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A TRACER STUDY ON THE OUTCOME OF THE BUSINESS SKILLS TRAININGS ON WOMEN'S ECONOMIC LEADERSHIP

A STUDY OF WOMEN FOR CHANGE OPERATION DISTRICTS - CHONGWE, KAPIRI-MPOSHI AND MUMBWA

INTRODUCTION

Brief background

For over 20 years, Women for Change (WfC) has pursued its mission of building capacities of rural communities especially women and girls to achieve sustainable human development (WfC Strategic Plan 2013-2017). This has been done by investing in gender equality and women's empowerment which according to Stone (2013) are vital for improving economic, social and political conditions in developing countries within the framework of sustainable development. At the centre of WfC's work in promoting gender equality is social and economic empowerment. Social empowerment is important because it develops people's sense of autonomy and self-confidence and enables them to act individually and collectively to change social relationships and the institutions and discourses that exclude poor people and keep them in poverty (Combaz and Mcloughlin, 2014).

On the other hand, economic empowerment allows poor people to think beyond immediate daily survival and to exercise greater control over both their resources and life choices (*ibid*). The DAC Network on Gender Equality (2011: 6) defines economic empowerment as "the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth." Economic empowerment is said to increase women's access to economic resources and opportunities such as property and other productive assets, skills development and market information (*ibid.*). In particular, women's economic participation and empowerment are fundamental to strengthening their rights and enabling them to have control over their lives and exert influence in society. It is important to note investments in gender equality yield the highest returns of all development investments. Women usually invest a higher proportion of their earnings in their families and communities than men. A study in Brazil showed that the likelihood of a child's survival increased by 20% when the mother controlled household income (Chung, *et al.* 2013).

WfC's programming focuses on both social and economic empowerment. While the two have been treated as interrelated aspects of rural development, WfC has mostly targeted its programming on social empowerment addressing what it terms as 'poverty of the mind' to deal with material poverty. The use of Gender Analysis and Popular Education Methodologies (PEM) is a defined WfC development model used to empower communities to take charge of their own development. The social empowerment intervention has resulted in increased voice among rural communities especially women.

As a result of increased awareness on human rights particularly basic rights which are the right to clean and hygienic water, health, education, good shelter and life communities identified material poverty as the underlying cause of failure to enjoyment of their rights. Economic

literature shows that “economic empowerment can result in changes in decision-making power dynamics around household decisions, including *in some cases* in ways that lower the risk of domestic violence and increase the acceptance of women controlling assets” (Domingo *et al.* 2015: 3). In addition, some studies show that “women’s participation in local politics or associational life can improve their status within communities, particularly when they are seen to deliver concrete group benefits” (*ibid.*). Based on evidence from both experiences and literature, WfC introduced economic empowerment to ensure increased income which would translate into access to basic rights such as education, health, better houses, clean and safe drinking water. Over the years, AAs were trained in various agricultural and vocational skills with start-up support provided mostly at group level to engage communities in income generating activities (IGAs). The training in agricultural skills was informed by the realisation that women (WfC’s prime target) in Zambia are predominantly engaged in agriculture and sales and services (Central Statistical Office *et al.*, 2014).

Review of the intervention revealed the need to streamline the interventions at household level. Further, it was observed that group managed IGAs did not trickle to household levels as assumed. In fact, it was difficult to manage them sustainably as dominant members took control while the rest of the membership remained side-lined. This affected the efficiency of AAs to mobilise and organise on an issue of community wellbeing. Learning from these experiences, WfC tweaked its economic empowerment approach by focusing on households.

In the past two years, an adapted business skills training course has been conducted modelled on the WfC development model targeting a selection of 90 participants from WfC newest operation areas. The participants were selected based on their involvement in some Income Generating Activities (IGAs) at individual level. The course is an adaptation of the Ethiopian based partner – Women in Self Employment (WISE) set of trainings in basic business management tailored for small scale entrepreneurs. The participants in the business skills training have for the most part, not been beneficiaries of the WfC economic empowerment implemented at group level. They are beneficiaries from the social empowerment which has seen them mobilise into groups. Some participants in Mumbwa and Kapiri-Mposhi, participated in the first and second levels of the business skills training while Chongwe participants were involved in the first training only. In addition to the training, all participants were involved in a field exposure to enhance the learnings. In an effort to continually keep WfC’s programming relevant and useful within the changing development environment, a tracer study was conducted to determine the effectiveness of the training by exploring the gender dynamics in the WfC’s economic empowerment programme. The focus of the tracer study was to assess the outcomes from the trainings and provide a basis to strengthen the WfC economic empowerment programme.

Rationale

WfC has dealt with challenges of initiating sustainable interventions that support women's increased control over productive resources. The social empowerment interventions have accomplished positive milestones in the lives of participants particularly at individual and community level. Among the key achievement has been women's increased voice on the need to have control over productive resources traditionally perceived to be the preserve of men. Land, a key in ensuring women's economic leadership in WfC operation areas' where agriculture is a mainstay, is under traditional leadership custodianship. The deeply entrenched patriarchal system governing social life in the country and more so in the rural areas has disadvantaged women from having control over land and its benefits. This has been compounded by high poverty levels among women. Therefore, studies such as this one are essential in gain a deeper understanding of how best to empower women in Zambia.

Overall objective

To determine the extent to which participants have been impacted by the training in business skills

Specific Objectives

1. To measure the extent to which trained community members have been able to apply the business knowledge and skills acquired to their livelihood activities.
2. To establish the impact of business skills training on household income.
3. To investigate the effect of business skills capacity development on women's voice.

