



CONTRIBUTIONS BY COMMUNITY FOUNDATIONS TOWARDS MEETING THE SUSTAINABLE DEVELOPMENT GOALS

December 2022

Zambian Governance Foundation



List of abbreviations

CBO	Community-Based Organisation
CF	Community Foundation
CFSO	Community Foundation Support Organisation
CSO	Civil Society Organisation
DAC	Development Assistance Committee
FDI	Foreign Direct Investment
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GNI	Gross National Income
MW	Mega Watt
OAG	Office of the Auditor-General
OECD	Organisation for Economic Co-operation and Development
SDG	Sustainable Development Goals
ZGF	Zambian Governance Foundation
ZICTA	Zambia Information and Communication Agency



Acknowledgements

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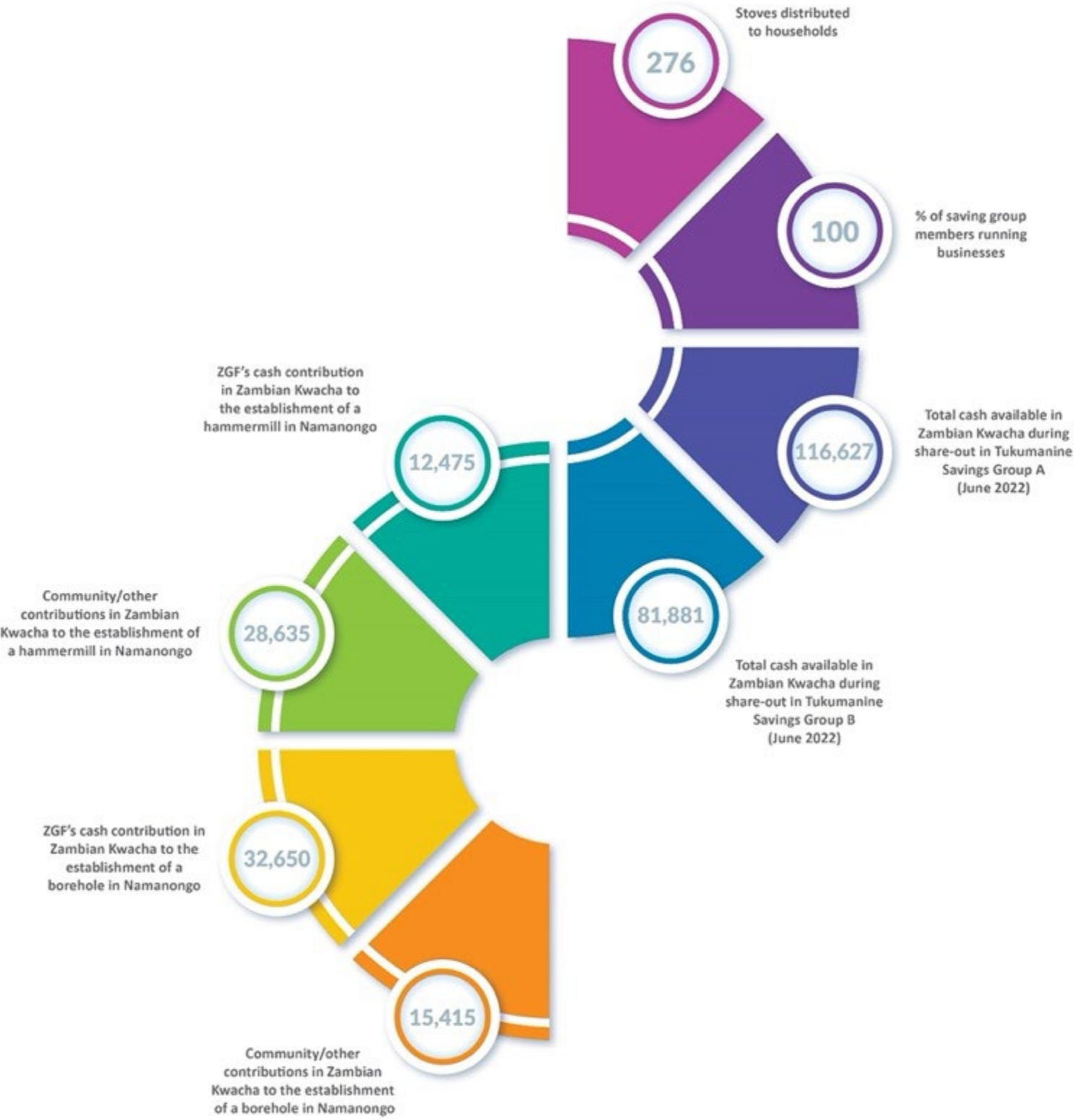
We thank SGS Consulting for their technical support and strategic direction on this project. Their close collaboration with our researcher resulted in the collation of critical information, inspiring stories of change and identification of areas in need of strengthening.

