



**INTERNATIONAL
SOLIDARITY
FOUNDATION**

**Final Evaluation Report of the project
Building Capacities of Nyamira North Women Savings and Credit Co-
operative Society (NNWS) Women Farmers for Sustainable Livelihoods**



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September, 2025

ABBREVIATIONS AND SYNONYMS

AGPO-Access to Government Procurement Opportunities

AIVs- African Indigenous Vegetables

ASDSP-Agricultural Sector Support Development Programme

ASTGS - Agriculture Sector Transformation and Growth Strategy

ATC-Agricultural Training Centre- Kisii, and

CECOME-Center for Community Mobilization and Education

CIDP-County Integrated Development Plan

CSA -Climate Smart Agriculture

FAO-Food and Agriculture Organization

FGD-Focus Group Discussion

FLLoCA-Financing Locally Led Climate Action

GDP-Growth Domestic Product

GBV-Gender-Based Violence

ISF-International Solidarity Foundation

KALRO-Kenya Agricultural and Livestock Research Organization

KCIC-Kenya Climate Innovation Centre ();

KeBS- Kenya Bureau of standards

KEPHIS Kenya Plant Health Inspectorate Service

KES- Kenya Shillings

KII- Key Informant Interview

KIRDI-Kenya Industrial and Research Development Institute

KNBS-Kenya National Bureau of Standards,

NAIP-National Agriculture Investment Plan

NARIGP- National Agricultural and Rural Inclusive Growth Project

NAVCDP-National Agricultural Value Chain Development Project

NEMA-National Environmental Management Authority,

NNWS- Nyamira North Women SACCO

OECD-DAC-Organization for Economic Co-operation and Development, Development Assistance Committee

PWDs- People Living with Disability

RAY-Resilient Agriculture that works for Youth People

SACCO- Savings and Credit Cooperative Society

SGBV- Sexual and Gender-based Violence

VCs -Value Chains

WEF-Women Enterprise Fund

ACKNOWLEDGEMENTS

This is the final evaluation of Nyamira North Women SACCO project: Building Capacities of Nyamira North Women Savings and Credit Co-operative Society Women Farmers for Sustainable Livelihoods was developed through wide consultation and collation of data from different partners and stakeholders of the ISF Project Kenya. The evaluation team would like to acknowledge and appreciate International Solidarity Foundation led by Jenna Kettunen and Country Director, Ireneous Kombe for their valuable insights and direction during the execution of the exercise. Many thanks to Nyamira North Women SACCO team led by Ms. Enid Charana, staff and other stakeholders for their generous contributions towards this final evaluation study.

I would like to cordially thank the livelihoods coordinator, Mr, Douglas Ondieki for his relentless guidance in the implementation of the project. Most importantly, the evaluation team would also like to acknowledge respondents who took time to participate in this final evaluation in one way or another. I extend my gratitude to research assistants Wycliffe Ondieki and Emmanuel Ondieki for their valuable input during data collection.

More importantly, I would like to thank the Almighty God for the good health and wisdom during the planning, execution and finalization of the final evaluation of the project.

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EXECUTIVE SUMMARY

This evaluation presents the overall performance and impact of the women-led agribusiness empowerment project implemented by Nyamira North Women SACCO (NNWS). The project aimed to enhance sustainable livelihoods, increase income, improve food and nutrition security, and promote gender equity through capacity building, market access, and value chain initiatives for women farmers. The assessment focused on key evaluation criteria, including effectiveness, efficiency, relevance, impact, sustainability, and institutional capacity.

Key Findings

Knowledge and Skills Translated into Practice. The project demonstrated a high degree of knowledge and skills transfer into practical application across the women and youths. The project used peer advisors and public extension service to deliver practical knowledge, skills and innovations on agronomic practices, financial literacy, and value addition. As a result, 61% used seed and manure preserved from previous season, bought them from other farmers (55%) or from nearby shopping centres (43%). The integration of organic production techniques—such as the use of compost manure, locally made pesticides, and foliar feeds—further exemplifies the extent to which technical training have helped reduce input costs.

Skills and knowledge gained enabled adoption of modern technologies i.e. enhanced use of raised bed (62%), seed and variety selection (91%) and use of weather information (98%). Knowledge from financial literacy training, encouraged to saving through NNWS (70 %) and VSLA (80%).

Institutional and Commercial Capacity of NNWS is improved. The project significantly strengthened both institutional and commercial capacity of NNWS through investments in the development of governance, staffing, and operational systems. The NNWS developed clear performance frameworks, operational procedures, and accountability systems that enabled it to function effectively as both a finance and service delivery institution to its members. Full staffing of technical personnel ensured that members received timely and relevant support.

Commercially, the project enhanced the entrepreneurial capacities (value addition, market linkage and financial literacy) of women by supporting the establishment and expansion of women-led agribusinesses. The number of women engaging in agribusiness increased significantly, with 92 % of women reporting increased income (average 36%) and 77% reporting access to value addition services. The NNWS further supported product aggregation and marketing to stable off-take arrangements to 88% of producers. Successful implementation of community loaning systems reached 85% of women, thereby strengthening local financial ecosystems. NNWS disbursed loans to 56% of women and enhanced community own resource mobilization (85% of respondents) through community savings schemes (merry-go-rounds and table banking).

These initiatives collectively indicate a strong improvement in both institutional resilience and commercial orientation, setting a firm foundation for long-term sustainability and market competitiveness. The cooperative supported the development of over 180 women-led agribusinesses, increased customer base, and expanded services to include local input distribution, aggregation, and advisory services.

Effectiveness

The project was largely effective in achieving its stated objectives. Women farmers reported an average monthly income of Ksh. 2,795, with nearly 90% noting an average income increase of 36%. Savings behavior and decision-making confidence also improved significantly. Expenditure patterns and control over personal lives reflected positive shifts. Improvements in agricultural productivity and incomes was largely achieved. Over half the women accessed affordable inputs, nearly two-thirds adopted better farming technologies, and most increased production, sales, and market access. Annual production of African Leafy Vegetables (ALVs) and mushrooms generated over Ksh. 2.7 million in income, with women reporting income increases tied to these sales. Overall, increased access to inputs, knowledge, and markets contributed directly to improved yields, incomes, and the wellbeing of women farmers and their households.

Relevance and coherence

The project's design was highly relevant to the needs of women farmers and aligned with national and county-level development priorities by promoting the production and marketing of ALVs and mushrooms, improving access to productive inputs and application of climate-smart practices, promoting value addition, and addressing gender imbalances affecting women's agribusiness abilities.

Efficiency

The project was implemented in a timely and cost-efficient manner and aligned with the planned activity schedule, contributing to the effective rollout of core interventions. It successfully leveraged partnerships with both public and private actors to reduce costs and improve service delivery, as well as enhancing knowledge sharing, market expansion, and improved production practices resulting in better yields, linkages to reliable buyers, and enhanced income. Through the linkages, the targeted women accessed services from government officers, marketers/off-takers and development partners. The cost-benefit analysis of the project's major components reveals a strong return on investment, particularly in areas that directly contributed to women's economic empowerment, agricultural productivity, and market linkages.

Sustainability

Sustainability was embedded in the project's approach, particularly through the strengthening of Nyamira North Women SACCO (NNWS), peer advisor system, and linkage to public extension service. The project's had significant impact on the NNWS structures, economic sustainability, competence and contacts to provide services to members (advice and product value addition and quality chain) and marketing and selling. This ensures that women have continued access to affordable and appropriate inputs, tools, and financial services and markets. The women's high knowledge on seed and variety selection (89%) and use of weather information (98%) showed that the beneficiaries have developed capacity to continue applying climate adaptation efforts and enhance their environmental sustainability against climate shocks. Recognize the positive environmental contributions of the project, particularly in reducing soil degradation, increasing soil fertility and increasing climate information and awareness among women farmers. Although, low application of irrigation (10%) and raised bed usage (48%) indicates gaps in the application of resource-intensive adaptation technologies.

Impact of the Project

Although capacity building efforts, deliberate focus on gender empowerment and inclusion, and strategic partnerships contributed positively to the project success, climate-related challenges, such as reduced rainfall periods (affecting 81% of women) and input cost inflation (affecting 70% of women), significantly constrained production and income.

1. **Economic Impact.** The project has made meaningful contributions toward increasing household income and diversifying revenue streams. The average income of the households per month was ksh. 9,315, with women respondents having higher income than the average (ksh.10,030.50); and 92% of respondents reported an increase in income of average 36%. Sale of crops constitutes 99.8% of household income source. The significance of the ALV and mushroom production to the overall family income is significant, over 20% of family incomes come from the crops supported by the project.
2. **Impact on Market Access.** The project strengthened linkages with buyers, aggregators, and input suppliers, and enhanced market access and investment in aggregation. As a result, 88% of women has access to more demanding markets (Mace Foods), 35% of women also sold at local market and 42% still sold some production at farm gate. This progress strengthened women's agricultural enterprises
3. **Impact on Availability of Food and Nutrition.** In terms of changes in the household dietary diversity and vegetable consumption patterns, the female-headed households had more dietary diversity than male-headed and youth households. 76 % of women experienced normal food availability, while 12% experienced good food availability in peak seasons.

The mean dietary diversity score for high-diversity households was 3.41 out of 12, with female-headed households recording the highest diversity (3.72).

4. ***Social Inclusion and Gender Equality.*** All the women reported that they feel confident making decisions about the revenue they receive from the sale of agricultural produce, but 76 % indicated that they make decisions jointly with their spouses. The project improved inclusion of marginalized groups (youth, widows and People with Disabilities) by ensuring their access to project services.
5. ***Climate Adaptation and Environmental Sustainability.*** Adoption of climate-smart agriculture practices was high in areas like seed selection (91%) and weather information use (98%), but low in irrigation (10%) and raised bed usage (48%), highlighting gaps in the use of resource-intensive adaptation technologies.

Key Lessons and Recommendations

1. Community ownership enhances project success and sustainability.
2. Community conversations reduced socio-cultural barriers.
3. Multi-stakeholder collaboration is critical in achieving sustainable project outcomes in:
 - strengthening capacity building efforts on climate-smart agriculture, value addition, and financial literacy to quickly improve productivity and income;
 - expanding market opportunities beyond Mace Foods for market risk mitigation, explore other regional market leveraging on digital platforms, and expand product range;
 - and institutionalizing gender-responsive financing and develop and scale financial products.