METHODOLOGY

The tracer study was conducted in Chongwe, Kapiri Mposhi and Mumbwa district. The study population comprised community members that had been trained in business skills in 2015. All the 90 that were trained were targeted. Data collection methods involved both primary and secondary sources. Collection of primary data was through survey and in-depth interviews while review of organisational documents, journals, articles and internet-based materials formed the basis of secondary data. Upon collection, data analysis was conducted using SPSS and excel for quantitative data and content analysis for qualitative data.

Preparatory Stage

Given that the sample size was not big, all the participants from the business skills workshops were selected to participate in the survey and the in-depth interview as per attached questionnaires. The focus was to provide opportunity for each participant to respond to all the questions to provide lessons learnt from a cross section of community members. a pre-test of the

tools was done and finalised for the actual research assignment. The teams were constituted to conduct the study comprised one WfC staff and two research assistants. The first team worked with the Kapiri-Mposhi and Mumbwa respondents while the second team visited the Chongwe respondents.

Prior to the field assignment, the research assistants were orientated on the research tools with focus on reaching consensus on the correct translation of the questions into the local languages common in the targeted districts that is Cibemba and Cinyanja. Five days were planned to complete the assignment for each district with an average 90 minutes estimated time to interview each respondent.

The first team planned to start their assignment in Kapiri-Mposhi followed by Mumbwa. The second team scheduled for Chongwe planned to conduct their study at the time the first team were in Mumbwa

The target to reach all the trained respondents could not be achieved as some were reported to have travelled out of town or were sick.

FINDINGS

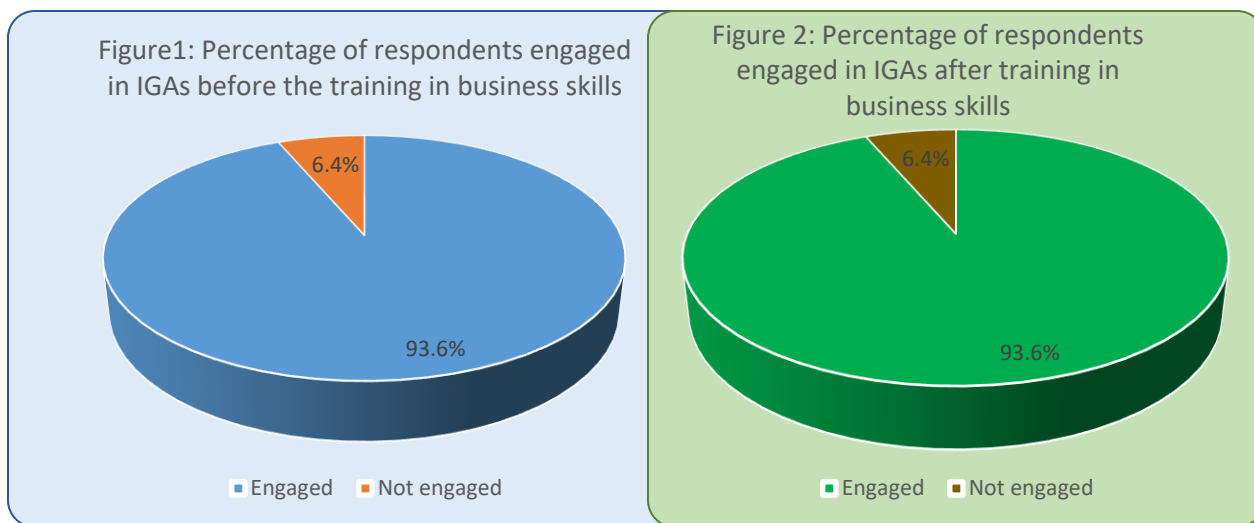
This section presents the findings of the tracer study. The findings are arranged according to the three specific objectives and each objective is broken down into indicators.

Specific Objective 1: To measure whether and to what extent the respondents applied the business knowledge and skills acquired to their income generating activities

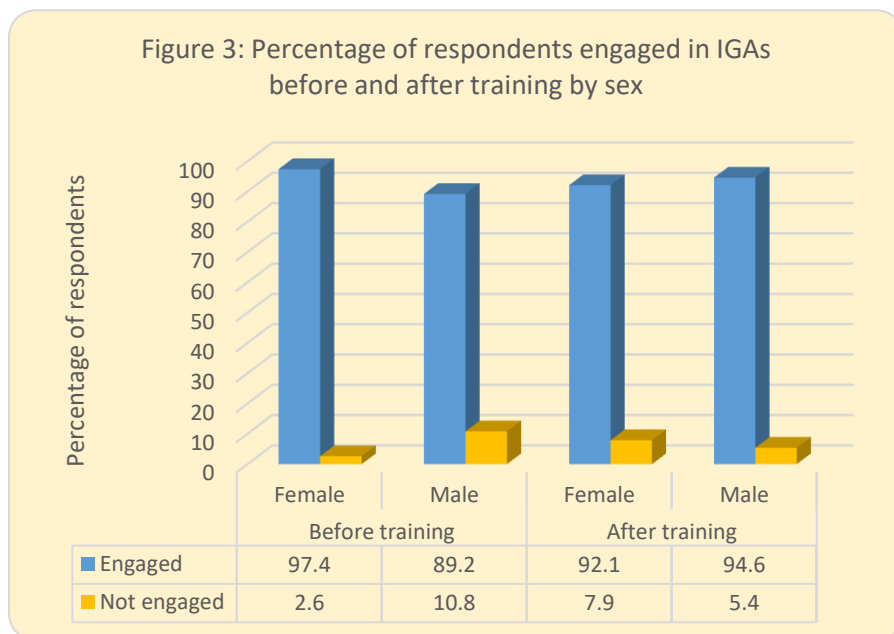
Under specific objective 1, a number of indicators were explored in order to measure whether and to what extent the respondents applied the acquired business knowledge and skills to their income generating activities (IGAs). The indicators included respondents' engagement in IGAs, type of IGAs engaged in as well as whether and how respondents applied the knowledge and skills acquired from the business skills to improve their IGAs. Each of the indicators was tracked by determining the status before and after the training in order to analyse changes that may have occurred. This section provides details on respondents' reactions to each of the aspects.