We are deeply grateful to our researcher, colleagues and community partners who gave of their time to offer insights into our work. Through the efforts of all involved, a large audience is given a window into what exists and what is possible through deepening the practice of philanthropy in Africa.



Infographic

ZGF & the SDGs at a glance.





Executive Summary

Zambian Governance Foundation (ZGF) is a pioneer in championing community-led development and change processes targeting rural, urban, and peri-urban communities in Zambia. The aim of their approach is to change communities' perceptions of their supposed lack of capabilities. They do this by taking them through a process of realising, identifying and mobilising existing, but often unrecognized, assets. By doing this, ZGF assists community members to tap into, respond to and create local economic opportunities. The assets orientation approach aims at encouraging communities to invest in their own development, while drawing on their own local, organic leadership structures. Complementary to this, ZGF encourages communities to grow a demand culture to hold both government and business accountable for their delivery and development obligations as per their respective mandates and the constitution of the country.

In 2018, ZGF formally launched its community philanthropy work in Namanongo, a rural community located in Rufunsa District, 108 km east of Zambia's capital, Lusaka. The community philanthropy work has included:

Support to community financial asset building: This has included the setting up of and support to two savings and lending groups in the community. The groups are currently women dominated, meet monthly and have a six-month cycle for the scheme. The intervention has created an opportunity for women to access the much-needed finances to start or improve their businesses. Women have reported being empowered to make financial decisions at the household level and learning about potential business ideas from peers. In a rural setting with high poverty levels and where formal employment is not an option, this has greatly contributed to the reduction of poverty at household level and therefore contributed to **SDG 1 (No poverty)** and **SDG 5 (Gender Equality)**. Through the savings and lending scheme, the intervention is promoting sustainable livelihoods through micro-financing and enterprises development and has the potential to also reduce incidents of gender-based violence (GBV) at the household level.

Establishing partnerships in support of community initiatives: ZGF also acts as a connector and broker, focussed on linking communities to external stakeholders and markets. Partnerships are built and external stakeholders attracted to co-invest in community-led projects and change. The first partnership established for the Namanongo community was in April 2020 with Greenway Grameen Infra Private Limited, a specialized clean cook stoves enterprise based in Mumbai. Through this partnership, ZGF distributed 276 Greenway stoves to Namanongo community members at an affordable fee of USD 1.26/stove. The overall expected impact was a reduction of the use of charcoal at the household level. However, ZGF recognised that the impact on overall deforestation is minimal as the greatest demand for the charcoal is from the urban areas



and not from the community itself. Increasing the potential for both the men and women to start alternative income generating activities away from charcoal burning is therefore something ZGF is promoting and still discussing with the community.

A second partnership brokered is with M-Power, a company which set up a solar Hub in Namanongo community in May 2021. Services offered at the Hub include selling of beverages (cold drinks/beers), food storage (at a fee), printing, typing, and scanning services, music and video sharing, hair cutting, and phone charging, also at a fee. In addition to the solar hub, MPower has set up a lending scheme for solar products including solar lights/lamps, hair clippers, security lights, and TVs. These are done through monthly payments. In a community with no access to electricity, the interventions have contributed to **SDG 7: Affordable and clean energy target 7.1** (*By 2030, ensure universal access to affordable, reliable and modern energy services*). The impact of the solar hub includes increased income generating opportunities for both men and women as they can stock up on perishable goods and sell them over time. It has also improved nutrition for households as they have increased the variety of proteins to include fresh meats and chicken which can be stored at the hub. The intervention has also contributed to **SDG 5 – Gender equality and target 5a** (*Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women*); women and men are motivated to purchase mobile phones as they have now have access to charging stations.

Incentivising local community development initiatives through small, targeted grants: ZGF also prioritises allocating small, targeted grants to local communities to support and incentivise community-led development initiatives. For Namanongo, this included the **setting up of a hammer mill**. This was officially handed over to the Namanongo community on 4 September 2020. Aside from ensuring that the community has an easily accessible hammer mill, the latter is also an income generating activity for the community association. It is intended to raise capital to enable them embark on different projects for the benefit of the community. Another grant from ZGF was used for the **installation of a borehole**. Namanongo initially had only two boreholes in the community that dried up during the dry season. Specifically for the women and girls, this meant walking long distances to find other sources of water. This impacted on time available to do other household chores, undertake business and focus on studies. It also meant not having the option of growing vegetable gardens to ensure a balanced diet. The borehole has therefore contributed to SDG 5 and target 5.4 (*Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate.*)

Women's unpaid and domestic workloads hold back their productive potential. In the rural areas in particular, where there are limited options for formal employment, increased opportunities for income generation for both men and women are the greatest opportunity to help communities out of poverty. The instalment of a new borehole and hammermill closer to the homesteads decreases the distance women must walk for water and instead, allows them to use this time to explore opportunities for income-generating activities. It has also freed up time for girls to focus on their studies, and improved the water and sanitation situation at the community level.

