075
<b>C</b>	Access to market access opportunities including through farmer associations and cooperatives	23,600	106,200	52,038	54,162
<b>D</b>	Access to climate services to inform livelihood decision-making among farmers through extension officers/radio programmes/SMS, etc.	85,000	382,500	187,425	195,075
<b>E</b>	Access to financial services to enhance investment in climate resilience agriculture (including saving, credit, and financial literacy)	85,000	382,500	187,425	195,075

**Source:** Project Annual Report for Year 2



### **3.4 PROJECT IMPLEMENTATION ARRANGEMENTS**

The Malawi Government, through the Ministry of Agriculture (MoA) is executing the AF Project with funding from the Adaptation Fund accessed through the World Food Programme (WFP) of the United Nations - Malawi Country Office. In line with AF Guidelines, the MoA is the Executing Entity (EE) responsible for the implementation of activities at the field level in accordance with the agreed project document and annual work plan and budget. WFP, on the other hand, is the AF Multilateral Implementing Agency (MIE) of the project and fund custodian, with the WFP Country Director acting as the Fund Manager.

At the national level, the project is being coordinated through support of the WFP Country Office. Additional technical support is provided as required by the WFP Regional Bureau in Johannesburg, and WFP Headquarters in Rome, Italy.

The implementation structure comprises (i) The National Steering Committee; (ii) The National Technical Advisory Committee; (iii) National Project Coordinating Unit; (iv) District Project Coordinating Unit; (v) District Agriculture Development Office Level; (vi) Extension Planning Area Level; and (vii) Village level project implementing and monitoring committees.

## 4. FINDINGS

### 4.1 Socio-Demographic Characteristics of the Sample

The MTR collected quantitative data from 489 beneficiaries across the three districts. Of these, 33% were drawn from Balaka; 35% were from Machinga, and the remaining 32% were from Zomba. Table 3 shows the socio-demographic characteristics of the sample.

**Table 3: Socio-demographic Characteristics of the Sample**

Demographic Characteristic	Balaka (n=160)	Machinga (n=171)	Zomba (n=158)	ALL (n=489)
<b>Sex of Respondent (%)</b>				
Male	28.8	24.6	38.6	30.5
Female	71.3	75.4	61.4	69.5
<b>Household Sample (%)</b>				
Male headed	58.1	56.1	69.6	61.1
Female headed	41.9	43.9	30.4	38.9
<b>Household Size</b>				
Mean	5	6	5	5
<b>Marital status (%)</b>				
Married	56.9	66.9	66.5	63.5
Single never married	3.1	0.0	1.3	1.4
Single (divorced)	11.9	11.9	10.1	11.3
Single (widowed)	16.3	12.4	13.3	14.0
Single (separated)	11.9	8.9	8.9	9.9
<b>Education level of household head (%)</b>				
Never been to school	8.8	18.5	13.3	13.6
Primary school	64.4	69.6	75.3	69.8
Secondary school	25.0	11.9	11.4	16.1
Tertiary education	1.9	0.0	0.0	0.6

As Table 3 shows, the majority of the sampled beneficiaries were female (69.5%). However, the majority of the sampled beneficiaries were coming from male-headed households. The average household size was 5. The majority were married and they had a primary level education.

### 4.2 MTR Findings Based on AF Evaluation Criteria

#### 4.2.1 Relevance

The MTR found that the design of the AF Project incorporated lessons from previous WFP climate change adaptation and resilience interventions in Malawi and in other countries. In particular, the design of the project incorporated the lessons and recommendations

from the 2019 MTR of the WFP (weather-index) insurance project in Malawi. Further, lessons from the implementation of the AF Project in Sri Lanka by WFP was also incorporated in the design of the Malawi AF Project.

The MTR found that the AF Project is highly relevant and is responding to the critical challenges of chronic poverty and persistent food insecurity among households that are highly vulnerable to the effects of climate change. The design of the project was done to ensure that the beneficiaries have access to climate risk management strategies that enhances agricultural productivity, while promoting structured market opportunities for them to market their production surplus.

The AF Project is highly relevant and is aligned with international commitments including the United Nations Sustainable Development Goals (SDGs). In particular, it contributes to the aspirations of SDG, 1, 2, and 9, to end hunger, achieve food security, improve nutrition, and promote sustainable agriculture; SDG 8, promoting sustained, inclusive, economic growth, full and productive employment, and decent work for all. It also aligns with the AU Agenda 2063, Goal 5's aspiration 'modern agriculture for increased production and productivity'.

At the national level, the AF Project is supportive of the country's policies and priorities that strengthen resilience by promoting climate risk management in Malawi (i.e. Malawi 2063; the National Resilience Strategy (2018-2030); The Malawi Growth and Development Strategy [MGDS III] (2011-2016); the National Climate Change Investment Plan (2013-2018); and the National Adaptation Plan Framework (2020); the Malawi National CSA Framework; National Agriculture Policy (2016); National Agriculture Investment Plan (2018-2023); National Climate Change Management Policy (2016); National Climate Change Investment Plan (2013-2018); National Irrigation Policy (2016); and the National Environmental Management Policy (2016), WFP country programme strategy.

Further, the AF Project was designed as a partnership between the Malawi Government, through the Ministry of Agriculture, and WFP Malawi CO. In line with the AF guidelines, MoA is the Executing Entity and WFP is the AF Multilateral Implementing Agency. Through this arrangement, the AF has provided MoA with the opportunity to implement the project with WFP providing the oversight role, both at the national and the district levels. It is expected that the arrangement is providing an opportunity for Malawi Government to demonstrate its ability to implement an AF project. If well implemented, the Government of Malawi could get accreditation to be able to access funding from the AF directly.

#### **4.2.2 Coherence**

Coherence as an evaluation criterion focuses on the extent to which the AF Project is compatible with other interventions in Malawi. The MTR found that the implementation of the AF Project is highly compatible with other existing interventions that are being implemented by the Malawi government and its partners under the integrated catchment management. The 2015 Malawi National Guidelines on Integrated Catchment Management and Rural Infrastructure provides guidance on the design and

implementation of any intervention that focuses on integrated catchment management (ICM). As indicated in the 2015 Guidelines, ICM recognises the need to integrate all environmental, economic and social issues within a river basin (or catchment) into an overall management philosophy, process and strategy or plan. The implementation of the AF Project, therefore, is compatible with other ICM interventions in Malawi, including the Malawi Resilience and Disaster Risk Management Project (MRDRMP) and the Malawi Watershed Services Improvement Project (MwASIP).

### 4.2.3 Effectiveness

The AF Project is being implemented to achieve three outcomes. The MTR reviewed the performance of the project by focusing on the status of the project indicators at impact level, outcome level and output level. The detailed results are available in the Population Results Framework (separate attachment). This section discusses the performance of the project at the impact and outcome levels.

#### 4.2.3.1 Performance at Impact Level

The project has seven impact level indicators. Table 4 shows the performance of the project at the impact level by tracking the impact-level indicators between baseline and the midline, and comparing it against the targets.

**Table 4: Performance of Impact Indicators at Midline**

<b>IMPACT:</b> Enhanced climate adaptation and food security of households through access to integrated climate risk management strategies					
<b>Impact Indicator</b>	<b>Baseline (2020)</b>	<b>Midterm (2023)</b>	<b>Target (2025)</b>	<b>Achievement</b>	<b>Narrative</b>
<b>I1</b> % of households in target communities who independently access insurance and climate services by gender of household head	0	0	80%	0%	Independently accessing means paying 100 % p premiums by themselves
<b>I3</b> % of targeted communities where there is evidence of improved capacity to manage climate shocks and risks using the Climate Capacity Score (CCS)	0	100%	100%	100%	

I4 % of the population in targeted communities reporting benefits from an enhanced livelihood asset base by gender using the Asset Benefit Indicator (ABI)	0	76.2% (Male-headed = 74.6% Female-headed = 79.1%)	50%	145%	
I5 % of targeted male-headed households with boarder line to acceptable food consumption score for male	51%	95.5%	80%	153.45%	
I6 % of targeted female-headed households with boarder line to acceptable food consumption score	48%	91.7%	75%	159.26%	
I7 100% of the HH beneficiaries are eating six food groups (able to diversify diets)	-	38.7	100%	Not computed due to missing baseline value	Not collected during baseline

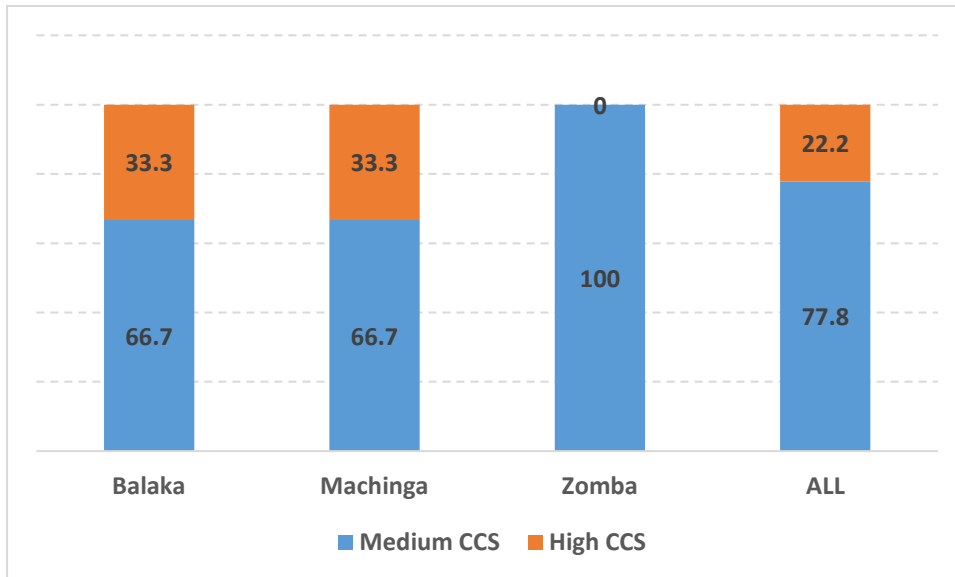
The MTR has shown that out of the seven impact indicators, four indicators (Indicator I3, I4, I5 and I6) have already achieved their targets. Indicator I1 records zeros during the baseline, as well as in this midterm review. This indicator measures the beneficiaries are who paying 100% of the premiums on their own.

Indicator I3 required the use of Climate Capacity Score (CCS), a unique methodology consisting of five thematic questions regarding community's capacity on climate adaptation. Data to calculate CCS was collected through FGDs in two randomly sampled GVHs in each of the three project districts. The results show that, overall, 100% of the sampled communities have improved capacity to manage climate shocks and risks using the Climate Capacity Score (CCS), with 77.8% having a medium CCS and the remaining 22.2% having a high CCS. Our analysis by district shows that both Balaka and Machinga had the highest CCS (33.3%), and in Zomba there was no community with high CCS, instead 100% of the communities sampled in Zomba had medium CCS (see Figure 3).

The implication of these results is that the AF Project has improved the capacity of the targeted communities to manage climatic shocks and risks. In particular, through the project, communities have access to climate and weather information for livelihood decision-making. Further, through the project the communities are using climate resilient practices to protect their livelihoods from climatic hazards, such as droughts. The quote below from a CCS FGD in Zomba shed some light on how the communities are using community assets that protect their production capacity from climate shocks:

*“We also encounter significant soil erosion because our fields are situated alongside hills. However, following the lessons we have learned from the adaptation fund, we planted vetiver grass and constructed check dams. As a result, things are beginning to change for the better” (FGD with beneficiaries, Zomba District).*

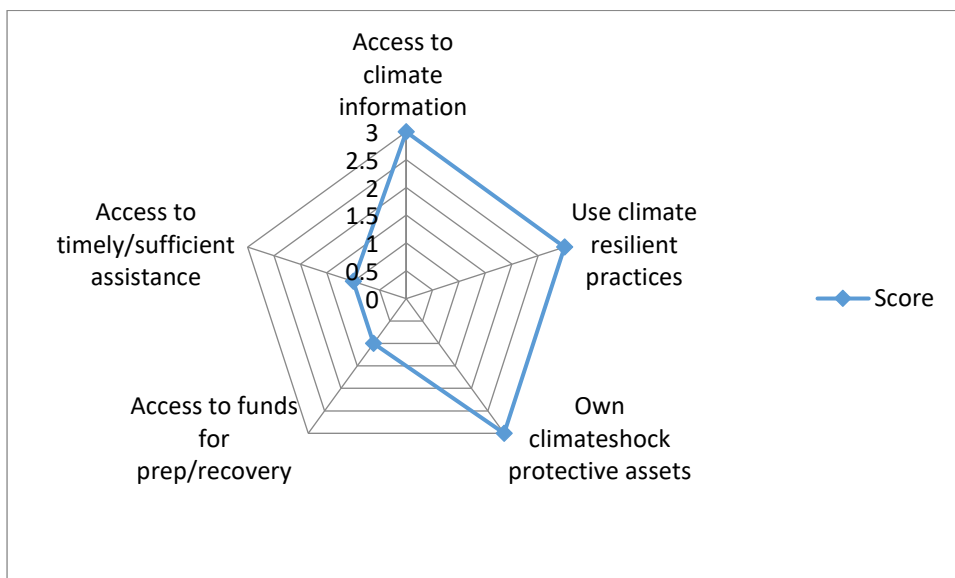
**Figure 3: Percentage of targeted communities where there is evidence of improved capacity to manage climate shocks and risks, using CCS Methodology.**



Source: AF MTR Data

We further used Spider Diagrams for each of the Project districts to further understand how each district was performing under each of the five thematic areas of the CCS.

**Figure 4: Spider Chart on CCS Individual Themes Scores for Balaka**

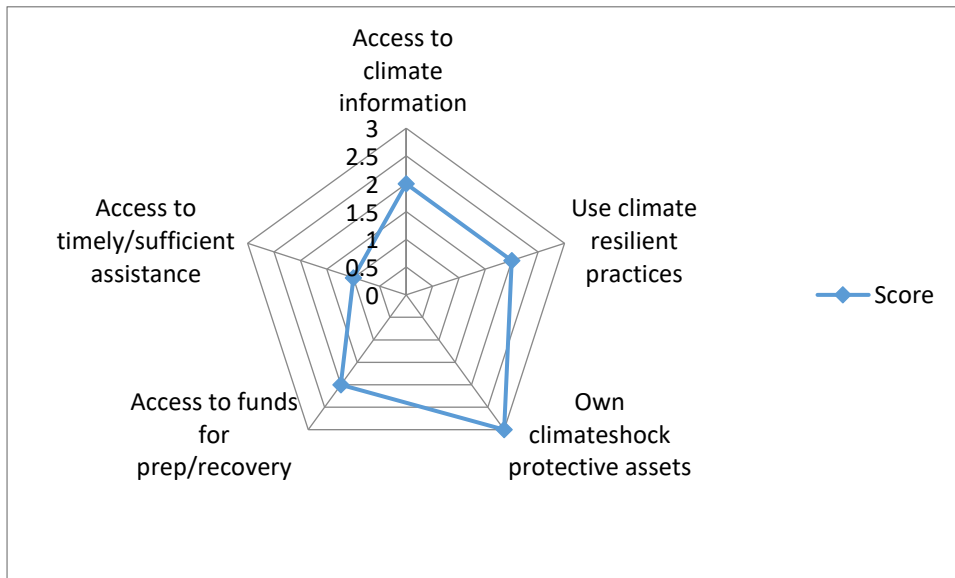


Source: AF MTR Data

Figure 4 shows that communities in Balaka have high access to climate/weather information useful for livelihood decision making. They also use climate resilient practices

to protect livelihoods from climatic hazards and they own assets that protect most of households and their production capacity from climate shock. However, they have minimal access to funds to prepare for and/or recover from climatic shocks and have minimal access to timely and sufficient assistance in case of shocks.