Conclusion

The project was effective in empowering women, strengthening economic resilience, and building institutional structures for sustainable agriculture and agri-business. While it has made strong progress in most areas, particularly income generation and market access, further investment in climate resilience, financial inclusion, and local systems strengthening is needed to ensure long-term sustainability and replication. The NNWS-led approach provides a scalable model for women-driven agricultural development in similar contexts.

1. INTRODUCTION

1.1. Background of the Project

Nyamira North Women SACCO (NNWS), in partnership with the International Solidarity Foundation (ISF), is implementing a women's empowerment and livelihood project titled "*Building Capacities of NNWS Women Farmers for Sustainable Livelihoods.*" The project focuses on improving the economic well-being of women farmers in Nyamira North by equipping them with the necessary skills, resources, and support systems to increase their incomes and participate more fully in productive agricultural activities.

The project was implemented in Ekerenyo, Nyamira North Sub- County, along Nyamira-Kericho road. NNWS was registered on September 8th May 2014 by thirty founder members. Membership has grown progressively over the years with current membership standing at 1604. The NNWS's vision is to be a leading provider of financial and transformative socio-economic solutions in improving the livelihoods of rural women in Kenya. Its mission is to enhance accessibility of financial services, offering sustainable business support services and improving the income capacity of the rural women through agricultural value chains.

By the end of 2025, the project was expected to directly benefit 450 women farmers and 6,380 indirect beneficiaries, comprising both adults and children from 1,540 households; 2,220 adults (1,540 women and 680 men), through improved livelihoods, increased household incomes, and enhanced wellbeing as a result of the project's impact on the direct beneficiaries.

The project aims **to enhance women's access to technical and business skills** along selected agricultural value chains, particularly AIVs and mushrooms. Through training, benchmarking, and practical demonstrations, women will gain knowledge in modern agronomic practices, value addition, branding, and marketing. Key support will come from public and private agricultural extension providers.

The project **increases women's access to livelihood resources** such as land, water, credit, and agricultural inputs. A core strategy is promoting a savings culture to enhance financial independence. NNWS will provide access to savings and credit products, facilitate linkages to productive inputs like seeds and fertilizers, and help beneficiaries tap into government affirmative funds such as the Women Enterprise Fund and Youth Enterprise Fund. It also aims **to improve market access** for women's agricultural products by building marketing networks, enhancing transportation, and encouraging collective marketing efforts.

The project has a component **to prevent violence against women**. This is done by incorporating awareness and prevention efforts through community forums and grassroots engagement. NNWS collaborates with trained volunteers, local groups, and organizations such as CECOME, which brings together government and civil society actors to address challenges facing women in the region.

The project emphasizes hands-on learning, community engagement, and inclusive practices, including disability inclusion. By building skills, and fostering supportive community structures, the project aims to help women in Nyamira North become more resilient, productive, and economically empowered.

The project has three main outcomes, namely:

- Increased women's access to technical and business skills along the selected value chains
- Increased women's access to livelihood resources; and
- increased women's access to markets for their produce

1.2. Evaluation Purpose and Scope

The overall purpose of the evaluation is to assess the project's impact on women's economic empowerment and more broadly on local economic life, and on the institutional and commercial capacity of the NNWS. The specific purpose of the evaluation is to assess relevance, coherence, effectiveness, efficiency, impacts and sustainability. The evaluation covered rural areas Magwagwa, Ekerenyo, Itibo, Bomwagamo and Bokeira Wards in the Nyamira North subcounty, where the project and NNWS was covering. The evaluation covered the full project implementation period from 2020 to 2025. Data collection for the evaluation took place in September 2025.

2. EVALUATION METHODOLOGY

2.1. Descriptive Mixed Method Design

A descriptive mixed-method design was used in the evaluation. A descriptive mixed-method approach combines both quantitative and qualitative data collection and analysis techniques to provide a comprehensive understanding of a project's performance, outcomes, and impact. This approach is particularly valuable in development evaluations where both measurable results and contextual, experiential insights are essential. This approach enhances the credibility, depth, and usability of evaluation findings, particularly in complex development settings where quantitative indicators alone may not fully capture project dynamics or impact.

The Organization for Economic Co-operation and Development (OECD), Development Assistance Committee (DAC) evaluation criteria were used to assess the merit and worthiness of development interventions. It was used to assess project relevance, coherence, effectiveness, efficiency, impact, and sustainability. It helped to determine if interventions were appropriate, well-coordinated, achieved their intended results, used resources wisely, contributed to broader development goals, and are likely to continue having positive effects.

2.2. Data Collection and Analysis Methods

Desk review involves analyzing publicly available information and pre-existing materials. A desk review was done on project documentation, including project documents, annual work-plans, quarterly and annual project reports, reports of the project steering committee. The purpose of the desk review was to gain insights, identify gaps, progress and inform further data collection from other relevant methods. Desk review enabled establishing a foundational understanding of the project's scope, progress, and performance and enabled triangulation of field data with documented outputs and outcomes; identified gaps and priority areas for further inquiry.

Key informant in-depth interviews were conducted to gain a deeper understanding of sustainable community initiatives, cooperative management by exploring the experiences and perspectives of knowledgeable individuals and institutional executives. These interviews aimed to gather rich, in-depth understanding and detailed descriptions by leveraging the informant's expertise, experience and unique perspectives. The purpose of the KII was to capture strategic perspectives on sustainability, governance, institutional support, and market dynamics from stakeholders.

Focus group discussions (FGDs) with project beneficiaries, project teams and SACCO staff was conducted to collect qualitative data from a small group of people (typically 6-10) in a moderated discussion to explore their attitudes, opinions, and experiences. The purpose was to explore collective perceptions, behaviors, and challenges among targeted groups (beneficiaries, SACCO

staff, project teams). The discussions facilitated group-based understanding of community experiences, social norms, and the effectiveness of project interventions.

Household questionnaires and surveys were administered to collect personal data from individuals, especially data that require personal experiences, in-depth exploration or when anonymity is crucial such as gender violence and discrimination, personal revenues, production levels, abilities and weaknesses. The purpose was to collect standardized quantitative and qualitative data on income, production, gender-based challenges, and personal experiences. Household questionnaires provide measurable evidence from a statistically representative sample, enabling comparisons across groups and tracking of key indicators.

Participatory tools and methods were used to engage community members in analyzing trends, identifying challenges, and co-developing solutions, and understand production and marketing trends and nutritional scenarios now and before the project. It was used to identify solutions and empower communities to improve their food production and nutrition situation. Participatory tools promote ownership, inclusivity, and contextual understanding.

Observations and field visits were used for gathering first-hand information on implementation practices, and environmental factors, and gaining a deeper understanding of participation levels of the members of the cooperatives during the meetings, discussions and marketing activities. A schedule of issues and practices to be observed was developed. Field notes were made on detailed descriptions of the setting, participants, activities, and interactions. Audio/visual recordings will capture conversations, behaviors, and environmental issues.

2.3. Sampling Approach and Sample Size

Sampling methods: The population of the study are the beneficiaries of the projects and staff of the NNWS. The project managers of the project at ISF and NNWS provided the sampling frame for the farmer groups, stakeholders they are working with. Stratified random sampling was used to sample beneficiaries in the group. The first strata was farmer groups, while the second strata were members of the groups. Purposive sampling method was used to sample stakeholders for KII.

Sample size determination: For proper representation of the target population given the varying levels of intervention, sampling will be done separately for the two projects. The representative sample size was calculated using the formula described by Dagnelie (1998).

$$n = \frac{t_p^2 * \rho(1 - \rho) * N}{t_p^2 * (\rho(1 - \rho) + y^2(N - 1))}$$

Where, n is the sample size, and N is the size of the target population, actual or estimated. The number of households in the SACCO according to the reports of NNWS was 400 and 40 people living with disability.

P is the expected proportion of households keeping goats from the population or the actual proportion. It was set to 0.5 by default, which gives the largest possible sample.

tp is the sampling confidence interval, fixed at 1.96; and y is the sampling error margin set to 5%. Using the above formula, the number of interviews to be conducted are shown below, Household interviews (180), FGD (4), KII (8).

2.4. Data Tools Validity, Reliability and Piloting Arrangements

The evaluation used questionnaires, focus group discussions and key informant interview schedules. The consultant ensured that the tools adequately cover all the survey objectives. The questions were clearly constructed using simple language to avoid ambiguity. Any other person with knowledge in the field of survey was allowed to review the questionnaire with a critical outlook and make suggestions. The tools were digitized and administered using KoboTool Kit to avoid problems associated with weather, enumerators carrying large bundles of paper questionnaires. The research assistants on basis recruited on the basis of experience, competence to administer survey questionnaires, understanding of the local language and possession of a smart phone.

2.5. Data Collection, Accuracy and Quality

Data quality measures ensure that the data meets criteria for accuracy, completeness, validity, consistency, uniqueness, timeliness and fitness for purpose. Such quality issues as duplicate data, missing values, outliers will be addressed properly so as to ensure that data analysis gives reliable results. Proper sampling techniques were used to avoid selection bias. The respondents were informed of the interview and of the need to respond truthfully. During data collection, all submissions and posting to the server were verified by the consultant to check whether all the questions are properly and correctly answered to completion. After collection, data cleaning was done to ensure that duplicate, outliers and missing values are corrected before analysis.

2.6. Data Editing, Analysis and Presentation

Data editing was undertaken after collecting raw data to detect errors and omissions and to correct them. Data editing involves a careful scrutiny of the completed questionnaires and/or schedules. The purpose of data editing was to ensure that the data are accurate, consistent with questionnaires and objectives, uniformly entered, as complete as possible and well arranged to facilitate easy analysis.

Data was analyzed using descriptive techniques to enable the consultant to meaningfully describe data and identify similarities and differences between elements being studied. Statistical Package for Social Sciences (SPSS) version 22, Microsoft Excel as well as R software were used to analyse data. The analyzed data were presented using tables and figures. Results were discussed and conclusions as well as recommendations will be made to assist in decisions making. The report was presented in a format approved by ISF and validated at a workshop to be organized by ISF involving all relevant stakeholders.