Income Generating Activities

Respondents were asked whether they were engaged in any IGA before and after the training in business skills. The results show that almost all the respondents (93.6%) were engaged in some IGA both before and after training as shown in figures 1 and 2.



The results of the respondents' engagement in IGAs were disaggregated by sex in order to find out whether there were any differences between female and male and the results are shown in Figure 3. The results show that more female (97.4%) than male (89.2% respondents were engaged in IGAs before the training. However, the scenario changes after training as slightly more male (94.6%) than female (92.1%) respondents were engaged in IGAs. According to in-depth interviews, the businesses the women were doing such as gardening, selling fritters, baking buns, cooking oil at tunthembas and in the case of

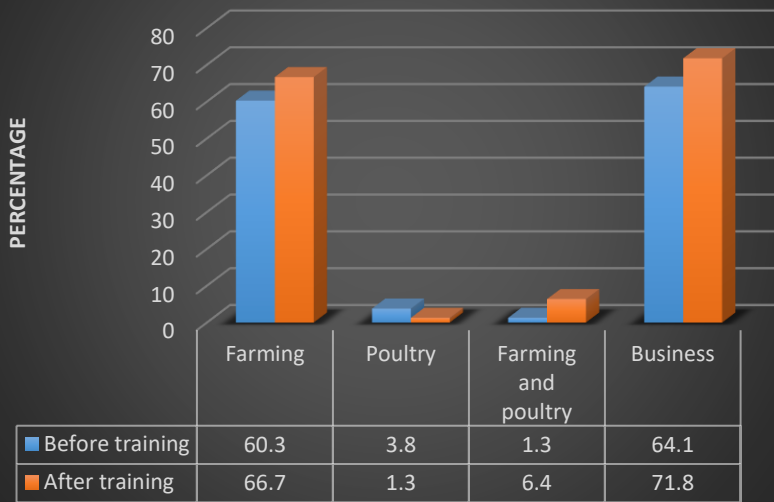


Kapiri going to sell goats to Congo border and returning with Chitenges were off farm businesses, that is, can only be done during the dry season. The study was conducted during the farming season so attention was focused on the fields. Thus it may not be conclusive to assume income capacities during the period under review - unless spread over a longer period.

Types of income generating activities

Respondents were asked about the type of IGAs that they engaged in before and after the training in business skills. The findings illustrated in Figure 4 show that most respondents were predominantly engaged in business and farming both before and after the training.

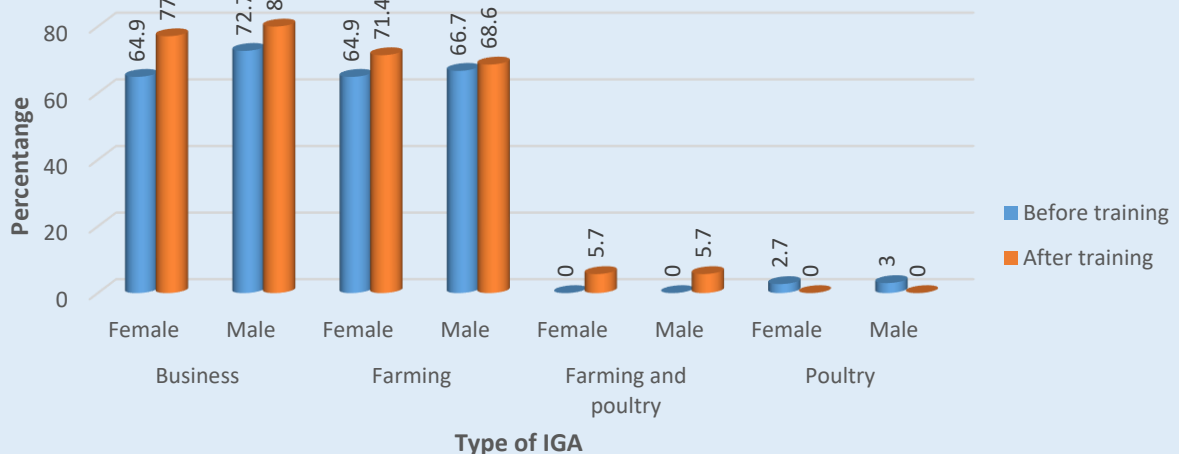
Figure 4: Percentage of respondents engaged in various IGAs before and after the training



Further, the percentage of respondents that engaged in these two IGAs increased after the training from 64.1% and 60.3% to 71.8% and 66.7% respectively. This may serve as a pointer to the shift in perception - beginning to look at farming as a business. Moreover, the percentage of respondents engaged in farming and poultry

increased from 1.3% before the training to 6.4% after the training. This shows a slight increase in the level of diversification. There were no significant differences in changes between females and males as evidenced by results in Figure 5.

Figure 5: Percentage of respondents engaged in various IGAs before and after the training business skills by sex



Specific Objective 2: To establish the impact of business skills training on household income

Specific Objective 2 focussed on establishing how the business skills training had impacted on household income of trained participants. To measure this, each respondent was asked to list all the various IGAs they were engaged in before and after the training. For each of the activities mentioned, data was collected about the output whether in terms of the quantity of produce or the money realised from the IGA within a specified period. Where respondents provided data on the quantity of produce, they were asked about market prices of specified units used to sell their products and then an estimated income was calculated based on that. For example, if someone reported that they were engaged in groundnut farming, they were asked to provide data on the average number of bags they produced before and after the training as well as the unit price for a 50kg of shelled or unshelled grounds during a particular marketing season. The income from groundnuts was then calculated by multiplying the number of bags by the unit price. The same was done for all other IGAs and then a total was calculated on an annual basis as most of the activities were seasonal and annual in nature. Using this process, two sets of amounts (before and after) were recorded for each of the respondents and then analysed to determine what kind of changes in income had occurred.