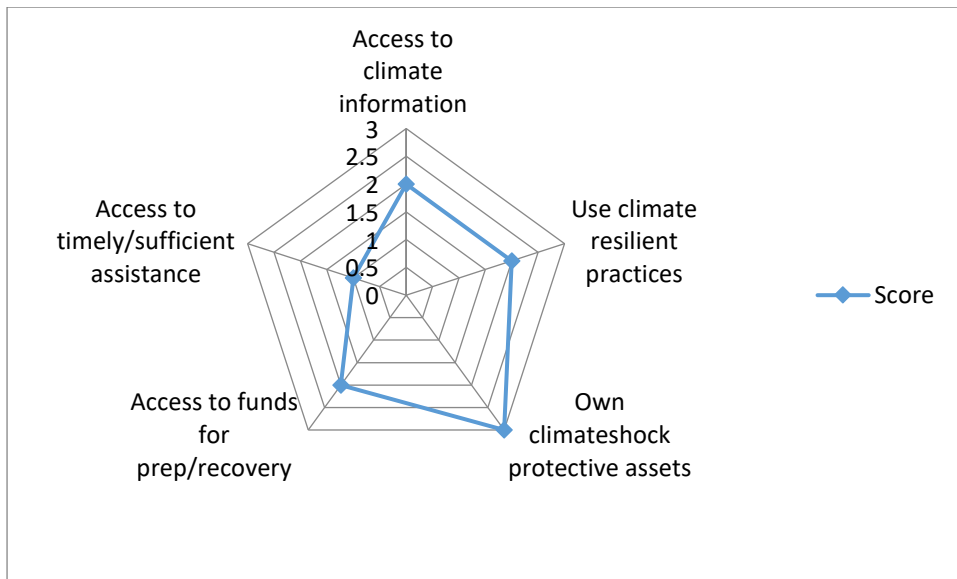
**Figure 5: Spider Chat on CCS Individual Themes Scores for Machinga**



Source: AF MTR Data

Communities in Machinga are found to have more ownership of assets that protect most of households and their production capacity from climate shock (see Figure 5). However, unlike in Balaka and Zomba they show to have moderate access to climate/weather information useful for livelihood decision making, moderate use climate resilient practices to protect livelihoods from climatic hazards and, moderate access to funds to prepare for and/or recover from climatic shocks. They also have minimal access to timely and sufficient assistance in case of shocks.

**Figure 6: Spider Chat on CCS Individual Themes Scores for Zomba**



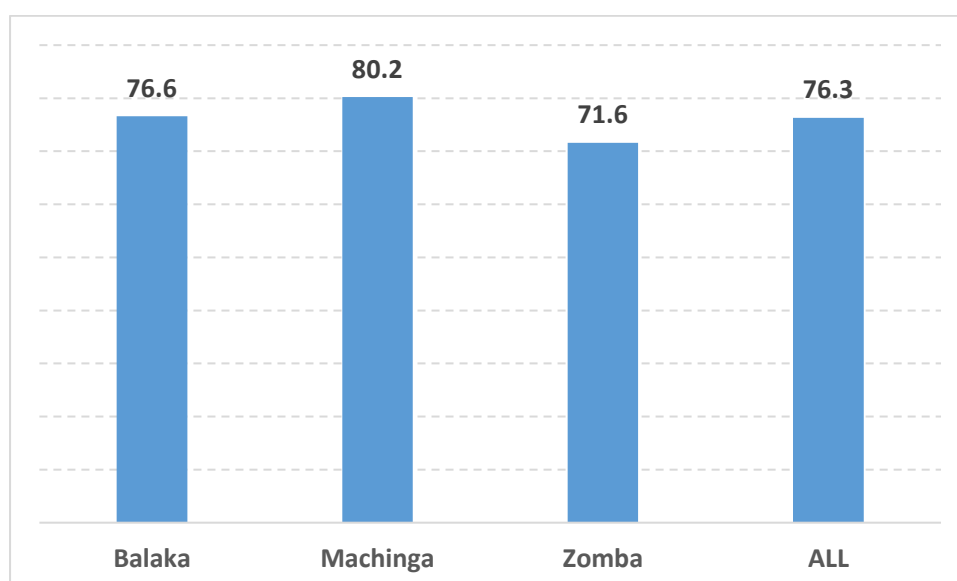
Source: AF MTR Data

In Zomba, just like in Balaka, communities have moderate access to climate/weather information useful for livelihood decision making (see Figure 6). They also use climate resilient practices to protect livelihoods from climatic hazards, and they own assets that protect most of households and their production capacity from climate shock. However, they have minimal access to timely and sufficient assistance in case of shocks.

Indicator I4 uses the Asset Benefit Indicator (ABI) to determine the proportion of the population in targeted communities reporting benefits from an enhanced livelihood asset base by gender. Overall, 79.1% of the sampled female-headed households reported benefits from an enhanced livelihood asset base, while for male-headed households the proportion was 74.6%. Our analysis by district shows that the proportion was highest in Machinga (80.2%) and it was lowest in Zomba (71.6%) (see Figure 7).



**Figure 7: Average Asset Benefit Indicator by District**



Source: AF MTR Data

Indicator I5 and I6 are food security indicators that use the food consumption score (FCS). The MTR has shown that both indicators have surpassed their targets (see Table 4 above). However, comparing baseline and MTR values shows no much difference in terms of overall picture. Computing the proportion in borderline and acceptable diets together gives 93% and 94.8% for baseline and midterm, respectively. Our analysis of FCS by gender is that although the majority of both female-headed and male-headed households had an acceptable FCS at midline, food security is statistically significantly better among male-headed households ( $p=0.092$ ) (see Table 5).

**Table 5: Food Consumption Score of the Beneficiaries, Baseline and Midline, % by Gender**

Food Consumption Score	Gender of household head				ALL	
	Male		Female		Baseline	Midterm
	Baseline	Midterm	Baseline	Midterm		
Poor	5.8	4.6	9.2	8.3	7.0	5.9
Border line	18.3	26.2	27.1	30.9	21.4	28.0
Acceptable	75.9	69.2	63.8	60.8	71.6	66.1

Pearson  $\chi^2(2) = 4.7805$  Pr = 0.092

Source: AF MTR Data

While FSC in the table above gives a better impression of food security situation, it was widely reported by beneficiaries who were interviewed that the food security situation has been compromised by Cyclone Freddy that caused massive damage to crops and other livelihood sources, particularly in Zomba, as the quote below shows:

*“This year I have not done well due to Cyclone Freddy, but last year I managed to harvest 16 bags of maize. Before the Adaptation Fund Project I was harvesting less than 10 bags for the same piece of land. We are doing better now because of following the instructions that came from the project.” (FGD with beneficiaries, Zomba District).*

To evaluate and substantiate the above qualitative narrative, we used another quantitative tool with longer recall period since FCS only measures the food security situation seven days prior to the survey date. In this regard, we used Food Insecurity Experience Scale (FIES) which uses a 12 month recall period. The FIES module is the quantitative tool contained questions on self-reported food-related behaviours and experiences associates with increasing difficulties in accessing food due to resource constraints in the past 12 months (FAO, 2018)<sup>1</sup>.

The results of the FIES calculations (Table 7) show that the majority of the sampled beneficiaries faced increasing difficulty in accessing food due to resource constraints, and that the problem was worse among female-headed households (p=0.034). While we the AF Project is playing a significant role in terms of improving food security, we are also cognizant of the fact that generally the project districts are among the districts with persistent food insecurity. That, coupled with the devastating impact of Cyclone Freddy, this finding is not surprising, as the quote from an FGD in GVH Mpezeni Balaka District indicates.

*The volume and the fury of the water that Cyclone Freddy brought was way beyond our capacity to cope. Neither could the structures that we have built under this project withstand. Yes, we could say to some extent that without these swales, we would have remained with bare land; everything including field soils would all be eroded. Still more our crops were washed away and we are facing serious hunger threat. (FGD with beneficiaries, Balaka District.)*

**Table 6: Proportion of Households that are in Different Categories of Food Insecurity, using FIES, % by Gender.**

Food Insecurity Level	Gender of household head		ALL
	Male	Female	
Food secure	2.0	2.1	2.0
Mild food secure	3.9	0.6	2.7
Moderate food insecurity	28.6	21.6	26.0
Severe food insecurity	65.6	75.7	69.3
N	308	181	489

Pearson Chi<sup>2</sup>(3) = 8.6780 Pr = 0.034

<sup>1</sup> FAO (2018) Food Insecurity Experience Scale (FIES) Tool, FAO, Rome. Available at <http://www.fao.org/in-action/voices-of-the-hungry/files/en/>

#### 4.3.2.2 Performance under Outcome 1

**Table 7: Performance of Outcome 1 Indicators at Midline**

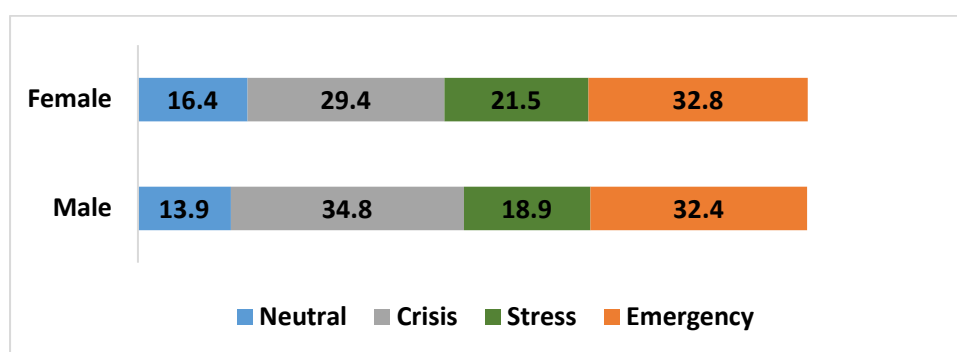
<b>OUTCOME 1:</b> Improved access to insurance and climate services as risk transfer and reduction mechanisms for targeted farmers affected by climate change and food insecurity					
<b>Outcome 1 Indicator</b>	<b>Baseline (2020)</b>	<b>Midterm (2023)</b>	<b>Target (2025)</b>	<b>Achievement</b>	<b>Narrative</b>
<b>O1.1</b> % of male-headed households belonging to vulnerable groups (i.e. male headed households among all beneficiary household) with access to weather index micro insurance	0%	27.3%	40%	68.3%	
<b>O1.2</b> % of female-headed households belonging to vulnerable groups (i.e male headed households among all beneficiary household) with access to weather index micro insurance	0%	31.6%	30%	105.3%	
<b>O1.3</b> % of households that are not engaging in negative livelihoods-based coping strategies	22%	14.8%	80%	-10.9 %	Negative achievement (situation worsening)

Outcome 1 focuses on insurance and climate services. Indicator O1.1 shows the proportion of male-headed households that have access to area-yield index insurance. The MTR found that 27.3% of all male-headed households that are targeted by the project have access to insurance, while among female-headed households, 31.6% had insurance (Indicator O1.2). While Indicator O1.2 has already surpassed the target (30%) to be achieved by 2025; Indicator O1.1 is on course to achieve its target (40%) by 2025.

*“The insurance component has made great strides since its introduction. All the targeted farmers have been sensitized and it is now at a level where farmers that were not originally targeted by the project are now interested to participate using their own resources”* (KII with National Level Stakeholder).

In the context of food insecurity and other livelihood challenges that beneficiaries face, Project Indicator O1.3 focuses on ensuring that beneficiary households are not engaging in negative livelihood-based coping strategies. This indicator was computed using Livelihood Coping Strategy Index for Food Needs. The study found that almost 15 % of the households were not engaging in negative coping strategies (were in neutral category). This is lower as compared to 22 % reported at baseline. This entails that the majority of the sampled beneficiaries (85.2%) were found to be engaging in negative livelihood-based coping strategies.

**Figure 8: Percentage of Households Falling into Various LCSl Categories by Sex of Household Head**



N= 489

Pearson Chi<sup>2</sup>(3) = 1.8389 Pr = 0.607

Source: AF MTR Data

As Figure 8 shows, among the sampled households only 16.4% of female-headed households and 13.9% of male-headed households were not engaged in negative coping strategies. We did not find any statistically significant differences between male-headed and female-headed households ( $p=0.607$ ), implying that the majority of both male and female-headed households face challenges to cope with livelihood shocks. As Table 8 shows, among the major strategies employed include increased casual labour (*ganyu*) reported by 68.5%; household members working for food only (reported by 53.2%); use of cash savings (49.5%); borrowing money (56%); borrowing food (48.7%), and purchasing food on credit (40.5%).