2.7. Limitations and Mitigation Measures

There were few limitation and mitigation strategies were put in place to ensure that data collection remains comprehensive, inclusive, and reflective of the target population despite contextual challenges. First, adverse weather conditions, which hindered physical access to field sites. To address this, flexible scheduling was employed, and local enumerators familiar with the terrain will be engaged to ensure continuity of fieldwork. Second, non-responsiveness and limited availability of busy scheduled key informants. To mitigate this, appointments were arranged in advance, alternative informants were identified as backups, and formal introductions were provided through the ISF office to build credibility and encourage participation.

2.8. Ethical Considerations

This evaluation was undertaken with strict adherence to Data Protection Act of 2019 principles and upholding the highest standards of ethical research. During data collection in the field the following ethical issues were considered. The respondents were assured of the confidentiality of the information collected and that the information would be used for survey purposes only and were guarded against any adverse discrimination on basis of gender, sex, ethnicity, religion especially low producers, women and youth. Study benefits and rights of respondents were explained to the respondents and their consent sought before administration of the questionnaires.

The opinions of respondents were respected and observed, time agreed upon and handled courteously. The right of the respondent not to be interviewed and to end the interview midway were respected and any interviews ending midway would be deleted and the respondent would be informed that the information is deleted.

For research assistants, professionalism and ethical conduct were adhered to and were obligated to respect the culture, sexuality, and taboos of the individuals, groups and the community. The phone number belonging to the consultant and the ISF livelihood coordinator were provided during interviews for reporting of any breach of ethical conduct. The consultant and ISF have not received any complaints from the respondents about any breach ethical conduct by the enumerators.

3. EVALUATION FINDINGS

3.1. Household Socio-Economic and Demographic Characteristics

The age, gender and household size characteristics of the beneficiaries is given in the table below. Respondents aged between 18 and 35 years were considered youths. The household size was defined as member undertaking such activities as cooking in same house. Gender categories considered in the study were male and female, this is because in previous studies these were the only gender categories encountered in the project area.

Table 1: Age, Gender and Household Size of Respondents

	Demographic information of respondents			
	Male (n=8)	Female (n=172)	Youth (n=43)	Overall
Average age	45.6	44.9	31	45
Household Size	5	5	5	5
Gender (%)	4.4	94.6		

A total of 180 respondents were interviewed, majority of the respondents (95%) were female. The project is gender biased because female farmers face more challenges in improving their agribusiness than male farmers. Of the young people interviewed, 7% were men and 93% were women. The average age of the respondent was 45 years, with male at 45.6 years and females 44.9 years shows that generally, the farming population in the project is old. The average size of household was five.

Table 2: Marital Status of Respondents by Gender

Status	Marital status of respondents (%)		
	Male (n=8)	Female (n=172)	Youth (n=43)
Single (n=4)	0	2	7
Married (n=148)	78	82	91
Divorced/Separated (n=4)	0	2	0
Widowed (n=26)	22	14	2

There were more married respondents (78% male, 82% female, 91% youth) than single, divorced and widowed. This signified challenges in decision making at household levels since respondents must ensure that their farming decisions are acceptable by the head of the household, the spouse. There were widowed respondents showing levels of vulnerability that may need more project support to achieve project outcomes.

Membership of respondents in groups and SACCO determine collectiveness, cohesiveness of community members to address common issues affecting them. It has been used received in development to encourage cohesion, build synergies and improve economies of scale.

Table 3: Membership of Groups and SACCO

Response	Proportion of Respondents who are members of Groups (n=181)	Average Years	Years in the SACCO
Yes	99	5.6	4
No	1	-	-

Almost all the respondents were members of groups, which made it easier to mobilize and reach individual farmers. Respondents has been members for several years that signified cohesion and unity within the groups and that they find being ingroups and the SACCO beneficial.

3.2. Relevance and Coherence

3.2.1. Alignment with socio-economic challenges faced by rural women in Nyamira County

In rural areas, women’s lives are shaped by complex social, economic, cultural, and environmental factors. Their roles are largely determined by household and community expectations, and they face significant constraints despite their crucial contributions.

1. Economic challenges. Women are heavily involved in subsistence farming, small-scale livestock keeping, informal businesses, and labor work—yet much of this goes unrecognized and unpaid. Their production environment is dependent on natural resources and environmental factors. Their involvement in small-scale agricultural farming is affected by low production, lack of skills and knowledge in production methods, and limited access to markets.
2. Limited access to resources. Compared to men, rural women have less access to land, credit, technology, education, and healthcare. These limitation constraints their potential to meaningful economic production.
3. Systemic and cultural barriers. Cultural norms assign women primary responsibility for household chores, including childcare, cooking, water and firewood collection, and caregiving—limiting their time and mobility. They are often excluded from decision-making at all levels due to patriarchal societal systems under which they live, although they form 42–65% of Kenya’s agricultural labor force and produce the majority of food.

3.2.2. Alignment with national and county agricultural and gender empowerment policies

There are strong indications that the project is aligned to aspirations of the national and county government agricultural and gender policies. The Kenya’s 2010 Constitution, Kenya Vision 2030, the Agriculture Sector Transformation and Growth Strategy (ASTGS) 2019–2029, Agriculture Gender Policy (2021), and National Gender and Development Policy, envisage an inclusive

agricultural sector, providing employment, food and economic growth and contributing billions to the economy. At the county level, Nyamira's County Integrated Development Plan 2023-27, Strategic Plan (2022–2027), and Crop Agriculture Act (2019) aim to modernize agriculture, support women and youth, and build climate resilience.

Key concerns at the policy level include supporting of women and marginalized group to improve productivity, strengthening value chains and expanding markets and value addition and ultimately improve livelihoods. The project has delivered results to policy concerns above. At the programmatic levels, the priorities include increase promoting the production and marketing of AIVs and mushrooms, using improved inputs, irrigation enhancement and climate-smart practices adoption. The project has delivered significant results in improving women access to productive resources and livelihoods, strengthening women's groups and cooperatives, improving access to training, markets, and capital, and increasing uptake of agricultural financing.

The project is considered as strongly relevant to the extent it proposes to address the root-causes and multiple factors locking the stabilization and development potential of women farmers in rural areas. and cross-border areas and supports national goals for food security, rural income growth, and increased food and nutrition security

3.2.3. Appropriateness of the choice of crops and project areas of activity

The project's selection of ALVs, specifically spider plant and amaranth, and mushrooms as priority value chains demonstrates a strong alignment with the agroecological conditions, market potential, and inclusive development goals. These value chains were validated by recent assessments conducted under the Agricultural Sector Development Support Programme II (ASDSP II) and National Agricultural and Rural Inclusive Growth Project (NARIGP) and endorsed as low-cost, high-value enterprises with proven profitability and adaptability. The linkages were realized and created in the project planning phase. The project built upon this foundation by promoting the farming of ALVs and mushrooms among women by providing starter kits and inputs (quality seeds, tools and organic fertilizers) to ensure wide uptake and to reduce barriers to entry, particularly for resource-constrained rural women.

Agroecological Suitability. Nyamira County's agroecological conditions are highly conducive for the selected crops. The county spans two main agroecological zones; Highland zones (LH1 and LH2) making 82% of the county and the remaining Upper Midland zones (UM1, UM2, UM3) making 18% of the county. Favourable altitude (1,250–2,100 m above sea level), rainfall (1,200–2,100 mm annually (bimodal, well-distributed), temperature (10.1°C to 28.7°C (average ~19.4°C) and predominantly red volcanic soils; although moderately degraded due to population pressure and over-cultivation. These conditions are ideal for local vegetables, which thrives at 15–30°C and 500–2,000 m elevation, with moderate to high rainfall (500–1,200 mm/year), amaranth, which grows in a wide temperature range (18–32°C), and tolerates degraded soils and high rainfall if

drainage is adequate. Mushrooms, particularly oyster (20–30°C) and button (14–18°C), benefit from Nyamira’s high humidity and indoor-growing potential.

Market Demand and Growth Potential. There is strong and growing market demand for ALVs and mushrooms at both local and national levels, because of consumer preference shift toward nutrient-dense and locally grown foods. The Kenyan local vegetable market was projected to reach USD 7.67 billion by 2025, with an annual growth rate of over 10%. According to County Department of Agriculture, local vegetable market demand in Nyamira County is 4,526 MT per year (valued at ksh 200.5 million) with amaranth (leaf) market demand being 850.75 MT per year, (valued at ksh 12.87 million). Combined with other AIVs, the total AIV market value in the county is approximately ksh 675.9 million. Major markets include local markets, schools, hospitals, and increasingly, supermarkets.

The demand for mushrooms in the county could not be estimated but the national demand for mushrooms is approximately 1,200 tons per year, while national production remains at 500–900 tons, leaving a supply gap of up to 700 tons. The subsector is growing at 12–15% annually, driven by urban demand for plant-based proteins, increased health consciousness, and export opportunities (over 100 tons exported in 2023).

3.3. Effectiveness of the Project

The promise of the project was that skills and knowledge increase farm productivity and production volumes, improving access to profitable and sustainable markets for produce, increases incomes and reduces Gender-Based Violence (GBV) among women farmers. This section analyses how this promise was achieved.

3.3.1. Project Goal: Wellbeing of the NNWS Women Farmers is improved

In the evaluation, “wellbeing” was defined in consultation with project beneficiaries and project implementation team as a multifaceted concept detailing economic and social sufficiency. This definition was informed by a multi-stakeholder consultation at the inception of the project. To operationalize this, the project has a set of indicators, including expenditure patterns, savings capacity and self-efficacy. The logical framework of the project posited that improving access to production resources (inputs, land and skills development and advice service) and community dialogues, improves crop productivity, increases market access and strengthens women’s decision-making power at home. These immediate outcomes of the project were expected to lead to broader impacts on women economic empowerment, ultimately contributing to their wellbeing.

The findings from the final evaluation provide evidence that the core pathways of the logical framework held true. The women farmers reported an income of average ksh. 2,795 per month, with 90% reporting an average increase of 36%.

3.3.2. Outcome 1: Agricultural Productivity and Incomes of the NNWS Women Farmers are Increased

The project enhanced women farmers access to production resources (knowledge, land, inputs,), markets and value addition. Increased access to markets, inputs, skills and knowledge directly contributes to increased yields, improved incomes, which are crucial for enhancing the livelihoods, food security, and overall well-being of farming households. Evaluation findings suggest that this outcome was largely met.