By brokering some partnerships for the community, ZGF has contributed to SDG 17, Partnerships for the goals, targets 17.7 (*Promote the development, transfer, dissemination and diffusion of environmentally sound technologies to developing countries on favourable terms, including on concessional and preferential terms, as mutually agreed*) and target 17.8 (*Fully operationalize the technology bank and science, technology and innovation capacity-building mechanism for least developed countries by 2017 and enhance the use of enabling technology, in particular information and communications technology*). The extent to which the communities are using the internet is still to be established.



The following are some of the lessons learnt by ZGF in implementing the project in Namanonga:

1. The concept of philanthropic giving is new to communities in Zambia and getting the community members to start to buy into and own the vision takes time. This requires a total mind shift and facilitators need to be very patient with the process.
2. Ensuring transparency in all financial transactions is critical to building the community's confidence in the concept. It also impacts on their willingness to give to the cause.
3. For philanthropic giving to take root in the community, there is need to have a critical mass of community members believing in it and starting to give and invest in the cause. It is this critical mass that act as a change agent and influences the rest of the community to move with the new thinking.
4. When linking the communities to other stakeholders, it is important to ensure that what the stakeholder is offering/donating fits in with what the community has identified as a need. When the donations are not seen as fitting a communal vision, there is little ownership of the intervention by community.



Zambian Governance Foundation:

A Brief Profile

The Zambian Governance Foundation for Civil Society (ZGF) was registered in 2009. It was established as a company limited by guarantee to enhance government accountability and transparency to poor and vulnerable sections of society through the development of the civil society sector in Zambia. At the time, ZGF's mission was *to strengthen the role of civil society in pro-poor policy engagement, by increasing access to capacity enhancement resources, tools and other support mechanisms*. ZGF's efforts were directed towards empowering poor and vulnerable people (men and women) to engage effectively with government and demand greater government accountability and responsiveness to their needs. Since 2010 and through a total of 213 grants, ZGF has supported 163 organisations, ranging from well-established civil society organisations (CSOs), emerging CSOs to community-based organisations (CBOs) across all provinces of Zambia. It has built relationships with an estimated 400 CSOs over the past 12 years, including grantees and beneficiaries that benefitted from training and scoping exercises, organisational capacity assessments, learning and information sharing events.

In 2016, ZGF began its journey towards reinforcing community philanthropy, driving community-led approaches to development based on the assets orientation to development and working directly with communities. In 2017, community philanthropy emerged as a new pillar of work following exposure to the concept of community philanthropy promoted by the Global Fund for Community Foundations in 2016. ZGF considered the promotion of local philanthropy a natural progression from its past engagement and experiences with CBOs. With this addition to its programme, ZGF mutated from a dedicated civil society support organisation to one that also works directly with communities. Since then, they have been active in two strands of work (1) supporting civil society development - an area ZGF is most known for – and (2) community philanthropy, the new component added to its programme portfolio since 2017. Today, ZGF is working in 15 communities located in the urban and peri-urban areas of Lusaka, and in rural communities in Chisamba, Chibombo, Rufunsa and Luangwa districts.

The aspiration over the next three to five years is to gradually gravitate towards becoming a community foundation (CF), and then eventually to a Community Foundation Support Organisation (CFSO). The CFSO represents the infrastructure body needed to grow the field of philanthropy in Zambia. It does so by encouraging and advocating community philanthropy (savings and giving) and building and supporting organisations dedicated to empowering and inspiring communities to invest in, manage and lead their own development. The ultimate intent will be to expand the number of CFs in the country and deepen practices of community-led development and community giving.



Contextual Background



Zambia is a landlocked, resource-rich country that shares its borders with eight countries (Angola, Botswana, Democratic Republic of Congo, Malawi, Mozambique, Namibia, Tanzania, and Zimbabwe).

The country is divided into 10 provinces which are further divided into 116 districts.

Zambia is home to over 70 different ethnic groups which follow either the matrilineal or the patrilineal lineage systems of descent.

According to the 2020 Labour Force Survey, the total Zambian population was estimated at 17,885,422 in 2020. The sex distribution of the population is almost even, with women constituting 50.7 per cent of the total population (9,033,252) and 8,852,170 being male. Rural and urban areas accounted for 55.3 percent and 44.7 percent of population, respectively.

Table 1: Number and percentage distribution of population by rural, urban and sex in Zambia

Rural/Urban	Both Sexes		Male	Female
	Number	Percent	Number	Number
Total	17,885,422	100.0	8,852,170	9,033,252
Rural	9,899,038	55.3	4,922,150	4,976,888
Urban	7,986,384	44.7	3,930,021	4,056,363

Source: Zam stats: Labour Force Survey 2020

With a population growth rate that averages 2.8 percent per annum, the country has a young population with approximately 46 per cent of the population aged below 15 years and approximately 80 percent aged below 35 years. This implies that the child dependency ratio remains high at an average of 88 persons aged 0-15 years per 100 persons aged 15-64 years.¹

Further, and as recorded in Zambia's 2022 Eighth National Development Plan, between 2005 and 2021, Zambia recorded improvements in human development measured by life expectancy, access to learning and knowledge, as well as standard of living. Zambia's Human Development Index improved from 0.471 in 2005 to 0.584 in 2019. This largely reflected the increase in life expectancy at birth from 48.5 years to 63.9 years. The average number of completed years of education of the Zambian population rose from 6.3 to 7.2. In addition, the number of years a child of school entrance age was expected to spend at school increased from 10.9 to 11.5. Gross National Income per capita increased from US\$720 in 2006 to US\$1,190 in 2020.