**Table 8: Stress Coping Strategies Employed by Sampled Beneficiary Households at Baseline and Midline, % by District**

Stress coping strategies	District						Average (%)	
	Balaka (%)		Machinga (%)		Zomba (%)		Average (%)	
	Baseline	Midterm	Baseline	Midterm	Baseline	Midterm	Baseline	Midterm
Sustainable increase casual labour and labour exchange	84.9	56.9	78.9	76.6	76.2	71.5	79.2	68.5
Some household members worked for food only	84.0	41.9	77.1	62.0	63.6	55.1	73.8	53.2
Sold Households assets	16.0	10.0	15.4	8.8	12.6	15.2	14.6	11.3

Spent savings	21.8	46.3	27.8	46.2	30.6	56.3	27.6	49.5
Borrowed money	46.2	56.9	48.9	47.4	35.4	64.6	43.7	56.0
Sold more animals	11.8	20.6	17.3	11.1	18.0	20.9	16.4	17.4
Borrowed food or relief on help from friends or relatives	40.3	44.4	43.2	46.8	34.0	55.1	39.4	48.7
Purchased food on credit	32.8	45.6	20.7	28.7	28.2	48.1	25.7	40.5
Moved children to less expensive school	2.5	4.4	4.1	10.5	2.4	14.6	3.2	9.8
Sent household members to eat elsewhere	12.6	5.0	7.9	15.2	18.0	34.8	12.4	18.2

N=590 (Baseline); N=489 (Midline)

These findings are consistent with results from qualitative interviews that were conducted with the beneficiaries. It was reported that at the time the MTR was being conducted households were facing significant challenges to cope with food insecurity that was brought about by the effects of Cyclone Freddy. The quotes below from FGDs with beneficiaries in Balaka and Machinga shed light on this issue:

*“There is severe lack of food in the households due to climate change. One can take good care of his or land but not harvesting enough. This year it is even worse because of the rains that came with Cyclone Freddy. Households that have livestock are now selling them to buy food” (FGD with beneficiaries, Balaka District).*

*“The project is doing its part to help us to improve our yields. But natural disasters are eroding the gains from the project. Cyclone Freddy has affected our yields, making households to have no food. Unfortunately, maize prices are also very high and unaffordable. It’s now difficult to survive” (FGD with beneficiaries, Machinga District).*

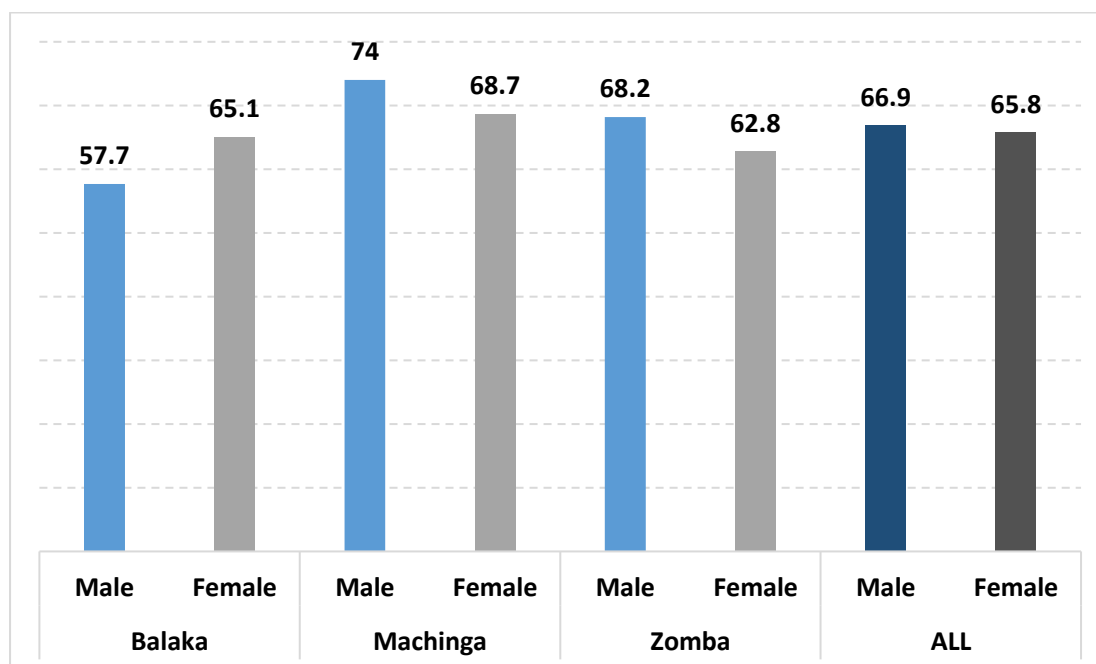
### 4.3.2.3 Performance under Outcome 2

**Table 9: Performance of Outcome 2 Indicators at Midline**

<b>OUTCOME 2:</b> Adopted climate- resilient agriculture practices among targeted farmers contributing to the integrated climate risk management approach					
<b>Outcome 2 Indicator</b>	<b>Baseline (2020)</b>	<b>Midterm (2023)</b>	<b>Target (2025)</b>	<b>Achievement</b>	<b>Narrative</b>
<b>O2.1</b> % of targeted male population aware of predicted adverse impacts of climate change, and of appropriate responses	0%	66.9%	95%	70.4%	
<b>O2.2</b> % of targeted female population aware of predicted adverse impacts of climate change, and of appropriate responses	0%	65.8%	90%	73.1%	
<b>O2.3</b> % of male-headed households using weather and climate information for decision-making on livelihoods and food security	0%	67.9%	85%	79.8%	
<b>O2.4</b> % of female-headed households using weather and climate information for decision-making on livelihoods and food security	0%	69.6%	75%	92.8%	
<b>O2.5</b> % of targeted male smallholder farmers reporting increased production	-	81.6%	50%	-	Not asked during baseline
<b>O2.6</b> % of targeted female smallholder farmers reporting increased production	-	87.0%	50%	-	Not asked during baseline
<b>O2.8</b> % of male-headed households reporting reduced incidences of flooding due to afforestation even along riverbanks	No data	71.7%	No target		
<b>O2.9</b> % of female-headed households reporting reduced incidences of flooding due to afforestation even along riverbanks	No data	76.7%	No target		

Outcome 2 focuses on integrated climate risk management. The first two indicators are on awareness of predicted adverse of impacts of climate change by beneficiary households and the awareness of the appropriate responses to address them. Among the female-headed households awareness was at 65.8%, while for male-headed households it was at 66.9%. Both indicators are on course to achieve their 2025 targets. Our analysis by district shows that among the male-headed households awareness was highest in Machinga (74%) and it was lowest in Balaka (57.7%). Among the sampled female-headed households, it was also highest in Machinga (68.7%) and it was lowest in Zomba (62.8%) (see Figure 9).

**Figure 9: Proportion of the Sampled Households that are Aware of Predicted Adverse Impacts of Climate Change at Midline, by Gender and District**



N= 489

Pearson Chi<sup>2</sup>(2) = 4.7392, Pr = 0.094

Source: AF MTR Data

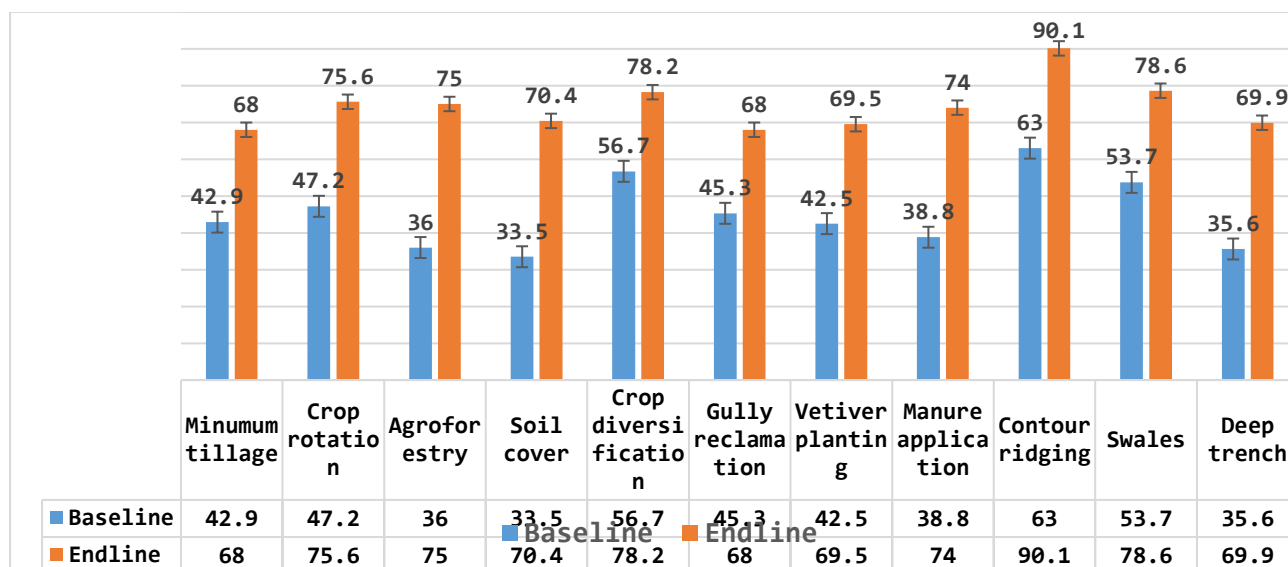
The qualitative data show that the project has promoted the awareness of all the majority of the beneficiaries to understand the adverse effects of climate change and what needs to be done to mitigate the effects. The community sensitizations, trainings, as well as the creating of community assets themselves, have all strengthened their capacity to understand how to address the negative effects of climate change on their livelihood sources. A quote from an FGD in Machinga (below) substantiates this point:

*“The project has assisted us to know what to do to address the problem of climate change in this area. We are now producing compost manure; creating raised box ridges; and now even with a small amount of rainfall, we are capturing water in the field. This moisture significantly contributes to improved crop growth. Additionally, we are incorporating practices such as planting trees in the field to enhance fertility and overall productivity” (FGD with beneficiaries, Machinga District).*

Further, the climate capacity score FGDs conducted across the three districts have shown that, through the knowledge from the AF Project, households are using different climate resilient practices to protect their livelihoods from climatic hazards, especially prolonged dry spells and droughts. Figure 10: CSA Activities being Practiced by Beneficiaries (%)

shows that there are more beneficiaries that reported practicing each CSA intervention at midline than at baseline. This means that various CSA activities being promoted by the project which are aimed at protecting the beneficiaries from whether hazards are being adopted by the beneficiaries.

**Figure 10: CSA Activities being Practiced by Beneficiaries (%)**



Source: AF MTR Data

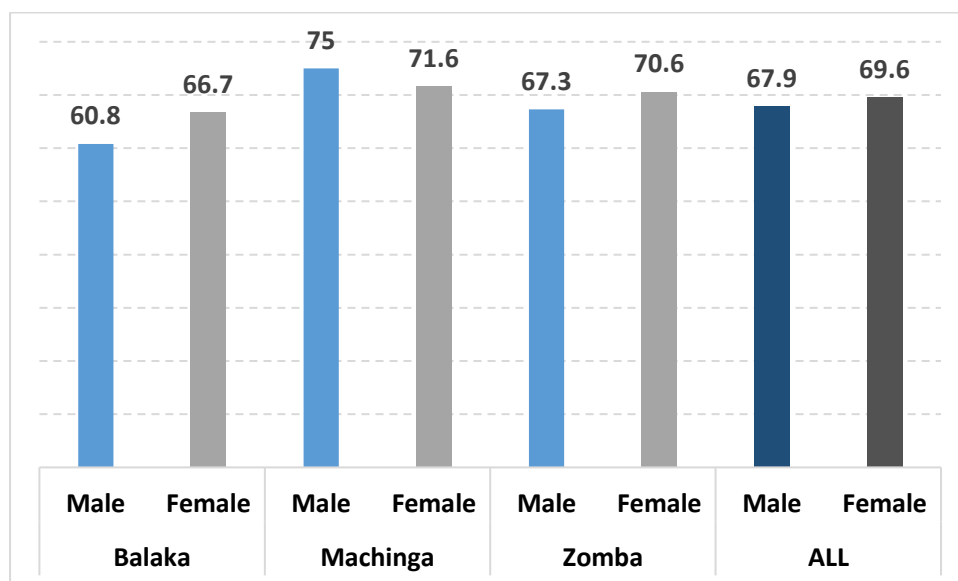
Among the most commonly reported practices include contour ridges (reported by 90.1% of the sampled beneficiaries), swales (78.6%); crop diversification (78%), crop rotation (76%), especially through maize-pigeonpea intercrop; and composting as a means of soil fertility conservation.

Another set of indicators (O2.3 and O2.4) track the proportion of beneficiaries that are using weather and climate information for decision-making on livelihoods and food security. The MTR found that for both indicators the project has made great strides, with 69.6% of the sampled female-headed households using this information (against a 2025 target of 75%). For male-headed households, 67.9% were found to be using weather and climate information (against the 2025 target of 85%). This means that for both indicators, the project is on course to achieve its targets by 2025.

Our analysis by district shows that the proportion of female-headed beneficiaries that are using weather and climate information is highest in Machinga (71.6%) and lowest in Balaka (66.7%). Among the sampled male-headed households it is also highest in Machinga (75%) and lowest in Balaka (60.8%) (see Figure 11).



**Figure 11: Proportion of Male and Female headed Households Using Weather and Climate Information for Decision-making on Livelihoods and Food Security, by District**

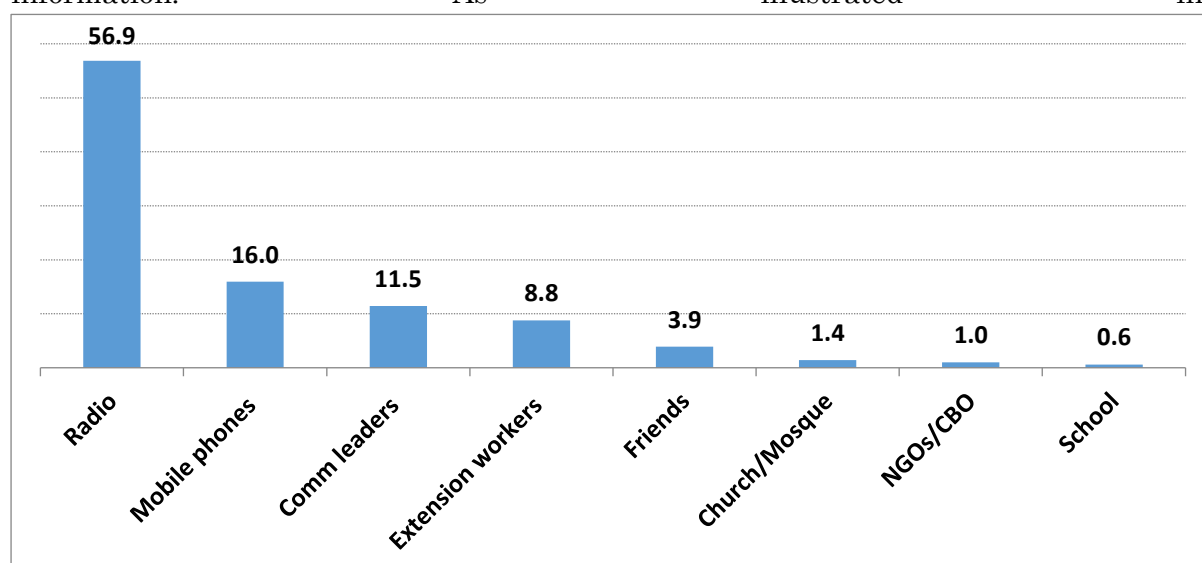


Source: AF MTR Data

Qualitative information from climate capacity score (CCS) FGDs show that, through the project, the communities have access to climate and weather information that help them to make livelihood decisions. In particular, the majority of the beneficiaries reported that they receive climate information at the right time to enable them to make adequate decisions. A quote (below) from Zomba demonstrates how the information is well formulated to enable households make informed decisions:

*“We are able to receive information on weather and climate in Chichewa. It is easy to understand the information we get and it can help us in terms of making decisions on what crops to grow” (CCS FGD, Balaka District).*

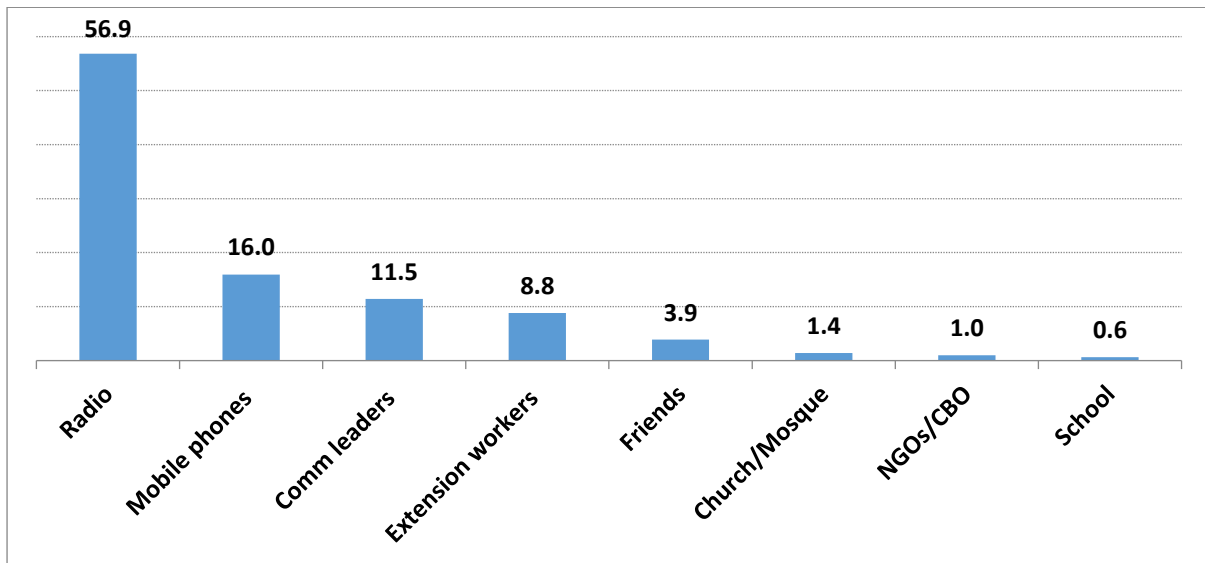
Further to this the study sought to understand beneficiary’s important sources of information. As illustrated in



Source: AF MTR Data

below, the majority (56.9%) of beneficiaries rely on radio as key source of information on various aspects of their lives including information on climate and weather. Interestingly, advancement in technology seems to be important avenue through which many beneficiaries are accessing vital information as mobile phones were mentioned to be the second most important source of information. On the other hand, schools and NGOs/ CBOs are not mentioned as vital source of information. It is important to note though that NGOs in particular may be providing information to the beneficiaries through other means such as mobile phones traditional leadership as well as radios.