After trainings conducted by extension officers and peer advisor, 65 % of women adopted better farming technologies and 73% reported adopting better agribusiness management skills. The project has enhanced women's access to essential productive inputs, such as quality seeds and organic fertilizers. More than half of women accessed affordable productive inputs. Access to inputs was shown in the increased production and translated into sustained productivity and income gains for women. About 90 % of women reported an increase in production and 55% indicated increased sales, and 83% reported better access to markets. The internal NNWS reports indicate that on average, 14,127.75kgs of ALV and 1,583kg of mushrooms were produced and sold yearly (2021-24) through NNWS, injecting additional ksh. 2,750,266 in income on years 2021-24. The women indicated that their income increased by 36% from sale of ALVs and mushrooms.

NNWS has strengthened women farmers' access to markets by providing information, arranging transport and facilitating connections with off-takers, local buyers, cooperatives, and traders, and supporting collective marketing initiatives. This improved market access empowers women to participate more fully in the economy and reinforces their role as key contributors to sustainable agricultural development. The women accessing information on market prices has increased 33% in 2020 to 98% in 2024.

3.3.3. Outcome 3: Partner has Sufficient Capacity to efficiently implement the project

The project identified institutional and operational capacity of NNWS as key ingredient to implement the project. Required capacity included NNWS human resource development, competency and skills capacity, organizational subsystems for administration, production, financial management, and project operations; ability to deliver clear performance standards, capacity to develop and nurture private and public partnerships for product development, new markets, innovations and additional investments and capacity for inclusive project implementation. The project undertook training of key project personnel exposed the NNWS management to best practices in project management and created linkages with other stakeholders.

The evaluation findings indicate that improvement in human resource development, competency, and skills within the NNWS is evident. There was attainment of 100% staffing of key positions

such as executive director, project officer, accountant and gender officer and are full accountable for performance standards. On organizational subsystems for administration, production, financial management, and other operations. The valuation finds strong institutional capacity, effective management practices, and readiness to support sustainable growth. The organization holds quarterly meetings to create awareness and involve members in key decisions on the NNWS, leaders are elected according to cooperative laws. There are bylaws and operational manual guiding operations of the NNWS, (HR, finance and sexual harassment manuals, ALV production and marketing). There is a functional information management system for NNWS operations, the accounts of the NNWS are audited and shared with the members. The core business of the NNWS is loan processing and savings are acceptable by members and customers. The NNWS is adequately staffed, with trained and skilled for their roles, although regular capacity building is undertaken.

As a result of the project, there has been noticeable progress in developing and strengthening public-private partnerships that support product development, access to new markets, innovation, and investment opportunities. Through partnership with Kenya Bureau of Standards (KEBS), Kenya Plant Health Inspectorate Service (KEPHIS), National Environmental Management Authority (NEMA) and KIRDI, NNWS was able to develop dried vegetable products that comply with national product standards. NNWS have a sales contract with Mace Foods and explores the possibility of servicing Marikiti market in Nairobi. Additionally, NNWS accessed resources from other partners such as National Agricultural and Rural Inclusive Growth Project (NARIGP) and FAO, which shows efficient financial planning and effective budget management.

The project increased NNWS's collaboration with RDIs, e.g. Kenya Agricultural and Livestock Research Organization (KALRO), Kenya Industrial Research and Development Institute (KIRDI), Kisii University, and Egerton University. They provided expertise in the processes of product development, input production and access and farmer training.

The project facilitated cooperation with other projects to pool expertise and funding, e.g., Agricultural and Rural Inclusive Growth Project, National Agricultural Value Chains Development Project, Agricultural Sector Development Support Programme, and Financing Locally Led Climate Action. These projects provided inputs, tools, support for aggregation centre, value addition equipment and capacity building. Some other actors contributed their expertise to the project, e.g., Hand-in-Hand Kenya, Kilimo Bora, Kisii Smart Community, Kenya Climate Innovation Centre (KCIC).

The NNWS finances its internal operations through contributions of its members, partnership with ISF and other development partners other development partners such as NARIGP, Agricultural and Rural Inclusive Growth Project, Agricultural Sector Development Support Project and FAO. The NNWS has capability to conduct economic and market analysis, however, capacity for sectorial analysis is limited. On inclusivity and participation of PWDs, the NNWS promotes equal

opportunities and participation for all community members. This was made possible through training of peer advisors on PWD Inclusion.

3.3.4. Effectiveness of project implementation and outreach strategies

The project implementation and outreach strategies were effective in achieving key project outcomes. The project beneficiaries were reached through trainings, linkages with markets and input providers.

Farmers gained suitable skills and knowledge on modern technologies, most beneficiaries adopted highly the use of raised beds (62%), seed and variety selection (91%) and use of weather information (98%). The strategy was to harness the skills and experience of public and private extension service providers on modern technologies available and suitable to the farmers and their crops and project area through collaboration. Consistent investment in training women farmers and peer advisors has been crucial enhancing women access to inputs, skills and knowledge and thereby enhancing their adoption of modern farming techniques. Peer advisor networks have also enhanced community engagement and local knowledge sharing. The focus on building technical skills in production, financial record-keeping, and inclusive practices has empowered women to manage their enterprises more effectively. More than 80% of the project participants and peer advisors were women, which promoted leadership, ownership, and resilience at the household and community levels.

By the end of the project, more respondents accessed affordable inputs: 61% used inputs from last season, 55% traded from other farmers and 67% had access to NNWS distribution. A 43% still bought some inputs from nearby shopping centres. The project trained women on production of organic manure and home-made insecticide and application of integrated pest management, enabling them to produce low-cost, organic inputs. Linkage with ASDSP enabled the NNWS improve manure production through vermi-composting. Linkage with county agriculture office enabled the women improve their seed bulking skills and put up seed bulking centres with the groups to enhance access by all the members of the groups.

There has been a positive trend toward improved agri-business practices particularly in financial and farm record-keeping, 72 % of women kept records in 2024. There was an attempt to integrate digital tools where possible, while this would be seen to support long-term adoption and impact, this should take into consideration the literacy levels of the women farmers. The value of record keeping was echoed by the women farmers during focus group discussions that they can see the income generated and make assumptions about profitability of their enterprises.

The financial literacy training enhanced on savings and notable progress in credit seeking behavior was taking root. The evaluating findings indicate that the respondents who accessed services, saved more with NNWS (70 % of women) and VSLA (80% of women). However, almost all respondents

(96%) accessing savings services saved less than ksh.5,000 monthly. This could be attributed to income levels and rising prices of consumer goods and production inputs.

After attending community sensitization forums and participating in gender equality discussions facilitated by NNWS GBV volunteers, 98 % of beneficiaries were confident in making decisions about revenue from sale of ALVs and mushrooms. This has improved trust of their spouses as 80 % of families make joint decisions, however, only 19% of women could make independent decisions.

One of the key aspects of improving and sustaining the project gains was strengthening the operational and institutional capacity of NNWS. The operational and institutional strengthening has enabled NNWS to reach more members with services, sustain itself financially, scaling capital-intensive services (like cold storage and irrigation), growth of business actions and built internal resilience and sustainability. Collective marketing initiatives and enhanced market information systems have enabled women farmers to reach better prices and more reliable buyers.

3.3.5. Improvement in women's participation in commercial value chains

The project has made significant strides in enhancing women's capacity across the agricultural value chain, enabling them to take more active and effective roles from production through to marketing. Through the project interventions, most of women have transitioned from subsistence to commercial production by embracing agribusiness principles. Even though production volumes are still relatively low, there is significant improvement in agribusiness management skills among women and seek to improve business. Improved business management skills are essential for informed decision-making and better farm management, improving women's ability to monitor production costs, revenues, and profitability.

With the project's support the NNWS has improved its members' access to transport and processing technology. A total of 265 women aggregate and transport (58% of targeted women) production to the collection centres (800 kgs per week), highlighting their increased participation. The processing unit has equipment such as driers, blanching machines, water tanks. There is installed capacity of 1000 kgs of local vegetable and mushrooms. Through the support of Kenya Bureau of Standards and Food and Agriculture Authority, the NNWS obtained certificate of standardization to production line of vegetable products and mushrooms. This enables them to sell to high end markets such as export and supermarkets. The women with access to information on market prices access improved substantially from a low of 33% at baseline in 2020, to 98% in 2024, show empowerment to negotiate better prices and plan sales strategically.

As a result of the project and facilitation of the NNWS, women farmers have access to technology and credit, and capacity to build vertical collaborations with other value chain actors, such as extensions, regulators, input suppliers and market off-takers. In conclusion, the project has reduced

socio-cultural barriers for women's participation in agri-business. Further, participation of PWD, widows and youths enhance inclusiveness.

3.4. Efficiency of the Project

This chapter explains key reasons for efficient implementation and how well the project delivered its expected outcomes as planned, so delivering the project scope on time and within budget.

3.4.1. Collaboration, coordination and synergies with key stakeholders

The collaborative approach with multiple stakeholders was key in driving outcomes, and productivity and economic benefits to women farmers. The project identified gaps in value chains and identified relevant stakeholders and areas of collaboration to address the gaps. Regular meetings were kept between NNWS and key stakeholders. The areas identified included capacity building of farmers on modern farming methods, value chain support services such as creating linkages for input access, knowledge sharing, market expansion and value addition. The linkages and collaboration remain after the project is over.

Through this collaboration, women farmers accessed services from government officers (55% of targeted women), marketers/off-takers and development partners (82%). The NNWS attracted support of Ksh. 6.8 million from NARIGP to construct an aggregation and processing unit with drying and blanching equipment. Additionally, some support was received from FAO and ASDSP. Strong engagement with stakeholders from public, private, and non-profit sectors supports better production practices, market connections, and added value for women farmers, ultimately strengthening the entire value chain.

3.4.2. Assessment of value for money: cost-benefit analysis of major project components

The cost-benefit analysis of the project's major components reveals a strong return on investment, particularly in areas that directly contributed to women's economic empowerment, agricultural productivity, and market linkages. The investment in capacity building and peer advisory systems proved to be both cost-effective and high impact. With over 80% of the trained advisors being women, the knowledge transfer model led to sustained community-based learning, reduced external dependency, and improved farming practices. The relatively low cost of training per farmer, when compared to the significant improvement in yields and income (average 36% increase in household income), demonstrated a favorable cost-benefit ratio for this component.