Impact of Business Skills Training on Income

A paired-samples sign test was conducted to measure the impact of the business skills training on respondents' house income. The test was used as an alternative to the paired-samples t-test because the distribution of differences between the paired observations were neither normal nor symmetrical. The participants were tested under two different conditions (before and after training) on the same variable which is income.

The results of the analysis are presented in Tables 1, 2 and 3.

Table 1: Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum
Annual income before training.	78	1.11E4	14482.819	0	61000
Annual income after training.	78	1.67E4	38421.683	0	310000

Table 1 (Descriptive Statistics) shows that the minimum annual income both before and after the training was zero. This means that both before and after the training, there was at least one respondent whose income was zero. However, the table shows that the maximum annual income for respondents before and after the training was K61,000 and K310,000 respectively. This means that there was at least one respondent who made as much as K61,000 before the training and K310,000 after the training.

Table 2: Frequencies

		N
Annual income after training. - Annual income before training.	Negative Differences ^a	27
	Positive Differences ^b	46
	Ties ^c	5
	Total	78

a. Annual income after training. < Annual income before training.

b. Annual income after training. > Annual income before training.

c. Annual income after training. = Annual income before training.

Table 2 (Frequencies) shows three important measures (labelled a, b and c in the summary below the table) in relation to respondents' income before and after the training. The first measure with negative differences shows that out of the 78 respondents that successfully provided income data, 27 recorded a reduction in income after

the training. In other words, the annual income after training for 27 respondents was less than the annual income before the training. The second measure with positive differences shows that 46 respondents experienced an increase in annual income after the training. In other words, their annual income after the training was more than the annual income before the training. The third measure with ties shows that five respondents did not experience any change after the training. As such, their annual income after training was equal to the annual income before the training.

Table 3: Test Statistics^a

	Annual income after training. - Annual income before training.
Z	-2.107
Asymp. Sig. (2-tailed)	.035

a. Sign Test

Table 3 shows the significance level in the changes in income for all the 78 respondents. In summary, 78 respondents were exposed to a business skills training and tracked in order to establish whether and to what extent the training had impacted on their household

income. A paired-samples sign test was conducted to compare the differences in income before and after the training. The training elicited a statistically significant increase in annual income, $p = .035$.

Impact of Business Skills Training on Income by Sex

Table 4: Descriptive Statistics – Female

	N	Mean	Std. Deviation	Minimum	Maximum
Annual income before training.	38	8636.32	10504.479	0	48000
Annual income after training.	38	1.15E4	12332.909	0	66350

Table 5: Descriptive Statistics - Male

	N	Mean	Std. Deviation	Minimum	Maximum
Annual income before training.	37	1.30E4	17896.301	0	61000
Annual income after training.	37	2.26E4	54164.520	0	310000

Tables 4 and 5 (Descriptive Statistics) show that the minimum annual income both before and after the training for female and male participants was zero. The maximum annual incomes for female respondents before and after the training were lower than the maximum annual incomes for male respondents before and after the training respectively.

Table 6: Frequencies - Female

		N
Annual income after training. - Annual income before training.	Negative Differences ^a	11
	Positive Differences ^b	26
	Ties ^c	1
	Total	38

a. Annual income after training. < Annual income before training.

b. Annual income after training. > Annual income before training.

c. Annual income after training. = Annual income before training.

Table 7: Frequencies - Male

		N
Annual income after training. - Annual income before training.	Negative Differences ^a	14
	Positive Differences ^b	20
	Ties ^c	3
	Total	37

a. Annual income after training. < Annual income before training.

b. Annual income after training. > Annual income before training.

c. Annual income after training. = Annual income before training.

Tables 6 and 7 show that more female respondents (26) recorded positive changes (increase) in annual income than male respondents (20). Moreover, less female respondents (11) experienced negative changes (decrease) in income than male respondents (14).

Table 8: Test Statistics - Female^a

	Annual income after training. - Annual income before training.
Z	-2.302
Asymp. Sig. (2-tailed)	.021

a. Sign Test

Table 9: Test Statistics - Male^a

	Annual income after training. - Annual income before training.
Z	-.857
Asymp. Sig. (2-tailed)	.391