**Figure 12: Sources of Climate and Weather Information by Sampled Beneficiaries (%)**



Source: AF MTR Data

The analysis of CCS data across all the sampled communities yielded a score of 3<sup>2</sup>, confirming that the communities have access to climate information in a timely manner and they understand well how climate hazards could impact their livelihoods.

Outcome indicator 2.5 and 2.6 are on increased production among beneficiaries. To calculate this set of indicators respondents were asked whether they are seeing increased production of their crops. The results show that among female-headed households, 87% reported increased production, while among the male-headed households it was 81.6%. These results surpass the 2025 target of 50%. In order to triangulate these findings, we compared average production of various crops for 2022/2023 season, with the averages reported at baseline (see Table 10).

**Table 10: Sampled Beneficiaries' Average Production (Kg) of Various Crops, at Baseline and Midline, by District**

Average Production	District						ALL	
	Balaka (KG)		Machinga (KG)		Zomba (KG)		Average (KG)	
	Baseline	Midterm	Baseline	Midterm	Baseline	Midterm	Baseline	Midterm
Maize	435.17	298.18	346.47	171.72	378.43	201.55	375.47	223.18
Groundnuts	166.1	75.10	215.48	60.4	201.99	94.61	200.71	76.15
Pigeon peas	58.47	69.09	63.48	59.19	74	54.44	67.00	60.82
Sweet potatoes	92.5	171.79	245.06	168.75	176.7	219.2	202.78	181.08
Sorghum	58.46	22.33	43.75	38.06	64.18	45.56	58.19	38.38
Millet	0	0	40	31.43	54.17	0	49.44	31.43
Cowpeas	34.78	44.36	30	10.83	23	82	29.06	44.05
Cotton	1000		0		0		1000	

Source: AF MTR Data

Our results show that the average production (Kg) at midline for almost all the crops are lower than during the baseline (see Table 10). For example, during baseline the average maize production for sampled beneficiaries was 375Kg, but during midline, the average was 223Kg. The pattern is the same for the other crops. The significance of these results is that although the farmers are perceiving increased production because of the climate resilient practices that they are doing, the recurrent climate shocks, including the recent cyclones (Ana, Gombe and Freddy) are making farmers to lose their production. This quote below from a traditional leader in Zomba substantiates this issue:

<sup>2</sup> Thematic Area 1 of the CCS is on community access to weather and climate information for livelihood decision making. The score varies from 0 (no access to climate information) to 3 (access to information in a timely manner) and the information is well understood.

*“People here would have harvested a lot of food this year, had it not been for Cyclone Freddy. Our community assets, such as vetiver grass, and swales were not adequate to protect our fields. Most of the crops were still washed away by the Cyclone” (KII with a Traditional Leader, Zomba District).*

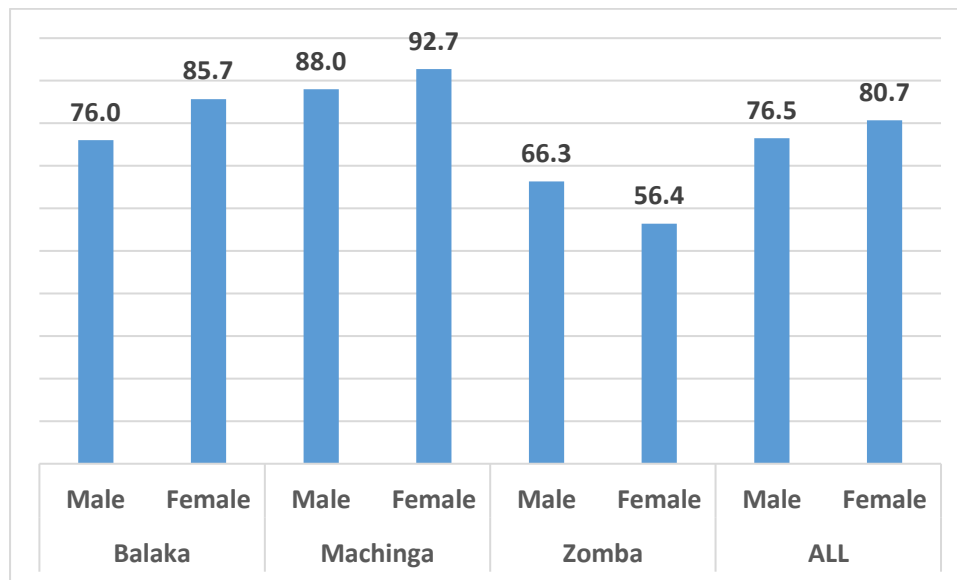
#### 4.3.2.4 Performance under Outcome 3

**Table 11: Performance of Outcome 2 Indicators at Midline**

<b>OUTCOME 3:</b> Strengthened market access strategies and approaches for smallholder farmers					
<b>Outcome 3 Indicator</b>	<b>Baseline (2020)</b>	<b>Midterm (2023)</b>	<b>Target (2025)</b>	<b>Achievement</b>	<b>Narrative</b>
<b>O3.1</b> % of male-headed households having more secure (increased) access to livelihood assets	0	76.5%	80%	95.6	
<b>O3.2</b> % of female-headed households having more secure (increased) access to livelihood assets	0	80.7%	75%	107%	
<b>O3.3</b> % of male-headed households in the targeted population with sustained climate-resilient livelihoods	0	81.5%	80%	102%	
<b>O3.4</b> % of female-headed households in the targeted population with sustained climate-resilient livelihoods	0	82.9%	75%	110%	
<b>O3.5</b> % change in male-headed household income disaggregated by activity type	MWK 207,484	MWK 370,428	30%	260%	Assumes baseline % is ‘0’ therefore and MTR change is 78.5%
<b>O3.6</b> % change in female-headed household income disaggregated by activity type	MWK 100,014	MWK 170,722	25%	282.8%	Assumes baseline % is ‘0’ therefore and MTR change is 70.7% Assuming % change from baseline
<b>O3.7</b> % of targeted smallholders selling through WFP-supported farmer aggregation systems	0	9.4%	10%	94%	
<b>O3.9</b> % of households accessing markets to sell surplus	40%	53.2	50%	132%	

Outcome Indicators O3.1 and O3.2 are concerned with beneficiaries having more secure (increased) access to livelihood assets. The MTR found the proportion of female-headed households with more secure livelihoods sources was 80.7%, surpassing the 2025 target of 75%, while among the male-headed households the proportion was 76.5% against the 2025 target of 80%. Our analysis by district shows that among both female-headed and male-headed households the proportion was lowest in Zomba (see Figure 13).

**Figure 13: Access to Assets by District and Gender of the Household Head (%)**

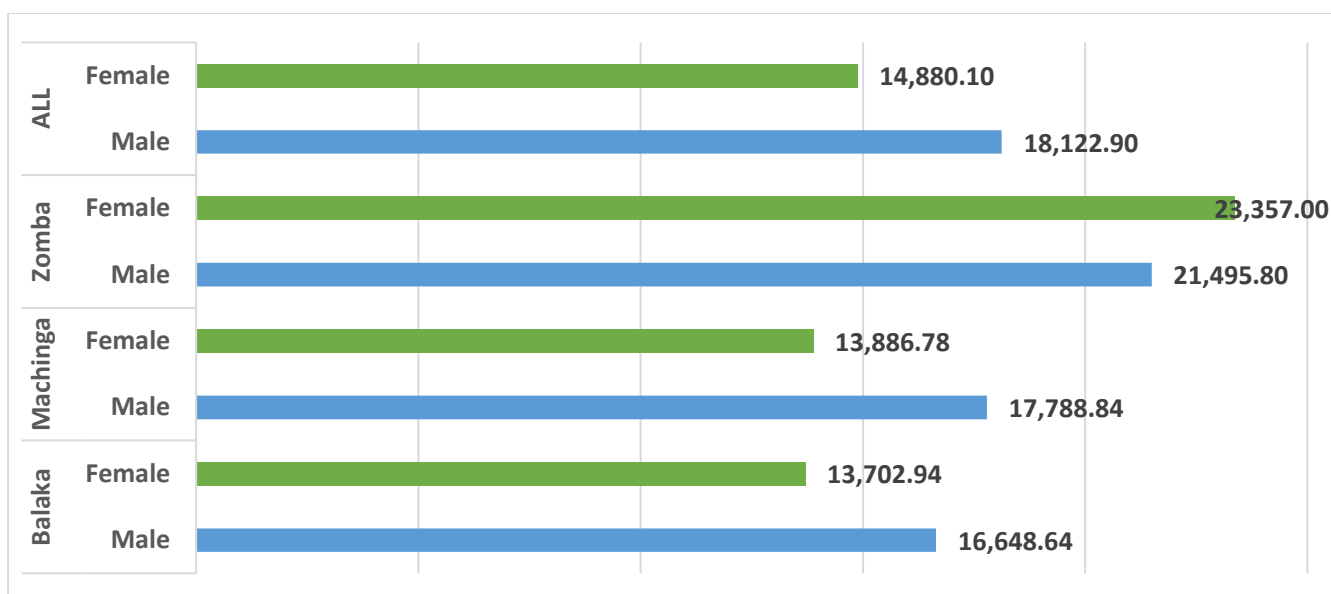


Source: AF MTR Data

The proportion is lowest in Zomba and the differences across the districts are statistically significant ( $p=0.000$ ). This finding is not surprising because, among the three project districts, Zomba was the district that was hardest hit by Cyclone Freddy, which made beneficiary households to lose their livelihood assets.

Outcome 3 also focuses on financial capacities to enhance investment in climate-resilience agriculture including savings. The MTR, therefore, collected data on the average savings that sampled beneficiaries had. As Figure 14 shows overall the average current savings for female-headed households was MWK 14,880 and for male-headed households it was higher (MWK 18,122). Our analysis by district shows that the average amount of savings was highest in Zomba and it was lowest in Balaka (see Figure 14).

**Figure 14: Average of Amount Currently Saved by District and Gender of Household**



N= 178

$\Pr(|T| > |t|) = 0.2484$

At the time of the MTR, it was found that most of the key activities under Outcome 3 were just being implemented. These include the construction of six aggregation centres (two centres per district) and 3 irrigation sites (one per district). Section 4.1.4.3 highlights factors behind the delays in the construction of the aggregation centres and the irrigation systems.

Further, the project has provided grants to 95 farming groups. These grants include livestock grants where each beneficiary farmer has received five goats (one male and four females); beehives for honey production (with each farmer receiving five beehives).

#### 4.3.2.5 MTR Findings on Gender Equality and Social Inclusion

Output 3.5 focuses on improving gender equality and women’s empowerment among the project beneficiaries. Table 12 below shows the performance of the Output 3.5 indicators. The table shows that the targets for 5 of 6 indicators were understated as they are lower than the baseline values.

**Table 12: Performance of Output 3.5 Indicators at Midline**

<b>OUTPUT 3.5:</b> Improved gender equality and women’s empowerment among assisted populations					
Output Indicator	Baseline (2020)	Midterm (2023)	Target (2025)	Achievement	Narrative
<b>O3.5.1</b> % of households where women, men or both women and men make decisions on the use/access of markets	27%	29.7%	40	20.8%	

O3.5.2 % of male-headed households where women, men or both women and men make decisions on the use/access of markets	37%	30.1%	30%		The target was under stated
O3.5.3 % of female-headed households where women, men or both women and men make decisions on the use/access of markets	36%	40.3%	30%		The target was under stated
O3.5.4 % of male-headed households where women, men or both women and men make decisions on insurance and climate services access	37% %	50%	30		The target was under stated
O3.5.5 % of female-headed households where women, men or both women and men make decisions on insurance and climate services access	34.1 %	2.8%	30		The target was under stated
O3.5.6 Number of people benefiting from insurance payouts of risk transfer mechanisms supported through the project	0	23,040	-	-	

The MTR also assessed how gender equality and social inclusion has been integrated and impacted the lives of women, men, and socially excluded groups like people with disability, the elderly, and the youth. The review assessed equitable participation of women and vulnerable groups, household decision making on access to markets, access to insurance and climate services and gender division of labour.

The midterm review revealed that the AF Project has benefitted more women than men and they have patronized and assumed positions in most of the committees in all the project implementation districts of Zomba, Balaka and Machinga. The project has also been inclusive and the participants during focus group discussions indicated that women, the youth, and the elderly have also been targeted as project beneficiaries.

Additionally, people with disabilities were found to be taking part in the project. The identification used Washington Group (WG) Short Set which is a set of questions designed to identify people with functional limitations. The results reveal that nearly 20% of the respondents were identified as having some form of disability. This then entails that considerable proportion of project participants are persons with disabilities hence the project is disability inclusive. The picture varied though with form of vulnerability.