Zambia's philanthropic landscape

Zambia does not have a large philanthropic footprint and relatively little empirical data exists that speaks to the scope and scale of philanthropic giving in the country. In response to the dearth of information, ZGF undertook two studies that focused on local giving and diaspora giving in the country. Both studies fell short of providing empirical data on giving but provided significant insights with respect to the practices and motivations of giving. The key insights from the ZGF study of local philanthropy in the country indicates that the willingness of people to give is undeniable and deeply rooted in the general culture of giving. It was noted that much of the giving happens within the extended family, the local community or the church.

¹ Government of the Republic of Zambia, Eighth National Development Plan, 2022



Zambia's Domestication of the SDGs

At the national level, the Zambian Constitution of 1991 as amended by Act No. 2 of 2016, identifies sustainable development as one of the country's national values and principles. This aspiration is in line with tenets of the 2030 Agenda for Sustainable Development, which focuses on enhanced transparency, accountability, and citizenry participation. Article 8 sub-section (f) of the Constitution provides for sustainable development. This provision in the Constitution has, in turn, become the framework upon which development efforts are galvanised towards the implementation of the 2030 Agenda for Sustainable Development and the SDGs in Zambia.

Zambia has domesticated the SDGs through institutional, policy and legislative processes, as well as through planning and implementation processes. Key policy and legislative interventions support the implementation of the SDGs. These include the National Planning and Budgeting Bill, aimed at strengthening the link between the Budget and the Plan, Parliamentary oversight on loan contraction, the Access to information Bill for improving accountability; and the Monitoring and Evaluation Policy to improve programme efficiency and effectiveness. It also has in place The Parliamentary Caucus Committee on the SDGs which has been instrumental in fostering and sustaining SDG engagement. Through these contacts, the level of SDG knowledge among Parliamentarians has been raised, and in turn they have disseminated information to their constituencies.

The Office of the Auditor-General (OAG) has played a critical role in the monitoring and auditing of the SDG process. To this end, the OAG carried out an audit of Zambia's preparedness for the SDGs and recommended required actions. The audit indicated that Zambia had laid a sound foundation for implementing, monitoring and reporting on the SDGs.



Zambia's achievement of SDGs

OVERALL PERFORMANCE

COUNTRY RANKING

ZAMBIA

140 / 163

The Zambia SDG index shows the overall performance score for Zambia as below the sub-regional average. Zambia ranks 140 out of 163 countries with most of its goals reflected as either 'stagnating' or 'decreasing'. The 2022 dashboard (see figure below), shows that Zambia faces significant challenges when it comes to SDG1, SDG 13 and SDG 16 (goals on *Poverty*, *Life on Land* and *Peace Justice and Strong Institutions* respectively). Climate action and responsible consumption and production are the only goals on track or showing SDG achievement. The rest of the goals are stagnating while affordable clean energy is improving.²

This report focusses on three SDGs, SDG 5 (*Gender Equality*), SDG7 (*Affordable and clean energy*) and SDG 17 (*Partnerships for the goals*). The status of achievement of these is available in a matrices below.



Source: <https://dashboards.sdgindex.org/profiles/zambia>

² Source: <https://dashboards.sdgindex.org/profiles/zambia> (Accessed 26/09/2022).



Progress on SDG 5: Gender Equality



Status ³				
●	Significant challenges remain			
➡	Score stagnating or increasing at less than 50% of required rate			
Description: Achieve gender equality and empower all women and girls.				
Indicators	Value	Year	Rating	Trend
Demand for family planning satisfied by modern methods (% of females aged 15 to 49)	65.9	2018	●	●
Ratio of female-to-male mean years of education received (%)	76.8	2019	●	↓
Ratio of female-to-male labour force participation rate (%)	89.1	2020	●	➡
Seats held by women in national parliament (%)	16.8	2020	●	➡

Zambia has an adequate legal framework that guarantees equality between men and women. Equality is recognised as a national principle under Article 8 of the Republican Constitution. Further, Sections 20, 21 and 22 of the Gender Equity and Equality Act provide for the Right to Nationality, Sexual Reproductive Rights, Marriage and Family Life.

The number of women reported to have experienced physical violence has declined from 43.3 percent in 2014 to 36 percent in 2018. The proportion of seats held by women has remained low at 19 percent since 2016. On a positive note, the proportion of local government seats held by women rose from 10 percent in 2016 to 38 percent in 2019.