a. Sign Test

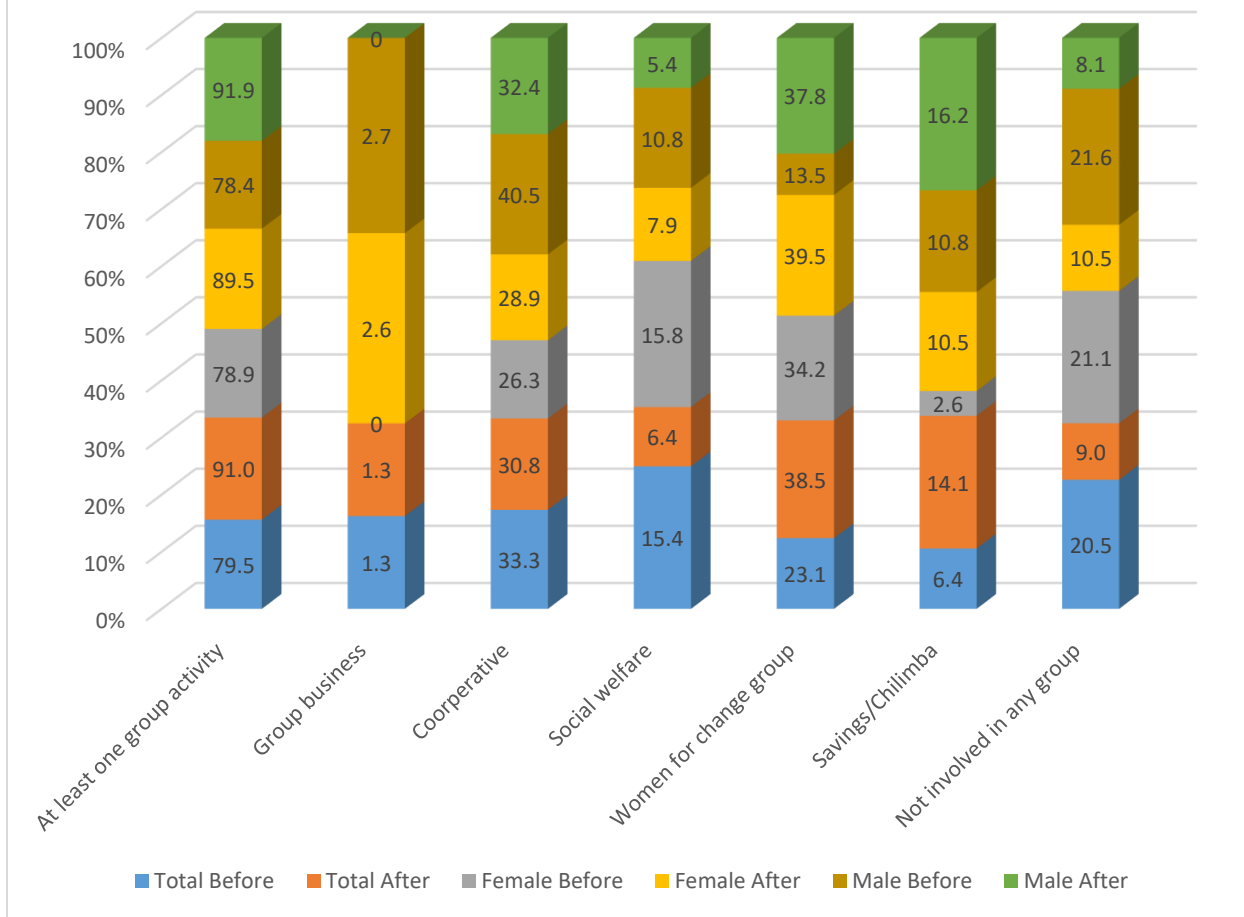
Tables 8 and 9 show that the training elicited a statistically significant increase in annual income among female respondents, $p = .021$ but did not do so among male respondents, $p = .391$. This means that the training impacted more on women than men despite the fact that both women

and men recorded more positive than negative differences in annual income. This may point to the social empowerment which resulted in women being confident to venture into new businesses. For example, some female respondents had talked about taking up growing soya beans which requires spraying after the gender training. Before the training, she had believed spraying could only be done by men. Yet the crop's price is more than double that of maize (K65 against K250!). Others talked of being confident to travel to Kasumba Lesa (Congo Border) to engage in cross-border trade. However, this phenomenon needs to be investigated further in order to gain a better understanding of how to accelerate women's economic empowerment.

Specific Objective 3: To investigate the effect of business skills capacity development on women's voice.

Three major aspects were interrogated to gain an insight into the effect of business skills capacity development on women's voice. The aspects were participation in group activities both before and after the training, the nature of women's voice and significant factors that may have a bearing on women's voice. The results on respondents' participation in group activities are presented in Figure 6.

Figure 6: Participation in group activities before and after the training in business skills



Respondents reported five types of group activities in which they participated. These were cooperative, “WfC group”, social welfare, savings (locally known as chilimba) and group business.

Based on results presented in Figure 6, a number of observations were made. Generally, the percentage of respondents participating in group activities increased by 11% after the training. The increase was slightly higher among males (14%) than females (11%). Regarding participation in specific activities listed in Figure 6, it was observed that the percentage of respondents participating in WfC group and saving activities increased from 23.1% and 6.4% before the training to 38.5% and 14.1% after the training respectively. The participation in group business activities remained very low and constant before and after the training at 1.3%. The participation in social welfare activities reduced from 15.4% before the training to 6.4% after the training.

Disaggregating the results by sex revealed a notable gender dimension. For example, despite the participation in group business activities remaining constant both before and after the training, there was a 2.6% increase in female participation which was neutralised by a 2.7% decrease in male participation. One male who was identified as having pulled out from group business activities in Chongwe explained that after the training, he realised that if he applied the skills he had acquired from the training in business to running a garden (resulting from an earlier training in conservation farming sponsored by WfC), he could make more money as an individual than being in a group. The sense of urgency to develop his gardening as a business made him feel that he was wasting time in a group as some members were not disciplined and committed enough. Therefore, he pulled out of the group and started his own garden.

The other gender observation was that female participation in cooperative activities slightly increased from 26.3% before the training to 28.9% after the training. Conversely, male participation reduced from 40.5% before the training to 32.4% after the training. The change is an interesting one in the sense that cooperatives facilitate access to farm inputs such as seeds and fertiliser that are provided by government under the Farmer Input Support Programme (FISP). As with many other activities linked to access to productive resources, cooperatives are dominated by men. Therefore, the increase in female participation after the training, though small, and a decrease in male participation can be a good indicator of increased women's voice in structures that facilitate access to productive resources. Even so, this aspect needs to be investigated further in order to understand the gender dynamics in access to cooperatives and other institutions that focus on financial gain.