Data from the quantitative survey shows that most of the respondents (84%) agreed that husbands should contribute with housework and looking after children. However 82.7 % attested to the statement that housework and looking after children require significant skill hence showing that the attitudes towards gendered division of labour are more complex. Further, FGDs and KIIs revealed that gendered divisions of labour exist in all realms of work – on- farm and off-farm, formal and informal – and confer specific sets of

opportunities and constraints for men and women. The focus group discussions revealed that most men leave their farm work to be done by women while they focus on the paid job, as the quote below from an FGD in Balaka shows:

*“Men are generally expected to provide financially for their families and as such they focus on economic-related initiatives. As a result, some men work in ganyu”*  
**(FGD with beneficiaries, Balaka).**

The AF Project has generally increased the workload for women as such most women have to balance between working on the project as well as performing most of the household work. Therefore, it can be recommended that the project should strengthen GESI integration by implementing gender transformative approaches that will promote equitable sharing of household chores and project work between the household members so as not to overburden women with work.

The project has positively impacted the decision-making power within the households, the quantitative data showed that 42.6 % of households benefitting from the project, women make most of farming related decisions followed by 30.7% household whose decisions are still dominated by men and on a lower side 26.6% households do joint decision making. The key areas for decision making include; access and use of markets and insurance services and information, adoption of improved agricultural practices, participation in development activities, utilization of food, assets and family income. It can be noted that the project has helped to shift power within some households and that women are also given a chance to make important decisions in the home. The FGDs further revealed that some families have resorted into making joint decisions on how to utilize the relief items they received during the cyclone however there are still some families with unbalanced power relations that still needs to be targeted with behaviour change interventions to reduce or close the existing gap.

The project needs to address these inequalities by implementing Gender Transformative Approaches (GTA) through a GESI Integrated approach to challenge the existing gender norms. The quantitative survey revealed that there are some shifts in people’s perceptions, attitudes, and practices, 83.8% of the household believe that women are just as capable as men of contributing to household income and 82.4 believe that if a woman does not agree with her husband, she should discuss it openly with the husband and resolve their differences amicably. However, the survey showed that there are some gender norms, beliefs and attitudes that the project still needs to address, 45.6% of the women respondents still believe that the husband needs to do things or make decisions for them. Therefore, the project needs to invest in implementing transformative approaches to ensure that it addresses those gendered norms, attitudes, beliefs and make power shifts to promote gender equality and social inclusion.



#### 4.2.4 Efficiency

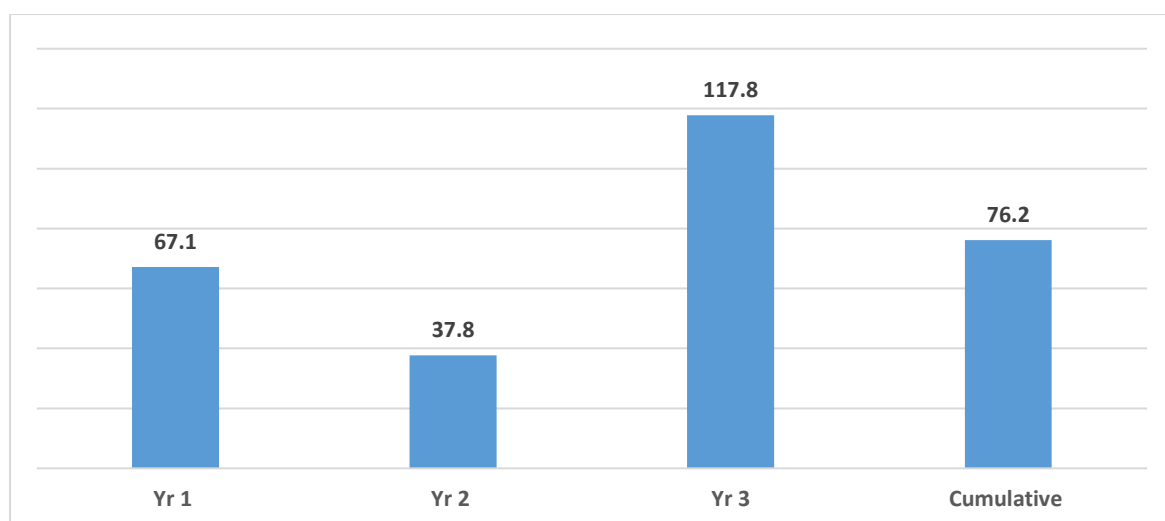
On project efficiency, the MTR found that the AF Project has a system in place to ensure an effective finance management. The WFP finance department works together with co-operating partnership management unit to provide support to the AF in terms of financial management. While WFP is responsible for managing the funds, the project has a dedicated accountant based at the national PCU. While following all the WFP financial management requirements, the project also adheres to the Malawi Public Finance Management Act (2022) and the Malawi Public Procurement and Disposal of Assets Act (2017).

**Error! Reference source not found.**3 and **Error! Reference source not found.**5 below illustrate the project's burn rate, giving a picture on how well the resources were being translated into project outputs and outcomes. As can be seen the cumulative burn rate is computed at 76.2% at the midterm point. This level of burn rate entails that the project is well translating resources into outputs and outcomes. There are variations, though, across the years with year two recording the lowest burn rate of 37.8% while the third year saw the unprecedented rise in the burn rate. The low burn rate in 2021 could be as a result of government restriction on travelling and gatherings due to COVID-19. On the other hand, the higher burn rate in third year would likely be as a result of removal of government restrictions due to COVID 19.

**Table 13: Project Burn Rate, Yr 1- Yr 3**

	Yr 1	Yr 2	Yr 3	Cumulative
Funding (MwK)	1,253,175,889.00	1,464,948,449.25	1,623,875,757.65	4,342,000,095.90
Expenditure (MwK)	841,315,247.02	553,082,472.80	1,912,982,035.63	3,307,379,755.45
<b>Burn Rate (%)</b>	<b>67.1</b>	<b>37.8</b>	<b>117.8</b>	<b>76.2</b>

**Figure 15: Burn Rate (%)**



Further, the low burn rate in Year 1 and 2 are attributed to delays in the procurement system of government that affected the construction of aggregation centres and irrigation schemes under Outcome 3.

#### **4.2.5 Sustainability**

The AF has made great strides to ensure that it is sustainable and that the benefits would continue to accrue to the different groups even beyond the funding from the Adaptation Fund. Although this is an MTR and sustainability is usually assessed towards the end of the project, we found that sustainability is already being developed in the following ways:

- i. The fact that the project is being implemented using existing government structures (such as Ministry of Agriculture; the DCCMS; etc) will ensure that the activities can continue beyond AF support;
- ii. WFP is building the capacity of the government systems, strengthen its financial controls, and ensuring adherence to the donor requirements to ensure that Malawi Government is able to be accredited by the AF and can therefore access funding from AF in the future directly.
- iii. On the insurance and climate services component, the DCCMS is already lobbying the government for the inclusion of insurance services as part of the Affordable Input Programme (AIP). Once this is done, it will promote the sustainability of using crop insurance as a risk management strategy.
- iv. On insurance, the fact that some farmers have already contributed towards their own premium using their own resources is a sign that they have embraced the concept and would be willing to continue using it beyond the life of the project.
- v. The integration of PICSA as part of Min of Agriculture activities is a sure way of promoting sustainability.
- vi. The goat pass-on programme under Outcome 3 is essential to promote sustainability as more beneficiary households will be reached with the livestock intervention over time.

- vii. On grants, the cash contribution of the beneficiaries to access the grants also promotes ownership of the interventions.

#### **4.3.1 Financial Risks to Sustainability**

The prevailing macroeconomic environment acts as a serious financial risk to sustainability. For example, it was reported that the inflation rate of around 25% in 2022 was unforeseen and it affected the project budget. As a result, the project had to adjust staff salaries even before the project commenced.

Further, the prevailing shortage of foreign exchange in Malawi, leading to shortage of fuel, cement and other construction material is affecting project implementation. The construction of aggregation centres and the irrigation sites require the construction material, such as cement, to be readily available.

#### **4.3.2 Socio-economic Risks to Sustainability**

The high poverty levels, rising food prices and the other economic challenges facing Malawi at the moment could negatively affect the morale of the beneficiaries. Further, it was found that for community assets, there are similar interventions implemented by the government, such as Climate Smart Public Works under the Malawi Social Support for Resilient Livelihoods Project, where participants are being paid to create community assets. For the AF Project, however, community members do not get paid to create community assets. This also act as a risk to sustainability as community members become less willing to take part in the soil and water conservation activities.

#### **4.3.4 Environmental Risks to Sustainability**

The project areas are highly susceptible to climatic shocks, which pose a great risk to sustainability, especially if the shocks such as drought, flooding and cyclones are of great magnitude. The project has already been negatively affected by Tropical Storm Ana and Cyclone Gombe in 2022, and Cyclone Freddy in 2023.

### **4.3 CHALLENGES**

The MTR has identified a number of challenges at the different levels that have negatively affected project implementation. These challenges are highlighted in this section.

#### **4.3.1 General Implementation Challenges**

- i. The start of the project was seriously affected by COVID-19. For instance, the inception workshops at the district level was done in a hybrid manner (physical and virtual) to comply with national COVID-19 prevention guidelines.
- ii. In the course of implementation, the project has negatively been affected by Tropical Storm Ana (January 2022), Cyclone Gombe (March 2022), and the most recent Cyclone Freddy (March 2023). These cyclones did not only destroy most of

the community assets that had been created, but they also eroded most of the gains that were registered under each component of the project.

- iii. Towards the beginning of the project, there was a challenge with the timely usage of funds and the liquidation of the spent funds at the district level. This negatively affected implementation of the activities as additional funds could not be accessed without the liquidation of the previous funds.

#### **4.3.2 Implementation Challenges at the District Level**

- i. Lack of commitment of government staff to implement AF project activities, as they lack incentives. The MTR found that at the district, among the Government staff, it is only the district coordinator, the assistant district coordinator and a driver who receive honoraria from the AF Project. As a result, the other government staff sometimes are not interested to undertake project activities. Similarly, district councils' accounts staff have often delayed in processing funds for project activities in the districts because of the same reason. However, it is important to note that this is district specific and does not reflect the general situation in all the districts. Insurance and climate services are specialized areas that require specialized capacity building. The experts for these areas are usually at national or subnational level. The other components of the project have established government positions at the district level that are filled by experts in those field. The challenge comes in when there is a vacancy that is not filled in good time which creates a vacuum which affects project activity implementation
- ii. The project has provided capacity to district staff working under Component 1 (insurance and climate services) but capacity for the other components is also lacking in the districts, as the quote from WFP staff in one of the districts shows:  
*“The project has built the capacity of government staff to implement interventions related to insurance and climate services only. It assumes that capacity for the other components is already available in the councils. However, some of those capacities are not available, such as marketing and linking beneficiary farmers to markets. This needs to be looked into seriously” (KII with WFP District Staff).*
- iii. The M&E system at the community level is currently weak. The MTR found that Community M&E Tracking Tool which is supposed to be used quarterly is managed by government extension workers. However, there is no budget for community review meetings that would provide an avenue for data quality assessments at the community level.
- iv. Staff turnover in the district councils has also negatively affected the project. It was found that in the district councils, staff turnover is high which affects project implementation. It was found that sometimes a key expert (subject matter specialist) who has already been trained by the project gets transferred. This implies that the project has to train the new staff members, which affects continuity of project activities.

- v. The project staff in the EPAs face significant mobility challenges to implement project activities. Since the project did not make provision for motor cycles in the EPAs (on the assumption that existing modes of transport would be used), extension workers face significant challenges to undertake field monitoring visits or to implement project activities with the beneficiaries.
- vi. The MTR found that the joint quarterly planning and review meetings (involving the national PCU and district PCU) have not always been regular. Further, it was reported that some of the recommendations from such meetings are not always implemented.

### 4.3.3 Implementation Challenges by Outcome

#### Outcome 1: Improved Access to Insurance as a Risk Transfer Mechanism

Although the insurance component has shown significant progress, there are a number of challenges that the MTR was able to identify. These include:

- i. Limited understanding of the concept of area-yield index insurance, among practitioners, including some government frontline workers. The quote below from the project implementation team clarifies this issue:
 

*“We notice that some of the people that are supposed to create awareness of our insurance product to the farmers don’t understand how the product works. It is therefore difficult for them to be able to provide accurate information to the farmers” (KII with Project Staff, Project Coordinating Unit).*
- ii. Most of the farmers view insurance as an investment, expecting a payout every year even when their crops have not been affected by any climatic shocks, such as drought, and flooding.
- iii. The majority of the beneficiaries were concerned that the payout amounts are too small to enable them buy maize on the market. A quote from an insurance beneficiary in Machinga illustrates this further:
 

*“My one acre of maize was insured last year, but when I received the payout amount of WMK10,000, I couldn’t even buy a bag of maize. This insurance could be a good thing for us if implemented correctly” (KII with beneficiaries, Machinga District).*
- iv. The late disbursement of payouts in 2022/23 season was a huge disincentive to the farmers. The quote below substantiates this issue:
 

*“The insurance part has not been implemented properly. Last year, some of the insurance beneficiaries received their payouts very late. By the time that they received the payout maize prices had already gone up and so the amount received was not adequate for them to buy even a 50kg bag of maize. So, the whole essence of using insurance as a risk management tool was defeated*

*because of this late payout” (KII with Government Stakeholder, Machinga District).*

The MTR, however, found that the project has already made adjustments to make sure that the premiums are paid in a timely manner. At the time of the MTR data collection, the payouts were almost ready to be paid out. So, instead of paying the payout between November and December as was the case in 2022, the payouts are being paid in August 2023.

- v. At the time of the MTR, the number of beneficiaries that had paid their share of the insurance premiums (20%) was low due to a number of factors. The primary factor was that beneficiaries were not given adequate time for them to pay the premiums because the premium payment mechanism was not ready on time. As a results, most of them could not manage to pay the premiums within one month.
- vi. It was also found that the district matter specialists in all the three districts were not involved, neither were they aware how the service provider (PULA) does its field assessments to determine the extent of crop damage, thereby calculating the payout.

#### **Outcome 2: Adopted climate-resilient agriculture practices among targeted farmers**

- i. At the time of the MTR, we found that some of the community assets that were created under the project had been washed away by Cyclone Freddy. A quote from Machinga shows the extent of the damage caused by Cyclone Freddy to the community assets:  
*“Most of the assets like contours, and swales we created are in ruins and there is need for us as farmers to reclaim those assets. In short, I can say the flooding was too much that even the assets we created could not control the waters from washing away our fields and crops” (FGD with beneficiaries, Machinga District).*
- ii. The MTR found that while the project has managed to work with beneficiaries to create community assets, the adoption of some of the technologies into the farmers’ own fields has been slow. The quote below from  
*“On soil and water conservation, the project has made great strides to create assets, but scaling out these interventions into farmers’ own fields has been a challenge. To address this, while the component has been using the Farmer Field School (FFS) Approach of using lead farmers, we want to now use community-based participatory planning (CBPP) Approach to promote wider adoption of the technologies” (KII with WFP Staff).*

#### **Outcome 3: Strengthened market access strategies and approaches for smallholder farmers**

- i. Implementation was negatively affected by staffing challenges. The position of the Technical Lead for Marketing was vacant for a long time, thereby affecting

the implementation of project activities, as the quote from a project staff indicates:

*“The focal person to spearhead the linkage of beneficiary farmers to markets was not available, so the whole component lacked dedicated leadership for a long time”* (KII with WFP Staff).