The teenage pregnancy rate, at 29 percent, has remained unchanged since 2014. The prevalence is much higher among girls in rural areas (37 percent) compared to their urban counterparts (19 percent) and also higher among girls in the lower wealth quintile. Twenty-nine percent of adolescent girls between the ages of 15 and 19 in Zambia have been pregnant or have had a live birth.

To address the issues of child marriages, the government working with stakeholders, is implementing the National Strategy on Ending Child Marriage. In this regard, early marriages for women and girls over the years declined, from 5.9 percent in 2014 to 5.2 percent in 2018 for marriages at 15 years and from 31.4 percent in 2014 to 29 percent in 2018 for marriages at 18 years. Additionally, the median age at first marriage declined from 18.4 years in 2014 to 19.1 years in 2018.

Challenges include lack of gender-disaggregated data for planning, monitoring and evaluation; difficulties of enforcing statutory law in a traditional setting; and persistent low representation of women in leadership.⁴

³ Source: <https://dashboards.sdgindex.org/profiles/zambia> (Accessed 26/09/2022).

⁴ Ministry of National Development: Zambia Sustainable Development Goals Voluntary National Review 2020, June 2020.



Progress on SDG 7: Affordable and clean energy



Status ⁵				
•	Major challenges remain			
↗	Score: moderately improving, insufficient to attain goal			
Description: Ensure access to affordable, reliable, sustainable and modern energy for all				
Indicators	Value	Year	Rating	Trend
Population with access to electricity (%)	43.0	2019	•	↗
Population with access to clean fuels and technology for cooking (%)	15.7	2019	•	→
CO2 emissions from fuel combustion per total electricity output (MtCO ₂ /TWh)	0.4	2019	•	↕
Share of renewable energy in total primary energy supply (%)	83.4	2019	•	↕

Access to electricity for both rural and urban areas has increased, with 2018 connectivity for urban areas being estimated at 70.6 (from 61.5 in 2013), and the corresponding connectivity for rural areas being estimated at 8.1 in 2018 (from 4.9 in 2013). The national electricity installed generation capacity increased from 1,767 Megawatts (MW) in 2011 to 2,974.7MW in 2018, representing a growth of 68 percent. Zambia is promoting sustainable initiatives, such as renewable energy which has seen the country diversify its energy mix from 99 percent reliance on hydro power production in 2011 to 80.6 percent in 2019. The contributions of other sources of energy are: solar energy, 90MW (3 percent); thermal (coal powered), 300MW (10.1 percent); heavy fuel oil, 105 MW (3.6 percent); and standby gas and diesel turbines, gas, 80MW, diesel, 2.6MW (2.8 percent). A need for further diversification of energy sources is evident, and the impact of climate change poses challenges for the sector. Scaling up interventions to further improve the energy mix is needed.⁶

⁵ Ibid

⁶ Ministry of National Development: Zambia Sustainable Development Goals Voluntary National Review 2020, June 2020.



Progress on SDG 17: Partnerships for the goals



Status				
●	Significant challenges remain			
➡	Score stagnating or increasing at less than 50% of required rate			
Description: Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development				
Indicators	Value	Year	Rating	Trend
Government spending on health and education (% of GDP)	6.6	2019	●	↓
For high-income and all OECD DAC countries: International concessional public finance, including official development assistance (% of GNI)	NA	NA	●	●
Other countries: Government revenue excluding grants (% of GDP)	19.6	2019	●	➡
Corporate Tax Haven Score (best 0–100 worst)	* 0.0	2019	●	●
Statistical Performance Index (worst 0–100 best)	59.0	2019	●	↗

The proportion of total Government revenue as a percentage of Gross Domestic Product (GDP) remained static at an average of 18 percent over the 2014-2018 period. The proportion was 18.9 percent in both 2014 and 2015. It declined slightly to 18.2 percent and 17 percent in 2016 and 2017 respectively, and then rose to 19.7 percent in 2018. The domestic resource mobilisation strategies have not generated the required domestic resources for service delivery. This could be attributed to subdued economic activity and consequent low local ability to mobilise resources. This, in turn, is reflective of the recorded low economic growth during the 2014-2018 period.

There has been a consistent downward trend in Foreign Direct Investment (FDI), reversing a period of steadily rising FDI in the years prior to 2015. The decline in FDI between 2015 and 2018 reflects an unfavourable business environment, which has been characterised by droughts and consequently energy shortages and marked by subdued economic growth. Available data shows that FDI peaked in 2010 at US\$2,824.7 million, and thereafter consistently declined, reaching the lowest level of US\$1179.6 million in 2017. The declining FDI has serious consequence for general economic conditions in Zambia and especially employment creation. The latter is key to eradication of poverty, an ultimate goal of the SDGs.