Another gender-related observation on the results in Figure 6 is that participation in WfC groups increased among both female and males by 5.3% and 24.3% respectively. It is obvious that the increase among males was much higher. While the reason for the higher increase among males was not sought during the study, WfC experiences have shown that males are more willing to join groups where there is a perceived benefit which is productive in nature. This could explain the increase as many men may have expected that joining the groups would enable them receive more support from WfC after the training. This is another area that could be interrogated in subsequent research in order to identify the factors that motivate women and men to join groups and the influence of such factors in sustaining group membership over a relatively long period.

The last observation on the results in Figure 6 was the increase in percentage of respondents engaged in savings among both females (from 2.6% to 10.5%) and males (from 10.8% to 16.2%). The increase could partly be attributed to the training which emphasized on the need to save. The increase could also partly be attributed to the increase in income among respondents which may have enhanced their ability to make savings. This raises questions on whether channelling economic empowerment towards Savings and Financial Management will be a positive inclusion in the programme.

The quantitative findings provide indicators that result in an inference that there was some level of increased women's voice among female respondents that were trained in business. The inference is based on the literature that links economic empowerment to decision-making power dynamics around household decisions and women's participation in associational life to improved status.

Moreover, some women reported increased voice during interviews. For example, a female respondent in Mumbwa reported that she had acquired an improved status in her home which enabled her to run her own projects as opposed to the past when all projects were run by her husband. She reported that in the past, she used to leave all the work to her husband and that her role was only that of a helper. But she realised, after the training in business that she could engage in her own IGAs. As a result, she managed to grow her income from ZMK 1,825 before the training to ZMK12,925 after the training.

In the past [before the training] I only used to help my husband in his projects and never starting my own. But now I have come to appreciate that I can own my own project. The businesses I have shared above [growing maize, beans and soyabeans] are my own while my husband has his own projects as well (Female, Mumbwa).

Further, she reported that initiating her own projects enabled her to support her children. She explained that when her husband was in charge of projects, not much got left over for the children and she did not have any control over the money to influence how it should be spent. Her husband used to make decisions on his own without consulting her or the children. As a result, they would not have enough food to last the whole year nor would they have any seed stored for the following rainy season. Now that she had her own projects over which she exercised control, she was able to share the profits with the children. In addition, she was able to make decisions over how much of farm produce should be stored for food and seed.

Another woman in Chongwe reported increased voice at community level. She said that as a result of the training, she was able to budget properly and figure out what to sell and when to sell it. She also said that the training had made it easier for her to relate with other people to an extent that she was even being called upon to act as community spokesperson.

It is now easy for me to relate with others and be called upon to represent the community when sponsors from world vision come. For instance the time that a new borehole was sunk in my village, I was the one who was asked to give the vote of thanks. And when the same happened in my neighbouring village, they called me to give the vote of thanks on their behalf because they know I can relate with people easily (Female, Chongwe)

It is important to note that all the women that reported increased voice shared one common factor which was their exposure to capacity development in gender, leadership and human rights. Moreover, no participant that reported not having been trained in gender, leadership or human rights ever reported of increased voice. In this case, while it is correct to state that increased women's voice was recorded among some respondents, it would not be accurate to attribute the increased voice solely to the training as there were many other variables that had an influence.

CONCLUSION AND RECOMMENDATIONS

The study shows evidence that the respondents to some extent applied the business knowledge and skills acquired to their livelihood activities. One of the ways in which this was applied was in the diversification of livelihood activities from simply doing business and crop farming to include poultry. The other way in which business principles were applied was through the separation of profit from inputs which resulted in improvements in savings among some respondents. There were no significant differences in changes between females and males with regard to the application of business knowledge and skills. The study also shows that on average, the training elicited a statistically significant increase in annual income. However, a comparison between female and male reveals that the training elicited a statistically significant increase in annual income among female respondents but did not do so among male respondents. This means that the training impacted more on women than men despite the fact that both women and men recorded an increase in annual income. Moreover, there was some level of increased women's voice among female respondents that were trained in business. However, increased voice was only recorded among women that reported exposure to a training in gender, leadership and human rights. This implies that more factors other than the training in business skills were responsible for the increase in women's voice.

Based on the findings, the following are recommended:

- Business skills training outcomes are higher among people with exposure to social empowerment. Therefore, the former should precede the latter in WfC's programming.
- There is need to target training at people that are already engaged in relevant

activities. This will increase the chance of trained community members applying the knowledge and skills gained to their real-life activities.

- The following areas need further investigations:
 - What led to the training impacting more on women than men in terms of average income and the scalability of these results to other WfC operational areas.
 - The viability of group activities and how they benefit individuals.
 - Gender dynamics in access to cooperatives in order to increase women's access.
 - Factors that motivate women and men to join groups and the sustainability of such factors in maintaining group membership over a relatively long period.

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Appendices

Appendix 1: Interview guide



INTERVIEW GUIDE: TRACER STUDY QUESTIONNAIRE

2017

Introduction and Consent

THIS INTERVIEW GUIDE IS ADDRESSED TO WOMEN IN CHONGWE, KAPIRI MPOSHI AND MUMBWA WHO WERE TRAINED IN BUSINESS SKILLS BY WOMEN FOR CHANGE

[Interviewer: Read the following out loud]

My name is _____ from Women for Change. I have come to conduct a Tracer Study in order to learn from you about whether and to what extent some of the WfC trainings you have attended have impacted on your live, household and community in _____ District. The information collected from this study will help to improve Women for Change programs here and in other districts. For this purpose.

It is important that you answer all the questions as this will help you and your community to partner with WfC in designing interventions that are both holistic and community driven in order to effectively change the lives of people. However, you are free to decline answering these questions or discontinue the interview process at any stage.