- ii. Procurement delays within the government system has affected the construction of irrigation schemes and the aggregation centres. The aggregation centres and the irrigation schemes were allocated a lot of resources in the budget. However, the delays in the government procurement system means that the project is now facing a low burn rate.

## **4.4 PROJECT IMPLEMENTATION AND ADAPTIVE MANAGEMENT**

### **4.4.1 Management Arrangements**

The MTR found that the AF Project has adequate management structures at different levels to enhance coordination and ensure timely implementation of the project activities. At the national level, the National Steering Committee and the National Technical Advisory Committee make strategic administrative and implementation decisions of the project, respectively. The National Project Coordinating Unit, headed by the National Director, coordinates the implementation of activities, while at the district level, there is District Project Coordination Unit. Further, at the district level, the District Coordinator and the Assistant District Coordinator work together with the WFP Program Associate to coordinate the activities. At the community level, the Agricultural Extension Development Coordinator (AEDC), together with the government extension workers, work with community structures (such as Area Stakeholder Panels; Village Development Committees; Area Development Committees, etc.) and beneficiaries to implement the interventions.

The MTR found that WFP Malawi CO is playing an important oversight role under this project. WFP Regional Bureau (Johannesburg) and WFP HQ (Rome) provide technical support to ensure that the project is complying with the requirements of the donor. This includes providing support in the preparation of the annual project performance reports; financial management requirements, and other areas. For example, it was reported that under the insurance component of the project, the insurance team from WFP HQ provided technical support to the project. Similarly, HQ support has been providing in the field of environmental and social safeguards compliance.

It was also found that the existing management arrangement has enabled the government to take ownership of the project. The quote below explains this issue in detail:

*“We have seen government taking ownership of the project, right from the PS, the Director and the National Coordinator. This ownership is not ending with the Ministry of Agriculture. Even the Department of Climate Change and Meteorological Services (DCCMS) is spearheading the insurance and climate*

*services component of the Project. The National Director is now advocating for scaling up of the interventions to other districts. All this shows that the management arrangement is in such a way that it allows the government to own and lead the project” (KII with WFP Staff).*

The MTR also found that at the national level, the project has a National Technical Advisor (TA) who plays an important role to ensure that the project is being implemented in a manner that it will achieve its objectives. The TA facilitates joint planning, monitoring and evaluation, as well as reporting, ensuring that the project team at the national level and in the districts are complying with the requirements of the donor.

#### **4.4.2 Project Level Monitoring and Evaluation Systems**

The MTR found that the project has a robust M&E system. At the national level, there are two personnel based at PCU (one from the WFP side and the other from the government side) who oversee M&E activities. At the district level, there is an M&E system that feeds into the national-level M&E system. The AF Project has a results framework with indicators that are disaggregated by gender. There is also a Project Indicator Tracker (PIT) that is used quarterly to collect monitoring data. Further, the Community Indicator Tracking Tool which is managed at EPA level is used by the extension workers to collect M&E data from the community to feed into the PIT.

At the start of the project district councils were oriented on the project indicators and on how to use the indicator tracking manual that had been developed by the project. Further, to strengthen the implementation and monitoring of the project, government staff at the district level were also trained on the gender visioning tool; and the on the use of gender balance trees for decision-making.

The MTR, however, found a number of limitations with the M&E system that need to be addressed:

- i. At the district level, it was found that the district council’s M&E officers are not regularly involved in the monitoring of the AF Project. Their engagements are usually adhoc and not always systematic.
- ii. We found that there is no specific budget to run an effective M&E system at the community level. Data quality assessments are expected to be done in the communities at every quarter, but there are no specific resources for these community review meetings.
- iii. Although the project has provided grants to 95 farming groups under Outcome 3, at the time of the MTR, the indicators for monitoring the performance of the grants were just being developed.
- iv. It was also reported that there are few outputs (such as VSLAs) that do not have specific budgets. However, progress is supposed to be reported on the VSLA activities.



### **4.4.3 Stakeholder Engagement**

The project engages with stakeholders at different levels:

At the national level, the project engages with other government programmes that are implementing similar activities, using the integrated watershed management approach. These include the World Bank funded Malawi Watershed Services Project (MwASIP); PRIDE Programme; the World Bank-funded Malawi Resilience and Disaster Risk Management Project (MRDRMP); and the Programme for Rura Irrigation Development (PRIDE). For MwASIP and MRDRMP, the staff that are implementing these interventions are also coming from the DLRD, which houses the Adaptation Fund Project.

At the implementation level, the project engages with Insurance Association of Malawi (IAM) on insurance; the Farm Radio Trust to disseminate climate information using radio.

At the district level, the AF Project engages with all the stakeholders that are implementing similar interventions. Since the project is implemented by the Ministry of Agriculture, all the players (government programmes; CSOs and community-based organizations) that are implementing similar interventions in the districts are engaged. The use of government system both at the national and district levels in the delivery of the AF Project allows to leverage partnerships.

### **4.4.4 Reporting**

Reporting under the project is done at three levels. First, the community reports generated at the EPA level feed into the district-level reports; which in turn feed into the national-level reports. The project team at the district level produce monthly reports, which are submitted to the national PCU. The quarterly reports are also produced at the district and national levels. Annually, the project prepares the Project Performance Report (PPR), which is submitted to the donor, the Adaptation Fund.

The MTR found that in the first two years of implementation there were challenges in the timely submission of the PPR to the donor. For instance, it was reported that the PPR for 2022 was submitted late, and comments on the report from the donor came six months after submission. As a result, the 2022 PPR was only approved by the donor in 2023.

The coming in of the Technical Advisor to strengthen the team and also the regular meetings between WFP staff who oversee the project at the HQ and the project team (at the National PCU) have now addressed the challenge of the late submission of the reports to the donor.

## 5. THEORY OF CHANGE

According to Lister *et al.* (2021)<sup>3</sup>, preparing an inferred theory of change is a way to check whether the evaluators' understanding of a programme's intentions and assumptions correspond with those of its protagonists. The design of the AF Project adopted a theory of change that represents emerging evidence on how investments to improve access to productive assets, skills, and knowledge contribute to breaking the cycle of food insecurity and improving resilience to climate change when gradually combined with an integrated risk management package (financial savings, credit, insurance scheme, climate services), technical assistance, and access to structured markets.

In particular, The Project has an organizational Theory of Change (ToC) that comprises three interlinked outcomes (see Figure 16). The ToC postulate that: **If** (1) households that are most affected by climate change, poverty and food insecurity have improved access to (area yield index) insurance and climate services; **If** (2) they are supported to adopt climate-resilient agricultural practices by providing them with relevant CSA information; **If** (3) they have increased access to markets and financial services; **Then** (4) their climate adaptation will be enhanced, enabling them to be resilient and food secure.

Figure 16: AF Project Theory of Change

---

<sup>3</sup> Lister, S., Alder, D., Berhanu, D., Bultosa, G., and Bluer, L. (2021) Baseline Inception Report, Decentralized Evaluation of WFP USDA McGovern – Dole Food for Education and Child Nutrition Programme Support in Ethiopia, 2019-2024, World Food Programme, February, 2021.

## PROJECT GOAL

To enhance climate adaptation and food security of households through access to integrated climate risk management strategies and structured market opportunities

## PROJECT OUTCOMES

01

Improved access to insurance as a risk transfer mechanism for targeted farmers affected by climate change and food insecurity

- 1.1 A weather index microinsurance product designed for drought and dry spells to cover farmers' needs at scale.
- 1.2 Awareness raised among farmers on weather index insurance and vulnerable farmers enabled access to weather index micro insurance.
- 1.3 Strengthened national capacities and systems to provide weather index insurance through the private and public sector.
- 1.4 Inclusion of insurance (not limited to weather index insurance) as risk transfer mechanisms in national agriculture programs and supported schemes.

02

Adopted climate-resilient agriculture practices among targeted farmers contributing to the integrated climate risk management approach

- 2.1 Soil and water conservation practices promoted through individual and group asset creation, including irrigation development.
- 2.2 Climate resilient agriculture promoted among farmers through extension service support.
- 2.3 Crop diversification supported with a focus on drought-tolerant and nutritious crops.
- 2.4 Climate services provided to inform livelihood decision-making among farmers.
- 2.5 National capacities and systems strengthened to provide these integrated climate risk management approaches

03

Strengthened market access strategies and approaches for smallholder farmers

- 3.1 Strengthened financial capacities and market access opportunities to enhance investment in climate-resilience agriculture (including saving, credit, and financial literacy).
- 3.2 Performance and outreach of farmer organizations/cooperatives strengthened, and capacity to engage in farming as a business enhanced.
- 3.3 Targeted farmers supported to access storage and aggregating infrastructure for greater market access, including establishment of rural warehouses

## BARRIERS

01

Lack of awareness and understanding among farmers about the benefits of insurance as a risk management tool.

02

Limited availability of suitable insurance products tailored to the specific needs and risks faced by smallholder farmers in the project area.

03

Financial constraints preventing farmers from paying insurance premiums.

04

Limited technical knowledge and capacity among farmers to adopt and implement climate-resilient agriculture practices.

05

Lack of access to necessary inputs, such as drought-resistant seeds and climate-adapted technologies.

06

Traditional farming practices and cultural norms may resist changes to new agricultural techniques.

07

Limited access to markets and value chains for smallholder farmers, particularly in remote and underserved areas.

08

Lack of knowledge and skills among farmers to engage in market-driven approaches and meet market requirements.

09

Limited infrastructure and transportation facilities that hinder the efficient movement of agricultural products to markets.

## RISKS

01

Adverse selection and moral hazard, where farmers with the highest risk may be more inclined to seek insurance coverage, leading to increased costs for the insurance provider.

02

Insurance providers may face difficulties in assessing and quantifying climate-related risks accurately, potentially leading to challenges in pricing premiums effectively.

03

Changes in the local climate patterns and extreme weather events may increase insurance claims, impacting the financial viability of insurance schemes.

04

Farmers might initially be hesitant to adopt new practices due to perceived risks or uncertainties associated with the new techniques.

05

Climate variability and unpredictability may affect the effectiveness of certain climate-resilient practices, leading to mixed results.

06

Scaling up the adoption of new practices may prove challenging due to resource constraints and logistical issues.

07

Market fluctuations and price volatility may impact smallholder farmers' incomes and financial stability.

08

Competition with larger commercial farmers and agribusinesses may pose challenges for smallholders in accessing and securing market opportunities.

09

Changing market dynamics or economic conditions could affect the demand and pricing for agricultural products.

## ASSUMPTIONS

- ❖ Farmers will be willing to participate in insurance schemes if they understand the benefits and value of risk transfer mechanisms.
- ❖ Adequate insurance products can be developed and made available to the targeted farmers.
- ❖ The project will have the necessary resources and partnerships to subsidize or support farmers with limited financial capacity to access insurance.

- The project will provide adequate training, extension services, and technical support to facilitate the adoption of climate-resilient agriculture practices.
- Farmers will perceive the benefits of climate-resilient practices and be motivated to implement them for long-term sustainability.
- Access to quality inputs and climate-adapted technologies will be made available to farmers through effective supply chains.

- ✓ The project will develop and implement effective market linkages and value chain strategies to connect smallholder farmers with appropriate markets.
- ✓ Capacity-building efforts will enable farmers to meet market standards and demands, improving their competitiveness in the market.
- ✓ Supportive infrastructure and transportation systems will be available to facilitate the efficient movement of agricultural products to markets.



# 6. CONCLUSIONS AND RECOMMENDATIONS

## 6.1 CONCLUSIONS

The AF Project is being implemented in three districts that are particularly vulnerable to the adverse effects of climate change. The Project is being implemented to ensure that the three districts are resilient to economic and environmental shocks and are able to sustain inclusive growth, food and nutrition security, and improved well-being. The MTR found that while the start of the project was delayed because of COVID-19, since then the project has made great strides. Under Outcome 1, the project has so far managed to promote awareness among project beneficiaries on crop insurance as a risk management mechanism. At the time of the MTR, beneficiaries have started to pay part of the premium out of pocket. Further, the MTR found that the majority of the beneficiaries are using climate and weather information for livelihood decision making. The MTR also found evidence of improved capacity of communities to manage climatic shocks and risks. The MTR, however, has identified challenges that need to be addressed to ensure that Outcome 1 is able to achieve all its targets by 2025.

Under Outcome 2, the MTR has found that the project has created community assets to protect their production capacity from climatic shocks. Further, the majority of the beneficiaries are using climate resilient practices to protect livelihoods from climatic hazards. However, the MTR has noted that while the project has made great strides under Outcome 2, there is need to ensure that there is wider adoption of the soil and water conservation technologies at the household level.

Under Outcome 3, the progress has been minimal. The project has made some strides in strengthened market access for smallholder farmers. In particular, it has been able to provide grants to 95 groups across the three districts, and facilitated linkages of farmer groups to high-value markets for their produce. However, the component suffered from staffing challenges during the first half when the Technical Lead was not available for a long time. Further, delays in the procurement processes has affected the construction of irrigation schemes and aggregation centres.

The MTR concludes that the project is on course to achieve all of its objectives by the time it comes to an end in 2025.

## 6.2 RECOMMENDATIONS

Based on the MTR findings, the following recommendations are provided:

Project Component	Recommendation	Responsibility
Outcome 1	1. District stakeholders (such as Subject Matter Specialists) should be included (as observers) when field assessments to determine insurance payouts are being done. This would promote transparency and accountability	WFP PULA
	2. There is need to improve the claims settlement mechanism to ensure that claims are processed quickly.	WFP PULA
	3. To ensure that beneficiaries are able to pay their share of premium, there is need to ensure that premium payment mechanisms are put in place and are made known to the beneficiaries on time	WFP National PCU
	4. There is need to strengthen the capacity of government staff (especially district staff and EPA staff to understand the insurance product comprehensively. This, in turn, will promote the understanding of the product among the targeted beneficiaries.	WFP National PCU
	5. There's need to intensify the awareness of the insurance product to the beneficiaries and the wider population. The use of radio (especially community radios) and other channels are essential	WFP National PCU
Outcome 2	6. On soil and water conservation, there is need to ensure that beneficiaries are adopting the climate resilience practices in their own fields. There is need to adopt the technologies from the community-level to the household-level. The use	WFP National PCU

	of community-based participatory planning (CBPP) should be intensified to ensure that beneficiaries are taking up the climate resilient practices into their own fields	
Outcome 3	7. On the marketing component, there is need to speed up the construction of the aggregation centres and the irrigation schemes. The project should ensure that although the country is facing challenges in the availability of building material such as cement) materials for the construction are available. There might be need to engage other government ministries and departments (such as Ministry of Trade and Malawi Revenue Authority) to ensure that the AF Project is prioritized.	WFP National PCU
	8. The project needs to address these inequalities by implementing Gender transformative approaches GTA through a GESI Integrated approach to challenge the existing gender norms.	WFP National PCU
	9. There is need to revisit Output 3.4 (Promoted smallholder procurement through government/private sector strategies and programs) to ensure that it's implementable within the project timeframe. The involvement of NFRA and ADMARC in the process should be reconsidered because it may be difficult to undertake within the remaining few years	WFP National PCU
	10. Ensure that key staff (Component Leads) are available for the remaining part of the project so that project activities do not stall over lack of leadership.	National Steering Committee; WFP; National PCU; DAES
	11. There is need to strengthen market linkages, as the aggregation centres are being constructed.	WFP National PCU District PCU

Other Recommendations	12. There is need to allocate a budget for community review meetings that would provide an avenue for data quality assessments at the community level.	WFP National PCU
	13. The project should consider recruiting a dedicated project accountant at the district level. This would ensure that processing of resources to finance project activities are not delayed	WFP National PCU
	14. In the second half of implementation, there is need to ensure that government has a clear structure to implement the project beyond AF funding and with minimal support from WFP	WFP National PCU National Steering Committee
	15. Strengthen the timely utilization of funds and liquidation to ensure that the project has a healthy burn rate	National PCU

## REFERENCES



IFRC (2023) Cholera Outbreak in Malawi, Africa: Operational Update, March 2023, available at <https://reliefweb.int/attachments/398a4b73-8be4-4fb1-a9ce-542361de38e6/Malawi%2C%20Africa%20-%20Cholera%20Outbreak%20-%20Operation%20Update%2C%20DREF%20Operation%20n%C2%B0%20MDRMW017.pdf> (last accessed 12 August 2023).