Another high-yield component was the input distribution and access to credit through the NNWS model. Through flexible, gender-responsive financial services, over half of women accessed credit, with many using these funds to invest in local vegetable production, value addition, or small agribusinesses. The cost of facilitating these services was offset by improved productivity, income increases, and increased market participation — with 99.8% of beneficiaries reporting income

from crop sales. Moreover, 77 % of marginalized groups (PEDs and youth) accessed value addition services, which not only enhanced product value but created localized employment opportunities. These outcomes indicate that small investments in affordable tools, inputs, and financial literacy had amplified economic benefits.

The project did very little investments in productive inputs from project funds. The expectation was that through improved agri-business, women can make investments to modern agriculture technology themselves. Notably, investments in irrigation technologies and cold storage infrastructure, had lower immediate adoption (only 10% adoption of irrigation), limiting their immediate impact. These components are expected to generate medium- to long-term benefits by enabling year-round production and reducing post-harvest losses. For improved production security, these project investments could have had beneficial returns.

Overall, the cost-benefit analysis underscores that low-cost, community-based interventions offered high returns, while capital-intensive infrastructure investments require more time and complementary financing strategies to fully realize their value.

3.4.3. Timeliness and adequacy of implementation

The implementation of the project was generally timely and aligned with the timelines, contributing to the effective rollout of core interventions. Most deliverables, including training programs, input distribution, and stakeholder engagements, were executed within their designated timelines. Similarly, the peer advisor model and involvement of public extension mechanism was rolled out early in the implementation cycle, allowing for continuous knowledge sharing, dissemination and follow-up support within communities. This timeliness helped build momentum and sustained beneficiary engagement, particularly among women and marginalized groups.

In terms of adequacy, the interventions were well-targeted and responsive to the needs of the women. The delivery of climate-smart agricultural training, financial literacy, and access to inputs and credit services was well aligned to the identified capacity gaps among women farmers. Beneficiaries reported an increase in income, and marginalized groups accessed value addition services, indicating the reach and relevance of services delivered. Furthermore, the project's partnership with county, national and international actors enhanced both the adequacy and quality of technical support, especially in value chain development and market access.

Despite these strengths, some delays were observed in the scaling of infrastructure components, such as cold storage and irrigation systems. Moreover, the limited adoption of certain climate-resilient technologies like irrigation pointed to the need for more aggressive outreach and possibly subsidized models to enhance access. Nonetheless, the overall assessment indicates that project implementation was both timely and adequately structured to meet its objectives, with minor delays mitigated through adaptive management and community participation.

3.5. Impact of the Project

The project effectively implemented capacity building initiatives, improved marketing, value addition and collaborations. This was expected to enhance project impact on household incomes, market access and inclusion. This section details how the project impacted women and men farmers, market access and inclusion. The project's success and challenges were influenced by a variety of external social, political, and economic factors. Facilitating factors, as follows:

1. **Market demand for ALVs.** Women indicated during the focus group discussions that increasing demand for ALVs and mushrooms locally and regionally helped increasing sales turnover of ALVs and mushrooms. This was attributed to awareness of the nutritional value of ALVs and mushrooms, and suitability of ALVs for pregnant and lactating women. The key informant stated that recent emphasize of nutrient dense foods resulting from Covid19 pandemic helped increase the market for ALVs. They also stated that ALVs from Nyamira have a characteristic sweet taste compared with ALVs from hybrid seeds, which seemed to drive market demand from consumers in major towns i.e. Nakuru, Nairobi, Kisumu.
2. **Reliable regulatory environment.** The county and national and county government focus to enhance marketing of ALVs and mushrooms enable increased production of the VCs. Available regulations governing the food safety of horticultural production, including ALVs, facilitated market penetration of value-added local vegetable products produced by NNWS.
3. **Presence of key stakeholders in the project area.** The Venn-diagram reveals that there are many stakeholders working with the community on various interventions geared towards improved production and marketing of ALVs. Such stakeholders have helped the community access information on better farming methods, weather patterns and marketing of ALVs.

However, several external hindrances impacted the project's outcomes:

1. **Weather variability.** The seasonal calendar revealed that periods of prolonged dry spells in late 2023 short rains and long rains between March and May in 2024 affected 81% of women causing delay in production of ALVs. Historical resource mapping showed that weather patterns started being unpredictable around 2005 affecting food production.
2. **Time poverty for women farmers.** The daily calendar timeline showed that women still do most of the household activities within their homesteads, including most of the land preparation, household chores and taking care of children. This reduces available time land preparation, weeding, picking and marketing of ALVs and mushroom growing.
3. **Inflation of input prices.** This intensified in late 2023 and mid- 2024 and affected a large number of women (69%). During this time, the government was restructuring the input subsidy program and input taxes were being reviewed. This could have affected availability of inputs majorly fertilizer and agrochemicals in the project area.

4. **Land availability for food production.** Historical resource mapping revealed that there has been reducing land availability of food crop production, since the late 1980s-2000s. This is partly attributed to good performance of cash crops such as coffee, pyrethrum and tea. The pyrethrum sub-sector in the county collapsed and coffee and tea industries are performing well.

3.5.1. Economic Impact

Increase in household income and diversification of revenue streams

The project has made meaningful contributions toward increasing household income from ALVs and mushrooms. The women were asked out of the total income from all the sources, how much did they earn from ALVs and mushrooms alone.

Table 4: *Increases in Household Income and Diversification of Revenue Streams*

Household Income	Gender of Respondents			
	Male	Female	Youth	Overall
	n=8	n=172	n=43	n=180
Income from all sources (Ksh.)	8,062.50	10,030.50	9,854.80	9,315.90
Income from AIVs and Mushrooms (Ksh.)	2,912.50	2,795.60	2,303.60	2,670.60
Increase in income? (Yes)	100	90	86	92
Percentage increased income	34	36	34	35

The average income of the households per month was ksh. 9,315. Women respondents had higher income from all sources (ksh.10,030.50), while men had slightly higher income from ALVs than women. About 92% of respondents had noted an increase of income about 35%. The significance of the AIV and mushroom production to the overall family income is significant, over 20% of family incomes come from the crops supported by the project.

The women reiterated that although the project supported production of ALVs, they have diversified to other enterprises on their own such as crop sales such as bananas, other vegetables, establishing their own small businesses to have multiple income streams. Indirect benefits could be SACCO dividends accessed by 7% of women. During FGDs, some women reported earnings from training of non-project farmers on agronomic and CSA technologies. They also stated that some spouses have seen the contribution of their women to their household and have entrusted other enterprises to them, such as milk, chicken to them, to diversify family income source. This trust they say comes from the project activities. Although, this cannot be seen as a direct impact of the project.

Expansion of women-led agribusiness and cooperatives

The project aimed to expand women-led agribusinesses and cooperatives by providing training, capital, business support services and market access support. Since the project's inception, there has been a significant rise in the number of active women-owned agribusinesses. This expansion was possible through targeted capacity building, better access to affordable inputs, financial literacy training, and structured market linkages. By project close, 180 new women-led agribusinesses had been established, with 98% of women accessing market price information. The increase in household income—averaging Ksh. 10,030.50 among women—and the diversification of revenue streams, particularly into small businesses (21%) and value addition. Women reporting increased annual farm sales rose modestly indicating gradual progress in women's agribusiness performance.

NNWS has played a catalytic role in aggregating production, facilitating input distribution, and connecting farmers with buyers. This has enabled the transition of kitchen garden and subsistence farming to market-oriented agribusiness. The average revenue per agribusiness increased by 37% over 18 months. In interviews, women leaders cited training on financial literacy, business planning and market linkages as key factors in their success. The project has catalyzed the establishment and growth of a vibrant ecosystem of women-led agribusinesses that demonstrate strong market potential and are positioned for continued expansion post-project

3.5.2. Impact on Market Access

Strengthened linkages with buyers, aggregators and input suppliers

The project made notable progress in strengthening linkages with buyers, aggregators and input suppliers. By the end of the project, 89% of women indicated that they have a reliable access to affordable inputs as a result of the trainings supported by the project. Linkages with aggregators helped farmers reduce post-harvest losses and gain access to more consistent buyers. Most of the women (88%) had reliable access to markets (contract farming/88%, local markets/35%, farm gate/42%). This increase was largely attributed to project-supported market forums, linkage forums and business-to-business meetings that enabled price information sharing and input quality assurance.

However, challenges persisted. Focus group discussions revealed that while many linkages had been established, remote farmer groups continued to face high transport costs that eroded potential profit margins. The key informant interviews cited difficulties in meeting buyer quantity and quality requirements. These findings suggest that while the project made significant strides in initiating linkages, investment in infrastructure and ongoing capacity building on production security and quality assurance.

Functionality of the local production chain and marketing infrastructure

The evaluation reveals a functional but evolving system that has made commendable progress in strengthening women's agricultural enterprises. Infrastructure is in place to support aggregation and processing of ALVs and mushrooms, reducing perishability, thereby enabling women farmers to access higher-value markets.

At the farm level, aggregation systems have been improved through the organization of women farmers into groups that collectively transport and deliver vegetables to the collection centre. At the centre, vegetables are sorted, graded and weighed. This is departure from traditional systems where weight is estimated by looking at the produce. The collection centre has streamlined coordination between producers and off-takers, enhancing reliability in supply volumes and consistency in quality. The collection center plays a role in bridging the gap between producers and structured markets. There are also women who reported during focus group discussions that women sell produce at farm gate prices to address the day-to-day income needs at the household.

Utilization of the facilities, however, was irregular. While the collection centres were operating, usage rate of processing units were about 70%. Farmers reported reduced post-harvest losses and improved bargaining power due to collective selling. However, the cold storage units operated below 40% capacity during peak seasons, largely due to high electricity costs, limited technical capacity for maintenance, and lack of awareness among some farmer groups on storage benefits. Additionally, some facilities were not optimally located for remote communities, limiting access for more geographically isolated women farmers.

On the transport end, there is an elaborate involvement of youths riding motorcycles delivering produce to the collection centre. However, infrastructure challenges such as poor road access, weather conditions and lack of dedicated transport continue to hinder timely delivery and compromise produce quality.