Regarding the proportion of individuals using the Internet, the data from the Zambia Information and Communication Agency (ZICTA) shows that the increase in the proportion using fixed internet was less than the rate of increase of the population using mobile internet. In 2016, 22 percent of the population had access to fixed internet; this remained almost the same in 2017 and rose to 30 percent in 2018. The use of mobile-based internet, on the other hand, rose from 32 percent in 2016, 47 percent in 2017, and reached almost 60 percent in 2018.⁷

⁷ Ibid



Programme/project highlights

The overall approach

ZGF is a pioneer in championing community-led development and change processes targeting rural, urban and peri-urban communities. The aim of their approach is to change communities' perceptions of their supposed lack of capabilities by taking them through a process of realising, identifying and mobilising existing, but often unrecognized, assets. By doing this, ZGF assists community members to tap into, respond to and create local economic opportunities. The assets orientation approach aims at encouraging communities to invest in their own development, while drawing on their own local, organic leadership structures. Complementary to this, ZGF encourages communities to grow a demand culture to hold both government and business accountable for their delivery and development obligations as per their respective mandates and the constitution of the country.

The targeted districts and communities

Rufunsa District is one of the districts making up Lusaka Province in Zambia. The district has 24 public health facilities, 11 primary schools and 3 secondary schools⁸. In Rufunsa, the main source of income for the men and the women is agriculture, charcoal selling and undertaking precarious work on farms owned by more affluent men and women in the areas.

In 2018, ZGF formally launched its community philanthropy work in Namanongo, a rural community located in Rufunsa district, 108 km east Zambia's capital, Lusaka. Namanongo is made up of 18 villages and ZGF chose to work in two, Kabandi and Musanshika. The two villages have an estimated population of 173; 60 percent of whom are women and 40 percent men⁹. Of this population, nearly half (49 percent) are in the 25 – 45 age range, considered to be the economically productive age group. The choice of the communities to target was based on their observed commitment to engage with ZGF as evidenced by the community members consistent presence at the meetings called by ZGF.

Development efforts in Namanongo are led by the Tukumanine Development Association. The Association currently has 17 members, 11 women and seven men, and is headed by a committee made up of seven individuals, three women and four men elected by the community. ZGF has been working with these as local leaders helping to build their capacities in different areas, including leadership and financial management. This is to help ensure they speak with one voice regarding the developmental needs of the communities.

The Interventions

Understanding the community assets and resources: ZGF believes that at the centre of community philanthropy, communities have assets and abilities that can contribute to the attainment of the development the community wants to see, as well as environmental resources that the community can tap into. Building on this belief, ZGF undertook asset mapping in February 2018, and in August 2019 commissioned a community profiling exercise that put together information related to different socio-economic aspects of households in the area. An environmental study was also done in March 2021. The study findings facilitated an informed debate about what priorities should be jointly addressed as a community. It also assisted in the development of action plans and budgets.

⁸ International Journal of Scientific and Research Publications, Volume 10, Issue 8, August 2020 886 ISSN 2250-3153 An Assessment of the Impact of Constituency Development Fund on Rural Development in Education and Health Sectors in Rufunsa Constituency, Zambia - Chrine, C. Hapompwe1; Mabvuto Nanyas Tembo2 & Elizabeth Zyambo

⁹ Zambian Governance Foundation, Process document for Namanongo Philanthropy Project (live document)



Support to community financial asset building: ZGF strengthens communities' financial assets using a mix of approaches, including financial literacy training; supporting the formation, training, and mentoring of saving groups; and supporting local fundraising initiatives and the formation of community funds. They further assist with alternative income generation activities, informed by asset and environmental mapping in the community. This includes supporting the formation and mentoring of small businesses. Matched funds are secured for promising community-led initiatives.

In June 2020, ZGF helped **establish two savings groups in Namanongo**. While these are mixed groups (men and women) they are largely women-dominated. The groups meet once a month on a Thursday when they pay back loans, make savings and get new loans. The loan interest rate is set at 20% and the group has a cycle of six months. The first share-out was in December 2020 and one group at share-out had a total savings for 6 months cycle amounting to **ZMW145,000.00** = (USD 9,236).



Tukumanine A

30 group members (5 Males and 25 Females)



Tukumanine B

26 group members (7 Males and 19 Females)

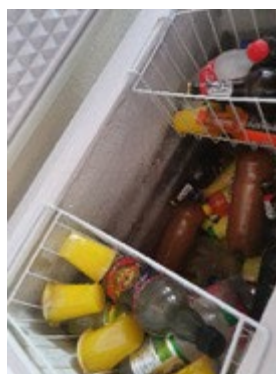
Savings groups, more so than other community-based groups, **support women to grow their financial resources and ensure access to finances for the women**. This often leads to them gaining more influence in their households and raising their status in their community. In Namanogo, the women in the savings group spoke of changes in their access to financial resources, noting that it was allowing them to cope with unexpected expenses and fully participate in the budgeting for crucial necessities like food, health, and education within the household. As a result of their membership to savings groups, the women further reported feeling a sense of empowerment as they had greater participation in financial decisions at the household level. Most of the women confirmed having also increased their risk-taking abilities as evidenced by their establishment of small businesses, selling a wide range of goods including second hand clothing, groceries and tomatoes, among others. Through the savings groups, ZGF could potentially be contributing to **SDG 5 Gender equality Target 5.2** (*Eliminate all forms of violence against all women and girls in the public and private spheres, including trafficking and sexual and other types of exploitation*) as research on women's economic empowerment and GBV demonstrates that women with greater economic power may be at a lower risk of experiencing this type of violence.