The information collected will be strictly confidential. We will not give your name or information to anyone outside the research exercise. Furthermore, the information provided to us will under no circumstances be used for any purposes other than the stated purpose without your permission. With your permission, I would like to ask you a series of questions that will take approximately 30 minutes. May I start now?

If permission is given, begin the interview. Where the respondent is not willing to proceed with the interview, the interviewer should thank them and go to the next identified household as per protocol

1. Before participation in the business skills training, what livelihood activities were you involved in?
 - a. Probe for all activities? They could use a personal activity profile (drawings and text) to bring this out and then follow up with an individual interview.

- b. How much were you able to make from each of these activities? Either the quantity of produce e.g. 10 by 50 kg bags of maize/beans/cotton/groundnuts e.t.c. or amount of money in a defined period (defined by the respondent).
 - c. What did you usually do with the produce? E.g. sell or keep for home consumption.
 - d. If sold, how much (on a monthly or annual basis) did you make (if engaged in many activities, get the outcome for each activity and total up in monetary terms.
 - e. What did you do with the money (if any) realised from such activities and in what proportions? E.g. pay for school fees, buy clothes, use for transport to the clinic/hospital e.t.c. (Get estimates of proportions e.g. out of K2000, K300 would be on school fees, K200 on health-related costs, K400 on food and K100 saved for unforeseen eventualities.
2. Before the training (in business skills), were you involved in any group activities (to measure social empowerment)?
 - a. If yes, what activities?
 - b. Who initiated these activities?
 - c. For what purpose?
 - d. What role did you personally play in these groups/activities?
3. After the training (in business skills), what livelihood activities are you involved in?
 - a. Probe for all activities? Could use a personal activity profile to bring this out and then follow up with an individual interview.
 - b. How much are you able to make from each of these activities? Either the quantity of produce e.g. 10 by 50 kg bags of maize/beans/cotton/groundnuts e.t.c. or amount of money in a defined period (defined by the respondent).
 - c. What do you usually do with the produce? E.g. sell or keep for home consumption.
 - d. If sold, how much (on a monthly or annual basis) do you make (if engaged in many activities, get the outcome for each activity and total up in monetary terms.
 - e. What do you do with the money (if any) realised from such activities and in what proportions? E.g. pay for school fees, buy clothes, use for transport to the clinic/hospital e.t.c. (Get estimates of proportions e.g. out of K2000, K300 would be on school fees, K200 on health-related costs, K400 on food and K100 saved for unforeseen eventualities.
4. After the training (in business skills), have you been involved in any group activities?
 - a. If yes, what activities?
 - b. Who initiated these activities?
 - c. For what purpose?
 - d. What role did you personally play in these groups/activities?
5. Have you applied what you learnt during the training (in business skills) to improve your life? If yes:
 - a. Probe into impact on the individual's life, her/his family life, community.

- b. Ask for concrete examples that can later be observed if possible.
- 6. Generally, how has your participation in business skills development empowered you, your household and your community?
 - a. Probe into: why do you say so?
 - b. How is this status (particular social empowerment aspect) different from the way it was before the training?
 - c. Who else would give testimony to what you have shared about the changes in your life?
- 7. Have you attended any other trainings by WfC?
 - a. If yes, what training(s) When? (If some of the trainings are in gender, human rights and leadership) probe as follows:
 - b. Did these trainings have any effect on your involvement in entrepreneurship?
 - c. If yes to (b), how?
 - d. Did any of these trainings affect the choice of business you do? If yes. How?
 - e. How would those that have not attended these trainings but been trained in business skills be different from you who has attended both.
 - f. Can you say more?

THE END

QUESTIONNAIRE: TRACER STUDY

2017

Introduction and Consent

THIS QUESTIONNAIRE IS ADDRESSED TO WOMEN IN CHONGWE, KAPIRI MPOSHI AND MUMBWA WHO WERE TRAINED IN BUSINESS SKILLS BY WOMEN FOR CHANGE

[Interviewer: Read the following out loud]

My name is _____ from Women for Change. I have come to conduct a Tracer Study in order to learn from you about whether and to what extent some of the WfC trainings you have attended have impacted on your live, household and community in _____ District. The information collected from this study will help to improve Women for Change programs here and in other districts. For this purpose.

It is important that you answer all the questions as this will help you and your community to partner with WfC in designing interventions that are both holistic and community driven in order to effectively change the lives of people. However, you are free to decline answering these questions or discontinue the interview process at any stage.

The information collected will be strictly confidential. We will not give your name or information to anyone outside the research exercise. Furthermore, the information provided to us will under no circumstances be used for any purposes other than the stated purpose without your permission. With your permission, I would like to ask you a series of questions that will take approximately 30 minutes. May I start now?

If permission is given, begin the interview. Where the respondent is not willing to proceed with the interview, the interviewer should thank them and go to the next identified household as per protocol

**SECTION A. IDENTIFICATION/HOUSEHOLD INTERVIEW INFORMATION
ID**

1. District code:

Chongwe = 1

Kapiri Mposhi = 2

Mumbwa = 3

2. Interviewer's name and number _____

4. Day/month/year of interview

/

/

SECTION B - DEMOGRAPHIC AND HOUSEHOLD INFORMATION

Q No.	Question and Directive	Response options	Write response	
<p>Proceed to select one woman ages 16-64 as per sampling protocol to continue with the survey at this point. If selected woman is different from the head of household or designated individual as in Section A and B1-B2 above, please <u>OBTAIN CONSENT/ASSENT</u> before proceeding with questions.</p>				
4	<p>What is your position in your household? Select only one</p>	<p>Household head.....1 Wife to household head.....2 Mother to household head....3 Sister to household head4 Aunt to household head.....5 Friend to household head.....6 Other..... ...7 Specify _____ _____</p>		
5	<p>How old are you in completed years? Enter age in completed years</p>			
6	<p>What was the highest (grade/form/year) of schooling you have completed? Write in Grade or form or year if applicable, and circle number corresponding to selected option</p>	<p>Primary.....1 Secondary2 Undergraduate.....3 Graduate.....4 Post graduate.....5 Other.....6 Specify _____</p>		
7	<p>What is your present relationship/marital status? Select one</p>	<p>Married.....1 Living together.....2 Divorced.....3 Separated.....4 Widowed.....5 Never married.....6</p>		
8	<p>How old was your husband/partner (most recent partner) on his most recent birthday Enter age in completed years. If never had a partner enter "NA"</p>			