3.5.3. Impact on Availability of Food and Nutrition

The project supported production and marketing of ALVs to support consumption and food availability at household level. The income would necessitate consumption of other foods such as meats, fruits, milk, fats and oils ensuring dietary diversity. This was echoed during the FGD with women beneficiaries. However, the project did not progressively track food and nutrition outcome. Dietary diversity was viewed as a outcome of increased income.

A one week recall period was used as a reference to measure household dietary diversity (a proxy for quality of diet). The following set of 12 food groups were used to calculate household dietary diversity, A=Cereals; B=Roots and Tubers; C= vegetables; D=Fruits; E=Meat, poultry, offals; F=Eggs, G=Fish; H=Pulses, legumes and nuts; I=Milk and milk products, J=oils/fats,

K=Sugas/honey. The mean distribution of dietary diversity out of a maximum of 12 was computed. Female-headed households had more dietary diversity than male-headed and youth households.

Table 5: Mean Dietary Diversity of Beneficiaries by Gender

Food diversity situation	Mean of dietary diversity score by gender			
	Male (n=8)	Female (n=172)	Youth (n=43)	Overall
Low dietary diversity (≤ 2 meals/day) n=25	1.20	1.58	1.71	1.50
High dietary diversity (min 3 meals/day) n=155	2.75	3.72	3.76	3.41

Seasons have an influence on food availability and access. The figure below shows the proportion of households that indicated that they did not have enough food over the months. Months from August to December are a period of high food unavailability.

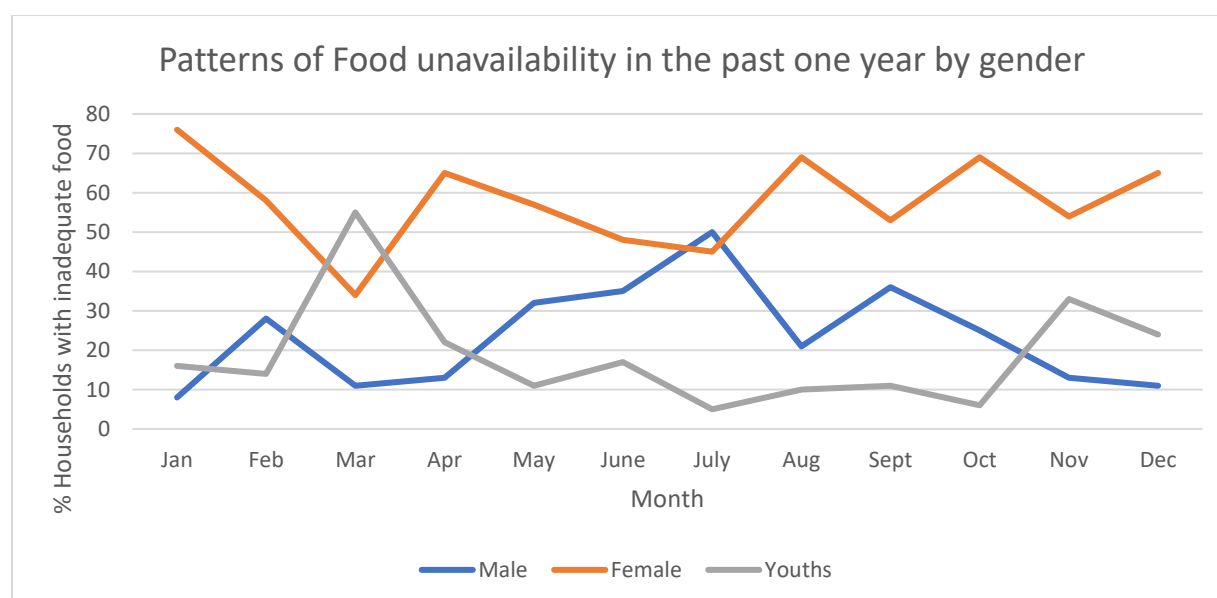


Figure 1: Pattern of Food Unavailability in the past one year by Gender

The peaks and low food availability are indicators of food and nutritional security among households. One-week recall was used to evaluate period of peak, normal and low food availability.

Table 6: Food Availability Seasons by Gender

Food availability season	% response by gender			
	Male (n=8)	Female (n=172)	Youth (n=43)	Overall
High Food availability	16	12	5	11
Low food availability	28	12	50	30
Normal food availability	56	76	45	59

The table shows that overall, 59% of respondents experienced normal food availability, while 11% experienced high food availability. About 76% of women experienced normal food availability, while 12 % experienced peak food availability.

3.5.4. Gender equality and social inclusion

Women’s decision-making role in household and community is important at enhancing their engagement with farming decisions, marketing and value addition. The choices of women farmers to undertake farming activities, financial decisions, farming methods to adopt and marketing would greatly affect their and the whole household’s livelihood. Barriers to their decision-making role would limit their control over income from local vegetables and mushrooms.

The project promoted women’s access to and control over production, economic and financial resources to achieve gender equality and empowerment of women and enhance their equitable and sustainable economic growth and development. The project used peer volunteers in community dialogues on issues affecting women, discussions about access to productive resources such as land, technology, gender-based violence and other socio-cultural issues were discussed.

Table 7: Decision Making Distribution by Gender

Decision making Aspects	% proportion of respondents in decision making by gender				
	Description	Male (n=8)	Female (n=172)	Youth (n=43)	Overall n=180
Confidence in undertaking	Yes	100	100	100	100
Decision making role	Self	50	25	14	30
	Joint	50	76	86	71

All the women indicated that they are confident making decisions about the revenue they receive from the sale of agricultural produce. However, only 25% of women make independent decisions about the income from sale of vegetables, while 76% indicated that they make decisions jointly with their spouses. Those who make independent decisions could be widows, unmarried or separated. The evaluation found that decision making role of women at household and especially control over income from local vegetables has improved. During the FGD with beneficiaries and NNWS representatives, they affirmed that as one of the take-aways of the project has been improved decisions of women at the household and enhanced their involvement and participation in community fora. Some of their households are considered best examples in these fora.

The project also promoted the inclusion of youth, widows and PWDs in the ALVs and mushroom agri-business. The project held PWD inclusion workshops with 40 participants and all 18 peer advisers received training on PWD inclusion.

Table 8: Access to project services by marginalized groups (Widows, Youths and PWD)

Project services	Proportion of marginalized groups accessing project services (%)			
	Widows n=26	Youths n=43	PWD n=21	Overall n=90
Access to Agronomic & CSA Trainings	62	47	43	50.30
Financial Literacy	58	44	52	5
Input Access	58	37	90	62
Market Access	73	44	81	66
Value addition Access	85	51	95	77
GBV support	65	58	90	71

The overall access to project services by vulnerable groups ranged between 50% to 77%. Value addition services were accessed by 77% of marginalized groups, least accessed service was agronomic and CSA trainings (50%) and financial literacy (51%). Other services were access at 62% (input access), 66% (market access) and 71% (GBV sensitization).

3.6. Sustainability of the project interventions

This chapter will address the project’s impact on the institutional and financial sustainability of the NNWS, the economic sustainability of women’s agri-businesses and environmental sustainability of the agricultural production supported by the project.

3.6.1. Institutional sustainability of the NNWS

The project has had significant and meaningful impacts on NNWS’s capacity to support its members in agricultural production, value addition, quality assurance, marketing, and business development. The institutional capacity of the NNWS to provide member services has significantly improved, positioning it as a key driver of women’s economic empowerment in the county. This capacity was evaluated across several domains, including governance structures, finance, competence and contacts) to provide service to members.

Governance Structures. NNWS has established a strong governance framework, including an elected management committee, and operational staff. The SACCO maintains clear lines of accountability, regular performance tracking, and formalized systems for member engagement. Full staffing and the integration of feedback mechanisms through group leaders have improved responsiveness to member needs, including in areas such as savings mobilization, loan recovery and training.

The NNWS demonstrates strong internal development under key organizational subsystems—administration, production, and financial management, providing a solid structural foundation for service delivery, accountability, and scalability. The SACCO has been formalized as a key service delivery vehicle, supporting member access to finance, inputs, and collective services. Structural gains may not have translated into field-level sustainability shown by absence of clear, crop-specific sales targets weakened performance monitoring and hindered data-driven decision-making.

Financial sustainability. The SACCO successfully met its budgetary needs through a combination of member contributions and partnerships, a strong indicator of fiscal discipline and operational resilience. The volatility of member savings highlights the fragility of income gains and dependency on external conditions.

Competence in providing new services to members. The SACCO's reach has expanded significantly, contributing to improved member access to inputs, credit, and markets. Services such as financial literacy training, agronomic support, and access to climate-smart technologies have been widely delivered, reflecting NNWS's operational strength in financial intermediation and agricultural service delivery. The peer advisor model has been especially effective in community engagement, skill transfer, and local empowerment, demonstrating gender-transformative impact. Women's adoption of record-keeping and farm business practices, contributing to improved agribusiness management, gains in technical training for spider plant, amaranth, and mushroom value chains, reflected in sales increases.

However, insufficient market coordination led to declines in sales, reduction in engagement in value addition despite increased access to processing technology, pointing to gaps in skills utilization, socio-cultural barriers, and high costs. Market price information access drop showed a breakdown in communication systems or outreach continuity.

Contacts to support future development. NNWS has forged effective partnerships with public and private actors enabling it to leverage technical expertise, funding, and market access for its members and enhanced NNWS's credibility and resource base. Moreover, the SACCO's role in coordinating aggregation, input distribution, and value chain linkage has further solidified its institutional capacity. As a result of the project, NNWS has strengthened its coordination and aggregation roles, embedded market resilience strategies, and developed formal contracts to secure consistent demand. Collaboration with county and national government, development partners and private actors improved infrastructure and logistics, enabled market access and product development, and attracted additional investments.

3.6.2. Economic sustainability of women's business activities

The project area lies in the highland regions of Nyamira County with a favorable agro-climatic environment for local vegetable and mushroom production. These enterprises have short production cycles, high market demand, and relatively low input costs because the farmers use inorganic practices. The livelihoods based on ALVs and mushroom show business viability indicated in income levels of women farmers. Women are not solely reliant on crop sales but have diversified into small businesses, livestock sales and SACCO dividends. This diversification enhances financial resilience and long-term viability. Through income from local vegetable sales, women can access loans through NNWS and community saving groups.