JICA (2022) Disaster Risk Management: Sector Position Paper, JICA Malawi Office, available at <https://www.jica.go.jp/malawi/english/activities/c8h0vm00004bpzlh-att/disaster.pdf> (last accessed 12 August 2023).

UN in Malawi (2022) Malawi Tropical Storm Ana Flash Appeal, February -May 2022, Office of the Coordination of Humanitarian Affairs (OCHA).

WHO (2023) Cholera in Malawi, World Health Organization, February 2023, Available at <https://www.who.int/emergencies/disease-outbreak-news/item/2022-DON435> (last accessed 12 August 2023).

# ANNEX 1: MAIN STAKEHOLDERS

## SUMMARY LIST

The project has a range of stakeholders, both internal and external, as described below:

### Internal Stakeholders

- i. **WFP CO:** Commissioning entity and is the primary WFP internal stakeholder of the MTR
- ii. **WFP RB:** Provision of oversight of the CO and provision of technical guidance
- iii. **WFP HQ:** Provides policies and strategies; interested in the lessons learned from the MTR
- iv. **Ministry of Agriculture:** The lead implementing agency and is a primary stakeholder
- v. **Other Govt Ministries/Depts:** DCCMS; DoDMA; DAES; DCDO; EP&D as co-implementers
- vi. **Insurance Service Providers:** NICO and PULA

### External Stakeholders:

- i. **Beneficiaries:** Includes direct beneficiaries (85,000 households); Indirect beneficiaries; irrigation schemes; farmer organizations, etc.
- ii. **District Councils:** Balaka, Machinga and Zomba
- iii. **District Structures:** District Executive Committee (DEC); District Agriculture Executive Committee (DAEC); District Environmental Sub-committees; District Grievance Redress Management Committee (DGRMC);

**Community Structures:** Area Stakeholder Panels; Village Agriculture Committees; Community Grievance Redress Management Committee; Construction Site Grievance Redress Management Committee; Area Development Committees; Village Development Committees

## ANNEX 2: PROJECT GOAL, IMPACT,

# OUTCOMES AND OUTPUTS

**Project Goal:** To enhance climate adaptation and food security of households through access to integrated climate risk management strategies and structured market opportunities

**Project Objectives:**

- i. Strengthen awareness and ownership of adaptation and climate risk reduction processes at community level, particularly among women and youth, to mitigate the impacts of climate change, especially of climate change induced rainfall variability; to understand the importance of adaptation in reducing the impacts of climate variability on their livelihoods and food security, and to use climate information for seasonal planning and climate risk management;
- ii. Design and implement local resilience and adaptation plans through a community-based planning process, focusing on insurance-based asset creation schemes, income diversification and market linkages for increased adaptive capacity of individuals and households to become self-reliant and resilient to climate change; and
- iii. Strengthen government capacities to generate climate information and promote its dissemination and usage for forecasting risks of climate shocks, mobilizing early action, and co-developing tailored climate services for communities in order to mitigate risks associated with Climate-induced socioeconomic and environmental losses.

Outcomes	Outputs
<b>Outcome 1:</b> Improved access to insurance as a risk transfer mechanism for targeted farmers affected by climate change and food insecurity	<b>Output 1.1:</b> A weather index microinsurance product designed for drought and dry spells to cover farmers' needs at scale
	<b>Output 1.2:</b> Awareness raised among farmers on weather index insurance and vulnerable farmers enabled access to weather index micro insurance
	<b>Output 1.3:</b> Strengthened national capacities and systems to provide weather index insurance through the private and public sector
	<b>Output 1.4:</b> Inclusion of insurance (not limited to weather index insurance) as risk transfer mechanisms in national agriculture programs and supported schemes.
<b>Outcome 2:</b> Adopted climate-resilient agriculture practices among targeted farmers contributing to the integrated climate risk management approach	<b>Output 2.1:</b> Soil and water conservation practices promoted through individual and group asset creation, including irrigation development
	<b>Output 2.2:</b> Climate resilient agriculture promoted among farmers through extension service support
	<b>Output 2.3:</b> Crop diversification supported with a focus on drought-tolerant and nutritious crops
	<b>Output 2.4:</b> Climate services provided to inform livelihood decision-making among farmers
	<b>Output 2.5:</b> National capacities and systems strengthened to provide these integrated climate risk management approaches
<b>Outcome 3:</b> Strengthened market access strategies and	<b>Output 3.1:</b> Strengthened financial capacities and market access opportunities to enhance investment in climate-resilience agriculture (including saving, credit, and financial literacy)

<p>approaches for smallholder farmers</p>	<p><b>Output 3.2:</b> Performance and outreach of farmer organizations/cooperatives strengthened, and capacity to engage in farming as a business enhanced</p>
	<p><b>Output 3.3:</b> Targeted farmers supported to access storage and aggregating infrastructure for greater market access, including establishment of rural warehouses</p>

## ANNEX 3: MTR RATINGS

Project Component	Rating (Scale 1-6)	Explanation
<b>Outcome 1:</b> Improved access to insurance and climate services as risk transfer and reduction mechanisms for targeted farmers affected by climate change and food insecurity	5 Satisfactory	The project has made great strides. It has demonstrated to implement an area-yield index insurance, but there's need for increased awareness; The number of participants in Year 3 has dropped due to several factors.
<b>Outcome 2:</b> Adopted climate-resilient agriculture practices among targeted farmers contributing to the integrated climate risk management approach	5 Satisfactory	Soil and water management has been highly successfully. However, there is need to promote wider adoption at the household level.
<b>Outcome 3:</b> Strengthened market access strategies and approaches for smallholder farmers	4 Moderately Satisfactory	The project is expected to achieve most of its end-of-project targets. The grants to farming groups have been very instrumental to The delays in the implementation of key activities has affected the performance of the project.
<b>Overall Rating</b>	5 Satisfactory	The project is expected to achieve most of its end-of-project targets by 2025, with only minor shortcomings
<b>Sustainability Rating**</b>	L	The project is incorporating key aspects to ensure sustainability

\*\* The ratings are L = Likely; ML= Moderately Likely; MU = Moderately Unlikely; U = Unlikely

## ANNEX 4: LIST OF PEOPLE INTERVIEWED

No.	NAME	POSITION	DISTRICT	Contact Number
1	James Lwandwa	Technical Advisor	Lilongwe	
2	Elsie Hara Chirwa	Senior Finance Associate, WFP	Lilongwe	
3	Chisomo Jere	Cooperating partnership management Sector Unit- Finance and Co-finance	Lilongwe	
4	Moses Jemitale	Activity Manager for Integrated Resilience Program	Lilongwe	
5	Sandra	Climate Portfolio-Climate Finance Project	Lilongwe	
6	Tawachi Kaseghe	Programme Associates	Zomba	
7	Temwanani Mulitswa	Programme Associates	Balaka	
8	Elyna Johns	Programme Associates	Machinga	
9	Getrude Kambauwa	Director of Land Resources	Lilongwe	+265 888 321 562
10	Dziwani Kambauwa	Programme Associates	Lilongwe	0999972430
11	Geoffrey Ziba	Monitoring and Evaluation Officer (M&E)	Lilongwe	0991786679
12	Kathy Derore	Outcome S4 Resilience Manager	Lilongwe	
13	Sandra Hakim	Climate Finance Officer Headquarters	Lilongwe	
14	Alexander Sakala	Statistical Officer	Zomba	0884 572 482

15	Eunice Sakala	Monitoring and Evaluation Officer (M&E)	Zomba	0998 954 790
16	Mathews Mambo	FNO	Zomba	0999 447 396
17	Ceopas Lameck	DPC	Zomba	0888 720 493
18	Mike Kaidula	AWO	Zomba	0881 206 525*
19	Samson Chamama	Attachment	Zomba	0993 636 217
20	Thocco L. Imedi	Attachment	Zomba	0997 963 173
21	Gibson J. Chingodo	Attachment	Zomba	0883 964 418
22	Mwandlanga Kumasala	Irrigation Officer	Zomba	0994 225 666
23	John Mkandawire	Attachment	Zomba	0996 181 797
24	Saul Magalasi	Attachment	Zomba	0994 898 712
25	Chimeza Banda	SAVO	Zomba	0999284 350
26	Patrick B. Makupete	SFA	Zomba	0882 197 525
27	Leonard Manyunga	CPO	Zomba	0997 736 693*
28	Gift Mwenelupembe	ACDO	Zomba	0998 000 377
29	Francis Malambe	ADPC	Zomba	0993 854 561*
30	Hellen Bango	ABO	Zomba	0881 250 911
31	Grace Malinda	CPO	Zomba	0999 672 300
32	Samson Chinkhonde	Crops Officer	Balaka	0999921816
33	Stephen Kanjobvu	AEMO	Balaka	0884545601
34	Frank Nyankalwa	Livestock Officer	Balaka	0888742150
35	James Jambo	AEDO	Balaka	0999754157
36	Frank Muwale	DAHCO	Machinga	0999162816
37	Kondwani Chirwa	Irrigation Intern	Machinga	09936466528
38	Thoko Supayo	DCDO	Machinga	0999770430
39	Jameelah Mtambo	ABO	Machinga	0995142002
40	Hastings Chanza	AO	Machinga	0995309964
41	Phillip Masanza	FA	Machinga	0884185117

42	Yohane Maseko	SALRCO	Machinga	09970228656
43	Andrew K Semu	ILO	Machinga	0888372964
44	Chilikumbuyo	Chair-Mtwiche GVH	Zomba	0995331414
45	Harry Gowero	Mpezeni	Zomba	0997555175
46	Victor Jack Phiri	Mpezeni	Zomba	0994076721/0882913 144
47	James Lavita	AEDO	Zomba	0883378942
48	Jangiya	AEDC	Zomba	0995441366/0888675 028
49	Alice Kawinga	AEDC	Machinga	0991757424/0888009 026
50	Lukia Kapoloma	Area Stakeholder Panel Chairperson	Machinga	0997371103
51	Lameck Yahaya	Secretary	Machinga	0997469644
52	Blessings Kandozi	AEDO-Ntanja EPA	Machinga	0888193830
53	Robert Banda	AEDO-Nyambi EPA	Machinga	0998581962
54	Betty Tholo	DC	Machinga	0999936494



# ANNEX 5: MTR MATRIX

1) Project strategy				
	Scope of the MTR	Linkage to OECD-DAC Evaluation Criteria	How this will be Addressed	Data Sources
<b>PROJECT DESIGN</b>	Review the problem addressed by the project and the underlying assumptions and the effect of any incorrect assumptions or changes to the context to achieving the project results as outlined in the Project Document	Relevance	<p>We will review the original project proposal to the Adaptation Fund to understand the problem being addressed and the assumptions at that time. We will analyse whether the assumptions still hold.</p> <p>We will also conduct key informant interviews with WFP and the project implementers (MoA) including field staff to get their feedback on the project design and to identify areas that need to be adjusted, including the assumptions.</p>	<p><b>Secondary Data:</b> Review of project documents, baseline survey, quarterly reports; 2022 Annual Outcome Survey Report, etc.</p> <p><b>Primary Data:</b> Key informant interviews with WFP; MoA field staff.</p>
	Review the relevance of the project strategy and assess whether it provides the most effective route towards expected/intended results.	Relevance	We will analyse the project documents to understand the extent to which the project strategy and activities implemented are relevant (to the Adaptation Fund's purpose; the national and WFP policy) in responding to the critical needs of the beneficiaries, i.e. vulnerability to the adverse effects of climate change.	<p><b>Secondary Data:</b> Review of project documents, baseline survey, quarterly reports; 2022 Annual Outcome Survey Report, etc.</p>

			We will also conduct key informant interviews with WFP and the project implementers (MoA) including field staff to get their feedback on the project design and to identify areas that need to be adjusted, including the assumptions.	<b>Primary Data:</b> Key informant interviews with WFP; MoA field staff.
Were lessons from other relevant projects properly incorporated into the project design?			We will assess how the project design process was done. In particular, through key informant interviews with WFP staff, and the MoA staff we will assess the extent to which the project design incorporated lessons from existing or past climate adaptation projects in the three districts or in Malawi in general.	<b>Secondary Data:</b> Review of project documents, baseline survey, quarterly reports; 2022 Annual Outcome Survey Report, etc.  <b>Primary Data:</b> Key informant interviews with WFP; MoA field staff.
How the project addresses country priorities and country ownership?	Relevance		Using the OECD-DAC Evaluation criteria (of Relevance) we will assess how the project is aligned to Malawi's priorities as far as climate change adaptation is concerned. We will assess the extent to which the project is supportive of Malawi 2063; Malawi Growth and Development Strategy III; National Resilience Strategy (2018-2030); The Malawi Growth and Development Strategy (MGDS III); the National Climate Change Investment Plan; and the National Adaptation Plan; the Malawi National CSA Framework; National Agriculture Policy; National Agriculture Investment Plan; National Climate Change Management Policy; National Climate Change Investment Plan; National Irrigation Policy; and the National Environmental Management Policy, etc.	<b>Secondary Data:</b> Review of project documents, baseline survey, quarterly reports; 2022 Annual Outcome Survey Report, etc.  <b>Primary Data:</b> Key informant interviews with WFP, MoA field staff; as well as FGDs with beneficiaries
Was the project concept in line with the national sector development priorities and plans of the country?				