Establish partnerships in support of community initiatives: ZGF also acts as a connector and broker focussed on linking communities to external stakeholders and markets. Partnerships are built and external stakeholders attracted to co-invest in community-led projects and change. More specifically, this entails connecting local businesses and communities with sustainable energy providers to extend soft lending schemes. It also facilitates linkages with social enterprises, investors, businesses, NGOs and members of the diaspora with an interest in supporting and investing in local business development and community projects.¹⁰

¹⁰ Zambian Governance Foundation, Strategy 2021 – 2025, November 2021.



The first partnership established for the Namanongo community was in April 2020 with Greenway Grameen Infra Private Limited, a specialized clean cook stoves enterprise based in Mumbai. Through this partnership, ZGF distributed 276 Greenway stoves to Namanongo community members at an affordable fee of Zambian Kwacha (ZMW) 20 (USD 1.27). Deforestation is a big issue for the Namanongo communities and it is fuelled by the high demand for charcoal not only from within the communities but from the urban areas as well, including Lusaka. Although there is an expected impact on deforestation in Namanongo, ZGF realised that to truly make a difference, this intervention would have to involve community members who are charcoal makers. The project centred on these charcoal makers exploring alternative sources of income, alongside promoting the distribution of the stoves in the urban areas where there is demand for charcoal.



The second partnership brokered by ZGF was with another company called MPower which, through a grant from Prospero, set up a solar hub in Namanongo community in May 2021. MPower chose Namanongo as the location for several reasons, including ZGF's presence and community support, the availability of community data (community profile), and the community's lack of connection to the national electricity grid. The established Tukumanine Development Association (the Association) has oversight of business operations; ZGF supports and strengthens the Association and MPower provides technical support and services to the Hub. The solar Hub is managed by two employees hired by the Association and comes with two deep freezers, a projector, a laptop, a printer/ scanner, a hair clipper, four 275WP panels, an internet router, and office tables.

Services offered at the Hub include selling of beverage (cold drinks/beers), food storage offered at a fee, printing, typing, and scanning services, music and video sharing, hair cutting, and phone charging at a fee. ZGF has continued to support the Hub operators and the Association in financial and basic business management. In addition to the solar Hub, MPower has set up a lending scheme for solar products including solar lights/lamps, hair clippers, security lights, and TVs all done through monthly payments. The lending scheme is restricted to members who are in the savings groups so that in the event of a default in payment, recoveries can easily be done through the individual's savings.

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The intervention has contributed to **SDG 7: Affordable and clean energy target 7.1** (*By 2030, ensure universal access to affordable, reliable and modern energy services*). The impact of the solar Hub includes increased income generating opportunities for both the men and the women as they can stock up on perishable goods and sell them over time. There is also improved nutrition for households as they have increased the variety of proteins to include fresh meats and chicken which they store at the Hub. The intervention has also contributed to **SDG 5 – Gender equality target 5a** (*Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women*). This stems from women and men being motivated to purchase mobile phones since off-grid charging stations are available in the community. This brokering of partnerships has contributed to **SDG 17 partnerships for achieving the goals target 17.7** (*Encourage and promote effective public, public-private and civil society partnerships, building on the experience and resources strategies of partnerships*).

Incentivise local community development initiatives through small, targeted grants: Based on its past experience, ZGF also prioritises giving out small, targeted grants to local communities to support and incentivise community-led development initiatives. For Namanongo this included the following interventions:



Setting up of a hammer mill. The decision to build a hammermill was made at a community meeting and was driven by the fact that the only hammermill available to the communities was far away and therefore inaccessible to the majority. As a result, women and children (both boys and girls) had to walk long distances carrying heavy bags of maize to the mill and then take the milled maize back to their homes. Community contributions towards the installation of the hammermill took the form of land, and labour to build the milling house and provide security for the hammermill. ZGF purchased a hammer mill for Namanongo community following the completion of the milling house and officially handed it over to Namanongo community on 4 September 2020.

Aside from ensuring that the community has an easily accessible hammer mill, the latter is also an income generating activity for the Association and designed to raise capital to enable them embark on different projects for the benefit of the community. The Association has an operator whose salary is paid from the fees obtained from the grinding services offered to people. The operator and the Association continue to receive financial literacy training support from ZGF with regards to record keeping and basic financial management. A bank account was opened and the Association presents a financial report every quarter to the community, informing them of the status of the business. A challenge experienced has been with the fact that the hammermill only produces roller meal with low sales since most community members prefer the breakfast meal.¹¹ The Tukimanine Development Association has committed to raising resources to buy the dehuller, a component that will enable the hammer mill to also produce breakfast meal.