The project facilitated consistent market access through Mace Foods Ltd, farm gate and local markets ensuring more reliable market for the production with steady demand and reducing market risks. This positions women-led enterprises for higher profitability if value addition is scaled. With KEBS certification, NNWS products meet quality standards required by high-end domestic and export markets, improving buyer confidence and long-term sustainability of market access.

The project sought to ensure that women farmers have sustained and equitable access to affordable agricultural inputs (such as seeds and fertilizers), appropriate tools and equipment, and inclusive financial services (including credit, savings, and insurance) to support their productivity and resilience beyond the project's duration. The evaluation found that the access to affordable inputs and tools improved significantly during the project period and the continued access is secured through own manure, fertilizer and pesticide production. By the end of the project, 84% of women had used improved seeds and fertilizers through input distribution, make own inputs, or fellow farmers. Through collaboration with ASDSP, Kisii university and the county government of Nyamira, NNWS trained farmers, established a vermicompost unit and put up community bulking sites for local vegetable seeds. The evaluation data indicated that organic farming approach reduced dependence on inorganic fertilizers and pesticides and reduced cost of production, which indirectly enhanced income.

The collective asset ownership of value addition equipment at the collection centre improved access to technology and women groups also shared irrigation pumps. Yet, maintenance and repair challenges were reported as well as lack of clear mechanisms for tool servicing or replacement. Access to financial services showed modest but meaningful progress: 76 % of respondents reported saving regularly through NNWS and women-led savings groups or village banking systems, and 94% accessed small loans from the NNWS and village banking systems.

3.6.3. Environmental sustainability

Soil fertility and land degradation had been identified during planning of the project as key environmental issues to be addressed to achieve the project outcomes. Women farmers are highly vulnerable to climate extremes due to overreliance on rainfed agriculture and smallholder plots, unequal access to land ownership, formal markets, and agricultural inputs and socio-cultural barriers limiting their decision-making in the face of impending climate risks.

Women's capacity to continue climate adaptation efforts

The beneficiaries have developed a significant capacity to continue climate adaptation against prolonged droughts and heavy rainfall events, both of which are becoming more frequent and severe due to climate change, leading to storms, hailstorms and hailstones and frostbite on crops and droughts leading to crop failure.

Adaptation capacity of women farmers was assessed through absorptive and adaptive capacities. Evidence of adaptive capacity was reflected in the adoption of climate-smart agricultural practices, and diversified income-generating activities. The beneficiaries have demonstrated improved ability to withstand and cushion the immediate impacts of climate events.

- 1) Through training from extension which focused on climate-smart agriculture (CSA) and regenerative farming techniques, 91% of beneficiaries have adopted improved seed and variety selection, while 98% utilize weather information to guide planting and harvesting decisions, underscoring their growing ability to respond proactively to climate variability.
- 2) From trainings, farmers are diversifying crops and shifting to varieties that can tolerate both water scarcity and temporary waterlogging, drought-resistant crop varieties and adjusted planting calendars, seed saving and indigenous knowledge preservation for crop resilience.
- 3) Through trainings, farmers have capacity to soil and water conservation practices—such as contour ploughing, strip grassing, terracing, and agroforestry—are being used to reduce runoff during heavy rains and retain moisture during dry spells, mulching and organic manure application enhance water retention capacity of the soil.
- 4) Women and men have demonstrated strong commitment to organic practices such as composting and integrated pest management, which reduce environmental degradation and input costs, indicating their willingness to sustain climate adaptation efforts with locally available resources.
- 5) The NNWS through collaboration with meteorological department provides early warning systems, risk awareness training, and emergency preparedness to the beneficiaries. This ensures that communities are better equipped to reduce immediate vulnerability.

Heavy rains and hailstorms and hailstones, still overwhelm capacities of women farmers, causing widespread destruction of crops, soil erosion and frost bites. Infrastructure installations such as shed nets, green houses that can help reduce losses are expensive.

Women's perception of the project's environmental impact

It was generally reported that soils in the area are slightly degraded, due to over dependence on chemical fertilizers, and the soils are acidic and extension to certain crops is not possible. Perception of project impact on environment was assessed through FGD and participatory methods. Women recognized the positive environmental contributions of the project. Since their livelihoods rely on natural resources such as land, water they recognized the need to guard land against degradation and they realize the changes. The women reported that the project addressed particularly sustainable soil management to reduce soil degradation and increase soil fertility. The project also increased climate information and awareness among women farmers.

The women showed greater understanding that proper seed and variety selection not only increases productivity but also enhances climate mitigation and resilience, enhanced resilience to climate shocks and supported sustainable production. The women identified harmful use of agrochemicals such as fertilizers, synthetic pesticides to the environment particularly loss of biodiversity i.e. bees who are pollinators, and water pollution. And they appreciate the focus on environmentally friendly techniques, which have contributed to improved productivity and sustainability in their farming operations.

Key gaps in environmental sustainability

Despite these gains, significant gaps remain in adopting expensive and yet critical climate-smart technologies, such as like irrigation kits and water tanks remain out of reach for many women farmers due to high initial and maintenance costs, limiting year-round production potential. Knowledge on irrigation technologies was low (22%), with only 10% adoption among women, while the use of raised beds was adopted by 48%. This indicated that there is room for improvement in water management and soil conservation practices. The project also faced challenges in scaling up these technologies and ensuring equitable access across marginalized groups, further constraining environmental sustainability efforts.

3.6.3. Exit strategy and local ownership

A well-planned exit strategy ensures sustainability, local ownership, and a smooth transition without disrupting progress. The project's exit strategy was designed with a strong emphasis on ensuring local ownership and sustainability of interventions and the continued empowerment of beneficiaries, and the institutionalization of project gains beyond the project's implementation period.

Central to this strategy has been the strengthening of the NNWS to serve as the primary vehicle for sustaining gains in agricultural productivity, market access, and financial inclusion. The capacity of the SACCO's has been built on management, governance, and operational systems. This institutional empowerment fosters self-reliance and reduces dependency on external funds, facilitating a smoother transition as project support phases out. The project has laid a robust foundation for continued support to its members. NNWS's proactive leadership in market access and institutional partnerships exemplifies community-driven development. It has provided inputs for 62% of women, credit services for 53% and organized collective marketing efforts. Through cooperative, farmers are organized into groups to bulk and aggregate local vegetables. These efforts highlight how community ownership, supported by has strengthened institutional linkages, diversified income streams, and built economic resilience. This data underscores that when communities lead their development with local champions at the forefront, the impact is sustainable and transformative.

Management of the equipment in the aggregation and collection centre require a great deal of finances, leadership and dedication. However, the evaluation established that NNWS has the capacity to manage collective assets and value addition equipment supported by the project.

The project involved institutions such as county and national government departments early in the project implementation, not only to aid in implementation but also to sustain project intervention beyond project external funding. These structures ensure continuity in knowledge transfer, technical advisory services, and market linkages. Partnerships with government agencies and other development partners have been strengthened to guarantee input provision, further capacity building, and value chain support. These collaborations signal a committed multi-stakeholder approach to sustain project outcomes and integrate them into broader county agricultural frameworks.

The incorporation of County Gender Office and involvement of national governmental administration officers, including community or village elders, in community dialogues and work shows local ownership and wider community engagement in critical issues, such as gender equality, resource access, and climate-smart farming. The empowerment of women as local champions in GBV prevention and agricultural peer advisers has cultivated a sense of responsibility and leadership within the community, reinforcing the motivation to sustain and scale activities. Collectively, the structured exit strategy and strong local ownership mechanisms position the project's interventions for long-term impact, resilience, and scalability within Nyamira North and beyond.

The peer advisory system increases reach and reduces costs, especially where formal extension services are understaffed and under-resourced. It's a scalable, cost-effective model that complements formal extension systems. Peer advisor system builds local capacity and empowerment peer advisors to become extension agents and self-reliance in extension. It also

fosters leadership skills, confidence, and social cohesion among peer advisors. The project has developed training manuals and technical guides to support continual learning and replication of community peer advisers and farmers in general.

The project has established well-structured handover mechanisms to ensure a smooth transition of responsibilities to local institutions and extension systems. A key component of this process involves the active involvement of county government agricultural departments and local extension officers, who reached 55% of women and men farmers as a source of advisory services. These institutions have been engaged through formal agreements and capacity-building sessions, equipping them with the technical knowledge and operational frameworks necessary to continue supporting beneficiaries.

The study could not confirm budgetary allocation by the governments for maintaining infrastructure, services, and extension support. There was great indication that the extension system of the county is willing to collaborate and partner with NNWS to advance women empowerment initiatives. The project activities are aligned with government priorities. Although there were no formal MoUs and partnerships agreements to facilitate continued support and scale-up by public institutions, it is envisaged that NNWS becomes a strong beneficiary of future interventions of these development partners given the already established strong collaboration between them.

The evaluation noted that there is no exit plan detailing communication and phase out activities to all stakeholders to keep them informed about the timeline, expectations, and available support. There is need for exit dialogues meetings with communities and partners to discuss responsibilities, challenges, and support mechanisms after the project's close.

4. LESSONS LEARNT, RECOMMENDATIONS AND CONCLUSIONS

4.1 Lessons Learnt

1. Community ownership enhances project success and sustainability. The active involvement of women farmers, peer advisors, and community groups in planning and implementation significantly contributed to the success and sustainability of the project.
2. Community conversations reduced socio-cultural barriers: The community dialogue fora forums and created platforms for inclusivity, accountability, and local problem-solving.
3. Multi-stakeholder collaboration is critical in achieving project outcomes: The synergy between government agencies, development partners, and private sector actors proved crucial in enhancing market access, input supply, and technical support, improving productivity, resource mobilization, knowledge sharing and sustainability, fostering innovation, and helped bridge systemic gaps.
4. Access to productive resources-land, technology inputs and finance drive growth: Women's access to agricultural inputs, modern farming technologies, and financial services directly influenced productivity, income growth, and expansion of agribusinesses.
5. Training translates to impact: Capacity building on agronomy, financial literacy, climate adaptation, and gender equality translated into improved yields, increased incomes, and increased women's decision-making power.