9	<p>What is the highest (grade/form/year) of schooling your husband/partner completed?</p> <p>Write in Grade or form or year if applicable, and circle number corresponding to selected option</p>	<p>Primary.....1</p> <p>Secondary2</p> <p>Undergraduate.....3</p> <p>Graduate.....4</p> <p>Post graduate.....5</p> <p>Other.....6</p> <p>Specify_____</p>		
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SECTION C- IMPACT OF BUSINESS SKILLS TRAINING BY WOMEN FOR CHANGE

INSTRUCTIONS: Let the respondent know that you will now ask her about women's access and control over productive resources, especially land

<i>Q No.</i>	<i>Question and Directive</i>	<i>Response options</i>	<i>Write response</i>	
10	Apart from your housework, did you have any job or businesses which you did before the training in business skills?	Yes.....1 No.....2		If NO, skip to 13.
11	If yes to 10, what livelihood activities were you involved in? Please circle all that apply Occupation Codes	Agriculture, Hunting & Forestry..1 Fishing2 Mining3 Manufacturing4 Electricity, Gas & Water Supply...5 Construction6 Wholesale & Retail Trade7 Hotels & Restaurants8 Transport, Storage & communication9 Financial Intermediation10 Business.....11 Public Administration & Defence12 Education13 Health & Social Work.....14 Social & Personal Services16 Student.....17 Others.....18		
12	How much in Kwacha were you able to make from each of these activities within a defined period (defined by the respondent)?	01= 02= 03= 04= 05= 06= 07= 08= 09= 10= 11= 12= 13= 14= 15= 16= 17= 18=		
13	What did you do with the money (if any) realised from such activities and in what proportions?	Pay for school fees.....1 Buy clothes2 Use for transport to the clinic/hospital3 Buy food for home consumption4 Save at home or in the bank5		Circle all that apply

		Plough back into business6 Buy farm farm inputs7 Any other _____ _____ _____																				
14	Apart from your housework, do you have any job or businesses which you do/did after the training in business skills?	Yes.....1 No.....2		If NO, skip to 14																		
15	If yes to 14, what livelihood activities are you involved in?	<table border="0"> <tbody> <tr> <td>Agriculture, Hunting & Forestry..1</td> <td>Financial Intermediation10</td> </tr> <tr> <td>Fishing2</td> <td>Business.....11</td> </tr> <tr> <td>Mining3</td> <td>Public Administration & Defence12</td> </tr> <tr> <td>Manufacturing4</td> <td>Education13</td> </tr> <tr> <td>Electricity, Gas & Water Supply...5</td> <td>Health & Social Work.....14</td> </tr> <tr> <td>Construction6</td> <td>Social & Personal Services16</td> </tr> <tr> <td>Wholesale & Retail Trade7</td> <td>Student.....17</td> </tr> <tr> <td>Hotels & Restaurants8</td> <td>Others.....18</td> </tr> <tr> <td>Transport, Storage & communication9</td> <td></td> </tr> </tbody> </table>	Agriculture, Hunting & Forestry..1	Financial Intermediation10	Fishing2	Business.....11	Mining3	Public Administration & Defence12	Manufacturing4	Education13	Electricity, Gas & Water Supply...5	Health & Social Work.....14	Construction6	Social & Personal Services16	Wholesale & Retail Trade7	Student.....17	Hotels & Restaurants8	Others.....18	Transport, Storage & communication9			circle all that apply
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16	How much do you make from each of these activities? Record amount of money in Zambian kwacha in a defined period (defined by the respondent)	<table border="0"> <tbody> <tr> <td>01=</td> <td>10=</td> </tr> <tr> <td>02=</td> <td>11=</td> </tr> <tr> <td>03=</td> <td>12=</td> </tr> <tr> <td>04=</td> <td>13=</td> </tr> <tr> <td>05=</td> <td>14=</td> </tr> <tr> <td>06=</td> <td>15=</td> </tr> <tr> <td>07=</td> <td>16=</td> </tr> <tr> <td>08=</td> <td>17=</td> </tr> <tr> <td>09=</td> <td>18=</td> </tr> </tbody> </table>	01=	10=	02=	11=	03=	12=	04=	13=	05=	14=	06=	15=	07=	16=	08=	17=	09=	18=		
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	such activities and in what proportions?	Pay for school fees.....1 Buy clothes 2 Use for transport to the clinic/hospital3 Buy food for home consumption4 Save at home or in the bank5 Plough back into business6 Buy farm farm inputs7 Any other _____ _____		
18	Before the training (in business skills), were you involved in any group activities	Yes.....1 No.....2		If NO to 18, skip to 15
19	If yes to 18, what group activities?	Write down the answer below		
20	After the training (in business skills), have you been involved in any group activities?	Yes.....1 No.....2		If NO to 20, skip to 22
21	If yes to 20, what group activities?	Write down the answer below		

22	Have you applied what you learnt during the training (in business skills) to improve your life?	Yes.....1 No.....2		

THE END