Table 2: Community and ZGF contributions towards the building of the hammermill

Project	Grant type	Total project amount (ZMW)	Community / Other contributions (ZMW)	ZGF contribution (ZMW)
Hammer mill	Matching grant	41,110.00	28,634.89	12,475.11

Installation of a borehole: Namonongo initially only had two boreholes in the community, one at the only school in the area and one at the only available clinic. During the dry season, both boreholes dry up, posing a problem for the community. Specifically for the women and girls, it meant walking long distances to find other sources of water, thus impacting on time available to do other household chores, undertake businesses, pursue income-generating activities and focus on studies. It also meant not having the option of growing vegetable gardens to ensure a balanced diet.



Children stopping over from school to drink water - September 2022



Woman trying out the handpump just after it was handed over to the community - 3 February 2022



The Hammermill operator grinding maize for a client - September 2022

¹¹ Maize meal is a household essential in any home in Zambia. Mealie meal or maize meal, is a relatively coarse flour made from maize or mealies. The ground maize is can be milled and then sifted to various degrees - unshifted maize meal still contains all the components of the seed like fibre (roller mill), while highly sifted or refined white maize meal (Breakfast meal) has a low fibre content.



The borehole and handpump were installed close to the hammermill. This addresses the challenge of having no access to water to cool down the hammermill engines. The borehole and handpump were handed over to the community in February 2022.

Table 3: Community and ZGF contributions towards the installation of a borehole

Project	Grant type	Total project amount (ZMW)	Community / Other contributions (ZMW)	ZGF contribution (ZMW)
Borehole	Matching grant	48,065	15,415	32,650

In addition to the benefits highlighted above, both these interventions have improved the water and sanitation situation at the community level. In this way, they both yield impacts that contribute to SDG 5 and target 5.4 (*Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate*).

Lessons learned

The following are the lessons learnt by ZGF in implementing the project in Namanonga:

1. The concept of philanthropic giving is new to communities in Zambia and getting the community members to start to buy into and own the vision takes time. This requires a total mind shift and facilitators need to be very patient with the process.
2. Consistently reminding people of the overall vision and what their capacities are is critical to ensuring that those with self-serving motives do not dominate and claim ownership of the projects.
3. Ensuring transparency in all financial transactions administered both by ZGF and community members tasked with managing finances is critical. This builds the community's confidence in the concept and impacts on their willingness to give to the cause.
4. Zambian villages are ordinarily based on family, making it difficult to establish a community association that is transparent and accountable.
5. For philanthropic giving to take root in the community, there is need to have a critical mass of community members believing in it and starting to give and invest in the cause. It is this critical mass that act as change agents and influences the rest of the community to move with the new thinking.
6. When linking the communities to other stakeholders, it is important to ensure that what the stakeholder is offering/donating fits in with what they have identified as a need. When the donations are not seen as fitting into the vision, there is little ownership of the intervention by community.
7. Community businesses identified are bound to fail when they are the same as those run by influential people within the community. It is generally not in the interests of the influential community members to support the community business (for e.g., a grocery store) when they are selling the same goods in their individual capacities.
8. To be able to measure social and programmatic changes, there will be need for ZGF to develop an M&E system and as part of the process, familiarise all staff on the SDG indicators as well as the project indicators to be developed.



Conclusion

The philanthropy work in being undertaken in Namanongo has provided a good learning ground for ZGF. Even with the many challenges faced in engaging the community, the appreciation for what is possible on the part of the community is finally starting to show. ZGF has plans to continue working in Namanongo and has seen other nearby communities starting to explore and implement community-based philanthropy interventions based on what they have seen being done in Namanongo.

Women's workloads hold back their productive potential. In rural areas in particular, where there are limited options for formal employment, increased opportunities for income generation for both men and women are the greatest avenues to get the communities out of poverty. The greatest impact of the interventions on the communities and more so on the women, has been the freeing of time for the women to undertake income generating activities. This allows them to become more financially independent and empowered, positioning them to be better able to influence decision making in and beyond their households. This has been achieved through the establishment of amenities (such as the hammermill and boreholes) close to the communities, as well as the establishment of savings groups through which the women have increased access to finances.

All supporting interventions, including training of community members and the community development association in areas such as leadership, active citizenship and resource mobilisation, add to building the capacity of individuals to become change agents in their communities. Change is a gradual process and social development as a domain is all about changing mindsets, outlook, and human conditions. Change as a process requires guidance, motivation, and continuous support; ZGFs continued presence in the community is fostering this change. It will undoubtedly take time, test the organisations' patience and invite challenges. However, the outcome will stimulate the sense of agency needed to foster gender equality and women's empowerment, and help the men and women in the communities be the catalysts towards the change they want.



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