4.2. Short-term recommendations

1. Strengthen capacity building efforts on climate-smart agriculture, value addition, and financial literacy to quickly improve productivity and income.
2. Expand market opportunities beyond Mace Foods for market risk mitigation, explore other regional market leveraging on digital platforms, and expand product range.
3. Expand project outreach to all the members of the SACCO to create volumes and reach high end markets such as supermarkets.
4. Upscale community forums and dialogues to encourage more independent income control and improve women decision making.
5. Establish clear handover plans with local government and community institutions to guarantee project sustainability.

4.3. Long-term recommendations

1. Based on the NNWS model, institutionalize gender-responsive financing and develop and scale out financial products tailored to women's agricultural cycles, including mobile banking and flexible loan terms.

2. Strengthen local institutions for sustainability by continued retraining peer advisors to ensure that they remain cohesive, independently manage service delivery and aggregation.
3. Build the capacity of SACCOs, cooperatives, and extension services to ensure continued support beyond project lifecycles.
4. Strengthen inclusion of marginalized groups to reach more youth, people with disabilities, and widows, especially in accessing training and decision-making roles.
5. Upscale access to climate-smart technologies by prioritizing subsidized access to water infrastructure, renewable energy-powered tools, and on-farm storage systems to increase year-round productivity.

4.4. Recommendations for future project design and replication

1. Future projects should adopt a community-driven and inclusive approach, ensuring active participation of women, youth, and marginalized groups in both planning and implementation.
2. Building on the success of NNWS, climate-smart agriculture and affordable green technologies must be integrated into core programming to enhance resilience.
3. Market systems and private sector linkages should be prioritized, including investment in aggregation, processing, and transport infrastructure.
4. To support women's entrepreneurship, gender-responsive financial services—like SACCOs and table banking—must be scaled, alongside cooperative capacity-building.
5. Sustainability and exit strategies should be embedded from the start, with clear handover mechanisms to local institutions and extension systems.
6. Replication efforts should focus on institutional strengthening, adaptive learning, and long-term integration into county and national frameworks.
7. Institute data collection, analysis and data driven progress tracking on key project performance indicators.

4.5. Conclusions

The project made a substantial and multidimensional contribution to sustainable livelihoods among women, youth, and other marginalized groups. Through a holistic approach that integrated improved agricultural practices, financial inclusion, value addition, and strong market linkages, the project enhanced both the economic resilience and food security of beneficiary households. Access to critical inputs and productive resources and capacity building, further enabled sustainable farming practices. The adoption of CSA and regenerative agriculture not only improved productivity but also reduced dependence on costly inorganic inputs, thereby lowering production costs and protecting the environment. Furthermore, social empowerment initiatives enabled women to exercise greater control over income, make decisions jointly or independently, and access credit and training opportunities. The project achieved commendable results in

empowering women, improving incomes, enhancing food security, and promoting environmentally sustainable agriculture. Access to training, inputs, markets, and financial services significantly improved the livelihoods of rural women farmers, while the SACCO model emerged as a viable institution for long-term service delivery.

ANNEX: Terms of Reference

Final evaluation of the Nyamira North Women Savings and Credit Cooperative (NNWS) project

“Building capacities of NNWS women farmers for sustainable livelihoods in Kisii, Kenya”

Background

The International Solidarity Foundation (ISF) is a Finnish development organization founded in 1970. ISF envisions a world where women and girls are empowered to build their own future, their self-determination is fully realized, and their right to bodily integrity is respected. ISF’s 2022-2025 program aims to strengthen the bodily integrity and livelihood resilience of women and girls in Kenya, Somaliland, and Ethiopia. The program consists of development projects implemented by local partners.

The project has been implemented in 2020-2025. It aims to improve NNWS’s institutional and commercial capacity and its members’ knowledge, skills and networks in selected value chains. The project builds collaboration with experts and other businesses for value addition and improves women’s access to livelihood resources such as land, water, technology and finance. The services of the cooperative to its members are strengthened: peer and expert advice system with permanent link to County extension, production chain of mushrooms and vegetables from the gardens to the processing centre, quality control and testing mechanisms, and marketing and selling capabilities.

The project has a component to reduce violence against women and improving women’s decision making over family and community resources. It also strengthens NNWS policies to improve access for disabled individuals to cooperative services.

Purpose and scope of the evaluation

The overall purpose of the evaluation is to assess the project’s impact on women’s economic empowerment and more broadly on local economic life, and on the institutional and commercial capacity of the NNWS.

Aligned with the OECD DAC criteria¹, the more specific purpose of the evaluation is to assess relevance, coherence, effectiveness, efficiency, impacts and sustainability.

The following key points will guide the project evaluation.

Relevance and coherence

- How the project addressed the socio-economic challenges faced by rural women in Nyamira County.
- Alignment with national and county agricultural and gender empowerment policies.

¹ <https://www.oecd.org/dac/evaluation/daccriteriaforevaluatingdevelopmentassistance.htm>

- Appropriateness of value chain focus (choice of crops and project areas of activity) in the context of local agroecological zones and market demand.

Effectiveness

- Degree to which the project met its planned goal and outcomes 1 and 3.
- The effectiveness of project implementation and outreach strategies.
- Improvement in women's capacity to fulfill their roles across the value chain—from production to marketing.
- Factors that have facilitated/hindered the achievement of the expected results.

Efficiency

- Collaboration, coordination and synergies with key stakeholders (e.g., county government, NGOs, private sector).
- Assessment of value for money: cost-benefit analysis of major project components.
- Timeliness and adequacy of implementation.

Impact

- Which social, political, or/and economic (external to the project) factors have contributed or hindered the project impact?

Economic impact:

- Increases in household income and diversification of revenue streams.
- Expansion of women-led agribusinesses and cooperatives.

Impact on market access:

- Strengthened linkages with buyers, aggregators, and input suppliers.
- Evaluation of the functionality of the local production chain and marketing infrastructure (e.g., collection centers, cold storage, processing).

Impact on availability of food and nutrition:

- Changes in household dietary diversity and vegetable consumption patterns.
- Reduced hunger seasons and improved food access.

Social Inclusion and gender equality:

- Shifts in women's decision-making role at home, e.g. control over income,
- Inclusion of marginalized groups: youth, widows, and people with disabilities.

Sustainability

Institutional sustainability of the NNWS:

- Evaluation of the project's impact on NNWS capacity (structures, finance, competence and contacts) to provide services to members (advice and product value addition and quality chain) and marketing and selling.

Economic sustainability of women's business activities:

- Business viability of women's livelihoods and market access longevity.
- Women's continued access to affordable inputs, tools, and financial services.

Environmental Sustainability:

- Adoption of climate-smart and regenerative agriculture practices and resilience of production systems to climate shocks.
- Capacity of beneficiaries to continue climate adaptation efforts.
- Perception of the project's impact on the environment and the key gaps in environmental sustainability.

Exit strategy & local ownership:

- Evidence of community ownership and local champions driving the agenda.
- Handover mechanisms to local institutions and extension systems.

Methodology of the evaluation

The evaluation should collect and analyze quantitative and qualitative data through the following methods:

- Desk study and review of all relevant project documentation including project documents, annual work-plans, quarterly and annual project reports, reports of the project steering committee
- Key informant in-depth interviews (KII) to gather primary data from key stakeholders
- Focus group discussions (FGD) with project beneficiaries and other stakeholders.
- Individual and/or group surveys
- Participatory tools and methods
- Observations during field visit(s)

The stakeholders that should be consulted within this consultancy shall include but not be restricted to:

- Companies (Mace Foods)
- County government Ministries and departments
- Government agencies, e.g. KEBS, KEPHIS, KALRO, KIRDI and NEMA
- Development Partners/ Expert institutions e.g., FAO, UNIDO, IOM, Kisii University, Egerton University etc.,
- Special Government Projects e.g., NARIGP, NAVCDP, ASDSP, FLOCCA, CAIPS
- Private Service Providers /Accelerators e.g., Hand-in-Hand, Kilimo Bora, Songa Mobility/Kisii Smart Community; Kenya Climate Innovation Centre (KCIC).
- Financial Service Providers e.g., Equity Bank, Cooperative Bank of Kenya.

Timing, duration and expected deliverables of the evaluation

The evaluation is expected to start on **18th August 2025** for an estimated duration of 24 working days. This will include

- Coordination meeting with the consultant conducting a complementary consultancy on gendered impacts to align on methodology, scope, and potential overlaps or synergies in fieldwork and analysis. This meeting should take place during the inception phase and result in a clear understanding of respective roles and areas of inquiry
- desk review and submission of inception report
- field visit(s) and data collection
- data analysis and evaluation report writing
- workshop to validate initial evaluation findings

- submission of the final report

Based on the project documentation, the consultant shall submit an **inception report** to ISF no later than **19th August 2025**. The inception report serves as an agreement between parties on how the evaluation will be conducted, covering the following items:

- Research methodology, including data collection tools (e.g. FGD and KII questions), suggested target groups and sample sizes, and ethical considerations
- Proposal for a learning event to validate evaluation findings.
- Schedule of the evaluation activities incl. travelling (timeline)
- Detailed budget

The first draft of the **evaluation report** should be sent for comments to ISF no later than **15th September 2025**. The **final evaluation report**, which incorporates the ISF comments and suggestions done to the draft report, should be submitted to ISF no later than **19th September 2025**.

Qualifications of the consultant

The profile of the individual consultants needs to meet the qualification requirements below:

- University degree (Msc/MA or PhD) in economics, business management, community development or other relevant degree.
- Professional qualification in project MEL
- Extensive (more than 7 years) working experience in relevant fields, preferably with business development, including women's economic empowerment, and community mobilization.
- Experience of working with international organizations
- Evidence of quality outputs from previous assignments
- Fluent English and Swahili
- Excellent qualitative and quantitative data collection and analytical skills
- Excellent reporting and presenting skills
- Punctuality and availability to complete the work on time

How to apply and selection process

Requested information:

- A draft of the consultancy plan (max 4 pages) including a short description of what methods will be used and the duration of the consultancy (number of days)
- qualification of the consultant (CV)
- Financial proposal/cost of the tender: facilitation fee/ day, other costs
- All documents in one PDF document not exceeding 10 pages.

ISF will choose the consultant according to three main criteria i.e., a) the professional capacity of the consultant, b) the quality and content of the tender, c) the cost of the tender.

The selection of the consultant will be done by ISF. Only the selected candidate will be notified of the results of the selection process.

The tender must be submitted by **22st July 2025** to isfkenya@isf.fi and copying douglas.moenga@isf.fi.