			On country ownership, through key informant interviews, we will assess how key local stakeholders (e.g. the Ministry of Agriculture; CSOs working in agriculture/climate change adaptation sector, as well as project beneficiaries) contributed towards the design of the project	
	Review decision-making processes: were perspectives of those who would be affected by project decisions, those who could affect the outcomes, and those who could contribute information or other resources to the process, considered during project design processes?	Relevance	We will assess the extent to which project beneficiaries participated in the project design process. This will be done through a review of the original project proposal and other project documents. Further, we will conduct KIIs with WFP staff, the MoA staff. Of particular importance, will be FGDs with project beneficiaries.	<p><b><u>Secondary Data:</u></b> Review of project documents, etc.</p> <p><b><u>Primary Data:</u></b> Key informant interviews with WFP, MoA field staff; as well as FGDs with beneficiaries</p>
	Review the extent to which relevant gender issues were raised in the project design	Relevance	We will assess how the project design process was done. In particular, through key informant interviews with WFP staff, and the MoA staff we will assess the extent to which the project design incorporated gender issues and how the project would ensure that women empowerment and gender are promoted in the project.	<p><b><u>Secondary Data:</u></b> Review of project documents, etc.</p> <p><b><u>Primary Data:</u></b> Key informant interviews with WFP, MoA field staff; as well as FGDs with beneficiaries</p>
	If there are major areas of concern, recommend areas for improvement.	Relevance	Based on the analysis of the issues above, the MTR will provide recommendations that need to be incorporated in the project as it moves to the final phase of implementation.	

<b>Results Framework/ Logframe</b>	Are the project's objectives and outcomes or components clear, practical, and feasible within its time frame?	Effectiveness	<p>We will review the logframe to assess whether the project's outcomes, outputs and indicators are clear, and SMART (specific, measurable, achievable, relevant, and time-bound).</p> <p>We will also have a KII with the project manager and the M&amp;E officers to get their input on the project objectives, outcomes, outputs and M&amp;E indicators.</p>	<p><b><u>Secondary Data:</u></b> Review of project documents, etc.</p> <p><b><u>Primary Data:</u></b> Key informant interviews with project manager and M&amp;E officers</p>
	Examine if progress so far has led to or could in the future catalyse beneficial development effects (i.e., food security, income generation, gender equality and women's empowerment, insurance market development, improved disaster risk financing, improved governance etc...) that should be included in the project results framework and monitored on an annual basis		<p>We will assess the project achievements so far to determine if the logframe needs to incorporate additional indicators (such as Food Insecurity Experience Scale (FIES) to measure food security, etc) that could be measured using the annual outcome survey.</p> <p>Key informant interviews with the project manager and the M&amp;E team will also be done to get their input on this issue.</p> <p>Any adjustments that need to be done in the second half of implementation will be spelled out in the MTR Report.</p>	<p><b><u>Secondary Data:</u></b> Review of project documents, etc.</p> <p><b><u>Primary Data:</u></b> Key informant interviews with project manager and M&amp;E officers</p>
	Examine if broader environment, development and gender aspects of the project are being monitored effectively		<p>We will review the project's M&amp;E system, including the populated results framework for the first half of project implementation in order to determine whether the broader environment, development and gender aspects of the project are being monitored. We will examine how these are being monitored; which indicators are being used.</p> <p>Key informant interviews with the project manager and the M&amp;E team will also be done to get their input on this issue.</p>	<p><b><u>Secondary Data:</u></b> Review of project documents, etc.</p> <p><b><u>Primary Data:</u></b> Key informant interviews with project manager and M&amp;E officers</p>

			Any adjustments that need to be done in the second half of implementation will be spelled out in the MTR Report.	
	<b>Progress Towards Results</b>			
<b>Progress towards Outcomes Analysis</b>	<ul style="list-style-type: none"> <li>Review the log frame indicators against progress made towards the end-of-project targets</li> <li>Compare progress the AF Results Tracker within the Project Performance Report (PPR) against Baseline.</li> <li>Identify barriers to achieving the project objective in the remainder of the project for the different project components. What has worked well under the different project components and what could be done to improve them?</li> <li>By reviewing the aspects of the project that have already been successful, identify ways in which the project can further expand these benefits.</li> <li>Document already identified success change stories to-date. Specifically for the insurance component, what are the lessons, successes, and challenges around the current graduation model?</li> </ul>	Effectiveness	<p>We will assess the performance of the project by analysis the status of the project indicators. These will be compared against the baseline values, and the project targets. We will also compare them with the 2022 Annual Outcome Survey results to assess the progress being registered. For the indicators whose values might have been distorted by the recent Cyclone Freddy, we will use the 2022 Annual Outcome Survey, as well as the project’s M&amp;E data that were collected prior to the Cyclone to indicate progress.</p> <p>Using qualitative data through FGDs with beneficiaries and KIIs with project implementers and stakeholders we will assess the factors behind the achievements, and identify areas for adjustments and improvement in the second half of project implementation.</p> <p>We will also document success stories under each of the three project outcomes.</p>	<p><b>Secondary Data:</b> Review of project documents, baseline survey, quarterly reports; 2022 Annual Outcome Survey Report, etc.</p> <p><b>Primary Data:</b> Key informant interviews with WFP, MoA field staff; as well as FGDs with beneficiaries</p>

<b>Project Implementation and Adaptive Management</b>				
<i>Management Arrangements</i>	<p>Review overall effectiveness of project management as outlined in the Project Document.</p> <p>Have changes been made and are they effective?</p> <p>Are responsibilities and reporting lines clear?</p> <p>Is decision making transparent and undertaken in a timely manner? Recommend areas for improvement.</p> <p>Review the quality of execution of the Executing Agency/Implementing Partner(s) and recommend areas for improvement.</p>	Efficiency	<p>We will assess the efficiency of the project implementation and management. These include the coordination of the different agencies that are involved in the implementation. We will also assess how effective the project management team has been during the first quarter. To do this, we will consult all the stakeholders (WFP, the task team and component leads for the Government's National Project Coordination Unit, District Coordination Unit team, subject matter specialist at district agriculture office, the Project Steering Committee, the National Technical Advisory Committee, the district council, extension agents, and beneficiaries) to get their feedback on how they perceive the effectiveness and efficiency of the project management during the first half. We will then crosscheck these findings with the project design, as outlined in the Project Document.</p> <p>Any areas for adjustment in the project management will be highlighted in the MTR Report.</p>	<p><b>Secondary Data:</b> Review of quarterly reports; 2022 Annual Outcome Survey Report, etc.</p> <p><b>Primary Data:</b> Key informant interviews with WFP, MoA field staff; project steering committee; national technical advisory committee; district coordination unit, national project coordination unit, as well as FGDs with beneficiaries</p>
	•			

<i>Work Planning</i>	<ul style="list-style-type: none"> <li>• Review any delays in project start-up and implementation, identify the causes and examine if they have been resolved.</li> <li>• Are work-planning processes results-based? If not, suggest ways to re-orientate work planning to focus on results?</li> <li>• Are communities involved in work-planning for activities that will be implemented in their communities?</li> <li>• Examine the use of the project's results framework/ log frame as a management tool and review any changes made to it since project start.</li> </ul>	Efficiency	<p>We will assess project efficiency in terms of workplans and their linkages to project results. To do this we will interview the project implementers (MoA) especially the District Coordination Unit, as well as WFP to get their feedback on the performance of the project so far regarding work planning processes; and the extent to which community members have been involved in the development of work plans of the activities undertaken in the first half of project implementation. Through FGDs with beneficiaries, we will also assess the extent to which beneficiaries have been involved in the development of work plans.</p> <p>Recommendations and areas of improvements will be identified for the remaining half of project implementation.</p>	<p><b><u>Secondary Data:</u></b> Review of quarterly reports; 2022 Annual Outcome Survey Report, etc.</p> <p><b><u>Primary Data:</u></b> Key informant interviews with WFP, MoA field staff; project steering committee; national technical advisory committee; district coordination unit, national project coordination unit, as well as FGDs with beneficiaries</p>
----------------------	---	------------	---	--

<i>Finance and co-finance</i>	<ul style="list-style-type: none"> <li>• Consider the financial management of the project, with specific reference to the cost-effectiveness of interventions.</li> <li>• Review the changes to fund allocations because of budget revisions and assess the appropriateness and relevance of such revisions.</li> <li>• Does the project have the appropriate financial controls, including reporting and planning, that allow management to make informed decisions regarding the budget and allow for timely flow of funds?</li> <li>• Is the Project Team meeting with all executing entities and partners regularly to discuss financial reports, align financing priorities and annual work plans?</li> </ul>	Efficiency	<p>We will assess the finance arrangements of the project and the extent to which they are contributing to the results so far. Key informant interviews with the project manager, project finance team; project steering committee; national technical advisory committee; district coordination unit, national project coordination unit, we will analyse the effectiveness of the financial management, financial controls and fund allocations.</p> <p>Areas for adjustments in the final half of implementation will be indicated in the MTR report.</p>	<p><b><u>Secondary Data:</u></b> Review of quarterly and annual financial reports; etc.</p> <p><b><u>Primary Data:</u></b> Key informant interviews with WFP, MoA project finance team; project steering committee; national technical advisory committee; district coordination unit, national project coordination unit, as well as FGDs with beneficiaries</p>
-------------------------------	--	------------	--	---



<p style="writing-mode: vertical-rl; transform: rotate(180deg);">Project-level Monitoring and Evaluation Systems</p>	<ul style="list-style-type: none"> <li>Review the monitoring tools currently being used: (Do they provide the necessary information? Do they involve key partners? Do they use existing information? Are they efficient? Are they cost-effective? Are additional tools required? How could they be made more participatory and inclusive?)</li> <li>Examine the financial management of the project monitoring and evaluation budget. Are sufficient resources being allocated to monitoring and evaluation? Are these resources being allocated effectively?</li> </ul>	<p>Efficiency</p>	<p>We will assess the M&amp;E system used for the project and the extent to which they contribute towards the achievement of the results. To do this, we will review the monitoring tools being used; and whether there is need to introduce additional M&amp;E tools.</p> <p>Key informant interviews with M&amp;E staff both at national level and at the district level will be done to get their feedback on the effectiveness of the M&amp;E system and adjustments that need to be made in the last half of implementation.</p>	<p><b><u>Secondary Data:</u></b> Review of the project M&amp;E system.</p> <p><b><u>Primary Data:</u></b> Key informant interviews with WFP, MoA M&amp;E team</p>
--	--	-------------------	---	---

Stakeholder Engagement	<ul style="list-style-type: none"> <li>• Project management: Has the project developed and leveraged the necessary and appropriate partnerships with direct and indirect stakeholders? How can these partnerships be leveraged to ensure the sustainability of the project?</li> <li>• Participation and country-driven processes: Do local and national government stakeholders support the objectives of the project? To what extent do partners understand their overall contribution toward the achievements of the program objectives through the integrated approach? Do they continue to have an active role in project decision-making that supports efficient and effective project implementation? Are stakeholders (donors, Government, private sector, etc) involved in promoting integrated approaches to manage climate risks aligned?</li> </ul>	Efficiency	<p>We will assess the levels of stakeholder engagement and coordination during the first half of project implementation. In particular, we will analyze the extent to which the project has already leveraged the partnerships both at the national level and district levels with other existing projects or CSOs that are implementing similar climate adaptation projects.</p> <p>We will conduct KIIs with project implementers, and the district project management teams to understand the levels of partnerships and how these can be enhanced in the remaining half of project implementation.</p>	<p><b><u>Secondary Data:</u></b> Review of quarterly reports; 2022 Annual Outcome Survey Report, etc.</p> <p><b><u>Primary Data:</u></b> Key informant interviews with WFP, MoA field staff; project steering committee; national technical advisory committee; district coordination unit, national project coordination unit, as well as FGDs with beneficiaries</p>
------------------------	---	------------	--	--

<i>Reporting</i>	<ul style="list-style-type: none"> <li>Assess how adaptive management changes have been reported by the project management and shared with the Project Board. Assess how well the Project Team and partners undertake and fulfil AF reporting requirements (i.e., how have they addressed poorly rated PPRs, if applicable?)</li> <li>Assess how lessons derived from the adaptive management process have been documented, shared with key partners, and internalized by partners.</li> </ul>	Efficiency	<p>We will examine the reporting arrangements for the project and how they have contributed towards the achievements of the project results so far. Through KIIs with the project management team we will assess the extent to which the project has been able to fulfil the reporting requirements of the Adaptation Fund. We will also identify areas for improvements or adjustments in the last half of implementation</p>	<p><b><u>Secondary Data:</u></b> Review of quarterly reports; 2022 Annual Outcome Survey Report, etc.</p> <p><b><u>Primary Data:</u></b> Key informant interviews with WFP, MoA field staff; project steering committee; national technical advisory committee; district coordination unit, national project coordination unit.</p>
------------------	--	------------	--	---

<i>Communication</i>	<ul style="list-style-type: none"> <li>Review internal project communication with stakeholders: Is communication regular and effective? Are there key stakeholders left out of communication? Are there feedback mechanisms when communication is received? Does this communication with stakeholders contribute to their awareness of project outcomes and activities and investment in the sustainability of project results?</li> <li>Review external project communication: Are proper means of communication established or being established to express the project progress and intended impact to the public (is there a web presence, for example? Or did the project implement appropriate outreach and public awareness campaigns?)</li> </ul>	Effectiveness	<p>The MTR will assess the levels of communication and communication channels used by the project. We will analyze the effectiveness of the communication channels and the feedback mechanisms in place. Key informant interviews, as well as FGDs with beneficiaries will be used to assess the levels of effectiveness of the communication and areas for improvement.</p>	<p><b><u>Secondary Data:</u></b> Review of quarterly reports; 2022 Annual Outcome Survey Report, etc.</p> <p><b><u>Primary Data:</u></b> Key informant interviews with WFP, MoA field staff; project steering committee; national technical advisory committee; district coordination unit, national project coordination unit.</p> <p>FGDs with beneficiaries</p>
----------------------	---	---------------	--	--

<ul style="list-style-type: none"> <li>• Validate whether the risks identified in the Project Document, PPRs, and the project Risk register are the most important and whether the risk ratings applied are appropriate and up to date. If not, explain why.</li> <li>• In addition, assess the following risks to sustainability: <ul style="list-style-type: none"> <li>(i) <i>Financial risks to sustainability</i></li> <li>(ii) <i>Socio-economic risks to sustainability</i></li> <li>(iii) <i>Institutional Framework and Governance risks to sustainability:</i></li> <li>(iv) <i>Environmental risks to sustainability</i></li> </ul> </li> </ul>	<p>Sustainability</p>	<p>The MTR will identify early indicators of sustainability. Here the concern will be whether the benefits from the project would continue to accrue to beneficiaries when the project comes to an end in 2025. We will also analyse the different risks to sustainability, including financial risks; socio-economic risks; governance risks; and environmental risks.</p> <p>The review of project documents, as well as key informant interviews with key stakeholders, including the project implementation team and project management teams will be used to answer this research question. Further, FGDs with beneficiaries will be used to triangulate this information.</p>	<p><b><u>Secondary Data:</u></b> Review of project documents; quarterly reports; 2022 Annual Outcome Survey Report, etc.</p> <p><b><u>Primary Data:</u></b> Key informant interviews with WFP, MoA field staff; project steering committee; national technical advisory committee; district coordination unit, national project coordination unit.</p> <p>FGDs with beneficiaries</p>
--	-----------------------	---	---

